

STATE OF NEW YORK

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ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS

OF THE

STATE OF NEW YORK

For the Year Ending December 31, 1919



ALBANY  
J. B. LYON COMPANY, PRINTERS  
1920



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 1919, with reference to banks, 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., *January 7, 1920.*



# REPORT

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## *To the Legislature:*

The year 1919 has been one of the most interesting and remarkable periods in the history of the banking institutions of this State. The problems of peace have proved quite as numerous and as difficult of solution as the problems of war and many of them are still unsolved.

Labor difficulties, the situation with reference to the bonds and stocks of public utility corporations, the demoralization that has at times existed in foreign exchange, the uncertainties with reference to the return of the railroads to their owners and the manner of their return, the high cost of living and the extravagance that has prevailed among some of our people as the result of a reaction from the restraints and economies practiced during the war, accompanied by an undue speculation, not only in securities but in land and commodities, which is a natural consequence of constantly increasing prices, have at times caused alarm and have impeded, although they have not stayed, constructive progress in the development of the business and commerce of the State and of its banking resources. In fact, the growth of the State banking institutions has been unprecedented. Not only has there been a great increase in the strength and resources of established institutions, but notwithstanding the caution and conservatism which has been exercised by this Department in granting authorization certificates, no less than eighty corporations, firms or individuals have been authorized to engage in business during the year. These figures, however, include State banks resulting from the conversion of national banks, afterwards converted into trust companies, and State banks organized for the purpose of taking over the business previously conducted by various private bankers. Making allowance for conversions, there were seventy new banking institutions and individuals authorized to commence business during the year.

The total reported resources of the various classes of institutions subject to the supervision of the Superintendent of Banks, according to the reports available at this date, are \$7,738,109,718, as compared with total resources of \$6,586,607,026 calculated in the same manner a year ago, an increase during the year of \$1,151,502,692, or 17.48 per centum. According to the last reports available in 1914, previous to the outbreak of the European War, the total resources of such institutions were \$4,512,604,292.

It is believed that, were the figures taken from the semi-annual reports of savings banks and from the annual reports of other institutions subject to the supervision of this Department as of December 31, 1919, available, the total resources of the institutions and individuals subject to its supervision would be found to approximate eight billions of dollars.

The total reported resources of the national banks of the State on September 12, 1919, were \$5,224,137,000, and the total resources of all the national banks of the United States, according to the same reports, were \$21,615,416,000.

The total resources of all the banking institutions of the United States on June 30, 1919, according to the best information obtainable, were \$47,172,104,000.

The total resources of State banks on November 1, 1918, were \$1,020,241,730, while on November 12, 1919, they amounted to \$1,425,124,541, a gain of \$404,882,811 or 39.68 per centum.

During the same period their deposits increased from \$861,024,926 to \$1,215,175,894, a gain of \$354,150,968, or 41.13 per centum.

The number of State banks filing reports as of November 1, 1918, was 208, and the number reporting as of November 12, 1919, was 220, an increase of 12.

According to the reports of State banks available at the beginning of the European War, their total resources were \$693,463,184, so that since that time their total resources have more than doubled in amount.

On November 1, 1918, the total reported resources of the trust companies of the State amounted to \$3,221,371,809. On November 12, 1919, their total reported resources were \$3,721,949,526, a gain of \$500,577,717, or 15.54 per centum. During the same

period their total deposits increased from \$2,516,751,340 to \$2,885,355, 813, a gain of \$368,604,473, or 12.77 per centum.

According to the last reports of trust companies available prior to the commencement of the European War, their reported resources were \$1,812,445,413, so that their resources have also increased more than 100 per centum since that time.

Ninety-eight trust companies filed reports as of November 1, 1918, and ninety-nine trust companies reported as of November 12, 1919. For the first time in history, the total resources of the State banks and trust companies exceed five billions of dollars, amounting to \$5,147,074,067.

The reported resources of the private bankers subject to the supervision of the Department on November 1, 1918, amounted to \$19,670,503. On November 12, 1919, they amounted to \$25,810,158, a gain of \$6,139,655, or 31.03 per centum.

During the same period the deposits with these private bankers increased from \$13,656,670 to \$17,943,288, a gain of \$4,286,618, or 31.35 per centum.

#### GENERAL CONDUCT AND MANAGEMENT

Size, however, is not necessarily indicative of either strength or safety, and it gives me great pleasure to report that in their general conduct and management the State banking institutions have maintained their high record.

During the past year it has not been deemed necessary or expedient to close a single one of the 990 institutions under the supervision of this Department. In fact, no State bank has gone into involuntary liquidation since May 4, 1915, on which date it became necessary to close a small institution with a capital of \$25,000 and total deposits of \$44,793. Seventy per centum of their claims has been paid to the depositors by this Department, so that the total loss to depositors from this failure was \$13,437. The only other failure of a State bank since the year 1910 occurred during the year 1912. The total deposits with this institution amounted to \$658,961. Eighty-five per centum of their claims has already been paid to the depositors with this institution, making the total possible loss to its depositors \$98,844. The total loss, therefore, suffered by depositors with

State banks during the last nine years only amounted to \$112,281 or approximately ninety-two ten-thousandths of one per centum of the deposits with State banks on November 12, 1919. If the total amount deposited with State banks and withdrawn during this nine-year period be taken into consideration, it will be seen how well these institutions have deserved the confidence reposed in them.

No trust company has gone into involuntary liquidation since the failure of the mismanaged Carnegie Trust Company January 6, 1911. In fact, notwithstanding war conditions, I have not during my term of office been compelled to close a single incorporated institution. Immediately after I assumed office I did take possession of the business and affairs of a private banker who was engaged in business prior to supervision by this Department and who had obtained deposits of approximately \$225,000. This is the only failure during my administration and I do not believe that the State banking institutions generally were ever in a better condition to meet any stress or strain that the exigencies of the times may place upon them.

In previous reports attention has been called to the discrimination against State banking institutions in Federal legislation and by Federal officials and to the constant encroachment upon their special powers. These institutions, however, have never faltered throughout the war and since its closing in their patriotic support of the national government and have done their full share in all the financing which has been found necessary. Their total subscriptions on behalf of themselves and their patrons to the four Liberty loans, as reported, amounted to \$2,715,030,948. Unmindful of the depreciation in the bonds so purchased, resulting from the loans having been placed at inadequate interest rates, their total subscriptions to the Fifth Liberty or Victory Loan on behalf of themselves and their patrons amounted to \$863,947,750, making their total subscriptions on behalf of themselves and their patrons for the five Liberty loans \$3,578,978,698.

So many events have happened since the last loan that the statistics with reference to the Victory Loan have lost something of the interest that attached to the tables published in the annual reports of this Department while the country was still at war.



In order, however, that the record may be complete, I include a table which shows the amounts subscribed by the different classes of State banking institutions for themselves and for their clients with totals:

## SUBSCRIPTIONS TO VICTORY LOAN BONDS

Class of institution	Amount subscribed by institutions	Other subscriptions obtained	Total
Trust Companies.....	\$118,169,800	\$408,221,850	\$526,391,650
Banks of Deposit and Discount....	42,051,250	171,892,750	213,944,000
Savings Banks.....	85,832,750	23,131,650	108,964,400
Investment Companies.....	410,500	4,747,400	5,157,900
Foreign Agencies.....	1,102,100	3,187,650	4,289,750
Private Bankers.....	1,603,700	889,450	2,493,150
Savings and Loan Associations....	749,100	1,446,650	2,195,750
Safe Deposit Companies.....	87,000	199,250	286,250
Credit Unions.....	2,600	216,500	219,100
Personal Loan Companies and Personal Loan Brokers.....	3,500	2,300	5,800
Totals.....	\$250,012,300	\$613,935,450	\$863,947,750

## CONVERSION OF NATIONAL AND STATE BANKS

From the revision of the Banking Law, in 1914, to the entrance of the United States into the European War, the conversion of national banks into State banking institutions or their absorption by State institutions became a very marked feature of banking in this State. Since the revision no less than twenty-six national banks have been converted into State institutions or have been absorbed by them, although during the war such conversions were not encouraged or at times permitted by this Department, as any disturbance of existing banking conditions was deemed unwise. The last year has been distinguished by a marked recurrence to this general tendency. Nine national banks were converted into State institutions during the year or consolidated with State banking institutions and at least two such conversions or consolidations are now in progress.

For many years there has been no instance of a State bank or trust company being converted into a national bank and maintaining an independent existence. During the latter part of the

year, however, as a result of recent Federal legislation and rulings by the Federal authorities and in consonance with the trend of the times toward the creation of very large and strong institutions, a few consolidations of State institutions with national banks have taken place or are contemplated. In one case, control of a trust company was purchased by a large national bank for the purpose of acquiring immediately a well organized foreign department. For many years the peculiar advantages of State institutions have been so well recognized by the officers and directors of national banks that, in order to share in their prosperity, they have either organized or obtained control of certain State banks and trust companies and now that national banks have been authorized to exercise trust powers, and, in the case of the conversion of State institutions having branches, are being permitted to retain the branches, there will undoubtedly be conversions of State institutions into national banks.

#### NATIONAL BANKS EXERCISING TRUST POWERS

In the annual report of last year attention was called to legislation by which the Federal Reserve Board was authorized to permit national banks to exercise the trust powers which had been theretofore exclusively conferred upon trust companies in this State. The exercise of trust powers by trust companies has been so thoroughly safeguarded in the Banking Law of this State and so much discrimination and conservatism exercised not only in their management but in the authorization of such companies that they have attained a very high reputation and have become the most important class of banking institutions organized under the Banking Law and subject to the supervision of this Department. As a result of the caution with which charters have been granted during the entire history of such companies, only ninety-nine trust companies were at the close of the year doing business in this State under the provisions of the Banking Law, although many special charters had been granted prior to 1887 and a general law under which trust companies could be organized had been in existence since that time. The eagerness of national banks to exercise these special powers of State institutions and the freedom with which permission has been granted by the

Federal Reserve Board is indicated by the fact that within a year fifty-two national banks have been authorized by the Federal Reserve Board to exercise trust powers as provided in the Federal Reserve Act and have made the deposit with this Department required by the Banking Law.

The following table gives the names and locations of the national banks which have been authorized by the Federal Reserve Board to exercise general fiduciary powers, their capital and the dates on which the necessary bonds were deposited with this Department:

NAME	Location	Capital	Date on which bonds were deposited
American Exchange National Bank . . . . .	New York . . . . .	\$5,000,000	July 7, 1919
Bank of New York, N.B.A. . . . .	New York . . . . .	2,000,000	July 31, 1919
Cayuga County National Bank . . . . .	Auburn . . . . .	200,000	Oct. 23, 1919
Chase National Bank of the City of New York . . . . .	New York . . . . .	10,000,000	Oct. 9, 1919
Chemical National Bank . . . . .	New York . . . . .	3,000,000	June 28, 1919
Chenango National Bank . . . . .	Norwich . . . . .	100,000	June 18, 1919
Citizens National Bank of New York . . . . .	New York . . . . .	2,550,000	June 17, 1919
City National Bank . . . . .	Gloversville . . . . .	500,000	Oct. 25, 1919
Coal and Iron National Bank of New York . . . . .	New York . . . . .	1,500,000	July 12, 1919
Fallkill National Bank . . . . .	Poughkeepsie . . . . .	200,000	June 25, 1919
Farmers National Bank of Hudson . . . . .	Hudson . . . . .	200,000	Aug. 13, 1919
Farmers National Bank of Rome, N. Y. . . . .	Rome . . . . .	250,000	July 2, 1919
First National Bank of Amsterdam . . . . .	Amsterdam . . . . .	150,000	Aug. 13, 1919
First National Bank, Cooperstown . . . . .	Cooperstown . . . . .	150,000	Oct. 3, 1919
First National Bank, Corning . . . . .	Corning . . . . .	100,000	Nov. 26, 1919
First National Bank, New York . . . . .	New York . . . . .	10,000,000	Aug. 1, 1919
First National Bank, Port Chester . . . . .	Port Chester . . . . .	100,000	Aug. 18, 1919
First National Bank, Southampton . . . . .	Southampton . . . . .	100,000	Oct. 6, 1919
First National Bank of Walton . . . . .	Walton . . . . .	100,000	Nov. 11, 1919
Fulton County National Bank . . . . .	Gloversville . . . . .	300,000	Oct. 22, 1919
Harriman National Bank . . . . .	New York . . . . .	1,000,000	Aug. 18, 1919
Ilion National Bank . . . . .	Ilion . . . . .	100,000	June 23, 1919
Jefferson County National Bank . . . . .	Watertown . . . . .	250,000	June 16, 1919
Liberty National Bank . . . . .	New York . . . . .	5,000,000	Nov. 14, 1919
Lincoln National Bank of New York . . . . .	New York . . . . .	1,000,000	Aug. 12, 1919
Mechanics and Metals National Bank . . . . .	New York . . . . .	6,000,000	May 29, 1919
The Merchants National Bank . . . . .	New York . . . . .	3,000,000	Nov. 1, 1919
National Bank of Norwich . . . . .	Norwich . . . . .	300,000	May 28, 1919
National Bank of Ogdensburg . . . . .	Ogdensburg . . . . .	100,000	Oct. 1, 1919
National Bank of Orange County . . . . .	Goshen . . . . .	110,000	Nov. 7, 1919
National Bank of Port Jervis . . . . .	Port Jervis . . . . .	130,000	Oct. 1, 1919
National Bank of Vernon . . . . .	Vernon . . . . .	100,000	Oct. 17, 1919
National Chautauqua Bank . . . . .	Jamestown . . . . .	250,000	Aug. 12, 1919
National City Bank . . . . .	New York . . . . .	25,000,000	Nov. 22, 1919
National Park Bank of New York . . . . .	New York . . . . .	5,000,000	May 2, 1919
Nyack National Bank . . . . .	Nyack . . . . .	100,000	Aug. 29, 1919
Oneida National Bank . . . . .	Utica . . . . .	600,000	June 16, 1919
Oneida Valley National Bank . . . . .	Oneida . . . . .	125,000	Nov. 18, 1919
Peekskill National Bank . . . . .	Peekskill . . . . .	100,000	June 26, 1919
Rondout National Bank . . . . .	Kingston . . . . .	150,000	Nov. 29, 1919
Seaboard National Bank . . . . .	New York . . . . .	1,000,000	May 31, 1919
Second National Bank, Cooperstown . . . . .	Cooperstown . . . . .	150,000	June 27, 1919
Utica City National Bank . . . . .	Utica . . . . .	1,000,000	June 24, 1919
Watertown National Bank . . . . .	Watertown . . . . .	200,000	Aug. 29, 1919
Westchester County National Bank . . . . .	Peekskill . . . . .	100,000	May 26, 1919
Wilber National Bank . . . . .	Oneonta . . . . .	100,000	June 16, 1919

The following table gives the names and locations of the national banks that have been authorized by the Federal Reserve Board to act as registrars of stocks and bonds, their capital and the dates on which they deposited bonds with this Department :

NAME	Location	Capital	Date on which bonds were deposited
Canandaigua National Bank . . . . .	Canandaigua..	\$100,000	May 31, 1919
Carthage National Bank . . . . .	Carthage.....	100,000	Aug. 13, 1919
First National Bank of Brooklyn . . . . .	Brooklyn.....	500,000	Aug. 21, 1919
First National Bank . . . . .	Canton.....	100,000	Aug. 26, 1919
Nassau National Bank of Brooklyn . . . . .	Brooklyn.....	1,000,000	June 6, 1919
Second National Bank, Elmira . . . . .	Elmira.....	400,000	June 9, 1919

#### STATE BANKS EXERCISING FIDUCIARY POWERS

The last Legislature recognized the injustice of discriminating against State institutions in any manner and legislation was accordingly enacted permitting State banks, with the approval of the Superintendent of Banks, to exercise fiduciary powers under the same general conditions under which national banks were permitted to exercise them by the Federal Reserve Act as amended.

The following table contains the names and locations of the State banks that have been authorized to exercise such powers, together with their capital and the dates of authorization :

NAME	Location	Capital	Date of authorization of fiduciary powers
Alliance Bank . . . . .	Rochester . . .	\$500,000	June 18, 1919
The Corn Exchange Bank . . . . .	New York . . .	4,200,000	June 21, 1919
The Bank of Buffalo . . . . .	Buffalo . . . .	1,000,000	June 27, 1919
The Fifth Avenue Bank of New York . . . . .	New York . . .	500,000	July 7, 1919
W. R. Grace & Co.'s Bank . . . . .	New York . . .	500,000	July 22, 1919
Osborne Bank . . . . .	East Hampton	100,000	July 29, 1919
Mechanics Bank . . . . .	Brooklyn . . .	1,600,000	Sept. 15, 1919
International Bank . . . . .	New York . . .	500,000	Nov. 12, 1919
The Peoples Bank of Johnstown . . . . .	Johnstown . . .	200,000	Dec. 5, 1919
The Southampton Bank . . . . .	Southampton .	100,000	Dec. 5, 1919

## CO-OPERATION WITH BANKING ASSOCIATIONS AND DEPARTMENTS

The Department has continued its membership in the National Association of Supervisors of State Banks and was represented at the annual convention of that association, which was held at Cleveland on the 9th, 10th and 11th days of June, and the Superintendent of Banks was elected as one of its executive officers.

The conventions of this association have been exceptionally interesting and instructive. They are frequently attended, not only by the heads of departments, but by one or more examiners, and have led to helpful co-operation throughout the year.

The Superintendent also attended, by invitation, the convention of the American Bankers Association, held at St. Louis, Mo., on the 29th and 30th days of September and the 1st and 2d days of October and delivered an address before the State bank section of that association.

During the last legislative session and throughout the year the utmost harmony and spirit of helpfulness existed between the Department and the officers of that association and the officers of the New York State Bankers Association, and I wish again to emphasize the consistently useful work of the council, composed of representatives of the Trust Companies Association of the State of New York, the Savings Banks Association of the State of New York and the Association of State Banks. Equally cordial relations have been maintained with the officers and employees of the Federal Reserve Bank of New York and the Department has fully availed itself of all agencies designed to maintain sound banking standards and promote safe banking legislation.

## STATE BANKS

Twenty-four State banks were authorized to engage in business during the year. Of these institutions, four — the Marine Bank of Buffalo, Kingston Bank, State Bank of Geneva and the Citizens Bank of Adams — resulted from the conversion of the Marine National Bank of Buffalo, the Kingston National Bank, the First National Bank of Geneva and the Citizens National Bank of Adams, respectively, into State banks. These four State banks were afterward converted into trust companies. The Wickware National Bank, of Akron, has also been converted into the

Bank of Akron. Four other national banks — The National Bank of Syracuse, First National Bank of Syracuse, National City Bank of Brooklyn and the Sherman National Bank of New York were consolidated with State institutions. The capital of these nine national banks was \$7,725,000. The City Bank of Syracuse was also converted into the City Bank Trust Company and the Bank of Steuben into the Steuben Trust Company, in accordance with the provisions of the Banking Law. The Union Stock Yards Bank of Buffalo was merged with the Liberty Bank of Buffalo, said merger becoming effective May 3, 1919. The Farmers and Merchants Bank of Geneva was merged with the Geneva Trust Company, such merger becoming effective June 27, 1919, and the Market Bank of Buffalo was merged with the Bank of Buffalo, such merger becoming effective June 28, 1919. The City Trust Company of Buffalo was also merged with the Bank of Buffalo on the same date. Two of the new State banks, the Standard Bank of New York and the Municipal Bank, of Brooklyn, were organized for the purpose of taking over the business previously conducted by duly authorized private bankers.

By an order of the Supreme Court, dated September 22, 1919, the "Bank of Europe" was authorized to assume the name "Republic Bank of New York" on October 20, 1919. By a like order dated November 8, 1919, the "State Bank of East Syracuse" was authorized to assume the name "Bank of East Syracuse" on December 15, 1919, and by an order dated November 17, 1919, the "John Nemeth State Bank" was authorized to assume the name "Nemeth State Bank," on December 22, 1919.

The following table gives the names and locations of the State banks authorized during the year, the dates on which their organization certificates were approved, the dates of authorization and the capital of each:

NAME	Location	Certificate approved	Date of authorization	Capital
Marine Bank of Buffalo.....	Buffalo.....	Jan. 2, 1919	Jan. 4, 1919	\$5,000,000
The South Side Bank of Buffalo, N. Y.....	Buffalo.....	Jan. 27, 1919	April 4, 1919	100,000
Kingston Bank.....	Kingston.....	April 11, 1919	May 10, 1919	150,000
State Bank of Geneva.....	Geneva.....	May 13, 1919	May 20, 1919	100,000
The State Bank of Parish.....	Parish.....	May 3, 1919	June 13, 1919	25,000
Citizens Bank of Adams.....	Adams.....	July 1, 1919	July 2, 1919	50,000
The Bank of Depew.....	Depew.....	April 11, 1919	July 10, 1919	50,000
The Standard Bank.....	New York.....	Aug. 8, 1919	Aug. 15, 1919	100,000
The Broadalbin Bank.....	Broadalbin.....	July 11, 1919	Aug. 15, 1919	40,000
Peoples Bank of Evans Mills...	Evans Mills.....	Aug. 1, 1919	Sept. 3, 1919	50,000
The Progress Bank of New York	New York.....	Aug. 11, 1919	Sept. 8, 1919	200,000
Municipal Bank.....	Brooklyn.....	July 10, 1919	Aug. 28, 1919	200,000
Citizens Bank of Cape Vincent.	Cape Vincent.....	Aug. 1, 1919	Sept. 11, 1919	50,000
Fayetteville Commercial Bank.	Fayetteville.....	April 21, 1919	Sept. 30, 1919	25,000
East Side Bank, Niagara Falls...	Niagara Falls.....	Aug. 25, 1919	Oct. 1, 1919	100,000
State Bank of East Syracuse...	East Syracuse.....	May 13, 1919	Oct. 3, 1919	50,000
Bank of Waterford.....	Waterford.....	April 19, 1919	Oct. 16, 1919	50,000
The Waddington Bank.....	Waddington.....	Aug. 13, 1919	Oct. 28, 1919	25,000
State Bank of Endicott.....	Endicott.....	July 3, 1919	Nov. 8, 1919	50,000
Industrial Bank of New York...	New York.....	Oct. 24, 1919	Dec. 16, 1919	1,000,000
Springwater State Bank.....	Springwater.....	Oct. 9, 1919	Dec. 24, 1919	25,000
State Bank of Shortsville.....	Shortsville.....	Sept. 17, 1919	Dec. 26, 1919	30,000
Bank of Akron.....	Akron.....	Dec. 29, 1919	Dec. 31, 1919	25,000
The American Bank.....	Lackawanna.....	Nov. 21, 1919	Dec. 31, 1919	100,000
Total.....	.....	.....	.....	\$7,525,000

The foregoing institutions commenced business during the year with the exception of the Springwater State Bank, State Bank of Shortsville, Bank of Akron and The American Bank.

The original charters of the Phoenix Bank, of Phoenix, and the State Exchange Bank, of Holley, expired during the year but were extended by appropriate action.

As the result of the changes noted there were 226 State banks authorized to transact business at the close of the year 1919 compared with 211 State banks at the close of the previous year.

#### RESOURCES AND LIABILITIES OF STATE BANKS

The following table contains a summary statement of the resources and liabilities of the State banks on the dates of their several reports to the Superintendent of Banks during the year 1919:



RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$166,152,011	\$167,082,431	\$184,115,560	\$171,193,965
Private securities.....	88,610,644	93,704,408	97,886,215	97,414,767
Real estate owned.....	23,120,425	20,809,089	21,427,489	21,128,848
Mortgages owned.....	12,888,483	13,195,386	14,945,521	15,431,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral...	9,384,256	9,251,883	9,267,754	9,564,453
Loans and discounts secured by other collateral.....	279,067,079	289,531,990	299,793,377	313,905,530
Loans, discounts and bills pur- chased not secured by collat- eral.....	246,011,625	271,424,152	314,887,206	341,925,850
Overdrafts.....	192,226	314,099	241,578	300,290
Due from trust companies, banks and bankers.....	59,472,001	63,933,433	71,680,408	76,671,920
Specie.....	16,176,681	17,251,547	17,612,317	18,628,541
Other currency authorized by the laws of the United States	21,294,437	24,376,113	24,508,997	28,352,964
Cash items.....	90,845,427	172,639,680	175,257,818	212,235,324
Due from the Federal Reserve Bank of New York less offsets	50,023,762	74,636,063	69,979,064	86,976,812
Customers' liability on accept- ances (per contra, see liabil- ities).....	12,146,277	14,385,565	15,483,691	19,387,519
Assets not included in any of the above heads.....	44,645,772	37,761,303	25,117,824	12,005,453
Add for cents.....	928	942	931	1,005
<b>Total resources.....</b>	<b>\$1,120,032,034</b>	<b>\$1,270,298,084</b>	<b>\$1,342,205,750</b>	<b>\$1,425,124,541</b>
<b>LIABILITIES</b>				
Capital.....	\$39,793,000	\$39,603,000	\$41,993,000	\$43,293,000
Surplus, including all undivided profits.....	60,117,535	61,911,027	66,289,583	68,921,534
Preferred deposits, viz.:				
Due New York State savings banks.....	27,169,884	30,850,998	20,971,289	27,139,913
Due New York State savings and loan associations, credit unions and land bank.....	1,230,619	1,251,476	933,575	894,395
Deposits by the State of New York.....	4,754,413	4,914,193	4,122,497	5,103,244
Deposits by the Superintend- ent of Banks of the State of New York.....	405,895	606,228	469,232	441,048
Other deposits secured by pledge of assets.....	20,877,717	24,233,459	18,006,264	8,588,373
Deposits otherwise preferred.	1,944,875	1,679,207	417,913	612,393
Due depositors, not preferred..	798,107,509	929,324,259	1,027,754,107	1,129,977,125
Due to trust companies, banks and bankers.....	40,516,630	58,132,081	50,196,256	42,419,403
Rediscounts.....	6,965,192	6,533,954	11,838,357	16,760,761

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Bills payable.....	\$59,144,337	\$58,120,790	\$55,243,681	\$46,339,057
Acceptances of drafts payable at a future date or authorized by commercial letters of credit..	11,440,632	11,958,768	15,927,246	19,620,090
Other liabilities.....	47,563,377	41,178,233	28,042,329	15,013,773
Add for cents.....	419	411	421	432
Total liabilities.....	\$1,120,032,034	\$1,270,298,084	\$1,342,205,750	\$1,425,124,541
Total deposits.....	\$895,007,542	\$1,050,991,901	\$1,122,871,133	\$1,215,175,894

## PRIVATE BANKERS

Notwithstanding the fact that certain classes of private bankers were brought under the supervision of this Department in 1914, no private bankers authorized by it have failed except such as were in business when the revision of the Banking Law went into effect and were allowed to continue in business. The tendency to adopt a corporate form of banking still continues and, as has already been noted, two State banks were organized during the course of the year to take over the business previously conducted by authorized private bankers. Other transformations of this character are contemplated.

While the Department has endeavored to exercise the greatest conservatism in the authorization of private bankers in order to prevent unsafe competition and an undue extension of private banking, after careful investigation a number of authorizations have been issued to private bankers during the year as it is evident that they do, in some cases, render a real service to certain classes of our foreign born population that might not otherwise be afforded convenient banking facilities.

The following table contains the names of the individuals and firms who have been authorized during the year to conduct a private banking business, the places at which such business is conducted, the dates on which their verified statements were approved, the dates of authorization and the permanent capital of such individuals and firms:

NAME	Location	Certificate approved	Date of authorization	Capital
Michael Duly .....	Rome .....	Dec. 2, 1913	Jan. 10, 1919	\$5,000
Orazio Ciaccia .....	Schenectady ..	Sept. 20, 1918	Jan. 23, 1919	5,000
Lawrence Laudisi .....	Long Island City .....	Jan. 4, 1919	Jan. 30, 1919	10,000
Rocco Gualtieri .....	Rome .....	Jan. 20, 1919	Feb. 28, 1919	5,000
William V. Gapzynski .....	Schenectady ..	Dec. 10, 1918	April 7, 1919	5,000
Morris B. Goldberger, David C. Goodman (Goldberger & Goodman)	New York ....	May 6, 1919	May 21, 1919	35,000
Shepard J. Goldberg .....	New York ....	April 28, 1919	May 21, 1919	40,000
Max Garfunkel & Marcus Tauster, (Garfunkel & Tauster) .....	New York ....	May 2, 1919	May 24, 1919	15,000
Michele Vescera .....	Syracuse .....	July 21, 1919	Aug. 4, 1919	10,000
Vincenzo De Luca & Frank De Luca (V. De Luca & Co.) .....	New York ....	July 30, 1919	Aug. 15, 1919	20,000
Alexander Angelinoff .....	New York ....	Aug. 6, 1919	Aug. 20, 1919	20,000
Christopher L. Orbach, Andrew Fay- bik, and Jacob C. Molitoris (Or- bach, Faybik & Molitoris) .....	New York ....	Sept. 18, 1919	Sept. 25, 1919	20,000
Reinhold S. Helander and Toivo Herman Nekton (Helander and Nekton) .....	New York ....	Nov. 17, 1919	Nov. 25, 1919	50,000
Enrico Ortolani and Mario Ortolani (Enrico Ortolani and Brother.)....	Buffalo .....	July 28, 1919	Dec. 11, 1919	25,000
<b>Total</b> .....	.....	.....	.....	<b>\$265,000</b>

The firm of Goldberger & Goodman, private bankers, succeeds with an increased capital and in a new location the private banking business previously conducted by Morris B. Goldberger and David C. Goodman, separately.

The firm of Vincenzo de Luca and Frank de Luca, private bankers, continues the business formerly conducted by Vincenzo de Luca under the name "Vincenzo de Luca and Company."

Enrico Ortolani and Mario Ortolani continue the business previously conducted by Enrico Ortolani.

All of the individuals and firms mentioned in the preceding table have commenced business.

There were at the close of the year ninety-three individuals or firms engaged in the business of private banking under the provisions of the Banking Law.

#### RESOURCES AND LIABILITIES OF AUTHORIZED PRIVATE BANKERS

The following table contains a summary of the condition of the authorized private bankers of the State as shown by their reports on dates designated by the Superintendent of Banks during the year 1919:

RESOURCES	Statement of condition February 21, 1919	Statement of condition June 30, 1919	Statement of condition September 12, 1919	Statement of condition November 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$5,115,232	\$6,322,633	\$6,703,711	\$6,719,324
Private securities.....	3,160,546	2,910,390	2,763,749	3,260,524
Real estate owned.....	2,312,452	2,250,032	2,189,110	2,161,974
Mortgages owned.....	590,630	616,515	592,767	595,082
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	113,294	120,471	131,465	176,079
Loans and discounts secured by other collateral.....	1,776,378	2,413,995	2,324,608	1,784,076
Loans, discounts and bills purchased not secured by collateral.....	814,474	974,317	769,752	885,718
Accounts receivable.....	755,472	1,147,701	1,347,300	1,674,320
Due from customers for exchange, money orders and steamship tickets sold....	260,424	254,123	283,275	261,971
Overdrafts.....	5,492	8,218	8,041	11,647
Due from trust companies, banks and bankers.....	5,754,708	5,792,749	6,659,935	6,745,871
Deposits with express and steamship companies.....	21,657	34,437	44,447	29,695
Specie.....	62,246	55,445	71,923	74,249
Other currency authorized by the laws of the United States.....	494,963	586,185	553,028	545,874
Foreign currency.....	134,725	208,921	270,984	297,200
Foreign postage.....	7,642	7,345	7,989	7,011
Cash items.....	166,256	320,624	182,644	261,118
Due from the Federal Reserve Bank of New York less offsets.....	80,000	10,550	.....	.....
Customers' liability on acceptances (per contra see liabilities).....	200,970	104,993	108,987	101,162
Other assets.....	209,462	217,817	227,980	216,992
Add for cents.....	224	236	253	241
<b>Total resources.....</b>	<b>\$22,037,247</b>	<b>\$24,357,697</b>	<b>\$25,241,948</b>	<b>\$25,810,158</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$1,325,000	\$1,521,000	\$1,565,500	\$1,689,500
Surplus.....	2,471,778	2,867,953	4,171,666	4,388,220
Deposits.....	15,673,092	16,603,888	15,999,850	16,505,869
Due to trust companies, banks and bankers.....	783,477	1,551,279	1,451,502	1,437,399
Bills payable.....	210,458	346,150	374,738	468,502
Rediscounts.....	129,262	146,634	109,262	6,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	200,970	97,093	117,390	101,162
Other liabilities.....	1,243,112	1,223,591	1,451,938	1,213,389
Add for cents.....	98	109	102	117
<b>Total liabilities.....</b>	<b>\$22,037,247</b>	<b>\$24,357,697</b>	<b>\$25,241,948</b>	<b>\$25,810,158</b>
<b>Total deposits.....</b>	<b>\$16,456,569</b>	<b>\$18,155,167</b>	<b>\$17,451,352</b>	<b>\$17,943,288</b>

## PARTIALLY EXEMPT PRIVATE BANKERS

The revision of the Banking Law, enacted in 1914, was drafted in such a manner that a very large number of private bankers and private banking firms, some of which vie with the largest banking corporations in the extent of their business and resources, are entirely exempt from supervision and some very forceful arguments for such exemption were presented to the Revision Commission.

Certain other private bankers were also expressly exempted from supervision upon the filing of affidavits with the Banking Department with reference to their capital and business practices and the acceptance of such affidavits by the Superintendent of Banks. Upon the submission of such affidavits as required by law, an examination is made by this Department to verify the facts stated in them. This latter class of partially exempt private bankers is becoming smaller each year and now includes but eight firms.

The following table gives the names of these firms, the places at which they are doing business, the date when the last affidavit of each of such firms was accepted and the amount of permanent capital stated in their affidavits:

NAME	Location	Affidavit accepted	Permanent capital
William H. Seward and William H. Seward, Jr. (William H. Seward & Co.) . . . . .	Auburn . . . . .	Jan. 1, 1919	\$100,000
Edwin R. Fay, Fred H. Fay and Charles R. Fay (Edwin R. Fay & Sons) . . . . .	Auburn . . . . .	Jan. 1, 1919	100,000
Charles Frazier and Charles W. Frazier (Chas. Frazier & Company) . . . . .	New York . . . . .	Jan. 1, 1919	100,000
Jacob Rothschild, Isaac Rothschild and Daniel Rothschild (Rothschild Bros. & Company) . .	Ithaca . . . . .	Jan. 1, 1919	25,000
Julius Frank and Leo Frank (Nathan Frank's Sons) . . . . .	Ogdensburg . . . . .	Jan. 1, 1919	25,000
William W. Robertson and Frederick Robertson (Fred'k Robertson & Company) . . . . .	North Tonawanda .	Jan. 1, 1919	50,000
Quincy W. Wellington and Benjamin W. Wel- lington (Q. W. Wellington & Co.'s Bank) . . .	Corning . . . . .	Jan. 1, 1919	100,000
Philip Sugerman, Mark H. Sugerman and Frank C. Straat (The Royal Company of New York)	New York . . . . .	Jan. 1, 1919	100,000

NEW BANKING INSTITUTIONS OTHER THAN BANKS AND PRIVATE  
BANKERS

In order to comply with the Banking Law and give a complete survey of the additional banking facilities that have been afforded to the people of the State by institutions organized under it, I have included in this portion of my annual report a complete statement with reference to all the banking institutions authorized to commence business during the year, including trust companies, investment companies, savings and loan associations, credit unions and a personal loan company.

The following table contains a complete list of these corporations, together with their locations, the dates when their organization certificates were approved, the date of authorization and the amount of capital of all but the mutual institutions which, of course, have no capital in the ordinary acceptance of the term:

NAME	Location	Certificate approved	Date of authorization	Capital
The Marine Trust Company of Buffalo.....	Buffalo.....	Jan. 6, 1919	Jan. 6, 1919	5,000,000
American Trust Company.....	New York.....	Jan. 18, 1919	Jan. 22, 1919	1,000,000
City Bank Trust Company.....	Syracuse.....	Feb. 3, 1919	Feb. 28, 1919	1,000,000
Kingston Trust Company.....	Kingston.....	May 10, 1919	May 12, 1919	150,000
Geneva Trust Company.....	Geneva.....	May 21, 1919	May 21, 1919	100,000
Citizens' Trust Company of Adams.....	Adams.....	July 2, 1919	July 3, 1919	150,000
Steuben Trust Company.....	Hornell.....	Dec. 5, 1919	Dec. 31, 1919	100,000
General Motors Acceptance Corporation.....	New York....	Jan. 24, 1919	Feb. 10, 1919	2,000,000
Park Union Foreign Banking Corporation.....	New York....	Mar. 1, 1919	Mar. 27, 1919	2,000,000
Public Credit Corporation.....	New York....	April 8, 1919	April 16, 1919	100,000
French American Banking Corporation.....	New York....	April 29, 1919	May 21, 1919	2,000,000
Farmers Fund, Inc.....	Rochester....	April 11, 1919	May 27, 1919	400,000
Textile Banking Company, Inc....	New York....	June 6, 1919	June 20, 1919	2,000,000
Long Island Finance Corporation.	Jamaica.....	June 6, 1919	June 25, 1919	100,000
Realty Associates Investment Corporation.....	New York....	June 10, 1919	Aug. 22, 1919	1,000,000
Manufacturers and Employees Mortgage Corporation.....	Niagara Falls..	July 24, 1919	Sept. 9, 1919	200,000
General Commercial Securities Corporation.....	Rochester....	Sept. 18, 1919	Sept. 18, 1919	200,000
Foreign Credit Corporation.....	New York....	May 9, 1919	Sept. 19, 1919	5,000,000
Cosmopolitan Personal Loan Company.....	Buffalo.....	Oct. 16, 1919	Nov. 5, 1919	30,000
Akron Savings and Loan Association.....	Akron.....	Aug. 11, 1919	Aug. 11, 1919	.....
Community Savings and Loan Association.....	Endicott.....	Aug. 11, 1919	Aug. 11, 1919	.....
North Hempstead Savings and Loan Association.....	Port Washing- ton.....	Sept. 15, 1919	Sept. 15, 1919	.....
Brocton Building, Savings and Loan Association.....	Brocton.....	Oct. 14, 1919	Oct. 14, 1919	.....
Elmhurst Savings and Loan Association.....	Elmhurst.....	Oct. 16, 1919	Oct. 16, 1919	.....
Cobleskill Savings and Loan Association.....	Cobleskill....	Oct. 27, 1919	Oct. 27, 1919	.....
Walden Building, Savings and Loan Association.....	Walden.....	Dec. 18, 1919	Dec. 18, 1919	.....
Real Estate Owners Credit Union.	Brooklyn.....	Jan. 10, 1919	Jan. 30, 1919	.....
Universal Credit Union.....	New York....	Feb. 18, 1919	Mar. 11, 1919	.....
Usona Credit Union.....	New York....	Mar. 18, 1919	Mar. 31, 1919	.....
Hebrew National Credit Union....	Brooklyn.....	Mar. 18, 1919	April 1, 1919	.....
Litho Credit Union.....	New York....	Mar. 18, 1919	May 14, 1919	.....
Lincoln Square Laundrymen's Credit Union.....	New York....	Mar. 18, 1919	May 14, 1919	.....
General Emergency Credit Union.	Brooklyn.....	May 12, 1919	May 29, 1919	.....
Globe Credit Union.....	New York....	July 12, 1919	July 24, 1919	.....
Allied Credit Union.....	New York....	July 12, 1919	July 23, 1919	.....
H. & K. Credit Union.....	New York....	July 12, 1919	Aug. 4, 1919	.....
Glaser Mercantile Credit Union..	New York....	Aug. 9, 1919	Sept. 19, 1919	.....
Security Credit Union.....	New York....	Aug. 2, 1919	Oct. 14, 1919	.....
Bronx Credit Union.....	New York....	Sept. 19, 1919	Oct. 23, 1919	.....
Guarantee Credit Union.....	Brooklyn....	Nov. 8, 1919	Nov. 28, 1919	.....
International Credit Union.....	New York....	Nov. 20, 1919	Dec. 4, 1919	.....
Gibraltar Credit Union.....	New York....	Dec. 12, 1919	Dec. 29, 1919	.....
<b>Total.....</b>				<b>\$22,530,00</b>

ANNUAL REPORT OF THE  
CHANGES IN CAPITALIZATION

As the business and commerce of the State increase and our banking institutions take advantage of the opportunities for the promotion of foreign trade that are now presented, there is a constantly increasing demand for larger and stronger banking institutions. The mergers and consolidations of banking corporations that have been referred to in this report have resulted in the creation of strong financial institutions in the interior of the State which have made the cities in which they are located more independent than heretofore of the great Metropolitan banks and have enabled the institutions thus created to supply more adequately the needs of local business enterprises for funds and credit. The response of the State banking institutions to this general demand for increased banking facilities is further shown by the following table, which gives the increases of the capital of various institutions which became effective during the year. This table gives the name of each institution increasing its capital, the date of the approval of the increase, the amount of the increase and the capital as increased:



## SUPERINTENDENT OF BANKS

25

NAME	Location	Date of approval of increase	Amount of increase	Capital as increased
Bank of Hamburg.....	Hamburg.....	Jan. 7, 1919	\$50,000	\$100,000
Bank of Long Island.....	Jamaica.....	Jan. 8, 1919	300,000	1,200,000
Bank of Jamestown.....	Jamestown.....	Jan. 21, 1919	150,000	250,000
New Netherland Bank of New York..	New York.....	Jan. 21, 1919	100,000	300,000
Corn Exchange Bank.....	New York.....	Jan. 27, 1919	700,000	4,200,000
The Farmers Bank of Springville, Erie County, New York.....	Springville....	Mar. 31, 1919	10,000	60,000
Liberty Bank of Buffalo.....	Buffalo.....	May 3, 1919	1,000,000	1,500,000
The Fifth Avenue Bank of New York.	New York.....	May 27, 1919	300,000	500,000
The Bank of East Aurora.....	East Aurora....	May 27, 1919	25,000	100,000
The Bank of Buffalo.....	Buffalo.....	June 2, 1919	1,500,000	2,500,000
Chelsea Exchange Bank.....	New York.....	June 24, 1919	600,000	1,000,000
Citizens Bank of Adams.....	Adams.....	July 2, 1919	100,000	150,000
Bank of Coney Island.....	Coney Island..	July 30, 1919	100,000	200,000
John Nemeth State Bank.....	New York.....	Aug. 8, 1919	100,000	200,000
The Colonial Bank.....	New York.....	Aug. 22, 1919	100,000	600,000
New Netherland Bank of New York..	New York.....	Aug. 22, 1919	300,000	600,000
Alliance Bank.....	Rochester.....	Sept. 17, 1919	500,000	1,000,000
The Bank of Huntington.....	Huntington....	Oct. 9, 1919	70,000	100,000
Bank of Lawrence.....	Lawrence.....	Dec. 3, 1919	50,000	100,000
The Freeport Bank of Freeport, Queens County, N. Y.....	Freeport.....	Dec. 18, 1919	70,000	100,000
The Marine Trust Company of Buffalo.	Buffalo.....	Jan. 23, 1919	2,000,000	7,000,000
Irving Trust Company.....	New York.....	Feb. 28, 1919	750,000	2,250,000
City Bank Trust Company.....	Syracuse.....	April 1, 1919	500,000	1,500,000
The People's Trust Company.....	Brooklyn.....	April 10, 1919	200,000	1,200,000
The Marine Trust Company of Buffalo.	Buffalo.....	May 28, 1919	500,000	7,500,000
Geneva Trust Company.....	Geneva.....	June 5, 1919	150,000	250,000
Irving Trust Company.....	New York.....	June 23, 1919	750,000	3,000,000
Utica Trust and Deposit Company....	Utica.....	Aug. 4, 1919	200,000	800,000
Kingston Trust Company.....	Kingston.....	Nov. 8, 1919	100,000	250,000
Rochester Trust and Safe Deposit Company.....	Rochester....	Dec. 2, 1919	500,000	1,000,000
Bankers Trust Company.....	New York.....	Dec. 3, 1919	5,000,000	20,000,000
Manufacturers Trust Company.....	Brooklyn.....	Dec. 19, 1919	1,000,000	2,000,000
Equitable Trust Company of New York.....	New York.....	Dec. 24, 1919	6,000,000	12,000,000
Albany Safe Deposit and Storage Company.....	Albany.....	Dec. 15, 1919	10,000	100,000
The State Safe Deposit Company..	New York.....	Dec. 24, 1919	100,000	200,000
Asia Banking Corporation.....	New York.....	Aug. 30, 1919	2,000,000	4,000,000
Public Credit Corporation.....	New York.....	Aug. 28, 1919	50,000	150,000
Continental Guaranty Corporation....	New York.....	Nov. 7, 1919	1,000,000	3,000,000
Yonkers Personal Loan Company.....	Yonkers.....	Mar. 31, 1919	8,000	18,000
Julius Josephson, private banker....	Brooklyn.....	May 22, 1919	22,000	30,000
Bloomington Bros., private bankers..	New York.....	June 18, 1919	100,000	200,000
Emil Kiss, private banker.....	New York.....	July 24, 1919	15,000	25,000
Bloomington Bros., private bankers..	New York.....	Sept. 12, 1919	100,000	300,000
Alexander Angelinoff, private banker	New York.....	Dec. 30, 1919	10,000	30,000
Total.....	.....	.....	\$27,190,000	.....

As shown by this table, the total increases of capital during the year amounted to \$27,190,000 and, if to this amount be added the capital of new institutions after eliminating all duplications resulting from conversions and the capital of such corporations and private bankers as voluntarily discontinued business and liquidated their affairs, it appears that the State banking institutions are placing at the service of the public \$47,905,000 more capital than was employed by them a year ago.

#### BRANCH OFFICES

While there has been a very considerable development of branch banking through the opening and maintenance of branch offices during the year, this department has endeavored to be as conservative in the approval of new branch offices as in the authorization of new institutions. A number of new branch offices, however, have been approved in interior cities of the State where branch banking, if practiced at all, has been attempted only on a very limited scale.

A large number of branch offices have also been established in other countries, many of them in the Orient, by investment companies organized for the purpose of promoting our foreign trade and enabling this country to retain that position in international commerce which it for the first time attained during the European War.

The sale of Liberty and Victory Bonds to individuals as a result of the patriotic appeals made to them during the war, the general ownership of securities resulting from such appeals and the great increase in the wealth of the country as a result of war activities and opportunities, has resulted in a great demand for safe deposit boxes and this demand has been largely met by an increase in the branch offices of such companies. The following table shows the location of the new branch offices of State institutions approved during the year:

## NEW BRANCH OFFICES

NAME OF INSTITUTION	Location	Location of branch offices
Alliance Bank.....	Rochester....	Northwest corner Lake and Ridgeway aves., Rochester.
Bank of Long Island.....	Jamaica.....	1800 Myrtle ave., Ridgewood, Borough of Queens.
Bank of Long Island.....	Jamaica.....	Fresh Pond road at or near its junction with Putnam ave., Ridgewood, Bor- ough of Queens.
Bank of Buffalo.....	Buffalo.....	585 Main St., Buffalo.
Bank of Buffalo.....	Buffalo.....	Corner Main and Niagara sts., Buffalo.
Bank of Coney Island.....	Coney Island.	Northeast corner Surf ave. and West 25th st., New York city.
The Bank of United States.....	New York....	77 Delancey st., Borough of Manhattan.
Colonial Bank.....	New York....	Southeast corner Morris ave., Fordham road and East 188th st., Borough of Manhattan.
Commercial Exchange Bank.....	New York....	1129-1137 Broadway, Borough of Man- hattan.
The Corn Exchange Bank.....	New York....	252 Steinway ave., Long Island City.
The Corn Exchange Bank.....	New York....	Southwest corner Grove and Fourth sts., Borough of Manhattan
The Corn Exchange Bank.....	New York....	Park Row and Worth st., Borough of Manhattan.
The Greenwich Bank of the City of New York.....	New York....	Southwest corner of Greenwich and Warren sts., Borough of Manhattan.
John Nemeth State Bank.....	New York....	1597 Second ave., Borough of Man- hattan.
Liberty Bank of Buffalo.....	Buffalo.....	949 Broadway, Buffalo.
Liberty Bank of Buffalo.....	Buffalo.....	1495 Genesee st., Buffalo.
Liberty Bank of Buffalo.....	Buffalo.....	164 Military road, Buffalo.
The State Bank.....	New York....	Southwest corner Fifth ave. and 30th st., Borough of Manhattan.
The State Bank.....	New York....	Northwest corner of 158th st. and Union and Westchester aves., Borough of Manhattan.
American Trust Company.....	New York....	375 Fulton st., Jamaica.
American Trust Company.....	New York....	Bridge plaza, Long Island City.
Bankers Trust Company.....	New York....	Paris, France.
Bankers Trust Company.....	New York....	Northwest corner Madison ave. and 57th st., Borough of Manhattan.
Citizens Commercial Trust Company..	Buffalo.....	592-594 Genesee st., Buffalo.
Citizens Commercial Trust Company..	Buffalo.....	606-610 Genesee St., Buffalo.
Citizens Commercial Trust Company..	Buffalo.....	301 Triangle st., Buffalo.
Geneva Trust Company.....	Geneva.....	24 and 26 Linden st., Geneva.
Guaranty Trust Company.....	New York....	Fifth ave. and 44th st., Borough of Manhattan.
Guaranty Trust Company.....	New York....	Havre, Republic of France.
Guaranty Trust Company.....	New York....	266-268 Grand st., Borough of Man- hattan.
Irving Trust Company.....	New York....	319 Fifth ave., Borough of Manhattan.
Irving Trust Company.....	New York....	350 Fulton st., Brooklyn.
Lincoln Trust Company.....	New York....	7 Wall st., Borough of Manhattan.
Kingston Trust Company.....	Kingston....	518 Broadway, Kingston
Marine Trust Company of Buffalo.....	Buffalo.....	Corner Main st. and Fillmore ave., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	Corner Jefferson and East Utica sts., Buffalo.

NEW BRANCH OFFICES—*Continued*

NAME OF INSTITUTION	Location	Location of branch offices
Marine Trust Company of Buffalo.....	Buffalo.....	Corner Seneca and Swan sts., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	Corner Elk and Louisiana sts., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	308 Elk st., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	738 Seneca st., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	1323 Jefferson st., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	319 Connecticut st., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	1479-1481 Hertel ave., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	194 Allen st., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	1423 Fillmore ave., Buffalo.
Marine Trust Company of Buffalo.....	Buffalo.....	752 Tonawanda st., Buffalo.
The Peoples Trust Company.....	Brooklyn.....	230-232 Flatbush ave., Borough of Brooklyn.
The Peoples Trust Company.....	Brooklyn.....	1455-1457 Myrtle ave., Borough of Brooklyn.
Syracuse Trust Company.....	Syracuse.....	509-511 North Salina st., Syracuse.
Syracuse Trust Company.....	Syracuse.....	Southeast corner Marcellus and South Geddes sts., Syracuse.
Trust and Deposit Company of Onon- daga.....	Syracuse.....	100 North Salina st., Syracuse.
Asia Banking Corporation.....	New York.....	Changsa, Republic of China.
Asia Banking Corporation.....	New York.....	Hong Kong, Republic of China.
Asia Banking Corporation.....	New York.....	Canton, Republic of China.
Asia Banking Corporation.....	New York.....	Manila, Philippine Islands.
American Foreign Banking Corporation	New York.....	Manila, Philippine Islands.
American Foreign Banking Corporation	New York.....	Harbin, Manchuria.
American Foreign Banking Corporation	New York.....	San Pedro, Sula, Honduras.
American Foreign Banking Corporation	New York.....	Brussels, Belgium.
American Foreign Banking Corporation	New York.....	Buenos Ayres, Argentine Republic.
Continental Guaranty Corporation....	New York.....	London, England.
Continental Guaranty Corporation....	New York.....	Toronto, Canada.
Continental Guaranty Corporation....	New York.....	Pittsburgh, Pa.
General Motors Acceptance Corporation	New York.....	Chicago, Ill.
General Motors Acceptance Corporation	New York.....	Detroit, Mich.
General Motors Acceptance Corporation	New York.....	Detroit, Mich.
General Motors Acceptance Corporation	New York.....	1731-1737 Broadway, Borough of Man- hattan.
General Motors Acceptance Corporation	New York.....	Los Angeles, Cal.
General Motors Acceptance Corporation	New York.....	Dallas, Texas.
General Motors Acceptance Corporation	New York.....	San Francisco, Cal.
Park-Union Foreign Banking Corpora- tion.....	New York.....	San Francisco, Cal.
Park-Union Foreign Banking Corpora- tion.....	New York.....	Tokyo, Empire of Japan.
Park-Union Foreign Banking Corpora- tion.....	New York.....	Yokohama, Empire of Japan.
Park-Union Foreign Banking Corpora- tion.....	New York.....	Kobe, Empire of Japan.
Park-Union Foreign Banking Corpora- tion.....	New York.....	Hong Kong, Republic of China.
Park-Union Foreign Banking Corpora- tion.....	New York.....	Hankow, Republic of China.
Park-Union Foreign Banking Corpora- tion.....	New York.....	Shanghai, Republic of China.
Park-Union Foreign Banking Corpora- tion.....	New York.....	Singapore, Straits Settlement.

NEW BRANCH OFFICES—*Continued*

NAME OF INSTITUTION	Location	Location of branch offices
Park-Union Foreign Banking Corporation.....	New York....	Seattle, Wash.
Park-Union Foreign Banking Corporation.....	New York....	Tientsin, Republic of China.
Park-Union Foreign Banking Corporation.....	New York....	Paris, Republic of France.
Realty Associates Investment Corporation.....	New York....	164 Remsen st., Borough of Brooklyn.
Astor Safe Deposit Company.....	New York....	Northwest corner Madison ave., and 57th st., Borough of Manhattan.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	82 Main st., Flushing.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	Corner Jamaica and Hamilton aves., Richmond Hill.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	Corner Boulevard and Pleasant aves., Rockaway Beach.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	Corner Boulevard and Wainwright Place, Seaside.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	Corner Broadway and Laurel Hill Blvd., Elmhurst.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	5 Skillman Place, Plaza, Long Island City.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	Corner Cornaga and Central aves., Far Rockaway.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	Corner 46th st. and Sackett st., Corona.
Citizens Commercial Safe Deposit Company.....	Buffalo.....	606 Genesee st., Buffalo.
Citizens Commercial Safe Deposit Company.....	Buffalo.....	Corner Niagara and Tonawanda sts., Buffalo.
Colonial Bank Safe Deposit Company..	New York....	Southeast corner Fordham Road and East 188th st., New York.
Corn Exchange Safe Deposit Company.	New York....	311 Lenox ave., New York.
Corn Exchange Safe Deposit Company.	New York....	Corner St. Nicholas ave. and 181st st., New York.
Corn Exchange Safe Deposit Company.	New York....	Southwest corner Grove and 4th sts., Borough of Manhattan.
Corn Exchange Safe Deposit Company.	New York....	196-198 Park Row, Borough of Manhattan.
Corn Exchange Safe Deposit Company.	New York....	200-202 Worth st., Borough of Manhattan.
Corn Exchange Safe Deposit Company.	New York....	Corner Ave. D and East 10th st., Borough of Manhattan.
Franklin Safe Deposit Company.....	Brooklyn....	21 East 40th st., Borough of Manhattan.
State Safe Deposit Company.....	New York....	Corner 115th st. and Fifth ave., Borough of Manhattan.
State Safe Deposit Company.....	New York....	Northwest corner 158th st. and Union and Westchester aves., Borough of Manhattan.

## BRANCH OFFICES DISCONTINUED

No branch office has been discontinued during the year except as the result of the opening of a new branch office in the same locality. No provision is made in the banking law for a change of location of a branch office through a formal proceeding. Such changes are, therefore, effected by authorizing the opening of a new branch office conditioned upon the discontinuance of a branch office already in existence. The following table gives the locations of the branch offices of various institutions which have been discontinued in this manner:

NAME OF INSTITUTION	Location	Location of branch office
Bank of Long Island.....	Jamaica.....	1801 Myrtle ave., Ridgewood
Bank of United States.....	New York....	320 Fifth ave., Borough of Manhattan
Commercial Exchange Bank.....	New York....	1196 Broadway, Borough of Manhattan
The State Bank.....	New York....	7 East 26th st., Borough of Manhattan
The State Bank.....	New York....	Southwest corner of 158th street and Union and Westchester aves.
Citizens Commercial Trust Co.....	Buffalo.....	592-594 Genesee st., Buffalo
Guaranty Trust Company of New York.	New York....	Southeast corner Fifth ave. and 43d st., Borough of Manhattan
The People's Trust Company.....	Brooklyn....	43 Flatbush ave., Borough of Brooklyn
General Motors Acceptance Corporation.....	New York....	Detroit, Mich.
General Motors Acceptance Corporation.....	New York....	San Francisco, Cal.
State Safe Deposit Company.....	New York....	Southwest corner of 158th st. and Union and Westchester aves.

## AGENCIES OF FOREIGN BANKING CORPORATIONS

There has been little change in the foreign banking corporations authorized to maintain agencies in this State for the purpose of making loans and facilitating exchange operations. A gradual increase in the number of banking corporations organized under the laws of other States which maintain such agencies within the State is worthy of notice. Such agencies have thus far been confined to New York City.

The following table gives the names and locations of the banking corporations maintaining such agencies and the locations of the agencies on December 31, 1919:

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..	49 Broadway, New York, N. Y.
Bank of British West Africa, Ltd. . . . .	London, England..	100 Beaver 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..	68 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. . . . .	44 Pine st., New York, N. Y.
National Bank of South Africa, Ltd. . . . .	Pretoria, Union of South Africa . . . . .	19 Wall st., New York, N. Y.
The Commercial Bank of Spanish America, Ltd. . . . .	London, England..	49 Broadway, 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.
The Dominion Bank . . . . .	Toronto, Canada..	51 Broadway, New York, N. Y.
American Express Co., Inc. . . . .	Hartford, Conn. . . . .	65 Broadway, New York, N. Y.
Bank of Chosen . . . . .	Seoul (K o r e a), Japan . . . . .	120 Broadway, New York, N. Y.
Northwestern Trust and Savings Bank . . . . .	Chicago, Ill. . . . .	130 East Seventh st., New York, N. Y.
The Shawmut Corporation of Boston . . . . .	Boston, Mass. . . . .	65 Broadway, New York, N. Y.

## BANKING INSTITUTIONS VOLUNTARILY CLOSED

As has already been noticed, no State banking institution was closed by the Superintendent of Banks during the year. The following table gives the names of the corporations and individuals under his supervision which have 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
Central City Trust Company.....	Syracuse.....	\$4,875,541	\$2,946,213	\$300,000	\$1,302,723
Transatlantic Trust Company.....	New York....	8,202,213	6,748,794	700,000	313,297
Scandinavian Trust Company.....	New York....	31,744,114	26,106,773	1,000,000	2,636,590
Queens County Trust Company.....	Jamaica.....	4,461,374	3,572,018	600,000	199,899
Vincenzo De Luca, Private Banker.....	New York....	109,225	31,515	*20,000	1,899
Lofari and Rossi, Private Banker.....	Utica.....	5,250	.....	*5,000	.....
C. Scorfietti and Co., Private Bankers.....	Rochester....	51,043	35,392	*5,000	150
David C. Goodman, Private Banker.....	New York....	30,261	15	*10,000	1,364
Morris B. Goldberger, Private Banker.....	New York....	24,537	.....	*10,000	.....
The Elmira Mutual Building-Loan Association....	Elmira.....	4,953	.....	4,953	.....
The Jewish Farmers Cooperative Credit Union of Mountaindale, New York.....	Mountaindale.	710	.....	705	.....
Madison Avenue Credit Union.....	New York....	368	4	361	.....
The Tribune Credit Union, Inc.....	New York....	479	5	304	.....
<b>Total.....</b>	.....	<b>\$49,510,068</b>	<b>\$39,440,729</b>	<b>\$2,656,323</b>	<b>\$4,455,922</b>

\* Permanent capital.

The Central City Trust Company, of Syracuse, was consolidated, through the purchase of its assets and the assumption of its liabilities, with the City Bank Trust Company, of that city.

The Transatlantic Trust Company went into voluntary liquidation as the result of action taken by the Alien Enemy Custodian. Its depositors have been paid in full.

The assets of the Scandinavian Trust Company were purchased and its liabilities assumed by one of the large national banks in New York City which wished to avail itself of the large foreign business that had been built up by this company.

The Queens County Trust Company was consolidated with the



American Trust Company through a purchase of its assets and the assumption of its liabilities.

The business formerly conducted by Vincenzo de Luca as a private banker is now being conducted by Vincenzo de Luca and Frank de Luca, private bankers.

Lofaro and Rossi, private bankers, paid their liabilities in full and discontinued business.

The private banking business of Cesare Sconfiotti and Company is now being conducted by Cesare Sconfiotti, individually.

David C. Goodman and Morris B. Goldberger formed a partnership and are now doing business at a new location and with an increased capital.

The Elmira Mutual Building-Loan Association had been in liquidation under the direction of its officers for many years and the Jewish Farmers Co-operative Credit Union of Mountindale, the Tribune Credit Union, Incorporated, and the Madison Avenue Credit Union, of New York, had not done any substantial amount of business since their authorization.

#### SCOPE OF DEPARTMENT WORK AND EXAMINATION

The different classes of banking institutions subject to the supervision of this Department, the number of each class that filed reports when last called for under the provisions of the Banking Law and their total deposits and resources as reported are shown in the following table:

No.	CLASSES OF INSTITUTIONS	Deposits	Resources
220	Banks of deposit and discount . . . . .	\$1,215,175,894	\$1,425,124,541
141	Savings banks . . . . .	2,179,034,582	2,367,040,001
99	Trust companies . . . . .	2,885,355,813	3,721,949,526
91	Private bankers . . . . .	17,943,283	25,810,158
51	Safe deposit companies . . . . .		10,406,332
25	Investment companies . . . . .	8,660,873	95,400,400
2	Security companies . . . . .		1,082,708
249	Savings and loan associations . . . . .		89,017,871
1	Building lot association . . . . .		24,253
1	Land bank of the State of New York . . . . .		637,662
41	Credit unions . . . . .	50,390	538,034
27	Personal loan companies . . . . .		1,001,873
2	Personal loan brokers . . . . .		16,409
950	Total . . . . .	\$6,306,220,840	\$7,738,109,718

The institutions included in this table maintain 267 branch offices in the State and 60 without the State. Forty-three institutions have been authorized which have not as yet filed reports with this Department and are not therefore included in the table. Thirty-two foreign banking corporations maintain offices in this State for their duly authorized agents and fifty-two national banks have deposited securities with this Department in order to enable them to maintain trust departments in accordance with the Banking Law as amended which must be examined during the coming year under the provisions of that statute. As a result, there are 1,404 separate offices of banking corporations which should be examined by examiners of this Department during the ensuing year. In order to make satisfactory examinations of institutions maintaining foreign branches, it is desirable at least once in each year to examine foreign branch offices on the same date at which the examination of the main office is commenced and this has been accomplished by sending a force of examiners to Europe. Now that, in our endeavor to maintain our position in international commerce, branch offices have been opened by New York State banking institutions in the West Indies, in South America and all along the Pacific coast of Asia, it will be difficult for this Department to maintain its high reputation for efficiency without a very great increase in expense. This difficulty is accentuated at the present time by the high cost of living and the inability of the Department to pay its examiners a compensation that is at all commensurate with the salaries paid by the larger banking institutions.

#### LIQUIDATION BUREAU

The Superintendent of Banks is still nominally in charge of the liquidation of nineteen institutions which, with the exception of the Model Building and Loan Association of Mott Haven, which was closed March 9, 1917, failed during the period from 1908 to 1912. Some of these failures undoubtedly resulted from conditions that prevailed during the panic of 1907 and 1908.

On March 1, 1919, a final dividend of \$14,121.78, or 20 per centum of their claims, was paid to the depositors with the Bank of Cape Vincent, which was closed May 4, 1915, bringing the total payments to the depositors and creditors of that institution

up to 70 per centum of the full amount due them and a final accounting made.

A final dividend has also been paid to the depositors with the Sea Cliff Bank, who received the full amount of their claims with interest and a final order of dissolution obtained.

On the 9th day of June, 1919, a dividend of \$414,489.63, or 30 per centum of their claims, was paid to the depositors and creditors with the Lafayette Trust Company, bringing the total payments made to them up to 85 per centum of the full book value of their claims.

So much progress has been made in the liquidation of the affairs of the other institutions referred to that it is expected that, unless litigation compels further unforeseen delays, the Liquidation Bureau will have been discontinued before another annual report is submitted. It is believed that a majority of the most important and vexatious liquidations will be completed within the next few months.

The following table gives the names of the institutions whose affairs are still in liquidation, the date of closing and the percentage and amount of dividends thus far paid:

NAME OF INSTITUTION	Cash dividends paid	Per-centage	Date of closing
Afro-American Investment and Building Company . . . . .	\$1,922 39	*43	July 13, 1911
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
Carnegie Trust Company . . . . .	3,824,667 20	44	Jan. 6, 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
Industrial Savings and Loan Company . . . . .	1,229,399 34	*51	June 29, 1912
Knickerbocker Savings and Loan Com- pany . . . . .	46,538 95	*48	May 20, 1911
Lafayette Trust Company . . . . .	1,181,479 15	85	Nov. 30, 1908
Model Building and Loan Association . . . . .	146,598 51	*35	Mar. 9, 1917
Northern Bank of New York . . . . .	3,883,889 12	70	Dec. 24, 1910
New York Mortgage Company . . . . .	261,028 78	54	June 29, 1910
Universal Trust Company . . . . .	1,073 98	*5	Feb. 16, 1912
Union Bank of Brooklyn . . . . .	719,076 35	20	April 5, 1910
Washington Savings Bank . . . . .	1,067,098 88	75	Dec. 28, 1910
Woodhaven Bank . . . . .	516,694 21	85	Oct. 28, 1912
Total . . . . .	\$15,545,261 84		

\*General creditors paid in full.

## SECURITIES DEPOSITED WITH THE SUPERINTENDENT OF BANKS

During the year 1919, the securities deposited with the Superintendent of Banks in trust have been largely increased on account of the organization of new institutions, the increase in the capital of trust companies that has taken place during the year, the creation of trust departments by national banks and the deposit by them of bonds with the Superintendent of Banks in accordance with the provisions of the Banking Law.

On December 31, 1919, there had been deposited with the Superintendent of Banks in trust by trust companies, State and national banks, private bankers and investment companies the following securities:

United States 2 per cent bonds.....	\$36,000 00	
United States 3 per cent bonds.....	1,000 00	
United States 3½ per cent bonds.....	1,824,500 00	
United States 3¾ per cent bonds.....	1,010,000 00	
United States 4 per cent bonds.....	31,000 00	
United States 4¼ per cent bonds.....	11,540,250 00	
United States 4¾ per cent bonds.....	511,500 00	
	<hr/>	\$14,954,250 00
New York State 3 per cent bonds.....	\$226,000 00	
New York State 4 per cent bonds.....	815,000 00	
New York State 4¼ per cent bonds.....	118,000 00	
New York State 4½ per cent bonds.....	256,000 00	
	<hr/>	1,415,000 00
New York City 2½ per cent bonds.....	\$330,000 00	
New York City 3 per cent bonds.....	468,500 00	
New York City 3½ per cent bonds.....	2,537,500 00	
New York City 4 per cent bonds.....	1,328,500 00	
New York City 4¼ per cent bonds.....	6,667,400 00	
New York City 4½ per cent bonds.....	1,302,000 00	
	<hr/>	12,633,900 00
Brooklyn City 3½ per cent bonds.....		140,000 00
Albany City 3½ per cent bonds.....	\$6,700 00	
Albany City 4¼ per cent bonds.....	2,000 00	
	<hr/>	8,700 00
Buffalo City 4 per cent bonds.....	\$25,000 00	
Buffalo City 4¼ per cent bonds.....	55,800 00	
Buffalo City 4½ per cent bonds.....	8,000 00	
Buffalo City 7 per cent bonds.....	40,000 00	
	<hr/>	128,800 00
Cohoes City 3½ per cent bonds.....		2,000 00
Jamestown City 4 per cent bonds.....	\$26,000 00	
Jamestown City 4½ per cent bonds.....	5,000 00	
	<hr/>	31,000 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
Poughkeepsie City 4½ per cent bonds.....		40,000 00
Rochester City 3½ per cent bonds.....	\$80,000 00	
Rochester City 4½ per cent bonds.....	65,000 00	
	<hr/>	145,000 00

SUPERINTENDENT OF BANKS

Rome City 4 per cent bonds.....		10,000 00
Schenectady City 4½ per cent bonds.....		3,000 00
Syracuse City 4½ per cent bonds.....		10,000 00
Troy City 4½ per cent bonds.....	\$25,000 00	
Troy City 4¼ 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
Yonkers City 4 per cent bonds.....	\$52,000 00	
Yonkers City 5 per cent bonds.....	53,000 00	
		105,000 00
Massachusetts State 3½ per cent bonds.....		2,000 00
Bayonne City 5 per cent bonds.....		5,000 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 4½ per cent bonds .....	\$5,000 00	
San Francisco City and County 5 per cent bonds .....	2,000 00	
		7,000 00
Livingston County 4⅛ per cent bonds.....		25,000 00
Schoharie County 4½ per cent bonds.....		2,000 00
Canandaigua Village 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
Railroad 3½ per cent bonds.....		49,000 00
Railroad 4 per cent bonds.....		272,000 00
Railroad 4½ per cent bonds.....		124,000 00
Railroad 5 per cent bonds.....		33,000 00
		\$30,264,490 40

UNCLAIMED DEPOSITS OR DIVIDENDS OF CLOSED INSTITUTIONS  
OTHER THAN SAVINGS BANKS

The payments made to those having claims against closed institutions, other than savings banks, from the funds deposited with the Superintendent of Banks upon the final liquidation of such institutions amounted to \$539.36 during the year. These payments were made to depositors with the Albany County Bank, the Sea Cliff Bank and the Williamsburgh Trust Company.

The following table contains a statement of the funds still held by the Superintendent of Banks in trust for the unlocated creditors of closed institutions other than savings banks, the amounts originally deposited for them, the total payments to claimants and the balance 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	\$249 34	\$2,154 29
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
1893	1919	Elmira Building Mutual Loan Association*.....	100	2,232 35		2,232 35
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
1902	1913	Guardian Trust Company*.....	100	1,757 52		1,757 52
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
1888	1918	Mutual Savings, Loan and Building Association of Rome, N. Y.*.....	100	6 25		6 25
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
1906	1911	Sea Cliff Bank.....	100	481 37	54 01	427 36
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	9,793 15	4,389 55
				\$44,566 30	\$18,780 49	\$23,785 81

\* Voluntary liquidation.

† Paid to shareholders.

## COST OF MAINTENANCE

The total expenses of the Department during the year which ended June 30, 1919, amounted to \$300,559.74 as compared with \$268,358.40 during the preceding fiscal year. 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, 1919, the Department had received from the State Treasurer an aggregate of \$4,373,059.81 and had paid into the State treasury in the same time a total of \$4,280,549.17. The balance still due the State Treasurer on July 1, 1919, has since been paid. The cost of maintaining the Department since its organization in 1851 has therefore been entirely paid by the institutions under its supervision. The appropriations and expenses paid during the fiscal year which ended June 30, 1919, are shown in the following table:

## PERSONAL SERVICE

## DEBIT

Appropriation, Chapter 181, Laws of 1917

Balance July 1, 1918 .....	\$16,790 42
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## CREDIT

Salaries and expenses of	
Adams, G. S., examiner .....	\$310 68
Andrews, H. S., examiner .....	480 00
Berger, G. F., Jr., examiner .....	258 88
Bullock, B. B., examiner .....	357 10
Campbell A. T., examiner .....	486 00
Chittenden, S. I., examiner .....	318 76
Clark, A. B., examiner .....	314 47
Cline, Howard, examiner .....	224 45
Crane, F. G., examiner .....	420 00
Dodge, E. L., examiner .....	423 00
Duerr, E. A., examiner .....	275 42
Egbert, G. W., examiner .....	367 50
Fairbanks, Benjamin, Jr., examiner .....	317 80
Frazer, J. S., examiner .....	434 78
Gallagher, F. A., examiner .....	245 21
Hendrickson, G. R., examiner .....	250 07
Horne, C. A., examiner .....	406 00
Humphrey, R. W., examiner .....	374 10
Hutchins, Claude, examiner .....	449 16
Irving, Emmett, examiner .....	224 00
Kennedy, H. B., examiner .....	344 70
Kennedy, J. J., examiner .....	406 00
Killip, N. T., examiner .....	329 54
Kinney, J. M., examiner .....	309 92
Love, J. S., examiner .....	390 00
MacCallum, W. A., examiner .....	507 56
Macdonald, N. J., examiner .....	394 52

McArdle, A. B., examiner.....	\$219 26	
McCaffrey, W. T., examiner.....	269 82	
Mesick, J. I., examiner.....	353 91	
Morey, A. H., examiner.....	343 25	
O'Byrne, J. C., examiner.....	297 72	
Orens, N., examiner.....	330 00	
Piderit, F. W., examiner.....	314 06	
Scott, I. V., examiner.....	421 18	
Smith, G. F., examiner.....	420 00	
Snodgrass, A. H., examiner.....	243 40	
Taylor, R. W., examiner.....	308 00	
Tompkins, H. L., examiner.....	420 00	
Van Pelt, A. J., examiner.....	304 40	
Wheeler, A. B., examiner.....	310 39	
Young, H. J., examiner.....	457 62	
		\$14,632 63
Lapsed appropriations .....	2,157 79	
		<u>\$16,790 42</u>

## MAINTENANCE AND OPERATION

## DEBIT

## Appropriation, Chapter 181, Laws of 1917

Balance July 1, 1918.....		\$6,584 59
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## CREDIT

Printing .....	\$2,516 62	
Equipment		
Furniture and furnishings .....	193 19	
Law books, financial periodicals, etc.....	63 00	
Supplies .....	685 91	
Traveling expenses:		
George I. Skinner .....	98 96	
Frank S. Kenyon .....	46 86	
George Overocker .....	12 80	
G. R. Jewett .....	1 66	
Edward R. Anker .....	12 70	
Albert De Lisser .....	5 30	
Communication		
Express and cartage .....	74 35	
Telephone and telegraph.....	406 19	
General plant service, reports of financial agencies, etc. ....	1,002 10	
Rent .....	833 33	
		\$5,952 97
Lapsed appropriations .....	631 62	
		<u>6,584 59</u>

## PERSONAL SERVICE

## DEBIT

## Appropriation, Chapter 151, Laws of 1918

Administration, General		
Superintendent .....	\$10,000 00	
First deputy superintendent .....	6,000 00	
Second deputy superintendent.....	5,500 00	
Third deputy superintendent .....	5,000 00	
Fourth deputy superintendent .....	4,500 00	
Land and opinion clerk.....	3,900 00	



Hearing stenographer .....	\$1,800 00	
Stenographer and clerk .....	1,600 00	
Filing clerk .....	1,500 00	
File and index clerk.....	1,500 00	
Bookkeeper or clerk, four and one-half months	500 00	
Accounts		
Bookkeeper .....	1,200 00	
Clerk .....	900 00	
Bureau of Savings and Loan		
Stenographer and clerk .....	1,500 00	
New York Office		
Confidential stenographer .....	1,800 00	
Stenographer .....	1,500 00	
Clerk .....	1,500 00	
Bureau of Bank Examination		
Stenographer .....	1,700 00	
Bureau of Credit and Verification		
Examiner .....	1,800 00	
Stenographer and clerk .....	1,400 00	
Stenographer and clerk .....	1,100 00	
Stenographer .....	900 00	
Typewriter copyist and clerk.....	1,100 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, Western district and Savings Banks .....	200,000 00	
Private Bankers' Bureau		
Confidential clerk and private secretary....	3,200 00	
Confidential messenger .....	1,500 00	
Stenographer .....	1,000 00	
Inspectors, four at \$1,800.....	7,200 00	
Examiners		
For salaries and expenses of examiners, including examiner in charge in connection with the examination of private bankers..	10,000 00	
		\$281,100 00
		<hr/>
	CREDIT	
Salaries of		
George I. Skinner, superintendent.....	\$10,000 00	
Frank S. Kenyon, first deputy superintendent	4,000 00	
Guernsey R. Jewett, second deputy superintendent .....	5,500 00	
George Overocker, third deputy superintendent .....	5,000 00	
Collin H. Woodward, fourth deputy superintendent .....	4,246 00	
Edward R. Anker, land and opinion clerk...	3,900 00	
Caroline M. Clancy, hearing stenographer...	1,800 00	
Blanche M. Borthwick, stenographer and clerk .....	1,600 00	
Elizabeth E. Staley, filing clerk.....	1,500 00	
Lillian F. Carabine, file and index clerk....	1,500 00	
Ambrose J. Delaney, bookkeeper.....	250 00	
Parker F. Shea, temporary bookkeeper.....	950 00	
John J. Sullivan, clerk.....	904 16	

Mary H. Shields, stenographer and clerk....	1,500 00
Hazel Callahan, confidential stenographer...	900 00
Elizabeth S. Van Vranken, stenographer...	1,500 00
Harriett B. Kennedy, clerk.....	1,500 00
Clinton D. Ganse, stenographer.....	1,700 00
Joseph Meltsner, examiner.....	1,092 86
William Taner, bookkeeper-examiner.....	524 98
Arthur I. Rand, stenographer and clerk....	1,400 00
Hazel Sullivan, stenographer and clerk....	274 98
Mary F. Hogan, stenographer.....	1,075 01
Doris Weinstein, stenographer.....	900 00
Ottillia M. Dinsbacher typewriter copyist and clerk.....	1,100 00
Salaries and expenses of	
G. S. Adams, examiner.....	\$3,181 32
G. M. Aldrich, examiner.....	1,407 98
H. S. Andrews, examiner.....	4,908 32
G. F. Berger, examiner.....	2,457 99
B. B. Bullock, examiner.....	3,440 80
R. L. Bush, examiner.....	1,628 21
A. T. Campbell, examiner.....	5,181 00
S. I. Chittenden, examiner....	3,113 15
A. B. Clark, examiner.....	3,511 88
Howard Cline, examiner.....	184 00
F. G. Crane, examiner.....	4,412 38
Wm. Cuffney, examiner.....	667 22
E. L. Dodge, examiner.....	3,970 55
E. A. Duerr, examiner.....	2,291 25
G. W. Egbert, examiner.....	4,065 00
Benj. Fairbanks, Jr., examiner	4,302 75
J. S. Frazer, examiner.....	4,851 86
F. A. Gallagher, examiner....	2,655 41
Lawrence Geser, examiner....	656 20
Benj. D. Haight, examiner....	3,233 68
R. Haven, examiner.....	2,213 41
G. R. Hendrickson, examiner..	2,985 33
F. L. H. Holzer, examiner....	1,397 03
C. A. Horne, examiner.....	4,462 17
R. W. Humphrey, examiner...	4,269 25
Claude Hutchins, examiner....	5,225 40
Emmett Irving, examiner....	2,444 56
H. B. Kennedy, examiner.....	4,482 43
J. J. Kennedy, examiner.....	3,027 02
N. T. Killip, examiner.....	3,915 11
J. M. Kinney, examiner.....	2,554 50
Arthur Koch, examiner.....	1,720 92
J. S. Love, examiner.....	4,127 33
W. A. MacCallum, examiner...	5,414 28
N. J. Macdonald, examiner....	4,127 50
A. J. McArdle, examiner.....	2,160 01
W. T. McCaffrey, examiner....	3,608 18
Frank McLaughlin, examiner..	47 20
G. V. McLaughlin, examiner..	18 75
J. I. Mesick, examiner.....	3,758 22
A. H. Morey, examiner.....	3,940 41
J. A. Murray, inspector.....	95 62
J. C. O'Byrne, examiner.....	3,422 15
N. Orens, examiner.....	3,271 50
L. W. Palmer, examiner....	611 88
F. W. Piderit, examiner.....	4,682 79
G. A. Plant, examiner.....	4,246 83

L. N. Roe, examiner.....	\$1,641 78	
I. V. Scott, examiner.....	4,426 18	
P. N. Shippee, examiner.....	3,639 60	
R. T. Simmons, examiner.....	1,639 22	
G. F. Smith, examiner.....	4,171 06	
A. H. Snodgrass, examiner....	2,700 05	
G. A. Strack, examiner.....	640 00	
R. W. Taylor, examiner.....	4,723 52	
H. L. Tompkins, examiner....	180 00	
A. J. Van Pelt, examiner.....	4,276 21	
G. E. Varcoe, examiner....	754 18	
A. B. Wheeler, examiner.....	3,201 61	
H. J. Young, examiner.....	5,537 17	
Grace E. White, temporary clerk	262 90	
Mrs. Anna E. Wallace, temporary clerk .....	525 00	
		\$180,719 21
Salaries of		
J. Johnson Ray, confidential clerk and private secretary .....	3,200 00	
Cornelius E. Price, confidential messenger..	1,500 00	
Dina B. Rosenfeld, stenographer.....	750 01	
Albert De Lisser, inspector.....	1,800 00	
Benedetto A. Palumbo, inspector.....	1,800 00	
John A. Murray, inspector.....	575 84	
Charles Clarke, inspector.....	1,800 00	
		\$246,763 05
Lapsed appropriations .....	10,536 95	
		\$257,300 00
Available balance July 1, 1919.....		\$23,800 00
Additional compensation paid from chapter 566, Laws of 1918.....		\$329 56
RETIRED EMPLOYEES		
DEBIT		
Appropriation, chapter 151, Laws of 1918.....		\$3,000 00
CREDIT		
Lapsed appropriation .....		3,000 00
MAINTENANCE AND OPERATION		
DEBIT		
Appropriation, chapter 151, Laws of 1918, as follows:		
Printing, general .....	\$7,000 00	
Advertising .....	2,500 00	
Equipment .....	2,500 00	
Supplies .....	2,500 00	
Traveling expenses, other than examiners.....	5,000 00	
Communication .....	10,000 00	
General plant service.....	3,000 00	
Rents .....	12,500 00	
		\$45,000 00
CREDIT		
Printing .....	\$3,946 89	
Advertising (publication of summaries of reports) .....	2,497 00	
Equipment:		
Furniture and furnishings.....	1,343 46	
Law books, financial periodicals, etc.....	261 00	

Supplies:		
Stationery, etc. ....	\$1,457	28
Traveling expenses:		
George I. Skinner.....	1,259	18
Frank S. Kenyon.....	75	14
Guernsey R. Jewett.....	4	18
George Overocker.....	88	62
Collin H. Woodward.....	10	02
Edward R. Anker.....	488	12
Charles Clarke.....	8	60
Albert De Lisser.....		35
Communication:		
Express and cartage.....	209	29
Telephone and telegraph.....	3,692	82
Stamps and stamped envelopes.....	5,064	35
General plant service (reports of financial agencies, rental of safe deposit vaults, etc.) .	1,016	90
Rent of New York Office.....	11,458	33
	<u>\$32,881</u>	<u>53</u>
Lapsed appropriations .....	3,556	54
		<u>\$36,438 07</u>
Available balance July 1, 1919.....		<u>\$8,561 93</u>

PETTY FUND—FEES FOR COPYING, ETC.

DEBIT		
Balance July 1, 1919.....	\$5	35
Received during the year.....	269	72
		<u>\$275 07</u>
CREDIT		
Payments to State Treasurer.....		268 32
Balance July 1, 1919.....		<u>\$6 75</u>

INTEREST FUND—FAILED SAVINGS INSTITUTIONS

DEBIT		
Balance July 1, 1918.....	\$15,515	59
Interest received during the year.....	3,687	67
		<u>\$19,203 26</u>
CREDIT		
Paid State Treasurer, interest credited during the year.....		3,687 67
Balance July 1, 1919.....		<u>\$15,515 59</u>

INTEREST FUND—OTHER FAILED INSTITUTIONS

DEBIT		
Interest received during the year.....		\$739 44
CREDIT		
Payments to State Treasurer.....		<u>739 44</u>

While the cost of maintenance is constantly increasing and must continue to increase, if a high degree of efficiency is to be maintained, notwithstanding the high cost of living and the competition for the services of our most efficient examiners resulting from

the offer of increased salaries by banking institutions, the increase has not been commensurate with the increase in the number and resources of the institutions examined. The work of our examiners is fully appreciated by the institutions examined and they would prefer to pay larger assessments for more thorough and more efficient work rather than to see the slightest lowering of present standards.

#### DEPARTMENT ROSTER

With the exception of the examining force, there have been few changes in the personnel of the Department during the calendar year. Second Deputy Superintendent Guernsey R. Jewett, of White Plains, was promoted to the position of First Deputy Superintendent of Banks which was rendered vacant by the untimely death of Frank S. Kenyon, of Adams, and Third Deputy Superintendent George Overocker, of Poughkeepsie, was promoted to the position of Second Deputy Superintendent of Banks. The vacancy in the position of Third Deputy Superintendent of Banks caused by this promotion was filled by the appointment of Mr. George A. Coleman, of Kingwood Park, as Third Deputy Superintendent of Banks.

The vacancy in the position of confidential stenographer which was vacant at the time of the last annual report was filled. Two of our other stenographers and two employees holding clerical positions resigned to accept positions elsewhere on account of the greater compensation offered and their positions were filled by appointments from the civil service list. The vacancy in the position of inspector, caused by the appointment of a former incumbent as an examiner, has not yet been filled. Eight examiners, Charles A. Horne, Ralph W. Taylor, Arthur J. Van Pelt, Benjamin Fairbanks, Jr., Gilbert R. Hendrickson, Edward A. Duerr, Frank A. Gallagher and Arthur B. McArdle, resigned during the year on account of largely increased salaries offered elsewhere, and other examiners are still employed by the Department and are rendering capable and efficient service to the State at a pecuniary sacrifice to themselves ranging approximately from \$1,000 to \$5,000 a year. On account of the vacancies thus created and the increased work of the Department, the following gentlemen have been appointed examiners from the civil service list:

Names	Addresses
William Cuffney .....	Bath, N. Y.
George E. Varcoe .....	Buffalo, N. Y.
Lawrence H. Geser .....	North Tonawanda, N. Y.
George A. Strack.....	Brooklyn, N. Y.
Leland W. Palmer.....	Syracuse, N. Y.
Frank B. McLaughlin.....	Syracuse, N. Y.
Charles H. Eshelman .....	Niagara Falls, N. Y.
Herbert C. Rogers.....	New York, N. Y.
Fred M. Simpson .....	Rochester, N. Y.
Francis X. Werneken.....	Brooklyn, N. Y.
Joseph H. Zweeres .....	Rensselaer, N. Y.
Milton L. Masson .....	New York, N. Y.
Benedetto A. Palumbo.....	Brooklyn, N. Y.
Arthur B. Vogel .....	New York, N. Y.
Charles E. Nathaway .....	Syracuse, N. Y.
Franklin W. Bright .....	New York, N. Y.

The following roster, which includes several rather noteworthy examples of continuity of service, gives the names and titles of the officers and employees of the Department on the 31st day of December, 1919, the year of their first employment in the Department and their present compensation:

NAMES AND TITLES	Year of appointment	Compensation
George I. Skinner, superintendent.....	1897	\$10,000 per annum
Guernsey R. Jewett, first deputy superintendent..	1914	6,000 per annum
George Overocker, second deputy superintendent.	1918	5,500 per annum
George A. Coleman, third deputy superintendent.	1919	5,000 per annum
Collin H. Woodward, fourth deputy superintendent	1918	4,500 per annum
Edward R. Anker, land and opinion clerk.....	1914	4,200 per annum
J. Johnson Ray, confidential clerk and private secretary.....	1917	3,500 per annum
Caroline M. Clancy, hearing stenographer.....	1901	1,800 per annum
Clinton D. Ganse, stenographer, New York office.	1904	1,800 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

NAMES AND TITLES	Year of appointment	Compensation
Harriet B. Kennedy, clerk, New York office.....	1912	\$1,500 per annum
Hazel Callahan, confidential stenographer, New York office.....	1919	1,800 per annum
Cornelius E. Price, confidential messenger, New York office.....	1914	1,800 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 and clerk, New York office.....	1913	1,200 per annum
Mary F. Hogan, stenographer, New York office....	1916	1,100 per annum
John J. Sullivan, clerk, Albany office.....	1912	1,000 per annum
Ambrose J. Delaney, bookkeeper, Albany office....	1916	1,200 per annum
Elsie Blume, stenographer, New York office.....	1919	900 per annum
Katherine P. Arundell, stenographer, New York office.....	1919	1,620 per annum
Dina B. Rosenfeld, stenographer, New York office	1918	1,200 per annum
William Taner, bookkeeper, New York office.....	1919	1,500 per annum
Mrs. Anna E. Wallace, clerk, New York office....	1919	1,200 per annum
		Per diem when actually employed
A. T. Campbell, chief examiner.....	1898	\$19 and railroad fare
H. S. Andrews, examiner.....	1908	17 and railroad fare
H. J. Young, examiner.....	1895	17 and railroad fare
Claude Hutchins, examiner.....	1908	17 and railroad fare
W. A. MacCallum, examiner.....	1908	16 and railroad fare
G. W. Egbert, examiner.....	1910	16 and railroad fare
James J. Kennedy, examiner.....	1910	16 and railroad fare
F. G. Crane, examiner.....	1910	16 and railroad fare
G. V. McLaughlin, examiner.....	1911	16 and railroad fare
I. V. Scott, examiner.....	1911	16 and railroad fare
N. J. Macdonald, examiner.....	1911	16 and railroad fare
J. Stuart Frazer, examiner.....	1915	15 and railroad fare
Benjamin D. Haight, examiner.....	1907	15 and railroad fare
G. F. Smith, examiner.....	1907	15 and railroad fare
Robert W. Humphrey, examiner.....	1902	15 and railroad fare
T. Arthur Pyterman, examiner.....	1910	16 and railroad fare
James S. Love, examiner.....	1895	14 and railroad fare
E. L. Dodge, examiner.....	1904	14 and railroad fare
George A. Plant, examiner.....	1906	14 and railroad fare
Benjamin B. Bullock, examiner.....	1911	13 and railroad fare
H. B. Kennedy, examiner.....	1911	13 and railroad fare
John I. Mesick, examiner.....	1913	13 and railroad fare
Peter N. Shippee, examiner.....	1906	13 and railroad fare
John M. Kinney, examiner.....	1915	13 and railroad fare
A. H. Morey, examiner.....	1911	12 and railroad fare
A. B. Wheeler, examiner.....	1912	12 and railroad fare
F. W. Piderit, examiner.....	1914	12 and railroad fare
Nathaniel Orens, examiner.....	1906	12 and railroad fare
George S. Adams, examiner.....	1905	11 and railroad fare
N. T. Killip, examiner.....	1909	10 and railroad fare
A. H. Snodgrass, examiner.....	1917	10 and railroad fare
W. T. McCaffrey, examiner.....	1917	10 and railroad fare
Arthur B. Clark, examiner.....	1917	10 and railroad fare
John C. O'Byrne, examiner.....	1917	10 and railroad fare
Sidney I. Chittenden, examiner.....	1917	10 and railroad fare

NAMES AND TITLES	Year of appointment	Compensation
G. F. Berger, Jr., examiner . . . . .	1917	\$10 and railroad fare
E. W. Irving, examiner . . . . .	1917	10 and railroad fare
Rho L. Bush, examiner . . . . .	1918	9 and railroad fare
Ralph E. Haven, examiner . . . . .	1918	9 and railroad fare
Louis N. Roe, examiner . . . . .	1918	9 and railroad fare
Ralph T. Simmons, examiner . . . . .	1918	9 and railroad fare
Arthur Koch, examiner . . . . .	1918	9 and railroad fare
George M. Aldrich, examiner . . . . .	1918	9 and railroad fare
F. L. H. Holzer, examiner . . . . .	1918	9 and railroad fare
William Cuffney, examiner . . . . .	1919	8 and railroad fare
Geo. E. Varcoe, examiner . . . . .	1919	8 and railroad fare
Lawrence H. Geser, examiner . . . . .	1919	8 and railroad fare
Geo. A. Strack, examiner . . . . .	1919	8 and railroad fare
L. W. Palmer, examiner . . . . .	1919	8 and railroad fare
Frank B. McLaughlin, examiner . . . . .	1919	8 and railroad fare
Chas. H. Eshelman, examiner . . . . .	1919	8 and railroad fare
Herbert C. Rogers, examiner . . . . .	1919	8 and railroad fare
Fred M. Simpson, examiner . . . . .	1919	8 and railroad fare
Francis X. Werneken, examiner . . . . .	1919	8 and railroad fare
Joseph H. Zweeres, examiner . . . . .	1919	8 and railroad fare
Milton L. Masson, examiner . . . . .	1919	8 and railroad fare
Benedetto A. Palumbo, examiner . . . . .	1919	8 and railroad fare
Arthur B. Vogel, examiner . . . . .	1919	8 and railroad fare
Charles E. Nathaway, examiner . . . . .	1919	8 and railroad fare
Franklin W. Bright, examiner . . . . .	1919	8 and railroad fare
Albert De Lisser, 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

#### AMENDMENTS TO THE BANKING LAW

As the revision of the Banking Law of the State was passed in the closing days of the legislative session of 1914, many minor errors, the result of hasty changes, amendments, typographical errors and the like were inevitable, but upon the whole that revision has borne the test of time exceptionally well and most of the amendments since adopted have been the logical sequence of changed conditions.

I do not deem it necessary to call the attention of the Legislature to any of the slight amendments that may perhaps be presented to it in order to correct typographical errors, make more certain the meaning of ambiguous phraseology or clarify the intent of the revisers or of the Legislature of 1914.

There are two amendments which have been suggested as a result of new conditions and developments which it may be



come necessary for the Legislature to consider, although I am not prepared to submit such amendments or approve them at this time. State banks, trust companies and investment companies of this State are authorized by the Banking Law, upon compliance with specified conditions, to maintain branch offices in foreign countries. Similar privileges have been conferred upon national banks and upon corporations to be created under the so-called "Edge Bill," recently enacted by the national Congress. Our institutions may receive deposits in foreign countries, while foreign banking corporations are only permitted to maintain agencies in this State for the exercise of limited powers and are not permitted to receive deposits. It has been urged that, if New York city is to become the money market of the world and this nation is to maintain a foremost position in international commerce, the restrictions imposed upon the agencies of foreign banking corporations are provincial and will lead to retaliation. In any consideration that may be given to this subject, we must not forget that it would be difficult without giving offense to discriminate between the banking institutions of foreign nations, although it would seem unwise to permit banking corporations having their domicile in countries where even the governments themselves may not be stable, to receive deposits in this State. The effect of a change in policy upon the business of such of our existing banking institutions and private bankers as cater especially to our alien or foreign born population should also be considered. If such an amendment is at any time deemed necessary, it should, moreover, require any foreign banking corporation receiving deposits in this State to have at least as much capital and surplus as we require our own institutions to have in order to be permitted to maintain branch offices abroad.

Branch banking under certain conditions and limitations has been so long permitted and practiced under the laws of this State, as well as in other countries and States, that it can no longer be considered an experiment. There is no doubt but that under proper restrictions it has its advantages and enables strong institutions to afford banking facilities in localities which would otherwise be without them. The location of a branch office or the establishment of a new banking institution in a locality where

there is a real need for banking facilities, not only benefits the residents of the section or locality, but it is of importance to the business and commerce of the State and of the country as well. It not only prevents hoarding with its attendant risk of loss through fire or by robbery, but brings the funds that would have been hoarded into general circulation and public use. It is a matter of common knowledge that a branch office of a strong existing institution can be maintained at less expense than an entirely independent institution and while such a branch office is not apt to extend as great accommodation in the way of loans to local borrowers as an independent institution, money deposited with a branch office of a strong institution is certainly much better safeguarded than if deposited in a weak and struggling independent institution. Our present statute only permits a bank or trust company to establish and maintain a branch office within the State in the same city in which the principal office of the institution is located, yet almost every large city is surrounded by small suburban villages having an independent corporate existence and in need of banking facilities, although the success of an independent institution would be extremely problematical. It has therefore been suggested that an institution with adequate capital be allowed to maintain branch offices in other municipalities than that in which its principal office is located. If such branch offices were located within twenty-five miles of the main office, as close supervision could be exercised over their management as if they were within the boundaries of the same city. If any such legislation should be enacted, it should, however, protect existing independent institutions; for a strong institution should not be allowed to encroach upon territory that is being well served by an independent institution. Any amendment of this character should, therefore, in my judgment, provide that such a branch office should not be established in any place where it would come in competition with an independent institution after its establishment. It may be said that this condition as phrased would enable a strong institution to maintain branch offices by purchasing control of existing institutions and transforming them into branches. Such purchases, however, might be advantageous rather than detrimental, for a number of the weaker institutions

in cities which have been the consequence of an undue extension of banking privileges and the unfulfilled hopes and expectations of their promoters have in this way been eliminated to the advantage of both stockholders and depositors.

#### CONCLUSION

In the appendix to this report there will be printed, summaries of the statements of conditions of various banks and private bankers of the State as of the different dates for which reports were required during the year, the weekly bulletins published by the Department during the year and a detailed statement of the securities held by the Superintendent of Banks on account of the various individuals and institutions depositing them, together with the usual statistical tables.

Respectfully submitted,

GEORGE I. SKINNER,

*Superintendent of Banks.*



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## APPENDIX

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[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 3, 1919

- Dec. 27, 1918. **CESARE SCONFIETTI, PRIVATE BANKER**  
Location: 359 State street, Rochester, N. Y.  
Permanent capital: \$5,000.  
Authorization certificate issued.
- Dec. 27, 1918. **TRUST AND DEPOSIT COMPANY OF ONONDAGA**  
Location: No. 100 North Salina street, Syracuse, N. Y.  
Consent given to a change of location, on or after December 31, 1918, of the place of business of the Trust and Deposit Company of Onondaga from No. 100 North Salina street, Syracuse, N. Y., to No. 201 South Warren street, in the same city.
- Dec. 28, 1918. **BANKERS TRUST COMPANY**  
Location: No. 16 Wall street, New York, N. Y.  
Approval given to an increase of the capital stock of the Bankers Trust Company, of New York, N. Y., from \$11,250,000 to \$15,000,000.
- Dec. 28, 1918. **DISCOUNT CORPORATION OF NEW YORK**  
Location: New York, N. Y.  
Capital: \$5,000,000. Surplus: \$1,000,000.  
Authorization certificate issued.  
Incorporators: William H. Porter, Glen Cove, N. Y.  
James A. Stillman, New York, N. Y.  
Eugene V. R. Thayer, New York, N. Y.  
John McHugh, New York, N. Y.  
Seward Prosser, Englewood, N. J.  
James S. Alexander, New York, N. Y.  
George F. Baker, Jr., New York, N. Y.  
Edwin S. Marston, New York, N. Y.  
James N. Wallace, Brooklyn, N. Y.  
Charles H. Sabin, New York, N. Y.
- Dec. 31, 1918. **LAWRENCE LAUDISI, PRIVATE BANKER**  
Location: No. 101 Vernon avenue, Long Island City, N. Y.  
Capital: \$10,000. Surplus: \$2,000.  
Verified certificate of Lawrence Laudisi, applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- Dec. 31, 1918. **SINCLAIRVILLE STATE BANK**  
Location: Sinclairville, N. Y.  
Capital: \$25,000. Surplus: \$5,000.  
Authorization certificate issued.  
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

- Jan. 1, 1919. **FRED'K ROBERTSON & Co., PRIVATE BANKERS**  
 Location: 94 Webster street, North Tonawanda, N. Y.  
 Permanent capital: \$50,000.  
 Affidavit of Frederick Robertson and William W. Robertson, constituting the firm of "Fred'k Robertson & Co., Private Bankers" claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department.
- Jan. 1, 1919. **NATHAN FRANK'S SONS, PRIVATE BANKERS**  
 Location: 46 Ford street, Ogdensburg, N. Y.  
 Permanent capital: \$25,000.  
 Affidavit of Julius Frank and Leo Frank, constituting the firm "Nathan Frank's Sons," private bankers, claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department.
- Jan. 1, 1919. **THE ROYAL COMPANY OF NEW YORK, PRIVATE BANKERS**  
 Location: 93-95 Nassau street, New York, N. Y.  
 Permanent capital: \$100,000.  
 Affidavit of Philip Sugerma, Mark H. Sugerma and Frank C. Straat, constituting the firm of "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.
- Jan. 1, 1919. **WM. H. SEWARD & Co., PRIVATE BANKERS**  
 Location: 96 Genesee street, Auburn, N. Y.  
 Permanent capital: \$100,000.  
 Affidavit of William H. Seward and William H. Seward, Jr., constituting the firm of "Wm. H. Seward & Co.," private bankers, claiming partial exemption from the provisions of the Banking Law, accepted.
- Jan. 1, 1919. **CHARLES FRAZIER & COMPANY, PRIVATE BANKERS**  
 Location: 93 Nassau street, New York, N. Y.  
 Permanent capital: \$100,000.  
 Affidavit of Charles Frazier and Charles W. Frazier, constituting the firm of "Charles Frazier & Company," private bankers, claiming partial exemption from the provisions of the Banking Law, accepted.
- Jan. 1, 1919. **EDWIN R. FAY & SONS, PRIVATE BANKERS**  
 Location: 72 Genesee street, Auburn, N. Y.  
 Permanent capital: \$100,000.  
 Affidavit of Edwin R. Fay, Fred H. Fay and Charles R. Fay, constituting the firm of "Edwin R. Fay & Sons," private bankers, claiming partial exemption from the provisions of the Banking Law, accepted.
- Jan. 1, 1919. **ROTHSCHILD BROS. & COMPANY, PRIVATE BANKERS**  
 Location: East State and South Tioga streets, Ithaca, N. Y.  
 Permanent capital: \$25,000.  
 Affidavit of Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, constituting the firm of "Rothschild Brothers & Company," private bankers, claiming partial exemption from the provisions of the Banking Law, accepted.
- Jan. 1, 1919. **Q. W. WELLINGTON & Co.'s BANK, PRIVATE BANKERS**  
 Location: Corner Pine and Market streets, Corning, N. Y.  
 Permanent capital: \$100,000.  
 Affidavit of Quincy W. Wellington and Benjamin W. Wellington, constituting the firm of "Q. W. Wellington & Co.'s Bank," private bankers, claiming partial exemption from the provisions of the Banking Law, accepted.
- Jan. 2, 1919. **TRUST AND DEPOSIT COMPANY OF ONONDAGA**  
 Location: 201 South Warren street, Syracuse, N. Y.  
 Application made by the Trust and Deposit Company of Onondaga for permission to open and occupy a branch office of that institution at No. 100 North Salina street, Syracuse, N. Y.



- Jan. 2, 1919. TRUST AND DEPOSIT COMPANY OF ONONDAGA  
 Location: 201 South Warren street, Syracuse, N. Y.  
 Consent given to the opening and maintenance of a branch office of the Trust and Deposit Company of Onondaga, on or after January 3, 1919, at No. 100 North Salina street, Syracuse, N. Y.
- Jan. 2, 1919. MARINE BANK OF BUFFALO  
 Location: Buffalo, N. Y.  
 Capital: \$5,000,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: George F. Rand, J. F. Schoellkopf,  
 Edmund Hayes, Walter P. Cooke,  
 William A. Rogers, John D. Larkin,  
 J. L. Clawson, John T. Dillon,  
 Richard Wilhelm, Frank L. Bapst,  
 O. E. Foster, J. J. Albright,  
 Hugh Kennedy, James M. Byers,  
 George E. Lattimer, Howard A. Forman,  
 J. H. Lascelles.
- Jan. 2, 1919. THE CORN EXCHANGE BANK  
 Location: William and Beaver streets, New York, N. Y.  
 Application made by The Corn Exchange Bank for permission to open and occupy a branch office of that institution at 252 Steinway avenue, Long Island City, Borough of Queens.
- Jan. 2, 1919. THE CORN EXCHANGE BANK  
 Location: William and Beaver streets, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office by The Corn Exchange Bank on or after January 3, 1919, at 252 Steinway avenue, Long Island City, Borough of Queens and city of New York.

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 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 10, 1919

- Jan. 4, 1919. MARINE BANK OF BUFFALO (CONVERSION OF MARINE NATIONAL BANK)  
 Location: Buffalo, N. Y.  
 Capital: \$5,000,000.  
 Authorization certificate issued.  
 Incorporators: George F. Rand, J. F. Schoellkopf,  
 Edmund Hayes, Walter P. Cooke,  
 Wm. A. Rogers, John D. Larkin,  
 J. L. Clawson, J. T. Dillon,  
 Richard Wilhelm, Frank L. Bapst,  
 O. E. Foster, J. J. Albright,  
 Hugh Kennedy, James N. Byers,  
 George E. Lattimer, Howard A. Forman,  
 J. H. Lascelles.
- Jan. 6, 1919. THE MARINE TRUST COMPANY OF BUFFALO  
 Location: Buffalo, N. Y.  
 (Conversion of Marine Bank of Buffalo.)  
 Capital: \$5,000,000.  
 Authorization certificate issued.

- Jan. 4, 1919. THE PEOPLES TRUST COMPANY  
Location: 181-183 Montague street, Brooklyn, N. Y.  
Application made by The Peoples Trust Company, of Brooklyn, for permission to open and occupy a branch office at No. 232 Flatbush avenue, in the Borough of Brooklyn and City of New York.
- Jan. 6, 1919. THE BANK OF UNITED STATES  
Location: 77 Delancey street, New York, N. Y.  
Consent given to a change of location of the principal place of business of The Bank of United States, on or after January 14, 1919, from No. 77 Delancey street, in the borough of Manhattan and City of New York, to No. 320 Fifth avenue, in the same Borough and City.
- Jan. 6, 1919. THE BANK OF UNITED STATES  
Location: 77 Delancey street, New York, N. Y.  
Application made by The Bank of United States for permission to open and occupy a branch office on or after January 14, 1919, at 77 Delancey street in the borough of Manhattan and City of New York.
- Jan. 6, 1919. THE BANK OF UNITED STATES  
Location: 77 Delancey street, New York, N. Y.  
Consent given to the opening of a branch office by The Bank of United States, on or after January 14, 1919, at No. 77 Delancey street, in the borough of Manhattan and city of New York, at which time its principal office is to be removed to No. 320 Fifth avenue, in the same borough and city.
- Jan. 7, 1919. BANK OF HAMBURGH  
Location: Hamburg, N. Y.  
Approval given to an increase in the capital stock of the bank of Hamburg from \$50,000 to \$100,000.
- Jan. 7, 1919. THE PEOPLES TRUST COMPANY  
Location: Nos. 161-163 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 January 15, 1919, at Nos. 230-232 Flatbush avenue, in the borough of Brooklyn and city of New York, conditioned upon the closing of the branch office heretofore maintained by said company at No. 43 Flatbush avenue, in the same borough and city.
- Jan. 8, 1919. BANK OF LONG ISLAND  
Location: Jamaica, N. Y.  
Approval given to an increase of the capital stock of the Bank of Long Island from \$900,000 to \$1,200,000.
- Jan. 9, 1919. APPOINTMENT OF TEMPORARY CLERK.  
Mrs. Anna E. Wallace, of 502 Seventh street, Brooklyn, N. Y., appointed from the eligible Civil Service List to the position of Clerk in the New York office of this department, for a period not to exceed three months, at a compensation of \$100 per month, the appointment to become effective on January 16, 1919.
- Jan. 10, 1919. BANK OF LONG ISLAND SAFE DEPOSIT COMPANY  
Location: Jamaica, N. Y.  
Application made by the Bank of Long Island Safe Deposit Company for permission to open and occupy branch offices of that institution at each of the following locations:  
82 Main street, Flushing, N. Y.  
5 Skillman Place, Plaza, Long Island City.  
Cornaga and Central avenues, Far Rockaway.  
Boulevard and Pleasant avenues, Rockaway Beach.  
Boulevard and Wainwright place, Seaside.  
Jamaica and Hamilton avenues, Richmond Hill.  
Broadway and Laurel Hill, boulevard, Elmhurst.  
46th street and Sackett street, Corona.

- Jan 10, 1919. **ROCCO GUALTIERI, PRIVATE BANKER**  
 Location: 258 East Dominick street, Rome, N. Y.  
 Verified certificate of Rocco Gualtieri applying for authorization to engage in business as a Private Banker, filed for examination in the State Banking Department.

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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 17, 1919

- Jan. 10, 1919. **MICHAEL DULY, PRIVATE BANKER**  
 Location: 301 East Dominick street, Rome, N. Y.  
 Permanent capital: \$5,000. Surplus: \$1,500.  
 Authorization certificate issued.
- Jan. 13, 1919. **RESIGNATION OF CLERK**  
 The resignation of Miss Grace E. White, a clerk employed temporarily at the New York office of the State Banking Department, tendered and accepted to take effect January 15, 1919.
- Jan. 13, 1919. **BANK OF LONG ISLAND SAFE DEPOSIT COMPANY**  
 Location: 359 Fulton street, Jamaica, N. Y.  
 Consent given to the opening and maintenance of branch offices by the Bank of Long Island Safe Deposit Company, on or after January 14, 1919, at each of the following locations:  
 82 Main street, Flushing, N. Y.  
 Jamaica and Hamilton avenues, Richmond Hill.  
 Boulevard and Pleasant avenues, Rockaway Beach, N. Y.  
 Boulevard and Wainwright place, Seaside, N. Y.  
 Broadway and Laurel Hill Boulevard, Elmhurst, N. Y.  
 5 Skillman place Plaza, Long Island City, N. Y.  
 Cornaga and Central avenues, Far Rockaway, N. Y.  
 46th street and Sackett street, Corona, N. Y.
- Jan. 15, 1917. **THE PHOENIX BANK**  
 Location: Phoenix, N. Y.  
 Approval given to the extension of the corporate existence of The Phoenix Bank, located at Phoenix, N. Y., for a term in perpetuity beyond the term specified in its original Certificate of Association.
- Jan. 15, 1919. **SHEPARD J. GOLDBERG, PRIVATE BANKER**  
 Location: 171 East Broadway, New York, N. Y.  
 Permanent Capital \$25,000.  
 Verified certificate of Shepard J. Goldberg, applying for authorization to engage in business as a Private Banker, 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. JANUARY 24, 1919

- Jan. 18, 1919. **AMERICAN TRUST COMPANY**  
 Location: 135 Broadway, New York, N. Y.  
 Organization Certificate filed for examination in the State Banking Department  
 Incorporators: Harry A. Kahler, 1 West 64th street, New York, N. Y.  
 George T. Mortimer, 225 West 86th street, New York, N. Y.  
 George Zabriskie, 23 Grammercy park, New York, N. Y.  
 William E. Harmon, 125 Willow Street, Brooklyn, N. Y.  
 Walter H. Bennett, 208 Park place, Brooklyn, N. Y.  
 Orion H. Cheney, Fenimore road, Scarsdale, N. Y.  
 Charles J. Obermayer, Shore road & 99th st., Brooklyn, N. Y.  
 Morgan J. O'Brien, 729 Park avenue, New York, N. Y.  
 James A. O'Gorman, 318 West 108th st., New York, N. Y.  
 Edward M. Burghard, 1 East 93d street, New York, N. Y.
- Jan. 18, 1919. **BANK OF LONG ISLAND**  
 Location: Jamaica, N. Y.  
 Application made by the Bank of Long Island for permission to open and occupy a branch office of that institution at 363 Steinway avenue, in the First Ward, Borough and County of Queens, City and State of New York.
- Jan. 21, 1919. **BANK OF JAMESTOWN**  
 Location: Jamestown, N. Y.  
 Approval given to an increase of the capital stock of the Bank of Jamestown from \$100,000 to \$250,000.
- Jan. 21, 1919. **NEW NETHERLAND BANK OF NEW YORK**  
 Location: 41 West 34th street, New York, N. Y.  
 Approval given to an increase of the capital stock of the New Netherland Bank of New York from \$200,000 to \$300,000.
- Jan. 21, 1919. **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 Changsha, in the Republic of China.
- Jan. 21, 1919. **ASIA BANKING CORPORATION**  
 Location: 66 Liberty street, New York, N. Y.  
 Certificate issued to the Asia Banking Corporation authorizing it to open and occupy a branch office of that institution, on or after January 27th, 1919, in the city of Changsha, in the Republic of China.
- Jan. 22, 1919. **AMERICAN TRUST COMPANY**  
 Location: 135 Broadway, New York, N. Y.  
 Capital \$1,000,000. Surplus \$200,000.  
 Authorization Certificate issued.
- Jan. 22, 1919. **CITY BANK TRUST COMPANY**  
 Location: Syracuse, N. Y.  
 Organization Certificate filed for examination in the State Banking Department.
- Jan. 23, 1919. **BANKERS TRUST COMPANY OF BUFFALO**  
 Location: 242 Main street, Buffalo, N. Y.  
**THE MARINE TRUST COMPANY OF BUFFALO**  
 Location: Marine Bank Building, Buffalo, N. Y.  
 Agreement of Merger of the Bankers Trust Company of Buffalo into The Marine Trust Company of Buffalo filed in the State Banking Department.

- Jan. 23, 1919. ORAZIA CIACCIA, PRIVATE BANKER**  
 Location: 117 South Center street, Schenectady, N. Y.  
 Permanent Capital \$5,000.  
 Authorization Certificate issued.
- Jan. 23, 1919. THE SOUTH SIDE BANK OF BUFFALO**  
 Location: 2161-2163 Seneca street, Buffalo, N. Y.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Fred H. Loehr, 2660 Seneca st., Buffalo, N. Y.  
 Ernest Feyler, 212 Cazenovia st., Buffalo, N. Y.  
 Herman J. Manzel, 165 Cazenovia st., Buffalo, N. Y.  
 Frederick L. Steisslinger, 55 Red Jacket parkway, Buffalo, N. Y.  
 George B. Hamberger, 2168 Seneca street, Buffalo, N. Y.  
 John Winegar, 1892 Abbott road, Buffalo, N. Y.  
 Harry F. DeCeu, 363 Cumberland ave., Buffalo, N. Y.  
 William Jaeger, 44 Cazenovia st., Buffalo, N. Y.
- Jan. 23, 1919. THE MARINE TRUST COMPANY OF BUFFALO**  
 Location: Buffalo, N. Y.  
 Approval given to an increase of the capital stock of The Marine Trust Company  
 of Buffalo from \$5,000,000 to \$7,000,000.
- Jan. 24, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION**  
 Location: 1764 Broadway, Cor. 57th st., New York, N. Y.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: William C. Durant, Deal, N. J.  
 Pierre S. duPont, Wilmington, Delaware.  
 Irene duPont, Wilmington, Delaware  
 Lamnot duPont, Wilmington, Delaware.  
 Henry F. duPont, Wilmington, Delaware.  
 J. Amory Haskell, Red Bank, N. J.  
 John J. Raskob, Claymont, Delaware  
 Paul Fitzpatrick, Larchmont, N. Y.  
 Curtis C. Cooper, Edgemoor, Delaware.  
 Alfred H. Swayne, 550 Park avenue, New York, N. Y.

