ANNUAL REPORT

STATE HISTORICAL
OF THE SOCIETY
OF MISSOURI

SUPERINTENDENT OF BANKS

RELATIVE TO

Savings and Loan Associations

For the Year 1912

TRANSMITTED TO THE LEGISLATURE MARCH 15, 1913

ALBANY
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STATE OF NEW YORK

No. 12.

IN SENATE

MARCH 15, 1913.

REPORT

OF THE

SUPERINTENDENT OF BANKS RELATIVE TO SAVINGS AND LOAN ASSOCIATIONS.

STATE OF NEW YORK:

BANKING DEPARTMENT,

ALBANY, *March* 15, 1913.

To the Honorable the President of the Senate:

SIR.— In accordance with the provisions of the banking law, I have the honor to transmit to the Legislature the annual report of this Department, relative to savings and loan associations, for the year ending December 31, 1912.

Very respectfully, your obedient servant,

GEO. C. VAN TUYL, JR.,

Superintendent of Banks.

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REPORT.

To the Legislature:

As required by law, I submit for your consideration the annual report of this Department upon savings and loan associations.

Although these associations, from some points of view, form a comparatively small and unimportant part of the financial system of the State, they have, not only from the abuses formerly practiced by the so-called National Building and Loan Associations, but, also, from the fact that when properly conducted they do so much to encourage thrift and home-building among provident wage earners and come so closely in touch with their constituency, attracted more than the usual amount of attention. They are of especial interest to the economist, for the reason that, with the exception of the savings banks, they constitute the only class of strictly mutual financial institutions developed in this State which have stood the test of time and experience and hold forth promise of continued usefulness. They differ from the savings banks in that they are not only mutual but co-operative, inasmuch as they elect their own officers and directors from year to year, while savings banks are, at their inception, placed in charge of essentially permanent and self-perpetuating boards of trustees.

One association is still in existence which was organized in the year 1868 and there are one hundred and ninety associations that have been in business for more than twenty years.

The associations organized under the very crude and general law of 1851 were, according to their practices, divided into two general classes, known as Building Lot Associations and Building and Loan Associations. But one Building Lot Association still survives, the South Park Building Lot Association, of Buffalo. This association has matured its shares and only awaits a favorable opportunity to sell its real estate in bulk and pay off its shareholders. The article of the present Banking Law providing for the incorporation of Building Lot Associations might well be repealed, as it seems evident that this form of association is

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practically obsolete. There are still two hundred and thirty-seven Building and Loan Associations, or, as they are now termed by law, Savings and Loan Associations.

In like manner, the so-called Building and Loan Associations were, by general consent, again subdivided into two classes which became popularly known as National Building and Loan Associations and Local Building and Loan Associations, according to their practices and methods of doing business. The two classes of associations became so distinct and well defined and the descriptive names so generally understood that although not used in the statute, they were generally recognized not only in the public press but in the reports of this Department. As a result of mismanagement, most of the associations formerly classified as National Associations have been closed at the instance of this Department, or forced into liquidation. Only eight remain, of which number only three are still engaged in active business. From the original point of view, some of these associations might well be classified as Local Associations and, at the present time, none of of them can under existing laws engage in the practices that ruined so many of them and threatened to bring the whole Savings and Loan system into ill repute. Two hundred and twenty-nine associations are classified as strictly local associations.

NATIONAL ASSOCIATIONS.

The following is a list of associations which were formerly known as National Building and Loan Associations:

Commercial Union Co-operative Bank	Albany.
Eagle Savings and Loan Company	Brooklyn.
Elm Permanent Loan Association	Buffalo.
Elmira Mutual Building-Loan Association	Elmira.
Rochester Savings and Loan Association	Rochester.
Western Savings and Loan Association	Rochester.
Bankers' Loan and Investment Company	New York.
Co-operative Building Bank	New York.

ASSOCIATIONS CLOSED BY THE SUPERINTENDENT OF BANKS.

Notwithstanding the general prosperity enjoyed by associations of this character since the last annual report, it has been found necessary or expedient during the year to close the following associations heretofore classified as National Associations:

Popular Banking, Savings and Loan Association	New York.
Industrial Savings and Loan Company	New York.
Empire Savings and Loan Association	Syracuse.
Birkbeck Investment, Savings and Loan Company of America	New York.

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The Popular Banking, Savings and Loan Association had been in liquidation for many years, and while its books showed it to be more than solvent, its former officers and directors had resigned or become ineligible and it became necessary for this Department to intervene, in order to protect the rights of the few remaining shareholders in connection with litigation that was threatened. One of the former officers of the Birkbeck Investment Savings and Loan Company of America had undertaken to protect the shareholders of the corporation at considerable expense to himself, but it was thought best for the Superintendent of Banks to take possession of the property and business not so much for the benefit of shareholders as to insure a legal disposition of the assets of the corporation and its final dissolution at an early date.

The affairs of the Empire Savings and Loan Association had already been substantially liquidated. Litigation, was, however, threatened and as the few remaining assets of the corporation, consisting of real estate, were located near New York City, it seemed expedient for the Department to assume control, in order to conserve the assets and insure a just distribution among the members. It had not done any new business for many years.

The Industrial Savings and Loan Company was one of the largest remaining National Associations and one of the few that was still engaged in active business. It had made large loans upon property in which a New Jersey real estate corporation, closely connected with it, was interested and it became imperative to close the institution through the inability of the latter corporation to fulfill the contracts made with it, or for its benefit. The real estate in the development of which its funds had been invested was located in the Palisade region of New Jersey opposite New York City, and it had seemed in recent years that the increase in the value of this real estate resulting from the gradual building up of the section might save the corporation from the results of past mismanagement. The real estate corporation, however, was unable to dispose of its property under existing conditions, or to raise funds to continue its development and pay carrying charges. The affairs of the real estate company as well as of the Industrial

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Savings and Loan Company were carefully investigated by this Department, and it was found that the real estate company was hopelessly insolvent and that the interests of the Industrial Savings and Loan Company were so closely interwoven with it that it would be impossible for that corporation to continue in business. While the property is favorably located and is believed to have substantial value, there is so little demand for suburban property at the present time that considerable time will undoubtedly elapse before the liquidation of its affairs can be completed. There is, moreover, a possibility of considerable litigation. The amount that will ultimately be paid to the shareholders of this corporation will depend upon developments which cannot now be foreseen. It is believed, however, that they will ultimately receive a very considerable percentage of their claims, and that a dividend can be paid before the close of the present year.

Another National Association, the National Mutual Building and Loan Association, of New York, was finally liquidated during the year, it having taken the ordinary proceedings for a voluntary dissolution.

ASSOCIATIONS VOLUNTARILY DISCONTINUING BUSINESS.

The following associations have discontinued business and made a final settlement with shareholders:

Homestead Savings and Loan Association of Albany	Albany.
American Homestead Savings and Loan Association	Rochester.
Prudential Savings and Loan Association	New York.
Rochester Permanent Savings Association	Rochester.
Hudson Co-operative Savings and Loan Association	New York.

All of these associations, with the exception of the Hudson Co-operative Savings and Loan Association, have been in process of liquidation for many years.

The liquidation of the Rochester Permanent Savings Association and of the Hudson Co-operative Savings and Loan Association has been completed since the close of the last calendar year.

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ASSOCIATIONS IN LIQUIDATION.

In the report of last year, I gave a list of the associations still upon the roster of the Department which were not engaged in active business, but were in process of liquidation, believing it just both to the active associations and to the general public that the names of these moribund associations should be known. The following are the names of the associations of this character which are still carried upon the official list of the Department:

Elmira Mutual Building-Loan Association	Elmira.
Elm Permanent Loan Association	Buffalo.
Richmond Avenue Permanent Dime Savings and Loan Association	Buffalo.
Citizens Permanent Savings and Loan Association	Rochester.
Security Loan Association	Rochester.
Western Savings and Loan Association	Rochester.
Harlem River Building, Loan and Savings Association	New York.
Mount Morris Co-operative Building and Loan Association	New York.
Produce Exchange Building and Loan Association	New York.
Safety Co-operative Building, Loan and Savings Association of New York City	New York.

NEW ASSOCIATIONS.

The following associations were authorized during the last calendar year:

The New York Edison Savings and Loan Association	New York.
The Polish Savings and Loan Association of Richmond County, N. Y.	Port Richmond.
Security Savings and Loan Association of Buffalo, N. Y.	Buffalo.

DISTRIBUTION BY COUNTIES AND CHANGES IN RESOURCES AS REPORTED.

The following table shows the location by counties of the two hundred and thirty-seven Savings and Loan Associations which reported for the calendar year ending December 31, 1912, together with changes in reported resources:

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COUNTY.	Number of associations.	Reported Resources.		Increase.	Decrease.
		Dec. 31, 1911.	Dec. 31, 1912.		
Albany	5	$964,479	$1,021,404	$56,925	.....
Allegany	1	197,885	200,794	2,909	.....
Broome	2	211,726	233,727	22,001	.....
Cattaraugus	3	846,840	925,317	78,477	.....
Chautauqua	3	358,553	402,723	44,170	.....
Chemung	3	1,614,352	1,675,438	61,086	.....
Chenango	1	288,471	309,002	20,531	.....
Columbia	2	13,407	22,646	9,239	.....
Cortland	2	22,736	32,972	10,236	.....
Delaware	1	9,023	9,937	914	.....
Dutchess	1	486,101	551,635	65,534	.....
Erie	28	5,143,536	5,686,902	543,366	.....
Franklin	1	76,060	88,524	12,464	.....
Genesee	1	423,124	481,891	58,767	.....
Greene	1	118,360	139,255	20,895	.....
Herkimer	3	536,196	638,403	102,207	.....
Jefferson	2	409,515	454,780	45,265	.....
Kings	27	9,121,483	9,394,344	272,861	.....
Madison	2	185,492	191,863	6,371	.....
Monroe	21	2,157,551	2,366,880	209,329	.....
Nassau	3	336,612	365,997	29,385	.....
New York	39	11,638,137	8,873,583	.....	$2,764,554
Niagara	3	1,475,001	1,646,276	171,275	.....
Oneida	5	3,375,320	3,796,843	421,523	.....
Onondaga	2	229,466	219,236	.....	10,230
Ontario	1	497,932	591,181	93,249	.....
Orange	9	1,843,438	1,949,747	106,309	.....
Orleans	2	269,685	284,082	14,397	.....
Oswego	5	1,054,327	1,231,763	177,436	.....
Otsego	1	379,436	437,962	58,526	.....
Queens	7	816,758	838,053	21,295	.....
Rensselaer	4	2,439,101	2,811,503	372,402	.....
Richmond	12	3,219,140	3,698,318	479,178	.....
Rockland	6	1,358,300	1,480,672	122,372	.....
St. Lawrence	5	1,438,499	1,572,573	134,074	.....
Saratoga	1	46,476	41,561	.....	4,915
Schenectady	1	674,426	728,349	53,923	.....
Steuben	6	1,074,832	1,217,563	142,731	.....
Tioga	1	157,389	179,351	21,962	.....
Ulster	3	327,479	338,571	11,092	.....
Warren	1	406,960	438,341	31,381	.....
Washington	1	3,966	9,171	5,205	.....
Westchester	8	1,368,342	1,440,632	72,290	.....
Yates	1	18,142	20,746	2,604	.....
Totals	237	$57,634,054	$59,040,511	$4,186,156	$2,779,699

It will be noticed that the only county in which there was any considerable decrease in reported assets is the county of New York in which the Industrial Savings and Loan Company and two other

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closed National Associations, the Popular Banking, Savings and Loan Association and the Birkbeck Investment Savings and Loan Company of America, as well as the Prudential Savings and Loan Association and the Hudson Co-operative Savings and Loan Association, were located. As the three closed National Associations alone reported resources of $3,101,105 last year, it is evident that there was an increase in the resources of the associations of that county still in existence of over $336,000.

While, as this table indicates, Savings and Loan Associations have been extensively organized in the cities, it is clear that they also prosper in agricultural districts. There is probably no considerable village in the State in which a properly conducted Savings and Loan Association could not be organized to advantage and it is quite possible that their development in the rural districts of the State would satisfy existing demands for co-operative loaning institutions. They certainly encourage thrift and home owning and enable the honest and the frugal to obtain loans whenever adequate security can be furnished either by the individual borrower himself or through the co-operation of other members.

COMPARATIVE TABLE.

While the so-called National Associations are becoming comparatively negligible, it has been deemed advisable to continue the usual comparative table giving the principal items of assets and liabilities, receipts and disbursements of the National and Local Associations of the State and other items of general interest as reported by them:

ASSETS.

	Nationals.	Locals.	Totals.
Loans on bond and mortgage	$3,192,572	$48,901,865	$52,094,437
Loans on shares	34,675	1,449,812	1,484,487
Stocks and bonds	6,868	606,826	613,694
Land contracts	30,365	262,709	293,074
Real estate	1,066,315	1,015,409	2,081,724
Cash on hand and in bank	120,236	1,875,614	1,995,850
Furniture and fixtures	13,707	36,244	49,951
Installments due and unpaid	.....	23,576	23,576
Interest, premium, fees and fines due and unpaid	27,656	74,660	102,316
Other assets	242,084	59,318	301,402
Totals	$4,734,478	$54,306,033	$59,040,511

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LIABILITIES.

	Nationals.	Locals.	Totals.
Due shareholders, dues	$3,580,405	$43,833,624	$47,414,029
Due shareholders, dividends credited	335,589	5,809,544	6,145,133
Due shareholders, matured shares	51,739	514,644	566,383
Balance due borrowers on mortgage loans	.....	350,342	350,342
Prior mortgages	557,989	198,300	756,289
Borrowed money	45,000	999,153	1,044,153
Earnings undivided	98,478	912,689	1,011,167
Contingent fund	48,461	1,420,041	1,468,502
Unearned or rebatable premium	.....	146,775	146,775
Other liabilities	16,817	120,921	137,738
Totals	$4,734,478	$54,306,033	$59,040,511

RECEIPTS.

Cash on hand January 1, 1912	$110,982	$1,742,185	$1,853,167
Dues received	2,801,387	15,228,125	18,029,512
Prior mortgages	11,500	46,000	57,500
Money borrowed	17,620	2,970,230	2,987,850
Mortgages redeemed	375,729	6,480,170	6,855,899
Loans on shares repaid	41,630	1,509,077	1,550,707
Real estate sold	79,515	147,207	226,722
Fees received	1,342	33,109	34,451
Fines received	3,692	23,804	27,496
Interest received	191,645	2,656,914	2,848,559
Premium received	21,384	277,215	298,599
Rent received	52,713	45,627	98,340
Other receipts	137,212	442,178	579,390
Totals	$3,846,351	$31,601,841	$35,448,192

DISBURSEMENTS.

Loaned on mortgages	$235,700	$10,965,251	$11,200,951
Loaned on shares	43,086	1,552,132	1,595,218
Payments to shareholders before maturity, dues	2,541,320	9,319,179	11,860,499
Payments to shareholders, dividends withdrawn	128,968	804,349	933,317
Cash dividends paid on income and accumulative prepaid shares	66,710	189,068	255,778
Paid matured shares	12,570	2,665,946	2,678,516
Paid borrowed money and prior mortgages	286,320	3,012,425	3,298,745
Paid interest on borrowed money and prior mortgages	46,030	62,492	108,522
Paid for real estate	98,760	317,823	416,583
Paid salaries and clerk hire	30,790	231,305	262,095
Paid advertising, printing and postage	5,953	34,225	40,178
Paid rent	7,436	33,047	40,483
Paid repairs to real estate	19,882	21,588	41,470
Paid taxes, insurance, etc	18,679	46,936	65,615
Other disbursements	183,911	470,461	654,372
Cash on hand December 31, 1912	120,236	1,875,614	1,995,850
Totals	$3,846,351	$31,601,841	$35,448,192

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MISCELLANEOUS ITEMS.

	Nationals.	Locals.	Totals.
Shares in force January 1, 1912	138,949	1,144,580	1,283,529
Shares issued during the year	23,569	388,419	411,988
Shares withdrawn during the year	17,825	238,357	256,182
Shares in force December 31, 1912	144,693	1,294,642	1,439,335
Borrowing members	884	28,822	29,706
Shares held by borrowing members	31,319	333,526	364,845
Non-borrowing members	5,891	115,422	121,313
Shares held by non-borrowing members	113,374	961,116	1,074,490
Female shareholders*	2,700	54,536	57,236
Shares held by females*	51,961	378,023	429,984
Dividends credited on installment shares during the year	$50,905	$1,982,567	$2,033,472
Dividends credited or paid in cash on other shares during the year	102,331	408,917	511,248
Dividends forfeited during the year	7,894	52,411	60,305
Filed and unpaid withdrawals, December 31, 1912	43,530	63,443	106,973
Shares matured during the year	13,061	2,748,179	2,761,240
Operating expenses for the year, paid	50,299	337,120	387,419
Operating expenses for the year, unpaid	.....	1,110	1,110
Amount of mortgages on property in this State	3,397,584	46,012,649	49,410,233
Number of foreclosures commenced in 1912	15	122	137
Number of foreclosures completed in 1912	9	82	91
Number of parcels of real estate acquired in 1912 by foreclosure or settlement of loans	22	55	77

COMPARISON WITH PREVIOUS YEARS.

The reported resources of the National and Local Associations at the close of the calendar year 1912 were $59,040,511, an increase for the year of $1,406,457. These figures, however, owing to the closing of the National Associations already referred to, but slightly reflect the exceptional progress made during the year by the strictly mutual type of associations.

The reported resources of the Local Associations during the same period increased $4,721,463 and amounted to $54,306,033 at the close of the year, a sum greater by over seventeen millions of dollars than the amount reported by Local Associations in the year when the reported assets of all the associations of the State reached the maximum figure of sixty-six millions of dollars, and twenty-one and one-half millions of dollars more than was reported by them at the close of the year 1904. As most of the members of such associations subscribe for installment shares upon which the accumulations are very gradual, even these figures

* Seventeen associations did not report in regard to these items.

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do not indicate the increasing favor with which the strictly mutual corporations are regarded as clearly as the figures with reference to membership and shares issued.

Notwithstanding the loss in membership resulting from the closing of four National Associations and the final liquidation of others, the membership of all the associations of the State increased 8,727 during the year, so that at the close of the year there were 151,019 members. There was also an increase of 155,806 in the outstanding shares. There were in force at the close of the year 411,988 shares. Two hundred fifty-six thousand one hundred and eighty-two shares, having a total withdrawal value of $12,793,816, were withdrawn from the associations which reported at the close of the year.

The associations paid matured shares to the amount of $2,678,516, of which all but $12,570 was paid by the Local Associations. They also paid to the holders of income and accumulative prepaid shares in cash the sum of $255,778. They, therefore, returned to members during the year $15,728,110, or considerably more than twenty-five per cent. of the total resources at the close of the year.

These facts would seem to demonstrate the elasticity of the system and emphasize the ability of properly conducted associations to meet promptly all ordinary demands upon them. Notwithstanding the fact that one hundred eighty-four out of two hundred twenty-nine Local Associations reporting for the year have been in existence for over twenty years, the total amount of unsold real estate accumulated by them only amounted to a little over one million dollars out of over fifty-four million dollars of reported assets. They had cash on hand at the close of the year, notwithstanding the large payments made to members, of $1,875,614. They also had on hand, and available in case of unusual demands for cash, bonds of the savings bank grade amounting to $606,826.

The Department has, from time to time, called attention to the fact that it is absolutely necessary for a mutual corporation to make some provision for the payment of contingent losses, if it is to continue to exist, notwithstanding the contention of mere theorists that the last dollar of earnings should be distributed among present members. They forget that this compels future

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members to bear all the losses that may be incurred upon investments from which the earnings paid retiring members have been derived. A small contribution to a contingent or reserve fund merely insures incoming members from losses upon investments of which withdrawing members have had the benefit and is absolutely just and equitable. After considerable opposition, the Department succeeded in securing an amendment to the statute some years ago by which the directors of these associations were compelled to set aside to a contingent fund five per centum of their net earnings before the declaration of dividends.

At the close of last year, the contingent funds accumulated by the Local Associations amounted to $1,420,041, a sum equal to two and eighty-three one-hundreths per cent. of the dues and dividends credited. They also reported undivided earnings amounting to $912,689, making a total surplus of undivided earnings of $2,332,730 which was equal to four and sixty-five one-hundredths per centum of the $50,157,812 of dues and dividends credited to their shareholders.

The total dues and dividends credited to the members of all the associations of the State, both National and Local, was $54,125,545 and the total undivided earnings of these associations including the contingent fund was $2,479,669, or four and fifty-eight one-hundredths per centum of the accumulated capital.

NET EARNINGS, DIVIDENDS AND OPERATING EXPENSES.

Although now operating under a uniform law, the different associations have some items both of earnings and of expenses that cannot be readily tabulated under general headings.

The principal items of profits and of expenses of the two classes of associations, together with net earnings and totals for the entire State are shown in the following table:

EARNINGS.

	Nationals.	Locals.	Totals.
Fees received	$1,342	$33,109	$34,451
Fines received	3,692	23,804	27,496
Interest received	191,645	2,656,914	2,848,559
Premium received	21,384	277,215	298,599
Rent received	52,713	45,627	98,340
Dividends forfeited	7,894	52,411	60,305
Totals	$278,670	$3,089,080	$3,367,750

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EXPENSES.

	Nationals.	Locals.	Totals.
Paid interest on prior mortgages and borrowed money	$46,030	$62,492	$108,522
Paid salaries and clerk hire	30,790	231,305	262,095
Paid advertising, printing and postage	5,953	34,225	40,178
Paid rent	7,436	33,047	40,483
Paid repairs to real estate	19,882	21,588	41,470
Paid taxes, insurance, etc	18,679	46,936	65,615
Miscellaneous operating expenses	6,120	39,653	45,773
Totals	$134,890	$469,246	$604,136
Net earnings	$143,780	$2,619,834	$2,763,614

The dues and dividends credited to the members of associations reporting for the year 1912, at the beginning of the year amounted to $49,324,463, of which amount $45,571,413 was credited to members of the Local Associations and $3,753,050 was credited to the members of the National Associations. The net earnings of all associations as shown by this table were $2,763,614, or approximately five and six-tenths per cent. of the dues and dividends credited at the beginning of the year. The net earnings of the Local Associations amounted to $2,619,834, or five and three-fourths per cent. of their accrued capital at the beginning of the year.

As heretofore noted, only three of the National Associations are in active business and the net earnings of the National Associations taken as a class only amounted to $143,780, or approximately three and eighty-three one-hundredths per cent. of their accrued capital at the commencement of the year.

Two hundred sixteen Local Associations out of two hundred twenty-nine credited dividends to their members upon their regular installment shares at an average rate of five and six-tenths per cent. One hundred three of these associations also credited dividends upon other classes of shares, the average rate of dividends declared upon income and accumulative prepaid and savings shares being four and six-tenths per cent.

Four of the eight National Associations also credited dividends to their members, the average rate upon installment shares being four and three-fourths per cent., and upon income and other shares four and one-half per cent.

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In order to curb the extravagance of so-called National Associations in the payment of salaries and other expenses of a similar character, a limitation upon the total operating expenses of such corporations was inserted in the law some years ago. The operating expenses, as defined in the statute, do not include the interest paid upon prior mortgages and borrowed money and certain other items of general expense.

The total operating expenses of the associations of the State show a considerable decrease for the last calendar year. They amounted to $388,529, or approximately seventy-eight cents for each one hundred dollars of capital. The operating expenses of the Local Associations amounted to $338,230, or about seventy-four cents for each one hundred dollars of dues and dividends credited to their members at the beginning of the year, while the National Associations expended one dollar and thirty-four cents for each one hundred dollars invested.

If a comparison be made with the total resources of these associations as reported at the close of the year, it will be seen that the operating expenses of all the associations of the State amounted to sixty-six one-hundredths of one per cent. of the total resources, while the operating expenses of the Local Associations are only a little over sixty-two one-hundredths of one per cent. of the total resources.

BUREAU OF SAVINGS AND LOAN ASSOCIATIONS.

This Department in the administrative division of its work formerly maintained a separate Bureau in connection with the supervision of Building and Loan Associations in which a deputy, a stenographer and a clerk were constantly employed. The salaries of these employees, together with the expense of printing reports and furnishing forms and stationery were, of course, assessed against the institutions for which the expenses were incurred. Eight or nine examiners were assigned to the work of this Bureau. As a result of the efforts of this Department in correcting unbusinesslike methods, in eradicating evil and corrupt practices and in procuring the enactment of laws to prevent the recurrence of such practices, both the work and the expense of supervision have been greatly reduced and the so-called Bureau

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was abolished some years ago. No salaried employee of the Department now devotes all his time to these associations, or is wholly paid by an assessment upon them. Only three examiners are now regularly employed in their examination. As a result, the total assessment for general expenses of this Department levied upon these associations has been greatly reduced and has recently but slightly exceeded the salary formerly paid the head of the Bureau, so that there has been economy in supervision as well as in management.

ARTICLE VI OF THE BANKING LAW.

Two years ago all the associations of the State were made subject to one general law, which was designed to promote uniformity among corporations of this character, and which embodied the various remedial amendments to the statute which had been previously passed from time to time, as a result of the experience of this Department in the work of supervision.

While a few changes in the statute were made by the Legislature of last year, in order to relieve conditions not foreseen at the time of its enactment, the effect of this legislation has undoubtedly been very beneficial. Although some further amendments might relieve particular associations which are confronted with special conditions, there is no change for which there is so general a demand that it need be referred to in this report. Should the Legislature adopt a resolution authorizing the appointment of a commission to revise the entire Banking Law, there are a number of instances in which even this article can be made clearer and the language greatly improved.

CONCLUSION.

In the appendix to this report, there will be printed the usual table giving in detail the assets and liabilities, receipts and disbursements of all the associations of the State and particular items of general interest, with totals by counties and for the entire State, as well as the reports of the individual associations in slightly abbreviated form. That portion of the Banking Law which relates to the supervision and management of such asso-

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ciations will also be printed in the appendix, and there will be included in it another table giving the names, locations, dates of organization and dates of liquidation, if closed, of all the corporations of this character which ever reported to this Department.

Respectfully submitted,

GEORGE C. VAN TUYL, JR.,
Superintendent of Banks.

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APPENDIX

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LIST

OF

SAVINGS AND LOAN ASSOCIATIONS

That have Reported to the Banking Department or have been Organized or Authorized under the Banking Law.

From 1875 to 1913.

INCLUDING BUILDING LOT ASSOCIATIONS.

NOTE.—The associations whose names are printed in SMALL CAPS closed before 1890.
The associations whose names are printed in *Italics* closed after 1890.
The associations whose names are printed in Roman are in existence at this date, January 1, 1913.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS.

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ALBANY COUNTY.				
Albany County Savings and Loan Association of Albany, N. Y.	Albany	Oct. 11, 1892	1892	.....
ALBANY SAVINGS AND LOAN ASSOCIATION	Albany	Nov. 5, 1888	1888	*1888
Central Savings and Loan Association	Albany	Dec., 1890	1891	†1892
Commercial Union Co-operative Bank	Albany	Feb. 16, 1891	1891	.....
GERMAN SAVINGS AND BUILDING FUND ASSOCIATION, No. 8	Albany	.....	1876	*1876
Homestead Savings and Loan Association of Albany, N. Y.	Albany	May 7, 1888	1888	.....
Permanent Savings and Loan Association of Albany, N. Y.	Albany	Dec. 31, 1888	1889	.....
Safety Building-Loan and Savings Association of the City of Albany	Albany	Jan. 29, 1889	1890	.....
SAVINGS AND BUILDING FUND ASSOCIATION, No. 4	Albany	1868	1875	*1876
SAVINGS AND BUILDING FUND ASSOCIATION, No. 5	Albany	1869	1875	*1876
SAVINGS AND BUILDING FUND ASSOCIATION, No. 6	Albany	1868	1875	*1878
SAVINGS AND BUILDING FUND ASSOCIATION, No. 7	Albany	.....	1875	*1877
SAVINGS AND BUILDING FUND ASSOCIATION, No. 9	Albany	1873	1875	*1877
United States Building, Mutual Loan Accumulating Fund Association	Albany	July 15, 1890	1890	***Oct. 11, 1905
West End Savings and Loan Association	Albany	Feb. 4, 1889	1890	.....
ALLEGANY COUNTY.				
Alfred Mutual Loan Association	Alfred	April 9, 1884	1889	.....
BROOME COUNTY.				
Binghamton and Washington Land Company	Binghamton	May 22, 1891	1891	1893
CATHOLIC BUILDING AND LOAN FUND ASSOCIATION	Binghamton	Mar. 15, 1875	1875	*1881
Co-operative Building and Loan Association of Binghamton, N. Y.	Binghamton	April 2, 1886	1887	.....
Deposit Savings and Loan Association	Deposit	Mar. 1, 1894	.....	1894
Home Mutual Loan and Savings Association of Binghamton, N. Y.	Binghamton	June 24, 1889	1889	.....
CATTARAUGUS COUNTY.				
Gowanda Co-operative Savings and Loan Association	Gowanda	Oct. 5, 1889	1890	.....
Olean Building, Loan and Savings Association	Olean	Feb. 1, 1892	1892	.....
Salamanca Loan and Building Association	Salamanca	Sept., 1882	1884	.....
CHAUTAUQUA COUNTY.				
Chautauqua First Equitable Building Society	Jamestown	Nov. 1, 1881	1881	1895
Chautauqua National Building, Loan and Savings Association	Jamestown	May 13, 1891	1891	1902
Dunkirk Savings and Loan Association	Dunkirk	April 1, 1889	1890	.....
Jamestown Co-operative Savings and Loan Association	Jamestown	Nov. 22, 1881	1894	1901
Jamestown Permanent-Loan and Building Association‡	Jamestown	Nov. 22, 1881	1883	§1894
Lake Shore Savings and Loan Association	Dunkirk	Feb. 13, 1891	1891	.....
Scandinavian Building and Loan Association	Jamestown	Aug. 5, 1890	1890	1896
Silver Creek Co-operative Savings and Loan Association	Silver Creek	April 15, 1909	1909	.....

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CHEMUNG COUNTY.				
Chemung Valley Mutual Loan Association¶	Elmira	April, 1875	1875	.....
Elmira Co-operative Savings and Loan Association	Elmira	May 28, 1888	1888	.....
ELMIRA BUILDING AND LOAN ASSOCIATION	Elmira	May 1, 1872	1875	*1878
Elmira Mutual Building-Loan Association	Elmira	April 18, 1893	1893	.....
Queen City Homestead Association	Elmira	Sept., 1891	1891	1893
CHENANGO COUNTY.				
Chenango Co-operative Savings and Loan Association	Norwich	April 24, 1888	1888	.....
Oxford Co-operative Savings and Loan Association	Oxford	July 23, 1897	1897	*1910
COLUMBIA COUNTY.				
Hudson Building and Loan Association	Hudson	Dec., 1875	1876	Mar. 4, 1905
Hudson Savings and Loan Association	Hudson	April 20, 1911	1911	.....
Stuyvesant Falls Building and Loan Association	Stuyvesant Falls	Jan. 1, 1881	1881	.....
CORTLAND COUNTY.				
Century Co-operative Savings and Loan Association	Marathon	Mar. 28, 1895	1895	.....
Dime Savings and Loan Association	Cortland	July 31, 1911	1911	.....
DELAWARE COUNTY.				
Walton Co-operative Savings and Loan Association (The)	Walton	Oct. 11, 1907	1907	.....
DUTCHESS COUNTY.				
Home Co-operative Savings and Loan Association	Poughkeepsie	April, ‖1888	1888	.....
TOWN OF FISHKILL BUILDING AND LOAN ASSOCIATION	.....	.....	1882	*1882
ERIE COUNTY.				
Acme Savings and Loan Association††	Buffalo	Jan. 13, 1890	1890	***1902
Adams Savings and Loan Association	Buffalo	1887	1890	1893
ÆTNA LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	Mar. 21, 1872	1875	*1875
Ætna Permanent Savings and Loan Association	Buffalo	Oct. 23, 1889	1890	.....
ALLEMANIA SAVINGS AND AID ASSOCIATION	Buffalo	June 3, 1874	1875	*1878
Amherst Savings and Aid Association	Buffalo	Mar. 27, 1890	1890	‡‡1900
Amherst Savings and Loan Association¶¶	Buffalo	Mar. 27, 1890	1900	Feb. 8, 1909
AMICABLE SAVINGS AND AID ASSOCIATION	Buffalo	April 11, 1876	1876	*1879
AURORA SAVINGS AND AID ASSOCIATION	Buffalo	Mar. 16, 1875	1875	*1879
Bavaria Mutual Permanent Savings and Loan Association	Buffalo	April 2, 1888	1890	1896
BAVARIA STREET AIDING AND ACCUMULATING SOCIETY	Buffalo	Dec. 6, 1872	1875	*1875
Black Rock Capital Savings and Loan Association	Buffalo	1889	1893	1895
Black Rock Mutual Home and Savings Association	Buffalo	April 7, 1890	1890	.....
Bristol Permanent Dime Savings and Loan Association	Buffalo	Jan. 1, 1890	1890	1892
Broadway Dime Permanent Savings and Loan Association	Buffalo	Feb. 27, 1890	1890	1893
Broadway Market Dime Permanent Savings and Loan Association	Buffalo	Mar. 31, 1891	1894	**1894
Buffalo Building and Loan Association	Buffalo	Jan. 8, 1890	1890	1893
BUFFALO CITY SAVINGS AND MUTUAL BENEFIT FUND ASSOCIATION	Buffalo	.....	1875	*1875
Buffalo Dime Savings and Loan Association	Buffalo	1890	1890	*1893

* The last report received was for that year. ** Consolidated with Prince Albert Permanent Savings and Loan Association. *** Receiver appointed. † Consolidated with West End Savings and Loan Association. †† Formerly Globe Permanent Dime Savings and Loan Association, *q. v.* ‡ Formerly Jamestown Permanent Loan and Building Association, *q. v.* Reorganized December 17, 1894. ‡‡ Name changed to Amherst Savings and Loan Association March 19, 1900. § Reorganized as Jamestown Co-operative Savings and Loan Association, December 17, 1894. ¶ Reorganized October 7, 1896. ¶¶ Formerly Amherst Savings and Aid Association, *q. v.* ‖Reincorporated July 9, 1895.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ERIE COUNTY—(*Continued*).				
Buffalo Mutual Permanent Savings and Loan Association	Buffalo	June 21, 1887	1890	1892
Buffalo Permanent Mutual Loan Association, No. 2	Buffalo	Feb. 20, 1881	1890	Feb. 24, 1912
Buffalo Plains Loan and Aid Association	Buffalo	April 12, 1879	1890	1896
BUFFALO SAVINGS AND HELPING FUND ASSOCIATION, No. 2	Buffalo	.....	1875	*1875
BUFFALO SAVINGS AND HELPING FUND ASSOCIATION, No. 4	Buffalo	.....	1875	*1875
Buffalo Savings and Loan Association	Buffalo	Mar. 31, 1893	1893	††1901
Buffalo Ten Cent Permanent Savings and Loan Association	Buffalo	Jan. 28, 1890	1890	*1890
Buffalo Union Co-operative Savings and Loan Association	Buffalo	Aug. 10, 1904	1904	May 22, 1908
BUFFALO WORKINGMEN'S SAVINGS AND AID ASSOCIATION ON THE HILL	Buffalo	Feb. 9, 1874	1875	*1875
Bunker Hill Permanent Savings and Loan Association	Buffalo	April, 1888	1890	July 25, 1894
Carlton Street Permanent Savings and Aid Association	Buffalo	May 22, 1880	1890	.....
CENTENNIAL LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	Feb. 22, 1876	1876	*1877
CENTENNIAL SAVINGS AND AID ASSOCIATION, No. 2	Buffalo	.....	1876	*1878
Central Dime Building, Loan and Savings Association	Buffalo	June 6, 1890	1890	1892
Central Permanent Savings and Loan Association	Buffalo	July 1, 1885	1890	1897
CENTRAL SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
Charter Oak, No. 3, Savings and Aid Association	Buffalo	May 31, 1887	1890	1892
CHARTER OAK SAVINGS AND AID ASSOCIATION	Buffalo	.....	1877	*1878
Chenango Savings and Loan Association	Buffalo	.....	1890	†1892
Cherry and Orange Permanent Savings and Aid Association	Buffalo	Aug. 4, 1884	1890	Dec. 17, 1894
CITIZENS' PERMANENT LOAN ASSOCIATION	Buffalo	Sept. 3, 1878	1878	*1879
City Dime Savings and Loan Association	Buffalo	Nov. 24, 1891	1892	1894
Clinton Market Dime Savings and Loan Association	Buffalo	Mar. 2, 1891	1891	*1892
Clinton Mutual Savings and Loan Association	Buffalo	April 12, 1878	1878	.....
CLINTON SAVINGS AND AID ASSOCIATION, No. 2	Buffalo	.....	1878	*1878
CLINTON SAVINGS AND HELPING FUND ASSOCIATION, No. 2	Buffalo	.....	1877	*1877
CLINTON STREET SAVINGS AND AID ASSOCIATION	Buffalo	May, 1870	1875	*1875
Coit Savings and Aid Association	Buffalo	.....	1890	1891
COIT STREET SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1878
Cold Springs Permanent Savings and Loan Association‡	Buffalo	Feb. 3, 1890	1890	1897
Columbia Co-operative Savings and Loan Association§	Buffalo	April 30, 1890	1894	Dec. 1, 1905
Columbia Permanent Savings and Loan Association	Buffalo	.....	1890	1892
COLUMBIA SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1877
COLUMBIA SAVINGS AND AID ASSOCIATION, No. 2	Buffalo	Sept. 7, 1876	1876	*1879
COLUMBUS SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
Commercial Savings and Loan Association	Buffalo	May 1, 1894	.....	1895
Concordia Building and Loan Company¶	.....	Mar. 22, 1897	.....	1897
CONCORDIA SAVINGS AND AID ASSOCIATION	Buffalo	Aug. 4, 1869	1875	*1875
CONCORDIA SAVINGS AND AID ASSOCIATION OF BUFFALO	Buffalo	April 1, 1876	1876	*1880
CONCORDIA SAVINGS AND AID ASSOCIATION, No. 2	Buffalo	Oct. 4, 1870	1875	*1876
CONCORDIA SAVINGS AND AID ASSOCIATION, No. 3	Buffalo	May 24, 1873	1875	*1875

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CONCORDIA SAVINGS AND AID ASSOCIATION, No. 3	Buffalo	June 7, 1876	1876	*1879
Connecticut Permanent Savings and Loan Association	Buffalo	Dec. 2, 1889	1890	1892
Court Street Permanent Savings and Loan Association	Buffalo	Oct. 16, 1886	1890	1902
DELAWARE SAVINGS AND AID SOCIETY	Buffalo	July 26, 1872	1875	*1875
Depew Co-operative Savings and Loan Association	Depew	Aug. 14, 1895	1895	.....
Dime Accumulating Savings and Loan Association	Buffalo	Jan. 22, 1889	1890	1899
EAGLE AID AND ACCUMULATING ASSOCIATION	Buffalo	.....	1875	*1875
EAGLE SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1876
East Aurora Savings and Loan Association	East Aurora	Dec. 10, 1891	1892	Nov. 18, 1905
East Buffalo Dime Savings and Loan Association	Buffalo	Nov. 22, 1891	1891	1893
East Buffalo People's Permanent Savings and Loan Association	Buffalo	Sept. 11, 1888	1891	1894
EAST BUFFALO SAVINGS AND AID ASSOCIATION	Buffalo	.....	1876	*1878
East Buffalo Stock and Building Association	Buffalo	April 11, 1888	1890	1893
EASTERN SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1877
East Side Serial Savings and Loan Association	Buffalo	April 19, 1894	1894	.....
Economy Permanent Savings and Loan Association	Buffalo	Jan. 2, 1887	1892	1894
Electric City Co-operative Savings and Loan Association	Buffalo	Nov. 1, 1895	1895	1897
ELK STREET SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1877
Ellicott Permanent Savings and Loan Association	Buffalo	Mar. 18, 1889	1889	.....
ELLICOTT SAVINGS AND LOAN ASSOCIATION	Buffalo	April 6, 1878	1878	*1878
Ellicott Street Permanent Mutual Loan Association	Buffalo	Feb., 1882	1890	1892
Elm Permanent Loan Association	Buffalo	Sept. 22, 1879	1890	.....
EMSLIE SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1876
Enterprise Savings and Loan Association	Buffalo	April 3, 1888	1890	1892
Equitable Savings and Loan Association	Buffalo	Feb. 27, 1890	1890	††1899
Erie County Permanent Savings and Loan Association	Buffalo	Oct., 1888	1890	1902
ERIE COUNTY SAVINGS AND HELPING FUND ASSOCIATION	Buffalo	.....	1875	*1875
Erie Savings and Loan Association	Buffalo	Dec. 21, 1883	1889	.....
EXCELSIOR SAVINGS AND AID ASSOCIATION	Buffalo	Aug. 6, 1870	1875	*1875
EXCELSIOR SAVINGS AND HELPING FUND ASSOCIATION, No. 2	Buffalo	Mar. 10, 1877	1878	*1878
Ferry Savings and Aid Association	Buffalo	May, 1889	1890	1901
Fifth Ward Permanent Dime Savings and Loan Association	Buffalo	Mar. 4, 1890	1890	††1896
FIRST WARD SAVINGS AND AID ASSOCIATION	Buffalo	.....	1878	*1879
Forest Avenue Inaependent Savings and Aid Association, No. 2	Buffalo	Dec. 2, 1889	1890	1897
Forest Permanent Savings and Aid Association	Buffalo	May, 1889	1890	1892
FOURTH WARD SAVINGS AND AID ASSOCIATION	Buffalo	April 17, 1871	1875	*1877
Fourth Ward Savings and Aid Association	Buffalo	July, 1884	1890	1896
FRANKLIN MUTUAL LOAN ASSOCIATION	Buffalo	.....	1878	*1878
FRANKLIN SAVINGS AND AID ASSOCIATION	Buffalo	Jan. 5, 1871	1875	*1876
Freehold Savings and Loan Association	Buffalo	May 27, 1891	1891	.....
Front Avenue Savings and Loan Association	Buffalo	July 1, 1890	1890	**1895
FRONTIER LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	Mar. 7, 1877	1877	*1877
FRONTIER SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
Frontier Savings Fund and Aid Association	Buffalo	.....	1890	May 5, 1891
Frontier Savings Fund and Aid Association	Buffalo	April 28, 1891	1891	1897

*The last report received was for that year. **Amalgamated with Irish-American Savings and Loan Association. †Consolidated with Richmond Avenue Permanent Dime Savings and Loan Association. ††Receiver appointed ‡Did not report for year 1896. §Formerly Iroquois Permanent Dime Savings and Loan Association, *q. v.* ¶Attempted revival of St. Joseph's Street Permanent Savings and Loan Association of Rochester, *q. v.*; closed by order of the Superintendent of Banks in 1897.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ERIE COUNTY—(*Continued*).				
Genesee Permanent Dime Savings and Loan Association	Buffalo	Mar. 20, 1890	1890	|||1894
GENESEE SAVINGS AND AID ASSOCIATION	Buffalo	Mar. 14, 1871	1875	*1876
GEORGE MULLENBERG SAVINGS AND HELPING FUND ASSOCIATION	Buffalo	June 5, 1873	1875	*1878
GEORGE WASHINGTON SAVINGS AND HELPING FUND ASSOCIATION	Buffalo	June 1, 1869	1875	*1875
GEORGE WASHINGTON SAVINGS AND HELPING FUND ASSOCIATION, NO. 2	Buffalo	May 8, 1876	1876	*1878
German-American Dime Savings and Loan Association†	Buffalo	1890	1892	1893
German-American Permanent Savings and Loan Association	Buffalo	July 1, 1890	1890	1893
German-American Savings and Loan Association	Buffalo	1890	1891	‡1892
German Central Dime Permanent Mutual Savings and Loan Association	Buffalo	Oct. 1, 1890	1890	§1892
German Central Permanent Dime Mutual Loan and Savings Association‖	Buffalo	Oct. 1, 1890	1892	1896
German Co-operative Savings and Loan Association	Buffalo	Aug. 4, 1898	1898	.....
Germania Permanent Mutual Loan Association	Buffalo	May 13, 1878	1891	1895
GERMAN SAVINGS AND AID ASSOCIATION	Buffalo	July 6, 1869	1875	*1875
GERMAN NATIONAL SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
German Permanent Dime Savings and Loan Association	Buffalo	June 1, 1890	1892	¶1894
GERMAN SAVINGS AND AID ASSOCIATION	Buffalo	.....	1876	*1878
Globe Permanent Dime Savings and Loan Association	Buffalo	Jan. 13, 1890	1890	¶¶1898
Globe Savings and Loan Association	Buffalo	July 1, 1886	1890	***Dec. 22, 1906
Goodell Permanent Loan Association	Buffalo	May 28, 1888	1890	.....
*Guilford Savings and Loan Association***	Buffalo	Jan. 7, 1889	1889	†††1903
Hamburgh Savings and Loan Association	Hamburgh	Jan. 1, 1890	1890	.....
HARMONY SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1878
HELVETIA SAVINGS AND AID ASSOCIATION	Buffalo	Feb. 5, 1873	1875	*1878
Hercules Permanent Savings and Loan Association	Buffalo	May 7, 1885	1890	.....
HICKORY SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1876
High and Peach Savings and Loan Association	Buffalo	Sept. 16, 1882	1890	1895
HIGH STREET SAVINGS AND AID ASSOCIATION	Buffalo	Oct. 6, 1870	1875	*1876
Home Dime Savings and Loan Association	Buffalo	June 4, 1890	1890	Feb. 27, 1912
Homestead Savings and Loan Association	Buffalo	Jan. 31, 1884	1890	.....
Howard and Watson Street Permanent Dime Savings and Loan Association	Buffalo	May 1, 1890	1890	1894
Howard Dime Savings and Loan Association	Buffalo	May 5, 1890	1890	May 2, 1895
Howard Mutual Savings and Loan Association	Buffalo	May 29, 1883	1890	1893
Hydraulic Mutual Savings and Loan Association	Buffalo	Feb. 19, 1881	1890	.....
HYDRAULIC SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
Industry Permanent Dime Savings and Loan Association	Buffalo	June 24, 1891	1892	.....
INTERNATIONAL LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	July 21, 1875	1876	*1877
Irish-American Savings and Loan Association	Buffalo	April 4, 1884	1885	.....
Iroquois Permanent Dime Savings and Loan Association	Buffalo	Sept. 30, 1890	1890	††1894
JEFFERSON AND CLINTON LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	.....	1877	*187

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Jefferson Permanent Dime Savings and Loan Association	Buffalo	Sept. 10, 1888	1890	1894
JEFFERSON SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
Johnson Permanent Savings and Loan Association	Buffalo	April 16, 1883	1890	1893
KRETTNER PERMANENT SAVINGS AND LOAN ASSOCIATION	Buffalo	Feb. 24, 1880	1880	*1880
Lackawanna Co-operative Savings and Loan Association	Buffalo	April 9, 1903	1903	April 14, 1908
Lackawanna Permanent Savings and Loan Association	Buffalo	Sept. 6, 1887	1890	1893
LA FAYETTE SAVINGS AND AID ASSOCIATION	Buffalo	.....	1878	*1878
Lancaster Savings and Loan Association	Lancaster	May 27, 1890	1890	1902
Lemon and Virginia Permanent Savings and Aid Association	Buffalo	Sept. 8, 1886	1890	1894
Lemon Dime Savings and Loan Association	Buffalo	.....	1890	1891
Lexington Dime Savings and Loan Association	Buffalo	June 2, 1891	1891	***Sept. 5, 1905
LIBERTY SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1878
LINCOLN SAVINGS AND AID ASSOCIATION	Buffalo	Mar. 13, 1875	1875	*1876
LIVINGSTON SAVINGS AND AID ASSOCIATION	Buffalo	.....	1878	*1878
Lovejoy Permanent Dime Savings and Loan Association‡‡‡	Buffalo	July 3, 1891	1892	.....
Ludwig Permanent Savings and Loan Association	Buffalo	April 3, 1888	1890	1894
Luitpold Permanent Savings and Loan Association	Buffalo	April 19, 1887	1890	1895
Main Street and Cold Spring Permanent Savings and Loan Association	Buffalo	Mar. 12, 1890	1890	1894
Main Street Permanent Loan Association	Buffalo	.....	1890	1891
MANHATTAN SAVINGS AND AID SOCIETY	Buffalo	Feb. 19, 1872	1875	*1876
Masten and Eaton Permanent Savings and Aid Association	Buffalo	1887	1890	1899
Metropolitan Mutual Savings and Loan Association	Buffalo	Aug. 12, 1885	1890	***1902
Michigan and Sycamore Permanent Loan and Savings Association	Buffalo	Jan. 11, 1888	1890	*1892
Monroe Savings and Loan Association	Buffalo	1885	1891	1893
Mulberry Permanent Savings and Loan Association, No. 3	Buffalo	Jan. 26, 1886	1890	‡‡1896
Mutual Home and Savings Association	Buffalo	April 16, 1889	1890	***1902
Mutual Investment and Building Association of Buffalo	Buffalo	Dec. 9, 1891	1892	July 14, 1911
MUTUAL SAVINGS AND AID ASSOCIATION	Buffalo	April 1, 1874	1875	*1879
MUTUAL SAVINGS AND LOAN ASSOCIATION	Buffalo	Feb. 2, 1878	1878	*1879
National Dime Savings and Loan Association	Buffalo	1891	1892	Mar. 16, 1895
NEW CLINTON AND PRATT SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
NEW HICKORY SAVINGS AND AID ASSOCIATION, NO. 2	Buffalo	.....	1877	*1878
NEW LINCOLN SAVINGS AND AID ASSOCIATION	Buffalo	.....	1878	*1878
New Reservoir Permanent Dime Savings and Loan Association	Buffalo	Sept. 7, 1890	1890	§§1893
NIAGARA LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	June, 1870	1875	*1875
Niagara Savings and Loan Association	Tonawanda	May 9, 1890	1890	.....
Niagara Savings Fund and Aid Association	Buffalo	Aug. 25, 1888	1890	1894
Niagara Square Dime Savings and Loan Association	Buffalo	Jan. 19, 1891	1891	1899
Ninth Ward Dime Savings and Loan Association	Buffalo	April 6, 1891	1891	June 19, 1905
North Street Permanent Savings and Loan Association	Buffalo	Oct. 26, 1886	1890	1892
Old Homestead Savings and Loan Association	Buffalo	.....	1890	1891

* The last report received was for that year. ** Report for the year 1894 not officially filed. *** Receiver appointed. † Formerly German-American Savings and Loan Association, *q. v.* †† Name changed to Columbia Co-operative Savings and Loan Association. ††† Receiver appointed May 27, 1903. ‡ Name changed to German-American Dime Savings and Loan Association. ‡‡ Name changed to Standard Savings and Loan Association of Buffalo, N. Y. ‡‡‡ Formerly Lovejoy Savings and Loan Association. § Name changed to German Central Permanent Dime Mutual Loan and Savings Association. §§ Consolidated with Plymouth Rock Savings and Aid Association. ¶ Absorbed by the Safety Investment and Loan Company, Syracuse. ¶¶ Name changed to Acme Savings and Loan Association on the 23d of December, 1898. || Formerly German Central Dime Permanent Mutual Savings and Loan Association. |||| Transferred to Fourth Ward Savings and Aid Association.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ERIE COUNTY — (*Continued*).				
Oriental Permanent Dime Accumulating Savings and Loan Association	Buffalo	Aug. 13, 1889	1890	1892
Peckham Dime Savings and Loan Association	Buffalo	April 29, 1990	1890	1894
PECKHAM SAVINGS AND LOAN ASSOCIATION	Buffalo	.....	1878	*1878
People's Dime Savings and Loan Association, No. 2	Buffalo	April 5, 1890	1890	.....
People's Permanent Dime Savings and Loan Association	Buffalo	Mar., 1889	1890	1893
PEOPLE'S SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
PEOPLE'S SAVINGS AND AID ASSOCIATION, No. 2	Buffalo	.....	1875	*1875
PERRY LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	Mar. 8, 1877	1877	*1877
PERRY SAVINGS AND AID ASSOCIATION	Buffalo	.....	1878	*1879
Phoenix Dime Savings and Loan Association	Buffalo	Feb. 28, 1891	1891	1893
PHOENIX PERMANENT LOAN ASSOCIATION	Buffalo	Mar. 21, 1879	1879	*1879
PIONEER LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	May 18, 1872	1875	*1877
Plymouth Permanent Savings, Loan and Aid Association	Buffalo	Mar. 4, 1890	1890	1894
Plymouth Rock Savings and Aid Association	Buffalo	Mar. 27, 1884	1890	†1894
Polish Co-operative Savings and Loan Association	Buffalo	Mar. 29, 1909	1909	.....
Pratt and Clinton Permanent Dime Savings and Loan Association	Buffalo	Jan. 29, 1890	1890	*1892
PRATT AND CLINTON SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
PRATT AND CLINTON SAVINGS AND AID ASSOCIATION, No. 2	Buffalo	Feb. 12, 1878	1878	*1878
Prince Albert Permanent Savings and Loan Association	Buffalo	April 16, 1888	1892	1897
PROSPECT HILL LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	.....	1875	*1875
Provident Savings and Loan Association	Buffalo	Feb. 24, 1890	1890	1892
Queen City Permanent Dime Savings and Loan Association	Buffalo	Oct. 28, 1890	1890	1894
QUEEN CITY SAVINGS AND AID ASSOCIATION	Buffalo	.....	1877	*1878
Richmond Avenue Permanent Dime Savings and Loan Association	Buffalo	Mar. 6, 1890	1890	.....
Riverside Co-operative Savings and Loan Association	Buffalo	April 9, 1895	1895	.....
Riverside Savings Fund and Aid Association	Buffalo	Nov. 19, 1888	1890	1895
Rock Savings and Loan Association	Buffalo	Mar. 12, 1888	1890	1893
Rose Permanent Savings and Loan Association	Buffalo	.....	1890	1891
SAINT FRANCIS AIDING AND ACCUMULATING SOCIETY	Buffalo	Mar. 13, 1871	1875	*1875
SAVINGS AND LOAN ASSOCIATION, No. 1, OF BUFFALO	Buffalo	.....	1878	*1878
Second Ward Loan Association	Buffalo	Mar. 14, 1889	1890	May 28, 1895
Security Savings and Loan Association of Buffalo, N. Y.	Buffalo	Sept. 27, 1912	1912	.....
SENECA LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	.....	1875	*1878
Seneca Mutual Savings and Loan Association	Buffalo	May 3, 1894	1894	1895
Seneca Permanent Dime Savings and Loan Association	Buffalo	Aug., 1890	1890	1894
Seventh Ward Permanent Savings and Aid Association	Buffalo	Jan. 26, 1889	1890	§1894
SEVENTH WARD SAVINGS AND AID ASSOCIATION	Buffalo	Aug. 26, 1873	1875	*1877
Siberia Dime Savings and Loan Association	Buffalo	Jan. 22, 1891	1891	1894
South Park Building Lot Association	Buffalo	May 8, 1893	1894	.....
Springville Co-operative Savings and Loan Association	Springville	June 20, 1894	‖	.....
Standard Savings and Loan Association of Buffalo, N. Y.¶	Buffalo	Jan. 26, 1886	1896	Feb. 17, 1912
Superior Permanent Savings and Loan Association	Buffalo	April 15, 1899	1890	1892
Sycamore and Johnson Permanent Savings and Loan Association	Buffalo	June 19, 1888	1890	**1892

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Sycamore and Johnson Savings and Loan Association††	Buffalo	June 19, 1888	1892	.....
Sycamore Savings and Loan Association	Buffalo	Oct. 18, 1886	1890	April 29, 1895
SYCAMORE STREET SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
Terrace Savings and Loan Association	Buffalo	Sept. 28, 1885	1890	1892
Third Ward Permanent Savings and Loan Association	Buffalo	Feb. 13, 1888	1890	1896
THIRTEENTH WARD LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	June 22, 1872	1875	*1876
THURINGIA SAVINGS AND AID ASSOCIATION	Buffalo	Sept 26, 1874	1875	*1878
TONAWANDA AID AND SAVINGS ASSOCIATION	Tonawanda	May 7, 1883	1889	*1889
Tonawanda Enterprise Aid and Savings Association	Tonawanda	Mar. 23, 1887	1889	1894
Twelfth Ward Savings and Aid Association	Buffalo	Mar. 10, 1887	1890	1894
UNION LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	Aug. 8, 1876	1876	*1876
Union Savings and Aid Association	Buffalo	1888	1890	Aug. 20, 1895
UNION SAVINGS AND MUTUAL BENEFIT ASSOCIATION	Buffalo	June 24, 1869	1875	*1875
Walden Avenue Dime Savings and Loan Association	Buffalo	April 13, 1889	1890	1893
Walden Avenue Permanent Savings and Loan Association	Buffalo	Mar. 26, 1889	1890	1895
Waverly Co-operative Savings and Loan Association	Buffalo	July 5, 1894	||	.....
WESTERN LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	Sept. 16, 1870	1876	*1876
WESTERN SAVINGS AND AID ASSOCIATION	Buffalo	.....	1875	*1875
WESTPHALIA, NO. 2, LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	Mar. 21, 1872	1875	*1878
West Seneca Co-operative Savings and Loan Association	West Seneca	May 4, 1904	1904	Sept. 26, 1905
West Side Savings and Loan Association	Buffalo	Dec., 1889	1890	1893
West Utica Street Loan and Savings Association	Buffalo	Mar. 27, 1887	1890	1893
William and Sherman Mutual Savings and Loan Association	Buffalo	Oct. 2, 1882	1890	.....
William Street Dime Savings and Loan Association	Buffalo	July 9, 1889	1890	1894
William Street Permanent Savings and Loan Association	Buffalo	Oct. 13, 1879	1879	.....
Winslow Permanent Savings and Loan Association	Buffalo	Aug. 6, 1888	1890	1893
WORKINGMAN SAVINGS AND AID ASSOCIATION	Buffalo	Aug. 16, 1869	1875	*1875
WORKINGMEN'S SAVINGS AND AID ASSOCIATION	Buffalo	.....	1877	*1878
WORKINGMEN'S SAVINGS AND LOAN FUND ASSOCIATION	Buffalo	May 17, 1875	1875	*1879
FRANKLIN COUNTY.				
Saranac Lake Co-operative Savings and Loan Association	Saranac Lake	Feb. 10, 1899	1899	.....
FULTON COUNTY.				
Gloversville Building and Loan Association	Gloversville	Oct. 2, 1888	1889	Oct. 13, 1908
Gloversville Homestead Building and Loan Association	Gloversville	July 30, 1891	1891	‡Sept., 1891
People's Savings and Loan Association	Gloversville	Sept., 1891	1891	1902
GENESEE COUNTY.				
Genesee County Permanent Loan and Building Association	Batavia	April 15, 1879	1879	†††1901
Genesee County Loan Association‡‡	Batavia	April 15, 1879	1879	.....
GREENE COUNTY.				
Building and Loan Association of Catskill b	Catskill	Feb., 1889	1889	.....
Catskill Savings and Loan Association *a*	Catskill	.....	.....	.....

* The last report received was for that year. ** Name changed to Sycamore and Johnson Savings and Loan Association. † Business taken by the Freehold Savings and Loan Association in October. †† Formerly Sycamore and Johnson Permanent Savings and Loan Association, *q. v.* ††† Name changed to Genesee County Loan Association. ‡ All members not withdrawn were transferred to the Commercial Union Co-operative Bank, Albany. ‡‡ Formerly Genesee County Permanent Loan and Building Association, *q. v.* § Consolidated with Masten and Easton Permanent Savings and Aid Association. ¶ Formerly Mulberry Permanent Savings and Loan Association, No. 3, *q. v.* || Never completed incorporation. *a* Formerly Building and Loan Association of Catskill. *b* Name changed to Catskill Savings and Loan Association April 1, 1911.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location	Organized.	First report for year.	Closed.
HERKIMER COUNTY.				
Dolgeville Savings, Building and Loan Association	Dolgeville	Oct. 13, 1891	1892	‡‡‡1900
Frankfort Savings and Loan Association	Frankfort	Dec. 12, 1911	1911	.....
Herkimer Co-operative Savings and Loan Association	Herkimer	July 1, 1898	1898	.....
Ilion Permanent Savings, Building and Loan Association	Ilion	Oct. 3, 1888	1890	.....
JEFFERSON COUNTY.				
Carthage Savings, Loan and Building Association	Carthage	.....	1890	.....
Security Building, Loan and Savings Association	Clayton	March, 1889	1890	1902
Watertown Homestead Investment Company	Watertown	April 21, 1900	1900	1901
Watertown Savings, Loan and Building Association	Watertown	Dec. 19, 1887	1888	.....
KINGS COUNTY.				
Afro-American Investment and Building Company††††	Brooklyn	Sept. 25, 1893	1893	July 13, 1911
Atlantic Building and Loan Association of Brooklyn†	Brooklyn	April 25, 1894	1894	.....
Atlantic Co-operative Savings and Loan Association	Brooklyn	May 14, 1888	1888	‡May 31, 1894
*Atlantic Co-operative Savings and Loan Association****l*	Brooklyn	April 25, 1894	1894	***l*
Atlantic Savings and Loan Association *k*	Brooklyn	.....	.....	.....
Bay Ridge Savings and Loan Association *a*	Brooklyn	.....	.....	.....
Bedford Co-operative Building-Loan Association	Brooklyn	Jan., 1888	1888	.....
Bennett Homestead Association	Brooklyn	June 16, 1893	§	1894
Brooklyn and New York Arcanum Building, Loan and Savings Association	Brooklyn	Nov. 16, 1885	1885	.....
Brooklyn City Co-operative Building and Loan Association d	Brooklyn	Mar. 2, 1887	1887	.....
Brooklyn City Savings and Loan Association *c*	Brooklyn	.....	.....	.....
Brooklyn Mutual Building and Loan Association	Brooklyn	Jan. 16, 1883	1883	.....
Bushwick Co-operative Building and Loan Association	Bath Beach	July 27, 1888	1889	.....
Citizens' Co-operative Building and Loan Association of Bath Beach, N. Y.	Brooklyn	Nov. 18, 1889	1890	‖1896
Crescent Building and Loan Association	Brooklyn	May 3, 1888	1888	1893
Eagle Savings and Loan Company¶	Brooklyn	June 30, 1891	1891	.....
East Brooklyn Co-operative Building Association f	Brooklyn	April 26, 1885	1885	.....
East Brooklyn Savings and Loan Association *e*	Brooklyn	.....	.....	.....
East New York Co-operative Savings and Building-Loan Association h	Brooklyn	Sept. 20, 1892	1892	.....
East New York Savings and Loan Association *g*	Brooklyn	.....	.....	.....
Empire State Co-operative Savings and Loan Association†††	Brooklyn	May 10, 1899	1899	1902
Equitable Co-operative Building and Loan Association	Brooklyn	June 4, 1888	1890	.....
Excelsior Co-operative Savings and Loan Association	Brooklyn	June 26, 1894	1894	**1897
Fifth Avenue Co-operative Building and Loan Association m	Brooklyn	Dec. 19, 1889	1890	*m*
Fifth Avenue Savings and Loan Association	Brooklyn	.....	.....	.....
Flatbush Co-operative Savings and Loan Association	Brooklyn	Feb. 21, 1889	1890	.....
Fort Greene Co-operative Building and Loan Association	Brooklyn	July 19, 1889	1890	.....
Fortuna Building, Co-operative Savings and Loan Association	Brooklyn	July 22, 1895	1895	Oct. 4, 1906
Franklin Co-operative Savings and Loan Association	Brooklyn	June 10, 1897	....	1897
Fulton Co-operative Building and Loan Association	Brooklyn	Oct. 2, 1888	1890	.....
German Building and Saving Company of Brooklyn, N. Y.	Brooklyn	Sept. 8, 1886	1888	.....
Germania Building, Saving and Loan Institution	Brooklyn	Jan. 17, 1888	1890	.....
Greenpoint Polish Co-operative Savings and Loan Association†††††	Brooklyn	Aug. 18, 1904	1904	Sept. 2, 1911
Hamilton Co-operative Building and Loan Association	Brooklyn	May 27, 1889	1889	.....