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 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 31, 1919

- Jan. 24, 1919. CITIZENS COMMERCIAL TRUST COMPANY**  
 Location: Ellicott Square, Buffalo, N. Y.  
 Application made by the Citizens Commercial Trust Company, Buffalo, N. Y.  
 for permission to open and occupy a branch office of that institution in the  
 building known as Nos. 592-594 Genesee street, Buffalo, N. Y.
- Jan. 24, 1919. BANK OF LONG ISLAND**  
 Location: Jamaica, N. Y.  
 Application made by the Bank of Long Island, Jamaica, N. Y., for permission to  
 open and occupy a branch office of that institution at the intersection of  
 Steinway and Astoria avenues or nearby, in the First Ward, Borough and  
 County of Queens, City and State of New York.
- Jan. 25, 1919. AMERICAN TRUST COMPANY**  
 Location: 135 Broadway, New York, N. Y.  
 Application made by the American Trust Company, New York, N. Y., for  
 permission to open and occupy a branch office of that institution at No. 203  
 Montague street, in the Borough of Brooklyn and City of New York.

- Jan. 27, 1919. CORN EXCHANGE BANK  
Location: 13 William street, New York, N. Y.  
Approval given to an increase of the capital stock of the Corn Exchange Bank, New York, N. Y., from \$3,500,000 to \$4,200,000.
- Jan. 29, 1919. AMERICAN FOREIGN BANKING CORPORATION  
Location: 56 Wall street, New York, N. Y.  
Application made by the American Foreign Banking Corporation, New York N. Y., for permission to open and occupy a branch office of that institution in the city of Harbin, Manchuria.
- Jan. 29, 1919. AMERICAN FOREIGN BANKING CORPORATION  
Location: 56 Wall street, New York, N. Y.  
Application made by the American Foreign Banking Corporation, New York, N. Y., for permission to open and occupy a branch office of that institution in the city of Brussels, Belgium.
- Jan. 30, 1919. LAWRENCE LAUDISI, PRIVATE BANKER  
Location: 101 Vernon avenue, Long Island City, N. Y.  
Permanent capital \$10,000. Surplus \$2,000.  
Authorization certificate issued.
- Jan 30, 1919. AMERICAN FOREIGN BANKING CORPORATION  
Location: 56 Wall street, New York, N. Y.  
Application made by the American Foreign Banking Corporation for permission to open and occupy a branch office of that institution in the city of Manila, in the Philippine Islands.
- Jan 30, 1919. REAL ESTATE OWNERS CREDIT UNION  
Location: 604 Sackman street, Brooklyn, N. Y.  
Authorization certificate issued.
- Jan. 31, 1919. SIGMUND W. BARASCH, PRIVATE BANKER  
Location: 77 Ridge street, New York, N. Y.  
Approval given to a change of location of the place of business of Sigmund W. Barasch, a private banker, from No. 77 Ridge street, in the Borough of Manhattan and City of New York to No. 150 Delancey street, in the same Borough and City, such change of location to take effect on or after February 1, 1919.
- Jan. 28, 1919. LINCOLN TRUST COMPANY  
Location: 204 Fifth avenue, New York, N. Y.  
Application made by the Lincoln Trust Company for permission to open and occupy a branch office of that institution at No. 7 Wall street, in the Borough of Manhattan and City of New York

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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 7, 1919

- Jan. 31, 1919. LINCOLN TRUST COMPANY  
Location: 204 Fifth avenue, New York, N. Y.  
Approval given to the opening and maintenance of a branch office by the Lincoln Trust Company, on or after February 3, 1919, at No. 7 Wall street, in the Borough of Manhattan and City of New York.
- Jan. 31, 1919. CITIZENS COMMERCIAL TRUST COMPANY  
Location: Ellicott Square Bldg., Buffalo, N. Y.  
Approval given to the opening and maintenance of a branch office by the Citizens Commercial Trust Company, on or after February 3, 1919, in the building known as Nos. 592-594 Genesee street, Buffalo, N. Y.

- Jan. 31, 1919. AMERICAN FOREIGN BANKING CORPORATION  
Location: 56 Wall street, New York, N. Y.  
Approval given to the opening and maintenance of a branch office by the American Foreign Banking Corporation, on or after February 1, 1919, at such convenient locations as it may select in each of the following cities:  
City of Manila, Philippine Islands.  
City of Harbin, Manchuria.  
City of Brussels, Belgium.
- Feb. 3, 1919. PROVIDENT BUILDING AND LOAN ASSOCIATION  
Location: No. 9-a New Main street, Haverstraw, N. Y.  
Approval given to a change of location, on or after February 4, 1919, from No. 9-a New Main street, Haverstraw, N. Y., to No. 38 New Main street, Haverstraw, N. Y.
- Feb. 4, 1919. STEAMSHIP CLERKS SAVINGS AND LOAN ASSOCIATION  
Location: Pier 14, East River, N. Y.  
Approval given to a change of location, on or after February 5, 1919, of the office of the Steamship Clerks' Savings and Loan Association from Pier 14, East River, New York, N. Y., to Pier 13 East River, New York, N. Y.
- Feb. 4, 1919. THE MARINE TRUST COMPANY OF BUFFALO  
Location: Buffalo, N. Y.  
Application made by the Marine Trust Company of Buffalo for permission to open and occupy branch offices of that institution at each of the following places in that city:  
1. Corner Main street and Fillmore avenue;  
2. Corner Jefferson and East Utica streets;  
3. Corner Seneca and Swan streets;  
4. Corner Ek and Louisiana streets.
- Feb. 6, 1919. THE 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 from No. 236 State street, Rochester, N. Y., to No. 15 Rochester Savings Bank Building, in the same city, such removal to take effect on or after February 7 1919.
- Feb. 6, 1919. RESIGNATION OF BANK EXAMINER  
The resignation of Mr. Joseph Meltsner, an examiner employed in the Private Bankers Bureau of the State Banking Department, tendered and accepted to take effect on February 8, 1919.
- Feb. 7, 1919. FRANKLIN SAFE DEPOSIT COMPANY  
Location: 166 Montague street, Brooklyn, N. Y.  
Application made by the Franklin Safe Deposit Company for permission to open and occupy a branch office of that institution in the basement of the building known as 21 East 40th street, in the Borough of Manhattan and City of New York.

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 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 14, 1919

- Feb. 7, 1919. FRANKLIN SAFE DEPOSIT COMPANY  
Location: 166 Montague street, Brooklyn, N. Y.  
Approval given to the opening and maintenance of a branch office by the Franklin Safe Deposit Company, on or after February 10, 1919, in the basement of the building known as No. 21 East 40th street, in the Borough of Manhattan and City of New York.

- Feb. 7, 1919. **APPOINTMENT OF BANK EXAMINERS**  
 Superintendent of Banks appointed from the eligible Civil Service list the following examiners at a compensation of eight (8) dollars per day, when actually employed, and railroad fare:  
 William Cuffney, 102 Cruger street, Bath, N. Y.  
 George E. Varcoe, 338 Woodward avenue, Buffalo, N. Y.
- Feb. 8, 1919. **HOME Co-OPERATIVE SAVINGS AND LOAN ASSOCIATION**  
 Location: Main street, North Tonawanda, N. Y.  
 Approval given to a change of location, on or after February 10, 1919, of the office of the Home Co-operative Savings and Loan Association from Main street, North Tonawanda, N. Y., to 94 Webster street, North Tonawanda, N. Y.
- Feb. 8, 1919. **COOPERSTOWN SAVINGS AND LOAN ASSOCIATION**  
 Location: Chamber of Commerce Bldg., Pioneer st., Cooperstown, N. Y.  
 Approval given to a change of location, on or after February 10, 1919, of the office of the Cooperstown Savings and Loan Association from the Chamber of Commerce Building Pioneer street, Cooperstown, N. Y., to the Cooperstown National Bank Building, on Main street, Cooperstown, N. Y.
- Feb. 10, 1919. **EMILIO FESTA, PRIVATE BANKER**  
 Location: 108 Second street, Rome, N. Y.  
 Permanent capital \$5,000.  
 Verified certificate of Emilio Festa applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.
- Feb. 10, 1919. **GENERAL MOTORS ACCEPTANCE CORPORATION**  
 Location: 1764 Broadway, New York, N. Y.  
 Capital \$2,000,000. Surplus \$500,000.  
 Authorization certificate issued.
- Feb. 11, 1919. **THE SYRACUSE TRUST COMPANY**  
 Location: No. 330 South Warren street, Syracuse, N. Y.  
 Application made by The Syracuse Trust Company for permission to open and occupy branch offices at each of the following locations in the city of Syracuse N. Y.:  
 509-511 North Salina street,  
 South-east Corner of Marcellus and South Geddes streets.
- Feb. 10, 1919. **CITIZENS COMMERCIAL TRUST COMPANY**  
 Location: Ellicott Square Bldg., Buffalo, N. Y.  
 Application made by the Citizens Commercial Trust Company for permission to open and occupy a branch office at Nos. 606-610 Genesee street, in the city of Buffalo, N. Y.
- Feb. 13, 1919. **THE SYRACUSE TRUST COMPANY**  
 Location: 330 South Warren street, Syracuse, N. Y.  
 Approval given to The Syracuse Trust Company for the opening and maintenance of branch offices at each of the following locations in said city, on or after March 15, 1919:  
 509-511 North Salina street,  
 Southeast Corner of Marcellus and South Geddes streets.
- Feb. 13, 1919. **CITIZENS COMMERCIAL TRUST COMPANY**  
 Location: Ellicott Square Building, Buffalo, N. Y.  
 Certificate issued to the Citizens Commercial Trust Company, of Buffalo, N. Y., authorizing it to open and occupy a branch office, on or after February 14, 1919, in the building known as 606-610 Genesee street, in the city of Buffalo, approval given for the opening of a branch office of said institution at 592-594 Genesee street, on January 31, 1919, being revoked.



- Feb. 13, 1919. **THE MARINE TRUST COMPANY OF BUFFALO**  
 Location: The Marine Bank Bldg., Buffalo, N. Y.  
 Certificate issued by the Superintendent of Banks to The Marine Trust Company of Buffalo authorizing it to open and occupy a branch office on or after March 15, 1919, at No. 2635 Main street, in the city of Buffalo, N. Y.
- Feb. 13, 1919. **APPOINTMENT OF BANK EXAMINERS**  
 Superintendent of Banks appointed from the eligible civil service list the following as state bank examiners, at a compensation of eight (8) dollars per day, when actually employed, and railroad fare:  
 Lawrence H. Geser, 290 Falconer street, North Tonawanda, N. Y.  
 George A. Strack, 244 St. Nicholas ave., Brooklyn, 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., FEBRUARY 21, 1919

- Feb. 18, 1919. **UNIVERSAL CREDIT UNION**  
 Location: 15 Park Row, New York, N. Y.  
 Organization certificate filed for examination in the State Banking Department  
 Incorporators: John K. Sague, 641 Washington st., New York,  
 Chris C. Keenan, 641 Washington st., New York,  
 Jos. A. Springstead, 641 Washington st., New York,  
 Harry E. Fellows, 641 Washington st., New York,  
 Josephine T. Saldini, 641 Washington st., New York,  
 James F. Keelon, Finance Dept., Bronx, N. Y.  
 Louis Van Cook, 23rd Ward Bank, Bronx, N. Y.
- Feb. 18, 1919. **RESIGNATION OF BANK EXAMINER**  
 The resignation of Mr. Edward A. Duerr, of 192 Potters road, Buffalo, N. Y., an examiner in this department, accepted to take effect March 1, 1919.
- Feb. 17, 1919. **APPOINTMENT OF BOOKKEEPER**  
 Mr. William Taner, of 441 East 119th street, New York, with the consent of the State Civil Service Commission has been transferred from the position of bookkeeper in the Manhattan State Hospital, Ward's Island, N. Y., to the position of bookkeeper in the New York office of the State Banking Department, at a compensation of \$1,400 per annum, effective February 17, 1919.

## 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 28, 1919

- Feb. 24, 1919. **THE MARINE TRUST COMPANY OF BUFFALO**  
 Location: Marine Bank Building, Buffalo, N. Y.  
 Approval given to the opening and maintenance of a branch office by the Marine Trust Company of Buffalo, on or after February 25, 1919, at each of the following locations:  
 308 Elk street, Buffalo, N. Y.  
 738 Seneca street, Buffalo, N. Y.

- Feb. 24, 1919. B'NAI SCHOLEM CREDIT UNION  
 Location: 105 Eldridge street New York, N. Y.  
 Approval given to a change of location of the office of the B'nai Scholem Credit Union on or after February 25, 1919, from No. 105 Eldridge street in the borough of Manhattan and city of New York, to No. 82 East 4th street in the same borough and city.
- Feb. 24, 1919. SCAJAQUADA SAVINGS & LOAN ASSOCIATION  
 Location: 863 East Ferry street, Buffalo, N. Y.  
 Approval given to a change of location, on or after February 25, 1919, of the office of the Scajaquada Savings and Loan Association, from No. 863 East Ferry street, Buffalo, N. Y., to No. 853 East Ferry street, Buffalo, N. Y.
- Feb. 24, 1919. EUREKA COOPERATIVE SAVINGS & LOAN ASSOCIATION  
 Location: No. 553 Courtlandt avenue, Bronx Borough, N. Y.  
 Approval given to a change of location, on or after February 25, 1919, of the office of the Eureka Cooperative Savings and Loan Association from 553 Courtlandt avenue, in the borough of the Bronx and city of New York, to 551 Courtlandt avenue in the same borough and city.
- Feb. 24, 1919. GERMAN BUILDING AND SAVING COMPANY  
 Location: 949 Willoughby avenue, Brooklyn, N. Y.  
 Approval given to a change of location on or after February 25, 1919, of the office of the German Building and Saving Company, from No. 949 Willoughby avenue in the borough of Brooklyn and city of New York, to No. 244 Bleeker street in the same borough and city.
- Feb. 24, 1919. UNITED PERMANENT SAVINGS & LOAN ASSOCIATION  
 Location: 510 Portland avenue, Rochester, N. Y.  
 Approval given to a change of location, on or after February 25, 1919, of the office of the United Permanent Savings and Loan Association from 510 Portland avenue, Rochester, N. Y., to 555 Portland avenue, in the same city.
- Feb. 24, 1919. JAPANESE CREDIT UNION  
 Location: 41 Park Row, New York, N. Y.  
 Approval given to a change of location, on or after February 25, 1919, of the office of the Japanese Credit Union from No. 41 Park Row, in the borough of Manhattan and city of New York to No. 119 East 34th street, in the same borough and city.
- Feb. 25, 1919. CALL FOR REPORTS  
 Superintendent of Banks issued a call for quarterly reports by banks, trust companies and private bankers, the close of business on Friday, February 21, 1919, being designated as the day with reference to which such reports shall be made.
- Feb. 25, 1919. AMERICAN TRUST COMPANY  
 Location: 135 Broadway, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office by the American Trust Company, on or after March 1st, 1919, at No. 203 Montague street in the borough of Brooklyn and city of New York.
- Feb. 27, 1919. JULIUS JOSEPHSON, PRIVATE BANKER  
 Location: 1774 Pitkin avenue, Brooklyn, N. Y.  
 Approval given to a change of location. on or after March 1st, 1919, of the place of business of Julius Josephson, a private banker, from No. 1774 Pitkin avenue, in the borough of Brooklyn and city of New York, to No. 1783 Pitkin 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 7, 1919

- Feb. 28, 1919. CITY BANK TRUST COMPANY  
 Location: Syracuse, N. Y.  
 Capital \$1,000,000. Surplus \$398,000.  
 Authorization certificate issued.
- Feb. 28, 1919. WHITESTONE COOPERATIVE SAVINGS & LOAN ASSOCIATION  
 Location: 7 South Fifth avenue, Whitestone, N. Y.  
 Approval given to a change of location on or after March 1, 1919, of the office of the Whitestone Co-operative Savings and Loan Association from No. 7 South Fifth avenue, Whitestone, N. Y., to First National Bank Building, Whitestone, N. Y.
- Feb. 28, 1919. DOMINION BANK  
 Location: Toronto, Canada.  
 Superintendent of Banks issued a license to the Dominion Bank, of Toronto, Canada, permitting it to open and maintain an agency for the transaction of business in this State at No. 51 Broadway, in the borough of Manhattan and city of New York.
- Feb. 28, 1919. HEBREW NATIONAL CREDIT UNION  
 Location: No. 539 Schenck avenue, Brooklyn, N. Y.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Rubin Schulman, 596 Warwick street, Brooklyn, N. Y.  
 Morris Kliegman, 613 Hendrix street, Brooklyn, N. Y.  
 Morris Apar, 329 Pennsylvania avenue, Brooklyn, N. Y.  
 Abraham Bieshunsky, 539 Schenck avenue, Brooklyn, N. Y.  
 Meyer Schwartz, 839 Dumont avenue, Brooklyn, N. Y.  
 Philip Reitman, 896 Sutter avenue, Brooklyn, N. Y.  
 Joseph Maron 825 Dumont avenue, Brooklyn, N. Y.  
 Lewis Feuerstein, 434 Ashford street, Brooklyn, N. Y.  
 Saul Ocean, 436 Ashford street, Brooklyn, N. Y.
- Feb. 28, 1919. ROCCO GUALTIERI, PRIVATE BANKER  
 Location: 258 East Dominick street, Rome, N. Y.  
 Permanent capital \$5,000.  
 Authorization certificate issued.
- Feb. 28, 1919. IRVING TRUST COMPANY  
 Location: 233 Broadway, New York, N. Y.  
 Approval given to an increase of the capital stock of Irving Trust Company from \$1,500,000 to \$2,250,000.
- Mar. 1, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
 Location: New York, N. Y.  
 Capital \$2,000,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Charles A. Holder, 39 West 54th street, New York City.  
 Stuyvesant Fish, 25 East 78th street, New York city.  
 Edward C. Hoyt, 14 East 67th street, New York City.  
 Gilbert C. Thorne, 44 West 51st street, New York City.  
 Richard H. Williams, 2 West 51st street, New York City.  
 William J. Dawson, 2 Farragut Circle, New Rochelle, N. Y.  
 Forrest L. Appleby, Larchmont, N. Y.  
 Walter F. Taylor, 112 East 60th street, New York City.  
 Edwin DeT. Betchel, 207 East 7th street, Plainfield, N. J.  
 J. M. Lyeth, Riverdale-on-Hudson, N. Y.  
 Walter H. Merritt, Tenafly, N. J.  
 Rush Taggart, Jr., 319 West 75th street, New York City.  
 Heber Smith, 46 Arthur street, Yonkers, N. Y.

- Mar. 3, 1919. 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 in the city of Hong Kong, in the Republic of China, and in the city of Canton, in the Republic of China.
- Mar. 3, 1919. LITTLE FALLS BUILDING, SAVINGS & LOAN ASSOCIATION**  
Location: 603 East Main street, Little Falls, N. Y.  
Approval given to a change of location, on or after March 4, 1919, of the office of the Little Falls Building, Savings and Loan Association, from No. 603 East Main street, Little Falls, N. Y., to No. 18 East Main street, in the same city.
- Mar. 3, 1919. ASIA BANKING CORPORATION**  
Location: 66 Liberty street, New York, N. Y.  
Approval given to the opening and maintenance of a branch by the Asia Banking Corporation, on or after March 10, 1919, in each of the following places:  
City of Hong Kong, Republic of China.  
City of Canton, Republic of China.
- Mar. 3, 1919. LINCOLN SQUARE LAUNDRYMAN'S CREDIT UNION**  
Location: New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Mar. 3, 1919. USONA CREDIT UNION**  
Location: New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Mar. 4, 1919. APPOINTMENT OF BANK EXAMINER**  
Mr. Leland W. Palmer, of 606 Fallman street, Syracuse, N. Y., appointed from the eligible Civil Service list an Examiner in the State Banking Department at a compensation of eight (8) dollars when actually employed and railroad fare.
- Mar. 5, 1919. LITHO CREDIT UNION OF NEW YORK**  
Location: Odd Fellows Casino, 8th St. Near First avenue, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department
- Mar. 5, 1919. INTERBOROUGH PERSONAL LOAN COMPANY**  
Location: 392 East 17th street, Brooklyn, N. Y.  
Approval given to a change of location of the office of the Interborough Personal Loan Company from No. 392 East 17th street, Brooklyn, N. Y., to 1410 Avenue "H" in the same city, the change of location to become effective on or after March 6, 1919.
- Mar. 5, 1919. STATE SAFE DEPOSIT COMPANY**  
Location: 376-378 Grand street, New York, N. Y.  
Application made by the State Safe Deposit Company for approval of the opening of a branch office of that institution at the Northwest Corner of 115th street and Fifth avenue, in the borough of Manhattan and city of New York.
- Mar. 6, 1919. EMILIO FESTA**  
Location: 108 Second street, Rome, N. Y.  
Application for permission to engage in business as a private banker at 108 Second street, Rome, N. Y., refused.
- Mar. 6, 1919. THE STATE SAFE DEPOSIT COMPANY**  
Location: 376-378 Grand street, New York, N. Y.  
The State Safe Deposit Company authorized to open and occupy a branch office, on or after April 1, 1919, at the northwest corner of 115th street and Fifth avenue, 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., MARCH 14, 1919

- Mar. 7, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION  
Location: 1764 Broadway, New York, N. Y.  
Application made by the General Motors Acceptance Corporation for permission to open and occupy a branch office at each of the following locations:  
430 California street, San Francisco, California.  
Northeast corner of King and Yonge streets, Toronto, Province of Ontario, Canada.
- Mar. 8, 1919. THE MARINE TRUST COMPANY OF BUFFALO  
Location: Marine Bank Building, Buffalo, N. Y.  
Approval given to the opening and maintenance of a branch office by The Marine Trust Company of Buffalo, on or after June 1, 1919, at the northeast corner of East Utica and Jefferson streets, known as 1323 Jefferson street, Buffalo, N. Y., conditioned upon the opening of such branch within six months from date.
- Mar. 10, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION  
Location: 1764 Broadway, New York, N. Y.  
The General Motors Acceptance Corporation authorized to open and occupy a branch office, on or after March 15, 1919, at each of the following locations:  
430 California street, San Francisco, California.  
Northeast corner of King and Yonge streets, Toronto, Province of Ontario, Canada.
- Mar. 11, 1919. UNIVERSAL CREDIT UNION  
Location: 15 Park Row, New York, N. Y.  
Authorization certificate issued.
- Mar. 11, 1919. J. B. GREENHUT & COMPANY, PRIVATE BANKERS  
Location: Broadway at 33d street, New York, N. Y.  
Approval given to a change of location of the place of business of J. B. Greenhut & Company, private bankers, on or after March 15, 1919, from the corner of Broadway and 33d street, in the borough of Manhattan and city of New York to No. 251 Fourth avenue, in the same borough and city.
- Mar. 13, 1919. CORN EXCHANGE SAFE DEPOSIT COMPANY  
Location: William and Beaver streets, New York, N. Y.  
Application received from the Corn Exchange Safe Deposit Company for permission to open and occupy a branch office of that institution at each of the following locations:  
311 Lenox avenue, New York, N. Y.  
St. Nicholas avenue and 181st street, New York, N. Y.
- Mar. 13, 1919. CORN EXCHANGE SAFE DEPOSIT COMPANY  
Location: William and Beaver streets, New York, N. Y.  
Approval given to the opening and maintenance of branch offices by the Corn Exchange Safe Deposit Company, on or after March 18, 1919, at each of the following locations:  
311 Lenox avenue, New York, N. Y.  
St. Nicholas avenue and 181st street, New York, N. Y.
- Mar. 12, 1919. CORN EXCHANGE BANK  
Location: William and Beaver streets, New York, N. Y.  
Application made by the Corn Exchange Bank for permission to open and occupy a branch office at the southwest corner of Grove and West Fourth streets, 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., MARCH 21, 1919

- Mar. 14, 1919. SHEPARD J. GOLDBERG, PRIVATE BANKER**  
 Location: 171 East Broadway, New York, N. Y.  
 Application of Shepard J. Goldberg for authorization to engage in business as a private banker at 171 East Broadway, New York, N. Y., refused.
- Mar. 15, 1919. CORN EXCHANGE BANK**  
 Location: Corner William and Beaver streets, New York, N. Y.  
 The Corn Exchange Bank authorized to open and occupy a branch office, on or after May 1, 1919, on the southwest corner of Grove and Fourth streets in the borough of Manhattan and city of New York, conditioned upon the opening of such branch office within six months from date, unless the time be extended by the Superintendent of Banks.
- Mar. 18, 1919. GROCERS' CREDIT UNION**  
 Location: 62 East 106th street, New York, N. Y.  
 Approval given to a change of location, on or after March 19, 1919, of the place of business of the Grocers' Credit Union from No. 62 East 106th street, New York, N. Y., to No. 1673 Lexington avenue, in the same city.
- Mar. 18, 1919. GARFUNKEL & TAUSTER, PRIVATE BANKERS**  
 Location: 133 Rivington street, New York, N. Y.  
 Verified certificate executed by Max Garfunkel and Marcus Tauster, applying for authorization to engage in business as private bankers at 133 Rivington street, in the borough of Manhattan and city of New York, refused.
- Mar. 21, 1919. SIMON YADLOWSKY, PRIVATE BANKER**  
 Location: No. 520 East 6th street, New York, N. Y.  
 Permanent capital: \$5,000.  
 Verified certificate of Simon Yadlowsky applying for authorization to engage in business as a private banker at 520 East 6th street, in the borough of Manhattan and city of New York, 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 28, 1919

- Mar. 25, 1919. WILLIAMSVILLE SAVINGS AND LOAN ASSOCIATION**  
 Location: 5596 Main street, Williamsville, N. Y.  
 Approval given to a change of location, on or after March 26, 1919, of the office of the Williamsville Savings and Loan Association from No. 5596 Main street, Williamsville, N. Y., to No. 5604 Main street, Williamsville, N. Y.
- Mar. 22, 1919. MERCANTILE TRUST & DEPOSIT COMPANY**  
 Location: 115 Broadway, New York, N. Y.  
 Approval given to petition for change of name of the Mercantile Trust and Deposit Company, New York, N. Y., to "Mercantile Trust Company" and "The Sun" and "New York Tribune" designated as the newspapers in which to publish notice of the presentation of such petition.

- Mar. 27, 1919. PARK-UNION FOREIGN BANKING CORPORATION**  
 Location: New York, N. Y.  
 Capital: \$2,000,000. Surplus: \$250,000.  
 Authorization certificate issued.  
 Incorporators: Charles A. Holder, 39 West 54th street, New York, N. Y.  
 Stuyvesant Fish, 25 East 78th street, New York, N. Y.  
 Edward C. Hoyt, 14 East 67th street, New York, N. Y.  
 Gilbert G. Thorne, 44 West 51st street, New York, N. Y.  
 Richard H. Williams, 2 West 51st street, New York, N. Y.  
 Wm. Joseph Dawson, New Rochelle, N. Y.  
 Forrest L. Appleby, Larchmont Park, N. Y.  
 Walter F. Taylor, 112 East 60th street, New York, N. Y.  
 J. M. Richardson Lyeth, Riverdale-on-Hudson, N. Y.  
 Walter H. Merritt, Tenafly, N. J.  
 Rush Taggart, Jr., 319 West 75th street, New York, N. Y.  
 Heber Smith, Yonkers, N. Y.  
 Edwin De T. Bechtel, Plainfield, N. J.

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 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 4, 1919

- Mar. 29, 1919. CONTINENTAL GUARANTY CORPORATION**  
 Location: 248 Madison avenue, New York, N. Y.  
 Application made by the Continental Guaranty Corporation for permission to open and occupy a branch office in the city of London, Kingdom of Great Britain.
- Mar. 29, 1919. CONTINENTAL GUARANTY CORPORATION**  
 Location: 248 Madison avenue, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office by the Continental Guaranty Corporation, on or after April 10, 1919, in the City of London, Kingdom of Great Britain.
- Mar. 31, 1919. USONA CREDIT UNION**  
 Location: New York, N. Y.  
 Authorization certificate issued.
- Mar. 31, 1919. NORTH AVENUE BANK OF NEW ROCHELLE**  
 Location: No. 41 North avenue, New Rochelle, N. Y.  
 Approval given to a change of location, on or after April 15, 1919, of the place of business of the North Avenue Bank of New Rochelle, from No. 41 North avenue, New Rochelle, N. Y., to No. 4 North avenue, in the same city.
- Mar. 31, 1919. LOFARO & ROSSI, PRIVATE BANKERS**  
 Location: 445 Bleecker street, Utica, N. Y.  
 Authorization certificate issued on May 8, 1916, to Rocco Lofaro and Frank Rossi, to engage in business as private bankers under the name "Lofaro & Rossi" revoked.
- Mar. 31, 1919. THE FARMERS BANK OF SPRINGVILLE**  
 Location: Springville, N. Y.  
 Approval given to an increase of the capital stock of The Farmers Bank of Springville from \$50,000 to \$60,000.
- Mar. 31, 1919. YONKERS PERSONAL LOAN COMPANY**  
 Location: Yonkers, N. Y.  
 Approval given to an increase of the capital stock of the Yonkers Personal Loan Company from \$10,000 to \$18,000.

- April 1, 1919. CORN EXCHANGE SAFE DEPOSIT COMPANY  
 Location: William and Beaver streets, New York, N. Y.  
 Application made by the Corn Exchange Safe Deposit Company for permission to open and occupy a branch office at No. 76 Grove street, corner of Grove and Fourth streets, in the borough of Manhattan and city of New York.
- April 1, 1919. CITY BANK TRUST COMPANY  
 Location: Syracuse, N. Y.  
 Approval given to an increase of the capital stock of the City Bank Trust Company, of Syracuse, N. Y., from \$1,000,000 to \$1,500,000.
- April 1, 1919. CORN EXCHANGE SAFE DEPOSIT COMPANY  
 Location: William and Beaver streets, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office of the Corn Exchange Safe Deposit Company of New York, N. Y., on or after May 1, 1919, on the southwest corner of Grove and Fourth streets, in the borough of Manhattan and city of New York.
- April 1, 1919. HEBREW NATIONAL CREDIT UNION  
 Location: 539 Schenck avenue, Brooklyn, N. Y.  
 Authorization certificate issued.
- April 2, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION  
 Location: No. 1764 Broadway, New York, N. Y.  
 Application made by the General Motors Acceptance Corporation, New York, N. Y., for permission to open and occupy a branch office at No. 111 West Washington street, Chicago, Ill.
- April 2, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
 Location: New York, N. Y.  
 Application made by the Park Union Foreign Banking Corporation, New York, N. Y., for permission to open and occupy a branch office in the city of San Francisco, California.
- April 2, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION  
 Location: No. 1764 Broadway, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office of the General Motors Acceptance Corporation, on or after April 15, 1919, at No. 111 West Washington street in the city of Chicago, Illinois.
- April 3, 1919. SIMON YADLOWSKY, PRIVATE BANKER  
 Location: No. 520 East 6th street, New York, N. Y.  
 Verified certificate of Simon Yadlowsky applying for authorization to engage in business as a private banker refused.
- April 3, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
 Location: New York, N. Y.  
 Certificate issued to the Park-Union Foreign Banking Corporation authorizing it to open and occupy a branch office, on or after April 15, 1919, in the city of San Francisco, California.
- April 4, 1919. THE SOUTH SIDE BANK OF BUFFALO  
 Location: 2161-2163 Seneca street, Buffalo, N. Y.  
 Capital: \$100,000. Surplus: \$25,000.  
 Authorization certificate issued.  
 Incorporators: Fred H. Loehr,  
                   Herman J. Manzel,  
                   F. E. Steisslinger,  
                   Harry F. De Ceu,  
                   All of Buffalo, N. Y.
- Ernest Feyler,  
 George B. Hamberger,  
 John Winegar,  
 William Jaeger,



- April 4, 1919. DAVID MORDEKA TWERSKY, PRIVATE BANKER**  
 Location: No. 9 Attorney street, New York, N. Y.  
 Permanent capital: \$5,000.  
 Verified certificate of David Mordka Twersky applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.

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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 11, 1919

- April 7, 1919. WILLIAM V. GAPCZYNSKI, PRIVATE BANKER**  
 Location: No. 304 Union street, Schenectady, N. Y.  
 Permanent capital: \$5,000.  
 Authorization certificate issued.
- April 8, 1919. PUBLIC CREDIT CORPORATION**  
 Location: New York, N. Y.  
 Organization certificate filed for examination in the State Banking Department.  
 Capital: \$100,000.  
 Incorporators: Elias Schmerler, Joseph Dauber,  
 Barnet Klar, Leon Pfeffer,  
 Morris Rosenblatt, Benjamin Greenstone,  
 Benjamin Aptheker, Isidore Lasner,  
 Jacob Palestine, Israel M. Oshinsky.
- April 8, 1919. ASIA BANKING CORPORATION**  
 Location: No. 66 Liberty street, New York, N. Y.  
 Approval given to a change of location of the office of the Asia Banking Corporation, on or after April 10, 1919, from No. 66 Liberty street in the borough of Manhattan and city of New York, to No. 35 Broadway in the same borough and city.
- April 9, 1919. CITY PERSONAL LOAN COMPANY, INC.**  
 Location: No. 140 Nassau street, New York, N. Y.  
 Approval given to a change of location of the office of the City Personal Loan Company, Inc., on or after April 14, 1919, from No. 140 Nassau street in the borough of Manhattan and city of New York to No. 63 Park Row, Room 1009, in the same borough and city.
- April 10, 1919. THE PEOPLES TRUST COMPANY**  
 Location: No. 181 Montague street, Brooklyn, N. Y.  
 Approval given to an increase in the capital stock of The Peoples Trust Company, Brooklyn, N. Y., from \$1,000,000 to \$1,200,000.
- April 10, 1919. THE MORRIS PLAN COMPANY OF NEW YORK**  
 Location: No. 261 Broadway, New York, N. Y.  
 Application made by The Morris Plan Company of New York for permission to open a branch office of that company at No. 26 Court street in the borough of Brooklyn and city of New York.
- April 10, 1919. STATE BANK OF EAST SYRACUSE**  
 Location: East Syracuse, N. Y.  
 Capital: \$50,000.  
 Notice of intention to organize State Bank of East Syracuse filed in the State Banking Department. The "Syracuse Post-Standard," a newspaper published at Syracuse, N. Y., designated as the newspaper in which to publish notice of intention to organize.

74      REPORT ON BANKS OF DEPOSIT AND DISCOUNT

April 10, 1919. UTICA TRUST AND DEPOSIT COMPANY

Location: Utica, N. Y.

Application made by the Utica Trust and Deposit Company for permission to open a branch office of that company at 515, 539 or 708 Bleecker street, Utica, N. Y.

April 10, 1919. THE MORRIS PLAN COMPANY OF NEW YORK

Location: No. 261 Broadway, New York, N. Y.

Approval given to the opening by The Morris Plan Company of New York of a branch office at No. 26 Court street in the borough of Brooklyn and city of New York.

April 11, 1919. THE BANK OF DEPEW

Location: Depew, N. Y.

Capital: \$50,000. Surplus: \$15,000.

Organization certificate filed for examination in the State Banking Department

Directors: Elmer J. Nash,

Elwin B. Rowley,

S. Jay Ohart,

A. Raymond Tremaine,

John B. Faisant,

Albert Nelson,

Newell McDonald,

Mary Kupeczynski,

William F. O'Connor,

Ernest Feyler.

April 11, 1919. FARMERS FUND, INC.

Location: Rochester, N. Y.

Capital: \$400,000.

Organization certificate filed for examination in the State Banking Department

Directors: William Church Osborn,

Myron S. Hall,

Marc W. Cole,

William I. Taber,

Delmer Runkle.

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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 18, 1919

April 14, 1919. DOLLAR SAVINGS BANK OF THE CITY OF NEW YORK

Location: No. 2737 Third avenue, Bronx, New York, N. Y.

Approval given to a change of location, on or after April 15, 1919, of the place of business of the Dollar Savings Bank of the city of New York, from No. 2737 Third avenue, in the borough of the Bronx and city of New York, to No. 2792 Third avenue, in the same borough and city.

April 16, 1919. PUBLIC CREDIT CORPORATION

Location: New York, N. Y.

Capital: \$100,000. Surplus: \$25,000.

Authorization certificate issued.

Incorporators: Elias Schmerler,

Joseph Dauber,

Barnet Klar,

Leon Pfeffer,

Israel M. Oshinsky,

Morris Rosenblatt,

Benjamin Greenstone,

Benjamin Aptheker,

Isidore Lasner,

Jacob Palestine.

April 17, 1919. LIBERTY BANK OF BUFFALO

Location: 424-426 Main street, Buffalo, N. Y.

UNION STOCK YARDS BANK OF BUFFALO

Location: Broadway and Fillmore avenue, Buffalo, N. Y.

Agreement of Merger between the Boards of Directors of Liberty Bank of Buffalo and Union Stock Yards Bank of Buffalo, respectively and copies thereto attached of meetings of the respective boards for the merger of the Union Stock Yards Bank of Buffalo into Liberty Bank of Buffalo, approved.

## 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 25, 1919

- April 19, 1919. **FULTON COOPERATIVE BUILDING & LOAN ASSOCIATION**  
 Location: No. 177 Court street, Brooklyn, N. Y.  
 Approval given to a change of location of the office of the Fulton Cooperative Building and Loan Association, on or after April 21, 1919, from No. 177 Court street, in the borough of Brooklyn and city of New York, to No. 69-a Seventh avenue, in the same borough and city.
- April 19, 1919 **PARK-UNION FOREIGN BANKING CORPORATION**  
 Location: New York, N. Y.  
 Application made by the Park-Union Foreign Banking Corporation, New York N. Y., for permission to open and occupy a branch office of that corporation in each of the following cities:  
 Tokyo, Empire of Japan.  
 Kobe, Empire of Japan.  
 Yokohama, Empire of Japan.
- April 19, 1919. **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 of that institution at the southwest corner of Fifth avenue and Forty-fourth street, in the borough of Manhattan and city of New York.
- April 19, 1919. **PARK-UNION FOREIGN BANKING CORPORATION**  
 Location: New York, N. Y.  
 Certificate issued to the Park-Union Foreign Banking Corporation authorizing it to open and occupy a branch office, on or after April 21, 1919, in the city of Tokyo, in the Empire of Japan.
- April 19, 1919. **BANK OF LONG ISLAND**  
 Location: Jamaica, N. Y.  
 Application made by the Bank of Long Island, Jamaica, N. Y., for permission to open and occupy a branch office at No. 1800 Myrtle avenue, Ridgewood, borough of Queens and city of New York.
- April 19, 1919. **BANK OF WATERFORD**  
 Location: Waterford, Saratoga County, N. Y.  
 Organization certificate filed for examination in the State Banking Department.  
 Capital: \$50,000.  
 Incorporators: Charles H. Kavanaugh, George N. Michon,  
 Frederick W. Kavanaugh, Wm. A. Tierney,  
 Arthur B. Cobden, Edward Strecker,  
 Edward L. Orth, Harold W. Turner,  
 Louis R. Breslin, Joseph C. Bleibtrey,  
 Roland H. Stubbs, Henry I. Prankard,  
 Frederick W. Pomeroy, P. Augustine Dunn,  
 Charles L. Mitchell, Harry R. Davidson.
- April 19, 1919. **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, on or after May 1, 1919, at the southwest corner of Fifth avenue and Forty-fourth street, in the borough of Manhattan and city of New York, conditioned upon the discontinuance of the branch office heretofore maintained by said institution at the southwest corner of Fifth Avenue and Forty-third street, in the same borough and city.

- April 21, 1919. **PARK-UNION FOREIGN BANKING CORPORATION**  
 Location: New York, N. Y.  
 The Park-Union Foreign Banking Corporation authorized to open and occupy a branch office, on or after April 22, 1919, at such convenient location as it may select in each of the following cities:  
 Yokohama, in the Empire of Japan.  
 Kobe, in the Empire of Japan.
- April 21, 1919. **BANK OF LONG ISLAND**  
 Location: 359 Fulton street, Jamaica, N. Y.  
 The Bank of Long Island, of Jamaica, N. Y., authorized to open and occupy a branch office, on or after April 25, 1919, at No. 1800 Myrtle avenue, Ridgewood, borough of Queens and city of New York, conditioned upon the closing of the branch office heretofore maintained by said institution at No. 1801 Myrtle avenue, Ridgewood, in the same borough and city.
- April 21, 1919. **FAYETTEVILLE COMMERCIAL BANK**  
 Location: Fayetteville, N. Y.  
 Capital: \$25,000.  
 Organization certificate filed for examination in the State Banking Department  
 Directors: Wilbur M. Jones, Burnell H. Frary,  
 Arthur G. Williams, C. Loomis Allen,  
 William C. Ladd, Chester R. Eaton,  
 J. W. Knapp, Margaret Frey Clark,  
 William M. Peckham, George J. Bryan,  
 Winfield E. McIntyre.
- April 22, 1919. **COMMERCIAL EXCHANGE BANK**  
 Location: Bond street and Bowery, New York, N. Y.  
 Application made by the Commercial Exchange Bank, New York, N. Y., for permission to open and occupy a branch office at Nos. 1129-1137 Broadway, on the southwest corner of Twenty-sixth street and Broadway, known as the St. James Building, in the borough of Manhattan and city of New York.
- April 23, 1919. **FULTON COOPERATIVE BUILDING AND LOAN ASSOCIATION**  
 Location: No. 69-a Seventh avenue, Brooklyn, N. Y.  
 Approval given to a change of location of the office of the Fulton Co-operative Building and Loan Association, on or after April 24, 1919, from No. 69-a Seventh avenue, Brooklyn, N. Y., to No. 106 Seventh avenue, in the same city.
- April 23, 1919. **THE SOUTH SIDE BANK OF BUFFALO, N. Y.**  
 Location: No. 2163 Seneca street, Buffalo, N. Y.  
 Approval given to a change of location of the place of business of The South Side Bank of Buffalo, N. Y., on or after April 25, 1919, from No. 2163 Seneca street, in the city of Buffalo, county of Erie and State of New York, to No. 2213 Seneca street, in the same city.

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 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 2, 1919

- April 25, 1919. **GARFUNKEL & TAUSTER, PRIVATE BANKERS**  
 Location: No. 67 Clinton street, New York, N. Y.  
 Permanent capital: \$15,000.  
 Verified certificate executed by Max Garfunkel and Marcus Tauster applying for authorization to engage in business as private bankers, filed for examination in the State Banking Department.

- April 28, 1919. **COMMERCIAL EXCHANGE BANK**  
 Location: 330 Bowery, New York, N. Y.  
 The Commercial Exchange Bank authorized by the Superintendent of Banks to open and occupy a branch office, on or after July 1, 1919, at premises Nos. 1129-1137 Broadway, known as the St. James Building, in the borough of Manhattan and city of New York, conditioned upon the discontinuance of the branch office now maintained by said corporation at No. 1196 Broadway in the same borough and city.
- April 28, 1919. **DAVID MORDKA TWERSKY, PRIVATE BANKER**  
 Location: No. 9 Attorney street, New York, N. Y.  
 Application for authorization refused.
- April 28, 1919. **WHITE PLAINS SAVINGS AND LOAN ASSOCIATION**  
 Location: No. 85 Main street, White Plains, N. Y.  
 Approval given to a change of location, on or after April 29th, 1919, of the office of the White Plains Savings and Loan Association from No. 85 Main street, White Plains, N. Y., to No. 169 Main street, White Plains, N. Y.
- April 30, 1919. **GENERAL MOTORS ACCEPTANCE CORPORATION**  
 Location: No. 1764 Broadway, New York, N. Y.  
 Application made by the General Motors Acceptance Corporation for permission to open and occupy a branch office at No. 88 East Congress street, in the city of Detroit, Michigan.
- April 28, 1919. **GENERAL EMERGENCY CREDIT UNION**  
 Location: Brooklyn, N. Y.  
 Organization certificate filed for examination in the State Banking Department.
- April 28, 1919. **SHEPARD J. GOLDBERG, PRIVATE BANKER**  
 Location: No. 171 East Broadway, New York, N. Y.  
 Permanent capital: \$40,000.  
 Verified certificate executed by Mr. Shepard J. Goldberg applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- April 23, 1919. **FRENCH AMERICAN BANKING CORPORATION**  
 Location: New York, N. Y.  
 Capital: \$2,000,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Daniel G. Wing, Newton, Mass.  
 F. Abbott Goodhue, Lancaster, Mass.  
 Owen D. Young, New York, N. Y.  
 James S. Alexander, New York, N. Y.  
 John E. Rovensky, New York, N. Y.  
 Harry B. Thayer, New Canaan, Conn.  
 Maurice Silvester, Short Hills, N. J.  
 Paul Fuller, Jr., Short Hills, N. J.  
 Lorenzo Semple, New York, N. Y.  
 F. R. Coudert, New York, N. Y.  
 John P. Murray, Jersey City, N. J.  
 Charles B. Samuels, New York, N. Y.
- April 30, 1919. **GENERAL MOTORS ACCEPTANCE CORPORATION**  
 Location: No. 1764 Broadway, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office by the General Motors Acceptance Corporation, on or after May 2, 1919, at No. 88 East Congress street, in the city of Detroit, Michigan.
- April 30, 1919. **ORBACH, FAYBIK & MOLITORIS, PRIVATE BANKERS**  
 Location: 166 Avenue A, New York, N. Y.  
 Verified certificate executed by Christopher L. Orbach, Andrew Faybik and Jacob C. Molitoris applying for authorization to engage in business as private bankers, filed for examination in the State Banking Department.

- May 1, 1919. LIBERTY BANK OF BUFFALO  
 Location: 424-426 Main street, Buffalo, N. Y.  
 Application made by the Liberty Bank of Buffalo for permission to open and occupy a branch office at No. 949 Broadway, in the city of Buffalo, N. Y.
- May 1, 1919. CREDIT UNION OF THE EMPLOYEES' CONFERENCE COMMITTEE OF THE CITY OF NEW YORK  
 Location: Municipal Building, New York, N. Y.  
 Approval given to petition for authority to change the name of the Credit Union of the Employees Conference Committee, city of New York, to "Municipal Credit Union." "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.
- May 1, 1919. LIBERTY BANK OF BUFFALO  
 Location: 424-426 Main street, Buffalo, N. Y.  
 The Liberty Bank of Buffalo authorized to open and occupy a branch office, on or after May 5, 1919, at No. 949 Broadway, in the city of Buffalo, N. Y., upon the completion of the merger of the Union Stock Yards Bank of Buffalo, N. Y., into the Liberty Bank of Buffalo.

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 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 9, 1919

- May 2, 1919. THE AMERICAN EXPRESS COMPANY, INCORPORATED  
 Location: Hartford, Conn.  
 License issued to The American Express Company, Incorporated of Hartford, Connecticut, authorizing it to maintain an agency at No. 65 Broadway, in the borough of Manhattan and city of New York.
- May 2, 1919. CITY TRUST COMPANY  
 Location: Erie County Savings Bank Building, Buffalo, N. Y.  
 MARKET BANK OF BUFFALO  
 Location: 585 Main street, Buffalo, N. Y.  
 BANK OF BUFFALO  
 Location: 343-345 Main street, Buffalo, N. Y.  
 Agreement of Merger of City Trust Company, of Buffalo, N. Y., and Market Bank of Buffalo, of Buffalo, N. Y., into Bank of Buffalo, and copies of proceedings of meetings of the boards of directors of the respective corporations attached approved by the Superintendent of Banks.
- May 3, 1919. THE STATE BANK OF PARISH  
 Location: Parish, Oswego Co., N. Y.  
 Organization certificate filed for examination in the State Banking Department.  
 Capital: \$25,000.  
 Incorporators: William B. Harter, James Gray,  
 Burr J. Morgan, R. S. Davey,  
 Nelson B. Jennings, Fred A. Church,  
 Emmett Lewis, Hamilton A. Mosher,  
 Claude F. Tallcott, Willard C. Richards.

- May 3, 1919. LIBERTY BANK OF BUFFALO  
 Location: 424-426 Main street, Buffalo, N. Y.  
 UNION STOCK YARDS BANK OF BUFFALO  
 Location: Broadway and Fillmore avenue, Buffalo, N. Y.  
 Verified copies of Minutes of Meetings of the respective Boards of Directors held May 2, 1919, and of the respective stockholders, held May 2, 1919, for the purpose of merging the Union Stock Yards Bank of Buffalo into the Liberty Bank of Buffalo, filed in the State Banking Department.
- May 3, 1919. LIBERTY BANK OF BUFFALO  
 Location: Buffalo, N. Y.  
 Approval given to an increase of the capital stock of the Liberty Bank of Buffalo from \$500,000 to \$1,500,000.
- May 6, 1919. ANDREW J. HORVATT  
 Location: No. 73 Clinton street, Binghamton, N. Y.  
 Permanent capital: \$5,000.  
 Verified certificate applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.
- May 6, 1919. JOSE BENSAUDE, JR.  
 Location: No. 32 Broadway, New York, N. Y.  
 Permanent capital: \$5,000.  
 Verified certificate applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.
- May 6, 1919. GOLDBERGER & GOODMAN, PRIVATE BANKERS  
 Location: No. 136 East 42d street, New York, N. Y.  
 Permanent capital: \$35,000.  
 Verified certificate executed by Morris B. Goldberger and David C. Goodman applying for authorization to engage in business as private bankers under the name "Goldberger & Goodman, private bankers," filed for examination in the State Banking Department.
- May 6, 1919. APPOINTMENT OF CLERK  
 Mrs. Anna E. Wallace, of No. 502 Seventh street, Brooklyn, N. Y., appointed from the eligible Civil Service list a clerk in the New York office of State Banking Department, at a compensation of \$1,000 per annum, the appointment to become effective on May 16, 1919.
- May 8, 1919. AMERICAN FOREIGN BANKING CORPORATION  
 Location: No. 56 Wall street, New York, N. Y.  
 Approval given to a change of location of the place of business of the American Foreign Banking Corporation, on or after June 1, 1919, from No. 56 Wall street, in the borough of Manhattan and city of New York, to No. 53 Broadway, in the same borough and city.
- May 9, 1919. FOREIGN CREDIT CORPORATION  
 Location: New York, N. Y.  
 Capital: \$5,000,000.  
 Organization certificate filed for examination in the State Banking Department  
 Incorporators: Harold Stanley, Eugene W. Stetson,  
 Theodore Rousseau, Arthur B. Hatcher,  
 John S. Johnston, James L. O'Neill,  
 Allen Wardwell, Lansing P. Reed,  
 J. Howland Auchincloss, Edwin S. S. Sunderland.

## 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 16, 1919

- May 9, 1919. AMERICAN SAVINGS BANK OF BUFFALO  
 Location: Nos. 215-217 Main street, Buffalo, N. Y.  
 Approval given to a change of location of the place of business of the American Savings Bank of Buffalo, on or after May 12th, 1919, from the building known as Nos. 215-217 Main street, Buffalo, N. Y., to No. 13 Court street, in the same city.
- May 10, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
 Location: No. 49 Wall street, New York, N. Y.  
 Application made by the Park-Union Foreign Banking Corporation for permission to open and occupy a branch office in each of the following cities:  
 Hong Kong in the Republic of China,  
 Hankow, in the Republic of China,  
 Shanghai, in the Republic of China,  
 Singapore, in the Straits Settlements.
- May 10, 1919. KINGSTON BANK  
 Location: Kingston, N. Y.  
 (Conversion of Kingston National Bank)  
 Capital: \$150,000.  
 Authorization certificate issued.
- May 10, 1919. KINGSTON TRUST COMPANY  
 Location: Kingston, N. Y.  
 (Conversion of Kingston Bank)  
 Capital: \$150,000.  
 Organization certificate filed for examination.  
 Incorporators: William J. Turck, Elbert H. Loughren,  
 Charles R. O'Connor, Charles W. Walton,  
 Jacob Rice, John F. Herbert,  
 Elva H. Bogart, Wm. H. Van Etten,  
 Cornelius S. Treadwell, Wilson C. Ingalls,  
 James Jenkins, Philip Elting,  
 John Millard, Joel Brink,  
 W. O. Schwarzwaelder, George W. Ross,  
 Harcourt J. Pratt, Bruyn Hasbrouck,  
 Arthur V. Hoornbeek.
- May 12, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
 Location: No. 49 Wall street, New York, N. Y.  
 Approval given to the opening of a branch office by the Park-Union Foreign Banking Corporation, on or after May 15, 1919, in each of the following cities:  
 Shanghai, in the Republic of China.  
 Hong Kong, in the Republic of China.  
 Hankow, in the Republic of China.  
 Singapore, in the Straits Settlements.
- May 12, 1919. LACKAWANNA SAVINGS AND LOAN ASSOCIATION  
 Location: 955 Ridge road, Lackawanna, N. Y.  
 Approval given to a change of location, on or after May 13, 1919, of the office of the Lackawanna Savings and Loan Association, from No. 955 Ridge road, Lackawanna, N. Y., to No. 1009 Ridge road, Lackawanna, N. Y.
- May 12, 1919. Kingston Trust Company  
 Location: Kingston, N. Y.  
 Capital: \$150,000.  
 Authorization certificate issued.



- May 12, 1919. STATE BANK OF EAST SYRACUSE  
 Location: East Syracuse, N. Y.  
 Capital: \$50,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Arthur W. Loasby, E. S. Tefft,  
 A. W. Hudson, Huntington B. Crouse,  
 Joseph B. Enders, Thorp Hiscock,  
 Lucius M. Kinne, Frederick E. Maurer  
 Carleton A. Chase, A. H. Cowie.
- May 13, 1919. CONTINENTAL GUARANTY CORPORATION  
 Location: No. 248 Madison avenue, New York, N. Y.  
 Application made by the Continental Guaranty Corporation for approval of  
 the opening and maintenance of a branch office at No. 61 Adelaide street,  
 east, in the city of Toronto, Canada.
- May 13, 1919. STATE BANK OF GENEVA  
 Location: Geneva, N. Y.  
 Capital: \$100,000.  
 Organization certificate filed for examination in the State Banking Department.  
 (Conversion of The First National Bank of Geneva)  
 Incorporators: Thomas H. Chew, Theodore J. Smith,  
 David H. Henry, James E. Brown,  
 Alfred G. Lewis, Francis W. Whitwell,  
 John B. Anderson, Edward H. Palmer,  
 Henry A. Wheat, Beverly Chew.
- May 13, 1919. CONTINENTAL GUARANTY CORPORATION  
 Location: No. 248 Madison avenue, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office by the Con-  
 tinental Guaranty Corporation, on or after May 15, 1919, at No. 61 Adelaide  
 street, east, in the city of Toronto, Canada.
- May 14, 1919. SOUTH SHORE SAVINGS AND LOAN ASSOCIATION  
 Location: No. 11 Sixth street, New Dorp, N. Y.  
 Approval given to a change of location of the office of the South Shore Savings  
 and Loan Association, on or after May 15, 1919, from No. 11 Sixth street,  
 New Dorp, Staten Island, N. Y., to No. 180 Rose avenue, New Dorp, Staten  
 Island, N. Y.
- May 14, 1919. LINCOLN SQUARE LAUNDRYMAN'S CREDIT UNION  
 Location: New York, N. Y.  
 Authorization certificate issued.
- May 14, 1919. LITHO CREDIT UNION  
 Location: Odd Fellows' Casino, 8th street near First avenue, New York, N. Y.  
 Authorization certificate issued.
- May 14, 1919. STATE EXCHANGE BANK OF HOLLEY, N. Y.  
 Location: Holley, N. Y.  
 Approval given to the extension of the corporate existence of the State Exchange  
 Bank of Holley, N. Y., to June 1, 1939, twenty years beyond the term specified  
 in its original certificate of association.
- May 14, 1919. MICHELE VESCERA, PRIVATE BANKER  
 Location: 460 North Salina street, Syracuse, N. Y.  
 Permanent capital: \$5,000.  
 Verified certificate applying for authorization to engage in business as a private  
 banker filed for examination in the State Banking Department.

- May 16, 1919. **ORBACH, FAYBIK & MOLITORIS**  
 Location: 166 Avenue A, New York, N. Y.  
 Permanent capital: \$5,000.  
 Verified certificate executed by Christopher L. Orbach, Andrew Faybik and Jacob C. Molitoris, applying for authorization to engage in business as private bankers, under the firm name "Orbach, Faybik & Molitoris" refused.

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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 23, 1919

- May 16, 1919. **FRATERNAL CREDIT UNION**  
 Location: No. 43 Ellery street, Brooklyn, N. Y.  
 Approval given to a change of location of the office of the Fraternal Credit Union, on or after May 17, 1919, from No. 43 Ellery street, Brooklyn, N. Y., to No. 523 Marcy avenue, in the same city.
- May 19, 1919. **APPOINTMENT OF BANK EXAMINERS**  
 Superintendent of Banks appointed from the eligible civil service list Mr. Frank B. McLaughlin, of 216 Barrett street, Syracuse, N. Y., and Mr. Landus F. Smith, of 1909 Andrews avenue, New York, N. Y., examiners in the State Banking Department, at a compensation of eight dollars per day, when actually employed, and railroad fare.
- May 20, 1919. **STATE BANK OF GENEVA**  
 Location: Geneva, N. Y.  
 (Conversion of First National Bank of Geneva).  
 Capital \$100,000.  
 Authorization certificate issued.
- May 20, 1919. **PARK-UNION FOREIGN BANKING CORPORATION**  
 Location: 49 Wall street, New York, N. Y.  
 Application made by the Park-Union Foreign Banking Corporation, of New York, N. Y., for permission to open and occupy branch offices in each of the following cities:  
 City of Seattle, State of Washington,  
 City of Tien Tsin, in the Republic of China.
- May 20, 1919. **GENEVA TRUST COMPANY**  
 Location: Geneva, N. Y.  
 Capital \$100,000.  
 Organization certificate filed for examination in the State Banking Department.
- May 20, 1919. **BANK OF BUFFALO**  
 Location: Nos. 343-345 Main street, Buffalo, N. Y.  
 Application made by the Bank of Buffalo, located in Buffalo, N. Y., for permission to open and occupy a branch office at each of the following locations in that city:  
 Corner of Main and Niagara streets,  
 No. 585 Main street.
- May 21, 1919. **GENEVA TRUST COMPANY**  
 Location: Geneva, N. Y.  
 Capital \$100,000.  
 (Conversion of State Bank of Geneva.)  
 Authorization certificate issued.
- May 21, 1919. **SHEPARD J. GOLDBERG, PRIVATE BANKER**  
 Location: No. 171 East Broadway, New York, N. Y.  
 Permanent capital \$40,000.  
 Authorization certificate issued.

- May 21, 1919. GOLDBERGER & GOODMAN, PRIVATE BANKERS  
 Location: 136 East 42nd street, New York, N. Y.  
 Permanent capital \$35,000.  
 Authorization certificate issued to Morris B. Goldberger and David C. Goodman, permitting them to engage in business as private bankers, under the firm name "Goldberger & Goodman."
- May 21, 1919. FRENCH AMERICAN BANKING CORPORATION  
 Location: New York, N. Y.  
 Capital \$2,000,000. Surplus \$500,000.  
 Authorization certificate issued.
- May 21, 1919. ASIA BANKING CORPORATION  
 Location: 35 Broadway, New York, N. Y.  
 Application made by the Asia Banking Corporation for permission to open and occupy a branch office in the city of Manila, in the Philippine Islands.
- May 20, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
 Location: No. 49 Wall street, New York, N. Y.  
 The Park-Union Foreign Banking Corporation, whose principal office is located at No. 49 Broadway, in the borough of Manhattan and city of New York, authorized to open and occupy a branch office at such convenient location as it may select in each of the following cities, on or after May 26, 1919:  
 Tien Tsin in the Republic of China,  
 Seattle in the State of Washington.
- May 22, 1919. ASIA BANKING CORPORATION  
 Location: 35 Broadway, New York, N. Y.  
 The Asia Banking Corporation, whose principal office is located at No. 35 Broadway, in the borough of Manhattan and city of New York, authorized to open and occupy a branch office at such convenient location as it may select in the city of Manila, in the Philippine Islands, on or after May 26th, 1919.
- May 22, 1919. JULIUS JOSEPHSON, PRIVATE BANKER  
 Location: No. 1783 Pitkin avenue, Brooklyn, N. Y.  
 Approval given to an increase of the permanent capital of Julius Josephson, a private banker, from \$8,000 to \$30,000.

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 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, 1919

- May 22 1919. THE PEOPLES TRUST COMPANY  
 Location: Nos. 181-183 Montague street, Brooklyn, N. Y.  
 Application made by The Peoples Trust Company whose principal office is located at Nos. 181-183 Montague street, in the borough of Brooklyn and city of New York, for leave to open and occupy a branch office at Nos. 1453-1457 Myrtle avenue, corner of Bleecker street, in the same city.
- May 23, 1919. IRVING TRUST COMPANY  
 Location: No. 233 Broadway, New York, N. Y.  
 Application made by the Irving Trust Company, whose principal office is located at No. 233 Broadway, in the borough of Manhattan and city of New York, for leave to open and occupy a branch office at No. 319 Fifth avenue, corner, of Fifth avenue and Thirty-second street, in the same Borough and city.

- May 23, 1919. **BANKERS TRUST COMPANY**  
 Location: 16 Wall street, New York, N. Y.  
 Application made by the Bankers Trust Company, whose principal office is located at No. 16 Wall street in the borough of Manhattan and city of New York, for leave to open and occupy a temporary branch office in the city of Paris in the Republic of France.
- May 23, 1919. **LONG ISLAND FINANCE CORPORATION**  
 Location: Jamaica, N. Y.  
 Capital \$100 000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Robert W. Higbie, Jamaica, N. Y.  
 Hamilton A. Higbie, Flushing, N. Y.  
 William W. Gillen, Jamaica, N. Y.  
 Henry S. Weller, Hempstead, N. Y.  
 Franklin A. Rogers, Richmond Hill, N. Y.
- May 23, 1919. **IRVING TRUST COMPANY**  
 Location: 233 Broadway, New York, N. Y.  
 Approval given to the opening and occupying of a branch office of the Irving Trust Company on or after May 24, 1919, at No. 319 Fifth avenue, corner of Fifth avenue and Thirty-second street, in the borough of Manhattan and city of New York.
- May 26, 1919. **RESIGNATION OF BANK EXAMINER**  
 The resignation of Mr. A. B. McArdle, a state bank examiner, tendered and accepted to take effect May 26, 1919.
- May 29, 1919. **LIBERAL CREDIT UNION**  
 Location: 209 East Broadway, New York, N. Y.  
 Approval given to a change of location of the office of the Liberal Credit Union from No. 209 East Broadway, in the Borough of Manhattan and city of New York, to 82 East Fourth street, in the same borough and city, on or after May 30, 1919.
- May 28, 1919. **RESIGNATION OF BANK EXAMINER**  
 The resignation of Mr. Landus F. Smith, of 1909 Andrews avenue, New York city, a recently appointed bank examiner, tendered and accepted.
- May 29, 1919. **GENERAL EMERGENCY CREDIT UNION**  
 Location: Brooklyn, N. Y.  
 Authorization certificate issued.
- May 29, 1919. **THE BANK OF LANCASTER**  
 Location: Lancaster, N. Y.  
 Approval given to a change of location of the place of business of The Bank of Lancaster, of Lancaster, N. Y., on or after June 2, 1919, from No. 41 Central avenue, in the village of Lancaster, to No. 25 Central avenue, in the same village.
- May 29, 1919. **H. & K. CREDIT UNION**  
 Location: Henington Hall, 216 Second street, New York, N. Y.  
 Organization certificate filed for examination in the State Banking Department.
- May 28, 1919. **THE MARINE TRUST COMPANY OF BUFFALO**  
 Location: Buffalo, N. Y.  
 Approval given to an increase of the capital stock of The Marine Trust Company of Buffalo, from \$7,000,000 to \$7,500,000.
- May 24, 1919. **BANKERS TRUST COMPANY**  
 Location: 16 Wall street, New York, N. Y.  
 Approval given to the opening and occupying of a branch office of the Bankers Trust Company, temporarily, at No. 5 rue Scribe, in the city of Paris, in the Republic of France, on or after May 26th, 1919.

- May 24, 1919. **GARFUNKEL & TAUSTER**  
 Location: 67 Clinton street, New York, N. Y.  
 Permanent capital \$15,000. Surplus \$3,000.  
 Authorization certificate issued to Max Garfunkel and Marcus Tauster permitting them to engage in business as private bankers, at 67 Clinton street, in the borough of Manhattan and city of New York, under the firm name "Garfunkel & Tauster, Private Bankers."
- May 24, 1919. **DAVID GOLDBERG, PRIVATE BANKER,**  
 Location: No. 50 East 42d street, New York, N. Y.  
 Permanent capital, \$25,000.  
 Verified certificate executed by David Goldberg applying for authorization to engage in business as private banker filed for examination in the State Banking Department.
- May 27, 1919. **FARMERS FUND, INC.**  
 Location: Rochester, N. Y.  
 Authorization certificate issued.  
 Capital \$400,000 Surplus \$100,000.
- May 27, 1919. **FIFTH AVENUE BANK**  
 Location: 530 Fifth avenue, New York, N. Y.  
 Approval given to an increase of the capital stock of The Fifth Avenue Bank from \$200,000 to \$500,000.
- May 27, 1919. **THE BANK OF EAST AURORA**  
 Location: East Aurora, N. Y.  
 Approval given to an increase of the capital stock of The Bank of East Aurora from \$75,000 to \$100,000.
- May 29, 1919. **THE PEOPLES TRUST COMPANY**  
 Location: 181-183 Montague street, Brooklyn, N. Y.  
 The Peoples Trust Company, whose principal office is located at 181-183 Montague street, in the borough of Brooklyn and city of New York, authorized to open and occupy a branch office on or after June 2, 1919, at Nos. 1455-1457 Myrtle avenue, corner of Bleecker street, in the same borough and city.

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 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 6, 1919

- June 2, 1919. **REVOCAION OF AUTHORIZATION CERTIFICATE**  
 Authorization certificate issued on December 7, 1916, to Cesare Sconfietti and Biagio Rossi, permitting them to engage in business as private bankers under the firm name "C. Sconfietti & Company, Private Bankers" at 359 State street, Rochester, N. Y., revoked.
- June 2, 1919. **BANK OF BUFFALO**  
 Location: Buffalo, N. Y.  
 Approval given to an increase of the capital stock of the Bank of Buffalo, located at Buffalo, N. Y., from \$1,000,000 to \$2,500,000.
- June 3, 1919. **APPOINTMENT OF BANK EXAMINER**  
 Mr. Charles H. Eshelman, of 1632 Niagara avenue, Niagara Falls, N. Y., appointed from the eligible civil service list a state bank examiner, at a compensation of eight dollars per day, when actually employed, and railroad fare.

86           REPORT ON BANKS OF DEPOSIT AND DISCOUNT

- June 3, 1919. **DAVID GOLDBERG, PRIVATE BANKER**  
Location: 50 East 42d street, New York, N. Y.  
Verified certificate executed by David Goldberg applying for authorization to engage in business as a private banker refused.
- June 5, 1919. **GENEVA TRUST COMPANY**  
Location: Geneva, N. Y.  
Approval given to an increase of the capital stock of the Geneva Trust Company, located at Geneva, N. Y., from \$100,000 to \$250,000.

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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 13, 1919

- June 6, 1919. **TEXTILE BANKING COMPANY, INC.**  
Location: New York, N. Y.  
Capital \$2,000,000. Surplus \$500,000.  
Organization certificate filed for examination in the State Banking Department.  
Incorporators: Harvey D. Gibson, New York, N. Y.  
John P. Maguire, Jersey City, N. J.  
Edmund C. Converse, Greenwich, Conn.  
Grayson M. P. Murphy, New York, N. Y.  
Eugene W. Stetson, New York, N. Y.
- June 6, 1919. **BRONX CREDIT UNION**  
Location: No. 835 East 152d street, Bronx, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- June 7, 1919. **APPOINTMENT OF BANK EXAMINER**  
Mr. Herbert C. Rogers, of 1012 Summit avenue, High Bridge, 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.
- June 9, 1919. **BANK OF LONG ISLAND**  
Location: Jamaica, N. Y.  
Application made by the Bank of Long Island, the principal office of which is located at No. 359 Fulton street, Jamaica, N. Y., for permission to open and occupy a branch office on Fresh Pond road at or near the junction of Putnam avenue, Ridgewood, N. Y.
- June 10, 1919. **REALTY ASSOCIATES INVESTMENT CORPORATION**  
Location: New York, N. Y.  
Capital \$1,000,000. Surplus \$100,000.  
Organization certificate filed for examination in the State Banking Department.  
Incorporators: Clarence H. Kelsey, New York, N. Y.  
Charles S. Brown, New York, N. Y.  
James G. Wentz, New York, N. Y.  
Frank Bailey, Brooklyn, N. Y.  
Clinton D. Burdick, Brooklyn, N. Y.  
Crowell Hadden, Brooklyn, N. Y.  
Edward T. Horwill, Brooklyn, N. Y.  
William M. Greve, Brooklyn, N. Y.
- June 11, 1919. **ALLIED CREDIT UNION**  
Location: 80 Maiden Lane, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department

June 11, 1919. FARMERS AND MERCHANTS BANK OF GENEVA

Location: Geneva, N. Y.

GENEVA TRUST COMPANY

Location: Geneva, N. Y.

Approval given to agreement for the merger of Farmers and Merchants Bank of Geneva into Geneva Trust Company and of the sworn copies of proceedings of the meetings of the respective boards of directors of said merging institutions attached to such agreement.

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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 20, 1919

June 13, 1919. APPOINTMENT OF BANK EXAMINER

Mr. Francis X. Werneken, of 862 St. John's Place, Brooklyn, 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.

June 13, 1919. STATE BANK OF PARISH

Location: Parish, Oswego County, N. Y.

Capital \$25,000. Surplus \$5,000.

Authorization certificate issued.

June 14, 1919. BANK OF LONG ISLAND

Location: 359 Fulton street, Jamaica, N. Y.

Approval given to the opening and maintenance of a branch office of the Bank of Long Island, on or after June 16, 1919, on Fresh Pond road at or near its junction with Putnam avenue, Ridgewood, in the borough of Queens and city of New York.

June 17, 1919. ASTOR SAFE DEPOSIT COMPANY

Location: 42d street and Fifth avenue, New York, N. Y.

Application made by the Astor Safe Deposit Company for approval of the opening and maintenance of a branch office at the northwest corner of Madison avenue and Fifty-seventh street, in the borough of Manhattan and city of New York.

June 17, 1919. BANKERS TRUST COMPANY

Location: 16 Wall street, New York, N. Y.

Application made by the Bankers Trust Company for approval of the opening and maintenance of a branch office at the northwest corner of Madison avenue and Fifty-seventh street, in the borough of Manhattan and city of New York.

June 17, 1919. ASTOR SAFE DEPOSIT COMPANY

Location: 42d street and Fifth avenue, New York, N. Y.

Approval given to the opening and maintenance of a branch office of the Astor Safe Deposit Company, on or after July 1, 1919, at the northwest corner of Madison avenue and Fifty-seventh street, in the borough of Manhattan and city of New York.

June 17, 1919. BANKERS TRUST COMPANY

Location: 16 Wall street, New York, N. Y.

Approval given to the opening and maintenance of a branch office of the Bankers Trust Company, on or after July 1, 1919, at the northwest corner of Madison avenue and Fifty-seventh street, in the borough of Manhattan and city of New York.

- June 18, 1919. **BLOOMINGDALE BROS., PRIVATE BANKERS**  
 Location: 137-139 East 59th street, New York, N. Y.  
 Approval given to an increase of the permanent capital of Bloomingdale Bros., Private Bankers, from \$100,000 to \$200,000.
- June 20, 1919. **TEXTILE BANKING COMPANY, INC.**  
 Location: Borough of Manhattan, city of New York.  
 Capital \$2,000,000. Surplus \$500,000.  
 Authorization certificate issued.

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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 27, 1919

- June 21, 1919. **APPOINTMENT OF BANK EXAMINER**  
 Mr. Fred M. Simpson, of No. 7 Trafalgar street, Rochester, 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.
- June 23, 1919. **CITIZENS COMMERCIAL SAFE DEPOSIT COMPANY**  
 Location: Ellicott Square, Buffalo, N. Y.  
 Application made by the Citizens Commercial Safe Deposit Company, of Buffalo, N. Y., for permission to open and occupy a branch office at No. 606 Genesee street, at the corner of Jefferson street, in the city of Buffalo, N. Y.
- June 23, 1919. **PROGRESSIVE CREDIT UNION**  
 Location: 371 Willis avenue, Bronx, N. Y.  
 Approval given to a change of location of the place of business of the Progressive Credit Union, on or after June 24, 1919, from No. 371 Willis avenue, Bronx, New York city, to No. 1026 Prospect avenue, Bronx, New York city.
- June 23, 1919. **IRVING TRUST COMPANY**  
 Location: No. 233 Broadway, New York, N. Y.  
 Approval given to an increase of the capital stock of the Irving Trust Company from \$2,250,000 to \$3,000,000.
- June 23, 1919. **CITIZENS COMMERCIAL SAFE DEPOSIT COMPANY**  
 Approval given to the opening and maintenance of a branch office of the Citizens Commercial Safe Deposit Company, on or after July 1, 1919, at No. 606 Genesee street, at the corner of Jefferson street, in the city of Buffalo, county of Erie, N. Y.
- June 24, 1919. **CHELSEA EXCHANGE BANK**  
 Location: No. 266 West 34th street, New York, N. Y.  
 Approval given to an increase in the capital stock of the Chelsea Exchange Bank, New York, N. Y., from \$400,000 to \$1,000,000.
- June 25, 1919. **LONG ISLAND FINANCE CORPORATION**  
 Location: Jamaica, N. Y.  
 Capital \$100,000. Surplus \$10,000.  
 Authorization certificate issued.
- June 26, 1919. **BISCHOFF'S BANKING HOUSE**  
 Location: New York, N. Y.  
 Certified copy of an order of the Supreme Court of the State of New York, Part II, held in and for the County of New York, at the County Court House, in the borough of Manhattan, City of New York, on the 21st day of June, 1919, declaring the Bischoff's Banking House dissolved and its corporate existence terminated, filed in the State Banking Department.





- June 28, 1919. STATE BANK OF ENDICOTT  
 Location: Endicott, Broome County, N. Y.  
 Organization certificate filed for examination in the State Banking Department.  
 Capital \$50,000.  
 Incorporators: George F. Johnson Eliot Spalding  
 David C. Warner George W. Johnson  
 Chester B. Lord John E. Paden  
 Donald C. Morgan Wallace H. Windus  
 Leslie H. Baxter Herbert D. Harris  
 Earl L. Brown
- July 2, 1919. CITIZENS BANK OF ADAMS  
 Location: Adams, Jefferson County, N. Y.  
 (Conversion of The Citizens National Bank of Adams.)  
 Capital \$50,000.  
 Authorization certificate issued.
- July 2, 1919. CITIZENS BANK OF ADAMS  
 Location: Adams, Jefferson County, N. Y.  
 Approval given to an increase in the capital stock of the Citizens Bank of Adams  
 from \$50,000 to \$150,000.
- July 2, 1919. GUARANTY SAFE DEPOSIT COMPANY  
 Location: Fifth avenue & 43d street, New York, N. Y.  
 Consent given to a change of location of the Guaranty Safe Deposit Company  
 from the southeast corner of Fifth avenue and Forty-third street, borough of  
 Manhattan and city of New York, to the southwest corner of Fifth avenue  
 and Forty-fourth street in the same borough and city.
- July 2, 1919. CITIZENS TRUST COMPANY OF ADAMS  
 Location: Adams, Jefferson County, N. Y.  
 Capital: \$150,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Chauncey H. Bickford, John H. Eastman,  
 Charles M. Overton, Robert H. Waite,  
 Jennie E. Mather, R. Seymour Eastman,  
 William A. Mather, William S. Rice,  
 Herbert H. Waite, Rufus W. Ripley,  
 Francis M. Muzzy, Bertha W. Averill,  
 William H. Osborn, H. Edmund Machold,  
 Edward A. Dennison, Floyd L. Carlisle,  
 Edwin M. Bullock, Floyd H. Stevens.
- July 3, 1919. CITIZENS TRUST COMPANY OF ADAMS  
 Location: Adams, Jefferson county, N. Y.  
 (Conversion of Citizens Bank of Adams)  
 Capital \$150,000.  
 Authorization certificate issued.

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 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 11, 1919

- July 5, 1919. CALL FOR REPORTS  
 The Superintendent of Banks issued a call for reports of banks, trust companies  
 and private bankers, the close of business on Monday, June 30, 1919, being  
 designated at the day with reference to which such report should be made.

- July 7, 1919. ALLIANCE BANK  
 Location: Rochester, N. Y.  
 Application made by the Alliance Bank, of Rochester, N. Y., for permission to open and occupy a branch office on the northwest corner of Lake and Ridgeway avenues, in the tenth ward of the city of Rochester, N. Y.
- July 7, 1919. ANDREW J. HORVATT, PRIVATE BANKER  
 Location: 73 Clinton street, Binghamton, N. Y.  
 Permanent capital: \$10,000.  
 Verified certificate of Andrew J. Horvatt, applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- July 8, 1919. THE MARINE TRUST COMPANY  
 Location: Buffalo, N. Y.  
 Application made by The Marine Trust Company for permission to open and occupy a branch office of that institution at each of the following locations: 319 Connecticut street on the southeast corner of Plymouth avenue. 1479-1481 Hertel avenue, on the southwest corner of Sterling avenue.
- July 8, 1919. ALLIANCE BANK  
 Location: Rochester, N. Y.  
 Approval given to the opening and occupying of a branch office by the Alliance Bank, of Rochester, N. Y., on the northwest corner of Lake and Ridgeway avenues, in the same city, on or after July 14, 1919.
- July 8, 1919. THE MARINE TRUST COMPANY  
 Location: Buffalo, N. Y.  
 The Marine Trust Company authorized to open and occupy a branch office, on or after July 14, 1919, at each of the following locations in the city of Buffalo, N. Y.:  
 319 Connecticut street, on the southeast corner of Plymouth avenue;  
 1479-1481 Hertel avenue, on the southwest corner of Sterling avenue.
- July 8, 1919. SECURITY CREDIT UNION  
 Location: 81 Stanton street, New York, N. Y.  
 Organization certificate filed for examination in the State Banking Department.
- July 9, 1919. A. & J. KELJIKIAN, PRIVATE BANKERS  
 Location: 99 Lexington avenue, New York, N. Y.  
 Permanent capital: \$10,000.  
 Verified application of Avedie B. Keljikian and Sarkis B. Keljikian applying for authorization to engage in business as private bankers filed for examination in the State Banking Department.
- July 8, 1919. 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 in the city of Havre, in the Republic of France.
- July 9, 1919. GUARANTY TRUST COMPANY OF NEW YORK  
 Location: 140 Broadway, New York, N. Y.  
 Certificate issued to the Guaranty Trust Company of New York authorizing it to open and occupy a branch office, on or after July 14, 1919, at such convenient location as it may select, in the city of Havre, in the Republic of France.
- July 10, 1919. THE BANK OF DEPEW  
 Location: Main street, Depew, N. Y.  
 Capital: \$50,000. Surplus: \$15,000.  
 Authorization certificate issued.

## July 10, 1919. MUNICIPAL BANK

Location: 1783 Pitkin avenue, Brooklyn, N. Y.

Organization certificate filed for examination in the State Banking Department.  
Capital: \$200,000.

Incorporators: David Shapiro, 1204 Eastern parkway, Brooklyn, N. Y.  
Julius Josephson, 1774 Pitkin avenue, Brooklyn, N. Y.  
Herman Triebitz, 1734 Pitkin avenue, Brooklyn, N. Y.  
Stephen Caplin, 338 McDonough street, Brooklyn, N. Y.  
Alexander Kanter, 305 Powell street, Brooklyn, N. Y.  
Morris Weinberg, 1076 Eastern Parkway, Brooklyn, N. Y.  
Simon Gasner, 1870 Pitkin avenue, Brooklyn, N. Y.  
Simon Shapiro, 1174 Eastern Parkway, Brooklyn, N. Y.  
Shephard J. Goldberg, 1137 Eastern Parkway, Brooklyn, N. Y.  
Simon H. Kugel, 1738 Union street, Brooklyn, N. Y.  
Heyman Shapiro, 1279 42d street, Brooklyn, N. Y.

## July 10, 1919. AMERICAN FOREIGN BANKING CORPORATION

Location: 53 Broadway, New York, N. Y.

Application made by the American Foreign Banking Corporation for permission to open and occupy a branch office in the city of San Pedro Sula, Honduras, Central America.

## July 10, 1919. AMERICAN FOREIGN BANKING CORPORATION

Location: 53 Broadway, New York, N. Y.

Certificate issued to the American Foreign Banking Corporation authorizing it to open and occupy a branch office, on or after July 14, 1919, at such convenient location as it may select in the city of San Pedro Sula, Honduras, Central America.

## 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 18, 1919

## July 11, 1919. COLONIAL BANK SAFE DEPOSIT COMPANY

Location: Columbus avenue and 81st street, New York, N. Y.

Application made by the Colonial Bank Safe Deposit Company for permission to open and occupy a branch office at the southeast corner of Morris avenue, Fordham road and East 188th street, in the borough of Manhattan and city of New York.

## July 11, 1919. COLONIAL BANK

Location: Columbus avenue and 81st street, New York, N. Y.

Application made by the Colonial Bank for permission to open and occupy a branch office at the southeast corner of Morris avenue, Fordham road and East 188th street, in the borough of Manhattan and city of New York.

## July 11, 1919. THE BROADALBIN BANK

Location: Broadalbin, N. Y.

Capital: \$40,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Henry C. Finch	Nelson L. Finch
Benjamin C. Smith	Wallace Finch
Percy H. Finch	Charles E. Van Vranken
Edward Vosburgh	Willis A. Hayden
J. Walter Sowle	Wilbur N. Sowle
Amos C. Benedict	William P. Jeffords
Wm. Pierson Judson	E. LeGrand Beers
Walter A. Woods	Richard H. Lee
John M. Paris	James P. Rosa

Robert W. Chalmers

- July 12, 1919. AMERICAN FOREIGN BANKING CORPORATION  
Location: 53 Broadway, New York, N. Y.  
Application made by the American Foreign Banking Corporation for permission to open and occupy a branch office in the city of Buenos Aires, in the Argentine Republic.
- July 11, 1919. IRVING TRUST COMPANY  
Location: 233 Broadway, New York, N. Y.  
Application made by the Irving Trust Company, of New York, N. Y., to open and occupy a branch office at No. 350 Fulton street, in the borough of Brooklyn and city of New York.
- July 14, 1919. COLONIAL BANK SAFE DEPOSIT COMPANY  
Location: Columbus avenue and 81st street, New York, N. Y.  
The Colonial Bank Safe Deposit Company authorized by the Superintendent of Banks to open and occupy a branch office, on or after July 21, 1919, at the southeast corner of Morris avenue, Fordham road and East 188th street, in the borough of Manhattan and city of New York.
- July 14, 1919. IRVING TRUST COMPANY  
Location: 233 Broadway, New York, N. Y.  
The Irving Trust Company, New York, N. Y., authorized by the Superintendent of Banks to open and occupy a branch office, on or after July 15, 1919, at No. 350 Fulton street, in the borough of Brooklyn and city of New York.
- July 14, 1919. COLONIAL BANK  
Location: Columbus avenue and 81st street, New York, N. Y.  
The Colonial Bank, New York, N. Y., authorized by the Superintendent of Banks to open and occupy a branch office on or after July 21, 1919, at the southeast corner of Morris avenue, Fordham road and East 188th street, in the borough of Manhattan and city of New York.
- July 14, 1919. AMERICAN FOREIGN BANKING CORPORATION  
Location: No. 53 Broadway, New York, N. Y.  
The American Foreign Banking Corporation, New York, N. Y., authorized by the Superintendent of Banks to open and occupy a branch office, on or after July 21, 1919, in the city of Buenos Aires, in the Argentine Republic.
- July 14, 1919. MICHELE VESCERA, PRIVATE BANKER  
Location: 460 North Salina street, Syracuse, N. Y.  
Application for authorization refused.
- July 14, 1919. LIBERTY BANK OF BUFFALO  
Location: Buffalo, N. Y.  
Application made by the Liberty Bank of Buffalo for permission to open and occupy a branch office at No. 1495 Genesee street, at the head of Fougerson street, in the city of Buffalo, N. Y.
- July 16, 1919. FIRST HUNGARIAN CREDIT UNION  
Location: 43 Ellery street, Brooklyn, N. Y.  
Approval given to a change of location of the office of the First Hungarian Credit Union, on or after July 17, 1919 from No. 43 Ellery street, Brooklyn, N. Y., to No. 523 Marcy avenue, in the same city.
- July 17, 1919. BROOKLYN SIXTH ASSEMBLY DISTRICT CREDIT UNION  
Location: Brooklyn, N. Y.  
Organization certificate 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., JULY 25, 1919

- July 18, 1919. **LIBERTY BANK OF BUFFALO**  
 Location: 424-426 Main street, Buffalo, N. Y.  
 Liberty Bank of Buffalo authorized by the Superintendent of Banks to open and occupy a branch office at No. 1495 Genesee street, Buffalo, N. Y.
- July 19, 1919. **BRONX CREDIT UNION**  
 Location: 835 East 152nd street, Bronx, New York city.  
 Application for authorization refused.
- July 21, 1919. **MICHELE VESCERA**  
 Location: 460 No. Salina street, Syracuse, N. Y.  
 Verified certificate applying for authorization as a private banker filed for examination in the State Banking Department.
- July 23, 1919. **THE WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION**  
 Location: 291 William street, Buffalo, N. Y.  
 Approval given to a change of location from No. 291 William street, Buffalo, N. Y., to 267 William street in the same city. Effective on or after July 24, 1919.
- July 23, 1919. **ALEXANDER ANGELINOFF**  
 Location: 140 Liberty street, New York, N. Y.  
 Capital: \$10,000.  
 Verified certificate applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.
- July 23, 1919. **ALLIED CREDIT UNION**  
 Location: 80 Maiden Lane, New York, N. Y.  
 Authorization certificate issued.
- July 23, 1919. **COMMUNITY SAVINGS AND LOAN ASSOCIATION**  
 Location: 23 Washington avenue, Endicott, N. Y.  
 Organization certificate filed for examination.
- July 21, 1919. **MANUFACTURERS AND EMPLOYEES MORTGAGE CORPORATION**  
 Location: Niagara Falls, N. Y.  
 Capital: \$200,000.  
 Organization certificate filed for examination.  
 Incorporators: Edson P. Pfohl  
                     Alexander J. Porter  
                     Acheson Smith  
                     Hector R. Carveth  
                     William P. Baker  
                     Fred J. Coe  
                     James G. Marshall  
                                 Frank J. Tone  
                                 Chauncey L. Lane  
                                 Charles H. Moritz  
                                 Joseph E. Montague  
                                 Louis S. Silberberg  
                                 William W. Kincaid  
                                 Fred Mason  
                                 Frank S. Low
- July 24, 1919. **GLOBE CREDIT UNION**  
 Location: 49 St. Marks place, New York, N. Y.  
 Authorization certificate issued.
- July 24, 1919. **ORBACH, FAYBIK & MOLITORIS**  
 Location: 166 avenue A, New York, N. Y.  
 Permanent capital: \$20,000. Surplus: \$5,000.  
 Verified certificate of Christopher L. Orbach, Andrew Faybik and Jacob C. Molitoris applying for authorization to engage in business as private bankers filed for examination.

- July 21, 1919. RESIGNATION OF BANK EXAMINER  
The resignation of Mr. Charles A. Horne, Kew Gardens, L. I., an examiner in this department accepted to take effect July 22nd, 1919.

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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 1, 1919

- July 24, 1919. EMIL KISS, PRIVATE BANKER  
Location: 133 Second avenue, New York, N. Y.  
Permanent capital: \$10,000.  
Approval of an increase in capital from \$10,000 to \$25,000 granted.
- July 25, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
Location: 46 Wall street, New York, N. Y.  
Consent given to a change of location from No. 46 Wall street in the borough of Manhattan and city of New York to No. 56 Wall street in the same borough and city; effective on or after July 26, 1919.
- July 25, 1919. V. DE LUCA AND COMPANY, PRIVATE BANKERS  
Location: 186 Grand street, New York, N. Y.  
Permanent capital: \$20,000.  
Verified certificate of Vincenzo De Luca and Frank De Luca, applying for authorization to engage in business as private bankers under the name "V. De Luca and Company," filed for examination.
- July 26, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
Location: 56 Wall street, New York, N. Y.  
Application made for permission to open and occupy a branch office in the city of Paris, Republic of France.
- July 28, 1919. ENRICO ORTOLANI AND BROTHER, PRIVATE BANKERS  
Location: 120 Erie street, Buffalo, N. Y.  
Permanent capital: \$25,000.  
Verified certificate of Enrico Ortolani and Mario Ortolani, applying for authorization to engage in business as private bankers under the name of "Enrico Ortolani and Brother," filed for examination.
- July 28, 1919. PEOPLES BANK OF EVANS MILLS  
Location: Evans Mills, Jefferson Co., N. Y.  
Capital: \$50,000.  
Organization certificate filed for examination.  
Incorporators: Frank J. Baumert, Edson J. Walrath,  
Oren S. Pickard, John P. Lortscher,  
Edwin G. Rogers, Stephen N. Gould,  
Chas. E. Ward, Claude B. Fletcher,  
Lincoln G. Hawn, William M. Comstock,  
Henry A. Hickok.
- July 28, 1919. PARK-UNION FOREIGN BANKING CORPORATION  
Location: 56 Wall street, New York, N. Y.  
Approval granted to open and occupy a branch office in the city of Paris, Republic of France on or after August 4th, 1919.
- July 29, 1919. AKRON SAVINGS AND LOAN ASSOCIATION  
Location: Akron, N. Y.  
Organization certificate filed for examination.

- July 29, 1919. GLASER MERCANTILE CREDIT UNION  
 Location: 22 East 34th street, New York, N. Y.  
 Organization certificate filed for examination.  
 Incorporators: Samuel Glaser, I. Louis Paul,  
 Rose Hamerslag, Charles Patnik,  
 Jenny Glaser, Jacob M. Zinaman,  
 Joseph Hamerslag, Morris Rubin.
- July 30, 1919. BANK OF CONEY ISLAND  
 Location: Surf avenue, Coney Island, N. Y.  
 Approval given to an increase in capital stock from \$100,000 to \$200,000.
- July 31, 1919. EDGEHILL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION  
 Location: 233 Broadway, New York, 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 New York at the County Court House in the borough of Manhattan, city of New York, on the 24th day of July, 1919, dissolving the Edgell Co-operative Savings and Loan Association, filed in the State Banking Department.
- July 31, 1919. JOHN NEMETH STATE BANK  
 Location: 1597 Second avenue, New York, N. Y.  
 Application received for consent to the opening and maintenance of a branch office of the John Nemeth State Bank at No. 1597 Second avenue, borough of Manhattan and city of New York on or after October 1, 1919.

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 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 8, 1919

- Aug. 1, 1919. CITIZENS BANK OF CAPE VINCENT  
 Location: Cape Vincent, Jefferson County, N. Y.  
 Capital: \$50,000.  
 Organization certificate filed for examination.  
 Incorporators: Chas. C. Cooke, Fred L. Burdick,  
 John R. Kilborn, Jasper W. Cornaire,  
 De Witt C. Middleton, Edward D. Fitzgerald,  
 De Elton V. Seeber, James P. Davis,  
 Joseph Mason, Mott G. Fitzgerald,  
 Alfred L. Dezegremel, Edward A. Gosier,  
 George Donaldson, Fred J. Constance,  
 Cornelius T. Sackett.
- Aug. 4, 1919. MICHELE VESCERA, PRIVATE BANKER  
 Location: 460 North Salina street, Syracuse, N. Y.  
 Permanent capital: \$10,000.  
 Authorization certificate issued.
- Aug. 4, 1919. H & K CREDIT UNION  
 Location: Henington Hall, 216 2nd street, New York, N. Y.  
 Authorization certificate issued.
- Aug. 4, 1919. UTICA TRUST AND DEPOSIT COMPANY  
 Location: 162 Genesee street, Utica, N. Y.  
 Approval given to an increase in capital stock from \$600,000 to \$800,000.



- Aug. 6, 1919. EAST SIDE BANK**  
 Location: 1438 East Falls street, Niagara Falls, N. Y.  
 Capital: \$100,000.  
 Organization certificate filed for examination.  
 Incorporators: George Jewett Howard, de Lancey Rankine,  
 Philip Price Barton, George Edward Sims,  
 George Frank Diemer, George Joseph Colpoys,  
 Alexander Zaleski, Charles Frederick Crick,  
 Angelo Francis Scalzo, Edwin Rice Bartlett,  
 George Raymond Huse.
- Aug. 6, 1919. ALEXANDER ANGELINOFF, PRIVATE BANKER**  
 Location: 140 Liberty street, New York, N. Y.  
 Permanent capital: \$20,000.  
 Verified certificate applying for authorization as a private banker filed for examination.
- Aug. 6, 1919. THE MARINE TRUST COMPANY**  
 Location: Marine Bank Building, Buffalo, N. Y.  
 Application made for permission to open and occupy a branch office at the south-west corner of Elmwood avenue and Allen street, known as No. 194 Allen street, Buffalo, N. Y.
- Aug. 8, 1919. THE STANDARD BANK**  
 Location: 55 avenue B, New York, N. Y.  
 Capital: \$100,000.  
 Organization certificate filed for examination.  
 Incorporators: Richard M. Lederer, David Kahn,  
 Max Lederer, Arthur Lederer,  
 Ralph James M. Bullowa.

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 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 15, 1919

- Aug. 8, 1919. JOHN NEMETH STATE BANK**  
 Location: 1597 Second avenue, New York, N. Y.  
 Consent given to a change of location from 1597 Second avenue, borough of Manhattan and city of New York to 10 East 22nd street in the same borough and city, effective on or after October 1, 1919.
- Aug. 8, 1919. JOHN NEMETH STATE BANK**  
 Location: 1597 Second avenue, New York, N. Y.  
 Approval given to an increase in capital stock from \$100,000 to \$200,000.
- Aug. 9, 1919. BROOKLYN SIXTH ASSEMBLY DISTRICT CREDIT UNION**  
 Location: Brooklyn, N. Y.  
 Application for authorization refused.
- Aug. 11, 1919. NORTH HEMPSTEAD SAVINGS AND LOAN ASSOCIATION**  
 Location: Port Washington, Nassau County, N. Y.  
 Organization certificate filed for examination.
- Aug. 11, 1919. AKRON SAVINGS AND LOAN ASSOCIATION**  
 Location: Akron, Erie County, N. Y.  
 Authorization certificate issued.

- Aug. 11, 1919. **COMMUNITY SAVINGS AND LOAN ASSOCIATION**  
 Location: 23 Washington avenue, Endicott, N. Y.  
 Authorization certificate issued.
- Aug. 11, 1919. **THE PROGRESS BANK OF NEW YORK**  
 Location: 119 avenue A, New York, N. Y.  
 Capital: \$200,000.  
 Organization certificate filed for examination.  
 Incorporators: Julius Silbersweig, Morris Fishbein,  
 Leon S. Moisseiff, Saul Liberman,  
 Wolf Ain, Charles Karon.
- Aug. 13, 1919. **THE WADDINGTON BANK**  
 Location: Main street, Waddington, N. Y.  
 Capital: \$25,000.  
 Organization certificate filed for examination.  
 Incorporators: Fred A. Sweet, Bert S. Crapser,  
 Bernard Nowland, William A. Daniels,  
 William J. McKay, Chesley W. Hanes,  
 William J. Palmer.
- Aug. 14, 1919. **CITIZENS COMMERCIAL SAFE DEPOSIT COMPANY**  
 Location: 1 Ellicott square, Buffalo, N. Y.  
 Application made for permission to open and occupy a branch office at the inter-  
 section of Niagara and Tonawanda streets, Buffalo, N. Y.
- Aug. 14, 1919. **CITIZENS COMMERCIAL SAFE DEPOSIT COMPANY**  
 Location: 1 Ellicott square, Buffalo, N. Y.  
 Authorization for the opening and occupying of a branch office at the intersection  
 of Niagara and Tonawanda streets, in the building occupied by the Black  
 Rock branch of the Citizens Commercial Trust Company, granted.
- Aug. 15, 1919. **V. DE LUCA AND COMPANY**  
 Location: 186 Grand street, New York, N. Y.  
 Permanent capital: \$20,000.  
 Authorization certificate issued to Vincenzo De Luca and Frank De Luca,  
 permitting them to engage in business as private bankers under the name  
 "V. De Luca and Company."
- Aug. 15, 1919. **LIBERTY BANK OF BUFFALO**  
 Location: 424-426 Main street, Buffalo, N. Y.  
 Application made for permission to open and occupy a branch office at No. 164  
 Military road in the city of Buffalo, N. Y.
- Aug. 15, 1919. **THE STANDARD BANK**  
 Location: 55 avenue B, New York, N. Y.  
 Capital: \$100,000. Surplus: \$50,000.  
 Authorization certificate issued.

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 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 22, 1919

- Aug. 15, 1919. **LIBERTY BANK OF BUFFALO**  
 Location: Nos. 424-426 Main street, Buffalo, N. Y.  
 The Liberty Bank of Buffalo authorized to open and occupy a branch office  
 on or after August 18th, 1919, at No. 164 Military road, in the city of Buffalo,  
 N. Y.

- Aug. 15, 1919. THE BROADALBIN BANK**  
 Location: Broadalbin, N. Y.  
 Capital: \$40,000. Surplus: \$10,000.  
 Authorization certificate issued.
- Aug. 15, 1919. THEOPHILE S. LESINAK, PRIVATE BANKER**  
 Location: No. 520 East Sixth street, New York, N. Y.  
 Permanent capital: \$12,500.  
 Verified certificate of Theophile S. Lesinak applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.
- Aug. 19, 1919. RESIGNATION OF BANK EXAMINER**  
 The resignation of Mr. Frank A. Gallagher, state bank examiner, tendered and accepted to take effect August 25th, 1919.
- Aug. 19, 1919. THE MARINE TRUST COMPANY OF BUFFALO**  
 Location: Marine Bank Building, Buffalo, N. Y.  
 The Marine Trust Company of Buffalo authorized to open and occupy a branch office, on or after August 20th, 1919, at No. 194 Allen street, in the city of Buffalo, N. Y.
- Aug. 22, 1919. NEW NETHERLAND BANK OF NEW YORK**  
 Location: 41 West 34th street, New York, N. Y.  
 Approval given to an increase of the capital stock of the New Netherland Bank of New York from \$300,000 to \$600,000.
- Aug. 22, 1919. THE COLONIAL BANK**  
 Location: 441 Columbus avenue, New York, N. Y.  
 Approval given to an increase of the capital stock of The Colonial Bank, of New York, N. Y., from \$500,000 to \$600,000.
- Aug. 20, 1919. ALEXANDER ANGELINOFF, PRIVATE BANKER**  
 Location: No. 140 Liberty street, New York, N. Y.  
 Permanent capital: \$20,000; Surplus: \$2,000.  
 Authorization certificate issued.

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 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 29, 1919

- Aug. 22, 1919. REALTY ASSOCIATES INVESTMENT CORPORATION**  
 Location: New York, N. Y.  
 Capital \$1,000,000. Surplus: \$100,000.  
 Authorization certificate issued.
- Aug. 22, 1919. BANK OF EUROPE**  
 Location: New York, N. Y.  
 Approval given to petition for change of name of Bank of Europe to "Republic Bank of New York" and "New York Sun" and "New York Times" two newspapers published in the city of New York, designated as the newspapers in which to publish notice of the presentation of such petition.

100 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

Aug. 22, 1919. GENERAL COMMERCIAL SECURITIES CORPORATION

Location: 25-26 Triangle Building, Rochester, N. Y.

Capital: \$200,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Roman Wolfert, 25 Triangle Building, Rochester, N. Y.

Louis Gibaud, 352 East Main street, Rochester, N. Y.

Eugene J. Minges, 106 Cox Building, Rochester, N. Y.

George C. Staud, Post Office Building, Rochester, N. Y.

Martin F. Shafer, 186 E. Main street, Rochester, N. Y.

Frank J. Minges, 402 University avenue, Rochester, N. Y.

Francis J. Yawman, 424 St. Paul street, Rochester, N. Y.

Courtney S. Whitman, 25 Triangle Building, Rochester, N. Y.

William J. Gucker, 153 East Main street, Rochester, N. Y.

Aug. 22, 1919. COSMOPOLITAN PERSONAL LOAN COMPANY

Location: 481 Main street, Buffalo, N. Y.

Capital: \$30,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Mrs. Leah Cantor, 703 East 5th street, Brooklyn, N. Y.

Mrs. Jennie Angel, 530 East 9th street, Brooklyn, N. Y.

Mr. Benjamin Morris, 497 Sixth avenue, New York, N. Y.

Mr. Samuel Weithorn, 261 Georgia street, Buffalo, N. Y.

Mr. DeMerle E. Hart, 242 Grant street, Buffalo, N. Y.

Aug. 23, 1919. MUTUAL PERSONAL LOAN COMPANY, INC.

Location: 215 Havemeyer street, Brooklyn, N. Y.

Capital: \$10,000.

Organization certificate filed for examination.

Incorporators: Harry Landau, 728 Driggs avenue, Brooklyn, N. Y.

Joshua H. Friedman, 236 South 2d street, Brooklyn N. Y.

Isaac Herling, 202 South 2d street, Brooklyn, N. Y.

Joseph Pearlman, 149 Manhattan avenue, Brooklyn, N. Y.

Benny Benjamin, 157 South 1st street, Brooklyn, N. Y.

Abraham Miller, 127 Havemeyer street, Brooklyn, N. Y.

Harry Horowitz, 143 North 4th street, Brooklyn, N. Y.

Aug. 26, 1919. FARMERS TRUST COMPANY OF SOUTHDOLD, N. Y.

Location: Southold, Suffolk County, N. Y.

Capital: \$100,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Thomas Farlen, Southold, N. Y.

John Kenny, Southold, N. Y.

Dr. John W. Stokes, Southold, N. Y.

Edward D. Cahoon, Southold, N. Y.

Alfred H. Cosden, Southold, N. Y.

Dr. Joseph H. Marshall, Southold, N. Y.

George H. Terry, Peconic, L. I.

Thomas J. Phillips, Southold, L. I.

Lewis W. Korn, Southold, L. I.

Dr. Frank D. Peterson, Cutchogue, L. I.

John L. Kahler, Greenport, L. I.

Edwin D. Tuthill, Greenport, L. I.

Chessman W. Thorn, Greenport, L. I.

Edward S. Edwards, Orient, L. I.

Richard C. Addy, 582 Green avenue, Brooklyn, N. Y.

Percy Douglas, Orient, L. I.

Aug. 25, 1919. NEW ROCHELLE COOPERATIVE BUILDING & LOAN ASSN.

Location: 85 Division street, New Rochelle, N. Y.

Approval given to a change of location of the office of the New Rochelle Co-operative Building and Loan Association, on or after August 26th, 1919, from No. 85 Division street, New Rochelle, N. Y., to No. 230 Huguenot street, in the same city.

- Aug. 25, 1919. **APPOINTMENT OF BANK EXAMINER**  
Mr. Joseph H. Zweeres, of 1132 Third street, Rensselaer, 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.
- Aug. 25, 1919. **APPOINTMENT OF BANK EXAMINER**  
Mr. Milton L. Masson, of 616 West 207th 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.
- Aug. 26, 1919. **RESIGNATION OF BANK EXAMINER**  
Resignation of Mr. Benjamin Fairbanks, Jr., an examiner in the State Banking Department, tendered and accepted to take effect on September 1, 1919.
- Aug. 27, 1919. **GUARDIAN TRUST COMPANY**  
Location: New York, N. Y.  
Certified copy of order of the Supreme Court held in and for the county of New York at the Court House thereof in the borough of Manhattan, city of New York on the 25th day of August, 1919, declaring the Guardian Trust Company, of New York, dissolved and its corporate existence terminated, filed in the State Banking Department.
- Aug. 28, 1919. **MUNICIPAL BANK**  
Location: 1783 Pitkin avenue, Brooklyn, N. Y.  
Capital: \$200,000. Surplus: \$100,000.  
Authorization certificate issued.
- Aug. 28, 1919. **THEOPHILE S. LESNIAK, PRIVATE BANKER**  
Location: 520 East Sixth street, New York, N. Y.  
Permanent capital: \$12,500.  
Verified certificate executed by Theophile S. Lesniak applying for authorization to engage in business as a private banker refused.
- Aug. 28, 1919. **PUBLIC CREDIT CORPORATION**  
Location: New York, N. Y.  
Approval given to an increase of the capital stock of the Public Credit Corporation from \$100,000 to \$150,000.

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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 5, 1919

- Aug. 29, 1919. **APPOINTMENT OF BANK EXAMINER**  
Mr. Benedetto A. Palumbo, of New York city, appointed by the Superintendent of Banks, 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.
- Aug. 30, 1919. **ASIA BANKING CORPORATION**  
Location: 35 Broadway, New York, N. Y.  
Approval given to an increase of the capital stock of the Asia Banking Corporation from \$2,000,000 to \$4,000,000.
- Sept. 3, 1919. **THE STATE BANK**  
Location: Nos. 376-378 Grand street, New York, N. Y.  
Application made by The State Bank for permission to open and occupy a branch office at the southwest corner of Fifth avenue and Thirtieth street, in the borough of Manhattan and city of New York.

- Sept. 3, 1919. **PEOPLES BANK OF EVANS MILLS**  
 Location: Evans Mills, Jefferson county, N. Y.  
 Capital: \$50,000. Surplus: \$10,000.  
 Authorization certificate issued.
- Sept. 3, 1919. **THE STATE BANK**  
 Location: Nos. 376-378 Grand street, New York, N. Y.  
 The State Bank authorized to open and occupy a branch office of that institution, on or after December 1, 1919, at the southwest corner of Fifth avenue and Thirtieth street, in the borough of Manhattan and city of New York, conditioned upon the closing of the branch office heretofore maintained by said institution at No. 7 West Twenty-sixth street, in the same borough and city.
- Sept. 3, 1919. **RESIGNATION OF STENOGRAPHER**  
 The resignation of Miss Doris Weinstein, a stenographer employed in the branch office of this department, 61 Broadway, New York city, tendered and accepted to take effect immediately.

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 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 12, 1919

- Sept. 5, 1919. **BRONX CREDIT UNION**  
 Location: 949 Avenue St. John, Bronx, N. Y.  
 Organization certificate filed for examination in the State Banking Department.
- Sept. 6, 1919. **RESIGNATION OF BANK EXAMINER**  
 Resignation of Mr. Arthur J. Van Pelt, an examiner in the State Banking Department, tendered and accepted to take effect as of the close of business on September 13, 1919.
- Sept. 8, 1919. **THE PROGRESS BANK OF NEW YORK**  
 Location: 119 Avenue A, New York, N. Y.  
 Capital: \$200,000. Surplus: \$40,000.  
 Authorization certificate issued.
- Sept. 9, 1919. **MANUFACTURERS AND EMPLOYEES MORTGAGE CORPORATION**  
 Location: Gluck Building, Niagara Falls, N. Y.  
 Authorization certificate issued.  
 Capital: \$200,000. Surplus: \$50,000.
- Sept. 9, 1919. **APPOINTMENT OF STENOGRAPHER**  
 Miss Elsie Blume, of 65 East 110th street, New York, N. Y., appointed from the eligible Civil Service list a stenographer in the branch office of this department, 61 Broadway, New York city, at a compensation of \$900 per annum.
- Sept. 10, 1919. **MOHAWK VALLEY INVESTMENT CORPORATION**  
 Location: 98 Utica City National Bank Building, Utica, N. Y.  
 Approval given to a change of location of the place of business of the Mohawk Valley Investment Corporation, on or after September 11, 1919, from No. 93 Utica City National Bank Building, to No. 225 Genesee street, in the same city.
- Sept. 11, 1919. **CITIZENS BANK OF CAPE VINCENT**  
 Location: Cape Vincent, Jefferson county, N. Y.  
 Capital: \$50,000. Surplus: \$10,000.  
 Authorization certificate issued.

**Sept. 12, 1919. BLOOMINGDALE BROS., PRIVATE BANKERS**

Location: Sixtieth street, near Lexington avenue, New York, N. Y.

Approval given to an increase of the permanent capital invested in the private banking business conducted by Samuel I. Bloomingdale, Hiram C. Bloomingdale and Irving I. Bloomingdale, under the name "Bloomingdale Bros. Private Bankers" from \$200,000 to \$300,000.

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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 19, 1919.

**Sept. 15, 1919. CALL FOR REPORTS**

The Superintendent of Banks issued a call for the reports of banks, trust companies and private bankers, the close of business on Friday, September 12, 1919, being designated as the day with reference to which such report should be made.

**Sept. 15, 1919. FULTON COOPERATIVE BUILDING & LOAN ASSOCIATION**

Location: 106 Seventh avenue, Brooklyn, N. Y.

Approval given to a change of location of the office of the Fulton Cooperative Building and Loan Association, of Brooklyn, N. Y., from 106 Seventh avenue, in the borough of Brooklyn and city of New York to No. 177 Berkeley place, in the same borough and city, such change of location to become effective on or after September 16, 1919.

**Sept. 15, 1919. NORTH HEMPSTEAD SAVINGS & LOAN ASSOCIATION**

Location: Port Washington, N. Y.

Authorization certificate issued.

**Sept. 16, 1919. THE BANK OF CHOSEN**

Location: Seoul (Korea), Japan.

Superintendent of Banks issued a license to The Bank of Chosen, the principal office of which is located in the city of Seoul (Korea) in the Empire of Japan, permitting it to maintain an agency in this State at No. 120 Broadway in the borough of Manhattan and city of New York.

**Sept. 17, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION**

Location: 1764 Broadway, New York, N. Y.

Application made by the General Motors Acceptance Corporation for approval of the opening and maintenance of a branch office of that institution in the building known as Nos. 1731-1737 Broadway, in the borough of Manhattan and city of New York.

**Sept. 17, 1919. ALLIANCE BANK**

Location: Rochester, N. Y.

Approval given to an increase of the capital stock of the Alliance Bank, of Rochester, N. Y. from \$500,000 to \$1,000,000.

**Sept. 17, 1919. THE STATE BANK OF SHORTSVILLE**

Location: Shortsville, N. Y.

Capital: \$30,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Ward H. Preston,	Howard D. Aldrich,
Wendell K. Bushnell,	Thos. F. Gilligan,
Willis C. Ellis,	George W. Hamlin,
John H. Pratt,	Edgar D. Mather,
	Benjamin W. Slocum.

## Sept. 17, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION

Location: 1764 Broadway, New York, N. Y.

Application made by the General Motors Acceptance Corporation for approval of the opening of a branch office at No. 435 Woodward avenue, in the city of Detroit, Michigan, conditioned upon the closing of the branch office heretofore maintained by that institution at No. 88 East Congress street, in the same city.

## Sept. 18, 1919. GENERAL COMMERCIAL SECURITIES CORPORATION

Location: Nos. 25-26 Triangle Building, Rochester, N. Y.

Capital: \$200,000. Surplus: \$25,000.

Authorization certificate issued.

## Sept. 18, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION

Location: 1764 Broadway, New York, N. Y.

Approval given to the opening and maintenance of a branch office by the General Motors Acceptance Corporation, on or after September 20, 1919, at No. 435 Woodward avenue, in the city of Detroit, Michigan, conditioned upon the closing of the branch office heretofore maintained by said corporation at No. 88 East Congress street, in the same city, at or before the opening of said new branch office.

## 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 26, 1919

## Sept. 19, 1919. C. CAPPELLINO &amp; SONS, PRIVATE BANKERS

Location: 157 Court street, Buffalo, N. Y.

Verified certificate executed by Calegero Cappellino, Salvatore Cappellino and Frank John Cappellino applying for authorization to engage in business as private bankers, under the name "C. Cappellino & Sons," filed for examination in the State Banking Department.

## Sept. 19, 1919. REUBEN FEIGENBAUM, PRIVATE BANKER

Location: 270 East Houston street, New York, N. Y.

Verified certificate executed by Reuben Feigenbaum applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.

## Sept. 19, 1919. ELMHURST SAVINGS AND LOAN ASSOCIATION

Location: Elmhurst, Queens Co., N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Carl Kaufmann,	Joseph B. Auerbach,
Ernest Hermanns,	Daniel Frank,
Louis Kerner,	George F. Sinram,
John Seaman,	Wade H. Spelshouse,
John Galan,	Samuel Sternberg,
George F. Sinram,	Moise Hirsch,
Nathan Rothman,	Henry Krakoff,
Milton Jacobs,	Morris P. Kerner.

## Sept. 19, 1919. FOREIGN CREDIT CORPORATION

Location: 37 Liberty street, New York, N. Y.

Capital: \$5,000,000. Surplus: \$1,000,000.

Authorization certificate issued.



- Sept. 19, 1919. GLASER MERCANTILE CREDIT UNION  
Location: 22 East 34th street, New York, N. Y.  
Authorization certificate issued.
- Sept. 22, 1919. CORN EXCHANGE BANK  
Location: William and Beaver streets, New York, N. Y.  
Application made by the Corn Exchange Bank of New York, N. Y., for permission to open and occupy a branch office at the Junction of Park Row and Worth street, being numbered 196 and 198 Park Row and 200-202 Worth street, in the borough of Manhattan and city of New York.
- Sept. 22, 1919. WEST END BANK OF BROOKLYN  
Location: Brooklyn, N. Y.  
Capital: \$200,000.  
Organization certificate filed for examination in the State Banking Department.  
Incorporators: Solomon Fromm, 8415 Bay Parkway, Brooklyn, N. Y.  
Peter Rinelli, 8312 19th avenue, Brooklyn, N. Y.  
Selden I. Rainforth, 86th street and Bay Parkway, Brooklyn, N. Y.  
Leo D. Greenfield, 143 Bay 31st street, Brooklyn, N. Y.  
Israel Frankenstein, Bay 28th street and Cropsey avenue, Brooklyn.  
Jessie H. Wasserman, 100 Bay 29th street, Brooklyn, N. Y.
- Sept. 22, 1919. CORN EXCHANGE BANK  
Location: William and Beaver street, New York, N. Y.  
The Corn Exchange Bank authorized to open and occupy a branch office, on or after September 24, 1919, at Nos. 196-198 Park Row and Nos. 200-202 Worth street, in the borough of Manhattan and city of New York.
- Sept. 24, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION  
Location: 1764 Broadway, New York, N. Y.  
General Motors Acceptance Corporation authorized to open and occupy a branch office, on or after September 25, 1919, at Nos. 1731-1737 Broadway, in the borough of Manhattan and city of New York.
- Sept. 22, 1919. BANK OF CONEY ISLAND  
Location: Coney Island, N. Y.  
Application made by the Bank of Coney Island for permission to open and occupy a branch office on the northeast corner of Surf avenue and West Bay 25th street, Coney Island, N. Y.
- Sept. 25, 1919. ORBACH, FAYBIK & MOLITORIS, PRIVATE BANKERS  
Location: 166 Avenue A, New York, N. Y.  
Capital: \$20,000. Surplus: \$5,000.  
Authorization certificate issued.
- Sept. 25, 1919. REUBEN FEIGENBAUM  
Location: 270 East Houston street, New York, N. Y.  
Verified certificate executed by Reuben Feigenbaum applying for authorization to engage in business as a private banker, refused.
- Sept. 25, 1919. APPOINTMENT OF BANK EXAMINER  
Mr. Arthur B. Vogel, of 224 East 41st 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. 26, 1919. BANK OF CLARENCE  
 Location: Clarence, Erie Co., N. Y.  
 Capital: \$25,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Millard P. Ryley, Henry J. Auer,  
                   Henry W. Pottle, Frank Gibbons,  
                   Milton R. Lewis, Charles P. Wolverton,  
   Austin D. M. Gibson.

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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 3, 1919

- Sept. 26, 1919. AMERICAN TRUST COMPANY  
 Location: 135 Broadway, New York, N. Y.  
 Application made by the American Trust Company, New York, N. Y., for permission to open and occupy a branch office at each of the following locations in the borough of Queens and city of New York.  
 375 Fulton street, Jamaica, N. Y.  
 New York & Queens Electric Light and Power Company Building, Long Island city.
- Sept. 29, 1919. EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOKLYN  
 Location: 1024-1026 Gates avenue, Brooklyn, N. Y.  
 "The Brooklyn Daily Eagle" and the "Standard Union," two newspapers published in the county of Kings, designated as the newspapers in which to publish presentation of petition to change the name "Eastern District Savings Bank of the City of Brooklyn" to "Roosevelt Savings Bank of the City of New York."
- Sept. 30, 1919. AMERICAN TRUST COMPANY  
 Location: 135 Broadway, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office by the American Trust Company at each of the following locations.  
 375 Fulton street, Jamaica, N. Y.  
 New York & Queens Electric Light & Power Company Building, Bridge Plaza North, Long Island City, N. Y.
- Sept. 30, 1919. FAYETTEVILLE COMMERCIAL BANK  
 Location: Fayetteville, Erie Co., N. Y.  
 Capital: \$25,000. Surplus: \$5,000.  
 Authorization certificate issued.
- Oct. 1, 1919. FRANCESCO MARIA FERRARI, PRIVATE BANKER  
 Location: 586 Morris avenue, Bronx, N. Y.  
 Verified certificate executed by Francesco Maria Ferrari applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- Oct. 1, 1919. EAST SIDE BANK  
 Location: 1438 East Falls street, Niagara Falls, N. Y.  
 Capital: \$100,000. Surplus: \$25,000.  
 Authorization certificate issued.
- Oct. 2, 1919. A. & S. KALJIKIAN, PRIVATE BANKERS  
 Location: 99 Lexington avenue, New York, N. Y.  
 Verified certificate executed by Avedis B. Keljikian and Sarkis B. Keljikian applying for authorization to engage in business as private bankers, refused.

- Oct. 2, 1919. **KINGS COUNTY CREDIT UNION**  
 Location: 52 Tompkins avenue, Brooklyn, N. Y.  
 Approval given to a change of location of the office of the Kings County Credit Union from No. 52 Tompkins avenue, Brooklyn, N. Y., to No. 105 Montrose avenue, in the same city.

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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 10, 1919

- Oct. 3, 1919. **STATE BANK OF EAST SYRACUSE**  
 Location: East Syracuse, N. Y.  
 Capital: \$50,000. Surplus: \$50,000.  
 Authorization certificate issued.
- Oct. 3, 1919. **REVOCATION OF AUTHORIZATION CERTIFICATE**  
 Authorization certificate issued on the twenty-eighth day of July, 1914, to Vincenzo De Luca, to transact business as a private banker at No. 186 Grand street, in the borough of Manhattan and city of New York, revoked.
- Oct. 8, 1919. **CONTINENTAL GUARANTY CORPORATION**  
 Location: 248 Madison avenue, New York, N. Y.  
 Application made by the Continental Guaranty Corporation, the principal office of which is located at No. 248 Madison avenue, New York, for permission to open and occupy a branch office in the city of Pittsburgh, Pa.
- Oct. 8, 1919. **CONTINENTAL GUARANTY CORPORATION**  
 Location: 248 Madison avenue, New York, N. Y.  
 The Continental Guaranty Corporation, of New York authorized to open and occupy a branch office, on or after October 13, 1919, in the city of Pittsburgh, Pa.
- Oct. 9, 1919. **BANK OF HUNTINGTON**  
 Location: Huntington, N. Y.  
 Approval given to an increase of the capital stock of the Bank of Huntington, of Huntington, N. Y., from \$30,000 to \$100,000.
- Oct. 9, 1919. **SPRINGWATER STATE BANK**  
 Location: Springwater, N. Y.  
 Capital: \$25,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: William Wesley Boies, Sheldon E. Robinson,  
 Louis J. Hyde, Aubrey A. Haynes,  
 Clare B. Allen, Albert W. Howe,  
 Ebenezer Robinson, Charles Schwab,  
 Perry C. Euchner, Edward F. Doty,  
 James W. Wadsworth.
- Oct. 9, 1919. **BROXTON BUILDING, SAVINGS AND LOAN ASSOCIATION**  
 Location: Brocton, N. Y.  
 Organization certificate filed for examination in the State Banking Department.
- Oct. 9, 1919. **EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOKLYN**  
 Location: 1024-1026 Gates avenue, Brooklyn, N. Y.  
 Approval given to petition for change of name of the "Eastern District Savings Bank of the City of Brooklyn," to "Roosevelt Savings Bank of the 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 17, 1919

- Oct. 10, 1919. **BANK OF CONEY ISLAND**  
 Location: Surf avenue, Coney Island N. Y.  
 Approval given to the opening and maintenance of a branch office by the Bank of Coney Island at the northeast corner of Surf avenue and West Bay 25th street. Coney Island N. Y.
- Oct. 10 1919. **APPOINTMENT OF BANK EXAMINER**  
 Mr. Charles E. Nathaway of 312 Ash 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.
- Oct. 14, 1919. **BROCTON BUILDING, SAVINGS AND LOAN ASSOCIATION**  
 Location: Brocton, Chautauqua Co., N. Y.  
 Authorization certificate issued.
- Oct. 14, 1919. **SECURITY CREDIT UNION**  
 Location: 81 Stanton street, New York, N. Y.  
 Authorization certificate issued.
- Oct. 14, 1919. **FRANCESCO MARIA FERRARI, PRIVATE BANKER**  
 2112 Second avenue, New York, N. Y.  
 Verified certificate executed by Francesco Maria Ferrari applying for authorization to engage in business as a private banker at 586 Morris avenue, Bronx, N. Y., refused.
- Oct. 15, 1919. **UNITED CREDIT UNION**  
 Location: 250 East 67th street, New York, N. Y.  
 Approval given to a change of location of the place of business of the United Credit Union on or after October 16, 1919, from No. 250 East 67th street, in the borough of Manhattan and city of New York, to No. 2226 Amsterdam avenue, in the same borough and city.
- Oct. 16, 1919. **BANK OF WATERFORD**  
 Location: Waterford, N. Y.  
 Capital: \$50,000. Surplus: \$10,000.  
 Authorization certificate issued.
- Incorporators: Charles H. Kavanaugh,                      George N. Michon,  
                          Frederick W. Kavanaugh                      Charles L. Mitchell,  
                          William A. Tierney,                              Arthur B. Cobden,  
                          Edward Strecker,                                  Edward L. Orth,  
                          Harold W. Turner,                                  Louis R. Breslin,  
                          Joseph C. Bleibtrey,                              Roland H. Stubbs,  
                          Henry I. Prankard,                                  Frederick W. Pomeroy,  
                          P. Augustine Dunn,                                  Harry R. Davidson.
- Oct. 16, 1919. **ELMHURST SAVINGS AND LOAN ASSOCIATION**  
 Location: Elmhurst, Queens Co., N. Y.  
 Authorization certificate issued.
- Oct. 16, 1919. **JOHN NEMETH STATE BANK**  
 Location: 10 East 22d street, New York, N. Y.  
 Application made by the John Nemeth State Bank for permission to open and occupy a branch office at No. 1597 Second avenue, in the borough of Manhattan and city of New York.

- Oct. 16, 1919. STATE BANK OF EAST SYRACUSE  
Location: East Syracuse, N. Y.  
Approval given to petition for authority to change the name of the "State Bank of East Syracuse," to "Bank of East Syracuse" and the "Post-Standard," a newspaper published in the city of Syracuse, county of Onondaga, designated as the newspaper in which to publish presentation of the petition as required by the provisions of section 62 of the General Corporation Law.
- Oct. 16, 1919. REVOCATION OF AUTHORIZATION CERTIFICATE  
Authorization certificate issued by the Superintendent of Banks on January 6, 1917, to David C. Goodman to transact business as a private banker at No. 61 Broadway, in the borough of Manhattan and city of New York, revoked.
- Oct. 16, 1919. JOHN NEMETH STATE BANK  
Location: 10 East 22d street, New York, N. Y.  
John Nemeth State Bank authorized to open and maintain a branch office, on ~~at~~ after October 18, 1919, at No. 1597 Second avenue, in the borough of Manhattan and city of New York.
- Oct. 16, 1919. REVOCATION OF AUTHORIZATION CERTIFICATE  
Authorization certificate issued by the Superintendent of Banks, on April 10, 1916, to Morris B. Goldberger, to transact business as a private banker at No. 75 Clarkson street, in the borough of Manhattan and city of New York, revoked.

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 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 24, 1919

- Oct. 21, 1919. ALEXANDER BOROSS, PRIVATE BANKER  
Location: 60 Niagara street, Buffalo, N. Y.  
Permanent capital: \$15,000.  
Verified certificate executed by Alexander Boross, of Depew, N. Y., applying for authorization to engage in business as a private banker at 60 Niagara street, in the city of Buffalo, N. Y., filed for examination in the State Banking Department.
- Oct. 21, 1919. JOHN NEMETH STATE BANK  
Location: 10 East 22d street, New York, N. Y.  
Approval given to petition for change of name of the "John Nemeth State Bank" to "Nemeth State Bank," and "The Tribune" and "The Sun," two newspapers published in the city of New York, designated as the newspapers in which to publish notice of the presentation of such petition as required by the provisions of section 62 of the General Corporation Law.
- Oct. 23, 1919. G. HILMER LUNDBECK, PRIVATE BANKER  
Location: 24 State street, New York, N. Y.  
Permanent capital: \$50,000.  
Verified certificate executed by G. Hilmer Lundbeck, of 363 Sterling place, Brooklyn, N. Y., applying for authorization to engage in business as a private banker at 24 State street, in the borough of Manhattan and city of New York, filed for examination in the State Banking Department.
- Oct. 23, 1919. BRONX CREDIT UNION  
Location: 949 Avenue St. John, Bronx, N. Y.  
Authorization certificate issued.
- Oct. 24, 1919. RESIGNATION OF STENOGRAPHER  
The resignation of Miss Elizabeth S. Van Vranken, a stenographer employed at the branch office of this department, in New York city, tendered and accepted to take effect October 25, 1919.

110 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., OCTOBER 31, 1919.

- Oct. 24, 1919. **AMHERST SAVINGS & LOAN ASSOCIATION**  
Location: Buffalo, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Oct. 24, 1919. **INDUSTRIAL BANK OF NEW YORK**  
Location: New York, N. Y.  
Capital: \$1,000,000.  
Organization certificate filed for examination in the State Banking Department.  
Incorporators: Bertram H. Borden, Frank N. B. Close,  
Williams Cochran, Richard L. Davisson,  
Philip De Ronde, John Fletcher Farrell,  
Thomas Hildt, Arthur Iselin,  
Percy H. Johnston, Frederic A. Julliard,  
Darwin P. Kingsley, Charles M. Macfarlane,  
Paul Moore, Perley H. Noyes,  
Richard E. Reeves, Samuel W. Reyburn,  
Frank Morse Smith, Paul Sturtevant,  
Everett B. Sweezy, Melvin A. Traylor,  
Stephen H. Tyng, Royall Victor,  
Malcolm D. Whitman, George Whitney,  
John J. Watson, Jr., Ridley Watts,  
Donald G. Geddes, Thomas B. Yuille.
- Oct. 24, 1919. **NORTH-WESTERN TRUST AND SAVINGS BANK**  
Location: Chicago, Ill.  
Superintendent of Banks issued a license to the North-Western Trust and Savings Bank, of Chicago, Ill., authorizing it to maintain an agency in this State at No. 130 East Seventh street, in the borough of Manhattan and city of New York.
- Oct. 25, 1919. **FARMERS TRUST COMPANY OF SOUTHOLD, N. Y.**  
Location: Southold, N. Y.  
Organization certificate refused.
- Oct. 27, 1919. **COBLESKILL SAVINGS AND LOAN ASSOCIATION**  
Location: Cobleskill, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Oct. 27, 1919. **COBLESKILL SAVINGS AND LOAN ASSOCIATION**  
Location: Cobleskill, N. Y.  
Authorization certificate issued.
- Oct. 28, 1919. **THE WADDINGTON BANK**  
Location: Waddington, St. Lawrence Co., N. Y.  
Capital: \$25,000. Surplus: \$6,250.  
Authorization certificate issued.  
Incorporators: Dr. Fred A. Sweet, Bert S. Crapser,  
Bernard Nowland, William A. Daniels,  
William J. McKay, Chesley W. Hanes,  
William J. Palmer.
- Oct. 29, 1919. **PARKSIDE SAVINGS AND LOAN ASSOCIATION**  
Location: Buffalo, N. Y.  
Organization certificate filed for examination in the State Banking Department.

- Oct. 29, 1919. **APPOINTMENT OF STENOGRAPHER**  
Miss Katherine P. Arundell transferred from the position of stenographer in the Department of Architecture 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 November 1, 1919.
- Oct. 30, 1919. **GUARANTEE CREDIT UNION**  
Location: 364 Hopkinson avenue, Brooklyn, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Oct. 30, 1919. **BRECHER & HEILPERN, PRIVATE BANKERS**  
Location: 36 avenue " C ", New York, N. Y.  
Permanent capital: \$25,000.  
Verified certificate executed by Joseph Brecher and Isaac Heilpern, applying for authorization to engage in business as private bankers, at No. 36 avenue " C " in the borough of Manhattan and city of New York, filed for examination in the State Banking Department.
- Oct. 31, 1919. **CORN EXCHANGE SAFE DEPOSIT COMPANY**  
Location: William and Beaver streets, New York, N. Y.  
Application made by the Corn Exchange Safe Deposit Company, the principal office of which is located at the corner of William and Beaver streets, in the borough of Manhattan and city of New York, for permission to open and occupy a branch office in the building now occupied by the Eleventh Ward Branch of the Corn Exchange Bank, located at the corner of avenue " D " and East Tenth street, in the same borough and city.

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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 7, 1919

- Nov. 5, 1919. **COSMOPOLITAN PERSONAL LOAN COMPANY**  
Location: 481 Main street, Buffalo, N. Y.  
Capital: \$30,000.  
Authorization certificate issued.  
Incorporators: Mrs. Leah Cantor, 703 East 5th street, Brooklyn, N. Y.  
Mrs. Jennie Angel, 530 East 9th street, Brooklyn, N. Y.  
Benjamin Morris, 497 6th avenue, New York, N. Y.  
Samuel Weithorn, 261 Georgia street, Buffalo, N. Y.  
DeMerle E. Hart, 242 Grant street, Buffalo, N. Y.
- Nov. 5, 1919. **CORN EXCHANGE SAFE DEPOSIT COMPANY**  
Location: William and Beaver streets, New York, N. Y.  
Approval given to the opening and maintenance of a branch office by the Corn Exchange Safe Deposit Company, on or after November 7th, 1919, at the corner of avenue " D " and East Tenth street, in the borough of Manhattan and city of New York.
- Nov. 6, 1919. **INTERNATIONAL CREDIT UNION**  
Location: 494 Claremont parkway, Bronx, N. Y.  
Organization certificate 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 14, 1919

- Nov. 6, 1919. RESIGNATION OF BANK EXAMINER  
The resignation of Mr. Gilbert R. Hendrickson, an examiner in the State Banking Department, tendered and accepted to take effect November 12, 1919.
- Nov. 8, 1919. KINGSTON TRUST COMPANY  
Location: Kingston, N. Y.  
Approval given to an increase of the capital stock of the Kingston Trust Company, of Kingston, N. Y., from \$150,000 to \$250,000.
- Nov. 7, 1919. CONTINENTAL GUARANTY CORPORATION  
Location: 248 Madison avenue, New York, N. Y.  
Approval given to an increase of the capital stock of the Continental Guaranty Corporation, New York, N. Y., from \$2,000,000 to \$3,000,000.
- Nov. 8, 1919. STATE BANK OF ENDICOTT  
Location: Endicott, Broome Co., N. Y.  
Capital: \$50,000. Surplus: \$10,000.  
Authorization certificate issued.
- Nov. 11, 1919. DUNKIRK TRUST COMPANY  
Location: Dunkirk, Chautauqua Co., N. Y.  
Capital: \$250,000.  
Organization certificate filed for examination in the State Banking Department,  
Incorporators: Arthur H. Hunter, Roland Lord O'Brian,  
Brodie G. Higley, Elton D. Warner,  
Harry C. Hequembourg, Adolph Weinberg,  
David S. Wright, Thomas J. Cummings,  
John J. Murphy, Henry K. Williams,  
Francis S. Stegelske.
- Nov. 13, 1919. EDWIN R. FAY & SONS, PRIVATE BANKERS  
Location: 72 Genesee street, Auburn, N. Y.  
Permanent capital: \$100,000.  
Affidavit of Edwin R. Fay, Fred H. Fay and Charles R. Fay, transacting business under the name "Edwin R. Fay & Sons," private bankers, claiming partial exemption, filed for examination in the State Banking Department.
- Nov. 13, 1919. NATHAN FRANK'S SONS, PRIVATE BANKERS  
Location: 46 Ford street, Ogdensburg, N. Y.  
Permanent capital: \$25,000.  
Affidavit executed by Julius Frank and Leo Frank, transacting business under the name "Nathan Frank's Sons," private bankers, claiming partial exemption, filed for examination in the State Banking Department.
- Nov. 13, 1919. FRED'K ROBERTSON & COMPANY, PRIVATE BANKERS  
Location: 94 Webster street, North Tonawanda, N. Y.  
Permanent capital: \$50,000.  
Affidavit executed by Frederick Robertson and William W. Robertson, transacting business under the name "Fred'k Robertson & Co.," private bankers, claiming partial exemption, filed for examination in the State Banking Department.



- Nov. 13, 1919. **PRESIDENT AND DIRECTORS OF THE MANHATTAN COMPANY**  
 Location: New York, N. Y.  
 Application made by the President and Directors of the Manhattan Company, New York, N. Y., for approval of the opening of branch offices of that institution at the following locations:  
 359 Fulton street, Jamaica, N. Y.  
 82 Main street, Flushing, N. Y.  
 5 Skillman place, Long Island City  
 Corner of Cornaga and Beach 20th street, Far Rockaway  
 Corner of Boulevard and Beach 80th street, Rockaway Beach  
 Corner of Boulevard and Beach 104th street, Seaside  
 Corner of Jamiaca avenue and 115th street, Richmond Hill  
 Corner of Broadway and Laurel Hill Boulevard, Elmhurst  
 Corner of 46th street and Sackett street, Corona  
 Corner of 13th street and Fourth avenue, College Point  
 Corner of Jamaica avenue and Forest parkway, Woodhaven  
 Corner of Myrtle avenue and Seneca avenue, Ridgewood  
 804 Fresh Pond road, Ridgewood
- Nov. 13, 1919. **PRESIDENT AND DIRECTORS OF THE MANHATTAN COMPANY**  
 Location: 40 Wall street, New York, N. Y.  
**BANK OF LONG ISLAND**  
 Location: 359 Fulton street, Jamaica, N. Y.  
 Approval given to the merger of the Bank of Long Island, located at Jamaica, N. Y., into the President and Directors of the Manhattan Company, of New York, N. Y.
- Nov. 14, 1919. **HELANDER & NEKTON, PRIVATE BANKERS**  
 Location: 233 Broadway, New York, N. Y.  
 Permanent capital: \$50,000.  
 Verified certificate executed by Reinhold Salathiel Helander and Toivo Herman Nekton, applying for authorization to engage in business as private bankers, under the name "Helander and Nekton" filed for examination in the State Banking Department.
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- 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 21, 1919
- Nov. 17, 1919. **MADISON AVENUE CREDIT UNION**  
 Location: 921 Madison avenue, New York, N. Y.  
 Affidavit filed in the State Banking Department, executed by the two principal officers of the Madison Avenue Credit Union, to the effect that all general creditors and shareholders of that corporation have been paid in full, that it has neither assets nor liabilities, officers or directors and that there are no outstanding obligations against it.
- Nov. 17, 1919. **CALL FOR REPORTS**  
 Superintendent of Banks issued a call for quarterly reports by banks, trust companies and private bankers, the close of business on Wednesday, November 12th, 1919, being designated as the day with reference to which such reports shall be made.
- Nov. 17, 1919. **C. CAPPELLINO & SONS, PRIVATE BANKERS**  
 Location: 157 Court street, Buffalo, N. Y.  
 Verified certificate executed by Calegero Cappellino, Salvatore Cappellino and Frank John Cappellino, applying for authorization to engage in business as private bankers, under the firm name or style of "C. Cappellino & Sons," at 157 Court street, Buffalo, N. Y., refused.

114      REPORT ON BANKS OF DEPOSIT AND DISCOUNT

- Nov. 18, 1919. WM. H. SEWARD & COMPANY, PRIVATE BANKERS  
 Location: 96 Genesee street, Auburn, N. Y.  
 Permanent capital: \$100,000.  
 Affidavit executed by William H. Seward and William H. Seward, Jr., private bankers, claiming partial exemption and transacting business under the name "Wm. H. Seward & Co.," filed for examination in the State Banking Department.
- Nov. 18, 1919. NATHAN J. PACKARD, PRIVATE BANKER  
 Location: No. 1 Wall street, New York, N. Y.  
 Permanent capital \$100,000.  
 Affidavit executed by Nathan J. Packard, a private banker, claiming partial exemption, transacting business under the firm name or style of "Packard & Company" at No. 1 Wall street, in the borough of Manhattan and city of New York, filed for examination in the State Banking Department.
- Nov. 18, 1919. THE SHAWMUT CORPORATION OF BOSTON  
 Location: Boston, Mass.  
 License issued to The Shawmut Corporation, of Boston, authorizing it to maintain an agency in this State at No. 65 Broadway, in the borough of Manhattan and city of New York.
- Nov. 19, 1919. HEMPSTEAD CO-OPERATIVE BUILDING AND LOAN ASSN.  
 Location: First National Bank Building, Hempstead, N. Y.  
 Approval given to a change of location of the office of the Hempstead Co-operative Building and Loan Association, from The First National Bank Building, to The Second National Bank Building, Hempstead, N. Y., such change of location to become effective on or after November 20, 1919.
- Nov. 20, 1919. ROTHSCHILD BROS. & COMPANY  
 Location: East State & S. Tioga streets, Ithaca, N. Y.  
 Permanent capital: \$25,000.  
 Verified certificate executed by Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, private bankers, claiming partial exemption, and transacting business under the firm name or style "Rothschild Bros. & Co.," Ithaca, N. Y., filed for examination in the State Banking Department.
- Nov. 21, 1919. CITIZENS BANK OF CLYDE  
 Location: Clyde, Wayne Co., N. Y.  
 Capital: \$50,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Albert D. Collier,                      Harry L. Smith,  
                   George C. Watson,                      Frank L. Waldorf,  
                   Daniel P. Maloy,                      Edward H. Glover,  
                   Harry C. Bray,                      Paul D. Collier,  
                   Le Van R. Barnes,                      George E. Brisbin,  
    Alfred S. Armstrong.
- Nov. 20, 1919. APPOINTMENT OF BANK EXAMINER  
 Mr. Franklin W. Bright, of 105 West 76th 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 Monday, December 1, 1919.

## 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 28, 1919

- Nov. 21, 1919. **THE AMERICAN BANK**  
 Location: Lackawanna, N. Y.  
 Capital: \$100,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Incorporators: Adolph Rosinski, Frank Jurek,  
 Rudolph Zahorski, Theodore Michalek,  
 Stephen J. Maricich, Leon J. Nowak,  
 Maxwell M. Nowak, Gregur Mekic,  
 John J. Sullivan, Stanley J. Pawlowski.
- Nov. 21, 1919. **FLUSHING COOPERATIVE SAVINGS & LOAN ASSOCIATION**  
 Location: 20 Main street, Flushing, N. Y.  
 Approval given to a change of location of the office of the Flushing Co-operative Savings and Loan Association from No. 20 Main street, Flushing, N. Y., to No. 33½ Main street, Flushing, N. Y., the change to become effective on or after November 22, 1919.
- Nov. 22, 1919. **CITIZENS COMMERCIAL TRUST COMPANY**  
 Location: Ellicott square, Buffalo, N. Y.  
 Application made by the Citizens Commercial Trust Company for approval of the opening and maintenance of a branch office of that institution at No. 301 Triangle street, Buffalo, N. Y.
- Nov. 22, 1919. **THE MARINE TRUST COMPANY**  
 Location: Marine Bank Building, Buffalo, N. Y.  
 Application made by The Marine Trust Company, of Buffalo, N. Y., for approval of the opening of a branch office of that institution at No. 1423 Fillmore avenue, Buffalo, N. Y.
- Nov. 24, 1919. **CITIZENS COMMERCIAL TRUST COMPANY**  
 Location: Ellicott square, Buffalo, N. Y.  
 The Citizens Commercial Trust Company, of Buffalo, N. Y., authorized to open and occupy a branch office, on or after December 15, 1919, at No. 301 Triangle street, in the city of Buffalo, N. Y.
- Nov. 25, 1919. **HELANDER & NEKTON, PRIVATE BANKERS**  
 Location: 233 Broadway, New York, N. Y.  
 Permanent capital: \$50,000. Surplus: \$15,000.  
 Authorization certificate issued to Reinhold Salathiel Helander and Toivo Herman Nekton to engage in business as private bankers under the name "Helander & Nekton, Private Bankers."
- Nov. 25, 1919. **JULIUS JOSEPHSON, PRIVATE BANKER**  
 Location: 1,783 Pitkin avenue, Brooklyn, N. Y.  
 Approval given to a reduction in the permanent capital of Julius Josephson, a private banker from \$30,000 to \$5,000.
- Nov. 26, 1919. **CHARLES FRAZIER & Co., PRIVATE BANKERS**  
 Location: 93 Nassau street, New York, N. Y.  
 Permanent capital: \$100,000.  
 Verified certificate executed by Charles Frazier and Charles W. Frazier, private bankers claiming partial exemption, and engaged in business under the name "Charles Frazier & Company, Private 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., DECEMBER 5, 1919

Nov. 28, 1919. APPOINTMENT OF EXAMINER OF SECURITIES

Mr. George A. White, of Albany, N. Y., appointed by the State 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. 28, 1919. GUARANTEE CREDIT UNION

Location: 364 Hopkinson avenue, Brooklyn, N. Y.  
Authorization certificate issued.

Nov. 29, 1919. THE MARINE TRUST COMPANY

Location: Marine Bank Building, Buffalo, N. Y.  
The Marine Trust Company, the principal office of which is located in the Marine Bank Building, Buffalo, N. Y., authorized to open and occupy a branch office at No. 1,423 Fillmore avenue, in the same city, on or after January 1, 1920.

Dec. 1, 1919. Q. W. WELLINGTON & Co.'s BANK, PRIVATE BANKERS

Location: Corner Market and Pine streets, Corning, N. Y.  
Permanent capital: \$100,000.  
Affidavit executed by Quincy W. Wellington and Benjamin W. Wellington, private bankers, claiming partial exemption and transacting business under the firm name or style of "Q. W. Wellington & Co.'s Bank," filed for examination in the State Banking Department.

Dec. 2, 1919. ROCHESTER TRUST & SAFE DEPOSIT COMPANY

Location: Rochester, N. Y.  
Approval given to an increase of the capital stock of the Rochester Trust and Safe Deposit Company from \$500,000 to \$1,000,000.

Dec. 3, 1919. RISING CREDIT UNION

Location: 702 East 156th street, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.

Dec. 3, 1919. BANKERS TRUST COMPANY

Location: 16 Wall street, New York, N. Y.  
Approval given to an increase of the capital stock of the Bankers Trust Company, New York, N. Y., from \$15,000,000 to \$20,000,000.

Dec. 3, 1919. BANK OF LAWRENCE

Location: Lawrence, L. I.  
Approval given to an increase of the capital stock of the Bank of Lawrence from \$50,000 to \$100,000.

Dec. 4, 1919. INTERNATIONAL CREDIT UNION

Location: 494 Claremont parkway, Bronx, New York, N. Y.  
Authorization certificate issued.

Dec. 4, 1919. FOOD DEALERS CREDIT UNION

Location: 428 Hopkinson avenue, Brooklyn, N. Y.  
Organization certificate filed for examination in the State Banking Department.

Dec. 4, 1919. MERCHANTS PERSONAL LOAN COMPANY

Location: 44 Court street, Brooklyn, N. Y.  
Certified copy of order granted at a Special Term Part 1 of the Supreme Court held in and for the county of Kings, at the County Court House, Brooklyn N. Y., on the 29th day of November, 1919, declaring the Merchants Personal Loan Company dissolved and its corporate existence terminated, 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 12, 1919

- Dec. 5, 1919. **STEBEN TRUST COMPANY**  
Location: Hornell, N. Y.  
(Conversion of Bank of Steuben)  
Organization certificate filed for examination in the State Banking Department.
- Dec. 5, 1919. **EASTERN DISTRICT CREDIT UNION**  
Location: 215 Havemeyer street, Brooklyn, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Dec. 5, 1919. **GIBRALTER CREDIT UNION**  
Location: Pythian Hall 1941 Madison avenue, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Dec. 5, 1919. **BRECHER & HEILPERN, PRIVATE BANKERS**  
Location: 1587 Madison avenue, New York, N. Y.  
Verified certificate executed by Joseph Brecher and Isaac Heilpern applying for authorization to engage in business as private bankers under the firm name or style of "Brecher & Heilpern," filed for examination in the State Banking Department.
- Dec. 9, 1919. **BANKERS TRUST VOMPANY**  
Location: 16 Wall street, New York, N. Y.  
Application made by the Bankers Trust Company the principal office of which is located at 16 Wall street, in the borough of Manhattan and city of New York, for permission to open and occupy a branch office at 3 and 5 Place Vendome in the city of Paris, in the Republic of France.
- Dec. 10, 1919. **RESIGNATION OF BANK EXAMINER**  
The resignation of Mr. Ralph W. Taylor an examiner in the State Banking Department, tendered and accepted to take effect December 15, 1919.
- Dec. 10, 1919. **INDEPENDENT AMERICAN CREDIT UNION**  
Location: 100 Essex street, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Dec. 11, 1919. **ENRICO ORTOLANI & BROTHER, PRIVATE BANKERS**  
Location: 120 Erie street, Buffalo, N. Y.  
Authorization certificate issued to Enrico Ortolani and Mario Ortolani to engage in business as private bankers under the firm name or style of "Enrico Ortolani and Brother."  
Permanent capital: \$25,000.
- Dec. 11, 1919. **THE CENTRAL CREDIT UNION**  
Location: 75 East 116th street, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Dec. 11, 1919. **AMERICAN EXPRESS CREDIT UNION**  
Location: 65 Broadway, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Dec. 11, 1919. **BANKERS TRUST COMPANY**  
Location: 16 Wall street, New York, N. Y.  
The Bankers Trust Company, the principal office of which is located at 16 Wall street, in the borough of Manhattan and city of New York, authorized to open and occupy a branch office on or after January 1, 1920, at 3 and 5 Place Vendome, in the city of Paris, Republic of France.

Dec. 12, 1919. **BANK OF BLASDELL**

Location: Blasdell, Erie Co., N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: John F. Jewart,	Ivan M. Knowlton
John M. McClintock,	LeRoy N. Osborn,
Warren F. Salisbury,	William P. Stambach,
Henry R. Stratemeier,	James W. Stutts,
William R. McConnell,	Alexander Paterson.

Dec. 12, 1919. **THE GREENWICH BANK OF THE CITY OF NEW YORK**

Location: 135 William street, New York, N. Y.

Application made by The Greenwich Bank of the City of New York for permission to open and occupy a branch office at the southwest corner of Greenwich and Warren streets, in the borough of Manhattan and city of New York.

Dec. 12, 1919. **GENERAL MOTORS ACCEPTANCE CORPORATION**

Location: Broadway and 57th street, New York, N. Y.

Application made by the General Motors Acceptance Corporation, the principal office of which is located at Broadway and 57th street in the borough of Manhattan and city of New York for permission to open and occupy a branch office at 124 West Fourth street, Los Angeles, California.

Dec. 12, 1919. **THE RISING CREDIT UNION**

Location: 702 East 156th 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., DECEMBER 19, 1919

Dec. 12, 1919. **THE GREENWICH BANK OF THE CITY OF NEW YORK**

Location: 135 William street, New York, N. Y.

Approval given to the opening and maintenance of a branch office of The Greenwich Bank of the City of New York, on or after May 1, 1920, at the southwest corner of Greenwich and Warren streets, in the borough of Manhattan and city of New York.

Dec. 15, 1919. **THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY**

Location: Albany, N. Y.

Approval given to an increase of the capital stock of the Albany Safe Deposit and Storage Company, of Albany, N. Y., from \$90,000 to \$100,000.

Dec. 16, 1919. **GENERAL MOTORS ACCEPTANCE CORPORATION**

Location: 1,764 Broadway, New York, N. Y.

Application made by the General Motors Acceptance Corporation, the principal office of which is located at 1,764 Broadway, in the borough of Manhattan and city of New York, for approval of the opening and maintenance of a branch office at No. 1,403 Main street, in the city of Dallas, Texas.

Dec. 16, 1919. **INDUSTRIAL BANK OF NEW YORK**

Location: New York, N. Y.

Capital: \$1,000,000. Surplus: \$500,000.

Authorization certificate issued.

Dec. 16, 1919. **THE MARINE TRUST COMPANY**

Location: Buffalo, N. Y.

Application made by The Marine Trust Company, the principal office of which is located in the Marine Bank Building, Buffalo, N. Y., for permission to open and occupy a branch office at No. 752 Tonawanda street, Buffalo, N. Y.

- Dec. 16, 1919. WESTCHESTER AVENUE BANK  
Location: 1,060 Westchester avenue, New York, N. Y.  
Approval given to a change of name of the "Westchester Avenue Bank" to "Tradesmens Bank," and the "Record-Times" a newspaper published in the county of the Bronx, designated as the newspaper in which to publish notice of the presentation of the petition as required by section 62 of the General Corporation Law.
- Dec. 12, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION  
Location: 1,764 Broadway, New York, N. Y.  
Approval given to the opening and maintenance of a branch office of the General Motors Acceptance Corporation, on or after January 1, 1920, at No. 124 West Fourth street, in the city of Los Angeles, California.
- Dec. 15, 1919. THE MARINE TRUST COMPANY  
Location: Marine Bank Building, Buffalo, N. Y.  
Approval given to the opening and maintenance of a branch office of The Marine Trust Company, of Buffalo, N. Y., at No. 752 Tonawanda street, Buffalo, N. Y.
- Dec. 17, 1919. AMERICAN COOPERATIVE SAVINGS & LOAN ASSOCIATION  
Location: 147 East 125th street, New York, N. Y.  
Approval given to a change of location of the office of the American Cooperative Savings and Loan Association from No. 147 East 125th street, in the borough of Manhattan and city of New York, to No. 217 West 125th street, in the same borough and city, such change of location to become effective on or after December 18, 1919.
- Dec. 17, 1919. GENERAL MOTORS ACCEPTANCE CORPORATION  
Location: 1,764 Broadway, New York, N. Y.  
Approval given to the opening and maintenance of a branch office of the General Motors Acceptance Corporation, the principal office of which is located at 1,764 Broadway, in the borough of Manhattan and city of New York, at No 1,403 Main street, in the city of Dallas, Texas.
- Dec. 17, 1919. WALDEN BUILDING, SAVINGS AND LOAN ASSOCIATION  
Location: Walden, Orange Co., N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Dec. 18, 1919. THE FREEPORT BANK OF FREEPORT  
Location: Freeport, Nassau Co., N. Y.  
Approval given to an increase of the capital stock of The Freeport Bank of Freeport, Queens County, New York, from \$30,000 to \$100,000.
- Dec. 18, 1919. KINGSTON TRUST COMPANY  
Location: Kingston, N. Y.  
Application made by the Kingston Trust Company, the principal office of which is located at 37 Main street, Kingston, N. Y., for permission to open and occupy a branch office at 518 Broadway, in the same city.
- Dec. 18, 1919. INDEPENDENT AMERICAN CREDIT UNION  
Location: 100 Essex street, New York, N. Y.  
Application for authorization refused.
- Dec. 18, 1919. KINGSTON TRUST COMPANY  
Location: 37 Main street, Kingston, N. Y.  
Approval given to the opening and maintenance of a branch office of the Kingston Trust Company, on or after January 15, 1920, at No. 518 Broadway, in the city of Kingston, N. Y.
- Dec. 18, 1919. WALDEN BUILDING SAVINGS AND LOAN ASSOCIATION  
Location: Walden, 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., DECEMBER 26, 1919

- Dec. 19, 1919. **MANUFACTURERS TRUST COMPANY**  
 Location: 774 Broadway, Brooklyn, N. Y.  
 Approval given to an increase of the capital stock of the Manufacturers Trust Company, of Brooklyn, N. Y., from \$1,000,000, to \$2,000,000.
- Dec. 19, 1919. **THE STATE BANK**  
 Location: 376-378 Grand street, New York, N. Y.  
 Application made by The State Bank, the principal office of which is located at 376-378 Grand street, in the borough of Manhattan and city of New York, for permission to open and occupy a branch office at the northwest corner of 158th street, Union and Westchester avenues, in the same borough and city.
- Dec. 19, 1919. **THE STATE SAFE DEPOSIT COMPANY**  
 Location: 376-378 Grand street, New York, N. Y.  
 Application made by The State Safe Deposit Company the principal office of which is located at 376-378 Grand street, in the borough of Manhattan and city of New York for permission to open and occupy a branch office at the northwest corner of 158th street, Union and Westchester avenues, in the same borough and city.
- Dec. 22, 1919. **EMPIRE STATE CREDIT UNION**  
 Location: 132 Norfolk street, New York, N. Y.  
 Approval given to a change of location of the office of the Empire State Credit Union, of New York, N. Y., from 132 Norfolk street, in the borough of Manhattan and city of New York, to 80 avenue " A " in the same borough and city, the change of location to become effective on or after December 23, 1919.
- Dec. 22, 1919. **THE STATE BANK**  
 Location: 376-378 Grand street, New York, N. Y.  
 Approval given to the opening and maintenance of a branch office of The State Bank, on or after May 1, 1920, at the northwest corner of 158th street, Union and Westchester avenues, in the borough of Manhattan and city of New York, conditioned upon the closing of the branch office heretofore maintained by said corporation at the southwest corner of 158th street, Union and Westchester avenues, in the same borough and city.
- Dec. 22, 1919. **THE STATE SAFE DEPOSIT COMPANY**  
 Location: 376-378 Grand street, New York, N. Y.  
 Approval given to the opening of a branch office of The State Safe Deposit Company, on or after May 1, 1920, at the northwest corner of 158th street, Union and Westchester avenues, in the borough of Manhattan and city of New York, conditioned upon the closing of the branch office heretofore maintained by said institution at the southwest corner of 158th street, Union and Westchester avenues, in the same borough and city.
- Dec. 23, 1919. **REALTY ASSOCIATES INVESTMENT CORPORATION**  
 Location: 176 Broadway, New York, N. Y.  
 Application made by the Realty Associates Investment Corporation, the principal office of which is located at 176 Broadway, in the borough of Manhattan and city of New York, for permission to open and occupy a branch office at 164 Remsen street, in the Borough of Brooklyn, city of New York.
- Dec. 24, 1919. **SPRINGWATER STATE BANK**  
 Location: Springwater, Livingston Co., N. Y.  
 Capital: \$25,000. Surplus: \$5,000.  
 Authorization certificate issued.



- Dec. 24, 1919. REALTY ASSOCIATES INVESTMENT CORPORATION  
Location: 176 Broadway, New York, N. Y.  
Approval given to the opening and maintenance of a branch office of the Realty Associates Investment Corporation, on or after January 1, 1920, at No. 164 Remsen street, in the city of New York, borough of Brooklyn, State of New York.
- Dec. 24, 1919. THE EQUITABLE TRUST COMPANY OF NEW YORK  
Location: 37 Wall street, New York, N. Y.  
Approval given to an increase of the capital stock of The Equitable Trust Company of New York from \$6,000,000 to \$12,000,000.
- Dec. 24, 1919. SLAVONIC IMMIGRANT BANK  
Location: 436 West 23d street, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.  
Incorporators: Michael I. Pupin, 1 W. 72d street, New York, N. Y.  
Paul N. Pavlovitch, 443 W. 22d street, New York, N. Y.  
Bozo Rankovich, 249 E. 71st street, New York, N. Y.  
Dusan Tripoevich, 443 W. 22d street, New York, N. Y.  
Rose Rankovich, 249 E. 71st street, New York, N. Y.  
Helen Hartley Jenkins, 232 Madison avenue, New York, N. Y.
- Dec. 24, 1919. THE STATE SAFE DEPOSIT COMPANY  
Location: 376-378 Grand street, New York, N. Y.  
Approval given to an increase of the capital stock of The State Safe Deposit Company from \$100,000 to \$200,000.
- Dec. 23, 1919. 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 Nos. 266-268 Grand street, in the borough of Manhattan and city of New York.
- Dec. 24, 1919. 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, the principal office of which is located at 140 Broadway, in the borough of Manhattan and city of New York, at Nos. 266-268 Grand street, in the same borough and city, on or after January 1, 1920.

*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, 1919*

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 4¼ per cent. ....	10,000
Baltimore and Ohio Railroad Co. 5 per cent. ....	10,000
United States 4¼ per cent. ....	40,000
	\$125,000
Alden State Bank, Alden, New York State 4 per cent. ....	1,000
Alliance Bank, Rochester, United States 4¼ per cent. ....	\$1,000
United States 4¼ per cent. ....	53,000
	56,000
Alvino, Pietro, New York City 4¼ per cent. ....	20,000
American Bank, Lackawanna, New York State 4 per cent. ....	1,000
Andover State Bank, Andover, New York State 4 per cent. ....	1,000
Angelino, Alexander, New York, New York City 4½ per cent. ....	5,000
Arkport State Bank, Arkport, New York State 4 per cent. ....	1,000
Baccelli, Germano, P., Albany, North Tonawanda City 4½ per cent. ....	\$1,650
Pennsylvania R. R. Co. 5 per cent. ....	4,000
Minn., St. Paul & Sault St. Marie Ry. 4 per cent. ....	2,000
	7,650
Bajardi, Vincenzo, New York, New York City 4 per cent. ....	\$6,000
New York City 4¼ per cent. ....	10,000
	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 Akron, Akron, New York State 4 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
New York City, 4¼ per cent. ....	260,000
	261,000
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 Depew, Depew, New York State 4 per cent. ....	1,000
Bank of Discount, New York, New York State 3 per cent. ....	1,000

*Statement of Securities, Etc.— (Continued).*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
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 4¼ 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 4¼ per cent.....	1,000
Bank of Hicksville, Hicksville, United States 2 per cent.....	1,000
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 4¼ 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 4¼ 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 Waterford, Waterford, New York State 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 4¼ per cent.....	1,000
Barasch, Sigmund W., New York City, New York City 4½ per cent .....	\$15,000
United States 4¼ per cent .....	5,000
New York City 4¼ per cent.....	2,000
New York State 4 per cent.....	3,000
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	25,000
Bigelow & Company, New York, Bayonne City, N. J., 5 per cent	\$5,000
Pennsylvania R. R. Co. 4½ per cent.....	20,000
Greenwich & Johnsonville Ry. Co. 4 per cent.....	7,000
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	32,000
Bingham State Bank, Mount Morris, 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
Bloomington Brothers, New York, New York City 4¼ 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..... 10,000	
	96,000
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 4¼ per cent..... 2,000	
	9,000
Boross, Alexander, Buffalo, New York State 4 per cent..... 6,000	
Bowery Bank of New York, The, New York, United States 4 per cent.. 1,000	
Broadalbin Bank, Broadalbin, New York State 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 4¼ per cent..... 1,000	
Bryant Park Bank, New York, United States 2 per cent..... 1,000	
Calvosa, Carlo, New York, United States 4¼ per cent..... 11,000	
Cappellino, C. & S., Rochester, New York State 4 per cent..... \$5,000	
Southern Pacific Ry. 4 per cent..... 1,000	
	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
Central Mercantile Bank of New York, New York, New York State 4 per cent .....	1,000
Centre Moriches Bank, Centre Moriches, United States 2 per cent..... 1,000	
Cesario, Girardi & Company, New York, New York City 3½ per cent.... 12,000	
Chelsea Exchange Bank, New York, United States 2 per cent..... 1,000	
Ciacca, Orazio, Schenectady, United States 4¼ per cent..... 5,500	
Citizens' Bank of Arcade, Arcade, United States 4 per cent..... 1,000	
Citizens' Bank of Attica, Attica, New York State 4 per cent..... 1,000	
Citizens' Bank of Binghamton, Binghamton, New York State 4 per cent. 1,000	
Citizens Bank of Cape Vincent, Cape Vincent, United States 4¾ per cent. 1,000	
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 State 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, 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	
United States 3½ per cent..... 500,000	
	501,000

*Statement of Securities, Etc.— (Continued).*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
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
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	10,500
De Luca, V. & Co., New York, New York City 4¼ 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 4¼ per cent.....	1,000
United States 4 per cent.....	2,000
United States 4¼ per cent.....	5,000
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	13,000
Del Papa, Michael, Elmira, New York City 4¼ per cent.....	6,000
Del Papa, Michael, New York, New York City 4¼ 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
United States 4¼ per cent.....	2,000
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	8,500
Di Mezza, 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
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	7,000
Dinnella, Pietro, Brooklyn, New York City 4¼ per cent.....	\$14,000
United States 4¼ per cent.....	4,000
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	18,000
Dobbs Ferry Bank, Dobbs Ferry, New York State 4 per cent.....	1,000
Duly, Michael, Rome, United States 4¼ per cent.....	5,500
Dundee State Bank, Dundee, United States 4 per cent.....	1,000
East Side Bank, Niagara Falls, New York State 4¼ per cent.....	1,000
Engel, Morris, New York, New York City 4¼ per cent.....	10,000
Exchange Bank, Oakfield, New York State 4 per cent.....	1,000
Faour, D. J., and Brothers, New York, New York City 4 per cent.....	\$18,000
New York City 4¼ per cent.....	30,000
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	48,000
Farmers' Bank of Springville, Erie county, N. Y., The, Springville, New York State 4 per cent.....	1,000
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, Spencer, United States 2 per cent.....	1,000
Fayetteville Commercial Bank, Fayetteville, New York State 4 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
United States 4¼ per cent.....	125,000
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	126,000
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 City 4 per cent.....	6,000
Gallo, Nicola, Binghamton, Solvay Village 4½ per cent.....	\$6,000
United States 4¼ per cent.....	2,000
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	8,000

*Statement of Securities, Etc.— (Continued).*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Gapczynski, William, Schenectady, United States 3½ per cent.	\$200
United States 4 per cent.....	1,000
United States 4¼ per cent.....	4,200
	<hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 5,400
Garfunkel & Tauster, New York, New York City 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 & Goodman, New York, New York City 4 per cent.....	6,000
Goldberg, Shepard J., New York City 3½ per cent.....	10,000
Goodman, David C., New York, New York City 4¼ per cent.. . .	\$2,000
New York City 4½ per cent.....	4,000
	<hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 6,000
Greenhut, J. B. & Company, New York, New York City 4¼ per cent....	10,000
Greenwich Bank of the City of New York, United States 4 per cent.....	1,000
Gualtieri, Rocco, Rome, United States 4¼ per cent.....	5,350
Guarini & Candela, New York, New York City 4½ per cent.....	\$20,000
New York City 4¼ per cent.....	15,000
New York City 4 per cent.....	25,000
United States 4¼ per cent.....	50,000
	<hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 110,000
Hedman, Hornborg & Co., New York, United States 4 per cent.....	5,500
Helander & Nekton, New York, New York City, 4 per cent.....	6,000
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
	<hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 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
Horvatt, Andrew J., New York, United States 4¾ per cent.....	5,000
Hurwitz, A. & J., Brooklyn, New York City 4¼ per cent.....	\$5,000
United States 4¼ per cent.....	8,000
	<hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 13,000
Hurwitz, A. & J., Brooklyn, New York City 4¾ per cent.....	5,000
Imbrie & Co., New York, New York City 4¼ per cent.....	51,000
Industrial Bank of New York, New York, New York State 4¼ per cent...	1,000
International Bank, New York, New York State 4 per cent....	\$1,000
United States 4¾ per cent.....	110,000
	<hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 111,000
Jagocki, Frank X., Brooklyn, New York City 4¼ 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 4¼ per cent.....	1,000
Josephohn, Michael, New York, New York City 4½ per cent....	\$6,500
New York City 4¼ per cent.....	2,000
Pennsylvania R. R. Co., 4½ per cent.....	1,000
Pennsylvania R. R. Co., 5 per cent.....	4,000
United States 4 per cent.....	1,000
San Francisco City and County 4½ per cent.....	5,000
	<hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 19,500
Josephson, Julius, Brooklyn, New York City 4½ per cent.....	5,000
Juliland Bank, The, Greene, New York State 4 per cent.....	1,000
Karagheusian, Miran, New York, New York City 4¼ per cent.....	5,000

*Statement of Securities, Etc.— (Continued).*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Kiss, Emil, New York, New York City 4¼ per cent.....	\$16,000
New York City 3½ per cent.....	4,000
New York City 4 per cent.....	10,000
United States 4¼ per cent.....	10,300
United States 3½ per cent.....	200
Pennsylvania R. R. Co., 4½ per cent.....	1,000
	<hr/> 41,500
Krimmert, 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	\$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 4¼ per cent.....	5,000
United States 4¾ per cent.....	2,000
	<hr/> 26,000
Laudisi, Lawrence, Long Island City, New York City 4¼ per cent.....	5,400
Lederer, Richard M., New York, New York City 4¼ per cent....	\$20,000
United States 4¼ per cent.....	22,500
	<hr/> 42,500
Legniti, Angelo, New York, New York City 4¼ 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
Lordi, Giovanni, New York, Baltimore and Ohio R. R. Co. 3½ per cent...	11,000
Lundbeck, G. Hilmer, United States 4¾ per cent.....	10,000
Lunghino, Michael A., Buffalo, United States 4¼ per cent.....	16,000
Lunghino, S. & Sons, Buffalo, New York City 4¼ 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
United States 4¼ per cent.....	9,000
	<hr/> 39,000
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 4¼ per cent.....	5,000
Pennsylvania R. R. Co. 4½ per cent.....	5,000
Michigan Central R. R. Co. 3½ per cent.....	10,000
United States 4¼ per cent.....	5,000
	<hr/> 41,000
Macy, R. H. & Company, New York, Chicago & Northwestern	
Railway Company 4 per cent.....	\$100,000
Delaware & Hudson Railway Company 4 per cent.....	75,000
New York City 4½ per cent.....	55,000
New York City 4¼ per cent.....	50,000
	<hr/> 280,000
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 4¼ per cent....	5,000

*Statement of Securities, Etc.— (Continued).*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Markel Brothers, New York, New York City 4¼ per cent.....	\$15,000
United States 4¼ per cent.....	2,000
Southern Pacific Ry. Co. 4 per cent.....	5,000
	22,000
Market Bank of Buffalo, Buffalo, United States 4¼ 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
United States 4¼ per cent.....	5,000
	15,000
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
	\$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
United States 3½ per cent.....	175,000
	176,000
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, 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
Molea, Guisepe, 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
Municipal Bank, Brooklyn, New York State 4½ 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	
United States 4¼ per cent.....	1,000
Manhattan Ry. Co. 4 per cent.....	3,000
	10,000
Nemeth, John, New York, New York City 4¼ 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, United States 4¼ 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 4¼ per cent.....	1,000
Ogdensburg Bank, Ogdensburg, United States 2 per cent.....	1,000
Oppenheim, Harry, New York, New York City 4¼ per cent.....	\$10,000
New York City 4 per cent.....	20,000
	30,000
Orbach, Faybik & Molitoris, New York, New York City 4½ per cent....	6,000
Ortolani, Enrico, Buffalo, New York City 4¼ per cent.....	\$10,000
New York City 4 per cent.....	10,000
United States 4¼ per cent.....	7,000
	27,000



SECURITIES IN CUSTODY OF SUPERINTENDENT

129

Statement of Securities, Etc.— (Continued).

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Ortolani, Enrico, & Brother, Buffalo, United States 4¼ per cent.....	6,000
Osborne Bank, East Hampton, New York State 4 per cent.....	\$1,000
United States 4¼ per cent.....	21,200
	<hr/> 22,200
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, Michèle G., New York, New York City 4½ per cent.....	\$5,000
Chicago, Milwaukee & St. Paul Ry. 4½ per cent.....	1,000
United States 4¼ per cent.....	4,000
	<hr/> 10,000
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 Evans Mills, United States 4¼ per cent.....	1,000
People's Bank of Hamburg, The, Hamburg, New York State 3 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
United States 4¼ per cent.....	25,000
	<hr/> 26,000
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, 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 4¼ per cent.....	15,000
	<hr/> 22,000
Perera, Lionello & Company, New York, New York City 4¼ 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.....	45,000
United States 4 per cent.....	20,000
United States 4¼ per cent.....	120,000
	<hr/> \$305,000
Perretta, Rocco & Co., Utica, Utica City 4½ per cent.....	\$5,000
United States 3½ per cent.....	2,000
United States 4¼ per cent.....	9,000
	<hr/> 16,000
Phoenix Bank, The, Phoenix, United States 2 per cent.....	1,000
Power City Bank, Niagara Falls, New York State 4 per cent.....	1,000
Prattsburg State Bank, Prattsburgh, New York State 4 per cent.....	1,000
Prisco, Raffaele, New York, United States 4¼ per cent.....	15,000
Progress Bank of New York, The, New York, New York State 4 per cent.	1,000
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

*Statement of Securities, Etc.— (Continued).*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Ruttkay, Eugene, New York, New York City 4 per cent.....	\$5,000
New York City 4½ per cent.....	500
United States 4 per cent.....	200
United States 3½ per cent.....	100
	<hr/>
	5,800
Sakser, Frank, New York, New York State 4 per cent.....	\$5,000
United States 4 per cent.....	300
	<hr/>
	5,300
Saugerties Bank, The Saugerties, New York State 4 per cent.....	1,000
Scheidt, John H., Brooklyn, New York City 4¼ per cent.....	6,000
Schirripa, Vincent, Albany, New York State 4 per cent.....	\$5,000
United States 4¼ per cent.....	500
	<hr/>
	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 4¼ per cent .....	\$5,800
United States 4¼ per cent.....	5,000
	<hr/>
	10,800
Schwabach, Sigmund Geza, New York, New York City 4 per cent .....	\$400
New York City 4½ per cent.....	12,000
	<hr/>
	12,400
Sconfietti, Cesare, Rochester, United States 4¼ per cent.....	5,500
Scotto, L. & Son, & Joseph Martiniano, New York, New York city 4 per cent.....	\$3,000
New York City 4¼ per cent.....	38,000
	<hr/>
	41,000
Scotto, Raphael, New York, New York City 4¼ 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 4¼ per cent	1,000
Sessa, Joseph, New York, New York City 4¼ per cent.....	\$31,000
New York City 4 per cent.....	19,000
United States 4¼ per cent.....	70,000
	<hr/>
	120,000
Sinclairville State Bank, Sinclairville, United States 4¼ 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
United States 4¼ per cent.....	25,000
	<hr/>
	26,000
South Side Bank of Bay Shore, N. Y., Bay Shore, New York State 4 per cent .....	1,000
South Side Bank of Buffalo, Buffalo, New York State 4 per cent.....	1,000
Springwater State Bank, Springwater, New York State 4 per cent.....	1,000
Stabile, Francis R., New York, New York City 4¼ per cent..	\$5,000
New York City 4½ per cent.....	5,000
United States 4¼ per cent.....	6,000
	<hr/>
	16,000
Standard Bank, The, New York, New York State 4 per cent.....	1,000
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

*Statement of Securities, Etc.— (Continued).*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
State Bank of East Syracuse, East Syracuse, New York State 4¼ per cent .....	1,000
State Bank of Endicott, Endicott, 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 Parish, Parish, 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 Shortsville, Shortsville, United States 4¼ 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 4¼ per cent	1,000
Straus, Max, New York, New York City 4 per cent.....	\$100
New York City 4½ per cent.....	6,000
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	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 4¼ per cent.....	6,000
Termini, Guisepppe, 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 Rail- road 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 4¼ per cent.....	20,000
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	39,000
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 4½ per cent.....	1,000
Verrilli Bros., New York, New York City 4¼ per cent.....	7,000
Vescera, Michele, Syracuse, New York State 4 per cent.....	5,000
Vet, Joseph, Mechanicville, New York State 4½ per cent....	\$8,000
New York State 4 per cent.....	1,000
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	9,000
Vigliani, E. and Company, New York, New York City 4¼ per cent....	10,000
Waddington Bank, Waddington, New York State 4 per cent.....	1,000
Watkins State Bank, Watkins, New York State 4 per cent.....	1,000
Westchester Avenue Bank, New York, New York State 4 per cent.....	1,000
West New Brighton Bank, West New Brighton, 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 4¼ per cent	\$1,000
United States 4¼ per cent.....	125,000
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	126,000

## REPORT ON BANKS OF DEPOSIT AND DISCOUNT

*Statement of Securities, Etc.— (Continued).*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Yorkville Bank, New York, New York State 4 per cent.....	1,000
Zaro, Henry C., New York, New York City 4 per cent.....	\$1,000
New York City 4¼ per cent.....	1,000
Albany City 4¼ per cent.....	2,000
San Francisco City and County 5 per cent.....	2,000
United States 4¼ per cent.....	6,500
	12,500
	12,500

## 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, 1919:

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
	\$77,979 00
	\$77,979 00

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**S T A T E M E N T S**

SHOWING THE

**Condition of the Banks of Deposit and Discount Operating  
under the Laws of this State on February 21, 1919, June  
30, 1919, September 12, 1919, and November 12, 1919**

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[ 133 ]



ALDEN STATE BANK — ALDEN

CHARLES H. DOLD, *President.*

[Main street; organized 1916]

BERNIS L. BENSLEY, *Cashier*

JOHN W. KIRK,

PHILIP B. DOLD,  
BENJAMIN A. GIPPLE,

HOWARD L. WRIGHT,  
FRANK A. ALGER,

DIRECTORS  
ALBERT E. FRANTZ,  
CHARLES H. DOLD.

CLARENCE L. EGBERT,

TITUS B. YAGER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$89,855	\$122,765	\$132,769	\$122,298
Private securities . . . . .	10,800	16,635	21,479	27,471
Mortgages owned . . . . .	42,500	51,250	55,150	59,150
Loans and discounts secured by bond and mortgage deed or other real est. coll. . . . .	1,000	1,000	1,018	1,000
Loans and discounts secured by other collateral . . . . .	23,250	21,000	28,416	29,500
Loans, discounts and bills purchased not secured by collateral . . . . .	59,947	77,709	82,696	92,320
Overdrafts . . . . .	436	436	256	815
Due from trust companies, banks and bankers . . . . .	82,419	58,146	44,496	52,258
Specie . . . . .	1,157	1,528	1,540	1,691
Other currency authorized by the laws of the United States . . . . .	8,032	13,036	9,653	10,048
Cash items . . . . .	121	75	75	173
Assets not included in any of the above heads . . . . .	4,634	5,349	5,526	6,357
Add for cents . . . . .	3	4	6	4
<b>Total resources . . . . .</b>	<b>\$322,718</b>	<b>\$368,858</b>	<b>\$383,080</b>	<b>\$403,085</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus . . . . .	11,367	13,195	14,045	15,210
Preferred deposits, viz.: Deposits otherwise preferred . . . . .	28,489	24,693	15,382	1,290
Due depositors, not preferred . . . . .	256,562	305,334	326,502	357,584
Other liabilities . . . . .	1,300	634	2,150	4,000
Add for cents . . . . .	1	2	1	1
<b>Total liabilities . . . . .</b>	<b>\$322,718</b>	<b>\$368,858</b>	<b>\$383,080</b>	<b>\$403,085</b>

QUARTERLY STATEMENTS

135

# ALLIANCE BANK — ROCHESTER

JAMES G. CUTLER, *President.*

[183 East Main street; organized 1893]

LEON L. BENHAM, *Cashier.*

## DIRECTORS

JAMES G. CUTLER,  
FRANK S. NOBLE,

WALTER S. HUBBELL,  
MORTIMER ADLER,

EDWARD G. MINER,  
JOSEPH T. ALLING,  
ANDREW J. TOWNSON.

ALBERT B. EASTWOOD,  
GEORGE W. TODD,

THOMAS E. LANNIN,  
F. HARPER SUBLEY,

GEORGE W. ROBESON,  
HERBERT J. WINN,

136

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$734,675	\$398,923	\$841,221	\$709,834
Private securities .....	624,623	605,379	499,366	370,445
Real estate owned .....	200,000	200,000	200,000	207,000
Mortgages owned .....	2,425	1,350	1,350	.....
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	35,827	49,935	48,373	42,355
Loans and discounts secured by other collateral .....	6,397,544	7,598,504	7,296,120	8,326,833
Loans, discounts and bills purchased not secured by collateral .....	3,988,786	4,859,341	5,458,883	5,851,479
Overdrafts .....	1,243	3,638	1,613	1,034
Due from trust companies, banks and bankers .....	894,741	1,618,936	557,690	974,058
Specie .....	100,739	85,617	35,538	85,201
Other currency authorized by the laws of the United States .....	282,693	509,459	308,472	397,142
Cash items .....	106,225	178,003	312,318	173,452
Due from the Federal Reserve Bank of New York less offsets .....	864,142	1,423,320	1,682,788	2,034,523
Assets not included in any of the above heads .....	138,832	137,256	135,780	158,212
Add for cents .....	6	6	4	7
<b>Total resources .....</b>	<b>\$14,372,501</b>	<b>\$17,669,671</b>	<b>\$17,379,516</b>	<b>\$19,351,605</b>
<b>LIABILITIES</b>				
Capital .....	\$500,000	\$500,000	\$500,000	\$1,000,000
Surplus, including all undivided profits .....	725,163	761,437	821,475	831,578
Preferred deposits, viz.:				
Deposits by the State of New York .....	21,000	50,000	45,000	45,000
Other deposits secured by pledge of assets .....	27,103	47,160	832,276	44,000
Deposits otherwise preferred .....	1,289,000	1,274,000	.....	62,010
Due depositors, not preferred .....	10,502,915	12,800,806	12,908,224	13,832,083
Due to trust companies, banks and bankers .....	201,939	153,118	144,793	285,538
Bills payable .....	1,000,000	2,000,000	2,000,000	2,800,000
Rediscounts .....	.....	.....	.....	285,000
Other liabilities .....	102,380	83,148	127,744	176,393
Add for cents .....	1	2	1	3
<b>Total liabilities .....</b>	<b>\$14,372,501</b>	<b>\$17,669,671</b>	<b>\$17,379,516</b>	<b>\$19,361,605</b>



ANDOVER STATE BANK — ANDOVER

A. C. FRISBEY, *President.*

[38 South Main street; organized 1894]

J. M. BRUNDAGE, *Cashier.*

J. M. BRUNDAGE,

FRANK S. CLARK,

CRAYTON L. EARLEY,  
A. C. FRISBEY.

DIRECTORS

C. E. BROWN,

HENRY HORAN,

W. F. O'CONNELL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$25,712	\$38,812	\$24,012	\$23,412
Private securities . . . . .	113,448	137,352	126,500	131,312
Real estate owned . . . . .	2,500	2,500	2,500	2,500
Mortgages owned . . . . .	24,557	25,835	23,685	23,468
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	11,155	9,071	9,059	9,066
Loans and discounts secured by other collateral . . . . .	13,785	22,652	39,580	55,792
Loans, discounts and bill's purchased not secured by collateral . . . . .	33,617	27,356	31,995	31,259
Overdrafts . . . . .	31	10	77	153
Due from trust companies, banks and bankers . . . . .	29,125	24,384	44,998	41,314
Specie . . . . .	5,586	4,179	4,421	5,131
Other currency authorized by the laws of the United States . . . . .	6,239	8,550	8,835	8,815
Cash items . . . . .	54	153	18	388
Assets not included in any of the above heads . . . . .	32,465	3,024	2,394	2,389
Add for cents . . . . .	5	5	5	5
<b>Total resources . . . . .</b>	<b>\$298,279</b>	<b>\$303,883</b>	<b>\$318,079</b>	<b>\$335,004</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	26,985	27,236	29,386	30,447
Due depositors not preferred . . . . .	234,364	232,014	258,259	274,217
Other liabilities . . . . .	11,929	19,632	5,432	5,339
Add for cents . . . . .	1	1	2	1
<b>Total liabilities . . . . .</b>	<b>\$298,279</b>	<b>\$303,883</b>	<b>\$318,079</b>	<b>\$335,004</b>

QUARTERLY STATEMENTS

## ARKPORT STATE BANK — ARKPORT

JOHN D. TAYLOR, *President.*

[Organized 1916]

M. D. GATES, *Cashier.*

JOHN D. TAYLOR,  
L. M. KARR,  
FRANK HURLBUT,

GEORGE TAYLOR,  
HOMER UPSON,  
MORRIS HURLBUT,

HENRY ERLICH,  
JAMES N. FLINT,  
CHAS. BENNING,  
S. H. CRIDLER,

DIRECTORS

OLIVER D. EISENHART,  
JAMES OTALING,  
W. M. HURLBUT,  
W. O. SLOCUM.

L. H. BURDICK,  
A. W. LATIMER,  
F. H. EMERY,

ELMER E. FERRY,  
C. E. HUNT,  
MELVIN COOK,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$55,622	\$78,822	\$82,620	\$79,778
Real estate owned . . . . .	8,000	8,000	8,000	8,000
Mortgages owned . . . . .	650	650	650	650
Loans, discounts and bills purchased not secured by collateral . . . . .	35,086	29,229	35,372	40,887
Overdrafts . . . . .	42	128	80	48
Due from trust companies, banks and bankers . . . . .	46,383	32,038	38,231	46,334
Specie . . . . .	166	282	641	522
Other currency authorized by the laws of the United States . . . . .	4,650	4,076	3,390	3,696
Cash items . . . . .	80	.....	.....	.....
Assests not included in any of the above heads . . . . .	2,000	2,000	2,000	2,000
Add for cents . . . . .	3	2	2	2
Total resources . . . . .	\$152,682	\$155,227	\$170,986	\$181,917
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus including all undivided profits . . . . .	3,140	4,917	4,979	6,092
Due depositors not preferred . . . . .	124,542	125,309	141,007	150,825
Add for cents . . . . .	.....	1	.....	.....
Total liabilities . . . . .	\$152,682	\$155,227	\$170,986	\$181,917

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,

C. R. ANDREWS,

A. FLAG ROBSON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz:				
Public securities . . . . .	\$456,147	\$380,494	\$420,486	\$543,303
Private securities . . . . .	225,370	235,851	235,986	283,374
Real estate owned . . . . .	36,485	36,285	36,285	36,285
Mortgages owned . . . . .	190,112	185,862	193,762	190,186
Loans and discounts secured by bond and mortgage deed or other real est. coll.	17,458	21,958	20,908	20,908
Loans and discounts secured by other collateral . . . . .	20,662	18,753	18,590	45,489
Loans, discounts and bills purchased not secured by collateral . . . . .	261,605	273,716	291,534	343,638
Overdrafts . . . . .	651	492	969	1,154
Due from trust companies, banks and bankers . . . . .	73,574	75,986	127,496	163,991
Specie . . . . .	11,279	11,955	11,940	15,099
Other currency authorized by the laws of the United States . . . . .	21,386	22,111	22,892	24,844
Cash items . . . . .	3,425	8,372	8,165	14,447
Assets not included in any of the above heads . . . . .	11,009	10,596	10,621	10,622
Add for cents . . . . .	3	6	5	3
<b>Total resources . . . . .</b>	<b>\$1,329,166</b>	<b>\$1,282,437</b>	<b>\$1,399,639</b>	<b>\$1,693,343</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus including all undivided profits . . . . .	172,054	173,142	174,891	176,656
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	36,000	36,000	32,000	32,000
Other deposits secured by pledge of assets . . . . .	23,458	15,760	13,695	13,364
Due depositors not preferred . . . . .	1,037,653	996,412	1,118,552	1,410,119
Due to trust companies, banks and bankers . . . . .		1,422		2,254
Other liabilities . . . . .	10,000	9,700	10,500	8,950
Add for cents . . . . .	1	1	1	
<b>Total liabilities . . . . .</b>	<b>\$1,329,166</b>	<b>\$1,282,437</b>	<b>\$1,399,639</b>	<b>\$1,693,343</b>

QUARTERLY STATEMENTS

**THE BALDWINVILLE STATE BANK — BALDWINVILLE**

OTIS M. BIGELOW, *President.*

[Oswego street; organized 1875]

E. H. MARVIN, *Cashier.*

OTIS M. BIGELOW,

GEORGE HAWLEY,

J. E. CONNELL,  
JOHN T. SKINNER.

DIRECTORS

J. CARL CONNELL,

EARL G. HEATON,

E. H. MARVIN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$1,000	\$1,000	\$1,000	\$1,000
Private securities . . . . .	74,219	121,229	76,669	76,869
Real estate owned . . . . .	6,095	6,095	6,095	6,095
Mortgages owned . . . . .	130,446	133,450	140,962	143,882
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	20,081	20,081	20,793	20,479
Loans and discounts secured by other collateral . . . . .	38,074	42,947	43,679	50,392
Loans, discounts and bills purchased not secured by collateral . . . . .	418,068	440,932	463,456	453,748
Overdrafts . . . . .	153	148	41	305
Due from trust companies banks and bankers . . . . .	69,323	98,630	46,268	81,331
Specie . . . . .	736	569	571	1,168
Other currency authorized by the laws of the United States . . . . .	32,423	29,785	35,639	38,656
Cash items . . . . .	217	537	691	1,045
Assets not included in any of the above heads . . . . .	69,350	5,000	56,945	48,950
Add for cents . . . . .	4	4	3	5
<b>Total resources . . . . .</b>	<b>\$860,189</b>	<b>\$900,407</b>	<b>\$892,812</b>	<b>\$923,925</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$60,000	\$60,000	\$60,000	\$60,000
Surplus including all undivided profits . . . . .	55,599	56,967	59,948	62,127
Due depositors not preferred . . . . .	671,249	721,014	725,421	754,818
Due to trust companies, banks and bankers . . . . .	2,311	2,760	7,586	6,702
Bills payable . . . . .	50,000	20,000	20,000	25,000
Other liabilities . . . . .	21,029	59,664	19,856	15,277
Add for cents . . . . .	1	2	1	1
<b>Total liabilities . . . . .</b>	<b>\$860,189</b>	<b>\$900,407</b>	<b>\$892,812</b>	<b>\$923,925</b>

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,

DALLAS B. PRATT,

WM. H. PERKINS,  
JAMES N. JARVIE.

CORNELIUS N. BLISS,

EDWIN THORNE,

WM. R. PETERS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$657,529	\$742,341	\$837,583	\$494,232
Private securities.....	2,140,646	1,867,371	2,005,904	2,106,226
Real estate owned.....	1,600,000	1,600,000	1,600,000	1,625,000
Loans and discounts secured by bond and mrtg., deed or other real est. coll.	5,000	5,000	5,000	30,000
Loans and discounts secured by other collateral.....	13,755,222	16,663,543	12,759,127	16,522,333
Loans, discounts and bills purchased not secured by collateral.....	11,246,711	13,455,187	12,624,623	11,654,421
Overdrafts.....	13	347	5,254	401
Due from trust companies, banks and bankers.....	962,548	1,610,782	1,973,839	2,532,092
Specie.....	598,061	461,906	450,733	454,669
Other currency authorized by the laws of the United States.....	730,471	563,632	546,888	607,732
Cash items.....	18,100,643	31,759,655	34,437,503	40,742,423
Due from the Federal Reserve Bank of New York less offsets.....	3,898,890	7,574,864	3,905,560	5,308,968
Customers' liability on acceptance (per contra, see liabilities).....	184,495	1,886,369	2,485,855	2,092,936
Assets not included in any of the above heads.....	56,700	108,900	109,600	57,600
Add for cents.....	3	4	4	6
<b>Total resources.....</b>	<b>\$53,936,932</b>	<b>\$78,299,901</b>	<b>\$73,747,473</b>	<b>\$84,229,089</b>
LIABILITIES				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits.....	6,779,970	6,937,385	7,141,375	7,304,343
Preferred deposits, viz.:				
Due New York State savings banks.....	4,035,791	5,303,188	2,802,121	4,010,906
Other deposits secured by pledge of assets.....	1,260,000	3,356,000	521,400	494,116
Due depositors, not preferred.....	35,468,676	51,879,777	49,675,002	60,476,416
Due to trust companies, banks and bankers.....	4,434,094	7,078,461	9,134,796	4,726,761
Bills payable.....				1,493,500
Rediscounts.....				1,750,000
Act'ces of drafts payable at a future date or auth'd by com. letters of credit.....	215,695	1,976,057	2,655,624	2,198,509
Other liabilities.....	242,704	269,030	317,152	274,535
Add for cents.....	2	3	3	3
<b>Total liabilities.....</b>	<b>\$53,936,932</b>	<b>\$78,299,901</b>	<b>\$73,747,473</b>	<b>\$84,229,089</b>

QUARTERLY STATEMENTS

141

## BANK OF AMITYVILLE — AMITYVILLE

SOLOMON KETCHAM, *President.*

[Broadway; organized 1891]

CHARLES O. IRELAND, *Cashier.*

SOLOMON KETCHAM,  
ABNER B. INGLEE,

SAMUEL P. HILDRETH,  
CHARLES O. IRELAND,

ELMER W. DAVIS,  
MILLARD F. GRIFFITHS,

### DIRECTORS

GILBERT P. WILLIAMS,  
CHARLES S. WILMARTH,

FREDERICK B. POWELL,  
ORVILLE J. WILSEY,

MILFORD H. KETCHAM,

142

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$87,514	\$71,065	\$84,335	\$89,835
Private securities.....	80,615	87,514	101,997	101,997
Real estate owned.....	30,198	30,198	30,198	30,198
Mortgages owned.....	51,875	51,775	53,025	60,975
Loans and discounts secured by bond and mtge., deed or other real est. coll.	10,357	11,098	9,463	7,628
Loans and discounts secured by other collateral.....	84,076	139,963	164,951	193,384
Loans, discounts and bills purchased not secured by collateral.....	151,348	150,195	151,672	136,697
Overdrafts.....	208	169	337	301
Due from trust companies, banks and bankers.....	24,121	21,432	27,694	9,014
Specie.....	1,508	2,377	3,178	2,217
Other currency authorized by the laws of the United States.....	11,789	11,399	13,675	13,415
Cash items.....	1,684	451	531	484
Due from the Federal Reserve Bank of New York less offsets.....	30,198	34,655	31,889	33,665
Assets not included in any of the above heads.....	10,350	10,680	10,609	12,400
Add for cents.....	5	5	6	5
<b>Total resources.....</b>	<b>\$575,846</b>	<b>\$622,976</b>	<b>\$683,560</b>	<b>\$692,215</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	67,380	68,777	69,734	72,312
Preferred deposits, viz.:				
Deposits by the State of New York.....	13,500	13,500	9,500	9,500
Other deposits secured by pledge of assets.....	1,360	1,360	728	728
Due depositors, not preferred.....	437,254	511,434	576,797	571,674
Bills payable.....	30,000	.....	.....	10,000
Other liabilities.....	1,350	2,903	1,800	3,000
Add for cents.....	2	2	1	1
<b>Total liabilities.....</b>	<b>\$575,846</b>	<b>\$622,976</b>	<b>\$683,560</b>	<b>\$692,215</b>

BANK OF ANGELICA — ANGELICA

A. H. HOOKER, *President.*

[Main street; organized 1890]

J. H. ROOK, *Cashier.*

DIRECTORS

A. H. Hooker,

D. D. DICKSON,

W. F. LILLY,

JOHN S. ROCKWELL,

J. H. ROOK,

S. R. HOOKER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$43,650	\$42,900	\$44,200	\$60,160
Private securities.....	17,509	17,509	17,509	17,509
Real estate owned.....	6,000	6,000	6,000	6,000
Loans and discounts secured by bond and mtge., deed or other real est. coll.	18,733	18,733	17,693	18,323
Loans and discounts secured by other collateral.....	33,362	31,829	29,821	27,617
Loans, discounts and bills purchased not secured by collateral.....	87,293	85,404	88,423	90,423
Overdrafts.....	988	821	1,560	1,244
Due from trust companies, banks and bankers.....	46,170	62,456	79,676	81,628
Specie.....	8,736	10,287	6,165	4,664
Other currency authorized by the laws of the United States.....	6,723	8,736	7,643	9,467
Assets not included in any of the above heads.....	750	775	775	825
Add for cents.....	4	3	3	3
<b>Total resources.....</b>	<b>\$269,918</b>	<b>\$285,453</b>	<b>\$299,468</b>	<b>\$317,863</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	27,736	28,291	29,724	28,934
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	.....	.....	7,000	6,500
Due depositors, not preferred.....	216,476	221,421	236,976	256,673
Due to trust companies, banks and bankers.....	.....	10,000	.....	.....
Other liabilities.....	705	741	767	755
Add for cents.....	1	.....	1	1
<b>Total liabilities.....</b>	<b>\$269,918</b>	<b>\$285,453</b>	<b>\$299,468</b>	<b>\$317,863</b>

QUARTERLY STATEMENTS

**BANK OF ANGOLA — ANGOLA**

W. W. CHAMBERLAIN, *President.*

[Commercial street; organized 1906]

T. C. WILLIAMS, *Cashier.*

W. W. CHAMBERLAIN, B. I. HARTSHORN,  
JULIUS M. SCHWERT,

ALLEN J. BUNDY,  
JOHN C. GLAS,

**DIRECTORS**

E. L. BENJAMIN,  
HENRY P. BURGARD.

B. E. SMITH,

GEO. A. BRITTING,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$46,573	\$52,663	\$52,663	\$52,713
Real estate owned .....	4,000	4,000	4,000	4,000
Mortgages owned .....	9,228	8,678	10,378	14,178
Loans and discounts secured by bond and mtge., deed or other real est. coll.	41,920	40,903	42,927	46,574
Loans and discounts secured by other collateral .....	97,783	135,220	197,181	181,424
Loans, discounts and bills purchased not secured by collateral .....	149,498	151,358	145,905	150,434
Overdrafts .....	2,397	14	21	513
Due from trust companies, banks and bankers .....	35,448	57,470	46,369	58,690
Specie .....	5,371	2,190	2,668	1,799
Other currency authorized by the laws of the United States .....	7,408	13,610	7,062	18,598
Cash items .....	675	63	974	305
Assets not included in any of the above heads .....	934	1,100	1,500	2,000
Add for cents .....	3	4	3	3
<b>Total resources .....</b>	<b>\$401,238</b>	<b>\$467,273</b>	<b>\$511,651</b>	<b>\$531,231</b>
	<b>LIABILITIES</b>			
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	47,183	45,207	45,985	46,854
Preferred deposits, viz.:				
Deposits by the State of New York .....	16,000	16,000	14,000	14,000
Other deposits secured by pledge of assets .....	22,426	20,000	15,000	2,644
Due depositors, not preferred .....	289,066	347,365	406,466	437,232
Other liabilities .....	1,561	13,700	5,200	5,500
Add for cents .....	2	1	.....	1
<b>Total liabilities .....</b>	<b>\$401,238</b>	<b>\$467,273</b>	<b>\$511,651</b>	<b>\$531,231</b>



## BANK OF ANTWERP — ANTWERP

WILLARD S. AUGSBURY, *President.*

[Main street; organized 1910]

R. W. OAKES, *Cashier.*

WILLARD S. AUGSBURY, FRANK J. BAUMERT,

F. K. FELSHAW,  
CHAS. E. MARSH,

### DIRECTORS

ALEXANDER COPLEY,  
CHAS. H. WILLARD.

GAYLORD W. HALL,

MARY J. ELLIS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$80,908	\$86,638	\$81,540	\$81,540
Private securities . . . . .	127,516	151,904	168,724	166,721
Real estate owned . . . . .	9,900	12,900	12,900	12,850
Mortgages owned . . . . .	24,200	33,700	33,400	33,050
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	12,447	9,900	9,900	6,277
Loans and discounts secured by other collateral . . . . .	34,790	31,100	25,780	17,726
Loans, discounts and bills purchased not secured by collateral . . . . .	134,740	134,641	128,902	136,939
Overdrafts . . . . .	8	14	301	171
Due from trust companies, banks and bankers . . . . .	64,329	49,672	46,384	73,174
Specie . . . . .	1,157	817	2,481	2,027
Other currency authorized by the laws of the United States . . . . .	12,208	8,877	15,220	13,534
Cash items . . . . .	9	8	6	119
Due from the Federal Reserve Bank of New York less offsets . . . . .	.....	1,227	8,277	10,277
Assets not included in any of the above heads . . . . .	3,294	114,942	144,761	3,560
Add for cents . . . . .	3	4	5	4
Total resources . . . . .	\$505,509	\$636,344	\$678,581	\$557,969
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	39,962	38,414	38,366	40,912
Preferred deposits, viz.: Deposits by the State of New York . . . . .	9,000	9,000	8,000	8,000
Due depositors, not preferred . . . . .	430,546	427,709	444,265	463,057
Bills payable . . . . .	.....	20,000	20,000	20,000
Other liabilities . . . . .	1,000	116,219	142,950	1,000
Add for cents . . . . .	1	2	.....	.....
Total liabilities . . . . .	\$505,509	\$636,344	\$678,581	\$557,969

QUARTERLY STATEMENTS

**THE BANK OF ATTICA — ATTICA**

C. B. BENEDICT, *President.*

[Main and Market streets; organized 1890]

R. E. SLACK, *Cashier.*

C. B. BENEDICT,

C. J. DANLEY,

DIRECTORS  
W. E. HOPKINS,

ARTHUR L. YOUNG,

JOHN M. BRYSON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$145,510	\$138,263	\$107,110	\$109,050
Private securities .....	115,760	136,709	161,197	174,568
Real estate owned .....	18,000	18,000	18,000	18,000
Mortgages owned .....	18,483	18,383	18,819	19,019
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	23,720	21,650	15,992	12,100
Loans and discounts secured by other collateral .....	24,876	69,930	73,570	72,717
Loans, discounts and bills purchased not secured by collateral .....	261,046	241,759	251,978	261,020
Overdrafts .....	233	124	107	445
Due from trust companies, banks and bankers .....	74,738	61,403	39,290	23,170
Specie .....	2,817	6,323	6,041	6,117
Other currency authorized by the laws of the United States .....	8,800	3,968	8,672	11,568
Cash items .....	1,297	2,620	2,369	1,777
Assets not included in any of the above heads .....	5,300	7,200	7,150	7,944
Add for cents .....	5	3	3	2
<b>Total resources .....</b>	<b>\$700,585</b>	<b>\$726,335</b>	<b>\$710,298</b>	<b>\$717,497</b>
<b>LIABILITIES</b>				
Capital .....	\$40,000	\$40,000	\$40,000	\$40,000
Surplus, including all undivided profits .....	30,496	31,811	32,897	36,131
Due depositors, not preferred .....	625,768	647,023	633,201	636,265
Other liabilities .....	4,320	7,500	4,200	5,100
Add for cents .....	1	1	.....	1
<b>Total liabilities .....</b>	<b>\$700,585</b>	<b>\$726,335</b>	<b>\$710,298</b>	<b>\$717,497</b>

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

E. W. FEATHERSTON, *President.*

[Main street; organized 1910]

V. K. MOORE, *Cashier.*

E. W. FEATHERSTON,

S. G. PRIME,  
V. K. MOORE,

W. A. MCKENZIE,  
E. W. PARKER,

DIRECTORS

O. E. GARSO,  
R. T. MACE.

R. L. TRUMBULL,

L. F. ROBERT,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$41,300	\$20,300	\$27,500	\$23,150
Private securities.....	151,205	161,978	180,295	202,737
Mortgages owned.....	28,362	27,712	27,112	33,962
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	9,146	7,200	10,299	10,396
Loans and discounts secured by other collateral.....	73,480	63,890	75,750	85,690
Loans, discounts and bills purchased not secured by collateral.....	219,545	232,455	258,273	242,069
Overdrafts.....	185	302	378	153
Due from trust companies, banks and bankers.....	43,687	49,047	56,660	44,887
Specie.....	1,654	1,801	1,325	2,456
Other currency authorized by the laws of the United States.....	29,000	29,200	30,400	30,150
Assets not included in any of the above heads.....	5,425	5,325	5,750	5,500
Add for cents.....	2	4	2	4
<b>Total resources.....</b>	<b>\$602,991</b>	<b>\$599,214</b>	<b>\$673,744</b>	<b>\$681,154</b>
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	44,114	43,740	46,027	47,581
Preferred deposits, viz.:				
Deposits by the State of New York.....	21,000	21,000	19,000	19,000
Other deposits secured by pledge of assets.....	8,642	2,725	2,019	1,969
Due depositors, not preferred.....	474,493	478,010	551,123	558,053
Other liabilities.....	4,742	3,738	5,575	4,550
Add for cents.....	.....	1	.....	1
<b>Total liabilities.....</b>	<b>\$602,991</b>	<b>\$599,214</b>	<b>\$673,744</b>	<b>\$681,154</b>

QUARTERLY STATEMENTS

147

# BANK OF AVOCA — AVOCA

[60 Main street; organized 1901]

H. WILMOT SMITH, *Vice-President.*

WARREN H. LEE, *Cashier.*

F. E. JOHNSON,

D. F. RUNDELL,

H. WILMOT SMITH,  
F. L. ARNOLD,

DIRECTORS

H. T. BAIRD,  
WARREN H. LEE.

S. M. ALMY,

AMELIA F. LEE,

148

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$134,350	\$121,196	\$125,132	\$127,636
Private securities.....	94,022	116,727	125,682	127,587
Real estate owned.....	2,000	2,000	2,000	2,000
Mortgages owned.....	12,141	10,591	9,931	9,831
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	2,875	2,300	2,145	2,145
Loans and discounts secured by other collateral.....	19,448	28,942	47,452	50,045
Loans, discounts and bills purchased not secured by collateral.....	126,032	109,047	104,892	102,538
Overdrafts.....	23	240	54	102
Due from trust companies, banks and bankers.....	104,548	91,192	69,475	87,061
Specie.....	703	862	1,546	1,500
Other currency authorized by the laws of the United States.....	8,000	6,460	6,049	10,451
Cash items.....	16	135	35	9
Assets not included in any of the above heads.....	2,500	2,500	2,500	2,500
Add for cents.....	3	4	3	3
Total resources.....	\$506,661	\$492,196	\$496,896	\$523,408
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	44,760	51,069	49,797	51,566
Preferred deposits, viz.:				
Other deposits secured by pledge of assets.....	34,061	34,004	33,581	37,500
Deposits otherwise preferred.....	7,000	.....	.....	.....
Due depositors, not preferred.....	387,338	373,622	380,017	400,841
Other liabilities.....	8,500	8,500	8,500	8,500
Add for cents.....	2	1	1	1
Total liabilities.....	\$506,661	\$492,196	\$496,896	\$523,408

BANK OF BABYLON — BABYLON

JOHN CLINTON ROBBINS, *President*

[Deer Park avenue; organized 1913]

EMSLIE J. HEARTT, *Cashier.*

DIRECTORS

JOHN H. ARINK,

JAMES BARBER,  
JOHN CLINTON ROBBINS,

HENRY S. BLACHLY,  
THOMAS F. TIERNEY,

WILLIAM GEIGER,  
C. RAYMOND DAILY,

ALBERT D. HAFF,  
EMSLIE J. HEARTT.

WILLIAM E. MAGEE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$87,703	\$95,578	\$95,358	\$92,375
Private securities . . . . .	89,263	102,997	82,011	82,011
Mortgages owned . . . . .	10,700	11,200	10,200	10,200
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	2,129	2,050	2,104	2,104
Loans and discounts secured by other collateral . . . . .	10,392	15,102	43,796	75,636
Loans, discounts and bills purchased not secured by collateral . . . . .	49,646	45,367	38,750	49,238
Overdrafts . . . . .	150	179	165	132
Due from trust companies, banks and bankers . . . . .	44,347	32,023	45,219	18,938
Specie . . . . .	3,997	3,474	3,314	4,059
Other currency authorized by the laws of the United States . . . . .	19,083	16,741	15,338	17,490
Cash items . . . . .	1,367	845	476	294
Assets not included in any of the above heads . . . . .	4,084	4,824	4,696	5,278
Add for cents . . . . .	4	5	4	4
<b>Total resources . . . . .</b>	<b>\$322,865</b>	<b>\$330,385</b>	<b>\$341,431</b>	<b>\$357,759</b>
LIABILITIES				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits . . . . .	16,131	17,087	18,016	19,620
Due depositors, not preferred . . . . .	256,134	262,947	272,715	287,320
Other liabilities . . . . .	600	350	700	817
Add for cents . . . . .		1		2
<b>Total liabilities . . . . .</b>	<b>\$322,865</b>	<b>\$330,385</b>	<b>\$341,431</b>	<b>\$357,759</b>

QUARTERLY STATEMENTS

## BANK OF BATAVIA — BATAVIA

HOLDEN T. MILLER, *President.*

[69 Main street; organized 1876]

HERBERT T. BOOTH, *Cashier.*

### DIRECTORS

HOLDEN T. MILLER,

ARTHUR G. HOUGH,

NEWELL K. CONE,

DANIEL W. TOMLINSON,

HERBERT T. BOOTH.

150

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$172,342	\$321,342	\$296,692	\$218,232
Private securities . . . . .	73,000	53,000	53,000	66,817
Real estate owned . . . . .	54,500	54,500	56,646	56,646
Mortgages owned . . . . .	113,534	108,349	106,663	109,403
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	340,100	319,380	319,706	330,076
Loans and discounts secured by other collateral . . . . .	440,736	432,783	433,873	445,566
Loans, discounts and bills purchased not secured by collateral . . . . .	1,164,510	1,062,881	1,120,302	1,202,522
Overdrafts . . . . .	2,153	5,515	3,132	2,421
Due from trust companies, banks and bankers . . . . .	329,085	300,154	308,738	321,533
Specie . . . . .	6,548	9,015	8,638	8,354
Other currency authorized by the laws of the United States . . . . .	113,717	113,949	127,196	135,971
Cash items . . . . .	9,517	17,893	6,067	16,867
Assets not included in any of the above heads . . . . .	15,500	14,500	14,750	15,000
Add for cents . . . . .	5	3	2	3
Total resources . . . . .	\$2,835,247	\$2,813,264	\$2,855,405	\$2,929,411
LIABILITIES				
Capital . . . . .	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits . . . . .	202,074	206,568	207,858	210,796
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	50,000	50,000	50,000	50,000
Other deposits secured by pledge of assets . . . . .	8,486	8,486	8,529	6,779
Due depositors, not preferred . . . . .	2,389,303	2,366,396	2,397,856	2,480,398
Due to trust companies, banks and bankers . . . . .	4,542	3,576	12,094	1,588
Other liabilities . . . . .	30,840	28,237	29,067	29,848
Add for cents . . . . .	2	1	1	2
Total liabilities . . . . .	\$2,835,247	\$2,813,264	\$2,855,405	\$2,929,411

## BANK OF BELFAST — BELFAST

N. C. SAUNDERS, *President.*

[Main street; organized 1914]

W. B. MANLEY, *Cashier.*

### DIRECTORS

N. C. SAUNDERS,

J. H. MEINEKA,  
J. EATON KINNEY.

J. S. SMITH,

W. J. FOX,  
R. P. ROSS,

A. E. PERRY,

PETER B. LOFTUS,  
W. B. MANLEY.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$80,996	\$76,639	\$102,303	\$108,426
Private securities .....	84,478	64,506	55,606	59,746
Real estate owned .....	9,100	9,100	9,100	8,900
Mortgages owned .....	13,888	12,888	12,888	13,888
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	2,150	1,700	13,700	15,700
Loans and discounts secured by other collateral .....	47,634	56,218	59,036	67,480
Loans, discounts and bills purchased not secured by collateral .....	91,006	109,356	96,798	108,461
Overdrafts .....	159	153	20	.....
Due from trust companies, banks and bankers .....	66,693	78,001	77,996	82,441
Specie .....	7,516	7,804	7,604	7,492
Other currency authorized by the laws of the United States .....	12,202	6,976	11,017	9,456
Cash items .....	70	90	682	561
Assets not included in any of the above heads .....	4,000	4,550	4,550	4,550
Add for cents .....	3	4	5	2
<b>Total resources .....</b>	<b>\$419,895</b>	<b>\$427,985</b>	<b>\$451,305</b>	<b>\$487,103</b>
<b>LIABILITIES</b>				
Capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits .....	47,756	47,260	48,400	46,808
Preferred deposits, viz.: Deposits by the State of New York .....	18,000	18,000	16,000	18,000
Due depositors not preferred .....	318,161	327,024	346,594	385,363
Due to trust companies, banks and bankers .....	277	.....	4,610	1,231
Other liabilities .....	5,700	5,700	5,700	5,700
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$419,895</b>	<b>\$427,985</b>	<b>\$451,305</b>	<b>\$487,103</b>

QUARTERLY STATEMENTS

151

THE BANK OF BUFFALO — BUFFALO

ELLIOTT C. McDOUGAL, *President.*

[8 North Division street; organized 1873]

SAMUEL M. JOHNSON, *Cashier.*

DIRECTORS

EDWARD H. BUTLER,	RALPH CROY,	GEORGE J. HAGER,	GEORGE J. HOWARD,	CHARLES KENNEDY,	ELLIOTT C. McDOUGAL,
ROBERT K. ROOT,	CARLTON M. SMITH,	GEORGE URBAN, JR.,	SAMUEL J. DARR,	EDWARD L. KOONS,	GEORGE A. MITCHELL,
EMANUEL BOASBERG,	DE WITT CLINTON,	ALFRED W. THORN,	WM. H. DANIELS,	HARDIN H. LITTELL,	JOSEPH M. WILKINSON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$3,523,752	\$3,685,273	\$7,993,264	\$6,554,624
Private securities .....	6,562,537	6,523,019	11,648,992	11,576,230
Real estate owned .....	1,183,902	1,164,558	1,265,558	1,265,558
Mortgages owned .....			1,505,006	1,545,056
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	149,169	257,971	395,151	505,509
Loans and discounts secured by other collateral .....	6,795,581	6,909,946	10,628,021	11,868,106
Loans, discounts and bills purchased not secured by collateral .....	6,414,576	5,347,732	6,978,745	7,334,889
Overdrafts .....	629	4,840	1,633	3,615
Due from trust companies, banks and bankers .....	3,188,433	3,095,074	6,603,920	6,379,060
Specie .....	274,071	180,017	158,982	166,499
Other currency authorized by the laws of the United States .....	434,128	417,455	539,232	487,216
Cash items .....	194,314	429,979	541,709	738,164
Due from the Federal Reserve Bank of New York less offsets .....		1,571,215		
Customers' liability on acceptances (per contra, see liabilities) .....	525,000	53,204		50,000
Assets not included in any of the above heads .....	151,058	72,578	320,358	310,894
Add for cents .....	6	5	4	5
<b>Total resources .....</b>	<b>\$29,397,156</b>	<b>\$29,712,866</b>	<b>\$48,580,575</b>	<b>\$48,835,425</b>
LIABILITIES				
Capital .....	\$1,000,000	\$1,000,000	\$2,500,000	\$2,500,000
Surplus, including all undivided profits .....	1,413,359	1,200,958	2,546,684	2,559,278
Preferred deposits, viz.:				
Due New York State savings banks .....	1,824,069	1,605,888	1,930,579	2,089,778
Due New York State sav. and loan ass'ns, credit unions and land bank .....	89,477	109,114	138,453	147,579



Deposits by the State of New York .....	182,000	182,000	286,000	310,000
Deposits by the Superintendent of Banks of the State of New York .....	30,000	30,000	30,000	30,000
Other deposits secured by pledge of assets .....			102,212	124,004
Due depositors, not preferred .....	13,402,073	16,519,317	31,289,435	31,651,743
Due to trust companies, banks and bankers .....	5,582,809	5,858,036	6,001,248	3,944,344
Bills payable .....	1,957,000	2,060,000	2,900,000	4,634,525
Rediscounts .....	2,680,995	476,500		
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....	525,000	53,204		50,000
Other liabilities .....	710,371	677,845	855,961	794,170
Add for cents .....	3	4	3	4
<b>Total liabilities .....</b>	<b>\$29,397,156</b>	<b>\$29,712,866</b>	<b>\$48,580,575</b>	<b>\$48,835,425</b>

## THE BANK OF CASTILE—CASTILE

CHAS. A. VAN ARSDALE, *President.*

[Organized 1917]

J. HARRY VAN ARSDALE, *Cashier.*

## DIRECTORS

W. B. BARTLETT,

H. A. BEARDSLEY,  
LUCY S. PIERCE,E. F. DAYANEY,  
CLARA D. VAN ARSDALE,ROBERT HOLMES,  
CHAS. A. VAN ARSDALE,H. W. KELLOGG,  
J. HARRY VAN ARSDALE.

W. W. METCALF,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$51,554	\$76,362	\$90,165	\$82,338
Real estate owned.....	13,714	13,000	13,000	13,000
Mortgages owned.....	117,493	118,118	116,443	110,343
Loans, discounts and bills purchased not secured by collateral.....	208,741	218,100	240,854	287,035
Overdrafts.....	231	373	224	256
Due from trust companies, banks and bankers.....	10,648	22,918	14,848	27,524
Specie.....	1,746	621	812	860
Other currency authorized by the laws of the United States.....	3,580	5,894	4,522	6,358
Cash items.....	452	300	249	775
Due from the Federal Reserve Bank of New York, less offsets.....				262
Assets not included in any of the above heads.....	46,627	6,809	2,095	2,076
Add for cents.....	4	5	6	4
<b>Total resources.....</b>	<b>\$454,790</b>	<b>\$462,500</b>	<b>\$483,218</b>	<b>\$530,831</b>
LIABILITIES				
Capital.....	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits.....	11,731	8,590	8,072	11,199
Due depositors, not preferred.....	393,059	410,191	431,711	462,162
Bills payable.....	15,000		5,000	19,000
Other liabilities.....		8,717	3,434	3,469
Add for cents.....		2	1	1
<b>Total liabilities.....</b>	<b>\$454,790</b>	<b>\$462,500</b>	<b>\$483,218</b>	<b>\$530,831</b>

## BANK OF CATTARAUGUS — CATTARAUGUS

H. C. RICH, *President.*

[Main street; organized 1892]

F. E. JOHNSON, *Cashier.*

D. F. RUNDELL,

V. L. LEE,

HERBERT C. RICH,  
G. CLAUDE CAREY,

DIRECTORS

J. J. MCCARTHY,  
J. W. WATSON.

F. E. JOHNSON,

G. A. MATTESON,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$486,425	\$462,449	\$474,549	\$452,619
Private securities .....	67,026	67,026	62,526	59,216
Real estate owned .....	13,650	12,500	12,500	12,500
Mortgages owned .....	22,475	23,025	24,650	24,200
Loans and discounts secured by bond and mtg., deed or other real est. coll. ....	43,000	40,000	32,000	32,000
Loans and discounts secured by other collateral .....	160,000	210,000	197,000	221,000
Loans, discounts and bills purchased not secured by collateral .....	303,320	316,399	326,239	328,545
Due from trust companies, banks and bankers .....	67,164	80,160	85,380	85,051
Specie .....	11,924	13,808	14,084	14,195
Other currency authorized by the laws of the United States .....	40,000	35,000	35,000	35,000
Assets not included in any of the above heads .....	2,000	2,000	2,000	2,000
Add for cents .....	1	2	2	1
<b>Total resources .....</b>	<b>\$1,216,985</b>	<b>\$1,262,369</b>	<b>\$1,265,930</b>	<b>\$1,266,327</b>
<b>LIABILITIES</b>				
Capital .....	\$33,000	\$33,000	\$33,000	\$33,000
Surplus, including all undivided profits .....	170,325	167,479	173,641	171,516
Preferred deposits viz.:				
Due New York State savings and loan assns., credit unions and land bank .....	31,110	41,269	29,397	26,032
Deposits by the State of New York .....	27,000	27,000	24,000	24,000
Other deposits secured by pledge of assets .....	33,836	1,938	1,938	1,926
Due depositors, not preferred .....	836,037	949,042	945,021	981,784
Due to trust companies, banks and bankers .....	95	619	30,921	.....
Bills payable .....	60,000	15,000	.....	.....
Other liabilities .....	25,579	27,018	28,008	28,068
Add for cents .....	3	4	4	1
<b>Total liabilities .....</b>	<b>\$1,216,985</b>	<b>\$1,262,369</b>	<b>\$1,265,930</b>	<b>\$1,266,327</b>

QUARTERLY STATEMENTS

155

## THE BANK OF CINCINNATUS — CINCINNATUS

B. R. CORNING, *President.*

[Organized 1899]

GEO. A. HASKINS, *Cashter.*

B. R. CORNING,

GEO. A. HASKINS,

DIRECTORS  
MAUDE L. CORNING,

MARY C. MINER,

J. BELLE HASKINS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
<b>Stock and bond investments, viz.:</b>				
Public securities .....	\$88,869	\$96,066	\$110,544	\$116,593
Private securities .....	120,841	115,407	125,238	130,919
Real estate owned .....	7,000	6,750	6,750	6,750
Mortgages owned .....	50,532	49,110	55,010	55,585
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	10,345	9,945	9,945	7,825
Loans and discounts secured by other collateral .....	12,746	15,009	18,100	19,116
Loans, discounts and bills purchased not secured by collateral .....	164,933	180,010	178,341	178,512
Overdrafts .....	244	414	350	1,732
Due from trust companies, banks and bankers .....	15,579	21,662	28,041	32,558
Specie .....	2,777	3,826	7,763	3,848
Other currency authorized by the laws of the United States .....	10,625	11,662	4,642	6,385
Assets not included in any of the above heads .....	35,079	26,232	20,313	16,671
Add for cents .....	4	3	3	4
<b>Total resources .....</b>	<b>\$519,574</b>	<b>\$536,096</b>	<b>\$565,040</b>	<b>\$576,498</b>
<b>LIABILITIES</b>				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	65,638	55,837	58,788	60,423
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	7,000	.....	7,000	.....
Due depositors, not preferred .....	408,075	452,941	469,452	484,285
Other liabilities .....	13,860	2,318	4,800	6,790
Add for cents .....	1	.....	.....	.....
<b>Total liabilities .....</b>	<b>\$519,574</b>	<b>\$536,096</b>	<b>\$565,040</b>	<b>\$576,498</b>

## BANK OF CONEY ISLAND — CONEY ISLAND

WILLIAM J. WARD, *President.*

[Surf avenue; organized 1909]

G. H. MAILEY, *Cashier.*

### DIRECTORS

WILLIAM C. COURTNEY,  
FRED W. KISTER,

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

CHARLES L. FELTMAN,  
PHILIP I. NASH,

JAMES M. GRAY,  
W. A. NORWOOD,

WM. F. MANGELS,  
LEWIS M. POTTER,

JAMES T. KENT,  
WILLIAM J. WARD.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$431,364	\$467,184	\$568,277	\$556,247
Private securities . . . . .	488,052	655,359	692,399	759,625
Real estate owned . . . . .	5,000	44,820	44,820	45,000
Mortgages owned . . . . .	14,250	12,250	12,125	12,125
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	3,950	3,950	3,450	3,300
Loans and discounts secured by other collateral . . . . .	393,414	843,314	1,935,908	1,538,192
Loans, discounts and bills purchased not secured by collateral . . . . .	152,073	233,617	150,730	160,445
Overdrafts . . . . .	31	186	215	327
Due from trust companies, banks and bankers . . . . .	68,149	97,189	285,174	127,664
Specie . . . . .	21,021	84,960	100,685	70,310
Other currency authorized by the laws of the United States . . . . .	118,000	340,520	262,333	169,730
Cash items . . . . .	2,659	10,515	6,190	7,422
Due from the Federal Reserve Bank of New York less offsets . . . . .	9,672	95,714	72,229	63,324
Assets not included in any of the above heads . . . . .	18,070	14,449	28,438	39,613
Add for cents . . . . .	3	4	4	5
<b>Total resources . . . . .</b>	<b>\$1,725,708</b>	<b>\$2,859,211</b>	<b>\$4,162,986</b>	<b>\$3,553,329</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$200,000
Surplus, including all undivided profits . . . . .	59,447	65,948	73,495	133,617
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	41,851	42,404	42,404	42,683
Deposits by the State of New York . . . . .	20,000	20,000	20,000	30,000
Other deposits secured by pledge of assets . . . . .	84,091	51,142	96,073	106,088
Due depositors, not preferred . . . . .	1,415,032	2,576,432	3,809,638	3,014,328
Other liabilities . . . . .	5,285	3,284	21,374	26,611
Add for cents . . . . .	2	1	2	2
<b>Total liabilities . . . . .</b>	<b>\$1,725,708</b>	<b>\$2,859,211</b>	<b>\$4,162,986</b>	<b>\$3,553,329</b>

QUARTERLY STATEMENTS

BANK OF CORFU — CORFU

[Organized 1908]

DIRECTORS

CYRUS W. CARRIER, *President.*

ALBERT F. BANGERT, *Cashier.*

CYRUS W. CARRIER,

ERNEST T. SUMNER,  
LEONARD D. WAGNER,

DALLAS A. SUMNER,  
DAVID J. SCOTT,

PERRY E. WURST,  
MICHAEL DILLON.

ALBERT F. BANGERT,

ORLO W. WRIGHT,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$89,784	\$56,753	\$43,940	\$50,934
Private securities . . . . .	32,690	63,668	88,346	62,725
Mortgages owned . . . . .	42,075	49,149	47,049	45,349
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	35,181	40,744	45,431	40,981
Loans and discounts secured by other collateral . . . . .	19,680	35,167	50,107	29,308
Loans, discounts and bills purchased not secured by collateral . . . . .	284,063	286,596	301,230	335,260
Overdrafts . . . . .	150	40	122	136
Due from trust companies, banks and bankers . . . . .	70,574	80,303	50,893	71,411
Specie . . . . .	3,570	4,708	3,513	3,001
Other currency authorized by the laws of the United States . . . . .	11,692	14,514	12,015	15,374
Assets not included in any of the above heads . . . . .	3,346	6,235	5,043	7,180
Add for cents . . . . .	4	5	5	4
<b>Total resources . . . . .</b>	<b>\$592,809</b>	<b>\$637,882</b>	<b>\$647,694</b>	<b>\$661,663</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	34,794	31,545	40,526	42,167
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	14,500	14,500	13,000	13,000
Other deposits secured by pledge of assets . . . . .	15,001			
Due depositors, not preferred . . . . .	500,512	553,336	565,092	573,920
Other liabilities . . . . .	3,000	13,500	4,075	7,575
Add for cents . . . . .	2	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$592,809</b>	<b>\$637,882</b>	<b>\$647,694</b>	<b>\$661,663</b>

**BANK OF CUBA IN NEW YORK — NEW YORK**

W. A. MERCHANT, *President.*

[No. 34 Wall street; organized 1916]

C. F. PLARRE, *Cashier.*

W. A. MERCHANT,

J. T. MONAHAN,

M. J. MURPHY,

**DIRECTORS**

HENRY M. EARLE,  
WM. A. PRENDERGAST.

PELAYO RUIERA,

JAMES M. MOTLEY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$134,682	\$142,477	\$146,823	\$129,810
Loans and discounts secured by other collateral.....	318,234	502,000	792,219	560,696
Loans, discounts and bills purchased not secured by collateral.....	503,202	554,150	469,267	513,479
Overdrafts.....	596	.....	6,788	4,775
Due from trust companies, banks and bankers.....	96,508	66,797	740,890	218,365
Specie.....	100,000	80,000	80,000	80,000
Other currency authorized by the laws of the United States.....	12,495	96,309	77,870	82,097
Customers' liability on acceptances (per contra, see liabilities).....	19,600	40,000	14,000	72,250
Assets not included in any of the above heads.....	31,699	69,124	53,153	38,472
Add for cents.....	4	2	2	2
<b>Total resources.....</b>	<b>\$1,217,020</b>	<b>\$1,550,859</b>	<b>\$2,381,012</b>	<b>\$1,699,946</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	86,678	86,161	95,567	105,107
Due depositors, not preferred.....	957,812	1,317,576	2,165,305	1,417,355
Due to trust companies, banks and bankers.....	45,000	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	19,600	40,000	14,000	72,250
Other liabilities.....	7,929	7,121	6,139	5,233
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$1,217,020</b>	<b>\$1,550,859</b>	<b>\$2,381,012</b>	<b>\$1,699,946</b>

QUARTERLY STATEMENTS

**BANK OF DELEVAN — DELEVAN**

[Main street; organized 1913]

R. C. PINGREY, *President.*

C. A. METCALF, *Cashier*

DIRECTORS

R. C. PINGREY,

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

V. R. LYNDE,  
C. R. SPROUL.

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

C. S. PERSONS,

E. L. JONES,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities . . . . .	\$43,967	\$63,360	\$78,180	\$101,607
Real estate owned . . . . .	1,000	.....	.....	500
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	16,000	16,000	15,500	6,000
Loans and discounts secured by other collateral . . . . .	17,000	17,000	16,500	5,000
Loans, discounts and bills purchased not secured by collateral . . . . .	113,808	115,102	121,413	148,683
Overdrafts . . . . .	194	167	314	215
Due from trust companies, banks and bankers . . . . .	45,310	44,460	20,694	30,149
Specie . . . . .	1,062	1,437	887	766
Other currency authorized by the laws of the United States . . . . .	6,339	5,750	8,904	8,843
Cash items . . . . .	342	.....	.....	980
Assets not included in any of the above heads . . . . .	1,050	1,100	1,100	1,250
Add for cents . . . . .	3	2	2	3
<b>Total resources . . . . .</b>	<b>\$246,075</b>	<b>\$264,378</b>	<b>\$263,494</b>	<b>\$303,996</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	12,890	12,551	13,027	14,755
Preferred deposits, viz.: Deposits by the State of New York . . . . .	12,000	12,000	11,000	11,000
Due depositors, not preferred . . . . .	195,134	213,727	213,366	251,991
Other liabilities . . . . .	1,050	1,100	1,100	1,250
Add for cents . . . . .	1	.....	1	.....
<b>Total liabilities . . . . .</b>	<b>\$246,075</b>	<b>\$264,378</b>	<b>\$263,494</b>	<b>\$303,996</b>



BANK OF DEPEW — DEPEW

ELMER J. NASH, *President.*

[94 Main street; organized 1919]

S. JAY OHART, *Cashier.*

DIRECTORS

ERNEST FLYLER,

ELMER J. NASH,  
MARY KUPCZYNSKI,

WILLIAM F. O'CONNOR,  
S. JAY OHART.

ELWIN B. ROWLEY,  
JOHN B. FAISANT,

ALBERT NELSON,  
NEWELL McDONALD.

A. RAYMOND TREMAINE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....				\$19,583
Private securities.....				26,590
Loans and discounts secured by bond and mtg., deed or other real es. coll. ....				19,500
Loans and discounts secured by other collateral.....				52,250
Loans, discounts and bills purchased not secured by collateral.....				31,461
Due from trust companies, banks and bankers.....				15,151
Specie.....				623
Other currency authorized by the laws of the United States.....				13,239
Cash items.....				15
Assets not included in any of the above heads.....				7,120
Add for cents.....				2
<b>Total resources.....</b>				<b>\$185,537</b>
LIABILITIES				
Capital.....				\$50,000
Surplus, including all undivided profits.....				13,195
Due depositors, not preferred.....				121,847
Other liabilities.....				494
Add for cents.....				1
<b>Total liabilities.....</b>				<b>\$185,537</b>

QUARTERLY STATEMENTS

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,

162

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
<b>Stock and bond investments, viz.:</b>				
Public securities . . . . .	\$350,369	\$341,372	\$264,689	\$243,795
Private securities . . . . .	148,721	165,412	190,646	180,274
Real estate owned . . . . .	24,971	21,823	21,798	18,957
Mortgages owned . . . . .	55,379	60,340	74,841	86,782
Loans and discounts secured by bond and mtg., deed or other real es. coll. . . . .	101,577	100,089	95,554	93,744
Loans and discounts secured by other collateral . . . . .	232,759	241,872	245,222	253,973
Loans, discounts and bills purchased not secured by collateral . . . . .	397,562	461,450	471,455	485,911
Overdrafts . . . . .	111	204	5,261	2,403
Due from trust companies, banks and bankers . . . . .	34,664	49,632	45,819	66,079
Specie . . . . .	9,038	6,665	5,397	4,873
Other currency authorized by the laws of the United States . . . . .	11,549	12,379	14,581	15,790
Cash items . . . . .	798	3,462	1,124	1,889
Due from the Federal Reserve Bank of New York less offsets . . . . .	.....	42,962	18,071	.....
Assets not included in any of the above heads . . . . .	4,000	1,700	2,000	2,748
Add for cents . . . . .	7	5	5	8
<b>Total resources . . . . .</b>	<b>\$1,371,505</b>	<b>\$1,509,367</b>	<b>\$1,456,463</b>	<b>\$1,457,226</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$75,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	37,723	40,992	42,680	44,655
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	30,000	30,249	30,000	30,000
Deposits by the State of New York . . . . .	14,000	24,000	22,000	22,000
Other deposits secured by pledge of assets . . . . .	70,000	21,174	23,000	5,000
Due depositors, not preferred . . . . .	1,137,169	1,243,638	1,228,469	1,239,258
Bills paya' le . . . . .	.....	45,000	.....	.....
Other liabilities . . . . .	7,612	4,312	10,312	16,312
Add for cents . . . . .	1	2	2	1
<b>Total liabilities . . . . .</b>	<b>\$1,371,505</b>	<b>\$1,509,367</b>	<b>\$1,456,463</b>	<b>\$1,457,226</b>

BANK OF ELBA — ELBA

SAMUEL PARKER, *President.*

[Organized 1916]

W. E. SMITH, *Cashier.*

SAMUEL PARKER,

EDWARD A. WASHBURN,  
H. BERT PARKER,

WM. H. COLE,  
FREEMAN EDGERTON,

DIRECTORS  
JOSEPH S. WILFORD,  
W. E. SMITH,

EARL W. HUNDREDMARK,  
BERT C. WILLIAMS.