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Homestead Co-operative Building and Loan Association	Brooklyn	Dec. 12, 1888	1889	Mar. 6, 1909
Industrial Co-operative Building and Loan Association	Brooklyn	Sept. 1, 1887	1888	1893
John H. Shults Co-operative Building and Loan Association	Brooklyn	Jan. 21, 1888	1890	1901
Kings County Co-operative Building and Loan Association	Brooklyn	Jan. 10, 1888	1888	Feb. 2, 1906
Long Island Building and Loan Association	Brooklyn	Mar. 28, 1888	1890	Nov. 6, 1911
Madison Co-operative Building and Loan Association	Brooklyn	July, 1888	1889	.....
Mechanics' Co-operative Bank	Brooklyn	.....	1890	*1890
Mercantile Association of Brooklyn¶¶	Brooklyn	Jan., 1882	1896	1899
Model Building and Loan Association of Brooklyn, N. Y.	Brooklyn	Oct., 1889	1890	.....
Montauk Building and Loan Association	Brooklyn	June, 1889	1890	Sept. 7, 1894
Montauk Co-operative Savings and Loan Association	Brooklyn	Aug. 26, 1901	1901	1902
Mutual Benefit Loan and Building Company	Brooklyn	May 13, 1893	1893	‡‡‡1901
Nassau Co-operative Building and Loan Association	Brooklyn	April 25, 1889	1890	.....
Ninth Street Savings and Loan Association	Brooklyn	Oct. 16, 1890	1890	1898
People's Building and Loan Association	Brooklyn	.....	1889	1891
People's Co-operative Savings and Loan Association of Brooklyn	Brooklyn	July 30, 1895	1896	.....
People's Real Estate Tontine†††	Brooklyn	July 2, 1884	1885	‡‡‡ Sept. 2, 1910
Polish-American Co-operative Savings and Loan Association	Brooklyn	Oct. 17, 1900	1900	.....
Prospect Home Building and Loan Association	Brooklyn	May 19, 1890	1890	.....
South Brooklyn Co-operative Building and Loan Association j	Brooklyn	May 11, 1886	1888	.....
South Brooklyn Savings and Loan Association *i*	Brooklyn	.....	.....	.....
Suburban Co-operative Savings and Loan Association	Brooklyn	July 29, 1897	1897	June 24, 1909
Town of New Utrecht Co-operative Building and Loan Association b	Brooklyn	Mar. 28, 1887	1890	.....
Twenty-ninth Ward Co-operative Savings and Loan Association	Brooklyn	Mar. 27, 1895	1895	.....
Union Co-operative Building and Loan Association††	Brooklyn	April 14, 1890	1890	.....
West End Co-operative Savings and Loan Association of Brooklyn	Brooklyn	May 18, 1896	1896	Oct. 24, 1904
Williamsburgh Co-operative Savings and Loan Association†††††	Brooklyn	April 8, 1905	1905	Aug. 19, 1909
LEWIS COUNTY.				
Lowville Savings and Loan Association	Lowville	Sept. 4, 1889	1890	1893
LIVINGSTON COUNTY.				
Dansville Savings and Loan Association	Dansville	Jan. 16, 1888	1888	‡‡1897
MADISON COUNTY.				
Canastota Savings and Loan Association	Canastota	Feb. 9, 1889	1889	.....
Oneida Saving, Building and Loan Association	Oneida	May 16, 1887	1887	.....
MONROE COUNTY.				
Alliance Loan Association	Rochester	Oct. 9, 1890	1890	1903
ALLEMANIA SAVINGS, AID AND LOAN ASSOCIATION	Rochester	.....	1875	*1876
American Homestead Saving and Loan Association§§	Rochester	May, 1888	1896	.....

*The last report received was for that year. **Absorbed by Equitable Co-operative Building and Loan Association. ***Formerly Atlantic Building and Loan Association of Brooklyn, N. Y., *q. v.* †Successor to Atlantic Co-operative Savings and Loan Association. ††Reincorporated July 9, 1895. †††Removed from New York county in 1899. ††††Removed from New York county in 1908. †††††Taken possession of and closed by Superintendent of Banks. ‡Succeeded by Atlantic Building and Loan Association, *q. v.* ‡‡Receiver appointed January 20, 1897. ‡‡‡Receiver appointed. §Did not do any business. §§Formerly Goodman Street Dime Savings and Loan Association, *q. v.* ¶Removed from Buffalo in 1897. ¶¶Name changed to Provident Savings-Loan Investment Company. ||Merged in the Franklin Society for Home-building and Savings, of New York city. *a* Formerly Town of New Utrecht Co-operative Building and Loan Association. *b* Name changed to Bay Ridge Savings and Loan Association, Feb. 15, 1911. *c* Formerly Brooklyn City Co-operative Building and Loan Association. *d* Name changed to Brooklyn City Savings and Loan Association Jan. 1, 1911. *e* Formerly East Brooklyn Co-operative Building Association. *f* Name changed to East Brooklyn Savings and Loan Association Feb. 1, 1911. *g* Formerly East New York Co-operative Savings and Building-Loan Association. *h* Name changed to East New York Savings and Loan Association Feb. 21, 1911. *i* Formerly South Brooklyn Co-operative Building and Loan Association. *j* Name changed to South Brooklyn Savings and Loan Association March 15, 1911. *k* Formerly Atlantic Co-operative Savings and Loan Association. *l* Name changed to Atlantic Savings and Loan Association April 15, 1911. *m* Name changed to Fifth Avenue Savings and Loan Association July 15, 1911.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
MONROE COUNTY—(*Continued*).				
ATLANTIC SAVINGS AND AID ASSOCIATION	Rochester	.....	1875	*1875
Bauer Homestead Association	Rochester	Mar. 9, 1891	1891	1898
Beachwood Homestead Lot Association	Rochester	Dec., 1889	1891	1898
Brighton Permanent Savings and Loan Association	Brighton	.....	1890	1891
Brockport Loan and Building Association	Brockport	Jan. 18, 1888	1890	April 25, 1910
Brown Street and Jefferson Avenue Dime Permanent Savings and Loan Association	Rochester	Sept. 3, 1887	1890	1901
CENTRAL BUILDING, AID AND LOAN ASSOCIATION	Rochester	Oct. 20, 1871	1875	*1875
Central Park Dime Savings and Loan Association	Rochester	.....	1890	1891
Central Permanent Savings and Aid Association	Rochester	July 12, 1887	1890	July 1, 1892
CITIZENS' BUILDING LOT ASSOCIATION	Rochester	July 30, 1872	1875	*1875
Citizens' Permanent Savings and Loan Association	Rochester	Aug. 9, 1886	1890	.....
Citizens' Savings and Loan Association of Brockport	Brockport	Mar. 15, 1890	1890	1902
CITY CUMULATING FUND ASSOCIATION	Rochester	.....	1875	*1875
Clifford and Ulm Street Building Lot Association	Rochester	Sept. 22, 1891	1891	1894
Columbia Banking, Savings and Loan Association	Rochester	Feb. 28, 1884	1890	.....
Columbia Building Lot Association	Rochester	Feb. 24, 1893	1893	1898
COLUMBIA SAVING, AID AND LOAN ASSOCIATION	Rochester	.....	1875	*1876
Commercial Loan Association	Rochester	Jan. 9, 1891	1891	1903
CONCORDIA SAVINGS, AID AND LOAN ASSOCIATION	Rochester	May 12, 1871	1875	*1876
Conkey Avenue Savings, Aid and Loan Association	Rochester	June 3, 1885	1890	1898
Consolidated Saving and Loan Association	Rochester	May 17, 1889	1890	.....
Cranston Street Building Lot Association	Rochester	Sept., 1889	1891	1894
Despatch Co-operative Savings and Loan Association	East Rochester	June 17, 1908	1908	.....
Dime Banking and Loan Association	Rochester	Oct. 1, 1886	1890	.....
East Main Street Homestead Association	Rochester	June 25, 1890	1890	1897
EAST ROCHESTER BUILDING LOT ASSOCIATION	Rochester	.....	1875	*1875
East Rochester Permanent Loan Association	Rochester	June, 1886	1890	*1900
East Side Savings and Loan Association	Rochester	May 18, 1891	1891	1893
ELEVENTH WARD SAVINGS, AID AND LOAN ASSOCIATION	Rochester	.....	1875	*1877
Eighth Ward Permanent Loan Association	Rochester	April, 1885	1889	Dec. 4, 1905
Eighth Ward Standard Loan Association	Rochester	Sept. 26, 1889	1890	Apr. 12, 1907
EINTRACHT SAVINGS AND AID ASSOCIATION	Rochester	Jan., 1872	1875	*1875
ELEVENTH WARD SAVINGS, AID AND LOAN ASSOCIATION	Rochester	.....	1875	*1875
Empire Permanent Loan Association	Rochester	Jan. 25, 1888	1891	†1893
Empire Permanent Savings and Loan Association‡	Rochester	Jan. 25, 1888	1893	1895
Empire State Savings, Loan and Investment Association	Rochester	.....	1890	§1891
Engel Building Lot Association	Rochester	May 27, 1891	1891	1894
Enterprise Permanent Savings and Loan Association	Rochester	Oct. 4, 1889	1890	March 6, 1909
Equitable Co-operative Savings and Loan Association	Rochester	Jan. 12, 1895	1895	1898
Equitable Savings and Loan Association	Rochester	Mar. 2, 1891	1891	Nov. 21, 1892
Equity Co-operative Savings and Loan Association	Rochester	Oct. 13, 1894	1895	.....

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Expressmen's Permanent Savings and Loan Association	Rochester	June 9, 1888	1890	§1899
Fairport Permanent Loan Association	Fairport	May 7, 1888	1890	.....
Felix Wolf Land and Building Association	Rochester	Feb. 24, 1891	1891	1895
Fifteenth Ward Loan Association	Rochester	May 21, 1889	1890	1894
Fifth Ward Permanent Savings and Loan Association	Rochester	Sept. 23, 1886	1890	Jan. 22, 1907
FLOUR CITY SAVINGS AND AID ASSOCIATION	Rochester	Sept. 7, 1871	1875	*1876
FLOUR CITY SAVINGS AND LOAN ASSOCIATION	Rochester	.....	1875	*1877
FLOWER CITY BUILDING LOT ASSOCIATION	Rochester	May 29, 1872	1875	*1875
Flower City Co-operative Savings and Loan Association	Rochester	Jan., 1888	1891	Dec. 30, 1904
FOURTEENTH WARD CO-OPERATIVE BUILDING LOT ASSOCIATION	Rochester	.....	1875	*1875
Fourteenth Ward Dime Permanent Savings and Loan Association	Rochester	May 4, 1887	1890	1900
Fourth Ward Permanent Savings and Loan Association	Rochester	April 3, 1888	1888	‖Jan. 4, 1892
FRANKFORT MUTUAL AID AND LOAN ASSOCIATION	Rochester	May 23, 1873	1875	*1875
Frankfort Permanent Savings and Loan Association	Rochester	1888	1890	*1895
Franklin Dime Permanent Loan Association	Rochester	Aug. 20, 1887	1890	1901
Gardiner Homestead Tract Association	Rochester	Mar. 27, 1891	1891	1902
Genesee Falls Permanent Savings and Loan Association	Rochester	Sept. 17, 1887	1890	.....
Genesee National Savings and Loan Association	Rochester	Mar. 5, 1891	1891	§1901
Genesee Park Boulevard Homestead Association	Rochester	Aug., 1891	1891	Aug, 1893
Genesee Park Tract Association	Rochester	Aug. 20, 1891	1891	*1891
Genesee Valley Permanent Savings and Loan Association	Rochester	.....	1890	1891
German-American Savings and Aid Association	Rochester	1886	1890	1892
Germania Permanent Savings and Loan Association	Rochester	May 24, 1885	1890	1902
GERMANIA SAVINGS, AID AND LOAN ASSOCIATION	Rochester	Mar. 14, 1871	1875	*1875
GLENWOOD MUTUAL HOMESTEAD ASSOCIATION	Rochester	.....	1875	*1875
Glenwood Permanent Savings and Loan Association	Rochester	Mar. 1, 1887	1890	1896
Goodman Street Dime Savings and Loan Association	Rochester	May, 1888	1890	¶1896
Goodman Street Homestead Association	Rochester	Nov. 14, 1889	1890	1902
Grand Avenue Building Lot Association	Rochester	1889	1890	1894
Hawthorne Terrace Association	Rochester	Sept. 4, 1888	1890	1900
Hayward and Girard Park Lot Association	Rochester	1891	1891	July 10, 1893
Hayward Homestead Tract Association	Rochester	May 20, 1889	1890	1896
Herman Permanent Savings and Loan Association	Rochester	Oct. 25, 1882	1890	Nov. 4, 1904
Highland Terrace Association	Rochester	1891	1891	1891
Home Banking and Loan Association	Rochester	Jan. 1, 1886	1890	§1899
Home Builders' Co-operative Savings and Loan Association	Rochester	Mar. 30, 1910	1910	.....
Homestead Loan Association	Rochester	Oct. 13, 1881	1890	.....
Hudson Avenue Building Lot Association	Rochester	Oct. 29, 1891	1891	1896
Hudson Street Permanent Saving and Loan Association	Rochester	Nov. 2, 1885	1890	.....
HUMBOLDT SAVINGS, AID AND LOAN ASSOCIATION	Rochester	May 5, 1871	1875	*1875
INDEPENDENT BUILDING LOT ASSOCIATION	Rochester	.....	1875	*1875
Industrial Loan Association	Rochester	Oct. 9, 1890	1891	1892
Jackson Homestead Association	Rochester	May 16, 1890	1890	1900
JAY STREET AND POOL FARM BUILDING LOT ASSOCIATION	Gates	.....	1875	*1875
JAY STREET BUILDING, AID AND LOAN ASSOCIATION	Rochester	June 29, 1871	1875	*1876
Jennings Park Homestead Association	Rochester	July 21, 1890	1891	1893
Kellogg Homestead Association	Rochester	1891	1891	1893
Lake Avenue Permanent Savings and Loan Association	Rochester	Feb. 5, 1889	1890	1901

*The last report received was for that year. †Name changed to Empire Permanent Savings and Loan Association. ‡Formerly Empire Permanent Loan Association, *q. v.* §Went into hands of receiver. ¶Name changed to American Homestead Savings and Loan Association. ‖Name changed to Mutual Benefit Savings and Loan Association.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
MONROE COUNTY — (*Continued*).				
Lake View Homestead Association	Rochester	May 19, 1890	1890	1897
Leighton Lea Association	Rochester	Mar. 13, 1890	1891	1903
Lincoln Park Land Association	Rochester	Jan. 19, 1888	1890	1899
Lincoln Park Permanent Savings and Loan Association	Rochester	Feb. 19, 1889	1890	Mar. 9, 1906
Lincoln Permanent Loan Association	Rochester	July 5, 1889	1890	Mar. 15, 1909
Lowell Dime Permanent Savings and Loan Association	Rochester	July 19, 1887	1890	1902
Lyell Avenue Savings and Loan Association	Rochester	June 18, 1883	1890	‡‡1899
McKee Place Land Association	Rochester	Nov. 5, 1890	1890	1897
*Main Savings and Loan Association***	Rochester	May 15, 1889	1890	*1892
Maple Street Land Association	Rochester	Nov. 16, 1891	1891	1897
MAPLEWOOD AND LAKE AVENUE CO-OPERATIVE BUILDING LOT ASSOCIATION	Rochester	May 20, 1872	1875	*1875
MECHANICS' MUTUAL BENEFIT SOCIETY	Rochester	.....	1877	*1877
Monitor Savings and Loan Association	Rochester	June 10, 1891	1891	1892
Monroe Avenue Dime Banking and Loan Association	Rochester	July 19, 1887	1890	Jan. 11, 1905
Monroe Avenue Homestead Association	Rochester	Nov. 26, 1890	1890	1902
MONROE CO-OPERATIVE BUILDING LOT ASSOCIATION	Rochester	.....	1875	*1875
Monroe County Permanent Savings and Loan Association	Rochester	Nov. 12, 1887	1890	Mar. 13, 1905
MONROE SAVINGS, AID AND LOAN ASSOCIATION	Rochester	May 11, 1871	1875	*1875
Monroe Savings and Loan Association	Rochester	Feb. 18, 1884	1890	May 3, 1910
Mount Hope Avenue Dime Savings and Loan Association††	Rochester	April 17, 1888	1890	1903
Mutual Benefit Savings and Loan Association†	Rochester	April 9, 1888	1892	Jan. 5, 1906
MUTUAL LOAN ASSOCIATION	Rochester	Feb. 26, 1872	1875	*1877
National Savings and Loan Association	Rochester	Jan. 2, 1889	1889	‡1894
Newcomb Homestead Association	Rochester	Aug. 18, 1890	1890	1903
New Homestead Loan Association	Rochester	July 23, 1889	1890	Sept. 29, 1904
Ninth Ward Savings and Loan Association	Rochester	Feb. 24, 1886	1890	June 22, 1911
North Avenue and Randolph Street Homestead Association	Rochester	Mar. 4, 1890	1890	1896
North Avenue Building Lot Association	Rochester	Dec. 4, 1889	1891	1897
North Avenue Permanent Savings and Loan Association	Rochester	Mar. 11, 1886	1890	1902
NORTH CLINTON SAVINGS AND AID ASSOCIATION	Rochester	June 23, 1871	1875	*1875
North Clinton Street Mechanics' Saving and Loan Association	Rochester	Jan. 2, 1883	1890	Dec. 13, 1907
North-eastern Permanent Savings and Loan Association	Rochester	July 1, 1890	1890	Nov. 24, 1908
North Rochester Savings and Loan Association	Rochester	1883	1890	Jan. 2, 1905
NORTH STREET CENTRAL SAVINGS, AID AND LOAN ASSOCIATION	Rochester	June 20, 1871	1875	*1875
North-western Homestead Association	Rochester	Nov. 9, 1889	1891	Mar. 14, 1894
ONTARIO SAVINGS, AID AND LOAN ASSOCIATION	Rochester	.....	1875	*1876
ONTARIO STREET SAVINGS AND AID ASSOCIATION	Rochester	May 1, 1872	1875	*1875
Park Avenue Loan Association	Rochester	Mar. 16, 1888	1890	April 10, 1908
People's Permanent Savings and Loan Association	Rochester	Oct. 8, 1885	1890	Jan. 23, 1909

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Phœnix Savings and Loan Association	Rochester	May 19, 1883	1890	Feb. 7, 1906
Pinnacle Avenue Savings and Loan Association	Rochester	Feb. 24, 1890	1890	.....
Plymouth Avenue Savings and Loan Association	Rochester	Jan. 1, 1891	1891	1898
Polonia Savings and Loan Association	Rochester	Jan. 27, 1890	1890	1892
Profit Loan Association	Rochester	May 24, 1886	1890	.....
REPUBLIC AID AND LOAN ASSOCIATION	Rochester	.....	1875	*1876
Rochester and Kenmore Land Company	Rochester	1892	1892	1893
ROCHESTER CENTRAL AID AND LOAN ASSOCIATION	Rochester	May 9, 1871	1875	*1875
Rochester Dime Savings and Loan Association	Rochester	May 20, 1886	1892	1896
Rochester Equity Deposit and Loan Association	Rochester	April 30, 1884	1890	Nov. 11, 1905
ROCHESTER FLOWER CITY SAVINGS AND AID ASSOCIATION	Rochester	.....	1878	*1881
ROCHESTER GERMAN SHARPSHOOTERS' CO-OPERATIVE BUILDING LOT ASSOCIATION	Rochester	.....	1877	*1877
ROCHESTER GERMAN SHOOTING PARK CO-OPERATIVE BUILDING LOT ASSOCIATION	Rochester	.....	1879	*1879
Rochester Permanent Savings Association	Rochester	1882	1892	.....
ROCHESTER SAVINGS, AID AND LOAN ASSOCIATION	Rochester	April 4, 1871	1875	*1875
ROCHESTER SAVINGS AND LOAN ASSOCIATION	Rochester	Jan. 23, 1877	1877	*1877
Rochester Saving and Loan Association¶	Rochester	Jan. 2, 1889	1894	.....
ROCHESTER SHOOTERS' CO-OPERATIVE BUILDING LOT ASSOCIATION	Rochester	Nov. 1, 1872	1875	*1875
ROCHESTER SHOOTING PARK CO-OPERATIVE LOT ASSOCIATION	Irondequoit	Nov. 23, 1872	1876	*1876
ROCHESTER SHOOTING PARK SOCIETY	Rochester	April 1, 1874	1875	*1875
Saint Joseph Street Lot Association	Rochester	.....	1890	1893
Saint Joseph Street Permanent Savings and Loan Association	Rochester	Aug. 25, 1886	1890	**1895
Security Loan Association	Rochester	May 17, 1881	1892	.....
Sehm Tract Building Lot Association	Rochester	April 1, 1893	1893	1898
Sixth Ward Permanent Savings and Loan Association	Rochester	April, 1886	1890	1894
South End Savings and Loan Association	Rochester	Sept. 16, 1886	1890	1902
South Park Homestead Tract Association	Rochester	Dec. 2, 1889	1890	1901
Standard Loan Association	Rochester	Jan. 1, 1887	1890	1892
State Building and Loan Association	Rochester	Mar. 17, 1891	1891	1894
STRASBOURG BUILDING ASSOCIATION	Rochester	Aug. 14, 1874	1875	*1875
STRASSBURGER SAVINGS AND AID ASSOCIATION	Rochester	.....	1875	*1876
Streb Lot Association	Rochester	Aug. 11, 1891	1891	1894
Tenth Ward Dime Permanent Savings and Loan Association	Rochester	June 16, 1887	1890	Dec. 22, 1905
Teutonia Permanent Savings and Loan Association	Rochester	.....	1890	‖1896
TEUTONIA SAVINGS, AID AND LOAN ASSOCIATION	Rochester	.....	1875	*1875
Third Ward Permanent Savings and Loan Association	Rochester	July 13, 1886	1890	June 5, 1906
Thirteenth Ward Permanent Loan Association	Rochester	.....	1890	1891
TWELFTH WARD SAVINGS AND LOAN ASSOCIATION	Rochester	Jan. 7, 1872	1875	*1876
Twentieth Ward Co-operative Savings and Loan Association	Rochester	Feb. 11, 1896	1896	.....
Union Dime Permanent Loan Association†††	Rochester	Aug. 2, 1887	1890	April 1, 1909
Union Permanent Savings and Loan Association	Rochester	May 18, 1886	1890	.....
UNION SAVINGS AND AID ASSOCIATION	Rochester	Sept. 5, 1871	1875	*1878
United Permanent Savings and Loan Association	Rochester	Aug. 3, 1886	1890	.....
Wadsworth Dime Banking, Aid and Loan Association	Rochester	Oct. 12, 1887	1890	.....
Wakelee Farm Dime Banking and Loan Association	Rochester	Oct. 13, 1886	1890	1902

* The last report received was for that year. ** Purchased by Rochester Savings and Loan Association. † Formerly Fourth Ward Permanent Savings and Loan Association, *q. v.* †† Receiver appointed March 7, 1903. ††† Taken possession of and closed by Superintendent of Banks.
‡ Name changed to Rochester Saving and Loan Association by chap. 441, L. 1894. ‡‡ Name changed to Knickerbocker Building Loan Company.
¶ Formerly National Savings and Loan Association, *q. v.* ‖ Receiver appointed.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
MONROE COUNTY — (*Concluded*).				
Warner Street Building Lot Association	Rochester		1890	1893
WASHINGTON AID AND LOAN ASSOCIATION	Rochester	Feb. 28, 1872	1875	*1875
Washington Permanent Loan and Aid Association	Rochester	May 11, 1886	1890	Dec. 28, 1905
Webster Avenue Homestead Lot Association	Rochester	May 2, 1890	1891	1896
WEST AVENUE BUILDING LOT ASSOCIATION	Rochester	April, 1873	1875	*1875
West Avenue Loan Association	Rochester	Nov. 10, 1890	1892	1898
Western New York Permanent Savings and Loan Association	Rochester	Mar. 18, 1889	1890	Sept. 16, 1907
Western Savings and Loan Association	Rochester	Jan. 8, 1894	1894	.....
Westphalia Co-operative Savings and Loan Association	Rochester	Oct. 11, 1887	1892	1899
WESTPHALIA SAVINGS AND AID ASSOCIATION	Rochester	May 20, 1875	1875	*1875
West Side Permanent Loan Association	Rochester	Mar. 9, 1883	1892	*1900
William Otis Building Lot Association	Rochester	April 30, 1890	1890	Jan. 28, 1907
Windsor Permanent Savings and Loan Association	Rochester	May, 1890	1890	1899
Workingmen's Permanent Savings and Loan Association	Rochester	April 3, 1886	1890	1897
NASSAU COUNTY.				
Hempstead Co-operative Building and Loan Association	Hempstead	Nov. 19, 1889	1890	.....
Port Washington Building and Loan Association of Queens County, N. Y.	Port Washington	Oct. 28, 1891	1891	.....
Rockville Centre Savings and Loan Association	Rockville Centre	Nov. 29, 1889	1889	.....
NEW YORK COUNTY.				
American Co-operative Savings and Loan Association†	New York	Mar. 2, 1888	1888	.....
Anglo-American Savings and Loan Association	New York	Nov. 8, 1890	1890	‡‡1900
Assured Building-Loan Association	New York	Nov. 7, 1889	1890	|||||1900
ASTORIA CO-OPERATIVE BUILDING ASSOCIATION	New York	May 24, 1870	1875	*1875
Bank Clerks' Co-operative Building and Loan Association of New York City	New York	Mar. 26, 1890	1890	.....
Bankers' Loan and Investment Company	New York	May, 1890	1890	.....
Bellport Mutual Loan Association of New York	New York	July, 1891	1891	1893
Birkbeck Investment Savings and Loan Company of America††††	New York	Feb. 18, 1892	1892	.....
Breslau Building and Loan Association	New York	May 23, 1891	1891	1892
Broadway Dry Goods Co-operative Building and Loan Association	New York	Sept. 12, 1888	1888	.....
CENTRAL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION	New York	June 20, 1888	1888	*1888
Central Park Co-operative Savings and Loan Association	New York	Aug. 13, 1895	1895	1900
Century Savings and Loan Company	New York	Dec., 1891	1891	1892
Chatterton Hill Building Lot Association	New York	Jan. 27, 1899	1899	¶¶¶†1901
Chosen Friends' Home Loan and Savings League	New York	Oct. 1, 1890	1890	¶¶¶1901
CITIZENS' MUTUAL LOAN AND ACCUMULATING FUND ASSOCIATION	New York	.....	1875	*1875
Citizens' Savings and Loan Association of New York City	New York	July 19, 1889	1890	.....
City Loan and Investment Company	New York	Mar., 1892	1892	‡1894
Colonial Co-operative Savings and Loan Association	New York	Feb. 8, 1885	1895	1898

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Columbia Mutual Building and Loan Association of New York	New York	June 7, 1892	1892	‡‡1902
Commonwealth Savings and Investment Company	New York	Feb. 10, 1891	1891	1893
Consolidated Building and Loan Association	New York	.....	1890	1891
Co-operative Building Bank	New York	June 11, 1890	1890	.....
Co-operative Home Building Association of New York	New York	Oct. 7, 1903	.....	‡1903
CO-OPERATIVE REAL ESTATE ASSOCIATION	New York	Mar. 8, 1882	1882	1884
Co-operative Savings and Loan Association of New York†††	New York	June 4, 1888	.....	.....
Cosmopolitan Co-operative Building and Loan Association	New York	.....	1890	1891
DAILY NEWS BUILDING AND LOAN ASSOCIATION	New York	April 26, 1888	1888	§1889
Daily News Building, Savings and Loan Association‖	New York	April 26, 1888	1889	¶1894
*Daily News Savings and Building-Loan Association***	New York	April 26, 1888	1894	††1896
Eagle Building, Mutual Loan and Accumulating Fund Association	New York	Feb. 9, 1891	1891	1892
East Side Co-operative Building and Loan Association	New York	Feb. 15, 1888	1888	‡‡1902
Edgehill Co-operative Savings and Loan Association	New York	April 30, 1909	1909	.....
*Electric Building, Loan and Savings Association***a*	New York	Mar. 23, 1891	1891	Aug. 17, 1911
Empire Loan and Investment Company	New York	April 20, 1894	1894	‡‡1896
Equitable Building and Loan Association‖‖	New York	April 6, 1891	1891	1893
Equitable Permanent Co-operative Building and Loan Association	New York	Sept. 8, 1888	1890	1892
Equitable Savings and Investment Association	New York	May, 1891	1891	1892
Equitable Savings Society¶¶¶¶*	New York	April, 1891	1893	1900
Eureka Co-operative Savings and Loan Association	New York	June 8, 1888	1888	.....
European Liberty Building, Co-operative Savings and Loan Association	New York	April 3, 1901	1901	Nov. 22, 1908
Excelsior Building and Loan Association¶¶¶¶* ††††	New York	June 19, 1888	1890	Jan. 30, 1912
Fairview Heights Building and Lot Association	New York	Oct. 14, 1902	1902	Nov. 20, 1906
Federal Co-operative Building and Loan Association	New York	July 1, 1888	1889	Jan. 29, 1906
First Bohemian-Slavonic Co-operative Savings and Loan Association	New York	June 12, 1889	1899	.....
FIRST CO-OPERATIVE LAND AND BUILDING SOCIETY	New York	.....	1879	*1879
FIRST NATIONAL BUILDING AND MUTUAL LOAN ASSOCIATION	New York	.....	1875	*1875
FIRST UNION CO-OPERATIVE BUILDING ASSOCIATION, SECTION 2	New York	.....	1879	*1881
FIRST UNION CO-OPERATIVE LAND AND BUILDING SOCIETY	New York	1868	1875	*1881
*Flushing Heights Co-operative Saving and Loan Association***a*	New York	Feb. 2, 1905	.....	Feb. 16, 1906
Fordham Co-operative Building and Loan Association	New York	June 29, 1886	1890	1892
Franklin Mutual Building and Loan Association of New York	New York	Jan. 12, 1894	.....	‡1894
Franklin Society for Home Building and Savings¶¶	New York	April 26, 1888	1896	.....
Fraternity Co-operative Building and Loan Association	New York	July 5, 1888	1888	*1890
German-American Building and Loan Association of the City of New York	New York	June 7, 1888	1889	.....
Greenwich Building and Loan Association	New York	Oct. 15, 1889	1890	.....
Guardian Savings and Loan Company	New York	April 21, 1894	1895	‡‡Nov.1905
Hand in Hand Mutual Building and Loan Association	New York	Mar. 25, 1892	1892	‡1892
Harbor and Suburban Building and Savings Association††††	New York	Nov., 1888	1894	Mar. 13, 1909
Harlem Co-operative Building and Loan Association	New York	Mar. 21, 1887	1887	‡‡Feb. 9, 1904

*The last report received was for that year. **Formerly Daily News Building, Savings and Loan Association, *q. v.* ***Began proceedings in 1894 to change name to Round Robin Savings and Loan Association, but discontinued them. † Reincorporated July 21, 1897. †† Name changed to Franklin Society for Home Building and Savings. ††† Formerly New York and Wakefield Co-operative Building and Loan Association. †††† Taken possession of and closed by Superintendent of Banks. ‡ Never did any business. ‡‡ Receiver appointed. § Name changed to Daily News Building, Savings and Loan Association. ¶ Name changed to Daily News Savings and Building Loan Association. ¶¶ Formerly Daily News Savings and Building-Loan Association, *q. v.* ¶¶¶ Name changed to United Savings-Loan Society. ‖ Formerly Daily News Building and Loan Association *q. v.* ‖‖ Successor to United States Bond Company of New York, *q. v.* ‖‖‖ Merged in the Franklin Society for Home Building and Savings. ¶¶¶¶* Receiver appointed May 18, 1901. ¶¶¶¶† Charter forfeited by non-user. *¶¶¶¶* Formerly Sun and Evening Sun Building Mutual Loan and Accumulating Fund Association, *q. v.* **a* Dropped from official list. ***a* Assets sold to Serial Building, Loan and Savings Institution.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
NEW YORK COUNTY — (*Continued*).				
Harlem River Building, Loan and Savings Association	New York	April 15, 1891	1891	.....
Herald Employees' Co-operative Building and Loan Association	New York	May 28, 1888	1888	Mar. 9, 1907
Holland Building and Loan Association	New York	1890	1890	*1891
Home Circle Building and Loan Association	New York	Jan. 30, 1894	1894	1903
Home Mutual Building and Loan Association	New York	May 10, 1888	1890	**c1898
Hudson Co-operative Savings and Loan Association	New York	April 20, 1909	1909	.....
Industrial Co-operative Building and Loan Association	New York	Sept. 6, 1887	1887	§1899
*Industrial Savings and Loan Company****c††††	New York	April 25, 1893	1893	.....
International Loan and Savings Society	New York	1890	1890	1892
*Investors' Savings and Loan Company****c	New York	Feb. 16, 1894	1896	*b1903
Italian Co-operative Building, Savings and Loan Association	New York	July 1, 1890	1891	Oct. 3, 1906
Jewelers' Building and Loan Association	New York	April, 1890	1890	*a1895
Keystone National Savings, Loan and Investment Association	New York	April 10, 1890	1890	**a1893
*Keystone Savings and Loan Association****a	New York	April 10, 1890	1893	****a1894
Knickerbocker Co-operative Savings and Loan Association of the City of New York	New York	Sept. 14, 1898	1899	1899
*Knickerbocker Savings and Loan Company*c ††††	New York	June 18, 1883	1890	May 20, 1911
Kupeler Share Co-operative Savings and Loan Association	New York	April 16, 1903	.....	*¶*1903
Lenox Building Loan Company	New York	April 10, 1890	1894	††1898
Manhattan and Suburban Savings and Loan Institution	New York	April 27, 1882	1892	Nov. 23, 1905
Manhattan Mutual Co-operative Savings and Loan Association†	New York	Aug., 1887	1887	**§*
Manhattan Real Estate and Loan Company of New York	New York	Dec. 1, 1893	1893	§1901
Mercantile Building and Loan Association	New York	April 3, 1890	1890	‡1893
Mercantile Co-operative Bank	New York	Oct. 9, 1889	1889	§1899
Methodist Book Concern Employees' Co-operative Building and Loan Association	New York	June 1, 1888	1888	.....
Metropolitan Co-operative Building and Loan Association	New York	Feb. 22, 1888	1888	¶1894
Millinery Building and Loan Association	New York	Dec. 31, 1888	1889	§1902
Model Building and Loan Association of Mott Haven	New York	Aug. 13, 1889	1889	.....
Mount Morris Co-operative Building and Loan Association	New York	Mar. 14, 1888	1888	.....
Mount Saint Vincent Co-operative Building and Loan Association	New York	Mar., 1888	1890	.....
*Murray Hill Co-operative Building and Loan Association***	New York	Mar. 5, 1888	1888	Nov. 30, 1906
Mutual Realty and Loan Corporation††	New York	April 3, 1890	1895	*1900
Mutual Savings and Distribution Fund Association	New York	Sept., 1889	1890	‡‡1891
National Homestead Company	New York	Sept. 17, 1890	1890	§§1892
National Mutual Building and Loan Association of New York	New York	April 19, 1888	1888	.....
New Century Co-operative Savings and Loan Association	New York	Sept. 6, 1894	|||	.....
Newmark Dwinsker Co-operative Savings and Loan Association†††	New York	May 23, 1906	1906	July 13, 1911
New York and Bellport Co-operative Savings and Loan Association	New York	Aug. 13, 1900	.....	*¶*1900
New York and Suburban Co-operative Building and Loan Association	New York	Mar. 29, 1888	1889	.....
New York and Wakefield Co-operative Building and Loan Association	New York	June 4, 1888	1888	*****a1909
New York Building-Loan Banking Company aa	New York	Jan., 1890	1890	1903
New York City Co-operative Savings and Loan Association	New York	.....	1890	1891
New York Co-operative Building and Loan Association	New York	Feb. 24, 1888	1888	.....

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NEW YORK CO-OPERATIVE BUILDING LOT ASSOCIATION	New York	1868	1875	*1876
New York Edison Savings and Loan Association, The	New York	May 9, 1912	1912	.....
New York Mortgage Company of New York	New York	Mar., 1892	1893	Feb. 23, 1906
New York Mutual Savings and Loan Association	New York	June 26, 1890	1890	Feb. 12, 1907
New York National Building and Loan Association	New York	Jan. 13, 1890	1890	§1899
New York State Mortgage Bank and Savings Association	New York	Sept. 28, 1891	1891	Feb. 10, 1912
NEW YORK TONTINE SOCIETY	New York	1884	1884	*1884
New York World Co-operative Building and Loan Association	New York	Oct. 2, 1886	1890	§1902
Nineteenth Ward Co-operative Savings and Loan Association††††	New York	Mar. 18, 1902	1902	July 15, 1909
Nonpareil Savings and Loan Association	New York	April 11, 1891	1891	1892
Northern Building, Savings and Loan Association	New York	Sept. 12, 1889	1890	*1910
North New York Co-operative Building and Loan Association	New York	April 19, 1888	1888	.....
Novy Tabor Building and Mutual Loan Corporation	New York	Oct. 18, 1893	1893	Sept. 7, 1906
Ocean Avenue Lot Association¶¶¶***	New York	June 6, 1900	1900	1902
Ocean Breeze Building Lot Association	New York	June 27, 1899	1899	Nov. 26, 1909
Our Own Home Association	New York	May 20, 1901	.....	¶¶**1901
Park Building and Loan Association	New York	April 4, 1892	1892	April 18, 1904
People's Co-operative Building and Loan Association bb	New York	July 10, 1888	1890	1903
*People's Real Estate Tontine*d*	New York	July 2, 1884	1885	¶Sept. 2, 1910
Peter Cooper Savings and Loan Society	New York	Feb. 16, 1894	1894	¶¶1896
Polonia Co-operative Savings and Loan Association	New York	Mar. 12, 1903	1903	.....
Popular Banking, Savings and Loan Association ***††††	New York	Oct. 25, 1886	1890	.....
Produce Exchange Building and Loan Association	New York	July 2, 1888	1888	.....
Prospect Co-operative Savings and Loan Association	New York	May 16, 1901	.....	¶¶**
Provident Co-operative Savings and Loan Association	New York	Feb. 20, 1895	1895	†††1898
Provident Savings-Loan Investment Company (The) ‡‡‡	New York	Jan., 1882	1899	‡‡‡Mar. 9 1906
Prudential Savings and Loan Association of New York, N. Y. (The) §§§	New York	June 1, 1888	1899	.....
Railroad Brotherhoods Savings and Building Association	New York	July 23, 1891	1892	.....
Railroad Co-operative Building and Loan Association	New York	Mar. 5, 1890	1890	.....
Railroad and Steamship Employees' Mutual-Building and Loan Association	New York	Feb. 2, 1891	1891	*1892
Republic Savings and Loan Association||||||	New York	Feb. 20, 1890	1893	§1900
Retail Merchants' Co-operative Savings and Loan Association	New York	Mar. 19, 1895	1895	1896
Riverside Building and Loan Association	New York	Jan. 11, 1894	1894	¶¶¶1899
Safety Co-operative Building, Loan and Savings Association of New York City	New York	Sept. 18, 1888	1889	.....
Scandinavian Building and Mutual Loan Association of New York and Brooklyn	New York	Oct. 23, 1887	1889	.....
SECOND NATIONAL BUILDING AND MUTUAL LOAN ASSOCIATION	New York	.....	1875	*1882
SECOND UNION CO-OPERATIVE LAND AND BUILDING SOCIETY	New York	1867	1875	*1876

*The last report received was for that year. **Reincorporated February 17, 1897. ***Removed from Rochester in 1897. †Reincorporated May 3, 1895. ††Formerly Mercantile Building and Loan Association, *q. v.* †††Receiver appointed March 7, 1898. ††††Taken possession of and closed by Superintendent of Banks. ‡Did not report for the years 1893 and 1894; name changed to Mutual Realty and Loan Corporation in 1895. ‡‡Dissolved by action because of fraudulent and illegal practices. ‡‡‡Formerly Mercantile Association of Brooklyn, *q. v.*; removed from Kings county in 1899; merged with Knickerbocker Savings and Loan Company 1906. §Receiver appointed. §§Absorbed by Granite State Provident Association, Manchester, N. H. §§§Formerly Methodist Book Concern Employees' Co-operative Building and Loan Association, *q. v.* ¶In hands of receiver. ¶¶Name changed to Investors' Savings and Loan Company. ¶¶¶Receiver appointed October 23, 1899. ||Name changed to the Prudential Savings and Loan Association of New York, N. Y. |||Never completed incorporation. ||||||Formerly Teachers' Equitable Building-Loan Association, *q. v.* *a Merged in the Produce Exchange Building and Loan Association. **a Name changed to Keystone Savings and Loan Association. ***a Formerly Keystone National Savings, Loan and Investment Association, *q. v.* ****a Name changed to Lenox Building-Loan Company. *****a Name changed to Co-operative Savings and Loan Association of New York. *b Receiver appointed August 29, 1903. *c Formerly Knickerbocker Building-Loan Company, Rochester, changed from Lyell Avenue Savings and Loan Association, *q. v.*, removed to New York city in 1905. **c Receiver appointed June 4, 1898. ***c Removed from Syracuse in 1899. ****c Formerly Peter Cooper Savings and Loan Society, *q. v.* *d Removed to Kings county in 1908. *¶* Did not commence business. **§* Merged in the Franklin Society for Home Building and Savings, August 19, 1901. ¶¶**Charter abandoned. ¶¶¶***Removed from Kings county in 1902. *aa* Receiver appointed September 12, 1903. *bb* Receiver appointed April 15, 1903.

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NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
NEW YORK COUNTY — (*Concluded*).				
*Surety Building-Loan Mortgage Company****	New York	April, 1891	1892	1898
SECURITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION	New York		1889	*1889
Security Investment Company	New York	April, 1892	1892	†††1893
Security Mutual Bank	New York	April, 1891	1891	‡‡‡1892
Serial Building, Loan and Savings Institution	New York	Jan. 20, 1885	1885	.....
Sherman Park Bau-Verein, No. 1	New York	Dec. 31, 1891	1892	.....
Sherman Park Savings and Building Association	New York	Dec. 1891	1892	1894
Silver Lake Park Building and Loan Association	New York	Aug. 20, 1892	1892	1894
Star Co-operative Building and Loan Association	New York	Feb., 1888	1888	.....
Steamship Clerks' Savings and Loan Association	New York	Mar. 22, 1911	1911	.....
Stuyvesant Co-operative Building and Loan Association§§	New York	April 10, 1888	1888	1897
Sun and Evening Sun Building, Mutual Loan and Accumulating Fund Association	New York	June 19, 1888	1890	||||**1902
Teachers' Building and Loan Association of New York City	New York	Sept., 1888	1890	.....
Teachers' Co-operative Building and Loan Association of the City of New York	New York	July 6, 1888	1889	.....
Teachers' Equitable Building-Loan Association	New York	Feb. 20, 1890	1890	||||1893
Treasury Corporation Co-operative Savings and Loan Association	New York	Dec. 6, 1895	1895	¶¶Dec., 12, 1905
Tremont Building and Loan Association	New York	May, 1884	1889	.....
Triangle-Building, Loan and Tontine Savings Fund Association	New York	Dec., 1889	1890	1893
Twenty-third Ward Co-operative Building and Loan Association	New York	April 20, 1888	1890	Jan. 24, 1907
Union Building, Loan and Savings Association	New York	Jan. 4, 1889	1889	Dec. 19, 1904
Union Square Permanent Co-operative Building and Loan Association	New York	Sept. 12, 1888	1889	.....
United Building and Loan Bank	New York	Jan. 1, 1891	1892	¶¶¶1894
*United Savings-Loan Society***¶*	New York	Oct. 1, 1890	1890	Jan. 20, 1904
United States Bond Company	New York	Jan. 1, 1891	1891	*†*1893
United States Building-Loan League	New York	Dec. 15, 1890	1891	*‡*May 1, 1893
*United States Savings and Loan Bank**§*	New York	Dec. 15, 1890	1893	¶¶Jan. 5, 1905
Universal Trust Company††††	New York	July 22, 1891	1891	Feb. 16, 1912
Washington Heights Savings and Loan Association	New York	Jan. 15, 1894	1894	Jan. 2, 1905
Westchester Co-operative Savings and Loan Association	New York	May 20, 1896	1896	*1900
West End Co-operative Building and Loan Association	New York	Nov. 14, 1887	1888	.....
West Side Mutual Building, Loan and Saving Association of the City of New York	New York	Aug. 17, 1888	1890	.....
Wood-Harmon Co-operative Savings and Loan Association	New York	Sept. 24, 1900	1900	1903
WOODLAWN HEIGHTS MUTUAL BUILDING ASSOCIATION	New York	Oct. 4, 1875	1875	*1875
NIAGARA COUNTY.				
Home Co-operative Savings and Loan Association	North Tonawanda	Nov. 10, 1910	1910	.....
Homestead Loan Association	North Tonawanda	May 5, 1890	1890	1896
Lockport Savings and Loan Association	Lockport	Jan. 1, 1888	1890	.....
Niagara Permanent Savings and Loan Association	Niagara Falls	Sept. 5, 1887	1888	.....
Niagara Savings and Loan Association	Suspension Bridge		1890	*1893
North Tonawanda Aid and Savings Association	North Tonawanda	May 1, 1887	1889	Sept. 25, 1894

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ONEIDA COUNTY.				
Cornhill Building and Loan Association	Utica	Feb. 7, 1891	1891	.....
Homestead Aid Association of Utica	Utica	Feb. 1884	1884	.....
Homestead Aid Association of Whitestown, N. Y	Whitesboro	April 3, 1893	1893	.....
Mutual Savings, Loan and Building Association of Rome, N. Y	Rome	Aug. 2., 1888	1890	.....
Oriskany Falls Co-operative Savings and Loan Association	Oriskany Falls	Oct. 1 1900	1900	.....
Savings, Building and Loan Association of Utica	Utica	April, 1891	1891	1895
ONONDAGA COUNTY.				
Atlantic Savings and Loan Association of Syracuse, N. Y	Syracuse	Mar. 21, 1892	1892	¶¶1900
Central City Building and Loan Association	Syracuse	Mar. 27, 1891	1891	†1898
Central New York Co-operative Savings and Loan Association	Syracuse	1889	1889	‡1894
Commercial Building and Loan Company	Syracuse	.....	1892	§1892
Cosmopolitan Building and Loan Association	Syracuse	Mar. 30, 1892	1892	¶¶1901
Eastern Building and Loan Association of Syracuse, N. Y	Syracuse	Mar. 1, 1890	1890	Dec. 29, 1906
Empire Co-operative Savings' Building and Loan Association	Syracuse	Feb. 13, 1892	1892	¶1894
Empire Savings and Loan Association, ‖ ††††	Syracuse	Feb. 13, 1892	1894	.....
Fair City Co-operative Savings and Loan Association	Syracuse	July 8, 1908	1908	.....
Home Building and Lot Association	Syracuse	Sept. 23, 1898	1898	**1901
Interstate Building and Mutual Loan Association	Syracuse	Jan. 25, 1893	.....	§1893
Merchants and Mechanics' Savings and Loan Association	Syracuse	Feb. 28, 1894	1894	1899
Merchants' Co-operative Savings and Loan Association	Syracuse	March, 1890	1890	1892
New York Savings and Loan Association	Syracuse	Dec. 27, 1893	.....	§1893
Onondaga Savings and Loan Association	Syracuse	June 22, 1893	1893	††1899
People's Building, Loan and Saving Association‡‡	Syracuse	Dec. 22, 1887	1887	††1901
Safety Investment and Loan Company	Syracuse	June 23, 1890	1890	¶¶1901
Syracuse Co-operative Savings and Loan Association	Syracuse	Feb. 4, 1888	1888	.....
United Savings, Building and Loan Association	Syracuse	July 14, 1893	1893	1894
ONTARIO COUNTY.				
Geneva Permanent Loan and Saving Association	Geneva	April 19, 1886	1890	.....
Universal Savings and Loan Company	Geneva	Mar., 1891	1891	Nov. 18, 1903
ORANGE COUNTY.				
Building and Loan Association of Newburgh, N. Y	Newburgh	May, 1886	1886	.....
Co-operative Loan and Savings Society	Port Jervis	Aug. 13, 1891	1892	.....
DEERPARK AND WESTFALL BUILDING AND LOAN ASSOCIATION	Port Jervis	1872	1876	*1878
DELAWARE BUILDING AND LOAN ASSOCIATION	Port Jervis	.....	1875	*1877
Goshen Co-operative Savings and Loan Association (The)	Goshen	Aug. 5, 1910	1910	.....
Homestead Building and Loan Association	Middletown	Dec., 1888	1889	.....
MIDDLETOWN BUILDING AND LOAN ASSOCIATION	Middletown	Sept. 23, 1873	1875	*1876
MUTUAL BUILDING AND LOAN ASSOCIATION	Port Jervis	July 1, 1874	1875	*1879

* The last report received was for that year. ** Charter forfeited by non-user. *** Formerly Security Mutual Bank, *q. v.* † Receiver appointed April, 1898. †† Assignee appointed. ††† Consolidated with the Bankers' Loan and Investment Company. †††† Taken possession of and closed by Superintendent of Banks. ‡ Transferred to Eastern Building and Loan Association of Syracuse, N. Y. ‡‡ Removed from Geneva to Syracuse in 1895. ‡‡‡ Name changed to Security Building-Loan Mortgage Company; did not report for 1892. § Did not do any business. §§ Receiver appointed December 9, 1897. ¶ Name changed to Empire Savings and Loan Association. ¶¶ Receiver appointed. ¶¶¶ Transferred to People's Co-operative Building and Loan Association. ‖ Formerly Empire Co-operative Savings, Building and Loan Association, *q. v.* |||| Name changed to Republic Savings and Loan Association. **¶* Formerly Chosen Friends' Home, Loan and Savings League, *q. v.* *†* Succeeded by the Equitable Building and Loan Association. *‡* Name changed to United States Savings and Loan Bank. *§* Formerly United States Building-Loan League, *q. v.* ||||** Name changed to Excelsior Building and Loan Association.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Continued*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ORANGE COUNTY—(*Concluded*).				
NEVERSINK BUILDING AND LOAN ASSOCIATION	.....	.....	1875	*1879
ORANGE COUNTY BUILDING AND LOAN ASSOCIATION	Port Jervis	Aug. 2, 1875	1875	*1882
Orange County Building and Loan Association, No. 2	Port Jervis	Aug. 13, 1886	1890	.....
Port Jervis Building and Loan Association, No. 1, of the Village of Port Jervis, Orange County, N. Y.	Port Jervis	May 30, 1868	1875	††††
Port Jervis Real Estate and Loan Association	Port Jervis	Aug., 1891	1892	.....
Port Jervis Savings and Loan Association, No. 1	Port Jervis	May 30, 1868	1875	.....
Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York	Central Valley	April, 1890	1890	.....
WALLKILL BUILDING AND LOAN ASSOCIATION	Middletown	Oct. 12, 1873	1875	*1876
Warwick, Monroe and Chester Building and Loan Association	Monroe	Feb 27, 1903	1903	.....
Woodbury, Monroe and Chester Building and Loan Association	Central Valley	Feb., 1889	1890	††1903
ORLEANS COUNTY.				
Medina Savings and Loan Association	Medina	Mar. 20, 1888	1888	.....
Orleans County Co-operative Savings and Loan Association	Albion	July 16, 1889	1889	.....
OSWEGO COUNTY.				
Dime Building and Loan Association	Oswego	Mar. 5, 1890	1890	.....
EMPIRE SAVINGS AND AID ASSOCIATION	Oswego	1884	1884	*1888
Frontier Permanent Building and Loan Association	Oswego	Oct. 1, 1888	1888	.....
GERMAN DEPOSIT AND AID ASSOCIATION	Oswego	Aug. 4, 1874	1875	*1879
Home Savings and Aid Association	Oswego	Feb. 1, 1888	1888	1893
Lake City Building and Loan Association	Oswego	Aug. 14, 1890	1890	.....
MUTUAL DEPOSIT AND AID ASSOCIATION	Oswego	July 22, 1879	1879	*1883
ONTARIO SAVINGS AND AID ASSOCIATION	Oswego	July 8, 1873	1875	April, 1878
OSWEGO MUTUAL SAVINGS AND AID ASSOCIATION	Oswego	Feb. 20, 1884	1884	*1888
Oswego Savings and Loan Association	Oswego	April 16, 1888	1888	April, 1892
Reciprocity Building and Loan Association	Oswego	Oct. 16, 1890	1893	.....
Security Building and Loan Association	Oswego	Aug. 1, 1890	1890	.....
OTSEGO COUNTY.				
Oneonta Building and Loan Association	Oneonta	April 27, 1888	1888	.....
QUEENS COUNTY.				
Astoria Real Estate Association	Long Island City	Mar. 4, 1889	1890	*1902
Bohemian Tax-payers' Co-operative Savings and Loan Association of Long Island City	Long Island City	Jan 4, 1897	1897	**Mar. 3, 1906
Central Permanent Building and Loan Association	Long Island City	Dec. 4, 1888	1889	.....

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Columbia Building and Loan Association‡	Woodhaven	Aug. 14, 1889	1889	.....
Flushing Co-operative Savings and Loan Association	Flushing	Mar., 1888	1890	.....
Long Island City Building and Loan Association	Long Island City	June 1887	1887	.....
Long Island Savings and Investment Association	Flushing	April 14, 1892	1893	.....
Queens County Co-operative Savings and Loan Association	Jamaica	May 22, 1888	1888	.....
Whitestone Co-operative Savings and Loan Association§	Whitestone	Aug. 31, 1891	1891	.....
RENSSELAER COUNTY.				
Castleton Savings and Loan Association	Castleton	.....	1890	1891
HOOSICK BUILDING AND LOAN ASSOCIATION	Hoosick Falls	1882	1885	*1889
Industrial Building-Loan and Savings Association of Troy	Troy	May 1, 1889	1889	.....
Permanent Savings and Loan Association of Hoosick Falls, New York	Hoosick Falls	June, 1889	1889	.....
Pioneer Building-Loan and Savings Association of Troy	Troy	Feb. 25, 1889	1889	.....
Troy Co-operative Savings and Loan Association	Troy	Oct. 25, 1897	1897	.....
TROY SAVINGS COMPANY	Troy	1870	1875	*1881
RICHMOND COUNTY.				
Edgewater Co-operative Savings and Building-Loan Association	Stapleton	May, 1887	1887	.....
Milliken Co-operative Savings and Loan Association of New York	Mariner's Harbor	May 4, 1906	1906	.....
New Brighton Co-operative Savings and Loan Association	New Brighton	July 17, 1900	1900	.....
Northfield Building, Loan and Savings Association	Mariner's Harbor	Feb. 1887	1887	.....
North Shore Building, Loan and Savings Association	Port Richmond	April 18, 1888	1888	.....
Polish Savings and Loan Association of Richmond County, N. Y., The	Port Richmond	July 18, 1912	1912	.....
Port Richmond Co-operative Savings and Loan Association	Port Richmond	Feb. 3, 1910	1910	.....
Prohibition Park Building, Loan and Savings Association	West New Brighton	Dec. 9, 1892	1893	***1902
Richmond Borough Co-operative Savings and Loan Association	Mariner's Harbor	Aug. 25, 1902	1902	.....
Richmond County Building and Mutual Loan Association	Tottenville	Dec. 13, 1881	1881	.....
Staten Island Building, Loan and Savings Association	West New Brighton	Feb. 8, 1876	1876	.....
Tompkinsville Co-operative Savings and Loan Association	Tompkinsville	July 13, 1908	1908	.....
Westerleigh Building, Loan and Savings Association†	West New Brighton	Dec. 9, 1892	1902	.....
ROCKLAND COUNTY.				
Co-operative Savings and Loan Association of Spring Valley	Spring Valley	Sept. 1, 1889	1889	.....
Helping Hand Building and Loan Association	Spring Valley	May, 1891	1892	1893
Home Building and Loan Association of Spring Valley	Spring Valley	Mar. 1, 1891	1892	.....
Nyack Building, Co-operative Savings and Loan Association	Nyack	June 13, 1888	1890	.....
Park Co-operative Savings and Loan Association of Pearl River, New York	Pearl River	April 25, 1899	1899	.....
Provident Building and Loan Association of Spring Valley, New York‖	Haverstraw	June 1, 1888	1890	.....
Suffern Savings and Loan Association	Suffern	Feb. 1, 1887	1887	.....
Town of Ramapo Building and Loan Association, No. 1, of the Village of Suffern, Rockland County, New York †††	Suffern	Feb. 1, 1887	1887	†††
ST. LAWRENCE COUNTY.				
Canton Savings and Loan Association	Canton	Feb. 27, 1889	1890	.....
Gouverneur Savings and Loan Association	Gouverneur	Jan. 14, 1892	1892	.....
Norwood Savings, Loan and Building Association	Norwood	May 1, 1890	1890	.....
Ogdensburg Savings and Loan Association	Ogdensburg	April 21, 1888	1888	.....
Potsdam Savings, Loan and Building Association	Potsdam	May 16, 1890	1890	.....

* The last report received was for that year. ** Receiver appointed 1906; *** Name changed to Westerleigh Building, Loan and Savings Association. † Formerly Prohibition Park Building, Loan and Savings Association, *q. v.* †† Name changed to Warwick, Monroe and Chester Building and Loan Association. ††† Name changed to Suffern Savings and Loan Association July 1, 1911. †††† Name changed to Port Jervis Savings and Loan Association Number 1, February 1, 1912. ‡ Removed from Brooklyn, Kings County, December 7 1899. §Reincorporated February 7, 1896. ‖Reincorporated October 18, 1896.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (*Concluded*).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
SARATOGA COUNTY.				
Mechanicville Co-operative Savings and Loan Association	Mechanicville	April 25, 1905	1905	.....
SCHENECTADY COUNTY.				
Schenectady Building, Loan and Savings Association of the City of Schenectady	Schenectady	April, 1889	1889	.....
Standard Co-operative Savings and Loan Association	Schenectady	April 17, 1895	.....	1895
SENECA COUNTY.				
Seneca Building and Loan Association¶	Seneca Falls	April 1, 1893	1893	1898
STEUBEN COUNTY.				
Avoca Co-operative Savings and Loan Association	Avoca	Nov. 14, 1889	1890	.....
Bath Savings and Loan Association	Bath	Feb. 4, 1890	1890	.....
Cohocton Dime Savings and Loan Association	Cohocton	Feb. 6, 1890	1890	**1896
Corning Co-operative Savings and Loan Association	Corning	May 14, 1899	1889	.....
Hornellsville Co-operative Savings and Loan Association	Hornell	Mar. 27, 1888	1888	.....
Maple City Co-operative Savings and Loan Association	Hornell	Jan. 18, 1906	1906	.....
Union Dime Savings and Loan Association of North Cohocton and Bloods	North Cohocton	April 1, 1891	1891	1901
Wallace Co-operative Savings and Loan Association	Wallace	Feb. 24, 1891	1896	1899
Wayland Dime Savings and Loan Association	Wayland	Jan. 20, 1888	1888	.....
SUFFOLK COUNTY.				
Amityville Co-operative Building, Loan and Savings Association†	Amityville	Nov. 20, 1893	1893	1896
Babylon and Oak Beach Co-operative Savings and Loan Association	Babylon	May 31, 1895	‡1895	.....
Co-operative Savings and Loan Association of Sayville	Sayville	July 2, 1894	1894	Dec. 31, 1904
TIOGA COUNTY.				
Waverly Co-operative Savings and Loan Association	Waverly	July 21, 1903	1903	.....
WAVERLY MUTUAL LOAN ASSOCIATION	Waverly	April, 1876	1876	*1885
TOMPKINS COUNTY.				
Trumansburg Co-operative Savings and Loan Association	Trumansburg	April 30, 1907	1907	Aug. 25, 1909
ULSTER COUNTY.				
Home Co-operative Savings and Loan Association of the City of Kingston, Rondout, N. Y.	Rondout	July 5, 1889	1889	§1891
Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y.‖	Rondout	July 21, 1891	1891	.....
Kingston Co-operative Savings and Loan Association	Kingston	Jan. 11, 1892	1892	.....
Saugerties Co-operative Savings and Loan Association (The)	Saugerties	Nov. 7, 1907	1907	.....

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WARREN COUNTY.				
Glens Falls Savings and Loan Association	Glens Falls	Dec. 2, 1889	1890	.....
WASHINGTON COUNTY.				
Whitehall Co-operative Savings and Loan Association	Whitehall	Dec. 31, 1910	.....	.....
WAYNE COUNTY.				
Lyons Co-operative Savings and Loan Association	Lyons	Mar. 31, 1909	1909	***Mar. 9, 1911
Wayne Building, Loan and Accumulating Fund Association	Palmyra	Mar. 8, 1888	1888	¶¶1900
WESTCHESTER COUNTY.				
Fidelity Co-operative Savings and Loan Association	Yonkers	Jan. 19, 1897	1897	1898
Harrison Building and Loan Association	White Plains	Mar. 17, 1893	1893	1895
Hastings-on-Hudson Building, Co-operative Savings and Loan Association	Hastings-on-Hudson	June 13, 1901	1901	.....
Home Building and Loan Association of Mount Vernon	Mount Vernon	June 17, 1887	1887	.....
Mamaroneck Co-operative Savings and Loan Association	Mamaroneck	Dec. 24, 1890	1890	.....
New Rochelle Co-operative Building and Loan Association	New Rochelle	Sept. 15, 1888	1890	.....
Park View Lot Association	Yonkers	May 2, 1900	1900	1902
Peekskill Co-operative Building, Savings and Loan Association	Peekskill	July 1, 1890	1890	.....
Tarrytown and North Tarrytown Building and Loan Association	Tarrytown	1891	1895	.....
Tuckahoe Home Building and Loan Association	Tuckahoe	April 9, 1890	1890	.....
White Plains Building and Loan Association	White Plains	May 1, 1889	1889	1901
Williamsbridge Building and Loan Association	Williamsbridge	Feb. 28, 1890	1892	1893
Yonkers Building and Loan Association	Yonkers	Jan. 18, 1888	1888	.....
WYOMING COUNTY.				
Tonawanda Valley Co-operative Savings and Loan Association	Attica	May 14, 1907	1907	July 16, 1909
YATES COUNTY.				
Home Savings and Loan Association of Penn Yan	Penn Yan	Jan. 27, 1890	1890	.....

* The last report received was for that year. ** Receiver appointed. *** Never commenced business; name dropped from official list. † Consolidated with the Anglo-American Savings and Loan Association of New York city. ‡ Never completed incorporation. § Succeeded by Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. ¶ Has not reported since 1895. ¶¶ Orlando F. Thomas appointed receiver August 2, 1900. || Successor to Home Co-operative Savings and Loan Association of the city of Kingston, Rondout, N. Y., *q. v.*

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DETAILED STATEMENT

OF THE CONDITION OF THE

SAVINGS AND LOAN ASSOCIATIONS

OF THE

STATE OF NEW YORK,

JANUARY 1, 1913.

AS COMPILED FROM REPORTS TO THE BANKING DEPARTMENT.

These Associations are Arranged Alphabetically by Counties.

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ALBANY COUNTY.

ALBANY COUNTY SAVINGS AND LOAN ASSOCIATION OF ALBANY, N. Y.

Nos. 309–313 South Pearl street, Albany, N. Y.

[Organized under Law of 1892. Commenced business 1892.]

Officers.	Names.	Post-office addresses.
President	JOHN A. HOWE	498 Hudson Avenue.
Secretary	JAMES H. BABCOCK	95 Schuyler Street.
Treasurer	JAMES H. BABCOCK	95 Schuyler Street.
Attorney	LOUIS SILBERMAN	25 So. Pearl Street.

ASSETS.

Loans on bond and mortgage	$173,950 00
Loans on shares	5,957 00
Real estate	20,000 00
Cash on hand and in bank	1,959 29
Advances for taxes, insurances, etc	51 20
	$201,917 49

LIABILITIES.

Due shareholders, instalment shares	$135,511 87
Due shareholders, savings shares	36,604 45
Dividends credited	11,880 31
Balance to be paid borrowers on mortgage loans	1,000 00
Borrowed money	4,000 00
Earnings undivided	7,322 65
Contingent fund (as per section 225 of Banking Law)	5,071 78
Fire losses	526 43
	$201,917 49

RECEIPTS.

Cash on hand January 1, 1912	$3,671 72
Dues on instalment shares credited to members	107,148 47
Dues on savings shares	28,422 35
Money borrowed	12,000 00
Mortgages redeemed, foreclosed or transferred to real estate	28,800 00
Loans on shares repaid	5,302 95
Fees received	213 75
Fines received	223 53
Interest received	10,449 79
Rent received	847 90
Advances repaid	319 59
Reverted dividends	296 54
Fire losses	652 43
Dues debited to correct error	180 85
Profit and loss	1,341 56
	$199,871 43

DISBURSEMENTS.

Loaned on mortgage	$36,100 00
Loaned on shares	6,846 00
Instalment dues repaid repaid on withdrawal, or applied on loans	108,580 41

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Paid savings shares	$4,423 90
Dividends paid on withdrawal, or applied on loans	8,151 00
Paid borrowed money and prior mortgages	8,000 00
Paid interest on borrowed money and prior mortgages	197 41
Paid for real estate	20,847 90
Paid salaries and clerk-hire	2,390 51
Paid advertising, printing and postage	281 78
Paid rent	75 00
Paid repairs to real estate	151 26
Paid banking department, examination	58 00
Paid banking department, assessment	13 20
Advances for taxes, insurance, etc	153 50
State League dues	5 50
Fire loss	126 00
Sundries	959 74
Cleaning	52 90
Lights	73 45
Furniture	24 88
Fuel, etc.	123 80
Real estate commission	25 00
To correct error in mortgages	200 00
Moving	25 00
Legal expense	26 00
Cash on hand, December 31, 1912	1,959 29
	$199,871 43

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 8,370; shares issued during the year, 4,225; shares withdrawn during the year, 3,450; shares in force, 9,145. Borrowing members, 123, holding 1,307 shares; non-borrowing members, 1,728, holding 7,838 shares. Female shareholders, 1,226 holding 4,167 shares. Total dividends credited members during the year on instalment shares, $5,011.15; rate 6 per cent. Total dividends credit or paid in cash to members during the year on other shares, $565.65; rate 4½ per cent. Total dividends forfeited by withdrawing members during the year $296.54.

No unpaid withdrawals. Operating expenses, as defined in Section 227 of the Banking Law, incurred and paid during the year, $4,012.56. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, $12,000. Mortgages in force in New York State, $173,950. One foreclosure during the year.

COMMERCIAL UNION CO-OPERATIVE BANK.

No. 55 Maiden Lane, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	JOHN WAGNER	Albany, N. Y.
Secretary	FREDERICK COOK	Albany, N. Y.
Treasurer	FREDERICK G. MICHEL	Albany, N. Y.
Attorney	HOWARD HENDRICKSON	Albany, N. Y.

ASSETS.

Loans on bond and mortgage	$93,049 17
Loans on shares	977 00
Real estate	9,700 00

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Cash on hand and in bank	$788 81
Furniture and fixtures	800 00
Interest, premium, fees and fines due and unpaid	2,023 34
Advances for taxes, insurance, etc	226 08
	$107,564 40

LIABILITIES.

Due shareholders, instalment shares	$39,980 22
Due shareholders, savings shares	41,308 27
Due shareholders, accumulative prepaid shares	647 25
Due shareholders, income shares	1,600 00
Dividends credited	5,559 58
Borrowed money	8,500 00
Earnings undivided	7,419 08
Contingent fund (as per section 225 of Banking Law)	2,550 00
	$107,564 40

RECEIPTS.

Cash on hand January 1, 1912	$1,101 53
Dues on instalment shares credited to members	11,702 60
Dues on savings shares	20,187 06
Money borrowed	3,500 00
Mortgages redeemed, foreclosed or transferred to real estate	19,175 55
Loans on shares repaid	680 00
Fines received	187 83
Interest received	4,355 92
Premium received	2,177 96
Rent received	665 00
Reverted dividends	240 98
	$63,974 43

DISBURSEMENTS.

Loaned on mortgage	$9,200 00
Loaned on shares	335 00
Instalment dues repaid on withdrawal, or applied on loans	7,985 95
Paid savings shares	26,388 39
Paid income shares	1,500 00
Dividends paid on withdrawal, or applied on loans	1,994 80
Cash dividends paid on income and accumulative prepaid shares	77 25
Paid matured shares	6,050 26
Paid borrowed money and prior mortgages	6,000 00
Paid interest on borrowed money and prior mortgages	450 09
Paid salaries and clerk-hire	1,559 97
Paid advertising, printing and postage	287 28
Paid rent	546 64
Paid repairs to real estate	38 93
Paid taxes, insurance, etc.	592 33
Paid banking department, examination	58 00
Paid banking department, assessment	8 91
Advances for taxes, insurance, etc	111 82
Cash on hand, December 31, 1912	788 81
	$63,974 43

Plan, permanent. Par value of shares, $100. Instalments are 15 cents weekly.

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Shares in force January 1, 1912, 6,879; shares issued during the year, 1,496; shares withdrawn during the year, 1,545; shares in force, 6,830. Borrowing members, 99, holding 839 shares; non-borrowing members, 600; holding 5,991 shares. Female shareholders, 222, holding 2,278 shares. Total dividends credited members during the year on instalment shares, $1,712.05; rate 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,711.58; rate 4 per cent. Total dividends forforfeited by withdrawing members during the year, $240.98.

No unpaid withdrawals. Amount of shares matured during the year, $6,050.26. Operating expenses, as defined in Section 227 of the Banking Law, incurred and paid during the year, $2,393.89. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Albany, Columbia, Essex, Greene, Onondaga, Rennselaer, Saratoga, Schenectady and Schoharie counties, New York state. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $93,049.17. No foreclosures during the year.

PERMANENT SAVINGS AND LOAN ASSOCIATION OF ALBANY, N. Y.

No. 48 South Pearl street, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	HENRY SCHAFER	Albany, N. Y.
Secretary	J. E. ALLANSON	Albany, N. Y.
Treasurer	IRA PORTER	Albany, N. Y.
Attorney	EDWARD W. RANKIN	Albany, N. Y.

ASSETS.

Loans on bond and mortgage	$170,053 00
Loans on shares	12,968 00
Real estate	1,039 18
Cash on hand and in bank	2,691 00
Advances for taxes, insurance, etc	5 25
	$186,756 43

LIABILITIES.

Due shareholders, instalment shares	$141,724 11
Dividends credited	16,644 40
Balance to be paid borrowers on mortgage loans	700 00
Borrowed money	7,000 00
Earnings undivided	12,887 92
Contingent fund (as per section 225 of Banking Law)	7,800 00
	$186,756 43

RECEIPTS.

Cash on hand January 1, 1912	$4,244 49
Dues on instalment shares credited to members	74,771 51
Money borrowed	22,000 00
Mortgages redeemed, foreclosed or transferred to real estate	38,920 00
Loans on shares repaid	13,493 00
Real estate sold	1,373 44
Fines received	324 82
Interest received	11,267 62
Rent received	186 00
Advances repaid	70 10
Reverted dividends	958 73
Duplicate books	2 00
	$167,611 71

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DISBURSEMENTS

Loaned on mortgage	$35,150 00
Loaned on shares	10,442 00
Instalment dues repaid on withdrawal, or applied on loans	51,260 77
Dividends paid on withdrawal, or applied on loans	2,680 19
Paid matured shares	18,460 07
Paid borrowed money and prior mortgages	40,000 00
Paid interest on borrowed money and prior mortgages	876 54
Paid for real estate	2,494 40
Paid salaries and clerk-hire	2,374 25
Paid advertising, printing and postage	307 07
Paid rent	480 00
Paid taxes, insurance, etc	7 73
Paid banking department, examination	99 50
Paid banking department, assessment	14 78
Officers' bonds	34 00
Advances for taxes, insurance, etc	75 35
Cleaning office	60 00
Telephone	30 86
Gas	9 00
Auditing committee	30 00
Stationery	11 05
Sundries	23 15
Cash on hand, December 31, 1912	2,691 00
	$167,611 71

Plan, permanent. Par value of shares, $105. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 7,210; shares issued during the year, 2,684; shares withdrawn during the year, 3,216; shares in force, 6,678. Borrowing members, 133, holding 3,230 shares; non-borrowing members, 758, holding 3,448 shares. Female shareholders, 445, holding 2,780 shares. Total dividends credited members during the year on instalment shares, $7,103.91; rate 6 per cent. Total dividends forfeited by withdrawing members during the year, $958.73.

No unpaid withdrawals. Amount of shares matured during the year, $18,460.07. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,258.11. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Albany, Rensselaer, Columbia and Saratoga counties, New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $170.053. Two foreclosures during the year.

SAFETY BUILDING-LOAN AND SAVINGS ASSOCIATION OF THE CITY OF ALBANY.

Room 12, Tweddle Building, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	JOHN H. LYNCH	Cor. Madison Av. & Church St.
Secretary	EDWARD J. B. MURRAY.	256 Quail Street.
Treasurer	JOHN J. GALLOGLY	First National Bank.
Attorney	ANDREW G. SEELMANN.	68 State Street.

ASSETS.

Loans on bond and mortgage	$258,850 00
Loans on shares	30,874 50
Cash on hand and in bank	102 81

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Furniture and fixtures	$85 00
Instalments due and unpaid	804 25
Interest, premium, fees and fines due and unpaid	470 26
Advances for taxes, insurance, etc	2,324 48
Accrued interest, etc	736 84
	$294,248 14

LIABILITIES.

Due shareholders, instalment shares	$203,001 00
Dividends credited	44,682 48
Balance to be paid borrowers on mortgage loans	1,290 28
Borrowed money	36,300 00
Earnings undivided	4,862 51
Contingent fund (as per section 225 of Banking Law)	3,878 26
Dues and interest paid in advance	233 61
	$294,248 14

RECEIPTS.

Cash on hand January 1, 1912	$860 96
Dues on instalment shares credited to members	48,616 50
Money borrowed	40,300 00
Mortgages redeemed, foreclosed or transferred to real estate	33,350 00
Loans on shares repaid	17,566 50
Fees received	108 25
Fines received	205 22
Interest received	16,220 95
Advances repaid	812 74
Reverted dividends	690 06
Personal accounts	11,031 27
	$169,762 45

DISBURSEMENTS.

Loaned on mortgage	$68,600 00
Loaned on shares	20,354 00
Instalment dues repaid on withdrawal, or applied on loans	16,373 75
Dividends paid on withdrawal, or applied on loans	2,299 78
Paid matured shares	21,300 00
Paid borrowed money and prior mortgages	26,400 00
Paid interest on borrowed money and prior mortgages	2,062 92
Paid salaries and clerk-hire	371 88
Paid advertising, printing and postage	142 64
Paid rent	90 98
Paid taxes, insurance, etc	1,255 03
Paid banking department, examination	52 00
Paid banking department, assessment	19 32
Officers' bonds	20 00
State League dues and expenses	26 00
Interest and fines, overpayments	4 27
Legal fees	3 00
Burglar insurance	26 25
Furniture	113 08
Personal accounts	10,144 74
Cash on hand, December 31, 1912	102 81
	$169,762 45

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Plan, serial. Par value of shares, $200. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1912, 3,844½; shares issued during the year, 832½; shares withdrawn during the year, 600; shares in force, 4,077. Borrowing members, 269, holding 1,963½ shares; non-borrowing members, 288, holding 2,113½ shares. Female shareholders, 184, holding 1,246 shares. Total dividends credited members during the year on instalment shares, $13,574.19; rate 6 per cent. Total dividends forfeited by withdrawing members during the year, $690.06.

No unpaid withdrawals. Amount of shares matured during the year, $21,300. Entrance or membership fee, 25 cents per share; not more than $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $790.83. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, $5,500. Mortgages in force in New York State, $258,850. No foreclosures during the year.

WEST END SAVINGS AND LOAN ASSOCIATION.

No. 854 Madison avenue, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	PETER KINNEAR	Cor. Delaware Avenue and Whitehall Road.
Secretary	LINNEUS H. BURDICK....	455 Broadway.
Treasurer	C. A. HOLLENBECK.....	88 Beaver Street.
Attorney	WALTER E. WARD.....	78 State Street.

ASSETS.

Loans on bond and mortgage.....	$213,570 00
Loans on shares.....	800 00
Real estate	14,900 00
Cash on hand and in bank.....	1,649 05
	$230,919 05

LIABILITIES.

Due shareholders, instalment shares.....	$181,997 75
Dividends credited	22,950 65
Borrowed money	3,000 00
Earnings undivided	10,579 60
Contigent fund (as per section 225 of Banking Law).....	3,850 00
Unearned or rebatable premium.....	8,541 05
	$230,919 05

RECEIPTS.

Cash on hand January 1, 1912.....	$4,144 59
Dues on instalment shares credited to members.....	101,367 40
Money borrowed	14,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	35,700 00
Loans on shares repaid.....	310 00
Fees received	108 50
Interest received	10,140 95
Premium received	539 85
Rent received	1,269 61

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Fire loss	$2,480 00
Overdraft returned	100 00
Real estate	2 62
	$170,663 52

DISBURSEMENTS.

Loaned on mortgage	$45,360 00
Loaned on shares	1,110 00
Instalment dues repaid on withdrawal, or applied on loans	85,313 68
Dividends paid on withdrawal, or applied on loans	7,593 60
Paid borrowed money and prior mortgages	23,000 00
Paid interest on borrowed money and prior mortgages	294 93
Paid for real estate	1,473 11
Paid salaries and clerk-hire	1,200 00
Paid advertising, printing and postage	199 09
Paid rent	247 00
Paid repairs to real estate	152 45
Paid taxes, insurance, etc	358 81
Paid banking department, examination	101 00
Paid banking department, assessment	17 05
Officers' bonds	24 00
State League dues	6 00
Sign	16 00
Filing cabinet	37 00
Attorney	30 75
Fire loss	2,480 00
Cash on hand December 31, 1912	1,649 05
	$170,663 52

Plan, permanent. Par value of shares, $105. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 6,223; shares issued during the year, 1,940; shares withdrawn during the year, 1,169; shares in force, 6,994.

Borrowing members, 112, holding 2,034 shares; non-borrowing members, 716, holding 4,960 shares. Female shareholders, 327, holding 2,066 shares.

Total dividends credited members during the year on instalment shares, $8,834.90; rate 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,729.84. Unpaid, none. Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, about ⅜ per cent.

Loans have been made in Albany, Greene, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, $11,655. Mortgages in force in New York State, $213,570. No foreclosures during the year.

ALLEGANY COUNTY.

ALFRED MUTUAL LOAN ASSOCIATION.

Main street, Alfred, N. Y.

[Organized under Law of 1851. Commenced business 1884.]

Officers.	Names.	Post-office addresses.
President	F. A. CRUMB	Alfred, N. Y.
Secretary	E. P. SAUNDERS	Alfred, N. Y.
Treasurer	E. A. GAMBLE	Alfred, N. Y.
Attorney	E. E. HAMILTON	Alfred, N. Y.

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ASSETS.

Loans on bond and mortgage	$169,578 65
Loans on shares	16,500 00
Contracts for the sale of real estate	3,821 14
Real estate	5,179 08
Cash on hand and in bank	4,026 98
Furniture and fixtures	199 28
Instalments due and unpaid	575 59
Interest, premium, fees and fines due and unpaid	827 31
Advances for taxes, insurance, etc	19 75
Stationery	67 00
	$200,794 78

LIABILITIES.

Due shareholders, instalment shares	$156,861 00
Dividends credited	40,670 15
Earnings undivided	539 38
Contingent fund (as per section 225 of Banking Law)	2,610 00
Dues prepaid	95 75
Interest prepaid	6 00
Rent unpaid	12 50
	$200,794 78

RECEIPTS.

Cash on hand January 1, 1912	$784 91
Dues on instalment shares credited to members	30,507 07
Money borrowed	3,800 00
Mortgages redeemed, foreclosed or transferred to real estate	24,189 82
Loans on shares repaid	13,000 00
Real estate sold	1,837 01
Fees received	94 77
Fines received	223 83
Interest received	11,364 88
Rent received	501 00
Advances repaid	14 51
Application deposits	145 36
Certificate of indebtedness	1,291 00
Expense repaid	45 31
Profit on real estate sold	512 99
Reverted dividends	306 74
Real estate contracts	1,047 50
	$89,666 70

DISBURSEMENTS.

Loaned on mortgage	$20,400 00
Loaned on shares	17,200 00
Instalment dues repaid on withdrawal, or applied on loans	10,097 56
Dividends paid on withdrawal, or applied on loans	2,349 87
Paid matured shares	26,800 00
Paid borrowed money and prior mortgages	3,800 00
Paid interest on borrowed money and prior mortgages	47 84
Paid for real estate	728 00
Paid salaries and clerk-hire	540 00
Paid advertising, printing and postage	185 68
Paid rent	50 50

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Paid repairs to real estate	$94 49
Paid taxes, insurance, etc	116 24
Paid banking department, examination	45 08
Paid banking department, assessment	14 99
Officers' bonds	20 00
Advances for taxes, insurance, etc	26 76
State League dues	6 00
Application deposits	152 50
Contingent fund	72 47
Commissions	149 05
Office and committee expense	58 58
Legal services	26 93
Recording fee	6 10
Foreclosure cost	132 19
Interest lost on foreclosure	52 30
Protest fees	1 25
Real estate contracts	2,461 29
Furniture and fixtures	4 05
Cash on hand December 31, 1912	4,026 98
	$89,666 70

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,410; shares issued during the year, 358; shares withdrawn during the year, 279½; shares in force, 2,488½. Borrowing members, 156, holding 1,051 shares; non-borrowing members, 286, holding 1,437½ shares. Female shareholders, 208, holding 986½ shares.

Total dividends credited members during the year on instalment shares, $10,753.85; rate 5½ per cent.

Total dividends forfeited by withdrawing members during the year, $306.74. Amount of filed and unpaid withdrawals December 31, 1912, $186.75. Amount of shares matured during the year, $26,800. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $934.06. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $12.50. No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Allegany, Livingston and Steuben counties, New York State and in Texas. Largest mortgage loan outstanding $4,600. Mortgages in force in New York State, $168,078.65. One foreclosure during the year.

BROOME COUNTY.

CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF BINGHAMTON, NEW YORK.

Room 418 Security Mutual Life Building, corner Exchange and Court streets, Binghamton, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	H. D. WHITMARSH	122 Oak Street.
Secretary	BENJ. A. BAUMANN	416 Security Mut. Life Bldg
Treasurer	CHAS. D. MATTHEWS	132 State Street.
Attorney	HENRY C. OLMSTEAD	Binghamton Sav. Bank Bldg

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ASSETS.

Loans on bond and mortgage	$175,100 00
Loans on shares	2,835 00
Cash on hand and in bank	3,896 91
Furniture and fixtures	285 96
	$182,117 87

LIABILITIES.

Due shareholders, instalment shares	$54,037 00
Due shareholders, income shares	99,400 00
Dividends credited	14,253 27
Borrowed money	8,020 00
Earnings undivided	3,574 15
Contingent fund (as per section 225 of Banking Law)	2,659 45
Accrued interest	174 00
	$182,117 87

RECEIPTS.

Cash on hand January 1, 1912	$3,152 13
Dues on instalment shares credited to members	13,001 14
Dues on income shares	20,000 00
Money borrowed	8,020 00
Mortgages redeemed, foreclosed or transferred to real estate	16,100 00
Loans on shares repaid	1,905 00
Fees received	87 50
Fines received	93 40
Interest received	9,844 35
Premium received	36 00
Reverted dividends	77 19
	$72,316 71

DISBURSEMENTS.

Loaned on mortgage	$43,300 00
Loaned on shares	1,165 00
Instalment dues repaid on withdrawal, or applied on loans	2,711 72
Paid income shares	8,300 00
Dividends paid on withdrawal, or applied on loans	432 75
Cash dividends paid on income and accumulative prepaid shares	4,376 90
Paid matured shares	3,401 70
Paid borrowed money and prior mortgages	3,500 00
Paid interest on borrowed money and prior mortgages	221 74
Paid salaries and clerk-hire	625 00
Paid advertising, printing and postage	5 25
Paid rent	75 00
Paid taxes, insurance, etc	220 50
Paid banking department, examination	42 50
Paid banking department, assessment	11 74
Officers' bonds	30 00
Cash on hand December 31, 1912	3,896 91
	$72,316 71

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,902; shares issued during the year, 467; shares withdrawn during the year, 177; shares in force, 2,192. Borrowing members, 131, holding 927 shares; non-borrowing members, 167, holding 1,265 shares. Female shareholders, 107, holding 886 shares.

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Total dividends credited members during the year on instalment shares, $3,274.22; rate 6 per cent.

Total dividends credited or paid in cash to members during the year on other shares, $4,376.90; rate 5 per cent.

Total dividends forfeited by withdrawing members during the year, $77.19. No unpaid withdrawals. Amount of shares matured during the year, $3,401.70. Entrance or membership fee, 10 cents and 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $735.25. Unpaid, none. Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Broome county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $175,100. No foreclosures during the year.

HOME MUTUAL LOAN AND SAVINGS ASSOCIATION OF BINGHAMTON, NEW YORK.

No. 81 Court street, Binghamton, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	C. P. RADEKER	Binghamton, N. Y.
Secretary	WILLIAM A. JOHNSON	Binghamton, N. Y.
Treasurer	J. W. STURTEVANT	Binghamton, N. Y.
Attorney	M. E. PAGE	Binghamton, N. Y.

ASSETS.

Loans on bond and mortgage	$35,055 43
Loans on shares	1,575 00
Contracts for the sale of real estate	3,000 00
Real estate	4,690 95
Cash on hand and in bank	7,078 46
Furniture and fixtures	210 30
	$51,610 14

LIABILITIES.

Due shareholders, instalment shares	$17,153 16
Dividends credited	2,564 45
Due shareholders, paid up stock	29,800 00
Earnings undivided	666 53
Contingent fund (as per section 225 of Banking Law)	985 00
Contracts	441 00
	$51,610 14

RECEIPTS.

Cash on hand January 1, 1912	$162 67
Due on instalment shares credited to members	6,565 03
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate	16,373 53
Loans on shares repaid	550 00
Fees received	5 00
Interest received	2,564 01
Premium received	15 60
Reverted dividends	1 57
Paid up stock	1,100 00
Contracts	115 00
Judgment paid up	587 50
	$31,039 91

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DISBURSEMENTS.

Loaned on mortgage	$3,842 00
Loaned on shares	1,550 00
Instalment dues repaid on withdrawal, or applied on loans	3,362 17
Dividends paid on withdrawal, or applied on loans	506 87
Cash dividends paid on income and accumulative prepaid shares	1,506 27
Paid matured shares	1,424 29
Paid borrowed money and prior mortgages	9,000 00
Paid interest on borrowed money and prior mortgages	190 00
Paid salaries and clerk-hire	40 00
Paid advertising, printing and postage	3 00
Paid taxes, insurance, etc.	12 75
Paid banking department, assessment	4 31
Officers' bonds	12 50
Dividends maturing shares	7 26
Tellers	4 00
Mortgage tax	11 00
Paid up stock	2,400 00
Fire insurance	16 95
Office expense	68 08
Cash on hand December 31, 1912	7,078 46
	$31,039 91

Plan, permanent. Par value of shares, $100, $200, $300 and $500. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 878; shares issued during the year, 184; shares withdrawn during the year, 222; shares in force, 840. Borrowing members, 27, holding 148 shares; non-borrowing members, 85, holding 692 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $853.49; rate 4½ per cent. to 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,506.27; rate 4 per cent. to 5 per cent. Total dividends forfeited by withdrawing members during the year, $1.57.

No unpaid withdrawals. Amount of shares matured during the year, $1,424.29. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $157.28. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5⅕ per cent. and 6 per cent. No premium charged.

Loans have been made in Broome county, New York State.

Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $35,055.43. No foreclosures during the year.

CATTARAUGUS COUNTY.

GOWANDA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 25 Main street, Gowanda, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	HENRY R. GAENSSLEN	Gowanda, N. Y.
Secretary	FRANKLIN J. HERDEG	Gowanda, N. Y.
Treasurer	FRANKLIN J. HERDEG	Gowanda, N. Y.
Attorney	FRED J. BLACKMON	Gowanda, N. Y.

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ASSETS.

Loans on bond and mortgage	$325,304 97
Loans on shares	19,851 75
Stocks and bonds	19,825 00
Real estate	3,500 00
Cash on hand and in bank	9,354 55
Furniture and fixtures	850 00
Interest, premium, fees and fines due and unpaid	812 76
Accrued interest	2,547 24
	$382,046 27

LIABILITIES.

Due shareholders, instalment shares	$208,574 75
Due shareholders, savings shares	24,480 74
Due shareholders, accumulative prepaid shares	16,915 00
Due shareholders, income shares	90,000 00
Dividends credited	24,804 39
Borrowed money	588 26
Earnings undivided	10,013 13
Contingent fund (as per section 225 of Banking Law)	6,500 00
Salaries unpaid	170 00
	$382,046 27

RECEIPTS.

Cash on hand January 1, 1912	$7,127 19
Dues on instalment shares credited to members	81,933 25
Dues on savings shares	54,573 06
Dues on accumulative prepaid shares	9,605 00
Dues on income shares	83,300 00
Money borrowed	13,200 00
Mortgages redeemed, foreclosed or transferred to real estate	50,457 07
Loans on shares repaid	24,088 00
Fees received	569 00
Fines received	55 87
Interest received	19,025 39
Rent received	336 00
Reverted dividends	488 70
Appraisal fees repaid	50 50
	$344,809 03

DISBURSEMENTS.

Loaned on mortgage	$133,833 44
Loaned on shares	24,125 25
Instalment dues repaid on withdrawal, or applied on loans	66,402 25
Paid savings shares	44,674 52
Paid accumulative prepaid shares	2,125 00
Paid income shares	27,800 00
Dividends paid on withdrawal, or applied on loans	11,598 75
Cash dividends paid on income and accumulative prepaid shares	1,854 20
Paid borrowed money and prior mortgages	19,791 28
Paid interest on borrowed money and prior mortgages	768 51
Paid salaries and clerk-hire	1,342 00
Paid advertising, printing and postage	143 53
Paid rent	22 50
Paid repairs to real estate	94 69

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Paid taxes, insurance, etc	$132 57
Paid banking department, examination	52 00
Paid banking department, assessment	22 42
State League dues	6 00
Adding machine	250 00
Books	103 55
Telephone	33 05
Steel cabinet	62 50
Light and fuel	83 24
Night watch	7 00
Express	4 10
Sprinkling	4 12
Office supplies	52 29
Appraisal fees	65 72
Cash on hand December 31, 1912	9,354 55
	$344,809 03

Plan, permanent. Par value of shares, $125. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 6,230; shares issued during the year, 2,278; shares withdrawn during the year, 2,122; shares in force, 6,386. Borrowing members, 210, holding 1,730 shares; non-borrowing members, 938, holding 4,656 shares. Female shareholders, 485, holding 2,216 shares. Total dividends credited members during the year on instalment shares, $12,188.80; rate, 6/30 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,854.20; rate, 4½ per cent. and 3 per cent. Total dividends forfeited by withdrawing members during the year, $488.70.

No unpaid withdrawals. Amount of shares matured during the year, $43,886.50. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,879.10. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $170.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2½ cents per share per week.

Loans have been made in Cattaraugus, Chautauqua and Erie counties, New York State. Largest mortgage loan outstanding, $8,400. Mortgages in force in New York State, $325,304.97. One foreclosure during the year.

OLEAN BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 109 North street, Olean, N. Y.

[Organized under Law of 1851. Commenced business 1892.]

Officers.	Names.	Post-office addresses.
President	N. V. V. FRANCHOT	Olean, N. Y.
Secretary	F. V. R. STILLMAN	Olean, N. Y.
Treasurer	ALLAN B. WILLIAMS	Olean, N. Y.
Attorney	CREIGHTON S. ANDREWS	Olean, N. Y.

ASSETS.

Loans on bond and mortgage	$50,200 00
Loans on shares	2,560 90
Contracts for the sale of real estate	1,558 00
Cash on hand and in bank	6,350 33
Advances for taxes, insurance, etc	16 19
County clerk	10 77
	$60,696 19

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LIABILITIES

Due shareholders, instalment shares	$43,077 30
Due shareholders, income shares	7,850 00
Dividends credited	7,173 43
Earnings undivided	645 46
Contingent fund (as per section 225 of Banking Law)	1,950 00
	$60,696 19

RECEIPTS.

Cash on hand January 1, 1912	$2,353 82
Dues on instalment shares credited to members	28,384 75
Dues on income shares	5,700 00
Mortgages redeemed, foreclosed or transferred to real estate	27,875 00
Loans on shares repaid	1,659 80
Interest received	3,118 34
Premium received	944 58
Advances repaid	6 67
Reverted dividends	56 33
Transfer fees	1 50
Contracts	138 00
	$70,238 79

DISBURSEMENTS.

Loaned on mortgage	$10,500 00
Loaned on shares	3,133 50
Instalment dues repaid on withdrawal, or applied on loans	28,164 04
Paid income shares	9,100 00
Dividends paid on withdrawal, or applied on loans	1,433 46
Cash dividends paid on income and accumulative prepaid shares	515 44
Paid matured shares	9,715 64
Paid salaries and clerk-hire	937 50
Paid advertising, printing and postage	152 99
Paid rent	120 00
Paid taxes, insurance, etc	12 47
Paid banking department, examination	27 00
Paid banking department, assessment	5 52
Mortgage tax	50 50
County clerk	1 70
Recording	18 70
Cash on hand, December 31, 1912	6,350 33
	$70,238 79

Plan, permanent. Par value of shares, $100. Instalments are 20 cents weekly.

Shares in force January 1, 1912, 1,884; shares issued during the year, 402; shares withdrawn during the year, 606; shares in force, 1,680. Borrowing members, 47, holding 502 shares; non-borrowing members, 285, holding 1,178 shares. Female shareholders, 153, holding 705 shares. Total dividends credited members during the year on instalment shares, $2,572.82; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $515.44; rate 3½ per cent. Total dividends forfeited by withdrawing members during the year, $56.33.

No unpaid withdrawals. Amount of shares matured during the year, $9,715.64. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,229.19. Unpaid, none.

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Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 15 cents per share per month.

Loans have been made in Cattaraugus county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $50,200. No foreclosures during the year.

SALAMANCA LOAN AND BUILDING ASSOCIATION.

No. 5 Maple street, Salamanca, N. Y.

[Organized under Law of 1851. Commenced business 1882.]

Officers.	Names.	Post-office addresses.
President	AUGUST SEITZ	Salamanca, N. Y.
Secretary	JOHN HOAG	Salamanca, N. Y.
Treasurer	E. F. HOY	Salamanca, N. Y.
Attorney	HUDSON ANSLEY	Salamanca, N. Y.

ASSETS.

Loans on bond and mortgage	$480,025 00
Cash on hand and in bank	2,243 38
Furniture and fixtures	100 00
Advances for taxes, insurance, etc	69 75
Attorney fees advanced	54 25
Sundries	83 09
	$482,575 47

LIABILITIES.

Due shareholders, instalment shares	$349,088 46
Dividends credited	56,871 40
Due shareholders, matured shares	250 00
Balance to be paid borrowers on mortgage loans	1,200 00
Borrowed money	54,811 25
Earnings undivided	1,422 38
Contingent fund (as per section 225 of Banking Law)	2,264 88
Unearned or rebatable premium	15,548 56
Orders drawn, but not paid	1,118 54
	$482,575 47

RECEIPTS.

Cash on hand January 1, 1912	$3,817 91
Dues on instalment shares credited to members	113,417 76
Money borrowed	101,776 71
Mortgages redeemed, foreclosed or transferred to real estate	82,625 00
Fines received	333 83
Interest received	23,133 16
Premium received	5,160 00
Reverted dividends	581 80
Orders drawn but not paid	1,118 54
	$331,964 71

DISBURSEMENTS.

Loaned on mortgage	$87,325 00
Instalment dues repaid on withdrawal, or applied on loans	111,533 84
Dividends paid on withdrawal, or applied on loans	24,496 64
Paid matured shares	750 00
Paid borrowed money and prior mortgages	100,600 00
Paid interest on borrowed money and prior mortgages	3,399 53

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Paid salaries and clerk-hire	$1,000 00
Paid rent	158 00
Paid taxes, insurance, etc	13 50
Paid banking department, examination	66 70
Paid banking department, assessment	36 25
Advances for taxes, insurance, etc	69 75
Postage	14 22
Gas	21 60
Printing	34 55
Telephone	15 00
Attorney fees	54 25
Incidentals	29 21
Ledgers	32 25
Sundries	71 04
Cash on hand, December 31, 1912	2,243 38
	$331,964 71

Plan, serial. Par value of shares, $125. Instalments are 25 cents weekly. Shares in force January 1, 1912, 7,777; shares issued during the year, 1,787; shares withdrawn during the year, 1,246; shares in force, 8,318. Borrowing members, 485, holding 3,708 shares; non-borrowing members, 792, holding 4,610 shares. Female shareholders, 619, holding 3,009 shares. Total dividends credited members during the year on instalment shares, $19,837.28; rate 6⅓ per cent. Total dividends forfeited by withdrawing members during the year, $581.80.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,304.83. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 6 per cent.

Loans have been made in Cattaraugus county, New York State. Largest mortgage loan outstanding, $25,000. Mortgages in force in New York State, $480,025. No foreclosures during the year.

CHAUTAUQUA COUNTY.

DUNKIRK SAVINGS AND LOAN ASSOCIATION.

No. 229 Central avenue, Dunkirk, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	WILLIAM BOOKSTAVER	229 Central Avenue.
Secretary	GEORGE A. BAUSUM	Lake Shore National Bank.
Treasurer	JAMES M. MADIGAN	Merchants' National Bank.
Attorney	WILLIAM BOOKSTAVER	229 Central Avenue.

ASSETS.

Loans on bonds and mortgage	$168,950 00
Loans on shares	400 00
Real estate	1,908 69
Cash on hand and in bank	23,274 49
	$194,533 18

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LIABILITIES.

Due shareholders, instalment shares	$173,942 18
Dividends credited	15,548 05
Balance to be paid borrowers on mortgage loans	176 58
Earnings undivided	2,315 32
Contingent fund (as per section 225 of Banking Law)	2,551 05
	$194,533 18

RECEIPTS.

Cash on hand January 1, 1912	$4,106 97
Dues on instalment shares credited to members	84,183 37
Mortgages redeemed, foreclosed or transferred to real estate	25,100 00
Loans on shares repaid	100 00
Real estate sold	400 00
Fees received	567 50
Fines received	336 88
Interest received	9,046 18
Rent received	40 00
Advances repaid	28 25
Reverted dividends	535 76
	$124,444 91

DISBURSEMENTS.

Loaned on mortgages	$32,823 42
Loaned on shares	350 00
Instalment dues repaid on withdrawal, or applied on loans	60,242 51
Dividends paid on withdrawal, or applied on loans	6,346 86
Paid for real estate	371 67
Paid salaries and clerk-hire	800 00
Paid advertising, printing and postage	7 80
Paid rent	75 00
Paid taxes, insurance, etc.	25 94
Paid banking department, examination	30 12
Paid banking department, assessment	12 69
Advances for taxes, insurance, etc.	18 05
State League dues	5 50
Vault rent	20 00
Lights and cleaning office	9 96
Roll book, etc.	20 90
Attorney fees	10 00
Cash on hand, December 31, 1912	23,274 49
	$124,444 91

Plans, serial. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 5,086; shares issued during the year, 2,210; shares withdrawn during the year, 1,366; shares in force, 5,930. Borrowing members, 255, holding 1,587 shares; non-borrowing members, 1,089, holding 4,343 shares. Female shareholders, 632, holding 2,830 shares. Total dvidends credited members during the year on instalment shares, $8,707.65; rate, 5/46 per cent. Total dividends forfeited by withdrawing members during the year, $535.76.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in Section 227 of the Banking Law, incurred and paid during the year, $949.16. Unpaid, none.

No premium plan. Interest paid by borrowing members, 10 cents per share per week. No premium charged.

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Loans have been made in Chautauqua county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $168,950. No foreclosures during the year.

LAKE SHORE SAVINGS AND LOAN ASSOCIATION.

No. 18 East Second street, Dunkirk, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses
President	JOHN W. O'BRIEN	Dunkirk.
Secretary	JOHN J. MADIGAN	113 West Fourth Street.
Treasurer	T. D. LUNT	L. Shore National Bank.
Attorney	J. L. HURLBURT	18 East Second Street.

ASSETS.

Loans on bond and mortgage	$164,158 64
Cash on hand and in bank	14,329 70
Advances for taxes, insurance, etc.	14 80
Accrued interest	137 58
	$178,640 72

LIABILITIES.

Due shareholders, instalment shares	$146,717 34
Dividends credited	26,798 30
Balance to be paid borrowers on mortgage loans	1,000 00
Earnings undivided	1,685 36
Contingent fund (as per section 225 of Banking Law)	2,153 75
Individual accounts	285 97
	$178,640 72

RECEIPTS.

Cash on hand January 1, 1912	$5,414 65
Dues on instalment shares credited to members	38,015 83
Mortgages redeemed, foreclosed or transferred to real estate	31,855 52
Fees received	221 50
Fines received	216 37
Interest received	8,328 65
Advances repaid	20 70
Individual accounts	129 00
	$84,202 22

DISBURSEMENTS.

Loaned on mortgage	$32,700 00
Instalment dues repaid on withdrawal, or applied on loans	30,482 90
Dividends paid on withdrawal, or applied on loans	6,054 99
Paid salaries and clerk-hire	460 00
Paid advertising, printing and postage	11 90
Paid rent	65 00
Paid banking department, examination	39 50
Paid banking department, assessment	12 73
Advances for taxes, insurance, etc	5 00
State League dues	5 50
Individual accounts	35 00
Cash on hand, December 31, 1912	14,329 70
	$84,202 22

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Plan, permanent-serial. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 6,661; shares issued during the year, 2,215; shares withdrawn during the year, 1,592; shares in force, 7,284. Borrowing members, 123, holding 2,618 shares; non-borrowing members, 302, holding 4,666 shares. Female shareholders, 55, holding 2,007 shares. Total dividends credited members during the year on instalment shares, $8,006.84; rate 5¼ per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in Section 227 of the Banking Law, incurred and paid during the year, $542.40. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5⅕ per cent. No premium charged.

Loans have been made in Chautauqua county, New York State. Largest mortgage loan outstanding, $9,020. Mortgages in force in New York State, $164,158.64. No foreclosures during the year.

SILVER CREEK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 10 East Dunkirk street, Silver Creek, N. Y.

[Organized under Law of 1894. Commenced business 1909.]

Officers.	Names.	Post-office addresses.
President	C. S. HOLMES	Silver Creek, N. Y.
Secretary	W. J. BRAND	Silver Creek, N. Y.
Treasurer	HOWARD M. MONTGOMERY	Silver Creek, N. Y.
Attorney	FRANK L. SMITH	Silver Creek, N. Y.

ASSETS.

Loans on bond and mortgage	$27,825 00
Loans on shares	135 00
Cash on hand and in bank	1,590 19
	$29,550 19

LIABILITIES.

Due shareholders, instalment shares	$22,371 00
Due shareholders, accumulative prepaid shares	4,600 00
Dividends credited	902 68
Borrowed money	1,000 00
Earnings undivided	596 83
Contingent fund (as per section 225 of Banking Law)	79 68
	$29,550 19

RECEIPTS.

Cash on hand January 1, 1912	$382 83
Dues on instalment shares credited to members	14,802 23
Dues on accumulative prepaid shares	5,700 00
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate	2,450 00
Loans on shares repaid	75 00
Fees received	126 25
Fines received	14 44
Interest received	1,442 50
	$26,993 25

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DISBURSEMENTS.

Loaned on mortgage	$9,516 24
Loaned on shares	75 00
Instalment dues repaid on withdrawal, or applied on loans	9,058 48
Paid accumulative prepaid shares	2,900 00
Dividends paid on withdrawal, or applied on loans	335 91
Cash dividends paid on income and accumulative prepaid shares	131 25
Paid borrowed money and prior mortgages	3,000 00
Paid interest on borrowed money and prior mortgages	125 99
Paid salaries and clerk-hire	171 00
Paid advertising, printing and postage	3 18
Paid banking department, examination	20 04
Paid banking department, assessment	1 79
Officers' bonds	16 00
Recording mortgages	8 51
Mortgage taxes	36 50
Electric lights	3 17
Cash on hand, December 31, 1912	1,590 19
	$26,993 25

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 914; shares issued during the year, 558; shares withdrawn during the year, 414; shares in force, 1,058. Borrowing members, 18, holding 219 shares; non-borrowing members, 174, holding 839 shares. Female shareholders, 49, holding 266 shares. Total dividends credited members during the year on instalment shares, $803.29; rate 6¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, $131.25; rate 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $193.35. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5⅙ per cent. No premium charged.

Loans have been made in Chautauqua county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $27,825. No foreclosures during the year.

CHEMUNG COUNTY.

CHEMUNG VALLEY MUTUAL LOAN ASSOCIATION.

No. 121 East Church street, Elmira, N. Y.

[Organized under Law of 1851. Commenced business 1875. Reorganized under Law of 1894.]

Officers.	Names.	Post-office addresses.
President	CLAY W. HOLMES	410 W. Gray Street.
Secretary	GEORGE H. DAVIDSON	121 East Church Street.
Treasurer	MILTON Y. SMITH	Second National Bank.
Attorney	CASSIUS A. PHILLIPS	511 Robinson Bldg.

ASSETS.

Loans on bond and mortgage	$1,148,896 99
Loans on shares	74,500 00
Real estate	13,228 68

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Cash on hand and in bank	$27,175 79
Furniture and fixtures	1,339 65
Instalments due and unpaid	2,420 86
Interest, premium, fees and fines due and unpaid	5,886 24
Advances for taxes, insurance, etc	1,194 68
	$1,274,642 89

LIABILITIES.

Due shareholders, instalment shares	$746,006 00
Due shareholders, income shares	300,300 00
Due shareholders, juvenile savings shares	15,766 49
Dividends credited	154,853 02
Due shareholders, matured shares	400 00
Borrowed money	35,000 00
Earnings undivided	3,483 03
Contingent fund (as per section 225 of Banking Law)	16,314 85
Dues and interest prepaid	2,519 50
	$1,274,642 89

RECEIPTS.

Cash on hand January 1, 1912	$12,015 48
Dues on instalment shares credited to members	180,364 06
Dues on income shares	108,500 00
Dues on juvenile savings shares	8,866 64
Money borrowed	50,950 00
Mortgages redeemed, foreclosed or transferred to real estate	123,034 97
Loans on shares repaid	51,350 00
Fees received	947 25
Fines received	665 20
Interest received	61,801 17
Rent received	1,899 89
Advances repaid	503 33
Juvenile banks sold	16 00
	$600,913 99

DISBURSEMENTS.

Loaned on mortgage	$177,184 68
Loaned on shares	54,500 00
Instalment dues repaid on withdrawal, or applied on loans	65,148 06
Paid income shares	80,300 00
Paid juvenile savings shares	4,041 70
Dividends paid on withdrawal, or applied on loans	9,472 39
Cash dividends paid on income and accumulative prepaid shares	10,489 86
Paid matured shares	90,600 00
Paid borrowed money and prior mortgages	74,950 00
Paid interest on borrowed money and prior mortgages	1,393 64
Paid salaries and clerk-hire	3,048 00
Paid advertising, printing and postage	141 67
Paid rent	700 00
Paid repairs to real estate	74 80
Paid taxes, insurance, etc	209 71
Paid banking department, assessment	91 29
Advances for taxes, insurance, etc	824 09
Sundry expenses	231 35
Appraisal fees	210 00

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Office supplies	$110 00
Furniture and fixtures	16 96
Cash on hand, December 31, 1912	27,175 79
	$600,913 99

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 13,665; shares issued during the year, 2,713; shares withdrawn during the year, 1,866; shares in force, 14,512. Borrowing members 954, holding 7,824 shares; non-borrowing members, 800, holding 6,688 shares. Female shareholders, 855, holding 5,335 shares. Total dividends credited members during the year on instalment shares, $43,639.85; rate, 5⅕ per cent. Total dividends credited or paid in cash to members during the year on other shares, $11,977.56; rate 4 per cent. Total dividends forfeited by withdrawing members during the year, $1,040.53.

Amount of filed and unpaid withdrawals December 31, 1912, $400. Amount of shares matured during the year, $90,600. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $4,457.98. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5/1 per cent. No premium charged.

Loans have been made in Chemung county, New York State. Largest mortgage loan outstanding, $25,000. Mortgages in force in New York State, $1,148,896.99. One foreclosure during the year.

ELMIRA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 157 Lake street, Elmira, N. Y.

[Organized under Law of 1887. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	HENRY L. ROSENBAUM	Elmira, N. Y.
Secretary	HENRY M. CLARKE	Elmira, N. Y.
Treasurer	HENRY M. CLARKE	Elmira, N. Y.
Attorney	HERSCHEL L. GARDNER	Elmira, N. Y.

ASSETS.

Loans on bond and mortgage	$328,250 00
Loans on shares	25,300 00
Stocks and bonds	4,675 00
Contracts for the sale of real estate	267 75
Real estate	1,700 00
Cash on hand and in bank	5,698 15
Furniture and fixtures	350 00
Instalments due and unpaid	2,197 00
Interest, premium, fees and fines due and unpaid	3,175 00
Advances for taxes, insurance, etc	44 10
	$371,657 00

LIABILITIES.

Due shareholders, instalment shares	$227,389 00
Due shareholders, income shares	63,600 00
Due shareholders, juvenile savings shares	4,651 88
Dividends credited	40,957 95
Balance to be paid borrowers on mortgage loans	1,100 00

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Borrowed money	$26,500 00
Earnings undivided	2,911 24
Contingent fund (as per section 225 of Banking Law)	4,546 93
	$371,657 00

RECEIPTS.

Cash on hand January 1, 1912	$1,554 38
Dues on instalment shares credited to members	54,395 00
Dues on income shares	21,400 00
Dues on juvenile savings shares	1,212 83
Money borrowed	60,000 00
Mortgages redeemed, foreclosed or transferred to real estate	24,050 00
Loans on shares repaid	33,075 00
Real estate sold	1,350 00
Fees received	157 25
Fines received	136 72
Interest received	17,795 50
Rent received	212 00
Advances repaid	18 00
Real estate contracts	160 00
Sale of juvenile banks	22 00
Bonds sold	7,216 25
	$222,754 93

DISBURSEMENTS.

Loaned on mortgage	$48,900 00
Loaned on shares	16,700 00
Instalment dues repaid on withdrawal, or applied on loans	37,715 00
Paid income shares	26,400 00
Paid juvenile savings shares	1,647 12
Dividends paid on withdrawal, or applied on loans	4,848 70
Cash dividends paid on income and accumulative prepaid shares	2,754 83
Paid matured shares	24,400 00
Paid borrowed money and prior mortgages	50,500 00
Paid interest on borrowed money and prior mortgages	1,008 00
Paid salaries and clerk-hire	1,412 00
Paid advertising, printing and postage	124 31
Paid rent	150 00
Paid repairs to real estate	9 77
Paid taxes, insurance, etc	77 92
Paid banking department, assessment	27 89
Officers' bonds	20 00
Advances for taxes, insurance, etc	62 10
State League dues and expenses	27 00
Telephone	24 25
Books and stationery	47 25
Attorney fees	35 80
Appraisers' fees	108 00
Sundries	19 84
Juvenile banks redeemed	37 00
Cash on hand December 31, 1912	5,698 15
	$222,754 93

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 5,535; shares issued during the year, 906; shares withdrawn during the year, 1,255; shares in force, 5,186. Borrowing

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members, 181, holding 2,218 shares; non-borrowing members, 592, holding 2,968 shares. Female shareholders, 267, holding 1,630 shares.

Total dividends credited members during the year on instalment shares, $11,772.54; rate, 4⅗ per cent.

Total dividends credited or paid in cash to members during the year on other shares, $2,836.13; rate 4 per cent.

Total dividends forfeited by withdrawing members during the year, $551.16. No unpaid withdrawals. Amount of shares matured during the year, $24,400. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,898.95. Unpaid, none. Premium plan, gross; interest paid by borrowing members, 5/1 per cent. No premium charged.

Loans have been made in Chemung county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $327,150. No foreclosures during the year.

ELMIRA MUTUAL BUILDING-LOAN ASSOCIATION.

No. 167 Lake street, Elmira, N. Y.

[Organized under Law of 1892. Commenced business 1893.]

Officers.	Names.	Post-office addresses.
Vice-President	J. M. SHOEMAKER.....	Elmira, N. Y.
Secretary	JESSE L. COOLEY.....	Elmira, N. Y.
Attorney	NEVENDEAU & MANDEVILLE.....	Elmira, N. Y.

ASSETS.

Loans on bond and mortgage.....	$22,466 93
Contracts for the sale of real estate.....	2,237 89
Real estate	300 00
Cash on hand and in bank.....	3,922 54
Furniture and fixtures.....	160 00
Advances for taxes, insurance, etc.....	52 32
	$29,139 68

LIABILITIES.

Due shareholders, instalment shares.....	$19,390 27
Dividends credited	6,992 81
Due shareholders on first division of assets.....	1,359 07
Earnings undivided	1,201 53
Contingent fund (as per section 225 of Banking Law).....	196 00
	$29,139 68

RECEIPTS.

Cash on hand January 1, 1912.....	$1,761 48
Dues on instalment shares credited to members.....	337 50
Mortgages redeemed, foreclosed or transferred to real estate..	6,231 40
Loans on shares repaid.....	800 00
Real estate sold	12,710 00
Interest received	786 82
Rent received	546 94
Received on contracts.....	2,589 13
Division of assets credited to shareholders.....	1,359 07
	$27,122 34

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DISBURSEMENTS.

Loaned on mortgage	$8,000 00
Instalment dues repaid on withdrawal, or applied on loans	8,002 28
Dividends paid on withdrawal, or applied on loans	2,366 54
Paid for real estate	2,698 82
Paid salaries and clerk-hire	426 75
Paid advertising, printing and postage	14 60
Paid rent	120 41
Paid repairs to real estate	185 36
Paid taxes, insurance, etc	121 45
Paid banking department, assessment	3 37
Advances for taxes, insurance, etc	52 32
Sundry expenses	26 05
Collection and exchange	25 35
Attorney fees	61 52
Losses charged to reserve fund	1,094 98
Cash on hand December 31, 1912	3,922 54
	$27,122 34

Plan, serial. Par value of shares, $100. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1912, 1,471½; shares issued during the year, none; shares withdrawn during the year, 98; shares in force, 1,373½. Borrowing members, 5, holding 50 shares; non-borrowing members, 135, holding 1,323½ shares. Female shareholders, 13, holding 124 shares.

Amount of filed and unpaid withdrawals December 31, 1912, $20,380. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $674.68. Unpaid, none. Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1⅘ per cent.

Loans have been made in Erie, Niagara and Schenectady counties, New York State. Largest mortgage loan outstanding, $12,000. Mortgages in force in New York State, $22,466.93. No foreclosures during the year.

CHENANGO COUNTY.

CHENANGO CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 182 Broad street, Norwich, N. Y.

[Organized under Law of 1887. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	F. JOE SCHORN	Norwich, N. Y.
Secretary	CHARLES C. McNITT	Norwich, N. Y.
Treasurer	GEO. A. THOMAS	Norwich, N. Y.
Attorney	IRA H. HYDE	Norwich, N. Y.

ASSETS.

Loans on bond and mortgage	$281,579 11
Loans on shares	14,139 00
Real estate	10,314 07
Cash on hand and in bank	1,845 10
Furniture and fixtures	1,083 67
Advances for taxes, insurance, etc	41 91
	$309,002 86

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LIABILITIES.

Due shareholders, instalment shares	$171,751 00
Due shareholders, savings shares	21,346 96
Due shareholders, income shares	63,320 00
Dividends credited	36,513 43
Balance to be paid borrowers on mortgage loans	2,918 00
Borrowed money	8,000 00
Earnings undivided	638 08
Contingent fund (as per Section 225 of Banking Law)	4,515 39
	$309,002 86

RECEIPTS.

Cash on hand January 1, 1912	$7,710 95
Dues on instalment shares credited to members	35,527 00
Dues on savings shares	16,800 43
Dues on income shares	36,000 00
Money borrowed	16,500 00
Mortgages redeemed, foreclosed or transferred to real estate	39,774 26
Loans on shares repaid	4,732 00
Fees received	41 50
Fines received	4 37
Interest received	16,245 07
Rent received	521 68
Advances repaid	12 00
Reverted dividends	439 46
Pass books	19 50
	$174,328 22

DISBURSEMENTS.

Loaned on mortgage	$69,851 99
Loaned on shares	6,522 00
Instalment dues repaid on withdrawal, or applied on loans	14,374 00
Paid savings shares	9,462 50
Paid income shares	36,750 00
Dividends paid on withdrawal, or applied on loans	2,176 31
Cash dividends paid on income and accumulative prepaid shares	2,535 39
Paid matured shares	19,800 00
Paid borrowed money and prior mortgages	8,500 00
Paid interest on borrowed money and prior mortgages	153 92
Paid salaries and clerk-hire	1,139 99
Paid advertising, printing and postage	178 76
Paid repairs to real estate	104 41
Paid taxes, insurance, etc.	398 58
Paid banking department, examination	39 00
Paid banking department, assessment	21 86
Advances for taxes, insurance, etc.	44 76
Furniture and fixtures	273 40
Accrued interest	156 25
Cash on hand, December 31, 1912	1,845 10
	$174,328 22

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,881; shares issued during the year, 483; shares withdrawn during the year, 413; shares in force, 2,951. Borrowing members, 185, holding 1,378 shares; non-borrowing members, 199,

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holding 1,573 shares. Female shareholders, 133 holding 826 shares. Total dividends credited members during the year on instalment shares, $11,024.05; rate 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,024.24; rate 4 per cent. Total dividends forfeited by withdrawing members during the year, $439.46.

No unpaid withdrawals. Amount of shares matured during the year, $19,800. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in Section 227 of the Banking Law, incurred and paid during the year, $1,318.65. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Chenango county, New York State. Largest mortgage loan outstanding, $4,000. Mortgages in force in New York State, $278,661.11. One foreclosure during the year.

COLUMBIA COUNTY.

HUDSON SAVINGS AND LOAN ASSOCIATION.

No. 346 Warren street, Hudson, N. Y.

[Organized under Law of 1910. Commenced business 1911.]

Officers.	Names.	Post-office addresses.
President	DELBERT DINEHART	Hudson, N. Y.
Secretary	E. C. VAN LOAN	Hudson, N. Y.
Treasurer	L. R. TILDEN	Hudson, N. Y.
Attorney	L. R. TILDEN	Hudson, N. Y.

ASSETS.

Loans on bond and mortgage	$10,300 00
Loans on shares	1 91
Cash on hand and in bank	1,249 19
Books and stationery	92 88
	$11,643 98

LIABILITIES.

Due shareholders, instalment shares	$9,767 00
Due shareholders, income shares	1,500 00
Dividends credited	312 17
Earnings undivided	42 62
Contingent fund (as per Section 225 of Banking Law)	22 19
	$11,643 98

RECEIPTS.

Cash on hand January 1, 1912	$1,411 90
Dues on instalment shares credited to members	7,109 00
Dues on income shares	400 00
Money borrowed	3,200 00
Mortgages redeemed, foreclosed or transferred to real estate	2,400 00
Fees received	114 35
Fines received	5 02
Interest received	391 85
Reverted dividends	1 11
	$15,033 23

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DISBURSEMENTS.

Loaned on mortgage	$10,098 80
Loaned on shares	1 91
Instalment dues repaid on withdrawal, or applied on loans	270 00
Dividends paid on withdrawal, or applied on loans	5 52
Cash dividends paid on income and accumulative prepaid shares	50 40
Paid borrowed money and prior mortgages	3,200 00
Paid interest on borrowed money and prior mortgages	16 26
Paid salaries and clerk-hire	50 00
Paid banking department, examination	20 83
Paid banking department, assessment	32
Officers' bonds	30 00
Incorporation expenses	40 00
Cash on hand, December 31, 1912	1,249 19
	$15,033 23

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 369; shares issued during the year, 359; shares withdrawn during the year, 29; shares in force, 699. Borrowing members, 6, holding 75 shares; non-borrowing members, 119, holding 624 shares. Female shareholders, 22, holding 107 shares. Total dividends credited members during the year on instalment shares, $228.65; rate 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $58.40; rate 4 per cent. Total dividends forfeited by withdrawing members during the year $1.11.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in Section 227 of the Banking Law, incurred and paid during the year, $120. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Columbia county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $10,300. No foreclosures during the year.

STUYVESANT FALLS BUILDING AND LOAN ASSOCIATION.

Stuyvesant Falls, N. Y.

[Organized under Law of 1851. Commenced business 1881.]

Officers.	Names.	Post-office addresses.
President	JAMES R. HUGHES	Stuyvesant Falls, N. Y.
Secretary	M. J. DUNHAM	Stuyvesant Falls, N. Y.
Treasurer	WILLIAM CULLEN	Stuyvesant Falls, N. Y.
Attorney	FRANK S. BECKER	Kinderhook, N. Y.

ASSETS.

Loans on bond and mortgage	$9,025 00
Loans on shares	1,398 00
Cash on hand and in bank	580 07
	$11,003 07

LIABILITIES.

Due shareholders, instalment shares	$8,940 00
Dividends credited	1,814 61
Earnings undivided	12 61
Contingent fund (as per Section 225 of Banking Law)	235 85
	$11,003 07

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RECEIPTS.

Cash on hand January 1, 1912	$8 00
Dues on instalment shares credited to members	2,508 00
Money borrowed	950 00
Mortgages redeemed, foreclosed or transferred to real estate	600 00
Loans on shares repaid	900 00
Fees received	11 00
Fines received	8 20
Interest received	603 25
	$5,688 45

DISBURSEMENTS.