LEONARD BURR,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities .....	\$72,495	\$60,994	\$93,401	\$149,841
Mortgages owned .....	4,137	4,087	4,087	4,037
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	2,518	2,518	2,518	2,518
Loans and discounts secured by other collateral .....	2,000	3,000	5,000	5,000
Loans, discounts and bills purchased not secured by collateral .....	78,157	65,050	62,226	71,820
Overdrafts .....	75	100	175	125
Due from trust companies, banks and bankers .....	46,904	47,751	63,908	60,244
Specie .....	1,149	1,093	1,012	929
Other currency authorized by the laws of the United States .....	10,912	5,971	8,391	5,222
Cash items .....	5,105	1,282	5,678	1,257
Assets not included in any of the above heads .....	3,162	3,250	3,227	3,227
Add for cents .....	2	3	2	3
Total resources .....	\$226,616	\$195,099	\$249,625	\$304,223
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	9,446	7,930	9,392	9,299
Preferred deposits, viz.: Deposits by the State of New York .....	9,000	9,000	8,000	8,000
Due depositors, not preferred .....	182,520	152,568	206,633	261,323
Other liabilities .....	650	600	600	600
Add for cents .....	.....	1	.....	1
Total liabilities .....	\$226,616	\$195,099	\$249,625	\$304,223

QUARTERLY STATEMENTS

**THE BANK OF ELLICOTTVILLE — ELLICOTTVILLE**

**C. A. CASE, President.**

[Organized 1891]

**J. M. JUNKER, 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities .....	\$137,000	\$122,200	\$162,031	\$157,181
Real estate owned .....	3,700	3,700	3,700	6,916
Mortgages owned .....	12,350	11,446	11,446	10,150
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	23,894	25,386	24,827	7,104
Loans and discounts secured by other collateral .....	77,010	101,906	171,338	235,650
Loans, discounts and bills purchased not secured by collateral .....	212,045	208,953	188,176	175,344
Overdrafts .....	821	347	517	876
Due from trust companies, banks and bankers .....	129,045	148,625	160,634	155,916
Specie .....	2,656	3,219	17,086	3,305
Other currency authorized by the laws of the United States .....	27,968	23,972	2,763	25,808
Cash items .....	2,239	93	207	335
Add for cents .....	3	2	3	4
Total resources .....	\$628,731	\$649,829	\$742,728	\$779,589
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	50,054	50,985	53,409	55,053
Due depositors, not preferred .....	528,676	548,843	639,318	674,526
Add for cents .....	1	1	1	.....
Total liabilities .....	\$628,731	\$649,829	\$742,728	\$779,589

BANK OF FARMINGDALE — FARMINGDALE

MARTIN MEYER, *President.*

[Main street; organized 1907]

JOHN S. BAYLIS, *Cashier.*

HENRY A. BROWN,  
CHARLES H. JONES,

EDWARD J. COOPER,  
WM. H. KINGSTON,  
MARTIN MEYER,

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

DIRECTORS

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

CHARLES O. SCHMIDT,  
PERCY L. HALL,

GEORGE BENKERT,  
IRVING B. SQUIRE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$96,228	\$112,243	\$114,030	\$112,694
Private securities.....	88,695	54,573	68,658	86,887
Real estate owned.....	12,968	12,968	12,968	12,938
Mortgages owned.....	58,700	54,600	48,600	53,550
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	13,868	16,293	14,168	11,468
Loans and discounts secured by other collateral.....	15,531	18,571	53,582	36,806
Loans, discounts and bills purchased not secured by collateral.....	86,835	94,488	90,734	90,842
Overdrafts.....	28	3	5	109
Due from trust companies, banks and bankers.....	23,072	24,352	19,432	40,335
Specie.....	3,821	1,852	2,177	3,963
Other currency authorized by the laws of the United States.....	8,530	11,087	12,303	10,525
Cash items.....	779	87	472	397
Assets not included in any of the above heads.....	8,518	7,371	8,214	8,595
Add for cents.....	5	6	5	6
<b>Total resources.....</b>	<b>\$417,578</b>	<b>\$408,494</b>	<b>\$445,348</b>	<b>\$469,475</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	19,592	21,172	21,305	22,506
Preferred deposits, viz.:				
Due New York State savings banks.....	5,000	5,000	5,000	5,000
Deposits by the State of New York.....	13,000	13,000	12,000	12,000
Other deposits secured by pledge of assets.....	7,000	.....	7,000	.....
Due depositors, not preferred.....	342,673	319,764	369,378	401,146
Due to trust companies, banks and bankers.....	949	1,812	2,053	1,276
Bills payable.....	.....	20,000	.....	.....
Other liabilities.....	4,363	2,745	3,601	2,546
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$417,578</b>	<b>\$408,494</b>	<b>\$445,348</b>	<b>\$469,475</b>

QUARTERLY STATEMENTS

165

THE BANK OF GENESEE — BATAVIA

[97 Main street; organized 1888]

W. G. POLLARD, *President.*

GEORGE E. PERRIN, *Cashier.*

DIRECTORS

FRANK W. BALLARD,  
JESSE A. HAWKINS,

W. COLLINS CASEY,  
E. A. JUDD,  
JOHN W. PRATT,

FRANK J. DE COT,  
GUY E. LOWN,  
LOUIS WIARD,

E. A. FRIEDLEY,  
E. T. MOYNIHAN,  
GEO. A. BRIDGE,

FRED B. GLEASON,  
W. G. POLLARD,  
GEORGE H. PADDOCK.

H. H. BUCHHOLTZ,  
GEORGE E. PERRIN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$451,450	\$480,793	\$476,293	\$410,451
Private securities .....	15,100	15,100	15,100	15,100
Real estate owned .....	25,500	41,500	41,500	41,500
Loans and discounts secured by bond and mtg., deed or other real es. coll. ....	190,688	200,596	184,879	198,851
Loans and discounts secured by other collateral .....	191,493	197,344	171,648	234,121
Loans, discounts and bills purchased not secured by collateral .....	465,182	394,000	448,306	435,775
Overdrafts .....	679	1,105	1,462	6,872
Due from trust companies, banks and bankers .....	34,738	40,934	38,847	20,085
Specie .....	6,160	7,119	5,981	7,468
Other currency authorized by the laws of the United States .....	23,400	13,148	30,969	22,015
Cash items .....	2,584	4,563	3,800	3,858
Due from the Federal Reserve Bank of New York less offsets .....	66,705	66,129	69,156	69,120
Assets not included in any of the above heads .....	9,091	6,994	10,069	9,102
Add for cents .....	3	5	4	3
<b>Total resources .....</b>	<b>\$1,482,773</b>	<b>\$1,469,330</b>	<b>\$1,498,014</b>	<b>\$1,474,321</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	109,073	115,694	119,610	126,324
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank .....	54,014	29,433	21,387	13,676
Deposits by the State of New York .....	28,000	28,000	28,000	28,000
Other deposits secured by pledge of assets .....	913	913	924	924
Due depositors, not preferred .....	975,273	1,048,913	1,121,267	1,087,526
Bills payable .....	175,000	140,000	100,000	110,000
Rediscounts .....	34,161	.....	.....	.....
Other liabilities .....	6,337	6,376	6,825	7,868
Add for cents .....	2	1	1	3
<b>Total liabilities .....</b>	<b>\$1,482,773</b>	<b>\$1,469,330</b>	<b>\$1,498,014</b>	<b>\$1,474,321</b>

## 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$460,170	\$381,995	\$381,070	\$397,250
Private securities . . . . .	342,800	331,825	404,850	373,820
Real estate owned . . . . .	18,000	18,000	18,000	18,000
Mortgages owned . . . . .	27,015	20,250	16,870	16,345
Loans and discounts secured by bond and mtg., deed or other real es. coll. . . . .	41,955	38,869	38,600	43,300
Loans and discounts secured by other collateral . . . . .	300,818	252,781	253,606	283,765
Loans, discounts and bills purchased not secured by collateral . . . . .	380,477	447,849	497,673	543,166
Overdrafts . . . . .	308	309	219	212
Due from trust companies, banks and bankers . . . . .	100,508	102,812	182,711	133,808
Specie . . . . .	7,385	9,017	8,157	8,338
Other currency authorized by the laws of the United States . . . . .	23,272	34,142	23,304	30,675
Cash items . . . . .	1,807	7,159	1,524	20,878
Assets not included in any of the above heads . . . . .	150,714	125,157	150,188	94,461
Add for cents . . . . .	4	3	2	2
<b>Total resources . . . . .</b>	<b>\$1,855,233</b>	<b>\$1,770,168</b>	<b>\$1,976,774</b>	<b>\$1,969,020</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	120,381	115,167	123,355	126,136
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land banks . . . . .	6,136	34,200	23,993	18,844
Deposits by the State of New York . . . . .	45,000	40,500	36,000	36,000
Other deposits secured by pledge of assets . . . . .	53,000	9,500	71,000	8,000
Due depositors, not preferred . . . . .	1,309,812	1,461,925	1,610,099	1,659,929
Due to trust companies, banks and bankers . . . . .	28	.....	51	334
Bills payable . . . . .	210,000	.....	.....	.....
Other liabilities . . . . .	10,875	8,875	12,275	19,775
Add for cents . . . . .	1	1	1	2
<b>Total liabilities . . . . .</b>	<b>\$1,855,233</b>	<b>\$1,770,168</b>	<b>\$1,976,774</b>	<b>\$1,969,020</b>

QUARTERLY STATEMENTS

BANK OF GOWANDA — GOWANDA

WM. H. BARD, *President.*

[8 Main street; organized 1890]

STANLEY A. NEILSON, *Cashier.*

DIRECTORS

RICHARD WILHELM,

FRANKLIN E. BARD,  
DANIEL B. FORBUSH.

WM. H. BARD,  
EDWARD C. MUGRIDGE.

WALTER W. WELSH,  
CARL W. GULLEY.

GEORGE J. MENTLEY,

HENRY L. MOENCH,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$132,394	\$179,744	\$137,550	\$89,900
Private securities .....	44,750	49,750	64,285	79,060
Real estate owned .....	20,000	20,000	20,000	20,000
Mortgages owned .....	48,794	47,775	45,125	42,825
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	38,794	37,216	36,177	36,942
Loans and discounts secured by other collateral .....	189,176	195,381	222,465	266,783
Loans, discounts and bills purchased not secured by collateral .....	191,228	171,063	177,805	204,363
Overdrafts .....	12	12	13	35
Due from trust companies, banks and bankers .....	30,726	100,872	158,096	101,696
Specie .....	1,030	1,930	1,204	1,610
Other currency authorized by the laws of the United States .....	16,700	19,809	35,300	20,690
Cash items .....	1,450	1,862	1,330	8,391
Assets not included in any of the above heads .....	3,502	5,095	5,100	3,872
Add for cents .....	3	4	4	3
<b>Total resources .....</b>	<b>\$718,559</b>	<b>\$830,504</b>	<b>\$904,454</b>	<b>\$876,033</b>
LIABILITIES				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	37,210	39,474	44,212	44,860
Preferred deposits, viz.:				
Due New York State savings and loan ass'ns, credit unions and land bank ..	5,252	6,973	2,018	3,117
Other deposits secured by pledge of assets .....	25,000	25,000	.....	.....
Due depositors, not preferred .....	525,737	653,925	729,143	721,504
Due to trust companies, banks and bankers .....	19,000	.....	23,000	.....
Other liabilities .....	6,360	5,131	6,980	6,600
Add for cents .....	.....	1	1	2
<b>Total liabilities .....</b>	<b>\$718,559</b>	<b>\$830,504</b>	<b>\$904,454</b>	<b>\$876,033</b>



## 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 FAUGLE,  
J. LOUIS SCHAEFER,

W. R. GRACE,  
DANIEL S. WOOLLEY.

CHAS. H. GREGORY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$61,040	\$105,017	\$115,055	\$109,017
Private securities .....	443,253	440,417	404,658	420,695
Real estate owned .....	12,337	12,307	41,201	6,432
Mortgages owned .....	84,650	86,950	83,950	87,550
Loans and discounts secured by other collateral .....	157,686	182,100	244,168	236,284
Loans, discounts and bills purchased not secured by collateral .....	35,777	42,541	46,470	44,227
Overdrafts .....	3	185	228	4
Due from trust companies, banks and bankers .....	24,740	41,891	43,061	17,191
Specie .....	10,083	9,551	4,231	8,113
Other currency authorized by the laws of the United States .....	9,245	22,748	21,800	19,052
Cash items .....	364	2,557	109	3,955
Assets not included in any of the above heads .....	50,972	45,667	16,171	55,755
Add for cents .....	5	7	3	5
<b>Total resources .....</b>	<b>\$890,155</b>	<b>\$991,938</b>	<b>\$1,021,105</b>	<b>\$1,008,280</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	69,216	77,610	81,169	85,239
Due depositors, not preferred .....	766,959	861,130	885,245	866,349
Other liabilities .....	3,979	3,197	4,689	6,692
Add for cents .....	1	1	2	.....
<b>Total liabilities .....</b>	<b>\$890,155</b>	<b>\$991,938</b>	<b>\$1,021,105</b>	<b>\$1,008,280</b>

QUARTERLY STATEMENTS

# BANK OF HAMBURGH — HAMBURG

D. C. PIERCE, *President.*

[Main street; organized 1883]

OTHO CHURCHILL, *Cashier.*

## DIRECTORS

D. C. PIERCE,  
L. M. POTTER,

ANDREW STEIN,  
FREDERIC EATON,

JACOB HAUCK,  
JOHN SCHOEFFLIN,

GEORGE J. BRENDAL,  
GEO. L. POMEROY,

JACOB PEFFER,  
OTHO CHURCHILL,

WM. KRONENBERG,  
CHAS. B. KRONENBERG.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$386,420	\$299,220	\$235,523	\$232,695
Private securities .....	279,225	268,838	268,663	267,213
Real estate owned .....	43,375	42,875	42,875	35,000
Mortgages owned .....	138,485	141,035	162,010	185,885
Loans and discounts secured by bond and mtg., deed or other real est. coll.	65,076	42,335	41,948	40,990
Loans and discounts secured by other collateral .....	181,421	162,754	188,487	140,415
Loans, discounts and bills purchased not secured by collateral .....	278,242	423,923	483,030	526,343
Overdrafts .....	233	565	388	895
Due from trust companies, banks and bankers .....	138,324	149,937	130,718	128,904
Specie .....	13,511	7,154	10,569	10,770
Other currency authorized by the laws of the United States .....	49,276	72,877	63,895	58,945
Customers' liability on acceptances (per contra, see liabilities) .....	2,324	2,630	11,504	5,525
Assets not included in any of the above heads .....	11,000	14,218	11,632	12,000
Add for cents .....	4	5	5	6
Total resources .....	<b>\$1,586,916</b>	<b>\$1,628,366</b>	<b>\$1,651,247</b>	<b>\$1,645,586</b>
LIABILITIES				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	103,348	103,696	103,076	106,966
Preferred deposits, viz.:				
Duc New York State sav. and loan assn's, credit unions and land bank .....	5,326	2,433	6,074	4,934
Deposits by the State of New York .....	21,000	21,000	19,000	19,000
Other deposits secured by pledge of assets .....	12,333	17,338	36,367	13,425
Due depositors, not preferred .....	1,270,729	1,254,277	1,315,477	1,380,566
Bills payable .....	65,000	60,000	.....	.....
Rediscounts .....	.....	50,824	50,824	.....
Ac't'ces of drafts p'y'ble at a future date or auth'd by com. letters of credit .....	2,324	2,630	11,504	5,525
Other liabilities .....	6,848	16,165	8,923	15,167
Add for cents .....	3	3	2	3
Total liabilities .....	<b>\$1,586,916</b>	<b>\$1,628,366</b>	<b>\$1,651,247</b>	<b>\$1,645,586</b>

THE BANK OF HAMMONDSPORT — HAMMONDSPORT

LEON J. MASSON, *President.*

[Park street; organized 1900]

W. E. HUNTER, *Cashier.*

DIRECTORS

J. W. DAVIS,

H. M. CHAMPLIN,  
C. L. WATERS

L. J. MASSON,  
O. BRUNDAGE,

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

MONROE WHEELER,

A. E. DEFEW,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$216,364	\$156,414	\$167,364	\$151,064
Private securities .....	298,395	313,745	328,370	417,159
Real estate owned .....	4,000	4,000	4,000	4,000
Mortgages owned .....	51,652	48,002	46,952	46,152
Loans and discounts secured by bond and mtg., deed or other real estate coll.	16,691	16,691	15,191	15,186
Loans and discounts secured by other collateral .....	54,801	38,802	28,560	37,556
Loans, discounts and bills purchased not secured by collateral .....	209,939	243,013	299,421	338,449
Overdrafts .....	788	492	343	36
Due from trust companies, banks and bankers .....	97,715	80,598	30,469	95,814
Specie .....	1,580	1,230	2,153	1,582
Other currency authorized by the laws of the United States .....	16,588	22,097	17,631	18,259
Cash items .....	41	108	181	337
Due from the Federal Reserve Bank of New York less offsets .....	35,932	34,025	35,024	45,955
Assets not included in any of the above heads .....	31	26	26	26
Add for cents .....	6	5	5	5
<b>Total resources .....</b>	<b>\$1,004,523</b>	<b>\$959,248</b>	<b>\$975,690</b>	<b>\$1,171,580</b>
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	78,065	82,976	84,614	88,606
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank .....	1,499	1,979	5,976	1,294
Deposits by the State of New York .....	18,000	18,000	16,000	16,000
Other deposits secured by pledge of assets .....	58,521	22,416	31,473	21,443
Due depositors, not preferred .....	791,950	778,633	779,901	984,917
Due to trust companies, banks and bankers .....	116	1,403	492	3
Other liabilities .....	6,369	3,839	7,231	9,315
Add for cents .....	3	2	3	2
<b>Total liabilities .....</b>	<b>\$1,004,523</b>	<b>\$959,248</b>	<b>\$975,690</b>	<b>\$1,171,580</b>

QUARTERLY STATEMENTS

171

BANK OF HEMPSTEAD HARBOR — ROSLYN

JOSEPH H. BCGART, *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 TUBBY,

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

JAMES K. DAVIS,  
WILLIAM MCCARTHY,  
WILLIAM WITTE.

W. P. L. DAVIS,  
JOTHAM POST,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities.....	488,966	731,779	833,275	465,365
Real estate owned.....	11,315	11,315	11,315	11,315
Mortgages owned.....	40,100	41,600	41,600	40,600
Loans and discounts secured by bond and mtg., deed or other real estate coll.	8,700	7,200	7,200	7,200
Loans and discounts secured by other collateral.....	86,705	91,938	95,308	190,063
Loans, discounts and bills purchased not secured by collateral.....	102,510	113,042	118,585	116,120
Due from trust companies, banks and bankers.....	100,477	11,122	78,588	52,893
Specie.....	15,956	15,683	16,474	18,683
Other currency authorized by the laws of the United States.....	18,610	19,620	22,250	14,810
Cash items.....	3	113	.....	.....
Assets not included in any of the above heads.....	9,034	9,118	9,327	9,114
Add for cents.....	2	3	2	2
<b>Total resources.....</b>	<b>\$883,378</b>	<b>\$1,053,533</b>	<b>\$1,234,924</b>	<b>\$927,165</b>
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	88,825	92,696	88,750	93,535
Preferred deposits, viz.:				
Due New York State savings banks.....	12,149	16,103	22,931	22,403
Other deposits secured by pledge of assets.....	.....	.....	88,900	10,000
Deposits otherwise preferred.....	67,000	.....	.....	.....
Due depositors, not preferred.....	683,449	882,103	1,003,202	769,056
Due to trust companies, banks and bankers.....	889	.....	.....	.....
Bills payable.....	.....	30,000	.....	.....
Other liabilities.....	1,065	2,629	1,140	2,169
Add for cents.....	1	2	1	2
<b>Total liabilities.....</b>	<b>\$883,378</b>	<b>\$1,053,533</b>	<b>\$1,234,924</b>	<b>\$927,165</b>

## BANK OF HICKSVILLE — HICKSVILLE

HENRY W. UNDERHILL, *President.*

[Broadway; organized 1903]

JOSEPH J. ULMER, *Cashier.*

### DIRECTORS

I. MERVIN SNEDEKER,  
W. M. COCKS.

HENRY SENGSTACKEN,  
S. S. UNDERHILL, JR.

HENRY C. STOLZ,  
BYRON RUSHMORE.

WM. H. JONES,  
DANIEL UNDERHILL.

HENRY W. UNDERHILL,  
WILLIAM DUFFY.

CHARLES G. VOIGT.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$230,410	\$205,802	\$246,251	\$223,432
Private securities.....	176,887	200,335	210,360	209,121
Real estate owned.....	25,750	21,000	20,900	20,000
Mortgages owned.....	53,450	53,950	60,950	64,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,000	4,090	4,090	4,151
Loans and discounts secured by other collateral.....	48,519	127,196	265,477	314,199
Loans, discounts and bills purchased not secured by collateral.....	294,550	232,666	238,493	322,052
Overdrafts.....	.....	.....	1	.....
Due from trust companies, banks and bankers.....	49,155	31,173	36,080	21,080
Specie.....	1,999	876	1,180	1,783
Other currency authorized by the laws of the United States.....	16,987	15,657	29,107	29,765
Cash items.....	631	1,188	44	440
Due from the Federal Reserve Bank of New York less offsets.....	55,951	48,356	67,374	68,142
Assets not included in any of the above heads.....	4,400	4,100	7,860	7,500
Add for cents.....	5	3	2	5
<b>Total resources.....</b>	<b>\$959,694</b>	<b>\$976,392</b>	<b>\$1,233,109</b>	<b>\$1,286,320</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	84,546	88,810	103,571	107,050
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	30,000	.....	39,600	.....
Due depositors, not preferred.....	812,448	855,881	1,063,087	1,144,327
Due to trust companies, banks and bankers.....	1,000	.....	.....	543
Other liabilities.....	6,700	8,700	7,450	9,400
Add for cents.....	.....	1	1	.....
<b>Total liabilities.....</b>	<b>\$959,694</b>	<b>\$976,392</b>	<b>\$1,238,109</b>	<b>\$1,286,320</b>

QUARTERLY STATEMENTS

173

## BANK OF HOLLAND — HOLLAND

ROBERT J. WATSON, *President.*

[Organized 1893]

EARL J. BANGERT, *Cashier.*

## DIRECTORS

HOWARD B. BENNING,

FRANK S. COOPER,  
WM. N. SHREDER.ASHER CUTLER,  
PAUL J. WURST,WM. F. FRANTZ,  
ROBERT J. WATSON.

ALBERT H. GRIGGS,

LORENZO D. O'DELL.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$57,973	\$42,355	\$36,387	\$17,526
Private securities .....	97,144	100,467	125,190	110,402
Real estate owned .....	6,000	6,000	6,000	6,000
Mortgages owned .....	56,452	57,327	64,102	63,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	8,413	8,551	8,400	10,200
Loans and discounts secured by other collateral .....	11,420	87,365	62,504	63,285
Loans, discounts and bills purchased not secured by collateral .....	174,084	183,687	187,816	189,992
Overdrafts .....	319	1,271	459	485
Due from trust companies, banks and bankers .....	53,054	45,966	36,453	37,497
Specie .....	401	531	682	860
Other currency authorized by the laws of the United States .....	8,900	9,800	9,600	10,100
Assets not included in any of the above heads .....	5,717	6,417	6,763	7,397
Add for cents .....	3	2	4	4
<b>Total resources .....</b>	<b>\$479,880</b>	<b>\$549,739</b>	<b>\$544,360</b>	<b>\$547,398</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	30,250	30,010	32,492	34,298
Preferred deposits, viz.:				
Deposits by the State of New York .....	16,000	16,000	15,000	15,000
Other deposits secured by pledge of assets .....	782	792	792	5,849
Due depositors, not preferred .....	405,161	475,773	466,885	461,740
Other liabilities .....	2,686	2,163	4,190	5,510
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$479,880</b>	<b>\$549,739</b>	<b>\$544,360</b>	<b>\$547,398</b>

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,

CARL S. BURR,  
AUGUST HECKSCHER,

GEO. WOODHULL CONKLIN,  
ADDISON W. SAMMIS,

DOUGLASS CONKLIN,  
ROSS W. DOWNS.

HENRY F. SAMMIS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$473,565	\$307,821	\$382,139	\$348,020
Private securities.....	416,821	454,340	471,815	620,291
Real estate owned.....	84,782	84,782	84,782	84,782
Mortgages owned.....	171,933	163,733	163,883	179,333
Loans and discounts secured by bond and mtg., deed or other real est. coll.	103,703	108,571	120,271	125,271
Loans and discounts secured by other collateral.....	139,076	163,384	170,088	194,447
Loans, discounts and bills purchased not secured by collateral.....	711,143	685,710	678,497	635,499
Overdrafts.....	767	1,706	2,226	739
Due from trust companies, banks and bankers.....	145,383	231,121	312,778	374,183
Specie.....	10,184	26,319	7,483	10,453
Other currency authorized by the laws of the United States.....	67,610	62,225	69,997	84,472
Cash items.....	2,132	4,857	4,656	2,669
Assets not included in any of the above heads.....	8,000	6,000	3,000	3,000
Add for cents.....	3	5	4	4
<b>Total resources.....</b>	<b>\$2,335,102</b>	<b>\$2,330,574</b>	<b>\$2,471,619</b>	<b>\$2,663,163</b>
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	261,421	262,818	267,378	270,469
Preferred deposits, viz.: Deposits by the State of New York.....	33,000	30,000	27,000	27,000
Due depositors, not preferred.....	1,950,680	2,005,755	2,138,241	2,320,693
Bills payable.....	50,000	.....	.....	.....
Other liabilities.....	10,000	2,000	9,000	15,000
Add for cents.....	1	1	.....	1
<b>Total liabilities.....</b>	<b>\$2,335,102</b>	<b>\$2,330,574</b>	<b>\$2,471,619</b>	<b>\$2,663,163</b>

QUARTERLY STATEMENTS

175

BANK OF JAMESTOWN — JAMESTOWN

BREWER D. PHILLIPS, *President.*

[216 Main street; organized 1903]

LUCIAN J. WARREN, *Cashier.*

ARTHUR A. AMIDON,  
BREWER D. PHILLIPS,  
A. MORELLE CHENEY,

R. J. BARROWS, JR.  
GEO. B. PITTS,  
M. L. FENTON,

DIRECTORS  
J. DELEVAN CURTISS,  
M. R. STEVENSON,  
CHARLES W. HERRICK,  
THEO. A. CASE,  
WM. TOWNSEND,  
BURT F. MERRIAM,  
ROBERT H. JACKSON.

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

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

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$636,150	\$599,746	\$761,933	\$676,056
Private securities.....	111,605	156,605	158,038	107,476
Real estate owned.....	136,379	188,132	171,287	171,377
Mortgages owned.....	107,601	109,010	135,515	147,745
Loans and discounts secured by bond and mtg., deed or other real est. coll.	67,443	91,818	75,171	83,476
Loans and discounts secured by other collateral.....	238,914	264,101	258,377	349,970
Loans, discounts and bills purchased not secured by collateral.....	1,175,668	1,309,890	1,373,634	1,442,973
Overdrafts.....	778	1,108	7,769	13,594
Due from trust companies, banks and bankers.....	538,566	552,707	476,389	457,612
Specie.....	8,989	5,189	6,297	5,625
Other currency authorized by the laws of the United States.....	114,507	115,624	108,902	128,300
Cash items.....	31,422	41,872	24,672	33,851
Assets not included in any of the above heads.....	3,800	5,750	7,250	3,500
Add for cents.....	5	4	4	4
Total resources.....	\$3,171,827	\$3,441,556	\$3,565,238	\$3,621,560
LIABILITIES				
Capital.....	\$160,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits.....	341,282	327,515	338,523	347,593
Preferred deposits, viz.:				
Deposits by the State of New York.....	21,000	31,000	31,000	31,000
Other deposits secured by pledge of assets.....	160,349	51,566	44,221	33,788
Due depositors, not preferred.....	2,413,603	2,680,813	2,781,745	2,922,134
Due to trust companies, banks and bankers.....	5,591	85,661	104,748	22,043
Bills payable.....	175,000	.....	.....	.....
Other liabilities.....	15,000	15,000	15,000	15,000
Add for cents.....	2	1	1	2
Total liabilities.....	\$3,171,827	\$3,441,556	\$3,565,238	\$3,621,560



## 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,  
WILLIAM C. FEATHERS,

JAMES B. HURLEY,  
HENRY C. STEVENS,

CLARENCE H. WATSON,  
J. CHESTER JUBIN.

FRED C. DAY;

JAMES W. FLEMING,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$146,654	\$136,140	\$172,149	\$187,395
Private securities.....	88,154	75,914	111,734	143,413
Real estate owned.....	19,400	19,000	19,000	19,000
Mortgages owned.....	65,600	65,200	63,100	75,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	38,754	29,641	36,631	29,731
Loans and discounts secured by other collateral.....	51,916	59,974	113,906	119,308
Loans, discounts and bills purchased not secured by collateral.....	247,959	343,568	405,338	343,470
Overdrafts.....	492	895	111	285
Due from trust companies, banks and bankers.....	58,741	40,578	129,487	27,420
Specie.....	5,868	4,662	7,080	4,734
Other currency authorized by the laws of the United States.....	17,329	27,975	37,946	14,347
Cash items.....	90	100	10	10
Due from the Federal Reserve Bank of New York less offsets.....	.....	.....	.....	4,000
Assets not included in any of the above heads.....	17,304	17,038	17,307	14,560
Add for cents.....	3	4	3	2
<b>Total resources.....</b>	<b>\$758,264</b>	<b>\$820,689</b>	<b>\$1,113,802</b>	<b>\$982,675</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	32,276	31,857	35,382	36,572
Preferred deposits, viz.:				
Deposits by the State of New York.....	13,500	13,500	12,000	12,000
Other deposits secured by pledge of assets.....	14,000	.....	23,000	9,000
Deposits otherwise preferred.....	.....	.....	10,037	.....
Due depositors, not referred.....	643,432	696,778	991,001	893,440
Due to trust companies, banks and bankers.....	.....	.....	1,119	.....
Other liabilities.....	30,056	53,554	11,232	6,663
Add for cents.....	.....	.....	1	.....
<b>Total liabilities.....</b>	<b>\$758,264</b>	<b>\$820,689</b>	<b>\$1,113,802</b>	<b>\$982,675</b>

QUARTERLY STATEMENTS

THE BANK OF LANCASTER — LANCASTER

J. O. GARRETSEE, *President.*

[49 Central avenue; organized 1894]

JOSEPH F. SCHAEFER, *Cashier.*

DIRECTORS

ARTHUR D. BISSELL,  
JOHN G. MILLER.

HERMAN B. VAN PEYMA,  
JACOB C. WEIL.

D. R. STRATTON,  
J. O. GARRETSEE.

CHAS. F. KING,  
BENJ. H. EDEN.

C. L. SUESS,  
JOSEPH VOEGELE.

GEO. P. ZURBRICK,

178

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$216,323	\$220,783	\$594,583	\$529,933
Private securities .....	273,557	273,724	277,759	276,191
Real estate owned .....	55,529	79,246	83,107	85,423
Mortgages owned .....	4,250	5,850	10,777	9,877
Loans and discounts secured by bond and mtg., deed or other real est. coll.	76,299	71,168	80,442	72,873
Loans and discounts secured by other collateral .....	179,582	355,708	349,697	348,092
Loans, discounts and bills purchased not secured by collateral .....	392,483	387,688	338,892	460,555
Overdrafts .....	1,175	547	234	376
Due from trust companies, banks and bankers .....	174,866	127,134	88,428	59,852
Specie .....	4,851	5,271	6,273	7,259
Other currency authorized by the laws of the United States .....	50,334	60,629	63,534	56,809
Cash items .....	117	896	.....	.....
Assets not included in any of the above heads .....	12,375	386,057	10,527	10,195
Add for cents .....	5	5	5	6
<b>Total resources .....</b>	<b>\$1,441,746</b>	<b>\$1,974,706</b>	<b>\$1,904,258</b>	<b>\$1,917,441</b>
LIABILITIES				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	51,055	53,015	53,255	59,129
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank .....	25,572	29,242	3,623	5,464
Deposits by the State of New York .....	21,500	21,500	19,000	19,000
Other deposits secured by pledge of assets .....	45,927	34,435	22,393	18,212
Due depositors, not preferred .....	1,192,410	1,359,549	1,697,485	1,701,634
Other liabilities .....	5,280	376,963	8,500	14,000
Add for cents .....	2	2	2	2
<b>Total liabilities .....</b>	<b>\$1,441,746</b>	<b>\$1,974,706</b>	<b>\$1,904,258</b>	<b>\$1,917,441</b>

BANK OF LAWRENCE — LAWRENCE

J. CARL SCHMUCK, *President.*

[Central avenue; organized 1903]

JOHN A. RUTH, *Cashier.*

J. CARL SCHMUCK,

JOHN H. SMITH,

JAS. W. SAFFORD,  
JOHN A. RUTH.

DIRECTORS

MORRIS F. CRAFT,

DIVINE HEWLETT,

WINFIELD S. VANDEWATER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$335,750	\$308,850	\$345,080	\$359,550
Private securities .....	62,339	61,839	61,839	61,589
Real estate owned .....	45,972	45,522	43,922	34,700
Mortgages owned .....	124,551	124,173	115,188	129,871
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	47,874	71,698	39,351	41,190
Loans and discounts secured by other collateral .....	176,854	112,350	98,524	182,789
Loans, discounts and bills purchased not secured by collateral .....	284,909	484,415	804,455	770,778
Overdrafts .....	565	756	662	313
Due from trust companies, banks and bankers .....	67,698	84,185	140,832	163,965
Specie .....	4,860	4,175	4,901	6,723
Other currency authorized by the laws of the United States .....	38,275	35,815	62,625	54,823
Cash items .....	6,927	3,086	10,382	10,861
Assets not included in any of the above heads .....	7,984	7,484	8,240	6,000
Add for cents .....	5	5	5	5
<b>Total resources .....</b>	<b>\$1,204,563</b>	<b>\$1,344,353</b>	<b>\$1,736,006</b>	<b>\$1,823,157</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	67,788	74,163	81,263	85,738
Preferred deposits, viz.: Deposits by the State of New York .....	26,000	26,000	23,000	23,000
Due depositors, not preferred .....	1,058,338	1,189,190	1,577,243	1,659,918
Other liabilities .....	2,436	5,000	4,500	4,500
Add for cents .....	1	.....	.....	1
<b>Total liabilities .....</b>	<b>\$1,204,563</b>	<b>\$1,344,353</b>	<b>\$1,736,006</b>	<b>\$1,823,157</b>

QUARTERLY STATEMENTS

179

## 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,  
JOHN P. SAMSON,FRANK E. CHADDOCK,  
C. D. GRANAY,CHAS. L. LAWRENCE,  
EDWARD M. PERKINS,ALBERT F. LOWE,  
J. G. GILFILLAN,D. J. O'SHEA,  
ALEX. SUTHERLAND.

D. C. H. PRENTICE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
<b>Stock and bond investments, viz.:</b>				
Public securities.....	\$52,804	\$6,774	\$38,239	\$38,915
Private securities.....	18,100	49,450	15,400	15,400
Real estate owned.....	5,000	5,000	4,900	4,900
Mortgages owned.....	59,466	56,280	61,334	60,858
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	25,857	19,395	12,180	8,748
Loans and discounts secured by other collateral.....	106,542	114,834	137,272	202,631
Loans, discounts and bills purchased not secured by collateral.....	216,693	233,603	229,459	228,269
Overdrafts.....	1,413	2,529	975	1,107
Due from trust companies, banks and bankers.....	74,461	71,564	86,510	70,590
Specie.....	2,160	2,945	2,639	2,723
Other currency authorized by the laws of the United States.....	16,480	14,104	19,951	15,632
Cash items.....	360	1,548	748	928
Assets not included in any of the above heads.....	8,649	3,368	4,538	4,838
Add for cents.....	5	4	4	1
<b>Total resources.....</b>	<b>\$587,990</b>	<b>\$581,393</b>	<b>\$614,149</b>	<b>\$655,540</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	24,119	25,893	25,018	27,745
Due depositors, not preferred.....	450,203	453,146	469,563	520,740
Due to trust companies, banks and bankers.....	1,866	1,039	2,068	4,254
Bills payable.....	10,000	.....	15,000	.....
Other liabilities.....	1,800	1,315	2,500	2,800
Add for cents.....	2	.....	.....	1
<b>Total liabilities.....</b>	<b>\$587,990</b>	<b>\$581,393</b>	<b>\$614,149</b>	<b>\$655,540</b>

BANK OF LIMA — LIMA

[West Main street; organized 1905]

CHARLES R. PIERCE, *President.*

ALEXANDER MARTIN, *Cashier.*

DIRECTORS

WILLIAM F. HARVEY,

CHARLES R. PIERCE,  
WILLIAM H. DALTON,

ALEXANDER MARTIN,  
EDWARD F. DIBBLE,

JAMES E. LOCKINGTON,  
C. D. GOODRICH.

GEO. W. ATWELL,

JOHN A. MACKENZIE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....	\$50,581	\$78,320	\$63,627	\$61,648
Real estate owned.....	3,500	3,500	3,500	3,500
Mortgages owned.....	38,200	38,100	41,600	43,200
Loans and discounts secured by other collateral.....	4,511	1,337	1,365	4,375
Loans, discounts and bills purchased not secured by collateral.....	84,500	105,088	116,846	117,163
Overdrafts.....	389	161	134	70
Due from trust companies, banks and bankers.....	37,712	42,541	36,017	17,613
Specie.....	4,655	4,661	3,357	4,220
Other currency authorized by the laws of the United States.....	3,125	5,971	5,472	5,802
Cash items.....	629	616	676	493
Assets not included in any of the above heads.....	20,656	3,400	5,563	5,757
Add for cents.....	3	3	4	3
<b>Total resources.....</b>	<b>\$243,461</b>	<b>\$283,698</b>	<b>\$278,161</b>	<b>\$263,844</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	18,595	18,283	19,319	17,882
Due depositors, not preferred.....	203,607	238,814	222,526	219,900
Due to trust companies, banks and bankers.....		41		
Bills payable.....			10,000	
Other liabilities.....	1,259	1,559	1,316	1,061
Add for cents.....		1		1
<b>Total liabilities.....</b>	<b>\$248,461</b>	<b>\$283,698</b>	<b>\$278,161</b>	<b>\$263,844</b>

QUARTERLY STATEMENTS

181

## THE BANK OF LONG ISLAND — JAMAICA

[359 Fulton street: organized 1902]

SAMUEL R. SMITH, *President.*GEO. S. DOWNING, *Cashier.*

## DIRECTORS

JOHN ADIKES,  
W. W. GILLEN,  
V. EVERIT MACY,C. R. BETTES,  
JOHN F. GALVIN,  
ANDREW MCTIGUE,  
D. L. STARKS.STEPHEN BAKER,  
W. J. HAMILTON,  
NEWMAN J. PETTIT,  
RUDOLPH STUTZMANN.JOSEPH DYKES,  
PERCY G. JAMES,  
P. A. ROWLEY,  
CHARLES A. WILLETTS,W. H. FITZPATRICK,  
R. W. KELLOGG,  
SAMUEL R. SMITH,  
G. S. HICE.B. D. FORSTER,  
G. H. LEAVITT,  
VALENTINE W. SMITH,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$4,144,081	\$4,552,109	\$4,962,595	\$4,485,445
Private securities.....	1,015,150	979,150	1,015,150	999,500
Real estate owned.....	691,691	621,105	647,935	800,170
Mortgages owned.....	469,594	606,680	524,442	576,937
Loans and discounts secured by bond and mtg., deed or other real est. coll.	466,451	426,728	375,563	339,271
Loans and discounts secured by other collateral.....	3,800,298	5,178,404	8,488,582	7,539,038
Loans, discounts and bills purchased not secured by collateral.....	5,097,296	5,924,358	6,091,169	7,735,183
Overdrafts.....	1,000	5,606	2,449	2,920
Due from trust companies, banks and bankers.....	2,074,592	2,638,664	3,384,287	3,305,303
Specie.....	107,959	143,378	139,733	143,802
Other currency authorized by the laws of the United States.....	439,378	697,423	566,742	717,285
Cash items.....	20,380	27,115	30,157	25,246
Customers' liability on acceptances (per contra, see liabilities).....	.....	1,000	1,000	28,300
Assets not included in any of the above heads.....	92,719	131,968	163,941	144,046
Add for cents.....	7	5	4	5
<b>Total resources.....</b>	<b>\$18,420,596</b>	<b>\$21,933,693</b>	<b>\$26,393,749</b>	<b>\$26,842,503</b>
LIABILITIES				
Capital.....	\$1,200,000	\$1,200,000	\$1,200,000	\$1,200,000
Surplus, including all undivided profits.....	974,555	951,539	1,104,726	1,246,591
Preferred deposits, viz.:				
Due New York State savings banks.....	379,376	536,995	553,164	535,593
Due New York State sav. and loan assn's, credit unions and land bank.....	5,959	1,598	1,024	2,031
Deposits by the State of New York.....	14,000	14,000	25,000	25,000
Deposits by the Superintendent of Banks of the State of New York.....	554	647	682	717
Other deposits secured by pledge of assets.....	615,029	261,092	633,402	438,280
Due depositors, not preferred.....	14,377,769	18,349,728	22,010,904	22,496,939
Due to trust companies, banks and bankers.....	745,347	498,201	705,399	691,900
Ac'tance of drafts payable at future date or auth'd by com. letters of credit.....	.....	1,000	.....	28,300
Other liabilities.....	108,003	118,889	159,445	174,150
Add for cents.....	4	4	3	2
<b>Total liabilities.....</b>	<b>\$18,420,596</b>	<b>\$21,933,693</b>	<b>\$26,393,749</b>	<b>\$26,842,506</b>

## BANK OF MILLBROOK — MILLBROOK

JAMES REARDON, *President.*

[Organized 1891]

WALTER F. HAIGHT, *Cashier.*

### DIRECTORS

WILLIAM R. ANDERSON,  
JAY HAIGHT,

ELBERT A. BURCH,  
WALTER F. HAIGHT,

ALFRED E. DIETERICH,  
JAMES REARDON,

G. HOWARD DAVIDSON,  
CORNELIUS B. REARDON,

EUGENE HAM,  
J. MORGAN WING,

JAMES H. HAIGHT,  
OAKLEIGH THORNE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$208,013	\$242,898	\$278,613	\$278,613
Private securities.....	254,845	254,845	251,845	251,845
Real estate owned.....	12,000	12,000	12,000	12,000
Mortgages owned.....	26,350	25,850	25,850	25,850
Loans and discounts secured by other collateral.....	71,025	87,216	83,978	68,683
Loans, discounts and bills purchased not secured by collateral.....	43,415	47,690	55,346	74,183
Overdrafts.....	32	500	154	253
Due from trust companies, banks and bankers.....	43,227	42,283	46,663	35,107
Specie.....	2,316	2,556	1,502	1,567
Other currency authorized by the laws of the United States.....	9,406	13,932	10,358	11,737
Cash items.....	281	631	979	975
Due from the Federal Reserve Bank of New York less offsets.....	31,437	29,581	35,324	35,245
Assets not included in any of the above heads.....	10,541	9,522	11,737	13,770
Add for cents.....	6	4	7	6
<b>Total resources.....</b>	<b>\$712,894</b>	<b>\$769,508</b>	<b>\$814,356</b>	<b>\$809,834</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	61,885	64,227	66,845	70,203
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	17,000	108,000	.....	9,000
Due depositors, not preferred.....	548,570	542,160	580,870	611,809
Due to trust companies, banks and bankers.....	4,245	4,599	4,740	679
Bills payable.....	30,000	.....	110,000	65,000
Other liabilities.....	1,193	521	1,900	3,142
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$712,894</b>	<b>\$769,508</b>	<b>\$814,356</b>	<b>\$809,834</b>

QUARTERLY STATEMENTS

183

## BANK OF NASSAU COUNTY — GREAT NECK STATION

J. LOUIS SCHAEFER, *President.*

[Organized 1916]

ERNEST D. WILLETS, *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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$105,750	\$58,490	\$42,950	\$42,900
Private securities .....	201,975	190,790	180,929	170,942
Mortgages owned .....	27,150	27,150	32,650	31,650
Loans and discounts secured by other collateral .....	99,535	207,584	176,814	158,929
Loans, discounts and bills purchased not secured by collateral .....	11,221	6,822	4,780	12,492
Overdrafts .....	57	480	99	195
Due from trust companies, banks and bankers .....	39,748	68,686	92,442	65,103
Specie .....	1,234	762	2,237	3,094
Other currency authorized by the laws of the United States .....	17,883	10,909	22,308	38,506
Assets not included in any of the above heads .....	4,330	30,617	39,122	37,996
Add for cents .....	3	3	3	2
<b>Total resources .....</b>	<b>\$508,886</b>	<b>\$602,293</b>	<b>\$594,334</b>	<b>\$531,812</b>
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	26,064	28,887	31,562	33,425
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	3,000	.....	.....	.....
Due depositors, not preferred .....	429,116	523,405	511,827	476,914
Other liabilities .....	704	.....	944	1,472
Add for cents .....	2	1	1	1
<b>Total liabilities .....</b>	<b>\$508,886</b>	<b>\$602,293</b>	<b>\$594,334</b>	<b>\$531,812</b>



## BANK OF NIAGARA—NIAGARA FALLS

GEORGE J. HOWARD, *President.*

[201 Fall street; organized 1882]

JAMES C. MOAKLER, *Cashier.*

### DIRECTORS

ALEXANDER J. PORTER,

FREDERICK L. PRATT,  
GEORGE F. NYE,

BURTON J. MITCHELL,  
A. H. HOOKER,

GEORGE J. HOWARD,  
DE LANCY RANKINE.

PHILIP P. BARTON,

EUGENE CARY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$638,177	\$831,094	\$787,950	\$345,873
Private securities .....	556,692	562,868	605,882	591,315
Mortgages owned .....	35,985	35,401	35,401	31,351
Loans and discounts secured by bond and mtg., deed or other real est. coll. ....	305,650	370,595	400,597	290,134
Loans and discounts secured by other collateral .....	1,625,546	1,442,552	1,554,573	2,105,510
Loans, discounts and bills purchased not secured by collateral .....	350,440	325,425	330,400	385,348
Overdrafts .....	13	666	604	92
Due from trust companies, banks and bankers .....	659,020	876,650	546,283	553,842
Specie .....	20,341	27,361	38,131	30,239
Other currency authorized by the laws of the United States .....	121,939	143,345	180,030	187,105
Cash items .....	39,823	30,695	11,748	20,640
Assets not included in any of the above heads .....	40,568	74,718	38,645	38,981
Add for cents .....	5	5	2	4
<b>Total resources .....</b>	<b>\$4,394,202</b>	<b>\$4,721,375</b>	<b>\$4,530,246</b>	<b>\$4,580,434</b>
<b>LIABILITIES</b>				
Capital .....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits .....	174,656	171,818	180,012	184,744
Preferred deposits, viz.:				
Due New York State savings banks .....	215,000	175,000	150,000	160,000
Deposits by the State of New York .....	45,000	45,000	45,000	45,000
Other deposits secured by pledge of assets .....	50,043	117,000	.....	.....
Due depositors, not preferred .....	2,828,200	3,389,870	3,523,258	3,749,153
Due to trust companies, banks and bankers .....	161,759	203,908	210,400	147,129
Bills payable .....	400,000	200,000	.....	.....
Other liabilities .....	319,541	215,777	218,575	94,407
Add for cents .....	3	2	1	1
<b>Total liabilities .....</b>	<b>\$4,394,202</b>	<b>\$4,721,375</b>	<b>\$4,530,246</b>	<b>\$4,580,434</b>

QUARTERLY STATEMENTS

185

## THE BANK OF NORTH COLLINS — NORTH COLLINS

W. S. LAWTON, *President.*

[Organized 1895]

C. A. TWICHELL, *Cashier.*

W. S. LAWTON,

W. M. WARD,  
W. W. MERRILL.A. H. KIMBLE,  
FRANK J. LEHLEY,

DIRECTORS

JOHN VAN EPPS,  
C. A. TWICHELL.

H. G. PARKER,

GEORGE LEHLEY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities . . . . .	\$217,034	\$264,663	\$372,812	\$406,029
Real estate owned . . . . .	4,000	4,000	4,000	4,000
Mortgages owned . . . . .	107,848	103,081	98,996	96,421
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	30,000	30,000	30,000	30,000
Loans and discounts secured by other collateral . . . . .	3,000	3,000	15,000	10,000
Loans, discounts and bills purchased not secured by collateral . . . . .	177,947	172,845	163,455	232,962
Overdrafts . . . . .	161	287	387	144
Due from trust companies, banks and bankers . . . . .	76,000	144,687	143,428	107,846
Specie . . . . .	1,491	1,189	1,412	1,293
Other currency authorized by the laws of the United States . . . . .	21,993	16,438	26,745	28,109
Add for cents . . . . .	3	2	3	4
<b>Total resources . . . . .</b>	<b>\$639,477</b>	<b>\$740,192</b>	<b>\$856,238</b>	<b>\$916,808</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	91,846	94,949	98,335	104,538
Preferred deposits, viz.: Deposits by the State of New York . . . . .	24,500	24,500	22,000	22,000
Due depositors, not preferred . . . . .	498,131	595,743	710,902	765,239
Add for cents . . . . .	.....	.....	1	1
<b>Total liabilities . . . . .</b>	<b>\$639,477</b>	<b>\$740,192</b>	<b>\$856,238</b>	<b>\$916,808</b>

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,

JAMES W. JACOBUS,

HARRY P. FURNESS,

HEWLETT R. SMITH,

CLARENCE B. KELLAND,

CLARENCE L. THOMPSON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$122,546	\$213,318	\$222,978	\$217,371
Private securities.....	284,469	241,706	230,894	230,894
Real estate owned.....	15,876	19,000	19,000	19,000
Mortgages owned.....	48,550	60,200	78,700	95,415
Loans and discounts secured by bond and mtg., deed or other real es. coll. ....	6,314	6,300	6,300	6,300
Loans and discounts secured by other collateral.....	66,973	72,247	70,251	87,186
Loans, discounts and bills purchased not secured by collateral.....	209,516	238,307	223,613	228,582
Overdrafts.....	284	109	76	160
Due from trust companies, banks and bankers.....	174,300	121,939	134,443	121,681
Specie.....	11,704	10,089	12,615	12,027
Other currency authorized by the laws of the United States.....	21,206	22,229	29,637	19,033
Cash items.....	122	1,044	103	1,118
Assets not included in any of the above heads.....	10,214	9,869	10,561	11,749
Add for cents.....	3	4	4	4
<b>Total resources.....</b>	<b>\$972,077</b>	<b>\$1,016,361</b>	<b>\$1,039,175</b>	<b>\$1,050,520</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	34,789	41,686	38,749	43,978
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank....	158	16,725	5,366	14,145
Deposits by the State of New York.....	23,000	21,000	19,000	19,000
Due depositors, not preferred.....	886,007	908,622	946,459	943,930
Due to trust companies, banks and bankers.....	258	.....	158	98
Other liabilities.....	2,863	3,326	4,440	4,318
Add for cents.....	2	2	3	1
<b>Total liabilities.....</b>	<b>\$972,077</b>	<b>\$1,016,361</b>	<b>\$1,039,175</b>	<b>\$1,050,520</b>

QUARTERLY STATEMENTS

187

## BANK OF ONONDAGA — ONONDAGA VALLEY

J. B. HINE, *President.*

[153 West Seneca street; organized 1912]

H. R. WEEKS, *Cashier*

## DIRECTORS

S. ELLIS CRANE,

E. P. BOYLE,  
EARL T. HARTER.J. B. HINE,  
ROBERT H. GERE.HENRY W. CLARK,  
HEDLEY R. WEEKS.

WALTER H. SCAMMELL,

JOHN T. ROBERTS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,030	\$1,000	\$1,000	\$1,000
Private securities .....	70,768	87,331	87,331	87,312
Real estate owned .....	12,818	12,718	11,618	11,664
Mortgages owned .....	23,414	23,574	24,349	27,022
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	11,189	10,978	11,399	9,694
Loans and discounts secured by other collateral .....	31,951	42,482	35,816	42,213
Loans, discounts and bills purchased not secured by collateral .....	66,780	76,548	82,838	75,591
Overdrafts .....	112	103	84	111
Due from trust companies, banks and bankers .....	43,523	11,580	5,942	15,599
Specie .....	3,458	3,243	2,604	2,628
Other currency authorized by the laws of the United States .....	4,184	6,175	4,315	4,148
Cash items .....	600	600	600	600
Assets not included in any of the above heads .....	58,314	37,540	45,477	46,749
Add for cents .....	3	3	4	4
<b>Total resources .....</b>	<b>\$328,149</b>	<b>\$313,875</b>	<b>\$313,377</b>	<b>\$324,305</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	7,646	9,265	9,339	9,763
Preferred deposits, viz.: Deposits by the State of New York .....	13,500	13,500	12,000	12,000
Due depositors, not preferred .....	229,235	230,818	209,663	227,336
Bills payable .....	25,000	10,000	35,000	30,000
Other liabilities .....	27,738	25,291	22,371	20,155
Add for cents .....		1	1	1
<b>Total liabilities .....</b>	<b>\$328,149</b>	<b>\$313,875</b>	<b>\$313,377</b>	<b>\$324,305</b>

**BANK OF ORCHARD PARK — ORCHARD PARK**

**LEWIS E. WILLET, *President.***

[Organized 1916]

**GEORGE L. COLBY, *Cashier.***

**DIRECTORS**

**LEWIS E. WILLET,**

**ALBERT C. DUDLEY,  
MASON H. HOLMWOOD.**

**COLON J. DUDLEY,  
GEORGE S. WASSON,**

**WILLIAM G. ARTHUR,  
HENRY R. STRATEMEYER.**

**JOHN D. BACHMAN,**

**FRANK F. HOLMWOOD,**

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
<b>Stock and bond investments, viz.:</b>				
Public securities .....	\$111,008	\$114,819	\$113,663	\$96,456
Private securities .....	36,089	42,980	53,069	64,844
<b>Real estate owned .....</b>	<b>16,000</b>	<b>16,000</b>	<b>16,000</b>	<b>16,000</b>
<b>Mortgages owned .....</b>	<b>53,750</b>	<b>56,435</b>	<b>58,420</b>	<b>57,040</b>
<b>Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....</b>	<b>14,455</b>	<b>15,004</b>	<b>11,164</b>	<b>12,581</b>
<b>Loans and discounts secured by other collateral .....</b>	<b>20,769</b>	<b>44,762</b>	<b>43,667</b>	<b>36,499</b>
<b>Loans, discounts and bills purchased not secured by collateral .....</b>	<b>92,058</b>	<b>84,551</b>	<b>119,096</b>	<b>141,969</b>
<b>Overdrafts .....</b>	<b>314</b>	<b>123</b>	<b>296</b>	.....
<b>Due from trust companies, banks and bankers .....</b>	<b>15,580</b>	<b>29,445</b>	<b>5,682</b>	<b>86,913</b>
<b>Specie .....</b>	<b>1,288</b>	<b>2,979</b>	<b>3,990</b>	<b>4,330</b>
<b>Other currency authorized by the laws of the United States .....</b>	<b>8,963</b>	<b>9,000</b>	<b>5,603</b>	<b>6,274</b>
<b>Cash items .....</b>	.....	<b>156</b>	.....	.....
<b>Assets not included in any of the above heads .....</b>	<b>8,213</b>	<b>7,896</b>	<b>9,471</b>	<b>10,126</b>
<b>Add for cents .....</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>
<b>Total resources .....</b>	<b>\$378,491</b>	<b>\$424,154</b>	<b>\$440,125</b>	<b>\$533,086</b>
<b>LIABILITIES</b>				
<b>Capital .....</b>	<b>\$30,000</b>	<b>\$30,000</b>	<b>\$30,000</b>	<b>\$30,000</b>
<b>Surplus, including all undivided profits .....</b>	<b>10,204</b>	<b>10,874</b>	<b>12,222</b>	<b>13,544</b>
<b>Preferred deposits, viz.:</b>				
Deposits by the State of New York .....	9,000	9,000	8,000	8,000
Other deposits secured by pledge of assets .....	16,017	24,157	17,000	5,000
Deposits otherwise preferred .....	43,643	53,105	46,200	29,203
<b>Due depositors, not preferred .....</b>	<b>263,487</b>	<b>291,441</b>	<b>319,602</b>	<b>438,889</b>
<b>Due to trust companies, banks and bankers .....</b>	<b>5,000</b>	<b>5,000</b>	<b>5,000</b>	<b>5,000</b>
<b>Other liabilities .....</b>	<b>1,138</b>	<b>575</b>	<b>2,100</b>	<b>3,450</b>
<b>Add for cents .....</b>	<b>2</b>	<b>2</b>	<b>1</b>	.....
<b>Total liabilities .....</b>	<b>\$378,491</b>	<b>\$424,154</b>	<b>\$440,125</b>	<b>\$533,086</b>

QUARTERLY STATEMENTS

189

BANK OF PHILADELPHIA — PHILADELPHIA

A. C. COMSTOCK, *President.*

[Main street; organized 1888]

C. D. REED, *Cashier.*

DIRECTORS

A. C. COMSTOCK,

W. A. MARKWICK,

A. E. BULLARD,  
F. L. CROSS.

W. H. GARDNER

W. J. GUTHRIE,

F. F. ANDREW,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$122,322	\$89,776	\$63,407	\$57,223
Private securities .....	93,580	96,305	129,060	119,135
Real estate owned .....	8,000	8,000	8,000	8,000
Mortgages owned .....	12,275	11,075	12,375	13,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	2,831	2,831	5,200	5,200
Loans and discounts secured by other collateral .....	24,551	23,891	22,968	30,515
Loans, discounts and bills purchased not secured by collateral .....	77,153	79,635	97,010	95,555
Overdrafts .....	253	186	69	424
Due from trust companies, banks and bankers .....	34,719	36,128	34,603	31,319
Specie .....	3,550	3,864	3,403	3,617
Other currency authorized by the laws of the United States .....	10,870	4,030	5,340	5,397
Cash items .....	774	198	621	662
Assets not included in any of the above heads .....	4,200	4,709	5,021	5,046
Add for cents .....	4	3	3	4
<b>Total resources .....</b>	<b>\$395,082</b>	<b>\$360,631</b>	<b>\$387,080</b>	<b>\$375,497</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	21,049	24,063	25,549	27,534
Preferred deposits, viz.: Deposits by the State of New York .....	15,500	15,500	14,000	14,000
Due depositors, not preferred .....	306,858	268,782	293,518	282,059
Due to trust companies, banks and bankers .....	75	985	2,812	653
Bills payable .....	25,000	25,000	25,000	25,000
Other liabilities .....	1,600	1,300	1,200	1,250
Add for cents .....		1	1	1
<b>Total liabilities .....</b>	<b>\$395,082</b>	<b>\$360,631</b>	<b>\$387,080</b>	<b>\$375,497</b>

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. E. DAVIS,  
R. B. DAYTON,

F. H. TUTHILL,  
FRANK F. DARLING.

FORREST RAYNOR,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
<b>Stock and bond investments, viz.:</b>				
Public securities .....	\$191,926	\$176,026	\$158,476	\$152,376
Private securities .....	88,355	88,355	88,620	88,620
<b>Real estate owned</b> .....	9,660	9,660	9,660	9,660
<b>Mortgages owned</b> .....	34,100	32,050	36,400	43,700
<b>Loans and discounts secured by bond and mtg., deed or other real est. coll.</b> ..	1,313	1,236	1,210	1,210
<b>Loans and discounts secured by other collateral</b> .....	17,797	117,204	179,260	234,578
<b>Loans, discounts and bills purchased not secured by collateral</b> .....	274,892	224,868	242,926	220,382
<b>Overdrafts</b> .....	4	4	5	49
<b>Due from trust companies, banks and bankers</b> .....	46,454	84,399	55,752	54,913
<b>Specie</b> .....	4,271	5,907	5,582	6,507
<b>Other currency authorized by the laws of the United States</b> .....	21,764	27,603	17,996	44,539
<b>Cash items</b> .....	438	1,604	517	536
<b>Assets not included in any of the above heads</b> .....	12,026	4,782	26,909	28,780
<b>Add for cents</b> .....	4	3	5	5
<b>Total resources</b> .....	<b>\$703,000</b>	<b>\$773,701</b>	<b>\$823,318</b>	<b>\$885,855</b>
	<b>LIABILITIES</b>			
<b>Capital</b> .....	\$25,000	\$25,000	\$25,000	\$25,000
<b>Surplus, including all undivided profits</b> .....	67,550	68,754	71,980	73,371
<b>Preferred deposits, viz.:</b>				
Deposits by the State of New York .....	19,000	19,000	17,000	17,000
Other deposits secured by pledge of assets .....	19,000	40,000	35,838	59,893
<b>Due depositors, not preferred</b> .....	568,402	618,701	667,955	702,238
<b>Due to trust companies, banks and bankers</b> .....	39	.....	315	886
<b>Other liabilities</b> .....	4,008	2,245	5,227	7,465
<b>Add for cents</b> .....	1	1	3	2
<b>Total liabilities</b> .....	<b>\$703,000</b>	<b>\$773,701</b>	<b>\$823,318</b>	<b>\$885,855</b>

QUARTERLY STATEMENTS

## BANK OF RICHMONDVILLE — RICHMONDVILLE

A. D. FRASIER, *President.*

[Main street; organized 1893]

J. D. HOLMES, *Cashier.*

## DIRECTORS

A. D. FRASIER,

O. R. MANN,

GEORGE M. WINTERS,  
JOHN D. HOLMES.

JOHN HOLMES,

WM. E. LEWIS,

SMITH FOX,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$119,980	\$159,290	\$193,624	\$206,527
Private securities .....	435,126	441,578	466,307	483,435
Mortgages owned .....	28,243	27,143	26,618	26,068
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	2,168	2,168	1,668	1,668
Loans and discounts secured by other collateral .....	9,505	11,614	27,658	47,955
Loans, discounts and bills purchased not secured by collateral .....	139,517	114,646	82,600	79,650
Overdrafts .....	411	309	223	396
Due from trust companies, banks and bankers .....	58,053	33,484	72,721	56,619
Specie .....	15,649	19,396	17,789	19,531
Other currency authorized by the laws of the United States .....	2,000	2,000	2,000	2,000
Cash items .....	103	431	138	933
Assets not included in any of the above heads .....	7,578	16,299	9,851	10,502
Add for cents .....	3	3	4	5
<b>Total resources .....</b>	<b>\$818,336</b>	<b>\$828,361</b>	<b>\$901,201</b>	<b>\$935,289</b>
<b>LIABILITIES</b>				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	63,144	64,199	67,312	70,903
Preferred deposits, viz.:				
Deposits by the State of New York .....	19,000	19,000	17,000	17,000
Other deposits secured by pledge of assets .....	16,000	.....	7,000	3,000
Due depositors, not preferred .....	685,059	713,149	772,896	811,016
Other liabilities .....	10,133	7,013	11,992	8,369
Add for cents .....	.....	.....	1	1
<b>Total liabilities .....</b>	<b>\$818,336</b>	<b>\$828,361</b>	<b>\$901,201</b>	<b>\$935,289</b>



**BANK OF ROCKVILLE CENTRE — ROCKVILLE CENTRE**

**FRANK T. DELANO, President.**

[1 and 3 North Village; organized 1890]

**J. FRANK SIMONSON, Cashier.**

**DIRECTORS**

**FRANK P. BAYLIS,  
FRANK T. DELANO,**

**TREADWELL D. CARPENTER,  
JACOB BROUWER,**

**HERBERT C. DAVISON,  
WALLACE H. CORNWELL,  
J. FRANK SIMONSON.**

**FRANK D. MOUNT,  
WILLIAM J. FALLON,  
WESLEY B. SMITH**

**EARL J. BENNETT,  
WM. H. KNIFFIN, JR.,**

**GEORGE D. A. COMBES,  
EDWARD T. THURSTON.**

7

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$524,293	\$225,670	\$491,842	\$489,752
Private securities .....	278,846	439,173	314,816	363,054
Real estate owned .....	160,056	156,510	150,657	134,607
Mortgages owned .....	173,787	182,532	188,910	180,985
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	30,698	24,498	23,898	21,326
Loans and discounts secured by other collateral .....	99,849	123,082	137,778	288,887
Loans, discounts and bills purchased not secured by collateral .....	426,310	464,545	586,312	628,689
Overdrafts .....	349	203	192	1,551
Due from trust companies, banks and bankers .....	53,394	106,641	146,321	208,647
Specie .....	19,632	14,635	21,917	16,349
Other currency authorized by the laws of the United States .....	20,522	37,121	19,510	27,600
Cash items .....	435	4,734	1,838	4,557
Assets not included in any of the above heads .....	17,276	13,522	21,990	40,773
Add for cents .....	4	4	6	5
<b>Total resources .....</b>	<b>\$1,805,451</b>	<b>\$1,792,870</b>	<b>\$2,105,987</b>	<b>\$2,406,782</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	88,001	89,774	95,089	105,906
Preferred deposits, viz.:				
Due New York State savings banks .....	15,000	.....	.....	.....
Deposits by the State of New York .....	40,000	36,000	32,000	32,000
Other deposits secured by pledge of assets .....	75,000	4,457	4,449	4,449
Due depositors, not preferred .....	1,401,779	1,553,667	1,826,595	2,083,129
Due to trust companies, banks and bankers .....	4,229	254	9,992	5,597
Bills payable .....	75,000	.....	.....	50,000
Rediscounts .....	.....	.....	25,000	.....
Other liabilities .....	6,440	8,717	12,861	25,700
Add for cents .....	2	1	1	1
<b>Total liabilities .....</b>	<b>\$1,805,451</b>	<b>\$1,792,870</b>	<b>\$2,105,987</b>	<b>\$2,406,782</b>

QUARTERLY STATEMENTS

## BANK OF SOUTH DAYTON — SOUTH DAYTON

FRANK S. PEEK, *President.*

[Park street; organized 1914]

C. B. WHIPPLE, *Cashier.*

### DIRECTORS

FRANK S. PEEK,

E. A. HALE,  
N. W. BURKHALDER,

GEO. W. ROOD,  
F. J. PEACOCK,

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

L. A. PARKE,

A. C. WHITE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$117,376	\$78,971	\$71,401	\$65,221
Private securities . . . . .		61,715	61,290	63,158
Real estate owned . . . . .	12,500	12,500	12,500	12,500
Mortgages owned . . . . .	41,147	50,597	55,037	55,687
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	65,940	61,090	61,500	65,750
Loans and discounts secured by other collateral . . . . .				3,000
Loans, discounts and bills purchased not secured by collateral . . . . .	142,870	186,031	180,102	190,942
Overdrafts . . . . .	370	480	600	748
Due from trust companies, banks and bankers . . . . .	33,836	43,249	92,362	70,325
Specie . . . . .	1,500	1,769	1,500	1,493
Other currency authorized by the laws of the United States . . . . .	8,269	5,715	2,359	4,000
Cash items . . . . .	3,031			
Due from the Federal Reserve Bank of New York less offsets . . . . .	11,000			
Assets not included in any of the above heads . . . . .	27			
Add for cents . . . . .	3	2	1	2
<b>Total resources . . . . .</b>	<b>\$437,869</b>	<b>\$502,119</b>	<b>\$538,652</b>	<b>\$532,826</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits . . . . .	18,067	21,581	23,706	24,147
Preferred deposits, viz.: Deposits by the State of New York . . . . .	18,000	18,000	16,000	16,000
Due depositors, not preferred . . . . .	371,802	405,523	426,945	405,678
Due to trust companies, banks and bankers . . . . .		13		
Bills payable . . . . .		27,000	42,000	57,000
Add for cents . . . . .		2	1	1
<b>Total liabilities . . . . .</b>	<b>\$437,869</b>	<b>\$502,119</b>	<b>\$538,652</b>	<b>\$532,826</b>

BANK OF SOUTHOLD — SOUTHOLD

ALBERT A. FOLK, *President.*

[Organized 1908]

ALBERT T. DICKERSON, *Cashier.*

ALBERT A. FOLK,  
SILAS A. H. DAYTON,

S. LESTER ALBERTSON,  
E. ERNEST BOISSEAU,  
W. CORY ALBERTSON,

LEWIS W. KORN,  
ALBERT T. DICKERSON,  
JESSE L. CASE,

DIRECTORS

JOSEPH N. HALLOCK,  
J. M. HARTRANT,  
S. EDGAR TUTHILL.

SAMUEL DICKERSON,  
WILLIAM H. GLOVER,

ALBERT W. ALBERTSON,  
HOWARD G. TUTHILL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$106,000	\$58,188	\$110,654	\$125,660
Private securities.....	51,152	55,278	45,278	45,278
Real estate owned.....	1,000	1,000	1,000	1,000
Mortgages owned.....	20,670	20,470	19,970	18,870
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	1,800	1,600	1,600	1,200
Loans and discounts secured by other collateral.....	22,301	26,017	26,815	24,600
Loans, discounts and bills purchased not secured by collateral.....	52,750	74,769	57,701	63,349
Overdrafts.....	584	30	12	15
Due from trust companies, banks and bankers.....	19,012	15,448	55,586	53,037
Specie.....	695	791	574	1,089
Other currency authorized by the laws of the United States.....	9,883	6,837	9,809	14,371
Cash items.....	708	3,223	1,256	651
Assets not included in any of the above heads.....	2,128	1,724	2,550	2,050
Add for cents.....	4	4	3	4
<b>Total resources.....</b>	<b>\$288,687</b>	<b>\$265,379</b>	<b>\$332,808</b>	<b>\$351,174</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	12,399	13,019	13,496	14,667
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.....	237,540	183,535	280,651	297,707
Due to trust companies, banks and bankers.....	346	64	9	.....
Bills payable.....	.....	30,000	.....	.....
Other liabilities.....	400	760	650	800
Add for cents.....	2	1	2	.....
<b>Total liabilities.....</b>	<b>\$288,687</b>	<b>\$265,379</b>	<b>\$332,808</b>	<b>\$351,174</b>

QUARTERLY STATEMENTS

**THE BANK OF SPENCERPORT, SPENCERPORT, N. Y.**

GEORGE M. COLE, *President.*

[Union street; organized 1907]

HARRY A. FREEMAN, *Cashier.*

**DIRECTORS**

EDWIN E. AUSTIN,

GEORGE M. COLE,

HARRY A. FREEMAN,

JOHN A. TALBOTT,

FRANK N. WEBSTER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$145,226	\$120,461	\$81,601	\$72,241
Private securities . . . . .	13,411	12,802	37,673	40,651
Real estate owned . . . . .	16,356	16,241	15,062	15,104
Mortgages owned . . . . .	13,750	17,025	17,325	16,925
Loans and discounts secured by bond and mtg., deed or other real est., coll. . . . .	6,798	9,798	11,760	20,548
Loans and discounts secured by other collateral . . . . .	4,461	8,115	12,520	17,950
Loans, discounts and bills purchased not secured by collateral . . . . .	162,485	191,855	203,624	201,709
Overdrafts . . . . .	156	350	185	213
Due from trust companies, banks and bankers . . . . .	72,879	36,200	62,078	96,826
Specie . . . . .	3,428	3,036	2,529	2,470
Other currency authorized by the laws of the United States . . . . .	10,727	12,417	12,856	13,269
Cash items . . . . .	62	181	696	921
Assets not included in any of the above heads . . . . .	5,663	4,609	6,063	6,170
Add for cents . . . . .	3	4	4	3
<b>Total resources . . . . .</b>	<b>\$455,405</b>	<b>\$433,094</b>	<b>\$463,976</b>	<b>\$505,000</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	23,021	24,495	24,944	25,858
Preferred deposits, viz.: Deposits by the State of New York . . . . .	9,000	9,000	8,000	8,000
Due depositors, not preferred . . . . .	396,033	353,299	381,757	440,442
Bills payable . . . . .	20,000	20,000	20,000	20,000
Other liabilities . . . . .	2,350	1,300	4,275	5,700
Add for cents . . . . .	1	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$455,405</b>	<b>\$433,094</b>	<b>\$463,976</b>	<b>\$505,000</b>

## BANK OF STEUBEN — HORNELL

[82 Main street; organized 1902]

LE ROY SMITH, *Cashier.*

C. W. ETZ, *President.*

### DIRECTORS

SHIRLEY E. BROWN,  
JAY H. STEVENS,

B. C. DEWITT,  
L. WILSON ROCKWELL,  
JOSEPH SCHAUL,

CHARLES W. ETZ,  
J. LESTER ROCKWELL,  
CLYDE E. SHULTS,

GEORGE HOLLANDS,  
J. B. BRADLEY,  
J. E. WALKER

WM. G. HOLLANDS,  
JAS. E. SCHWARZENBACH,

SAMUEL S. KARR,  
DON L. SHARP,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$441,556	\$401,906	\$417,116	\$329,116
Private securities.....	96,981	89,681	90,281	90,281
Real estate owned.....	78,700	78,700	78,700	72,200
Mortgages owned.....	42,110	41,295	38,495	43,295
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	6,300	2,000	2,000	6,860
Loans and discounts secured by other collateral.....	111,000	119,000	121,000	158,000
Loans, discounts and bills purchased not secured by collateral.....	869,721	842,556	853,486	776,568
Overdrafts.....	597	548	2,096	2,471
Due from trust companies, banks and bankers.....	148,134	103,577	93,918	133,328
Specie.....	4,248	5,748	4,373	4,873
Other currency authorized by the laws of the United States.....	32,900	42,422	42,108	42,099
Cash items.....	14,719	17,872	10,719	4,016
Due from the Federal Reserve Bank of New York less offsets.....	.....	3,627	1,985	15,439
Assets not included in any of the above heads.....	8,725	9,125	8,270	9,270
Add for cents.....	3	3	2	3
<b>Total resources.....</b>	<b>\$1,855,694</b>	<b>\$1,758,060</b>	<b>\$1,764,549</b>	<b>\$1,687,819</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	124,481	122,862	126,509	129,839
Due depositors, not preferred.....	1,481,212	1,420,345	1,523,187	1,442,127
Bills payable.....	130,000	100,000	.....	.....
Other liabilities.....	20,000	14,852	14,852	15,852
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$1,855,694</b>	<b>\$1,758,060</b>	<b>\$1,764,549</b>	<b>\$1,687,819</b>

QUARTERLY STATEMENTS

197

## 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. JOHANNS,  
WM. P. YOUNGS.

H. E. ROBINSON,

H. K. TWITCHELL,

C. L. ROSSITER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$110,768	\$47,418	\$52,993	\$64,840
Private securities.....	151,648	182,881	194,388	173,766
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. . .	4,754	4,731	4,731	4,698
Loans and discounts secured by other collateral.....	46,971	52,781	35,077	57,978
Loans, discounts and bills purchased not secured by collateral.....	87,937	114,128	102,505	103,540
Overdrafts.....	413	45	64	20
Due from trust companies, banks and bankers.....	13,238	4,103	13,168	14,846
Specie.....	202	280	327	545
Other currency authorized by the laws of the United States.....	6,026	3,949	6,473	4,256
Cash items.....	24	.....	.....	.....
Due from the Federal Reserve Bank of New York less offsets.....	21,221	24,058	15,972	23,901
Assets not included in any of the above heads.....	7,776	8,177	6,938	6,984
Add for cents.....	5	4	5	4
<b>Total resources.....</b>	<b>\$465,983</b>	<b>\$457,555</b>	<b>\$447,641</b>	<b>\$470,378</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	25,867	26,523	25,920	26,259
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.....	12,000	5,000	9,000	10,000
Due depositors, not preferred.....	321,046	349,742	354,791	375,099
Bills payable.....	75,000	45,000	25,000	25,000
Other liabilities.....	2,069	1,290	2,929	4,019
Add for cents.....	1	.....	1	1
<b>Total liabilities.....</b>	<b>\$465,983</b>	<b>\$457,555</b>	<b>\$447,641</b>	<b>\$470,378</b>

THE BANK OF UNITED STATES — NEW YORK CITY

JOS. S. MARCUS, *President.*

[320 Fifth avenue; organized 1913]

LOUIS K. HYDE, *Cashier.*

DIRECTORS

JOS. S. MARCUS,  
I. GILMAN,

CONRAD HUBERT,  
R. SADOSKY,

BERNARD K. MARCUS,  
GEO. C. VAN TUYL, JR.,  
EDMUND WRIGHT,

HENRY LOEB,  
J. L. HOFFMAN,  
I. L. PHILLIPS,

CHAS. D. RAFFERTY,  
STEPHEN STEPHANO,

GEO. L. STORM,  
MAX WEINSTEIN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$1,205,229	\$1,962,685	\$2,733,326	\$1,618,280
Private securities . . . . .	241,867	273,804	321,301	315,824
Real estate owned . . . . .	205,000	205,000	197,500	197,500
Loans and discounts secured by other collateral . . . . .	4,610,051	5,990,884	4,431,230	5,027,481
Loans, discounts and bills purchased not secured by collateral . . . . .	2,790,257	7,842,980	15,741,739	17,722,451
Overdrafts . . . . .	2,011	5,614	5,345	10,785
Due from trust companies, banks and bankers . . . . .	992,843	1,926,505	4,794,530	6,138,840
Specie . . . . .	200,536	295,041	300,884	413,745
Other currency authorized by the laws of the United States . . . . .	133,692	182,014	192,471	229,660
Cash items . . . . .	72,457	24,060	43,399	313,238
Due from the Federal Reserve Bank of New York less offsets . . . . .	141,404	917,558	.....	.....
Customers' liability on acceptances (per contra, see liabilities) . . . . .	104,770	237,962	1,010,939	1,148,153
Assets not included in any of the above heads . . . . .	75,909	139,591	112,842	132,872
Add for cents . . . . .	4	4	4	5
<b>Total resources . . . . .</b>	<b>\$10,776,030</b>	<b>\$20,003,702</b>	<b>\$29,885,510</b>	<b>\$33,268,834</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits . . . . .	275,437	351,221	426,341	487,064
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets . . . . .	447,000	646,000	634,000	325,000
Due depositors, not preferred . . . . .	8,455,005	16,261,055	22,133,912	23,945,646
Due to trust companies, banks and bankers . . . . .	3,436	13,297	11,856	12,891
Bills payable . . . . .	400,000	1,250,000	4,070,000	1,000,000
Rediscounts . . . . .	.....	.....	.....	4,907,198
Acceptances of drafts payable at a future date or authorized by commercial letters of credit . . . . .	105,234	251,637	1,239,932	1,186,040
Other liabilities . . . . .	64,916	205,491	344,467	379,993
Add for cents . . . . .	2	1	2	2
<b>Total liabilities . . . . .</b>	<b>\$10,776,030</b>	<b>\$20,003,702</b>	<b>\$29,885,510</b>	<b>\$33,268,834</b>

QUARTERLY STATEMENTS

# BANK OF WASHINGTON HEIGHTS — NEW YORK CITY

JOHN WHALEN, *President.*

[1915 Amsterdam avenue; organized 1901]

JAS. J. O'SHAUGHNESSY, *Cashier.*

200

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$471,274	\$664,246	\$758,013	\$693,550
Private securities .....	829,545	973,397	1,080,587	1,158,287
Real estate owned .....	252,612	252,612	252,612	252,612
Mortgages owned .....	7,977	14,227	14,227	12,457
Loans and discounts secured by bond and mtg. deed or other real est. coll. . . . .	29,852	28,852	21,000	21,000
Loans and discounts secured by other collateral .....	398,113	320,938	319,790	392,634
Loans, discounts and bills purchased not secured by collateral .....	703,949	727,610	689,313	651,146
Overdrafts .....	1,030	303	82	48
Due from trust companies, banks and bankers .....	149,810	146,550	200,493	183,719
Specie .....	52,691	151,954	127,670	121,027
Other currency authorized by the laws of the United States .....	235,547	200,752	196,192	260,751
Cash items .....	68,709	104,139	75,368	80,934
Customers' liability on acceptances (per contra, see liabilities) .....				11,250
Assets not included in any of the above heads .....	31,725	44,865	62,802	53,502
Add for cents .....	7	6	6	5
<b>Total resources .....</b>	<b>\$3,232,841</b>	<b>\$3,630,451</b>	<b>\$3,798,155</b>	<b>\$3,892,922</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	441,714	450,877	457,698	440,072
Preferred deposits, viz.:				
Due New York State savings banks .....	5,687	4,843	5,385	7,832
Deposits by the State of New York .....	46,000	70,000	63,000	65,000
Deposits by the Superintendent of Banks of the State of New York .....	5,000	5,000	5,000	5,000
Due depositors, not preferred .....	2,398,850	2,781,921	2,737,762	3,067,417
Due to trust companies, banks and bankers .....	851	2,342	13,589	12,537
Bills payable .....			200,000	
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....				11,250
Other liabilities .....	234,737	215,466	215,719	183,812
Add for cents .....	2	2	2	2
<b>Total liabilities .....</b>	<b>\$3,232,841</b>	<b>\$3,630,451</b>	<b>\$3,798,155</b>	<b>\$3,892,922</b>



BANK OF WATERFORD — WATERFORD

CHARLES H. KAVANAUGH, *President.*

[Organized 1919]

W. D. LOWTHER, *Cashier.*

DIRECTORS

LOUIS R. BRESLIN,

ARTHUR B. COBDEN,

CHAS. H. KAVANAUGH,

GEORGE N. MICHON,  
WILLIAM A. TIERNEY.

EDWARD L. ORTH,

EDWARD STRECKER

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .				\$7,439
Private securities . . . . .				39,301
Loans and discounts secured by other collateral . . . . .				70
Loans, discounts and bills purchased not secured by collateral . . . . .				100,720
Due from trust companies, banks and bankers . . . . .				88,790
Specie . . . . .				2,448
Other currency authorized by the laws of the United States . . . . .				13,427
Cash items . . . . .				385
Assets not included in any of the above heads . . . . .				1,161
Add for cents . . . . .				3
Total resources . . . . .				\$253,744
LIABILITIES				
Capital . . . . .				\$50,000
Surplus, including all undivided profits . . . . .				10,014
Preferred deposits, viz.: Deposits by the State of New York . . . . .				15,000
Due depositors, not preferred . . . . .				176,620
Other liabilities . . . . .				2,110
Total liabilities . . . . .				\$253,744

QUARTERLY STATEMENTS

## BANK OF WESTBURY — WESTBURY STATION

FRANK POWERS, *President.*

[Post avenue; organized 1910]

ROBT. W. McCORD, *Cashier.*

### DIRECTORS

ELLSWORTH T. BURGESS, S. MARVIN BARLEY,  
WILLIAM P. KELSEY, GEO. W. LASCELLE,

ROBT. LOW BACON,  
WM. W. COCKS,  
CHRISTIAN SCHWICKER,

HENRY HICKS,  
ROBERT W. McCORD,  
SAMUEL VELSOR.

JOHN R. HILL,  
FRANK POWERS,

HAROLD E. HAWKHURST,  
PETER E. SMALL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$152,250	\$134,446	\$113,446	\$103,556
Private securities . . . . .	138,513	143,463	148,820	148,927
Real estate owned . . . . .	5,924	5,424	5,424	5,424
Mortgages owned . . . . .	40,925	38,625	45,050	43,025
Loans and discounts secured by other collateral . . . . .	46,619	50,640	57,210	82,183
Loans, discounts and bills purchased not secured by collateral . . . . .	64,454	61,134	81,115	98,974
Overdrafts . . . . .	39	49	11	20
Due from trust companies, banks and bankers . . . . .	8,255	17,891	27,712	38,143
Specie . . . . .	2,461	2,113	1,631	1,180
Other currency authorized by the laws of the United States . . . . .	11,723	14,649	25,334	22,848
Cash items . . . . .	455	757	218	1,968
Due from the Federal Reserve Bank of New York less offsets . . . . .	18,104	28,164	30,202	35,472
Assets not included in any of the above heads . . . . .	7,035	5,361	5,476	6,812
Add for cents . . . . .	5	4	4	5
Total resources . . . . .	\$496,762	\$502,720	\$541,653	\$588,537
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	29,165	29,511	31,992	33,425
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 . . . . .	22,792	7,962	13,230	6,601
Due depositors, not preferred . . . . .	402,759	412,046	464,072	514,659
Bills payable . . . . .	10,000	20,000	.....	.....
Other liabilities . . . . .	2,044	3,200	2,357	3,850
Add for cents . . . . .	2	1	2	2
Total liabilities . . . . .	\$496,762	\$502,720	\$541,653	\$588,537

## 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,  
GEO. L. HELPFER,  
B. W. CORNWALL,

LAFAYETTE L. GROVE,  
JOHN E. SECRIST,  
CHAS. S. BURKHARDT.

HOWARD BISSELL,  
HOWARD B. LONG,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$132,894	\$172,853	\$207,611	\$192,983
Private securities .....	235,069	334,471	401,040	413,985
Real estate owned .....	9,650	9,650	9,763	9,763
Mortgages owned .....	62,155	82,905	101,905	130,405
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	8,650	12,150	12,000	10,200
Loans and discounts secured by other collateral .....	19,551	21,232	27,114	29,885
Loans, discounts and bills purchased not secured by collateral .....	79,701	109,708	121,831	131,794
Overdrafts .....	109	64	.....	12
Due from trust companies, banks and bankers .....	82,605	125,688	82,089	30,014
Specie .....	1,614	1,664	2,571	1,822
Other currency authorized by the laws of the United States .....	9,400	27,271	22,833	20,188
Cash items .....	1,444	50	424	1,331
Assets not included in any of the above heads .....	6,422	9,072	11,350	14,481
Add for cents .....	4	3	4	5
<b>Total resources .....</b>	<b>\$649,268</b>	<b>\$906,781</b>	<b>\$1,000,535</b>	<b>\$986,868</b>
<b>LIABILITIES</b>				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	14,369	20,418	25,658	27,015
Preferred deposits, viz.:				
Due New York State savings banks .....	7,500	10,000	10,000	10,000
Due New York State savings and loan associations, credit unions and land bank .....	1,903	6,086	1,022	1,682
Deposits by the State of New York .....	5,000	5,000	5,000	5,000
Other deposits secured by pledge of assets .....	38,000	41,000	45,000	12,000
Due depositors, not preferred .....	554,344	762,720	849,870	879,493
Other liabilities .....	3,150	36,555	38,983	26,677
Add for cents .....	2	2	2	1
<b>Total liabilities .....</b>	<b>\$649,268</b>	<b>\$906,781</b>	<b>\$1,000,535</b>	<b>\$986,868</b>

QUARTERLY STATEMENTS

203

## THE BANK OF WORCESTER — WORCESTER

GEO. B. CRIPPEN, *President.*

[Main street; organized 1884]

JOHN D. BULSON, *Cashier.*

## DIRECTORS

ELLA W. WIETING,

JOHN S. WATERMAN,

GEO. B. CRIPPEN,

JAMES JOHNSON,

JOHN D. BULSON,

M. H. NICHOLS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$68,620	\$73,019	\$104,447	\$105,257
Private securities .....	109,755	125,514	135,348	131,433
Real estate owned .....	500	500	500	500
Mortgages owned .....	84,200	86,700	86,700	77,700
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 .....	21,120	23,615	22,252	22,880
Loans, discounts and bills purchased not secured by collateral .....	204,557	223,841	229,242	236,031
Overdrafts .....	237	61	602	434
Due from trust companies, banks and bankers .....	36,127	42,770	45,165	81,791
Specie .....	1,209	886	1,320	1,341
Other currency authorized by the laws of the United States .....	8,645	9,712	10,732	12,600
Cash items .....	96	.....	36	.....
Assets not included in any of the above heads .....	88,827	25,300	13,600	10,550
Add for cents .....	5	2	6	4
<b>Total resources .....</b>	<b>\$628,398</b>	<b>\$616,420</b>	<b>\$654,450</b>	<b>\$685,021</b>
<b>LIABILITIES</b>				
Capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits .....	106,401	107,676	111,812	115,553
Preferred deposits, viz.:				
Deposits by the State of New York .....	28,000	28,000	25,000	25,000
Other deposits secured by pledge of assets .....	19,000	.....	6,000	3,000
Due depositors, not preferred .....	422,190	435,501	474,863	505,512
Bills payable .....	17,000	.....	.....	.....
Other liabilities .....	5,806	15,242	6,773	5,955
Add for cents .....	1	1	2	1
<b>Total liabilities .....</b>	<b>\$628,398</b>	<b>\$616,420</b>	<b>\$654,450</b>	<b>\$685,021</b>

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,

DIRECTORS  
J. F. DONOVAN,  
F. E. VAN DORN.

ALBERT C. OLP,

J. W. SLAIGHT,

B. E. BROPHEL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$72,465	\$40,575	\$50,196	\$57,014
Private securities .....	27,562	27,562	27,562	37,250
Mortgages owned .....	44,500	46,450	51,650	51,925
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	12,600	11,626	12,920	12,720
Loans and discounts secured by other collateral .....	66,233	67,702	55,961	45,334
Loans, discounts and bills purchased not secured by collateral .....	219,011	234,682	242,939	229,524
Overdrafts .....	70	151	140	114
Due from trust companies, banks and bankers .....	37,785	32,909	41,608	43,299
Specie .....	3,224	3,116	3,464	3,441
Other currency authorized by the laws of the United States .....	13,530	13,019	11,993	14,256
Cash items .....	1,256	1,222	1,229	345
Assets not included in any of the above heads .....	5,411	4,316	5,031	4,836
Add for cents .....	3	4	5	5
<b>Total resources .....</b>	<b>\$503,650</b>	<b>\$483,334</b>	<b>\$504,698</b>	<b>\$500,063</b>
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	19,771	17,426	16,505	17,527
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	14,000	.....	11,000	3,000
Due depositors, not preferred .....	369,810	71,553	405,534	421,828
Due to trust companies, banks and bankers .....	697	283	796	861
Bills payable .....	45,000	40,000	15,000	.....
Other liabilities .....	4,370	4,070	5,860	6,845
Add for cents .....	2	2	3	2
<b>Total liabilities .....</b>	<b>\$503,650</b>	<b>\$483,334</b>	<b>\$504,698</b>	<b>\$500,063</b>

QUARTERLY STATEMENTS

205

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$625,068	\$1,109,068	\$479,330	\$906,036
Private securities .....	2,281,754	2,097,374	2,002,232	1,906,305
Real estate owned .....	275,000	270,000	270,000	270,000
Mortgages owned .....	35,000	35,000	35,000	35,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	4,850	4,000	4,000	4,000
Loans and discounts secured by other collateral .....	2,334,836	1,808,137	2,236,150	2,501,216
Loans, discounts and bills purchased not secured by collateral .....	183,217	230,138	316,329	373,286
Due from trust companies, banks and bankers .....	333,968	283,216	428,041	950,985
Specie .....	289,670	340,860	383,363	353,829
Other currency authorized by the laws of the United States .....	327,025	343,029	242,235	301,060
Cash items .....	148,073	476,912	334,239	288,758
Assets not included in any of the above heads .....	34,411	25,603	31,516	36,268
Add for cents .....	3	3	3	1
Total resources .....	\$6,872,875	\$7,023,340	\$6,762,438	\$7,926,744
	LIABILITIES			
Capital .....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits .....	812,346	828,969	836,327	839,844
Preferred deposits, viz.:				
Due New York State savings banks .....	93,067	117,066	67,281	99,793
Other deposits secured by pledge of assets .....	213,500	339,000	36,304	16,800
Due depositors, not preferred .....	5,496,334	5,456,021	5,555,462	6,201,501
Bills payable .....				500,000
Other liabilities .....	7,626	32,283	17,062	18,805
Add for cents .....	2	1	2	1
Total liabilities .....	\$6,872,875	\$7,023,340	\$6,762,438	\$7,926,744

THE BROADALBIN BANK — BROADALBIN

HENRY C. FINCH, *President.*

[Organized 1919]

ARNOLD W. HAPEMAN, *Cashier.*

DIRECTORS

HENRY C. FINCH,  
WILLIS A. HAYDEN,  
BENJAMIN C. SMITH,

AMOS C. BENEDICT,  
WILLIAM P. JEFFORDS,  
WILBUR N. SOWLE,

E. LEGRAND BEERS,  
WM. PIERSON JUDSON,  
CHAS. E. VAN VRANKEN,

NELSON L. FINCH,  
RICHARD H. LEE,  
EDWARD VOSBURGH,

PERCY H. FINCH,  
JOHN M. PARIS,  
WALTER A. WOODS,

WALLACE FINCH,  
JAMES P. ROSA,  
J. WALTER SOWLE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .			\$1,000	\$2,550
Private securities . . . . .				31,060
Real estate owned . . . . .			1,500	1,641
Loans and discounts secured by other collateral . . . . .			18,102	19,129
Loans, discounts and bills purchased not secured by collateral . . . . .			28,216	60,031
Due from trust companies, banks and bankers . . . . .			61,519	53,218
Specie . . . . .			148	527
Other currency authorized by laws of the United States . . . . .			4,320	4,500
Cash items . . . . .			1	29
Assets not included in any of the above heads . . . . .			2,549	3,127
Add for cents . . . . .			2	4
<b>Total resources . . . . .</b>			<b>\$117,357</b>	<b>\$175,816</b>
LIABILITIES				
Capital . . . . .			\$40,000	\$40,000
Surplus, including all undivided profits . . . . .			10,251	10,473
Due depositors, not preferred . . . . .			66,795	124,842
Other liabilities . . . . .			310	500
Add for cents . . . . .			1	1
<b>Total liabilities . . . . .</b>			<b>\$117,357</b>	<b>\$175,816</b>

QUARTERLY STATEMENTS

## BROADWAY CENTRAL BANK — NEW YORK CITY

FRANK WILLIAMS, *President.*

[2574 Broadway; organized 1914]

ANTHONY ZIESAT, *Cashier.*

## DIRECTORS

MALCOLM M. HAYWARD,  
ALBERT HIRST,J. S. BRETZ,  
SIMON MEYER,FRANK WILLIAMS,  
E. J. DOWLING,GEORGE KERN,  
DAVID FEUER,FRANCIS CRAVE,  
P. J. FRANGHIADI

HARRY E. FIELD,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$300,914	\$511,103	\$534,051	\$577,823
Loans and discounts secured by other collateral . . . . .	489,173	584,661	593,937	693,550
Loans, discounts and bills purchased not secured by collateral . . . . .	710,666	774,446	792,439	900,799
Overdrafts . . . . .	2,790	1,396	968	1,033
Due from trust companies, banks and bankers . . . . .	258,562	236,167	328,539	340,489
Specie . . . . .	125,672	161,000	163,000	134,500
Other currency authorized by the laws of the United States . . . . .	27,018	28,070	29,744	81,046
Assets not included in any of the above heads . . . . .	15,603	16,646	20,837	20,049
Add for cents . . . . .	4	3	3	2
<b>Total resources . . . . .</b>	<b>\$1,930,402</b>	<b>\$2,313,492</b>	<b>\$2,463,518</b>	<b>\$2,749,291</b>
LIABILITIES				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	46,898	56,836	61,971	68,881
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	22,000	32,000	32,000	32,000
Deposits otherwise preferred . . . . .	2,516	2,541	2,552	2,562
Due depositors, not preferred . . . . .	1,751,175	2,116,034	2,254,806	2,529,404
Due to trust companies, banks and bankers . . . . .	807	.....	.....	.....
Other liabilities . . . . .	7,004	6,079	12,187	16,442
Add for cents . . . . .	2	2	2	2
<b>Total liabilities . . . . .</b>	<b>\$1,930,402</b>	<b>\$2,313,492</b>	<b>\$2,463,518</b>	<b>\$2,749,291</b>



**BRONX BOROUGH BANK — NEW YORK CITY**

C. ADELBERT BECKER, *President.*

[440 East Tremont avenue; organized 1893]

THOS. B. HANSON, *Cashier.*

**DIRECTORS**

HENRY L. STODDARD,

C. ADELBERT BECKER,

JOHN P. DUNN,  
THOMAS C. ARNOW.

EDWARD POLAK,

CHARLES P. HALLOCK,

CHAS. A. BERRIAN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$416,916	\$613,621	\$635,211	\$606,357
Private securities . . . . .	634,414	642,482	783,301	732,140
Real estate owned . . . . .	267,068	131,826	131,826	131,826
Mortgages owned . . . . .	209,220	252,835	251,635	246,035
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	35,471	36,337	33,773	35,833
Loans and discounts secured by other collateral . . . . .	294,643	372,476	518,052	642,723
Loans, discounts and bills purchased not secured by collateral . . . . .	674,280	772,614	816,000	870,233
Overdrafts . . . . .	295	1,231	1,532	1,569
Due from trust companies, banks and bankers . . . . .	144,230	277,759	121,475	288,976
Specie . . . . .	18,372	13,163	32,484	18,264
Other currency authorized by the laws of the United States . . . . .	90,790	157,234	113,737	93,196
Cash items . . . . .	6,325	32,497	14,617	10,034
Customers' liability on acceptances (per contra, see liabilities) . . . . .			13,800	
Assets not included in any of the above heads . . . . .	250,685	33,757	39,085	60,605
Add for cents . . . . .	3	5	4	6
<b>Total resources . . . . .</b>	<b>\$3,042,712</b>	<b>\$3,337,837</b>	<b>\$3,506,532</b>	<b>\$3,737,847</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits . . . . .	69,866	71,861	74,307	64,029
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	88,510	108,516	79,271	61,074
Due N. Y. State savings and loan associations, credit unions and land bank . . . . .	2,603	605	1,310	4,036
Deposits by the State of New York . . . . .	59,000	59,000	50,000	50,000
Other deposits secured by pledge of assets . . . . .	31,527	48,795	35,621	42,996
Deposits otherwise preferred . . . . .				55,919
Due depositors, not preferred . . . . .	2,350,668	2,719,457	2,969,074	3,247,388
Due to trust companies, banks and bankers . . . . .	350	38,168	1,729	50
Acceptances of drafts payable at a future date or authorized by commercial letters of credit . . . . .			13,800	
Other liabilities . . . . .	290,186	141,434	131,417	62,352
Add for cents . . . . .	2	1	3	3
<b>Total liabilities . . . . .</b>	<b>\$3,042,712</b>	<b>\$3,337,837</b>	<b>\$3,506,532</b>	<b>\$3,737,847</b>

QUARTERLY STATEMENTS

## 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$469,875	\$511,594	\$570,940	\$518,070
Private securities.....	121,336	96,890	113,727	112,534
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.....	788,619	1,013,890	1,050,130	1,293,705
Loans, discounts and bills purchased not secured by collateral.....	680,923	598,215	629,448	580,039
Overdrafts.....	6,343	4,843	1,966	2,877
Due from trust companies, banks and bankers.....	337,076	413,409	457,531	348,964
Specie.....	63,697	33,341	38,203	43,902
Other currency authorized by the laws of the United States.....	235,955	247,788	254,830	320,470
Cash items.....	5,094	6,074	11,635	8,070
Assets not included in any of the above heads.....	62,230	179,246	99,977	46,605
Add for cents.....	4	4	3	3
<b>Total resources.....</b>	<b>\$2,796,152</b>	<b>\$3,130,294</b>	<b>\$3,253,390</b>	<b>\$3,300,239</b>
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	142,686	142,136	149,127	157,073
Preferred deposits, viz.:				
Deposits by the State of New York.....	20,000	35,000	35,000	35,000
Other deposits secured by pledge of assets.....	73,579	114,651	71,942	2,942
Due depositors, not preferred.....	2,344,585	2,623,720	2,776,427	2,886,303
Due to trust companies, banks and bankers.....	8,412	8,487	8,505	8,538
Other liabilities.....	6,888	6,299	12,388	10,382
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$2,796,152</b>	<b>\$3,130,294</b>	<b>\$3,253,390</b>	<b>\$3,300,239</b>

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,  
HENRY MARSH,

W. C. PARKER,  
TINT CHAMPLIN,

E. E. KELLEY,  
FLOYD J. DAVIS.

EARL S. PARK,

D. E. WHIPPLE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$138,760	\$150,000	\$148,756	\$155,166
Private securities.....	34,297	34,097	29,097	28,872
Real estate owned.....	6,000	6,000	6,000	6,000
Mortgages owned.....	39,977	41,112	42,512	42,512
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	25,000	25,000	30,000	25,000
Loans and discounts secured by other collateral.....	50,000	30,000	40,000	60,000
Loans, discounts and bills purchased not secured by collateral.....	126,268	156,090	194,231	202,317
Overdrafts.....				352
Due from trust companies, banks and bankers.....	70,038	77,592	41,628	72,818
Specie.....	7,500	6,500	15,000	8,716
Other currency authorized by the laws of the United States.....	10,676	10,532	20,802	10,000
Cash items.....	3,969	2,994	1,699	336
Assets not included in any of the above heads.....	1,000	1,562	1,583	1,562
Add for cents.....	2	1	3	4
<b>Total resources.....</b>	<b>\$513,487</b>	<b>\$541,480</b>	<b>\$571,311</b>	<b>\$613,655</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	44,151	45,550	47,553	48,612
Preferred deposits, viz.:				
Deposits by the State of New York.....	6,000	5,000	5,000	5,000
Other deposits secured by pledge of assets.....	12,804	793	19,922	18,525
Due depositors, not preferred.....	419,231	458,636	467,334	510,017
Other liabilities.....	6,300	6,500	6,500	6,500
Add for cents.....	1	1	2	1
<b>Total liabilities.....</b>	<b>\$513,487</b>	<b>\$541,480</b>	<b>\$571,311</b>	<b>\$613,655</b>

QUARTERLY STATEMENTS

**CENTER MORICHES BANK — CENTER MORICHES**

JOHN L. HAVENS, *President.*

[Main street; organized 1902]

CHAS. 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 D. CHICHESTER,  
EGBERT O. HOWELL,  
JOSIAH S. ROBERTS.

FRANK F. PENNEY,  
EGBERT H. TERRY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$80,970	\$970	\$40,970	\$45,970
Private securities.....	195,654	195,654	205,842	205,842
Real estate owned.....		7,199	6,704	
Mortgages owned.....	43,140	41,150	43,400	42,350
Loans and discounts secured by bond and mtg., deed or other real est. coll. ....	900	800	700	700
Loans and discounts secured by other collateral.....	81,633	80,854	222,839	230,448
Loans, discounts and bills purchased not secured by collateral.....	65,504	96,850	56,484	52,270
Overdrafts.....	2	14	90	6
Due from trust companies, banks and bankers.....	48,133	65,242	108,894	100,419
Specie.....	3,218	3,700	3,894	6,165
Other currency authorized by the laws of the United States.....	19,769	20,577	26,500	21,000
Cash items.....	1		29	
Assets not included in any of the above heads.....	9,546	102,988	14,353	9,393
Add for cents.....	5	4	3	3
<b>Total resources.....</b>	<b>\$548,475</b>	<b>\$616,002</b>	<b>\$730,732</b>	<b>\$714,566</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	32,595	34,435	34,726	38,105
Due depositors, not preferred.....	487,652	549,696	666,870	645,720
Due to trust companies, banks and bankers.....	104			
Other liabilities.....	3,123	6,870	4,135	5,741
Add for cents.....	1	1	1	
<b>Total liabilities.....</b>	<b>\$548,475</b>	<b>\$616,002</b>	<b>\$730,732</b>	<b>\$714,566</b>

**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 LANDAUER,  
ERWIN RANDS.

E. ROLAND CLARK,

WATSON F. BARRY,

CHAS. F. HURD,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$101,887	\$106,687	\$89,237	\$111,864
Private securities .....	132,738	143,046	135,648	125,706
Real estate owned .....	14,398	14,398	14,398	14,398
Mortgages owned .....	11,125	11,075	11,325	11,325
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	138,240	132,246	148,080	136,472
Loans and discounts secured by other collateral .....	121,605	174,726	205,485	211,387
Loans, discounts and bills purchased not secured by collateral .....	142,179	116,550	122,283	111,039
Overdrafts .....	878	925	5,384	991
Due from trust companies, banks and bankers .....	51,515	45,403	53,744	92,573
Specie .....	4,117	4,839	4,464	5,674
Other currency authorized by the laws of the United States .....	23,205	24,420	24,963	28,479
Cash items .....	1,200	3,769	5,299	7,658
Assets not included in any of the above heads .....	8,319	6,202	10,620	12,718
Add for cents .....	5	5	5	6
<b>Total resources .....</b>	<b>\$751,411</b>	<b>\$784,291</b>	<b>\$830,935</b>	<b>\$870,290</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	32,688	37,673	38,383	42,839
Preferred deposits, viz.:				
Deposits by the State of New York .....	21,000	21,000	19,000	19,000
Other deposits secured by pledge of assets .....	22,239	5,304	3,804	17,768
Due depositors, not preferred .....	621,822	611,949	614,958	734,617
Due to trust companies, banks and bankers .....	413			
Bills payable .....		55,000	75,000	
Rediscounts .....			25,000	
Other liabilities .....	3,248	3,363	4,789	6,065
Add for cents .....	1	2	1	1
<b>Total liabilities .....</b>	<b>\$751,411</b>	<b>\$784,291</b>	<b>\$830,935</b>	<b>\$870,290</b>

QUARTERLY STATEMENTS

213

**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,  
FRANTZ HAVERSTICK,

JOHN P. BOWMAN,  
MORTIMER R. MILLER,

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

NATHAN G. WILLIAMS,  
JOHN H. GREGORY,  
LOUIS F. STUPP.

FREDERICK WILL,  
JOHN B. WEGMAN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$1,125,993	\$920,845	\$1,320,853	\$595,873
Private securities . . . . .	471,858	425,352	446,098	446,591
Mortgages owned . . . . .	100,764	102,829	105,629	101,354
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	257,445	281,516	218,840	251,383
Loans and discounts secured by other collateral . . . . .	3,893,723	4,994,159	5,460,397	5,381,169
Loans, discounts and bills purchased not secured by collateral . . . . .	1,889,951	2,165,800	1,767,020	2,119,990
Overdrafts . . . . .	1,202	1,498	347	1,661
Due from trust companies, banks and bankers . . . . .	326,883	525,401	264,502	211,370
Specie . . . . .	55,162	46,257	66,458	75,801
Other currency authorized by the laws of the United States . . . . .	119,000	109,000	223,200	262,500
Cash items . . . . .	118,606	149,527	208,311	184,691
Due from the Federal Reserve Bank of New York less offsets . . . . .	200,451	203,197	234,301	335,723
Assets not included in any of the above heads . . . . .	58,957	61,305	68,564	52,628
Add for cents . . . . .	5	7	6	6
<b>Total resources . . . . .</b>	<b>\$8,620,000</b>	<b>\$9,986,693</b>	<b>\$10,384,526</b>	<b>\$10,020,740</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits . . . . .	331,265	357,854	364,079	380,175
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	105,000	105,090	105,000	105,000
Deposits by the State of New York . . . . .	101,000	101,280	90,000	90,000
Deposits by the Superintendent of Banks of the State of New York . . . . .	70,000	55,000	70,000	70,000
Due depositors, not preferred . . . . .	7,096,161	7,852,598	7,858,260	8,161,810
Due to trust companies, banks and bankers . . . . .	550,144	287,756	536,498	248,640
Other liabilities . . . . .	66,428	927,114	1,060,687	665,114
Add for cents . . . . .	2	1	2	1
<b>Total liabilities . . . . .</b>	<b>\$8,620,000</b>	<b>\$9,986,693</b>	<b>\$10,384,526</b>	<b>\$10,020,740</b>

**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,  
JOHN A. SNEDEKER,

LIONEL SUTRO,  
RAY F. BARNUM.

CHAS. R. SMITH,

CHARLES M. JESUP,

WILSON BROWN, JR.,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$218,598	\$226,873	\$204,624	\$195,023
Private securities .....	464,559	435,398	424,491	423,313
Real estate owned .....	35,554	35,554	35,554	35,000
Mortgages owned .....	102,100	99,100	99,100	95,600
Loans and discounts secured by bond and mtg., deed or other real estate coll.	17,150	12,900	12,895	12,890
Loans and discounts secured by other collateral .....	31,485	62,282	195,718	90,508
Loans, discounts and bills purchased not secured by collateral .....	101,507	75,722	61,904	68,103
Overdrafts .....	.....	.....	8	36
Due from trust companies, banks and bankers .....	129,366	149,945	161,481	147,220
Specie .....	3,812	6,940	4,693	7,426
Other currency authorized by the laws of the United States .....	26,496	28,605	30,630	24,564
Cash items .....	2,341	6,422	4,845	5,338
Customers' liability on acceptances (per contra, see liabilities) .....	.....	.....	.....	3,168
Assets not included in any of the above heads .....	10,344	7,111	10,652	11,000
Add for cents .....	5	4	3	3
<b>Total resources .....</b>	<b>\$1,143,317</b>	<b>\$1,146,856</b>	<b>\$1,246,598</b>	<b>\$1,119,192</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	124,735	108,767	95,196	91,662
Preferred deposits, viz.:				
Due New York State savings banks .....	21,154	36,527	48,552	48,628
Deposits by the State of New York .....	44,000	44,000	44,000	44,000
Other deposits secured by pledge of assets .....	11,591	11,736	11,736	11,736
Due depositors, not preferred .....	796,869	829,503	896,235	766,047
Due to trust companies, banks and bankers .....	2,347	8,260	600	9,259
Bills payable .....	35,000	.....	38,000	38,000
Other liabilities .....	7,619	8,061	12,277	9,858
Add for cents .....	2	2	2	2
<b>Total liabilities .....</b>	<b>\$1,143,317</b>	<b>\$1,146,856</b>	<b>\$1,246,598</b>	<b>\$1,119,192</b>

QUARTERLY STATEMENTS

215

## 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,  
ALFRED W. RICHARDSON.GEORGE W. CRAFT,  
SAMUEL R. SMITH,GEORGE ETHRIDGE,  
LAWRENCE H. TASKER,GEORGE M. FOWLES,  
MORRIS L. WILLETS,MAHLON A. FREEMAN,  
A. BRESLAUER,JOSEPH M. SCHWARTZ,  
HENDERSON M. WOLFE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$129,267	\$141,370	\$59,900	\$44,693
Loans and discounts secured by other collateral.....	94,122	115,000	135,000	353,000
Loans, discounts and bills purchased not secured by collateral.....	962,102	1,151,970	1,404,485	1,403,205
Overdrafts.....	512	394	130	592
Due from trust companies, banks and bankers.....	301,895	311,191	232,534	109,258
Specie.....	12,184	16,779	180,850	224,841
Other currency authorized by the laws of the United States.....	118,143	136,093	18,492	118,318
Cash items.....	.....	103,430	249,203	251,437
Assets not included in any of the above heads.....	49,973	48,790	47,550	48,392
Add for cents.....	3	3	3	1
<b>Total resources.....</b>	<b>\$1,668,201</b>	<b>\$2,025,020</b>	<b>\$2,328,147</b>	<b>\$2,553,737</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	55,164	55,265	72,333	84,714
Due depositors, not preferred.....	1,504,529	1,855,815	2,141,031	2,353,673
Other liabilities.....	8,507	13,938	14,783	15,350
Add for cents.....	1	2	.....	.....
<b>Total liabilities.....</b>	<b>\$1,668,201</b>	<b>\$2,025,020</b>	<b>\$2,328,147</b>	<b>\$2,553,737</b>



**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,  
WM. W. MOUNTAIN.

LONDON I. WALLICK,  
MICHAEL H. BLAKE,

JOHN N. WILLYS,  
WM. A. LOBB,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$2,272,470	\$2,849,162	\$2,989,252	\$2,587,252
Private securities.....	11,725	11,725	11,725	11,725
Real estate owned.....	145,648	144,634	144,634	144,634
Mortgages owned.....	137,786	137,786	136,786	134,998
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.....	1,527,995	1,657,441	1,760,617	1,619,446
Loans, discounts and bills purchased not secured by collateral.....	2,122,185	2,258,192	2,453,570	2,489,897
Overdrafts.....	27,754	34,835	10,013	12,074
Due from trust companies, banks and bankers.....	723,347	684,291	728,861	1,384,077
Specie.....	31,858	425,289	418,358	491,917
Other currency authorized by the laws of the United States.....	300,000	300,000	300,000	400,000
Cash items.....	938	830	581	739
Assets not included in any of the above heads.....	70,661	86,797	100,330	95,780
Add for cents.....	4	4	5	4
<b>Total resources.....</b>	<b>\$7,402,371</b>	<b>\$8,620,986</b>	<b>\$9,084,732</b>	<b>\$9,402,543</b>
<b>LIABILITIES</b>				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits.....	146,418	164,454	161,164	156,089
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank.....	12,260	278	3,782	5,544
Deposits by the State of New York.....	95,000	115,000	100,000	100,000
Deposits by the Superintendent of Banks of the State of New York.....	1,820	1,708	1,704	1,703
Other deposits secured by pledge of assets.....	100,086			
Deposits otherwise preferred.....	12,912	14,302	13,359	13,388
Due depositors, not preferred.....	4,908,633	6,788,745	6,447,932	7,052,862
Due to trust companies, banks and bankers.....	49,049	16,340	91,900	107,347
Bills payable.....	1,625,000	1,050,000	1,800,000	1,500,000
Other liabilities.....	51,189	70,154	64,888	65,607
Add for cents.....	4	5	3	3
<b>Total liabilities.....</b>	<b>\$7,402,371</b>	<b>\$8,620,986</b>	<b>\$9,084,732</b>	<b>\$9,402,543</b>

QUARTERLY STATEMENTS

## THE CITIZENS BANK OF ARCADE — ARCADE

JASON D. CASE, *President.*

[Main street; organized 1890]

JACKSON H. SMITH, *Cashier.*

JASON D. CASE,

D. C. BENTLEY,

JACKSON H. SMITH,  
O. T. WILSON.

DIRECTORS

JAMES H. FRANCIS,

GEORGE E. HOGUE,

REUBEN J. TILTON,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$132,645	\$100,045	\$99,900	\$99,650
Private securities . . . . .	74,522	161,548	250,345	264,353
Real estate owned . . . . .	12,596	12,596	12,596	12,596
Mortgages owned . . . . .	46,704	54,008	57,381	81,631
Loans and discounts secured by bond and mtg., deed or other real est. coll.	54,869	54,050	57,315	62,542
Loans and discounts secured by other collateral . . . . .	125,466	115,463	103,277	95,657
Loans, discounts and bills purchased not secured by collateral . . . . .	395,739	423,231	469,697	494,715
Overdrafts . . . . .	468	1,387	978	1,411
Due from trust companies, banks and bankers . . . . .	143,285	190,362	139,073	184,539
Specie . . . . .	3,470	3,965	3,904	4,409
Other currency authorized by the laws of the United States . . . . .	22,610	25,880	26,818	29,397
Cash items . . . . .	1,394	1,136	492	1,144
Assets not included in any of the above heads . . . . .	3,594	1,947	1,530	1,401
Add for cents . . . . .	5	4	4	6
Total resources . . . . .	\$1,017,367	\$1,145,622	\$1,223,310	\$1,333,451
LIABILITIES				
Capital . . . . .	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits . . . . .	43,535	45,308	46,851	50,245
Preferred deposits, viz.: Deposits by the State of New York . . . . .	9,000	9,000	8,000	8,000
Due depositors, not preferred . . . . .	866,682	1,021,314	1,098,459	1,205,205
Due to trust companies, banks and bankers . . . . .	28,000	.....	.....	.....
Other liabilities . . . . .	10,150	10,000	10,000	10,000
Add for cents . . . . .	.....	.....	.....	1
Total liabilities . . . . .	\$1,107,367	\$1,145,622	\$1,223,310	\$1,333,451

THE CITIZENS BANK — ATTICA

[6 Main street; organized 1911]

B. T. SANDS, *Cashier.*

ELON P. SPINK, *President.*

DIRECTORS

JOHN MATTESON,  
ELON P. SPINK,

R. J. TILTON,  
BURTON T. SANDS,

EDWIN T. GAY,  
H. T. BRAMER,

JACKSON H. SMITH,  
AUGUSTUS W. SMITH,

B. F. FRENCH,  
JASON D. CASE.

F. M. RICHARDS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$149,180	\$109,797	\$94,377	\$81,583
Private securities.....	60,395	100,772	109,162	142,506
Real estate owned.....	10,000	10,000	10,000	10,000
Mortgages owned.....	27,845	30,930	29,530	33,230
Loans and discounts secured by bond and mtg., deed or other real est. coll.	19,791	17,421	18,296	18,079
Loans and discounts secured by other collateral.....	19,912	19,294	36,825	40,140
Loans, discounts and bills purchased not secured by collateral.....	206,786	192,466	202,188	210,288
Overdrafts.....	159	230	950	548
Due from trust companies, banks and bankers.....	61,541	77,029	44,711	30,055
Specie.....	919	525	1,291	1,150
Other currency authorized by the laws of the United States.....	12,397	11,837	11,509	11,348
Cash items.....	111	1,597	436	839
Assets not included in any of the above heads.....	4,670	5,367	4,999	5,423
Add for cents.....	4	5	5	4
<b>Total resources.....</b>	<b>\$573,710</b>	<b>\$577,270</b>	<b>\$564,279</b>	<b>\$585,193</b>
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	21,236	22,983	22,204	23,865
Preferred deposits, viz.:				
Deposits by the State of New York.....	14,500	16,000	14,000	16,000
Other deposits secured by pledge of assets.....	2,136	2,152	2,192	2,150
Due depositors, not preferred.....	501,337	501,635	491,382	508,177
Other liabilities.....	4,500	4,500	4,500	5,000
Add for cents.....	1	.....	1	1
<b>Total liabilities.....</b>	<b>\$573,710</b>	<b>\$577,270</b>	<b>\$564,279</b>	<b>\$585,193</b>

QUARTERLY STATEMENTS

**CITIZENS BANK OF BINGHAMTON — BINGHAMTON**

GEORGE A. KENT, *President.*

[29 Chenango street; organized 1914]

GEORGE 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,  
LOUIS M. WEED,  
HUGH J. WOLFE.

FRED J. BAUMANN,  
GEORGE A. KENT,

P. F. CUSICK,  
WALTER A. LESTER,

220  
REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities . . . . .	\$498,605	\$369,802	\$402,612	\$362,920
Mortgages owned . . . . .	95,739	88,789	87,789	104,789
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	64,300	70,800	29,050	44,050
Loans and discounts secured by other collateral . . . . .	217,347	295,462	351,006	461,763
Loans, discounts and bills purchased not secured by collateral . . . . .	569,378	652,897	776,734	813,857
Overdrafts . . . . .	570	587	660	955
Due from trust companies, banks and bankers . . . . .	137,908	204,861	177,002	127,258
Specie . . . . .	2,503	5,162	6,026	7,051
Other currency authorized by the laws of the United States . . . . .	34,314	68,360	46,065	43,412
Cash items . . . . .	14,975	29,699	36,773	39,859
Assets not included in any of the above heads . . . . .	13,900	7,900	13,900	15,900
Add for cents . . . . .	3	5	4	3
<b>Total resources . . . . .</b>	<b>\$1,649,542</b>	<b>\$1,794,324</b>	<b>\$1,927,621</b>	<b>\$2,021,817</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	65,110	71,406	70,657	78,682
Preferred deposits, viz:				
Due New York State savings banks . . . . .			10,000	
Due New York State sav. and loan ass'ns, credit unions and land bank . . . . .	554	6,818	3,736	2,762
Deposits by the State of New York . . . . .	14,000	14,000	14,000	14,000
Deposits by the Superintendent of Banks of the State of New York . . . . .	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets . . . . .			14,000	
Due depositors, not preferred . . . . .	1,249,417	1,437,364	1,522,923	1,619,243
Due to trust companies, banks and bankers . . . . .	154,460	139,735	162,303	173,129
Bills payable . . . . .	35,000			
Other liabilities . . . . .	6,000		5,000	9,000
Add for cents . . . . .	1	1	2	1
<b>Total liabilities . . . . .</b>	<b>\$1,649,542</b>	<b>\$1,794,324</b>	<b>\$1,927,621</b>	<b>\$2,021,817</b>

**CITIZENS BANK OF CAPE VINCENT — CAPE VINCENT**

CHARLES C. COOKE, *President.*

[Organized 1919]

THOMAS C. KILLEEN, *Cashier.*

**DIRECTORS**

CHARLES C. COOKE,  
J. W. CORNAIRE,

D. C. MIDDLETON,  
GEORGE DONALDSON,  
EDW. A. GOSIER,

A. L. DEZENGREMEL,  
E. D. FITZGERALD,  
M. G. FITZGERALD,

JOS. M. MASON,  
C. T. SACKET,  
D. V. SEEBER.

FRED CONSTANCE,  
JOHN R. KILBORN,

FRED L. BURDICK,  
JAS. P. DAVIS,

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....				\$1,450
Private securities .....				11,948
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....				3,045
Loans and discounts secured by other collateral .....				304
Loans, discounts and bills purchased not secured by collateral .....				138,149
Due from trust companies, banks and bankers .....				12,012
Specie .....				549
Other currency authorized by the laws of the United States .....				3,937
Cash items .....				70
Assets not included in any of the above heads .....				2,424
Add for cents .....				3
<b>Total resources .....</b>				<b>\$173,891</b>
<b>LIABILITIES</b>				
Capital .....				\$50,000
Surplus, including all undivided profits .....				9,269
Due depositors, not preferred .....				112,959
Other liabilities .....				1,661
Add for cents .....				2
<b>Total liabilities .....</b>				<b>\$173,891</b>

## THE CITIZENS BANK OF DANVILLE — DANVILLE

FRANK FIELDER, *President.*

[193 Main street; organized 1887]

F. H. JOHANTGEN, *Cashier.*

J. W. WADSWORTH, JR.,

H. FRANK DYER,  
FRANK FIELDER,ISAAC B. KNAPP,  
PHILIP E. BLUM,

## DIRECTORS

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

FRANK H. JOHANTGEN,

LEWIS H. HECKMAN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$106,558	\$109,482	\$126,437	\$124,875
Private securities .....	70,718	85,499	92,103	101,939
Real estate owned .....	6,000	6,000	6,000	6,000
Mortgages owned .....	10,300	10,300	16,300	15,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....				
Loans and discounts secured by other collateral .....	37,654	34,699	33,293	32,804
Loans, discounts and bills purchased not secured by collateral .....	84,023	89,585	91,449	95,334
Overdrafts .....	159,197	199,160	220,561	209,055
Due from trust companies, banks and bankers .....	652	77	577	89
Specie .....	96,790	101,644	121,300	85,749
Other currency authorized by the laws of the United States .....	4,738	5,679	4,650	3,601
Cash items .....	14,291	15,905	15,702	18,712
Assets not included in any of the above heads .....	2,047	528	407	146
Add for cents .....	2,130	3,100	2,580	4,154
	2	4	4	4
<b>Total resources .....</b>	<b>\$595,100</b>	<b>\$661,662</b>	<b>\$731,363</b>	<b>\$698,362</b>
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	37,071	41,333	40,189	42,942
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	11,002	.....	26,000	.....
Due depositors, not preferred .....	492,625	567,614	609,874	594,293
Due to trust companies, banks and bankers .....	.....	.....	.....	5,826
Other liabilities .....	4,400	2,715	5,300	5,300
Add for cents .....	2	.....	.....	1
<b>Total liabilities .....</b>	<b>\$595,100</b>	<b>\$661,662</b>	<b>\$731,363</b>	<b>\$698,362</b>

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

JOEL L. KEATOR, *President.*

[Main street; organized 1910]

R. W. PAWLING, *Cashier.*

JOEL L. KEATOR,

H. S. VERMILYEA,

CLARENCE WILSON,  
O. F. BALLARD,

DIRECTORS

E. L. HENCKLEY,  
R. W. PAWLING.

C. H. VERMILYA,

FRANK A. DOOLITTLE,

QUARTERLY STATEMENTS

223

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$20,680	\$18,580	\$19,580	\$19,530
Private securities .....	13,646	13,646	23,443	23,943
Real estate owned .....	10,700	10,775	14,275	14,275
Mortgages owned .....	13,000	12,900	11,158	20,484
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	14,739	14,956	14,958	14,452
Loans and discounts secured by other collateral .....	8,889	13,121	13,717	11,603
Loans, discounts and bills purchased not secured by collateral .....	125,186	139,624	118,610	126,379
Overdrafts .....	101	153	62	292
Due from trust companies, banks and bankers .....	25,087	23,702	139,459	45,278
Specie .....	1,667	2,437	3,794	3,212
Other currency authorized by the laws of the United States .....	4,875	5,765	12,245	5,510
Cash items .....	162	220	3,634	251
Assets not included in any of the above heads .....	6,968	6,899	7,215	7,282
Add for cents .....	3	4	5	4
<b>Total resources .....</b>	<b>\$245,703</b>	<b>\$262,782</b>	<b>\$382,155</b>	<b>\$292,495</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	10,401	10,247	10,761	12,062
Preferred deposits, viz.: Deposits by the State of New York .....	12,500	12,500	11,000	11,000
Due depositors, not preferred .....	170,571	170,493	333,175	241,619
Bills payable .....	15,000	25,000	.....	.....
Rediscounts .....	10,050	17,103	.....	.....
Other liabilities .....	2,181	2,438	2,218	2,813
Add for cents .....	.....	1	1	1
<b>Total liabilities .....</b>	<b>\$245,703</b>	<b>\$262,782</b>	<b>\$382,155</b>	<b>\$292,495</b>

## 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$25,500	\$3,150	\$3,150	\$2,000
Private securities .....	45,892	56,991	55,918	57,206
Real estate owned .....	2,500	2,500	2,500	2,500
Mortgages owned .....	38,596	29,489	29,389	29,289
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	2,000	2,000	2,000	2,000
Loans, discounts and bills purchased not secured by collateral .....	58,419	54,113	47,889	60,731
Overdrafts .....	630	271	826	.....
Due from trust companies, banks and bankers .....	26,141	22,734	22,726	35,684
Specie .....	1,022	726	656	691
Other currency authorized by the laws of the United States .....	3,642	5,565	4,560	3,280
Cash items .....	79	27	23	128
Assets not included in any of the above heads .....	4,035	4,024	4,033	4,525
Add for cents .....	3	3	3	3
<b>Total resources .....</b>	<b>\$208,459</b>	<b>\$181,593</b>	<b>\$173,673</b>	<b>\$198,037</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	16,347	17,508	18,072	18,368
Preferred deposits, viz.: Deposits by the State of New York .....	19,000	19,000	17,000	17,000
Due depositors, not preferred .....	147,362	118,884	113,101	136,668
Other liabilities .....	750	1,200	500	1,000
Add for cents .....	.....	1	.....	1
<b>Total liabilities .....</b>	<b>\$208,459</b>	<b>\$181,593</b>	<b>\$173,673</b>	<b>\$198,037</b>



## 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 BULL,

C. A. BROOKS,  
FRANK O'NEIL,

### DIRECTORS

ELWOOD C. SMITH,  
S. B. STANBACK,

J. A. MITTNACHT, JR.,  
A. J. CRANE.

FREDERICK HULSE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$81,850	\$80,037	\$91,994	\$107,780
Private securities .....	62,300	127,438	164,616	155,698
Mortgages owned .....	9,800	12,400	25,200	25,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	2,500	2,500	2,500	2,500
Loans and discounts secured by other collateral .....	35,197	42,328	43,978	47,814
Loans, discounts and bills purchased not secured by collateral .....	210,085	207,584	204,479	204,155
Overdrafts .....	28	61	43	101
Due from trust companies, banks and bankers .....	66,902	56,115	56,627	86,101
Specie .....	6,227	6,017	7,264	2,697
Other currency authorized by the laws of the United States .....	10,485	19,268	14,065	16,181
Cash items .....	292	1,236	1,034	1,811
Assets not included in any of the above heads .....	9,170	9,935	12,888	12,235
Add for cents .....	4	4	4	3
<b>Total resources .....</b>	<b>\$494,840</b>	<b>\$564,923</b>	<b>\$624,692</b>	<b>\$662,676</b>
<b>LIABILITIES</b>				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	32,872	34,001	34,501	35,046
Due depositors, not preferred .....	433,637	505,311	559,088	581,422
Due to trust companies, banks and bankers .....	2,163	610	3,959	16,347
Other liabilities .....	1,166	.....	2,142	4,860
Add for cents .....	2	1	2	1
<b>Total liabilities .....</b>	<b>\$494,840</b>	<b>\$564,923</b>	<b>\$624,692</b>	<b>\$662,676</b>

QUARTERLY STATEMENTS

225

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,

HOWARD L. WOODRUFF,

J. A. UNDERWOOD,

CHARLES T. ANDREWS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$184,403	\$102,133	\$34,384	\$37,921
Private securities .....	280,435	321,543	373,925	446,578
Real estate owned .....	25,369	25,369	25,369	25,369
Mortgages owned .....	68,284	66,854	66,704	69,304
Loans and discounts secured by bond and mtg., deed or other real est. coll.	94,943	99,048	99,805	116,802
Loans and discounts secured by other collateral .....	80,280	83,993	84,011	153,686
Loans, discounts and bills purchased not secured by collateral .....	290,672	288,673	290,819	326,505
Overdrafts .....	544	422	2,037	1,561
Due from trust companies, banks and bankers .....	65,859	45,516	109,237	100,243
Specie .....	11,119	11,287	12,705	13,730
Other currency authorized by the laws of the United States .....	18,530	22,770	23,982	23,671
Cash items .....	1,396	2,556	5,802	2,919
Assets not included in any of the above heads .....	14,766	13,908	12,582	19,354
Add for cents .....	4	5	4	5
<b>Total resources .....</b>	<b>\$1,136,604</b>	<b>\$1,084,077</b>	<b>\$1,141,366</b>	<b>\$1,337,648</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	87,365	98,161	92,820	99,962
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank .....	816	809	212	215
Deposits by the State of New York .....	28,000	28,000	25,000	25,000
Other deposits secured by pledge of assets .....	28,000	.....	27,130	7,265
Due depositors, not preferred .....	934,214	899,128	917,232	1,145,577
Bills payable .....	.....	.....	20,000	.....
Other liabilities .....	8,208	7,978	8,969	9,627
Add for cents .....	1	1	3	2
<b>Total liabilities .....</b>	<b>\$1,136,604</b>	<b>\$1,084,077</b>	<b>\$1,141,366</b>	<b>\$1,337,648</b>

THE CITIZENS BANK OF PERRY — PERRY

GEORGE M. TRABER, *President.*

[20 Main street; organized 1888]

C. M. SMITH, *Cashier.*

WM. W. GRIEVE,

C. M. SMITH,  
GEORGE M. TRABER.

JOHN F. GRIEVE,

DIRECTORS

WALTER T. OLIN,

JAMES N. WYCKOFF,

BYRON A. NEVINS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$249,650	\$231,400	\$230,500	\$213,700
Private securities .....	124,710	110,210	118,210	115,210
Real estate owned .....	16,900	16,900	18,550	27,065
Mortgages owned .....	183,278	178,128	175,465	172,240
Loans and discounts secured by bond and mtg., deed or other real est. coll.	59,476	60,565	66,265	69,096
Loans and discounts secured by other collateral .....	113,710	143,202	212,335	201,894
Loans, discounts and bills purchased not secured by collateral .....	345,786	276,642	215,114	265,176
Due from trust companies, banks and bankers .....	65,248	48,777	64,768	96,075
Specie .....	1,476	1,507	1,493	2,258
Other currency authorized by the laws of the United States .....	10,038	24,875	19,360	32,613
Cash items .....	2,008	579	445	1,441
Due from the Federal Reserve Bank of New York less offsets .....	77,243	70,585	53,844	60,116
Assets not included in any of the above heads .....	221,511	92,933	13,297	18,450
Add for cents .....	4	2	3	4
<b>Total resources .....</b>	<b>\$1,471,038</b>	<b>\$1,256,305</b>	<b>\$1,189,649</b>	<b>\$1,275,338</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	51,613	55,119	55,458	56,233
Preferred deposits, viz.:				
Deposits by the State of New York .....	25,000	25,000	22,000	22,000
Other deposits secured by pledge of assets .....	36,003	.....	10,000	.....
Due depositors, not preferred .....	807,305	891,700	895,560	997,959
Bills payable .....	289,815	163,000	150,000	135,000
Other liabilities .....	211,301	71,485	6,630	14,145
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$1,471,038</b>	<b>\$1,256,305</b>	<b>\$1,189,649</b>	<b>\$1,275,338</b>

QUARTERLY STATEMENTS

227

**CITIZENS BANK OF ROCHESTER — ROCHESTER**

JAMES L. HOTCHKISS, *President.*

[14 East avenue; organized 1916]

JOHN C. FRANKLAND, *Cashier.*

**DIRECTORS**

JAMES L. HOTCHKISS,  
JOHN L. KEENAN,  
CHAS. M. BAYER,

EUGENE J. CHAPMAN,  
GEORGE L. SWANN,  
EUGENE J. DWYER

CHAS. A. GREEN,  
BRADLEY W. FENN,  
WILBERT A. NARAMORE,  
PHILIP H. YAWMAN,

HENRY M. STERN,  
PHILIP CONBOY,  
JAMES L. WHITLEY,  
WM. F. DWYER.

GEORGE G. FORD,  
JEREMIAH G. MENIHAN,  
FRANK E. WOODWORTH,

WM. W. CLARK,  
WM. H. VICINUS,  
JOHN C. FRANKLAND,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$333,224	\$232,941	\$192,695	\$154,549
Private securities .....	504,039	638,007	680,569	691,968
Real estate owned .....	11,405	11,345	11,411	16,006
Loans and discounts secured by bond and mtg., deed or other real est. coll.	41,337	52,025	43,600	44,600
Loans and discounts secured by other collateral .....	580,848	627,541	713,446	785,028
Loans, discounts and bills purchased not secured by collateral .....	675,422	756,433	742,954	836,988
Overdrafts .....	739	181	103	30
Due from trust companies, banks and bankers .....	159,196	166,465	246,189	238,974
Specie .....	9,576	13,410	8,056	10,761
Other currency authorized by the laws of the United States .....	51,770	73,170	90,639	87,077
Cash items .....	17,456	27,550	22,581	23,908
Assets not included in any of the above heads .....	28,790	25,846	27,490	33,701
Add for cents .....	6	3	5	5
<b>Total resources .....</b>	<b>\$2,413,808</b>	<b>\$2,624,917</b>	<b>\$2,779,738</b>	<b>\$2,923,595</b>
<b>LIABILITIES</b>				
Capital .....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits .....	139,094	145,218	152,820	159,413
Preferred deposits, viz.:				
Due New York State savings banks .....	25,000	25,000	25,000	25,000
Deposits by the State of New York .....	20,000	20,000	20,000	20,000
Due depositors, not preferred .....	1,927,342	2,128,465	2,208,184	2,373,372
Due to trust companies, banks and bankers .....	4,127	4,203	5,203	14,971
Bills payable .....			40,000	
Other liabilities .....	48,242	52,029	78,529	80,837
Add for cents .....	3	2	2	2
<b>Total liabilities .....</b>	<b>\$2,413,808</b>	<b>\$2,624,917</b>	<b>\$2,779,738</b>	<b>\$2,923,595</b>

THE CITIZENS BANK — WAVERLY

[331 Broad street; organized 1874]

FRED A. SAWYER, *President.*

LOUIS J. BULEY, *Cashier.*

DIRECTORS

JAMES H. OWEN,

FREDERICK E. HAWKES,

FRED A. SAWYER,  
HORACE H. KINNEY,

C. W. CANOLL,  
E. S. HANFORD.

JOHN C. VAN ATTA,

THEO. MILLS,

QUARTERLY STATEMENTS

229

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$195,254	\$174,104	\$168,204	\$157,954
Private securities .....	401,589	389,808	375,813	378,646
Real estate owned .....	3,750	3,750	3,750	3,750
Mortgages owned .....	18,385	15,648	15,172	14,905
Loans and discounts secured by bond and mtg., deed or other real est. coll.	7,480	7,382	4,109	3,541
Loans and discounts secured by other collateral .....	204,842	201,408	294,380	255,595
Loans, discounts and bills purchased not secured by collateral .....	107,261	119,373	117,791	108,672
Overdrafts .....	200	171	130	290
Due from trust companies, banks and bankers .....	62,700	51,079	68,433	172,972
Specie .....	1,977	2,502	2,885	1,875
Other currency authorized by the laws of the United States .....	19,627	24,632	14,745	14,977
Cash items .....	603	2,422	1,147	1,629
Assets not included in any of the above heads .....	9,601	9,571	9,564	9,556
Add for cents .....	6	6	5	4
<b>Total resources .....</b>	<b>\$1,033,275</b>	<b>\$1,001,856</b>	<b>\$1,076,128</b>	<b>\$1,124,366</b>
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	100,324	102,492	111,781	116,724
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank .....	792	2,011	331	157
Deposits by the State of New York .....	18,000	18,000	16,000	16,000
Other deposits secured by pledge of assets .....	7,000	.....	3,000	4,500
Due depositors, not preferred .....	850,658	821,852	856,949	899,292
Due to trust companies, banks and bankers .....	.....	.....	566	192
Bills payable .....	.....	.....	30,000	30,000
Other liabilities .....	6,500	7,500	7,500	7,500
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$1,033,275</b>	<b>\$1,001,856</b>	<b>\$1,076,128</b>	<b>\$1,124,366</b>

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

GEO. T. BURLING, *President.*

[130 Main street; organized 1907]

PHILIP OSBORN, *Cashier.*

GEO. T. BURLING,

FRANK L. PARK,  
KELSEY SMITH,

ASA W. YOUNG,  
JOSEPH H. MEAD,

DIRECTORS

JEREMIAH T. LOCKWOOD,  
JOS. B. SELLARS,

JOHN BURLING,  
FREDERICK RANSCHT.

HENRY R. BARRETT,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$491,209	\$366,149	\$438,666	\$644,469
Private securities . . . . .	538,161	539,430	526,835	544,599
Real estate owned . . . . .	59,000	59,000	59,000	59,000
Mortgages owned . . . . .	33,800	44,300	66,300	123,800
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	30,675	35,300	34,150	35,375
Loans and discounts secured by other collateral . . . . .	172,158	544,162	715,802	830,713
Loans, discounts and bills purchased not secured by collateral . . . . .	293,488	384,093	376,699	326,102
Overdrafts . . . . .	66	77	147	38
Due from trust companies, banks and bankers . . . . .	126,877	156,659	108,988	151,868
Specie . . . . .	3,676	4,089	4,945	3,992
Other currency authorized by the laws of the United States . . . . .	57,986	55,914	52,409	58,457
Cash items . . . . .	4,392	9,919	4,990	8,584
Assets not included in any of the above heads . . . . .	25,411	29,096	27,978	34,170
Add for cents . . . . .	2	3	4	3
<b>Total resources . . . . .</b>	<b>\$1,836,901</b>	<b>\$2,228,191</b>	<b>\$2,416,913</b>	<b>\$2,821,170</b>
LIABILITIES				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	65,518	70,178	70,509	78,582
Preferred deposits, viz.:				
Due New York State savings banks . . . . .		20,057	25,181	25,307
Due New York State sav. and loan ass'n, credit unions and land bank . . . . .	704	2,465	3,509	1,897
Deposits by the State of New York . . . . .	52,000	52,000	52,000	52,000
Other deposits secured by pledge of assets . . . . .			28,820	43,537
Due depositors, not preferred . . . . .	1,597,763	1,878,294	2,120,831	2,493,141
Due to trust companies, banks and bankers . . . . .	11,375	100,918	64	417
Other liabilities . . . . .	9,539	4,276	15,998	26,286
Add for cents . . . . .	2	3	1	3
<b>Total liabilities . . . . .</b>	<b>\$1,836,901</b>	<b>\$2,228,191</b>	<b>\$2,416,913</b>	<b>\$2,821,170</b>

**CITIZENS STATE BANK — LYNDONVILLE**

F. B. HOUSEL, *President.*

[Main street; organized 1911]

JAY B. OAKES, *Cashier.*

FRANK B. HOUSEL,

JOHN WARD,

DIRECTORS  
GEO. RESSEGUIE,

JAY B. OAKES,

ALBERT B. HISE.

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$91,918	\$48,000	\$47,086	\$69,394
Private securities .....	139,478	136,993	129,160	129,364
Real estate owned .....	9,000	9,000	9,000	9,000
Mortgages owned .....	51,969	58,894	58,894	59,844
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	20,300	23,200	29,500	25,900
Loans and discounts secured by other collateral .....	127,955	19,996	42,371	143,549
Loans, discounts and bills purchased not secured by collateral .....	142,690	170,802	171,182	140,541
Overdrafts .....	238	113	186	1,999
Due from trust companies, banks and bankers .....	78,294	36,995	35,962	103,354
Specie .....	2,240	2,290	1,686	1,334
Other currency authorized by the laws of the United States .....	15,600	12,119	15,361	25,676
Cash items .....	473	139	188	.....
Assets not included in any of the above heads .....	5,000	5,500	5,500	6,500
Add for cents .....	3	3	3	3
<b>Total resources .....</b>	<b>\$685,158</b>	<b>\$524,044</b>	<b>\$546,079</b>	<b>\$716,458</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	16,284	21,411	21,868	23,472
Due depositors, not preferred .....	615,873	449,632	441,711	638,985
Bills payable .....	.....	.....	30,000	.....
Other liabilities .....	3,000	3,000	2,500	4,000
Add for cents .....	1	1	.....	1
<b>Total liabilities .....</b>	<b>\$685,158</b>	<b>\$524,044</b>	<b>\$546,079</b>	<b>\$716,458</b>

THE CITY BANK OF SYRACUSE — SYRACUSE

[224 South Salina street; organized 1909]

ARTHUR N. ELLIS, *President.*

C. H. SANDFORD, *Cashier.*

DIRECTORS

WARREN C. BRAYTON,  
DANIEL M. EDWARDS,  
IRVING N. BEELER,  
ALBERT A. KEESLER,  
EDWARD V. BRYANT,

RICHARD C. BROWN,  
EDWARD A. HUNT,  
MARTIN G. GROSSMAN,  
WALTER A. RIDINGS,  
CLARENCE C. DECKER,

AUGUST FINCK, JR.,  
MORRIS HURWITZ,  
STEWART F. HANCOCK,  
HOWARD B. BUELL,  
JOSEPH A. GRIFFIN,

FREDERICK E. DYER,  
EARL E. ELLIS,  
ROBERT LOVE,  
ARTHUR N. ELLIS,  
ADON J. HOFFMAN,

HERMAN CASLER,  
AUGUST C. HOFFMAN, JR.,  
FLOYD R. TODD,  
CHAS. M. BEDELL,  
HENRY E. MILLS.

LEVI S. CHAPMAN,  
JOHN MARSELLUS,  
HARLIN J. CHURCHILL,  
DANIEL C. WEBSTER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition *June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$4,454,107			
Private securities .....	1,086,103			
Real estate owned .....	1,153,184			
Mortgages owned .....	233,640			
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	170,042			
Loans and discounts secured by other collateral .....	4,527,205			
Loans, discounts and bills purchased not secured by collateral .....	5,133,449			
Overdrafts .....	5,174			
Due from trust companies, banks and bankers .....	335,473			
Specie .....	20,770			
Other currency authorized by the laws of the United States .....	140,826			
Cash items .....	73,871			
Due from the Federal Reserve Bank of New York less offsets .....	655,442			
Assets not included in any of the above heads .....	187,701			
Add for cents .....	5			
<b>Total resources .....</b>	<b>\$18,176,992</b>			
<b>LIABILITIES</b>				
Capital .....	\$1,000,000			
Surplus, including all undivided profits .....	573,685			
Preferred deposits, viz.:				
Due New York State savings banks .....	100,000			
Deposits by the State of New York .....	365,000			
Other deposits secured by pledge of assets .....	416,000			
Due depositors, not preferred .....	11,018,285			
Due to trust companies, banks and bankers .....	695,604			
Bills payable .....	2,844,000			
Rediscounts .....	510,800			
Other liabilities .....	653,616			
Add for cents .....	2			
<b>Total liabilities .....</b>	<b>\$18,176,992</b>			

\* Converted into City Bank Trust Company Feb. 28, 1919.



**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,

HENRY DAMKOT, JR.,  
ELMER WARNSHOUSE,

H. F. YOUNG,  
LUCAS C. GLEASON.

WM. TENHOUSEN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$52,600	\$45,744	\$27,950	\$18,635
Private securities .....	7,130	7,130	6,924	7,180
Real estate owned .....	2,365	2,365	2,365	2,365
Mortgages owned .....	6,850	5,800	5,800	6,867
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	23,403	25,106	15,291	17,804
Loans and discounts secured by other collateral .....	4,776	4,050	7,442	8,435
Loans, discounts and bills purchased not secured by collateral .....	143,853	152,995	228,146	248,347
Overdrafts .....	107	396	358	611
Due from trust companies, banks and bankers .....	30,594	99,826	122,538	94,513
Specie .....	5,589	8,379	7,254	8,057
Other currency authorized by the laws of the United States .....	5,640	6,200	9,105	7,205
Cash items .....	484	119	533	937
Assets not included in any of the above heads .....	4,061	4,001	3,695	3,940
Add for cents .....	3	3	5	5
<b>Total resources .....</b>	<b>\$287,455</b>	<b>\$362,114</b>	<b>\$437,406</b>	<b>\$424,901</b>
<b>LIABILITIES</b>				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	12,991	14,108	15,727	16,523
Preferred deposits, viz.:				
Deposits by the State of New York .....	9,000	9,000	8,000	8,000
Deposits otherwise preferred .....	400	400	.....	.....
Due depositors, not preferred .....	235,963	309,106	384,178	366,699
Due to trust companies, banks and bankers .....	.....	.....	.....	3,178
Other liabilities .....	4,500	4,500	4,500	5,500
Add for cents .....	1	.....	1	1
<b>Total liabilities .....</b>	<b>\$287,455</b>	<b>\$362,114</b>	<b>\$437,406</b>	<b>\$424,901</b>

QUARTERLY STATEMENTS

## COHOCTON STATE BANK — COHOCTON

CHARLES LARROWE, *President.*

[Maple avenue; organized 1915]

GEORGE A. WENTWORTH, *Cashier.*

## DIRECTORS

FRED J. SHULTS,

EDWIN S. BROWN,  
GEO. A. WENTWORTH,SIMON B. COOLEY,  
CHARLES LARROWE,W. HEALY CLARK,  
CHAS. ROCKER.

ARTHUR E. CONLEY,

WM. J. FAULKNER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$33,521	\$40,003	\$75,387	\$71,429
Private securities.....	72,383	73,432	76,398	71,398
Real estate owned.....	2,700	2,700	2,700	2,700
Mortgages owned.....	7,381	10,381	10,381	15,241
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	12,517	11,991	11,991	9,785
Loans and discounts secured by other collateral.....	52,479	53,661	51,071	74,897
Loans, discounts and bills purchased not secured by collateral.....	101,805	109,046	102,884	116,939
Overdrafts.....	742	1,193	3,555	1,834
Due from trust companies, banks and bankers.....	45,648	49,957	24,764	33,228
Specie.....	4,554	3,768	3,619	4,180
Other currency authorized by the laws of the United States.....	5,809	5,860	7,223	10,149
Assets not included in any of the above heads.....	2,280	2,060	2,120	2,250
Add for cents.....	3	4	5	5
<b>Total resources.....</b>	<b>\$341,822</b>	<b>\$364,056</b>	<b>\$372,098</b>	<b>\$414,035</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	18,296	17,552	18,699	21,051
Due depositors, not preferred.....	296,986	320,273	327,078	366,333
Other liabilities.....	1,540	1,230	1,320	1,650
Add for cents.....		1	1	1
<b>Total liabilities.....</b>	<b>\$341,822</b>	<b>\$364,056</b>	<b>\$372,098</b>	<b>\$414,035</b>

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,  
JOHN J. HOPPER,

EDWIN W. ORVIS,  
H. WARD FORD.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz:				
Public securities .....	\$2,163,465	\$1,589,031	\$1,289,766	\$1,202,951
Private securities .....	289,734	265,884	246,284	235,687
Real estate owned .....	15,312	849	849	849
Mortgages owned .....	50,000	87,500	22,500	22,500
Loans and discounts secured by bond and mtg., deed or other real est., coll. ....			7,320	3,000
Loans and discounts secured by other collateral .....	3,890,586	4,186,558	4,508,432	6,237,214
Loans, discounts and bills purchased not secured by collateral .....	5,111,098	5,714,657	7,094,361	6,415,477
Overdrafts .....	2,132	1,963	1,278	861
Due from trust companies, banks and bankers .....	903,309	1,105,996	814,319	872,320
Specie .....	411,083	621,080	991,161	759,600
Other currency authorized by the laws of the United States .....	749,050	675,500	476,960	800,218
Cash items .....	555,339	787,164	875,997	910,735
Due from the Federal Reserve Bank of New York less offsets .....	268,339	285,335	321,194	350,928
Assets not included in any of the above heads .....	3,500	13,000	3,000	3,500
Add for cents .....	4	4	5	4
<b>Total resources .....</b>	<b>\$14,412,951</b>	<b>\$15,334,521</b>	<b>\$16,653,426</b>	<b>\$17,815,844</b>
LIABILITIES				
Capital .....	\$500,000	\$500,000	\$600,000	\$600,000
Surplus, including all undivided profits .....	1,137,079	1,180,444	1,192,772	1,217,922
Preferred deposits, viz:				
Due from New York State savings banks .....	104,519	104,519	106,068	106,068
Other deposits secured by pledge of assets .....	390,000		443,511	99,198
Due depositors, not preferred .....	12,076,214	13,403,903	14,193,580	15,654,076
Due to trust companies, banks and bankers .....	136,764	45,362	25,038	17,706
Other liabilities .....	68,373	100,292	92,455	120,872
Add for cents .....	2	1	2	2
<b>Total liabilities .....</b>	<b>\$14,412,951</b>	<b>\$15,334,521</b>	<b>\$16,653,426</b>	<b>\$17,815,844</b>

QUARTERLY STATEMENTS

**COLUMBIA BANK — NEW YORK CITY**  
[507 Fifth avenue; organized 1883]

ELI H. BERNHEIM, *President.*

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,709,364	\$2,248,935	\$1,304,339	\$763,198
Private securities .....	815,913	833,611	733,578	818,858
Loans and discounts secured by bond and mtg., deed or other real est., coll. . .	8,000	7,000	7,000	6,000
Loans and discounts secured by other collateral .....	2,657,967	2,518,253	2,488,148	2,443,697
Loans, discounts and bills purchased not secured by collateral .....	10,175,331	11,081,896	14,202,997	16,393,760
Overdrafts .....	500	1,469	1,602	542
Due from trust companies, banks and bankers .....	729,932	332,748	321,380	465,921
Specie .....	16,205	20,272	73,524	61,839
Other currency authorized by the laws of the United States .....	421,087	570,457	646,116	655,805
Cash items .....	548,939	1,000,772	1,131,644	1,732,300
Due from the Federal Reserve Bank of New York less offsets .....	1,988,028	3,631,362	4,365,800	4,374,476
Customers' liability on acceptances (per contra, see liabilities) .....		33,840	55,825	1,406,248
Assets not included in any of the above heads .....	21,327	46,366	27,958	30,708
Add for cents .....	4	6	4	6
<b>Total resources .....</b>	<b>\$19,092,597</b>	<b>\$22,326,987</b>	<b>\$25,359,915</b>	<b>\$29,153,358</b>
<b>LIABILITIES</b>				
Capital .....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits .....	672,493	732,872	853,549	896,624
Preferred deposits, viz.:				
Due New York State savings banks .....	573	573	573	.....
Deposits by the State of New York .....	40,000	55,000	45,000	45,000
Due depositors, not preferred .....	16,227,973	17,681,258	19,816,906	22,086,512
Due to trust companies, banks and bankers .....	49,756	58,522	43,613	59,990
Rediscounts .....	1,000,000	2,635,658	3,382,678	3,438,041
Ac'p'tes of drafts p'y'ble at a future date or auth'd by com'l letters of credit .....		33,840	55,825	1,406,248
Other liabilities .....	101,800	129,261	161,768	220,940
Add for cents .....	2	3	3	3
<b>Total liabilities .....</b>	<b>\$19,092,597</b>	<b>\$22,326,987</b>	<b>\$25,359,915</b>	<b>\$29,153,358</b>

**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 Bank in the City of New York] GEORGE KERN, *Cashier*.

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

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$1,585,177	\$1,810,050	\$1,627,491	\$1,422,664
Private securities . . . . .	1,567,406	1,589,333	1,284,921	1,189,834
Real estate owned . . . . .	261,000	261,000	261,000	261,000
Mortgages owned . . . . .	5,000	5,000	5,000	5,000
Loans and discounts secured by bond and mtg., deed or other real est., coll. . . . .	67,025	73,703	67,693	57,663
Loans and discounts secured by other collateral . . . . .	1,372,870	1,258,985	1,349,273	1,676,318
Loans, discounts and bills purchased not secured by collateral . . . . .	2,503,193	3,073,631	3,953,350	3,880,248
Overdrafts . . . . .	164	18	423	. . . . .
Due from trust companies, banks and bankers . . . . .	280,423	309,310	508,180	656,874
Specie . . . . .	120,659	94,812	136,024	132,384
Other currency authorized by the laws of the United States . . . . .	105,326	107,162	224,654	254,671
Cash items . . . . .	338,780	500,858	605,788	643,433
Due from the Federal Reserve Bank of New York less offsets . . . . .	874,880	1,028,101	1,132,017	1,246,658
Assets not included in any of the above heads . . . . .	15,800	26,135	40,777	41,928
Add for cents . . . . .	3	4	4	5
<b>Total resources . . . . .</b>	<b>\$9,097,706</b>	<b>\$10,138,102</b>	<b>\$11,196,595</b>	<b>\$11,468,680</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits . . . . .	858,129	886,795	926,936	968,017
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank . . . . .	1,139	1,551	518	1,938
Other deposits secured by pledge of assets . . . . .	. . . . .	. . . . .	154,000	105,000
Due depositors, not preferred . . . . .	7,407,028	7,848,892	8,543,397	9,525,276
Bills payable . . . . .	500,000	950,000	860,000	500,000
Rediscounts . . . . .	. . . . .	. . . . .	344,298	. . . . .
Other liabilities . . . . .	131,409	150,863	167,445	168,447
Add for cents . . . . .	1	1	1	2
<b>Total liabilities . . . . .</b>	<b>\$9,097,706</b>	<b>\$10,138,102</b>	<b>\$11,196,595</b>	<b>\$11,468,680</b>

QUARTERLY STATEMENTS

237

COMMONWEALTH BANK — NEW YORK CITY

CHAS. A. KING, *President.*

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

GEORGE F. A. OLT, *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. S. KING,  
WM. H. SCHMIDT,  
FRANK GULDEN.

OTTO M. EIDLITZ,  
JOHN RHEINFRANK,

LOUIS P. BACH,  
CHAS A. STADLER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,228,568	\$1,379,541	\$1,417,349	\$1,505,759
Private securities.....	1,572,846	1,605,433	1,641,377	1,590,289
Real estate owned.....	453,000	453,000	453,000	443,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		6,000	5,500	5,000
Loans and discounts secured by other collateral.....	2,376,701	2,675,157	3,005,071	3,503,192
Loans, discounts and bills purchased not secured by collateral.....	1,913,732	2,165,305	2,286,371	2,437,952
Overdrafts.....		25		338
Due from trust companies, banks and bankers.....	163,754	125,649	212,741	206,308
Specie.....	261,192	364,299	322,024	514,011
Cash items.....	599,234	838,972	889,887	719,509
Due from the Federal Reserve Bank of New York less offsets.....	1,106,500	817,743	1,455,081	1,270,380
Assets not included in any of the above heads.....	47,438	33,663	50,824	43,528
Add for cents.....	5	4	5	5
<b>Total resources.....</b>	<b>\$9,722,970</b>	<b>\$10,464,791</b>	<b>\$11,739,230</b>	<b>\$12,239,271</b>
LIABILITIES				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits.....	762,018	748,686	793,983	740,579
Preferred deposits, viz.:				
Due New York State savings banks.....	1,073,119	1,015,568	1,080,296	973,732
Other deposits secured by pledge of assets.....	4,291	5,098	5,052	5,083
Due depositors, not preferred.....	7,356,232	7,653,770	9,027,310	9,319,899
Due to trust companies, banks and bankers.....	3,371	18,750	7,171	24,370
Bills payable.....	100,000	600,000	400,000	750,000
Other liabilities.....	23,937	23,007	25,417	25,605
Add for cents.....	2	2	1	3
<b>Total liabilities.....</b>	<b>\$9,722,970</b>	<b>\$10,464,791</b>	<b>\$11,739,230</b>	<b>\$12,239,271</b>

THE CONTINENTAL BANK OF NEW YORK — NEW YORK CITY

J. F. FREDERICH, *President*. [23 Broad street; organized 1870 as the German American Bank]

F. H. HORNBY, *Cashier*.

DIRECTORS

HENRY BLOCK,  
EDWARD SCHAEFER,

OSCAR DRESSLER,  
JOHN H. DUYS,

J. F. FREDERICH,  
D. SCHNAKENBERG,  
EDWIN W. CHAPMAN,

HARMON W. HENDRICKS,  
ALBERT TAG,  
FRANK POEL.

MARTIN J. QUINN,  
BERNARD RENTROP,

WM. SIEGEL,  
F. H. HORNBY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,257,237	\$870,462	\$1,259,237	\$1,298,237
Private securities .....	843,251	834,026	827,817	842,313
Real estate owned.....	26,669	26,165	25,619	22,703
Loans and discounts secured by bond and mtg., deed or other real est., coll. ....		15,419	14,149	14,149
Loans and discounts secured by other collateral.....	4,731,200	6,231,658	5,662,304	6,327,810
Loans, discounts and bills purchased not secured by collateral.....	1,149,216	1,080,628	1,137,635	1,205,596
Overdrafts .....	7,306	1	28	55
Due from trust companies, banks and bankers.....	280,927	300,849	410,956	373,054
Specie.....	31,709	42,503	33,150	.....
Other currency authorized by the laws of the United States.....	119,202	99,555	124,930	178,604
Cash items.....	7,818,211	13,782,327	9,448,499	19,096,475
Due from the Federal Reserve Bank of New York less offsets.....	819,325	1,100,438	1,092,280	1,566,075
Customers' liability on acceptances (per contra, see liabilities).....		48,380	73,598	127,927
Assets not included in any of the above heads.....	41,023	42,687	39,621	40,525
Add for cents.....	5	6	6	6
<b>Total resources.....</b>	<b>\$17,175,281</b>	<b>\$24,475,104</b>	<b>\$20,149,829</b>	<b>\$31,093,529</b>
<b>LIABILITIES</b>				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	642,219	719,450	692,396	740,535
Preferred deposits, viz.:				
Due New York State savings banks.....	410,572	415,378	420,052	403,219
Other deposits secured by pledge of assets.....	237,000	90,000	114,000	160,000
Due depositors, not preferred.....	12,867,353	19,761,856	15,693,498	26,187,720
Due to trust companies, banks and bankers.....	28,403	24,212	30,049	36,559
Bills payable.....	940,000	790,000	790,000	900,000
Rediscounts.....	947,735	1,539,955	1,233,500	1,433,500
Ac'ptances of drafts payable at a future date or auth'd by com. letters of credit.....		48,380	73,598	127,927
Other liabilities.....	101,996	85,870	102,733	104,067
Add for cents.....	3	3	3	2
<b>Total liabilities.....</b>	<b>\$17,175,281</b>	<b>\$24,475,104</b>	<b>\$20,149,829</b>	<b>\$31,093,529</b>

QUARTERLY STATEMENTS

THE CORN EXCHANGE BANK — NEW YORK CITY

WALTER E. FREW, *President.*

[13 William street; organized 1852]

EDWARD S. MALMAR, *Cashier.*

DIRECTORS

WM. A. NASH,  
WM. R. STEWART,

WALTER E. FREW,  
HENRY SCHAEFER,

WM. H. NICHOLS,  
DAVID BINGHAM,  
CHAS. W. McCUTCHEON,

ROBERT A. DRYSDALE,  
ANDREW MILLS,  
DAVID M. MORRISON.

J. LOUIS SCHAEFER,  
PHILIP LEHMAN,

CLARENCE H. KELSEY,  
HENRY B. VAUGHAN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$40,030,136	\$56,327,082	\$51,901,682	\$61,914,472
Private securities . . . . .	16,583,524	16,576,075	15,958,233	16,419,848
Real estate owned . . . . .	3,680,335	3,294,777	3,397,609	3,503,078
Mortgages owned . . . . .	800,723	823,775	824,655	830,907
Loans and discounts secured by bond and mtg., deed or other real est. coll.	302,397	174,307	149,799	160,262
Loans and discounts secured by other collateral . . . . .	44,699,568	38,879,954	45,124,177	43,145,414
Loans, discounts and bills purchased not secured by collateral . . . . .	22,251,652	14,855,247	16,620,445	29,959,965
Overdrafts . . . . .	7,221	7,374	10,154	14,521
Due from trust companies, banks and bankers . . . . .	2,050,255	2,845,421	3,237,168	2,883,773
Specie . . . . .	4,404,648	4,984,116	5,626,808	6,206,496
Other currency authorized by the laws of the United States . . . . .	88,445	258,989	312,580	370,438
Cash items . . . . .	17,064,652	25,032,532	31,530,242	31,219,957
Due from the Federal Reserve Bank of New York less offsets . . . . .	16,925,612	22,991,738	17,137,949	24,898,970
Customers' liability on acceptances (per contra, see liabilities) . . . . .	2,976,278	2,916,601	2,953,935	3,669,269
Assets not included in any of the above heads . . . . .	700,053	766,661	1,081,659	884,547
Add for cents . . . . .	6	7	5	7
<b>Total resources . . . . .</b>	<b>\$172,565,505</b>	<b>\$190,734,656</b>	<b>\$195,867,150</b>	<b>\$226,081,924</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$4,200,000	\$4,200,000	\$4,200,000	\$4,200,000
Surplus, including all undivided profits . . . . .	8,290,694	8,319,842	8,627,026	8,925,536
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	6,255,006	8,216,388	2,315,347	6,777,063
Due New York State sav. and loan ass'ns, credit unions and land bank . . . . .	106,887	116,317	142,415	93,988
Deposits by the Superintendent of Banks of the State of New York . . . . .	67,153	86,469	84,515	76,086
Due depositors, not preferred . . . . .	143,576,174	158,726,304	167,089,694	196,051,068
Due to trust companies, banks and bankers . . . . .	6,756,007	7,755,848	9,952,834	5,725,049
Ac'ptances of drafts payable at a future date or auth'd by com. letters of credit . . . . .	2,976,278	2,916,601	2,953,935	3,669,269
Other liabilities . . . . .	337,303	396,883	501,382	563,861
Add for cents . . . . .	3	4	2	4
<b>Total liabilities . . . . .</b>	<b>\$172,565,505</b>	<b>\$190,734,656</b>	<b>\$195,867,150</b>	<b>\$226,081,924</b>



**COSMOPOLITAN BANK — NEW YORK CITY**

LEONARD G. ROBINSON, *President.*

[803 Prospect avenue; organized 1906]

WM. H. DEVLIN, *Cashier.*

**DIRECTORS**

LEONARD G. ROBINSON, PHIL CEDAR,

FRANCIS B. GRIFFIN, MORRIS MULLER,  
HARRY KATZ.

HAROLD STINER,

ISAAC MENDELSON,

QUARTERLY STATEMENTS

241

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$545,532	\$298,173	\$294,304	\$273,624
Private securities .....	84,343	114,253	89,337	78,562
Real estate owned .....	12,800	12,800	12,800	13,621
Mortgages owned .....		262	142	62
Loans and discounts secured by bond and mtg., deed or other real est. coll.	34,885	31,284	39,310	56,794
Loans and discounts secured by other collateral .....	165,025	113,280	302,877	668,904
Loans, discounts and bills purchased not secured by collateral .....	606,830	805,289	940,847	1,117,437
Overdrafts .....	3,302	3,647	1,614	1,743
Due from trust companies, banks and bankers .....	354,080	153,949	133,666	131,461
Specie .....	19,057	5,910	13,386	9,536
Other currency authorized by the laws of the United States .....	51,217	79,806	37,003	66,938
Cash items .....	2,486	79,457	146,466	164,864
Customers' liability on acceptances (per contra, see liabilities) .....				110,023
Assets not included in any of the above heads .....	9,927	12,444	19,066	28,272
Add for cents .....	5	5	4	7
<b>Total resources .....</b>	<b>\$1,889,489</b>	<b>\$1,710,559</b>	<b>\$2,030,822</b>	<b>\$2,721,848</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	38,645	20,895	20,988	26,448
Preferred deposits, viz.:				
Deposits by the State of New York .....	24,000	24,000	24,000	24,000
Deposits by the Superintendent of Banks of the State of New York .....	5,000			
Other deposits secured by pledge of assets .....	14,002		50,000	66,635
Due depositors, not preferred .....	1,696,514	1,549,086	1,818,415	2,249,404
Due to trust companies, banks and bankers .....	2,885		4,168	3,103
Bills payable .....		3,307		125,000
Ac'ptances of drafts payable at a future date or auth'd by com. letters of credit .....				110,023
Other liabilities .....	8,441	13,270	13,250	17,234
Add for cents .....	2	1	1	1
<b>Total liabilities .....</b>	<b>\$1,889,489</b>	<b>\$1,710,559</b>	<b>\$2,030,822</b>	<b>\$2,721,848</b>

## DE RUYTER STATE BANK — DE RUYTER

BYRON S. BRYANT, *President.*

[Utica street; organized 1918]

F. L. MITCHELL, *Cashier.*

## DIRECTORS

BYRON S. BRYANT,

MORRELL E. TALLETT,

FLORENCE L. MITCHELL, WARREN J. SMITH,  
GEORGE B. BURDICK.

A. R. BRYANT,

H. M. SCHELLINGER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....	\$180,890	\$159,874	\$143,039	\$162,653
Mortgages owned.....	40,880	38,880	38,530	38,806
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	4,028	4,489	3,956	3,674
Loans and discounts secured by other collateral.....	2,548	9,087	7,680	5,652
Loans, discounts and bills purchased not secured by collateral.....	88,217	90,011	100,667	111,624
Overdrafts.....	135	111	38	109
Due from trust companies, banks and bankers.....	37,337	70,098	67,091	58,682
Specie.....	1,521	1,457	1,500	1,106
Other currency authorized by the laws of the United States.....	7,000	6,500	7,368	7,020
Cash items.....	28	164	100	91
Assets not included in any of the above heads.....	4,847	7,025	7,925	8,150
Add for cents.....	2	4	3	4
Total resources.....	\$367,433	\$387,700	\$377,897	\$397,571
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	13,130	15,544	16,614	17,978
Due depositors, not preferred.....	326,581	342,909	331,483	349,667
Due to trust companies, banks and bankers.....		46		
Other liabilities.....	2,722	4,200	4,800	4,925
Add for cents.....		1		1
Total liabilities.....	\$367,433	\$387,700	\$377,897	\$397,571

**DOBBS FERRY BANK — DOBBS FERRY**  
 [41 Main street; organized 1890]

FRANKLIN Q. BROWN, *President.*

BENJ. L. 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$54,860	\$24,817	\$24,658	\$124,646
Private securities . . . . .	239,790	244,340	230,162	229,356
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 . . . . .	6,074	5,074	5,074	6,619
Loans and discounts secured by other collateral . . . . .	20,024	21,174	30,401	35,849
Loans, discounts and bills purchased not secured by collateral . . . . .	50,611	83,070	68,717	61,451
Overdrafts . . . . .			4	
Due from trust companies, banks and bankers . . . . .	80,950	104,984	178,196	112,207
Specie . . . . .	3,899	4,027	13,874	4,565
Other currency authorized by the laws of the United States . . . . .	14,920	15,642	11,350	24,073
Cash items . . . . .	40			60
Assets not included in any of the above heads . . . . .	26,548	2,251	26,802	5,054
Add for cents . . . . .	2	4	3	4
<b>Total resources . . . . .</b>	<b>\$510,418</b>	<b>\$518,083</b>	<b>\$601,941</b>	<b>\$616,584</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	26,186	31,446	19,898	20,967
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	42,663	35,785	23,830	31,043
Due New York State sav. and loan ass'ns, credit unions and land bank . . . . .	4,202	7,159	3,784	1,687
Due depositors, not preferred . . . . .	291,641	321,758	433,402	457,302
Due to trust companies, banks and bankers . . . . .	19,413	20,746	19,843	4,413
Bills payable . . . . .	25,000			
Other liabilities . . . . .	1,311	1,185	1,181	1,170
Add for cents . . . . .	2	4	3	2
<b>Total liabilities . . . . .</b>	<b>\$510,418</b>	<b>\$518,033</b>	<b>\$601,941</b>	<b>\$616,584</b>

QUARTERLY STATEMENTS

243

DUNDEE STATE BANK — DUNDEE

WM. C. SWORTS, *President.*

[Organized 1882]

R. B. SWORTS, *Cashier.*

WM. C. SWORTS, H. C. HARPENDING, DIRECTORS F. R. VOSBURGH, R. B. SWORTS, URSULA SWORTS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$46,502	\$31,984	\$32,950	\$36,577
Private securities.....	39,756	76,870	110,839	130,882
Real estate owned.....	2,000	2,000	2,000	2,000
Mortgages owned.....	74,658	77,368	74,221	75,551
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,010	10,035	14,285	14,285
Loans and discounts secured by other collateral.....	4,599	4,008	5,728	5,233
Loans, discounts and bills purchased not secured by collateral.....	62,615	72,985	69,414	77,012
Overdrafts.....	408	282	2,085	491
Due from trust companies, banks and bankers.....	64,764	39,282	51,778	51,893
Specie.....	2,227	2,220	3,119	2,448
Other currency authorized by the laws of the United States.....	15,356	12,211	16,149	16,936
Cash items.....	1,504	1,457	1,439	1,263
Assests not included in any of the above heads.....	3,663	4,156	4,612	5,093
Add for cents.....	5	5	4	5
<b>Total resources.....</b>	<b>\$328,067</b>	<b>\$334,863</b>	<b>\$388,623</b>	<b>\$419,669</b>
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	16,474	18,487	20,114	20,146
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	811	811	821	321
Due depositors, not preferred.....	258,299	263,035	314,799	346,049
Other liabilities.....	2,482	2,529	2,888	3,152
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$328,067</b>	<b>\$334,863</b>	<b>\$388,623</b>	<b>\$419,669</b>

EAST SIDE BANK — NIAGARA FALLS

DE LANCEY RANKINE, *President.*

[Organized 1919]

G. EDWARD SIMS, *Cashier.*

DIRECTORS

PHILIP P. BARTON,

GEORGE F. DIEMER,

EDWIN R. BARTLETT,  
DE LANCEY RANKINE.

GEORGE J. HOWARD,

GEORGE J. COLPAYS,

GEORGE R. HUSE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities .....	.....	.....	.....	\$6,975
Loans and discounts secured by other collateral .....	.....	.....	.....	15,715
Loans, discounts and bills purchased not secured by collateral .....	.....	.....	.....	100,192
Due from trust companies, banks and bankers .....	.....	.....	.....	32,738
Specie .....	.....	.....	.....	1,470
Other currency authorized by the laws of the United States .....	.....	.....	.....	8,347
Assets not included in any of the above heads .....	.....	.....	.....	4,757
Add for cents .....	.....	.....	.....	2
<b>Total resources .....</b>	.....	.....	.....	<b>\$170,196</b>
LIABILITIES				
Capital .....	.....	.....	.....	\$100,000
Surplus, including all undivided profits .....	.....	.....	.....	22,250
Due depositors, not preferred .....	.....	.....	.....	47,382
Due to trust companies, banks and bankers .....	.....	.....	.....	103
Other liabilities .....	.....	.....	.....	459
Add for cents .....	.....	.....	.....	2
<b>Total liabilities .....</b>	.....	.....	.....	<b>\$170,196</b>

QUARTERLY STATEMENTS

## EXCHANGE BANK — OAKFIELD

FRANK E. WRIGHT, *President.*

[Organized 1917]

ARTHUR M. WRIGHT, *Cashier.*

DIRECTORS

LYMAN E. GILMORE,

G. SHERWIN HAXTON,

LOREN L. REED,

ROY C. SEARLS,

ARTHUR M. WRIGHT,

FRANK E. WRIGHT.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....	\$173,695	\$222,983	\$207,195	\$221,452
Real estate owned.....	4,500	4,500	4,500	4,500
Mortgages owned.....	13,100	10,200	10,200	10,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	6,000	6,000	6,000	6,000
Loans and discounts secured by other collateral.....	19,987	5,596	19,498	11,398
Loans, discounts and bills purchased not secured by collateral.....	107,862	116,238	122,106	131,805
Overdrafts.....	196	186	378	835
Due from trust companies, banks and bankers.....	78,287	36,145	53,654	33,057
Specie.....	8,550	7,807	7,774	8,907
Other currency authorized by the laws of the United States.....	2,270	6,220	7,680	18,344
Cash items.....	257	288	471	337
Assets not included in any of the above heads.....	4,936	6,360	6,450	6,520
Add for cents.....	4	2	3	2
<b>Total resources.....</b>	<b>\$419,644</b>	<b>\$422,525</b>	<b>\$445,909</b>	<b>\$453,357</b>
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	12,156	15,085	17,845	18,943
Preferred deposits, viz.: Deposits by the State of New York.....	9,000	9,000	8,000	8,000
Due depositors, not preferred.....	363,638	364,334	381,525	389,229
Due to trust companies, banks and bankers.....	1,600	.....	4,288	2,525
Other liabilities.....	3,248	4,105	4,250	4,660
Add for cents.....	2	1	1	.....
<b>Total liabilities.....</b>	<b>\$419,644</b>	<b>\$422,525</b>	<b>\$445,909</b>	<b>\$453,357</b>

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

F. O. SMITH, *President.*

[124 Main street; organized 1902]

W. A. DAVIS, *Cashier.*

F. O. SMITH,

A. D. JONES,  
EDWIN A. SCOTT,

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

DIRECTORS

GEORGE H. HUGHEY,  
HARRY S. GRAY,

B. E. AUSTIN,  
W. A. DAVIS.

F. SCHWEIZER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$585,415	\$623,443	\$608,966	\$555,820
Private securities . . . . .	39,000	45,000	72,985	58,000
Real estate owned . . . . .	16,500	16,500	16,500	16,500
Mortgages owned . . . . .	64,232	78,215	70,571	74,452
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	25,000	70,000	75,000	75,000
Loans and discounts secured by other collateral . . . . .	15,000	25,000	25,000	25,000
Loans, discounts and bills purchased not secured by collateral . . . . .	353,616	297,214	353,667	434,790
Overdrafts . . . . .	769	377	2,810	834
Due from trust companies, banks and bankers . . . . .	198,767	169,393	151,112	183,833
Specie . . . . .	13,809	14,434	11,871	14,956
Other currency authorized by the laws of the United States . . . . .	36,565	34,841	41,785	38,749
Cash items . . . . .	2,481	6,438	1,136	2,399
Add for cents . . . . .	2	2	2	2
<b>Total resources . . . . .</b>	<b>\$1,351,156</b>	<b>\$1,380,857</b>	<b>\$1,431,405</b>	<b>\$1,480,335</b>
LIABILITIES				
Capital . . . . .	\$50,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits . . . . .	110,855	138,355	136,259	141,039
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	13,500	13,500	12,000	12,000
Other deposits secured by pledge of assets . . . . .	24,949	20,961	10,960	5,960
Due depositors, not preferred . . . . .	1,142,580	1,139,041	1,203,185	1,252,335
Other liabilities . . . . .	9,270	9,000	9,000	9,000
Add for cents . . . . .	2	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$1,351,156</b>	<b>\$1,380,857</b>	<b>\$1,431,405</b>	<b>\$1,480,335</b>

QUARTERLY STATEMENTS

## THE FARMERS AND MECHANICS' BANK OF BATH, N. Y.—BATH

FRANK CAMPBELL, *President.*

[8 Liberty street; organized 1912]

FRED R. WEBSTER, *Cashier.*

FRANK CAMPBELL,

WILLSON R. CAMPBELL,

DIRECTORS  
FRED R. WEBSTER,

ULRICH H. FREY,

WILLIAM K. LYON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$146,440	\$319,600	\$152,240	\$86,502
Private securities.....	119,623	104,103	142,845	124,380
Real estate owned.....	30,000	29,800	29,000	29,000
Mortgages owned.....	21,304	21,624	19,605	18,401
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	40,610	33,941	37,425	37,526
Loans and discounts secured by other collateral.....	36,271	27,828	46,724	46,715
Loans, discounts and bills purchased not secured by collateral.....	587,238	705,351	683,576	659,247
Overdrafts.....	2,197	1,517	1,342	1,545
Due from trust companies, banks and bankers.....	343,962	272,351	307,337	395,271
Specie.....	5,065	5,629	5,634	8,939
Other currency authorized by the laws of the United States.....	35,600	64,963	51,348	40,600
Cash items.....	2,047	2,788	1,355	1,524
Assets not included in any of the above heads.....	74	50	50	50
Add for cents.....	5	7	6	5
<b>Total resources.....</b>	<b>\$1,370,436</b>	<b>\$1,589,552</b>	<b>\$1,478,487</b>	<b>\$1,449,705</b>
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	106,135	114,688	116,350	118,848
Preferred deposits, viz.:				
Due New York State sav. and loan ass'n, credit unions and land bank.....	1,586	3,564	1,731	6,924
Deposits by the State of New York.....	24,000	24,000	21,000	21,000
Other deposits secured by pledge of assets.....	29,578	242,733	103,543	27,160
Due depositors, not preferred.....	1,159,137	1,154,565	1,185,861	1,225,772
Add for cents.....		2	2	1
<b>Total liabilities.....</b>	<b>\$1,370,436</b>	<b>\$1,589,552</b>	<b>\$1,478,487</b>	<b>\$1,449,705</b>



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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$210,536	\$222,876	\$231,791	\$212,237
Private securities . . . . .	91,018	119,834	139,559	183,978
Real estate owned . . . . .	30,400	30,400	27,900	27,900
Mortgages owned . . . . .	45,688	43,313	45,513	45,213
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	43,444	48,377	47,749	46,544
Loans and discounts secured by other collateral . . . . .	71,880	114,573	103,995	123,290
Loans, discounts and bills purchased not secured by collateral . . . . .	311,711	321,403	297,383	356,342
Overdrafts . . . . .	450	327	107	976
Due from trust companies, banks and bankers . . . . .	206,060	139,893	253,832	158,282
Specie . . . . .	9,348	8,974	9,245	9,621
Other currency authorized by the laws of the United States . . . . .	33,805	36,583	44,649	43,642
Cash items . . . . .	3,020	4,475	1,205	1,233
Assets not included in any of the above heads . . . . .	13,342	10,180	10,403	11,404
Add for cents . . . . .	4	5	5	4
Total resources . . . . .	\$1,070,706	\$1,101,213	\$1,213,336	\$1,220,666
LIABILITIES				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	46,598	47,109	47,956	52,067
Preferred deposits, viz.:				
Other deposits secured by pledge of assets . . . . .	18,671	9,505	32,957	8,949
Deposits otherwise preferred . . . . .	21,000	.....	.....	.....
Due depositors, not preferred . . . . .	874,759	933,724	1,017,879	1,040,494
Due to trust companies, banks and bankers . . . . .	.....	359	558	3,282
Other liabilities . . . . .	9,677	10,514	13,984	15,872
Add for cents . . . . .	1	2	2	2
Total liabilities . . . . .	\$1,070,706	\$1,101,213	\$1,213,336	\$1,220,666

QUARTERLY STATEMENTS

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,  
MINER S. CRISSEY,  
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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$535,633	\$486,054	\$388,354	\$319,481
Private securities . . . . .	37,362	48,112	48,112	96,386
Real estate owned . . . . .	68,225	66,210	66,146	61,096
Mortgages owned . . . . .	150,455	172,745	215,334	228,524
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	67,004	39,658	65,181	34,927
Loans and discounts secured by other collateral . . . . .	452,816	604,149	607,809	597,696
Loans, discounts and bills purchased not secured by collateral . . . . .	1,467,581	1,750,881	1,954,454	2,276,018
Overdrafts . . . . .	274	391	188	3,312
Due from trust companies, banks and bankers . . . . .	324,297	348,650	264,165	377,150
Specie . . . . .	22,000	25,000	28,000	30,000
Other currency authorized by the laws of the United States . . . . .	105,777	127,396	130,308	139,190
Cash items . . . . .	18,874	42,917	24,895	64,011
Assets not included in any of the above heads . . . . .	13,824	5,491	16,430	32,082
Add for cents . . . . .	4	5	5	3
<b>Total resources . . . . .</b>	<b>\$3,264,126</b>	<b>\$3,717,659</b>	<b>\$3,809,381</b>	<b>\$4,259,876</b>
LIABILITIES				
Capital . . . . .	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits . . . . .	176,350	184,474	185,325	182,916
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	39,000	39,000	39,000	39,000
Other deposits secured by pledge of assets . . . . .	83,567	62,648	54,293	4,293
Due depositors, not preferred . . . . .	2,542,521	3,156,432	3,237,310	3,501,785
Due to trust companies, banks and bankers . . . . .	9,535	3,232	5,396	9,949
Bills payable . . . . .	100,000	.....	.....	225,000
Other liabilities . . . . .	113,151	71,871	88,055	96,932
Add for cents . . . . .	2	2	2	1
<b>Total liabilities . . . . .</b>	<b>\$3,264,126</b>	<b>\$3,717,659</b>	<b>\$3,809,381</b>	<b>\$4,259,876</b>

FARMERS AND MERCHANTS' BANK — COBLESKILL

WELLINGTON D. BECKER, *President.*

[Main street; organized 1893

JOHN R. BECKER, *Cashier.*

DIRECTORS

WELLINGTON D. BECKER, JOHN R. BECKER,

ALEXANDER McMILLAN, JUDSON BURHANS,  
CHAS. A. WIETING, WILLARD LARKIN.

WILLIAM E. LEWIS,

VERNON M. BELLINGER,

QUARTERLY STATEMENTS

251

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$278,919	\$264,819	\$289,779	\$283,704
Private securities .....	598,101	617,280	669,992	692,917
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 mtg., deed or other real est. coll. . .	600	400	400	350
Loans and discounts secured by other collateral .....	13,904	12,114	9,427	7,827
Loans, discounts and bills purchased not secured by collateral .....	113,379	99,005	112,848	111,344
Overdrafts .....	84	324	166	444
Due from trust companies, banks and bankers .....	166,140	155,346	100,388	136,887
Specie .....	7,088	8,267	7,711	7,849
Other currency authorized by the laws of the United States .....	27,219	24,914	31,829	39,944
Cash items .....	61	1,228	459	1,286
Assets not included in any of the above heads .....	10,605	15,681	12,505	15,548
Add for cents .....	3	4	5	3
<b>Total resources .....</b>	<b>\$1,232,603</b>	<b>\$1,215,882</b>	<b>\$1,252,009</b>	<b>\$1,314,603</b>
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	57,781	51,588	63,134	68,161
Preferred deposits, viz.: Deposits by the State of New York .....	5,000	5,000	5,000	5,000
Due depositors, not preferred .....	1,096,187	1,094,381	1,106,470	1,180,392
Due to trust companies, banks and bankers .....	7,301	3,342	7,979	3,249
Other liabilities .....	16,332	11,570	19,424	7,800
Add for cents .....	2	1	2	1
<b>Total liabilities .....</b>	<b>\$1,232,603</b>	<b>\$1,215,882</b>	<b>\$1,252,009</b>	<b>\$1,314,603</b>

## FARMERS AND MERCHANTS' BANK OF GENEVA — GENEVA

JOHN W. MELLEN, *President.*

[24 Linden street; organized 1914]

HARRY D. MARSHALL, *Cashier.*

## DIRECTORS

JOHN W. MELLEN,

WALTER HOWARD,

GEORGE S. FAIRFAX,  
THOMAS C. CARSON.

PETER R. COLE,

JOHN PARMENTER,

HENRY O. PALMER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$207,357			
Private securities . . . . .	17,437			
Real estate owned . . . . .	39,293			
Mortgages owned . . . . .	69,830			
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	58,504			
Loans and discounts secured by other collateral . . . . .	78,336			
Loans, discounts and bills purchased not secured by collateral . . . . .	445,654			
Overdrafts . . . . .	2,549			
Due from trust companies, banks and bankers . . . . .	55,402			
Specie . . . . .	2,501			
Other currency authorized by the laws of the United States . . . . .	35,980			
Cash items . . . . .	5,021			
Assets not included in any of the above heads . . . . .	13,430			
Add for cents . . . . .	3			
<b>Total resources . . . . .</b>	<b>\$1,031,297</b>			
LIABILITIES				
Capital . . . . .	\$100,000			
Surplus, including all undivided profits . . . . .	22,606			
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	10,320			
Deposits by the State of New York . . . . .	14,000			
Due depositors, not preferred . . . . .	793,068			
Bills payable . . . . .	82,000			
Other liabilities . . . . .	9,302			
Add for cents . . . . .	1			
<b>Total liabilities . . . . .</b>	<b>\$1,031,297</b>			

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

A. MAX FISHER, *President.*

[Organized 1884]

M. B. FERRIS, *Cashier.*

DIRECTORS

F. C. BARTHOLOMEW,  
H. L. EMMONS,

M. L. FISHER,  
H. M. ROWE,

A. MAX FISHER,  
H. HUBER,

CHAS. A. SEELEY,  
H. H. FISHER,

M. B. FERRIS,  
SAMUEL EASTHAM,

B. B. McDOWELL,  
F. W. HOTT.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities .....	59,050	88,485	92,700	108,366
Real estate owned .....	846	1,786	1,786	4,786
Mortgages owned .....	10,990	10,550	10,550	7,550
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	3,000	3,500	3,000	3,000
Loans, discounts and bills purchased not secured by collateral .....	45,763	64,681	69,819	79,181
Overdrafts .....	200	200	200	200
Due from trust companies, banks and bankers .....	45,846	33,147	39,341	32,833
Specie .....	1,219	232	255	723
Other currency authorized by the laws of the United States .....	7,000	6,200	4,800	7,000
Due from the Federal Bank of New York less offsets .....	22,000	15,000	6,000	6,000
Assets not included in any of the above heads .....	210	250	260	300
Add for cents .....	2	1	1	2
<b>Total resources .....</b>	<b>\$197,126</b>	<b>\$225,032</b>	<b>\$229,712</b>	<b>\$250,941</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	13,518	15,354	16,044	17,541
Due depositors, not preferred .....	158,397	184,427	188,408	208,100
Other liabilities .....	210	250	260	300
Add for cents .....	1	1	.....	.....
<b>Total liabilities .....</b>	<b>\$197,126</b>	<b>\$225,032</b>	<b>\$229,712</b>	<b>\$250,941</b>

QUARTERLY STATEMENTS

## FAYETTEVILLE COMMERCIAL BANK — FAYETTEVILLE

WILBUR M. JONES, *President.*

[Organized 1919]

R. L. JONES, *Cashier.*

## DIRECTORS

WILLIAM M. PECKHAM,  
WILBUR M. JONES,C. LOOMIS ALLEN,  
GEO. J. BRYAN,BURNELL H. LEARY,  
WILLIAM C. LADD,WINFIELD E. MCINTYRE,  
ARTHUR G. WILLIAMS,CHESTER R. EATON,  
J. W. KNAPP,

MARGARET NEY CLARK.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....				\$16,625
Real estate owned.....				12,283
Loans and discounts secured by other collateral.....				36,861
Loans, discounts and bills purchased not secured by collateral.....				22,613
Due from trust companies, banks and bankers.....				16,651
Specie.....				466
Other currency authorized by the laws of the United States.....				7,215
Cash items.....				13
Assets not included in any of the above heads.....				1,358
Add for cents.....				3
<b>Total resources.....</b>				<b>\$114,088</b>
LIABILITIES				
Capital.....				\$25,000
Surplus, including all undivided profits.....				2,785
Due depositors, not preferred.....				86,302
Add for cents.....				1
<b>Total liabilities.....</b>				<b>\$114,088</b>

THEO. HETZLER, *President.*

THE FIFTH AVENUE BANK OF NEW YORK — NEW YORK CITY

[530 Fifth avenue; organized 1875]

W. G. GASTON, *Cashier.*

DIRECTORS

THEO. HETZLER,  
HENRY R. ICKELHEIMER,

A. S. FRISSELL,  
HOWARD C. SMITH,

ROLLAND G. MONROE,  
CORNELIUS N. BLISS, JR.,

THOS. S. VAN VOLKENBURGH,  
ALFRED E. MARLING,

WM. H. PORTER,  
FRANCIS L. HINE,

B. H. FANCHER,  
T. FRANK MANVILLE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,927,465	\$2,607,316	\$3,805,482	\$3,217,273
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.	42,200	24,200	24,200	24,700
Loans and discounts secured by other collateral .....	9,668,694	13,407,151	11,834,076	12,090,701
Loans, discounts and bills purchased not secured by collateral .....	8,915,384	6,523,200	5,751,695	5,914,479
Overdrafts .....	10,790	21,810	12,602	21,097
Due from trust companies, banks and bankers .....	786,200	619,289	801,629	985,734
Specie .....	471,902	522,261	447,544	632,505
Other currency authorized by the laws of the United States .....	680,300	679,850	679,400	784,700
Cash items .....	613,511	1,627,598	925,848	1,094,375
Due from the Federal Reserve Bank of New York less offsets .....	2,569,696	1,972,435	2,400,118	3,027,247
Customers' liability on acceptances (per contra, see liabilities) .....	606,072	649,232	1,388,544	684,324
Assets not included in any of the above heads .....	49,100	92,322	86,991	85,603
Add for cents .....	5	5	4	7
<b>Total resources .....</b>	<b>\$26,898,985</b>	<b>\$29,304,335</b>	<b>\$28,715,799</b>	<b>\$29,120,411</b>
LIABILITIES				
Capital .....	\$200,000	\$200,000	\$500,000	\$500,000
Surplus, including all undivided profits .....	2,301,329	2,227,138	2,316,755	2,401,166
Preferred deposits, viz.:				
Due New York State savings banks .....	65,542	41,996	70,906	74,080
Due New York State sav. and loan ass'ns, credit unions and land bank .....	19,191	24,616	14,594	10,562
Due depositors, not preferred .....	19,261,417	20,229,624	20,119,274	21,833,200
Due to trust companies, banks and bankers .....	36,943	60,878	54,453	49,022
Bills payable .....	3,703,996	5,030,000	3,700,000	3,000,000
Rediscounts .....	152,260	105,000	.....	.....
Ac'ptances of drafts payable at a future date or auth'd by com'l letters of credit .....	606,072	649,232	1,388,544	684,324
Other liabilities .....	552,231	735,848	551,270	568,054
Add for cents .....	4	3	3	3
<b>Total liabilities .....</b>	<b>\$26,898,985</b>	<b>\$29,304,335</b>	<b>\$28,715,799</b>	<b>\$29,120,411</b>

QUARTERLY STATEMENTS

255

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

D. C. HUNTER, *President.*

H. W. CLOOS, *Cashier.*

**DIRECTORS**

D. C. HUNTER,

HENRY ERLICH,  
GLENN L. WHITING,

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

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

OTTO K. STEWART,  
EDGAR NORTHRUP,

L. J. SIMPSON,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$112,453	\$33,243	\$165,825	\$154,491
Private securities .....	74,131	194,580	108,795	102,934
Real estate owned .....	22,245	22,245	22,245	22,245
Mortgages owned .....	3,975	6,575	10,575	10,775
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	3,240	3,240	2,922	2,769
Loans and discounts secured by other collateral .....	19,557	21,678	22,095	23,137
Loans, discounts and bills purchased not secured by collateral .....	234,822	250,019	250,824	262,527
Overdrafts .....	2,483	1,499	863	2,207
Due from trust companies, banks and bankers .....	25,778	21,282	21,879	3,214
Specie .....	2,215	2,536	3,016	2,220
Other currency authorized by the laws of the United States .....	15,317	13,000	15,222	11,093
Cash items .....	669	204	182	574
Due from the Federal Reserve Bank of New York less offsets .....	23,968	46,427	22,035	30,893
Customers' liability on acceptances (per contra, see liabilities) .....	10,630	.....	.....	4,250
Assets not included in any of the above heads .....	1,820	1,954	2,000	2,131
Add for cents .....	5	6	5	7
<b>Total resources .....</b>	<b>\$553,308</b>	<b>\$618,488</b>	<b>\$648,483</b>	<b>\$635,467</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	25,592	31,420	29,268	29,292
Preferred deposits, viz.:				
Deposits by the State of New York .....	18,000	18,000	16,000	16,000
Other deposits secured by pledge of assets .....	27,000	.....	12,640	.....
Deposits otherwise preferred .....	1,617	1,329	952	927
Due depositors, not preferred .....	420,099	516,739	538,622	513,378
Due to trust companies, banks and bankers .....	.....	.....	.....	4,869
Bills payable .....	10,000	.....	.....	20,000
Other liabilities .....	1,000	1,000	1,000	1,000
Add for cents .....	.....	.....	1	1
<b>Total liabilities .....</b>	<b>\$553,308</b>	<b>\$618,488</b>	<b>\$648,483</b>	<b>\$635,467</b>



## FLORAL PARK BANK — FLORAL PARK

[Tyson avenue and Jericho turnpike; organized 1908]

EDWARD L. FROST, *President*

C. H. VAN NOSTRAND, *Cashier*

### DIRECTORS

T. W. ALBERTSON,  
JOTHAM POST,  
GEO. A. WIGGINS,

JACOB LAUER,  
GEO. W. COVERT,  
ARTHUR H. GOLDSMITH,

J. F. KLEIN,  
CHRIS. H. GOTTSCH,  
GEORGE S. EMORY,

CHAS. H. VAN NOSTRAND,  
ISAAC S. HENDRICKSON,  
BENJAMIN W. HEGEMAN.

J. MAYNARD KISSAM,  
J. S. KLEIN,

BERNHARD LOEW,  
EDWARD L. FROST,

6

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$109,550	\$94,900	\$129,900	\$149,710
Private securities .....	284,229	273,379	324,518	296,520
Real estate owned .....	22,250	22,250	22,250	22,250
Mortgages owned .....	79,250	82,300	82,200	86,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	13,886	31,051	28,386	24,021
Loans and discounts secured by other collateral .....	45,065	67,909	42,911	56,225
Loans, discounts and bills purchased not secured by collateral .....	102,088	119,190	195,419	270,585
Due from trust companies, banks and bankers .....	5,095	9,580	35,949	5,449
Specie .....	2,282	2,466	2,809	3,595
Other currency authorized by the laws of the United States .....	24,208	18,106	22,410	24,072
Cash items .....	463	.....	305	256
Due from the Federal Reserve Bank of New York less offsets .....	46,607	65,371	58,888	93,843
Assets not included in any of the above heads .....	8,455	10,180	11,283	14,410
Add for cents .....	5	3	3	3
<b>Total resources .....</b>	<b>\$743,433</b>	<b>\$796,685</b>	<b>\$956,731</b>	<b>\$1,047,239</b>
<b>LIABILITIES</b>				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	39,476	38,671	40,930	40,597
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	19,000	.....	19,000	.....
Due depositors, not preferred .....	617,307	642,871	858,655	955,243
Bills payable .....	36,000	76,500	.....	10,000
Other liabilities .....	6,649	13,641	13,144	16,398
Add for cents .....	1	2	2	1
<b>Total liabilities .....</b>	<b>\$743,433</b>	<b>\$796,685</b>	<b>\$956,731</b>	<b>\$1,047,239</b>

QUARTERLY STATEMENTS

257

**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. RATNOR,

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

WM. G. MILLER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$312,021	\$343,412	\$517,289	\$465,371
Private securities .....	133,300	133,803	149,285	147,539
Real estate owned .....	35,204	35,204	33,700	33,700
Mortgages owned .....	122,179	121,679	114,818	120,064
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	48,235	42,100	41,980	37,330
Loans and discounts secured by other collateral .....	92,132	114,761	129,451	151,070
Loans, discounts and bills purchased not secured by collateral .....	218,024	207,243	194,148	230,064
Overdrafts .....	5	5	.....	27
Due from trust companies, banks and bankers .....	81,828	123,723	133,262	125,279
Specie .....	13,860	11,804	16,247	15,612
Other currency authorized by the laws of the United States .....	32,497	40,497	23,544	48,725
Cash items .....	909	1,229	1,204	306
Assets not included in any of the above heads .....	7,098	13,736	12,746	18,100
Add for cents .....	5	5	3	5
<b>Total resources .....</b>	<b>\$1,097,297</b>	<b>\$1,189,201</b>	<b>\$1,367,677</b>	<b>\$1,393,192</b>
<b>LIABILITIES</b>				
Capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits .....	77,665	88,560	81,056	86,528
Preferred deposits, viz.: Deposits by the State of New York .....	11,000	11,000	11,000	10,000
Due depositors, not preferred .....	974,832	1,058,141	1,240,120	1,257,864
Other liabilities .....	3,800	1,500	5,500	8,800
Add for cents .....	.....	.....	1	.....
<b>Total liabilities .....</b>	<b>\$1,097,297</b>	<b>\$1,189,201</b>	<b>\$1,367,677</b>	<b>\$1,393,192</b>

**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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$757,956	\$454,006	\$599,637	\$593,287
Private securities .....	718,075	718,075	718,075	697,975
Real estate owned .....	50,900	45,000	45,000	45,784
Mortgages owned .....	227,283	211,733	211,371	209,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	20,150	7,350	7,700	7,450
Loans and discounts secured by other collateral .....	156,317	224,997	191,856	179,116
Loans, discounts and bills purchased not secured by collateral .....	331,112	351,526	342,713	301,689
Overdrafts .....	227	135	86	274
Due from trust companies, banks and bankers .....	204,603	225,497	282,831	304,601
Specie .....	7,161	6,609	6,508	5,019
Other currency authorized by the laws of the United States .....	81,277	78,385	92,162	87,125
Cash items .....	1,502	5,213	5,443	2,237
Assets not included in any of the above heads .....	154,314	299,551	225,492	212,176
Add for cents .....	5	7	5	6
<b>Total resources .....</b>	<b>\$2,710,882</b>	<b>\$2,628,084</b>	<b>\$2,728,879</b>	<b>\$2,646,089</b>
<b>LIABILITIES</b>				
Capital .....	\$70,000	\$70,000	\$70,000	\$70,000
Surplus, including all undivided profits .....	87,083	98,182	103,440	88,417
Preferred deposits, viz.:				
Deposits by the State of New York .....	22,500	22,500	20,000	20,000
Other deposits secured by pledge of assets .....	4,697	79,558	126,360	72,606
Due depositors, not preferred .....	2,030,017	2,149,245	2,396,518	2,373,618
Due to trust companies, banks and bankers .....	70,138	.....	.....	.....
Bills payable .....	420,000	185,288	.....	.....
Other liabilities .....	6,445	23,310	12,560	21,447
Add for cents .....	2	1	1	1
<b>Total liabilities .....</b>	<b>\$2,710,882</b>	<b>\$2,628,084</b>	<b>\$2,728,879</b>	<b>\$2,646,089</b>

QUARTERLY STATEMENTS

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,  
ALEXANDER WALKER,

EDWIN W. ORVIS,  
WILLIAM H. BALDWIN,  
FRANK HAMMOND,

GEO. RAMSEY,  
HENRY R. CARSE,  
WM. DEFOREST MANICE,

CHAS. HERBERT SMITH,  
H. BOARDMAN SPALDING,  
JOHN J. HOPPER.

JULIUS MAUTNER,  
H. WARD FORD,

LEE SHUBERT,  
PAUL E. MOLLER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$2,366,723	\$1,971,636	\$2,001,635	\$1,862,582
Private securities .....	193,533	228,358	228,358	228,358
Real estate owned .....	81,000	81,000	81,000	81,000
Mortgages owned .....	14,533	14,433	14,183	14,183
Loans and discounts secured by other collateral .....	7,362,086	7,335,462	5,536,942	5,857,864
Loans, discounts and bills purchased not secured by collateral .....	6,900,725	7,845,111	9,326,906	10,211,642
Overdrafts .....	570	158	1,163	1,044
Due from trust companies, banks and bankers .....	1,067,870	1,263,606	1,484,951	1,887,560
Specie .....	783,620	762,047	650,070	656,342
Other currency authorized by the laws of the United States .....	1,089,621	1,254,000	1,371,900	1,420,715
Cash items .....	1,331,316	1,429,661	1,543,090	1,629,432
Due from the Federal Reserve Bank of New York less offsets .....	429,588	231,564	362,030	386,798
Assets not included in any of the above heads .....	17,000	30,000	15,000	7,500
Add for cents .....	5	5	6	6
<b>Total resources .....</b>	<b>\$21,638,190</b>	<b>\$22,447,041</b>	<b>\$22,617,234</b>	<b>\$24,245,026</b>
LIABILITIES				
Capital .....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits .....	1,559,732	1,592,384	1,674,156	1,737,177
Preferred deposits, viz.:				
Due New York State savings banks .....	457,808	628,986	368,143	526,125
Deposits by the Superintendent of Banks of the State of New York .....	79,792	66,952	68,005	75,073
Other deposits secured by pledge of assets .....	780,314	52,000	272,163	245,599
Due depositors, not preferred .....	16,875,548	18,153,582	18,369,586	19,951,955
Due to trust companies, banks and bankers .....	1,235,262	1,224,486	1,091,344	939,690
Other liabilities .....	149,730	228,647	273,835	269,405
Add for cents .....	4	4	2	2
<b>Total liabilities .....</b>	<b>\$21,638,190</b>	<b>\$22,447,041</b>	<b>\$22,617,234</b>	<b>\$24,245,026</b>

HEMPSTEAD BANK — HEMPSTEAD

EDWARD COOPER, *President.*

[52 Main street; organized 1877]

CHARLES E. PATTERSON, *Cashier.*

EDWARD COOPER, W. M. S. HALL,

WM. POST,  
MARTIN V. W. HALL.

DIRECTORS

JOHN K. VAN VRANKEN, ARTHUR W. BRIERLEY, CHARLES E. PATTERSON,

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$831,437	\$843,683	\$921,737	\$832,037
Private securities . . . . .	333,310	333,770	351,705	360,343
Real estate owned . . . . .	80,000	80,000	80,000	80,000
Mortgages owned . . . . .	329,600	329,900	326,800	326,800
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	10,798	12,673	14,360	14,159
Loans and discounts secured by other collateral . . . . .	34,949	94,446	90,663	210,094
Loans, discounts and bills purchased not secured by collateral . . . . .	145,353	134,508	129,826	106,176
Overdrafts . . . . .	160	171	360	856
Due from trust companies, banks and bankers . . . . .	91,977	242,703	191,271	94,666
Specie . . . . .	34,993	6,285	8,484	23,025
Other currency authorized by the laws of the United States . . . . .	58,215	84,183	122,729	90,148
Cash items . . . . .	4,370	10,410	7,832	10,964
Assets not included in any of the above heads . . . . .	11,619	28,049	16,210	28,790
Add for cents . . . . .	2	5	4	3
<b>Total resources . . . . .</b>	<b>\$1,966,783</b>	<b>\$2,200,786</b>	<b>\$2,261,981</b>	<b>\$2,178,061</b>
LIABILITIES				
Capital . . . . .	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits . . . . .	184,016	192,898	197,271	211,833
Due depositors, not preferred . . . . .	1,746,600	1,961,586	2,026,866	1,922,832
Other liabilities . . . . .	6,167	16,300	7,842	13,345
Add for cents . . . . .	.....	2	2	1
<b>Total liabilities . . . . .</b>	<b>\$1,966,783</b>	<b>\$2,200,786</b>	<b>\$2,261,981</b>	<b>\$2,178,061</b>

## 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,

MAX HOLZ,

ALEXANDER SILUN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities .....	\$195,832	\$230,520	\$253,610	\$262,220
Real estate owned .....	40,000	40,000	40,000	40,000
Due from trust companies, banks and bankers .....	15,403	49,057	62,523	45,333
Specie .....	195	312	350	248
Other currency authorized by the laws of the United States .....	2,260	2,888	2,708	40,500
Cash items .....	5,039	18,053	37,795	36,950
Assets not included in any of the above heads .....		729		
Add for cents .....	1	2	1	1
<b>Total resources .....</b>	<b>\$258,730</b>	<b>\$341,561</b>	<b>\$396,987</b>	<b>\$425,252</b>
LIABILITIES				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	57,915	75,199	142,704	173,562
Due depositors, not preferred .....	78,034	105,447	98,268	93,718
Due to trust companies, banks and bankers .....	16	12,168	34,922	47,794
Bills payable .....	15,000	42,000		2,073
Other liabilities .....	7,764	6,746	21,092	8,103
Add for cents .....	1	1	1	2
<b>Total liabilities .....</b>	<b>\$258,730</b>	<b>\$341,561</b>	<b>\$396,987</b>	<b>\$425,252</b>

## HILLSIDE BANK — RICHMOND HILL

JOEL FOWLER, *President.*

[3302 Jamaica avenue; organized 1906]

FREDERICK BOSCHEN, *Cashier.*

JOEL FOWLER,

GEO. C. DICKEL,

DIRECTORS  
FREDERICK BOSCHEN,  
ALBERT L. VOLTZ.

WM. H. WADE,

JOHN KERZ,

JAMES A. BELL,

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$222,381	\$165,866	\$205,960	\$135,674
Private securities .....	246,515	246,515	245,515	245,515
Real estate owned .....	44,299	39,000	39,000	39,000
Mortgages owned .....	16,059	19,559	19,559	19,559
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	47,800	59,600	74,800	78,470
Loans and discounts secured by other collateral .....	222,381	294,392	299,300	182,192
Loans, discounts and bills purchased not secured by collateral .....	334,226	410,531	475,291	724,278
Overdrafts .....	131	36	489	27
Due from trust companies, banks and bankers .....	220,131	319,632	359,149	299,918
Specie .....	57,174	35,334	33,054	57,141
Other currency authorized by the laws of the United States .....	20,000	61,000	30,000	80,000
Cash items .....	2,321	8,350	6,550	9,019
Assets not included in any of the above heads .....	2,500	3,000	3,000	2,500
Add for cents .....	2	3	.....	4
<b>Total resources .....</b>	<b>\$1,435,920</b>	<b>\$1,662,818</b>	<b>\$1,841,667</b>	<b>\$1,873,297</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	50,011	55,959	61,044	67,269
Preferred deposits, viz.: Due New York State savings banks .....	10,000	10,000	10,000	20,000
Due depositors, not preferred .....	1,211,409	1,493,859	1,614,323	1,673,928
Due to trust companies, banks and bankers .....	60,000	.....	46,000	.....
Other liabilities .....	4,500	3,000	10,300	12,100
<b>Total liabilities .....</b>	<b>\$1,435,920</b>	<b>\$1,662,818</b>	<b>\$1,841,667</b>	<b>\$1,873,297</b>

## HOMESTEAD BANK OF BROOKLYN — BROOKLYN

E. L. ROCKEFELLER, *President.*

[141 Pennsylvania avenue; organized 1907]

GEORGE L. PORTER, *Cashier.*

### DIRECTORS

CHAS. J. BENISCH,  
RUDOLPH REIMER, JR.,

JOHN C. CREVELING,  
JAMES P. RUYL,

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

OSCAR W. SWIFT,  
JACOB GOELL,  
CHARLES H. OHLAU.

E. L. ROCKEFELLER,  
BERNARD SCHUBERT,

JOHN G. BUEHLER,  
JOHN A. VANDERVEER,

264

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$575,362	\$771,956	\$788,176	\$788,848
Private securities .....	318,473	405,360	411,145	433,425
Real estate owned .....	97,303	75,959	71,496	71,496
Mortgages owned .....	48,550	65,700	82,975	77,150
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	21,713	17,129	16,906	13,452
Loans and discounts secured by other collateral .....	101,510	77,274	236,245	324,739
Loans, discounts and bills purchased not secured by collateral .....	435,749	573,935	658,168	787,322
Overdrafts .....			152	86
Due from trust companies, banks and bankers .....	274,930	215,641	201,323	209,487
Specie .....	60,121	100,148	153,120	153,635
Other currency authorized by the laws of the United States .....	82,972	139,000	81,015	122,945
Cash items .....	24,148	8,505	13,417	21,333
Assets not included in any of the above heads .....	10,223	12,172	11,618	13,311
Add for cents .....	5	4	5	6
<b>Total resources .....</b>	<b>\$2,051,059</b>	<b>\$2,462,783</b>	<b>\$2,725,761</b>	<b>\$3,017,235</b>
<b>LIABILITIES</b>				
Capital .....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits .....	78,575	89,110	96,228	108,394
Preferred deposits, viz.:				
Due New York State savings banks .....			10,013	10,063
Due New York State savings and loan associations, credit unions and land bank .....				754
Other deposits secured by pledge of assets .....	14,000	71,000	76,000	11,000
Due depositors, not preferred .....	1,753,995	2,096,372	2,334,519	2,678,388
Other liabilities .....	4,488	6,300	9,000	8,635
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$2,051,059</b>	<b>\$2,462,783</b>	<b>\$2,725,761</b>	<b>\$3,017,235</b>



THE INTERNATIONAL BANK — NEW YORK CITY

JAMES C. COLGATE, *President.*

[17 Battery Place; organized 1902]

C. E. BLACKFORD, *Cashier.*

DIRECTORS

EDWARD W. HARDEN,  
JOHN A. FORSTER,

WM. S. KIES,  
WM. TRAVIS JEROME, JR.,

JAMES C. COLGATE,  
GEORGE M. MOFFETT,

SAMUEL BALLARD,  
WILLIAM REED,

ISAAC E. CHAPMAN,  
DAVID RUMSEY,

FREDERICK T. FISHER,  
ALBERT WAYCOTT.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$802,293	\$1,619,740	\$1,769,617	\$1,366,236
Private securities . . . . .	97,457	128,000	128,000	191,406
Loans and discounts secured by other collateral . . . . .	3,055,294	3,147,304	3,254,913	3,503,405
Loans, discounts and bills purchased not secured by collateral . . . . .	2,162,978	1,960,510	1,834,002	1,925,436
Overdrafts . . . . .	608	248	1,538	311
Due from trust companies, banks and bankers . . . . .	308,010	294,876	544,382	869,694
Specie . . . . .	162,060	173,305	172,627	172,370
Other currency authorized by the laws of the United States . . . . .	514,317	577,315	653,472	631,812
Cash items . . . . .	326,817	387,911	290,054	185,202
Customers' liability on acceptances (per contra, see liabilities) . . . . .			48,034	33,522
Assets not included in any of the above heads . . . . .	47,274	65,934	36,555	73,606
Add for cents . . . . .	4	3	5	2
<b>Total resources . . . . .</b>	<b>\$7,477,112</b>	<b>\$8,355,146</b>	<b>\$8,733,199</b>	<b>\$8,953,002</b>
LIABILITIES				
Capital . . . . .	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits . . . . .	222,199	233,937	259,881	289,257
Preferred deposits, viz.: Other deposits secured by pledge of assets . . . . .	170,112	315,000	236,151	92,773
Due depositors, not preferred . . . . .	6,419,110	7,039,724	7,557,435	7,853,312
Due to trust companies, banks and bankers . . . . .	101,530	85,214	48,037	27,123
Acceptances of drafts payable at a future date or authorized by commercial letters of credit . . . . .		75,738	48,034	61,992
Other liabilities . . . . .	64,159	105,531	83,658	128,543
Add for cents . . . . .	2	2	3	2
<b>Total liabilities . . . . .</b>	<b>\$7,477,112</b>	<b>\$8,355,146</b>	<b>\$8,733,199</b>	<b>\$8,953,002</b>

QUARTERLY STATEMENTS

## JOHN NEMETH STATE BANK—NEW YORK CITY

JOHN NEMETH, *President.*

[1597 Second avenue; organized 1917]

KARL SCHENK, *Cashier.*

## DIRECTORS

KARL SCHENCK,

JOHN NEMETH,

EMIL LEDERER,

HARRIES A. MUMMA,

FREDERICK T. KELSEY.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$96,295	\$106,030	\$106,882	\$108,127
Private securities . . . . .	23,755	69,977	75,002	40,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .		1,500	1,500	1,350
Loans and discounts secured by other collateral . . . . .	54,470	58,978	42,378	69,248
Loans, discounts and bills purchased not secured by collateral . . . . .	1,145,976	1,108,581	1,182,632	1,331,545
Overdrafts . . . . .	22	145	187	192
Due from trust companies, banks and bankers . . . . .	192,333	349,632	836,738	574,181
Specie . . . . .	789	1,342	1,836	2,378
Other currency authorized by the laws of the United States . . . . .	39,341	54,414	68,438	66,952
Cash items . . . . .		4,596		974
Assets not included in any of the above heads . . . . .	15,459	13,647	11,387	46,898
Add for cents . . . . .	3	5	4	3
<b>Total resources . . . . .</b>	<b>\$1,568,443</b>	<b>\$1,768,847</b>	<b>\$2,326,984</b>	<b>\$2,241,848</b>
LIABILITIES				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$200,000
Surplus, including all undivided profits . . . . .	27,614	111,091	248,851	364,624
Due depositors, not preferred . . . . .	1,364,922	1,396,148	1,368,657	1,376,853
Due to trust companies, banks and bankers . . . . .	3,796	7,445	526,283	9,407
Other liabilities . . . . .	72,110	154,161	83,191	290,962
Add for cents . . . . .	1	2	2	2
<b>Total liabilities . . . . .</b>	<b>\$1,568,443</b>	<b>\$1,768,847</b>	<b>\$2,326,984</b>	<b>\$2,241,848</b>

THE JOHNSTOWN BANK — JOHNSTOWN

JOHN G. FERRES, *President.*

[106 West Main street; organized 1879]

WILLIAM MCKIE, *Cashier.*

DIRECTORS

JOHN G. FERRES,

WM. C. HACKNEY,  
MARTIN COLLINS,

WM. J. ADAMS,  
WM. MCKIE,

HENRY VEGHTE,  
JAMES D. PIERSON.

F. E. MOYER,

EDWIN VOSBURGH,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$322,797	\$175,498	\$233,248	\$222,355
Private securities . . . . .	450,004	440,304	458,071	469,478
Real estate owned . . . . .	30,420	30,420	45,420	45,420
Mortgages owned . . . . .	24,000	14,000	14,000	18,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	83,400	65,400	65,400	65,300
Loans and discounts secured by other collateral . . . . .	144,362	124,914	131,718	150,239
Loans, discounts and bills purchased not secured by collateral . . . . .	766,169	750,878	703,024	681,039
Overdrafts . . . . .	82	367	63	645
Due from trust companies, banks and bankers . . . . .	163,786	155,683	224,289	330,868
Specie . . . . .	14,526	14,416	19,139	14,821
Other currency authorized by the laws of the United States . . . . .	68,217	76,301	68,758	85,071
Cash items . . . . .	159	7,288	24	946
Assets not included in any of the above heads . . . . .	193,916	398,167	267,398	213,485
Add for cents . . . . .	3	3	2	4
<b>Total resources . . . . .</b>	<b>\$2,261,841</b>	<b>\$2,253,639</b>	<b>\$2,230,554</b>	<b>\$2,297,671</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	247,725	253,216	243,048	250,357
Due depositors, not preferred . . . . .	1,844,426	1,890,899	1,876,622	1,940,257
Due to trust companies, banks and bankers . . . . .	62,414	8,581	99	1,032
Other liabilities . . . . .	7,276	941	10,784	6,023
Add for cents . . . . .		2	1	2
<b>Total liabilities . . . . .</b>	<b>\$2,261,841</b>	<b>\$2,253,639</b>	<b>\$2,230,554</b>	<b>\$2,297,671</b>

QUARTERLY STATEMENTS

## THE JULIAND BANK — GREENE

WILLIAM J. RUSSELL, *President.*

[Organized 1893]

CHARLES W. GRAY, *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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$69,545	\$54,224	\$50,723	\$47,341
Private securities.....	56,769	67,279	71,289	98,760
Real estate owned.....	7,000	7,000	7,000	7,000
Mortgages owned.....	38,900	38,800	36,200	39,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	450	1,000	650	650
Loans and discounts secured by other collateral.....	10,040	10,339	12,629	12,739
Loans, discounts and bills purchased not secured by collateral.....	100,737	120,666	122,884	134,796
Overdrafts.....	247	18	104	.....
Due from trust companies, banks and bankers.....	80,108	128,738	124,206	120,518
Specie.....	3,110	2,794	2,250	1,997
Other currency authorized by the laws of the United States.....	10,104	12,904	15,766	13,489
Cash items.....	306	3,702	1,220	3,398
Assets not included in any of the above heads.....	2,100	1,500	1,400	1,700
Add for cents.....	2	2	3	2
<b>Total resources.....</b>	<b>\$379,418</b>	<b>\$448,966</b>	<b>\$446,324</b>	<b>\$481,740</b>
LIABILITIES				
Capital.....	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits.....	70,580	70,799	71,961	73,304
Due depositors, not preferred.....	273,588	342,667	338,913	372,535
Other liabilities.....	250	500	450	900
Add for cents.....	.....	.....	.....	1
<b>Total liabilities.....</b>	<b>\$379,418</b>	<b>\$448,966</b>	<b>\$446,324</b>	<b>\$481,740</b>

LIBERTY BANK OF BUFFALO, N. Y.—BUFFALO

JOHN A. KLOEPFER, *President*

[424-426 Main street; organized 1882, as  
German American Bank of Buffalo, N. Y.]

GEO. G. KLEINDINST, *Cashier*.

DIRECTORS

EDWIN LANG MILLER,  
JACOB G. LANG,  
ALEX. G. HOEPLER,

HENRY C. ZELLER,  
JOSEPH KAM,  
GEO. G. KLEINDINST,  
IRA T. GLEASON,

OLIVER CABANA, JR.,  
LOUIS A. FISCHER,  
WM. LANSIL,  
J. WILLARD LANSING,

HENRY A. MILLER,  
ALFRED A. BERRICK,  
STANISLAUS LIPOWICZ,  
JOHN C. TREFFS.

EDWIN R. SMITH,  
HENRY C. STEUL,  
ORSON YEAGER,

HARDIN H. LITTELL,  
JOHN A. KLOEPPER,  
CHAS. G. DUFFY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$2,590,590	\$3,429,730	\$4,899,928	\$4,949,285
Private securities . . . . .	2,579,161	5,704,270	5,763,235	5,861,103
Real estate owned . . . . .	498,155	662,774	836,270	884,871
Mortgages owned . . . . .	4,365	37,820	38,270	58,120
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	619,662	782,875	819,845	1,190,634
Loans and discounts secured by other collateral . . . . .	4,945,475	8,546,623	5,611,918	5,270,275
Loans, discounts and bills purchased not secured by collateral . . . . .	4,331,819	9,475,716	13,647,026	13,728,413
Overdrafts . . . . .	3,163	75,334	30,216	33,031
Due from trust companies, banks and bankers . . . . .	3,827,876	3,344,638	4,013,825	3,942,428
Specie . . . . .	158,309	70,751	60,253	46,337
Other currency authorized by the laws of the United States . . . . .	274,023	426,341	208,837	354,529
Cash items . . . . .	141,901	355,776	306,719	365,410
Due from the Federal Reserve Bank of New York less offsets . . . . .		16,448	1,736,127	1,282,244
Customers' liability on acceptances (per contra, see liabilities) . . . . .		100,000	50,000	200,000
Assets not included in any of the above heads . . . . .	104,287		16,754	31,832
Add for cents . . . . .	5	5	5	8
<b>Total resources . . . . .</b>	<b>\$20,078,791</b>	<b>\$33,029,101</b>	<b>\$38,039,228</b>	<b>\$38,198,520</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits . . . . .	723,679	1,077,166	1,168,400	1,177,706
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	609,123	678,122	461,438	415,968
Due New York State savings and loan associations, credit unions and land bank . . . . .	83,296	163,247	88,390	57,443
Deposits by the State of New York . . . . .	112,000	164,000	140,000	200,000
Other deposits secured by pledge of assets . . . . .	734,281	1,089,530	2,093,557	50,711

QUARTERLY STATEMENTS

269

LIBERTY BANK OF BUFFALO, N. Y.—BUFFALO—*Concluded*

LIABILITIES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Due depositors, not preferred . . . . .	\$13,341,085	\$24,710,861	\$24,623,232	\$25,156,007
Due to trust companies, banks and bankers . . . . .	3,416,685	3,499,769	3,961,537	3,664,273
Bills payable . . . . .	.....	.....	3,504,840	5,214,456
Rediscounts . . . . .	393,400	20,000	308,556	481,384
Acceptances of drafts payable at a future date or authorized by commercial letters of credit . . . . .	.....	100,000	50,000	200,000
Other liabilities . . . . .	165,239	26,374	139,272	80,566
Add for cents . . . . .	3	2	6	6
<b>Total liabilities . . . . .</b>	<b>\$20,078,791</b>	<b>\$33,029,101</b>	<b>\$38,039,228</b>	<b>\$38,198,520</b>

LIVONIA STATE BANK — LIVONIA

JAMES W. WADSWORTH, *President.*

[Organized 1918]

ARTHUR J. STRAUB, *Cashier.*

DIRECTORS

JAMES W. WADSWORTH,

CARROLL F. ACKER,

E. A. BRONSON,  
EUGENE B. WILHELM.

PERRY C. EUCHNER,

HENRY GREFFRATH,

FRED G. REED,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,966	\$18,957	\$16,764	\$22,217
Private securities .....				16,481
Real estate owned .....		10,000	10,000	10,000
Mortgages owned .....		2,000	15,450	15,450
Loans and discounts secured by other collateral .....	36,963	67,369	75,380	86,535
Loans, discounts and bills purchased not secured by collateral .....	11,221	33,393	39,056	49,276
Overdrafts .....		31	46	255
Due from trust companies, banks and bankers .....	23,300	16,023	13,091	13,948
Specie .....	1,088	1,605	2,080	2,127
Other currency authorized by the laws of the United States .....	3,787	4,457	9,609	10,341
Cash items .....				506
Assets not included in any of the above heads .....	10,941	9,098	10,496	11,764
Add for cents .....	3	4	4	3
<b>Total resources .....</b>	<b>\$89,269</b>	<b>\$162,937</b>	<b>\$191,976</b>	<b>\$238,903</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	4,615	4,173	4,534	4,849
Preferred deposits, viz.: Deposits by the State of New York .....		10,068	9,000	9,000
Due depositors, not preferred .....	59,476	123,112	152,621	198,588
Other liabilities .....	176	582	820	1,465
Add for cents .....	2	2	1	1
<b>Total liabilities .....</b>	<b>\$89,269</b>	<b>\$162,937</b>	<b>\$191,976</b>	<b>\$238,903</b>

QUARTERLY STATEMENTS

## MADRID BANK — MADRID

A. D. WHITNEY, *President.*

[Main street; organized 1896]

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

A. D. WHITNEY,

F. J. MERRIMAN,

O. V. VEITCH,

DIRECTORS

W. C. GAGE,

W. E. GRIFFITH,

MARY J. R. DAWLEY.

RESOURCES	Statement of	Statement of	Statement of	Statement of
	condition Feb. 21, 1919	condition June 30, 1919	condition Sept. 12, 1919	condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$44,450	\$59,825	\$81,475	\$36,475
Private securities .....	104,579	119,417	126,624	131,413
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 mtg., deed or other real est. coll. ....	6,696	5,910	4,564	4,456
Loans and discounts secured by other collateral .....	31,526	34,512	34,662	37,205
Loans, discounts and bills purchased not secured by collateral .....	52,261	66,884	79,315	93,345
Overdrafts .....	632	2	99	262
Due from trust companies, banks and bankers .....	55,563	41,159	50,444	27,396
Specie .....	1,788	1,071	1,019	1,199
Other currency authorized by the laws of the United States .....	10,677	9,226	7,191	8,361
Cash items .....	144	443	17	370
Due from the Federal Reserve Bank of New York less offsets .....	6,000	.....	.....	.....
Assets not included in any of the above heads .....	2,321	4,126	3,190	3,706
Add for cents .....	4	5	5	6
<b>Total resources .....</b>	<b>\$319,641</b>	<b>\$345,580</b>	<b>\$391,605</b>	<b>\$347,194</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	35,903	38,714	40,855	42,321
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	1,443	1,460	1,460	1,449
Due depositors, not preferred .....	256,127	279,222	322,838	276,968
Other liabilities .....	1,167	1,183	1,450	1,454
Add for cents .....	1	1	2	2
<b>Total liabilities .....</b>	<b>\$319,641</b>	<b>\$345,580</b>	<b>\$391,605</b>	<b>\$347,194</b>



THE MANHATTAN COMPANY — NEW YORK CITY

STEPHEN BAKER, *President.*

[40 Wall street; organized 1799]

D. H. PIERSON, *Cashier.*

DIRECTORS

HENRY K. MCHARG,  
WALTER JENNINGS,

STEPHEN BAKER,  
WILLIAM S. TOD,

JAMES SPEYER,  
JOHN C. MOORE,

WM. SLOANE,  
GEORGE MCNEIR,

SAMUEL SLOAN,  
MICHAEL FRIEDSAM.