Loaned on mortgage	$1,300 00
Loaned on shares	1,348 00
Instalment dues repaid on withdrawal, or applied on loans	978 00
Dividends paid on withdrawal, or applied on loans	219 36
Paid borrowed money and prior mortgages	1,055 79
Paid interest on borrowed money and prior mortgages	16 93
Paid salaries and clerk-hire	50 00
Paid advertising, printing and postage	17 00
Paid banking department, examination	22 10
Paid banking department, assessment	70
Satisfaction fee	50
Cash on hand, December 31, 1912	580 07
	$5,588 45

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 149; shares issued the year, 70; shares withdrawn during the year, 12; shares in force, 207. Borrowing members, 15, holding 92 shares; non-borrowing members, 25, holding 115 shares. Female shareholders, 10 holding 53 shares. Total dividends credited members during the year on instalment shares, $491.70; rate 5½ per cent.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in Section 227 of the Banking Law, incurred and paid during the year, $67.50. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Columbia and Rensselaer counties, New York State. Largest mortgage loan outstanding, $1,800, Mortgages in force in New York State, $9,025. No foreclosures during the year.

CORTLAND COUNTY.

CENTURY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

East Main street, Marathon, N. Y.

[Organized under Law of 1894. Commenced business 1895.]

Officers.	Names.	Post-office addresses.
President	FRED H. SWIFT	Marathon, N. Y.
Secretary	A. C. BAKER	Marathon, N. Y.
Treasurer	E. L. COURTNEY	Marathon, N. Y.

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ASSETS.

Loans on bond and mortgage	$20,025 00
Loans on shares	89 00
Cash on hand and in bank	455 10
Furniture and fixtures	11 20
	$20,580 30

LIABILITIES.

Due shareholders, instalment shares	$15,716 20
Dividends credited	2,009 18
Due shareholders, matured shares	1,010 00
Borrowed money	1,250 00
Earnings undivided	297 20
Contingent fund (as per section 225 of Banking Law)	297 72
	$20,580 30

RECEIPTS.

Cash on hand January 1, 1912	$499 58
Dues on instalment shares credited to members	4,887 43
Money borrowed	150 00
Mortgages redeemed, foreclosed or transferred to real estate	1,400 00
Loans on shares repaid	855 00
Fees received	20 00
Fines received	31 71
Interest received	1,204 22
Reverted dividends	4 00
Attorney fees	17 45
	$9,069 39

DISBURSEMENTS.

Loaned on mortgage	$2,400 00
Loaned on shares	610 00
Instalment dues repaid on withdrawal, or applied on loans	1,133 71
Dividends paid on withdrawal, or applied on loans	174 21
Paid matured shares	3,641 83
Paid borrowed money and prior mortgages	350 00
Paid interest on borrowed money and prior mortgages	88 74
Paid salaries and clerk-hire	150 00
Paid advertising, printing and postage	1 77
Paid taxes, insurance, etc	16 50
Paid banking department	16 06
Safe deposit box	2 00
Telephone	2 47
Attorney fees	27 00
Cash on hand December 31, 1912	455 10
	$9,069 39

Plan, permanent. Par value of shares, $100. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1912, 507; shares issued during the year, 73; shares withdrawn during the year, 61; shares in force, 519. Borrowing members, 21, holding 215 shares; non-borrowing members, 54, holding 304 shares. Female shareholders, 21, holding 84 shares. Total dividends credited members during the year on instalment shares, $904.89; rate, 3½ per cent. Total dividends forfeited by withdrawing members during the year, $4.

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No unpaid withdrawals. Amount of shares matured during the year, $4,651.83. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $183.24. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Broome and Cortland counties, New York State. Largest mortgage loan outstanding, $2,000. Mortgages in force in New York State, $20,025. No foreclosures during the year.

DIME SAVINGS AND LOAN ASSOCIATION.

No. 56 Main street, Cortland, N. Y.

[Organized under Law of 1910. Commenced business 1911.]

Officers.	Names.	Post-office addresses.
President	FREDERICK B. NOURSE.....	Cortland, N. Y.
Secretary	W A STOCKWELL.....	Cortland, N. Y.
Treasurer	FRANK J. PECK	Cortland, N. Y.
Attorney	CHAMPLIN & BUCK.....	Cortland, N. Y.

ASSETS.

Loans on bond and mortgage.....		$11,250 00
Loans on shares.....		550 00
Cash on hand and in bank.....		591 00
Interest, premium, fees and fines due and unpaid.....		1 75
Instalments due and unpaid.....	$450 40	
		$12,392 75

LIABILITIES.

Due shareholders, instalment shares.....	$7,890 10
Due shareholders, income shares	4,100 00
Dividends credited	95 09
Earnings undivided	299 72
Contingent fund (as per section 225 of Banking Law).....	7 84
	$12,392 75

RECEIPTS.

Cash on hand January 1, 1912.....	$417 61
Dues on instalment shares credited to members.....	6,798 10
Dues on income shares.....	2,800 00
Loans on shares repaid.....	40 00
Fees received	90 20
Interest received	367 54
Premium received	110 27
	$10,623 72

DISBURSEMENTS.

Loaned on mortgage.....	$8,800 00
Loaned on shares.....	590 00
Instalment dues repaid on withdrawal, or applied on loans...	445 20
Dividends paid on withdrawal, or applied on loans.....	2 24
Cash dividends paid on income and accumulative prepaid shares	48 13
Paid salaries and clerk-hire	17 50
Paid advertising, printing and postage.....	24 33

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Paid rent	$72 00
Paid banking department, examination	16 00
Paid banking department, assessment	22
Officers' bonds	12 00
Lights, etc.	5 10
Cash on hand December 31, 1912	591 00
	$10,623 72

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 1,042; shares issued during the year, 902; shares withdrawn during the year, 289; shares in force, 1,655. Borrowing members, 18, holding 206 shares; non-borrowing members, 122, holding 1,449 shares. Female shareholders, 32, holding 176 shares. Total dividends credited members during the year on instalment shares, $98.80; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $48.13; rate, 4⅘ per cent. Total dividends forfeited by withdrawing members during the year, $1.47.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $130.93. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 3 cents per share per week.

Loans have been made in Cortland county, New York State. Largest mortgage loan outstanding, $2,400. Mortgages in force in New York State, $11,250. No foreclosures during the year.

DELAWARE COUNTY.

THE WALTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Delaware street, Walton, N. Y.

[Organized under Law of 1894. Commenced business 1907.]

Officers.	Names.	Post-office addresses.
President	F. R. DARLING	Walton, N. Y.
Secretary	EDNA J. REID	Walton, N. Y.
Treasurer	GEORGE A. PECK	Walton, N. Y.
Attorney	A. G. PATTERSON	Walton, N. Y.

ASSETS.

Loans on bond and mortgage	$9,800 00
Loans on shares	68 40
Cash on hand and in bank	68 64
	$9,937 04

LIABILITIES.

Due shareholders, instalment shares	$6,844 78
Due shareholders, income shares	400 00
Dividends credited	414 24
Borrowed money	1,650 00
Earnings undivided	535 91
Contingent fund (as per section 225 of Banking Law)	92 11
	$9,937 04

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RECEIPTS.

Cash on hand January 1, 1912	$154 94
Dues on instalment shares credited to members	1,777 50
Dues on income shares	400 00
Money borrowed	12 00
Loans on shares repaid	100 00
Fees received	4 27
Fines received	10 40
Interest received	547 09
Advances repaid	1 00
	$3,007 20

DISBURSEMENTS.

Loaned on mortgage	$1,000 00
Loaned on shares	100 00
Instalment dues repaid on withdrawal, or applied on loans	254 72
Dividends paid on withdrawal, or applied on loans	14 92
Paid matured shares	200 00
Paid borrowed money and prior mortgages	1,112 00
Paid interest on borrowed money and prior mortgages	198 76
Paid salaries and clerk-hire	25 00
Paid advertising, printing and postage	8 50
Paid taxes, insurance, etc	10 06
Paid banking department, examination	13 92
Paid banking department, assessment	68
Cash on hand December 31, 1912	68 64
	$3,007 20

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 185; shares issued during the year, 12; shares withdrawn during the year, 10; shares in force, 187. Borrowing members, 8, holding 50 shares; non-borrowing members, 33, holding 137 shares. Female shareholders, 8, holding 42 shares.

Total dividends credited members during the year on instalment shares, $144.17; rate 5 per cent.

Total dividends forfeited by withdrawing members during the year, $3.93. No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $43.56. Unpaid, none. Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Delaware county, New York State. Largest mortgage loan outstanding, $1,600. Mortgages in force in New York State, $9,800. No foreclosures during the year.

DUTCHESS COUNTY.

HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 47 Market street, Poughkeepsie, N. Y.

[Organized under Law of 1887. Commenced business 1888. Reorganized under Law of 1894.]

Officers.	Names.	Post-office addresses.
President	GEORGE W. KRIEGER	Poughkeepsie, N. Y.
Secretary	JOHN B. ROBINSON	Poughkeepsie, N. Y.
Treasurer	GUILFORD DUDLEY	Poughkeepsie, N. Y.
Attorney	JOHN J. MYLOD	Poughkeepsie, N. Y.

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ASSETS.

Loans on bond and mortgage		$511,000 00
Loans on shares		25,750 00
Real estate		2,965 62
Cash on hand and in Bank		10,545 00
Furniture and fixtures		402 96
Cash difference		4 23
Instalments due and unpaid		968 01
Interest, premium, fees and fines due and unpaid	$177 28	
		$551,635 82

LIABILITIES.

Due shareholders, instalment shares	$402,270 00
Due shareholders, income shares	4,700 00
Dividends credited	81,773 52
Balance to be paid borrowers on mortgage loans	8,650 00
Borrowed money	40,000 00
Earnings undivided	5,354 80
Contingent fund (as per section 225 of Banking Law)	8,580 83
Dues paid in advance	201 17
Repairs to real estate	100 00
Interest advanced	5 50
	$551,635 82

RECEIPTS.

Cash on hand January 1, 1912	$6,861 69
Dues on instalment shares credited to members	98,423 46
Dues on income shares	4,700 00
Money borrowed	40,000 00
Mortgages redeemed, foreclosed or transferred to real estate	68,550 00
Loans on shares repaid	5,250 00
Fees received	405 75
Fines received	302 42
Interest received	29,594 50
Rent received	390 00
Transfer fees	10 75
Reverted dividends	468 33
Bonds sold	5,410 00
Rebate on light bills	19 43
Furniture and fixtures	50 00
Cash difference	2 25
Attorney fees	467 95
	$260,906 53

DISBURSEMENTS.

Loaned on mortgage	$131,750 00
Loaned on shares	10,750 00
Instalment dues repaid on withdrawal, or applied on loans	31,388 00
Dividends paid on withdrawal, or applied on loans	2,425 60
Cash dividends paid on income and accumulative prepaid shares	144 10
Paid matured shares	29,636 06
Paid borrowed money and prior mortgages	40,000 00
Pand interest on borrowed money and prior mortgages	1,500 76
Paid salaries and clerk-hire	1,105 00
Paid advertising, printing and postage	202 07
Paid rent	300 00

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Paid repairs to real estate	$119 39
Paid taxes, insurance, etc	46 28
Paid banking department, examination	98 33
Paid banking department, assessment	36 84
Officers' bonds	36 00
State League dues	7 50
Lights	32 15
Books	112 00
Livery	22 50
Commission on bond sale	8 75
Moving safe	20 00
Safe deposit box	5 00
Electric fan	18 25
Cash difference	6 25
Furniture and fixtures	100 00
Attorney fees	469 95
Janitor	20 75
Cash on hand December 31, 1912	10,545 00
	$260,906 53

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 7,588; shares issued during the year, 1,623; shares withdrawn during the year, 982; shares in force, 8,229. Borrowing members, 347, holding 3,222 shares; non-borrowing members, 884, holding 5,007 shares. Female shareholders, 513, holding 3,656 shares.

Total dividends credited members during the year on instalment shares, $24,143.05; rate 5½ per cent.

Total dividends credited or paid in cash to members during the year on other shares, $144.10; rate 4¼ per cent.

Total dividends forfeited by withdrawing members during the year, $468.33. No unpaid withdrawals. Amount of shares matured during the year, $29,636.06. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,941.97. Unpaid, none. Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Dutchess and Ulster counties, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $511,000. No foreclosures during the year.

ERIE COUNTY.

AETNA PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 77 Seventeenth street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	ERVINE DODD	340 Franklin Street.
Secretary	WILLIAM E. SHIFFERENS	14 Seventeenth Street.
Treasurer	CONRAD KAISER	371 Vermont Street.
Attorney	GEORGE B. BURD	26 Erie Co. Bk. Bldg.

ASSETS.

Loans on bond and mortgage	$49,350 00
Loans on shares	2,160 00
Real estate	721 47

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Cash on hand and in bank	$23,273 31
Furniture and fixtures	175 39
	$75,680 17

LIABILITIES.

Due shareholders, instalment shares	$62,774 85
Dividends credited	8,343 70
Earnings undivided	951 62
Contingent fund (as per section 225 of Banking Law)	3,000 00
Unearned or rebatable premium	610 00
	$75,680 17

RECEIPTS.

Cash on hand January 1, 1912	$16,355 26
Dues on instalment shares credited to members	35,665 00
Mortgages redeemed, foreclosed or transferred to real estate	11,880 00
Loans on shares repaid	120 00
Fees received	122 50
Fines received	13 44
Interest received	4,419 42
Premium received	310 00
Reverted dividends	419 54
	$69,305 16

DISBURSEMENTS.

Loaned on mortgage	$4,030 00
Loaned on shares	960 00
Instalment dues repaid on withdrawal, or applied on loans	25,288 25
Dividends paid on withdrawal, or applied on loans	1,834 85
Paid matured shares	12,884 80
Paid salaries and clerk-hire	699 00
Paid advertising, printing and postage	106 37
Paid repairs to real estate	6 51
Paid taxes, insurance, etc.	27 19
Paid banking department, examination	13 75
Paid banking department, assessment	5 74
Office furniture	175 39
Cash on hand December 31, 1912	23,273 31
	$69,305 16

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly. Shares in force January 1, 1912, 2,244; shares issued during the year, 490; shares withdrawn during the year, 299; shares in force, 2,435. Borrowing members, 26, holding 346 shares; non-borrowing members, 280, holding 2,089 shares. Female shareholders, 118, holding 667 shares. Total dividends credited members during the year on instalment shares, $3,851.95; rate, 7 per cent. Total dividends forfeited by withdrawing members during the year, $419.54.

No unpaid withdrawals. Amount of shares matured during the year, $12,884.80. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $805.37. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 15 cents per share per week. Premium paid by borrowing members, $10 per share.

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Loans have been made in Erie county, New York State. Largest mortgage loan outstanding,, $3,120. Mortgages in force in New York State, $49,350. No foreclosures during the year.

BLACK ROCK MUTUAL HOME AND SAVINGS ASSOCIATION.

No. 52 Amherst street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	JOHN BLUST	205 East Street.
Secretary	LOUIS G. FETES.....	81 Hertel Avenue.
Treasurer	AUGUST ROTH	414 Dearborn Street.
Attorney	JAMES P. SCHAUS.....	213 Mutual Life Bldg.

ASSETS.

Loans on bond and mortgage.....	$199,158 91
Real estate	10,631 66
Cash on hand and in bank.....	30,170 26
	$239,960 83

LIABILITIES.

Due shareholders, instalment shares.....	$205,160 56
Dividends credited	22,875 89
Earnings undivided	7,353 98
Contingent fund (as per section 225 of Banking Law).....	4,570 40
	$239,960 83

RECEIPTS.

Cash on hand January 1, 1912.....	$24,327 60
Dues on instalment shares credited to members.....	193,939 21
Mortgages redeemed, foreclosed or transferred to real estate..	16,108 00
Real estate sold.....	2,300 00
Fees received	957 50
Fines received	14 75
Interest received	10,947 50
Premium received	2,484 81
Rent received	327 00
	$251,406 37

DISBURSEMENTS

Loaned on mortgage.....	$58,100 00
Instalment dues repaid on withdrawal, or applied on loans...	146,362 90
Dividends paid on withdrawal, or applied on loans.....	5,018 06
Paid for real estate.....	6,451 73
Paid salaries and clerk-hire	2,498 80
Paid advertising, printing and postage.....	348 35
Paid rent	77 00
Paid repairs to real estate.....	550 25
Paid taxes, insurance, etc.....	402 62
Paid banking department, examination.....	31 00
Paid banking department, assessment	14 26
Officers' bonds	68 00
Mortgage tax	289 00
Cleaning office	20 52

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Office supplies	$67 00
Moving expenses	11 25
Light	17 16
Telephone	7 00
Coal and water	39 30
Attorney fees	91 00
Office furniture	560 64
Real estate loss	210 27
Cash on hand December 31, 1912	30,170 26
	$251,406 37

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 9,261; shares issued during the year, 3,830; shares withdrawn during the year, 2,027; shares in force, 11,064. Borrowing members, 132, holding 1,215 shares; non-borrowing members, 1,482, holding 9,849 shares. Female shareholders, 449, holding 2,363 shares. Total dividends credited members during the year on instalment shares, $8,084.98; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,135.05. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $9,000. Mortgages in force in New York State, $199,158.91. No foreclosures during the year.

CARLTON STREET PERMANENT SAVINGS AND AID ASSOCIATION.

No. 306 Carlton street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1880.]

Officers.	Names.	Post-office addresses.
President	CHARLES DETHLOFF	55 Berlin Street.
Secretary	JOHN A. GLUNZ	39 Peach Street.
Treasurer	WILLIAM SCHMIDT	306 Carlton Street.
Attorney	LOUIS BRAUNLEIN	14 German Ins. Co. Bldg.

ASSETS.

Loans on bond and mortgage	$25,100 00
Cash on hand and in bank	881 71
Furniture and fixtures	50 00
	$26,031 71

LIABILITIES.

Due shareholders, instalment shares	$22,951 00
Dividends credited	1,976 49
Earnings undivided	601 92
Contingent fund (as per section 225 of Banking Law)	502 30
	$26,031 71

RECEIPTS.

Cash on hand January 1, 1912	$4,413 67
Dues on instalment shares credited to members	28,785 50
Mortgages redeemed, foreclosed or transferred to real estate	4,138 25

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Fees received	$120 25
Interest received	1,655 81
	$39,113 48

DISBURSEMENTS.

Loaned on mortgage	$2,700 00
Instalment dues repaid on withdrawal, or applied on loans	31,886 00
Dividends paid on withdrawal, or applied on loans	1,531 36
Paid matured shares	1,700 00
Paid salaries and clerk-hire	350 25
Paid advertising, printing and postage	2 80
Paid rent	20 00
Paid banking department, examination	14 25
Paid banking department, assessment	2 36
Officers' bonds	12 00
Legal service	10 75
Appraisal committee	2 00
Cash on hand December 31, 1912	881 71
	$39,113 48

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 1,917; shares issued during the year, 481; shares withdrawn during the year, 73; shares in force, 2,325. Borrowing members, 22, holding 355 shares; non-borrowing members, 282, holding 1,970 shares. Female shareholders, 180, holding 1,232 shares. Total dividends credited members during the year on instalment shares, $1,101.35; rate 4 per cent. Total dividends forfeited by withdrawing members during the year, $89.96.

No unpaid withdrawals. Amount of shares matured during the year, $1,700. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $397.80. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 12 cents per week per share. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,000. Mortgages in force in New York State, $25,100. No foreclosures during the year.

CLINTON MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 379 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1878.]

Officers.	Names.	Post-office addresses.
President	FREDERICK GRAMLICH	596 Clinton Street.
Secretary	CHARLES KLING	37 Laurel Street.
Treasurer	CHARLES KLING	37 Laurel Street.
Attorneys	STEIN & BARBER	410 Brisbane Building.

ASSETS.

Loans on bond and mortgage	$383,888 06
Contracts for the sale of real estate	9,785 29
Real estate	24,853 23
Cash on hand and in bank	25,344 05
Advances for taxes, insurance, etc	896 34
	$444,766 97

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LIABILITIES.

Due shareholders, instalment shares	$368,138 25
Dividends credited	31,538 49
Earnings undivided	30,740 09
Contingent fund (as per section 225 of Banking Law)	14,350 14
	$444,766 97

RECEIPTS.

Cash on hand January 1, 1912	$14,439 30
Dues on instalment shares credited to members	218,359 00
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate	57,361 59
Real estate sold	6,238 23
Fees received	1,291 25
Interest received	22,576 37
Rent received	1,160 00
Advances repaid	266 56
Reverted dividends	1,393 10
Received on judgment	20 00
Sale of old safe	8 00
Real estate contracts	7,117 21
Profit on real estate	615 00
Appraisal fees rebated	46 00
	$335,891 61

DISBURSEMENTS.

Loaned on mortgage	$73,961 35
Instalment dues repaid on withdrawal, or applied on loans	177,295 25
Dividends paid on withdrawal, or applied on loans	8,433 82
Paid matured shares	31,517 47
Paid borrowed money and prior mortgages	5,000 00
Paid interest on borrowed money and prior mortgages	25 00
Paid for real estate	4,743 52
Paid salaries and clerk-hire	3,098 50
Paid advertising, printing and postage	387 17
Paid repairs to real estate	906 08
Paid taxes, insurance, etc	966 11
Paid banking department, examination	61 50
Paid banking department, assessment	32 26
Advances for taxes, insurance, etc	485 77
Loss on real estate	413 23
Dues repaid	38 50
Foreclosure costs	152 03
Real estate commissions	115 00
Real estate contracts	2,915 00
Cash on hand, December 31, 1912	25,344 05
	$335,891 61

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 16,754; shares issued during the year, 15,481; shares withdrawn during the year, 14,560; shares in force, 17,675. Borrowing members, 180, holding 1,730 shares; non-borrowing members, 2,770, holding 15,945 shares. Female shareholders, 1,787, holding 9,212 shares. Total dividends credited members during the year on instalment shares, $15,456.83; rate 5 per cent. Total dividends forfeited by withdrawing members during the year, $1,393.10.

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No unpaid withdrawals. Amount of shares matured during the year, $31,517.47. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,485.67. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $5,500. Mortgages in force in New York State, $383,888.06. One foreclosure during the year.

DEPEW CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Depew, N. Y.

[Organized under Law of 1894. Commenced business 1895.]

Officers.	Names.	Post-office addresses.
President	J. FRED PETTYS	Depew, N. Y.
Secretary	H. A. SHORT	Depew, N. Y.
Treasurer	J. O. GOULD	Depew, N. Y.
Attorney	S. JAY OHART	Depew, N. Y.

ASSETS.

Loans on bond and mortgage	$30,900 00
Real estate	1,113 26
Cash on hand and in bank	35,268 96
	$67,282 22

LIABILITIES.

Due shareholders, instalment shares	$59,718 08
Dividends credited	5,594 46
Earnings undivided	1,127 85
Contingent fund (as per section 225 of Banking Law)	841 83
	$67,282 22

RECEIPTS.

Cash on hand January 1, 1912	$20,305 72
Dues on instalment shares credited to members	43,429 38
Mortgages redeemed, foreclosed or transferred to real estate	11,600 00
Fees received	22 25
Interest received	3,026 26
Rent received	28 00
	$78,411 61

DISBURSEMENTS.

Loaned on mortgage	$10,700 00
Instalment dues repaid on withdrawal, or applied on loans	29,396 87
Dividends paid on withdrawal, or applied on loans	2,393 50
Paid salaries and clerk-hire	415 00
Paid advertising, printing and postage	9 00
Paid repairs to real estate	33 40
Paid taxes, insurance, etc.	70 33
Paid banking department, examination	24 75
Paid banking department, assessment	4 05
Commissions	88 00
Stationery	7 75
Cash on hand December 31, 1912	35,268 96
	$78,411 61

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Plan, permanent. Par value of shares, $100. Instalments are 16½ cents and 25 cents weekly.

Shares in force January 1, 1912, 2,057; shares issued during the year, 230; shares withdrawn during the year, 370; shares in force, 1,917. Borrowing members, 33, holding 321 shares; non-borrowing members, 189, holding 1,596 shares. Female shareholders, 13 holding 157 shares. Total dividends credited members during the year on instalment shares, $2,287.72; rate 8 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year $519.75. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 8 cents per share per week. Premium paid by borrowing members, 2 per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,500. Mortgages in force in New York State, $30,900. No foreclosures during the year.

EAST SIDE SERIAL SAVINGS AND LOAN ASSOCIATION.

No. 344 East Genesee street, Buffalo, N. Y.

[Organized under Law of 1892. Commenced business 1894.]

Officers.	Names.	Post-office addresses.
President	ALEXANDER FRANKE	553 Sherman Street.
Secretary	FRED W. MOELICH.....	284 Cherry Street.
Treasurer	WILLIAM GERBER	115 East Genesee Street.
Attorneys	STEIN & BARBER..... ...	410 Brisbane Bldg.

ASSETS.

Loans on bond and mortgage.....	$30,955 00
Loans on shares	890 00
Cash on hand and in bank.....	2,907 20
Furniture and fixtures.....	135 45
	$34,887 65

LIABILITIES.

Due shareholders, instalment shares.....	$31,058 75
Dividends credited	2,531 99
Earnings undivided	704 91
Contingent fund (as per section 225 of Banking Law).....	525 12
Unearned or rebatable premium.....	66 88
	$34,887 65

RECEIPTS.

Cash on hand January 1, 1912.....	$3,236 56
Dues on instalment shares credited to members.....	26,388 00
Mortgages redeemed, foreclosed or transferred to real estate..	950 00
Loans on shares repaid.....	1,711 00
Fees received	118 25
Interest received	1,944 16
Advances repaid	109 51
	$34,457 48

DISBURSEMENTS.

Loaned on mortgage	$3,930 00
Loaned on shares.....	1,221 00
Instalment dues repaid on withdrawal, or applied on loans..	24,891 00

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Dividends paid on withdrawal, or applied to loans	$858 84
Paid salaries and clerk-hire	439 21
Paid advertising, printing and postage	67 97
Paid rent	55 23
Paid taxes, insurance, etc.	2 00
Paid banking department, examination	21 00
Paid banking department, assessment	2 48
Advances for taxes, insurance, etc	61 55
Cash on hand, December 31, 1912	2,907 20
	$34,457 48

Plan permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 1,986; shares issued during the year, 473; shares withdrawn during the year, 307; shares in force, 2,152. Borrowing members, 20, holding 221 shares; non-borrowing members, 316, holding 1,931 shares. Female shareholders, 170, holding 910 shares. Total dividends credited members during the year on instalment shares, $1,031.89; rate 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $564.41. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. on mortgage loans; 5 per cent. to 6 per cent. on straight loans. Premium paid by borrowing members, $5 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $3,510. Mortgages in force in New York State, $30,955. No foreclosures during the year.

ELLICOTT PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 17 East Genesee street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	PHILIP GOETZMANN	17 East Genesee Street.
Secretary	HENRY F. HOLTZ, JR.	33 East Eagle Street.
Treasurer	EDWARD D. REED	German-American Bank.
Attorney	WILLIAM G. KILHOFFER	308 Brisbane Bldg.

ASSETS.

Loans on bond and mortgage	$44,840 00
Stocks and bonds	1,760 00
Cash on hand and in bank	8,168 28
Furniture and fixtures	190 00
	$54,958 28

LIABILITIES.

Due shareholders, instalment shares	$46,419 20
Dividends credited	5,450 10
Earnings undivided	1,902 98
Contingent fund (as per section 225 of Banking Law)	1,186 00
	$54,958 28

RECEIPTS.

Cash on hand January 1, 1912	$6,513 08
Dues on instalment shares credited to members	49,069 99

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Mortgages redeemed, foreclosed or transferred to real estate..	$12,352 50
Fees received	150 50
Interest received	2,951 28
	$71,037 35

DISBURSEMENTS.

Loaned on mortgage	$11,500 00
Instalment dues repaid on withdrawal, or applied on loans...	49,143 46
Dividends paid on withdrawal, or applied on loans	1,459 78
Paid salaries and clerk-hire	583 00
Paid advertising, printing and postage	62 78
Paid rent	91 25
Paid banking department, examination	19 68
Paid banking department, assessment	4 12
State League dues	5 00
Cash on hand December 31, 1912	8,168 28
	$71,037 35

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 3,633; shares issued during the year, 602; shares withdrawn during the year, 406; shares in force, 3,829. Borrowing members, 41, holding 365 shares; non-borrowing members, 368, holding 3,464 shares. Female shareholders, 141, holding 876 shares. Total dividends credited members during the year on instalment shares, $1,917.70; rate 4½ per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $742.03. Unpaid, none. No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,500. Mortgages in force in New York State, $44,840. No foreclosures during the year.

ELM PERMANENT LOAN ASSOCIATION.

No. 357 Broadway, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1879.]

Officers.	Names.	Post-office addresses.
President	PETER WIEGAND	419 Adam Street.
Secretary	GEORGE H. WAHL	357 Broadway.
Treasurer	JOHN SATTLER	990 Genesee Street.
Attorney	AUGUST BECKER	414 Mutual Life Bldg.

ASSETS.

Loans on bond and mortgage	$2,150 00
Loans on shares	701 91
Contracts for the sale of real estate	11,213 00
Real estate	24,939 18
Cash on hand and in bank	213 62
Furniture and fixtures	125 00
Interest, premium, fees and fines due and unpaid	895 23
Advances for taxes, insurance, etc	171 77
	$40,409 71

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LIABILITIES.

Due shareholders, instalment shares	$15,545 75
Dividends credited	2,301 10
Prior mortgages	18,760 06
Earnings undivided	3,358 27
Contingent fund (as per section 225 of Banking Law)	123 61
Accrued interest	320 92
	$40,409 71

RECEIPTS.

Cash on hand January 1, 1912	$937 55
Dues on instalment shares credited to members	882 07
Money borrowed	3,000 00
Loans on shares repaid	169 09
Real estate sold	50 00
Fines received	25 00
Interest received	646 19
Premium received	215 39
Rent received	1,552 00
Advances repaid	193 86
Loss on real estate	292 08
Individual account	49 45
	$8,012 68

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$1,229 79
Paid borrowed money and prior mortgages	3,900 00
Paid interest on borrowed money and prior mortgages	1,097 45
Paid salaries and clerk-hire	160 00
Paid advertising, printing and postage	9 35
Paid rent	27 00
Paid repairs to real estate	437 68
Paid taxes, insurance, etc	533 59
Paid banking department, examination	26 50
Paid banking department, assessment	3 17
Loss on real estate	292 08
Sundry expense	33 00
Individual account	49 45
Cash on hand December 31, 1912	213 62
	$8,012 68

Plan, permanent. Par value of shares, $100. Instalments are 25 cents, 50 cents, 75 cents and $1 monthly.

Shares in force January 1, 1912, 1,937.4; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 1,937.4. Borrowing members, 8, holding 76.32 shares; non-borrowing members, 93, holding 1,861.08 shares. Female shareholders, 16, holding 108.9 shares.

Amount of filed and unpaid withdrawals December 31, 1912, $6,526.34. Entrance or membership fee, $1. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $229.35. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 per cent.

Loans have been made in Erie county, New Lork State. Largest mortgage loan outstanding, $1,150. Mortgages in force in New York State, $2,150. No foreclosures during the year.

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ERIE SAVINGS AND LOAN ASSOCIATION.

No. 39 Erie street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1884.]

Officers.	Names.	Post-office addresses.
President	WILLIAM A. JOYCE	39 Erie Street.
Secretary	W. H. HELFER	39 Erie Street.
Treasurer	W. H. D. BARR	39 Erie Street.
Attorney	JOHN M. HULL	39 Erie Street.

ASSETS.

Loans on bond and mortgage	$648,090 34
Loans on shares	15,265 76
Contracts for the sale of real estate	7,652 88
Real estate	64,884 87
Cash on hand and in bank	12,461 66
Furniture and fixtures	570 00
	$748,925 51

LIABILITIES.

Due shareholders, instalment shares	$374,229 00
Due shareholders, savings shares	283,525 75
Dividends credited	52,187 19
Borrowed money	15,000 00
Earnings undivided	1,408 57
Contingent fund (as per section 225 of Banking Law)	22,575 00
	$748,925 51

RECEIPTS.

Cash on hand January 1, 1912	$29,821 65
Dues on instalment shares credited to members	154,738 25
Dues on savings shares	212,656 39
Money borrowed	40,000 00
Mortgages redeemed, foreclosed or transferred to real estate	130,830 53
Loans on shares repaid	75,437 00
Fines received	3 78
Interest received	42,360 56
Rent received	3,990 00
Real estate contracts	6,173 26
	$696,011 42

DISBURSEMENTS.

Loaned on mortgage	$201,212 50
Loaned on shares	68,685 26
Instalment dues repaid on withdrawal, or applied on loans	146,945 25
Paid savings shares	172,934 00
Dividends paid on withdrawal, or applied on loans	17,200 35
Paid borrowed money and prior mortgages	63,000 00
Paid interest on borrowed money and prior mortgages	1,067 53
Paid salaries and clerk-hire	3,531 00
Paid advertising, printing and postage	1,233 62
Paid rent	1,000 00
Paid repairs to real estate	2,151 21
Paid taxes, insurance, etc	1,318 32
Paid banking department, examination	76 25
Paid banking department, assessment	53 84
Officers' bonds	84 00

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Land contracts	$817 33
Mortgage taxes	989 50
Telephone	36 00
Sundries	110 24
Appraisals	502 00
Furniture	601 56
Cash on hand December 31, 1912	12,461 66
	$696,011 42

Plan, permanent and serial. Par value of shares, $100 and $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 34,710; shares issued during the year, 18,746; shares withdrawn during the year, 11,565; shares in force, 41,891. Borrowing members, 558, holding 18,873 shares; non-borrowing members, 4,617, holding 23,018 shares. No record of female shareholders. Total dividends credited to members during the year on instalment shares, $20,368.65; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $9,936.09; rate, 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $6,496.86. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members ½ of 1 per cent.

Loans have been made in Cattaraugus and Erie counties, New York State. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $648,090.34. No foreclosures during the year.

FREEHOLD SAVINGS AND LOAN ASSOCIATION.

No. 809 Main street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	FRANK P. PERSON	390 Elm Street.
Secretary	JOHN A. KESSEL	515 Washington Street.
Treasurer	CHARLES J. FIX	808 Main Street.
Attorney	GODFREY M. FROHE	476 Ellicott Square.

ASSETS.

Loans on bond and mortgage	$102,270 00
Loans on shares	275 00
Cash on hand and in bank	21,376 05
Furniture and fixtures	312 20
Advances for taxes, insurance, etc	219 46
	$124,452 71

LIABILITIES.

Due shareholders, instalment shares	$100,997 72
Dividends credited	12,462 67
Earnings undivided	9,204 21
Contingent fund (as per section 225 of Banking Law)	1,493 11
Unearned or rebatable premium	295 00
	$124,452 71

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RECEIPTS.

Cash on hand January 1, 1912	$20,147 63
Dues on instalment shares credited to members	71,307 86
Mortgages redeemed, foreclosed or transferred to real estate	12,145 52
Loans on shares repaid	425 00
Real estate sold	997 77
Fees received	192 75
Interest received	6,557 92
Advances repaid	142 81
Payment on account of loss through defalcation	300 00
Profit and loss	271 00
	$112,488 26

DISBURSEMENTS.

Loaned on mortgage	$25,081 52
Loaned on shares	700 00
Instalment dues repaid on withdrawal, or applied on loans	57,866 71
Dividends paid on withdrawal, or applied on loans	1,345 70
Paid matured shares	3,510 00
Paid salaries and clerk-hire	1,052 00
Paid advertising, printing and postage	129 40
Paid rent	435 00
Paid repairs to real estate	34 10
Paid taxes, insurance, etc	151 91
Paid banking department, examination	24 90
Paid banking department, assessment	8 46
Officers' bonds	42 50
Telephone	35 00
Profit and loss	3 00
Examining committee	42 00
Burglary and office insurance	13 15
Real estate committee	49 40
Attorney fees	52 00
Sundry expense	535 46
Cash on hand December 31, 1912	21,376 05
	$112,488 26

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 5,521; shares issued during the year, 793; shares withdrawn during the year, 403; shares in force, 5,911. Borrowing members, 21, holding 218 shares; non-borrowing members, 607, holding 5,693 shares. Female shareholders, 332, holding 2,068 shares. Total dividends credited members during the year on instalment shares, $3,974.21; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $1,891.01.

No unpaid withdrawals. Amount of shares matured during the year, $3,510. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,333.91. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, $10 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $10,500. Mortgages in force in New York State, $102,270. No foreclosures during the year.

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GERMAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 568 Genesee street, Buffalo, N. Y.

[Organized under Law of 1894. Commenced business 1898.]

Officers.	Names.	Post-office addresses
President	MICHAEL KUNTY	295 Grey Street.
Secretary	ARNOLD L. EATON	M. & T. Nat'l Bank.
Treasurer	DANIEL JUNG	568 Genesee Street.
Attorney	L. P. HANCOCK	Mutual Life Ins. Bldg.

ASSETS.

Loans on bonds and mortgage	$29,040 00
Loans on shares	1,080 00
Real estate	583 87
Cash on hand and in bank	2,270 95
Furniture and fixtures	146 50
Advances for taxes, insurance, etc.	262 38
	$33,383 70

LIABILITIES.

Due shareholders, instalment shares	$29,414 40
Dividends credited	3,289 37
Earnings undivided	269 93
Contingent fund (as per section 225 of Banking Law)	410 00
	$33,383 70

RECEIPTS.

Cash on hand January 1, 1912	$568 71
Dues on instalment shares credited to members	29,683 67
Money borrowed	1,200 00
Mortgages redeemed, foreclosed or transferred to real estate	4,010 00
Loans on shares repaid	1,837 03
Fees received	23 45
Interest received	1,999 13
Premiums received	128 47
Advances repaid	59 81
Reverted dividends	8 00
Cash over	5 62
Individuals	1,004 34
	$40,528 23

DISBURSEMENTS.

Loaned on mortgage	$2,010 00
Loaned on shares	900 00
Instalment dues repaid on withdrawal, or applied on loans	28,134 73
Dividends paid on withdrawal, or applied on loans	488 31
Paid borrowed money and prior mortgages	4,400 00
Paid interest on borrowed money and prior mortgages	206 85
Paid for real estate	3 62
Paid salaries and clerk hire	665 53
Paid advertising, printing and postage	37 70
Paid rent	62 00
Paid taxes, insurance, etc	175 14
Paid banking department, examination	76 00
Paid banking department, assessment	2 63
Officers' bonds	13 00

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Legal expense	$40 00
Commissions	13 04
Sundry expenses	23 47
Cash short	92
Individuals	1,004 34
Cash on hand, December 31, 1912	2,270 95
	$40,528 23

Plan, permanent. Par value of shares, $50 and $130. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 2,575; shares issued during the year, 730; shares withdrawn during the year, 602; shares in force, 2,703. Borrowing members, 26, holding 224 shares; non-borrowing members, 443, holding 2,479 shares. Female shareholders, 182, holding 872 shares. Total dividends credited members during the year on instalment shares, $1,021.02; rate 3½ per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year. $814.74. Unpaid, none.

Premium plan, instalments. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,080. Mortgages in force in New York State, $29,040. No foreclosures during the year.

GOODELL PERMANENT LOAN ASSOCIATION.

No. 109 Goodell street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers	Names.	Post-office addresses
President	J. HENRY WALLENHORST	82 Goodell Street.
Secretary	JOHN R. SCHWEIGERT	34 Holland Place.
Treasurer	WILLIAM C. GERLACH	207 Goodell Street.
Attorney	CHARLES J. DECKOP	328 Brisbane Bldg.

ASSETS.

Loans on bonds and mortgage		$57,685 00
Real estate		2,700 00
Cash on hand and in bank		2,606 79
Interest, premium, fees and fines due and unpaid	$286 14	
		$62,991 79

LIABILITIES.

Due shareholders, instalment shares	$53,897 25
Dividends credited	6,665 27
Earnings undivided	429 27
Contingent fund (as per section 225 of Banking Law)	1,650 00
Unearned or rebatable premium	350 00
	$62,991 79

RECEIPTS.

Cash in hand January 1, 1912	$2,249 35
Dues on instalment shares credited to members	34,604 75
Mortgages redeemed, foreclosed or transferred to real estate	2,140 00

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Fees received	$118 00
Interest received	3,096 25
Premium received	120 00
Rent received	20 00
Forfeitures	1 00
	$42,349 35

DISBURSEMENTS.

Loaned on mortgage	$3,420 00
Instalment dues repaid on withdrawal, or applied on loans	32,911 25
Dividends paid on withdrawal, or applied on loans	2,455 78
Paid salaries and clerk hire	748 00
Paid advertising, printing and postage	7 96
Paid rent	78 00
Paid repairs to real estate	12 51
Paid taxes, insurance, etc	53 60
Paid banking department, examination	19 25
Paid banking department, assessment	4 66
Officers' bonds	12 00
Appraisal committee	3 00
Legal services	5 00
Office fixtures and repairs	11 55
Cash on hand December 31, 1912	2,606 79
	$42,349 35

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 2,391; shares issued during the year, 464; shares withdrawn during the year, 22; shares in force, 2,833. Borrowing members, 40, holding 223 shares; non-borrowing members, 369, holding 2,610 shares. Female shareholders, 240, holding 1,379 shares. Total dividends credited members during the year on instalment shares, $2,587.96; rate 4 per cent. to 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $860.51. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, $5 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $5,500. Mortgages in force in New York State, $57,685. No foreclosures during the year.

HAMBURGH SAVINGS AND LOAN ASSOCIATION.

Main street, Hamburgh, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	NEWTON C. FISH	Hamburgh, N. Y.
Secretary	GEORGE J. BRENDEL	Hamburgh, N. Y.
Treasurer	OTHO CHURCHILL	Hamburgh, N. Y.
Attorney	FRANK C. BRENDEL	528 Brisbane Bldg., Buffalo, N. Y.

ASSETS.

Loans on bond and mortgage	$51,993 43
Loans on shares	2,664 00
Contracts for the sale of real estate	1,170 00
	$55,827 43

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LIABILITIES.

Due shareholders, instalment shares	$44,999 75
Dividends credited	7,216 80
Earnings undivided	400 76
Contingent fund (as per section 225 of Banking Law)	974 11
Unearned or rebatable premium	350 00
Bank overdraft	1,886 01
	$55,827 43

RECEIPTS.

Cash on hand January 1, 1912	$2,419 10
Dues on instalment shares credited to members	18,042 25
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate	14,675 00
Loans on shares repaid	4,201 00
Real estate sold	2,012 85
Fees received	78 50
Fines received	15 05
Interest received	3,317 76
Premium received	220 00
Rent received	5 00
Received on contract	30 00
Bank overdraft	1,886 01
	$49,902 52

DISBURSEMENTS.

Loaned on mortgage	$6,500 00
Loaned on shares	1,675 00
Instalment dues repaid on withdrawal, or applied on loans	12,443 00
Dividends paid on withdrawal, or applied on loans	829 47
Paid matured shares	14,913 10
Paid borrowed money and prior mortgages	10,000 00
Paid interest on borrowed money and prior mortgages	246 76
Paid for real estate	1,375 00
Paid salaries and clerk-hire	254 00
Paid advertising, printing and postage	15 00
Paid rent	85 00
Paid banking department, examination	19 00
Paid banking department, assessment	5 14
Attorney fees	335 50
Committee expenses	5 80
Incidentals	75
Contract account	1,200 00
	$49,902 52

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly. Shares in force January 1, 1912, 1,421; shares issued during the year, 562; shares withdrawn during the year, 596; shares in force, 1,387. Borrowing members, 26, holding 256 shares; non-borrowing members, 219, holding 1,131 shares. Female shareholders, 48, holding 377 shares. Total dividends credited members during the year on instalment shares, $2,986.20; rate, 6½ per cent. Total dividends forfeited by withdrawing members during the year, $1,297.45.

No unpaid withdrawals. Amount of shares matured during the year, $11,897.50. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $360.55. Unpaid, none.

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Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, $5 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $51,993.43. Two foreclosures during the year.

HERCULES PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 217 Cherry street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1885.]

Officers.	Names.	Post-office addresses.
President	ALIOS REGER	76 Rose Street.
Secretary	WILLIAM C. CRAMER	24 Locust Street.
Treasurer	GEORGE SPINDLER	217 Cherry Street.
Attorney	JACOB STEIN	Mooney Bldg.

ASSETS.

Loans on bond and mortgage	$1,560 00
Cash on hand and in bank	2,713 07
Furniture and fixtures	50 00
	$4,323 07

LIABILITIES.

Due shareholders, instalment shares	$4,099 75
Dividends credited	136 27
Contingent fund (as per section 225 of Banking Law)	87 05
	$4,323 07

RECEIPTS.

Cash on hand January 1, 1912	$916 86
Dues on instalment shares credited to members	11,855 52
Mortgages redeemed, foreclosed or transferred to real estate	4,810 00
Fees received	89 33
Interest received	177 99
	$17,849 70

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$14,899 25
Dividends paid on withdrawal, or applied on loans	67 38
Paid salaries and clerk-hire	149 10
Paid advertising, printing and postage	1 80
Paid banking department, examination	12 55
Paid banking department, assessment	55
Officers' bonds	6 00
Cash on hand, December 31, 1912	2,713 07
	$17,849 70

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 743; shares issued during the year, 62; shares withdrawn during the year, 120; shares in force, 685. Borrowing members, 2, holding 23 shares; non-borrowing members, 72, holding 662 shares. Female shareholders, 28, holding 198 shares. Total dividends cred-

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ited members during the year on instalment shares, $103.24; rate, 3½ per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $156.90. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $910. Mortgages in force in New York State, $1,560. No foreclosures during the year.

HOMESTEAD SAVINGS AND LOAN ASSOCIATION.

No. 360 Pearl street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1884.]

Officers.	Names.	Post-office addresses
President	GEORGE TROUP	Buffalo, N. Y.
Secretary	CHARLES H. RODGERS	Buffalo, N. Y.
Treasurer	CHARLES E. MOREY	Buffalo, N. Y.
Attorney	FRED GREINER	Buffalo, N. Y.

ASSETS.

Loans on bond and mortgage	$714,080 00
Loans on shares	29,980 00
Contracts for the sale of real estate	3,800 00
Real estate	27,140 61
Cash on hand and in bank	25,364 14
Fruniture and fixtures	1,508 65
Advances for taxes, insurance, etc	316 98
	$802,190 38

LIABILITIES.

Due shareholders, instalment shares	$705,264 17
Due shareholders, income shares	23,100 00
Balance to be paid borrowers on mortgage loans	7,400 00
Earnings undivided	7,265 60
Contingent fund (as per section 225 of Banking Law)	37,000 00
Unearned or rebatable premium	6,668 75
Income share dividends	600 00
Suspended dues	248 21
Contingent dividends	14,643 65
	$802,190 38

RECEIPTS.

Cash on hand January 1, 1912	$140,477 68
Dues on instalment shares credited to members	284,658 70
Dues on income shares	3,500 00
Mortgages redeemed, foreclosed or transferred to real estate	75,955 00
Loans on shares repaid	111,540 00
Real estate sold	4,562 64
Fees received	1,126 50
Interest received	39,848 21
Premium received	4,616 00
Rent received	530 00
Advances repaid	13 12
Individual accounts	5,569 58
Land contracts	7,946 00
Suspended dues	241 20
	$680,584 63

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DISBURSEMENTS.

Loaned on mortgage	$233,850 00
Loaned on shares	120,487 00
Instalment dues repaid on withdrawal, or applied on loans	171,288 67
Paid income shares	2,100 00
Cash dividends paid on income and accumulative prepaid shares	763 00
Paid matured shares	77,613 43
Paid for real estate	27,570 61
Paid salaries and clerk-hire	4,308 00
Paid advertising, printing and postage	468 05
Paid rent	812 34
Paid taxes, insurance, etc	376 87
Paid banking department, examination	74 50
Paid banking department, assessment	55 12
Sundry expense	1,423 43
Individual accounts	5,661 34
Suspended dues	231 78
Contingent dividends	5,869 50
Mortgage taxes	652 50
Registry fees	1 00
Premium rebated	61 50
Furniture and fixtures	1,508 65
Interest rebated	43 20
Cash on hand, December 31, 1912	25,364 14
	$680,584 63

Plan, permanent. Par value of shares, $100 and $50. Instalments are 10 cents and 20 cents weekly, monthly and quarterly.

Shares in force January 1, 1912, 44,699; shares issued during the year, 8,543; shares withdrawn during the year, 9,410; shares in force, 43,832. Borrowing members, 377, holding 8,166 shares; non-borrowing members 2,495, holding 35,666 shares. Female shareholders, 1,553, holding 20,645 shares.

Total dividends credited members during the year on instalment shares, $30,250.23; rate 4 per cent.

Total dividends credited or paid in cash to members during the year on other shares, $763; rate 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $77,613.43. Entrance or membership fee, 20 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $6,998.70. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, $4 per share.

Loans have been made in Erie and Genesee counties, New York State. Largest mortgage loan outstanding, $10,200. Mortgages in force in New York State, $714,080. No foreclosures during the year.

HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 780 Seneca street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1881.]

Officers.	Names.	Post-office addresses.
President	EDWARD AST	210 Baitz Avenue.
Secretary	JULIEN A. RIESTER	230 East Ferry Street.
Treasurer	EUGENE J. RIESTER	1583 Niagara Street.
Attorney	HENRY J. ROSCHE	287 East North Street.

ASSETS.

Loans on bond and mortgage	$72,045 50
Real estate	13,303 08

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Cash on hand and in bank	$20,917 41
Furniture and fixtures	75 00
	$106,340 99

LIABILITIES.

Due shareholders, instalment shares	$89,555 52
Dividends credited	5,056 05
Earnings undivided	8,385 57
Contingent fund (as per section 225 of Banking Law)	1,372 18
Unearned or rebatable premium	1,971 67
	$106,340 99

RECEIPTS.

Cash on hand January 1, 1912	$18,210 58
Dues on instalment shares credited to members	36,558 50
Mortgages redeemed, foreclosed or transferred to real estate	11,020 50
Fees received	298 37
Fines received	14 34
Interest received	4,647 86
Premium received	630 00
Rent received	1,474 25
Profit and loss	13 93
	$72,868 33

DISBURSEMENTS.

Loaned on mortgage	$6,930 00
Instalment dues repaid on withdrawal, or applied on loans	26,834 29
Paid matured shares	16,078 68
Paid salaries and clerk-hire	692 95
Paid advertising, printing and postage	20
Paid rent	48 00
Paid repairs to real estate	522 34
Paid taxes, insurance, etc	516 47
Paid banking department, examination	19 25
Paid banking department, assessment	8 24
Officers' bonds	20 00
Collection of rents	147 42
County clerk certificate	25
Premium rebated	132 83
Cash on hand, December 31, 1912	20,917 41
	$72,868 33

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 3,011; shares issued during the year, 1,178; shares withdrawn during the year, 1,362; shares in force, 2,827. Borrowing members, 51, holding 620 shares; non-borrowing members, 420, holding 2,207 shares. Female shareholders, 225, holding 1,104 shares. Total dividends credited members during the year on instalment shares, $5,056.05; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $16,078.68. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $908.57. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 12½ cents per share per week. Premium paid by borrowing members, $10 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $3,307 50. Mortgages in force in New York State, $72,045.50. No foreclosures during the year.

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INDUSTRY PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

No. 173 Peckham street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers	Names.	Post-office addresses.
President	CHARLES E. THIESFELD	147 Peckham Street.
Secretary	P. J. P. ROSENKRANZ	18 Sweeney Street.
Treasurer	WILLIAM BRUECK	74 Grey Street.
Attorney	THEODORE STEEG	571 William Street.

ASSETS.

Loans on bonds and mortgage	$21,100 00
Real estate	1,189 14
Cash on hand and in bank	5,765 94
	$28,055 08

LIABILITIES.

Due shareholders, instalment shares	$22,236 25
Dividends credited	2,497 12
Earnings undivided	1,228 43
Contingent fund (as per section 225 of Banking Law)	1,193 28
Unearned or rebatable premium	900 00
	$28,055 08

RECEIPTS.

Cash on hand January 1, 1912	$10,708 11
Dues on instalment shares credited to members	14,215 52
Mortgages redeemed, foreclosed or transferred to real estate	2,500 00
Fees received	151 95
Fines received	2 00
Interest received	1,311 46
Premium received	900 00
	$29,789 04

DISBURSEMENTS.

Loaned on mortgage	$9,000 00
Instalment dues repaid on withdrawal, or applied on loans	13,833 01
Dividends paid on withdrawal, or applied on loans	701 55
Paid salaries and clerk-hire	424 50
Paid rent	10 00
Paid taxes, insurance, etc.	28 69
Paid banking department, examination	20 90
Paid banking department, assessment	2 01
Recording, etc.	2 44
Cash on hand, December 31, 1912	5,765 94
	$29,789 04

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 2,157; shares issued during the year, 2,240; shares withdrawn during the year, 2,074; shares in force, 2,323. Borrowing members, 11, holding 237 shares; non-borrowing members, 162, holding 2,086 shares. Female shareholders, 67, holding 840 shares. Total dividends credited members during the year on instalment shares, $953.54; rate, 4 per cent.

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No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $436.94. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, $10 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $5,400. Mortgages in force in New York State, $21,100. No foreclosures during the year.

IRISH-AMERICAN SAVINGS AND LOAN ASSOCIATION.

No. 138 Pearl street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1884.]

Officers.	Names.	Post-office addresses.
President	WILLIAM J. FORSYTH	Buffalo, N. Y.
Secretary	JOSEPH W. DOOLEY	Buffalo, N. Y.
Treasurer	JAMES HANRAHAN	Buffalo, N. Y.
Attorneys	CRANGLE & COCHRANE	Buffalo, N. Y.

ASSETS.

Loans on bond and mortgage		$1,486,444 84
Loans on shares		49,301 65
Cash on hand and in bank		106,587 30
Instalments due and unpaid	$445 75	
Interest, premium, fees and fines due and unpaid.	225 45	
		$1,642,333 79

LIABILITIES.

Due shareholders, instalment shares	$1,194,096 50
Due shareholders, savings shares	222,793 82
Dividends credited	135,236 80
Earnings undivided	8,326 67
Contingent fund (as per section 225 of Banking Law)	80,000 00
Unearned or rebatable premium	1,880 00
	$1,642,333 79

RECEIPTS.

Cash on hand January 1, 1912	$108,184 91
Dues on instalment shares credited to members	526,664 50
Dues on savings shares	118,749 03
Mortgages redeemed, foreclosed or transferred to real estate	139,900 07
Loans on shares repaid	29,615 75
Fees received	3,094 75
Fines received	38 98
Interest received	87,532 17
Advances repaid	70 60
	$1,013,850 76

DISBURSEMENTS.

Loaned on mortgage	$362,140 00
Loaned on shares	36,346 15
Instalment dues repaid on withdrawal, or applied on loans	276,945 25
Paid savings shares	56,588 18
Dividends paid on withdrawal, or applied on loans	20,558 15
Paid matured shares	141,157 75
Paid salaries and clerk-hire	7,689 21
Paid advertising, printing and postage	1,289 81

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Paid rent	$1,800 00
Paid taxes, insurance, etc	70 60
Paid banking department, examination	153 90
Paid banking department, assessment	107 25
Incidentals	462 83
Auditing	126 00
Appraisals	1,828 38
Cash on hand, December 31, 1912	106,587 30
	$1,013,850 76

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 51,125; shares issued during the year, 19,714; shares withdrawn during the year, 9,589; shares in force, 61,250. Borrowing members, 610, holding 6,700 shares; non-borrowing members, 4,490, holding 54,550 shares. Female shareholders, 2,245, holding 27,275 shares. Total dividends credited members during the year on instalment shares, $62,296.55; rate 4 per cent. to 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $7,466.91; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $2,136.36.

No unpaid withdrawals. Amount of shares matured during the year, $141,157.75. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $13,196.23. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $16,369. Mortgages in force in New York State, $1,486,444.84. One foreclosure during the year.

LOVEJOY PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

No. 668 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	ANTON VOLK	668 William Street.
Secretary	CHARLES LOWENSTEIN	1546 Fillmore Avenue.
Treasurer	GEORGE WIENER	198 Shumway Street.
Attorney	J. ADAM WEISS	606 Mutual Life Bldg.

ASSETS.

Loans on bond and mortgage	$14,712 50
Loans on shares	1,467 50
Cash on hand and in bank	4,532 10
	$20,712 10

LIABILITIES.

Due shareholders, instalment shares	$17,169 73
Dividends credited	1,333 86
Earnings undivided	668 51
Contingent fund (as per section 225 of Banking Law)	1,000 00
Unearned or rebatable premium	540 00
	$20,712 10

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RECEIPTS.

Cash on hand January 1, 1912	$4,107 27
Dues on instalment shares credited to members	19,610 07
Mortgages redeemed, foreclosed or transferred to real estate	6,960 00
Loans on shares repaid	1,129 75
Fees received	166 15
Fines received	8 97
Interest received	1,124 75
Premium received	568 38
	$33,675 34

DISBURSEMENTS.

Loaned on mortgage	$4,500 00
Loaned on shares	1,375 00
Instalment dues repaid on withdrawal, or applied on loans	21,504 65
Dividends paid on withdrawal, or applied on loans	1,161 88
Paid salaries and clerk-hire	499 75
Paid advertising, printing and postage	3 25
Paid rent	25 00
Paid banking department, assessment	22 71
Officers' bonds	12 00
Appraisal fees	26 00
Overpaid dues	1 00
Overpaid interest	12 00
Cash on hand, December 31, 1912	4,532 10
	$33,675 34

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 2,992; shares issued during the year, 2,144; shares withdrawn during the year, 2,260; shares in force, 2,876. Borrowing members, 20, holding 490 shares; non-borrowing members, 256, holding 2,386 shares. Female shareholders, 124, holding 1,133 shares. Total dividends credited members during the year on instalment shares, $975.37; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $566. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, $7.50 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,795. Mortgages in force in New York State, $14,712.50. No foreclosures during the year.

NIAGARA SAVINGS AND LOAN ASSOCIATION.

North Niagara street, Tonawanda, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	FRED ENGELKING	Tonawanda, N. Y.
Secretary	E. W. BETTS	Tonawanda, N. Y.
Treasurer	JOHN G. WALLENMEIER	Tonawanda, N. Y.
Attorney	JOHN K. PATTON	Tonawanda, N. Y.

ASSETS.

Loans on bond and mortgage	$698,487 93
Loans on shares	6,500 00
Real estate	1,628 11

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Cash on hand and in bank		$7,053 82
Furniture and fixtures		464 50
Advances for taxes, insurance, etc		45 47
Instalments due and unpaid	$1,320 50	
Interest, premium, fees and fines due and unpaid	552 97	
		$714,179 83

LIABILITIES.

Due shareholders, instalment shares	$586,137 00
Dividends credited	84,835 15
Borrowed money	2,870 00
Earnings undivided	20,337 68
Contingent fund (as per section 225 of Banking Law)	20,000 00
	$714,179 83

RECEIPTS.

Cash on hand January 1, 1912	$6 25
Dues on instalment shares credited to members	214,909 25
Money borrowed	116,210 00
Mortgages redeemed, foreclosed or transferred to real estate	106,131 50
Loans on shares repaid	5,070 00
Real estate sold	415 87
Fees received	1,587 50
Fines received	354 99
Interest received	41,808 84
Premium received	2,315 06
Advances repaid	46 89
Individual accounts	435 26
	$489,291 41

DISBURSEMENTS.

Loaned on mortgage	$152,620 00
Loaned on shares	2,860 00
Instalment dues repaid on withdrawal, or applied on loans	77,894 25
Dividends paid in withdrawal or applied on loans	6,409 50
Paid matured shares	114,140 00
Paid borrowed money and prior mortgages	123,750 00
Paid interest on borrowed money and prior mortgages	663 97
Paid salaries and clerk-hire	1,325 00
Paid advertising, printing and postage	108 60
Paid rent	100 00
Paid banking department, examination	80 50
Paid banking department, assessment	50 24
Officers' bonds	17 50
Advances for taxes, insurance, etc	28 97
Individual accounts	464 26
Legal services	2 60
Adding machine and protectorgraph	549 20
Appraisal fees	1,173 00
Cash on hand, December 31, 1912	7,053 82
	$489,291 41

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly. Shares in force January 1, 1912, 15,991; shares issued during the year, 6,136; shares withdrawn during the year, 4,679; shares in force, 17,448. Borrowing members, 513, holding 5,120 shares; non-borrowing members, 1,857,

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holding 12,328 shares. Female shareholders, 944, holding 6,210 shares. Total dividends credited members during the year on instalment shares, $38,993.25; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $1,524.65.

No unpaid withdrawals. Amount of shares matured during the year, $114,140. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,724.10. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, $6,800. Mortgages in force in New York State, $698,487.93. One foreclosure during the year.

PEOPLE'S DIME SAVINGS AND LOAN ASSOCIATION, No. 2.

No. 338 Genesee street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	GEORGE J. FLIERL	45 Waverly Street.
Secretary	FRED SCHULTZ	166 Cherry Street.
Treasurer	A. C. KRANICHFELD	434 Genesee Street.
Attorney	J. J. STEIN	Brisbane Building.

ASSETS.

Loans on bond and mortgage	$74,400 00
Real estate	7,178 09
Cash on hand and in bank	9,125 64
Furniture and fixtures	403 08
	$91,106 81

LIABILITIES.

Due shareholders, instalment shares	$81,321 20
Dividends credited	6,922 18
Earnings undivided	1 288 43
Contingent fund (as per section 225 of Banking Law)	1,575 00
	$91,106 81

RECEIPTS.

Cash on hand January 1, 1912	$4,354 53
Dues on instalment shares credited to members	60,889 90
Mortgages redeemed, foreclosed or transferred to real estate	8,000 00
Fees received	483 00
Fines received	59 06
Interest received	3,567 27
Rent received	403 86
	$77,757 62

DISBURSEMENTS.

Loaned on mortgage	$16,700 00
Instalment dues repaid on withdrawal, or applied on loans	49,129 18
Dividends paid on withdrawal, or applied on loans	1,003 82
Paid salaries and clerk-hire	1,323 00
Paid advertising, printing and postage	74 55
Paid repairs to real estate	25 16

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Paid taxes, insurance, etc	$177 11
Paid banking department, examination	20 40
Paid banking department, assessment	5 88
State League dues	5 00
Light and water	60 28
Appraisal committee	6 00
Books and sundry expenses	101 60
Cash on hand, December 31, 1912	9,125 64
	$77,757 62

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly. Shares in force January 1, 1912, 9,864; shares issued during the year, 4,830; shares withdrawn during the year, 2,486; shares in force, 12,208. Borrowing members, 41, holding 744 shares; non-borrowing members, 935, holding 11,464 shares. Female shareholders, 563, holding 6,043 shares. Total dividends credited members during the year on instalment shares, $2,217.80; rate, 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,570.43. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $74,400. No foreclosures during the year.

POLISH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 615 Fillmore avenue, Buffalo, N. Y.

[Organized under Law of 1894. Commenced business 1909.]

Officers.	Names.	Post-office addresses.
President	ANTHONY SCHREIBER	662 Fillmore Avenue.
Secretary	S. S. NOWICKI	615 Fillmore Avenue.
Treasurer	S. LIPOWICZ	1203 Broadway.
Attorney	LEON J. NOWAK	801 Fillmore Avenue.

ASSETS.

Loans on bond and mortgage	$53,895 00
Cash on hand and in bank	8,323 36
Interest, premium, fees and fines due and unpaid	84 24
	$62,302 60

LIABILITIES.

Due shareholders, instalment shares	$33,732 00
Due shareholders, savings shares	25,853 20
Dividends credited	1,466 40
Earnings undivided	878 62
Contingent fund (as per section 225 of Banking Law)	235 00
Unearned or rebatable premium	36 38
Interest advanced	101 00
	$62,302 60

RECEIPTS.

Cash on hand January 1, 1912	$4,891 18
Dues on instalment shares credited to members	28,454 75
Dues on savings shares	34,794 52

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Mortgages redeemed, foreclosed or transferred to real estate..	$4,250 00
Fees received	310 50
Interest received	2,297 18
Premium received	5 00
	$75,003 13

DISBURSEMENTS.

Loaned on mortgage	$25,480 00
Instalment dues repaid on withdrawal, or applied on loans	25,065 50
Paid savings shares	14,251 32
Dividends paid on withdrawal, or applied on loans	611 11
Cash dividends paid on income and accumulative prepaid shares	520 53
Paid salaries and clerk-hire	370 00
Paid advertising, printing and postage	254 22
Paid rent	100 00
Paid banking department, examination	24 25
Paid banking department, assessment	2 84
Cash on hand, December 31, 1912	8,323 36
	$75,003 13

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force, January 1, 1912, 3,755; shares issued during the year, 6,935; shares withdrawn during the year, 3,961; shares in force, 6,729. Borrowing members, 5, holding 19 shares; non-borrowing members, 517, holding 6,710 shares. Female shareholders, 175, holding 1,693 shares. Total dividends credited members during the year on instalment shares, $1,132.24; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $478.54; rate, 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $724.22. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, $4 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $53,895. No foreclosures during the year.

RICHMOND AVENUE PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

No. 69 Grant street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	JOHN DELLINGER	125 Grant Street.
Secretary	CHARLES D. BIGELOW	790 Ellicott Sq. Bldg.
Treasurer	O. G. LAREAU	69 Grant Street.
Attorney	HARRY E. NEUSE	Mutual Life Bldg.

ASSETS.

Loans on bond and mortgage	$235 00
Cash on hand and in bank	28 48
Furniture and fixtures	85 00
	$348 48

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LIABILITIES.

Due shareholders, instalment shares	$7 50
Contingent fund (as per section 225 of Banking Law)	240 98
Salaries and rent	100 00
	$348 48

RECEIPTS.

Cash on hand January 1, 1912	$28 48

DISBURSEMENTS.

Cash on hand December 31, 1912	$28 48

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, none; shares issued during the year, none; shares withdrawn during the year, none; shares in force, none.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, none. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, $4 per share on mortgage loans; $2 per share on book loans.

Largest mortgage loan outstanding, $235. Mortgages in force in New York State, $235. No foreclosures during the year.

RIVERSIDE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 1911 Niagara street, Buffalo, N. Y.

[Organized under Law of 1894. Commenced business 1895.]

Officers.	Names.	Post-office addresses.
President	WILLIAM BRANDT	Grace and Tonawanda Sts.
Secretary	FRANK M. ROESSLER	27 Farmer Street.
Treasurer	GEORGE DEHLINGER	4 Hartmann Place.
Attorney	JOHN S. DRUAR	Erie Co. Sav. Bank Bldg.

ASSETS.

Loans on bond and mortgage		$88,100 00
Real estate		8,050 83
Cash on hand and in bank		4,574 32
Furniture and fixtures		398 92
Advances for taxes, insurance, etc		112 37
Instalments due and unpaid	$140 00	
Interest, premium, fees and fines due and unpaid	98 88	
		$101,236 44

LIABILITIES.

Due shareholders, instalment shares	$74,650 92
Due shareholders, savings shares	5,526 21
Due shareholders, matured shares	15,200 00
Borrowed money	3,000 00
Earnings undivided	609 31
Contingent fund (as per section 225 of Banking Law)	2,250 00
	$101,236 44

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RECEIPTS.

Cash on hand January 1, 1912	$15,517 15
Dues on instalment shares credited to members	45,033 75
Dues on savings shares	7,795 40
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate	12,050 00
Fees received	36 00
Interest received	4,365 14
Premium received	1,158 07
Rent received	242 00
Advances repaid	352 09
Sundries	7 85
	$89,557 45

DISBURSEMENTS.

Loaned on mortgage	$34,600 00
Instalment dues repaid on withdrawal, or applied on loans	35,068 17
Paid savings shares	5,354 59
Paid interest on borrowed money and prior mortgages	15 00
Paid for real estate	8,207 20
Paid salaries and clerk-hire	733 00
Paid advertising, printing and postage	186 85
Paid rent	20 50
Paid taxes, insurance, etc	85 63
Paid banking department, examination	21 00
Paid banking department, assessment	6 29
Officers' bonds	26 00
Advances for taxes, insurance, etc	232 56
Lights	10 45
Cartage	1 00
Clearing office	6 75
Water bills	21 85
Appraisal committee	30 00
Furniture and fixtures	350 29
Cash on hand December 31, 1912	4,574 32
	$89,557 45

Plan, permanent. Par value of shares, $100. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1912, 3,436; shares issued during the year, 1,627; shares withdrawn during the year, 524; shares in force, 4,539. Borrowing members, 72, holding 885 shares; non-borrowing members, 507, holding 3,654 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $3,845.15; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $137.88; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $76.98.

No unpaid withdrawals. Amount of shares matured during the year, $15,200. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,020.55. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅕ per cent. and 6 per cent. Premium paid by borrowing members, 3 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $5,300. Mortgages in force in New York State, $88,100. No foreclosures during the year.

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SECURITY SAVINGS AND LOAN ASSOCIATION.

No. 19 East Genesee street, Buffalo, N. Y.

[Organized under Law of 1910. Commenced business 1912.]

Officers.	Names.	Post-office addresses.
President	FERDINAND GRIMM	316 Terrace Street.
Secretary	FREDERICK BENNETT	11 East Utica Street.
Treasurer	EDWARD W. KUHN	M. & T. Nat'l Bank.
Attorney	JOSEPH A. WECHTER	809 Chamber of Commerce.

ASSETS.

Cash on hand and in bank	$4,965 42
Furniture and fixtures	25 00
	$4,990 42

LIABILITIES.

Due shareholders, instalment shares	$4,934 25
Earnings undivided	56 17
	$4,990 42

RECEIPTS.

Dues on instalment shares credited to members	$4,953 75
Fees received	154 30
Interest received	11 15
	$5,119 20

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$19 50
Paid advertising, printing and postage	109 28
Furniture and fixtures	25 00
Cash on hand December 31, 1912	4,965 42
	$5,119 20

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly. Shares in force January 1, 1912, none; shares issued during the year, 1,543; shares withdrawn during the year, 22; shares in force, 1,521. No borrowing members. Non-borrowing members, 155, holding 1,521 shares. Female shareholders, 33, holding 168 shares. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $134.28. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

No loans outstanding. No foreclosures during the year.

SYCAMORE AND JOHNSON SAVINGS AND LOAN ASSOCIATION.

No. 621 Sycamore street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers	Names.	Post-office addresses
President	WILLIAM GERLACH	159 Johnson Street.
Secretary	GEORGE H. GEBAUER	158 Johnson Street.
Treasurer	OTTO MAYER	609 Sycamore Street.
Attorney	WM. O. WEIMAR	455 Monroe Street.

ASSETS.

Loans on bond and mortgage	$40,430 00
Cash on hand and in bank	8,151 29
	$48,581 29

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LIABILITIES.

Due shareholders, instalment shares	$45,337 25
Dividends credited	2,308 40
Earnings undivided	413 79
Contingent fund (as per section 225 of Banking Law)	521 85
	$48,581 29

RECEIPTS.

Cash on hand January 1, 1912	$14,471 17
Dues on instalment shares credited to members	21,353 25
Mortgages redeemed, foreclosed or transferred to real estate	1,170 00
Fees received	311 50
Interest received	1,584 97
	$38,890 89

DISBURSEMENTS.

Loaned on mortgage	$11,570 00
Instalment dues repaid on withdrawal, or applied on loans	17,521 00
Dividends paid on withdrawal, or applied on loans	926 48
Paid salaries and clerk-hire	616 00
Paid advertising, printing and postage	5 00
Paid rent	62 50
Paid banking department, examination	19 25
Paid banking department, assessment	3 37
Officers' bonds	16 00
Cash on hand, December 31, 1912	8,151 29
	$38,890 89

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 1,601; shares issued during the year, 1,246; shares withdrawn during the year, 1,169; shares in force, 1,678. Borrowing members, 56, holding 311 shares; non-borrowing members, 260, holding 1,367 shares. Female shareholders, 137, holding 577 shares. Total dividends credited members during the year on instalment shares, $1,058.78; rate, 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $699.50. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,730. Mortgages in force in New York State, $40,430. No foreclosures during the year.

WILLIAM AND SHERMAN MUTUAL SAVINGS AND LOAN ASSOCIATION.

No. 592 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1882.]

Officers.	Names.	Post-office addresses
President	GUSTAV KOCH	624 William Street.
Secretary	HENRY GEGER	114 Roehrer Avenue.
Treasurer	THEO. KUNZ	38 Goembel Avenue.
Attorney	H. W. BRENDEL	706 Mutual Life Bldg.

ASSETS.

Loans on bond and mortgage	$9,200 00
Cash on hand and in bank	8,306 86
Furniture and fixtures	48 00
	$17,554 86

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LIABILITIES.

Due shareholders, instalment shares	$15,297 75
Dividends credited	1,090 22
Earnings undivided	846 89
Contingent fund (as per section 225 of Banking Law)	290 00
Unearned or rebatable premium	30 00
	$17,554 86

RECEIPTS.

Cash on hand January 1, 1912	$3,852 42
Dues on instalment shares credited to members	7,521 25
Mortgages redeemed, foreclosed or transferred to real estate	2,250 00
Fees received	66 75
Interest received	644 74
Premium received	29 50
	$14,364 66

DISBURSEMENTS.

Loaned on mortgage	$2,300 00
Instalment dues repaid on withdrawal, or applied on loans	3,359 00
Dividends paid on withdrawal, or applied on loans	112 36
Paid salaries and clerk-hire	230 50
Paid advertising, printing and postage	32 70
Paid rent	6 00
Paid banking department	15 24
Advances for taxes, insurance, etc	2 00
Cash on hand, December 31, 1912	8,306 86
	$14,364 66

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 576; shares issued during the year, 267; shares withdrawn during the year, 269; shares in force, 574. Borrowing members, 6, holding 70 shares; non-borrowing members, 88, holding 504 shares. Female shareholders, 34, holding 240 shares. Total dividends credited members during the year on instalment shares, $543.04; rate, 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $269.20. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2½ per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,500. Mortgages in force in New York State, $9,200. No foreclosures during the year.

WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 291 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1879.]

Officers.	Names.	Post-office addresses.
President	JOSEPH B. MILLER	259 Northampton Street.
Secretary	FRANK R. RUCKDESCHEL	59 Walnut Street.
Treasurer	RUDOLPH GUNOLD	171 Landon Street.
Attorney	FRANK R. RUCKDESCHEL	73 West Eagle Street.

ASSETS.

Loans on bond and mortgage	$21,424 50
Cash on hand and in bank	11,677 51
	$33,102 01

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LIABILITIES.

Due shareholders, instalment shares	$26,132 00
Dividends credited	2,781 31
Earnings undivided	2,043 45
Contingent fund (as per section 225 of Banking Law)	1,500 00
Unearned or rebatable premium	645 25
	$33,102 01

RECEIPTS.

Cash on hand January 1, 1912	$15,287 81
Dues on instalment shares credited to members	12,714 25
Mortgages redeemed, foreclosed or transferred to real estate	1,930 50
Fees received	140 75
Interest received	1,275 28
Premium received	391 50
	$31,740 09

DISBURSEMENTS.

Loaned on mortgage	$5,791 50
Instalment dues repaid on withdrawal, or applied on loans	8,444 75
Dividends paid on withdrawal, or applied on loans	719 81
Paid matured shares	4,716 24
Paid salaries and clerk-hire	324 50
Paid rent	24 00
Paid banking department, examination	14 25
Paid banking department, assessment	2 50
Officers' bonds	8 00
Cash book and ledger	7 75
Passbooks	9 28
Cash on hand December 31, 1912	11,677 51
	$31,740 09

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly. Shares in force January 1, 1912, 914; shares issued during the year, 563; shares withdrawn during the year, 455; shares in force, 1,022. Borrowing members, 25, holding 209 shares; non-borrowing members, 161, holding 813 shares. Female shareholders, 81, holding 371 shares. Total dividends credited members during the year on instalment shares, $1,228.05; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $4,716.24. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $373.53. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, $7.25 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,466.75. Mortgages in force in New York State, $21,424.50. No foreclosures during the year.

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FRANKLIN COUNTY.

SARANAC LAKE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 79 Main street, Saranac Lake, N. Y.

[Organized under Law of 1894. Commenced business 1899.]

Officers.	Names.	Post-office addresses.
President	WILLIAM J. CALLANAN	Saranac Lake, N. Y.
Secretary	W. E. JOHNSON	Saranac Lake, N. Y.
Treasurer	EUCLID C. PINE	Saranac Lake, N. Y.
Attorney	HERBERT P. COATS	Saranac Lake, N. Y.

ASSETS.

Loans on bond and mortgage		$80,725 00
Loans on shares		7,275 00
Cash on hand and in bank		524 11
Instalments due and unpaid	$47 00	
Interest, premium, fees and fines due and unpaid	16 75	
		$88,524 11

LIABILITIES.

Due shareholders, instalment shares	$67,659 00
Dividends credited	14,804 80
Balance to be paid borrowers on mortgage loans	2,100 00
Borrowed money	1,200 00
Earnings undivided	1,511 86
Contingent fund (as per section 225 of Banking Law)	1,248 45
	$88,524 11

RECEIPTS.

Cash on hand January 1, 1912	$1,835 68
Dues on instalment shares credited to members	18,442 00
Money borrowed	4,850 00
Mortgages redeemed, foreclosed or transferred to real estate	3,900 00
Loans on shares repaid	2,415 00
Fees received	106 00
Fines received	4 35
Interest received	3,703 25
Premium received	1,062 29
Dividends returned, etc	88 06
	$36,406 63

DISBURSEMENTS.

Loaned on mortgage	$14,500 00
Loaned on shares	4,990 00
Instalment dues repaid on withdrawal, or applied on loans	6,718 00
Dividends paid on withdrawal, or applied on loans	1,176 92
Paid matured shares	4,607 37
Paid borrowed money and prior mortgages	3,650 00
Paid interest on borrowed money and prior mortgages	2 00
Paid salaries and clerk-hire	100 00
Paid advertising, printing and postage	5 35
Paid banking department, examination	25 75
Paid banking department, assessment	5 75
State League dues and expense	15 88
Recording tax	75 50
Safe deposit box	10 00
Cash on hand, December 31, 1912	524 11
	$36,406 63

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,414; shares issued during the year, 422; shares withdrawn during the year, 269; shares in force, 1,567. Borrowing members, 70, holding 488 shares; non-borrowing members, 206, holding 1,079 shares. Female shareholders, 117, holding 618 shares. Total dividends credited members during the year on instalment shares, $4,496.45; rate 6 per cent. Total dividends forfeited by withdrawing members during the year, $88.06.

No unpaid withdrawals. Amount of shares matured during the year, $4,607.37. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $131.23. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 75 cents per share per month. Premium paid by borrowing members, 25 cents per share per month.

Loans have been made in Essex and Franklin counties, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $80,725. No foreclosures during the year.

GENESEE COUNTY.

GENESEE COUNTY LOAN ASSOCIATION.

No. 112 Main street, Batavia, N. Y.

[Organized under Law of 1851. Commenced business 1879.]

Officers.	Names.	Post-office addresses.
President	GEORGE WIARD	Batavia, N. Y.
Secretary	W. G. POLLARD	Batavia, N. Y.
Treasurer	JOHN W. PRATT	Batavia, N. Y.
Attorney	S. E. NORTH	Batavia, N. Y.

ASSETS.

Loans on bond and mortgage	$429,681 05
Loans on shares	16,832 00
Stocks and bonds	10,000 00
Real estate	8,000 00
Cash on hand and in bank	17,378 29
	$481,891 34

LIABILITIES.

Due shareholders, instalment shares	$150,327 50
Due shareholders, savings shares	177,575 36
Dividends credited	30,959 82
Due shareholders, matured shares	88,870 01
Balance to be paid borrowers on mortgage loans	7,400 00
Prior mortgages	2,500 00
Earnings undivided	6,258 65
Contingent fund (as per section 225 of Banking Law)	18,000 00
	$481,891 34

RECEIPTS.

Cash on hand January 1, 1912	$11,819 71
Dues on instalment shares credited to members	86,187 75
Dues on savings shares	97,776 42

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Shares matured	$38,723 75
Mortgages redeemed, foreclosed or transferred to real estate	59,652 56
Loans on shares repaid	17,359 00
Fees received	14 00
Fines received	1 75
Interest received	24,099 79
Rent received	340 00
Reverted dividends	261 84
	$336,236 57

DISBURSEMENTS.

Loaned on mortgage	$113,465 00
Loaned on shares	9,755 00
Instalment dues repaid on withdrawal, or applied on loans	92,890 50
Paid savings shares	62,838 35
Dividends paid on withdrawal, or applied on loans	4,218 50
Paid matured shares	26,046 60
Paid salaries and clerk-hire	2,830 00
Paid advertising, printing and postage	340 60
Paid repairs to real estate	190 88
Paid taxes, insurance, etc	725 42
Paid banking department, examination	42 46
Paid banking department, assessment	32 06
State League dues	8 00
Light and heat	197 61
Supplies	156 32
Telephone	20 70
Bonds purchased	5,100 28
Cash on hand December 31, 1912	17,378 29
	$336,236 57

Plan, permanent. Par value of shares, $125. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 7,057; shares issued during the year, 4,723; shares withdrawn during the year, 4,521; shares in force, 7,259. Borrowing members, 92, holding 1,002 shares; non-borrowing members, 1,878, holding 6,257 shares. Female shareholders, 937, holding 2,327 shares. Total dividends credited members during the year on instalment shares, $2,522.28; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $14,195.24; rate 4 per cent. Total dividends forfeited by withdrawing members during the year, $261.84.

No unpaid withdrawals. Amount of shares matured during the year, $46,770.30. Entrance or membership fee, 25 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,553.23. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent. to 6 per cent. No premium charged.

Loans have been made in Genesee county, New York State. Largest mortgage loan outstanding, $7,286.32. Mortgages in force in New York State, $427,181.05. No foreclosures during the year.

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GREENE COUNTY.

CATSKILL SAVINGS AND LOAN ASSOCIATION.

No. 375 Main street, Catskill, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	PERCIVAL GOLDIN	Catskill, N. Y.
Secretary	THOMAS E. JONES	Catskill, N. Y.
Treasurer	P. GARDNER COFFIN	Catskill, N. Y.
Attorney	WILLIAM W. BENNETT	Catskill, N. Y.

ASSETS.

Loans on bond and mortgage	$110,925 00
Loans on shares	7,347 74
Stocks and bonds	18,172 50
Cash on hand and in bank	1,867 53
Furniture and fixtures	291 51
Interest, premium, fees and fines due and unpaid	101 99
Advances for taxes, insurance, etc	8 00
Accrued interest	540 75
	$139,255 02

LIABILITIES.

Due shareholders, instalment shares	$65,036 91
Due shareholders, savings shares	39,659 39
Due shareholders, income shares	14,750 00
Dividends credited	14,458 97
Balance to be paid borrowers on mortgage loans	950 00
Earnings undivided	3,236 98
Contingent fund (as per section 225 of Banking Law)	1,162 77
	$139,255 02

RECEIPTS.

Cash on hand January 1, 1912	$2,736 50
Dues on instalment shares credited to members	14,153 53
Dues on savings shares	23,688 38
Dues on income shares	400 00
Money borrowed	4,300 00
Mortgages redeemed, foreclosed or transferred to real estate	11,200 00
Loans on shares repaid	1,068 47
Fines received	82 14
Interest received	6,008 35
Premium received	1,253 44
Advances repaid	5 14
Reverted dividends	34 34
	$64,930 29

DISBURSEMENTS.

Loaned on mortgage	$18,800 00
Loaned on shares	2,502 21
Instalment dues repaid on withdrawal, or applied on loans	1,400 73
Paid savings shares	4,831 80
Paid income shares	700 00
Dividends paid on withdrawal, or applied on loans	593 81
Cash dividends paid on income and accumulative prepaid shares	601 33

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Paid matured shares	$16,131 99
Paid borrowed money and prior mortgages	4,300 00
Paid interest on borrowed money and prior mortgages	49 38
Paid salaries and clerk-hire	450 00
Paid advertising, printing and postage	182 49
Paid rent	125 00
Paid banking department, examination	39 73
Paid banking department, assessment	8 97
State League dues and expenses	32 46
Bonds	12,152 92
Accrued interest	143 64
Premium refunded	5 40
Gas	5 90
Sundries	5 00
Cash on hand December 31, 1912	1,867 53
	$64,930 29

Plan, permanent. Par value of shares, Classes A, B, C and E, $100; Class D, $200; Income, $100. Instalments are Classes A and D, $1, Class B, 50 cents, and Class C, 35 cents, monthly.

Shares in force January 1, 1912, 3,032; shares issued during the year, 1,014 8/10; shares withdrawn during the year, 322; shares in force, 3,724 8/10; Borrowing members, 76, holding 1,066½ shares; non-borrowing members, 190, holding 2,658 3/10 shares. Female shareholders, 100, holding 1,200½ shares. Total dividends credited members during the year on instalment shares, $3,238.59; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,924.86; rate 4 per cent. Total dividends forefeited by withdrawing members during the year, $34.34.

No unpaid withdrawals. Amount of shares matured during the year, $16,131.99. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $800.85. Unpaid, none.

No premium plan. Interest paid by borrowing members, 4⅕ per cent. to 6 per cent. No premium charged.

Loans have been made in Greene county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $110,925. One foreclosure during the year.

HERKIMER COUNTY.

FRANKFORT SAVINGS AND LOAN ASSOCIATION.

No. 40 Litchfield street, Frankfort, N. Y.

[Organized under the Law of 1910. Commenced business 1912.]

Officers.	Names.	Post-office addresses.
President	SEYMOUR S. RICHARD	Frankfort N. Y.
Secretary	H. SEYMOUR GETMAN	Frankfort N. Y.
Treasurer	GEORGE S. ALLEN	Frankfort N. Y.
Attorney	H. LESLIE WILBUR	Frankfort N. Y.

ASSETS.

Loans on bond and mortgages	$13,300 00
Cash on hand and in bank	1,597 04
	$14,897 04

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LIABILITIES.	
Due shareholders, instalment shares	$10,205 50
Dividends credited	104 28
Borrowed money	4,300 00
Earnings undivided	208 97
Contingent fund (as per section 225 of Banking Law)	78 29
	$14,897 04

RECEIPTS.	
Dues on instalment shares credited to members	$13,817 25
Money borrowed	4,300 00
Fees received	173 50
Fines received	26 23
Interest received	393 06
	$18,710 04

DISBURSEMENTS.	
Loaned on mortgage	$13,300 00
Instalment dues repaid on withdrawal, or applied on loans	3,611 75
Paid interest on borrowed money and prior mortgages	80 63
Paid advertising, printing and postage	112 12
Paid banking department	8 50
Cash on hand, December 31, 1912	1,597 04
	$18,710 04

Plan, serial. Par value of shares, $100. Instalments are 25 cents weekly. Shares in force January 1, 1912, none; shares issued during the year, 1,735; shares withdrawn during the year, 375; shares in force, 1,360. Borrowing members, 9, holding 147 shares; non-borrowing members, 164, holding 1,213 shares. Female shareholders, 40, holding 200 shares. Total dividends credited members during the year on instalment shares, $104.28; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $112.12. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, $2,700. Mortgages in force in New York State, $13,300. No foreclosures during the year.

HERKIMER CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 147 North Main street, Herkimer, N. Y.

[Organized under Law of 1894. Commenced business 1898.]

Officers	Names.	Post-office addresses.
President	CHARLES STEWART	Herkimer, N. Y.
Secretary	CLARENCE B. ROOT	Herkimer, N. Y.
Treasurer	CLARENCE A. McCREERY	Herkimer, N. Y.
Attorney	JAMES H. FAGAN	Herkimer, N. Y.

ASSETS.	
Loans on bond and mortgage	$56,600 00
Loans on shares	773 00
Cash on hand and in bank	157 07
	$57,530 07

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LIABILITIES.

Due shareholders, instalment shares	$50,195 26
Due shareholders, savings shares	400 00
Due shareholders, accumulative prepaid shares	3,000 00
Dividends credited	2,293 21
Earnings undivided	1,095 10
Contingent fund (as per section 225 of Banking Law)	546 50
	$57,530 07

RECEIPTS.

Cash on hand January 1, 1912	$28 51
Dues on instalment shares credited to members	33,209 30
Dues on savings shares	400 00
Dues on accumulative prepaid shares	1,550 00
Money borrowed	8,700 00
Mortgages redeemed, foreclosed or transferred to real estate	4,400 00
Loans on shares repaid	265 00
Fees received	92 75
Fines received	16 20
Interest received	2,518 18
Reverted dividends	10 40
	$51,190 34

DISBURSEMENTS.

Loaned on mortgage	$18,500 00
Loaned on shares	883 00
Instalment dues repaid on withdrawal, or applied on loans	19,419 68
Paid accumulative prepaid shares	500 00
Dividends paid on withdrawal, or applied on loans	102 30
Paid borrowed money and prior mortgages	11,100 00
Paid interest on borrowed money and prior mortgages	85 15
Paid salaries and clerk-hire	400 00
Paid advertising, printing and postage	8 40
Paid banking department, examination	20 50
Paid banking department, assessment	3 24
State League dues	5 00
Safe deposit box	5 00
Appraisal fee	1 00
Cash on hand, December 31, 1912	157 07
	$51,190 34

Plan, permanent. Par value of shares, $100. Instalments are 15 cents weekly.

Shares in force January 1, 1912, 3,436; shares issued during the year, 1,855; shares withdrawn during the year, 628; shares in force, 4,663. Borrowing members, 44, holding 588 shares; non-borrowing members, 310, holding 4,077 shares. Female shareholders, 118, holding 1,096 shares. Total dividends credited members during the year on instalment shares, $1,684; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $9,534; rate 5 per cent. Total dividends forfeited by withdrawing members during the year, $10.40.

No unpaid withdrawals. Amount of shares matured during the year, $1,300. Entrance or membership fee, 5 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $419.40. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5⅛ per cent. on mortgage loans; 6 per cent. on share loans. No premium charged.

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $56,600. No foreclosures during the year.

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ILION PERMANENT SAVING, BUILDING AND LOAN ASSOCIATION.

No. 10 East Main street, Ilion, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	S. T. RUSSELL	Ilion, N. Y.
Secretary	W. H. GRIMSHAW	Ilion, N. Y.
Treasurer	JOHN A. GIBLIN	Ilion, N. Y.
Attorney	JAMES CONKLING	Ilion, N. Y.

ASSETS.

Loans on bond and mortgage	$519,202 97
Stocks and bonds	16,500 00
Real estate	7,868 43
Cash on hand and in bank	21,684 01
Furniture and fixtures	323 76
Interest accrued	397 74
	$565,976 91

LIABILITIES.

Due shareholders, instalment shares	$536,086 07
Earnings undivided	10,468 78
Contingent fund (as per section 225 of Banking Law)	8,704 21
Unearned or rebatable premium	10,717 85
	$565,976 91

RECEIPTS.

Cash on hand January 1, 1912	$16,003 37
Dues on instalment shares credited to members	249,607 33
Mortgages redeemed, foreclosed or transferred to real estate	66,960 00
Fees received	500 45
Fines received	299 75
Interest received	24,286 58
Premium received	5,885 00
Rent received	770 00
Ilion school district bonds	1,500 00
	$365,812 48

DISBURSEMENTS.

Loaned on mortgage	$128,835 00
Instalment dues repaid on withdrawal, or applied on loans	203,198 82
Paid for real estate	8,538 93
Paid salaries and clerk-hire	1,668 50
Paid advertising, printing and postage	88 05
Paid rent	200 00
Paid taxes, insurance, etc.	645 25
Paid banking department, examination	70 50
Paid banking department, assessment	37 28
Officers' bonds	24 00
State League dues and expenses	35 51
Rebate on premiums	598 70
Books	104 18
Express charges	10 00
Auditors	20 00

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Watchman	$20 00
Legal services	33 75
Cash on hand, December 31, 1912	21,684 01
	$365,812 48

Plan, permanent. Par value of shares, $105. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 17,874; shares issued during the year, 4,450; shares withdrawn during the year, 2,302; shares in force, 20,022. Borrowing members, 357, holding 4,624 shares; non-borrowing members, 1,450, holding 15,398 shares. Female shareholders, 726, holding 6,256 shares. Total dividends credited members during the year on instalment shares, $18,154.72; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $1.85.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,170.24. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, $5 per share.

Loans have been made in Herkimer and Oneida counties, New York State. Largest mortgage loan outstanding, $6,300. Mortgages in force in New York State, $519,202.97. One foreclosure during the year.

JEFFERSON COUNTY.

CARTHAGE SAVINGS, LOAN AND BUILDING ASSOCIATION.

Strickland Building, No. 8 So. Mechanic street, Carthage, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	C. E. FRANCIS	Carthage, N. Y.
Secretary	W. W. SWEET	Carthage, N. Y.
Treasurer	F. W. COBURN	Carthage, N. Y.
Attorney	W. A. PORTER	Carthage, N. Y.

ASSETS.

Loans on bond and mortgage	$189,956 00
Loans on shares	7,463 00
Cash on hand and in bank	16,360 14
Furniture and fixtures	1,200 00
	$214,979 14

LIABILITIES.

Due shareholders, instalment shares	$68,685 35
Due shareholders, savings shares	35,180 00
Due shareholders, accumulative prepaid shares	50,400 00
Dividends credited	14,196 06
Due shareholders, matured shares	33,400 00
Earnings undivided	10,717 73
Contingent fund (as per section 225 of Banking Law)	2,400 00
	$214,979 14

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RECEIPTS.

Cash on hand January 1, 1912	$5,834 98
Dues on instalment shares credited to members	15,237 35
Dues on savings shares	19,044 14
Dues on accumulative prepaid shares	10,400 00
Money borrowed	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate	28,143 70
Loans on shares repaid	2,670 00
Fees received	5 25
Fines received	1 33
Interest received	11,166 89
Premium received	698 76
Mortgage tax refunded	1 00
Reverted dividends	334 48
Matured shares	6,300 00
	$105,337 88

DISBURSEMENTS.

Loaned on mortgage	$32,035 00
Loaned on shares	6,879 00
Instalment dues repaid on withdrawal, or applied on loans	15,022 75
Paid savings shares	10,722 52
Paid accumulative prepaid shares	7,550 00
Dividends paid on withdrawal, or applied on loans	5,394 40
Cash dividends paid on income and accumulative prepaid shares	1,860 50
Paid matured shares	1,782 39
Paid borrowed money and prior mortgages	5,500 00
Paid interest on borrowed money and prior mortgages	32 42
Paid salaries and clerk-hire	1,419 00
Paid advertising, printing and postage	268 06
Paid rent	250 00
Paid taxes, insurance, etc.	12 64
Paid banking department, examination	29 00
Paid banking department, assessment	14 88
State League dues and expenses	14 35
Mortgage tax	130 00
Lights	13 90
Filing case	46 93
Cash on hand, December 31, 1912	16,360 14
	$105,337 88

Plan, permanent. Par value of shares, $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 1,188; shares issued during the year, 246; shares withdrawn during the year, 233; shares in force, 1,201. Borrowing members, 102, holding 357 shares; non-borrowing members, 223, holding 844 shares. Female shareholders, 113, holding 382 shares. Total dividends credited members during the year on instalment shares, $4,071.24; rate 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $4,132.03; rate, 4 per cent. and 4½ per cent. Total dividends forfeited by withdrawing members during the year, $334.48.

No unpaid withdrawals. Amount of shares matured during the year, $7,750. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,965.31. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Jefferson and Lewis counties, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $189,956. No foreclosures during the year.

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WATERTOWN SAVINGS, LOAN AND BUILDING ASSOCIATION.

No. 3 Flower block, Watertown, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	WILLIAM H. MOORE	237 Mullin Street.
Secretary	WILLIAM J. SHEPARD	232 Stone Street.
Treasurer	WILLIAM J. SHEPARD	232 Stone Street.
Attorney	JOSEPH ATWELL	122 Winslow Street.

ASSETS.

Loans on bond and mortgage	$226,852 76
Loans on shares	4,700 00
Contracts for the sale of real estate	831 68
Real estate	3,325 99
Cash on hand and in bank	2,120 18
Furniture and fixtures	691 03
Real estate suspense account	1,279 61
	$239,801 25

LIABILITIES.

Due shareholders, instalment shares	$157,641 81
Due shareholders, savings shares	5,007 56
Due shareholders, income shares	8,950 00
Dividends credited	37,353 61
Balance to be paid borrowers on mortgage loans	3,850 00
Borrowed money	9,000 00
Earnings undivided	14,039 40
Contingent fund (as per section 225 of Banking Law)	3,958 87
	$239,801 25

RECEIPTS.

Cash on hand January 1, 1912	$10,867 16
Dues on instalment shares credited to members	46,915 29
Dues on savings shares	5,271 98
Money borrowed	9,000 00
Mortgages redeemed, foreclosed or transferred to real estate	35,450 00
Loans on shares repaid	1,275 00
Real estate sold	700 00
Fees received	25 50
Fines received	118 59
Interest received	14,437 57
Rent received	118 75
Advances repaid	62 75
Real estate contracts	726 00
Dues and dividends surrendered on foreclosure	578 66
Real estate suspense account	278 74
Reverted dividends	654 64
	$126,480 63

DISBURSEMENTS.

Loaned on mortgage	$64,805 00
Loaned on shares	2,775 00
Instalment dues repaid on withdrawal, or applied on loans	24,256 43
Paid savings shares	1,166 92
Paid income shares	8,650 00
Dividends paid on withdrawal, or applied on loans	3,986 03
Cash dividends paid on income and accumulative prepaid shares	630 00
Paid matured shares	11,389 87

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Paid for real estate	$1,950 00
Paid salaries and clerk-hire	1,400 00
Paid advertising, printing and postage	195 40
Paid rent	75 00
Paid repairs to real estate	189 51
Paid taxes, insurance, etc	188 30
Paid banking department, examination	39 25
Paid banking department, assessment	16 16
State League dues and expenses	14 40
Collectors	13 98
Gas	3 77
Telephone	19 51
Stationery	12 00
Matting	2 00
Sundries	11 00
Mortgage taxes	319 50
Foreclosure expense	141 72
Real estate suspense account	2,100 00
Recording papers	4 00
Cleaning office	5 70
Cash on hand December 31, 1912	2,120 18
	$126,480 63

Plan, permanent. Par value of shares, $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 7,862; shares issued during the year, 3,091½; shares withdrawn during the year, 1,779½; shares in force, 9,174. Borrowing members, 260, holding 1,878 shares; non-borrowing members, 715, holding 7,296 shares. Female shareholders, 484, holding 3,979 shares. Total dividends credited members during the year on instalment shares, $11,675.66; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $719.16; rate, 4 per cent. and 4⅘ per cent. Total dividends forfeited by withdrawing members during the year, $654.64.

No unpaid withdrawals. Amount of shares matured during the year, $11,389.87. Entrance or membership fee, 25 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,741.76. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $202.

Premium plan, premium-interest. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 2⅘ per cent.

Loans have been made in Jefferson county, New York State. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $226,852.76. Two foreclosures during the year.

KINGS COUNTY.

ATLANTIC SAVINGS AND LOAN ASSOCIATION.

No. 321 Court street, Brooklyn, N. Y.

[Organized under Law of 1887. Commenced business 1888. Reorganized under Law of 1892.]

Officers.	Names.	Post-office addresses.
President	JOHN J. P. FAGAN	321 Court Street.
Secretary	THOMAS J. SKUSE	321 Court Street.
Treasurer	JOHN A. LAWLER	321 Court Street.
Attorney	CHARLES A. WEBBER	44 Court Street.

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ASSETS.

Loans on bond and mortgage	$1,098,250 00
Loans on shares	28,900 00
Real estate	11,500 00
Cash on hand and in bank	64,413 41
Furniture and fixtures	1,600 00
Interest, premium, fees and fines due and unpaid	171 44
	$1,204,834 85

LIABILITIES.

Due shareholders, instalment shares	$599,285 74
Due shareholders, savings shares	412,591 42
Due shareholders, accumulative prepaid shares	39,100 00
Due shareholders, income shares	41,300 00
Dividends credited	29,137 16
Prior mortgages	13,250 00
Earnings undivided	42,960 61
Contingent fund (as per section 225 of Banking Law)	14,535 49
Maturity fund	12,674 43
	$1,204,834 85

RECEIPTS.

Cash on hand January 1, 1912	$56,497 08
Dues on instalment shares credited to members	129,207 23
Dues on savings shares	155,557 94
Dues on accumulative prepaid shares	100 00
Dues on income shares	600 00
Prior mortgages	20,250 00
Mortgages redeemed, foreclosed or transferred to real estate	73,400 00
Loans on shares repaid	17,750 00
Interest received	51,253 34
Rent received	503 00
Loan deposits	2,876 80
	$507,995 39

DISBURSEMENTS.

Loaned on mortgage	$153,650 00
Loaned on shares	18,150 00
Instalment dues repaid on withdrawal, or applied on loans	69,513 29
Paid savings shares	99,035 86
Paid accumulative prepaid shares	7,800 00
Paid income shares	400 00
Cash dividends paid on income and accumulative prepaid shares	3,667 74
Paid matured shares	45,221 08
Paid borrowed money and prior mortgages	29,500 00
Paid interest on borrowed money and prior mortgages	1,137 37
Paid salaries and clerk-hire	4,486 00
Paid advertising, printing and postage	485 45
Paid taxes, insurance, etc	376 08
Paid banking department, examination	57 50
Paid banking department, assessment	84 68
Loan deposits repaid	2,876 80
Reserve fund	1,731 13
Maturity fund	3,797 59
General expenses	1,611 41
Cash on hand December 31, 1912	64,413 41
	$507,995 39

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Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 25,746; shares issued during the year, 5,165¾; shares withdrawn during the year, 2,755½; shares in force, 28,156¼. Borrowing members, 596, holding 5,780¼ shares; non-borrowing members, 2,051, holding 22,376 shares. Female shareholders, 1,080, holding 9,385 shares. Total dividends credited members during the year on instalment shares, $14,258.56; rate, 5 1/12 per cent. Total dividends credited or paid in cash to members during the year on other shares, $18,546.34; rate, 4 per cent. to 4½ per cent. Total dividends forfeited by withdrawing members during the year, $1,389.67.

No unpaid withdrawals. Amount of shares matured during the year, $45,221.08. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $6,582.86. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent., 5½ per cent. and 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $1,095,950. No foreclosures during the year.

BAY RIDGE SAVINGS AND LOAN ASSOCIATION.

7501 Third avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	OTTO BOTHFELD	450 Ovington Avenue.
Secretary	.....	Sedgwick Place.
Treasurer	JAMES RUDDIMAN	Senator Street.
Attorney	WALTER L. DURACK.....	215 Montague Street.

ASSETS.

Loans on bonds and mortgage	$108,800 00
Real estate	4,952 76
Cash on hand and in bank.....	931 66
Furniture and fixtures	66 60
	$114,751 02

LIABILITIES.

Due sharehloders, instalment shares.....	$60,096 68
Due shareholders, income shares	23,400 00
Dividends credited	17,661 38
Balance to be paid borrowers on mortgage loans.....	1,500 00
Borrowed money	6,000 00
Earnings undivided	155 43
Contingent fund (as per section 225 of Banking Law).....	5,265 53
Unearned or rebatable premium.....	672 00
	$114,751 02

RECEIPTS.

Cash on hand January 1, 1912.....	$407 18
Dues on instalment shares credited to members.....	15,234 91
Dues on income shares	4,000 00
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,750 00

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Interest received	$5,502 78
Premium received	225 15
Rent received	96 00
	$34,216 02

DISBURSEMENTS.

Loaned on mortgage	$12,800 00
Instalment dues repaid on withdrawal, or applied on loans	10,300 00
Paid income shares	3,200 00
Cash dividends paid on income and accumulative prepaid shares	2,431 87
Paid borrowed money and prior mortgages	3,000 00
Paid interest on borrowed money and prior mortgages	379 77
Paid salaries and clerk-hire	608 00
Paid advertising, printing and postage	170 95
Paid rent	133 43
Paid repairs to real estate	86 62
Paid taxes, insurance, etc.	101 86
Paid banking department, examination	22 85
Paid banking department, assessment	8 01
Officers' bonds	10 00
State League dues and expenses	31 00
Cash on hand December 31, 1912	931 66
	$34,216 02

Plan, permanent. Par value of shares, $100. Instalments are 50 cents monthly.

Shares in force January 1, 1912, 1,548½; shares issued during the year, 190; shares withdrawn during the year, 143; shares in force, 1,595½. Borrowing members, 46, holding 534½ shares; non-borrowing members, 248, holding 1,061 shares. Female shareholders, 128, holding 486 shares. Total dividends credited members during the year on instalment shares, $3,294.24; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,149.66; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $3,000. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $953.38. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $108,800. No foreclosures during the year.

BEDFORD CO-OPERATIVE BUILDING LOAN ASSOCIATION.

No. 1630 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	ALEXANDER RAY	128 Rogers Avenue.
Secretary	EDWIN F. HOWELL	9 Arlington Place.
Treasurer	THOMAS POWDERLY	190 Albany Avenue.
Attorney	MARTIN S. COHEN	302 Broadway, New York.

ASSETS.

Loans on bond and mortgage	$114,097 78
Loans on shares	250 00
Real estate	2,698 55

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Cash on hand and in bank	$940 21
Advances for taxes, insurance, etc.	180 96
	$118,167 50

LIABILITIES.

Due shareholders, instalment shares	$69,144 21
Due shareholders, savings shares	3,450 00
Due shareholders, income shares	9,200 00
Due shareholders, juvenile savings shares	205 34
Dividends credited	13,931 04
Balance to be paid borrowers on mortgage loans	3,866 67
Borrowed money	7,022 66
Earnings undivided	4,428 77
Contingent fund (as per section 225 of Banking Law)	5,000 00
Maturity fund	1,918 81
	$118,167 50

RECEIPTS.

Cash on hand January 1, 1912	$287 69
Dues on instalment shares credited to members	15,906 18
Dues on savings shares	3,575 00
Dues on juvenile savings shares	100 72
Money borrowed	24,571 00
Mortgages redeemed, foreclosed or transferred to real estate	9,697 50
Loans on shares repaid	2,400 00
Real estate sold	5,509 00
Fees received	10 75
Interest received	6,679 52
Premium received	72 45
Rent received	310 00
Advances repaid	1,668 86
Income dividends redeposited	43 75
Profit and loss	61 89
	$70,894 31

DISBURSEMENTS.

Loaned on mortgage	$19,359 00
Loaned on shares	250 00
Instalment dues repaid on withdrawal, or applied on loans	12,446 36
Paid savings shares	125 00
Paid income shares	1,000 00
Paid juvenile savings shares	48 00
Dividends paid on withdrawal, or applied on loans	2,752 04
Cash dividends paid on income and accumulative prepaid shares	411 11
Paid borrowed money and prior mortgages	26,768 94
Paid interest on borrowed money and prior mortgages	407 72
Paid for real estate	4,080 55
Paid salaries and clerk-hire	720 00
Paid advertising, printing and postage	166 15
Paid rent	96 00
Paid banking department, examination	16 50
Paid banking department, assessment	8 20
Officers' bonds	16 00
Advances for taxes, insurance, etc	1,228 53
Miscellaneous expenses	54 00
Cash on hand December 31, 1912	940 21
	$70,894 31

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Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,740; shares issued during the year, 458; shares withdrawn during the year, 175; shares in force, 2,023. Borrowing members, 107, holding 655 shares; non-borrowing members, 216, holding 1,368 shares. Female shareholders, 106, holding 595 shares. Total dividends credited members during the year on instalment shares, $4.216.11; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $529.85; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $5,400. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,052.15. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $114,097.78. No foreclosures during the year.

BROOKLYN AND NEW YORK ARCANUM BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 169 Flatbush avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1885.]

Officers.	Names.	Post-office addresses.
President	CHARLES A. LENT...	90 William Street, New York.
Secretary	J. ADDISON ROBB....	482 Greene Avenue, Brooklyn.
Treasurer	J. ADDISON ROBB....	482 Greene Avenue, Brooklyn.
Attorney	I. N. SIEVWRIGHT...	204 Montague Street, Brooklyn.

ASSETS.

Loans on bond and mortgage	$66,350 00
Loans on shares	1,447 00
Cash on hand and in bank	3,368 02
Furniture and fixtures	350 00
Interest, premium, fees and fines due and unpaid	84 89
	$71,599 91

LIABILITIES.

Due shareholders, instalment shares	$50,571 49
Due shareholders, income shares	9,850 00
Dividends credited	5,847 88
Earnings undivided	2,985 11
Contingent fund (as per section 225 of Banking Law)	1,279 08
Suspense account	679 75
Deferred maturity dividends	386 60
	$71,599 91

RECEIPTS.

Cash on hand January 1, 1912	$1,161 25
Dues on instalment shares credited to members	16,687 97
Dues on income shares	9,350 00
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate	13,900 00
Loans on shares repaid	1,007 00
Fees received	126 45

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Fines received	$160 94
Interest received	3,990 99
Suspense account	666 42
	$52,051 02

DISBURSEMENTS.

Loaned on mortgage	$11,700 00
Loaned on shares	1,570 00
Instalment dues repaid on withdrawal, or applied on loans	8,681 53
Paid income shares	12,950 00
Dividends paid on withdrawal, or applied on loans	807 16
Cash dividends paid on income and accumulative prepaid shares	84 73
Paid matured shares	4,679 92
Paid borrowed money and prior mortgages	6,500 00
Paid interest on borrowed money and prior mortgages	42 22
Paid salaries and clerk-hire	618 00
Paid advertising, printing and postage	62 60
Paid rent	240 00
Paid banking department, examination	16 00
Paid banking department, assessment	5 40
Auditors	25 00
Sundries	151 40
Cash dividends on paid-up shares	549 04
Cash on hand December 31, 1912	3,368 02
	$52,051 02

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,411¼; shares issued during the year, 544½; shares withdrawn during the year, 424½; shares in force, 1,531¼. Borrowing members, 30, holding 400¾ shares; non-borrowing members, 154, holding 1,130½ shares. Female shareholders, 69, holding 323 shares. Total dividends credited members during the year on instalment shares, $1,906.79; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $654.94; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $44.36.

No unpaid withdrawals. Amount of shares matured during the year, $4,679.92. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,097. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $66,350. No foreclosures during the year.

BROOKLYN CITY SAVINGS AND LOAN ASSOCIATION.

No. 91 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	JOSEPH V. SCULLEY	91 Court Street.
Secretary	GEORGE A. ROSE	91 Court Street.
Treasurer	THOMAS J. KELLY	91 Court Street.
Attorneys	McGUIRE, DELANY, NIPER & CONNELLY	189 Montague Street.

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ASSETS.

Loans on bond and mortgage	$533,825 00
Real estate	36,000 00
Cash on hand and in bank	16,056 53
Furniture and fixtures	500 00
Interest, premium, fees and fines due and unpaid	482 61
	$586,864 14

LIABILITIES.

Due shareholders, instalment shares	$319,812 73
Due shareholders, savings shares	17,380 54
Due shareholders, income shares	176,800 00
Dividends credited	11,788 97
Balance to be paid borrowers on mortgage loans	5,700 00
Earnings undivided	12,187 60
Contingent fund (as per section 225 of Banking Law)	28,500 00
Real estate mortgages	12,000 00
Special mortgage	724 63
Suspense account	1,969 67
	$586,864 14

RECEIPTS.

Cash on hand January 1, 1912	$24,154 57
Dues on instalment shares credited to members	94,801 87
Dues on savings shares	19,497 48
Dues on income shares	35,400 00
Mortgages redeemed, foreclosed or transferred to real estate	40,625 00
Fees received	100 00
Fines received	237 70
Interest received	23,593 96
Premium received	5,222 67
Rent received	2,789 34
Special mortgage	5,050 63
Suspense account	158 13
Sundries	65 05
	$251,696 40

DISBURSEMENTS.

Loaned on mortgage	$81,100 00
Instalment dues repaid on withdrawal, or applied on loans	84,308 21
Paid savings shares	6,145 56
Paid income shares	32,000 00
Dividends paid on withdrawal, or applied on loans	9,292 24
Cash dividends paid on income and accumulative prepaid shares	8,623 59
Paid salaries and clerk-hire	3,841 24
Paid advertising, printing and postage	257 88
Paid rent	1,010 00
Paid repairs to real estate	604 74
Paid taxes, insurance, etc	1,274 56
Paid banking department, assessment	45 50
Special mortgages	5,350 20
Special deposit	674 34
General expenses	915 59
Accrued interest	77 34

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Appraisals	$115 00
Sundries	3 88
Cash on hand December 31, 1912	16,056 53
	$251,696 40

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 6,382½; shares issued during the year, 1,431½; shares withdrawn during the year, 1,579¾; shares in force, 6,234¼. Borrowing members, 170, holding 1,402¼ shares; non-borrowing members, 796, holding 4,832 shares. Female shareholders, 422, holding 2,394⅕ shares. Total dividends credited members during the year on instalment shares, $11,647.63; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $8,764.93; rate, 4½ per cent. and 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $6,024.71. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Richmond, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $530,875. No foreclosures during the year.

BROOKLYN MUTUAL BUILDING AND LOAN ASSOCIATION.

No. 526 Nostrand avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1883.]

Officers.	Names.	Post-office addresses.
President	F. P. WISEBURN	951 Lafayette Avenue.
Secretary	EDWARD CROWN	505 Lorimer Street.
Treasurer	JOSEPH RODGERS	575 McDonough Street.
Attorneys	REMSEN & PARSONS	60 Wall St., New York, N. Y.

ASSETS.

Loans on bond and mortgage	$47,425 00
Loans on shares	1,785 00
Cash on hand and in bank	3,572 12
Furniture and fixtures	66 25
Interest, premium, fees and fines due and unpaid	120 00
Advances for taxes, insurance, etc	141 04
Pass-books	25 50
Business bureau	15 00
	$53,149 91

LIABILITIES.

Due shareholders, instalment shares	$33,009 79
Due shareholders, accumulative prepaid shares	600 00
Dividends credited	5,303 13
Due shareholders, matured shares	11,402 96
Borrowed money	2,000 00
Earnings undivided	11 34
Contingent fund (as per section 225 of Banking Law)	801 34
Suspense account	21 35
	$53,149 91

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RECEIPTS.

Cash on hand January 1, 1912	$3,492 16
Dues on instalment shares credited to members	10,242 47
Dues on accumulative prepaid shares	600 00
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate	3,950 00
Loans on shares repaid	1,919 00
Fines received	54 69
Interest received	2,878 25
Premium received	29 50
Advances repaid	212 42
Reverted dividends	37 24
Suspense account	20 93
Matured shares	7,182 52
	$32,619 18

DISBURSEMENTS.

Loaned on mortgage	$8,475 00
Loaned on shares	2,035 00
Instalment dues repaid on withdrawal, or applied on loans	9,433 41
Dividends paid on withdrawal, or applied on loans	2,473 57
Paid matured shares	5,891 40
Paid interest on borrowed money and prior mortgages	40 00
Paid salaries and clerk-hire	206 00
Paid advertising, printing and postage	75 67
Paid rent	120 00
Paid banking department, examination	16 00
Paid banking department, assessment	3 66
Officers' bonds	8 00
Advances for taxes, insurance, etc	206 75
Metropolitan and State League dues	11 00
Repairs	6 60
Notary fees	2 00
Business bureau	15 09
Pass-books	27 00
To correct error	1 00
Cash on hand December 31, 1912	3,572 12
	$32,619 18

Plan, serial. Par value of shares. $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 828; shares issued during the year, 189½; shares withdrawn during the year, 200½; shares in force, 817. Borrowing members, 25, holding 240 shares; non-borrowing members, 105, holding 577 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $1,779.50; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $529.33; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $37,24.

No unpaid withdrawals. Amount of shares matured during the year, $7,182.52. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $431.77. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Queens, Richmond and Westchester counties, New York State. Largest mortgage loan outstanidng, $4,000. Mortgages in force in New York State, $47,425. No foreclosures during the year.

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BUSHWICK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 612 Grand street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	C. F. CANFIELD	114 McDonough Street.
Secretary	WILLIAM A. ERNST	74 Van Buren Street.
Treasurer	DANIEL CANTY	134 McDonough Street.
Attorney	J. P. JUDGE	189 Montague Street.

ASSETS.

Loans on bond and mortgage	$134,250 00
Loans on shares	1,060 00
Real estate	10,799 37
Cash on hand and in bank	10,815 00
Furniture and fixtures	450 00
Advances for taxes, insurance, etc	116 27
Deposit on meter	20 00
	$157,510 64

LIABILITIES.

Due shareholders, instalment shares	$123,920 73
Due shareholders, income shares	20,500 00
Earnings undivided	5,516 73
Contingent fund (as per section 225 of Banking Law)	7,500 00
Suspense account	73 18
	$157,510 64

RECEIPTS.

Cash on hand January 1, 1912	$3,749 49
Dues on instalment shares credited to members	26,966 16
Dues on income shares	4,800 00
Money borrowed	10,500 00
Mortgages redeemed, foreclosed or transferred to real estate	27,000 00
Loans on shares repaid	4,093 00
Interest received	8,738 39
Premium received	916 74
Rent received	931 40
Advances repaid	655 95
Special deposit	42 50
Suspense account	1 39
	$88,395 02

DISBURSEMENTS.

Loaned on mortgage	$13,000 00
Loaned on shares	2,213 00
Instalment dues repaid on withdrawal, or applied on loans	35,215 65
Paid income shares	2,100 00
Cash dividends paid on income and accumulative prepaid shares	899 76
Paid matured shares	2,000 00
Paid borrowed money and prior mortgages	18,500 00
Paid interest on borrowed money and prior mortgages	147 39
Paid salaries and clerk-hire	2,261 52
Paid advertising, printing and postage	108 49
Paid rent	420 00
Paid repairs to real estate	51 65
Paid taxes, insurance, etc	300 67

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Paid banking department, examination	$30 00
Paid banking department, assessment	12 67
Attorney fees	89 00
Appraisal fees	27 50
Suspense account	50
General expense	202 22
Cash on hand December 31, 1912	10,815 00
	$88,395 02

Plan, permanent. Par value of shares, $100 and $250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 3,264; shares issued during the year, 1,091; shares withdrawn during the year, 995; shares in force, 3,360. Borrowing members, 49, holding 595 shares; non-borrowing members, 315, holding 2,765 shares. Female shareholders, 121, holding 667 shares. Total dividends credited members during the year on instalment shares, $5,804.21; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $899.76; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $2,000. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,042.23. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 6 7/10 cents monthly.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $7,500. Mortgages in force in New York State, $134,250. No foreclosures during the year.

EAGLE SAVINGS AND LOAN COMPANY.

No. 186 Remsen street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	ELWIN S. PIPER	186 Remsen Street.
Secretary	JOSEPH WOOD	186 Remsen Street.
Treasurer	JOSEPH WOOD	186 Remsen Street.
Attorney	JAMES C. McLEAR	189 Montague Street.

ASSETS.

Loans on bond and mortgage	$2,823,484 95
Loans on shares	19,205 00
Real estate	270,365 27
Cash on hand and in bank	106,222 38
Furniture and fixtures	9,190 18
Interest, premium, fees and fines due and unpaid	21,450 56
Advances for taxes, insurance, etc	18,716 71
Bond and mortgage receivable	221,607 08
Suspense	181 13
	$3,490,423 26

LIABILITIES.

Due shareholders, instalment shares	$544,472 49
Due shareholders, savings shares	999,867 95
Due shareholders, income shares	1,148,700 00
Dividends credited	277,185 40
Prior mortgages	436,229 95
Earnings undivided	43,448 15

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Contingent fund (as per section 225 of Banking Law)	$33,793 45
Deferred dividends	962 86
Accrued interest	5,763 01
	$3,490,423 26

RECEIPTS.

Cash on hand January 1, 1912	$89,853 34
Dues on instalment shares credited to members	112,573 21
Dues on savings shares	2,395,719 00
Dues on income shares	245,600 00
Mortgages redeemed, foreclosed or transferred to real estate	298,316 32
Loans on shares repaid	35,755 00
Real estate sold	56,411 98
Fees received	1,264 60
Fines received	3,264 39
Interest received	178,329 78
Premium received	5,357 54
Rent received	11,423 42
Advances repaid	31,698 87
Bonds and mortgages receivable	10,912 98
Suspense	16,865 99
Reverted dividends	7,404 92
Legal expenses	3,017 65
Profit and loss	5,863 85
Recording tax	45 00
	$3,509,677 84

DISBURSEMENTS.

Loaned on mortgage	$195,650 00
Loaned on shares	37,165 00
Instalment dues repaid on withdrawal, or applied on loans	105,332 98
Paid savings shares	2,248,922 60
Paid income shares	125,100 00
Dividends paid on withdrawal, or applied on loans	114,942 58
Cash dividends paid on income and accumulative prepaid shares	53,061 95
Paid borrowed money and prior mortgages	245,750 00
Paid interest on borrowed money and prior mortgages	34,459 95
Paid for real estate	69,981 25
Paid salaries and clerk-hire	17,852 00
Paid advertising, printing and postage	5,124 30
Paid rent	4,845 00
Paid repairs to real estate	8,553 45
Paid taxes, insurance, etc.	5,305 44
Paid banking department, examination	871 59
Paid banking department, assessment	265 73
Advances for taxes, insurance, etc	27,095 45
Bonds and mortgages receivable	73,713 33
Suspense	17,126 83
Sundry expenses	2,572 85
Legal expenses	4,615 95
Legal papers	1,610 00
Appraisals	1,200 00
Profit and loss	2,152 08
Recording tax	128 00
Discount on advance payments	57 15
Cash on hand December 31, 1912	106,222 38
	$3,509,677 84

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Plan, permanent. Par value of shares, $100. Instalments are 5 cents, 12½ cents, 16¾ cents, 25 cents, 33½ cents, 50 cents and $1 monthly.

Shares in force January 1, 1912, 115,263.5127; shares issued during the year, 21,412.50; shares withdrawn during the year, 115,196.1632; shares in force, 121, 479.8495. Borrowing members, 689, holding 28,234.8495 shares; non-borrowing members, 4,117, holding 93,245 shares. Female shareholders, 2,052, holding 46,162 shares. Total dividends credited members during the year on instalment shares, $38,893.55; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $90,843.62; rate, 4 per cent. and 5 per cent. Total dividends forfeited by withdrawing members during the year, $7,404.92.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $31,594.15. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 16½ cents per share per month.

Loans have been made in Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties, New York State. Largest mortgage loan outstanding, $18,400. Mortgages in force in New York State, $3,045,092.03. Eight foreclosures during the year.

EAST BROOKLYN SAVINGS AND LOAN ASSOCIATION.

No. 1012 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1885.]

Officers.	Names.	Post-office addresses.
President	BENJAMIN THOMPSON	810 Lexington Avenue.
Secretary	ALFRED BAILEY	1012 Gates Avenue.
Treasurer	JAMES B. SHAW	925 Green Avenue.
Attorney	WALTER L. DURACK	215 Montague Street.

ASSETS.

Loans on bond and mortgage	$418,682 17
Loans on shares	2,500 00
Real estate	15,000 00
Cash on hand and in bank	9,907 42
Furniture and fixtures	570 00
Advances for taxes, insurance, etc.	342 46
	$447,002 05

LIABILITIES.

Due shareholders, instalment shares	$314,589 27
Due shareholders, income shares	73,325 00
Balance to be paid borrowers on mortgage loans	2,580 00
Prior mortgages	19,200 00
Contingent fund (as per section 225 of Banking Law)	18,200 00
Unearned or rebatable premium	18,749 82
Special deposit	48 56
Suspense account	309 40
	$447,002 05

RECEIPTS.

Cash on hand January 1, 1912	$19,739 87
Dues on instalment shares credited to members	112,800 56
Dues on income shares	23,450 00

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Prior mortgages	$12,250 00
Mortgages redeemed, foreclosed or transferred to real estate	49,245 13
Loans on shares repaid	2,683 00
Interest received	23,345 36
Rent received	2,064 00
Advances repaid	986 09
Special deposits	4,595 48
Contingent fund	1,200 00
Furniture	30 00
	$252,389 49

DISBURSEMENTS.

Loaned on mortgage	$100,390 00
Loaned on shares	2,600 00
Instalment dues repaid on withdrawal, or applied on loans	88,529 12
Paid income shares	12,755 00
Cash dividends paid on income and accumulative prepaid shares	2,991 72
Paid borrowed money and prior mortgages	8,500 00
Paid interest on borrowed money and prior mortgages	1,089 85
Paid salaries and clerk-hire	2,554 00
Paid advertising, printing and postage	377 95
Paid rent	900 00
Paid repairs to real estate	197 53
Paid taxes, insurance, etc	1,276 16
Paid banking department, examination	42 25
Paid banking department, assessment	30 71
Officers' bonds	14 00
Metropolitan and State League dues and expenses	38 50
Dividends credited to members	13,473 11
Contingent fund	1,200 00
Special deposits	4,783 42
Appraisers	31 30
Janitor, light and heat	634 65
Telephone	36 00
Sundries	6 80
Profit and loss	30 00
Cash on hand December 31, 1912	9,907 42
	$252,389 49

Plan, permanent. Par value of shares, $100. Instalments are 50 cents monthly.