BERTRAM H. BORDEN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$13,227,850	\$6,165,474	\$9,632,362	\$8,050,139
Private securities .....	5,076,827	4,746,715	4,908,976	4,809,012
Real estate owned .....	875,000	875,000	1,155,000	1,155,000
Loans and discounts secured by other collateral .....	20,258,643	25,672,381	37,933,398	30,594,011
Loans, discounts and bills purchased not secured by collateral .....	24,744,249	26,276,785	31,711,168	30,353,684
Overdrafts .....	2,199	7,550	3,917	5,708
Due from trust companies, banks and bankers .....	3,364,316	5,388,028	2,190,141	3,831,045
Specie .....	526,945	203,035	176,885	165,032
Other currency authorized by the laws of the United States .....	1,123,903	1,501,912	1,591,428	2,115,751
Cash items .....	31,688,118	77,238,228	75,252,903	93,367,955
Due from the Federal Reserve Bank of New York less offsets .....	5,759,170	11,813,965	8,669,748	13,101,543
Customers' liability on acceptances (per contra, see liabilities) .....	5,573,736	5,911,751	3,997,989	5,778,107
Assets not included in any of the above heads .....	2,129,857	107,440	185,488	179,000
Add for cents .....	4	4	5	4
<b>Total resources .....</b>	<b>\$114,350,817</b>	<b>\$165,908,268</b>	<b>\$177,409,408</b>	<b>\$193,505,991</b>
LIABILITIES				
Capital .....	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
Surplus, including all undivided profits .....	7,209,995	7,640,350	7,982,946	8,260,053
Preferred deposits, viz.:				
Due New York State savings banks .....	5,318,004	5,234,123	4,591,995	5,085,591
Deposits by the State of New York .....	640,015	1,000,015	500,015	1,000,015
Deposits by the Superintendent of Banks of the State of New York .....	29,305	15,000	15,000	15,000
Other deposits secured by pledge of assets .....	3,646,328	7,245,000	2,855,963	1,570,086
Due depositors, not preferred .....	72,786,549	111,103,993	141,408,085	151,213,812
Due to trust companies, banks and bankers .....	12,137,541	26,992,575	12,733,167	17,272,972
Bills payable .....	3,000,000	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....	4,232,245	3,427,548	4,055,971	5,800,189
Other liabilities .....	2,850,832	749,663	766,262	788,270
Add for cents .....	3	1	4	3
<b>Total liabilities .....</b>	<b>\$114,350,817</b>	<b>\$165,908,268</b>	<b>\$177,409,408</b>	<b>\$193,505,991</b>

QUARTERLY STATEMENTS

973

**MANUFACTURERS' BANK OF COHOES — COHOES**

HARVEY S. GREENE, *President.*

[89-91 Remsen street; organized 1872]

J. S. CLUTE, *Cashier.*

HARVEY S. GREENE,  
JOHN E. MACLEAN,

JOHN W. FORD,  
JAMES TIERNY,

DIRECTORS  
W. D. BOSWELL,  
FRED'K W. KAVANAUGH,

JOHN H. BULLOCK,  
J. S. CLUTE,

CHAS. F. NORTH,  
C. A. DAVIS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$595,350	\$321,700	\$219,846	\$104,050
Private securities .....	467,192	417,914	366,227	406,251
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. . .	34,515	34,085	31,425	42,535
Loans and discounts secured by other collateral .....	196,346	288,584	340,126	401,112
Loans, discounts and bills purchased not secured by collateral .....	420,439	472,966	476,836	446,313
Overdrafts .....	891	2,204	630	525
Due from trust companies, banks and bankers .....	191,211	143,797	168,815	187,392
Specie .....	9,896	13,683	11,073	10,429
Other currency authorized by the laws of the United States .....	57,741	61,941	50,778	76,134
Cash items .....	4,663	11,904	3,270	16,805
Assets not included in any of the above heads .....	55,244	5,705	6,817	5,747
Add for cents .....	3	2	2	3
<b>Total resources .....</b>	<b>\$2,083,491</b>	<b>\$1,824,485</b>	<b>\$1,725,845</b>	<b>\$1,747,296</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	99,180	105,445	107,920	106,392
Preferred deposits, viz.:				
Due New York State savings banks .....	75,000	75,000	75,000	75,000
Deposits by the State of New York .....	28,000	28,000	28,000	28,000
Other deposits secured by pledge of assets .....	67,358	47,399	3,399	3,399
Due depositors, not preferred .....	1,450,907	1,192,574	1,198,048	1,338,777
Due to trust companies, banks and bankers .....	4,087	.....	.....	4,289
Bills payable .....	.....	200,000	150,000	50,000
Other liabilities .....	263,045	71,977	63,476	41,437
Add for cents .....	1	3	2	2
<b>Total liabilities .....</b>	<b>\$2,083,491</b>	<b>\$1,824,485</b>	<b>\$1,725,845</b>	<b>\$1,747,296</b>

**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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$388,448	\$370,942		
Private securities . . . . .	434,000	413,581		
Real estate owned . . . . .	101,000	101,000		
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	3,000	4,300		
Loans and discounts secured by other collateral . . . . .	1,022,308	601,634		
Loans, discounts and bills purchased not secured by collateral . . . . .	961,886	1,104,173		
Overdrafts . . . . .	62	192		
Due from trust companies, banks and bankers . . . . .	575,588	650,835		
Specie . . . . .	44,070	38,269		
Other currency authorized by the laws of the United States . . . . .	65,143	100,800		
Cash items . . . . .	52,581	117,416		
Assets not included in any of the above heads . . . . .	32,622	22,839		
Add for cents . . . . .	3	4		
<b>Total resources . . . . .</b>	<b>\$3,680,711</b>	<b>\$3,525,985</b>		
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000		
Surplus, including all undivided profits . . . . .	87,529	96,273		
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	95,000	95,000		
Due New York State savings and loan associations, credit unions and land bank . . . . .	34,872	93,239		
Deposits by the State of New York . . . . .	57,000	57,000		
Other deposits secured by pledge of assets . . . . .	35,012	37,440		
Due depositors, not preferred . . . . .	3,254,609	3,038,056		
Other liabilities . . . . .	16,687	8,975		
Add for cents . . . . .	2	2		
<b>Total liabilities . . . . .</b>	<b>\$3,680,711</b>	<b>\$3,525,985</b>		

QUARTERLY STATEMENTS

## THE MATTITUCK BANK — MATTITUCK

[Pike street; organized 1905]

JOHN M. LUPTON, *President.*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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$165,014	\$97,458	\$102,679	\$140,358
Private securities . . . . .	29,697	30,443	29,933	29,433
Real estate owned . . . . .	12,000			
Mortgages owned . . . . .	2,900	2,150	1,850	4,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	600	550	550	550
Loans and discounts secured by other collateral . . . . .	64,576	47,391	36,836	31,705
Loans, discounts and bills purchased not secured by collateral . . . . .	120,184	121,763	129,453	155,783
Overdrafts . . . . .	232	502	199	207
Due from trust companies, banks and bankers . . . . .	26,720	19,443	128,183	97,708
Specie . . . . .	1,475	1,205	1,450	1,596
Other currency authorized by the laws of the United States . . . . .	23,475	19,646	18,258	13,992
Cash items . . . . .	428	1,108	1,513	2,475
Assets not included in any of the above heads . . . . .	2,902	1,457	2,092	2,238
Add for cents . . . . .	3	2	5	4
Total resources . . . . .	\$450,206	\$343,118	\$453,001	\$480,399
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	31,666	35,141	36,455	38,156
Preferred deposits, viz.: Due New York State savings banks: . . . . .	8,000	15,000	15,000	15,000
Due depositors, not preferred . . . . .	333,250	265,777	369,963	396,893
Due to trust companies, banks and bankers . . . . .	1,465	609	4,822	3,805
Bills payable . . . . .	40,000			
Other liabilities . . . . .	10,824	1,590	1,761	1,544
Add for cents . . . . .	1	1		1
Total liabilities . . . . .	\$450,206	\$343,118	\$453,001	\$480,399

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$198,047	\$601,256	\$530,991	\$463,868
Private securities .....	186,740	186,200	286,349	230,145
Loans and discounts secured by other collateral .....	8,225	12,500	44,517	46,017
Loans, discounts and bills purchased not secured by collateral .....	1,055	1,595	1,295	1,385
Due from trust companies, banks and bankers .....	369,176	427,449	517,808	873,053
Specie .....	1,334	1,005	3,661	741
Other currency authorized by the laws of the United States .....	31,327	39,164	54,484	49,980
Assets not included in any of the above heads .....	419,395	1,318	1,433	1,097
Add for cents .....	2	4	3	3
<b>Total resources .....</b>	<b>\$1,215,301</b>	<b>\$1,270,491</b>	<b>\$1,440,541</b>	<b>\$1,666,289</b>
LIABILITIES				
Capital .....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits .....	604,166	638,742	657,890	689,101
Due depositors, not preferred .....	291,879	216,926	204,100	254,164
Due to trust companies, banks and bankers .....	164,963	258,169	417,305	571,838
Bills payable .....		6,652		
Other liabilities .....	4,292		11,244	1,184
Add for cents .....	1	2	2	2
<b>Total liabilities .....</b>	<b>\$1,215,301</b>	<b>\$1,270,491</b>	<b>\$1,440,541</b>	<b>\$1,666,289</b>

QUARTERLY STATEMENTS

**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.,  
JOHN W. FRASER,

H. M. DEMOTT,  
GEO. C. VAN TUYL, JR.,  
JOS. J. O'BRIEN,  
GEORGE W. CHAUNCEY.

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

F. D. MACKAY,  
FRED H. BOARDMAN,  
JAMES H. JOURDAN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$6,865,273	\$7,811,452	\$12,846,255	\$6,703,468
Private securities . . . . .	2,227,603	2,050,852	1,981,735	1,540,440
Real estate owned . . . . .	2,060,196	2,044,971	2,041,096	2,003,996
Mortgages owned . . . . .	972,136	945,032	938,484	901,770
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	364,641	389,995	378,256	325,827
Loans and discounts secured by other collateral . . . . .	6,801,127	10,860,029	9,914,404	12,989,558
Loans, discounts and bills purchased not secured by collateral . . . . .	7,893,795	9,248,057	10,356,016	10,702,344
Overdrafts . . . . .	1,132	1,575	1,350	2,923
Due from trust companies, banks and bankers . . . . .	1,122,606	749,794	800,301	1,058,000
Specie . . . . .	520,894	501,395	483,625	454,299
Other currency authorized by the laws of the United States . . . . .	1,035,720	1,749,583	1,533,034	1,873,584
Cash items . . . . .	1,566,213	2,184,500	1,800,188	1,828,917
Due from the Federal Reserve Bank of New York less offsets . . . . .	803,631	3,495,764	3,535,827	4,083,673
Customers' liability on acceptances (per contra, see liabilities) . . . . .	5,227	6,871	6,587	6,587
Assets not included in any of the above heads . . . . .	245,648	261,027	289,269	232,313
Add for cents . . . . .	7	8	6	7
<b>Total resources . . . . .</b>	<b>\$32,485,849</b>	<b>\$42,300,905</b>	<b>\$46,906,433</b>	<b>\$44,707,706</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
Surplus, including all undivided profits . . . . .	907,768	1,018,314	1,138,811	1,139,875
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	2,639,203	3,363,159	2,658,917	2,641,166
Due New York State savings and loan associations, credit unions and land bank . . . . .	83,973	133,326	105,262	143,837

Deposits by the State of New York .....	300,000	350,000	315,000	450,000
Deposits by Superintendent of Banks of the State of New York .....	58,341	143,236	89,531	86,706
Other deposits secured by pledge of assets .....	1,868,809	1,776,009	1,685,215	1,055,008
Deposits otherwise preferred .....	22,426	26,515	.....	.....
Due depositors, not preferred .....	24,642,154	27,789,498	30,231,296	32,337,281
Due to trust companies, banks and bankers .....	218,771	241,988	262,499	264,187
Bills payable .....	.....	5,750,000	8,645,000	4,750,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....	5,227	6,871	6,587	6,587
Other liabilities .....	139,173	101,985	168,311	233,055
Add for cents .....	4	4	4	4
<b>Total liabilities .....</b>	<b>\$32,485,849</b>	<b>\$42,300,905</b>	<b>\$46,906,433</b>	<b>\$44,707,706</b>

MECHANICS AND FARMERS' BANK OF ALBANY — ALBANY

ROBERT OLCOTT, *Vice-President.*

[63 State street; organized 1868]

ROBERT OLCOTT, *Cashier.*

DONALD MCCREDIE,

BENJ. W. ARNOLD,

DIRECTORS  
ROBERT OLCOTT

A. PAGE SMITH,

WM. L. VISSCHER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$683,084	\$396,834	\$545,334	\$555,084
Private securities . . . . .	765,318	760,318	760,318	735,593
Real estate owned . . . . .	21,000	21,000	21,000	21,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	55,165	13,065	12,880	12,805
Loans and discounts secured by other collateral . . . . .	1,024,302	1,007,059	910,631	1,039,760
Loans, discounts and bills purchased not secured by collateral . . . . .	305,034	398,723	345,723	320,523
Overdrafts . . . . .	356	42	287	175
Due from trust companies, banks and bankers . . . . .	274,885	357,619	379,654	294,102
Specie . . . . .	50,900	52,700	49,200	49,075
Other currency authorized by the laws of the United States . . . . .	42,500	51,700	52,108	59,828
Cash items . . . . .	11,506	36,690	14,006	20,220
Assets not included in any of the above heads . . . . .	16,794	21,707	17,961	12,831
Add for cents . . . . .	5	3	4	2
<b>Total resources . . . . .</b>	<b>\$3,250,849</b>	<b>\$3,117,460</b>	<b>\$3,109,106</b>	<b>\$3,120,998</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits . . . . .	1,066,579	1,065,476	1,073,713	1,058,339
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	198,731	147,435	180,609	167,707
Deposits by the State of New York . . . . .	35,000	35,000	35,000	85,000
Deposits by the Superintendent of Banks of the State of New York . . . . .	10,930	129,216	11,541	7,509
Due depositors, not preferred . . . . .	1,588,316	1,358,390	1,466,490	1,487,227
Due to trust companies, banks and bankers . . . . .	89,383	120,620	76,725	47,565
Other liabilities . . . . .	11,907	11,320	15,024	17,650
Add for cents . . . . .	3	3	4	1
<b>Total liabilities . . . . .</b>	<b>\$3,250,849</b>	<b>\$3,117,460</b>	<b>\$3,109,106</b>	<b>\$3,120,998</b>



MERCHANTS' BANK OF ROCHESTER — ROCHESTER

PERCY R. MCPHAIL, *President.*

[125 East Main street; organized 1883]

ALBERT S. NEWELL, *Cashier.*

DIRECTORS

PERCY R. MCPHAIL,

MARTIN B. HOTT,  
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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,532,300	\$1,452,150	\$955,100	\$794,150
Private securities .....	135,940	131,037	125,188	104,992
Real estate owned .....	220,000	220,000	319,725	320,000
Mortgages owned .....	236,894	242,172	259,842	242,351
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	216,191	235,669	250,389	248,526
Loans and discounts secured by other collateral .....	2,732,010	2,827,367	3,339,804	3,538,719
Loans, discounts and bills purchased not secured by collateral .....	3,374,115	3,732,095	4,108,653	4,490,476
Overdrafts .....	2,352	8,339	3,652	6,455
Due from trust companies, banks and bankers .....	720,805	631,678	903,416	1,003,048
Specie .....	151,793	264,167	238,220	335,023
Other currency authorized by the laws of the United States .....	129,162	133,980	137,220	147,973
Cash items .....	91,563	94,276	94,409	101,276
Assets not included in any of the above heads .....	21,545	29,781	28,913	28,756
Add for cents .....	6	4	3	4
<b>Total resources .....</b>	<b>\$9,564,676</b>	<b>\$10,002,715</b>	<b>\$10,764,534</b>	<b>\$11,361,749</b>
<b>LIABILITIES</b>				
Capital .....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits .....	470,258	465,899	473,047	495,127
Preferred deposits, vis.:				
Due New York State savings banks .....	65,000	65,000	65,000	65,000
Due New York State savings and loan associations, credit unions and land bank .....	73,896	74,726	41,417	64,285
Deposits by the State of New York .....	100,000	100,000	90,000	90,000
Due depositors, not preferred .....	7,849,360	8,380,780	8,707,098	8,818,270
Due to trust companies, banks and bankers .....	46,189	77,471	84,020	90,268
Bills payable .....	400,000	300,000	700,000	1,100,000
Other liabilities .....	59,971	38,838	103,949	138,796
Add for cents .....	2	1	3	3
<b>Total liabilities .....</b>	<b>\$9,564,676</b>	<b>\$10,002,715</b>	<b>\$10,764,534</b>	<b>\$11,361,749</b>

QUARTERLY STATEMENTS

# METROPOLITAN BANK — NEW YORK CITY

HENRY OLLESHEIMER, *President.*

[Fourth avenue and 23d street; organized 1905]

AUGUSTUS C. CORBY, *Cashier.*

BRADLEY L. EATON,  
DAVID F. BUTCHER,

HALEY FISKE,  
WM. M. PERKINS,

L. EDMUND ZACHER,  
CHAS. H. PATRICK,  
GILBERT B. SAYRES,

## DIRECTORS

FRED'K H. ECKER,  
GEO. W. ROGERS,  
HENRY OLLESHEIMER.

NEWTON E. STOUT,  
MORGAN J. O'BRIEN,

WILJARD E. EDMISTER,  
EMIL BEROLZHEIMER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$6,108,063	\$5,039,346	\$7,757,276	\$3,154,150
Private securities . . . . .	1,146,179	1,078,355	1,358,113	1,290,395
Real estate owned . . . . .	878,870	855,975	847,813	844,190
Mortgages owned . . . . .		10,000	10,000	10,000
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	324,175	297,318	254,575	232,800
Loans and discounts secured by other collateral . . . . .	39,901,025	31,906,505	18,772,097	15,771,325
Loans, discounts and bills purchased not secured by collateral . . . . .	10,618,944	15,965,962	16,127,278	16,870,733
Overdrafts . . . . .	16	255		139
Due from trust companies, banks and bankers . . . . .	1,407,563	1,294,894	1,886,966	2,263,992
Specie . . . . .	316,808	370,869	447,224	490,246
Other currency authorized by the laws of the United States . . . . .	1,479,860	1,286,492	1,838,036	1,839,099
Cash items . . . . .	2,117,085	3,744,918	3,013,452	3,848,176
Due from the Federal Reserve Bank of New York less offsets . . . . .	3,481,857	3,012,571	6,066,443	6,291,657
Customers' liability on acceptances (per contra, see liabilities) . . . . .				40,119
Assets not included in any of the above heads . . . . .	31,509,038	24,784,947	11,589,516	2,030,238
Add for cents . . . . .	5	5	4	6
<b>Total resources . . . . .</b>	<b>\$99,289,488</b>	<b>\$89,648,412</b>	<b>\$69,968,793</b>	<b>\$54,977,265</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits . . . . .	2,404,550	2,531,020	2,674,185	2,683,179
Preferred deposits, viz.:				
Due New York State savings banks . . . . .		164,250	164,250	164,654
Due N. Y. State savings and loan associations, credit unions and land bank . . . . .	39,124	106,813	67,627	80,110
Other deposits secured by pledge of assets . . . . .	1,456,613	3,560,126	883,715	
Due depositors, not preferred . . . . .	27,147,013	29,954,318	36,781,866	39,920,153
Due to trust companies, banks and bankers . . . . .	574,064	390,949	378,762	286,522
Bills payable . . . . .	34,000,000	26,000,000	15,180,000	7,400,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit . . . . .				40,119
Other liabilities . . . . .	31,668,121	24,940,933	11,838,385	2,402,524
Add for cents . . . . .	3	3	3	4
<b>Total liabilities . . . . .</b>	<b>\$99,289,488</b>	<b>\$89,648,412</b>	<b>\$69,968,793</b>	<b>\$54,977,265</b>

## MONTAUK BANK — BROOKLYN

J. WEBB NASH, *President.*

[207 Fifth avenue; organized 1907]

JAMES R. VALENTINE, *Cashier.*

### DIRECTORS

THOS. C. HUGHES,

THEO. C. BOENAU,  
JOHN F. MCCLUNN,

WM. LOCKITT,  
JAMES R. VALENTINE,

F. W. H. NELSON,  
CASPER V. GUNTHER.

J. WEBB NASH,

HENRY M. RANDALL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$273,850	\$366,681	\$343,636	\$345,246
Private securities . . . . .	249,856	18,679	28,066	28,066
Real estate owned . . . . .	65,500	64,250	64,250	64,250
Mortgages owned . . . . .	100,750	93,750	93,750	77,750
Loans and discounts secured by bond and mtg. deed or other real est. coll. . . . .	35,725	47,975	45,760	53,710
Loans and discounts secured by other collateral . . . . .	81,083	127,446	165,580	266,738
Loans, discounts and bills purchased not secured by collateral . . . . .	551,875	857,614	863,795	979,131
Overdrafts . . . . .	523	1,035	42	710
Due from trust companies, banks and bankers . . . . .	40,852	54,008	61,776	39,010
Specie . . . . .	44,484	10,331	7,891	6,159
Other currency authorized by the laws of the United States . . . . .	36,654	51,125	76,438	78,502
Cash items . . . . .	2,697	4,811	2,711	224
Due from the Federal Reserve Bank of New York less offsets . . . . .	10,617	12,358	13,955	15,258
Assets not included in any of the above heads . . . . .	4	5	3	4
Add for cents . . . . .	4	5	3	4
<b>Total resources . . . . .</b>	<b>\$1,494,470</b>	<b>\$1,720,522</b>	<b>\$1,770,335</b>	<b>\$1,961,681</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	61,950	53,835	53,946	58,916
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	19,000	19,000	19,000	19,000
Other deposits secured by pledge of assets . . . . .	1,000	50,000	50,000	50,000
Due depositors, not preferred . . . . .	1,295,016	1,485,416	1,540,355	1,719,684
Due to trust companies, banks and bankers . . . . .	75	75	75	75
Other liabilities . . . . .	17,427	12,270	7,033	14,080
Add for cents . . . . .	2	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$1,494,470</b>	<b>\$1,720,522</b>	<b>\$1,770,335</b>	<b>\$1,961,681</b>

QUARTERLY STATEMENTS

MOUNT PLEASANT BANK — PLEASANTVILLE

S. WOOD CORNELL, *President.*

[Wheeler avenue; organized 1885]

B. H. CARMER, *Cashier.*

B. H. CARMER,

S. WOOD CORNELL,

ROBERT HAVILAND,  
HOWARD R. WASHBURN,

DIRECTORS

DANIEL P. HAYS,  
WM. W. WEED.

HENRY L. HUNTER,

ALFRED ROMER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$366,630	\$424,335	\$398,865	\$405,539
Private securities .....	172,095	169,593	208,393	208,393
Real estate owned .....	31,000	31,000	31,000	31,000
Mortgages owned .....	225,425	227,245	248,980	266,880
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	5,950	7,750	7,250	7,250
Loans and discounts secured by other collateral .....	93,474	111,789	137,501	142,227
Loans, discounts and bills purchased not secured by collateral .....	124,302	134,939	122,661	125,952
Overdrafts .....	22	435	132	262
Due from trust companies, banks and bankers .....	43,259	75,305	86,111	151,828
Specie .....	6,498	6,295	10,288	9,699
Other currency authorized by the laws of the United States .....	8,900	20,350	16,400	17,750
Cash items .....	597	357	.....	214
Assets not included in any of the above heads .....	12,637	9,460	15,873	16,737
Add for cents .....	6	6	3	3
<b>Total resources .....</b>	<b>\$1,090,795</b>	<b>\$1,218,859</b>	<b>\$1,283,457</b>	<b>\$1,383,734</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	42,031	42,846	44,587	48,393
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank .....	1,102	664	1,876	1,875
Deposits by the State of New York .....	21,500	21,500	19,000	19,000
Other deposits secured by pledge of assets .....	14,500	11,000	.....	.....
Due depositors, not preferred .....	957,407	1,091,955	1,161,806	1,253,327
Other liabilities .....	4,252	893	6,186	11,137
Add for cents .....	3	1	2	2
<b>Total liabilities .....</b>	<b>\$1,090,795</b>	<b>\$1,218,859</b>	<b>\$1,283,457</b>	<b>\$1,383,734</b>

MUNICIPAL BANK — BROOKLYN  
[1783 Pitkin avenue; organized 1919]

SHEPARD J. GOLDBERG, *President.*

FRANK A. GALLAGHER, *Cashier.*

DIRECTORS

STEPHEN CAPLIN,  
SIMON GASNER,

SHEPARD J. GOLDBERG,  
JULIUS JOSEPHSON,

ALEXANDER KANTER,  
SIMON H. KUGEL,

DAVID SHAPIRO,  
HEYMAN SHAPIRO,

HERMAN TRIEBITZ,  
MORRIS WEINBERG,

SIMON SHAPIRO,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....			\$71,437	\$144,478
Private securities .....			55,000	8,152
Real estate owned .....			10,200	55,000
Mortgages owned .....				10,200
Loans and discounts secured by other collateral .....			215,675	121,600
Loans, discounts and bills purchased not secured by collateral .....			463,458	1,095,170
Overdrafts .....			2,623	14,993
Due from trust companies, banks and bankers .....			371,683	208,444
Specie .....			3,959	8,272
Other currency authorized by the laws of the United States .....			126,190	126,393
Cash items .....			94,347	49,553
Assets not included in any of the above heads .....			21,537	23,036
Add for cents .....			3	3
Total resources .....			\$1,436,112	\$1,865,294
LIABILITIES				
Capital .....			\$200,000	\$200,000
Surplus, including all undivided profits .....			102,362	87,188
Due depositors, not preferred .....			1,086,575	1,540,144
Due to trust companies, banks and bankers .....			25,000	25,126
Other liabilities .....			22,174	12,835
Add for cents .....			1	1
Total liabilities .....			\$1,436,112	\$1,865,294

QUARTERLY STATEMENTS

## THE MUTUAL BANK—NEW YORK CITY

CHARLES A. SACKETT, *President.*

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

HUGH N. KIRKLAND, *Cashier.*

## DIRECTORS

RICHARD DELAFIELD,  
ISADORE SAKS,OTTO M. EIDLITZ,  
C. W. LUYSTER,JOSEPH H. EMERY,  
JOHN C. VAN CLEAF,A. P. W. KINMAN,  
THOS. F. VIETOR,CHARLES S. McVEIGH,  
HUGH N. KIRKLAND.

CHAS. A. SACKETT,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,606,318	\$1,371,860	\$1,426,642	\$1,222,533
Private securities.....	405,397	386,328	229,621	229,621
Real estate owned.....	485,631	485,631	485,631	485,631
Mortgages owned.....	50,275	50,275	50,275	50,250
Loans and discounts secured by bond and mtg., deed or other real est. coll.....	124,342	117,300	113,800	113,800
Loans and discounts secured by other collateral.....	4,301,019	6,209,162	5,029,786	5,834,289
Loans, discounts and bills purchased not secured by collateral.....	3,204,900	2,709,733	4,032,848	4,037,292
Overdrafts.....	579	5,562	4,375	4,232
Due from trust companies, banks and bankers.....	242,968	329,587	412,839	223,765
Specie.....	81,673	133,772	191,156	153,174
Other currency authorized by the laws of the United States.....	40,812	40,269	116,000	88,810
Cash items.....	195,683	247,241	343,687	580,127
Due from the Federal Reserve Bank of New York less offsets.....	1,495,611	1,839,855	1,792,166	2,332,103
Assets not included in any of the above heads.....	28,888	56,644	471,062	353,211
Add for cents.....	6	5	5	6
Total resources.....	\$12,264,102	\$13,983,224	\$14,699,893	\$15,708,844
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	560,315	608,248	623,246	630,342
Preferred deposits, viz.:				
Due New York State savings banks.....	198,290	212,001	210,750	210,877
Due New York State savings and loan associations, credit unions and land bank.....	863	778	773	757
Other deposits secured by pledge of assets.....	366,215	218,254	137,204	35,135
Due depositors, not preferred.....	10,235,173	11,940,425	11,920,022	13,116,178
Due to trust companies, banks and bankers.....	1,363	2,327	1,082	2,231
Bills payable.....	575,000	700,000	920,000	940,000
Rediscounts.....			136,500	132,000
Other liabilities.....	126,879	101,189	550,314	441,321
Add for cents.....	4	2	2	3
Total liabilities.....	\$12,264,102	\$13,983,224	\$14,699,893	\$15,708,844

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,  
ROBERT KOHLER,  
WM. H. MITCHELL.

ALFRED C. CHAPIN,  
JAMES SHEVLIN,

WM. R. MENEELY,  
ROBERT C. MESEROLE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$267,500	\$197,500	\$237,500	\$235,500
Private securities.....	523,675	523,131	522,944	512,756
Real estate owned.....	14,000	14,000	14,000	14,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	6,455	13,335	13,435	13,335
Loans and discounts secured by other collateral.....	36,224	29,059	198,991	189,816
Loans, discounts and bills purchased not secured by collateral.....	208,482	198,876	129,073	175,424
Overdrafts.....	124	121	36	.....
Due from trust companies, banks and bankers.....	109,829	186,948	229,417	177,052
Specie.....	14,169	2,904	4,518	3,740
Other currency authorized by the laws of the United States.....	43,471	40,321	60,049	49,259
Cash items.....	1,908	2,874	969	2,937
Assets not included in any of the above heads.....	24,294	42,159	24,602	20,357
Add for cents.....	3	2	3	2
<b>Total resources.....</b>	<b>\$1,250,134</b>	<b>\$1,251,230</b>	<b>\$1,435,537</b>	<b>\$1,394,178</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	106,801	104,342	110,546	97,357
Preferred deposits, viz.:				
Deposits by the State of New York.....	32,500	32,500	29,000	29,000
Other deposits secured by pledge of assets.....	12,000	10,000	29,000	.....
Due depositors, not preferred.....	991,285	997,615	1,160,853	1,158,338
Due to trust companies, banks and bankers.....	297	3,831	.....	.....
Other liabilities.....	7,250	2,940	6,137	9,481
Add for cents.....	1	2	1	2
<b>Total liabilities.....</b>	<b>\$1,250,134</b>	<b>\$1,251,230</b>	<b>\$1,435,537</b>	<b>\$1,394,178</b>

QUARTERLY STATEMENTS

## 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,  
CHAS. M. FLEISCHMANN,UDO M. FLEISCHMANN,  
PAUL A. SALEMBIER,  
CHAS. R. HENSCHEL,WM. H. SEAITCH,  
CHAS. E. LOTTE,  
MARK COWEN,WYLLYS TERRY,  
CURTIS J. BEARD,  
A. PORTFOLIO.W. F. H. KOELSCH,  
O. GODFREY BECKER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,112,203	\$1,236,599	\$914,262	\$278,349
Private securities .....	436,220	457,108	432,742	431,743
Real estate owned .....	5,152	5,194	7,311	54,569
Mortgages owned .....	57,736	59,988	57,870	.....
Loans and discounts secured by other collateral .....	2,197,063	1,703,772	2,537,297	2,121,383
Loans, discounts and bills purchased not secured by collateral .....	1,557,927	4,256,808	5,074,595	6,173,865
Overdrafts .....	2,673	652	975	3,070
Due from trust companies, banks and bankers .....	160,256	405,648	233,519	472,169
Specie .....	58,412	46,400	129,001	45,016
Other currency authorized by the laws of the United States .....	158,035	108,806	100,000	145,600
Cash items .....	207,365	331,608	385,792	441,146
Due from the Federal Reserve Bank of New York less offsets .....	933,178	1,222,598	1,514,522	1,632,405
Customers' liability on acceptance (per contra, see liabilities) .....	36,505	212,145	209,013	749,086
Assets not included in any of the above heads .....	18,415	36,980	23,888	18,516
Add for cents .....	7	6	6	6
Total resources .....	\$6,941,147	\$10,084,312	\$11,620,793	\$12,566,923
LIABILITIES				
Capital .....	\$200,000	\$300,000	\$300,000	\$600,000
Surplus, including all undivided profits .....	195,051	319,073	329,533	663,872
Preferred deposits, viz.:				
Due New York State savings banks .....	269	269	.....	.....
Due N. Y. State savings and loan associations, credit unions and land bank .....	5,096	1,824	1,964	5,131
Deposits by the State of New York .....	48,000	65,000	55,000	100,000
Other deposits secured by pledge of assets .....	341,000	6,000	115,000	63,218
Due depositors, not preferred .....	5,206,998	6,711,921	7,971,299	8,760,555
Bills payable .....	415,000	1,300,000	915,000	250,000
Rediscounts .....	435,250	1,118,057	1,643,073	1,286,528
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit .....	36,505	212,145	209,013	749,086
Other liabilities .....	57,975	50,019	80,908	88,530
Add for cents .....	3	4	3	3
Total liabilities .....	\$6,941,147	\$10,084,312	\$11,620,793	\$12,566,923



## 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,  
GATES W. MCGARRAH,

WALTER C. HUBBARD,  
JOHN MCHUGH,

JOHN R. WOOD,  
CHARLES S. SARGENT, JR.

JOSEPH S. HOUSE,

WM. H. CHILDS,

10

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$4,256,892	\$2,457,607	\$3,908,274	\$1,867,861
Private securities .....	1,025,260	986,554	1,238,449	784,470
Real estate owned .....	620,000	620,000	620,000	620,000
Mortgages owned .....	53,600	52,300	50,900	49,500
Loans and discounts secured by bond and mtg., deed or other real est. coll.	164,250	144,500	136,500	118,000
Loans and discounts secured by other collateral .....	13,315,963	15,691,782	15,238,307	19,896,524
Loans, discounts and bills purchased not secured by collateral .....	4,171,415	4,609,038	4,045,805	3,017,746
Overdrafts .....	12,804	16,766	6,431	5,071
Due from trust companies, banks and bankers .....	1,991,603	2,077,765	2,121,553	2,170,283
Specie .....	1,413,158	1,031,292	1,241,598	1,486,513
Other currency authorized by the laws of the United States .....	975,189	1,225,384	1,370,185	1,497,684
Cash items .....	2,175,806	2,514,165	2,524,877	2,637,594
Due from the Federal Reserve Bank of New York less offsets .....	747,013	1,071,429	793,251	338,075
Customers' liability on acceptances (per contra, see liabilities) .....	400,167	35,034	53,645	114,424
Assets not included in any of the above heads .....	800,799	433,526	789,560	940,241
Add for cents .....	3	4	2	4
Total resources .....	\$32,123,922	\$32,967,146	\$34,139,337	\$35,543,990
LIABILITIES				
Capital .....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits .....	1,242,663	1,346,707	1,328,861	1,351,526
Preferred deposits, viz.:				
Due New York State savings banks .....	87,306	89,611	91,409	82,850
Due New York State sav. and loan ass'ns, credit unions and land bank .....	24,079	15,275	11,496	4,912
Deposits by the State of New York .....	100,000	75,000	60,000	100,000
Other deposits secured by pledge of assets .....	864,000	50,000	909,826	344,028
Due depositors, not preferred .....	28,063,424	29,972,279	30,167,273	32,116,947
Due to trust companies, banks and bankers .....	193,238	277,976	303,530	182,193
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit .....	400,167	35,328	53,645	114,624
Other liabilities .....	149,042	104,967	213,294	246,907
Add for cents .....	3	3	3	3
Total liabilities .....	\$32,123,922	\$32,967,146	\$34,139,337	\$35,543,990

QUARTERLY STATEMENTS

289

NORTH AVENUE BANK OF NEW ROCHELLE — NEW ROCHELLE

HARRY E. COLWELL, *President.*

[4 North avenue; organized 1910]

J. W. SPALDING, *Cashier.*

DIRECTORS

FRED'K H. SEACORD,  
CHAS. F. STEHLIN,

HARRY E. COLWELL,  
DOMINICK GIRARDI,

THEO. WULF,  
J. ALBERT MAHLSTEDT,

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

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

GERARD H. BLUME,  
SIDNEY W. GOLDSMITH.

290

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$324,977	\$239,654	\$275,413	\$314,549
Private securities .....	90,590	89,570	129,762	121,111
Real estate owned .....	10,800	10,800	10,800	10,800
Mortgages owned .....	6,000	10,500	16,500	27,100
Loans and discounts secured by bond and mtg., deed or other real est. coll.	19,300	12,500	12,500	11,300
Loans and discounts secured by other collateral .....	40,120	221,980	234,858	206,345
Loans, discounts and bills purchased not secured by collateral .....	111,425	143,560	178,896	224,441
Overdrafts .....	25	209	176	88
Due from trust companies, banks and bankers .....	63,882	59,148	68,795	48,007
Specie .....	9,449	24,020	10,000	8,709
Other currency authorized by the laws of the United States .....	5,176	2,367	7,414	15,546
Cash items .....	1,986	3,920	2,874	5,722
Assets not included in any of the above heads .....	5,907	5,121	4,614	4,581
Add for cents .....	3	4	3	4
Total resources .....	\$689,640	\$823,353	\$952,605	\$998,303
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	28,542	27,586	30,138	33,200
Preferred deposits, viz.:				
Duc New York State savings banks .....	1,603	8,452	7,655	7,687
Deposits by the State of New York .....	17,000	17,000	17,000	17,000
Other deposits secured by pledge of assets .....	18,568	1,418	52,411	1,411
Due depositors, not preferred .....	551,518	707,894	772,634	877,478
Due to trust companies, banks and bankers .....	14,663	1,707	13,048	1,159
Other liabilities .....	7,743	9,294	9,716	10,365
Add for cents .....	3	2	3	3
Total liabilities .....	\$689,640	\$823,353	\$952,605	\$998,303

NORTHERN WESTCHESTER BANK — KATONAH

EDWIN LATHAM, *President.*

[Organized 1918]

EDWARD M. FIELDER, *Cashier.*

DIRECTORS

DE WITT BENEDICT,

CHAS. E. HAYDOCK,

FERD. T. HOPKINS, JR.,  
J. A. G. MCPHAIL,

H. Z. MAYNE,  
J. FRANKLIN RYAN.

F. B. STUDWELL,

EDWIN LATHAM,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$1,950	\$6,931	\$6,231	\$5,731
Private securities .....	58,361	70,081	76,816	79,519
Loans and discounts secured by other collateral .....	50,306	73,912	94,833	151,209
Loans, discounts and bills purchased not secured by collateral .....	30,895	34,185	45,585	34,458
Due from trust companies, banks and bankers .....	4,828	8,126	7,821	18,399
Specie .....	4,018	7,383	5,860	6,544
Other currency authorized by the laws of the United States .....	1,707	1,368	1,139	1,356
Cash items .....	2,928	1,781	3,548	6,629
Due from the Federal Reserve Bank of New York less offsets .....	5,835	13,434	14,054	24,396
Assets not included in any of the above heads .....	5,803	4,852	6,919	9,629
Add for cents .....	5	4	4	3
<b>Total resources .....</b>	<b>\$166,636</b>	<b>\$222,057</b>	<b>\$262,810</b>	<b>\$337,873</b>
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	25,295	26,460	26,978	27,831
Preferred deposits, viz.: Other deposits secured by pledge of assets .....			6,696	14,195
Due depositors, not preferred .....	90,943	145,085	178,185	244,896
Other liabilities .....	397	512	950	950
Add for cents .....	1		1	1
<b>Total liabilities .....</b>	<b>\$166,636</b>	<b>\$222,057</b>	<b>\$262,810</b>	<b>\$337,873</b>

QUARTERLY STATEMENTS

## 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,  
ROBERT C. WINMILL,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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$187,799	\$118,769	\$132,929	\$105,099
Private securities .....	68,965	68,965	64,095	64,095
Mortgages owned .....	31,700	28,200	23,700	26,007
Loans and discounts secured by bond and mtg., deed or other real est. coll.	24,495	45,130	40,489	39,788
Loans and discounts secured by other collateral .....	55,424	74,592	62,881	63,022
Loans, discounts and bills purchased not secured by collateral .....	298,657	344,759	400,408	365,945
Overdrafts .....	77	96	61	36
Due from trust companies, banks and bankers .....	66,906	99,035	71,139	124,142
Specie .....	2,568	1,191	2,169	2,610
Other currency authorized by the laws of the United States .....	20,000	32,000	32,000	23,000
Cash items .....	204	3,869	1,468	316
Assets not included in any of the above heads .....	32,776	29,163	27,024	27,601
Add for cents .....	2	3	4	5
<b>Total resources .....</b>	<b>\$789,573</b>	<b>\$845,772</b>	<b>\$858,367</b>	<b>\$841,666</b>
<b>LIABILITIES</b>				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	26,897	28,765	31,704	31,705
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	422	39,392	27,389	24,807
Due depositors, not preferred .....	722,395	749,645	772,426	700,240
Due to trust companies, banks and bankers .....				2,378
Rediscounts .....				55,000
Other liabilities .....	14,857	2,968	1,846	2,534
Add for cents .....	2	2	2	2
<b>Total liabilities .....</b>	<b>\$789,573</b>	<b>\$845,772</b>	<b>\$858,367</b>	<b>\$841,666</b>

## NORTH SIDE BANK OF BROOKLYN — BROOKLYN

PAUL E. BONNER, *President.*

[225-227 Havemeyer street; organized 1889]

HENRY BILLMAN, *Cashier.*

### DIRECTORS

ANDREW T. BAIRD,    PAUL E. BONNER,    T. WILLARD KILEY,    RALPH H. TIEBOUT,    HENRY BILLMAN,    WALTER H. GAHAGAN,    DANIEL J. LEARY,  
 WM. M. TOBIAS,    THOS. V. PATTERSON,    HENRY DOSCHER,    EDWARD MCGARVEY,    SAMUEL M. MEEKER,    DANIEL CANTY,    CHAS. J. SAMUEL.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$809,599	\$415,502	\$483,804	\$445,159
Private securities .....	235,510	304,870	373,862	347,143
Real estate owned .....	111,500	111,500	111,500	111,500
Mortgages owned .....	24,800	68,300	67,000	67,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	99,825	112,714	158,011	142,900
Loans and discounts secured by other collateral .....	1,777,624	2,454,993	2,932,671	2,622,421
Loans, discounts and bills purchased not secured by collateral .....	1,834,387	1,643,120	1,506,673	1,907,234
Due from trust companies, banks and bankers .....	772,022	511,302	427,671	581,260
Specie .....	126,706	142,382	97,658	115,736
Other currency authorized by the laws of the United States .....	296,500	334,975	292,400	469,650
Cash items .....	457,035	223,194	382,813	533,585
Due from the Federal Reserve Bank of New York less offsets .....	46,249	38,281	46,476	45,763
Customers' liability on acceptances (per contra, see liabilities) .....			654	7,012
Assets not included in any of the above heads .....	918,587	1,073,098	47,500	52,450
Add for cents .....	5	7	5	6
Total resources .....	\$7,510,349	\$7,437,238	\$6,928,698	\$7,448,819
LIABILITIES				
Capital .....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits .....	220,127	233,112	244,253	267,154
Preferred deposits, viz.:				
Due New York State savings banks .....	363,989	394,696	389,924	341,109
Deposits by the State of New York .....	32,000	32,000	32,000	32,000
Deposits by the Superintendent of Banks of the State of New York .....	18,000	43,000	43,000	43,000
Other deposits secured by pledge of assets .....	283,910	552,716	206,048	238,573
Deposits otherwise preferred .....	11,479	24,841	40,020	37,362
Due depositors, not preferred .....	5,458,542	4,890,507	5,310,848	5,823,656
Due to trust companies, banks and bankers .....	600	897	1,370	774
Rediscounts .....			400,000	400,000
Ac'ptances of drafts payable at a future date or auth'd by com'l letters of credit .....			654	7,012
Other liabilities .....	921,699	1,065,466	60,576	58,176
Add for cents .....	3	3	5	3
Total liabilities .....	\$7,510,349	\$7,437,238	\$6,928,698	\$7,448,819

QUARTERLY STATEMENTS

293

## THE NORTHVILLE BANK — NORTHVILLE

GEORGE N. BROWN, *President.*

[Main street; organized 1895]

BURDETT EGLIN, *Cashier.*

GEORGE N. BROWN,

BURDETT EGLIN,

CARL L. FRY,

DIRECTORS

WM. HARRIS,

JOHN A. WILLARD,

WM. H. MOSHER,

GEO. E. VAN ARNAM.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$93,570	\$122,908	\$100,249	\$114,994
Private securities .....	106,416	112,001	112,001	108,216
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 .....	22,800	17,100	18,464	18,385
Loans and discounts secured by other collateral .....	148,346	205,795	211,274	136,592
Loans, discounts and bills purchased not secured by collateral .....	227,018	195,243	206,933	223,713
Overdrafts .....	159	108	42	92
Due from trust companies, banks and bankers .....	28,213	24,509	48,526	90,886
Specie .....	3,580	6,007	5,359	1,990
Other currency authorized by the laws of the United States .....	10,486	11,600	15,500	18,234
Assets not included in any of the above heads .....	4,412	5,062	6,900	5,131
Add for cents .....	2	3	3	5
Total resources .....	\$655,002	\$710,336	\$735,251	\$728,238
LIABILITIES				
Capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits .....	81,284	80,937	82,543	84,973
Due depositors, not preferred .....	491,532	593,108	618,789	608,378
Due to trust companies, banks and bankers .....	185	350	1,219	385
Bills payable .....	50,000	.....	.....	.....
Other liabilities .....	2,000	5,939	2,700	4,500
Add for cents .....	1	2	.....	2
Total liabilities .....	\$655,002	\$710,336	\$735,251	\$728,238

OGDENSBURG BANK — OGDENSBURG

THOMAS SPRATT, *Vice-President.*

[63 Ford street; organized 1879]

SAMUEL W. LEONARD, *Cashier.*

SAMUEL W. LEONARD,

THOS. SPRATT,

DIRECTORS  
JOHN T. HANNAN,

FRANK C. CHAPMAN,

EDWARD L. STRONG.

RESOURCES	Statement of condition Feb. 12, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$400,750	\$268,450	\$278,100	\$194,250
Private securities.....	190,318	167,268	172,087	169,207
Real estate owned.....	25,500	25,500	25,500	25,500
Mortgages owned.....	1,640	3,523	1,440	1,380
Loans and discounts secured by bond and mtg., deed or other real est. coll.	52,077	52,521	48,059	42,835
Loans and discounts secured by other collateral.....	193,404	191,379	293,362	345,054
Loans, discounts and bills purchased not secured by collateral.....	644,364	699,867	713,348	737,860
Overdrafts.....	1,070	1,490	6,075	7,322
Due from trust companies, banks and bankers.....	292,342	380,919	387,665	103,591
Specie.....	2,819	3,398	3,996	3,446
Other currency authorized by the laws of the United States.....	16,205	18,737	22,519	25,673
Cash items.....	6,153	12,281	3,199	9,182
Assets not included in any of the above heads.....	4,008	5,538	4,564	4,414
Add for cents.....	5	4	4	5
Total resources.....	\$1,830,655	\$1,830,875	\$1,959,918	\$1,669,719
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	171,746	178,473	178,789	181,268
Preferred deposits, viz.:				
Due New York State savings banks.....	9,233	17,810	13,154	10,304
Other deposits secured by pledge of assets.....	69,632	24,668	41,699	32,493
Due depositors, not preferred.....	1,350,855	1,396,252	1,481,503	1,220,511
Due to trust companies, banks and bankers.....	24,039	3,456	33,170	11,501
Other liabilities.....	5,146	10,213	11,601	13,638
Add for cents.....	4	3	2	4
Total liabilities.....	\$1,830,655	\$1,830,875	\$1,959,918	\$1,669,719

QUARTERLY STATEMENTS

295

## OSBORNE BANK — EAST HAMPTON

CHARLES W. OSBORNE, *President.*

[Organized 1917]

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$89,338	\$101,174	\$120,444	\$136,851
Private securities . . . . .	158,266	132,323	136,169	141,032
Real estate owned . . . . .	22,213	22,213	22,213	22,213
Mortgages owned . . . . .	60,755	69,755	74,555	92,955
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	4,000	4,000	7,000	7,000
Loans and discounts secured by other collateral . . . . .	6,590	14,247	13,257	11,135
Loans, discounts and bills purchased not secured by collateral . . . . .	103,996	117,525	121,257	128,663
Overdrafts . . . . .	13	105	150	399
Due from trust companies, banks and bankers . . . . .	13,038	22,167	105,312	41,458
Specie . . . . .	879	860	1,147	1,145
Other currency authorized by the laws of the United States . . . . .	11,135	13,306	11,180	13,530
Assets not included in any of the above heads . . . . .	11,303	12,452	11,996	12,792
Add for cents . . . . .	4	3	4	4
Total resources . . . . .	\$481,530	\$510,130	\$624,684	\$609,177
LIABILITIES				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	33,961	35,727	35,838	38,101
Preferred deposits, viz.: Deposits by the State of New York . . . . .	24,500	24,500	22,000	22,000
Deposits otherwise preferred . . . . .			1,000	1,000
Due depositors, not preferred . . . . .	318,940	313,032	462,048	440,032
Due to trust companies, banks and bankers . . . . .	2,050	1,114	23	2,363
Bills payable . . . . .		30,000		
Other liabilities . . . . .	2,078	5,757	3,773	5,649
Add for cents . . . . .	1		2	2
Total liabilities . . . . .	\$481,530	\$510,130	\$624,684	\$609,177



OYSTER BAY BANK — OYSTER BAY

E. MORGAN GRIFFIN, *President.*

[Audrey avenue; organized 1890]

EDWARD F. CHESHIRE, *Cashier.*

DIRECTORS

GEORGE W. FALLER,  
AMOS J. PHIPPS,

CHAS. H. BAYLES,  
SAMUEL Y. BAYLES,

WM. M. DEAN, JR.,  
E. MORGAN GRIFFIN,

ERNEST K. HUTCHINSON,  
ELISHA N. HUTCHINSON,

GEORGE B. POWERS,  
EDWARD A. HEGEMAN.

ALBERT CHESHIRE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$132,870	\$109,407	\$109,407	\$89,346
Private securities .....	321,782	320,753	327,455	350,316
Real estate owned .....	25,000	33,559	33,559	33,459
Mortgages owned .....	61,450	75,300	76,800	76,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	11,700	11,327	10,950	10,477
Loans and discounts secured by other collateral .....	107,069	157,998	158,848	222,382
Loans, discounts and bills purchased not secured by collateral .....	124,093	167,970	130,208	122,062
Due from trust companies, banks and bankers .....	47,886	126,908	49,020	70,856
Specie .....	4,237	6,313	7,360	6,892
Other currency authorized by the laws of the United States .....	31,421	41,507	23,304	33,966
Cash items .....	943	7,769	3,291	1,654
Due from the Federal Reserve Bank of New York less offsets .....	75,493	80,320	79,999	80,000
Assets not included in any of the above heads .....	236,933	111,412	202,995	159,187
Add for cents .....	4	6	5	4
<b>Total resources .....</b>	<b>\$1,180,881</b>	<b>\$1,250,549</b>	<b>\$1,213,201</b>	<b>\$1,257,401</b>
LIABILITIES				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	67,672	71,142	73,837	77,775
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	126,387	77,048	54,403	47,016
Due depositors, not preferred .....	933,481	1,049,105	1,030,618	1,075,414
Due to trust companies, banks and bankers .....		927		2,272
Other liabilities .....	3,340	2,326	4,341	4,922
Add for cents .....	1	1	2	2
<b>Total liabilities .....</b>	<b>\$1,180,881</b>	<b>\$1,250,549</b>	<b>\$1,213,201</b>	<b>\$1,257,401</b>

QUARTERLY STATEMENTS

## THE PACIFIC BANK—NEW YORK CITY

[470 Broadway; organized 1869]

O. H. CHENEY, *President*.J. C. LAWRENCE, *Asst. Cashier*.

## DIRECTORS

HERMAN W. HOOPS,  
WILLIAM H. BROWNING,  
W. H. BENNETT,WM. SKINNER,  
CARL VIETOR,  
LEWIS L. CLARKE,O. H. CHENEY,  
JAMES W. CROMWELL,  
JOHN T. TERRY,JNO. F. DEGENER,  
F. C. BESWELL,  
WILLIAM R. ROSE,J. H. WALBRIDGE,  
DANIEL G. TENNEY,  
FRANCIS R. MASTERS,GEO. LEGG,  
JAS. A. SMITH,  
THEODORE H. BANKS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$1,671,976	\$763,362	\$492,482	\$442,759
Private securities . . . . .	4,600	4,600	4,600	4,600
Real estate owned . . . . .	70,000	70,000	65,000	65,000
Loans and discounts secured by other collateral . . . . .	4,149,618	5,093,836	4,855,737	4,892,236
Loans, discounts and bills purchased not secured by collateral . . . . .	9,600,611	11,196,691	15,807,084	16,635,715
Overdrafts . . . . .	1,214	565	3,096	934
Due from trust companies, banks and bankers . . . . .	1,802,113	2,159,672	1,015,913	490,108
Specie . . . . .	99,701	123,813	119,714	135,895
Other currency authorized by the laws of the United States . . . . .	872,070	785,755	1,294,056	1,685,245
Cash items . . . . .	1,409,373	2,211,317	3,427,483	2,862,588
Due from the Federal Reserve Bank of New York less offsets . . . . .	1,974,305	2,683,471	5,516,610	6,925,409
Customers' liability on acceptances (per contra, see liabilities) . . . . .	1,365,356	1,215,705	1,647,805	1,633,705
Assets not included in any of the above heads . . . . .	7,893	8,631	6,850	2,533
Add for cents . . . . .	3	4	4	6
Total resources . . . . .	\$23,028,833	\$26,317,422	\$34,256,434	\$35,776,733
LIABILITIES				
Capital . . . . .	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits . . . . .	1,134,838	1,164,302	1,174,646	1,153,871
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	548,470	399,852	511,528	384,959
Deposits otherwise preferred . . . . .				58,000
Due depositors, not preferred . . . . .	19,074,014	22,253,460	25,407,226	28,514,753
Due to trust companies, banks and bankers . . . . .	107,867	568,086	933,114	676,176
Bills payable . . . . .				629,062
Rediscounts . . . . .	678,182	300,000	4,097,856	2,275,110
Ac'ptes of drafts p'y'ble at a future date or auth'd by com'l letters of credit . . . . .	911,107	1,006,384	1,423,470	1,304,507
Other liabilities . . . . .	74,352	125,335	208,592	280,292
Add for cents . . . . .	3	3	2	3
Total liabilities . . . . .	\$23,028,833	\$26,317,422	\$34,256,434	\$35,776,733

## THE PATCHOGUE BANK — PATCHOGUE

JOHN A. POTTER, *President.*

[44 West Main street; organized 1884]

FRANK A. POTTER, *Cashier.*

### DIRECTORS

JOHN A. POTTER,  
NATHANIEL O. SWEZEY,  
J. ROBERT BAILEY,

JESSE C. MILLS,  
FRED B. NEWINS,  
DANIEL R. DAVIS,

JOHN M. PRICE,  
GEO. H. FURMAN,  
CORYDON V. SEARING,

JOHN J. ROE,  
HOWARD S. CONKLIN,  
WILLIAM H. ALDRICH,

ARCHIBALD S. HAVENS,  
JOS. T. LOSEE,  
JAMES H. SNEDECOR.

FRANK OVERTON,  
JAMES H. MILLS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12 1919
Stock and bond investments, viz.:				
Public securities .....	\$178,693	\$119,310	\$126,335	\$113,535
Private securities .....	103,228	114,250	115,975	118,956
Real estate owned .....	29,457	29,457	38,707	38,707
Mortgages owned .....	59,925	57,675	48,425	49,125
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	43,408	34,283	32,733	32,083
Loans and discounts secured by other collateral .....	36,285	167,670	290,194	252,682
Loans, discounts and bills purchased not secured by collateral .....	271,899	309,025	292,103	296,917
Overdrafts .....	10			
Due from trust companies, banks and bankers .....	86,217	59,773	70,732	60,068
Specie .....	7,000	4,815	6,577	6,210
Other currency authorized by the laws of the United States .....	21,941	28,185	23,457	51,936
Cash items .....	3,321	1,697	798	1,432
Assets not included in any of the above heads .....	12,387	11,122	11,071	14,408
Add for cents .....	4	4	5	5
<b>Total resources .....</b>	<b>\$853,775</b>	<b>\$937,266</b>	<b>\$1,057,112</b>	<b>\$1,036,064</b>
	<b>LIABILITIES</b>			
Capital .....	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits .....	81,970	80,742	86,087	91,455
Preferred deposits, viz.:				
Due New York State savings banks .....	16,627	16,947	11,866	11,199
Other deposits secured by pledge of assets .....	5,392	6,854	6,389	6,439
Due depositors, not preferred .....	628,063	741,075	872,934	845,585
Due to trust companies, banks and bankers .....	25,000			
Other liabilities .....	21,722	16,647	4,834	6,384
Add for cents .....	1	1	2	2
<b>Total liabilities .....</b>	<b>\$853,775</b>	<b>\$937,266</b>	<b>\$1,057,112</b>	<b>\$1,036,064</b>

QUARTERLY STATEMENTS

299

**THE PECONIC BANK — SAG HARBOR**  
 [Organized 1889]

WILLIAM E. DENISON, *President.*

FRANK W. CORWIN, *Cashier.*

DIRECTORS

W.M. E. DENISON,

OLIN M. EDWARDS,  
FRANK W. CORWIN,

CLIFFORD J. FOSTER,  
W.M. R. REIMANN,

EVERETT L. TINDALL,  
CASPER SCHAEFER.

JOHN M. WOODWARD,

HENRY F. COOK,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$40,295	\$23,300	\$28,300	\$16,888
Private securities .....	19,371	18,711	18,711	28,473
Mortgages owned .....	1,435	1,435	1,435	1,435
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	1,275	1,275	1,275	1,275
Loans and discounts secured by other collateral .....	76,016	102,172	109,517	142,613
Loans, discounts and bills purchased not secured by collateral .....	76,150	86,592	85,410	80,270
Overdrafts .....	870	1,304	2,138	1,133
Due from trust companies, banks and bankers .....	31,274	22,474	73,803	22,905
Specie .....	2,655	2,997	1,448	3,785
Other currency authorized by the laws of the United States .....	5,000	9,000	8,000	11,000
Cash items .....	2,392	4,449	2,593	9,348
Assets not included in any of the above heads .....	1,887	2,105	4,992	6,847
Add for cents .....	2	3	4	3
Total resources .....	\$258,622	\$275,817	\$337,626	\$325,975
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	22,915	22,974	24,439	25,906
Preferred deposits, viz.: Due New York State savings banks .....	4,993	6,421	2,931	3,396
Due depositors, not preferred .....	202,474	216,333	283,140	267,469
Due to trust companies, banks and bankers .....	2,484	4,174	1,159	3,493
Other liabilities .....	754	913	955	709
Add for cents .....	2	2	2	2
Total liabilities .....	\$258,622	\$275,817	\$337,626	\$325,975

THE PEOPLE'S BANK OF BUFFALO — BUFFALO

A. D. BISSELL, *President.*

[224 Main street; organized 1889]

C. G. FEIL, *Cashier.*

DIRECTORS

A. D. BISSELL,  
E. H. HUTCHINSON,

C. R. HUNTLEY,  
JOHN HUGHES,

HOWARD BISSELL,  
A. D. SKES,

FRANK S. MCGRAW,  
S. B. EAGAN,

E. J. NEWELL,  
D. J. KENEFFICK,

FRANK E. WATTLES,  
BRADLEY GOODYEAR.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$3,281,331	\$2,408,365	\$2,349,125	\$1,881,088
Private securities.....	1,705,588	1,653,677	1,674,283	1,640,184
Real estate owned.....	250,000	250,000	250,000	250,000
Mortgages owned.....	28,141	62,493	63,619	61,872
Loans and discounts secured by bond and mtg., deed or other real est. coll.	517,576	475,286	483,138	502,400
Loans and discounts secured by other collateral.....	5,023,883	5,079,308	5,666,094	5,745,802
Loans, discounts and bills purchased not secured by collateral.....	3,168,655	3,909,181	4,246,699	4,363,232
Overdrafts.....	6,788	9,544	4,373	6,459
Due from trust companies, banks and bankers.....	1,357,734	1,004,223	749,079	819,057
Specie.....	115,720	47,082	53,974	49,288
Other currency authorized by the laws of the United States.....	759,756	329,931	280,986	305,702
Cash items.....	227,029	336,385	265,493	350,525
Due from the Federal Reserve Bank of New York less offsets.....	85,949	1,540,840	1,722,018	1,806,537
Customers' liability on acceptances (per contra, see liabilities).....	25,000	54,000	.....	100,000
Assets not included in any of the above heads.....	45,218	37,519	42,673	48,981
Add for cents.....	5	3	5	5
Total resources.....	\$16,598,373	\$17,197,837	\$17,851,559	\$17,931,132
LIABILITIES				
Capital.....	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits.....	860,486	863,496	905,757	920,622
Preferred deposits, viz.:				
Due New York State savings banks.....	715,615	768,589	592,236	641,344
Due New York State sav. and loan ass'ns, credit unions and land bank.....	115,722	90,409	103,049	72,466
Deposits by the State of New York.....	157,000	157,000	140,000	164,000
Other deposits secured by pledge of assets.....	1,609,039	649,729	228,252	67,252
Due depositors, not preferred.....	11,243,145	11,993,779	13,477,495	13,664,706
Due to trust companies, banks and bankers.....	1,191,128	1,304,312	1,188,769	1,109,128
Bills payable.....	.....	750,000	500,000	500,000
Acc'ts of drafts p'y'ble at a future date or auth'd by com'l letters of credit.....	25,000	54,000	.....	100,000
Other liabilities.....	81,236	66,520	115,999	91,611
Add for cents.....	2	3	2	3
Total liabilities.....	\$16,598,373	\$17,197,837	\$17,851,559	\$17,931,132

QUARTERLY STATEMENTS

301

## PEOPLE'S BANK OF EVANS MILLS — EVANS MILLS

OREN S. PICKARD *President.*

[Organized 1919]

C. W. CRYSLER *Treasurer.*

## DIRECTORS

F. J. BAUMERT,  
J. P. LORTSCHER,W. M. COMSTOCK,  
OREN S. PICKARD,C. B. FLETCHER,  
E. G. ROGERS,S. N. GOULD,  
E. J. WALRATH,L. G. HAWN,  
C. E. WARD.

H. A. HICKOK,

RESOURCES	Statement of condition Feb. 12, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12 1919
Stock and bond investments, viz.:				
Public securities .....			\$1,000	\$5,787
Real estate owned .....				3,158
Loans and discounts secured by other collateral .....				8,170
Loans discounts and bills purchased not secured by collateral .....			959	70,945
Overdrafts .....				1
Due from trust companies, banks and bankers .....			80,815	33,541
Specie .....			443	394
Other currency authorized by the laws of the United States .....			8,620	9,498
Cash items .....				8
Assets not included in any of the above heads .....			806	2,624
Add for cents .....			2	6
Total resources .....			\$92,645	\$134,132
LIABILITIES				
Capital .....			\$50,000	\$50,000
Surplus, including all undivided profits .....			10,020	10,382
Due depositors, not preferred .....			32,625	73,173
Other liabilities .....				576
Add for cents .....				1
Total liabilities .....			\$92,645	\$134,132

THE PEOPLE'S BANK OF HAMBURG — HAMBURG

GEORGE A. DRUMMER, *President.*

[46 Main street; organized 1891]

H. R. STRATEMEIER, *Cashier.*

DIRECTORS

J. FRANK SCHUMMER,

FRED C. BONNET,  
CARLTON E. ENO,

H. R. STRATEMEIER,  
CLARENCE L. BASTIAN,

J. W. SALISBURY,  
HAROLD V. COOK.

J. H. KESTER,

GEORGE A. DRUMMER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$302,991	\$236,609	\$171,583	\$143,483
Private securities.....	101,420	106,816	111,938	103,088
Real estate owned.....	28,650	25,000	25,000	25,000
Mortgages owned.....	127,980	145,420	157,370	178,270
Loans and discounts secured by bond and mtg., deed or other real est. coll.	41,069	38,171	34,914	31,951
Loans and discounts secured by other collateral.....	140,908	153,196	219,242	230,677
Loans, discounts and bills purchased not secured by collateral.....	285,635	351,518	396,935	461,457
Overdrafts.....	169	1,433	238	1,226
Due from trust companies, banks and bankers.....	116,940	47,961	60,524	39,210
Specie.....	5,159	3,996	3,319	5,032
Other currency authorized by the laws of the United States.....	26,080	25,137	23,275	27,231
Assets not included in any of the above heads.....	8,623	9,530	8,480	9,272
Add for cents.....	4	4	4	4
<b>Total resources.....</b>	<b>\$1,185,628</b>	<b>\$1,144,791</b>	<b>\$1,212,822</b>	<b>\$1,255,901</b>
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	63,899	61,450	64,917	67,153
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank.....	11,148	9,102	10,479	8,950
Deposits by the State of New York.....	22,000	22,330	20,000	20,000
Other deposits secured by pledge of assets.....	20,188	20,345	14,947	5,947
Due depositors, not preferred.....	933,392	881,561	995,478	1,027,349
Due to trust companies, banks and bankers.....		4,000		
Bills payable.....	100,000	75,000	55,000	30,000
Rediscounts.....		40,000	17,000	57,000
Other liabilities.....	5,000	1,000	5,000	9,500
Add for cents.....	1	3	1	2
<b>Total liabilities.....</b>	<b>\$1,185,628</b>	<b>\$1,144,791</b>	<b>\$1,212,822</b>	<b>\$1,255,901</b>

QUARTERLY STATEMENTS

303

THE PEOPLE'S BANK OF HAVERSTRAW — HAVERSTRAW

EVERETT FOWLER, *President.*

[1 Broadway; organized 1887]

O. E. REYNOLDS, *Cashier.*

EVERETT FOWLER,

CHARLES F. FREYBOGLE,

DIRECTORS  
CALVIN T. ALLISON,  
O. E. REYNOLDS.

JAS. H. MORRISSEY,

E. O. ROSE,

DENTON FOWLER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$178,988	\$273,257	\$191,072	\$185,502
Private securities . . . . .	233,788	237,051	225,143	224,561
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 . . . . .	10,010	10,015	9,019	9,003
Loans and discounts secured by other collateral . . . . .	95,057	92,925	86,800	138,056
Loans, discounts and bills purchased not secured by collateral . . . . .	297,786	331,905	315,800	297,725
Overdrafts . . . . .	2,366	3,221	4,276	4,656
Due from trust companies, banks and bankers . . . . .	104,605	63,822	73,334	85,010
Specie . . . . .	23,545	32,490	34,837	27,592
Other currency authorized by the laws of the United States . . . . .	29,714	62,972	34,772	29,863
Cash items . . . . .	685	5,880	3,600	2,780
Assets not included in any of the above heads . . . . .	9,919	8,864	10,415	10,212
Add for cents . . . . .	6	6	6	4
<b>Total resources . . . . .</b>	<b>\$1,004,469</b>	<b>\$1,137,418</b>	<b>\$1,004,074</b>	<b>\$1,029,965</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits . . . . .	198,153	197,544	184,042	187,009
Preferred deposits, viz.:				
Due N. Y. State savings and loan associations, credit unions and land bank	6,964	14,305	9,079	5,803
Deposits by the State of New York . . . . .	20,375	.....	25,482	10,229
Due depositors, not preferred . . . . .	651,630	748,020	729,884	742,378
Due to trust companies, banks and bankers . . . . .	.....	2,069	983	33
Bills payable . . . . .	75,000	120,000	.....	30,000
Other liabilities . . . . .	2,345	5,479	4,602	4,511
Add for cents . . . . .	2	1	2	2
<b>Total liabilities . . . . .</b>	<b>\$1,004,469</b>	<b>\$1,137,418</b>	<b>\$1,004,074</b>	<b>\$1,029,965</b>



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. BEHLEN,

FRANK ADAMS,  
EDWARD WELLS,  
WM. H. MATLENDER,

DAVID A. HAYS,  
EDWARD C. DECKER,  
CHARLES KING.

DANIEL S. GRAHAM,  
E. M. KENNEDY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$762,043	\$485,867	\$463,969	\$468,787
Private securities . . . . .	884,475	994,768	1,014,736	1,015,325
Real estate owned . . . . .	47,391	47,404	47,404	47,554
Mortgages owned . . . . .	29,300	29,300	29,300	29,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	57,859	58,484	55,490	55,540
Loans and discounts secured by other collateral . . . . .	498,871	583,159	468,370	376,859
Loans, discounts and bills purchased not secured by collateral . . . . .	972,725	1,099,214	1,232,039	1,169,941
Overdrafts . . . . .	188	287	148	120
Due from trust companies, banks and bankers . . . . .	301,278	56,934	256,944	406,476
Specie . . . . .	13,684	15,859	16,089	15,240
Other currency authorized by the laws of the United States . . . . .	62,000	64,350	77,000	79,183
Cash items . . . . .	16,295	27,115	18,678	30,375
Due from the Federal Reserve Bank of New York less offsets . . . . .	62,591	38,200	12,431	3,734
Assets not included in any of the above heads . . . . .	13,209	11,795	19,163	13,375
Add for cents . . . . .	5	6	4	6
Total resources . . . . .	\$3,721,914	\$3,512,742	\$3,741,795	\$3,711,815
LIABILITIES				
Capital . . . . .	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits . . . . .	318,519	329,423	350,607	346,729
Preferred deposits, viz.: Other deposits secured by pledge of assets . . . . .	133,690	20,271	149,143	66,954
Due depositors, not preferred . . . . .	2,908,403	2,507,516	2,727,128	2,970,795
Due to trust companies, banks and bankers . . . . .	1,514	4,349	2,679	18,942
Bills payable . . . . .	150,000	300,000	300,000	100,000
Other liabilities . . . . .	9,786	151,181	12,237	8,393
Add for cents . . . . .	2	2	1	2
Total liabilities . . . . .	\$3,721,914	\$3,512,742	\$3,741,795	\$3,711,815

QUARTERLY STATEMENTS

PEOPLE'S BANK OF NIAGARA FALLS — NIAGARA FALLS

GEO. W. WHITEHEAD, *President*. [1922 Main street; organized 1886 as Bank of Suspension Bridge] HENRY J. HILLER, *Cashier*.

JOHN O. CHAPIN, GEORGE F. NYE, HENRY J. HILLER, DIRECTORS  
 L. S. SILBERBERG, CLINTON N. DAGGETT, FRANK E. JOHNSON,  
 JAMES T. LOW, GEO. W. WHITEHEAD.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$518,439	\$519,486	\$533,781	\$450,239
Private securities.....	250,306	266,377	260,044	252,778
Real estate owned.....	52,691	77,179	77,015	75,636
Mortgages owned.....	51,073	42,376	41,326	40,926
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	265,644	271,240	284,618	249,302
Loans and discounts secured by other collateral.....	415,769	550,499	518,611	755,771
Loans, discounts and bills purchased not secured by collateral.....	291,457	337,279	308,461	331,629
Overdrafts.....	4	70	6	38
Due from trust companies, banks and bankers.....	590,907	409,809	523,351	521,633
Specie.....	5,850	16,397	8,511	7,772
Other currency authorized by laws of the United States.....	48,197	58,615	57,109	99,590
Cash items.....	7,879	22,625	28,034	13,344
Assets not included in any of the above heads.....	43,469	15,324	24,288	42,200
Add for cents.....	7	4	7	7
<b>Total resources.....</b>	<b>\$2,541,692</b>	<b>\$2,587,280</b>	<b>\$2,665,162</b>	<b>\$2,840,865</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	138,660	146,856	152,929	153,638
Preferred deposits, viz.:				
Deposits by the State of New York.....	24,000	24,000	24,000	24,000
Other deposits secured by pledge of assets.....	20,000	.....	35,000	.....
Due depositors, not preferred.....	2,164,958	2,288,972	2,268,678	2,470,900
Due to trust companies, banks and bankers.....	82,032	17,392	67,913	58,803
Other liabilities.....	12,042	10,060	16,640	33,522
Add for cents.....	.....	.....	2	2
<b>Total liabilities.....</b>	<b>\$2,541,692</b>	<b>\$2,587,280</b>	<b>\$2,665,162</b>	<b>\$2,840,865</b>

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,

F. A. STOUGHTON,  
J. L. BROWN.

JAS. A. COX,

C. S. FERRIS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$157,894	\$125,285	\$137,364	\$144,515
Private securities.....	150,768	152,145	157,648	163,425
Real estate owned.....	13,000	13,000	13,000	13,000
Mortgages owned.....	5,000	7,500	7,500	7,500
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	10,016	15,691	15,380	15,007
Loans and discounts secured by other collateral.....	240,562	211,365	220,306	228,726
Loans, discounts and bills purchased not secured by collateral.....	365,193	456,508	438,994	483,222
Overdrafts.....	1,499	175	368	302
Due from trust companies, banks and bankers.....	70,788	100,987	154,289	118,759
Specie.....	7,559	7,538	7,393	8,242
Other currency authorized by the laws of the United States.....	14,653	18,622	14,915	25,214
Cash items.....	2,968	6,271	6,669	2,830
Assets not included in any of the above heads.....	3,855	1,914	4,548	8,221
Add for cents.....	4	4	5	4
<b>Total resources.....</b>	<b>\$1,043,759</b>	<b>\$1,117,005</b>	<b>\$1,178,379</b>	<b>\$1,218,967</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	81,760	84,759	88,706	93,702
Preferred deposits, viz.:				
Due New York State sav. and loan ass'n, credit unions and land bank.....	7,883	138	1,510	3,162
Other deposits secured by pledge of assets.....	11,234	11,250	12,250	1,250
Deposits otherwise preferred.....	9,735	.....	.....	.....
Due depositors, not preferred.....	761,356	817,167	854,061	883,472
Due to trust companies, banks and bankers.....	837	2,230	416	345
Bills payable.....	.....	30,000	50,000	.....
Rediscounts.....	65,000	65,000	65,000	130,000
Other liabilities.....	5,950	6,460	6,434	7,034
Add for cents.....	4	1	2	2
<b>Total liabilities.....</b>	<b>\$1,043,759</b>	<b>\$1,117,005</b>	<b>\$1,178,379</b>	<b>\$1,218,967</b>

QUARTERLY STATEMENTS

307

**THE PEOPLE'S BANK OF TROY — TROY**  
 [604 Second avenue; organized 1889]

F. B. TWINING, *President.*

A. B. COBDEN, *Cashier.*

DIRECTORS

C. L. PINE,  
A. P. MCKEAN,

F. B. TWINING,  
J. H. LYONS,

J. J. CHILD,  
A. B. COBDEN,

W. H. DRAFER,  
H. E. NORTHRUP,

W. BOLTON,  
I. A. ROWE.

W. H. DENNIN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$289,900	\$234,250	\$239,850	\$229,650
Private securities .....	88,135	75,583	75,583	75,584
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 .....	14,087	17,813	20,847	22,970
Loans and discounts secured by other collateral .....	425,299	466,936	470,072	448,463
Loans, discounts and bills purchased not secured by collateral .....	379,513	331,714	361,722	380,413
Overdrafts .....	3	.....	.....	.....
Due from trust companies, banks and bankers .....	93,094	99,573	160,679	198,777
Specie .....	7,065	7,308	3,929	7,088
Other currency authorized by the laws of the United States .....	38,020	37,406	37,582	25,239
Cash items .....	4,460	4,861	1,546	7,897
Assets not included in any of the above heads .....	3,848	6,637	9,957	6,926
Add for cents .....	5	4	4	4
<b>Total resources .....</b>	<b>\$1,348,429</b>	<b>\$1,287,085</b>	<b>\$1,386,771</b>	<b>\$1,408,011</b>
LIABILITIES				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	137,919	140,082	149,290	150,752
Preferred deposits, viz.: Deposits by the State of New York .....	31,000	31,000	31,000	31,000
Due depositors, not preferred .....	995,226	999,340	1,091,442	1,096,930
Due to trust companies, banks and bankers .....	.....	5,568	.....	11,214
Other liabilities .....	84,283	11,093	15,038	18,114
Add for cents .....	1	2	1	1
<b>Total liabilities .....</b>	<b>\$1,348,429</b>	<b>\$1,287,085</b>	<b>\$1,386,771</b>	<b>\$1,408,011</b>

THE PEOPLE'S STATE BANK OF EAST RANDOLPH — EAST RANDOLPH  
 W. E. SEARLE, *President*. [Organized 1891] S. C. HENNING, *Cashier*.

S. C. HENNING,      W. A. MILLS,      DIRECTORS      R. T. SEARLE,      M. D. JOHNSON.  
 W. E. SEARLE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$2,084	\$1,400	\$1,400	\$1,400
Real estate owned.....	2,500	2,500	2,500	2,800
Mortgages owned.....	3,940	3,890	10,120	10,120
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	7,525	7,525	7,525	6,300
Loans and discounts secured by other collateral.....	30,656	31,156	30,056	30,221
Loans, discounts and bills purchased not secured by collateral.....	141,248	158,623	169,979	167,165
Overdrafts.....	644	348	1,042	1,337
Due from trust companies, banks and bankers.....	48,413	42,465	63,851	84,359
Specie.....	1,635	1,396	1,426	1,301
Other currency authorized by the laws of the United States.....	7,983	7,376	6,255	9,156
Cash items.....	41	149	1,010	1,560
Assets not included in any of the above heads.....	950	1,250	1,050	2,220
Add for cents.....	3	2	2	2
Total resources.....	\$247,622	\$258,080	\$296,216	\$317,941
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	29,466	29,158	30,578	30,774
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	2,000			
Due depositors, not preferred.....	190,154	201,052	238,907	259,600
Due to trust companies, banks and bankers.....	51	1,620	680	345
Other liabilities.....	950	1,250	1,050	2,220
Add for cents.....	1		1	2
Total liabilities.....	\$247,622	\$258,080	\$296,216	\$317,941

QUARTERLY STATEMENTS

309

## THE PHOENIX BANK — PHOENIX

J. A. HAWKS, *President.*

[Organized 1869]

E. G. HUTCHINSON, *Cashier.*

J. A. HAWKS,

C. E. HUTCHINSON,

DIRECTORS  
K. N. SWEET,

E. G. HUTCHINSON,

F. W. HOEFLER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$106,479	\$108,974	\$81,027	\$81,381
Private securities .....	34,644	34,644	65,380	67,365
Real estate owned .....	17,000	16,850	16,850	17,000
Mortgages owned .....	23,440	26,190	21,690	25,690
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	19,000	19,000	19,000	19,000
Loans and discounts secured by other collateral .....	2,500	5,500	9,015	10,050
Loans, discounts and bills purchased not secured by collateral .....	187,542	176,615	186,655	184,506
Overdrafts .....	234	1,342	626	73
Due from trust companies, banks and bankers .....	61,605	90,836	56,691	77,481
Specie .....	830	620	510	885
Other currency authorized by the laws of the United States .....	23,612	18,734	15,105	22,313
Cash items .....	831	1,021	1,792	354
Customers' liability on acceptances (per contra, see liabilities) .....	18,307	6,031	6,638	21,473
Assets not included in any of the above heads .....	5,700	5,800	4,800	4,950
Add for cents .....	2	3	3	3
Total resources .....	\$501,726	\$512,160	\$485,782	\$532,524
LIABILITIES				
Capital .....	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits .....	20,334	18,762	23,600	25,465
Preferred deposits, viz.: Deposits otherwise preferred .....	15,214	39,404	15,099	7,657
Due depositors, not preferred .....	409,434	408,520	401,619	438,875
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....	18,307	6,031	6,638	21,473
Other liabilities .....	3,435	4,441	3,825	4,052
Add for cents .....	2	2	1	2
Total liabilities .....	\$501,726	\$512,160	\$485,782	\$532,524

POWER CITY BANK — NIAGARA FALLS

PAUL A. SCHOELLKOPF, *President.*

[207 Fall street; organized 1893]

FRANK A. SCHUMACHER, *Cashier.*

DIRECTORS

PAUL A. SCHOELLKOPF,  
FREDERICK CHORMANN,

JOS. E. MONTAGUE,  
FRANCIS H. SALT,

CHAS. E. HAEBERLE,  
EDSON P. PFOHL,

FRED MASON,  
FRANK J. TONE,

FRED J. COE,  
ISAAC R. EDMANDS.

MORRIS COHN, JR.,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$1,947,538	\$897,391	\$586,626	\$570,151
Private securities . . . . .	173,566	181,878	303,000	177,025
Mortgages owned . . . . .	2,974	2,974	2,974	2,974
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	39,578	55,324	42,514	31,904
Loans and discounts secured by other collateral . . . . .	3,792,703	4,027,866	3,459,743	3,155,610
Loans, discounts and bills purchased not secured by collateral . . . . .	1,977,868	2,841,843	3,368,964	3,170,286
Overdrafts . . . . .	1,154	2,331	423	1,019
Due from trust companies, banks and bankers . . . . .	563,587	727,178	578,543	501,330
Specie . . . . .	10,313	20,069	12,818	10,933
Other currency authorized by the laws of the United States . . . . .	237,634	100,567	137,723	190,571
Cash items . . . . .	32,782	50,469	53,671	23,088
Due from the Federal Reserve Bank of New York less offsets . . . . .	432,953	472,643	693,259	622,379
Assets not included in any of the above heads . . . . .	27,755	10,326	28,367	22,091
Add for cents . . . . .	4	4	5	5
<b>Total resources . . . . .</b>	<b>\$9,240,412</b>	<b>\$9,390,863</b>	<b>\$9,271,630</b>	<b>\$8,479,366</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits . . . . .	409,338	444,777	484,057	484,561
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	241,628	180,336	273,650	240,657
Due New York State sav. and loan ass'n, credit unions and land bank . . . . .	171,294	44,242	33,011	31,892
Deposits by the State of New York . . . . .	101,000	101,000	90,000	90,000
Other deposits secured by pledge of assets . . . . .	438,804	193,054	190,179	77,576
Deposits otherwise preferred . . . . .	100,153	77,494	74,285	158,276
Due depositors, not preferred . . . . .	5,575,387	6,491,742	6,943,502	6,553,102
Due to trust companies, banks and bankers . . . . .	15,806	18,753	9,922	17,568
Bills payable . . . . .	917,526	755,043	663,841	338,441
Other liabilities . . . . .	969,473	784,417	209,179	187,290
Add for cents . . . . .	3	5	4	3
<b>Total liabilities . . . . .</b>	<b>\$9,240,412</b>	<b>\$9,390,863</b>	<b>\$9,271,630</b>	<b>\$8,479,366</b>

QUARTERLY STATEMENTS

## PRATTSBURGH STATE BANK — PRATTSBURGH

IRA C. PRATT, *President.*

[Organized 1904]

WILLIAM CUFFNEY, *Cashier.*

## DIRECTORS

EMMET F. STONE,

IRA C. PRATT,

FRED E. BLOOD,  
WM. B. PRATT,JOS. G. MCCONNELL,  
HERBERT SCOFIELD.

WM. CUFFNEY,

WM. McMICHAEL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....	\$168,187	\$180,559	\$182,463	\$189,974
Real estate owned.....	7,500	7,500	7,400	7,300
Mortgages owned.....	17,830	23,630	26,730	32,330
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	15,975	16,675	9,475	7,600
Loans and discounts secured by other collateral.....	43,200	32,459	30,951	24,587
Loans, discounts and bills purchased not secured by collateral.....	105,202	115,811	123,161	114,252
Overdrafts.....	62	2	45	1
Due from trust companies, banks and bankers.....	86,477	61,144	44,457	97,098
Specie.....	2,397	2,640	2,072	2,472
Other currency authorized by the laws of the United States.....	6,041	7,460	6,156	9,536
Assets not included in any of the above heads.....	4,600	4,500	3,800	4,000
Add for cents.....	3	3	4	3
Total resources.....	\$457,474	\$452,383	\$439,714	\$489,153
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	45,059	45,748	48,476	49,374
Preferred deposits, viz.: Deposits by the State of New York.....	14,500	14,500	13,000	13,000
Due depositors, not preferred.....	370,014	364,635	350,738	397,779
Other liabilities.....	2,900	2,500	2,500	4,000
Add for cents.....	1			
Total liabilities.....	\$457,474	\$452,383	\$439,714	\$489,153



THE PROGRESS BANK OF NEW YORK — NEW YORK CITY

JULIUS SILBERZWEIG, *President.*

[119 Avenue A; organized 1919]

ALBERT SILBERZWEIG, *Assistant Cashier.*

DIRECTORS

WOLF AIN,

MORRIS FISHBEIN,

ABRAHAM GEISTENZANG,  
LEON S. MOISSEIFF,

CHARLES KARON,  
JULIUS SILBERZWEIG.

SAUL LIBERMAN,

HARRY LICHT,

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....			\$992	\$102,296
Loans and discounts secured by other collateral.....			1,100	27,640
Loans, discounts and bills purchased not secured by collateral.....			63,193	419,966
Overdrafts.....			88	88
Due from trust companies, banks and bankers.....			409,386	143,532
Specie.....			4,039	2,548
Other currency authorized by the laws of the United States.....			10,000	15,338
Cash items.....				600
Customers' liability on acceptances (per contra, see liabilities).....				27,500
Assets not included in any of the above heads.....			8,273	16,359
Add for cents.....			1	3
Total resources.....			\$496,984	\$755,870
LIABILITIES				
Capital.....			\$200,000	\$200,000
Surplus, including all undivided profits.....			39,686	38,831
Due depositors, not preferred.....			256,161	356,241
Rediscounts.....				130,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....				27,500
Other liabilities.....			1,137	3,297
Add for cents.....				1
Total liabilities.....			\$496,984	\$755,870

## 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,  
EDWARD G. BAILEY.

HENRY MURRELL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$64,735	\$64,735	\$64,735	\$64,735
Private securities.....	410,064	642,617	456,430	444,048
Real estate owned.....	27,881	27,860	27,850	27,880
Mortgages owned.....	157,476	150,644	157,969	165,629
Loans and discounts secured by other collateral.....	313,461	318,231	343,682	362,878
Loans, discounts and bills purchased not secured by collateral.....	167,501	193,540	251,273	313,525
Overdrafts.....	2,198	5,610	2,394	7,354
Due from trust companies, banks and bankers.....	121,579	50,520	169,623	77,766
Specie.....	707	919	531	774
Other currency authorized by the laws of the United States.....	22,051	22,629	25,892	29,642
Cash items.....	4,037	5,732	916	487
Assets not included in any of the above heads.....	8,000	11,000	12,529	5,029
Add for cents.....	3	2	3	5
Total resources.....	\$1,299,693	\$1,494,039	\$1,513,827	\$1,499,752
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	37,891	43,588	46,286	42,992
Preferred deposits, viz.: Deposits by the State of New York.....	27,000	27,000	27,000	27,000
Due depositors, not preferred.....	1,173,085	1,153,028	1,374,034	1,375,528
Bills payable.....		212,000		
Other liabilities.....	11,716	8,422	16,507	4,231
Add for cents.....	1	1		1
Total liabilities.....	\$1,299,693	\$1,494,039	\$1,513,827	\$1,499,752

REPUBLIC BANK OF NEW YORK — NEW YORK CITY

THOS. CAPEK, *President.*

[1429 First avenue; organized 1910 as Bank of Europe]

VINCENT W. WOYTISEK, *Cashier.*

DIRECTORS

JOS. APPEL,

EMIL POLAK,

THOS. CAPEK,  
L. J. PLACER,

JOHN FICA,  
VINCENT W. WOYTISEK.

VINCENT PISEK,

MICHAEL PILNACEK,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$751,430	\$735,043	\$817,474	\$782,424
Private securities.....	1,402,191	1,435,373	1,494,196	1,491,192
Real estate owned.....	10,285	10,096	10,096	10,096
Mortgages owned.....	377,700	385,700	382,700	395,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	19,500	19,200	18,900	17,700
Loans and discounts secured by other collateral.....	322,172	159,259	152,572	406,206
Loans, discounts and bills purchased not secured by collateral.....	689,126	1,034,305	1,199,678	1,048,263
Overdrafts.....	46	170	67	17
Due from trust companies, banks and bankers.....	233,249	295,968	234,396	288,088
Specie.....	150,394	169,665	182,339	174,657
Other currency authorized by the laws of the United States.....	300,790	330,325	364,800	349,200
Cash items.....	11	.....	119	2,448
Assets not included in any of the above heads.....	37,551	35,896	46,648	51,872
Add for cents.....	5	6	5	4
<b>Total resources.....</b>	<b>\$4,294,450</b>	<b>\$4,611,006</b>	<b>\$4,903,990</b>	<b>\$5,017,867</b>
LIABILITIES				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits.....	116,424	131,161	142,461	153,222
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	941	1,651	82	219
Other deposits secured by pledge of assets.....	15,535	112,270	112,279	109,402
Due depositors, not preferred.....	3,789,099	4,205,114	4,467,061	4,562,240
Due to trust companies, banks and bankers.....	204,035	3,308	4,150	2,328
Other liabilities.....	18,414	7,500	27,954	40,453
Add for cents.....	2	2	3	3
<b>Total liabilities.....</b>	<b>\$4,294,450</b>	<b>\$4,611,006</b>	<b>\$4,903,990</b>	<b>\$5,017,867</b>

QUARTERLY STATEMENTS

315

## RUSHVILLE STATE BANK — RUSHVILLE

DANIEL L. PADDOCK, *President.*

[Main street; organized 1912]

CHARLES A. LAZARUS, *Cashier.*

### DIRECTORS

DANIEL L. PADDOCK,      MILTON J. WILSON,

HENRY C. UNDERWOOD,  
L. CASE WILLIAMS,

ROBERT G. PERRY,  
THALES M. JACKSON.

FRANK B. LOOMIS,

CHARLES A. LAZARUS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....	\$118,206	\$89,966	\$109,563	\$153,172
Real estate owned.....	6,100	6,000	5,925	5,875
Mortgages owned.....	1,500	1,500	1,500	1,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	6,700	5,750	9,000	9,000
Loans and discounts secured by other collateral.....	4,156	12,039	4,101	17,774
Loans, discounts and bills purchased not secured by collateral.....	167,356	201,015	221,896	203,677
Overdrafts.....	203	119	711	273
Due from trust companies, banks and bankers.....	86,077	67,279	38,337	128,790
Specie.....	790	621	1,109	919
Other currency authorized by the laws of the United States.....	12,865	8,403	8,104	10,539
Cash items.....	70	16	48	2,717
Assets not included in any of the above heads.....	3,650	3,600	3,500	4,000
Add for cents.....	3	4	2	2
<b>Total resources.....</b>	<b>\$407,676</b>	<b>\$396,315</b>	<b>\$403,796</b>	<b>\$538,238</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	24,458	23,930	23,641	25,821
Preferred deposits, viz.: Deposits by the State of New York.....	12,500	12,500	11,000	11,000
Due depositors, not preferred.....	344,218	334,284	342,154	473,416
Other liabilities.....	1,500	600	2,000	3,000
Add for cents.....		1	1	1
<b>Total liabilities.....</b>	<b>\$407,676</b>	<b>\$396,315</b>	<b>\$403,796</b>	<b>\$538,238</b>

THE SAUGERTIES BANK — SAUGERTIES

E. CLARK REED, *President.*

[258 Main street; organized 1888]

HENRY T. KEENEY, *Cashier.*

JOHN C. SHULTS,  
WILLIAM D. BRINNIER,

E. CLARK REED,  
JOHN F. CARRIGHT,

J. CHARLES SUDDERLY,  
NORVIN R. LASHER,

DIRECTORS

CLINTON VAN BUSKIRK,  
GEO. F. KAUFMAN,

RICHARD B. OVERBACH,  
ROBERT MAIN,

JOHN McKEEFREY,  
WINNIE FINCH.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$97,032	\$81,348	\$96,299	\$96,606
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 mtg., deed or other real est. coll. . .	4,670	19,356	5,724	8,758
Loans and discounts secured by other collateral.....	92,503	88,405	110,339	108,067
Loans, discounts and bills purchased not secured by collateral.....	96,086	119,140	114,376	131,499
Overdrafts.....	41	218	350	246
Due from trust companies, banks and bankers.....	12,724	17,721	27,324	30,480
Specie.....	4,319	4,256	4,396	5,495
Other currency authorized by the laws of the United States.....	9,670	15,582	15,177	14,351
Cash items.....	1,459	1,404	1,986	5,467
Assets not included in any of the above heads.....	17,227	19,985	13,465	11,430
Add for cents.....	3	3	3	2
<b>Total resources.....</b>	<b>\$355,134</b>	<b>\$386,818</b>	<b>\$408,839</b>	<b>\$431,801</b>
LIABILITIES				
Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits.....	35,516	38,508	37,073	39,254
Preferred deposits, viz.: Due New York State savings banks.....	38,103	33,220	35,444	36,768
Due depositors, not preferred.....	151,806	176,606	206,330	208,136
Due to trust companies, banks and bankers.....	4,707	13,483	4,191	11,842
Bills payable.....				10,000
Other liabilities.....			800	800
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$355,134</b>	<b>\$386,818</b>	<b>\$408,839</b>	<b>\$431,801</b>

QUARTERLY STATEMENTS

317

## 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,  
ROBERT A. DEWEY.

CHAS. SHOLTES,

ISAAC VAN VECHTEN,

WM. B. COLYER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$274,192	\$180,803	\$113,800	\$113,124
Private securities . . . . .	304,167	350,929	368,797	376,941
Real estate owned . . . . .	2,500	2,500	2,500	2,500
Mortgages owned . . . . .	84,190	80,919	81,719	81,211
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .				1,668
Loans and discounts secured by other collateral . . . . .	21,500	24,022	19,900	27,700
Loans, discounts and bills purchased not secured by collateral . . . . .	103,703	132,581	126,626	127,552
Overdrafts . . . . .	623	1,057	465	703
Due from trust companies, banks and bankers . . . . .	88,801	84,840	98,359	114,595
Specie . . . . .	522	1,071	593	1,004
Other currency authorized by the laws of the United States . . . . .	14,737	15,860	16,425	14,595
Cash items . . . . .	1,725	2,078	1,749	1,244
Assets not included in any of the above heads . . . . .	8,500	9,800	10,500	12,500
Add for cents . . . . .	4	3	3	2
<b>Total resources . . . . .</b>	<b>\$905,164</b>	<b>\$886,463</b>	<b>\$841,436</b>	<b>\$875,339</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	42,908	45,806	49,837	49,154
Preferred deposits, viz.: Deposits by the State of New York . . . . .		14,500	13,000	13,000
Due depositors, not preferred . . . . .	731,427	721,356	743,098	782,385
Other liabilities . . . . .	105,828	79,800	10,500	5,800
Add for cents . . . . .	1	1	1	
<b>Total liabilities . . . . .</b>	<b>\$905,164</b>	<b>\$886,463</b>	<b>\$841,436</b>	<b>\$875,339</b>

SEASIDE BANK — WEST HAMPTON BEACH

ERASTUS F. POST, *President.*

[Main street; organized 1904]

HERMON D. BISHOP, *Cashier.*

DIRECTORS

ERASTUS F. POST,  
WILLARD F. JAGGER,

HENRY GARDINER,  
HERMON D. BISHOP,

ERNEST H. BISHOP,  
SILAS A. TUTTLE,

MORRIS R. PHILLIPS,  
STEPHEN F. GRIFFING,

HERBERT C. TUTHILL,  
WM. H. WINTERS,

ALANSON P. ROGERS,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$31,150	\$16,950	\$30,760	\$55,521
Private securities . . . . .	34,137	34,037	33,987	33,987
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 mtg., deed or other real est. coll. . . . .	4,713	4,695	4,678	4,678
Loans and discounts secured by other collateral . . . . .	34,980	17,935	112,435	106,325
Loans, discounts and bills purchased not secured by collateral . . . . .	123,504	118,951	103,772	98,744
Overdrafts . . . . .	285	409	192	317
Due from trust companies, banks and bankers . . . . .	12,847	22,979	71,495	19,149
Specie . . . . .	3,434	2,252	2,849	2,964
Other currency authorized by the laws of the United States . . . . .	7,000	10,000	8,000	8,000
Assets not included in any of the above heads . . . . .	2,977	21,505	38,126	4,289
Add for cents . . . . .	4	4	4	4
<b>Total resources . . . . .</b>	<b>\$260,731</b>	<b>\$255,417</b>	<b>\$411,998</b>	<b>\$339,678</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	22,069	22,056	24,064	26,506
Due depositors, not preferred . . . . .	213,111	182,735	362,438	287,152
Due to trust companies, banks and bankers . . . . .		79		544
Bills payable . . . . .		25,000		
Other liabilities . . . . .	550	545	495	475
Add for cents . . . . .	1	2	1	1
<b>Total liabilities . . . . .</b>	<b>\$260,731</b>	<b>\$255,417</b>	<b>\$411,998</b>	<b>\$339,678</b>

QUARTERLY STATEMENTS

## SINCLAIRVILLE STATE BANK — SINCLAIRVILLE

F. B. PUTNAM, *President.*

[Organized 1918]

E. F. IRVIN, *Cashier.*

## DIRECTORS

E. M. COBB,  
F. B. PUTNAM,J. M. CROFOOT,  
W. G. PRENTICE,J. H. CUMMINGS  
A. J. ROOD,F. T. DENISON,  
W. N. SPEAR,C. H. EDSON,  
A. J. STRAIGHT,E. F. IRVIN,  
G. M. TARBOX.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities . . . . .	\$4,242	\$18,824	\$53,738	\$59,711
Real estate owned . . . . .	1,500	1,500	1,500	1,650
Mortgages owned . . . . .				2,000
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .		1,900	1,850	5,250
Loans and discounts secured by other collateral . . . . .	1,164	2,705	826	2,256
Loans, discounts and bills purchased not secured by collateral . . . . .	27,235	44,016	42,052	44,212
Overdrafts . . . . .	19	532	315	259
Due from trust companies, banks and bankers . . . . .	72,210	69,157	30,475	28,737
Specie . . . . .	1,949	1,375	1,469	1,396
Other currency authorized by the laws of the United States . . . . .	10,800	9,079	8,375	6,846
Cash items . . . . .	54	26	12,035	7,325
Due from the Federal Reserve Bank of New York less offsets . . . . .	10,000	25,000	35,000	35,000
Assets not included in any of the above heads . . . . .	279	1,262	1,102	1,447
Add for cents . . . . .	3	4	3	2
<b>Total resources . . . . .</b>	<b>\$129,455</b>	<b>\$175,380</b>	<b>\$188,740</b>	<b>\$196,091</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	4,317	3,913	4,311	4,856
Due depositors, not preferred . . . . .	93,311	142,149	156,621	164,023
Due to trust companies, banks and bankers . . . . .	6,601	3,207	1,858	921
Other liabilities . . . . .	221	1,110	950	1,290
Add for cents . . . . .	2	1		1
<b>Total liabilities . . . . .</b>	<b>\$129,455</b>	<b>\$175,380</b>	<b>\$188,740</b>	<b>\$196,091</b>



SOLVAY BANK — SOLVAY  
[Organized 1917]

J. D. PENNOCK, *President.*

GILES O. GIFFORD, *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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$133,864	\$133,536	\$43,788	\$29,629
Private securities . . . . .	197,542	54,329	127,793	149,410
Mortgages owned . . . . .	45,150	45,650	45,650	48,950
Loans and discounts secured by other collateral . . . . .	657,847	734,854	712,862	780,443
Loans, discounts and bills purchased not secured by collateral . . . . .	36,150	51,212	63,702	86,418
Overdrafts . . . . .	99	148	142	229
Due from trust companies, banks and bankers . . . . .	65,590	68,714	20,433	23,988
Specie . . . . .	21,760	20,714	1,211	940
Other currency authorized by the laws of the United States . . . . .			16,891	22,521
Cash items . . . . .			2,618	151
Assets not included in any of the above heads . . . . .	17,612	19,853	21,349	19,099
Add for cents . . . . .	4	4	4	4
<b>Total resources . . . . .</b>	<b>\$1,175,618</b>	<b>\$1,129,014</b>	<b>\$1,056,443</b>	<b>\$1,161,782</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits . . . . .	34,400	43,760	48,631	51,246
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	20,500	20,500	18,000	18,000
Other deposits secured by pledge of assets . . . . .	3,838	1,263	1,742	2,343
Due depositors, not preferred . . . . .	1,037,142	942,845	881,743	986,140
Due to trust companies, banks and bankers . . . . .	23	8	8	8
Bills payable . . . . .		45,000	25,000	18,000
Other liabilities . . . . .	4,713	644	6,317	11,052
Add for cents . . . . .	2	2	2	1
<b>Total liabilities . . . . .</b>	<b>\$1,175,618</b>	<b>\$1,129,014</b>	<b>\$1,056,443</b>	<b>\$1,161,782</b>

QUARTERLY STATEMENTS

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 Feb. 12, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$155,920	\$136,010	\$177,408	\$154,523
Private securities . . . . .	94,345	108,626	160,244	115,527
Real estate owned . . . . .	10,000	10,000	10,000	10,000
Mortgages owned . . . . .	17,664	19,415	20,580	40,580
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	29,845	31,850	30,600	31,611
Loans and discounts secured by other collateral . . . . .	30,485	28,451	113,170	132,395
Loans, discounts and bills purchased not secured by collateral . . . . .	220,305	245,194	180,045	218,442
Overdrafts . . . . .	535	484	377	678
Due from trust companies, banks and bankers . . . . .	28,605	71,962	113,802	49,052
Specie . . . . .	7,287	10,429	6,403	6,664
Other currency authorized by laws of the United States . . . . .	13,666	26,363	23,874	29,676
Cash items . . . . .	2,685	580	667	857
Assets not included in any of the above heads . . . . .	4,106	4,058	4,657	2,895
Add for cents . . . . .	3	3	5	4
Total resources . . . . .	\$615,451	\$693,425	\$841,832	\$792,904
LIABILITIES				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	82,964	86,661	87,321	91,917
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	23,500	23,500	21,000	21,000
Other deposits secured by pledge of assets . . . . .	1,077	1,092	1,092	8,767
Deposits otherwise preferred . . . . .			7,675	
Due depositors, not preferred . . . . .	322,798	374,641	621,777	566,444
Due to trust companies, banks and bankers . . . . .	2,941	2,297	43	1,865
Bills payable . . . . .	80,000	60,000		
Other liabilities . . . . .	2,169	45,233	2,921	2,909
Add for cents . . . . .	2	1	3	2
Total liabilities . . . . .	\$615,451	\$693,425	\$841,832	\$792,904

SOUTH SIDE BANK OF BAY SHORE, N. Y.—BAY SHORE

PERRY S. WICKS, *President.*

[Main street; organized 1887]

L. K. REDINGTON, *Cashier.*

DIRECTORS

H. D. BREWSTER,  
E. J. ROBBINS,

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$100,000	\$67,000	\$64,000	\$64,000
Private securities.....	161,329	180,355	263,330	259,041
Real estate owned.....	13,500	13,500	11,500	11,500
Mortgages owned.....	29,571	25,223	22,573	22,470
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	18,239	18,265	20,682	19,994
Loans and discounts secured by other collateral.....	66,334	74,026	165,015	181,787
Loans, discounts and bills purchased not secured by collateral.....	128,468	140,303	117,699	114,862
Overdrafts.....	28	28	128	8
Due from trust companies, banks and bankers.....	74,513	65,904	110,024	94,510
Specie.....	6,623	5,360	6,332	8,461
Other currency authorized by the laws of the United States.....	23,433	30,565	15,030	16,423
Cash items.....	3,243	4,698	1,436	6,500
Assets not included in any of the above heads.....	84,720	29,465	49,690	38,838
Add for cents.....	5	3	4	5
<b>Total resources.....</b>	<b>\$710,006</b>	<b>\$654,695</b>	<b>\$847,443</b>	<b>\$838,399</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	72,726	71,972	76,101	79,182
Preferred deposits, viz.: Deposits otherwise preferred.....	19,000	.....	21,900	14,500
Due depositors, not preferred.....	590,001	552,270	718,003	702,059
Due to trust companies, banks and bankers.....	40	236	296	12,081
Other liabilities.....	3,237	5,216	6,139	5,576
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$710,006</b>	<b>\$654,695</b>	<b>\$847,443</b>	<b>\$838,399</b>

QUARTERLY STATEMENTS

323

## THE SOUTH SIDE BANK OF BUFFALO, N. Y.

EDWARD A. DUERR, *President.*

[2213 Seneca street; organized 1919]

HOWARD SULLIVAN, *Cashier.*

## DIRECTORS

ERNEST FEYLER,  
THEO. E. FLEMING,HERMAN J. MANZEL,  
HENRY J. GANSON,  
W. J. REA,BERNARD B. BRADY,  
GEORGE B. HAMBERGER,  
FRED E. STEISSLINGER,WILLIAM J. DAETSCH,  
WILLIAM JAEGER,  
JOHN WINEGARHARRY F. DE CEU,  
JOHN J. LENAHAN,EDWARD A. DUERR  
FRED H. LOEHR,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .		\$165,718	\$166,323	\$160,486
Private securities . . . . .		48,584	54,459	94,986
Mortgages owned . . . . .		12,700	47,100	52,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .		3,000	2,450	11,970
Loans and discounts secured by other collateral . . . . .		246,550	353,766	360,783
Loans, discounts and bills purchased not secured by collateral . . . . .		24,778	66,310	127,678
Due from trust companies, banks and bankers . . . . .		47,912	73,441	49,913
Specie . . . . .		1,867	2,268	1,876
Other currency authorized by the laws of the United States . . . . .		27,158	22,299	21,705
Cash items . . . . .		8,988	2	1,150
Assets not included in any of the above heads . . . . .		11,455	12,425	13,528
Add for cents . . . . .		3	4	4
<b>Total resources . . . . .</b>		<b>\$598,713</b>	<b>\$800,847</b>	<b>\$896,429</b>
<b>LIABILITIES</b>				
Capital . . . . .		\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .		21,346	25,527	27,363
Preferred deposits, viz.: Due New York State savings and loan associations, credit unions and land bank . . . . .			622	470
Due depositors, not preferred . . . . .		412,823	625,530	756,114
Due to trust companies, banks and bankers . . . . .		64,155	45,941	9,172
Other liabilities . . . . .		386	3,225	3,309
Add for cents . . . . .		3	2	1
<b>Total liabilities . . . . .</b>		<b>\$598,713</b>	<b>\$800,847</b>	<b>\$896,429</b>

THE STANDARD BANK — NEW YORK CITY

RICHARD M. LEDERER, *President.*

[55 Avenue B; organized 1919]

MAX LEDERER, *Cashier.*

RICHARD M. LEDERER,

RALPH J. M. BULLOWA,

DIRECTORS  
DAVID KAHN,

ARTHUR LEDERER,

MAX LEDERER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .			\$5,661	\$6,910
Private securities . . . . .				9,600
Loans and discounts secured by other collateral . . . . .			94,920	264,087
Loans, discounts and bills purchased not secured by collateral . . . . .			184,252	448,233
Due from trust companies, banks and bankers . . . . .			335,418	91,824
Other currency authorized by the laws of the United States . . . . .			31,823	19,385
Customers' liability on acceptances (per contra, see liabilities) . . . . .				15,200
Assets not included in any of the above heads . . . . .			32,579	33,132
Add for cents . . . . .			2	2
<b>Total resources . . . . .</b>			<b>\$684,655</b>	<b>\$888,373</b>
LIABILITIES				
Capital . . . . .			\$100,000	\$100,000
Surplus, including all undivided profits . . . . .			64,234	105,935
Due depositors, not preferred . . . . .			516,238	645,073
Due to trust companies, banks and bankers . . . . .			4,182	
Acceptances of drafts payable at a future date or authorized by commercial letters of credit . . . . .				15,200
Other liabilities . . . . .				22,165
Add for cents . . . . .			1	
<b>Total liabilities . . . . .</b>			<b>\$684,655</b>	<b>\$888,373</b>

QUARTERLY STATEMENTS

THE STATE BANK OF AVON — AVON

AARON BARBER, *President.*

[Genesee street; organized 1892]

W. J. WEED, *Cashier.*

AARON BARBER,

WM. G. MARKHAM,

W. H. FARNUM,  
FRANK E. HOVEY,

DIRECTORS

LEWIS TRIPP,  
W. J. WEED.

JAMES TIGHE,

JAMES D. ANDERSON,

326

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$228,082	\$174,992	\$171,642	\$50,095
Private securities . . . . .	40,102	37,242	37,242	175,097
Real estate owned . . . . .	8,000	8,000	8,000	8,000
Mortgages owned . . . . .	186,025	185,475	185,275	189,658
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	23,733	24,360	25,994	20,000
Loans and discounts secured by other collateral . . . . .	85,478	67,417	69,121	78,707
Loans, discounts and bills purchased not secured by collateral . . . . .	535,260	603,441	590,509	583,094
Overdrafts . . . . .	1,360	1,900	1,029	690
Due from trust companies, banks and bankers . . . . .	87,549	49,911	130,809	105,147
Specie . . . . .	4,950	2,548	3,892	4,046
Other currency authorized by the laws of the United States . . . . .	14,520	14,266	20,565	14,622
Cash items . . . . .	244	608	683	970
Assets not included in any of the above heads . . . . .	282	339	258	185
Add for cents . . . . .	4	4	4	5
<b>Total resources . . . . .</b>	<b>\$1,215,589</b>	<b>\$1,170,503</b>	<b>\$1,245,033</b>	<b>\$1,230,316</b>
LIABILITIES				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits . . . . .	61,155	66,776	66,888	71,853
Preferred deposits, viz.: Other deposits secured by pledge of assets . . . . .	31,000	30,000	30,000	8,000
Due depositors, not preferred . . . . .	1,000,959	987,394	1,072,782	1,098,097
Due to trust companies, banks and bankers . . . . .	60,000	211	502	2,284
Bills payable . . . . .	11,659	65,857	24,710	.....
Rediscunts . . . . .	815	263	148	80
Other liabilities . . . . .	1	2	3	2
Add for cents . . . . .	.....	.....	.....	.....
<b>Total liabilities . . . . .</b>	<b>\$1,215,589</b>	<b>\$1,170,503</b>	<b>\$1,245,033</b>	<b>\$1,230,316</b>

THE STATE BANK OF BELMONT — BELMONT

ELMORE A. WILLETS, *President.*

[Schuyler street; organized 1888]

H. R. SORTORE, *Cashier.*

ELMORE A. WILLETS,

LEON W. PAUL,

DIRECTORS

WM. K. PAUL,

H. R. SORTORE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$39,489	\$34,181	\$33,211	\$32,873
Private securities . . . . .	82,000	82,000	67,000	67,000
Real estate owned . . . . .	15,000	15,000	15,000	15,000
Mortgages owned . . . . .	39,000	39,000	39,000	39,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	4,724	4,499	835	750
Loans and discounts secured by other collateral . . . . .	83,089	92,268	126,575	133,074
Loans, discounts and bills purchased not secured by collateral . . . . .	116,716	83,476	88,483	114,307
Overdrafts . . . . .	852	1,421	2,268	2,300
Due from trust companies, banks and bankers . . . . .	77,051	99,958	113,247	105,440
Specie . . . . .	12,043	12,682	13,550	13,624
Other currency authorized by the laws of the United States . . . . .	12,831	3,256	4,574	11,844
Cash items . . . . .	3,522	5,265	1,562	3,123
Assets not included in any of the above heads . . . . .	3,000	2,700	2,500	3,000
Add for cents . . . . .	5	4	3	5
<b>Total resources . . . . .</b>	<b>\$489,322</b>	<b>\$475,710</b>	<b>\$507,808</b>	<b>\$541,340</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits . . . . .	58,205	56,696	58,763	60,826
Preferred deposits, viz.: Other deposits secured by pledge of assets . . . . .	874	874	885	885
Due depositors, not preferred . . . . .	377,841	366,138	395,959	427,028
Other liabilities . . . . .	2,400	2,000	2,200	2,600
Add for cents . . . . .	2	2	1	1
<b>Total liabilities . . . . .</b>	<b>\$489,322</b>	<b>\$475,710</b>	<b>\$507,808</b>	<b>\$541,340</b>

QUARTERLY STATEMENTS

## STATE BANK OF BOLIVAR—BOLIVAR

[Main street; organized 1882]

W. J. HOGAN, *President.*FRANK DOUGHERTY, *Cashier.*

## DIRECTORS

W. J. HOGAN,

JOHN C. BRADLEY,  
A. L. SHANER,ASA ROOT,  
F. C. STREETER,GEORGE H. BRADLEY,  
E. C. GARTHWAIT.

R. N. ANDRUS,

S. F. BOOTH,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities .....	\$126,410	\$123,302	\$177,582	\$215,505
Real estate owned .....	3,000	3,000	3,000	3,000
Mortgages owned .....	300	300	300	300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	151,001	161,780	167,923	187,486
Loans and discounts secured by other collateral .....	87,815	132,103	138,171	133,564
Loans, discounts and bills purchased not secured by collateral .....	154,820	164,256	173,253	176,368
Overdrafts .....	306	189	232	205
Due from trust companies, banks and bankers .....	152,763	136,618	144,271	160,679
Specie .....	5,410	5,411	5,490	6,555
Other currency authorized by the laws of the United States .....	20,703	20,673	19,571	19,480
Cash items .....	5,012	6,972	10,576	17,140
Assets not included in any of the above heads .....		500	400	500
Add for cents .....	3	4	4	3
<b>Total resources .....</b>	<b>\$707,543</b>	<b>\$755,108</b>	<b>\$840,773</b>	<b>\$920,785</b>
LIABILITIES				
Capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits .....	76,302	79,291	82,808	80,736
Due depositors, not preferred .....	597,741	643,316	700,114	780,049
Bills payable .....			25,000	25,000
Other liabilities .....	3,500	2,500	2,850	5,000
Add for cents .....		1	1	
<b>Total liabilities .....</b>	<b>\$707,543</b>	<b>\$755,108</b>	<b>\$840,773</b>	<b>\$920,785</b>



STATE BANK OF BROCTON — BROCTON

[Main street; organized 1892]

J. R. DRONEY, *President.*

L. D. SULLIVAN, *Cashier.*

J. R. DRONEY,

C. F. CRANDALL,

G. S. A. FARNHAM,  
G. E. MORSE.

DIRECTORS

I. A. WILCOX,

F. D. HARDENBURG,

L. D. SULLIVAN,

QUARTERLY STATEMENTS

329

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$48,552	\$40,309	\$35,959	\$47,359
Private securities .....	10,600	11,000	10,100	14,161
Real estate owned .....	11,600	11,600	11,600	11,600
Mortgages owned .....	14,813	14,713	14,713	13,813
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	23,577	23,278	23,097	26,810
Loans and discounts secured by other collateral .....	115,987	143,387	109,818	133,307
Loans, discounts and bills purchased not secured by collateral .....	155,691	182,083	232,375	274,601
Overdrafts .....	1,232	599	2,627	905
Due from trust companies, banks and bankers .....	52,902	42,154	58,539	220,236
Specie .....	1,192	602	1,364	2,364
Other currency authorized by the laws of the United States .....	11,000	7,565	13,711	35,000
Cash items .....				354
Assets not included in any of the above heads .....	2,967	3,631	4,054	3,848
Add for cents .....	6	4	6	6
<b>Total resources .....</b>	<b>\$450,119</b>	<b>\$480,925</b>	<b>\$517,963</b>	<b>\$784,364</b>
<b>LIABILITIES</b>				
Capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits .....	34,340	36,125	36,416	40,721
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	3,435	3,259	3,259	3,259
Due depositors, not preferred .....	323,278	305,293	342,155	702,998
Due to trust companies, banks and bankers .....	3,468			942
Bills payable .....	50,000	100,000	100,000	
Other liabilities .....	5,596	6,248	6,131	6,442
Add for cents .....	2		2	2
<b>Total liabilities .....</b>	<b>\$450,119</b>	<b>\$480,925</b>	<b>\$517,963</b>	<b>\$784,364</b>

## 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,

JAMES B. DE LANO,  
S. K. BEMISS,WILLIS P. HUYCK,  
KIRK B. DE LANO.

MILTON DE LANO,

F. F. HUBBARD,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$57,881	\$86,065	\$87,677	\$104,278
Private securities .....	1,260	1,000	950	.....
Real estate owned .....	14,284	14,284	14,284	40,000
Loans and discounts secured by other collateral .....	8,295	16,465	15,187	20,944
Loans, discounts and bills purchased not secured by collateral .....	120,751	138,214	135,138	157,712
Overdrafts .....	1	187	524	788
Due from trust companies, banks and bankers .....	105,469	26,072	66,129	96,957
Specie .....	3,904	3,923	4,277	4,189
Other currency authorized by the laws of the United States .....	24,536	9,378	16,847	19,245
Cash items .....	2,893	3,459	2,314	7,887
Assets not included in any of the above heads .....	17,250	22,890	6,550	5,050
Add for cents .....	2	3	1	3
<b>Total resources .....</b>	<b>\$356,526</b>	<b>\$321,940</b>	<b>\$349,878</b>	<b>\$457,053</b>
LIABILITIES				
Capital .....	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits .....	42,636	43,931	45,897	50,306
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank .....	3,380	2,878	3,792	4,161
Other deposits secured by pledge of assets .....	8,808	7,892	6,503	6,756
Due depositors, not preferred .....	241,701	206,693	233,558	335,828
Due to trust companies, banks and bankers .....	.....	543	125	.....
Add for cents .....	1	3	3	2
<b>Total liabilities .....</b>	<b>\$356,526</b>	<b>\$321,940</b>	<b>\$349,878</b>	<b>\$457,053</b>

STATE BANK OF CHATHAM, N. Y.—CHATHAM

EDWARD C. WHITE, *President.*

[Organized 1875]

W. F. SALMON, *Cashier.*

DIRECTORS

EDWARD C. WHITE,

HENRY C. PIERSON,

JAMES THOMAS,  
EDWARD C. JOHNSON,

WILLARD R. STARKS,  
H. A. HUMPHREY,

ISAAC H. SONN,

CHAS. A. COLLORD,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$310,109	\$274,153	\$284,644	\$308,667
Private securities . . . . .	609,905	631,908	651,525	675,266
Real estate owned . . . . .	5,000	6,000	6,000	6,000
Mortgages owned . . . . .	43,500	41,400	41,400	40,250
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	8,801	19,003	17,353	17,103
Loans and discounts secured by other collateral . . . . .	127,622	69,344	118,036	144,772
Loans, discounts and bills purchased not secured by collateral . . . . .	173,866	226,950	176,802	188,430
Overdrafts . . . . .	19	38	55	36
Due from trust companies, banks and bankers . . . . .	35,050	51,321	64,338	60,462
Specie . . . . .	1,763	2,001	2,764	1,978
Other currency authorized by the laws of the United States . . . . .	16,067	19,442	16,004	14,271
Cash items . . . . .	2,080	693	2,869	1,737
Due from the Federal Reserve Bank of New York less offsets . . . . .	67,398	55,469	66,044	62,238
Assets not included in any of the above heads . . . . .	13,673	16,264	14,731	15,249
Add for cents . . . . .	6	6	6	5
<b>Total resources . . . . .</b>	<b>\$1,414,859</b>	<b>\$1,413,992</b>	<b>\$1,462,571</b>	<b>\$1,536,464</b>
LIABILITIES				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits . . . . .	99,757	102,584	107,322	112,646
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	45,000	45,000	40,000	40,000
Other deposits secured by pledge of assets . . . . .	2,955	2,991	3,578	3,573
Due depositors, not preferred . . . . .	1,150,331	1,197,215	1,248,344	1,312,840
Due to trust companies, banks and bankers . . . . .	4,803	12,519	3,412	4,881
Bills payable . . . . .	55,000			
Rediscounts . . . . .	700			
Other liabilities . . . . .	6,308	3,681	9,913	12,516
Add for cents . . . . .	2	2	2	3
<b>Total liabilities . . . . .</b>	<b>\$1,414,859</b>	<b>\$1,413,992</b>	<b>\$1,462,571</b>	<b>\$1,536,464</b>

QUARTERLY STATEMENTS

## STATE BANK OF CHURCHVILLE — CHURCHVILLE

GEO. A. JOHNSON, *President.*

[Organized 1917]

GEORGE S. MURRAY, *Cashier.*

## DIRECTORS

GEO. A. JOHNSON,

M. J. BRUTON,

HARRY F. SNYDER,

FRANK W. POTTER,

M. D. VAN HORN,

WILLIAM J. TRIMBLE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$11,235	\$12,208	\$14,200	\$10,015
Private securities .....	55,609	73,476	63,336	64,576
Mortgages owned .....	200	200	200	200
Loans and discounts secured by other collateral .....	1,759	1,978	2,047	1,742
Loans, discounts and bills purchased not secured by collateral .....	50,206	52,901	59,889	59,129
Due from trust companies, banks and bankers .....	7,017	14,392	9,458	28,687
Specie .....	325	309	399	552
Other currency authorized by the laws of the United States .....	3,518	4,156	4,782	6,327
Cash items .....	26	37	.....	71
Customers' liability on acceptances (per contra, see liabilities) .....	356	2,388	.....	4,900
Assets not included in any of the above heads .....	2,825	3,245	2,707	3,132
Add for cents .....	3	3	3	4
Total resources .....	\$133,079	\$165,293	\$157,021	\$179,335
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	6,864	8,055	8,996	9,935
Due depositors, not preferred .....	100,423	121,553	121,884	142,945
Due to trust companies, banks and bankers .....	.....	10,000	.....	.....
Other liabilities .....	791	684	1,141	1,453
Add for cents .....	1	1	.....	2
Total liabilities .....	\$133,079	\$165,293	\$157,021	\$179,335

**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, DONALD A. DAILEY,  
 HENRY E. HILER, FRANK D. HEBBARD, JAMES E. CONLEY, LOUIS E. SHAY, PERRY C. SHAFER, ALBERT C. SCHEPLER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$176,400	\$211,765	\$235,013	\$257,363
Private securities.....	54,600	53,372	50,855	75,698
Real estate owned.....	8,529	13,174	13,174	9,435
Mortgages owned.....	147,562	127,419	120,519	120,919
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	27,427	26,846	31,498	27,498
Loans and discounts secured by other collateral.....	118,932	110,092	153,305	143,099
Loans, discounts and bills purchased not secured by collateral.....	321,607	408,923	383,319	390,619
Overdrafts.....	74	109	498	101
Due from trust companies, banks and bankers.....	122,394	53,972	72,527	102,934
Specie.....	3,024	3,025	1,283	2,684
Other currency authorized by the laws of the United States.....	16,000	12,000	18,000	12,000
Cash items.....	1,140	2,396	3,548	5,146
Assets not included in any of the above heads.....	15,416	18,221	12,760	17,837
Add for cents.....	3	3	4	6
<b>Total resources.....</b>	<b>\$1,013,108</b>	<b>\$1,041,317</b>	<b>\$1,096,303</b>	<b>\$1,170,339</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	31,107	32,928	31,853	34,438
Preferred deposits, viz.:				
Deposits by the State of New York.....	18,000	18,000	16,000	16,000
Other deposits secured by pledge of assets.....	50,690	37,850	10,610	10,152
Deposits otherwise preferred.....	70,215	109,691	122,437	116,055
Due depositors, not preferred.....	785,516	786,151	782,141	886,256
Due to trust companies, banks and bankers.....	678	2,170	1,159	435
Bills payable.....	.....	.....	75,000	45,000
Other liabilities.....	6,900	4,524	7,100	12,000
Add for cents.....	2	3	3	3
<b>Total liabilities.....</b>	<b>\$1,013,108</b>	<b>\$1,041,317</b>	<b>\$1,096,303</b>	<b>\$1,170,339</b>

QUARTERLY STATEMENTS

333

STATE BANK OF FILLMORE — FILLMORE

[Organized 1889]

C. J. HOWDEN, *President.*

C. H. WARD, *Cashier.*

DIRECTORS

RANSOM L. RICHARDSON,

W. F. PASCO,  
HOVEY A. GELSER,

WM. FOOTE,  
C. J. HOWDEN,

ALBERT B. SMITH,  
C. H. WARD.