Shares in force January 1, 1912, 7,517⅖; shares issued during the year, 2,730½; shares withdrawn during the year, 1,367 1/10; shares in force, 8,880⅘. Borrowing members, 152, holding 2,350⅘ shares; non-borrowing members, 1,117, holding 6,530 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $13,473.11; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,991.72; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $4,593.20. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $13,500. Mortgages in force in New York State, $417,682.17. One foreclosure during the year.

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EAST NEW YORK SAVINGS AND LOAN ASSOCIATION.

No. 2790 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1892. Commenced business 1892.]

Officers.	Names.	Post-office addresses
President	JOHN D. CARROLL	118 Arlington Avenue.
Secretary	MORRIS KLEIN	50 Bradford Street.
Treasurer	FREDERICK BOSCHEN	Hillside Bank, Richmond Hill.
Attorney	WALTER L. DURACK	215 Montague Street.

ASSETS

Loans on bonds and mortgage	$247,800 00
Loans on shares	2,450 00
Contracts for the sale of real estate	1,500 00
Real estate	20,500 00
Cash on hand and in bank	41,490 64
Furniture and fixtures	100 00
Advances for taxes, insurance, etc	1,485 27
	$315,325 91

LIABILITIES.

Due shareholders, instalment shares	$116,534 97
Due shareholders, income shares	127,300 00
Prior mortgages	39,000 00
Earnings undivided	9,029 14
Contingent fund (as per section 225 of Banking Law)	19,107 23
Suspended accounts	350 57
Special fund	4 00
Mortgage on real estate	4,000 00
	$315,325 91

RECEIPTS.

Cash on hand January 1, 1912	$40,356 79
Dues on instalment shares credited to members	73,975 19
Dues on income shares	28,700 00
Prior mortgages	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate	44,400 00
Loans on shares repaid	4,335 00
Real estate sold	4,240 00
Interest received	13,032 56
Premium received	3,528 62
Rent received	695 05
Undivided earnings	677 50
Real estate loss	353 11
Matured shares	1,000 00
Special deposits	2,752 59
Furniture loss	73 00
Profit and loss	15,398 67
Special fund	4 00
Suspended accounts	208 52
Expense	1,963 01
	$237,693 61

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DISBURSEMENTS.

Loaned on mortgage	$53,000 00
Loaned on shares	4,095 00
Instalment dues repaid on withdrawal, or applied on loans	55,996 78
Paid income shares	28,500 00
Cash dividends paid on income and accumulative prepaid shares	7,393 47
Paid matured shares	1,000 00
Paid borrowed money and prior mortgages	3,000 00
Paid interest on borrowed money and prior mortgages	2,393 43
Paid for real estate	3,500 00
Paid salaries and clerk-hire	1,478 46
Paid advertising, printing and postage	194 99
Paid repairs to real estate	327 05
Paid taxes, insurance, etc.	1,119 51
Paid banking department, assessment	23 11
Real estate profits	341 60
Expenses	266 45
Suspended accounts	49 03
Undivided earnings	913 31
Special deposits	3,923 20
Mortgage on real estate	6,000 00
Interest to profits	10,639 13
Premium to profits	3,528 62
Profit and loss	8,519 83
Cash on hand December 31, 1912	41,490 64
	$237,693 61

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly and 50 cents monthly.

Shares in force January 1, 1912, 11,911; shares issued during the year, 3,122½; shares withdrawn during the year, 2,167; shares in force, 12,866½. Borrowing members, 54, holding 2,012½ shares; non-borrowing members, 667, holding 10,854 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $5,467.38; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $7,393.47; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $1,000. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,939.90. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅕ per cent. and 6 per cent. Premium paid by borrowing members, 2⅖ per cent. and 1 per cent.

Loans have been made in Kings, Nassau and Suffolk counties, New York State. Largest mortgage loan outstanding, $19,400. Mortgages in force in New York State, $247,800. One foreclosure during the year.

EQUITABLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 124 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JAMES P. JUDGE	189 Montague Street.
Secretary	THOMAS M. MANNION	244 Macon Street.
Treasurer	J. M. LENNON	804 Sterling Place.
Attorney	JAMES P. JUDGE	189 Montague Street.

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ASSETS.

Loans on bond and mortgage	$205,025 00
Real estate	4,015 97
Cash on hand and in bank	9,147 84
Furniture and fixtures	200 00
Advances for taxes, insurance, etc	105 53
	$218,494 34

LIABILITIES.

Due shareholders, instalment shares	$150,086 47
Due shareholders, income shares	42,800 00
Dividends credited	7,452 19
Earnings undivided	4,678 19
Contingent fund (as per section 225 of Banking Law)	12,525 02
Interest payable	952 47
	$218,494 34

RECEIPTS.

Cash on hand January 1, 1912	$8,888 86
Dues on instalment shares credited to members	42,859 31
Dues on income shares	7,725 00
Mortgages redeemed, foreclosed or transferred to real estate	39,100 00
Loans on shares repaid	275 00
Interest received	13,746 55
Rent received	125 00
Advances repaid	1,390 40
Rebate from gas company	1 50
Rebate of taxes	65 89
Cash over	5 00
	$114,182 51

DISBURSEMENTS.

Loaned on mortgage	$23,950 00
Loaned on shares	275 00
Instalment dues repaid on withdrawal, or applied on loans	67,260 19
Paid income shares	6,300 00
Cash dividends paid on income and accumulative prepaid shares	1,877 56
Paid salaries and clerk-hire	2,597 84
Paid advertising, printing and postage	52 75
Paid rent	500 00
Paid banking department, examination	36 94
Paid banking department, assessment	17 72
Advances for taxes, insurance, etc	1,352 40
General expenses	238 60
Moving expenses	548 67
Sundries	27 00
Cash on hand December 31, 1912	9,147 84
	$114,182 51

Plan, permanent. Par value of shares, $250 and $100. Instalments are 25 cents and 10 cents weekly.

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Shares in force January 1, 1912, 6,192; shares issued during the year, 735; shares withdrawn during the year, 762; shares in force, 6,165. Borrowing members, 69, holding 712 shares; non-borrowing members, 310, holding 5,453 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $7,452.19; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,877.56; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,387.69. Unpaid, none.

Premium plan, premium interest. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 1⅘ per cent.

Loans have been made in Kings, New York, Queens and Richmond counties, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $205,025. No foreclosures during the year.

FIFTH AVENUE SAVINGS AND LOAN ASSOCIATION.

No. 483a Fifth avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	WM. M. KELLOGG.....	488 Thirteenth Street.
Secretary	STEPHEN Y. McNAIR.....	1837 61st Street.
Treasurer	WM. J. ALLEN.....	505 Sixth Avenue.
Attorney	JAMES P. JUDGE.....	189 Montague Street.

ASSETS.

Loans on bond and mortgage.....	$96,000 00
Loans on shares	1,350 00
Real estate	6,689 42
Cash on hand and in bank.....	2,353 28
Furniture and fixtures.....	50 00
Interest, premium, fees and fines due and unpaid.....	796 74
	$107,239 44

LIABILITIES.

Due shareholders, instalment shares.....	$42,967 61
Dividends credited	51,087 50
Earnings undivided	2,954 40
Contingent fund (as per section 225 of Banking Law).....	10,229 93
	$107,239 44

RECEIPTS.

Cash on hand January 1, 1912.....	$10,017 37
Dues on instalment shares credited to members.....	9,777 43
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	11,500 00
Loans on shares repaid.....	2,725 00
Interest received	5,304 38
Premium received	848 04
Rent received	191 88
	$41,864 10

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DISBURSEMENTS.

Loaned on mortgage	$16,750 00
Loaned on shares	2,945 00
Instalment dues repaid on withdrawal, or applied on loans	10,003 39
Dividends paid on withdrawal, or applied on loans	411 50
Paid borrowed money and prior mortgages	1,500 00
Paid interest on borrowed money and prior mortgages	12 92
Paid for real estate	5,977 02
Paid salaries and clerk-hire	734 C
Paid advertising, printing and postage	120 30
Paid rent	216 00
Paid repairs to real estate	258 40
Paid taxes, insurance, etc	469 00
Paid banking department, examination	15 50
Paid banking department, assessment	7 78
Officers' bonds	5 00
State League dues	5 00
Attorney fees	50 00
Auditor's fees	30 00
Cash on hand December 31, 1912	2,353 28
	$41,864 10

Plan, permanent. Par value of shares, $250 and $100. Instalments are 25 cents and 10 cents weekly.

Shares in force January 1, 1912, 2,293; shares issued during the year, 234; shares withdrawn during the year, 116; shares in force, 2,411. Borrowing members, 34, holding 384 shares; non-borrowing members, 178, holding 2,027 shares. Female shareholders, 75, holding 840 shares. Total dividends credited members during the year on instalment shares, $4,746.96; rate, 5½ per cent. Total dividends forfeited by withdrawing members during the year, $411.50.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,110.31. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅙ per cent. Premium paid by borrowing members, 2 cents to 10 cents per share per week.

Loans have been made in Kings county, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $96,000. No foreclosures during the year.

FLATBUSH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 828 Rogers avenue, Brooklyn, N. Y.

[Organized under Law of 1887. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	JOHN McELVERY	342 Lenox Road.
Secretary	JOSEPH F. CURREN	828 Rogers Avenue.
Treasurer	GEORGE W. EGBERT	126 E. 19th Street.
Attorney	JOHN D. PRINCE, JR	166 Montague Street.

ASSETS.

Loans on bond and mortgage	$157,700 63
Loans on shares	675 00
Cash on hand and in bank	3,023 52
Furniture and fixtures	125 00
Interest, premium, fees and fines due and unpaid	478 61
	$162,002 76

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LIABILITIES.

Due shareholders, instalment shares	$122,292 00
Dividends credited	28,216 84
Contingent fund (as per section 225 of Banking Law)	6,366 18
Unearned or rebatable premium	4,837 74
Advance payments	290 00
	$162,002 76

RECEIPTS.

Cash on hand January 1, 1912	$13,283 01
Dues on instalment shares credited to members	21,833 00
Mortgages redeemed, foreclosed or transferred to real estate	4,287 50
Loans on shares repaid	2,075 00
Fees received	66 50
Fines received	100 91
Interest received	6,433 80
Premium received	418 50
Appraisers' fees	40 00
Miscellaneous	75 50
	$48,613 72

DISBURSEMENTS.

Loaned on mortgage	$23,918 50
Loaned on shares	1,300 00
Instalment dues repaid on withdrawal, or applied on loans	5,058 00
Dividends paid on withdrawal, or applied on loans	674 36
Paid matured shares	13,613 76
Paid salaries and clerk-hire	660 00
Paid advertising, printing and postage	31 85
Paid rent	120 00
Paid taxes, insurance, etc	2 00
Paid banking department, examination	26 00
Paid banking department, assessment	11 60
General expenses	51 78
Advance interest	44 85
Miscellaneous	37 50
Appraisers' fees	40 00
Cash on hand December 31, 1912	3,023 52
	$48,613 72

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,877; shares issued during the year, 248; shares withdrawn during the year, 185; shares in force, 1,940. Borrowing members, 32, holding 875 shares; non-borrowing members, 201, holding 1,065 shares. Female shareholders, 89, holding 558 shares. Total dividends credited members during the year on instalment shares, $6,501.46; rate, 5.989 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $13,613.76. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $863.63. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. on mortgage loans; 6 per cent. on share loans. Premium paid by borrowing members, $3.37½ per share.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan oustanding, $16,708.75. Mortgages in force in New York State, $157,700.63. No foreclosures during the year.

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FORT GREENE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 401 Bridge street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	JOHN J. KENNEY.....	277 Myrtle Ave.
Secretary	JOHN H. JACKSON.....	17 Battery Place, N. Y. City.
Treasurer	WILLIAM J. LARKIN....	738 St. John's Place.
Attorney	HENRY E. HEISTAD.....	190 Montague Street.

ASSETS.

Loans on bond and mortgage.....	$101,550 00
Loans on shares.....	11,692 50
Real estate	6,000 00
Cash on hand and in bank.....	6,731 37
Furniture and fixtures.....	100 00
Interest, premium, fees and fines due and unpaid.....	921 46
	$126.995 33

LIABILITIES.

Due shareholders, instalment shares.....	$98,053 48
Dividends credited	23,116 56
Earnings undivided	2,699 59
Contingent fund (as per section 225 of Banking Law).....	3,085 95
Suspense account	6 00
Appraiser's fee	2 50
Rent	31 25
	$126,995 33

RECEIPTS.

Cash on hand January 1, 1912.....	$4,546 59
Dues on instalment shares credited to members.....	23,838 12
Mortgages redeemed, foreclosed or transferred to real estate..	16,850 00
Loans on shares repaid.....	5,856 19
Fees received	28 25
Fines received	87 19
Interest received	5,735 73
Premium received	1,423 82
Rent received	488 00
Appraisal fees	35 00
	$58,888 89

DISBURSEMENTS.

Loaned on mortgage.....	$8,100 00
Loaned on shares.....	10,068 50
Instalment dues repaid on withdrawal, or applied on loans...	10,029 57
Dividends paid on withdrawals, or applied on loans.....	862 29
Paid matured shares	14,820 09
Paid for real estate.....	6,920 97
Paid salaries and clerk-hire.....	856 00
Paid advertising, printing and postage.....	58 05
Paid rent	93 75
Paid repairs to real estate.....	151 96
Paid taxes, insurance, etc.....	107 40
Paid banking department, examination.....	18 20
Paid banking department, assessment.....	9 39
Officers' bonds	6 00
State League dues	11 00

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Keys	$0 35
Appraisers	35 00
Auditors	6 00
Interest returned	3 00
Cash on hand December 31, 1912	6,731 37
	$58,888 89

Plan, permanent. Par value of shares, $200 and $250. Instalments are 25 cents weekly or $1 monthly.

Shares in force January 1, 1912, 2,099½; shares issued during the year, 234¼; shares withdrawn during the year, 449⅖; shares in force, 1,884 7/20; borrowing members, 25, holding 338 7/20 shares; non-borrowing members, 208, holding 1,545 shares. Female shareholders, 71, holding 393⅕ shares. Total dividends credited members during the year on instalment shares, $5,850.53; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $341.61.

No unpaid withdrawals. Amount of shares matured during the year, $14,820.09. Entrance or membership fee, 25 cents and 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,031.15. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $31.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, ⅘ of 1 per cent.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $101,550. One foreclosure during the year.

FULTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 177 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	E. DROSSE	25 Broad Street.
Secretary	J. F. RATHBON	136 Willoughby Street.
Treasurer	CHARLES C. JACOBS	796 President Street.
Attorney	RALPH K. JACOBS	215 Montague Street.

ASSETS.

Loans on bond and mortgage	$24,150 00
Loans on shares	1,328 00
Real estate	9,250 00
Cash on hand and in bank	4,731 38
Furniture and fixtures	256 10
Interest, premium, fees and fines due and unpaid	30 45
Rent in arrears	20 00
	$39,765 93

LIABILITIES.

Due shareholders, instalment shares	$19,686 60
Due shareholders, income shares	9,000 00
Dividends credited	3,815 57
Earnings undivided	888 76
Contingent fund (as per section 225 of Banking Law)	2,875 00
Mortgage on property	3,500 00
	$39,765 93

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RECEIPTS.

Cash on hand January 1, 1912	$1,501 78
Dues on instalment shares credited to members	7,577 57
Dues on income shares	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate	3,000 00
Loans on shares repaid	282 00
Fees received	1 50
Interest received	1,402 15
Rent received	746 00
	$17,511 00

DISBURSEMENTS.

Loaned on mortgage	$2,600 00
Loaned on shares	1,535 00
Instalment dues repaid on withdrawal, or applied on loans	6,146 69
Paid income shares	200 00
Dividends paid on withdrawal, or applied on loans	349 72
Cash dividends paid on income and accumulative prepaid shares	431 25
Paid salaries and clerk-hire	337 00
Paid advertising, printing and postage	100 80
Paid banking department, examination	18 10
Paid banking department, assessment	2 69
Interest rebated	6 05
Sundry expenses	33 57
Lights	56 56
Real estate expenses	962 19
Cash on hand December 31, 1912	4,731 38
	$17,511 00

Plan, serial. Par value of shares $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 480⅘; shares issued during the year, 133; shares withdrawn during the year, 67; shares in force, 546⅘. Borrowing members, 11, holding 130⅘ shares; non-borrowing members, 59, holding 416 shares. Female shareholders, 14, holding 75 shares.

Total dividends credited members during the year on instalment shares, $1,043.90; rate 5 per cent.

Total dividends credited or paid in cash to members during the year on other shares, $431.25; rate 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $527.93. Unpaid, none. No premium plan. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Kings, Queens and Richmond counties, New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $24,150. No foreclosures during the year.

GERMAN BUILDING AND SAVING COMPANY OF BROOKLYN, N. Y.

No. 949 Willoughby avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	HENRY C. MACHOLD	166 Chauncey Street.
Secretary	ADAM ARCHINAL	272 Forest Avenue.
Treasurer	ADAM ARCHINAL	272 Forest Avenue.
Attorney	GEORGE L. STAMM	140 Nassau St., New York.

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ASSETS.

Loans on bond and mortgage	$17,450 00
Loans on shares	629 00
Cash on hand and in bank	2,610 79
	$20,689 79

LIABILITIES.

Due shareholders, instalment shares	$17,672 16
Dividends credited	1,976 06
Earnings undivided	399 61
Contingent fund (as per section 225 of Banking Law)	267 18
Unearned or rebatable premium	374 78
	$20,689 79

RECEIPTS.

Cash on hand January 1, 1912	$2,720 56
Dues on instalment shares credited to members	5,457 27
Mortgages redeemed, foreclosed or transferred to real estate	1,250 00
Loans on shares repaid	1,065 00
Fees received	117 69
Fines received	80 01
Interest received	1,167 18
	$11,857 71

DISBURSEMENTS.

Loaned on shares	$329 00
Instalment dues repaid on withdrawal, or applied on loans	7,066 90
Dividends paid on withdrawal, or applied on loans	1,305 85
Paid salaries and clerk-hire	465 50
Paid advertising, printing and postage	46 15
Paid rent	2 50
Paid banking department, examination	15 50
Paid banking department, assessment	1 72
Officers' bonds	8 80
Safe deposit box	5 00
Cash on hand December 31, 1912	2,610 79
	$11,857 71

Plan, serial and permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 995; shares issued during the year, 400; shares withdrawn during the year, 250; shares in force, 1,145. Borrowing members, 11, holding 195 shares; non-borrowing members, 95, holding 950 shares. Female shareholders, 28, holding 285 shares.

Total dividends credited members during the year on instalment shares, $1,043.36; rate 4½ per cent. Total dividends forfeited by withdrawing members during the year, $77.94.

No unpaid withdrawals. Entrance or membership fee, 25 cents per member and 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $527.95. Unpaid, none. Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 per cent.

Loans have been made in Kings, Nassau and Queens counties, New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $17,450. No foreclosures during the year.

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GERMANIA BUILDING, SAVING AND LOAN INSTITUTION.

No. 1289 Myrtle avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	ARTHUR S. COLBORNE	1499 Broadway.
Secretary	ADO GLAESER	97 Stanhope Street.
Treasurer	ARTHUR L. WISBAUER	393 Stanhope Street.
Attorney	GEO. F. ALEXANDER	315 Washington Street.

ASSETS.

Loans on bond and mortgage	$3,850 00
Cash on hand and in bank	172 67
Furniture and fixtures	55 00
Interest, premium, fees and fines due and unpaid	47 89
By-laws	12 00
	$4,137 56

LIABILITIES.

Due shareholders, instalment shares	$3,178 45
Due shareholders, juvenile savings shares	3 45
Dividends credited	112 75
Prior mortgages	700 00
Earnings undivided	90 15
Contingent fund (as per section 225 of Banking Law)	52 76
	$4,137 56

RECEIPTS.

Cash on hand January 1, 1912	$113 30
Dues on instalment shares credited to members	922 90
Dues on juvenile savings shares	3 45
Mortgages redeemed, foreclosed or transferred to real estate	400 00
Loans on shares repaid	140 00
Fees received	10 40
Interest received	243 29
Sale of by-laws	2 30
Contingent fund	3 00
	$1,838 64

DISBURSEMENTS.

Loaned on mortgage	$400 00
Instalment dues repaid on withdrawal, or applied on loans	1,151 22
Dividends paid on withdrawal, or applied on loans	53 39
Paid salaries and clerk-hire	10 43
Paid advertising, printing and postage	25 63
Paid rent	13 00
Paid banking department, examination	12 00
Paid banking department, assessment	30
Cash on hand December 31, 1912	172 67
	$1,838 64

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 290; shares issued during the year, 106; shares withdrawn during the year, 70; shares in force, 326. Borrowing mem-

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bers, 4, holding 45 shares; non-borrowing members 36, holding 281 shares. Female shareholders, 7, holding 31 shares. Total dividends credited members during the year on instalment shares, $112.75; rate 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $49.06. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $2,050. Mortgages in force in New York State, $3,450. No foreclosures during year.

HAMILTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 496a Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	J. BARTH. CRONIN.....	573 Clinton Street.
Secretary	CHAS. J. CULLEN.....	39 Third Place.
Treasurer	FRANCIS SHEA	518 Court Street.
Attorney	JOHN P. HURLEY.....	489 Clinton Street.

ASSETS.

Loans on bond and mortgage.....	$64,698 80
Loans on shares.....	1,692 90
Real estate	4,391 95
Cash on hand and in bank.....	23,773 36
Furniture and fixtures.....	374 25
Advances for taxes, insurance, etc.....	3,097 88
	$98,029 14

LIABILITIES.

Due shareholders, instalment shares.....	$91,444 25
Earnings undivided	2,213 95
Contingent fund (as per section 225 of Banking Law).....	4,370 94
	$98,029 14

RECEIPTS.

Cash on hand January 1, 1912.....	$9,949 04
Dues on instalment shares credited to members.....	41,429 87
Mortgages redeemed, foreclosed or transferred to real estate..	7,751 20
Loans on shares repaid.....	1,204 00
Real estate sold.....	6,500 00
Fees received	34 25
Fines received	146 13
Interest received	4,334 14
Premium received	1,044 61
Rent received	420 00
Advances repaid	940 25
Cash over	7 74
Deposit	50 00
Reverted dividends	12 30
Insurance premium refunded.....	4 00
Loss and gain.....	40 42
	$73,867 95

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DISBURSEMENTS.

Loaned on mortgage	$2,600 00
Loaned on shares	2,487 90
Instalment dues repaid on withdrawal, or applied on loans	36,133 15
Dividends paid on withdrawal, or applied on loans	3,876 09
Paid salaries and clerk-hire	1,189 75
Paid advertising, printing and postage	33 81
Paid rent	216 00
Paid repairs to real estate	187 10
Paid taxes, insurance, etc	13 50
Paid banking department, examination	33 50
Paid banking department, assessment	7 11
Officers' bonds	12 00
Advances for taxes, insurance, etc	2,726 01
Metropolitan and State League dues and expenses	61 00
Commissions	190 00
Auditors	20 00
Janitress	69 00
Light and heat	129 29
Electric repairs	5 78
Deposit returned	50 00
Fines refunded	08
Cash short	13 10
Loss and gain	40 42
Cash on hand December 31, 1912	23,773 36
	$73,867 95

Plan, permanent. Par value of shares, $200 and $250. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 3,876 7/10; shares issued during the year, 968; shares withdrawn during the year, 754 1/10; shares in force, 4,090 6/10. Borrowing members, 27, holding 308⅗ shares; non-borrowing members, 526, holding 3,782 shares. Female shareholders, 320, holding 2,132⅘ shares. Total dividends credited members during the year on instalment shares, $3,876.09; rate 4¾ per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,789.73. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅕ per cent. and 6 per cent. Premium paid by borrowing members, 10 cents per share per week.

Loans have been made in Kings county, New York State. Largest mortgage loan outstanding, $5,800. Mortgages in force in New York State, $64,698.80. No foreclosures during the year.

MADISON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 897 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	E. O. BRAGDON	80 Pine Street, New York.
Secretary	CHARLES F. WILCOX	18 Revere Place.
Treasurer	R. J. DOBBIN	690 Park Place.
Attorney	GUY C. FRISBIE	132 Nassau St., New York.

ASSETS.

Loans on bond and mortgage	$75,900 00
Loans on shares	1,485 00

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Cash on hand and in bank	$3,568 30
Furniture and fixtures	25 00
Advances for taxes, insurance, etc	106 00
	$81,084 30

LIABILITIES.

Due shareholders, instalment shares	$49,789 00
Due shareholders, income shares	21,500 00
Dividends credited	7,635 98
Earnings undivided	1,117 43
Contingent fund (as per section 225 of Banking Law)	883 72
Special deposit	158 17
	$81,084 30

RECEIPTS.

Cash on hand January 1, 1912	$1,842 06
Dues on instalment shares credited to members	16,557 00
Dues on income shares	3,900 00
Prior mortgages	3,000 00
Money borrowed	12,200 00
Mortgages redeemed, foreclosed or transferred to real estate	8,000 00
Loans on shares repaid	2,084 00
Fines received	63 75
Interest received	4,210 41
Premium received	308 87
Certified check not used	2,400 00
Reverted dividends	77 76
	$54,643 85

DISBURSEMENTS.

Loaned on mortgage	$20,700 00
Loaned on shares	1,910 00
Instalment dues repaid on withdrawal, or applied on loans	6,417 00
Dividends paid on withdrawal, or applied on loans	327 76
Cash dividends paid on income and accumulative prepaid shares	931 00
Paid matured shares	2,000 00
Paid borrowed money and prior mortgages	15,200 00
Paid interest on borrowed money and prior mortgages	295 09
Paid salaries and clerk-hire	475 00
Paid advertising, printing and postage	161 15
Paid rent	84 00
Paid banking department, assessment	5 05
Officers' bonds	16 00
Advances for taxes, insurance, etc	106 00
Metropolitan and State League dues	19 00
Auditors	12 00
Sundry expenses	16 50
Certified check	2,400 00
Cash on hand December 31, 1912	3,568 30
	$54,643 85

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,042; shares issued during the year, 613; shares withdrawn during the year, 393; shares in force, 1,262. Borrowing

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members, 34, holding 404 shares; non-borrowing members, 115, holding 858 shares. Female shareholders, 44, holding 405 shares. Total dividends credited members during the year on instalment shares, $2,578.74; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $931; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $77.76.

No unpaid withdrawals. Amount of shares matured during the year, $2,000. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $783.65. Unpaid, none. No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Queens, Richmond, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $9,000. Mortgages in force in New York State, $55,100. No foreclosures during the year.

MODEL BUILDING AND LOAN ASSOCIATION OF BROOKLYN, N. Y.

No. 129 Ralph avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	THOMAS F. LARKIN	488 Decatur Street.
Secretary	JOHN F. LYNCH	486-a Decatur Street.
Treasurer	FREDERICK L. JENKINS	133 Bainbridge Street.
Attorney	THORNTON J. THEALL	43 Cedar Street.

ASSETS.

Loans on bond and mortgage	$39,250 00
Loans on shares	1,225 00
Stocks and bonds	2,540 00
Real estate	500 00
Cash on hand and in bank	4,279 77
Interest, premium, fees and fines due and unpaid	115 41
	$47,910 18

LIABILITIES.

Due shareholders, instalment shares	$21,646 87
Due shareholders, income shares	12,963 00
Dividends credited	2,744 05
Prior mortgages	4,500 00
Earnings undivided	2,015 01
Contingent fund (as per section 225 of Banking Law)	3,900 00
Interest on mortgage	41 25
Special deposit	72 05
Suspense account	27 95
	$47,910 18

RECEIPTS.

Cash on hand January 1, 1912	$2,992 97
Dues on instalment shares credited to members	6,649 13
Dues on income shares	3,400 00
Mortgages redeemed, foreclosed or transferred to real estate	700 00
Loans on shares repaid	30 00
Fees received	59 37
Interest received	2,397 11
Premium received	779 82
Appraisers' fees	5 00
Suspense account	27 95
	$17,041 35

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DISBURSEMENTS.

Loaned on mortgage	$1,000 00
Loaned on shares	625 00
Instalment dues repaid on withdrawal, or applied on loans	5,440 76
Paid income shares	600 00
Dividends paid on withdrawal, or applied on loans	581 03
Cash dividends paid on income and accumulative prepaid shares	524 68
Paid matured shares	2,880 06
Paid interest on borrowed money and prior mortgages	247 50
Paid salaries and clerk-hire	646 67
Paid advertising, printing and postage	26 75
Paid repairs to real estate	120 00
Paid taxes, insurance, etc	5 66
Paid banking department, assessment	3 47
Officers' bonds	18 00
State League dues and expenses	30 00
Appraisers' fees	5 00
Sundries	7 00
Cash on hand December 31, 1912	4,279 77
	$17,041 35

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 1,795½; shares issued during the year, 98; shares withdrawn during the year, 175; shares in force, 1,718½. Borrowing members, 18, holding 333½ shares; non-borrowing members, 106, holding 1,385 shares. Female shareholders, 47, holding 313 shares. Total dividends credited members during the year on instalment shares, $1,308.40; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $524.68; rate, 5 per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $2,880.06. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $848.42. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 3 cents per week.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $4,850. Mortgages in force in New York State, $39,250. No foreclosures during the year.

NASSAU CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 2738 Atlantic avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	CARL E. ANSELM	62 Elton Street.
Secretary	M. V. DORNEY	29 Jerome Street.
Treasurer	GEORGE A. F. NORTH, JR	75 Barbey Street.
Attorneys	KIENDL, SMYTH & GROSS	2590 Atlantic Avenue.

ASSETS.

Loans on bond and mortgage	$465,800 00
Contracts for the sale of real estate	2,750 00
Real estate	3,000 00
Cash on hand and in bank	16,869 83
Furniture and fixtures	314 29
Interest, premium, fees and fines due and unpaid	40 83

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Books and stationery	$9 95
Accrued interest	3,709 78
Special deposits	154 83
	$492,649 51

LIABILITIES.

Due shareholders, dues and dividends credited on instalment shares	$473,067 92
Earnings undivided	1,129 29
Contingent fund (as per section 225 of Banking Law)	18,327 85
Suspense account	54 45
Individual account	70 00
	$492,649 51

RECEIPTS.

Cash on hand January 1, 1912	$12,338 40
Dues on instalment shares credited to members	161,365 67
Money borrowed	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate	59,700 00
Real estate sold	8,911 89
Fees received	199 00
Interest received	24,328 83
Premium received	5,127 05
Rent received	60 70
Advances repaid	824 96
Special deposit	337 56
Sundries	1 25
	$288,195 11

DISBURSEMENTS.

Loaned on mortgage	$85,250 00
Instalment dues repaid on withdrawal, or applied on loans	102,866 70
Dividends paid on withdrawal, or applied on loans	7,109 51
Paid matured shares	50,950 00
Paid borrowed money and prior mortgages	15,000 00
Paid interest on borrowed money and prior mortgages	217 92
Paid for real estate	3,454 57
Paid salaries and clerk-hire	2,665 00
Paid advertising, printing and postage	143 33
Paid rent	360 00
Paid repairs to real estate	1,399 19
Paid taxes, insurance, etc	812 95
Paid banking department	77 34
Officers' bonds	33 60
Metropolitan and State League dues	14 50
Lights	57 35
Special deposits	837 00
Burglar alarm	30 00
Sundries	46 32
Cash on hand December 31, 1912	16,869 83
	$288,195 11

Plan, permanent. Par value of shares, $100 and $250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 10,814½; shares issued during the year, 3,239; shares withdrawn during the year, 1,318½; shares in force, 12,735.

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Borrowing members, 96, holding 1,426 shares; non-borrowing members, 1,351, holding 11,309 shares. No record of female shareholders: Total dividends credited members during the year on instalment shares, $25,160.40; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $10.83.

No unpaid withdrawals. Amount of shares matured during the year, $50,950. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,303.98. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅙ per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Kings, Nassau and Queens counties, New York State. Largest mortgage loan outstanding, $12,000. Mortgages in force in New York State, $465,800. One foreclosure during the year.

PEOPLE'S CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF BROOKLYN.

No. 14 Graham avenue, Brooklyn, N. Y.

[Organized under Law of 1894. Commenced business 1895.]

Officers.	Names.	Post-office addresses.
President.....	HENRY WEIL.....	16 Lispenard St., New York.
Secretary.....	MORRIS HIRSCH.....	16 Lispenard St., New York.
Treasurer.....	JOEL B. GOODMAN.....	45 E. 20th St., New York.
Attorneys.....	WEIL & PURVIN.....	309 Broadway, New York.

ASSETS.

Loans on bond and mortgage.....	$64,750 00
Loans on shares.....	6,315 00
Stocks and bonds.....	25,678 75
Cash on hand and in bank.....	1,774 09
Interest, premium, fees and fines due and unpaid.....	328 68
	$98,846 52

LIABILITIES.

Due shareholders, instalment shares.....	$81,703 50
Dividends credited	11,374 71
Earnings undivided	4,539 25
Contingent fund (as per section 225 of Banking Law).....	709 77
Unearned or rebatable premium.....	519 29
	$98,846 52

RECEIPTS.

Cash on hand January 1, 1912.....	$100 72
Dues on instalment shares credited to members.....	16,511 50
Money borrowed	1,000 00
Loans on shares repaid.....	3,310 00
Fees received	28 00
Fines received	35 32
Interest received	4,846 75
Premium received	8 40
	$25,840 69

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DISBURSEMENTS.

Loaned on mortgage	$5,000 00
Loaned on shares	3,900 00
Instalment dues repaid on withdrawal, or applied on loans	3,669 00
Dividends paid on withdrawal, or applied on loans	216 56
Paid borrowed money and prior mortgages	1,200 00
Paid interest on borrowed money and prior mortgages	72 20
Paid salaries and clerk-hire	290 50
Paid advertising, printing and postage	33 12
Paid rent	80 00
Paid banking department, assessment	6 22
Officers' bonds	72 00
State League dues	5 00
Commissions	17 00
Bonds purchased	9,495 00
Appraisal fees	10 00
Cash on hand December 31, 1912	1,774 09
	$25,840 69

Plan, serial. Par value of shares, $200 and $250. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1912, 1,347; shares issued during the year, 86; shares withdrawn during the year, 120; shares in force, 1,313. Borrowing members, 37, holding 357 shares; non-borrowing members, 180, holding 956 shares. Female shareholders, 85, holding 481 shares. Total dividends credited members during the year on instalment shares, $3,613.98; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $54.14.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $507.62. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents semi-monthly per $1,000.

Loans have been made in Kings and New York counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $11,000. Mortgages in force in New York State, $58,750. No foreclosures during the year.

POLISH-AMERICAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 660 Third avenue, Brooklyn, N. Y.

[Organized under Law of 1894. Commenced business 1900.]

Officers.	Names.	Post-office addresses.
President	FRANK KUBINSKI	499 Atlantic Avenue.
Secretary	FRANK A. JUREK	236 57th Street.
Treasurer	JOHN PASZEK	298 Seventh Avenue.
Attorney	CLEMENT F. ROZANSKI	17 State St., N. Y. City.

ASSETS.

Loans on bond and mortgage	$98,150 00
Loans on shares	2,340 70
Real estate	9,848 10
Cash on hand and in bank	6,352 62
Furniture and fixtures	214 90

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Advances for taxes, insurance, etc	$452 52
Books and by-laws	76 50
Deposit for electricity	5 00
Appraisers	6 00
	$117,446 34

LIABILITIES.

Due shareholders, instalment shares	$53,316 67
Due shareholders, accumulative prepaid shares	36,853 30
Dividends credited	9,837 11
Due shareholders, matured shares	1,449 18
Balance to be paid borrowers on mortgage loans	9,700 00
Earnings undivided	219 19
Contingent fund (as per section 225 of Banking Law)	1,070 89
Mortgage on real estate	5,000 00
	$117,446 34

RECEIPTS.

Cash on hand January 1, 1912	$1,635 98
Dues on instalment shares credited to members	16,327 06
Dues on accumulative prepaid shares	22,300 37
Mortgages redeemed, foreclosed or transferred to real estate	8,300 00
Loans on shares repaid	4,373 48
Fees received	42 75
Fines received	35 62
Interest received	5,913 36
Rent received	920 50
Advances repaid	714 19
Pass-books	9 45
Appraisers	24 00
	$60,596 76

DISBURSEMENTS.

Loaned on mortgage	$1,700 00
Loaned on shares	1,645 00
Instalment dues repaid on withdrawal, or applied on loans	17,962 91
Paid accumulative prepaid shares	10,947 07
Dividends paid on withdrawal, or applied on loans	1,995 04
Paid matured shares	3,772 39
Paid borrowed money and prior mortgages	12,200 00
Paid interest on borrowed money and prior mortgages	578 27
Paid salaries and clerk hire	900 80
Paid advertising, printing and postage	91 18
Paid rent	119 00
Paid repairs to real estate	226 03
Paid taxes, insurance, etc	372 78
Paid banking department, examination	16 25
Paid banking department, assessment	8 65
Officers' bonds	35 00
Advances for taxes, insurance, etc	872 65
State League dues	5 00
Interest on mortgage	412 50
Light and heat	13 84
Furniture and fixtures	169 90
Legal services	57 35

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Appraisers	$24 00
Sign	12 00
Deposit for electricity	5 00
By-laws	50 00
Sundries	51 53
Cash on hand December 31, 1912	6,352 62
	$60,596 76

Plan, permanent. Par value of shares, $200. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1912, 2,095¾; shares issued during the year, 535; shares withdrawn during the year, 545; shares in force, 2,085¾. Borrowing members, 47, holding 534¼ shares; non-borrowing members, 261, holding 1,551½ shares. Female shareholders, 72, holding 301½ shares. Total dividends credited members during the year on instalment shares, $2,624.93; rate, 5⅜ per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,306.63; rate, 4 3/25 per cent. Total dividends forfeited by withdrawing members during the year, $251.31.

No unpaid withdrawals. Amount of shares matured during the year, $5,221.57. Entrance or membership fee, 15 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,228.35. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $98,150. No foreclosures during the year.

PROSPECT HOME BUILDING AND LOAN ASSOCIATION.

No. 336 Ninth street, between Fifth and Sixth avenues, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	MELVIN W. MOREHOUSE	706 Cortelyou Road.
Secretary	GEORGE W. BALLWAY	1513 Eighth Avenue.
Treasurer	WILLIAM M. TOMLINS	524 Seventh Street.
Attorney	TITLE GUAR. & TRUST CO.	175 Remsen Street.

ASSETS.

Loans on bond and mortgage	$84,650 00
Loans on shares	1,670 00
Real estate	4,860 00
Cash on hand and in bank	6,303 07
Furniture and fixtures	100 00
Interest, premium, fees and fines due and unpaid	826 44
	$98,409 51

LIABILITIES.

Due shareholders, instalment shares	$68,382 70
Dividends credited	15,182 44
Due shareholders, income shares	10,550 00
Earnings undivided	2,579 97
Contingent fund (as per section 225 of Banking Law)	1,656 31
Suspense account	10 00
Salaries due	48 09
	$98,409 51

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RECEIPTS.

Cash on hand January 1, 1912	$6,005 09
Dues on instalment shares credited to members	17,728 23
Dues on income shares	5,750 00
Money borrowed	715 00
Mortgages redeemed, foreclosed or transferred to real estate	8,300 00
Loans on shares repaid	1,701 00
Fees received	170 91
Fines received	8 98
Interest received	4,357 52
Premium received	1,293 45
Advances repaid	145 7
Deposits	54 31
	$46,230 26

DISBURSEMENTS.

Loaned on mortgage	$8,500 00
Loaned on shares	1,501 00
Instalment dues repaid on withdrawal, or applied on loans	11,347 30
Paid savings shares	250 00
Paid income shares	8,350 00
Dividends paid on withdrawal, or applied on loans	2,811 15
Cash dividends paid on income and accumulative prepaid shares	502 17
Paid borrowed money and prior mortgages	715 00
Paid interest on borrowed money and prior mortgages	2 98
Paid for real estate	4,860 00
Paid salaries and clerk hire	630 00
Paid advertising, printing and postage	125 57
Paid rent	150 00
Paid taxes, insurance, etc	159 96
Paid banking department, examination	15 00
Paid banking department, assessment	7 06
Cash on hand December 31, 1912	6,303 07
	$46,230 26

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 3,517; shares issued during the year, 710; shares withdrawn during the year, 475; shares in force, 3,751½. Borrowing members, 33, holding 850 shares; non-borrowing members, 182, holding 2,901½ shares. Female shareholders, 79, holding 1,115 shares. Total dividends credited members during the year on instalment shares, $4,523.41; rate, 6 per cent. and 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $508.42; rate, 4½ per cent. and 5 per cent. Total dividends forfeited by withdrawing members during the year, $170.91.

No unpaid withdrawals. Amount of shares matured during the year, $5,750. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $905.57. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $48.09.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 14 cents per share per month.

Loans have been made in Kings county, New York State. Largest mortgage loan outstanding, $8,500. Mortgages in force in New York State, $84,650. No foreclosures during the year.

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SOUTH BROOKLYN SAVINGS AND LOAN ASSOCIATION.

No. 565 Fifth avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	DAVID B. HUTTON	227 Brooklyn Avenue.
Secretary	JAMES H. STRAIN	565 Fifth Avenue.
Treasurer	EDWARD BIRKLE	1521 Beverly Road.
Attorney	WILLIAM J. BOLGER	149 Broadway, N. Y.

ASSETS.

Loans on bond and mortgage	$970,130 00
Contracts for the sale of real estate	2,400 00
Real estate	25,592 32
Cash on hand and in bank	57,451 54
Furniture and fixtures	2,226 50
Special deposit	5,000 00
Due from savings and loan associations	2,000 00
	$1,064,800 36

LIABILITIES.

Due shareholders, instalment shares	$954,555 01
Balance to be paid borrowers on mortgage loans	1,700 00
Prior mortgages	12,250 00
Earnings undivided	22,984 12
Contingent fund (as per section 225 of Banking Law)	72,597 95
Suspense account	713 28
	$1,064,800 36

RECEIPTS.

Cash on hand January 1, 1912	$44,915 43
Dues on instalment shares credited to members	366,272 44
Prior mortgages	4,500 00
Mortgages redeemed, foreclosed or transferred to real estate	163,445 00
Interest received	55,630 61
Premium received	2,670 44
Rent received	885 00
Appraisal fees	235 00
Property contracts	200 00
Fire loss	1,800 00
Real estate	628 45
Suspense account	501 56
Interest accrued	33 96
Reserve fund	1 00
	$641,718 89

DISBURSEMENTS.

Loaned on mortgage	$171,450 00
Instalment dues repaid on withdrawal, or applied on loans	369,322 19
Paid borrowed money and prior mortgages	23,350 00
Paid interest on borrowed money and prior mortgages	1,341 11
Paid for real estate	4,128 45
Paid salaries and clerk-hire	7,073 00
Paid advertising, printing and postage	1,303 59
Paid repairs to real estate	230 00
Paid taxes, insurance, etc	464 20
Paid banking department, examination	54 00
Paid banking department, assessment	78 87

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Officers' bonds	$80 00
Metropolitan and State League dues	94 00
Telephone, light and heat	357 56
Attorney fees	100 00
Tellers' fees	15 00
Janitor	360 00
Loaned to savings and loan associations	2,000 00
Fire loss	1,800 00
Contingent fund	628 45
Suspense account	36 93
Cash on hand December 31, 1912	57,451 54
	$641,718 89

Plan, permanent. Par value of shares, $100 and 250. Instalments are 50 cents monthly.

Shares in force January 1, 1912, 25,980 3/10; shares issued during the year, 4,890; shares withdrawn during the year, 5,908; shares in force, 24,962 3/10. Borrowing members, 372, holding 9,434 3/10 shares; non-borrowing members, 2,065, holding 15,528 shares. Female shareholders, 1,031, holding 9,149 3/10 shares. Total dividends credited members during the year on instalment shares, $40,137.90; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $9,283.15. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5⅙ per cent. and 6 per cent. No premium charged.

Loans have been made in Kings and Queens counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $966,630. Two foreclosures during the year.

TWENTY-NINTH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 142 E. Fourth street, Brooklyn, N. Y.

[Organized under Law of 1894. Commenced business 1895.]

Officers.	Names.	Post-office addresses.
President	HENRY DONNELLY	113 East 4th Street.
Secretary	ROLLA O. SMITH	295 Sherman Street.
Treasurer	HENRY BOESELAGER	2 East 7th Street.
Attorney	HENRY E. HEISTAD	190 Montague Street.

ASSETS.

Loans on bond and mortgage	$16,000 00
Cash on hand and in bank	372 35
Furniture and fixtures	50 00
Interest, premium, fees and fines due and unpaid	7 45
	$16,429 80

LIABILITIES.

Due shareholders, instalment shares	$13,844 67
Borrowed money	1,500 00
Earnings undivided	898 63
Contingent fund (as per section 225 of Banking Law)	180 00
Commissions	6 50
	$16,429 80

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RECEIPTS.

Cash on hand January 1, 1912	$1,641 12
Dues on instalment shares credited to members	6,460 35
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate	500 00
Fees received	26 00
Interest received	672 01
Premium received	145 15
	$10,944 63

DISBURSEMENTS.

Loaned on mortgage	$5,500 00
Instalment dues repaid on withdrawal, or applied on loans	4,361 43
Dividends paid on withdrawal, or applied on loans	486 70
Paid interest on borrowed money and prior mortgages	22 50
Paid salaries and clerk-hire	62 00
Paid advertising, printing and postage	31 95
Paid rent	60 00
Paid banking department, examination	26 91
Paid banking department, assessment	98
Commissions	12 00
Notary fees	7 81
Cash on hand December 31, 1912	372 35
	$10,944 63

Plan, permanent. Par value of shares, $250. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 333; shares issued during the year, 100; shares withdrawn during the year, 72; shares in force, 361. Borrowing members, 10, holding 65 shares; non-borrowing members, 93, holding 296 shares. Female shareholders, 31, holding 86 shares. Total dividends credited members during the year on instalment shares, $486.70; rate, 5 per cent.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $173.76. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $6.50.

Premium plan, premium-interest. Interest paid by borrowing members, 5⅛ per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Kings county; New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $16,000. No foreclosures during the year.

UNION CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 1424 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1890. Re-incorporated under Laws of 1894.]

Officers.	Names.	Post-office addresses.
President	DANIEL S. BRUSH	388 Lexington Avenue.
Secretary	HENRY POWLES, JR.	1077 East 40th Street.
Treasurer	GEORGE DOWNING	1049 East 17th Street.
Attorney	GILBERT P. BRUSH	60 Wall Street, New York.

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ASSETS.

Loans on bond and mortgage	$25,500 00
Loans on shares	3,570 00
Real estate	3,311 47
Cash on hand and in bank	7,235 54
Furniture and fixtures	125 00
Advances for taxes, insurance, etc	33 98
Pass-books	22 00
	$39,797 99

LIABILITIES.

Due shareholders, instalment shares	$31,220 75
Dividends credited	6,365 98
Earnings undivided	51 26
Contingent fund (as per section 225 of Banking Law)	2,160 00
	$39,797 99

RECEIPTS.

Cash on hand January 1, 1912	$2,306 59
Dues on instalment shares credited to members	6,578 55
Mortgages redeemed, foreclosed or transferred to real estate	14,530 00
Loans on shares repaid	395 00
Interest received	1,971 55
Premium received	72 94
Rent received	105 00
Advances repaid	193 33
Reverted dividends	294 39
	$26,447 35

DISBURSEMENTS.

Loaned on mortgage	$5,400 00
Loaned on shares	1,965 00
Instalment dues repaid on withdrawal, or applied on loans	5,297 40
Paid income shares	2,000 00
Dividends paid on withdrawal, or applied on loans	955 08
Cash dividends paid on income and accumulative prepaid shares	50 00
Paid matured shares	1,400 00
Paid borrowed money and prior mortgages	1,000 00
Paid interest on borrowed money and prior mortgages	19 03
Paid salaries and clerk-hire	550 00
Paid advertising, printing and postage	16 90
Paid rent	180 00
Paid taxes, insurance, etc	105 00
Paid banking department, examination	12 00
Paid banking department, assessment	3 19
Officers' bonds	20 00
Advances for taxes, insurance, etc	181 79
Lettering window	6 40
Legal expenses	44 25
Interest and premium overpaid	5 77
Cash on hand December 31, 1912	7,235 54
	$26,447 35

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Plan, serial. Par value of shares, $200. Instalments are 25 cents weekly. Shares in force January 1, 1912, 575½; shares issued during the year, 70; shares withdrawn during the year, 126; shares in force, 519½. Borrowing members, 18, holding 208½ shares; non-borrowing members, 53, holding 311 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $1,394.91; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $50; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $294.39.

No unpaid withdrawals. Amount of shares matured during the year, $1,400. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $811.15. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5¾ per cent. Premium paid by borrowing members, 1 cent per share per week.

Loans have been made in Kings, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, $4,000. Mortgages in force in New York State, $25,500. No foreclosures during the year.

MADISON COUNTY.

CANASTOTA SAVINGS AND LOAN ASSOCIATION.

No. 1 Tabor Block, South Peterboro street, Canastota, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	P. F. MILMOE	Canastota, N. Y.
Secretary	E. B. ROBERTS	Canastota, N. Y.
Treasurer	HOWARD D. BEMISS	Canastota, N. Y.
Attorney	D. F. WALLACE	Canastota, N. Y.

ASSETS.

Loans on bond and mortgage	$70,100 00
Loans on shares	2,181 00
Cash on hand and in bank	1,222 30
Furniture and fixtures	215 00
	$73,718 30

LIABILITIES.

Due shareholders, instalment shares	$61,047 60
Dividends credited	6,121 65
Due shareholders, matured shares	4,123 07
Earnings undivided	913 06
Contingent fund (as per section 225 of Banking Law)	1,097 47
Unearned or rebatable premium	415 45
	$73,718 30

RECEIPTS.

Cash on hand January 1, 1912	$406 28
Dues on instalment shares credited to members	27,937 93
Money borrowed	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate	13,500 00
Loans on shares repaid	1,713 00
Fees received	218 25
Fines received	162 40

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Interest received	$4,319 01
Premium received	174 70
School bonds	500 00
	$52,931 57

DISBURSEMENTS.

Loaned on mortgage	$16,100 00
Loaned on shares	1,370 00
Instalment dues repaid on withdrawal, or applied on loans	7,140 69
Dividends paid on withdrawal, or applied on loans	570 27
Paid matured shares	19,364 27
Paid borrowed money and prior mortgages	6,500 00
Paid interest on borrowed money and prior mortgages	165 00
Paid salaries and clerk-hire	350 00
Paid advertising, printing and postage	22 75
Paid taxes, insurance, etc	74 50
Paid banking department, examination	26 40
Paid banking department, assessment	5 39
Books	20 00
Cash on hand December 31, 1912	1,222 30
	$52,931 57

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 1,912; shares issued during the year, 871; shares withdrawn during the year, 520; shares in force, 2,263. Borrowing members, 97, holding 839 shares; non-borrowing members, 204, holding 1,424 shares. Female shareholders, 143, holding 875 shares. Total dividends credited members during the year on instalment shares, $3,453.65; rate, 5¼ per cent. Total dividends forfeited by withdrawing members during the year, $151.36.

No unpaid withdrawals. Amount of shares matured during the year, $21,504.68. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $392.75. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 11 cents per share per week. Premium paid by borrowing members, 1 per cent.

Loans have been made in Madison county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $70,100. No foreclosures during the year.

ONEIDA SAVING, BUILDING AND LOAN ASSOCIATION.

No. 53 Main street, Oneida, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	J. A. FERGUSON	Oneida, N. Y.
Secretary	F. H. MUNZ	Oneida, N. Y.
Treasurer	F. E. WEBSTER	Oneida, N. Y.
Attorney	JOSEPH BEAL	Oneida, N. Y.

ASSETS.

Loans on bond and mortgage	$110,455 00
Loans on shares	6,675 00
Cash on hand and in bank	795 89
Furniture and fixtures	219 38
	$118,145 27

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LIABILITIES.

Due shareholders, instalment shares	$89,385 00
Dividends credited	10,353 63
Borrowed money	16,500 00
Earnings undivided	350 43
Contingent fund (as per section 225 of Banking Law)	1,556 21
	$118,145 27

RECEIPTS.

Cash on hand January 1, 1912	$193 10
Dues on instalment shares credited to members	53,753 46
Money borrowed	26,200 00
Mortgages redeemed, foreclosed or transferred to real estate	19,045 00
Loans on shares repaid	2,360 00
Fines received	3 66
Interest received	6,876 85
Reverted dividends	675 66
	$109,107 73

DISBURSEMENTS.

Loaned on mortgage	$22,100 00
Loaned on shares	2,500 00
Instalment dues repaid on withdrawal, or applied on loans	46,661 00
Dividends paid on withdrawal, or applied on loans	2,890 54
Paid matured shares	12,569 07
Paid borrowed money and prior mortgages	19,850 00
Paid interest on borrowed money and prior mortgages	862 62
Paid salaries and clerk-hire	687 50
Paid advertising, printing and postage	49 00
Paid rent	72 00
Paid taxes, insurance, etc.	5 49
Paid banking department, examination	30 75
Paid banking department, assessment	8 67
Officers' bonds	10 00
State League dues	5 00
Lights	10 20
Cash on hand December 31, 1912	795 89
	$109,107 73

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 4,257; shares issued during the year, 827; shares withdrawn during the year, 1,227; shares in force, 3,857. Borrowing members, 113, holding 1,268 shares; non-borrowing members, 330, holding 2,589 shares. Female shareholders, 144, holding 888 shares. Total dividends credited members during the year on instalment shares, $5,183.54; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $675.66.

No unpaid withdrawals. Amount of shares matured during the year, $12,569.07. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $833.70. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 72/100 per cent. No premium charged.

Loans have been made in Madison and Oneida counties, New York State. Largest mortgage loan outstanding, $8,090. Mortgages in force in New York State, $110,455. No foreclosures during the year.

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MONROE COUNTY.

CITIZENS' PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 954 Clifford avenue, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses
President	JOSEPH WEIER	952 North Street.
Secretary	GEORGE STURMER	954 Clifford Avenue.
Treasurer	FRANK X. FOERY	1040 Portland Ave.
Attorney	GEORGE W. THOMAS	Powers Building.

ASSETS.

Loans on bond and mortgage	$7,200 00
Real estate	3,363 10
Cash on hand and in bank	312 64
Furniture and fixtures	40 00
	$10,915 74

LIABILITIES.

Due shareholders, instalment shares	$6,799 25
Dividends credited	3,310 39
Earnings undivided	806 10
	$10,915 74

RECEIPTS.

Cash on hand January 1, 1912	$292 96
Rent received	109 00
	$401 96

DISBURSEMENTS.

Paid banking department, assessment	$0 85
Advances for taxes, insurance, etc	88 47
Cash on hand, December 31, 1912	312 64
	$401 96

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 229; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 229. Borrowing members, 1, holding 72 shares; non-borrowing members, 27, holding 157 shares. Female shareholders, 11, holding 92 shares.

Amount of filed and unpaid withdrawals December 31, 1912, $9,335. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, none. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5⅓ per cent. Premium paid by borrowing members, $10 per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $7,200. Mortgages in force in New York State, $7,200. No foreclosures during the year.

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COLUMBIA BANKING, SAVING AND LOAN ASSOCIATION.

No. 337 Gregory street, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1884.]

Officers.	Names.	Post-office addresses.
President	EDWARD WALLIS	80 Alexander Street.
Secretary	H. P. REIBLING	306 Granite Building.
Treasurer	LAWRENCE OBERLIES	704 Clinton Avenue, South.
Attorneys	MORRIS and MORRIS	301-302 Ellwanger & Barry Bl.

ASSETS.

Loans on bond and mortgage	$950,296 26
Contracts for the sale of real estate	1,300 00
Real estate	2,988 85
Cash on hand and in bank	7,310 42
	$961,895 53

LIABILITIES.

Due shareholders, instalment shares	$545,252 02
Due shareholders, income shares	203,825 00
Dividends credited	83,517 49
Balance to be paid borrowers on mortgage loans	12,200 00
Earnings undivided	36,289 47
Contingent fund (as per section 225 of Banking Law)	45,000 00
Unearned or rebatable premium	31,132 88
Straight mortgages	2,896 26
Real estate contracts	1,782 41
	$961,895 53

RECEIPTS.

Cash on hand January 1, 1912	$20,714 78
Dues on instalment shares credited to members	264,449 81
Dues on income shares	75,350 00
Mortgages redeemed, foreclosed or transferred to real estate	86,050 00
Real estate sold	1,952 08
Fees received	270 20
Fines received	148 94
Interest received	43,111 65
Premium received	24,620 00
Rent received	159 00
Straight mortgages	2,790 00
Real estate contracts	1,957 08
Suspense account	46 64
	$521,620 18

DISBURSEMENTS.

Loaned on mortgage	$246,200 00
Instalment dues repaid on withdrawal, or applied on loans	125,716 78
Paid income shares	29,600 00
Dividends paid on withdrawal, or applied on loans	5,802 60
Cash dividends paid on income and accumulative prepaid shares	9,374 62
Paid matured shares	85,310 21
Paid borrowed money and prior mortgages	1,600 00
Paid interest on borrowed money and prior mortgages	24 80
Paid salaries and clerk-hire	2,127 50
Paid advertising, printing and postage	73 00
Paid rent	120 00

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Paid repairs to real estate	$36 56
Paid taxes, insurance, etc	222 37
Paid banking department, examination	64 36
Paid banking department, assessment	61 09
Officers' bonds	36 00
Accountants	50 00
Straight mortgages	4,850 00
Premium refunded	1,087 79
Real estate contracts	1,952 08
Cash on hand December 31, 1912	7,310 42
	$521,620 18

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 20,550¼; shares issued during the year, 7,049; shares withdrawn during the year, 3,933; shares in force, 23,666¼. Borrowing members, 431, holding 9,345 shares; non-borrowing members, 1,228, holding 14,321¼ shares. Female shareholders, 744, holding 7,205 shares. Total dividends credited members during the year on instalment shares, $36,015.37; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $9,374.62; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $85,310.21. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,406.50. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5⅕ per cent. and 6 per cent. Premium paid by borrowing members, $10 per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $10,600. Mortgages in force in New York State, $950,296.26. No foreclosures during the year.

CONSOLIDATED SAVING AND LOAN ASSOCIATION.

No. 238 North street, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses
President	LOUIS C. LANGIE	238 North Street.
Secretary	WILLIAM G. WOODWORTH	Rochester.
Treasurer	CHARLES C. ZOLLER	238 North Street.
Attorney	EMIL LUDEKENS	825 Chamber of Com. Bldg.

ASSETS.

Loans on bond and mortgage	$111,675 00
Cash on hand and in bank	7,019 08
Furniture and fixtures	150 00
	$118,844 08

LIABILITIES.

Due shareholders, instalment shares	$86,269 83
Dividends credited	18,597 70
Earnings undivided	9,213 13
Contingent fund (as per section 225 of Banking Law)	4,763 42
	$118,844 08

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RECEIPTS.

Cash on hand January 1, 1912	$7,036 05
Dues on instalment shares credited to members	20,375 52
Mortgages redeemed, foreclosed or transferred to real estate	32,325 00
Fees received	7 25
Fines received	9 06
Interest received	6,339 37
Premium received	1,584 84
	$67,677 09

DISBURSEMENTS.

Loaned on mortgage	$38,900 00
Instalment dues repaid on withdrawal, or applied on loans	16,341 68
Dividends paid on withdrawal, or applied on loans	3,660 90
Paid salaries and clerk-hire	1,192 50
Paid advertising, printing and postage	330 81
Paid rent	120 00
Paid banking department, assessment	8 52
State League dues and expenses	16 85
Auditors	40 00
Appraisal fees	42 25
Lettering windows	4 50
Cash on hand December 31, 1912	7,019 08
	$67,677 09

Plan, permanent. Par value of shares, $100 and $125. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 2,682; shares issued during the year, 466; shares withdrawn during the year, 322; shares in force, 2,826. Borrowing members, 68, holding 1,143 shares; non-borrowing members, 206, holding 1,683 shares. Female shareholders, 96, holding 472 shares. Total dividends credited members during the year on instalment shares, $7,970.19; rate, 9 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,742.41. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 12 cents per share per week. Premium paid by borrowing members, 3 cents and 5 cents per share per week.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding $11,000. Mortgages in force in New York State, $111,675. No foreclosures during the year.

DESPATCH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Eyer Block, East Rochester, N. Y.

[Organized under law of 1894. Commenced business 1908.]

Officers.	Names.	Post-office addresses.
President	B. J. FRYATT	East Rochester.
Secretary	B. R. ERWIN	East Rochester.
Treasurer	A. H. BOWN	East Rochester.
Attorney	CLARENCE E. SHUSTER	Rochester.

ASSETS.

Loans on bond and mortgage		$19,800 00
Loans on shares		410 00
Cash on hand and in bank		221 22
Instalments due and unpaid	$400 90	
Interest, premium, fees and fines due and unpaid	31 00	
		$20,431 22

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LIABILITIES.

Due shareholders, instalment shares	$18,488 10
Due shareholders, income shares	300 00
Dividends credited	1,173 39
Balance to be paid borrowers on mortgage loans	361 00
Earnings undivided	46 57
Contingent fund (as per section 225 of Banking Law)	62 16
	$20,431 22

RECEIPTS.

Cash on hand January 1, 1912	$505 37
Dues on instalment shares credited to members	5,378 10
Loans on shares repaid	210 00
Fees received	5 00
Fines received	81 73
Interest received	1,086 91
	$7,267 11

DISBURSEMENTS.

Loaned on mortgage	$3,139 00
Loaned on shares	250 00
Instalment dues repaid on withdrawal, or applied on loans	1,207 00
Dividends paid on withdrawal, or applied on loans	69 75
Cash dividends paid on income and accumulative prepaid shares	40 83
Paid borrowed money and prior mortgages	2,000 00
Paid interest on borrowed money and prior mortgages	41 35
Paid salaries and clerk hire	160 00
Paid advertising, printing and postage	24 15
Paid rent	86 00
Paid banking department, examination	19 50
Paid banking department, assessment	1 31
Officers' bonds	7 00
Cash on hand December 31, 1912	221 22
	$7,267 11

Plan, permanent. Par value of shares, $100. Instalments are 50 cents monthly.

Shares in force January 1, 1912, 1,008; shares issued during the year, 32; shares withdrawn during the year, 100; shares in force, 940. Borrowing members, 12, holding 207 shares; non-borrowing members, 45, holding 733 shares. Female shareholders, 5, holding 96 shares. Total dividends credited members during the year on instalment shares, $722.22; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $40.83; rate, 5 per cent.

Amount of filed and unpaid withdrawals December 31, 1912, $66. Entrance or membership. fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $277.15. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $2,000. Mortgages in force in New York State, $19,800. No foreclosures during the year.

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DIME BANKING AND LOAN ASSOCIATION.

No. 938 Clinton avenue, North, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	FERDINAND SCHWAB	8 La Force Street.
Secretary	ALEX. H. GEFELL	75 Huntington Park.
Treasurer	CHRIS JESSEN	875 Clinton Avenue, North.
Attorney	ROBERT B. WICKES	Rochester.

ASSETS.

Loans on bond and mortgage	$200,400 00
Cash on hand and in bank	14,127 12
	$214,527 12

LIABILITIES.

Due shareholders, instalment shares	$48,450 07
Due shareholders, savings shares	87,793 97
Due shareholders, income shares	41,300 00
Dividends credited	11,925 27
Earnings undivided	10,155 81
Contingent fund (as per section 225 of Banking Law)	10,000 00
Unearned or rebatable premium	4,902 00
	$214,527 12

RECEIPTS.

Cash on hand January 1, 1912	$29 25
Dues on instalment shares credited to members	37,889 89
Dues on savings shares	105,126 07
Dues on income shares	41,300 00
Mortgages redeemed, foreclosed or transferred to real estate	21,050 00
Fees received	318 70
Fines received	21 48
Interest received	10,784 00
Premium received	2,000 00
	$218,519 39

DISBURSEMENTS.

Loaned on mortgage	$20,000 00
Instalment dues repaid on withdrawal, or applied on loans	148,005 38
Paid savings shares	17,332 10
Dividends paid on withdrawal, or applied on loans	16,005 34
Cash dividends paid on income and accumulative prepared shares	1,221 00
Paid salaries and clerk hire	1,380 00
Paid advertising, printing and postage	95 17
Paid rent	60 00
Paid banking department, assessment	15 28
Premium rebated	278 00
Cash on hand December 31, 1912	14,127 12
	$218,519 39

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 5,607½; shares issued during the year, 3,167; shares withdrawn during the year, 4,068½; shares in force, 4,706. Borrowing members, 163, holding 2,055 shares; non-borrowing members, 375,

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holding 2,651 shares. Female shareholders, 283, holding 3,701 shares. Total dividends credited members during the year on instalment shares, $11,070.65; rate, 10 per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,339.78; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,535.17. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 10 per cent.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $6,400. Mortgages in force in New York State, $200,400. No foreclosures during the year.

EQUITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 92 Portland avenue, Rochester, N. Y.

[Organized under Law of 1894. Commenced business 1894.]

Officers.	Names.	Post-office addresses.
President	PETER W. SEILER	Rochester.
Secretary	HERBERT J. MUSSMACHER	Rochester.
Treasurer	FRANK J. SCHWALB	Rochester.
Attorneys	LEWIS, McKAY & McMILLAN	Rochester.

ASSETS.

Loans on bond and mortgage	$121,680 00
Loans on shares	208 00
Cash on hand and in bank	5,674 45
Furniture and fixtures	301 00
	$127,863 45

LIABILITIES.

Due shareholders, instalment shares	$30,715 59
Due shareholders, savings shares	78,584 07
Dividends credited	15,324 38
Earnings undivided	173 03
Contingent fund (as per section 225 of Banking Law)	3,066 38
	$127,863 45

RECEIPTS.

Cash on hand January 1, 1912	$5,408 36
Dues on instalment shares credited to members	18,449 97
Dues on savings shares	44,543 21
Money borrowed	2,500 00
Mortgages redeemed, foreclosed or transferred to real estate	20,384 00
Loans on shares repaid	1,404 00
Fees received	42 50
Fines received	6 22
Interest received	7,054 77
	$99,793 03

DISBURSEMENTS.

Loaned on mortgage	$26,988 00
Loaned on shares	1,196 00
Instalment dues repaid on withdrawal, or applied on loans	13,879 83
Paid savings shares	43,248 87
Dividends paid on withdrawal, or applied on loans	5,268 38
Paid borrowed money and prior mortgages	2,500 00

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Paid interest on borrowed money and prior mortgage	$36 83
Paid salaries and clerk hire	848 50
Paid advertising, printing and postage	9 57
Paid rent	106 00
Paid taxes, insurance, etc	2 40
Paid banking department, assessment	9 20
Officers' bonds	19 00
Finance committee	6 00
Cash on hand December 31, 1912	5,674 45
	$99,793 03

Plan, permanent. Par value of shares, $104. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1912, 4,381; shares issued during the year, 1,040; shares withdrawn during the year, 707; shares in force, 4,714. Borrowing members, 58, holding 1,160 shares; non-borrowing members, 291, holding 3,554 shares. Female shareholders, 89, holding 776 shares. Total dividends credited members during the year on instalment shares, $1,716.22; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,964.22; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $989.07. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $9,256. Mortgages in force in New York State, $121,680. No foreclosures during year.

FAIRPORT PERMANENT LOAN ASSOCIATION.

Fairport, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	WILLIAM A. BEETON	Fairport, N. Y.
Secretary	E. C. SNOW	Fairport, N. Y.
Treasurer	GEORGE G. MULLINER	Fairport, N. Y.
Attorney	E. J. FISK	Fairport, N. Y.

ASSETS.

Loans on bond and mortgage	$59,200 00
Cash on hand and in bank	4,211 15
Furniture and fixtures	186 00
	$63,597 15

LIABILITIES.

Due shareholders, instalment shares	$51,286 62
Dividends credited	9,687 20
Balance to be paid borrowers on mortgage loans	275 00
Earnings undivided	1,200 86
Contingent fund (as per section 225 of Banking Law)	1,147 47
	$63,597 15

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RECEIPTS.

Cash on hand January 1, 1912	$6,524 08
Dues on instalment shares credited to members	25,083 64
Mortgages redeemed, foreclosed or transferred to real estate	16,000 00
Fees received	29 90
Fines received	24 90
Interest received	2,936 08
Premium received	1,138 81
Reverted dividends	71 16
	$51,808 57

DISBURSEMENTS.

Loaned on mortgage	$17,025 00
Instalment dues repaid on withdrawal, or applied on loans	21,409 29
Dividends paid on withdrawal, or applied on loans	1,235 44
Paid matured shares	7,650 87
Paid salaries and clerk hire	271 92
Paid banking department, assessment	4 90
Cash on hand December 31, 1912	4,211 15
	$51,808 57

Plan, permanent. Par value of shares, $100. Instalments are 10 cents and 20 cents weekly.

Shares in force January 1, 1912, 1,731; shares issued during the year, 299; shares withdrawn during the year, 299; shares in force, 1,731. Borrowing members, 44, holding 567 shares; non-borrowing members, 122, holding 1,164 shares. Female shareholders, 48, holding 283 shares. Total dividends credited members during the year on instalment shares, $3,901.29; rate, 8 per cent. Total dividends forfeited by withdrawing members during the year, $71.16.

No unpaid withdrawals. Amount of shares matured during the year, $7,650.87. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $271.92. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $58,925. No foreclosures during the year.

GENESEE FALLS PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 368 Clinton avenue, North, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	JOSEPH KIPPHUT	563 Garson Avenue.
Secretary	HENRY W. MARTENS	517 E. & B. Building.
Treasurer	DENNIS COFFEY	28 Ward Street.
Attorney	HENRY W. MARTENS	517 E. & B. Building.

ASSETS.

Loans on bond and mortgage	$17,405 00
Real estate	1,300 00
Cash on hand and in bank	267 50
Furniture and fixtures	50 00
	$19,022 50

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LIABILITIES.

Due shareholders, instalment shares	$2,188 20
Due shareholders, savings shares	2,418 50
Due shareholders, income shares	10,500 00
Dividends credited	830 11
Earnings undivided	1,522 64
Contingent fund (as per section 225 of Banking Law)	848 05
Unearned or rebatable premium	715 00
	$19,022 50

RECEIPTS.

Cash on hand January 1, 1912	$1,320 74
Dues on instalment shares credited to members	2,175 73
Dues on savings shares	1,777 47
Dues on income shares	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate	2,820 20
Fees received	5 30
Interest received	968 75
Premium received	80 00
Rent received	174 50
	$10,322 69

DISBURSEMENTS.

Loaned on mortgage	$1,600 00
Instalment dues repaid on withdrawal, or applied on loans	2,360 93
Paid savings shares	1,709 67
Paid income shares	1,400 00
Dividends paid on withdrawal, or applied on loans	449 28
Cash dividends paid on income and accumulative prepaid shares	1,518 75
Paid salaries and clerk hire	687 80
Paid advertising, printing and postage	30 75
Paid rent	40 00
Paid repairs to real estate	217 90
Paid taxes, insurance, etc	38 50
Paid banking department, assessment	1 61
Cash on hand December 31, 1912	267 50
	$10,322 69

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 419; shares issued during the year, 100; shares withdrawn during the year, 98; shares in force, 421. Borrowing members, 8, holding 168 shares; non-borrowing members, 36, holding 253 shares. Female shareholders, 13, holding 129 shares. Total dividends credited members during the year on instalment shares, $114.82; rate, 6¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, $663.92; rate, 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $758.55. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 5 per cent.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $4,000. Mortgages in force in New York State, $17,405. No foreclosures during the year.

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HOME BUILDERS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 236 State street, Rochester, N. Y.

[Organized under Law of 1909. Commenced business 1910.]

Officers.	Names.	Post-office addresses.
President	FRANK H. CLEMENT	236 State Street.
Secretary	WILLIAM W. WALKER	236 State Street.
Treasurer	JAMES M. HARRISON	236 State Street.
Attorney	CURTIS FITZSIMONS	236 State Street.

ASSETS.

Loans on bond and mortgage	$10,700 00
Cash on hand and in bank	2,538 19
	$13,238 19

LIABILITIES.

Due shareholders, instalment shares	$12,246 00
Dividends credited	314 65
Earnings undivided	622 97
Contingent fund (as per section 225 of Banking Law)	54 57
	$13,238 19

RECEIPTS.

Cash on hand January 1, 1912	$2,075 88
Dues on instalment shares credited to members	5,646 00
Fees received	12 00
Fines received	3 86
Interest received	681 11
	$8,418 85

DISBURSEMENTS.

Loaned on mortgage	$2,500 00
Instalment dues repaid on withdrawal, or applied on loans	3,235 00
Dividends paid on withdrawal, or applied on loans	99 41
Paid advertising, printing and postage	6 75
Paid banking department	17 00
Safe deposit box	5 00
Books	17 50
Cash on hand December 31, 1912	2,538 19
	$8,418 85

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 492; shares issued during the year, 41; shares withdrawn during the year, 115; shares in force, 418. Borrowing members, 7, holding 56 shares; non-borrowing members, 51, holding 362 shares. Female shareholders, 9, holding 37 shares. Total dividends credited members during the year on instalment shares, $351.60; rate, 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $29.25. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $1,800. Mortgages in force in New York State, $10,700. No foreclosure during the year.

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HOMESTEAD LOAN ASSOCIATION.

No. 806 Powers Building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1881.]

Officers.	Names.	Post-office addresses.
President	AMOS WALDER	806 Powers Building.
Secretary	GEORGE W. COLBURN	204 Granite Building.
Treasurer	GEORGE W. THOMAS	804 Powers Building.
Attorney	GEORGE W. THOMAS	804 Powers Building.

ASSETS.

Loans on bond and mortgage	$60,255 00
Cash on hand and in bank	669 94
Advances for taxes, insurance, etc	38 76
	$60,963 70

LIABILITIES.

Due shareholders, instalment shares	$22,594 80
Due shareholders, income shares	26,775 00
Dividends credited	2,645 55
Earnings undivided	6,657 63
Contingent fund (as per section 225 of Banking Law)	1,317 22
Unearned or rebatable premium	971 30
Individual account	2 20
	$60,963 70

RECEIPTS.

Cash on hand January 1, 1912	$3,257 73
Dues on instalment shares credited to members	12,064 80
Dues on income shares	2,730 00
Mortgages redeemed, foreclosed or transferred to real estate	8,330 00
Real estate sold	5,300 00
Fees received	2 00
Fines received	33 80
Interest received	2,660 58
Premium received	780 00
Rent received	154 75
Advances repaid	47 79
Appraisal fees	58 00
Expense fund	1,084 70
Water rent refunded	1 25
Reserve fund	162 00
Individual accounts	961 00
Land contracts	2,500 00
Dividends credited	2,216 95
	$42,345 35

DISBURSEMENTS.

Loaned on mortgage	$18,880 00
Instalment dues repaid on withdrawal, or applied on loans	9,175 35
Dividends paid on withdrawal, or applied on loans	291 30
Cash dividends paid on income and accumulative prepaid shares	1,257 50
Paid matured shares	2,205 00
Paid salaries and clerk-hire	409 75
Paid rent	100 00
Paid repairs to real estate	31 19
Paid taxes, insurance, etc.	122 15
Paid banking department, examination	26 00

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Paid banking department, assessment	$4 37
Appraisals	58 00
Real estate commissions	133 55
Individual accounts	2,966 00
Sundries	56 20
Profit and loss	3,459 05
Land contracts	2,500 00
Cash on hand December 31, 1912	669 94
	$42,345 35

Plan, permanent. Par value of shares, $105. Instalments are 15 cents, 20 cents and 25 cents weekly.

Shares in force January 1, 1912, 872; shares issued during the year, 233; shares withdrawn during the year, 137; shares in force, 968. Borrowing members, 34, holding 441 shares; non-borrowing members, 103, holding 527 shares. Female shareholders, 49, holding 380 shares. Total dividends credited members during the year on instalment shares, $954.85; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,257.50; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $2,205. Entrance or membership fee, 25 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $565.95. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, $5 per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $8,250. Mortgages in force in New York State, $60,255. One foreclosure during the year.

HUDSON STREET PERMANENT SAVING AND LOAN ASSOCIATION.

No. 217 Hudson avenue, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1885.]

Officers.	Names.	Post-office addresses.
President	BERNARD LEUHM	628 N. Goodman St.
Secretary	HENRY W. MARTENS	517 E. & B. Building.
Treasurer	HENRY C. WULLE	96 University Avenue.
Attorney	HENRY W. MARTENS	517 E. & B. Building.

ASSETS.

Loans on bond and mortgage	$16,600 00
Cash on hand and in bank	153 66
Furniture and fixtures	60 00
	$16,813 66

LIABILITIES.

Due shareholders, instalment shares	$4,844 85
Due shareholders, savings shares	829 02
Due shareholders, income shares	8,155 00
Dividends credited	1,020 49
Earnings undivided	979 42
Contingent fund (as per section 225 of Banking Law)	440 88
Unearned or rebatable premium	544 00
	$16,813 66

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RECEIPTS.

Cash on hand January 1, 1912	$217 70
Dues on instalment shares credited to members	1,917 98
Dues on savings shares	244 00
Mortgages redeemed, foreclosed or transferred to real estate	1,400 00
Fines received	1 00
Interest received	919 20
Reverted dividends	49 93
	$4,749 81

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$1,322 38
Paid savings shares	366 00
Paid income shares	2,000 00
Dividends paid on withdrawal, or applied on loans	169 39
Cash dividends paid on income and accumulative prepaid shares	347 00
Paid salaries and clerk-hire	359 00
Paid rent	31 00
Paid banking department, assessment	1 38
Cash on hand December 31, 1912	153 66
	$4,749 81

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 244; shares issued during the year, none; shares withdrawn during the year, 20; shares in force, 224. Borrowing members, 13, holding 166 shares; non-borrowing members, 20, holding 58 shares. Female shareholders, 8, holding 65 shares. Total dividends credited members during the year on instalment shares, $226.90; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $327.36; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $49.93.

Amount of filed and unpaid withdrawals December 31, 1912, $2,600. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $390. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5⅓ per cent. Premium paid by borrowing members, 5 per cent.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $2,500. Mortgages in force in New York State, $16,600. No foreclosures during the year.

PINNACLE AVENUE SAVINGS AND LOAN ASSOCIATION.

No. 842 Clinton avenue, South, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	CHARLES C. REHTZ	Rochester.
Secretary	WILLIAM J. RICHTER	Rochester.
Treasurer	WILLIAM EISENBERG	Rochester.
Attorney	WILLIAM J. RICHTER	Rochester.

ASSETS.

Loans on bond and mortgage	$95,625 00
Cash on hand and in bank	5,206 17
Furniture and fixtures	50 00
	$100,881 17

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LIABILITIES.

Due shareholders, instalment shares	$79,877 36
Dividends credited	12,040 64
Earnings undivided	2,215 67
Contingent fund (as per section 225 of Banking Law)	4,600 00
Unearned or rebatable premium	2,147 50
	$100,881 17

RECEIPTS.

Cash on hand January 1, 1912	$3,158 78
Dues on instalment shares credited to members	46,085 86
Money borrowed	2,500 00
Mortgages redeemed, foreclosed or transferred to real estate	10,300 00
Fees received	26 25
Fines received	1 65
Interest received	4,531 72
Premium received	1,323 00
Reverted dividends	79 46
	$68,006 72

DISBURSEMENTS.

Loaned on mortgage	$17,600 00
Instalment dues repaid on withdrawal, or applied on loans	29,720 41
Dividends paid on withdrawal, or applied on loans	1,751 98
Paid matured shares	10,300 00
Paid borrowed money and prior mortgages	2,500 00
Paid interest on borrowed money and prior mortgages	22 92
Paid salaries and clerk-hire	758 00
Paid rent	84 00
Paid banking department, assessment	6 94
Auditors	3 00
Premium rebated	49 00
Office supplies	4 30
Cash on hand December 31, 1912	5,206 17
	$68,006 72

Plan, permanent. Par value of shares, $100. Instalments are 15 cents weekly.

Shares in force January 1, 1912, 1,647¼; shares issued during the year, 301; shares withdrawn during the year, 197; shares in force, 1,751¼. Borrowing members, 87, holding 956¼ shares; non-borrowing members, 356, holding 795 shares. Female shareholders, 191, holding 873 shares. Total dividends credited members during the year on instalment shares, $4,464.38; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $79.46.

No unpaid withdrawals. Amount of shares matured during the year, $10,300. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $849.30. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, $9 per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $5,500. Mortgages in force in New York State, $95,625. No foreclosures during the year.

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PROFIT LOAN ASSOCIATION.

No. 448 Powers block, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	LEWIS H. GILBERT	Rochester, N. Y.
Secretary	WILLIAM J. TRIMBLE	Rochester, N. Y.
Treasurer	JOHN H. ASHTON	Rochester, N. Y.
Attorneys	GEO. & S. C. TRUESDALE	Rochester, N. Y.

ASSETS.

Loans on bond and mortgage	$312,600 00
Contracts for the sale of real estate	4,500 00
Real estate	1,187 45
Cash on hand and in bank	34,119 47
	$352,406 92

LIABILITIES.

Due shareholders, instalment shares	$234,143 05
Dividends credited	81,381 31
Earnings undivided	27,132 56
Contingent fund (as per section 225 of Banking Law)	9,750 00
	$352,406 92

RECEIPTS.

Cash on hand January 1, 1912	$21,033 50
Dues on instalment shares credited to members	121,105 60
Mortgages redeemed, foreclosed or transferred to real estate	85,200 00
Fees received	17 50
Fines received	114 93
Interest received	15,429 99
Premium received	6,833 46
Land contracts	3,300 00
	$253,034 98

DISBURSEMENTS.

Loaned on mortgage	$94,300 00
Instalment dues repaid on withdrawal, or applied on loans	103,606 09
Dividends paid on withdrawal, or applied on loans	18,276 75
Paid for real estate	1,187 45
Paid salaries and clerk-hire	1,080 00
Paid advertising, printing and postage	79 00
Paid rent	64 00
Paid taxes, insurance, etc	65 75
Paid banking department, examination	81 75
Paid banking department, assessment	24 97
Officers' bonds	15 00
Attorney fees	134 75
Cash on hand December 31, 1912	34,119 47
	$253,034 98

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 5,402; shares issued during the year, 933; shares withdrawn during the year, 657; shares in force, 5,678. Borrowing members, 110, holding 3,126 shares; non-borrowing members, 269, holding 2,552 shares. Female shareholders, 167, holding 1,744 shares. Total

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dividends credited members during the year on instalment shares, $15,367.92; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,238. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $312,600. One foreclosure during the year.

ROCHESTER PERMANENT SAVINGS ASSOCIATION.

No. 448 Powers block, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1882.]

Officers.	Names.	Post-office addresses.
President	STEPHEN C. TRUESDALE	Rochester, N. Y.
Secretary	BERT M. PARKES	Rochester, N. Y.
Treasurer	BERT M. PARKES	Rochester, N. Y.
Attorney	S. C. TRUESDALE	Rochester, N. Y.

ASSETS.

Contracts for the sale of real estate	$829 21
Cash on hand and in bank	2,201 24
Profit and loss	1,225 84
	$4,256 29

LIABILITIES.

Due shareholders, instalment shares	$4,256 29

RECEIPTS.

Cash on hand January 1, 1912	$322 48
Real estate sold	3,500 00
Interest received	10 62
Rent received	184 00
Contracts	152 00
Safe sold	25 00
	$4,194 10

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$1,402 53
Paid salaries and clerk-hire	165 85
Paid advertising, printing and postage	1 44
Paid rent	49 00
Paid repairs to real estate	120 89
Paid taxes, insurance, etc	124 09
Paid banking department, assessment	68
Real estate sold	128 38
Cash on hand December 31, 1912	2,201 24
	$4,194 10

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

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Shares in force January 1, 1912, 120; shares issued during the year, none; shares withdrawn during the year, 120; shares in force, none.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $343.23. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅙ per cent. Premium paid by borrowing members, 10 cents per share per week.

Loans have been made in Monroe county, New York State. No mortgage loans outstanding. No foreclosures during the year.

ROCHESTER SAVING AND LOAN ASSOCIATION.

No. 806 Powers building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	AMOS WALDER	Rochester, N. Y.
Secretary	GEORGE W. THOMAS	Rochester, N. Y.
Treasurer	JOHN P. SMITH	Rochester, N. Y.
Attorney	GEORGE W. THOMAS	Rochester, N. Y.

ASSETS.

Loans on bond and mortgage	$24,556 38
Cash on hand and in bank	1,702 19
Advances for taxes, insurance, etc	38 57
	$26,297 14

LIABILITIES.

Due shareholders, instalment shares	$12,555 22
Dividends credited	12,138 33
Contingent fund (as per section 225 of Banking Law)	1,603 59
	$26,297 14

RECEIPTS.

Cash on hand January 1, 1912	$1,385 08
Dues on instalment shares credited to members	4,063 72
Mortgages redeemed, foreclosed or transferred to real estate	3,900 00
Fines received	152 00
Interest received	894 66
Premium received	165 12
Contracts	549 36
Forfeitures	8,982 46
Rent refunded	100 95
	$20,193 35

DISBURSEMENTS.

Loaned on mortgage	$1,500 00
Instalment dues repaid on withdrawal, or applied on loans	2,640 00
Dividends paid on withdrawal, or applied on loans	8,981 46
Paid matured shares	4,000 00
Paid salaries and clerk-hire	652 06
Paid rent	350 04
Paid banking department, assessment	2 23
Incidentals	96 62
Attorney fees	225 00
Profit and loss	43 75
Cash on hand December 31, 1912	1,702 19
	$20,193 35

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Plan, permanent. Par value of shares, $100. Instalments are 25 cents, 50 cents and $1 monthly.

Shares in force January 1, 1912, 244; shares issued during the year, none; shares withdrawn during the year, 55; shares in force, 189. Borrowing members, 4, holding 47 shares; non-borrowing members, 10, holding 142 shares. Female shareholders, 2, holding 41 shares. Total dividends credited members during the year on instalment shares, $7,970.88; rate, 200 per cent. extra dividend. Total dividends forfeited by withdrawing members during the year, $199.29.

No unpaid withdrawals. Amount of shares matured during the year, $4,000. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $997.77. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 40 cents and 45 cents per share per month. Premium paid by borrowing members, 35 cents and 40 cents per share per month.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $8,300. Mortgages in force in New York State, $24,556.38. No foreclosures during the year.

SECURITY LOAN ASSOCIATION.

No. 448 Powers building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1881.]

Officers.	Names.	Post-office addresses.
President	TIMOTHY DERRICK	Rochester, N. Y.
Secretary	WILLIAM H. FARAGHER	Rochester, N. Y.
Treasurer	WILLIAM H. FARAGHER	Rochester, N. Y.
Attorney	GEORGE TRUESDALE	Rochester, N. Y.

ASSETS.

Real estate	$11,600 00
Cash on hand and in bank	248 54
	$11,848 54

LIABILITIES.

Due shareholders, instalment shares	$4,762 43
Dividends credited	936 15
Prior mortgages	4,800 00
Earnings undivided	440 51
Contingent fund (as per section 225 of Banking Law)	909 45
	$11,848 54

RECEIPTS.

Cash on hand January 1, 1912	$253 52
Fees received	2 25
Rent received	1,051 00
	$1,306 77

DISBURSEMENTS.

Paid interest on borrowed money and prior mortgages	$288 00
Paid salaries and clerk-hire	50 30
Paid repairs to real estate	349 46
Paid taxes, insurance, etc	369 32
Paid banking department, assessment	1 15
Cash on hand December 31, 1912	248 54
	$1,306 77

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Plan, permanent. Par value of shares, $105. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1912, 118; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 118. No borrowing members; non-borrowing members, 14, holding 118 shares. Female shareholders, 5, holding 26 shares.

Amount of filed and unpaid withdrawals December 31, 1912, $4,726.43. Entrance or membership fee, 25 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $50.30. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, $10 per share.

Loans have been made in Monroe county, New York State. No mortgage loans outstanding. No foreclosures during the year.

TWENTIETH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Corner Whitney and Campbell streets, Rochester, N. Y.

[Organized under Law of 1892. Commenced business 1896.]

Officers.	Names.	Post-office addresses.
President	HENRY A. MENSING	341 Campbell Street.
Secretary	AUGUST J. DENTINGER	332 Child Street.
Treasurer	JOHN SEILER	Cor. Whitney and Campbell Streets.
Attorney	WILLIAM F. LOVE	Rochester.

ASSETS.

Loans on bond and mortgage	$85,600 00
Cash on hand and in bank	7,452 19
	$93,052 19

LIABILITIES.

Due shareholders, instalment shares	$78,936 25
Dividends credited	9,188 00
Earnings undivided	3,842 15
Contingent fund (as per section 225 of Banking Law)	1,085 79
	$93,052 19

RECEIPTS.

Cash on hand January 1, 1912	$9,060 67
Dues on instalment shares credited to members	55,195 91
Mortgages redeemed, foreclosed or transferred to real estate	2,700 00
Fees received	194 60
Fines received	2 94
Interest received	4,346 72
Premium received	1,155 26
	$72,656 10

DISBURSEMENTS.

Loaned on mortgage	$11,500 00
Instalment dues repaid on withdrawal, or applied on loans	42,676 11
Dividends paid on withdrawal, or applied on loans	1,841 69
Paid matured shares	8,428 85
Paid salaries and clerk-hire	647 75
Paid advertising, printing and postage	17 75
Paid rent	50 00

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Paid banking department, examination	$26 00
Paid banking department, assessment	6 52
Interest refunded	9 24
Cash on hand December 31, 1912	7,452 19
	$72,656 10

Plan, permanent. Par value of shares, $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 3,806; shares issued during the year, 824; shares withdrawn during the year, 497; shares in force, 4,133. Borrowing members, 63, holding 788 shares; non-borrowing members, 499, holding 3,345 shares. Female shareholders, 182, holding 1,263 shares. Total dividends credited members during the year on instalment shares, $4,140.06; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $8,428.85. Entrance or membership fee, 10 cents and 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $715.50. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 3 cents per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $85,600. No foreclosures during the year.

UNION PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 664 Clinton avenue, North, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	ROBERT SIEBERT	University Avenue.
Secretary	EDWARD A. SHULTS	34 City Hall.
Treasurer	CHARLES NUNNOLD	664 Clinton Ave., N.
Attorneys	WERNER & HARRIS	Insurance Bldg.

ASSETS.

Loans on bond and mortgage	$44,500 00
Cash on hand and in bank	1,856 68
	$46,356 68

LIABILITIES.

Due shareholders, instalment shares	$36,556 35
Dividends credited	7,108 06
Earnings undivided	1,643 35
Contingent fund (as per section 225 of Banking Law)	684 22
Unearned or rebatable premium	364 70
	$46,356 68

RECEIPTS.

Cash on hand January 1, 1912	$1,368 27
Dues on instalment shares credited to members	13,135 11
Mortgages redeemed, foreclosed or transferred to real estate	4,500 00
Fees received	19 40
Fines received	2 65
Interest received	2,490 50
Premium received	45 00
Transfer fee	2 00
	$21,562 93

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DISBURSEMENTS.

Loaned on mortgage	$1,000 00
Instalment dues repaid on withdrawal, or applied on loans	14,723 84
Dividends paid on withdrawal, or applied on loans	3,522 36
Paid salaries and clerk-hire	377 00
Paid advertising, printing and postage	12 30
Paid rent	57 00
Paid banking department, assessment	3 75
State League dues	5 00
Mortgage tax	5 00
Cash on hand December 31, 1912	1,856 68
	$21,562 93

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 1,123; shares issued during the year, 194; shares withdrawn during the year, 219; shares in force, 1,098. Borrowing members, 25, holding 497 shares; non-borrowing members, 102, holding 601 shares. Female shareholders, 35, holding 230 shares. Total dividends credited members during the year on instalment shares, $2,082.67; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $451.30. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5⅛ per cent. Premium paid by borrowing members, $4.50 per share.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $4,000. Mortgages in force in New York State, $44,500. No foreclosures during the year.

UNITED PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 510 Portland avenue, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	FRANK D. FOLSOM	296 Carter Street.
Secretary	LEO SPIEGEL	6 Kintz Place.
Treasurer	LOUIS KNAPP	Clifford Avenue.
Attorney	JOHN B. KILEY	Powers Building.

ASSETS.

Loans on bond and mortgage	$53,250 00
Cash on hand and in bank	2,764 78
Furniture and fixtures	50 00
	$56,064 78

LIABILITIES.

Due shareholders, instalment shares	$46,500 74
Dividends credited	6,280 60
Earnings undivided	1,848 44
Contingent fund (as per section 225 of Banking Law)	1,435 00
	$56,064 78

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RECEIPTS.

Cash on hand January 1, 1912	$1,347 43
Dues on instalment shares credited to members	32,153 49
Mortgages redeemed, foreclosed or transferred to real estate	7,700 00
Fees received	37 00
Fines received	4 00
Interest received	2,738 50
Premium received	695 05
	$44,675 47

DISBURSEMENTS.

Loaned on mortgage	$11,850 00
Instalment dues repaid on withdrawal, or applied on loans	28,492 65
Dividends paid on withdrawal, or applied on loans	1,129 00
Paid salaries and clerk-hire	362 85
Paid advertising, printing and postage	33 35
Paid rent	25 00
Paid banking department, assessment	3 84
Officers' bonds	8 00
Repairing safe	6 00
Cash on hand December 31, 1912	2,764 78
	$44,675 47

Plan, permanent. Par value of shares, $100 and $200. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 1,188; shares issued during the year, 370; shares withdrawn during the year, 265; shares in force, 1,293. Borrowing members, 34, holding 277 shares; non-borrowing members, 216, holding 1,016 shares. Female shareholders, 98, holding 479 shares. Total dividends credited members during the year on instalment shares, $2,670.25; rate, 7 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $435.20. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 5 cents per $200 share per week.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $3,200. Mortgages in force in New York State, $53,250. No foreclosures during the year.

WADSWORTH DIME BANKING, AID AND LOAN ASSOCIATION.

No. 576 Hudson avenue, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	HENRY J. SIMMELINK	196 Hudson Avenue.
Secretary	GEORGE STURMER	954 Clifford Avenue.
Treasurer	JOSEPH F. RIBSTEIN	81 Huntington Park.
Attorney	GEORGE STURMER	954 Clifford Avenue.

ASSETS.

Loans on bond and mortgage	$46,100 00
Cash on hand and in bank	923 86
Furniture and fixtures	40 00
	$47,063 86

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LIABILITIES.

Due shareholders, instalment shares	$20,911 95
Due shareholders, income shares	19,100 00
Dividends credited	2,906 85
Earnings undivided	1,945 06
Contingent fund (as per section 225 of Banking Law)	2,200 00
	$47,063 86

RECEIPTS.

Cash on hand January 1, 1912	$1,932 66
Dues on instalment shares credited to members	16,278 25
Dues on income shares	5,022 50
Money borrowed	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate	7,700 00
Fees received	26 50
Interest received	2,121 45
Premium received	1,084 55
	$35,165 91

DISBURSEMENTS.

Loaned on mortgage	$13,100 00
Instalment dues repaid on withdrawal, or applied on loans	16,770 85
Dividends paid on withdrawal, or applied on loans	1,976 10
Cash dividends paid on income and accumulative prepaid shares	919 85
Paid borrowed money and prior mortgages	1,000 00
Paid interest on borrowed money and prior mortgages	10 00
Paid salaries and clerk-hire	442 00
Paid banking department, examination	20 00
Paid banking department, assessment	3 25
Cash on hand December 31, 1912	923 86
	$35,165 91

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 1,097; shares issued during the year, 265; shares withdrawn during the year, 186; shares in force, 1,176. Borrowing members, 28, holding 461 shares; non-borrowing members, 68, holding 715 shares. Female shareholders, 24, holding 248 shares. Total dividends credited members during the year on instalment shares, $1,539.70; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $919.85; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $442. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅙ per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $46,100. No foreclosures during the year.

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WESTERN SAVINGS AND LOAN ASSOCIATION.

No. 232 Pierpont street, Rochester, N. Y.

[Organized under Law of 1892. Commenced business 1894.]

Officers.	Names.	Post-office addresses.
Vice-President.....	THOMAS A. SMYTH.....	Rochester, N. Y.
Secretary	E. C. STEPHENS.....	Rochester, N. Y.
Treasurer	E. C. STEPHENS.....	Rochester, N. Y.
Attorney	RICHARD E. WHITE.....	Rochester, N. Y.

ASSETS.

Cash on hand and in bank.....	$549 29

LIABILITIES.

Earnings undivided	$324 41
Withdrawal certificates	58 88
Interest reserved	166 00
	$549 29

RECEIPTS.

Cash on hand January 1, 1912.....	$540 78
Interest received	21 51
	$562 29

DISBURSEMENTS.

Interest reserved	$5 00
Withdrawal certificates	5 00
Undivided profits	3 00
Cash on hand December 31, 1912.....	549 29
	$562 29

Plan, serial. Par value of shares, $100. Instalments are 25 cents, 50 cents and $1 monthly.

Shares in force January 1, 1912, none; shares issued during the year, none; shares withdrawn during the year, none; shares in force, none.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, none. Unpaid, none.

No mortgage loans outstanding. No foreclosures during the year.

NASSAU COUNTY.

HEMPSTEAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 68 Main street, Hempstead, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	S. ALONZO SMITH.....	Hempstead, N. Y.
Secretary	GEORGE H. BAUKNEY.....	Hempstead, N. Y.
Treasurer	WILLIAM PLYER	Hempstead, N. Y.
Attorneys.....	ROBERT & A. H. SEABURY.....	Hempstead, N. Y.

ASSETS.

Loans on bond and mortgage.....		$167,720 00
Loans on shares		11,739 00
Cash on hand and in bank.....		7,844 59
Furniture and fixtures.....		131 00
Instalments due and unpaid.....	$1,558.00	
Interest, premium, fees and fines due and unpaid..	559.11	
		$187,434 59

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LIABILITIES.

Due shareholders, instalment shares	$147,651 00
Due shareholders, savings shares	361 00
Due shareholders, income shares	800 00
Dividends credited	31,758 23
Earnings undivided	4,555 80
Contingent fund (as per section 225 of Banking Law)	2,283 56
Deposits by borrowers	25 00
	$187,434 59

RECEIPTS.

Cash on hand January 1, 1912	$2,116 30
Dues on instalment shares credited to members	28,738 00
Dues on savings shares	246 00
Dues on income shares	400 00
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate	6,680 00
Loans on shares repaid	3,882 00
Fees received	64 00
Fines received	255 18
Interest received	9,155 56
Premium received	1,300 32
Deposits by borrowers	175 00
	$58,012 36

DISBURSEMENTS.

Loaned on mortgage	$17,920 00
Loaned on shares	5,124 00
Instalment dues repaid on withdrawal, or applied on loans	12,018 00
Paid savings shares	162 00
Paid income shares	250 00
Dividends paid on withdrawal, or applied on loans	3,495 99
Cash dividends paid on income and accumulative prepaid shares	23 00
Paid matured shares	2,880 00
Paid borrowed money and prior mortgages	7,000 00
Paid interest on borrowed money and prior mortgages	87 48
Paid salaries and clerk-hire	598 00
Paid advertising, printing and postage	17 94
Paid rent	60 00
Paid banking department, assessment	12 86
State League dues	5 50
Appraisal fees	35 00
Deposits returned	25 00
Attorney fees	415 50
Books	37 50
Cash on hand December 31, 1912	7,844 59
	$58,012 36

Plan, serial. Par value of shares, $200 and $240. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,335; shares issued during the year, 334; shares withdrawn during the year, 258; shares in force, 2,411. Borrowing members, 151, holding 1,008 shares; non-borrowing members, 275, holding 1,403 shares. Female shareholders, 178, holding 732 shares. Total dividends credited members during the year on instalment shares, $9,090.56; rate, 5 76/100 per cent. Total dividend credited or paid in cash to members

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during the year on other shares, $32.67; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $388.01.

No unpaid withdrawals. Amount of shares matured during the year, $2,880. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $718.94. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Nassau county, New York State. Largest mortgage loan outstanding, $3,840. Mortgages in force in New York State, $167,720. No foreclosures during the year.

PORT WASHINGTON BUILDING AND LOAN ASSOCIATION OF QUEENS COUNTY, N. Y.

Port Washington, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	CHARLES F. LEWIS	Port Washington, N. Y.
Secretary	CHARLES E. HYDE	Port Washington, N. Y.
Treasurer	ALFRED C. BAYLES	Port Washington, N. Y.
Attorney	ALLEN PERCY BAXTER	Port Washington, N. Y.

ASSETS.

Loans on bond and mortgage		$129,800 00
Loans on shares		7,025 00
Cash on hand and in bank		16,296 83
Furniture and fixtures		153 19
Advances for taxes, insurance, etc.		10 00
Instalments due and unpaid	$1,751.00	
Interest, premium, fees and fines due and unpaid	1,472.70	
		$153,285 02

LIABILITIES.

Due shareholders, instalment shares	$113,388 00
Dividends credited	28,263 24
Balance to be paid borrowers on mortgage loans	4,300 00
Earnings undivided	4,765 95
Contingent fund (as per section 225 of Banking Law)	2,567 83
	$153,285 02

RECEIPTS.

Cash on hand January 1, 1912	$9,399 68
Dues on instalment shares credited to members	24,447 00
Mortgages redeemed, foreclosed or transferred to real estate	26,400 00
Loans on shares repaid	750 00
Fees received	41 50
Fines received	356 37
Interest received	6,628 88
Premium received	2,741 30
Advances repaid	24 00
	$70,788 73

DISBURSEMENTS.

Loaned on mortgage	$26,900 00
Loaned on shares	5,125 00
Instalment dues repaid on withdrawal, or applied on loans	16,322 00

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Dividends paid on withdrawal, or applied on loans	$5,259 28
Paid salaries and clerk-hire	660 00
Paid advertising, printing and postage	86 48
Paid rent	75 00
Paid banking department, examination	44 22
Paid banking department, assessment	10 42
State League dues	5 50
Return of overpaid subscription	4 00
Cash on hand December 31, 1912	16,296 83
	$70,788 73

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,003; shares issued during the year, 445; shares withdrawn during the year, 271; shares in force, 2,177. Borrowing members, 54, holding 698 shares; non-borrowing members, 178, holding 1,479 shares. Female shareholders, 93, holding 712 shares. Total dividends credited members during the year on instalment shares, $8,862.94; rate, 6 9/10 per cent. Total dividends forfeited by withdrawing members during the year, $757.45.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $826.98. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 35 cents per share per month.

Loans have been made in Nassau and Queens counties, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $129,800. No foreclosures during the year.

ROCKVILLE CENTRE SAVINGS AND LOAN ASSOCIATION.

No. 76 Village avenue, Rockville Centre, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	G. BYRON LATIMER	Rockville Centre, N. Y.
Secretary	NELLIE F. O'NEILL	Rockville Centre, N. Y.
Treasurer	WILLIAM H. CONNELL	Rockville Centre, N. Y.

ASSETS.

Loans on bond and mortgage	$22,350 00
Loans on shares	2,228 37
Cash on hand and in bank	700 46
	$25,278 83

LIABILITIES.

Due shareholders, instalment shares	$18,544 23
Dividends credited	4,254 67
Earnings undivided	979 93
Contingent fund (as per section 225 of Banking Law)	1,500 00
	$25,278 83

RECEIPTS.

Cash on hand January 1, 1912	$4,316 99
Dues on instalment shares credited to members	7,571 16
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate	4,500 00
Loans on shares repaid	9,003 38

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Fees received	$4 00
Interest received	1,657 15
Premium received	220 77
	$28,773 45

DISBURSEMENTS.

Loaned on mortgage	$8,700 00
Loaned on shares	4,005 00
Instalment dues repaid on withdrawal, or applied on loans	10,574 20
Dividends paid on withdrawal, or applied on loans	2,154 92
Paid matured shares	1,002 40
Paid borrowed money and prior mortgages	1,500 00
Paid interest on borrowed money and prior mortgages	45 26
Paid salaries and clerk-hire	50 00
Paid advertising, printing and postage	3 96
Paid rent	35 00
Paid banking department, assessment	2 25
Cash on hand December 31, 1912	700 46
	$28,773 45

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 333; shares issued during the year, 54; shares withdrawn during the year, 67; shares in force, 320. Borrowing members, 8, holding 112 shares; non-borrowing members, 41, holding 208 shares. Female shareholders, 20, holding 150 shares. Total dividends credited members during the year on instalment shares, $2,324.32; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $47.70.

No unpaid withdrawals. Amount of shares matured during the year, $1,002.40. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $88.96. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 18 cents per share per month.

Loans have been made in Nassau county, New York State. Largest mortgage loan outstanding, $4,100. Mortgages in force in New York State, $22,350. No foreclosures during the year.

NEW YORK COUNTY.

AMERICAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 147 East 125th street, New York, N. Y.

[Organized under Law of 1887. Commenced business 1888. Reorganized under Laws of 1894.]

Officers.	Names.	Post-office addresses.
President	DAVID ALLAN	1044 Fox Street.
Secretary	ARCHIBALD W. MCEWAN	2161 Bathgate Avenue.
Treasurer	GEORGE J. ELLIOTT	Ridgefield Park, N. J.
Attorney	MARTIN S. COHEN	302 Broadway.

ASSETS.

Loans on bond and mortgage	$40,250 00
Loans on shares	1,380 00
Cash on hand and in bank	736 98
	$42,366 98

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LIABILITIES.

Due shareholders, instalment shares	$25,243 75
Due shareholders, income shares	6,200 00
Dividends credited	3,269 88
Balance to be paid borrowers on mortgage loans	3,200 00
Borrowed money	1,975 00
Earnings undivided	895 35
Contingent fund (as per section 225 of Banking Law)	1,558 00
Deposit on loans	25 00
	$42,366 98

RECEIPTS.

Cash on hand January 1, 1912	$2,942 34
Dues on instalment shares credited to members	7,674 75
Money borrowed	700 00
Mortgages redeemed, foreclosed or transferred to real estate	3,900 00
Loans on shares repaid	950 00
Fines received	3 44
Interest received	2,258 19
Deposit on loans	30 00
	$18,458 72

DISBURSEMENTS.

Loaned on mortgage	$9,300 00
Loaned on shares	1,675 00
Instalment dues repaid on withdrawal, or applied on loans	4,784 00
Paid income shares	600 00
Dividends paid on withdrawal, or applied on loans	310 63
Cash dividends paid on income and accumulative prepaid shares	320 83
Paid interest on borrowed money and prior mortgages	106 16
Paid salaries and clerk-hire	200 00
Paid advertising, printing and postage	58 30
Paid rent	240 00
Paid banking department, examination	12 00
Paid banking department, assessment	2 82
Office expenses	82 00
Deposit on loans	30 00
Cash on hand December 31, 1912	736 98
	$18,458 72

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 736¼; shares issued during the year, 199; shares withdrawn during the year, 86; shares in force, 849¼. Borrowing members, 20, holding 156¼ shares; non-borrowing members, 110, holding 693 shares. Female shareholders, 26, holding 134 shares. Total dividends credited members during the year on instalment shares, $922.51; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $320.83; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $38.95.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $580.30. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in New York, Kings, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $4,700. Mortgages in force in New York State, $31,050. No foreclosures during the year.

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BANK CLERKS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF NEW YORK CITY.

No. 26 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	WILLIAM J. NEVIUS	S. Orange, N. J.
Secretary	CHARLES S. GAUBERT	Box 25, Sta. W, Brooklyn.
Treasurer	WILLIAM H. JUDSON	26 Broadway.
Attorney	HERBERT REEVES	55 Liberty Street.

ASSETS.

Loans on bond and mortgage		$733,600 00
Loans on shares		47,057 00
Contracts for the sale of real estate		8,652 36
Cash on hand and in bank		15,297 28
Advances for taxes, insurance, etc		945 88
Accrued interest		3,850 66
Instalments due and unpaid	$271.00	
Interest, premium, fees and fines due and unpaid	303.71	
		$809,403 18

LIABILITIES.

Due shareholders, instalment shares	$542,166 00
Due shareholders, income shares	121,500 00
Dividends credited	96,498 07
Balance to be paid borrowers on mortgage loans	35,050 00
Earnings undivided	1,723 91
Contingent fund (as per section 225 of Banking Law)	12,000 00
Deposits to secure loans	465 20
	$809,403 18

RECEIPTS.

Cash on hand January 1, 1912	$12,277 05
Dues on instalment shares credited to members	164,153 00
Dues on income shares	40,900 00
Mortgages redeemed, foreclosed or transferred to real estate	54,200 00
Loans on shares repaid	40,335 00
Real estate sold	752 35
Fines received	103 79
Interest received	41,821 68
Advances repaid	160 00
Deposits to secure loans	1,713 09
	$356,415 96

DISBURSEMENTS.

Loaned on mortgage	$142,750 00
Loaned on shares	36,959 00
Instalment dues repaid on withdrawal, or applied on loans	84,158 00
Paid income shares	6,100 00
Dividends paid on withdrawal, or applied on loans	9,145 12
Cash dividends paid on income and accumulative prepaid shares	6,427 67
Paid matured shares	30,001 01
Paid borrowed money and prior mortgages	20,000 00
Paid interest on borrowed money and prior mortgages	184 72
Paid salaries and clerk-hire	2,150 00
Paid advertising, printing and postage	507 02

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Paid banking department, examination	$60 00
Paid banking department, assessment	52 42
Officers' bonds	24 00
Advances for taxes, insurance, etc	159 86
Auditors	75 00
Directors' fees	733 00
Safe deposit vault	50 00
General expenses	151 67
Deposits to secure loans repaid	1,430 19
Cash on hand December 31, 1912	15,297 28
	$356,415 96

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 13,492½; shares issued during the year, 4,334½; shares withdrawn during the year, 3,168½; shares in force, 14,658½. Borrowing members, 191, holding 3,660 shares; non-borrowing members, 1,572, holding 10,998½ shares. Female shareholders, 484, holding 3,471 shares. Total dividends credited members during the year on instalment shares, $30,703.37; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $6,427.67; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $1,437.63.

No unpaid withdrawals. Amount of shares matured during the year, $30,001.01. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,690.69. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties, New York State, and in Connecticut and New Jersey. Largest mortgage loan outstanding, $12,000. Mortgages in force in New York State, $309,750. No foreclosures during the year.

BANKERS' LOAN AND INVESTMENT COMPANY.

Nos. 74 and 76 Wall street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	CLARENCE W. CLARK	74 Wall Street.
Secretary	JOHN C. TEN EYCK	74 Wall Street.
Treasurer	CLARENCE W. CLARK	74 Wall Street.
Attorney	JOHN C. TEN EYCK	74 Wall Street.

ASSETS.

Loans on bond and mortgage	$190,907 51
Loans on shares	3,612 88
Stocks and bonds	6,868 75
Real estate	644,166 93
Cash on hand and in bank	4,137 97
Furniture and fixtures	3,332 48
Interest, premium, fees and fines due and unpaid	3,288 24
Advances for taxes, insurance, etc	417 88
Real estate rentals	27 58
Judgment	614 64
	$857,374 86

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LIABILITIES.

Due shareholders, instalment shares	$44,110 49
Due shareholders, income shares	647,000 00
Dividends credited	8,964 10
Prior mortgages	73,000 00
Borrowed money	36,500 00
Earnings undivided	32,938 38
Contingent fund (as per section 225 of Banking Law)	6,683 04
Interest payable	1,574 05
Due agents	678 94
Taxes due	114 41
Insurance reserve	5,519 01
Real estate expense	292 44
	$857,374 86

RECEIPTS.

Cash on hand January 1, 1912	$13,622 11
Dues on instalment shares credited to members	8,528 52
Dues on income shares	1,000 00
Prior mortgages	11,500 00
Money borrowed	11,120 00
Mortgages redeemed, foreclosed or transferred to real estate	39,300 48
Loans on shares repaid	3,776 00
Real estate sold	7,644 01
Fees received	42 75
Fines received	12 55
Interest received	4,388 39
Premium received	12,399 98
Rent received	35,961 18
Expense returned	333 76
Advances repaid	701 44
Real estate expense returned	1,162 39
Profit and loss items	2,489 66
Instalment stock dividend	1,479 23
Furniture and fixtures	1,481 01
Real estate to profit and loss	16,345 97
From agents	3,286 00
Miscellaneous accounts	200 00
Suspense	5,892 97
Petty cash	38 84
Insurance reserve	991 96
Contingent fund	301 20
Dividends	96 25
Guarantors' profits	2,827 05
Cash transfer	179 25
	$187,102 95

DISBURSEMENTS.

Loaned on mortgage	$19,450 04
Loaned on shares	5,586 00
Instalment dues repaid on withdrawal, or applied on loans	2,717 88
Paid income shares	9,100 00
Dividends paid on withdrawal, or applied on loans	310 86
Cash dividends paid on income and accumulative prepaid shares	12,169 39
Paid borrowed money and prior mortgages	30,670 00
Paid interest on borrowed money and prior mortgages	8,524 54
Paid for real estate	26,081 62
Paid salaries and clerk-hire	7,695 11
Paid advertising, printing and postage	452 64

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Paid rent	$600 00
Paid repairs to real estate	6,703 32
Paid taxes, insurance, etc.	10,974 79
Paid banking department	166 39
Legal expenses	3,624 04
Advances for taxes, insurance, etc.	1,066 27
Sundry operating expenses	2,542 24
Profit and loss items	14,561 02
Furniture and fixtures	3,495 99
Agents	2,622 99
Miscellaneous accounts	200 00
Suspense	8,351 79
Petty cash	37 74
Insurance reserve	63 90
Dividends	4,402 53
Cash transfer	179 25
Judgments	614 64
Cash on hand December 31, 1912	4,137 97
	$187,102 95

Plan, permanent. Par value of shares, $100. Instalments are 5 cents to 70 cents monthly.

Shares in force January 1, 1912, 9,942; shares issued during the year, 661; shares withdrawn during the year, 814½; shares in force, 9,788½. Borrowing members, 36, holding 1,650½ shares; non-borrowing members, 692, holding 8,138 shares. Female shareholders, 313, holding 2,722 shares. Total dividends credited members during the year on instalment shares, $1,479.23; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $6,485.55; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $15.64.

Amount of filed and unpaid withdrawals December 31, 1912, $500. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $10,859.28. Unpaid, none.

Premium plan, premium-interest. Interest and premium paid by borrowing members, 50 cents to 66⅔ cents per share per month.

Loans have been made in Kings, New York and Westchester counties, New York State, and in Texas and Virginia. Largest mortgage loan outstanding, $17,000. Mortgages in force in New York State, $178,211.73. One foreclosure during the year.

BROADWAY DRY GOODS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 320 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	H. C. PLACE	31 E. 17th Street.
Secretary	J. G. CARYL	80 South Street, N. Y. C.
Treasurer	L. J. PARR, JR.	Ridgewood, N. J.
Attorney	WALTER L. DURACK	215 Montague St., Brooklyn.

ASSETS.

Loans on bond and mortgage	$29,800 00
Loans on shares	465 50
Cash on hand and in bank	1,112 22
Interest, premium, fees and fines due and unpaid	100 97
	$31,478 69

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LIABILITIES.

Due shareholders, instalment shares	$18,504 15
Due shareholders, income shares	5,200 00
Dividends credited	4,332 70
Borrowed money	2,000 00
Earnings undivided	285 38
Contingent fund (as per section 225 of Banking Law)	1,055 47
Suspense account	6 00
Interest due	94 99
	$31,478 69

RECEIPTS.

Cash on hand January 1, 1912	$1,246 46
Dues on instalment shares credited to members	4,210 03
Dues on income shares	3,000 00
Money borrowed	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate	11,500 00
Loans on shares repaid	327 50
Fines received	9 08
Interest received	2,051 31
Premium received	406 90
Rent received	67 50
Advances repaid	26 65
Fire loss	512 79
Special deposit	55 00
	$33,413 22

DISBURSEMENTS.

Loaned on mortgage	$1,800 00
Loaned on shares	425 00
Instalment dues repaid on withdrawal, or applied on loans	8,718 96
Paid income shares	500 00
Dividends paid on withdrawal, or applied on loans	2,801 52
Cash dividends paid on income and accumulative prepaid shares	193 33
Paid borrowed money and prior mortgages	16,000 00
Paid interest on borrowed money and prior mortgages	296 53
Paid salaries and clerk-hire	454 42
Paid advertising, printing and postage	122 43
Paid rent	240 00
Paid taxes, insurance, etc.	26 00
Paid banking department, examination	16 00
Paid banking department, assessment	3 17
Officers' bonds	20 00
Special deposits	55 00
Fire loss	512 79
Undivided profits	7 25
Sundry expenses	108 60
Cash on hand December 31, 1912	1,112 22
	$33,413 22

Plan, serial. Par value of shares $100 and $250. Instalments are 40 cents and $1 monthly.

Shares in force January 1, 1912, 482½; shares issued during the year, 235½; shares withdrawn during the year, 175; shares in force, 543. Borrowing members, 11, holding 172 shares; non-borrowing members, 49, holding 371 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $1,109.12; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $193.33; rate, 5 per cent.

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No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $877.95. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents and 25 cents per share per month.

Loans have been made in New York and Queens counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $5,800. Mortgages in force in New York State, $12,750. No foreclosures during the year.

CITIZENS' SAVINGS AND LOAN ASSOCIATION OF NEW YORK CITY.

No. 247 West 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	WILMORE ANWAY	141 Broadway.
Secretary	E. M. CUTLER	56 Pine Street.
Treasurer	GUSTAVUS REHAHN	72 Stone Ave., Yonkers.
Attorney	WILMORE ANWAY	141 Broadway.

ASSETS.

Loans on bond and mortgage	$81,639 57
Loans on shares	1,900 00
Real estate	2,403 03
Cash on hand and in bank	1,827 86
Furniture and fixtures	300 00
	$88,070 46

LIABILITIES.

Due shareholders, instalment shares	$26,346 73
Due shareholders, accumulative prepaid shares	52,875 00
Dividends credited	3,361 95
Borrowed money	2,250 00
Earnings undivided	1,810 13
Contingent fund (as per section 225 of Banking Law)	1,426 06
Exchange account	59
	$88,070 46

RECEIPTS.

Cash on hand January 1, 1912	$1,028 44
Dues on instalment shares credited to members	13,595 37
Dues on accumulative prepaid shares	3,250 00
Money borrowed	40,950 00
Mortgages redeemed, foreclosed or transferred to real estate	11,203 00
Loans on shares repaid	1,300 00
Fees received	16 50
Fines received	59 29
Interest received	4,869 61
Premium received	495 50
Exchange	7 87
Profit and loss account	18 14
Contingent account	191 25
Individual account	903 00
Dividend account	1,284 10
	$79,172 07

DISBURSEMENTS.

Loaned on mortgage	$1,000 00
Loaned on shares	200 00
Instalment dues repaid on withdrawal, or applied on loans	17,317 29

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Paid accumulative prepaid shares	$9,500 00
Dividends paid on withdrawal, or applied on loans	1,485 60
Cash dividends paid on income and accumulative prepaid shares	2,568 17
Paid borrowed money and prior mortgages	40,700 00
Paid interest on borrowed money and prior mortgages	250 69
Paid for real estate	267 55
Paid salaries and clerk-hire	983 27
Paid advertising, printing and postage	65 35
Paid rent	215 88
Paid banking department, examination	27 00
Paid banking department, assessment	7 46
Sundries	64 05
Exchange	6 15
Dividend account	1,284 10
Profit and loss to contingent account	191 25
Profit and loss to exchange account	2 17
Contingent account	296 08
Special account	9 15
Individual account	903 00
Cash on hand December 31, 1912	1,827 86
	$79,172 07

Plan, permanent. Par value of shares, $250. Instalments are 25 cents, 35 cents and 50 cents weekly.

Shares in force January 1, 1912, 805; shares issued during the year, 88; shares withdrawn during the year, 121; shares in force, 772. Borrowing members, 51, holding 180 shares; non-borrowing members, 170, holding 592 shares. Female shareholders, 42, holding 164 shares. Total dividends credited members during the year on instalment shares, $1,284.10; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,568.17; rate, 4½ per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,330.72. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅙ per cent. and 6 per cent. Premium paid by borrowing members, 5 cents and 10 cents per share per week.

Loans have been made in Kings, New York, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $38,139.57. No foreclosures during the year.

CO-OPERATIVE BUILDING BANK.

Nos. 23 and 25 East Twenty-sixth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	MINOT C. KELLOGG	27 Park Row.
Secretary	ROBERT B. WALDO	23 and 25 East Twenty-sixth Street.
Treasurer	CHARLES L. HEINS	Glen Ridge, N. J.
Attorneys	LEXOW, MACKELLAR & WELLS	43 Cedar Street.

ASSETS.

Loans on bond and mortgage	$35,960 85
Loans on shares	10,180 00
Contracts for the sale of real estate	16,915 54
Real estate	116,845 00

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Cash on hand and in bank	$2,703 58
Furniture and fixtures	100 00
Advances for taxes, insurance, etc	18 00
Individuals	59
	$182,723 56

LIABILITIES.

Due shareholders, instalment shares	$32,097 77
Due shareholders, savings shares	523 15
Due shareholders, accumulative prepaid shares	32,609 89
Dividends credited	22,450 12
Due shareholders, matured shares	51,739 00
Prior mortgages	30,000 00
Earnings undivided	9,790 13
Contingent fund (as per section 225 of Banking Law)	3,513 50
	$182,723 56

RECEIPTS.

Cash on hand January 1, 1912	$1,783 96
Dues on instalment shares credited to members	796 20
Mortgages redeemed, foreclosed or transferred to real estate	8,807 75
Loans on shares repaid	450 00
Real estate sold	2,700 00
Fees received	36 61
Fines received	52 61
Interest received	2,226 84
Premium received	1,071 80
Rent received	2,566 75
Advances repaid	17 00
Land contracts	8,076 59
Profit and loss	1,063 50
Individuals	60 21
	$29,709 82

DISBURSEMENTS.

Loaned on mortgage	$1,900 00
Instalment dues repaid on withdrawal, or applied on loans	2,376 54
Paid savings shares	3 26
Paid accumulative prepaid shares	23 24
Dividends paid on withdrawal, or applied on loans	375 87
Cash dividends paid on income and accumulative prepaid shares	1,403 74
Paid matured shares	2,520 03
Paid interest on borrowed money and prior mortgages	1,500 00
Paid salaries and clerk-hire	2,446 00
Paid advertising, printing and postage	67 59
Paid rent	948 41
Paid repairs to real estate	3,966 34
Paid taxes, insurance, etc	1,154 99
Paid banking department, examination	63 00
Paid banking department, assessment	15 03
Advances for taxes, insurance, etc	30 50
Land contracts	1,639 95
Individuals	89 08
Reserve for taxes, etc	5,406 22
Profit and loss	18 00
Real estate expenses	665 13
Legal expenses	301 66
Sundry expenses	91 66
Cash on hand December 31, 1912	2,703 58
	$29,709 82

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Plan, permanent. Par value of shares, $100. Instalments are 12 cents weekly; 10 cents to $1 monthly.

Shares in force January 1, 1912, 3,213; shares issued during the year, none; shares withdrawn during the year, 117½; shares in force, 3,095½. Borrowing members, 43, holding 421½ shares; non-borrowing members, 244, holding 2,674 shares. Female shareholders, 82, holding 526 shares. Total dividends credited members during the year on instalment shares, $851.47; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,892.57; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $36.61.

Amount of filed and unpaid withdrawals December 31, 1912, $16,124.08. Amount of shares matured during the year, $3,011.99. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,553.66. Unpaid, none.

Premium plan, gross, instalment, and premium-interest. Interest paid by borrowing members, 5⅛ to 6 per cent. Premium paid by borrowing members, 1 8/10 per cent.

Loans have been made in Albany, Erie, Kings, Ulster and Westchester counties, New York State, and in Connecticut and Pennsylvania. Largest mortgage loan outstanding, $15,989. Mortgages in force in New York State, $32,060.85. No foreclosures during the year.

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF NEW YORK.