W. J. RICHARDSON,

N. N. COLBURN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$68,315	\$57,850	\$104,150	\$63,572
Private securities . . . . .	21,400	60,207	74,170	125,459
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 . . . . .	78,582	79,126	77,208	76,940
Loans and discounts secured by other collateral . . . . .	42,500	58,838	52,078	31,674
Loans, discounts and bills purchased not secured by collateral . . . . .	213,470	200,126	205,944	207,458
Overdrafts . . . . .	80	328	422	233
Due from trust companies, banks and bankers . . . . .	76,116	62,199	38,324	59,471
Specie . . . . .	971	827	759	1,185
Other currency authorized by the laws of the United States . . . . .	8,286	10,605	8,975	9,121
Cash items . . . . .	40	2,273	1,055	702
Assets not included in any of the above heads . . . . .	102,254	4,654	5,154	4,000
Add for cents . . . . .	1	5	3	4
<b>Total resources . . . . .</b>	<b>\$614,015</b>	<b>\$539,038</b>	<b>\$570,242</b>	<b>\$581,819</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	53,616	54,543	54,202	54,291
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	21,000	21,000	19,000	19,000
Other deposits secured by pledge of assets . . . . .	14,000			
Due depositors, not preferred . . . . .	486,798	425,091	443,540	454,148
Due to trust companies banks and bankers . . . . .		402		379
Bills payable . . . . .	10,000	10,000	25,000	25,000
Other liabilities . . . . .	3,600	3,000	3,500	4,000
Add for cents . . . . .	1	2		1
<b>Total liabilities . . . . .</b>	<b>\$614,015</b>	<b>\$539,038</b>	<b>\$570,242</b>	<b>\$581,819</b>

STATE BANK OF HILTON — HILTON

[Organized 1914]

MACDONALD G. NEWCOMB, *Cashier.*

ALLAN B. FRASER, *President.*

DIRECTORS

ALLAN B. FRASER,

E. E. FRASER,  
JOSEPH KLAFERN,

JOSEPH INGHAM,  
A. C. SIMMONS,

O. A. GREEN,  
A. M. OTTMAN.

JACOB COSMAN,

F. W. ZOLLER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$181,900	\$111,150	\$69,300	\$74,150
Private securities . . . . .	10,000	10,000	10,000	10,000
Mortgages owned . . . . .	50,827	33,077	40,277	45,677
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	16,800	24,877	24,877	35,745
Loans and discounts secured by other collateral . . . . .	95,360	77,994	111,489	176,448
Loans, discounts and bills purchased not secured by collateral . . . . .	321,635	325,485	379,385	353,132
Overdrafts . . . . .	480	41	318	3,455
Due from trust companies, banks and bankers . . . . .	113,011	46,499	26,176	69,314
Specie . . . . .	993	925	900	829
Other currency authorized by the laws of the United States . . . . .	19,000	13,200	6,500	11,600
Cash items . . . . .				1,681
Assets not included in any of the above heads . . . . .	4,166	3,000	3,140	4,059
Add for cents . . . . .	2	3	4	3
<b>Total resources . . . . .</b>	<b>\$814,174</b>	<b>\$646,251</b>	<b>\$672,366</b>	<b>\$786,093</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits . . . . .	32,422	32,989	38,518	38,271
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	9,000	9,000	8,000	8,000
Other deposits secured by pledge of assets . . . . .			4,050	7,963
Deposits otherwise preferred . . . . .				15,550
Due depositors, not preferred . . . . .	720,252	551,262	476,935	662,308
Bills payable . . . . .			60,000	
Rediscunts . . . . .			31,862	
Other liabilities . . . . .	2,500	3,000	3,000	4,000
Add for cents . . . . .			1	1
<b>Total liabilities . . . . .</b>	<b>\$814,174</b>	<b>\$646,251</b>	<b>\$672,366</b>	<b>\$786,093</b>

QUARTERLY STATEMENTS

## STATE BANK OF KENMORE — KENMORE

CLARENCE C. MILLER, *President.*

[2854 Delaware street; organized 1914]

H. A. INSKIP, *Cashier.*

## DIRECTORS

R. E. WINFIELD,  
C. A. SCHEELER,L. P. A. EBERHARDT,  
MILTON C. GUGGENHEIMER,JAMES F. MOORE,  
FRANK X. REUTER,C. C. MILLER,  
GEORGE F. WALLACE,C. J. J. SEAMAN,  
JOHN S. KNIBLOE.

FREELON HUNTER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$138,146	\$65,155	\$59,936	\$73,067
Private securities . . . . .	100,806	144,803	190,521	184,774
Real estate owned . . . . .			12,000	12,000
Mortgages owned . . . . .	1,500	1,500	1,500	6,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	3,535	4,465	4,145	9,385
Loans and discounts secured by other collateral . . . . .	104,360	185,248	106,848	159,901
Loans, discounts and bills purchased not secured by collateral . . . . .	300,537	245,178	234,626	234,531
Due from trust companies, banks and bankers . . . . .	31,876	35,152	85,992	114,014
Specie . . . . .	4,789	2,973	1,646	1,208
Other currency authorized by the laws of the United States . . . . .	15,490	18,524	12,058	18,834
Assets not included in any of the above heads . . . . .	3,561	3,343	2,690	2,716
Add for cents . . . . .	3	2	3	2
<b>Total resources . . . . .</b>	<b>\$704,603</b>	<b>\$706,343</b>	<b>\$711,965</b>	<b>\$816,932</b>
LIABILITIES				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits . . . . .	60,872	59,892	62,050	63,492
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	35,000	30,000	30,000	30,000
Due New York State savings and loan associations, credit unions and land bank . . . . .	2,242	3,474	1,417	1,334
Deposits by the State of New York . . . . .	23,000	21,000	19,000	19,000
Due depositors, not preferred . . . . .	472,710	495,086	517,319	630,612
Due to trust companies, banks and bankers . . . . .	795	14,953	9,890	923
Bills payable . . . . .	47,000	20,000		
Other liabilities . . . . .	12,982	11,937	22,287	21,570
Add for cents . . . . .	2	1	2	1
<b>Total liabilities . . . . .</b>	<b>\$704,603</b>	<b>\$706,343</b>	<b>\$711,965</b>	<b>\$816,932</b>



THE STATE BANK OF MAYVILLE — MAYVILLE

F. W. CRANDALL, *President.*

[Erie street; organized 1894]

E. D. REAGAN, *Cashier.*

W. F. FISCHER,

D. E. MORRIS,

G. S. FLAGLER,  
W. C. PRICE

DIRECTORS

F. W. CRANDALL,

A. E. SKINNER,

E. D. REAGAN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$121,450	\$101,100	\$130,012	\$95,812
Private securities . . . . .	14,009	12,009	17,009	11,409
Real estate owned . . . . .	3,400	3,400	3,400	3,400
Mortgages owned . . . . .	29,641	28,954	27,886	32,568
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	9,538	12,263	11,354	12,879
Loans and discounts secured by other collateral . . . . .	118,613	110,279	165,046	111,160
Loans, discounts and bills purchased not secured by collateral . . . . .	166,260	177,469	186,959	189,186
Overdrafts . . . . .	684	65	368	526
Due from trust companies, banks and bankers . . . . .	31,370	31,531	56,424	60,598
Specie . . . . .	3,570	3,261	4,800	3,727
Other currency authorized by the laws of the United States . . . . .	9,375	10,828	16,828	14,903
Cash items . . . . .	165	631	500	549
Assets not included in any of the above heads . . . . .	2,500	2,500	2,500	2,500
Add for cents . . . . .	3	3	4	5
<b>Total resources . . . . .</b>	<b>\$510,578</b>	<b>\$494,293</b>	<b>\$623,090</b>	<b>\$539,225</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	37,433	38,710	41,544	41,598
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	14,500	14,500	13,000	13,000
Other deposits secured by pledge of assets . . . . .	13,460	.....	6,000	10,668
Due depositors, not preferred . . . . .	364,626	414,583	530,355	447,458
Due to trust companies, banks and bankers . . . . .	5,557	.....	5,691	.....
Bills payable . . . . .	25,000	.....	.....	.....
Other liabilities . . . . .	25,000	1,500	1,500	1,500
Add for cents . . . . .	2	.....	.....	1
<b>Total liabilities . . . . .</b>	<b>\$510,578</b>	<b>\$494,293</b>	<b>\$623,090</b>	<b>\$539,225</b>

QUARTERLY STATEMENTS

## STATE BANK OF NEWFANE — NEWFANE

FRED H. FERGUSON, *President.*

[Organized 1917]

LEE I. WELLS, *Cashier.*

## DIRECTORS

COLUMBUS ROBINSON,

CHARLES J. TOMPKINS,

BERT S. PETTIT,  
LEE I. WELLS.

FRED H. FERGUSON,

FRANK B. HOUSEL,

WESLEY C. TAYLOR,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$23,313	\$8,097	\$4,300	\$8,000
Private securities . . . . .	14,778	9,762		
Real estate owned . . . . .	6,590	6,590	6,590	6,590
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	6,646	8,882	9,327	
Loans and discounts secured by other collateral . . . . .	21,890	19,086	42,190	57,825
Loans, discounts and bills purchased not secured by collateral . . . . .	144,915	173,273	187,925	194,581
Overdrafts . . . . .	128	62	417	355
Due from trust companies, banks and bankers . . . . .	56,138	18,682	6,630	11,161
Specie . . . . .	1,790	1,265	2,365	2,627
Other currency authorized by the laws of the United States . . . . .	11,003	7,752	6,656	11,930
Cash items . . . . .	3,734	3,628	3,929	7,851
Assets not included in any of the above heads . . . . .	3,193	2,943	3,193	3,193
Add for cents . . . . .	5	5	5	6
<b>Total resources . . . . .</b>	<b>\$294,123</b>	<b>\$260,027</b>	<b>\$273,527</b>	<b>\$304,119</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	7,970	9,561	11,246	11,626
Due depositors, not preferred . . . . .	260,653	225,215	211,780	256,993
Bills payable . . . . .			25,000	10,000
Other liabilities . . . . .	500	250	500	500
Add for cents . . . . .		1	1	
<b>Total liabilities . . . . .</b>	<b>\$294,123</b>	<b>\$260,027</b>	<b>\$273,527</b>	<b>\$304,119</b>

## THE STATE BANK — NEW YORK CITY

[374-378 Grand street; organized 1890]

HAROLD C. RICHARD, *President.*

JOHN KNEISEL, *Cashier.*

### DIRECTORS

O. L. RICHARD,  
ALBERT I. VOORHIS,

ARNOLD KOHN,  
JOHN KNEISEL,  
MORRIS H. MANN,

LUCIUS N. LITTAUER,  
WALTER T. KOHN,  
MICHAEL TUCH,

HAROLD C. RICHARD,  
ROBERT H. MAINZER,  
SOL WEXLER.

W. B. ROTH,  
HARRY W. VOGEL,

WALTER L. BURCKETT,  
WILBUR L. BALL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$7,658,980	\$10,668,812	\$11,481,000	\$12,045,348
Private securities .....	5,935,350	8,934,711	7,305,907	7,212,023
Real estate owned .....	2,419,093	1,785,666	1,754,548	1,120,440
Mortgages owned .....	1,373,394	1,545,025	1,600,219	1,659,310
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	75,263	61,481	60,068	58,234
Loans and discounts secured by other collateral .....	10,910,511	7,141,839	8,410,248	12,350,564
Loans, discounts and bills purchased not secured by collateral .....	12,990,368	21,372,233	26,368,810	27,120,411
Overdrafts .....	3,103	4,458	4,812	9,379
Due from trust companies, banks and bankers .....	3,327,118	3,315,854	3,789,743	4,413,681
Specie .....	2,256,124	2,615,929	1,547,018	1,429,694
Other currency authorized by the laws of the United States .....	1,750,000	2,600,000	1,888,000	2,143,000
Cash items .....	1,517,540	3,096,971	2,730,551	3,754,523
Due from the Federal Reserve Bank of New York less offsets .....	581,636	862,615	704,053	686,033
Customers' liability on acceptances (per contra, see liabilities) .....	60,710	568,871	765,555	652,256
Assets not included in any of the above heads .....	2,250,669	4,431,370	4,856,092	1,860,121
Add for cents .....	3	6	5	6
<b>Total resources .....</b>	<b>\$53,109,862</b>	<b>\$69,005,841</b>	<b>\$73,266,629</b>	<b>\$76,515,023</b>
<b>LIABILITIES</b>				
Capital .....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits .....	607,105	1,031,426	1,201,478	1,415,478
Preferred deposits, viz.:				
Deposits by the State of New York .....	63,000	80,000	70,000	100,000
Deposits by the Superintendent of Banks of the State of New York .....	5,000	5,000	5,254	5,254
Other deposits secured by pledge of assets .....	1,590,232	1,719,691	1,874,035	1,091,299
Due depositors, not preferred .....	42,686,496	52,879,620	56,933,608	63,014,201
Due to trust companies, banks and bankers .....	76,576	101,188	99,433	237,803
Bills payable .....	3,000,000	6,000,000	5,200,000	6,200,000
Ac't'ces of drafts p'y'ble at a future date or auth'd by com. letters of credit .....	60,710	568,871	765,555	652,256
Other liabilities .....	3,020,741	4,620,044	5,117,264	1,798,730
Add for cents .....	2	1	2	2
<b>Total liabilities .....</b>	<b>\$53,109,862</b>	<b>\$69,005,841</b>	<b>\$73,266,629</b>	<b>\$76,515,023</b>

QUARTERLY STATEMENTS

339

**STATE BANK OF NORWOOD — NORWOOD**  
 [28 South Main street; organized 1887]

FRANK L. SMITH, *President.*

JOSEPH B. PRINGLE, *Cashier.*

FRANK L. SMITH,

PAUL E. WALKER,

DIRECTORS  
 WILLIS J. FLETCHER,

E. E. WRIGHT,

S. P. PHELPS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$63,650	\$79,250	\$91,450	\$92,420
Private securities . . . . .	90,530	95,530	99,880	99,880
Mortgages owned . . . . .	600	600	600	600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	23,019	16,879	15,816	18,119
Loans and discounts secured by other collateral . . . . .	56,556	57,825	76,770	71,288
Loans, discounts and bills purchased not secured by collateral . . . . .	172,441	176,469	167,445	178,447
Overdrafts . . . . .	1,015	856	1,108	447
Due from trust companies, banks and bankers . . . . .	90,105	118,660	72,493	123,799
Specie . . . . .	3,809	5,146	4,862	5,689
Other currency authorized by the laws of the United States . . . . .	21,225	22,170	22,925	22,925
Cash items . . . . .	193	126	371	11
Assets not included in any of the above heads . . . . .	31,340	15,832	9,873	6,465
Add for cents . . . . .	3	3	2	3
<b>Total resources . . . . .</b>	<b>\$554,486</b>	<b>\$589,346</b>	<b>\$563,595</b>	<b>\$620,093</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits . . . . .	126,768	128,903	131,451	134,197
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank . . . . .	1,805	1,314	.....	1,629
Other deposits secured by pledge of assets . . . . .	12,404	5,631	5,861	5,341
Due depositors, not preferred . . . . .	358,008	397,997	370,782	423,425
Other liabilities . . . . .	5,500	5,500	5,500	5,500
Add for cents . . . . .	1	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$554,486</b>	<b>\$589,346</b>	<b>\$563,595</b>	<b>\$620,093</b>

STATE BANK OF ONTARIO — ONTARIO

[Organized 1914]

J. S. ALBRIGHT, *President.*

JOHN W. HICKEY, *Cashier.*

DIRECTORS

DAVID P. CRAVEN,

ARTHUR S. PRATT,

GLEN C. CONE,  
MARTIN F. MAHER.

J. S. ALBRIGHT,

W. J. MEPHAM,

JAMES COLWELL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$36,013	\$118,827	\$64,796	\$205,305
Private securities .....	81,610	62,022	52,085	42,178
Real estate owned .....	13,180	13,180	13,180	13,180
Mortgages owned .....	55,440	62,670	62,270	66,270
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	9,585	9,405	9,405	16,202
Loans and discounts secured by other collateral .....	13,478	10,955	8,955	12,430
Loans, discounts and bills purchased not secured by collateral .....	114,363	147,943	147,113	129,289
Overdrafts .....	837	122	277	330
Due from trust companies, banks and bankers .....	121,034	45,399	52,417	99,123
Specie .....	4,506	5,158	5,543	4,210
Other currency authorized by the laws of the United States .....	10,413	7,055	8,888	11,481
Cash items .....	425	237	802	.....
Assets not included in any of the above heads .....	123,884	4,066	61,780	18,398
Add for cents .....	4	6	4	4
<b>Total resources .....</b>	<b>\$584,772</b>	<b>\$487,045</b>	<b>\$487,515</b>	<b>\$618,400</b>
<b>LIABILITIES</b>				
Capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits .....	13,300	15,408	15,803	19,322
Preferred deposits, viz.:				
Other deposits secured by pledge of assets .....	.....	.....	2,516	4,512
Deposits otherwise preferred .....	22,000	20,892	17,555	5,945
Due depositors, not preferred .....	517,271	419,094	418,789	555,520
Other liabilities .....	2,200	1,650	2,850	3,100
Add for cents .....	1	1	2	1
<b>Total liabilities .....</b>	<b>\$584,772</b>	<b>\$487,045</b>	<b>\$487,515</b>	<b>\$618,400</b>

QUARTERLY STATEMENTS

## THE STATE BANK OF PARISH — PARISH

[Organized 1919]

H. C. FULLER, *Cashier.*JAMES GRAY, *President.*

DIRECTORS

JAMES GRAY,

B. J. MORGAN,

W. B. HARTER,  
W. C. RICHARDS.

H. A. MOSHER,

F. A. CHURCH,

R. S. DAVEY,

RESOURCES	Statement of condition Feb. 12, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .		\$2,000	\$6,811	\$17,535
Private securities . . . . .		3,500	6,320	14,616
Loans and discounts secured by other collateral . . . . .			80,455	101,204
Loans, discounts and bills purchased not secured by collateral . . . . .		19,165	40,570	40,526
Overdrafts . . . . .			4	45
Due from trust companies, banks and bankers . . . . .		55,157	4,936	13,044
Specie . . . . .		9	357	617
Other currency authorized by the laws of the United States . . . . .		780	3,704	3,516
Assets not included in any of the above heads . . . . .		1,907	6,261	7,250
Add for cents . . . . .		1	3	4
<b>Total resources . . . . .</b>		<b>\$82,519</b>	<b>\$149,421</b>	<b>\$198,357</b>
LIABILITIES				
Capital . . . . .		\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .		5,010	5,377	5,400
Due depositors, not preferred . . . . .		52,287	118,182	165,668
Other liabilities . . . . .		221	862	2,288
Add for cents . . . . .		1		1
<b>Total liabilities . . . . .</b>		<b>\$82,519</b>	<b>\$149,421</b>	<b>\$198,357</b>

**THE STATE BANK OF RANDOLPH — RANDOLPH**  
[33 Main street; organized 1874]

J. N. COWEN, *President.*

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$183,050	\$154,284	\$191,034	\$199,634
Private securities . . . . .	9,437	9,437	9,437	9,437
Real estate owned . . . . .	15,340	14,240	13,490	2,740
Mortgages owned . . . . .	72,013	66,493	67,093	61,393
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	20,021	22,091	28,149	33,465
Loans and discounts secured by other collateral . . . . .	103,082	94,505	104,097	106,581
Loans, discounts and bills purchased not secured by collateral . . . . .	278,377	315,335	294,408	302,307
Overdrafts . . . . .	1,853	2,753	1,426	1,261
Due from trust companies, banks and bankers . . . . .	61,133	110,413	237,964	200,849
Specie . . . . .	11,518	11,625	11,303	11,622
Other currency authorized by the laws of the United States . . . . .	11,918	14,951	10,547	11,914
Cash items . . . . .	2,656	733	4,168	2,837
Assets not included in any of the above heads . . . . .	2,800	2,800	3,500	3,500
Add for cents . . . . .	3	3	3	5
Total resources . . . . .	\$773,201	\$819,663	\$976,619	\$947,545
LIABILITIES				
Capital . . . . .	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits . . . . .	120,342	123,739	125,057	129,544
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	18,000	18,000	16,000	16,000
Other deposits secured by pledge of assets . . . . .	1,388	15,192	76,376	79,297
Due depositors, not preferred . . . . .	545,943	607,082	679,247	668,702
Due to trust companies, banks and bankers . . . . .	25,525	3,649	26,937	.....
Bills payable . . . . .	10,000	.....	.....	.....
Other liabilities . . . . .	22,000	22,000	23,000	24,000
Add for cents . . . . .	3	1	2	2
Total liabilities . . . . .	\$773,201	\$819,663	\$976,619	\$947,545

QUARTERLY STATEMENTS

## THE STATE BANK OF RANSOMVILLE — RANSOMVILLE

C. H. TUGWELL, *President.*

[Main street; organized 1911]

W. E. HOLMAN, *Cashier.*

## DIRECTORS

F. B. GATES,

W. D. WISNER,

C. C. ROBERTSON,

C. A. K. PISTELL,

VICTOR BERLIN,

C. H. TUGWELL.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$66,344	\$22,959	\$21,749	\$20,249
Private securities .....	18,491	39,883	36,771	33,786
Real estate owned .....	7,000	7,000	7,000	7,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	10,099	12,149	10,799	5,149
Loans and discounts secured by other collateral .....	3,380	15,798	13,415	125,700
Loans, discounts and bills purchased not secured by collateral .....	59,275	55,769	86,007	82,446
Overdrafts .....	62	10	11	167
Due from trust companies, banks and bankers .....	66,419	38,284	41,261	38,461
Specie .....	358	305	48	793
Other currency authorized by the laws of the United States .....	7,184	4,759	10,726	5,142
Assets not included in any of the above heads .....	1,014	1,518	1,394	1,609
Add for cents .....	4	4	4	5
<b>Total resources .....</b>	<b>\$239,630</b>	<b>\$198,438</b>	<b>\$229,185</b>	<b>\$320,507</b>
LIABILITIES				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits .....	8,760	10,256	9,379	10,466
Due depositors, not preferred .....	203,906	161,682	192,625	282,485
Other liabilities .....	1,963	1,499	2,180	2,555
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$239,630</b>	<b>\$198,438</b>	<b>\$229,185</b>	<b>\$320,507</b>



THE STATE BANK OF SENECA FALLS — SENECA FALLS

WILMOT P. ELWELL, *President.*

[52 Falls 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$58,991	\$56,448	\$41,277	\$39,402
Private securities.....	156,491	171,116	173,281	198,650
Real estate owned.....	12,236	12,348	10,214	9,592
Mortgages owned.....	86,520	78,760	82,210	82,840
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,601	1,433	856	596
Loans and discounts secured by other collateral.....	28,161	36,674	35,433	36,008
Loans, discounts and bills purchased not secured by collateral.....	191,394	192,822	190,869	200,041
Overdrafts.....	738	5	214	34
Due from trust companies, banks and bankers.....	88,883	45,855	118,150	100,800
Specie.....	2,613	2,318	3,595	4,145
Other currency authorized by the laws of the United States.....	21,263	29,631	19,178	21,901
Cash items.....	564	1,378	880	1,988
Assets not included in any of the above heads.....	6,602	22,360	4,931	8,788
Add for cents.....	5	4	6	6
Total resources.....	\$656,062	\$651,152	\$681,094	\$704,791
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	66,153	62,980	50,725	54,352
Due depositors, not preferred.....	522,793	521,200	567,170	588,333
Due to trust companies, banks and bankers.....	7,915	7,172	3,127	2,255
Other liabilities.....	9,200	9,800	10,070	9,850
Add for cents.....	1	.....	2	1
Total liabilities.....	\$656,062	\$651,152	\$681,094	\$704,791

QUARTERLY STATEMENTS

## THE STATE BANK OF SHERMAN — SHERMAN

[96 Main street; organized 1890]

JENNIE D. OTTAWAY, *Asst. Cashier.*I. O. OTTAWAY, *President.*

## DIRECTORS

F. L. CORNISH,  
G. F. OTTAWAY,A. C. IMBERY,  
O. J. OTTAWAY,J. Y. BRIGHTMAN,  
I. O. OTTAWAY,L. D. GALE,  
MRS. J. F. PHEAR,A. B. OTTAWAY, W. L. NUTTALL,  
E. J. BELLINGER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$143,161	\$77,775	\$55,200	\$65,475
Private securities . . . . .	12,496	12,496	12,446	19,971
Real estate owned . . . . .	3,200	3,200	3,200	3,200
Mortgages owned . . . . .	9,920	11,395	14,920	23,245
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	27,896	32,785	35,685	40,720
Loans and discounts secured by other collateral . . . . .	10,378	15,327	20,810	23,714
Loans, discounts and bills purchased not secured by collateral . . . . .	201,065	274,775	283,864	266,179
Overdrafts . . . . .	1,069	1,085	845	1,372
Due from trust companies, banks and bankers . . . . .	59,312	26,901	121,954	161,418
Specie . . . . .	2,392	4,875	4,986	3,781
Other currency authorized by the laws of the United States . . . . .	13,909	17,979	10,909	14,674
Cash items . . . . .	311	127	274	.....
Assets not included in any of the above heads . . . . .	2,262	33,521	11,604	3,737
Add for cents . . . . .	2	2	3	3
<b>Total resources . . . . .</b>	<b>\$487,373</b>	<b>\$512,243</b>	<b>\$576,700</b>	<b>\$627,489</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	39,545	42,232	42,958	43,559
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	9,023	9,000	8,000	8,000
Other deposits secured by pledge of assets . . . . .	19,420	7,042	3,086	3,022
Due depositors, not preferred . . . . .	392,384	426,968	495,655	545,907
Other liabilities . . . . .	2,000	2,000	2,000	2,000
Add for cents . . . . .	1	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$487,373</b>	<b>\$512,243</b>	<b>\$576,700</b>	<b>\$627,489</b>

STATE BANK OF THERESA — THERESA

JAMES H. SNELL, *President.*

[Organized 1913]

C. B. LA FAVE, *Cashier.*

DIRECTORS

JAMES H. SNELL,  
BURTON BACON,

WM. D. MORROW,  
WILLIAM L. ROOT,

WM. M. SNELL,  
B. ACKERMAN,  
J. H. BOGART,

ISAAC SCHELL,  
HERMAN P. HOUSE,  
C. E. YOUNG.

WM. DE YOUNG,  
J. R. HALL,

W. SCOTT SARGENT,  
C. J. FARRELL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$22,755	\$42,702	\$48,630	\$48,630
Private securities . . . . .	122,924	112,006	110,276	114,068
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	8,199	8,441	8,501	8,501
Loans and discounts secured by other collateral . . . . .	4,486	4,271	4,271	4,671
Loans, discounts and bills purchased not secured by collateral . . . . .	29,816	24,011	24,719	30,033
Overdrafts . . . . .	162	110	20	8
Due from trust companies, banks and bankers . . . . .	7,822	12,988	6,347	10,108
Specie . . . . .	896	526	501	681
Other currency authorized by the laws of the United States . . . . .	2,978	4,574	3,182	5,155
Cash items . . . . .	366	1,024	1,473	617
Assets not included in any of the above heads . . . . .	6,905	11,918	17,167	15,881
Add for cents . . . . .	4	4	4	6
<b>Total resources . . . . .</b>	<b>\$207,313</b>	<b>\$222,575</b>	<b>\$225,091</b>	<b>\$238,359</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	8,715	8,388	6,348	7,637
Preferred deposits, viz.: Deposits by the State of New York . . . . .	11,500	11,500	10,000	10,000
Due depositors, not preferred . . . . .	128,450	149,813	156,950	168,708
Bills payable . . . . .	30,000	25,000	25,000	25,000
Other liabilities . . . . .	3,647	2,873	1,793	2,013
Add for cents . . . . .	1	1		1
<b>Total liabilities . . . . .</b>	<b>\$207,313</b>	<b>\$222,575</b>	<b>\$225,091</b>	<b>\$238,359</b>

QUARTERLY STATEMENTS

## THE STATE BANK OF TRUMANSBURG, N. Y.—TRUMANSBURG

C. W. BOWER, *President.*

[Main street; organized 1905]

G. M. NEWELL, *Cashier.*

## DIRECTORS

JAMES K. WHEELER,

G. M. NEWELL,

F. H. TUNISON,

F. N. SMITH,

C. W. BOWER,

C. B. HOLTON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$89,720	\$77,417	\$50,666	\$68,124
Private securities.....	27,282	36,449	37,449	39,209
Real estate owned.....	3,500	3,500	3,500	3,500
Mortgages owned.....	49,876	42,736	47,516	44,966
Loans and discounts secured by bond and mtg., deed or other real est. coll.	7,775	6,025	7,535	7,801
Loans and discounts secured by other collateral.....	75,159	64,275	79,000	86,304
Loans, discounts and bills purchased not secured by collateral.....	88,420	83,931	103,671	105,615
Overdrafts.....	6			
Due from trust companies, banks and bankers.....	11,661	14,422	19,237	16,796
Specie.....	1,518	1,362	930	630
Other currency authorized by the laws of the United States.....	7,262	8,961	6,215	3,669
Cash items.....	1,001	814	1,548	948
Due from the Federal Reserve Bank of New York less offsets.....	28,081	18,303	13,974	22,667
Assets not included in any of the above heads.....	3,116	2,090	2,731	2,829
Add for cents.....	6	5	5	7
<b>Total resources.....</b>	<b>\$394,383</b>	<b>\$360,290</b>	<b>\$373,977</b>	<b>\$403,065</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	17,889	16,589	19,878	20,185
Preferred deposits, viz.:				
Deposits by the State of New York.....	11,500	11,500	10,000	10,000
Other deposits secured by pledge of assets.....	10,304	300	304	304
Due depositors, not preferred.....	326,327	305,658	314,696	342,317
Due to trust companies, banks and bankers.....	2,162	241	2,098	3,258
Other liabilities.....	1,200	1,000	2,000	2,000
Add for cents.....	1	2	1	1
<b>Total liabilities.....</b>	<b>\$394,383</b>	<b>\$360,290</b>	<b>\$373,977</b>	<b>\$403,065</b>

THE STATE BANK OF WILLIAMSON — WILLIAMSON

H. V. PEARSALL, *President.*

[18 West Main street; organized 1905]

L. L. FULLER, *Cashier.*

DIRECTORS

W. P. ROGERS,

H. V. PEARSALL,  
SAMUEL VALORE,

M. O. ENGLESON,  
R. S. CARR,

WM. Z. FISH,  
L. L. FULLER.

J. P. TEATS,

JOHN PLATZCHART,

QUARTERLY STATEMENTS

349

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$217,149	\$129,462	\$114,623	\$116,508
Private securities . . . . .	106,721	141,653	161,305	166,074
Real estate owned . . . . .	97,300	69,300	71,262	71,262
Mortgages owned . . . . .	61,140	83,360	73,610	72,810
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	118,910	105,441	110,039	105,367
Loans and discounts secured by other collateral . . . . .	73,877	44,182	54,906	164,210
Loans, discounts and bills purchased not secured by collateral . . . . .	364,363	319,506	426,165	442,313
Overdrafts . . . . .	855	414	160	543
Due from trust companies, banks and bankers . . . . .	199,586	63,979	57,509	130,775
Specie . . . . .	6,818	8,036	7,370	7,199
Other currency authorized by the laws of the United States . . . . .	19,729	24,900	24,483	17,517
Cash items . . . . .	1,182	.....	200	.....
Assets not included in any of the above heads . . . . .	8,100	8,801	10,403	10,300
Add for cents . . . . .	4	4	5	4
<b>Total resources . . . . .</b>	<b>\$1,275,734</b>	<b>\$999,038</b>	<b>\$1,112,040</b>	<b>\$1,304,882</b>
LIABILITIES				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	22,215	23,711	32,213	43,474
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	32,500	32,500	29,000	29,000
Other deposits secured by pledge of assets . . . . .	39,000	.....	10,000	1,886
Due depositors, not preferred . . . . .	1,064,918	836,327	931,176	1,117,021
Other liabilities . . . . .	17,100	6,500	9,650	13,500
Add for cents . . . . .	1	.....	1	1
<b>Total liabilities . . . . .</b>	<b>\$1,275,734</b>	<b>\$999,038</b>	<b>\$1,112,040</b>	<b>\$1,304,882</b>

**THE STATE EXCHANGE BANK — HOLLEY**  
 [Organized 1899]  
 DIRECTORS  
 MICHAEL KENNEDY, *President.*      W. A. DOWNS,      W. S. HOUSEL,      C. W. CLOUGH,      W. H. INMAN, *Cashier.*

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$81,369	\$62,013	\$71,398	\$63,913
Private securities .....	28,415	23,402	23,402	60,327
Real estate owned .....	5,000	5,000	5,000	5,000
Mortgages owned .....	112,920	113,870	115,220	116,570
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	9,557	18,844	18,844	7,049
Loans and discounts secured by other collateral .....	368,559	285,477	274,154	389,804
Loans, discounts and bills purchased not secured by collateral .....	319,031	372,468	317,676	332,627
Overdrafts .....	1,895	2,288	5,152	5,370
Due from trust companies, banks and bankers .....	145,330	45,957	144,466	165,993
Specie .....	15,405	15,110	14,574	14,587
Other currency authorized by the laws of the United States .....	17,654	9,993	13,968	21,707
Cash items .....	230	850	597	53
Assets not included in any of the above heads .....	8,133	12,450	10,409	19,516
Add for cents .....	3	4	5	5
<b>Total resources .....</b>	<b>\$1,113,501</b>	<b>\$967,726</b>	<b>\$1,014,865</b>	<b>\$1,202,521</b>
<b>LIABILITIES</b>				
Capital .....	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits .....	36,961	40,885	41,982	46,178
Preferred deposits, viz.: Deposits by the State of New York .....	21,000	21,000	19,000	19,000
Due depositors, not preferred .....	992,039	844,841	888,883	1,071,342
Other liabilities .....	3,500	1,000	5,000	6,000
Add for cents .....	1	.....	.....	1
<b>Total liabilities .....</b>	<b>\$1,113,501</b>	<b>\$967,726</b>	<b>\$1,014,865</b>	<b>\$1,202,521</b>

TACONIC VALLEY BANK — BERLIN

[Organized 1907]

WM. C. FEATHERS, *President.*

FRANK B. WELLS, *Cashier.*

DIRECTORS

FRED D. NICHOLS,  
W. F. SEBER,

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$86,097	\$98,423	\$85,423	\$66,097
Private securities . . . . .	94,705	105,746	119,769	114,386
Real estate owned . . . . .	4,000	4,000	4,000	4,000
Mortgages owned . . . . .	69,545	68,350	65,872	75,462
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	7,130	6,760	6,760	6,760
Loans and discounts secured by other collateral . . . . .	141,778	144,720	157,413	157,207
Loans, discounts and bills purchased not secured by collateral . . . . .	174,631	173,883	208,530	202,354
Due from trust companies, banks and bankers . . . . .	13,150	26,125	14,154	24,869
Specie . . . . .	4,143	4,028	5,074	3,704
Other currency authorized by the laws of the United States . . . . .	4,700	4,200	6,500	4,490
Customers' liability on acceptances (per contra, see liabilities) . . . . .	3,464	2,439	2,439	.....
Assets not included in any of the above heads . . . . .	5,457	5,829	5,999	4,435
Add for cents . . . . .	2	3	2	1
<b>Total resources . . . . .</b>	<b>\$608,802</b>	<b>\$644,506</b>	<b>\$681,935</b>	<b>\$663,765</b>
LIABILITIES				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	25,179	26,553	28,239	27,536
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	14,500	14,500	12,500	12,500
Deposits otherwise preferred . . . . .	.....	.....	.....	13,351
Due depositors, not preferred . . . . .	536,014	511,922	555,360	555,898
Due to trust companies, banks and bankers . . . . .	.....	.....	29	.....
Bills payable . . . . .	.....	.....	50,000	25,000
Other liabilities . . . . .	8,108	66,530	10,807	4,479
Add for cents . . . . .	1	1	.....	1
<b>Total liabilities . . . . .</b>	<b>\$608,802</b>	<b>\$644,506</b>	<b>\$681,935</b>	<b>\$663,765</b>

QUARTERLY STATEMENTS

351

**TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK — NEW YORK CITY**  
**CHARLES P. BOGART, *President.*** [270 East 137th street; organized 1888] **HENRY J. VAN COOK, *Cashier.***

DIRECTORS

W. M. S. BECKLEY,

HORACE C. FLANIGAN,  
ADOLPH G. HUFFEL, JR.,CHAS. P. BOGART,  
J. CLARENCE DAVIES,OLIN J. STEPHENS,  
BRADLEY L. EATON,JAMES L. WELLS,  
JOHN M. HAFFEN,

EMIL FLEISCHL,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....	\$463,290	\$484,053	\$433,574	\$370,202
Real estate owned.....	312,893	306,137	202,637	202,137
Mortgages owned.....	.....	.....	14,000	14,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	31,517	19,665	17,555	14,555
Loans and discounts secured by other collateral.....	1,003,104	1,370,613	2,224,207	2,567,392
Loans, discounts and bills purchased not secured by collateral.....	1,832,328	1,790,664	1,672,328	1,599,596
Overdrafts.....	289	428	298	421
Due from trust companies, banks and bankers.....	576,653	458,162	517,199	435,740
Specie.....	227,726	219,994	266,516	274,279
Other currency authorized by the laws of the United States.....	96,800	74,250	157,000	224,000
Cash items.....	134,949	172,268	211,046	260,731
Assets not included in any of the above heads.....	46,539	43,500	51,400	46,400
Add for cents.....	5	3	3	3
<b>Total resources.....</b>	<b>\$4,726,093</b>	<b>\$4,939,737</b>	<b>\$5,767,763</b>	<b>\$6,009,456</b>
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	145,706	143,853	140,849	148,108
Preferred deposits, viz.:				
Due New York State savings banks.....	63,134	59,464	84,997	110,933
Due New York State sav. and loans ass'ns, credit unions and land bank....	55,291	39,202	21,586	17,590
Deposits by the State of New York.....	53,000	53,000	53,000	53,000
Due depositors, not preferred.....	4,118,952	4,340,800	5,232,904	5,439,772
Due to trust companies, banks and bankers.....	3,008	16,416	4,523	10,051
Other liabilities.....	87,000	87,000	29,900	30,000
Add for cents.....	2	2	4	2
<b>Total liabilities.....</b>	<b>\$4,726,093</b>	<b>\$4,939,737</b>	<b>\$5,767,763</b>	<b>\$6,009,456</b>



GEORGE A. NEWELL, *President.*

UNION BANK OF MEDINA — MEDINA  
[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.

12

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$293,719	\$267,519	\$237,919	\$272,799
Private securities .....	98,400	98,400	98,400	95,400
Mortgages owned .....	114,050	121,540	119,500	119,490
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	135,000	117,323	117,323	118,000
Loans and discounts secured by other collateral .....	430,273	370,380	442,835	530,928
Loans, discounts and bills purchased not secured by collateral .....	180,113	224,029	251,865	207,397
Overdrafts .....	1,605	2,319	1,778	345
Due from trust companies, banks and bankers .....	187,496	156,943	178,960	260,457
Specie .....	3,229	3,863	5,469	4,407
Other currency authorized by the laws of the United States .....	59,934	46,690	60,194	56,508
Cash items .....	3,827	5,026	5,043	7,085
Assets not included in any of the above heads .....	7,000	6,500	4,500	4,000
Add for cents .....	4	4	2	3
<b>Total resources .....</b>	<b>\$1,514,650</b>	<b>\$1,420,536</b>	<b>\$1,523,788</b>	<b>\$1,676,819</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits .....	81,740	85,674	85,026	87,892
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank .....	11,202	1,347	7,036	16,731
Deposits by the State of New York .....	22,500	22,500	20,000	20,000
Other deposits secured by pledge of assets .....	13,577	11,796	48,524	34,239
Due depositors, not preferred .....	1,238,952	1,180,900	1,220,847	1,395,842
Due to trust companies, banks and bankers .....	27,477	18	22,053	1,315
Other liabilities .....	19,200	18,300	20,300	20,800
Add for cents .....	2	1	2	.....
<b>Total liabilities .....</b>	<b>\$1,514,650</b>	<b>\$1,420,536</b>	<b>\$1,523,788</b>	<b>\$1,676,819</b>

QUARTERLY STATEMENTS

353

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,  
LOUIS KINKEL,

HARRY J. DAVIS,  
CHAS. KLINCK,  
STANISLAUS LIPOWICZ,

M. F. DIRNBERGER, JR.,  
A. G. HOEFLER,  
ORSON E. YEAGER,

JOHN C. TREFTS,  
WM. LANSILL,  
IRA T. GLEASON.

E. E. JOHNSTON,  
J. WILLARD LANSING,

HENRY A. KAMMAN,  
JOHN A. KLOEPFER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$1,809,308			
Private securities . . . . .	1,966,632			
Real estate owned . . . . .	25,000			
Mortgages owned . . . . .	30,230			
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	85,904			
Loans and discounts secured by other collateral . . . . .	1,246,528			
Loans, discounts and bills purchased not secured by collateral . . . . .	2,662,556			
Overdrafts . . . . .	176			
Due from trust companies, banks and bankers . . . . .	678,954			
Specie . . . . .	26,080			
Other currency authorized by the laws of the United States . . . . .	264,420			
Cash items . . . . .	69,659			
Customers' liability on acceptances (per contra, see liabilities) . . . . .	50,000			
Assets not included in any of the above heads . . . . .	56,000			
Add for cents . . . . .	3			
Total resources . . . . .	\$8,971,450			
LIABILITIES				
Capital . . . . .	\$500,000			
Surplus, including all undivided profits . . . . .	327,119			
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	220,000			
Due N. Y. State savings and loan associations, credit unions and land bank	116,661			
Deposits by the State of New York . . . . .	52,000			
Other deposits secured by pledge of assets . . . . .	226,494			
Due depositors, not preferred . . . . .	7,424,524			
Ac't'ces of drafts p'y'ble at a future date or auth'd by com. letters of credit . . . . .	50,000			
Other liabilities . . . . .	54,651			
Add for cents . . . . .	1			
Total liabilities . . . . .	\$8,971,450			

**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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$29,550	\$15,000	\$3,000	\$3,000
Private securities . . . . .	18,460	25,057	42,876	39,924
Real estate owned . . . . .	7,109	7,109	7,109	7,109
Mortgages owned . . . . .	7,125	7,125	7,125	7,125
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	10,568	9,345	8,043	8,018
Loans and discounts secured by other collateral . . . . .	16,065	20,896	15,018	18,992
Loans, discounts and bills purchased not secured by collateral . . . . .	60,298	61,465	72,337	66,248
Overdrafts . . . . .	270	216	1,173	1,134
Due from trust companies, banks and bankers . . . . .	28,675	36,295	57,682	44,160
Specie . . . . .	1,641	1,565	1,674	1,780
Other currency authorized by the laws of the United States . . . . .	7,506	5,870	11,939	8,087
Cash items . . . . .	199	135	125	118
Assets not included in any of the above heads . . . . .	15,401	8,509	10,791	11,633
Add for cents . . . . .	6	4	3	3
<b>Total resources . . . . .</b>	<b>\$202,873</b>	<b>\$198,591</b>	<b>\$238,945</b>	<b>\$217,331</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	12,643	12,919	13,546	11,752
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank . . . . .	2,645	8,277	8,852	2,376
Other deposits secured by pledge of assets . . . . .	498	504	504	504
Due depositors, not preferred . . . . .	160,669	150,720	189,346	176,024
Other liabilities . . . . .	1,416	1,169	1,695	1,674
Add for cents . . . . .	2	2	2	1
<b>Total liabilities . . . . .</b>	<b>\$202,873</b>	<b>\$198,591</b>	<b>\$238,945</b>	<b>\$217,331</b>

QUARTERLY STATEMENTS

## THE WADDINGTON BANK — WADDINGTON

[Organized 1919]

DIRECTORS

FRED A. SWEET, *President.*F. HUGH BURNS, *Cashier.*

FRED A. SWEET,

BERT S. CRAPSER,

WM. A. DANIELS,

CHESLEY W. HANES

BERNARD NOWLAND

WM. J. MCKAY,

WM. J. PALMER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities . . . . .				\$992
Loans and discounts secured by other collateral . . . . .				500
Loans, discounts and bills purchased not secured by collateral . . . . .				237
Due from trust companies, banks and bankers . . . . .				45,963
Specie . . . . .				1,580
Other currency authorized by the laws of the United States . . . . .				9,183
Cash items . . . . .				50
Assets not included in any of the above heads . . . . .				1,369
Add for cents . . . . .				3
<b>Total resources . . . . .</b>				<b>\$59,877</b>
LIABILITIES				
Capital . . . . .				\$25,000
Surplus, including all undivided profits . . . . .				5,490
Due depositors, not preferred . . . . .				29,387
<b>Total liabilities . . . . .</b>				<b>\$59,877</b>

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. WICKHAM,

W. S. GEORGE,

JAMES B. VOCK,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities .....	\$205,241	\$144,841	\$183,941	\$197,191
Private securities .....	42,403	47,108	55,766	55,849
Real estate owned .....	6,130	6,130	6,130	6,370
Mortgages owned .....	59,684	71,263	73,440	69,956
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	26,325	29,388	35,180	33,198
Loans and discounts secured by other collateral .....	50,063	53,621	49,924	42,448
Loans, discounts and bills purchased not secured by collateral .....	196,036	234,272	254,251	237,913
Overdrafts .....	1,698	589	288	924
Due from trust companies, banks and bankers .....	26,311	56,185	59,076	84,404
Specie .....	5,526	6,164	6,967	7,272
Other currency authorized by the laws of the United States .....	14,089	12,545	19,347	16,284
Cash items .....	1,936	1,060	2,048	2,307
Due from the Federal Bank of New York less offsets .....			1,000	
Assets not included in any of the above heads .....	6,200	5,900	6,100	6,100
Add for cents .....	6	6	5	4
<b>Total resources .....</b>	<b>\$641,648</b>	<b>\$669,072</b>	<b>\$753,463</b>	<b>\$760,220</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits .....	50,076	52,475	54,792	55,661
Preferred deposits, viz.:				
Deposits by the State of New York .....	20,000	20,000		18,000
Other deposits secured by pledge of assets .....		16,707	13,945	13,945
Deposits otherwise preferred .....	20,707		18,000	
Due depositors, not preferred .....	499,464	506,889	558,725	619,614
Bills payable .....		20,000	55,000	
Other liabilities .....	1,400	3,000	3,000	3,000
Add for cents .....	1	1	1	
<b>Total liabilities .....</b>	<b>\$641,648</b>	<b>\$669,072</b>	<b>\$753,463</b>	<b>\$760,220</b>

QUARTERLY STATEMENTS

357

## WESTCHESTER AVENUE BANK—NEW YORK CITY

CHAS. L. LEE, *President.*

[1060 Westchester avenue; organized 1910]

RUSSELL B. SMITH, *Cashier.*

## DIRECTORS

RICHARD BILLINGS,  
R. B. SMITH,GEO. H. DANFORTH,  
HENRY A. INGRAHAM,FRANK A. SPENCER,  
JOHN P. TREADWELL, JR.,  
BOYLSTON A. TOMPKINS.C. L. LEE,  
ALEXANDER J. FRASER,WM. PETERS,  
LATHAM R. REED,JULIUS SCHWARTZ,  
EDGAR H. LEE,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$760,717	\$265,456	\$357,658	\$318,250
Private securities . . . . .	215,379	362,255	335,317	367,984
Mortgages owned . . . . .	3,500	3,500	3,500	3,500
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	13,975			
Loans and discounts secured by other collateral . . . . .	311,696	1,077,720	1,862,711	2,123,010
Loans, discounts and bills purchased not secured by collateral . . . . .	853,850	610,637	339,146	325,038
Overdrafts . . . . .	667	12	11	12
Due from trust companies, banks and bankers . . . . .	161,271	115,495	199,167	236,891
Specie . . . . .	45,318	21,569	21,557	18,494
Other currency authorized by the laws of the United States . . . . .	37,008	87,029	65,921	97,821
Cash items . . . . .	70,930			
Assets not included in any of the above heads . . . . .	26,152	23,055	33,674	40,077
Add for cents . . . . .	4	4	2	4
Total resources . . . . .	\$2,500,467	\$2,566,732	\$3,218,664	\$3,531,081
LIABILITIES				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits . . . . .	90,022	85,739	95,628	94,351
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	10,000	10,199	10,250	20,318
Deposits by the State of New York . . . . .				20,000
Other deposits secured by pledge of assets . . . . .			62,000	15,000
Deposits otherwise preferred . . . . .	175,381			
Due depositors, not preferred . . . . .	1,838,081	2,163,745	2,641,162	3,051,539
Due to trust companies, banks and bankers . . . . .	634			
Bills payable . . . . .	250,000	200,000	250,000	225,000
Rediscouts . . . . .			52,500	
Other liabilities . . . . .	36,347	7,047	7,123	4,871
Add for cents . . . . .	2	2	1	2
Total liabilities . . . . .	\$2,500,467	\$2,566,732	\$3,218,664	\$3,531,081

**THE WILSON STATE BANK — WILSON**  
 [Young street; organized 1913]

C. H. TUGWELL, *President.*

L. C. COE, *Cashier.*

C. H. TUGWELL,

HERVEY SANFORD,  
S. T. CHURCH,

L. C. COE,  
S. D. BROWN,

DIRECTORS

W. C. RAMSDALE,  
VICTOR BERLIN.

H. D. BARTLETT,

J. W. HACKETT,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities . . . . .	\$87,850	\$65,345	\$74,750	\$71,550
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 . . . . .	15,800	16,000	16,000	16,000
Loans and discounts secured by other collateral . . . . .	100,257	97,045	76,438	191,480
Loans, discounts and bills purchased not secured by collateral . . . . .	109,875	103,100	127,351	126,932
Overdrafts . . . . .	162	439	460	431
Due from trust companies, banks and bankers . . . . .	49,568	22,466	32,580	19,927
Specie . . . . .	2,606	2,412	2,613	3,141
Other currency authorized by the laws of the United States . . . . .	12,122	4,123	10,571	9,806
Cash items . . . . .	3,509	838	5,052	3,199
Assets not included in any of the above heads . . . . .	2,831	3,662	3,458	2,844
Add for cents . . . . .	2	4	5	2
<b>Total resources . . . . .</b>	<b>\$397,272</b>	<b>\$328,124</b>	<b>\$361,968</b>	<b>\$458,002</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits . . . . .	12,014	12,660	14,203	14,171
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	11,000	11,000	10,000	10,000
Other deposits secured by pledge of assets . . . . .	8,000	.....	.....	.....
Deposits otherwise preferred . . . . .	4,028	10,000	10,000	7,000
Due depositors, not preferred . . . . .	335,330	258,963	302,264	401,125
Bills payable . . . . .	.....	10,000	.....	.....
Other liabilities . . . . .	1,900	500	500	705
Add for cents . . . . .	.....	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$397,272</b>	<b>\$328,124</b>	<b>\$361,968</b>	<b>\$458,002</b>

QUARTERLY STATEMENTS

## W. R. GRACE &amp; CO.'S BANK—NEW YORK CITY

J. LOUIS SCHAEFER, *President.*

[7 Hanover square; organized 1915]

F. D. HENDRICKSON, *Cashier.*

D. S. IGLEHART,

M. BOUVIER,

DIRECTORS

J. LOUIS SCHAEFER,

F. G. FISCHER,

W. R. GRACE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$2,496,794	\$2,446,217	\$2,734,009	\$2,441,918
Private securities.....	622,123	538,553	508,359	500,014
Loans and discounts secured by other collateral.....	5,407,860	2,477,282	5,012,897	4,812,487
Loans, discounts and bills purchased not secured by collateral.....	167,805	164,091	279,051	178,684
Overdrafts.....	179	89	.....	.....
Due from trust companies, banks and bankers.....	2,758,889	3,129,396	2,140,984	1,639,760
Specie.....	809	5,829	8,594	8,643
Other currency authorized by the laws of the United States.....	8,945	58,813	8,175	12,208
Cash items.....	1,286	499	1,237	936
Due from the Federal Reserve Bank of New York less offsets.....	1,199,330	757,311	1,230,603	982,883
Customers' liability on acceptances (per contra, see liabilities).....	178,280	401,112	686,332	590,005
Assets not included in any of the above heads.....	720,655	935,661	1,134,597	998,523
Add for cents.....	4	5	4	3
<b>Total resources.....</b>	<b>\$13,562,959</b>	<b>\$10,914,858</b>	<b>\$13,744,845</b>	<b>\$12,166,064</b>
LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	835,723	954,422	997,883	1,038,044
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	269,570	37,080	266,068	483,424
Due depositors, not preferred.....	9,493,139	7,683,412	9,640,721	7,821,072
Due to trust companies, banks and bankers.....	492,919	309,397	303,571	347,245
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,251,161	493,271	900,917	969,880
Other liabilities.....	720,444	937,273	1,135,682	1,006,398
Add for cents.....	3	3	3	1
<b>Total liabilities.....</b>	<b>\$13,562,959</b>	<b>\$10,914,858</b>	<b>\$13,744,845</b>	<b>\$12,166,064</b>



**YORKVILLE BANK — NEW YORK CITY**  
 [1511 Third avenue: organized 1892]

AUGUST ZINSSER, *President.*

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,  
ERNEST WOLKWITZ,

JACOB RUPPERT,  
THEODORE HAEBLER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,593,492	\$1,036,869	\$740,624	\$654,603
Private securities.....	722,854	1,601,023	1,501,166	1,371,446
Real estate owned.....	250,000	250,000	250,000	250,000
Loans and discounts secured by bond and mortgage, deed or other real est. coll.	214,850	211,700	212,850	208,100
Loans and discounts secured by other collateral.....	1,573,179	2,093,359	2,045,476	2,521,429
Loans, discounts and bills purchased not secured by collateral.....	5,535,810	5,680,937	6,840,112	7,627,801
Overdrafts.....	307	390	1,307	336
Due from trust companies, banks and bankers.....	352,773	594,724	697,152	268,855
Specie.....	39,562	43,749	55,610	54,722
Other currency authorized by the laws of the United States.....	239,615	393,239	291,204	285,473
Cash items.....	181,602	335,220	241,163	351,075
Due from the Federal Reserve Bank of New York less offsets.....	1,035,147	1,210,437	1,106,613	1,176,415
Assets not included in any of the above heads.....	36,383	62,987	57,330	80,761
Add for cents.....	5	6	3	4
<b>Total resources.....</b>	<b>\$11,775,579</b>	<b>\$13,514,640</b>	<b>\$14,040,610</b>	<b>\$14,851,020</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	633,459	651,904	728,131	723,734
Preferred deposits, viz.:				
Due New York State savings banks.....	165,287	166,923	168,189	169,033
Other deposits secured by pledge of assets.....	304,059	105,000	223,000	22,000
Due depositors, not preferred.....	10,303,562	12,189,839	12,310,121	13,185,937
Due to trust companies, banks and bankers.....	15,196	1,500	2,063	1,500
Bills payable.....			200,000	300,000
Rediscounts.....	45,000			
Other liabilities.....	109,014	199,472	209,105	248,815
Add for cents.....	2	2	1	1
<b>Total liabilities.....</b>	<b>\$11,775,579</b>	<b>\$13,514,640</b>	<b>\$14,040,610</b>	<b>\$14,851,020</b>

QUARTERLY STATEMENTS

*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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....	\$166,152,011	\$167,082,431	\$184,115,560	\$171,193,965
Private securities.....	88,610,644	93,704,408	97,886,215	97,414,767
Real estate owned.....	23,120,425	20,809,089	21,427,489	21,128,848
Mortgages owned.....	12,888,483	13,195,386	14,945,521	15,431,300
Loans and discounts secured by bond and mtg., deed or other real es. coll....	9,384,256	9,251,883	9,267,754	9,564,453
Loans and discounts secured by other collateral.....	279,067,079	289,531,990	299,793,377	313,905,530
Loans, discounts and bills purchased not secured by collateral.....	246,011,625	271,424,152	314,887,206	341,925,850
Overdrafts.....	192,226	314,099	241,578	300,290
Due from trust companies, banks and bankers.....	59,472,001	63,933,433	71,680,408	76,671,920
Specie.....	16,176,681	17,251,547	17,612,317	18,628,541
Other currency authorized by the laws of the United States.....	21,294,437	24,376,113	24,508,997	28,352,934
Cash items.....	90,845,427	172,639,680	175,257,818	212,235,324
Due from the Federal Reserve Bank of New York less offsets.....	50,023,762	74,636,063	69,979,064	86,976,812
Customers' liability on acceptances (per contra, see liabilities).....	12,146,277	14,385,565	15,483,691	19,387,519
Assets not included in any of the above heads.....	44,645,772	37,761,303	25,117,824	12,005,453
Add for cents.....	928	942	931	1,005
<b>Total resources.....</b>	<b>\$1,120,032,034</b>	<b>\$1,270,298,084</b>	<b>\$1,342,205,750</b>	<b>\$1,425,124,541</b>
<b>LIABILITIES</b>				
Capital.....	\$39,793,000	\$39,603,000	\$41,993,000	\$43,293,000
Surplus, including all undivided profits.....	60,117,535	61,911,027	66,289,583	68,921,534
Preferred deposits, viz.:				
Due New York State savings banks.....	27,169,884	30,850,998	20,971,289	27,139,913
Due New York State savings and loan ass'ns, credit unions and land bank.....	1,230,619	1,251,476	933,575	894,395
Deposits by the State of New York.....	4,754,413	4,914,193	4,122,497	5,103,244
Deposits by the Superintendent of Banks of the State of New York.....	405,895	603,228	469,232	441,048
Other deposits secured by pledge of assets.....	20,877,717	24,233,459	18,003,234	8,588,373
Deposits otherwise preferred.....	1,944,875	1,679,207	417,913	612,393
Due depositors, not preferred.....	798,107,509	929,324,259	1,027,754,107	1,129,977,125
Due to trust companies, banks and bankers.....	40,516,630	58,132,081	50,196,256	42,419,403
Bills payable.....	59,144,337	58,120,790	55,243,681	46,339,057

Rediscounts .....	6,965,192	6,533,954	11,838,357	16,760,761
Ac't'ces of drafts payable at a future date or auth'd by com'l letters of credit	11,440,632	11,958,768	15,927,246	19,620,090
Other liabilities .....	47,563,377	41,178,233	28,042,329	15,013,773
Add for cents .....	419	411	421	432
<b>Total liabilities .....</b>	<b>\$1,120,032,034</b>	<b>\$1,270,298,084</b>	<b>\$1,342,205,750</b>	<b>\$1,425,124,541</b>
<b>Total deposits .....</b>	<b>\$895,007,542</b>	<b>\$1,050,991,901</b>	<b>\$1,122,871,133</b>	<b>\$1,215,175,894</b>

*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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities.....	\$100,310,908	\$111,916,834	\$116,288,357	\$114,006,623
Private securities.....	44,583,633	47,812,378	45,933,174	45,537,355
Real estate owned.....	13,201,673	12,138,665	12,471,288	11,998,368
Mortgages owned.....	2,963,724	3,221,009	3,204,315	3,219,805
Loans and discounts secured by bond and mtg., deed or other real est. coll.....	1,436,704	1,246,480	1,158,854	1,130,758
Loans and discounts secured by other collateral.....	206,581,079	206,517,631	207,012,266	213,357,172
Loans, discounts and bills purchased not secured by collateral.....	155,414,707	176,269,832	210,246,776	229,898,601
Overdrafts.....	93,482	117,400	84,501	100,520
Due from trust companies, banks and bankers.....	26,944,997	32,694,326	35,103,043	39,197,696
Specie.....	13,083,351	14,297,877	14,705,018	15,603,484
Other currency authorized by the laws of the United States.....	12,909,841	14,747,976	15,378,071	17,852,322
Cash items.....	87,091,621	167,605,711	170,352,036	206,802,109
Due from the Federal Reserve Bank of New York less offsets.....	46,229,509	65,025,390	59,566,041	75,897,023
Customers' liability on acceptances (per contra, see liabilities).....	11,505,969	14,157,002	15,391,069	18,846,281
Assets not included in any of the above heads.....	39,346,428	32,746,105	21,235,695	8,353,487
Add for cents.....	128	139	131	138
Total resources.....	\$761,697,754	\$900,514,756	\$928,133,635	\$1,001,801,742
LIABILITIES				
Capital.....	\$21,850,000	\$21,950,000	\$22,650,000	\$23,050,000
Surplus, including all undivided profits.....	40,863,021	42,918,497	45,076,092	47,005,374
Preferred deposits, viz.:				
Due New York State savings banks.....	18,819,310	22,115,534	12,974,293	19,076,782
Due New York State savings and loan ass'ns, credit unions and land bank.....	209,580	269,103	243,251	203,161
Deposits by the State of New York.....	1,099,015	1,552,015	985,015	1,602,015
Deposits by the Superintendent of banks of the State of New York.....	188,070	180,129	179,478	178,116
Other deposits secured by pledge of assets.....	12,529,434	17,971,080	9,865,613	5,265,103
Deposits otherwise preferred.....	15,428	16,843	15,911	73,950
Due depositors, not preferred.....	535,872,950	652,192,479	715,749,024	803,345,492
Due to trust companies, banks and bankers.....	26,861,259	45,317,287	36,254,749	31,385,592
Bills payable.....	48,273,996	43,718,652	34,235,000	25,364,635
Rediscouts.....	3,258,427	5,798,670	10,837,905	5,352,377
Ac't'ces of drafts payable at a future date or auth'd by com'l letters of credit.....	10,814,774	11,735,032	15,838,063	19,091,170
Other liabilities.....	41,042,418	34,779,365	23,229,172	10,807,904
Add for cents.....	72	70	69	71
Total liabilities.....	\$761,697,754	\$900,514,756	\$928,133,635	\$1,001,801,742

*SUMMARY showing the Aggregate Resources and Liabilities of State Banks outside of the Borough of Manhattan, City of New York, as shown by their Reports on the several dates named below*

QUARTERLY STATEMENTS

365

RESOURCES	Statement of condition Feb. 12, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.: Public securities .....	\$65,841,103	\$55,165,597	\$67,827,203	\$57,187,342
Private securities .....	44,027,011	45,892,030	51,953,041	51,877,412
Real estate owned .....	9,918,752	8,670,424	8,956,201	9,130,480
Mortgages owned .....	9,924,759	9,974,377	11,741,206	12,211,495
Loans and discounts secured by bond and mtg., deed or other real est. coll. . . . .	7,947,552	8,005,403	8,108,900	8,433,695
Loans and discounts secured by other collateral .....	72,486,000	83,014,359	92,781,111	100,548,358
Loans, discounts and bills purchased not secured by collateral .....	90,596,918	95,154,320	104,640,430	112,027,249
Overdrafts .....	98,744	196,699	157,077	199,770
Due from trust companies, banks and bankers .....	32,527,004	31,239,107	36,574,365	37,474,224
Specie .....	3,093,330	2,953,670	2,907,299	3,025,057
Other currency authorized by the laws of the United States .....	8,384,596	9,628,137	9,130,926	10,500,642
Cash items .....	3,753,806	5,033,969	4,905,782	5,433,215
Due from the Federal Reserve Bank of New York less offsets .....	3,794,253	9,610,673	10,413,023	11,079,789
Customers' liability on acceptances (per contra, see liabilities) .....	640,308	228,563	92,622	541,238
Assets not included in any of the above heads .....	5,299,344	5,015,197	3,882,129	3,651,966
Add for cents .....	695	698	694	752
Total resources .....	\$358,334,175	\$369,783,223	\$414,072,009	\$423,322,684
LIABILITIES				
Capital .....	\$17,943,000	\$17,653,000	\$19,343,000	\$20,243,000
Surplus including all undivided profits .....	19,254,514	18,992,530	21,213,491	21,916,160
Preferred deposits, viz.:				
Due New York State savings bank .....	8,350,574	8,735,464	7,996,996	8,063,131
Due New York State savings and loan ass'ns, credit unions and land bank .....	1,021,039	982,373	690,324	691,234
Deposits by the State of New York .....	3,655,398	3,362,178	3,137,482	3,501,229
Deposits by the Superintendent of Banks of the State of New York .....	217,825	426,099	289,754	262,932
Other deposits secured by pledge of assets .....	8,348,283	6,262,379	8,140,651	3,323,270
Deposits otherwise preferred .....	1,929,447	1,662,364	402,002	538,443
Due depositors, not preferred .....	262,234,559	277,131,780	312,005,083	326,631,633
Due to trust companies, banks and bankers .....	13,655,371	12,814,794	13,941,507	11,033,811
Bills payable .....	10,870,341	14,402,138	21,008,681	20,974,422
Rediscounts .....	3,706,765	735,284	1,000,452	1,408,384
Ac't'ces of drafts payable at a future date or auth'd by com'l letters of credit .....	625,858	223,736	89,183	528,920
Other liabilities .....	6,520,959	6,398,868	4,813,157	4,205,869
Add for cents .....	242	236	246	246
Total liabilities .....	\$358,334,175	\$369,783,223	\$414,072,009	\$423,322,684



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**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 February 21, 1919, June 30, 1919, Sep-  
tember 12, 1919, and November 12, 1919**

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[ 367 ]





# 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 FAIRBAIRN.....	539 Ashland avenue, Buffalo.		

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$542,130	\$630,441	\$620,842	\$634,312
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	65,350	69,600	71,300	73,800
Loans and discounts secured by other collateral.....	10,271	10,271	10,271	10,800
Loans, discounts and bills purchased not secured by collateral.....	.....	55,000	60,000	80,000
Overdrafts.....	630	.....	32	.....
Due from trust companies, banks and bankers.....	245,024	180,523	179,256	159,509
Specie.....	2,257	4,882	7,348	6,846
Other currency authorized by the laws of the United States.....	23,338	19,735	13,226	22,537
Cash items.....	1,340	4,675	1,561	4,538
Other assets.....	17,975	16,175	16,344	16,220
Add for cents.....	3	2	3	2
<b>Total resources.....</b>	<b>\$908,318</b>	<b>\$991,304</b>	<b>\$980,183</b>	<b>\$1,008,564</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus.....	35,488	46,314	48,917	50,140
Deposits.....	818,508	887,512	870,213	893,798
Due to trust companies, banks and bankers.....	217	.....	.....	.....
Other liabilities.....	4,104	7,477	11,052	14,625
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$908,318</b>	<b>\$991,304</b>	<b>\$980,183</b>	<b>\$1,008,564</b>

QUARTERLY STATEMENTS

PIETRO ALVINO, PRIVATE BANKER — NEW YORK CITY  
[387 Broome street and 2242 First avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$51,583	\$44,750	\$47,295	\$29,110
Private securities . . . . .		1,025	1,025	1,025
Loans, discounts and bills purchased not secured by collateral . . . . .	40,202	51,789	59,135	57,025
Due from trust companies, banks and bankers . . . . .	35,331	29,297	57,693	51,861
Deposits with express and steamship companies . . . . .	861	500	500	500
Specie . . . . .	571	578	1,528	1,200
Other currency authorized by the laws of the United States . . . . .	8,000	10,131	15,000	10,120
Foreign currency . . . . .	79	300	660	1,871
Foreign postage . . . . .	189	75		
Cash items . . . . .	200	3,621	1,292	1,051
Other assets . . . . .	7,465	7,465	7,465	7,465
Add for cents . . . . .	4	2	2	1
<b>Total resources . . . . .</b>	<b>\$144,485</b>	<b>\$149,533</b>	<b>\$191,595</b>	<b>\$161,229</b>
<b>LIABILITIES</b>				
Permanent capital . . . . .	\$15,000	\$15,000	\$15,000	\$15,000
Surplus . . . . .	26,195	39,593	44,124	44,864
Deposits . . . . .	94,364	94,940	119,530	100,365
Due to trust companies, banks and bankers . . . . .	8,925			
Rediscounts . . . . .			1,000	1,000
Other liabilities . . . . .			11,940	
Add for cents . . . . .	1		1	
<b>Total liabilities . . . . .</b>	<b>\$144,485</b>	<b>\$149,533</b>	<b>\$191,595</b>	<b>\$161,229</b>

ALEXANDER ANGELINOFF, PRIVATE BANKER — NEW YORK CITY  
[140 Liberty street; organized 1919]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....			\$10,545	\$5,118
Due from trust companies, banks and bankers.....			36,832	70,711
Deposits with express and steamship companies.....				59
Specie.....			71	1,700
Other currency authorized by the laws of the United States.....			400	10,045
Foreign currency.....			1,947	
Cash items.....			500	
Other assets.....			464	689
Add for cents.....			3	1
Total resources.....			\$50,762	\$88,323
LIABILITIES				
Permanent capital.....			\$20,000	\$20,000
Surplus.....			1,956	25,238
Deposits.....			28,806	43,085
Total liabilities.....			\$50,762	\$88,323

GERMANO P. BACCELLI, PRIVATE BANKER — ALBANY  
[119 Madison avenue; organized 1915]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$5,166	\$3,408	\$3,408	\$3,408
Private securities.....	1,682	4,000	4,000	4,000
Due from trust companies, banks and bankers.....	70,731	70,731	70,731	70,731
Other currency authorized by the laws of the United States.....	1,000	1,000	1,000	1,000
Other assets.....	500	500	500	500
Add for cents.....	1			
Total resources.....	\$79,080	\$79,639	\$79,639	\$79,639
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus.....	11,791	32,432	44,947	46,478
Deposits.....	62,289	42,207	29,692	28,161
Total liabilities.....	\$79,080	\$79,639	\$79,639	\$79,639

VINCENZO BAJARDI, PRIVATE BANKER—NEW YORK CITY  
[5 Monroe street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$72,965	\$70,910	\$64,829	\$71,718
Private securities . . . . .	1,200	1,200	1,200	1,200
Real estate owned . . . . .	46,000	42,500	42,500	41,500
Mortgages owned . . . . .		1,945		
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	2,245		1,645	1,445
Loans and discounts secured by other collateral . . . . .	1,243	918	868	368
Accounts receivable . . . . .	100			
Due from trust companies, banks and bankers . . . . .	14,139	5,729	8,168	5,175
Deposits with express and steamship companies . . . . .	250	250	250	250
Specie . . . . .	3	7	5	9
Other currency authorized by the laws of the United States . . . . .	6,003	8,072	5,414	2,591
Foreign currency . . . . .	539	380	326	1,603
Foreign postage . . . . .	15	60	200	350
Other assets . . . . .	200	200	200	200
Add for cents . . . . .	1	2	2	1
Total resources . . . . .	\$144,903	\$132,173	\$125,607	\$126,410
	LIABILITIES			
Permanent capital . . . . .	\$5,000	\$5,000	\$5,000	\$5,000
Surplus . . . . .	2,629	2,979	4,294	6,309
Deposits . . . . .	100,219	91,274	82,125	82,573
Other liabilities . . . . .	37,055	32,919	34,188	32,527
Add for cents . . . . .		1		1
Total liabilities . . . . .	\$144,903	\$132,173	\$125,607	\$126,410

QUARTERLY STATEMENTS

SIGMUND W. BARASCH, PRIVATE BANKER — NEW YORK CITY  
[77 Ridge street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$60,346	\$65,391	\$108,487	\$128,039
Private securities . . . . .	34,668	57,450	31,358	37,890
Real estate owned . . . . .	77,518	73,518	73,000	73,000
Loans and discounts secured by other collateral . . . . .	13,774	12,461	13,114	12,845
Loans, discounts and bills purchased not secured by collateral . . . . .	7,187	11,488	12,311	19,421
Accounts receivable . . . . .	454	454	454	454
Due from customers for exchange, money orders and steamship tickets sold . . . . .	431	441	428	428
Overdrafts . . . . .	930	141	320	385
Due from trust companies, banks and bankers . . . . .	14,689	27,123	58,499	66,671
Deposits with express and steamship companies . . . . .	250	250	250	250
Other currency authorized by the laws of the United States . . . . .	3,839	5,600	8,030	12,060
Foreign currency . . . . .	1,617	1,282	826	1,963
Foreign postage . . . . .		30		
Other assets . . . . .	2,400	2,400	2,160	2,160
Add for cents . . . . .	5	3	3	4
Total resources . . . . .	\$218,108	\$258,032	\$309,240	\$355,570
LIABILITIES				
Permanent capital . . . . .	\$40,000	\$40,000	\$40,000	\$40,000
Surplus . . . . .	5,425	2,964	6,531	12,649
Deposits . . . . .	106,337	150,289	210,446	262,940
Bills payable . . . . .	23,900	22,900	9,000	
Other liabilities . . . . .	42,446	41,878	43,263	39,980
Add for cents . . . . .		1		1
Total liabilities . . . . .	\$218,108	\$258,032	\$309,240	\$355,570

# BIGELOW & CO., PRIVATE BANKERS — NEW YORK CITY

[25 Pine street; organized 1917]

Members of firm	Residence	Members of firm	Residence
R. L. BIGELOW.....	12 West 44th street, New York City	E. S. BIGELOW.....	Philadelphia, Pa.
C. W. BIGELOW.....	14 Caryl avenue, Yonkers.		

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bonds, viz.:				
Public securities.....	\$11,037	\$77,173	\$86,850	\$23,903
Private securities.....	138,782	160,243	164,986	142,443
Loan and discounts secured by other collateral.....	177,371	150,820	102,802	86,286
Loans, discounts and bills purchased not secured by collateral.....	6,853	5,913	2,312	1,533
Accounts receivable.....		1,019		
Overdrafts.....		2,404	167	82
Due from trust companies, banks and bankers.....	32,351	44,800	38,052	33,422
Specie.....	74	56	52	196
Other currency authorized by the laws of the United States.....	4,081	2,650	6,756	4,000
Cash items.....	209			
Customers' liability on acceptances (per contra see liabilities).....	8,150			
Other assets.....	5,933	6,050	7,655	7,013
Add for cents.....	3	4	3	3
<b>Total resources.....</b>	<b>\$384,844</b>	<b>\$451,132</b>	<b>\$409,635</b>	<b>\$298,881</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	15,021	15,000	15,000	15,000
Deposits.....	255,846	273,570	271,393	258,314
Due to trust companies, banks and bankers.....	2,567	2,606		
Bills payable.....		1,752		
Rediscounts.....	83,262	146,634	100,000	5,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	8,150			
Other liabilities.....	9,996	1,568	13,242	10,566
Add for cents.....	2	2		1
<b>Total liabilities.....</b>	<b>\$384,844</b>	<b>\$451,132</b>	<b>\$409,635</b>	<b>\$298,881</b>

QUARTERLY STATEMENTS

375

## BLOOMINGDALE BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[137-139 East 59th street; organized 1914]

Members of firm		Residence	Members of firm		Residence
SAMUEL J. BLOOMINGDALE.....		470 Park avenue, New York City.	HIRMAN C. BLOOMINGDALE.....		11 East 80th street, New York City.
IRVING I. BLOOMINGDALE.....		850 Park avenue, New York City.			

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$160,116	\$231,036	\$227,543	\$225,349
Private securities.....	291,343	78,231	73,300	72,025
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	8,800	8,800	8,800	8,700
Loans and discounts secured by other collateral.....	4,250	1,500	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	10,454	.....	.....	.....
Accounts receivable.....	343,330	742,359	1,062,530	1,304,581
Overdrafts.....	49	.....	.....	.....
Due from trust companies, banks and bankers.....	125,869	136,451	273,134	53,897
Specie.....	3,305	1,580	3,722	2,252
Other currency authorized by the laws of the United States.....	27,686	12,043	37,187	47,281
Foreign currency.....	1,355	1,155	510	667
Cash items.....	34,667	71,230	34,375	36,432
Other assets.....	7,522	3,819	10,935	6,756
Add for cents.....	5	3	4	6
<b>Total resources.....</b>	<b>\$1,018,751</b>	<b>\$1,288,207</b>	<b>\$1,732,040</b>	<b>\$1,757,946</b>
LIABILITIES				
Permanent capital.....	\$100,000	\$200,000	\$200,000	\$300,000
Surplus.....	71,758	117,964	680,259	567,224
Deposits.....	841,900	970,243	845,884	881,001
Other liabilities.....	5,092	.....	5,895	9,720
Add for cents.....	1	.....	2	1
<b>Total liabilities.....</b>	<b>\$1,018,751</b>	<b>\$1,288,207</b>	<b>\$1,732,040</b>	<b>\$1,757,946</b>





**CARLO CALVOSA, PRIVATE BANKER — NEW YORK CITY**  
 [89 Park street; organized 1918]

378

REPORT ON PRIVATE BANKERS

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$99,581	\$109,892	\$109,131	\$109,131
Private securities .....	8,720	8,720	8,720	8,720
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....			950	
Loans and discounts secured by other collateral .....	2,100	8,353		2,800
Loans, discounts and bills purchased not secured by collateral .....	1,575	3,964	5,656	8,098
Accounts receivable .....		38	1,887	61
Due from customers for exchange, money orders and steamship tickets sold .....				1,195
Due from trust companies, banks and bankers .....	26,614	16,668	34,839	40,267
Deposits with express and steamship companies .....	250	250	250	250
Other currency authorized by the laws of the United States .....	100			
Foreign currency .....	3,527	148	37	1,439
Foreign postage .....	15	50	50	50
Cash items .....	3,727	6,137	6,071	4,412
Other assets .....	2,000	2,000	2,000	2,000
Add for cents .....	2	3	2	3
Total resources .....	\$148,211	\$156,223	\$169,593	\$178,426
LIABILITIES				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus .....	76,442	91,962	90,669	104,308
Deposits .....	61,768	54,261	68,924	61,058
Other liabilities .....				3,058
Add for cents .....	1			2
Total liabilities .....	\$148,211	\$156,223	\$169,593	\$178,426

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$23,500	\$22,500	\$16,500	\$16,500
Private securities .....	5,000	6,000	6,000	6,000
Accounts receivable .....		2,833		
Due from trust companies, banks and bankers .....	34,998	20,843	23,962	25,040
Specie .....	365	375	330	375
Other currency authorized by the laws of the United States .....	425	106	808	1,464
Foreign currency .....	647			
Other assets .....	999	488	650	815
Add for cents .....	1	1	1	1
<b>Total resources .....</b>	<b>\$65,935</b>	<b>\$53,146</b>	<b>\$48,251</b>	<b>\$50,195</b>
LIABILITIES				
Permanent capital .....	\$6,000	\$6,000	\$6,000	\$6,000
Surplus .....	9,272	10,753	12,354	12,863
Deposits .....	50,425	36,392	29,716	30,918
Other liabilities .....	237		180	413
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$65,935</b>	<b>\$53,146</b>	<b>\$48,251</b>	<b>\$50,195</b>

QUARTERLY STATEMENTS

**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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$28,806	\$20,174	\$16,708	\$14,738
Private securities.....	8,937	8,937	5,842	5,842
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	465	571	495	495
Loans, discounts and bills purchased not secured by collateral.....	22	226	226	206
Accounts receivable.....	168	12	12	12
Due from trust companies, banks and bankers.....	17,189	8,516	8,778	6,000
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	127	114	119	94
Other currency authorized by the laws of the United States.....	431	942	893	1,177
Foreign currency.....	227	261	1,026	347
Foreign postage.....	25	35	10	15
Cash items.....	210	1,202	1,830	646
Other assets.....	500	500	460	460
Add for cents.....	3	4	5	3
<b>Total resources.....</b>	<b>\$57,360</b>	<b>\$41,744</b>	<b>\$31,654</b>	<b>\$30,285</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	3,287	6,982	5,515	6,098
Deposits.....	44,073	24,762	16,139	14,187
<b>Total liabilities.....</b>	<b>\$57,360</b>	<b>\$41,744</b>	<b>\$31,654</b>	<b>\$30,285</b>

ORAZIO CIACCIA, PRIVATE BANKER — SCHENECTADY  
[117 South Centre street; organized 1919]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$5,500	\$5,500	\$5,500	\$5,500
Private securities .....			600	600
Loans, discounts and bills purchased not secured by collateral .....			725	1,505
Due from trust companies, banks and bankers .....			575	2,138
Specie .....				416
Other currency authorized by the laws of the United States .....			73	
Other assets .....			2	122
Add for cents .....				1
<b>Total resources .....</b>	<b>\$5,500</b>	<b>\$5,500</b>	<b>\$7,475</b>	<b>\$10,282</b>
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	500	500	1,102	1,248
Deposits .....			1,373	4,034
<b>Total liabilities .....</b>	<b>\$5,500</b>	<b>\$5,500</b>	<b>\$7,475</b>	<b>\$10,282</b>

QUARTERLY STATEMENTS

381

MICHAEL DEL PAPA, PRIVATE BANKER — ELMIRA  
 [Washington avenue and Canal street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$6,000	\$6,000	\$6,000	\$6,000
Other assets .....	121	84	8	50
Total resources .....	\$6,121	\$6,084	\$6,008	\$6,050
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	1,000	1,000	1,000	1,000
Other liabilities .....	121	84	8	50
Add for cents .....				
Total liabilities .....	\$6,121	\$6,084	\$6,008	\$6,050

**MICHAEL DEL PAPA, PRIVATE BANKER — NEW YORK CITY**  
 [147 Mott street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$10,285	\$10,285	\$10,285	\$10,285
Accounts receivable.....	200	.....	.....	.....
Due from trust companies, banks and bankers.....	1,245	936	455	1,750
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	1	.....	6	1
Other currency authorized by the laws of the United States.....	50	.....	50	190
Foreign currency.....	.....	.....	384	84
Cash items.....	.....	283	.....	.....
Add for cents.....	1	1	2	.....
Total resources.....	\$12,032	\$11,755	\$11,432	\$12,560
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	285	285	285	285
Deposits.....	1,747	1,470	1,147	2,275
Total liabilities.....	\$12,032	\$11,755	\$11,432	\$12,560

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$45,495	\$42,908	\$45,775	\$47,649
Private securities .....	7,907	7,907	7,907	7,907
Accounts receivable .....	2,548	2,845	1,883	2,037
Due from customers for exchange, money orders and steamship tickets sold ..		238	978	298
Due from trust companies, banks and bankers .....	76,647	80,868	71,378	77,645
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	1,005	371	438	144
Other currency authorized by the laws of the United States .....	5,781	1,663	3,138	2,710
Foreign currency .....	835	640	926	169
Foreign postage .....	1,299	858	883	820
Cash items .....	1,097	6,890	2,204	2,765
Other assets .....	2,309	2,309	2,309	2,309
Add for cents .....	2	5	5	4
<b>Total resources .....</b>	<b>\$137,268</b>	<b>\$147,752</b>	<b>\$138,074</b>	<b>\$144,707</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus .....	18,363	19,806	20,422	19,865
Deposits .....	88,905	97,946	86,385	94,842
Due to trust companies, banks and bankers .....			1,266	
Add for cents .....			1	
<b>Total liabilities .....</b>	<b>\$137,268</b>	<b>\$147,752</b>	<b>\$138,074</b>	<b>\$144,707</b>



VINCENZO DE LUCA, PRIVATE BANKER — NEW YORK CITY  
[186 Grand street; organized 1914]

13

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bond, viz.: Public securities . . . . .	\$29,888	\$33,146	\$35,525	.....
Accounts receivable . . . . .	1,859	455	485	.....
Due from customers for exchange, money orders and steamship tickets sold . . . . .	.....	1,484	.....	.....
Due from trust companies, banks and bankers . . . . .	83,950	35,249	63,509	.....
Deposits with express and steamship companies . . . . .	250	250	3,746	.....
Specie . . . . .	40	110	75	.....
Other currency authorized by the laws of the United States . . . . .	3,362	1,989	910	.....
Foreign currency . . . . .	248	794	2,509	.....
Foreign postage . . . . .	60	53	2	.....
Cash items . . . . .	578	1,888	864	.....
Other assets . . . . .	1,547	1,640	1,596	.....
Add for cents . . . . .	3	3	4	.....
Total resources . . . . .	\$121,785	\$77,061	\$109,225	.....
LIABILITIES				
Permanent capital . . . . .	\$20,000	\$20,000	\$20,000	.....
Surplus . . . . .	47,599	18,429	55,809	.....
Deposits . . . . .	54,186	38,067	31,515	.....
Due to trust companies, banks and bankers . . . . .	.....	564	.....	.....
Other liabilities . . . . .	.....	.....	1,899	.....
Add for cents . . . . .	.....	1	2	.....
Total liabilities . . . . .	\$121,785	\$77,061	\$109,225	.....

QUARTERLY STATEMENTS

383

V. DE LUCA & CO., PRIVATE BANKERS — NEW YORK CITY  
[186 Grand street; organized 1919]

Members of firm Residence Members of firm Residence  
VINCENZO DE LUCA..... 155 Grove street, Montclair, N. J. FRANK DE LUCA..... 155 Grove street Montclair, N. J.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....				\$22,143
Accounts receivable.....				1,244
Due from trust companies, banks and bankers.....				100,441
Deposits with express and steamship companies.....				2,788
Specie.....				45
Other currency authorized by the laws of the United States.....				1,384
Foreign currency.....				2,435
Foreign postage.....				3
Cash items.....				1,864
Other assets.....				1,640
Add for cents.....				3
Total resources.....				\$133,990
LIABILITIES				
Permanent capital.....				\$20,000
Surplus.....				20,890
Deposits.....				92,956
Due to trust companies, banks and bankers.....				143
Add for cents.....				1
Total liabilities.....				\$133,990

PASQUALE DE MARCO, PRIVATE BANKER — SCHENECTADY  
[106 Jay street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities	\$27,000	\$37,000	\$37,000	\$37,000
Mortgages owned	4,000	4,000	4,000	4,000
Due from trust companies, banks and bankers	94,797	51,579	29,480	27,870
Specie	50	58	40	60
Other currency authorized by the laws of the United States	3,200	.....	1,500	.....
Cash items	.....	2,588	.....	2,080
Total resources	\$129,047	\$95,225	\$72,020	\$71,010
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus	15,878	16,150	16,325	16,680
Deposits	108,169	74,075	50,695	49,330
Total liabilities	\$129,047	\$95,225	\$72,020	\$71,010

QUARTERLY STATEMENTS

SALVATORE DE VITA, PRIVATE BANKER — NEW YORK CITY  
[2105 First avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$34,531	\$40,610	\$61,724	\$54,224
Private securities . . . . .	6,787	4,630	6,000	6,000
Mortgages owned . . . . .				2,000
Loans and discounts secured by other collateral . . . . .	1,746	10,553	11,971	16,144
Loans, discounts and bills purchased not secured by collateral . . . . .	2,534	4,436	8,672	12,821
Accounts receivable . . . . .	1,566	9,997	5,702	5,262
Due from trust companies, banks and bankers . . . . .	12,229	13,607	38,717	10,940
Deposits with express and steamship companies . . . . .	250	250	250	250
Specie . . . . .	137			
Other currency authorized by the laws of the United States . . . . .	3,252	1,576	4,214	3,341
Foreign currency . . . . .	84	591	1,707	3,545
Foreign postage . . . . .	180	260	225	120
Cash items . . . . .	245			
Other assets . . . . .	11,715	853	5,761	927
Add for cents . . . . .	3	3	5	4
Total resources . . . . .	\$75,259	\$87,366	\$144,948	\$115,578
LIABILITIES				
Permanent capital . . . . .	\$7,000	\$7,000	\$7,000	\$7,000
Surplus . . . . .	5,658	5,673	7,122	12,443
Deposits . . . . .	42,319	57,276	77,541	48,996
Due to trust companies, banks and bankers . . . . .		14,353	11,439	13,501
Bills payable . . . . .			35,641	29,610
Other liabilities . . . . .	20,281	3,063	6,204	4,027
Add for cents . . . . .	1	1	1	1
Total liabilities . . . . .	\$75,259	\$87,366	\$144,948	\$115,578

**PASQUALE DI MEZZA, PRIVATE BANKER — AMSTERDAM**  
 [75 West Main street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$3,200	\$4,600	\$2,000	\$1,150
Private securities . . . . .	7,000	7,000	7,000	7,000
Real estate owned . . . . .	9,500	9,500	9,500	9,500
Mortgages owned . . . . .	6,000	6,000	6,000	6,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .			2,600	1,700
Loans and discounts secured by other collateral . . . . .	2,000	2,000		
Due from trust companies, banks and bankers . . . . .	16,000	16,000	20,165	15,336
Foreign currency . . . . .		715	690	874
Foreign postage . . . . .		100	45	
<b>Total resources . . . . .</b>	<b>\$43,700</b>	<b>\$45,915</b>	<b>\$48,000</b>	<b>\$41,560</b>
<b>LIABILITIES</b>				
Permanent capital . . . . .	\$5,000	\$5,000	\$5,000	\$5,000
Surplus . . . . .	18,162	25,340	26,005	19,490
Deposits . . . . .	20,538	15,575	16,995	17,070
<b>Total liabilities . . . . .</b>	<b>\$43,700</b>	<b>\$45,915</b>	<b>\$48,000</b>	<b>\$41,560</b>

QUARTERLY STATEMENTS

## PIETRO DINELLA, PRIVATE BANKER — BROOKLYN

[2270 Pacific street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$90,992	\$102,177	\$106,842	\$110,504
Real estate owned.....	8,300	8,300	8,300	8,300
Mortgages owned.....	11,800	13,200	13,200	14,400
Loans and discounts secured by other collateral.....	700	800	600	1,200
Loans, discounts and bills purchased not secured by collateral.....	1,510	1,815	1,690	1,805
Due from trust companies, banks and bankers.....	51,808	35,940	26,339	35,867
Deposits with express and steamship companies.....	222	.....	.....	.....
Specie.....	655	525	535	515
Other currency authorized by the laws of the United States.....	6,000	6,000	7,000	4,500
Foreign currency.....	650	855	1,074	744
Foreign postage.....	625	400	285	175
Cash items.....	262	1,659	2,245	386
Other assets.....	900	900	1,200	1,200
Add for cents.....	1	2	2	2
<b>Total resources.....</b>	<b>\$174,425</b>	<b>\$172,573</b>	<b>\$169,312</b>	<b>\$179,598</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	13,552	16,433	17,492	18,621
Deposits.....	150,381	146,005	141,656	150,508
Bills payable.....	492	135	162	468
Add for cents.....	.....	.....	2	1
<b>Total liabilities.....</b>	<b>\$174,425</b>	<b>\$172,573</b>	<b>\$169,312</b>	<b>\$179,598</b>

MICHAEL DULY, PRIVATE BANKER — ROME

[301 East Dominick street; organized 1919]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$6,000	\$5,753	\$6,000	\$6,000
Due from trust companies, banks and bankers .....	1,338	541	1,517	1,406
Other currency authorized by the laws of the United States .....	30	.....	.....	.....
Cash items .....	.....	.....	.....	235
Total resources .....	\$7,368	\$6,294	\$7,517	\$7,641
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$6,000
Surplus .....	1,753	753	1,703	753
Deposits .....	615	541	814	843
Other liabilities .....	.....	.....	.....	44
Add for cents .....	.....	.....	.....	1
Total liabilities .....	\$7,368	\$6,294	\$7,517	\$7,641

QUARTERLY STATEMENTS

MORRIS ENGEL, PRIVATE BANKER — NEW YORK CITY  
[129 Greenwich street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$24,963	\$32,534	\$42,313	\$33,632
Loans, discounts and bills purchased not secured by collateral .....	1,000	1,000	6,000	1,000
Accounts receivable .....	454	.....	.....	.....
Due from trust companies, banks and bankers .....	5,615	28,601	86,170	78,284
Deposits with express and steamship companies .....	500	500	500	500
Specie .....	53	617	56	63
Other currency authorized by the laws of the United States .....	1,114	1,891	1,389	633
Foreign currency .....	21,169	18,206	9,677	20,133
Cash items .....	791	598	1,023	746
Other assets .....	1,000	1,000	1,204	1,204
Add for cents .....	2	1	2	2
<b>Total resources .....</b>	<b>\$56,661</b>	<b>\$84,948</b>	<b>\$148,334</b>	<b>\$136,197</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus .....	12,278	31,455	101,049	93,707
Deposits .....	9,025	22,282	24,165	15,202
Due to trust companies, banks and bankers .....	.....	.....	.....	2,738
Other liabilities .....	25,357	21,210	13,119	14,549
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$56,661</b>	<b>\$84,948</b>	<b>\$148,334</b>	<b>\$136,197</b>



**D. J. FAOUR AND BROTHERS, PRIVATE BANKERS — NEW YORK CITY**  
 [85 Washington street; organized 1914]

Members of firm ESTATE OF DANIEL J FAOUR..... GEORGE J. FAOUR.....	Residence 135 Amity street, Brooklyn. 187 Atlantic avenue, Brooklyn	Members of firm DOMINICK J FAOUR.....	Residence 8703 Fort Hamilton Parkway, Brooklyn.
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RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$167,165	\$150,236	\$161,225	\$160,685
Private securities.....	60,320	42,310	28,390	31,390
Real estate owned.....	278,266	278,266	278,266	278,266
Loans and discounts secured by other collateral.....	5,250	10,500	37,460	54,800
Loans, discounts and bills purchased not secured by collateral.....	8,658	8,874	12,403	9,949
Accounts receivable.....	418	116	206	165
Due from trust companies, banks and bankers.....	108,400	104,893	74,421	42,480
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	650	1,007	8,730	4,570
Other currency authorized by the laws of the United States.....	3,938	3,926	.....	.....
Foreign currency.....	4,245	4,942	266	4,731
Cash items.....	3,175	2,438	856	3,496
Other assets.....	2,382	3,889	917	.....
Add for cents.....	4	5	6	5
<b>Total resources.....</b>	<b>\$643,121</b>	<b>\$611,652</b>	<b>\$603,396</b>	<b>\$590,787</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus.....	43,345	47,501	59,626	73,281
Deposits.....	423,256	402,376	375,572	366,127
Due to trust companies, banks and bankers.....	.....	5,351	5,726	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	.....	6,486	.....
Other liabilities.....	126,519	106,423	105,984	101,378
Add for cents.....	1	1	2	1
<b>Total liabilities.....</b>	<b>\$643,121</b>	<b>\$611,652</b>	<b>\$603,396</b>	<b>\$590,787</b>

QUARTERLY STATEMENTS

393

**LOUIS V. FUGAZY, PRIVATE BANKER — NEW YORK CITY**  
 [153 Bleecker street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$23,956	\$23,956	\$23,956	\$23,956
Loans, discounts and bills purchased not secured by collateral .....		500	1,385	1,835
Accounts receivable .....	1,577	1,107	1,066	1,591
Due from customers for exchange, money orders and steamship tickets sold .....	2,177	10,695	3,190	6,237
Overdrafts .....		100	3,427	2,841
Due from trust companies, banks and bankers .....	17,952	18,007	16,883	17,807
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	1,757	310	4,260	2,293
Foreign currency .....	1,321	3,397	2,158	2,819
Other assets .....	500	586	583	500
Add for cents .....	3	3	4	4
Total resources .....	\$49,493	\$58,911	\$57,162	\$60,163
LIABILITIES				
Permanent capital .....	\$7,500	\$7,500	\$7,500	\$7,500
Surplus .....	1,317	1,317	1,317	1,317
Deposits .....	36,432	40,569	33,011	31,289
Due to trust companies, banks and bankers .....				7
Bills payable .....	40	107		
Other liabilities .....	4,202	9,416	15,333	20,049
Add for cents .....	2	2	1	1
Total liabilities .....	\$49,493	\$58,911	\$57,162	\$60,163

NICOLA GALLO, PRIVATE BANKER — BINGHAMTON  
[140 Henry street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$28,180	\$28,180	\$28,180	\$28,180
Real estate owned .....	12,000	12,000	12,000	12,000
Mortgages owned .....	5,200	4,200	4,200	4,200
Due from trust companies, banks and bankers .....	34,900	30,733	23,460	23,460
Specie .....	87	47	64	24
Other currency authorized by the laws of the United States .....	6,300	2,400	400	3,800
Foreign currency .....	126	123	126	126
Add for cents .....	.....	.....	1	1
Total resources .....	\$86,793	\$77,686	\$68,431	\$71,791
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	11,463	15,579	18,569	19,685
Deposits .....	67,329	54,107	41,861	44,106
Other liabilities .....	3,000	3,000	3,000	3,000
Add for cents .....	1	.....	1	.....
Total liabilities .....	\$86,793	\$77,686	\$68,431	\$71,791

QUARTERLY STATEMENTS

395

WILLIAM V. GAPCZYNSKI, PRIVATE BANKER — SCHENECTADY  
[304 Union street; organized 1919]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....		\$6,200	\$6,450	\$6,550
Due from trust companies, banks and bankers .....		4,779	4,870	4,560
Other currency authorized by the laws of the United States .....		.....	270	200
Other assets .....		317	300	475
Add for cents .....		1	.....	.....
Total resources .....		\$11,297	\$11,890	\$11,785
LIABILITIES				
Permanent capital .....		\$5,000	\$5,000	\$5,000
Surplus .....		1,781	1,854	2,026
Deposits .....		4,515	5,035	4,758
Add for cents .....		1	1	1
Total liabilities .....		\$11,297	\$11,890	\$11,785

**GARFUNKEL AND TAUSTER, PRIVATE BANKERS — NEW YORK CITY**  
 [67 Clinton street; organized 1919]

Members of firm	Residence	Member of firm	Residence
MAX GARFUNKEL.....	156 East 2d street, New York.	MARCUS TAUSTER	94 Wilson street, Brooklyn

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....		\$8,099	\$7,265	\$7,996
Loans and discounts secured by other collateral .....		200	3,300	3,495
Loans, discounts and bills purchased not secured by collateral .....		2,090	6,912	13,205
Accounts receivable .....				44
Due from customers for exchange, money orders and steamship tickets sold .....			1,660	482
Overdrafts .....			140	1,218
Due from trust companies, banks and bankers .....		12,215	22,493	24,853
Specie .....		32	92	23
Other currency authorized by the laws of the United States .....		3,600	4,500	4,810
Foreign currency .....		376	594	766
Cash items .....		159		40
Other assets .....		2,200	2,557	2,557
Add for cents .....		2	4	3
Total resources .....		\$28,973	\$49,517	\$59,492
LIABILITIES				
Permanent capital .....		\$15,000	\$15,000	\$15,000
Surplus .....		2,090	2,766	3,023
Deposits .....		11,882	31,751	41,469
Add for cents .....		1		
Total liabilities .....		\$28,973	\$49,517	\$59,492

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 Rittenhouse square, Philadelphia, Pa.	LOUIS S. GIMBEL.....	555 Park avenue, New York City.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$112,878	\$333,812	\$400,712	\$458,812
Private securities.....			58,100	
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		2,400		4,564
Loans and discounts secured by other collateral.....	2,055		3,570	
Due from trust companies, banks and bankers.....	388,742	218,562	89,497	246,638
Deposits with express and steamship companies.....	8,110			
Specie.....	2,703		1,984	3,705
Other currency authorized by the laws of the United States.....	6,015			
Foreign currency.....		1		
Cash items.....	21,501	46,175	25,557	45,981
Other assets.....	1,000	13,828	12,720	9,943
Add for cents.....	2	2	2	2
Total resources.....	\$543,006	\$614,780	\$592,142	\$769,645
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus.....	452	139	139	139
Deposits.....	500,755	573,794	550,028	724,829
Other liabilities.....	11,798	10,846	11,974	14,675
Add for cents.....	1	1	1	2
Total liabilities.....	\$543,006	\$614,780	\$592,142	\$769,645

SHEPARD J. GOLDBERG, PRIVATE BANKER — NEW YORK CITY  
[171 East Broadway; organized 1919]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .		\$29,270	\$29,270	\$29,270
Private securities . . . . .			16,000	16,000
Due from trust companies, banks and bankers . . . . .		20,729	4,028	4,038
Other assets . . . . .			867	922
Add for cents . . . . .		1	1	1
<b>Total resources . . . . .</b>		<b>\$50,000</b>	<b>\$50,166</b>	<b>\$50,231</b>
LIABILITIES				
Permanent capital . . . . .		\$40,000	\$40,000	\$40,000
Surplus . . . . .		10,000	10,000	10,231
Other liabilities . . . . .			166	
<b>Total liabilities . . . . .</b>		<b>\$50,000</b>	<b>\$50,166</b>	<b>\$50,231</b>

QUARTERLY STATEMENTS

MORRIS B. GOLDBERGER, PRIVATE BANKER — NEW YORK CITY  
 [7-9 Abingdon square; organized 1916]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities . . . . .	\$10,725	.....	.....	.....
Due from trust companies, banks and bankers . . . . .	12,943	.....	.....	.....
Deposits with express and steamship companies . . . . .	500	.....	.....	.....
Specie . . . . .	7	.....	.....	.....
Other currency authorized by the laws of the United States . . . . .	90	.....	.....	.....
Foreign currency . . . . .	70	.....	.....	.....
Other assets . . . . .	201	.....	.....	.....
Add for cents . . . . .	1	.....	.....	.....
<b>Total resources . . . . .</b>	<b>\$24,537</b>	.....	.....	.....
<b>LIABILITIES</b>				
Permanent capital . . . . .	\$10,000	.....	.....	.....
Surplus . . . . .	14,537	.....	.....	.....
<b>Total liabilities . . . . .</b>	<b>\$24,537</b>	.....	.....	.....



**GOLDBERGER AND GOODMAN, PRIVATE BANKERS — NEW YORK CITY**

[136 East 42d street; organized 1919]

Members of firm	Residence	Members of firm	Residence
MORRIS B. GOLDBERGER.....	894 Riverside Drive, New York.	DAVID C. GOODMAN.....	417 Riverside Drive, New York

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....		\$8,579	\$15,056	\$11,455
Loans and discounts secured by other collateral.....		50,000		
Due from trust companies, banks and bankers.....		15,324	11,053	43,465
Deposits with express and steamship companies.....		1,600		811
Specie.....		96	12	89
Other currency authorized by the laws of the United States.....		5,600	10,600	2,700
Foreign currency.....		5,018	26,377	31,184
Other assets.....		2,334	2,572	2,733
Add for cents.....		1	1	2
Total resources.....		\$88,552	\$65,671	\$92,439
LIABILITIES				
Permanent capital.....		\$35,000	\$35,000	\$35,000
Surplus.....		13,270	30,095	50,815
Deposits.....		282	576	4,955
Due to trust companies, banks and bankers.....		40,000		
Other liabilities.....				1,668
Add for cents.....				1
Total liabilities.....		\$88,552	\$65,671	\$92,439

QUARTERLY STATEMENTS

DAVID C. GOODMAN, PRIVATE BANKER — NEW YORK CITY  
[80 Broadway; organized 1917]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$11,482			
Private securities . . . . .	6,179			
Loans, discounts and bills purchased not secured by collateral . . . . .	5,000			
Due from trust companies, banks and bankers . . . . .	7,050			
Specie . . . . .	48			
Other currency authorized by the laws of the United States . . . . .	500			
Add for cents . . . . .	2			
Total resources . . . . .	\$30,261			
LIABILITIES				
Permanent capital . . . . .	\$10,000			
Surplus . . . . .	18,881			
Deposits . . . . .	15			
Other liabilities . . . . .	1,364			
Add for cents . . . . .	1			
Total liabilities . . . . .	\$30,261			

## J. B. GREENHUT AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[251 Fourth avenue; organized 1914]

Members of firm ESTATE OF JOSEPH B. GREENHUT 325 West End avenue, New York City. CHARLES A. COOPER..... 914 South Michigan avenue, Chicago, Ill.	Members of firm BENEDICT J. GREENHUT..... 36 West 72d street, New York City. NELSON W. GREENHUT..... 49 West 71st street, New York City.
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RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$40,203	\$40,203	\$40,203	\$40,203
Private securities . . . . .	131,295	76,281	63,615	63,615
Due from trust companies, banks and bankers . . . . .	22,372	54,970	60,861	61,807
Add for cents . . . . .	1	1	1	1
Total resources . . . . .	\$193,871	\$171,455	\$164,680	\$165,626
LIABILITIES				
Permanent capital . . . . .	\$10,000	\$10,000	\$10,000	\$10,000
Surplus . . . . .	140,439	118,026	111,251	112,197
Deposits . . . . .	43,432	43,428	43,428	43,428
Add for cents . . . . .	.....	1	1	1
Total liabilities . . . . .	\$193,871	\$171,455	\$164,680	\$165,626

QUARTERLY STATEMENTS

**ROCCO GUALTIERI, PRIVATE BANKER — ROME**  
 [258 East Dominick street; organized 1919]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities . . . . .		\$5,530	\$5,530	\$6,091
Loans, discounts and bills purchased not secured by collateral . . . . .		50	50	300
Due from trust companies, banks and bankers . . . . .		2,508	1,294	2,668
Specie . . . . .		13	16	46
Other currency authorized by the laws of the United States . . . . .		2,985	2,754	1,768
Foreign postage . . . . .			19	13
Cash items . . . . .		70		21
Other assets . . . . .			298	298
Add for cents . . . . .		1	2	3
Total resources . . . . .		\$11,157	\$9,963	\$11,208
LIABILITIES				
Permanent capital . . . . .		\$5,000	\$5,000	\$5,000
Surplus . . . . .		3,197	2,131	3,066
Deposits . . . . .		2,959	2,832	3,141
Add for cents . . . . .		1		1
Total liabilities . . . . .		\$11,157	\$9,963	\$11,208

## GUARINI AND CANDELA, PRIVATE BANKERS — NEW YORK CITY

[23-25 New Bowery; organized 1914]

Members of firm RAYMOND GUARINI.....	Residence 1303 Avenue U, Brooklyn.	Members of firm DOMENICO CANDELA.....	Residence 128 Clinton avenue, Brooklyn.
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RESOURCES	Statement of condition Feb. 12, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$385,158	\$393,253	\$421,485	\$418,907
Private securities.....	3,840	3,840	3,840	3,840
Real estate owned.....	155,800	143,050	134,050	124,050
Mortgages owned.....	5,150	5,000	6,000	9,000
Loans and discounts secured by other collateral.....	60,430	79,482	86,022	103,022
Loans, discounts and bills purchased not secured by collateral.....	134,081	161,871	159,190	181,305
Due from customers for exchange, money orders and steamship tickets sold.....				716
Overdrafts.....	255	165	1,061	235
Due from trust companies, banks and bankers.....	168,231	115,749	101,434	94,057
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	7,013	6,647	2,599	2,916
Other currency authorized by the laws of the United States.....	34,113	50,380	25,477	43,446
Foreign currency.....	2,721	3,067	5,643	7,162
Foreign postage.....	38	172	61	
Cash items.....	12,410	31,766	17,763	42,668
Add for cents.....	4	4	4	4
<b>Total resources.....</b>	<b>\$969,494</b>	<b>\$994,696</b>	<b>\$964,879</b>	<b>\$1,031,578</b>
	LIABILITIES			
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	40,006	38,856	44,340	46,881
Deposits.....	823,688	852,839	821,039	916,696
Other liabilities.....	95,800	93,000	89,500	58,000
Add for cents.....		1		1
<b>Total liabilities.....</b>	<b>\$969,494</b>	<b>\$994,696</b>	<b>\$964,879</b>	<b>\$1,031,578</b>

QUARTERLY STATEMENTS

405

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$5,225	\$6,225	\$6,225	\$6,225
Accounts receivable.....		216		368
Due from trust companies, banks and bankers.....	17,181	94,649	129,353	115,481
Other currency authorized by the laws of the United States.....	1,210	498	1,151	2,498
Foreign currency.....	445	1,031	1,038	1,143
Add for cents.....		1	1	1
Total resources.....	\$24,061	\$102,620	\$137,768	\$125,716
LIABILITIES				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus.....	3,061	71,753	112,938	103,510
Deposits.....	1,000	5,405	75	982
Bills payable.....		5,460	4,755	1,224
Add for cents.....		2		
Total liabilities.....	\$24,051	\$102,620	\$137,768	\$125,716

ISIDOR HERZ, PRIVATE BANKER — NEW YORK CITY  
[224 West 34th street; organized 1915]

QUARTERLY STATEMENTS

407

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$24,765	\$34,770	\$61,095	\$81,994
Loans and discounts secured by other collateral .....	14,285	1,390	8,410	21,960
Loans, discounts and bills purchased not secured by collateral .....	25	9,400	100	465
Accounts receivable .....	2,805	12,190	7,829	6,387
Due from customers for exchange, money orders and steamship tickets sold .....		33	2,626	.....
Due from trust companies, banks and bankers .....	14,826	15,962	18,571	46,361
Deposits with express and steamship companies .....	500	500	500	500
Other currency authorized by the laws of the United States .....	1,880	3,036	10,974	6,494
Foreign currency .....	2,545	17,924	7,377	6,524
Other assets .....	35	51	31	33
Add for cents .....	1	3	3	2
<b>Total resources .....</b>	<b>\$61,667</b>	<b>\$95,259</b>	<b>\$117,516</b>	<b>\$170,720</b>
LIABILITIES				
Permanent capital .....	\$7,500	\$7,500	\$7,500	\$7,500
Surplus .....	23,818	49,003	81,255	108,252
Deposits .....	29,349	37,702	25,513	47,061
Other liabilities .....	1,000	1,053	3,246	7,907
Add for cents .....		1	2	.....
<b>Total liabilities .....</b>	<b>\$61,667</b>	<b>\$95,259</b>	<b>\$117,516</b>	<b>\$170,720</b>





# IMBRIE AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[61 Broadway; organized 1918]

Members of firm WM. MORRIS IMBRIE..... JAMES IMBRIE..... ROSWELL C. TRIPP..... CHARLES G. WEST, JR.....	Residence Englewood, N. J. Seatright, N. J. Rye, N. Y. Westbury, Long Island, N. Y.	Members of firm WALDO S. KENDALL..... JOHN F. TROW..... FREDERICO LAGE.....	Residence Boston, Mass. Evanston, Illinois. 901 Lexington Ave., New York City.
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RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$145,938	\$158,270	\$171,091	\$171,646
Private securities.....			1,000	1,000
Loans and discounts secured by other collateral.....	111,553	223,226	297,943	253,846
Loans, discounts and bills purchased not secured by collateral.....	93,616	57,923	10,200	38,446
Due from trust companies, banks and bankers.....	78,052	113,633	79,600	64,680
Specie.....	3,449	4,032	7,008	8,184
Foreign currency.....				213
Customers' liability on acceptances (per contra see liabilities).....	192,820	96,240	100,500	100,000
Other assets.....	14			
Add for cents.....	2	1	1	3
Total resources.....	\$625,444	\$653,325	\$667,343	\$638,018
LIABILITIES				
Permanent capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus.....	29,008	34,451	35,790	43,411
Deposits.....	212,615	322,633	361,053	294,606
Bills payable.....	45,000	100,000	70,000	100,000
Rediscounts.....	46,000			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	192,820	96,240	100,500	100,000
Add for cents.....	1	1		1
Total liabilities.....	\$625,444	\$653,325	\$667,343	\$638,018

QUARTERLY STATEMENTS

409

**FRANK X. JAGOCKI, PRIVATE BANKER — BROOKLYN**  
 [707 Third avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
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 .....	2,237	8,336	5,953	9,646
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	145	124	72	61
Other currency authorized by the laws of the United States .....	3,346	5,160	7,619	2,879
Foreign currency .....	327	483	691	859
Cash items .....	80	82	745	909
Other assets .....	600	600	600	600
Add for cents .....	2	2	3	2
Total resources .....	\$24,487	\$32,537	\$33,433	\$32,706
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	2,381	2,781	4,614	5,517
Deposits .....	12,287	19,697	19,020	17,458
Other liabilities .....	4,819	5,059	4,799	4,730
Add for cents .....				1
Total liabilities .....	\$24,487	\$32,537	\$33,433	\$32,706

MICHAEL JOSEPHSOHN, PRIVATE BANKER — NEW YORK CITY  
[105 Stanton street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$64,388	\$28,825	\$44,307	\$51,513
Private securities .....	1,970	14,244	17,259	38,343
Real estate owned .....	51,000	51,000	51,000	51,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....				1,500
Loans and discounts secured by other collateral .....	2,000			7,985
Loans, discounts and bills purchased not secured by collateral .....	23,845	31,332	51,614	82,307
Accounts receivable .....	341		12,445	
Due from customers for exchange, money orders and steamship tickets sold ..				398
Due from trust companies, banks and bankers .....	18,149	29,452	38,982	27,655
Specie .....	79	42	85	8
Other currency authorized by the laws of the United States .....	15,001	24,500	14,400	11,910
Foreign currency .....	4,945	20,776	21,073	7,772
Cash items .....	11,121		4,988	
Other assets .....	2,369	8,200	7,338	6,077
Add for cents .....	3	3	6	4
<b>Total resources .....</b>	<b>\$195,211</b>	<b>\$208,374</b>	<b>\$263,497</b>	<b>\$286,472</b>
	<b>LIABILITIES</b>			
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus .....	7,032	8,965	7,924	11,203
Deposits .....	123,929	152,159	208,573	228,268
Bills payable .....	17,000			
Other liabilities .....	37,250	37,250	37,000	37,000
Add for cents .....				1
<b>Total liabilities .....</b>	<b>\$195,211</b>	<b>\$208,374</b>	<b>\$263,497</b>	<b>\$286,472</b>

QUARTERLY STATEMENTS

411

**JULIUS JOSEPHSON, PRIVATE BANKER — BROOKLYN**  
[1783 Pitkin avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$40,982	\$129,793	\$113,193	\$22,000
Private securities . . . . .	7,423	19,465	26,250	11,250
Real estate owned . . . . .	17,500	36,000		
Mortgages owned . . . . .	11,000	10,200		
Loans and discounts secured by bond and mortgage, deed or other real estate collateral . . . . .	1,200			
Loans and discounts secured by other collateral . . . . .	6,350	6,800		
Loans, discounts and bills purchased not secured by collateral . . . . .	165,368	267,769		
Overdrafts . . . . .	1,885	1,323		
Due from trust companies, banks and bankers . . . . .	76,294	164,829	12,309	83
Specie . . . . .	1,815	3,437		
Other currency authorized by the laws of the United States . . . . .	22,016	65,528		
Foreign currency . . . . .	394	18		
Cash items . . . . .	96	187		
Other assets . . . . .	1,838	2,643		
Add for cents . . . . .	5	2	1	
Total resources . . . . .	\$354,166	\$707,994	\$151,753	\$33,333
<b>LIABILITIES</b>				
Permanent capital . . . . .	\$8,000	\$30,000	\$30,000	\$30,000
Surplus . . . . .	13,891	23,297	26,113	3,260
Deposits . . . . .	326,716	636,636	95,639	72
Other liabilities . . . . .	5,558	18,061		
Add for cents . . . . .	1		1	1
Total liabilities . . . . .	\$354,166	\$707,994	\$151,753	\$33,333

MIRAN KARAGHEUSIAN, PRIVATE BANKER — NEW YORK CITY  
[354 Fourth avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
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	8,004
Other assets .....	3,592	3,528	3,528	3,074
Add for cents .....				1
Total resources .....	\$16,151	\$16,087	\$16,087	\$16,079
LIABILITIES				
Permanent capital .....	\$6,000	\$6,000	\$6,000	\$6,000
Surplus .....	6,559	6,559	6,559	7,004
Other liabilities .....	3,592	3,528	3,528	3,074
Add for cents .....				1
Total liabilities .....	\$16,151	\$16,087	\$16,087	\$16,079

QUARTERLY STATEMENTS

EMIL KISS, PRIVATE BANKER — NEW YORK CITY  
[133 Second avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$63,493	\$86,211	\$126,366	\$127,979
Private securities .....	102,517	177,873	156,811	159,146
Loans and discounts secured by other collateral .....	6,332	7,891	52,768	86,087
Loans, discounts and bills purchased not secured by collateral .....	13,533	13,405	3,837	5,091
Accounts receivable .....	9,363	10,782	8,852	31,497
Due from customers for exchange, money orders and steamship tickets sold ..	296	.....	.....	.....
Due from trust companies, banks and bankers .....	594,688	844,568	977,088	785,208
Deposits with express and steamship companies .....	250	250	500	500
Specie .....	345	1,010	1,120	985
Other currency authorized by the laws of the United States .....	2,998	2,770	5,255	5,064
Foreign currency .....	2,288	1,568	12,384	23,655
Cash items .....	502	.....	.....	.....
Other assets .....	6,647	7,946	7,770	10,153
Add for cents .....	4	3	4	5
Total resources .....	\$803,256	\$1,154,277	\$1,352,755	\$1,235,370
LIABILITIES				
Permanent capital .....	\$10,000	\$10,000	\$25,000	\$25,000
Surplus .....	30,727	74,895	221,654	204,674
Deposits .....	260,685	433,995	460,541	465,119
Due to trust companies, banks and bankers .....	411,856	536,160	362,027	377,216
Bills payable .....	2,129	3,890	15,527	20,558
Other liabilities .....	87,857	95,335	268,004	142,801
Add for cents .....	2	2	2	2
Total liabilities .....	\$803,256	\$1,154,277	\$1,352,755	\$1,235,370

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$54,527	\$54,527	\$54,527	\$54,527
Real estate owned.....	8,100	8,100	8,100	8,100
Accounts receivable.....			11	
Due from trust companies, banks and bankers.....	16,574	15,516	20,545	26,852
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	11	89	43	57
Other currency authorized by the laws of the United States.....	50	500	368	482
Foreign currency.....	23	23	23	17
Other assets.....	1,841	2,751	1,302	536
Add for cents.....	2	2	3	2
<b>Total resources.....</b>	<b>\$81,378</b>	<b>\$81,758</b>	<b>\$85,172</b>	<b>\$90,823</b>
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus.....	25,209	25,209	25,784	34,766
Deposits.....	3,530	4,590	10,054	6,917
Due to trust companies, banks and bankers.....	537			
Other liabilities.....	22,102	21,959	19,333	19,139
Add for cents.....			1	1
<b>Total liabilities.....</b>	<b>\$81,378</b>	<b>\$81,758</b>	<b>\$85,172</b>	<b>\$90,823</b>

**JAMES V. LAGO, PRIVATE BANKER — NEW YORK CITY**  
 [154 West 14th street; organized 1917]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$105,033	\$97,370	\$92,167	\$125,373
Private securities.....	38,880	30,586	46,848	26,595
Real estate owned.....		2,000	2,000	
Loans and discounts secured by other collateral.....	500	935	995	2,650
Loans, discounts and bills purchased not secured by collateral.....	160			1,000
Accounts receivable.....		345	645	788
Due from customers for exchange, money orders and steamship tickets sold.....	461			
Overdrafts.....				1,243
Due from trust companies, banks and bankers.....	34,001	26,043	42,951	56,652
Specie.....	285	202	357	168
Other currency authorized by the laws of the United States.....	2,138	2,056	4,650	7,023
Foreign currency.....	231	1,425	4,120	4,583
Cash items.....	3,861	4,115	342	1,237
Other assets.....	3,341	3,666	3,894	4,464
Add for cents.....	3	5	5	5
<b>Total resources.....</b>	<b>\$188,894</b>	<b>\$168,748</b>	<b>\$198,974</b>	<b>\$231,781</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus.....	5,581	6,512	10,286	14,559
Deposits.....	177,644	155,503	180,957	208,056
Due to trust companies, banks and bankers.....				656
Other liabilities.....	667	1,731	2,730	3,509
Add for cents.....	2	2	1	1
<b>Total liabilities.....</b>	<b>\$188,894</b>	<b>\$168,748</b>	<b>\$198,974</b>	<b>\$231,781</b>



LAWRENCE LAUDISI, PRIVATE BANKER — LONG ISLAND CITY  
[101 Vernon avenue; organized 1919]

14

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$17,650	\$19,550	\$16,698	\$23,245
Accounts receivable .....			197	197
Due from customers for exchange, money orders and steamship tickets sold ..	1,021			
Due from trust companies, banks and bankers .....	973	12,829	12,007	12,891
Deposits with express and steamship companies .....	250	250	250	250
Specie .....			36	77
Other currency authorized by the laws of the United States .....			1,200	500
Foreign currency .....	538	21	355	1,681
Foreign postage .....	20			749
Cash items .....	1,079	633		
Other assets .....	400	584	584	584
Add for cents .....		2	1	3
<b>Total resources .....</b>	<b>\$21,931</b>	<b>\$33,869</b>	<b>\$31,328</b>	<b>\$40,177</b>
LIABILITIES				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus .....	4,626	4,767	4,485	4,869
Deposits .....	6,476	18,722	13,082	18,953
Due to trust companies, banks and bankers .....			89	
Bills payable .....	704		3,305	6,000
Other liabilities .....	125	380	365	354
Add for cents .....			2	1
<b>Total liabilities .....</b>	<b>\$21,931</b>	<b>\$33,869</b>	<b>\$31,328</b>	<b>\$40,177</b>

QUARTERLY STATEMENTS

417

**RICHARD M. LEDERER, PRIVATE BANKER — NEW YORK CITY**  
[55 Avenue B; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$78,921	\$46,800	\$42,500	\$41,800
Private securities.....	82,288	67,089	23,631	13,300
Real estate owned.....	44,500			
Mortgages owned.....	32,000	44,000	44,000	44,000
Loans and discounts secured by other collateral.....	56,970	138,910		
Loans, discounts and bills purchased not secured by collateral.....	26,541	17,331		
Accounts receivable.....	2,173	28,160	347	3,227
Due from trust companies, banks and bankers.....	81,346	101,477	150,861	84,623
Specie.....	1,100	1,093		
Other currency authorized by the laws of the United States.....	6,034	10,235		
Foreign currency.....	3,262	9,386		
Foreign postage.....	521		521	521
Cash items.....		405		
Other assets.....	1,829	2,527		
Add for cents.....	5	5	1	1
<b>Total resources.....</b>	<b>\$417,490</b>	<b>\$467,418</b>	<b>\$261,861</b>	<b>\$187,472</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus.....	15,368	16,162	31,846	20,304
Deposits.....	304,169	413,353	191,494	118,932
Due to trust companies, banks and bankers.....	30,875		11,526	21,948
Other liabilities.....	47,076	17,902	6,994	6,286
Add for cents.....	2	1	1	2
<b>Total liabilities.....</b>	<b>\$417,490</b>	<b>\$467,418</b>	<b>\$261,861</b>	<b>\$187,472</b>

**ANGELO LEGNITI, PRIVATE BANKER — NEW YORK CITY**  
 [64 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$27,348	\$28,985	\$28,934	\$27,530
Real estate owned .....	32,000	32,000	32,000	32,000
Loans and discounts secured by other collateral .....				10,450
Loans, discounts and bills purchased not secured by collateral .....				300
Due from trust companies, banks and bankers .....	33,253	23,711	24,454	24,366
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	21	53	34	81
Other currency authorized by the laws of the United States .....	930	9,550	3,800	4,800
Foreign currency .....	611	597	449	.....
Other assets .....	1,000	1,000	1,000	1,000
Add for cents .....	2	1	2	2
<b>Total resources .....</b>	<b>\$95,415</b>	<b>\$96,147</b>	<b>\$90,923</b>	<b>\$100,779</b>
LIABILITIES				
Permanent capital .....	\$12,000	\$12,000	\$12,000	\$12,000
Surplus .....	8,000	12,457	8,000	8,000
Deposits .....	47,844	44,899	41,435	42,605
Due to trust companies, banks and bankers .....				2,854
Other liabilities .....	27,571	26,790	29,487	35,318
Add for cents .....		1	1	2
<b>Total liabilities .....</b>	<b>\$95,415</b>	<b>\$96,147</b>	<b>\$90,923</b>	<b>\$100,779</b>

QUARTERLY STATEMENTS

JOSEPH LICCIONE, PRIVATE BANKER — NEW YORK CITY  
[125 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$6,800	\$6,700	\$6,700	\$6,700
Real estate owned .....	37,000	37,000	37,000	37,000
Accounts receivable .....	.....	250	250	250
Due from trust companies, banks and bankers .....	14,335	14,779	11,362	15,961
Deposits with express and steamship companies .....	250	.....	2,226	1,326
Other currency authorized by the laws of the United States .....	2,020	3,917	2,950	771
Foreign currency .....	257	.....	.....	.....
Other assets .....	1,000	1,000	1,000	1,000
Add for cents .....	1	1	1	1
Total resources .....	\$61,663	\$63,647	\$61,489	\$63,009
LIABILITIES				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus .....	7,164	7,975	10,159	9,924
Deposits .....	35,499	36,672	32,330	34,084
Other liabilities .....	9,000	9,000	9,000	9,000
Add for cents .....	.....	.....	.....	1
Total liabilities .....	\$61,663	\$63,647	\$61,489	\$63,009

**BENJAMIN H. LICHTMAN, PRIVATE BANKER — AMSTERDAM**  
 [54 East Main street; organized 1915]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$7,425	\$7,400	\$7,425	\$7,425
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 . . . . .	196	370	529	596
Other currency authorized by the laws of the United States . . . . .	50	182	313	563
Foreign currency . . . . .	170	170	170	170
Cash items . . . . .	40	.....	.....	.....
Other assets . . . . .	205	200	195	200
Add for cents . . . . .	.....	.....	1	1
Total resources . . . . .	\$12,486	\$12,722	\$13,033	\$13,355
LIABILITIES				
Permanent capital . . . . .	\$5,000	\$5,000	\$5,000	\$5,000
Surplus . . . . .	6,000	6,000	6,000	6,000
Deposits . . . . .	.....	62	.....	.....
Other liabilities . . . . .	1,486	1,660	2,033	2,355
Total liabilities . . . . .	\$12,486	\$12,722	\$13,033	\$13,355

QUARTERLY STATEMENTS

## 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$5,250	.....	.....	.....
Total resources.....	\$5,250	.....	.....	.....
LIABILITIES				
Permanent capital.....	\$5,000	.....	.....	.....
Surplus.....	250	.....	.....	.....
Total liabilities.....	\$5,250	.....	.....	.....

**GIOVANNI LORDI, PRIVATE BANKER — NEW YORK CITY**  
 [62 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 12, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$18,709	\$31,000	\$31,000	\$31,000
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 trust companies, banks and bankers . . . . .	37,565	30,215	22,567	26,198
Specie . . . . .	1,043	1,360	2,619	4,027
Foreign currency . . . . .	363	479	612	1,393
Foreign postage . . . . .	75	180	100	90
Other assets . . . . .	1,865	1,968	2,077	1,910
Add for cents . . . . .	2	1	2	1
<b>Total resources . . . . .</b>	<b>\$220,872</b>	<b>\$226,453</b>	<b>\$220,227</b>	<b>\$225,869</b>
<b>LIABILITIES</b>				
Permanent capital . . . . .	\$10,000	\$10,000	\$10,000	\$10,000
Surplus . . . . .	49,733	47,736	50,828	62,312
Deposits . . . . .	61,639	68,634	64,706	60,451
Due to trust companies, banks and bankers . . . . .	.....	2,583	692	105
Other liabilities . . . . .	99,500	97,500	94,000	93,000
Add for cents . . . . .	.....	.....	1	1
<b>Total liabilities . . . . .</b>	<b>\$220,872</b>	<b>\$226,453</b>	<b>\$220,227</b>	<b>\$225,869</b>

QUARTERLY STATEMENTS

**MICHAEL A. LUNGHINO, PRIVATE BANKER — BUFFALO**  
[174 Terrace; organized 1917]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$42,146	\$28,882	\$27,586	\$28,471
Private securities .....	69,820	71,769	81,666	78,780
Loans and discounts secured by other collateral .....	500			
Loans, discounts and bills purchased not secured by collateral .....	1,600	300	675	325
Accounts receivable .....				428
Due from trust companies, banks and bankers .....	38,255	26,700	11,417	14,773
Specie .....	63	34	75	56
Other currency authorized by the laws of the United States .....	1,767	3,934	3,754	3,750
Foreign currency .....		182	309	411
Foreign postage .....	55	95	60	135
Cash items .....	343	459	510	200
Other assets .....	2,652	2,294	1,854	1,683
Add for cents .....	3	1	3	4
<b>Total resources .....</b>	<b>\$157,204</b>	<b>\$134,650</b>	<b>\$127,909</b>	<b>\$129,016</b>
	<b>LIABILITIES</b>			
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	10,209	17,200	19,271	20,621
Deposits .....	141,393	110,572	102,908	102,278
Other liabilities .....	600	1,877	730	1,116
Add for cents .....	2	1		1
<b>Total liabilities .....</b>	<b>\$157,204</b>	<b>\$134,650</b>	<b>\$127,909</b>	<b>\$129,016</b>



## S. LUNGHINO AND SONS, PRIVATE BANKERS — BUFFALO

[121 Dante place; organized 1917]

Members of firm	Residence	Members of firm	Residence
SEBASTIAN L. LUNGHINO.....	415 Norwood avenue, Buffalo.	ANTHONY S. LUNGHINO.....	415 Norwood avenue, Buffalo
DONATUS L. LUNGHINO.....	4 Thayer street, Rochester.		

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$113,424	\$150,280	\$148,948	\$150,838
Private securities.....	178,494	177,799	177,799	177,799
Mortgages owned.....	101,925	101,800	101,800	102,675
Loans and discounts secured by other collateral.....	38,111	27,635	42,059	31,159
Loans, discounts and bills purchased not secured by collateral.....	2,421	3,400	4,272	4,090
Accounts receivable.....	2,630	1,960	1,160	760
Due from trust companies, banks and bankers.....	44,634	18,414	41,993	70,776
Specie.....	240	310	275	326
Other currency authorized by the laws of the United States.....	9,726	8,014	6,908	11,955
Foreign currency.....	51	181	201	478
Foreign postage.....	75	75	75	75
Other assets.....	11,756	11,688	14,710	14,381
Add for cents.....	5	3	4	2
<b>Total resources.....</b>	<b>\$503,492</b>	<b>\$501,559</b>	<b>\$540,204</b>	<b>\$565,314</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus.....	52,703	59,735	65,954	69,030
Deposits.....	325,443	269,356	293,756	320,829
Bills payable.....	83,736	127,482	138,900	132,920
Other liabilities.....	21,609	24,981	21,593	22,535
Add for cents.....	1	.....	1	.....
<b>Total liabilities.....</b>	<b>\$503,492</b>	<b>\$501,559</b>	<b>\$540,204</b>	<b>\$565,314</b>

QUARTERLY STATEMENTS

425

LUNHAM AND MOORE, PRIVATE BANKERS — NEW YORK CITY  
 [Produce Exchange Building; organized 1915]

Members of firm Residence Members of firm Residence  
 WILLIAM LUNHAM ..... Hotel Plaza, New York City. WALTER MOORE ..... Bronxville, N. Y.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$31,929	\$10,081	\$36,929	\$36,929
Private securities .....		26,848		
Loans and discounts secured by other collateral .....	396,947	232,166	354,537	311,196
Loans, discounts and bills purchased not secured by collateral .....	111,240	120,254	134,632	123,279
Accounts receivable .....	146,290	152,544	152,907	164,038
Due from customers for exchange, money orders and steamship tickets sold .....	251,987	233,983	252,573	234,093
Due from trust companies, banks and bankers .....	59,525	94,584	74,124	89,872
Other currency authorized by the laws of the United States .....	7,000	7,000	7,000	7,000
Other assets .....	375	508	648	648
Add for cents .....	3	4	3	4
<b>Total resources .....</b>	<b>\$1,005,296</b>	<b>\$877,972</b>	<b>\$1,013,353</b>	<b>\$967,059</b>
LIABILITIES				
Permanent capital .....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus .....	674,459	601,067	583,823	653,759
Deposits .....	277,825	218,060	222,770	222,201
Due to trust companies, banks and bankers .....			51,195	40,824
Other liabilities .....	38,010	43,844	140,564	35,273
Add for cents .....	2	1	1	2
<b>Total liabilities .....</b>	<b>\$1,005,296</b>	<b>\$877,972</b>	<b>\$1,013,353</b>	<b>\$967,059</b>

## R. H. MACY AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[Corner Broadway and 34th street; organized 1914]

Members of firm JESSE ISIDOR STRAUS ..... HERBERT N. STRAUS .....	Residence 399 Park avenue, New York City. 1144 Park avenue, New York City.	Members of firm PERCY S. STRAUS .....	Residence 875 Park avenue, New York City.
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RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$190,850	\$238,050	\$238,050	\$266,142
Private securities .....	588,680	487,748	591,548	962,528
Real estate owned .....	747,500	743,841	743,841	743,841
Loans and discounts secured by other collateral .....		400,000		
Accounts receivable .....			257	
Overdrafts .....	1,111	3,656	1,337	2,783
Due from trust companies, banks and bankers .....	725,853	379,938	800,779	505,106
Other currency authorized by the laws of the United States .....	34,137	47,445	51,950	47,316
Other assets .....	5,707	8,033	6,396	6,560
Add for cents .....	3	3	5	4
<b>Total resources .....</b>	<b>\$2,293,841</b>	<b>\$2,308,714</b>	<b>\$2,434,163</b>	<b>\$2,534,280</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus .....	31,045	25,827	53,257	37,139
Deposits .....	2,141,251	2,150,384	2,269,985	2,375,791
Other liabilities .....	21,544	32,502	10,919	21,349
Add for cents .....	1	1	2	1
<b>Total liabilities .....</b>	<b>\$2,293,841</b>	<b>\$2,308,714</b>	<b>\$2,434,163</b>	<b>\$2,534,280</b>

QUARTERLY STATEMENTS

427

**MARKEL BROTHERS, PRIVATE BANKER—NEW YORK CITY**  
 [92 Canal street; organized 1914]

428

REPORT ON PRIVATE BANKERS

	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.
<b>RESOURCES</b>				
	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$65,450	\$67,620	\$83,193	\$90,060
Private securities.....	41,100	41,100	41,100	41,100
Real estate owned.....	77,833	77,833	56,500	56,500
Mortgages owned.....	25,750	25,750	33,750	33,750
Loans and discounts secured by other collateral.....	8,158	7,296	5,785	5,751
Loans, discounts and bills purchased not secured by collateral.....	10,403	16,705	24,830	24,780
Accounts receivable.....	499	499	499	499
Due from customers for exchange, money orders and steamship tickets sold..	602	301	301	301
Due from trust companies, banks and bankers.....	17,398	27,010	40,185	42,704
Deposits with express and steamship companies.....	500	500	500	500
Specie.....	233	302	288	134
Other currency authorized by the laws of the United States.....	3,771	3,298	2,755	1,441
Foreign currency.....	1,482	3,215	3,248	7,765
Cash item.....	558	235	787	1,287
Other assets.....	1,509	2,201	1,413	1,824
Add for cents.....	3	4	5	3
<b>Total resources.....</b>	<b>\$255,249</b>	<b>\$273,869</b>	<b>\$295,139</b>	<b>\$308,399</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus.....	24,159	27,051	35,093	40,398
Deposits.....	154,030	168,583	194,548	202,870
Due to trust companies, banks and bankers.....	.....	.....	.....	91
Bills payable.....	15,000	15,000	15,000	15,000
Other liabilities.....	47,059	48,234	35,497	35,039
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$255,249</b>	<b>\$273,869</b>	<b>\$295,139</b>	<b>\$308,399</b>

**NICHOLAS MARNELL, PRIVATE BANKER — SYRACUSE**  
 [319 North Franklin street; organized 1914]

QUARTERLY STATEMENTS

429

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$10,000	\$10,000	\$10,000	\$10,000
Private securities.....	9,360	9,360	9,360	9,360
Real estate owned.....	17,000	17,000	17,000	17,000
Mortgages owned.....	14,100	13,800	13,400	13,400
Due from trust companies, banks and bankers.....	87,797	43,988	25,548	31,962
Specie.....	4,400	7,113	7,498	7,042
Add for cents.....	1	1	.....	1
Total resources.....	\$142,658	\$101,262	\$82,806	\$88,765
	LIABILITIES			
Permanent capital.....	\$7,000	\$7,000	\$7,000	\$7,000
Surplus.....	8,503	10,028	13,689	13,813
Deposits.....	127,049	84,233	62,117	67,952
Other liabilities.....	105	.....	.....	.....
Add for cents.....	1	1	.....	.....
Total liabilities.....	\$142,658	\$101,262	\$82,806	\$88,765



GUISEPPE MOLEA, PRIVATE BANKER — NEW YORK CITY  
[175 Hester street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$5,890	\$5,890	\$5,890	\$5,890
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 .....	135	100	37	37
Accounts receivable .....	.....	80	199	298
Due from trust companies, banks and bankers .....	4,896	3,879	2,280	3,294
Deposits with express and steamship companies .....	250	250	250	250
Other currency authorized by the laws of the United States .....	574	3,879	126	1,005
Foreign currency .....	572	25	.....	.....
Foreign postage .....	6	25	37	19
Other assets .....	100	100	100	100
Add for cents .....	1	.....	2	2
Total resources .....	\$118,424	\$120,228	\$114,921	\$116,895
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	823	3,439	1,312	2,536
Deposits .....	12,987	12,174	9,248	10,374
Due to trust companies, banks and bankers .....	.....	.....	35	.....
Bills payable .....	2,613	2,614	2,324	1,983
Other liabilities .....	97,000	97,000	97,000	97,000
Add for cents .....	1	1	2	2
Total liabilities .....	\$118,424	\$120,228	\$114,921	\$116,895

QUARTERLY STATEMENTS

431

## B. H. NELSON AND SON, PRIVATE BANKERS — BINGHAMTON

[35-39 Eldridge street; organized 1914]

Members of firm GEORGE R. NELSON	Residence 448 Chenango street, Binghamton.	Members of firm JOHN COLSTEN .....	Residence 590 Chenango street, Binghamton.
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RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$16,842	\$29,094	\$36,004	\$39,062
Real estate owned .....	1,675	1,606	1,633	1,633
Mortgages owned .....	1,200	1,200	1,200	1,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	2,259	1,700	2,000	2,000
Loans and discounts secured by other collateral .....	1,003	786	900	460
Loans, discounts and bills purchased not secured by collateral .....	22,412	23,323	21,992	6,708
Due from trust companies, banks and bankers .....	11,330	5,179	8,621	30,800
Specie .....	342	360	310	197
Other currency authorized by the laws of the United States .....	706	1,735	1,959	907
Cash items .....	519	4,686	983	2,322
Add for cents .....	3	5	2	3
<b>Total resources .....</b>	<b>\$58,291</b>	<b>\$69,674</b>	<b>\$75,604</b>	<b>\$85,292</b>
LIABILITIES				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus .....	1,203	1,457	1,654	2,212
Deposits .....	47,016	58,046	63,682	72,668
Other liabilities .....	71	170	267	411
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$58,291</b>	<b>\$69,674</b>	<b>\$75,604</b>	<b>\$85,292</b>



**JOHN NEMETH, PRIVATE BANKER — NEW YORK CITY**  
 [1597 Second avenue; organized 1914]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$11,692	\$11,692	\$11,692	\$10,342
Real estate owned .....	15,000	12,000	.....	.....
Mortgages owned .....	.....	.....	12,000	12,000
Loans and discounts secured by other collateral .....	.....	400	.....	.....
Loans, discounts and bills purchased not secured by collateral .....	400	2,500	2,400	2,400
Accounts receivable .....	4,554	4,384	4,296	5,046
Due from trust companies, banks and bankers .....	1,655	5,277	5,460	6,670
Deposits with express and steamship companies .....	750	750	750	.....
Other assets .....	.....	.....	200	.....
Add for cents .....	1	1	1	2
Total resources .....	\$34,052	\$37,004	\$36,799	\$36,460
LIABILITIES				
Permanent capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus .....	4,678	7,790	8,184	8,410
Deposits .....	3,434	3,299	3,595	2,001
Other liabilities .....	939	915	19	1,048
Add for cents .....	1	.....	1	1
Total liabilities .....	\$34,052	\$37,004	\$36,799	\$36,460

433

**ANDREW J. NEUBAUER, PRIVATE BANKER — BROOKLYN**  
[972 Manhattan avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$19,358	\$29,082	\$32,871	\$30,217
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....				2,100
Loans and discounts secured by other collateral.....	1,200	4,522	1,100	
Loans, discounts and bills purchased not secured by collateral.....	662	975	687	554
Accounts receivable.....	189	285		556
Due from customers for exchange, money orders and steamship tickets sold.....			20	
Due from trust companies, banks and bankers.....	8,564	2,556	15,050	17,020
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	632	544	1,673	335
Other currency authorized by the laws of the United States.....	1,800	1,400	4,000	3,000
Foreign currency.....	310	348	488	111
Other assets.....	2,654	1,777	1,777	1,894
Add for cents.....	4	3	1	1
<b>Total resources.....</b>	<b>\$35,623</b>	<b>\$41,742</b>	<b>\$57,917</b>	<b>\$56,038</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus.....	7,797	7,615	7,615	17,509
Deposits.....	17,279	23,581	42,262	33,515
Due to trust companies, bank and bankers.....	5,382	5,382		
Bills payable.....	163	163	233	13
Other liabilities.....			2,806	
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$35,623</b>	<b>\$41,742</b>	<b>\$57,917</b>	<b>\$56,038</b>

## 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$20,000	\$25,000	\$20,000	\$20,000
Due from trust companies, banks and bankers.....	5,238	45,333	108,748	108,321
Deposits with express and steamship companies.....	.....	.....	1,000	1,000
Other currency authorized by the laws of the United States.....	285	234	255	477
Cash items.....	.....	.....	.....	22,431
Due from the Federal Reserve Bank of New York less offsets.....	80,000	.....	.....	.....
Add for cents.....	.....	1	.....	.....
<b>Total resources.....</b>	<b>\$105,523</b>	<b>\$70,568</b>	<b>\$130,003</b>	<b>\$152,229</b>
LIABILITIES				
Permanent capital.....	\$12,000	\$12,000	\$12,000	\$12,000
Surplus.....	57,196	57,810	87,267	112,454
Deposits.....	35,785	.....	30,736	27,775
Other liabilities.....	541	757	.....	.....
Add for cents.....	1	1	.....	.....
<b>Total liabilities.....</b>	<b>\$105,523</b>	<b>\$70,568</b>	<b>\$130,003</b>	<b>\$152,229</b>

QUARTERLY STATEMENTS

**HARRY OPPENHEIM, PRIVATE BANKER — NEW YORK CITY**  
[390-392 Grand street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities . . . . .	\$146,822	\$181,493	\$198,695	\$214,781
Private securities . . . . .	12,692	8,542	8,542	8,542
Accounts receivable . . . . .	400	400	400	400
Due from customers for exchange, money orders and steamship tickets sold . . . . .	849	1,430	1,555	2,884
Due from trust companies, banks and bankers . . . . .	35,052	19,293	55,224	67,591
Deposits with express and steamship companies . . . . .	250	250	250	250
Specie . . . . .	185	227	40	76
Other currency authorized by the laws of the United States . . . . .	6,465	3,859	7,292	9,379
Foreign currency . . . . .	5,472	21,547	12,485	6,443
Foreign postage . . . . .	37	37	37	37
Cash items . . . . .	1,146	1,623	1,295	1,833
Other assets . . . . .	421	421	421	421
Add for cents . . . . .	5	4	4	5
Total resources . . . . .	<b>\$209,796</b>	<b>\$239,126</b>	<b>\$286,240</b>	<b>\$312,642</b>
<b>LIABILITIES</b>				
Permanent capital . . . . .	\$20,000	\$20,000	\$20,000	\$20,000
Surplus . . . . .	30,843	33,463	36,762	40,422
Deposits . . . . .	154,125	181,053	225,309	248,643
Other liabilities . . . . .	4,826	4,608	4,168	3,575
Add for cents . . . . .	2	2	1	2
Total liabilities . . . . .	<b>\$209,796</b>	<b>\$239,126</b>	<b>\$286,240</b>	<b>\$312,642</b>

**ORBACH, FAYBIK AND MOLLITORIS — PRIVATE BANKERS — NEW YORK CITY**  
 [166 Avenue A; organized 1919]

Members of firm:	Residence	Members of firm	Residence	Members of firm	Residence
CHRISTOPHER L. ORBACH..	Wallington, N. J.	ANDREW FAYBIK.....	New York, N. Y.	JACOB C. MOLLITORIS.....	Bayonne, N. J.¶

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz: Public securities.....				\$19,957
Due from trust companies, banks and bankers.....				15,493
Specie.....				25
Other currency authorized by the laws of the United States.....				175
Add for cents.....				1
Total resources.....				\$35,651
LIABILITIES				
Permanent capital.....				\$20,000
Surplus, including all undivided profits.....				11,347
Deposits.....				4,303
Add for cents.....				1
Total liabilities.....				\$35,651

QUARTERLY STATEMENTS

ENRICO ORTOLANI, PRIVATE BANKER — BUFFALO  
[120 Erie street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$69,577	\$70,627	\$70,377	\$70,077
Real estate owned.....	4,600	5,100	29,600	29,600
Mortgages owned.....	52,498	51,898	45,381	43,181
Loans and discounts secured by other collateral.....	1,400	.....	.....	1,400
Loans, discounts and bills purchased not secured by collateral.....	6,000	.....	.....	.....
Accounts receivable.....	.....	7,400	1,400	.....
Due from trust companies, banks and bankers.....	137,532	76,229	45,224	57,246
Deposits with express and steamship companies.....	.....	12,980	12,980	.....
Specie.....	125	60	149	107
Other currency authorized by the laws of the United States.....	4,300	6,380	3,000	7,300
Other assets.....	925	925	925	925
Add for cents.....	1	.....	.....	1
Total resources.....	\$276,958	\$231,599	\$209,036	\$209,837
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	23,137	29,398	32,221	33,914
Deposits.....	243,820	192,201	166,815	165,923
Add for cents.....	1	.....	.....	.....
Total liabilities.....	\$276,958	\$231,599	\$209,036	\$209,837

MICHELE G. PASCA, PRIVATE BANKER — NEW YORK CITY  
[2072 First avenue; organized 1914]

QUARTERLY STATEMENTS

439

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$17,600	\$12,186	\$23,000	\$19,586
Private securities .....	22,000	26,665	18,000	19,665
Real estate owned .....	87,000	87,000	87,000	87,000
Mortgages owned .....	13,250	13,250	13,250	13,250
Loans and discounts secured by other collateral .....	1,400	.....	13,000	18,000
Loans, discounts and bills purchased not secured by collateral .....	880	3,290	556	559
Due from trust companies, banks and bankers .....	35,674	23,157	14,824	20,217
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	110	221	156	20
Other currency authorized by the laws of the United States .....	979	1,888	1,696	4,347
Foreign currency .....	466	460	71	1,022
Foreign postage .....	411	251	236	160
Cash items .....	1,960	5,179	4,085	5,153
Other assets .....	1,830	1,666	1,955	1,783
Add for cents .....	2	3	3	3
Total resources .....	\$183,812	\$175,466	\$178,082	\$191,015
LIABILITIES				
Permanent capital .....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus .....	27,932	27,334	31,507	33,976
Deposits .....	77,616	75,009	72,010	78,632
Bills payable .....	.....	.....	.....	5,000
Other liabilities .....	63,263	58,123	59,564	58,406
Add for cents .....	1	.....	1	1
Total liabilities .....	\$183,812	\$175,466	\$178,082	\$191,015

**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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$49,200	\$55,746	\$57,246	\$63,756
Private securities.....	4,777	4,777	4,777	4,777
Real estate owned.....	26,400	26,400	17,900	17,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	27,450	31,950	38,325	43,025
Loans and discounts secured by other collateral.....	100	.....	.....	100
Loans, discounts and bills purchased not secured by collateral.....	2,300	2,745	2,845	2,000
Due from trust companies, banks and bankers.....	138,634	58,736	42,745	35,989
Specie.....	111	65	292	266
Other currency authorized by the laws of the United States.....	5,050	4,300	4,865	5,270
Foreign postage.....	500	350	245	215
Other assets.....	500	500	500	500
Add for cents.....	2	2	2	2
<b>Total resources.....</b>	<b>\$255,024</b>	<b>\$185,571</b>	<b>\$169,742</b>	<b>\$173,800</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus.....	7,819	9,345	10,288	11,116
Deposits.....	231,705	160,725	143,954	147,183
Other liabilities.....	500	500	500	500
Add for cents.....	.....	1	.....	1
<b>Total liabilities.....</b>	<b>\$255,024</b>	<b>\$185,571</b>	<b>\$169,742</b>	<b>\$173,800</b>



LIONELLO PERERA, PRIVATE BANKER — NEW YORK CITY

[69 Wall street and 2261 First avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$660,793	\$911,654	\$976,554	\$915,507
Private securities .....	511,894	723,949	527,279	696,797
Mortgages owned .....	1,400	1,400	1,400	1,400
Loans and discounts secured by other collateral .....	773,074	935,817	1,189,685	640,996
Loans, discounts and bills purchased not secured by collateral .....	45,009	24,314	85,347	87,520
Accounts receivable .....	212,198	94,466	24,869	96,812
Overdrafts .....	579	181	102	559
Due from trust companies, banks and bankers .....	562,262	982,488	1,025,404	1,582,593
Deposits with express and steamship companies .....	750	750	750	750
Specie .....	15,986	6,562	6,628	12,866
Other currency authorized by the laws of the United States .....	36,582	61,642	51,116	42,055
Foreign currency .....	41,448	54,334	64,776	68,605
Foreign postage .....	696	1,283	1,248	564
Cash items .....	18,309	73,967	23,458	23,650
Other assets .....	32,289	28,579	28,694	24,815
Add for cents .....	6	5	6	3
Total resources .....	\$2,913,275	\$3,901,391	\$4,007,316	\$4,195,492
	LIABILITIES			
Permanent capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus .....	240,170	350,092	401,910	445,406
Deposits .....	2,311,013	2,496,035	2,538,812	2,683,188
Due to trust companies, banks and bankers .....	244,500	924,851	924,851	944,851
Bills payable .....	3,467	3,261	11,448	5,344
Other liabilities .....	64,124	77,151	80,293	66,701
Add for cents .....	1	1	2	2
Total liabilities .....	\$2,913,275	\$3,901,391	\$4,007,316	\$4,195,492

QUARTERLY STATEMENTS

441

**ROCCO PERRETТА AND COMPANY, PRIVATE BANKERS — UTICA**

[400 Kossuth avenue; organized 1916]

Members of firm	Residence	Members of firm	Residence
ROCCO PERRETТА.....	842 Bleecker street, Utica.	GIOVANNI PERRETТА.....	935 Rutgers street, Utica.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$65,913	\$57,809	\$62,884	\$62,044
Mortgages owned.....	38,150	41,200	40,000	39,800
Loans and discounts secured by other collateral.....	1,050	.....	.....	2,503
Loans, discounts and bills purchased not secured by collateral.....	7,850	.....	.....	4,440
Accounts receivable.....	.....	12,644	16,293	.....
Due from trust companies, banks and bankers.....	13,588	10,277	11,921	14,450
Specie.....	282	25	27	52
Other currency authorized by the laws of the United States.....	5,100	4,756	2,955	2,450
Foreign currency.....	736	473	471	975
Other assets.....	908	.....	.....	.....
Add for cents.....	3	2	2	2
Total resources.....	\$133,580	\$127,186	\$134,553	\$126,716
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus.....	4,432	4,601	1,058	2,818
Deposits.....	124,148	83,085	85,733	80,398
Bills payable.....	.....	34,500	34,500	38,500
Rediscouts.....	.....	.....	8,262	.....
Total liabilities.....	\$133,580	\$127,186	\$134,553	\$126,716

**RAFFAELE PRISCO, PRIVATE BANKER — NEW YORK CITY**  
 [73 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$68,830	\$46,091	\$51,716	\$30,509
Due from customers for exchange, money orders and steamship tickets sold..	136	2,055	2,601	2,275
Due from trust companies, banks and bankers.....	71,400	105,871	81,091	134,838
Deposits with express and steamship companies.....	250	250	250	250
Foreign currency.....	9,127	1,911	36,191	20,856
Cash items.....	3,801	9,903	12,290	8,762
Other assets.....	.....	.....	.....	5,374
Add for cents.....	2	2	2	2
<b>Total resources.....</b>	<b>\$153,546</b>	<b>\$166,083</b>	<b>\$184,141</b>	<b>\$202,866</b>
LIABILITIES				
Permanent capital.....	\$7,000	\$7,000	\$7,000	\$7,000
Surplus.....	51,397	74,962	86,646	79,285
Deposits.....	95,149	84,120	78,265	104,490
Other liabilities.....	.....	.....	12,228	12,091
Add for cents.....	.....	1	2	.....
<b>Total liabilities.....</b>	<b>\$153,546</b>	<b>\$166,083</b>	<b>\$184,141</b>	<b>\$202,866</b>

QUARTERLY STATEMENTS

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.....	107 Grand street, Jersey City.	I. TURKEVICH.....	15 East 97th street, New York City.
S. SNIGERTFF.....	15 East 97th street, New York City.	E. KRZANOVSKY.....	347 East 14th street, New York City.
P. S. POPOFF.....	15 East 97th street, New York City.		

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$7,118	\$6,116	\$6,616	\$6,316
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	800	800	800	800
Loans and discounts secured by other collateral.....	8,511	9,351	4,575	4,450
Loans, discounts and bills purchased not secured by collateral.....	832	382	382	322
Accounts receivable.....	.....	387	387	387
Due from trust companies, banks and bankers.....	6,838	6,467	9,526	8,286
Foreign currency.....	331	183	1,713	3,200
Cash items.....	1,242	1,429	663	1,616
Other assets.....	1,395	1,007	1,007	1,007
Add for cents.....	1	3	2	2
Total resources.....	\$27,068	\$26,125	\$25,671	\$26,386
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	1,689	1,085	753	1,616
Deposits.....	14,982	14,187	14,917	14,769
Other liabilities.....	397	853	.....	.....
Add for cents.....	.....	.....	1	1
Total liabilities.....	\$27,068	\$26,125	\$25,671	\$26,386

**EUGENE RUTTKAY, PRIVATE BANKER — NEW YORK CITY**  
 [106 Avenue B; organized 1917]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$14,059	\$16,598	\$22,749	\$29,001
Private securities .....	155	155	.....	.....
Real estate owned .....	600	600	.....	.....
Accounts receivable .....	6,002	5,795	5,455	5,185
Due from trust companies, banks and bankers .....	2,590	3,646	15,297	43,284
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	302	113	97	274
Other currency authorized by the laws of the United States .....	1,312	523	3,322	3,610
Foreign currency .....	146	261	43	.....
Cash items .....	603	196	4,259	587
Other assets .....	500	500	500	500
Add for cents .....	3	3	3	3
<b>Total resources .....</b>	<b>\$26,522</b>	<b>\$28,640</b>	<b>\$51,975</b>	<b>\$82,694</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	4,912	4,841	16,039	36,613
Deposits .....	9,834	11,337	23,864	32,234
Bills payable .....	6,774	6,960	7,071	8,241
Other liabilities .....	.....	500	.....	605
Add for cents .....	2	2	1	1
<b>Total liabilities .....</b>	<b>\$26,522</b>	<b>\$28,640</b>	<b>\$51,975</b>	<b>\$82,694</b>

QUARTERLY STATEMENTS

**FRANK SAKSER, PRIVATE BANKER — NEW YORK CITY**  
[82 Cortland street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$27,640	\$27,740	\$32,640	\$42,565
Private securities .....	21,505	21,505	21,505	21,755
Real estate owned .....	49,000	49,000	37,000	37,000
Mortgages owned .....	9,500	9,500	9,500	9,500
Loans and discounts secured by other collateral .....	75	775	961	811
Loans, discounts and bills purchased not secured by collateral .....	11	15	11	9,000
Due from trust companies, banks and bankers .....	11,763	21,637	62,050	83,421
Deposits with express and steamship companies .....			310	
Foreign currency .....	12	12		
Cash items .....	466	1,108	2,017	2,494
Customers' liability on acceptances (per contra see liabilities) .....			1,507	
Add for cents .....	2	2	3	2
<b>Total resources .....</b>	<b>\$119,974</b>	<b>\$131,294</b>	<b>\$167,504</b>	<b>\$206,548</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus .....	85,213	89,938	123,183	153,673
Deposits .....	5,352	8,644	12,681	19,991
Bills payable .....	4,408	7,710	6,640	7,883
Add for cents .....	1	2		1
<b>Total liabilities .....</b>	<b>\$119,974</b>	<b>\$131,294</b>	<b>\$167,504</b>	<b>\$206,548</b>

JOHN H. SCHEIDT, PRIVATE BANKER — BROOKLYN  
[931-933 Broadway; organized 1917]

QUARTERLY STATEMENTS

447

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$30,800	\$30,400	\$34,667	\$29,543
Accounts receivable .....	9,352	9,595	.....	.....
Due from trust companies, banks and bankers .....	5,640	4,584	6,902	15,348
Specie .....	69	55	43	85
Other currency authorized by the laws of the United States .....	6,112	12,850	6,120	7,429
Foreign currency .....	537	1,490	3,600	4,147
Other assets .....	4,088	3,951	2,500	2,500
Add for cents .....	3	4	3	3
Total resources .....	\$56,601	\$62,929	\$53,835	\$59,055
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	49,011	53,421	48,614	53,717
Due to trust companies, banks and bankers .....	.....	.....	221	338
Bills payable .....	2,590	4,508	.....	.....
Total liabilities .....	\$56,601	\$62,929	\$53,835	\$59,055

VINCENT SCHIRRIPA, PRIVATE BANKER — ALBANY  
[104 Madison avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$5,000	\$5,000	\$5,000	\$5,000
Due from trust companies, banks and bankers.....	20,500	17,000	15,000	15,000
Other currency authorized by the laws of the United States.....	1,000	300	400	200
Foreign currency.....	100	10	.....	200
Foreign postage.....	200	100	100	160
Other assets.....	300	300	300	300
Total resources.....	\$27,100	\$22,710	\$20,800	\$20,860
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus.....	2,105	3,142	4,619	6,953
Deposits.....	19,995	14,568	11,181	8,907
Total liabilities.....	\$27,100	\$22,710	\$20,800	\$20,860



CHARLES W. SCHREIBER, PRIVATE BANKER — RIDGEWOOD  
[2429 Myrtle avenue; organized 1917]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
15 Stocks and bonds, viz.: Public securities.....	\$40,247	\$42,899	\$59,660	\$63,952
Real estate owned.....	14,000	14,058	16,560	18,224
Mortgages owned.....	9,000	6,000	.....	1,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	.....	1,800	.....
Loans and discounts secured by other collateral.....	2,626	22,199	14,671	31,274
Loans, discounts and bills purchased not secured by collateral.....	1,425	2,000	2,200	17,150
Accounts receivable.....	4	.....	.....	84
Overdrafts.....	.....	.....	1,402	2,248
Due from trust companies, banks and bankers.....	7,534	7,848	10,568	6,698
Deposits with express and steamship companies.....	.....	.....	250	250
Specie.....	121	308	205	356
Other currency authorized by the laws of the United States.....	4,200	4,900	2,000	2,400
Foreign currency.....	24	24	35	36
Customers' liability on acceptances (per contra see liabilities).....	.....	.....	.....	889
Other assets.....	2,060	1,292	1,623	3,981
Add for cents.....	2	3	4	2
Total resources.....	\$81,243	\$101,531	\$110,978	\$148,544
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus.....	7,268	7,578	7,745	8,972
Deposits.....	61,859	81,330	85,646	89,161
Bills payable.....	.....	.....	5,500	36,500
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	.....	.....	889
Other liabilities.....	7,116	7,622	7,087	8,020
Add for cents.....	.....	1	.....	2
Total liabilities.....	\$81,243	\$101,531	\$110,978	\$148,544

QUARTERLY STATEMENTS

449

SIGMUND GEZA SCHWABACH, PRIVATE BANKER — NEW YORK CITY  
[1347 First avenue; organized 1915]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$11,883	\$35,388	\$47,794	\$60,101
Private securities .....	47,313	40,339	40,689	38,589
Mortgages owned .....	10,000			
Loans and discounts secured by other collateral .....	2,835	2,150	2,525	750
Loans, discounts and bills purchased not secured by collateral .....	625	965	1,825	1,725
Accounts receivable .....	154	154	154	154
Due from customers for exchange, money orders and steamship tickets sold ..	192	192	9,142	8,226
Due from trust companies, banks and bankers .....	32,368	45,003	39,121	25,321
Specie .....	280	38	1,698	4,856
Other currency authorized by the laws of the United States .....	520	4,564	8,650	6,955
Foreign currency .....	231	6,459	6,459	6,959
Cash items .....	156	1,300	6,405	10,663
Other assets .....	2,183	1,900	2,480	1,740
Add for cents .....	3	3	3	3
Total resources .....	\$108,743	\$138,455	\$166,945	\$166,042
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	3,007	12,502	43,098	39,834
Deposits .....	88,481	115,040	112,968	116,571
Other liabilities .....	12,254	5,912	5,879	4,636
Add for cents .....	1	1		1
Total liabilities .....	\$108,743	\$138,455	\$166,945	\$166,042

CESARE SCONFIETTI, PRIVATE BANKER — ROCHESTER  
[359 State street; organized 1917]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$12,285	\$11,828	\$10,578	\$12,486
Private securities.....	5,955	5,955	5,955	5,955
Due from trust companies, banks and bankers.....	32,961	26,081	40,878	38,039
Specie.....	151	185	268	279
Other currency authorized by the laws of the United States.....	1,798	7,408	889	1,131
Foreign currency.....	542	.....	.....	.....
Foreign postage.....	185	65	215	230
Cash items.....	707	1,214	.....	40
Other assets.....	465	233	508	511
Add for cents.....	1	1	2	1
Total resources.....	\$55,050	\$52,970	\$59,293	\$58,672
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus.....	10,549	14,183	15,410	20,221
Deposits.....	39,401	33,067	38,382	32,951
Other liabilities.....	100	720	500	500
Add for cents.....	.....	.....	1	.....
Total liabilities.....	\$55,050	\$52,970	\$59,293	\$58,672

QUARTERLY STATEMENTS

451

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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$200,937	\$268,365	\$245,852	\$226,385
Real estate owned.....	15,000	15,000	15,000	47,000
Mortgages owned.....	18,310	18,710	21,010	20,610
Loans and discounts secured by other collateral.....	2,770	4,384	5,821	13,499
Loans, discounts and bills purchased not secured by collateral.....	15,405	16,809	25,137	18,289
Due from trust companies, banks and bankers.....	233,062	190,621	126,328	140,859
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	5,378	5,441	4,597	3,058
Other currency authorized by the laws of the United States.....	50,326	46,346	73,753	46,178
Foreign currency.....	1,848	1,720	3,528	3,369
Foreign postage.....	435	719	609	503
Cash items.....	25,905	17,893	8,779	13,480
Customers' liability on acceptances (per contra see liabilities).....				273
Other assets.....	1,500	1,500	1,500	1,500
Add for cents.....	3	2	3	5
Total liabilities.....	\$571,129	\$587,760	\$532,167	\$535,258
LIABILITIES				
Permanent capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus.....	20,066	19,491	23,275	38,631
Deposits.....	511,536	528,267	473,795	445,860
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....				273
Other liabilities.....	14,527	15,002	10,097	25,493
Add for cents.....				1
Total liabilities.....	\$571,129	\$587,760	\$532,167	\$535,258

**JOSEPH SESSA, PRIVATE BANKER — BROOKLYN**  
 [131 Union street, 467 Carroll street and 6323 14th avenue; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$25,368	\$180,139	\$84,405	\$6,573
Private securities.....	639,315	420,232	405,399	459,458
Real estate owned.....	17,000	17,000	17,000	17,000
Mortgages owned.....	48,500	48,500	45,000	46,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	3,500	3,500	2,000	35,200
Loans and discounts secured by other collateral.....	37,194	24,800	34,000	7,528
Loans, discounts and bills purchased not secured by collateral.....	4,373	900	820	1,664
Accounts receivable.....	1,100	1,008	586	.....
Due from trust companies, banks and bankers.....	235,972	318,726	450,079	364,024
Deposits with express and steamship companies.....	750	750	750	750
Specie.....	1,679	2,115	2,732	2,423
Other currency authorized by the laws of the United States.....	29,200	33,650	44,052	42,364
Foreign currency.....	829	3,298	2,539	976
Foreign postage.....	750	750	750	750
Cash items.....	1,889	4,032	2,100	11,716
Other assets.....	2,000	2,000	2,000	2,000
Add for cents.....	4	3	3	5
Total resources.....	\$1,049,423	\$1,061,403	\$1,094,215	\$998,431
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus.....	17,000	36,712	84,444	74,825
Deposits.....	1,002,423	994,690	979,771	893,605
Add for cents.....	.....	1	.....	1
Total liabilities.....	\$1,049,423	\$1,061,403	\$1,094,215	\$998,431

QUARTERLY STATEMENTS

453

FRANCIS R. STABILE, PRIVATE BANKER — NEW YORK CITY  
[189 Grand street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities.....	\$42,963	\$48,287	\$56,258	\$60,099
Loans and discounts secured by other collateral.....	800	900	1,500	6,002
Accounts receivable.....	.....	18,550	20,129	22,261
Overdrafts.....	53	248	53	53
Due from trust companies, banks and bankers.....	100,402	73,400	114,675	71,191
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	726	1,302	435	660
Other currency authorized by the laws of the United States.....	7,716	15,125	12,306	10,704
Foreign currency.....	4,362	3,898	7,093	6,756
Foreign postage.....	753	710	700	650
Cash items.....	1,503	3,575	811	1,947
Other assets.....	1,083	1,470	3,992	4,537
Add for cents.....	4	2	2	3
Total resources.....	\$160,615	\$167,717	\$218,204	\$185,113
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	19,392	11,687	21,959	23,528
Deposits.....	124,610	122,056	132,440	140,731
Due to trust companies, banks and bankers.....	4,733	5,887	39,557	.....
Other liabilities.....	1,879	18,086	14,248	10,852
Add for cents.....	.....	1	.....	2
Total liabilities.....	\$160,615	\$167,717	\$218,204	\$185,113

MAX STRAUS, PRIVATE BANKER — NEW YORK CITY  
[55 Broadway; organized 1916]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$6,100	\$6,100	\$6,100	\$6,100
Total resources .....	\$6,100	\$6,100	\$6,100	\$6,100
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	1,100	1,100	1,100	1,100
Total liabilities .....	\$6,100	\$6,100	\$6,100	\$6,100

QUARTERLY STATEMENTS

## C. TARABELLA &amp; 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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$32,169	\$31,469	\$9,226	\$8,287
Due from customers for exchange, money orders and steamship tickets sold ..	1,214	755	1,126	775
Due from trust companies, banks and bankers .....	11,652	2,848	13,975	24,166
Deposits with express and steamship companies .....	464	1,179	769	1,634
Specie .....	40	129	28	38
Foreign currency .....	912	64	2,374	.....
Foreign postage .....	.....	.....	724	.....
Cash items .....	1,225	1,557	1,203	972
Customers' liability on acceptances (per contra see liabilities) .....	.....	8,753	6,980	.....
Other assets .....	140	140	140	140
Add for cents .....	2	2	3	2
<b>Total resources .....</b>	<b>\$47,818</b>	<b>\$46,896</b>	<b>\$36,548</b>	<b>\$36,014</b>
LIABILITIES				
Permanent capital .....	\$2,000	\$2,000	\$2,000	\$2,000
Surplus .....	12,528	15,522	14,852	15,822
Deposits .....	33,085	20,399	12,550	17,928
Due to trust companies, banks and bankers .....	.....	.....	.....	100
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....	.....	8,753	6,980	.....
Other liabilities .....	204	220	165	162
Add for cents .....	1	2	1	2
<b>Total liabilities .....</b>	<b>\$47,818</b>	<b>\$46,896</b>	<b>\$36,548</b>	<b>\$36,014</b>





**GUISEPPE TERMINI, PRIVATE BANKER — NEW YORK CITY**  
[3 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$45,900	\$46,446	\$44,069	\$49,333
Private securities .....			7,850	7,850
Mortgages owned .....	500	500	500	1,110
Loans and discounts secured by other collateral .....				7,642
Loans, discounts and bills purchased not secured by collateral .....	320	852	2,531	2,619
Accounts receivable .....			203	48
Due from customers for exchange, money orders and steamship tickets sold ..			1,253	1,327
Due from trust companies, banks and bankers .....	34,071	38,676	26,626	28,004
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	915	124	122	194
Other currency authorized by the laws of the United States .....	6,000	6,800	7,400	14,956
Foreign currency .....	220	203	224	118
Foreign postage .....	50	100	100	150
Other assets .....	700	400	400	101
Add for cents .....		2	3	1
Total liabilities .....	\$88,926	\$94,353	\$91,531	\$113,703
LIABILITIES				
Permanent capital .....	\$2,500	\$2,500	\$2,500	\$2,500
Surplus .....	8,415	10,313	12,422	16,922
Deposits .....	77,753	81,279	76,339	94,024
Other liabilities .....	257	260	269	257
Add for cents .....	1	1	1	.....
Total liabilities .....	\$88,926	\$94,353	\$91,531	\$113,703

**TOMAINO BROTHERS, PRIVATE BANKERS — UTICA**  
 [214 Mohawk street; organized 1916]

Members of firm JOSEPH TOMAINO.....	Residence 214 Mohawk street, Utica.	Members of firm ANTONIO TOMAINO.....	Residence 402 Mohawk street, Utica.	
<b>RESOURCES</b>				
	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....	\$4,500	\$4,500	\$4,500	\$4,500
Private securities .....	44,730	44,730	42,080	43,370
Mortgages owned.....	154,382	164,402	159,166	154,666
Loans, discounts and bills purchased not secured by collateral.....	1,500	2,700	2,700	1,600
Due from trust companies, banks and bankers.....	110,989	42,012	18,112	16,471
Other currency authorized by the laws of the United States.....	17,145	4,011	17,449	12,674
Other assets.....	3,958	4,315	5,232	3,864
Add for cents.....	1	2	1	3
<b>Total resources.....</b>	<b>\$337,205</b>	<b>\$266,672</b>	<b>\$249,240</b>	<b>\$237,148</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus.....	8,226	12,417	11,755	15,079
Deposits.....	304,023	233,221	215,374	200,480
Other liabilities.....	4,956	1,033	2,111	1,588
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$337,205</b>	<b>\$266,672</b>	<b>\$249,240</b>	<b>\$237,148</b>

QUARTERLY STATEMENTS

VERRILLI BROTHERS, PRIVATE BANKERS — NEW YORK CITY  
[129 Mulberry street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ROCCO VERRILLI .....	561 East 17th street, Brooklyn.	LEONARDO VERRILLI .....	129 Mulberry street, New York City.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$40,040	\$42,625	\$43,320	\$44,063
Due from trust companies, banks and bankers .....	23,471	13,979	8,602	7,680
Deposits with express and steamship companies .....	250	328	1,342	1,342
Specie .....	391	566	537	498
Other currency authorized by the laws of the United States .....	1,190	2,275	2,256	1,685
Foreign currency .....	1,382	82	1,055	6
Foreign postage .....	46	46	22	12
Cash items .....	10	230	.....	77
Other assets .....	746	686	473	453
Add for cents .....	2	4	3	2
<b>Total resources .....</b>	<b>\$67,528</b>	<b>\$60,821</b>	<b>\$57,610</b>	<b>\$55,818</b>
LIABILITIES				
Permanent capital .....	\$4,000	\$4,000	\$4,000	\$4,000
Surplus .....	8,676	14,285	18,656	21,003
Deposits .....	54,819	42,535	34,953	30,814
Other liabilities .....	32	.....	.....	.....
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$67,528</b>	<b>\$60,821</b>	<b>\$57,610</b>	<b>\$55,818</b>

**MICHELE VESCERA, PRIVATE BANKER — SYRACUSE**  
 [460 No. Salina street; organized 1919]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	.....	.....	\$5,000	\$5,000
Due from trust companies, banks and bankers .....	.....	.....	10,332	15,643
Specie .....	.....	.....	28	38
Other currency authorized by the laws of the United States .....	.....	.....	500	1,000
Cash items .....	.....	.....	1,900	250
Add for cents .....	.....	.....	1	.....
Total resources .....	.....	.....	\$17,761	\$21,931
LIABILITIES				
Permanent capital .....	.....	.....	\$10,000	\$12,500
Surplus .....	.....	.....	2,519	88
Deposits .....	.....	.....	5,241	9,342
Add for cents .....	.....	.....	1	1
Total liabilities .....	.....	.....	\$17,761	\$21,931

QUARTERLY STATEMENTS

461

**JOSEPH VET, PRIVATE BANKER — MECHANICVILLE**  
[109 Saratoga avenue; organized 1918]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities .....		\$10,786	\$9,786	\$10,228
Private securities .....	\$19,225	5,305	5,555	5,105
Real estate owned .....	47,400	47,400	47,400	47,400
Mortgages owned .....	500	500	500	500
Loans and discounts secured by other collateral .....		300	290	200
Loans, discounts and bills purchased not secured by collateral .....		1,169	3,115	3,253
Accounts receivable .....		1,750		
Due from customers for exchange, money orders and steamship tickets sold ..				243
Due from trust companies, banks and bankers .....		19,591	15,010	14,073
Deposits with express and steamship companies .....			385	
Other currency authorized by the laws of the United States .....	30,000		1,225	
Foreign currency .....	180	184	170	120
Foreign postage .....	80	10	90	
Cash items .....	2,239	1,845		1,694
Other assets .....	3,470	1,000	1,250	1,185
Add for cents .....		1		1
Total resources .....	\$103,094	\$89,841	\$84,776	\$84,002
LIABILITIES				
Permanent capital .....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus .....	23,903	14,049	26,543	23,237
Deposits .....	74,191	70,792	53,233	50,714
Add for cents .....				1
Total liabilities .....	\$103,094	\$89,841	\$84,776	\$84,002

ENRICO VIGGIANI, PRIVATE BANKER — NEW YORK CITY  
[2167 First avenue; organized 1914]

QUARTERLY STATEMENTS

463

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.: Public securities .....	\$19,952	\$19,604	\$19,604	\$20,468
Accounts receivable .....		18,403	6,400	3,193
Due from customers for exchange, money orders and steamship tickets sold ..			248	
Due from trust companies, banks and bankers .....	35,595	39,832	21,990	32,388
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	11			
Other currency authorized by the laws of the United States .....	3,343	4,878	4,514	3,030
Foreign currency .....	1,150	1,727	151	409
Foreign postage .....	80	127	38	192
Cash items .....	342			
Other assets .....	1,020	800	800	800
Add for cents .....	3	3	3	2
Total resources .....	\$61,746	\$85,624	\$53,998	\$60,732
LIABILITIES				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus .....	9,557	11,708	10,032	13,741
Deposits .....	41,409	63,840	33,395	36,991
Due to trust companies, banks and bankers .....			571	
Bills payable .....		74		
Other liabilities .....	779			
Add for cents .....	1	2		
Total liabilities .....	\$61,746	\$85,624	\$53,998	\$60,732

**HENRY C. ZARO, PRIVATE BANKER — NEW YORK CITY**  
[39 Cooper square; organized 1914]

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stocks and bonds, viz.:				
Public securities.....	\$55,391	\$73,557	\$103,835	\$142,988
Private securities.....	1,050	900	.....	.....
Loans and discounts secured by other collateral.....	5,879	4,508	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	3,500	2,453	3,200	2,600
Accounts receivable.....	465	150	1,315	6,293
Due from trust companies, banks and bankers.....	39,331	34,878	65,650	16,492
Deposits with express and steamship companies.....	.....	6,850	9,939	9,794
Other currency authorized by the laws of the United States.....	.....	.....	2,500	2,500
Foreign currency.....	3,688	8,568	12,352	15,467
Cash items.....	2,500	2,500	.....	.....
Other assets.....	25,000	25,000	15,000	15,000
Add for cents.....	2	2	1	1
Total resources.....	\$136,806	\$159,366	\$213,792	\$211,135
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus.....	8,811	14,823	44,379	67,178
Deposits.....	106,248	123,500	139,806	109,345
Due to trust companies, banks and bankers.....	6,717	6,717	19,607	9,334
Bills payable.....	.....	489	.....	.....
Other liabilities.....	5,028	3,835	.....	15,277
Add for cents.....	2	2	.....	1
Total liabilities.....	\$136,806	\$159,366	\$213,792	\$211,135



*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 Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12 1919
Stocks and bonds, viz.:				
Public securities.....	\$5,115,232	\$6,322,633	\$6,703,711	\$6,719,324
Private securities.....	3,160,546	2,910,390	2,763,749	3,260,524
Real estate owned.....	2,312,452	2,250,032	2,189,110	2,161,974
Mortgages owned.....	590,630	616,515	592,767	595,082
Loans and discounts secured by bond and mtg., deed or other real est. coll. . .	113,294	120,471	131,465	176,079
Loans and discounts secured by other collateral.....	1,776,378	2,413,995	2,324,608	1,784,076
Loans, discounts and bills purchased not secured by collateral.....	814,474	974,317	769,752	885,718
Accounts receivable.....	755,472	1,147,701	1,347,300	1,674,320
Due from customers for exchanges, money orders and steamship tickets sold..	260,424	254,123	283,275	261,971
Overdrafts.....	5,492	8,218	8,041	11,647
Due from trust companies, banks and bankers.....	5,754,708	5,792,749	6,659,935	6,745,871
Deposits with express and steamship companies.....	21,657	34,437	44,447	29,695
Specie.....	62,246	55,445	71,923	74,229
Other currency authorized by the laws of the United States.....	494,963	586,185	553,028	545,874
Foreign currency.....	134,725	208,921	270,984	297,200
Foreign postage.....	7,642	7,345	7,989	7,041
Cash items.....	166,256	320,624	182,644	261,118
Due from the Federal Reserve Bank of New York less offsets.....	80,000	10,550	.....	.....
Customers' liability on acceptances (per contra see liabilities).....	200,970	104,993	108,987	101,162
Other assets.....	209,462	217,817	227,980	216,992
Add for cents.....	224	236	253	241
<b>Total resources.....</b>	<b>\$22,037,247</b>	<b>\$24,357,697</b>	<b>\$25,241,948</b>	<b>\$25,810,158</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$1,325,000	\$1,521,000	\$1,566,500	\$1,689,500
Surplus, including all undivided profits.....	2,471,778	2,867,953	4,170,666	4,388,220
Deposits.....	15,673,092	16,603,888	15,999,850	16,505,869
Due to trust companies, banks and bankers.....	783,477	1,551,279	1,451,502	1,437,399

QUARTERLY STATEMENTS

465

*SUMMARY showing the Aggregate Resources and Liabilities of Private Bankers, etc.—Concluded*

LIABILITIES	Statement of condition Feb. 12, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Bills payable.....	\$210,458	\$346,150	\$374,738	\$468,502
Rediscunts.....	129,262	146,634	109,262	6,000
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit.....	200,970	97,093	117,390	101,162
Other liabilities.....	1,243,112	1,223,591	1,451,938	1,213,389
Add for cents.....	98	109	102	117
<b>Total liabilities.....</b>	<b>\$22,037,247</b>	<b>\$24,357,697</b>	<b>\$25,241,948</b>	<b>\$25,810,158</b>

# I N D E X

TO

## BANKS AND DIRECTORS BY CITIES AND TOWNS

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	PAGE
<b>ALBANY</b>	
Bacelli, Germano P., Private Banker.....	372
Mechanics and Farmers' Bank of Albany.....	280
Schirripa, Vincent, Private Banker.....	448
<b>ALDEN</b>	
Alden State Bank.....	135
<b>ALFRED</b>	
University Bank .....	355
<b>AMITYVILLE</b>	
Bank of Amityville, The.....	142
<b>AMSTERDAM</b>	
Di Mezza, Pasquale, Private Banker.....	389
Lichtman, Benjamin H., Private Banker.....	421
<b>ANDOVER</b>	
Andover State Bank.....	137
<b>ANGELICA</b>	
Bank of Angelica.....	143
<b>ANGOLA</b>	
Bank of Angola.....	144
<b>ANTWERP</b>	
Bank of Antwerp.....	145
<b>ARCADE</b>	
Citizens' Bank of Arcade, The.....	218
<b>ARKPORT</b>	
Arkport State Bank.....	138
<b>ATTICA</b>	
Bank of Attica, The.....	146
Citizens' Bank, The.....	219
<b>AUSABLE FORKS</b>	
Bank of Ausable Forks, N. Y.....	147

	PAGE
<b>AVOCA</b>	
Bank of Avoca.....	148
<b>AVON</b>	
State Bank of Avon, The.....	326
<b>BABYLON</b>	
Bank of Babylon.....	149
<b>BALDWINSVILLE</b>	
Baldwinsville State Bank, The.....	140
<b>BATAVIA</b>	
Bank of Batavia.....	150
Bank of Genesee, The.....	166
<b>BATH</b>	
Farmers and Mechanics' Bank of Bath, N. Y., The.....	248
<b>BAY SHORE</b>	
South Side Bank of Bay Shore, N. Y.....	323
<b>BELFAST</b>	
Bank of Belfast.....	151
<b>BELMONT</b>	
State Bank of Belmont, The.....	327
<b>BERLIN</b>	
Taconic Valley Bank.....	351
<b>BINGHAMTON</b>	
Citizens' Bank of Binghamton.....	220
Gallo, Nicola, Private Banker.....	395
Nelson, B. H., & Son, Private Bankers.....	432
<b>BOLIVAR</b>	
State Bank of Bolivar.....	328
<b>BROADALBIN</b>	
Broadalbin Bank, The.....	207
<b>BROCKPORT</b>	
State Bank of Commerce of Brockport, N. Y., The.....	333
<b>BROCTON</b>	
State Bank of Brocton.....	329
<b>BROOKLYN</b>	
Dinella, Pietro, Private Banker.....	390
Homestead Bank of Brooklyn.....	264
Hurwitz, A. and J., Private Bankers.....	408
Jagocki, Frank X., Private Banker.....	410
Josephson, Julius, Private Banker.....	412
Mechanics' Bank.....	278

<b>BROOKLYN — <i>Continued</i></b>	<b>PAGE</b>
Montauk Bank .....	283
Municipal Bank .....	285
Neubauer, Andrew J., Private Banker.....	434
North Side Bank of Brooklyn.....	293
Scheidt, John H., Private Banker.....	447
Scotto, L., and Son, and Joseph Martiniano, Private Bankers.....	452
Sessa, Joseph, Private Banker.....	453
<b>BUFFALO</b>	
Adam, Meldrum and Anderson Company, Private Bankers.....	369
Bank of Buffalo, The.....	152
Liberty Bank of Buffalo, N. Y.....	269
Lunghino, Michael A., Private Banker.....	424
Lunghino, S., and Sons, Private Bankers.....	425
Market Bank of Buffalo.....	275
Ortolani, Enrico, Private Banker.....	438
People's Bank of Buffalo, The.....	301
Pepe, Alfonso, & Sons, Private Bankers.....	440
South Side Bank of Buffalo, N. Y., The.....	324
Union Stock Yards Bank of Buffalo.....	354
<b>CANASTOTA</b>	
State Bank of Canastota, N. Y.....	330
<b>CANISTEO</b>	
First State Bank, The.....	256
<b>CAPE VINCENT</b>	
Citizens' Bank of Cape Vincent.....	221
<b>CASTILE</b>	
Bank of Castile.....	154
<b>CATTARAUGUS</b>	
Bank of Cattaraugus, The.....	155
<b>CENTER MORICHES</b>	
Center Moriches Bank.....	212
<b>CHATHAM</b>	
State Bank of Chatham, N. Y.....	331
<b>CHURCHVILLE</b>	
State Bank of Churchville.....	332
<b>CINCINNATUS</b>	
Bank of Cincinnatus, The.....	156
<b>CLYMER</b>	
Clymer State Bank.....	233
<b>COBLESKILL</b>	
Farmers and Merchants' Bank.....	251

	PAGE
<b>COHOCTON</b>	
Cohocton State Bank.....	234
<b>COHOES</b>	
Manufacturers' Bank of Cohoes.....	274
<b>CONEY ISLAND</b>	
Bank of Coney Island.....	157
<b>CORFU</b>	
Bank of Corfu.....	158
<b>DANSVILLE</b>	
Citizens' Bank of Dansville, The.....	222
<b>DELEVAN</b>	
Bank of Delevan.....	160
<b>DEPEW</b>	
Bank of Depew.....	161
<b>DE RUYTER</b>	
De Ruyter State Bank.....	242
<b>DOBBS FERRY</b>	
Dobbs Ferry Bank.....	243
<b>DUNDEE</b>	
Dundee State Bank.....	244
<b>EAST AURORA</b>	
Bank of East Aurora, The.....	162
<b>EAST HAMPTON</b>	
Osborne Bank .....	296
<b>EAST RANDOLPH</b>	
People's State Bank of East Randolph, The.....	309
<b>ELBA</b>	
Bank of Elba.....	163
<b>ELLCOTTVILLE</b>	
Bank of Ellicottville, The.....	164
<b>ELMIRA</b>	
Del Papa, Michael, Private Banker.....	382
<b>EVANS MILLS</b>	
People's Bank of Evans Mills.....	302
<b>FARMINGDALE</b>	
Bank of Farmingdale.....	165
<b>FAYETTEVILLE</b>	
Fayetteville Commercial Bank.....	254

INDEX

471

<b>FILLMORE</b>	<b>PAGE</b>
State Bank of Fillmore.....	334
<b>FLEISCHMANS</b>	
Citizens Bank of Griffin Corners, The.....	223
<b>FLORAL PARK</b>	
Floral Park Bank.....	257
<b>FORT PLAIN</b>	
Farmers and Mechanics' Bank.....	249
<b>FREEPORT</b>	
Freeport Bank of Freeport, Queens County, N. Y., The.....	258
<b>GENEVA</b>	
Farmers and Merchants' Bank of Geneva.....	252
<b>GLEN COVE</b>	
Glen Cove Bank of Glen Cove, The.....	259
Nassau Union Bank, The.....	287
<b>GOVERNEUR</b>	
Bank of Gouverneur.....	167
<b>GOWANDA</b>	
Bank of Gowanda.....	168
<b>GREAT NECK</b>	
Bank of Great Neck.....	169
<b>GREAT NECK STATION</b>	
Bank of Nassau County.....	184
<b>GREENE</b>	
Juliaud Bank, The.....	268
<b>HAMBURG</b>	
Bank of Hamburg.....	170
People's Bank of Hamburg, The.....	303
<b>HAMMONDSPORT</b>	
Bank of Hammondsport, The.....	171
<b>HAYERSTRAW</b>	
People's Bank of Haverstraw, The.....	304
<b>HEMPSTEAD</b>	
Hempstead Bank .....	261
<b>HICKSVILLE</b>	
Bank of Hicksville.....	173
<b>HILTON</b>	
State Bank of Hilton.....	335

	PAGE
<b>HOLLAND</b>	
Bank of Holland.....	174
<b>HOLLEY</b>	
State Exchange Bank of Holley.....	350
<b>HORNELL</b>	
Bank of Steuben.....	197
<b>HUNTINGTON</b>	
Bank of Huntington, The.....	175
<b>JAMAICA</b>	
Bank of Long Island.....	182
<b>JAMESTOWN</b>	
Bank of Jamestown.....	176
Farmers and Mechanics' Bank.....	250
<b>JOHNSTOWN</b>	
Johnstown Bank, The.....	267
People's Bank of Johnstown, N. Y., The.....	305
<b>KATONAH</b>	
Northern Westchester Bank.....	291
<b>KENMORE</b>	
State Bank of Kenmore.....	336
<b>LAKE PLACID</b>	
Bank of Lake Placid.....	177
<b>LANCASTER</b>	
Bank of Lancaster, The.....	178
<b>LAWRENCE</b>	
Bank of Lawrence.....	179
<b>LE ROY</b>	
Bank of Le Roy, The.....	180
<b>LIMA</b>	
Bank of Lima.....	181
<b>LITTLE VALLEY</b>	
Cattaraugus County Bank.....	211
<b>LIVONIA</b>	
Livonia State Bank.....	271
<b>LOCKE</b>	
Citizens' Bank of Locke, N. Y., The.....	224
<b>LONG ISLAND CITY</b>	
Laudisi, Laurence .....	417



	PAGE
<b>LYNDONVILLE</b>	
Citizens' State Bank.....	231
<b>MADRID</b>	
Madrid Bank .....	272
<b>MATTITUCK</b>	
Mattituck Bank, The.....	276
<b>MAYVILLE</b>	
State Bank of Mayville.....	337
<b>MECHANICVILLE</b>	
Joseph Vet, Private Banker.....	462
<b>MEDINA</b>	
Central Bank of Medina.....	213
Union Bank of Medina.....	353
<b>MILLBROOK</b>	
Bank of Millbrook.....	183
<b>MONROE</b>	
Citizens' Bank of Monroe.....	225
<b>MOUNT MORRIS</b>	
Bingham State Bank.....	205
<b>NEWFANE</b>	
State Bank of Newfane.....	338
<b>NEW ROCHELLE</b>	
North Avenue Bank of New Rochelle.....	290
<b>NEW YORK CITY, BOROUGHES OF MANHATTAN AND THE BRONX</b>	
African Banking Corporation, Limited.....	31
Alvino, Pietro, Private Banker.....	370
American Express Co., Inc.....	31
Angelinoff, Alexander, Private Banker.....	371
Anglo South American Bank.....	31
Bajardi, Vincenzo, Private Banker.....	373
Banca Commerciale Italiana.....	31
Banco Di Napoli.....	31
Bank of America, The .....	141
Bank of British West Africa, Limited.....	31
Bank of Chosen .....	31
Bank of Cuba in New York.....	159
Bank of Europe .....	315
Bank of Montreal .....	31
Bank of Nova Scotia .....	31
Bank of Taiwan, Ltd. ....	31
Bank of United States, The.....	199
Bank of Washington Heights .....	200
Barasch, Sigmund W., Private Banker.....	374

## NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX

<i>— Continued:</i>	PAGE
Bigelow & Co., Private Bankers.....	375
Bloomington Brothers, Private Bankers.....	376
Boffa, D., and D. Di Sesa, Private Bankers.....	377
Bowery Bank of New York, The.....	206
Broadway Central Bank.....	208
Bronx Borough Bank.....	209
Bryant Park Bank.....	210
Calvosa, Carlo, Private Banker.....	378
Canadian Bank of Commerce.....	31
Central Mercantile Bank of New York.....	216
Cesario, Girardi & Company, Private Bankers.....	380
Chartered Bank of India, Australia and China.....	31
Chelsea Exchange Bank.....	217
Colonial Bank, London.....	31
Colonial Bank, The.....	235
Columbia Bank.....	236
Commercial Bank of Spanish America, Ltd.....	31
Commercial Exchange Bank in the City of New York, The.....	237
Commonwealth Bank.....	238
Continental Bank of New York, The.....	239
Corn Exchange Bank, The.....	240
Cosmopolitan Bank.....	241
Del Papa, Michael, Private Banker.....	383
De Luca, G., and Company, Private Bankers.....	384
De Luca, Vincenzo, Private Banker.....	385
De Luca & Co., V., Private Bankers.....	386
De Vita, Salvatore, Private Banker.....	388
Dominion Bank, The.....	31
Engel, Morris, Private Banker.....	392
Faour, D. J., and Brothers, Private Bankers.....	393
Fifth Avenue Bank of New York, The.....	255
First National Corporation.....	31
Fugazy, Louis B., Private Banker.....	394
Garfunkel & Tauster, Private Bankers.....	397
Gimbel Brothers, Private Bankers.....	398
Goldberg, Shepard J., Private Banker.....	399
Goldberger, Morris B., Private Banker.....	400
Goldberger & Goodman, Private Bankers.....	401
Goodman, David C., Private Banker.....	402
Greenhut, J. B., and Company, Private Bankers.....	403
Greenwich Bank of the City of New York, The.....	260
Guarini & Candela, Private Bankers.....	405
Hedman, Hornborg and Co., Private Bankers.....	406
Henry J. Schnitzer State Bank.....	262
Herz, Isidor, Private Banker.....	407
Hong Kong and Shanghai Banking Corporation.....	31
Imbrie & Co., Private Bankers.....	409

## NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX

— *Continued.*

	PAGE
International Bank, The.....	265
International Banking Corporation.....	31
John Nemeth State Bank.....	266
Josephsohn, Michael, Private Banker.....	411
Karagheusian, Miran, Private Banker.....	413
Kiss, Emil, Private Banker.....	414
Krimmert, Albert, Private Banker.....	415
Lago, James V., Private Banker.....	416
Lederer, Richard M., Private Banker.....	418
Legniti, Angelo, Private Banker.....	419
Liccione, Joseph, Private Banker.....	420
London and Brazilian Bank, Ltd.....	31
London and River Plate Bank, The.....	31
Lordi, Giovanni, Private Banker.....	423
Lunham & Moore, Private Bankers.....	426
Macy, R. H., & Company, Private Bankers.....	427
Manhattan Company, The.....	273
Markel Brothers, Private Bankers.....	428
M. Berardini State Bank.....	277
Mercantile Bank of the Americas, Inc.....	31
Merchants' Bank of Canada.....	31
Metropolitan Bank.....	282
Molea, Guisepppe, Private Banker.....	431
Mutual Bank, The.....	286
National Bank of South Africa, Ltd.....	31
Nemeth, John, Private Banker.....	433
New Netherland Bank of New York.....	288
New York Produce Exchange Bank.....	289
Nielsen & Lundbeck, Private Bankers.....	435
Northwestern Trust & Savings Bank.....	31
Oppenheim, Harry, Private Banker.....	436
Orbach, Faybik & Molitoris, Private Bankers.....	437
Pacific Bank, The.....	298
Pasca, Michele G., Private Banker.....	439
Perera, Lionello, Private Banker.....	441
Philippine National Bank.....	31
Prisco, Raffele, Private Banker.....	443
Progress Bank of New York, The.....	313
Republic Bank of New York.....	315
Royal Bank of Canada, The.....	31
Russian National St. V্লাidimir Home, Unincorporated Association, Private Bankers.....	444
Ruttkay, Eugene, Private Banker.....	445
Sakser, Frank, Private Banker.....	446
Schwabach, Sigmund Geza, Private Banker.....	450
Shawmut Corporation of Boston, The.....	31
Stabile, Francis R., Private Banker.....	454
Standard Bank, The.....	325

<b>NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX</b>	
<i>— Continued:</i>	
	<b>PAGE</b>
Standard Bank of South Africa, Ltd. ....	31
State Bank, The. ....	339
Straus, Max, Private Banker. ....	455
Sumitomo Bank, Ltd., The. ....	31
Tarabella, C., & Company, Private Bankers. ....	456
Tausig, Paul, & Son, Private Bankers. ....	457
Termini, Guiseppe, Private Banker. ....	458
Twenty-third Ward Bank of the City of New York. ....	352
Union Bank of Canada. ....	31
Verrilli Brothers, Private Bankers. ....	460
Viggiani, Enrico, Private Banker. ....	463
Westchester Avenue Bank. ....	358
W. R. Grace & Co.'s Bank. ....	360
Yokohama Specie Bank, Ltd. ....	31
Yorkville Bank. ....	361
Zaro, Henry C., Private Banker. ....	464
 <b>NIAGARA FALLS</b>	
Bank of Niagara. ....	185
East Side Bank. ....	245
People's Bank of Niagara Falls. ....	306
Power City Bank. ....	311
 <b>NORTH COLLINS</b>	
Bank of North Collins, The. ....	186
 <b>NORTHVILLE</b>	
Northville Bank, The. ....	294
 <b>NORWOOD</b>	
State Bank of Norwood. ....	340
 <b>OAKFIELD</b>	
Exchange Bank. ....	246
 <b>OGDENSBURG</b>	
Ogdensburg Bank. ....	295
 <b>ONONDAGA VALLEY</b>	
Bank of Onondaga. ....	188
 <b>ONTARIO</b>	
State Bank of Ontario. ....	341
 <b>ORCHARD PARK</b>	
Bank of Orchard Park. ....	189
 <b>OYSTER BAY</b>	
North Shore Bank. ....	292
Oyster Bay Bank. ....	297
 <b>PATCHOGUE</b>	
Patchogue Bank, The. ....	299

INDEX

477

<b>PARISH</b>	<b>PAGE</b>
State Bank of Parish.....	342
<b>PENN YAN</b>	
Baldwin's Bank of Penn Yan.....	139
Citizens' Bank of Penn Yan, The.....	226
<b>PERRY</b>	
Citizens' Bank, The.....	227
<b>PHILADELPHIA</b>	
Bank of Philadelphia.....	190
<b>PHOENIX</b>	
Phoenix Bank, The.....	310
<b>PLEASANTVILLE</b>	
Mount Pleasant Bank.....	284
<b>PORT JEFFERSON</b>	
Bank of Port Jefferson.....	191
<b>PORT WASHINGTON</b>	
Bank of North Hempstead, The.....	187
<b>POTSDAM</b>	
People's Bank of Potsdam, N. Y., The.....	307
<b>PRATTSBURGH</b>	
Prattsburgh State Bank.....	312
<b>RANDOLPH</b>	
State Bank of Randolph.....	343
<b>RANSOMVILLE</b>	
State Bank of Ransomville, The.....	344
<b>RENSSELAER</b>	
Rensselaer County Bank.....	314
<b>RICHMOND HILL</b>	
Hillside Bank.....	263
<b>RICHMONDVILLE</b>	
Bank of Richmondville.....	192
<b>RIDGEWOOD</b>	
Schreiber, Charles W., Private Banker.....	449
<b>ROCHESTER</b>	
Alliance Bank.....	136
Cappelino, C. and S., Private Bankers.....	379
Central Bank of Rochester, The.....	214
Citizens' Bank of Rochester.....	228
Merchants' Bank of Rochester.....	281
Sconfiatti, Cesare, Private Banker.....	451

<b>ROCKVILLE CENTRE</b>	
Bank of Rockville Centre.....	193
<b>ROME</b>	
Duly, Michael, Private Banker.....	391
Gualtieri, Rocco, Private Banker.....	404
<b>ROSLYN</b>	
Bank of Hempstead Harbor.....	172
<b>RUSHVILLE</b>	
Rushville State Bank.....	316
<b>SAG HARBOR</b>	
Peconic Bank, The.....	300
<b>SAUGERTIES</b>	
Saugerties Bank, The.....	317
<b>SCHENECTADY</b>	
Ciaccia, Orazio, Private Banker.....	381
De Marco, Pasquale, Private Banker.....	387
Gapeczynski, William V., Private Banker.....	396
<b>SCHOHARIE</b>	
Schoharie County Bank, The.....	318
<b>SENECA FALLS</b>	
State Bank of Seneca Falls, N. Y., The.....	345
<b>SHERMAN</b>	
State Bank of Sherman.....	346
<b>SINCLAIRVILLE</b>	
Sinclairville State Bank.....	320
<b>SOLVAY</b>	
Solvay Bank .....	321
<b>SOUTHAMPTON</b>	
Southampton Bank, The.....	322
<b>SOUTH DAYTON</b>	
Bank of South Dayton.....	194
<b>SOUTHOLD</b>	
Bank of Southold.....	195
<b>SPENCER</b>	
Farmers and Merchants' Bank of Spencer, N. Y., The.....	253
<b>SPENCERPORT</b>	
Bank of Spencerport, N. Y., The.....	196
<b>SPRINGVILLE</b>	
Farmers' Bank of Springville, Erie County, N. Y., The.....	247

INDEX

479

<b>STONY BROOK</b>	<b>PAGE</b>
Bank of Suffolk County.....	198
 <b>SYRACUSE</b>	
City Bank of Syracuse, The.....	232
Marnell, Nicholas, Private Banker.....	429
Vescera, Michele, Private Banker.....	461
 <b>THERESA</b>	
State Bank of Theresa.....	347
 <b>TROY</b>	
People's Bank of Troy, The.....	308
 <b>TRUMANSBURG</b>	
State Bank of Trumansburg, N. Y., The.....	348
 <b>UTICA</b>	
Lofaro and Rossi, Private Bankers.....	422
Marrone, Vincenzo, Private Banker.....	430
Perretta, Rocco, and Company, Private Bankers.....	442
Tomaino Bros., Private Bankers.....	459
 <b>WADDINGTON</b>	
Waddington Bank, The.....	356
 <b>WATERFORD</b>	
Bank of Waterford.....	201
 <b>WATKINS</b>	
Watkins State Bank.....	357
 <b>WAVERLY</b>	
Citizens' Bank, The.....	229
 <b>WESTBURY STATION</b>	
Bank of Westbury.....	202
 <b>WEST HAMPTON BEACH</b>	
Seaside Bank .....	319
 <b>WHITE PLAINS</b>	
Central Bank of Westchester County, The.....	215
Citizens' Bank of White Plains, N. Y., The.....	230
 <b>WILLIAMSON</b>	
State Bank of Williamson, The.....	349
 <b>WILLIAMSVILLE</b>	
Bank of Williamsville.....	203
 <b>WILSON</b>	
Wilson State Bank, The.....	359
 <b>WORCESTER</b>	
Bank of Worcester, The.....	204





## GENERAL INDEX

	PAGE
A	
Adam, Meldrum & Anderson Company, Private Bankers.....	369
Afro-American Investment and Building Company.....	35
Agencies of Foreign Corporations.....	31
Aggregate resources and liabilities of Private Bankers.....	20, 465-466
Aggregate resources and liabilities of State Banks.....	17, 18, 362-365
Alden State Bank .....	135
Alliance Bank, Rochester .....	13, 25, 27, 136
Alvino, Pietro, Private Banker .....	370
Amendments to the Banking Law.....	48-51
America, The Bank of, New York.....	141
American Bank, The, Lackawanna.....	16
Amityville, Bank of.....	142
Andover State Bank .....	137
Angelica, Bank of .....	143
Angelinoff, Alexander, Private Banker.....	19, 25, 371
Angola, Bank of .....	144
Antwerp, Bank of .....	145
Appendix .....	53-466
Arcade, The Citizens' Bank of.....	218
Arkport State Bank .....	138
Attica, The Bank of .....	146
Ausable Forks, N. Y., Bank of.....	147
Avoca, Bank of .....	148
Avon, The State Bank of.....	326

### B

Babylon, Bank of .....	149
Bacelli, Germano P., Private Banker.....	372
Bajardi, Vincenzo, Private Banker.....	373
Baldwin's Bank of Penn Yan.....	139
Baldwinsville State Bank, The.....	140
Banking Department, expenses of.....	39-45
Banking Department, roster of.....	45-48
Bank of Akron .....	15, 16
Bank of America, The, New York.....	141
Bank of Amityville .....	142
Bank of Angelica .....	143
Bank of Angola .....	144
Bank of Antwerp .....	145
Bank of Attica, The .....	146
Bank of Ausable Forks, N. Y.....	147
Bank of Avoca .....	148
Bank of Babylon .....	149

	PAGE
Bank of Batavia .....	150
Bank of Belfast .....	151
Bank of Buffalo, The .....	13, 25, 27, 152
Bank of Cape Vincent, The .....	34, 35
Bank of Castile, The .....	154
Bank of Cattaraugus .....	155
Bank of Cincinnatus, The .....	156
Bank of Coney Island .....	25, 27, 157
Bank of Corfu .....	158
Bank of Cuba in New York .....	159
Bank of Delevan .....	160
Bank of Depew .....	16, 161
Bank of East Aurora, The .....	25, 162
Bank of East Syracuse .....	15
Bank of Elba .....	163
Bank of Ellicottville, The .....	164
Bank of Europe .....	315
Bank of Farmingdale, The .....	165
Bank of Genesee, The, Batavia .....	166
Bank of Gouverneur .....	167
Bank of Gowanda .....	168
Bank of Great Neck .....	169
Bank of Hamburgh .....	25, 170
Bank of Hammondsport, The .....	171
Bank of Hempstead Harbor, Roslyn .....	172
Bank of Hicksville .....	173
Bank of Holland .....	174
Bank of Huntington, The .....	25, 175
Bank of Jamestown .....	25, 176
Bank of Lake Placid .....	177
Bank of Lancaster .....	178
Bank of Lawrence .....	25, 179
Bank of Le Roy, The .....	180
Bank of Lima .....	181
Bank of Long Island, The, Jamaica .....	25, 27, 182
Bank of Millbrook .....	183
Bank of Nassau County .....	184
Bank of Niagara, Niagara Falls .....	185
Bank of North Collins, The .....	186
Bank of North Hempstead, The, Port Washington .....	187
Bank of Onondaga .....	188
Bank of Orchard Park .....	189
Bank of Philadelphia .....	190
Bank of Port Jefferson, The .....	191
Bank of Richmondville .....	192
Bank of Rockville Centre .....	193
Bank of South Dayton .....	194
Bank of Southold .....	195
Bank of Spencerport, The .....	196

	PAGE
Bank of Steuben, Hornell .....	197
Bank of Suffolk County, Stony Brook.....	198
Bank of United States, The .....	27, 199
Bank of Washington Heights, New York.....	200
Bank of Waterford .....	16, 201
Bank of Westbury .....	202
Bank of Williamsville .....	203
Bank of Worcester, The .....	204
Banks, comparative condition of.....	17, 18, 362-365
Banks, national .....	9-13
Banks, new .....	14-16
Barasch, Sigmund W.....	374
Batavia, Bank of .....	150
Bay Shore, South Side Bank of.....	323
Belfast, Bank of .....	151
Belmont, The State Bank of.....	327
Bigelow & Co., Private Bankers.....	375
Bingham State Bank.....	205
Binghamton Trust Company .....	35
Bloomington Brothers, Private Bankers.....	25, 376
Boffa, D., and D. Di Sesa, Private Bankers.....	377
Bolivar, State Bank of.....	328
Borough Bank of Brooklyn, The.....	35
Bowery Bank of New York, The, New York.....	206
Branch offices discontinued .....	30
Branch offices, new .....	27-29
Broadalbin Bank, The .....	16, 207
Broadway Central Bank .....	208
Brockport, State Bank of Commerce of Brockport, The.....	333
Brocton, State Bank of.....	329
Bronx Borough Bank .....	209
Bryant Park Bank, New York city.....	210
Buffalo, The Bank of.....	152
Buffalo, The People's Bank of.....	301
Bulletins, Weekly .....	55-121
Bureau of Liquidations .....	34, 35

## C

Calvosa, Carlo, Private Banker.....	378
Canastota, State Bank of .....	330
Canisteo, The First State Bank.....	256
Cape Vincent, The Bank of.....	34, 35
Capital increases of banks.....	25
Capital increases of trust companies.....	25
Cappelino, C. and S., Private Bankers.....	379
Carnegie Safe Deposit Company.....	35
Carnegie Trust Co.....	35
Castile, Bank of, The.....	154
Cattaraugus, Bank of .....	155

	PAGE
Cattaraugus County Bank, Little Valley.....	211
Center Moriches Bank .....	212
Central Bank of Medina .....	213
Central Bank of Rochester, The .....	214
Central Bank of Westchester County, The, White Plains.....	215
Central Mercantile Bank of New York.....	216
Cesario, Girardi and Company, Private Bankers.....	380
Changes in capitalization .....	24-26
Changes of name .....	15
Chatham, State Bank of.....	331
Chelsea Exchange Bank, New York .....	25, 217
Churchville, State Bank of.....	332
Ciaccia, Orazio, Private Banker.....	19, 381
Cincinnatus, The Bank of.....	156
Citizens' Bank of Adams .....	14, 16, 25
Citizens' Bank of Arcade, The .....	218
Citizens' Bank, The, Attica .....	219
Citizens' Bank of Binghamton .....	220
Citizens' Bank of Cape Vincent .....	16, 221
Citizens' Bank of Dansville, The .....	222
Citizens' Bank of Griffin Corners, N. Y., The.....	223
Citizens' Bank of Locke, N. Y., The.....	224
Citizens' Bank of Monroe .....	225
Citizens' Bank of Penn Yan, The .....	226
Citizens' Bank of Perry, The .....	227
Citizens' Bank of Rochester .....	228
Citizens' Bank, The, Waverly .....	229
Citizens' Bank of White Plains, N. Y., The.....	230
Citizens' State Bank, Lyndonville.....	231
City Bank of Syracuse, The .....	232
Closed institutions .....	31, 32, 35
Clymer State Bank .....	233
Cohocton State Bank .....	234
Colonial Bank, The, New York.....	25, 27, 235
Columbia Bank, New York.....	236
Commercial Exchange Bank in the City of New York.....	27, 237
Commonwealth Bank .....	238
Comparative conditions of banks .....	17, 18, 362-365
Conclusion .....	51
Condition of State Banks .....	17, 18, 362-365
Coney Island, Bank of.....	157
Continental Bank of New York, The.....	239
Conversion of National and State Banks.....	9, 10
Co-operation with banking associations and departments.....	14
Corfu, Bank of .....	158
Corn Exchange Bank, The, New York.....	13, 25, 27, 240
Cosmopolitan Bank, New York .....	241
Cost of the department .....	39-45
Credit Unions .....	23

D	PAGE
Dansville, The Citizens' Bank of .....	222
Delevan, Bank of .....	160
Del Papa, Michael, Elmira, Private Banker .....	382
Del Papa, Michael, New York, Private Banker .....	383
De Luca, G., and Company, Private Bankers .....	384
De Luca, Vincenzo, Private Banker .....	19, 32, 385
De Luca, V. and Co., Private Bankers .....	19, 386
De Marco, Pasquale, Private Banker .....	387
Department expenses .....	39-45
Department, roster of .....	45-48
De Ruyter State Bank .....	242
De Vita, Salvatore, Private Banker .....	388
DiMezza, Pasquale, Private Banker .....	389
Dinella, Pietro, Private Banker .....	390
Dividends in failed institutions .....	35, 38
Dividends unclaimed .....	37, 38
Dividends, payment of .....	37, 38
Dobbs Ferry Bank .....	243
Duly, Michael, Private Banker .....	19, 391
Dundee State Bank .....	244

## E

East Aurora, The Bank of .....	162
East Side Bank, Niagara Falls .....	16, 245
Elba, Bank of .....	163
Ellicottville, Bank of .....	164
Empire Savings and Loan Association .....	35
Engel, Morris, Private Banker .....	392
European-American Bank of New York City .....	35
Europe, Bank of, New York City .....	15, 315
Excelsior Building and Loan Association .....	35
Exchange Bank .....	246
Expenses, Banking Department .....	39-45

## F

Faour, D. J., and Brothers, Private Bankers .....	393
Farmers' Bank of Springville, Erie County, N. Y., The .....	25, 247
Farmers and Mechanics' Bank, Bath, N. Y., The .....	248
Farmers and Mechanics' Bank, Fort Plain .....	249
Farmers and Mechanics' Bank, Jamestown .....	250
Farmers and Merchants' Bank of Cobleskill .....	251
Farmers and Merchants' Bank of Geneva .....	252
Farmers and Merchants' Bank of Spencer, N. Y., The .....	253
Farmingdale, Bank of .....	165
Fayetteville Commercial Bank .....	16, 254
Fifth Avenue Bank, The, New York City .....	13, 25, 255
Fillmore, State Bank of .....	334

	PAGE
Financial Statement of Banking Department.....	39-45
First State Bank, Canisteo .....	256
Floral Park Bank, Floral Park.....	257
Foreign Corporations, Agencies of.....	31
Freeport Bank of Freeport, Queens County, N. Y., The.....	25, 258
Fugazy, Louis V., Private Banker.....	394
Funds of closed institutions other than savings banks.....	37, 38

## G

Gallo, Nicola, Private Banker.....	395
Gapczynski, William V., Private Banker.....	19, 396
Garfunkel & Tauster, Private Bankers.....	19, 397
General conduct and management.....	7-9
Genesee, The Bank of.....	166
Gimbel Brothers, Private Bankers.....	398
Glen Cove Bank of Glen Cove.....	259
Goldberg, Shepard J., Private Banker.....	19, 399
Goldberger & Goodman, Private Bankers.....	19, 401
Goldberger, Morris B., Private Banker.....	19, 32, 33, 400
Goodman, David C., Private Banker.....	19, 32, 33, 402
Gouverneur, Bank of .....	167
Gowanda, Bank of .....	168
Great Neck, Bank of.....	169
Greenhut, J. B., and Company, Private Bankers.....	403
Greenwich Bank of the City of New York, The.....	27, 260
Griffin Corners, N. Y., The Citizens' Bank of.....	223
Gualtieri, Rocco, Private Banker.....	19, 404
Guarini and Candela, Private Bankers.....	405

## H

Hamburgh, Bank of .....	170
Hamburgh, The People's Bank of.....	303
Hammondsport, Bank of .....	171
Haverstraw, The People's Bank of.....	172
Hedman, Hornborg & Co., Private Bankers.....	406
Helander & Nekton, Private Bankers.....	19
Hempstead Bank .....	261
Henry J. Schnitzer State Bank.....	262
Herz, Isidor, Private Banker.....	407
Hicksville, Bank of .....	173
Hillside Bank, Richmond Hill.....	263
Hilton, State Bank of.....	335
Holland, Bank of .....	174
Holley, The State Exchange Bank.....	350
Homestead Bank of Brooklyn .....	264
Huntington, The Bank of.....	175
Hurwitz, A. and J., Private Bankers.....	408

INDEX

487

I	PAGE
Imbrie & Co., Private Bankers.....	409
Increases of capital of personal loan companies.....	25
Increase of capital, safe deposit companies.....	25
Increases of capital of investment companies.....	25
Increases of capital of State Banks.....	25
Increases of capital of trust companies.....	25
Industrial Bank of New York.....	16
Industrial Savings and Loan Co.....	35
Interest fund, failed savings institutions.....	44
Interest fund, other failed institutions.....	44
International Bank, The, New York City.....	13, 265
Investment companies .....	23
J	
Jagocki, Frank X., Private Banker.....	410
Jamestown, Bank of .....	176
John Nemeth State Bank.....	25, 27, 266
Johnstown Bank, The .....	267
Johnstown, The People's Bank of.....	305
Josephson, Michael, Private Banker.....	411
Josephson, Julius, Private Banker.....	25, 412
Juliand Bank, The, Greene.....	268
K	
Karagheusian, Miran, Private Banker.....	413
Kenmore, State Bank of.....	336
Kingston Bank .....	14, 16
Kiss, Emil, Private Banker.....	25, 414
Knickerbocker Savings and Loan Company.....	25
Krimmert, Albert, Private Bankers.....	415
L	
Lafayette Trust Company, Brooklyn.....	35
Lago, James V., Private Banker.....	416
Lake Placid, Bank of.....	177
Lancaster, Bank of .....	178
Laudisi, Lawrence, Private Banker.....	19, 417
Lawrence, Bank of .....	179
Lederer, Richard M., Private Banker.....	418
Legniti, Angelo, Private Banker.....	419
Le Roy, The Bank of .....	180
Liberty Bank of Buffalo, N. Y.....	25, 27, 269
Liberty loan bonds .....	8
Liccione, Joseph, Private Banker.....	420
Lichtman, Benjamin H., Private Banker.....	421
Lima, Bank of .....	181
Liquidation bureau .....	34, 35

	PAGE
Liquidation, cases of, by Department.....	34, 35
<b>Livonia State Bank</b> .....	271
Locke, N. Y., The Citizens' Bank of.....	224
Lofaro & Rossi, Private Bankers.....	32, 33, 422
Long Island, Bank of.....	182
Lordi, Giovanni, Private Banker.....	423
Lunghino, Michael A., Private Banker.....	424
Lunghino, S., and Sons, Private Bankers.....	425
Lunham and Moore, Private Bankers.....	426

## M

Macy, R. H., and Company, Private Bankers.....	427
Madrid Bank .....	272
Maintenance and operation .....	40, 43, 44
Manhattan Company, The, New York City.....	273
Manufacturers' Bank of Cohoes.....	274
Marine Bank of Buffalo.....	14, 16
Markel Brothers, Private Bankers.....	428
Market Bank of Buffalo.....	275
Marnell, Nicholas, Private Banker.....	429
Marrone, Vincenzo, Private Banker.....	430
Mattituck Bank, The.....	276
Mayville, State Bank of.....	337
M. Berardini State Bank, New York City.....	277
Mechanics' Bank, Brooklyn .....	13, 278
Mechanics and Farmers' Bank of Albany.....	280
Merchants' Bank of Rochester.....	281
Mergers and consolidations .....	15
Metropolitan Bank, New York City.....	282
Millbrook, Bank of .....	183
Model Building and Loan Association of Mott Haven.....	35
Molea, Guiseppe, Private Banker.....	431
Montauk Bank, Brooklyn .....	283
Mount Pleasant Bank, Pleasantville.....	284
Municipal Bank, Brooklyn .....	16, 285
Mutual Bank, The, New York City.....	286

## N

Nassau Union Bank, The, Glen Cove.....	287
National banks .....	9-13
National banks exercising trust powers.....	10-13
Nelson, B. H., and Son, Private Bankers.....	432
Nemeth, John, Private Banker.....	433
Neubauer, Andrew J., Private Banker.....	434
New banks .....	14-16
New branch offices .....	26-29
New credit unions .....	23
Newfane, State Bank of .....	332



	PAGE
New investment companies .....	23
New Netherland Bank of New York, The, New York City.....	25, 288
New safe deposit companies .....	23
New trust companies .....	23
New York Mortgage Company.....	35
New York Produce Exchange Bank, New York City.....	289
Niagara, Bank of, Niagara Falls.....	185
Niagara Falls, People's Bank of.....	306
Nielsen and Lundbeck, Private Bankers.....	435
North Avenue Bank of New Rochelle.....	290
North Collins, The Bank of .....	186
Northern Bank of New York.....	35
Northern Westchester Bank .....	291
North Hempstead, The Bank of, Port Washington.....	187
North Shore Bank, Oyster Bay.....	292
North Side Bank of Brooklyn.....	293
Northville Bank, The.....	294
Norwood, State Bank of.....	340
Number of savings banks.....	33
Number of State banks.....	33
Number of trust companies.....	33

## O

Officers and directors of State banks.....	135-361
Ogdensburg Bank .....	295
Onondaga, Bank of .....	188
Ontario, State Bank of.....	341
Oppenheim, Harry, Private Banker.....	436
Orbach, Faybik and Molitoris, Private Bankers.....	19, 437
Orchard Park, Bank of.....	189
Ortolani & Brother, Private Bankers.....	19
Ortolani, Enrico, Private Banker.....	19, 438
Osborne Bank .....	13, 296
Oyster Bay Bank .....	297

## P

Pasca, Michele G., Private Banker.....	439
Pacific Bank, The, New York City.....	298
Patchogue Bank, The .....	299
Payment of dividends .....	34, 35, 37, 38
Payments in liquidation .....	34, 35
Peconic Bank, The, Sag Harbor.....	300
Penn Yan, Baldwin's Bank of.....	139
Penn Yan, Citizens' Bank of.....	140
People's Bank of Buffalo, The .....	301
People's Bank of Evans Mills .....	16, 302
People's Bank of Hamburgh, The .....	303
People's Bank of Haverstraw, The .....	304

	PAGE
People's Bank of Johnstown, N. Y., The.....	13, 305
People's Bank of Niagara Falls.....	306
People's Bank of Potsdam, N. Y., The.....	307
People's Bank of Troy, The.....	308
People's State Bank of East Randolph, The.....	309
Pepe, Alfonso, and Sons, Private Bankers.....	440
Perera, Lionella, Private Banker.....	441
Perretta, Rocco, and Co., Private Bankers.....	442
Perry, Citizens' Bank of.....	227
Personal service.....	39-43
Petty fund.....	44
Personal loan brokers.....	33
Personal loan companies.....	23
Personal loan company, increase of capital.....	25
Philadelphia, Bank of.....	190
Phoenix Bank, The.....	16, 310
Port Jefferson, The Bank of.....	191
Potsdam, The People's Bank of.....	307
Power City Bank, Niagara Falls.....	311
Prattsburgh State Bank.....	312
Prisco, Raffaele, Private Banker.....	443
Private bankers, authorized.....	18, 19
Private bankers, new.....	18, 19
Private bankers, claiming partial exemption.....	21
Private bankers, reports of.....	369-464
Progress Bank of New York, The.....	16, 313

## Q

Quarterly reports.....	135-464
------------------------	---------

## R

Randolph, State Bank of.....	343
Ransomville, State Bank of.....	344
Record of State institutions.....	5-7
Rensselaer County Bank, Rensselaer.....	314
Republic Bank of New York.....	15, 315
Resources of all institutions under Banking Department.....	33
Retired employees.....	43
Richmondville, Bank of.....	192
Rochester, Citizens' Bank of.....	228
Rockville Center, Bank of.....	193
Roster of Department.....	45-48
Rushville State Bank.....	316
Russian National St. Vladimir Home, Unincorporated Association, Private Bankers.....	444
Ruttikay, Eugene, Private Banker.....	445

# INDEX

491

S	PAGE
Safe deposit companies .....	23
<b>Sakser, Frank, Private Banker</b> .....	446
Saugerties Bank, The .....	317
Savings banks statistics .....	34
Scheidt, John H., Private Banker.....	447
Schirripa, Vincent, Private Banker.....	448
Schoharie County Bank, The, Schoharie .....	318
Schreiber, Charles W., Private Banker.....	449
Schwabach, Sigmund Geza, Private Banker.....	450
Sconfiatti, Cesare, Private Banker .....	451
Sconfiatti, C., and Co., Private Bankers.....	32, 33
Scope of Department work and examination.....	33, 34
Scotto, L., and Son and Joseph Martiniano, Private Bankers.....	452
Sea Cliff Bank .....	35
Seaside Bank, West Hampton Beach.....	319
Securities in custody of Superintendent.....	36, 37, 122-132
Seneca Falls, N. Y., The State Bank of.....	345
Sessa, Joseph, Private Banker.....	453
Sherman, State Bank of.....	346
<b>Sinclairville State Bank</b> .....	320
Solvay Bank .....	321
Southampton Bank, The .....	13, 322
South Dayton, Bank of .....	194
Southold, Bank of .....	195
South Side Bank of Bay Shore, N. Y.....	323
South Side Bank of Buffalo, N. Y.....	16, 324
Spencerport, The Bank of.....	196
Springwater State Bank .....	16
Stabile, Francis R., Private Banker.....	454
Standard Bank, The, New York.....	16, 325
State Bank of Avon, The .....	326
State Bank of Belmont, The .....	327
State Bank of Bolivar .....	328
State Bank of Brocton .....	329
State Bank of Canastota, N. Y. ....	330
State Bank of Chatham, N. Y.....	331
State Bank of Churchville .....	332
State Bank of Commerce of Brockport, N. Y., The.....	333
State Bank of East Syracuse .....	15, 16
State Bank of Endicott .....	16
State Bank of Fillmore, The .....	334
State Bank of Geneva .....	14, 16
State Bank of Hilton .....	335
State Bank of Kenmore .....	336
State Bank of Mayville .....	337
State Bank of Newfane .....	338
State Bank, The, New York City.....	27, 339
State Bank of Norwood .....	340
State Bank of Ontario .....	341

	PAGE
State Bank of Parish .....	16, 342
State Bank of Randolph .....	343
State Bank of Ransomville, The .....	344
State Bank of Seneca Falls, N. Y., The.....	345
State Bank of Sherman .....	346
State Bank of Shortsville .....	16
State Bank of Theresa .....	347
State Bank of Trumansburg, N. Y., The.....	348
State Bank of Williamson, The .....	349
State Banks, aggregate resources and liabilities of.....	17, 18, 362-365
State banks exercising fiduciary powers.....	13
State Exchange Bank, The, Holley.....	16, 350
Statement of securities held in trust for incorporated banks and private bankers .....	122-132
Statistics of savings banks.....	34
Straus, Max, Private Banker.....	455
Suffolk County, Bank of .....	198
Syracuse, City Bank of.....	232

## T

## Tables:

Aggregate resources and liabilities of private bankers.....	20, 465, 466
Aggregate resources and liabilities of State banks.....	17, 18, 362-365
Banking institutions that have discontinued business.....	32
Branch offices .....	26-30
Increase of capital of investment companies.....	25
Increases of capital of banks.....	25
Increase of capital of personal loan company.....	25
Increases of capital of safe deposit companies.....	25
Increases of capital of trust companies.....	25
Investment company branches discontinued.....	30
National banks exercising trust powers.....	12, 13
New State banks .....	16
New branch offices of banks.....	27
New branch offices of investment companies.....	28, 29
New branch offices of safe deposit companies.....	29
New branch offices of trust companies.....	27, 28
New credit unions .....	23
New investment companies .....	23
New trust companies .....	23
Private bankers authorized .....	19
Private bankers claiming partial exemption.....	21
Resources of all institutions .....	33
Safe deposit company branches closed.....	30
Securities in custody of Superintendent.....	36, 37, 122-132
State banks exercising fiduciary powers.....	13
Trust company branches discontinued.....	30
Taconic Valley Bank, Berlin.....	351
Tarabella, C., and Company, Private Bankers.....	456

	PAGE
Tausig, Paul, and Son, Private Bankers.....	457
Termini, Guiseppi, Private Banker .....	458
Theresa, State Bank of .....	347
Tomaino Brothers, Private Bankers.....	459
Total resources of all institutions.....	33
Troy, People's Bank of.....	308
Trumansburg, The State Bank of.....	348
Trust company branches discontinued.....	30
Trust company mergers .....	15
Trust company statistics .....	6, 7, 33
Twenty-third Ward Bank of the City of New York, The.....	352

## U

Union Bank of Brooklyn.....	35
Union Bank of Medina.....	353
Union Stock Yards Bank of Buffalo.....	354
United States, The Bank of.....	199
Universal Trust Company.....	35
University Bank, Alfred .....	355
Unsecured circulation .....	132

## V

Verrilli Brothers, Private Bankers.....	460
Vescera, Michele, Private Banker.....	19, 461
Vet, Joseph, Private Banker.....	462
Victory loan bonds .....	8, 9
Viggiani, Enrico, Private Banker.....	463

## W

Waddington Bank, The.....	16, 356
Washington Savings Bank, New York.....	35
Washington Heights, Bank of.....	200
Watkins State Bank .....	357
Waverly, The Citizens' Bank of.....	229
Weekly Bulletins .....	55-121
Westbury, Bank of .....	202
Westchester Avenue Bank, New York.....	358
White Plains, N. Y., The Citizens' Bank of.....	230
Williamson, State Bank of.....	349
Williamsville, Bank of.....	203
Wilson State Bank.....	359
Woodhaven Bank, The.....	35
Worcester, The Bank of.....	204
W. R. Grace & Co.'s Bank.....	13, 360

## Y

Yorkville Bank, New York City.....	361
------------------------------------	-----

## Z

Zaro, Henry C., Private Banker.....	464
-------------------------------------	-----