No. 14 Bible House, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	CHARLES STUART FOLSOM	14 Bible House.
Secretary	GEORGE E. LANGE	14 Bible House.
Treasurer	WILFRED M. THOMPSON	14 Bible House.
Attorneys	AUSTIN & McKOWON	50 Church Street.

ASSETS.

Loans on bond and mortgage	$66,200 00
Loans on shares	24,983 00
Contracts for the sale of real estate	1,975 29
Cash on hand and in bank	3,521 74
Furniture and fixtures	1 00
Interest, premium, fees and fines due and unpaid	535 39
Advances for taxes, insurance, etc	141 54
	$97,357 96

LIABILITIES.

Due shareholders, instalment shares	$20,306 61
Due shareholders, savings shares	667 22
Due shareholders, income shares	62,230 00
Balance to be paid borrowers on mortgage loans	3,200 00
Earnings undivided	4,852 53
Contingent fund (as per section 225 of Banking Law)	6,000 00
Suspense account	86 60
Appraisals	15 00
	$97,357 96

RECEIPTS.

Cash on hand January 1, 1912	$4,176 59
Dues on instalment shares credited to members	11,028 21
Dues on savings shares	232 68
Dues on income shares	5,950 00

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Money borrowed	$4,500 00
Mortgages redeemed, foreclosed or transferred to real estate	4,100 00
Loans on shares repaid	1,881 00
Real estate sold	350 00
Fees received	29 00
Fines received	28 63
Interest received	5,177 56
Premium received	82 97
Advances repaid	43 31
Appraisal fees	291 55
Exchange	70
Building loan contracts	11,500 00
Suspense account	6 97
Dishonored checks	252 41
	$49,631 58

DISBURSEMENTS.

Loaned on mortgage	$12,300 00
Loaned on shares	1,167 00
Instalment dues repaid on withdrawal, or applied on loans	9,927 36
Paid savings shares	121 59
Paid income shares	2,200 00
Cash dividends paid on income and accumulative prepaid shares	3,016 90
Paid borrowed money and prior mortgages	4,500 00
Paid interest on borrowed money and prior mortgages	97 43
Paid salaries and clerk-hire	391 56
Paid advertising, printing and postage	110 29
Paid rent	300 00
Paid taxes, insurance, etc	28 37
Paid banking department, examination	54 40
Paid banking department, assessment	6 89
Officers' bonds	29 46
Metropolitan and State League dues	72 00
Building loan contracts	10,500 00
Appraisals	110 00
Exchange	2 35
Directors' fees	38 75
Auditors	36 00
Telephone	3 00
Camera	30 00
Suspense account	1 50
Dividends	812 58
Dishonored checks	252 41
Cash on hand December 31, 1912	3,521 74
	$49,631 58

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly or 43⅓ cents monthly.

Shares in force January 1, 1912, 2,257; shares issued during the year, 1,693; shares withdrawn during the year, 1,263; shares in force, 2,687. Borrowing members, 45, holding 1,295 shares; non-borrowing members, 227, holding 1,392 shares. Female shareholders, 115, holding 1,137 shares. Total dividends credited members during the year on instalment shares, $790.49; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,038.99; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,011.06. Unpaid, none.

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Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $7,400. Mortgages in force in New York State, $47,500. No foreclosures during the year.

EDGEHILL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Spuyten Duyvil, New York, N. Y.

[Organized under Law of 1909. Commenced business 1909.]

Officers.	Names.	Post-office addresses.
President	ELIAS M. JOHNSEN	Spuyten Duyvil.
Secretary	ALPHEUS H. FAVOUR	Spuyten Duyvil.
Treasurer	GILBERT H. JOHNSEN	Spuyten Duyvil.
Attorneys	McKELVEY & FAVOUR	84 William Street.

ASSETS.

Loans on bond and mortgage	$48,800 00
Loans on shares	1,215 00
Cash on hand and in bank	1,957 62
Furniture and fixtures	109 00
Interest, premium, fees and fines due and unpaid	75 00
	$52,156 62

LIABILITIES.

Due shareholders, instalment shares	$25,356 88
Due shareholders, income shares	24,325 00
Dividends credited	1,019 06
Earnings undivided	1,160 79
Contingent fund (as per section 225 of Banking Law)	155 89
Unearned or rebatable premium	75 00
Furniture reserve account	64 00
	$52,156 62

RECEIPTS.

Cash on hand January 1, 1912	$142 43
Dues on instalment shares credited to members	12,916 13
Dues on income shares	4,750 00
Mortgages redeemed, foreclosed or transferred to real estate	12,250 00
Loans on shares repaid	757 00
Fees received	26 80
Fines received	6 85
Interest received	2,470 65
Premium received	75 00
Reverted dividends	39 40
	$33,434 26

DISBURSEMENTS.

Loaned on mortgage	$23,750 00
Loaned on shares	1,245 00
Instalment dues repaid on withdrawal, or applied on loans	3,341 81
Paid income shares	1,450 00
Dividends paid on withdrawal, or applied on loans	104 92
Cash dividends paid on income and accumulative prepaid shares	1,051 22
Paid salaries and clerk hire	120 00

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Paid advertising, printing and postage	$46 30
Paid rent	120 00
Paid banking department, examination	18 50
Paid banking department, assessment	2 89
Office expenses	226 00
Cash on hand December 31, 1912	1,957 62
	$33,434 26

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 1,015.75; shares issued during the year, 300.50; shares withdrawn during the year, 158.50; shares in force, 1,157.75. Borrowing members, 21, holding 369.50 shares; non-borrowing members, 215, holding 788.25 shares. Female shareholders, 79, holding 263 shares. Total dividends credited members during the year on instalment shares, $757.58; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,051.22; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $39.40.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $512.30. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ per cent. and 6 per cent. No premium charged.

Loans have been made in New York county, New York State. Largest mortgage loan outstanding, $15,000. Mortgages in force in New York State, $48,800. No foreclosures during the year.

EUREKA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

149th street and Bergen avenue, New York, N. Y.

[Organized under Law of 1887. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JOHN L. BURGOYNE	364 Willis Avenue.
Secretary	GEORGE A. SPENCER	247 Broadway.
Treasurer	J. H. HITTORFF	993 Jackson Avenue.
Attorney	JOHN DAVIS	68 William Street.

ASSETS.

Loans on bond and mortgage	$92,300 00
Loans on shares	3,470 00
Cash on hand and in bank	579 51
Furniture and fixtures	100 00
	$96,449 51

LIABILITIES.

Due shareholders, instalment shares	$69,134 00
Dividends credited	11,518 32
Borrowed money	11,500 00
Earnings undivided	2,276 17
Contingent fund (as per section 225 of Banking Law)	1,249 02
Unearned or rebatable premium	772 00
	$96,449 51

RECEIPTS.

Cash on hand January 1, 1912	$3,150 08
Dues on instalment shares credited to members	19,478 00
Money borrowed	22,500 00
Mortgages redeemed, foreclosed or transferred to real estate	23,600 00

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Loans and shares repaid	$3,500 00
Fines received	19 88
Interest received	5,107 41
Receipt book	17 25
Mortgage loan account	118 00
Exchange	2 08
Reverted dividends	415 05
Interest refunded	34 50
	$77,942 25

DISBURSEMENTS.

Loaned on mortgage	$27,050 00
Loaned on shares	1,600 00
Instalment dues repaid on withdrawal, or applied on loans	11,241 00
Dividends paid on withdrawal, or applied on loans	2,007 85
Paid matured shares	14,606 00
Paid borrowed money and prior mortgages	18,000 00
Paid interest on borrowed money and prior mortgages	272 07
Paid salaries and clerk hire	445 50
Paid advertising, printing and postage	108 15
Paid rent	120 00
Paid banking department, examination	22 00
Paid banking department, assessment	7 62
Officers' bonds	16 00
State League dues	6 00
Attorney fees	86 30
Architect's fees	5 00
Janitor	2 00
Real estate expenses	4 65
Exchange	71
Dormant account	1,761 89
Cash on hand December 31, 1912	579 51
	$77,942 25

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,586; shares issued during the year, 608; shares withdrawn during the year, 346; shares in force, 1,848. Borrowing members, 29, holding 462 shares; non-borrowing members, 227, holding 1,386 shares. Female shareholders, 76, holding 483 shares. Total dividends credited members during the year on instalment shares, $4,197.49; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $415.05.

No unpaid withdrawals. Amount of shares matured during the year, $14,606. Entrance or membership fee, 25 cents. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $793.23. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Richmond, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $90,500. No foreclosures during the year.

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FIRST BOHEMIAN-SLAVONIC CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 320 East Seventy-third street, New York, N. Y.

[Organized under Law of 1894. Commenced business 1899.]

Officers.	Names.	Post-office addresses.
President	THOMAS CAPEK	1429 First Avenue.
Secretary	VACLAV VESELY	419 E. 72d Street.
Treasurer	JAN. STANEK	364 East 72d Street.
Attorney	THOMAS CAPEK	1429 First Avenue.

ASSETS.

Loans on bond and mortgage	$12,100 00
Loans on shares	1,981 00
Cash on hand and in bank	375 88
Furniture and fixtures	26 84
Interest, premium, fees and fines due and unpaid	259 95
	$14,743 67

LIABILITIES.

Due shareholders, instalment shares	$13,494 25
Borrowed money	400 00
Earnings undivided	246 42
Contingent fund (as per section 225 of Banking Law)	588 00
Rent	10 00
Interest	5 00
	$14,743 67

RECEIPTS.

Cash on hand January 1, 1912	$843 26
Dues on instalment shares credited to members	2,686 25
Money borrowed	400 00
Mortgages redeemed, foreclosed or transferred to real estate	5,000 00
Loans on shares repaid	3,830 48
Fees received	7 25
Fines received	32 40
Interest received	907 09
Transfer fee	50
	$13,707 23

DISBURSEMENTS.

Loaned on mortgage	$5,500 00
Loaned on shares	2,623 74
Instalment dues repaid on withdrawal, or applied on loans	4,342 25
Dividends paid on withdrawal, or applied on loans	665 85
Paid salaries and clerk-hire	163 80
Paid advertising, printing and postage	3 50
Paid rent	15 00
Paid banking department	17 21
Cash on hand December 31, 1912	375 88
	$13,707 23

Plan, permanent. Par value of shares, $200. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 204; shares issued during the year, 29; shares withdrawn during the year, 68; shares in force, 165. Borrowing members, 19, holding 60 shares; non-borrowing members, 37, holding 105 shares. Female shareholders, 24, holding 56 shares. Total dividends credited members during the year on instalment shares, $665.88; rate, 60 cents per share.

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No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $182.30. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $10.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in New York and Queens counties, New York State. Largest mortgage loan outstanding, $5,500. Mortgages in force in New York State, $12,100. One foreclosure during the year.

FRANKLIN SOCIETY FOR HOME BUILDING AND SAVINGS.

No. 38 Park Row, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JOHN C. McGUIRE	Hotel St. George, Brooklyn.
Vice-President and Manager	C. O'C. HENNESSY	Haworth, N. J.
Secretary-Treasurer	GILBERT LLOYD	1812 Church Avenue, Brooklyn, N. Y.
Attorney	STARK B. FERRISS	165 Broadway.

ASSETS.

Loans on bond and mortgage	$1,482,727 60
Loans on shares	7,265 58
Contracts for the sale of real estate	86,817 76
Real estate	146,264 28
Cash on hand and in bank	43,522 54
Furniture and fixtures	1,571 03
Advances for taxes, insurance, etc	301 98
Accounts receivable	683 50
	$1,769,154 27

LIABILITIES.

Due shareholders, savings shares	$1,596,676 26
Due shareholders, income shares	66,100 00
Balance to be paid borrowers on mortgage loans	12,505 00
Prior mortgages	4,000 00
Borrowed money	25,000 00
Earnings undivided	35,359 13
Contingent fund (as per section 225 of Banking Law)	29,100 00
Accounts payable	413 88
	$1,769,154 27

RECEIPTS.

Cash on hand January 1, 1912	$55,853 46
Dues on savings shares	627,586 84
Prior mortgages	4,000 00
Money borrowed	25,000 00
Mortgages redeemed, foreclosed or transferred to real estate	218,865 60
Loans on shares repaid	21,257 91
Real estate sold	30,522 66
Interest received	85,347 01
Individuals	7,791 77
Land contracts	36,462 92
Attorney and appraisal fees	6,816 30
Real estate profits	5,908 60
	$1,125,413 07

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DISBURSEMENTS.

Loaned on mortgage	$399,007 93
Loaned on shares	19,028 73
Paid savings shares	433,705 91
Paid income shares	16,500 00
Dividends paid on withdrawal, or applied on loans	61,581 97
Cash dividends paid on income and accumulative prepaid shares	3,549 50
Paid borrowed money and prior mortgages	50,000 00
Paid interest on borrowed money and prior mortgages	493 06
Paid for real estate	39,472 87
Paid salaries and clerk-hire	8,058 00
Paid advertising, printing and postage	5,244 80
Paid rent	3,200 00
Paid repairs to real estate	428 95
Paid taxes, insurance, etc	1,281 74
Paid banking department, examination	117 75
Paid banking department, assessment	121 37
Auditors	300 00
Sundry expenses	1,585 27
Telephone	392 40
Attorney and appraisal fees	6,636 16
Miscellaneous items	7 84
Individuals	8,545 46
Land contracts	22,563 29
Reserve account	67 53
Cash on hand December 31, 1912	43,522 54
	$1,125,413 07

Plan, permanent. Par value of shares, $100.

Shares in force January 1, 1912, 90,538; shares issued during the year, 38,966; shares withdrawn during the year, 13,293; shares in force, 116,211. Borrowing members, 613, holding 11,912 shares; non-borrowing members, 5,142, holding 104,299 shares. No record of female shareholders. Total dividends credited or paid in cash to members during the year on other shares, $65,131.47; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $18,780.47. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $250.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $16,000. Mortgages in force in New York State, $423,900.32. One foreclosure during the year.

GERMAN-AMERICAN BUILDING AND LOAN ASSOCIATION OF THE CITY OF NEW YORK.

No. 1 Third avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	IRVING W. DIMELOW	52 Wall Street.
Secretary	HENRY G. ECKHOFF	412 E. 18th Street, B'klyn.
Treasurer	E. A. WIESER	108 Park Row.
Attorney	IRVING W. DIMELOW	52 Wall Street.

ASSETS.

Loans on bond and mortgage	$119,550 00
Loans on shares	7,010 00
Contracts for the sale of real estate	5,593 57

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Real estate	$33,309 54
Cash on hand and in bank	6,385 05
Furniture and fixtures	300 00
Advances for taxes, insurance, etc.	122 35
	$172,270 51

LIABILITIES.

Due shareholders, instalment shares	$123,343 80
Due shareholders, income shares	15,050 00
Dividends credited	25,719 15
Prior mortgages	800 00
Earnings undivided	4,862 98
Contingent fund (as per section 225 of Banking Law)	2,429 58
Deposits	65 00
	$172,270 51

RECEIPTS.

Cash on hand January 1, 1912	$1,133 74
Dues on instalment shares credited to members	26,350 40
Dues on income shares	5,850 00
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate	11,750 00
Loans on shares repaid	5,655 00
Real estate sold	2,000 00
Fees received	51 50
Fines received	66 36
Interest received	6,751 38
Premium received	2,415 38
Rent received	2,266 59
Advances repaid	575 95
Real estate contracts	322 00
Deposits	443 25
Reverted dividends	548 51
	$71,180 06

DISBURSEMENTS.

Loaned on mortgage	$9,310 00
Loaned on shares	2,795 00
Instalment dues repaid on withdrawal, or applied on loans	24,163 75
Paid income shares	2,550 00
Dividends paid on withdrawal, or applied on loans	8,246 35
Cash dividends paid on income and accumulative prepaid shares	734 87
Paid borrowed money and prior mortgages	7,250 00
Paid interest on borrowed money and prior mortgages	144 68
Paid for real estate	4,899 09
Paid salaries and clerk hire	1,613 75
Paid advertising, printing and postage	178 40
Paid rent	210 00
Paid repairs to real estate	665 89
Paid taxes, insurance, etc.	852 48
Paid banking department, examination	55 10
Paid banking department, assessment	12 87
Advances for taxes, insurance, etc.	341 97
Deposits	412 99
Books	25
Miscellaneous items	218 35

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Office expense	$31 22
Commissions	78 00
Janitor	30 00
Cash on hand December 31, 1912	6,385 05
	$71,180 06

Plan, serial. Par value of shares, $100 and $250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 2,786; shares issued during the year, 857; shares withdrawn during the year, 499; shares in force, 3,144. Borrowing members, 63, holding 511 shares; non-borrowing members, 308, holding 2,633 shares. Female shareholders, 75, holding 300 shares. Total dividends credited members during the year on instalment shares, $8,363.27; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $734.87; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $548.51.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,349.69. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5⅓ per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Kings, New York, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $92,850. No foreclosures during the year.

GREENWICH BUILDING AND LOAN ASSOCIATION.

No. 25 East Fourteenth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses
President	JOHN F. CLEARY	630 Hudson Street.
Secretary	T. CONROY	227 Henry Street.
Treasurer	M. F. CLEARY	630 Hudson Street.
Attorney	JAMES A. SPEER	44 Wall Street.

ASSETS.

Loans on bond and mortgage	$9,250 00
Loans on shares	127 84
Cash on hand and in bank	726 86
Furniture and fixtures	75 00
Interest, premium, fees and fines due and unpaid	141 51
	$10,321 21

LIABILITIES.

Due shareholders, instalment shares	$7,437 79
Dividends credited	2,065 16
Earnings undivided	28 51
Contingent fund (as per section 225 of Banking Law)	304 08
Suspense account	485 67
	$10,321 21

RECEIPTS.

Cash on hand January 1, 1912	$2,335 43
Dues on instalment shares credited to members	1,269 04
Loans on shares repaid	8 41

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Fines received	$69 16
Interest received	622 87
Reverted dividends	79 41
	$4,384 32

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$1,205 56
Dividends paid on withdrawal, or applied on loans	578 41
Paid borrowed money and prior mortgages	1,500 00
Paid interest on borrowed money and prior mortgages	56 25
Paid salaries and clerk hire	131 24
Paid advertising, printing and postage	22 10
Paid rent	120 00
Paid banking department, examination	13 00
Paid banking department, assessment	90
Officers' bonds	20 00
Suspense account	10 00
Cash on hand December 31, 1912	726 86
	$4,384 32

Plan, serial. Par value of shares, $200 and $250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1912, 160; shares issued during the year, 31; shares withdrawn during the year, 28; shares in force, 163. Borrowing members, 2, holding 37 shares; non-borrowing members, 27, holding 126 shares. Female shareholders, 17, holding 82 shares. Total dividends credited members during the year on instalment shares, $465.25; rate, 4⅞ per cent. Total dividends forfeited by withdrawing members during the year, $79.41.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $293.34. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, not to exceed 2 per cent.

Loans have been made in New Jersey. Largest mortgage loan outstanding, $6,000. No mortgages in force in New York State. No foreclosures during the year.

HARLEM RIVER BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 407 East Forty-seventh street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	FRED DIETZ	407 East 47th Street
Secretary	AUGUSTUS W. BUGGELN	2060 Third Avenue.
Treasurer	C. F. SCHANE	2060 Third Avenue.
Attorney	AMOS H. STEPHENS	1 Madison avenue.

ASSETS.

Loans on bond and mortgage		$1,000 00
Real estate		1,600 00
Cash on hand and in bank		608 55
Instalments due and unpaid	$690.00	
Interest premium, fees and fines due and unpaid	1,291.00	
		$3,208 55

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LIABILITIES.

Due shareholders, instalment shares	$2,175 08
Dividends credited	400 00
Earnings undivided	457 47
Contingent fund (as per section 225 of Banking Law)	176 00
	$3,208 55

RECEIPTS.

Cash on hand January 1, 1912	$638 07
Interest received	10 33
Rent received	157 00
	$805 40

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$13 44
Dividends paid on withdrawal, or applied on loans	106 56
Paid repairs to real estate	26 35
Paid taxes, insurance, etc	44 22
Paid banking department, examination	6 00
Paid banking department, assessment	28
Cash on hand December 31, 1912	608 55
	$805 40

Plan, permanent. Par value of shares, $100. Instalments are 55 cents monthly.

Shares in force January 1, 1912, 110; shares issued during the year, none; shares withdrawn during the year, 10; shares in force, 100. Borrowing members, 1, holding 10 shares; non-borrowing members, 8, holding 90 shares. No female shareholders. Total dividends credited members during the year on instalment shares, $506.56.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, none. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 6 per cent.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, $1,000. Mortgages in force in New York State, $1,000. No foreclosures during the year.

HUDSON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 315 Madison avenue, New York, N. Y.

[Organized under Law of 1909. Commenced business 1909.]

Officers.	Names.	Post-office addresses
President	CLIFFORD B. HARMON	315 Madison Avenue
Secretary	JOHN H. STORER	315 Madison Avenue
Treasurer	JOHN H. STORER	315 Madison Avenue
Attorney	A. B. CHEADLE	315 Madison Avenue

ASSETS.

Cash on hand and in bank	$1,454 62

LIABILITIES.

Due shareholders, instalment shares	$935 00
Dividends credited	44 55
Earnings undivided	214 19
Contingent fund (as per section 225 of Banking Law)	260 88
	$1,454 62

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RECEIPTS.

Cash on hand January 1, 1912	$1,243 11
Dues on instalment shares credited to members	1,600 50
Mortgages redeemed, foreclosed or transferred to real estate	6,800 00
Fines received	175 04
Interest received	401 30
	$10,219 95

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$5,140 50
Dividends paid on withdrawal, or applied on loans	455 83
Cash dividends paid on income and accumulative prepaid shares	84 00
Paid matured shares	2,080 00
Paid salaries and clerk-hire	640 40
Paid rent	246 00
Paid banking department, examination	13 00
Paid banking department, assessment	60
Legal service	100 00
Suspense account	5 00
Cash on hand December 31, 1912	1,454 62
	$10,219 95

Plan, serial. Par value of shares, $100. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1912, 418; shares issued during the year, 7; shares withdrawn during the year, 315; shares in force, 110. No borrowing members. Non-borrowing members, 17, holding 110 shares. Female shareholders, 2, holding 10 shares. Total dividends credited members during the year on instalment shares, $118.46; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $30; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $92.90.

Amount of filed and unpaid withdrawals December 31, 1912, $979.55. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $886.40. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Westchester county, New York State. No loans outstanding. Three foreclosures during the year.

MODEL BUILDING AND LOAN ASSOCIATION OF MOTT HAVEN.

No. 2663 Third avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	JOHN S. HANSON	37 Liberty Street.
Secretary	JOSEPH B. HARE	1813 Webster Avenue.
Treasurer	JULES F. VALOIS	2663 Third Avenue.
Attorney	HERBERT REEVES	55 Liberty Street.

ASSETS.

Loans on bond and mortgage	$274,753 98
Loans on shares	16,169 00
Real estate	9,590 00
Cash on hand and in bank	5,399 98

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Furniture and fixtures		$465 88
Interest, premium, fees and fines due and unpaid		6,170 50
Advances for taxes, insurance, etc		688 14
Instalments due and unpaid	$26.41	
		$313,237 48

LIABILITIES.

Due shareholders, instalment shares	$200,954 00
Dividends credited	38,950 45
Due shareholders, matured shares	24,500 00
Balance to be paid borrowers on mortgage loans	1,500 00
Borrowed money	20,000 00
Earnings undivided	16,982 46
Contingent fund (as per section 225 of Banking Law)	10,200 00
Suspense account	150 57
	$313,237 48

RECEIPTS.

Cash on hand January 1, 1912	$1,160 97
Dues on instalment shares credited to members	99,763 00
Money borrowed	300,750 00
Mortgages redeemed, foreclosed or transferred to real estate	25,099 43
Loans on shares repaid	7,561 00
Real estate sold	3,250 00
Fees received	76 25
Fines received	287 91
Interest received	17,236 54
Premium received	4,092 65
Rent received	390 00
Advances repaid	1,111 31
Profits on new shares taken in old series	13,807 49
Real estate profits	500 00
Cash over	53 93
	$475,140 48

DISBURSEMENTS.

Loaned on mortgage	$16,689 00
Loaned on shares	6,200 00
Instalment dues repaid on withdrawal, or applied on loans	17,701 00
Dividends paid on withdrawal, or applied on loans	2,325 43
Paid matured shares	105,279 72
Paid borrowed money and prior mortgages	303,250 00
Paid interest on borrowed money and prior mortgages	1,304 67
Paid for real estate	11,340 00
Paid salaries and clerk-hire	2,333 02
Paid advertising, printing and postage	197 52
Paid rent	120 00
Paid taxes, insurance, etc	526 86
Paid banking department	85 95
Officers' bonds	34 00
Advances for taxes, insurance, etc	797 09
Collection charges	5 44
Letter carrier	5 00
Foreclosure expenses	687 23
Commissions	192 00
Real estate loss	300 00

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Cash short	$100 32
Furniture	266 25
Cash on hand December 31, 1912	5,399 98
	$475,140 48

Plan, serial. Par value of shares, $125. Instalments are 50 cents monthly. Shares in force January 1, 1912, 8,414; shares issued during the year, 1,854; shares withdrawn during the year, 1,885; shares in force, 8,383. Borrowing members, 98, holding 1,978 shares; non-borrowing members, 565, holding 6,405 shares. Female shareholders, 240, holding 2,374 shares. Total dividends credited members during the year on instalment shares, $23,667.38; rate, 5.91 per cent. Total dividends forfeited by withdrawing members during the year, $1,042.37.

No unpaid withdrawals. Amount of shares matured during the year, $24,500. Entrance or membership fee, 75 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,694.98. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 per cent.

Loans have been made in Kings, Nassau, New York, Queens and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, $12,000. Mortgages in force in New York State, $174,674. Two foreclosures during the year.

MOUNT MORRIS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 147 East 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JAMES G. PATTON	147 East 125th Street.
Secretary	C. WOODS BOWERS	147 East 125th Street.
Treasurer	CHARLES T. DEERING	147 East 125th Street.
Attorney	HERBERT REEVES	55 Liberty Street.

ASSETS.

Loans on bond and mortgage	$25,316 75
Loans on shares	513 48
Contracts for the sale of real estate	19,005 94
Real estate	43,158 50
Cash on hand and in bank	1,659 17
Furniture and fixtures	368 95
Interest, premium, fees and fines due and unpaid	826 91
Borrowers' incidentals	100 92
Interest on stock loans	42 16
	$90,992 78

LIABILITIES.

Due shareholders, instalment shares	$72,062 97
Due shareholders, income shares	9,859 25
Earnings undivided	6,520 38
Contingent fund (as per section 225 of Banking Law)	1,776 43
Suspense account	625 00
Commissions	148 75
	$90,992 78

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RECEIPTS.

Cash on hand January 1, 1912	$244 73
Dues on instalment shares credited to members	646 02
Mortgages redeemed, foreclosed or transferred to real estate	850 00
Loans on shares repaid	666 52
Interest received	1,149 44
Premium received	212 25
Rent received	102 50
Real estate contracts	1,553 50
Bank interest	49 84
Incidentals	49 05
Interest on stock loans	179 13
Real estate rents, etc	575 00
Interest on contracts	5 63
	$6,283 61

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$1,443 54
Cash dividends paid on income and accumulative prepaid shares	66 15
Paid salaries and clerk-hire	700 05
Paid advertising, printing and postage	73 86
Paid rent	324 00
Paid repairs to real estate	350 67
Paid taxes, insurance, etc	1,188 95
Paid banking department, examination	45 00
Paid banking department, assessment	6 93
Incidentals	120 45
Commissions	245 50
Assessment	54 84
Bank collections	4 50
Cash on hand, December 31, 1912	1,659 17
	$6,283 61

Plan, permanent. Par value of shares, $100. Instalments are 12½ cents weekly.

Shares in force January 1, 1912, 3,147; shares issued during the year, none; shares withdrawn during the year, 5; shares in force, 3,142. Borrowing members, 13, holding 101 shares; non-borrowing members, 331, holding 3,041 shares. Female shareholders, 122, holding 1,026 shares.

Amount of filed and unpaid withdrawals December 31, 1912, $51,250.05. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,222,86. Unpaid, none

Premium plan, instalment. Interest paid by borrowing members, 5 per cent., 5½ per cent. and 6 per cent. Premium paid by borrowing members, 40 cents per share.

Loans have been made in Kings, New York, Queens and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, $5,800. Mortgages in force in New York State, $19,832.87. No foreclosures during the year.

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MOUNT ST. VINCENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Nos. 531 and 535 E. Tremont avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	WILLIAM C. BERGEN	180th St. and Andrews Ave.
Secretary	ANDREW J. FLYNN	1976 Hughes Avenue.
Treasurer	JAMES O'CONNELL	East Rockaway, L. I.
Attorney	JOHN J. O'GRADY	277 Broadway.

ASSETS.

Loans on bond and mortgage		$100,100 00
Real estate		7,200 00
Cash on hand and in bank		5,077 59
Furniture and fixtures		50 00
Interest, premium, fees and fines due and unpaid	$421.30	
		$112,427 59

LIABILITIES.

Due shareholders, instalment shares	$72,656 32
Dividends credited	28,796 81
Earnings undivided	9,533 87
Contingent fund (as per section 225 of Banking Law)	1,440 59
	$112,427 59

RECEIPTS.

Cash on hand January 1, 1912	$4,151 17
Dues on instalment shares credited to members	30,985 19
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate	6,350 00
Interest received	6,105 74
Premium received	483 81
Rent received	484 00
Advances repaid	574 94
	$51,134 85

DISBURSEMENTS.

Loaned on mortgage	$22,750 00
Instalment dues repaid on withdrawal, or applied on loans	15,929 99
Dividends paid on withdrawal, or applied on loans	612 81
Paid borrowed money and prior mortgages	2,000 00
Paid interest on borrowed money and prior mortgages	18 66
Paid for real estate	2,950 00
Paid salaries and clerk hire	478 00
Paid advertising, printing and postage	18 75
Paid rent	73 33
Paid repairs to real estate	46 50
Paid taxes, insurance, etc	547 09
Paid banking department, assessment	6 99
Officers' bonds	20 00
Advances for taxes, insurance, etc	574 94
Metropolitan League dues	6 00
Attorney fees	24 20
Cash on hand December 31, 1912	5,077 59
	$51,134 85

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Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 1,455; shares issued during the year, 370; shares withdrawn during the year, 65; shares in force, 1,760. Borrowing members, 27, holding 756 shares; non-borrowing members, 167, holding 1,004 shares. Female shareholders, 71, holding 432 shares. Total dividends credited members during the year on instalment shares, $5,102; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $620.28. Unpaid, none. Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1½ per cent.

Loans have been made in Kings, New York, Queens, Richmond and Westchester counties, New York State. Largest mortgage loan outstanding, $12,000. Mortgages in force in New York State, $100,100. No foreclosures during the year.

NEW YORK AND SUBURBAN CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 147 East 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	ELIJAH D. CLARK	1031 Trinity Avenue.
Secretary	ABRAM D. WIMPRESS	1122 Jackson Avenue.
Treasurer	WILLIAM S. BECKLEY	131 East 23d Street.
Attorney	ROBERT H. BERGMAN	3219 Third Avenue.

ASSETS.

Loans on bond and mortgage	$484,700 00
Loans on shares	19,636 00
Cash on hand and in bank	1,723 21
Interest, premium, fees and fines due and unpaid	2,649 35
Advances for taxes, insurance, etc	646 16
	$509,354 72

LIABILITIES.

Due shareholders, instalment shares	$342,205 00
Due shareholders, income shares	45,950 00
Dividends credited	76,464 61
Due shareholders, matured shares	5,250 00
Balance to be paid borrowers on mortgage loans	12,350 00
Borrowed money	6,750 00
Earnings undivided	3,610 47
Contingent fund (as per section 225 of Banking Law)	16,000 00
Insurance paid in advance	64 10
Due on withdrawals	215 19
Deposits on loans	495 35
	$509,354 72

RECEIPTS.

Cash on hand January 1, 1912	$1,906 80
Dues on instalment shares credited to members	94,082 00
Dues on income shares	18,100 00
Money borrowed	55,250 00
Mortgages redeemed, foreclosed or transferred to real estate	48,450 00
Loans on shares repaid	20,418 00
Fees received	299 00

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Fines received	$74 23
Interest received	27,530 65
Premium received	10
Advances repaid	394 11
Deposits on loans	219 50
Suspense account	33 90
Taxes	323 26
Reverted dividends	1,590 99
Expense of loans	357 35
	$269,029 89

DISBURSEMENTS.

Loaned on mortgage	$103,150 00
Loaned on shares	14,307 00
Instalment dues repaid on withdrawal, or applied on loans	40,243 00
Paid income shares	2,700 00
Dividends paid on withdrawal, or applied on loans	7,805 30
Cash dividends paid on income and accumulative prepaid shares	1,680 52
Paid matured shares	33,035 00
Paid borrowed money and prior mortgages	59,500 00
Paid interest on borrowed money and prior mortgages	127 38
Paid salaries and clerk-hire	2,226 00
Paid advertising, printing and postage	751 33
Paid rent	390 00
Paid taxes, insurance, etc	1,184 07
Paid banking department, assessment	34 68
Officers' bonds	37 50
Metropolitan and State League dues	14 00
Deposit on loans refunded	87 00
Suspense account	33 90
Cash on hand December 31, 1912	1,723 21
	$269,029 89

Plan, serial. Par value of shares, $200 and $250. Instalments are $1 monthly.

Shares in force January 1, 1912, 6,557½; shares issued during the year, 3,516; shares withdrawn during the year, 1,022; shares in force, 9,051½. Borrowing members, 215, holding 2,521 shares; non-borrowing members, 907, holding 6,530½ shares. Female shareholders, 580, holding 3,840 shares. Total dividends credited members during the year on instalment shares, $20,421.39; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,680.52; rate, 4⅛ per cent. Total dividends forfeited by withdrawing members during the year, $1,590.99.

No unpaid withdrawals. Amount of shares matured during the year, $38,285. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,418.83. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings, New York, Queens, Richmond, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $461,050. No foreclosures during the year.

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NEW YORK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Nos. 35–43 West 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	WM. M. EMBLER	17 Beekman Place.
Secretary	ISAAC S. MARTIN	43 West 125th Street.
Treasurer	JOHN R. BRODIE	45 Vesey Street.
Attorney	WILLIAM LANGDON	2 Rector Street.

ASSETS.

Loans on bond and mortgage	$213,300 00
Loans on shares	5,678 00
Contracts for the sale of real estate	2,200 00
Real estate	22,907 95
Cash on hand and in bank	31,486 57
Interest, premium, fees and fines due and unpaid	308 14
Advances for taxes, insurance, etc	56 80
	$275,937 46

LIABILITIES.

Due shareholders, instalment shares	$193,711 87
Due shareholders, income shares	12,350 00
Dividends credited	43,051 52
Balance to be paid borrowers on mortgage loans	7,300 00
Earnings undivided	551 84
Contingent fund (as per section 225 of Banking Law)	18,000 00
Paid on lease contract	636 00
Suspense account	198 08
Deposits on shares appropriated	138 15
	$275,937 46

RECEIPTS.

Cash on hand January 1, 1912	$21,902 52
Dues on instalment shares credited to members	52,106 90
Mortgages redeemed, foreclosed or transferred to real estate	60,250 00
Loans on shares repaid	3,293 00
Real estate sold	10,600 00
Fees received	7 00
Fines received	275 70
Interest received	11,309 46
Premium received	4,682 88
Rent received	288 00
Profit on real estate	1,453 30
Deficiency judgment	12 50
Deposit on shares appropriated	726 72
Paid on lease contracts	44 00
	$166,951 98

DISBURSEMENTS.

Loaned on mortgage	$53,200 00
Loaned on shares	2,886 00
Instalment dues repaid on withdrawal, or applied on loans	24,417 77
Dividends paid on withdrawal, or applied on loans	1,938 61
Cash dividends paid on income and accumulative prepaid shares	617 50
Paid matured shares	16,000 00
Paid for real estate	25,167 95

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Paid salaries and clerk hire	$3,905 00
Paid advertising, printing and postage	434 44
Paid rent	585 00
Paid repairs to real estate	10 38
Paid taxes, insurance, etc	3,812 35
Paid banking department, assessment	19 29
Officers' bonds	60 00
Advances for taxes, insurance, etc	21 60
Legal services	1,362 07
Deposits on appropriations repaid	782 50
Office repairs and insurance	68 24
Commissions	95 50
Heating and lighting	81 21
Cash on hand December 31, 1912	31,486 57
	$166,951 98

Plan, serial. Par value of shares, $200 and $250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1912, 4,172; shares issued during the year, 2,133⅕; shares withdrawn during the year, 1,263⅕; shares in force, 5,042. Borrowing members, 89, holding 950 shares; non-borrowing members, 583, holding 4,092 shares. Female shareholders, 237, holding 1,447 shares. Total dividends credited members during the year on instalment shares, $11,103.66; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $617.50; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $1,504.68.

No unpaid withdrawals. Amount of shares matured during the year, $16,000. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $5,133.89. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 40 cents per share.

Loans have been made in Nassau, New York, Kings, Queens, Richmond and Westchester counties, New York State, and in Connecticut and New Jersey. Largest mortgage loan outstanding, $9,000. Mortgages in force in New York State, $199.175. Three foreclosures during the year.

THE NEW YORK EDISON SAVINGS AND LOAN ASSOCIATION.

No. 55 Duane street, New York, N. Y.

[Organized under Law of 1910. Commenced business 1912.]

Officers.	Names.	Post-office addresses.
President	ATHUR WILLIAMS	55 Duane Street.
Secretary	J. C. ROBINSON	55 Duane Street.
Treasurer	W. E. FREEMAN	55 Duane Street.
Attorney	BEARDSLEY, HEMMENS & TAYLOR.	54 Wall Street.

ASSETS.

Loans on bonds and mortgage	$13,710 00
Loans on shares	200 00
Cash on hand and in bank	3,013 36
Instalments due and unpaid	369 50
Interest, premium, fees and fines due and unpaid	18 51
Appraisals, etc., due and unpaid	270 78
	$17,582 15

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LIABILITIES.

Due shareholders, instalment shares	$14,278 75
Due shareholders, savings shares	569 25
Due shareholders, accumulative prepaid shares	1,275 00
Due shareholders, income shares	1,200 00
Due shareholders, juvenile savings shares	23 75
Dividends credited	166 44
Contingent fund (as per section 225 of Banking Law)	9 96
Dues, etc., prepaid	59 00
	$17,582 15

RECEIPTS.

Dues on instalment shares credited to members	$14,164 25
Dues on savings shares	808 50
Dues on accumulative prepaid shares	1,275 00
Dues on income shares	1,200 00
Dues on juvenile savings shares	23 75
Money borrowed	2,000 00
Interest received	142 93
Advances repaid	71 85
Deposits to secure loans	75 00
Dues prepaid	34 00
Interest on bank balance	24 46
Interest rebated	18 33
	$19,838 07

DISBURSEMENTS.

Loaned on mortgage	$13,710 00
Loaned on shares	200 00
Instalment dues repaid on withdrawal, or applied on loans	258 50
Paid savings shares	239 25
Paid borrowed money and prior mortgages	2,000 00
Paid interest on borrowed money and prior mortgages	25 83
Appraisals, etc.	389 13
Interest refunded	2 00
Cash on hand, December 31, 1912	3,013 36
	$19,838 07

Plan, serial. Par value of shares, $100 and $200. Instalments are 25 cents weekly and $1 monthly.

Shares in force January 1, 1912, none; shares issued during the year, 3 320; shares withdrawn during the year, 72; shares in force, 3,248. Borrowing members, 16, holding 212 shares; non-borrowing members, 506, holding 3,036 shares. Female shareholders, 51, holding 286 shares. Total dividends credited members during the year on instalment shares, $134.68; rate, 4.5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $31.76; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, none. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Kings and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $3,600. Mortgages in force in New York State, $11,450. No foreclosures during the year.

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NORTH NEW YORK SAVINGS AND LOAN ASSOCIATION.

No. 2796 Third avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	ROBERT BROWN	100 William Street.
Secretary	GEORGE W. CUDLIPP	657 Park Avenue.
Treasurer	WILLIAM H. WRIGHT	351 East 141st Street.
Attorney	J. HOMER HILDRETH	Smith Bldg., 3d Ave. and 148th Street.

ASSETS.

Loans on bonds and mortgage	$215,650 00
Loans on shares	2,900 00
Real estate	4,011 87
Cash on hand and in bank	6,037 22
Furniture and fixtures	106 53
Interest, premium, fees and fines due and unpaid	3,496 13
Operating account	439 99
	$232,641 74

LIABILITIES.

Due shareholders, instalment shares	$213,298 10
Borrowed money	7,000 00
Earnings undivided	1,481 50
Contingent fund (as per section 225 of Banking Law)	10,664 90
Architect and appraisal fees	197 24
	$232,641 74

RECEIPTS.

Cash on hand January 1, 1912	$22,059 28
Dues on instalment shares credited to members	43,797 92
Money borrowed	8,000 00
Mortgages redeemed, foreclosed or transferred to real estate	13,950 00
Loans on shares repaid	4,595 00
Fees received	1 00
Interest received	11,051 35
Premium received	275 75
Rent received	331 80
Architect and appraisal fees	248 47
Operating account	439 99
	$104,750 56

DISBURSEMENTS.

Loaned on mortgage	$57,950 00
Loaned on shares	4,400 00
Instalment dues repaid on withdrawal, or applied on loans	32,617 01
Paid borrowed money and prior mortgages	1,000 00
Paid interest on borrowed money and prior mortgages	96 85
Paid for real estate	439 99
Paid salaries and clerk-hire	850 00
Paid advertising, printing and postage	68 60
Paid rent	240 00
Paid repairs to real estate	108 75
Paid taxes, insurance, etc	426 55
Paid banking department, assessment	16 59
Sundries	161 10
Architect and appraisal fees	261 25
Interest refunded	58 26
Premium refunded	18 39
Cash on hand, December 31, 1912	6,037 22
	$104,750 56

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Plan, permanent. Par value of shares, $100 and $250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1912, 1,615; shares issued during the year, 652; shares withdrawn during the year, 297; shares in force, 1,970. Borrowing members, 22, holding 250 shares; non-borrowing members, 337, holding $1,720 shares. Female shareholders, 150, holding 693 shares. Total dividends credited members during the year on instalment shares, $10,776.70; rate, 5½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,319.70. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 21 cents per share.

Loans have been made in New York county, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $215,650. No foreclosures during the year.

POLONIA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 107 East Seventh street, New York, N. Y.

[Organized under Law of 1894. Commenced business 1903.]

Officers.	Names.	Post-office addresses.
President	LEON F. WAZETER	109 East Third Street.
Secretary	IGNATIUS W. RAITH	130 East Third Street.
Treasurer	ANTONI CHOTKOWSKI	104 E. Seventh Street.
Attorney	FRANCIS X. WAZETER	346 Broadway.

ASSETS.

Loans on bond and mortgage	$22,900 00
Loans on shares	155 00
Cash on hand and in bank	4,969 74
Furniture and fixtures	75 00
	$28,099 74

LIABILITIES.

Due shareholders, instalment shares	$2,621 50
Due shareholders, accumulative prepaid shares	24,450 00
Dividends credited	136 90
Earnings undivided	689 40
Contingent fund (as per section 225 of Banking Law)	201 94
	$28,099 74

RECEIPTS.

Cash on hand January 1, 1912	$7,506 91
Dues on instalment shares credited to members	3,235 00
Dues on accumulative prepaid shares	7,150 00
Loans on shares repaid	1,185 00
Fines received	76
Interest received	1,050 24
Contingent fund account by profit and loss	36 30
Dividend account by profit and loss	919 23
Exchange	40
	$21,083 84

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DISBURSEMENTS.

Loaned on mortgage	$6,500 00
Loaned on shares	530 00
Instalment dues repaid on withdrawal, or applied on loans	3,194 50
Paid accumulative prepaid shares	3,750 00
Dividends paid on withdrawal, or applied on loans	67 67
Cash dividends paid on income and accumulative prepaid shares	790 50
Paid salaries and clerk-hire	235 00
Paid rent	64 00
Paid banking department, assessment	1 88
Sundries	24 32
Profit and loss to dividends	919 23
Profit and loss to contingent fund	36 30
Exchange	70
Cash on hand, December 31, 1912	4,969 74
	$21,083 84

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 624; shares issued during the year, 57; shares withdrawn during the year, 128; shares in force, 553. Borrowing members, 6, holding 18 shares; non-borrowing members, 92, holding 535 shares. Female shareholders, 55, holding 314 shares. Total dividends credited members during the year on instalment shares, $74.23; rate, 2 per cent. Total dividends credited or paid in cash to members during the year on other shares, $845; rate, 2 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $323.62. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in New York county, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $22,900. No foreclosures during the year.

PRODUCE EXCHANGE BUILDING AND LOAN ASSOCIATION.

No. 9 Stone street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	ALFRED ROMER	26 Beaver Street.
Secretary	HENRY A. PALMSTINE	9 Stone Street.
Treasurer	HENRY A. PALMSTINE	9 Stone Street.
Attorney	MORTIMER W. BYERS	41 Park Row.

ASSETS.

Loans on bond and mortgage	$15,829 59
Contracts for the sale of real estate	1,606 92
Real estate	3,959 04
Cash on hand and in bank	12,066 35
Advances to shareholders	694 73
	$34,156 63

LIABILITIES.

Due shareholders, instalment shares	$1,398 00
Dividends credited	285 72

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Earnings undivided	$19,926 63
Contingent fund (as per section 225 of Banking Law)	12,505 85
Suspense account	40 43
	$34,156 63

RECEIPTS.

Cash on hand January 1, 1912	$7,597 27
Mortgages redeemed, foreclosed or transferred to real estate	51,700 00
Fees received	3 00
Interest received	3,428 88
Sale of safe	115 00
Contract of sale	1,653 08
Reserve fund	30 92
Bank exchange	1 00
	$64,529 15

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$39,628 50
Dividends paid on withdrawal, or applied on loans	9,766 18
Paid salaries and clerk-hire	1,800 00
Paid advertising, printing and postage	20 63
Paid rent	453 32
Paid banking department, examination	18 50
Paid banking department, assessment	6 29
Reserve fund	431 46
Profit and loss	127 00
Special dividend	36 72
Legal expenses	50 00
Bank exchange	1 00
Contract of sale	10 00
General expenses	113 20
Cash on hand December 31, 1912	12,066 35
	$64,529 15

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 872; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 872. Borrowing members, 2, holding 16 shares; non-borrowing members, 90, holding 856 shares. Female shareholders, 35, holding 342 shares.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,387.15. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 50 cents per month per share.

Loans have been made in Westchester county, New York State, and in New Jersey. Largest mortgage loan outstanding, $6,800. Mortgages in force in New York State, $4,500. No foreclosures during the year.

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RAILROAD BROTHERHOODS' SAVINGS AND BUILDING ASSOCIATION.

No. 505 Fifth avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	EPHRAIM I. BAKER	505 Fifth Avenue.
Secretary	MICHAEL J. O'BRIEN	505 Fifth Avenue.
Treasurer	JOHN J. McGRANE	505 Fifth Avenue.
Attorney	WILLIAM LANGDON	2 Rector Street.

ASSETS.

Loans on bond and mortgage	$106,500 00
Cash on hand and in bank	6,942 83
	$113,442 83

LIABILITIES.

Due shareholders, instalment shares	$105,387 36
Earnings undivided	528 59
Contingent fund (as per section 225 of Banking Law)	7,526 88
	$113,442 83

RECEIPTS.

Cash on hand January 1, 1912	$7,765 73
Dues on instalment shares credited to members	49,691 11
Money borrowed	4,500 00
Mortgages redeemed, foreclosed or transferred to real estate	22,950 00
Fines received	7 70
Interest received	4,991 53
Premium received	2,419 83
	$92,325 90

DISBURSEMENTS.

Loaned on mortgage	$23,400 00
Instalment dues repaid on withdrawal, or applied on loans	55,535 70
Paid borrowed money and prior mortgages	4,500 00
Paid interest on borrowed money and prior mortgages	45 00
Paid salaries and clerk-hire	1,389 50
Paid advertising, printing and postage	35 50
Paid rent	300 00
Paid banking department	39 93
Officers' bonds	20 00
Metropolitan and State League dues	30 00
Notary fees	2 50
Canceled account redeemed	84 94
Cash on hand December 31, 1912	6,942 83
	$92,325 90

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 2,396; shares issued during the year, 421; shares withdrawn during the year, 479; shares in force, 2,338. Borrowing members, 39, holding 456 shares; non-borrowing members, 288, holding, 1,882 shares. Female shareholders, 97, holding 575 shares. Total dividends credited members during the year on instalment shares, $5,337.24; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,777.50. Unpaid, none.

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Premium plan, instalment. Interest paid by borrowing members, 5 per cent. No stated premium.

Loans have been made in Kings, Queens, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $8,250. Mortgages in force in New York State, $62,550. No foreclosures during the year.

RAILROAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 103 Park avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	JOHN F. FAIRLAMB	Yonkers, N. Y.
Secretary	GEORGE A. MARTIN	Yonkers, N. Y.
Treasurer	ALONZO H. JOSEPH	425 Park Avenue.
Attorney	HENRY P. GRIFFIN	White Plains, N. Y.

ASSETS.

Loans on bond and mortgage	$1,172,674 99
Loans on shares	21,250 82
Stocks and bonds	29,886 81
Contracts for the sale of real estate	8,600 10
Real estate	1,000 00
Cash on hand and in bank	1,756 93
Furniture and fixtures	812 75
Interest, premium, fees and fines due and unpaid	1,709 88
Advances for taxes, insurance, etc	101 63
	$1,237,793 91

LIABILITIES.

Due shareholders, instalment shares	$288,809 00
Due shareholders, savings shares	817,856 24
Dividends credited	64,557 66
Borrowed money	21,000 00
Earnings undivided	285 98
Contingent fund (as per section 225 of Banking Law)	44,200 00
Suspense account	410 98
Loan expense security	476 80
Advances	197 25
	$1,237,793 91

RECEIPTS.

Cash on hand January 1, 1912	$2,208 12
Dues on instalment shares credited to members	87,365 00
Dues on savings shares	312,292 68
Money borrowed	85,300 00
Mortgages redeemed, foreclosed or transferred to real estate	153,101 34
Loans on shares repaid	23,889 14
Fines received	126 82
Interest received	64,572 69
Premium received	536 08
Advances repaid	1,196 95
Reverted dividends	170 88
Real estate contracts	1,280 12
Loan expense security	1,492 15
Commissions	419 87
Miscellaneous	1,550 04
	$735,501 88

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DISBURSEMENTS.

Loaned on mortgage	$407,512 95
Loaned on shares	22,975 00
Instalment dues repaid on withdrawal, or applied on loans	59,123 00
Paid savings shares	122,496 81
Dividends paid on withdrawal, or applied on loans	8,706 52
Paid matured shares	25,126 49
Paid borrowed money and prior mortgages	72,800 00
Paid interest on borrowed money and prior mortgages	507 52
Paid salaries and clerk-hire	6,021 09
Paid advertising, printing and postage	653 30
Paid rent	839 16
Paid taxes, insurance, etc	1,599 75
Paid banking department, assessment	74 79
Advances for taxes, insurance, etc	1,019 11
Loan expense security	1,436 85
Office expenses	403 10
Furniture	647 75
Suspense account	1,128 79
Directors' fees	173 00
Miscellaneous	499 07
Cash on hand December 31, 1912	1,756 93
	$735,501 88

Plan, permanent. Par value of shares, $200. Instalments are $1 per month.

Shares in force January 1, 1912, 17,048; shares issued during the year, 9,919; shares withdrawn during the year, 2,097; shares in force, 24,870. Borrowing members, 346, holding 105 shares; non-borrowing members, 1,971, holding 24,765 shares. Female shareholders, 563, holding 6,658 shares. Total dividends credited members during the year on instalment shares, $17,350.11; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $34,990.97; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $170.88.

No unpaid withdrawals. Amount of shares matured during the year, $25,126.49. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $8,673.01. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 40 cents per share.

Loans have been made in Kings, Nassau, New York, Queens, Richmond, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $13,393.96. Mortgages in force in New York State, $847,128.92. No foreclosures during the year.

SAFETY CO-OPERATIVE BUILDING, LOAN AND SAVINGS ASSOCIATION OF NEW YORK.

No. 216 East Twenty-sixth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	HALSTEAD H. FROST, JR.	141 Broadway.
Treasurer	ROBERT G. HUNTER	873 Broadway.
Attorney	HALSTEAD H. FROST, JR.	141 Broadway.

ASSETS.

Cash on hand and in bank	$18 00

LIABILITIES.

Due shareholders, instalment shares	$18 00

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RECEIPTS.

Cash on hand January 1, 1912	$18 00

DISBURSEMENTS.

Cash on hand December 31, 1912	$18 00

Plan, serial and permanent. Par value of shares, $250. Instalments are 25 cents monthly.

Shares in force January 1, 1912, 18; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 18. No borrowing members. Non-borrowing members, 9, holding 18 shares. Female shareholders, 1, holding 2 shares.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, none. Unpaid, none.

No premium plan.

No loans outstanding. No foreclosures during the year.

SCANDINAVIAN BUILDING AND MUTUAL LOAN ASSOCIATION OF NEW YORK AND BROOKLYN.

No. 207 East Fifty-sixth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	AUGUST HALLBLOM	46 Vesey Street.
Secretary	CHARLES G. EDLING	64 White Street.
Treasurer	ALBERT HANSEN	1380 Plympton Avenue.
Attorney	CHARLES W. LEEMAN	375 Fulton St., Brooklyn.

ASSETS.

Loans on bond and mortgage	$9,043 80
Loans on shares	605 00
Contracts for the sale of real estate	1,000 00
Real estate	4,454 38
Cash on hand and in bank	416 13
Interest, premium, fees and fines due and unpaid	203 98
Advances for taxes, insurance, etc	137 84
	$15,861 13

LIABILITIES.

Due shareholders, instalment shares	$9,309 65
Dividends credited	2,023 55
Due shareholders, matured shares	3,837 46
Earnings undivided	294 64
Contingent fund (as per section 225 of Banking Law)	395 83
	$15,861 13

RECEIPTS.

Cash on hand January 1, 1912	$443 14
Dues on instalment shares credited to members	1,303 00
Mortgages redeemed, foreclosed or transferred to real estate	2,220 00
Loans on shares repaid	65 00
Interest received	730 91
Advances repaid	100 00
Reverted dividends	1 37
Apportioned dividends	394 81
	$5,258 23

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DISBURSEMENTS.

Loaned on shares	$325 00
Instalment dues repaid on withdrawal, or applied on loans	1,436 00
Dividends paid on withdrawal, or applied on loans	331 50
Paid matured shares	2,445 81
Paid salaries and clerk-hire	120 00
Paid advertising, printing and postage	22 50
Paid rent	50 00
Paid taxes, insurance, etc	61 94
Paid banking department, examination	19 30
Paid banking department, assessment	1 35
Miscellaneous	28 70
Cash on hand December 31, 1912	416 13
	$5,258 23

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 167; shares issued during the year, 6; shares withdrawn during the year, 34; shares in force, 139. Borrowing members, 5, holding 44 shares; non-borrowing members, 17, holding 95 shares. Female shareholders, 3, holding 29 shares. Total dividends credited members during the year on instalment shares, $411.92; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $1.37.

No unpaid withdrawals. Amount of shares matured during the year, $1,800. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $221.20. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Queens, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $3,800. Mortgages in force in New York State, $5,243.80. No foreclosures during the year.

SERIAL BUILDING, LOAN AND SAVINGS INSTITUTION.

No. 195 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1885.]

Officers.	Names.	Post-office addresses.
President	A. G. SAYLOR	195 Broadway.
Vice-President	JAMES R. BEARD	66 Broadway.
Secretary	EDWIN F. HOWELL	253 Broadway.
Attorney	JOHN T. MULHALL	206 Broadway.

ASSETS.

Loans on bond and mortgage	$585,710 05
Loans on shares	5,069 00
Contracts for the sale of real estate	9,593 32
Real estate	14,871 76
Cash on hand and in bank	12,161 45
Furniture and fixtures	400 00
Advances for taxes, insurance, etc	1,657 65
	$629,463 23

LIABILITIES.

Due shareholders, instalment shares	$158,405 00
Due shareholders, savings shares	106,799 00
Due shareholders, income shares	235,200 00
Due shareholders, juvenile savings shares	1,160 10
Dividends credited	42,235 93

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Balance to be paid borrowers on mortgage loans	$16,667 27
Prior mortgages	16,500 00
Borrowed money	15,100 00
Earnings undivided	11,307 88
Contingent fund (as per section 225 of Banking Law)	26,088 05
	$629,463 23

RECEIPTS.

Cash on hand January 1, 1912	$19,256 01
Dues on instalment shares credited to members	49,863 00
Dues on savings shares	72,492 00
Dues on income shares	56,100 00
Dues on juvenile savings shares	843 10
Money borrowed	2,900 00
Mortgages redeemed, foreclosed or transferred to real estate	56,052 18
Loans on shares repaid	6,384 00
Real estate sold	583 25
Interest received	30,637 89
Premium received	523 84
Advances repaid	3,546 19
Income dividends returned	173 62
Miscellaneous	9 82
Profit and loss	74 72
	$299,439 62

DISBURSEMENTS.

Loaned on mortgage	$111,182 73
Loaned on shares	5,765 00
Instalment dues repaid on withdrawal, or applied on loans	52,285 00
Paid savings shares	38,719 00
Paid income shares	36,900 00
Paid juvenile savings shares	382 50
Dividends paid on withdrawal, or applied on loans	14,415 33
Cash dividends paid on income and accumulative prepaid shares	10,123 22
Paid borrowed money and prior mortgages	1,540 38
Paid interest on borrowed money and prior mortgages	789 23
Paid for real estate	4,094 85
Paid salaries and clerk-hire	4,548 50
Paid advertising, printing and postage	1,080 71
Paid rent	270 00
Paid repairs to real estate	82 50
Paid taxes, insurance, etc	250 47
Paid banking department, examination	60 50
Paid banking department, assessment	42 77
Advances for taxes, insurance, etc	3,969 38
Miscellaneous expenses	544 60
Office furniture	231 50
Cash on hand December 31, 1912	12,161 45
	$299,439 62

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 8,615; shares issued during the year, 5,927; shares withdrawn during the year, 2,158; shares in force, 12,384. Borrowing members, 159, holding 1,254 shares; non-borrowing members, 1,593, holding 11,130 shares. Female shareholders, 760, holding 5,017 shares. Total

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dividends credited members during the year on instalment shares, $12,728.94; rate, 5.62 per cent. Total dividends credited or paid in cash to members during the year on other shares, $16,306.47; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $24,800. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $6,443.81. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per $100.

Loans have been made in Kings, Nassau, New York, Orange, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $249,966.64. Two foreclosures during the year.

SHERMAN PARK BAU-VEREIN No. 1.

No. 222 East Forty-second street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1892.]

Officers.	Names.	Post-office addresses.
President	ERNST PROBST	246 East 57th Street.
Secretary	JOHN EISENHAUER	244 East 30th Street.
Treasurer	MARTIN WEISS	Sherman Park, N. Y.
Attorneys	BARRETT & BUCKBEE	White Plains, N. Y.

ASSETS.

Loans on bond and mortgage	$6,600 00
Loans on shares	400 00
Cash on hand and in bank	3,843 78
	$10,843 78

LIABILITIES.

Due shareholders, instalment shares	$6,570 16
Due shareholders, savings shares	500 00
Dividends credited	2,488 46
Earnings undivided	954 90
Contingent fund (as per section 225 of Banking Law)	180 49
Unearned or rebatable premium	149 77
	$10,843 78

RECEIPTS.

Cash on hand January 1, 1912	$3,217 04
Dues on instalment shares credited to members	1,231 00
Loans on shares repaid	200 00
Fees received	2 00
Interest received	365 00
Premium received	50 00
Reverted dividends	2 30
	$5,067 34

DISBURSEMENTS.

Loaned on mortgage	$600 00
Loaned on shares	400 00
Instalment dues repaid on withdrawal, or applied on loans	116 00
Dividends paid on withdrawal, or applied on loans	30 60
Paid salaries and clerk-hire	50 00
Paid advertising, printing and postage	12 95

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Paid banking department, examination	$13 30
Paid banking department, assessment	71
Cash on hand December 31, 1912	3,843 78
	$5,067 34

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 100; shares issued during the year, 6; shares withdrawn during the year, 2; shares in force, 104. Borrowing members, 6, holding 27 shares; non-borrowing members, 27, holding 77 shares. Female shareholders, 3, holding 16 shares. Total dividends credited members during the year on instalment shares, $420.87; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $25; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $2.30.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $62.95. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 per cent.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, $1,400. Mortgages in force in New York State, $6,600. No foreclosures during the year.

STAR CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 257 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	GEORGE H. PHILLIPS	432 Central Park, W.
Secretary	CHRISTIAN PETERSEN	247 Broadway.
Treasurer	CHRISTIAN PETERSEN	247 Broadway.
Attorney	JAMES M. TULLY	271 Broadway.

ASSETS.

Loans on bond and mortgage	$25,250 00
Contracts for the sale of real estate	2,500 00
Real estate	1,597 71
Cash on hand and in bank	455 55
Furniture and fixtures	10 75
Advances for taxes, insurance, etc	6 25
	$29,820 26

LIABILITIES.

Due shareholders, instalment shares	$11,515 31
Dividends credited	5,393 40
Prior mortgages	10,000 00
Earnings undivided	344 45
Contingent fund (as per section 225 of Banking Law)	2,479 60
Suspense account	87 50
	$29,820 26

RECEIPTS.

Cash on hand January 1, 1912	$587 27
Dues on instalment shares credited to members	1,310 67
Mortgages redeemed, foreclosed or transferred to real estate	1,244 69
Interest received	826 61
Premium received	282 20
Rent received	120 00

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Advances repaid	$7 50
Real estate contracts	680 34
Safe sold	50 00
Reverted dividends	67 70
	$5,176 98

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans	$766 00
Dividends paid on withdrawal, or applied on loans	338 54
Paid matured shares	2,548 66
Paid salaries and clerk-hire	448 00
Paid advertising, printing and postage	7 50
Paid rent	104 00
Paid taxes, insurance, etc	97 02
Paid banking department, examination	29 00
Paid banking department, assessment	1 66
Officers' bonds	20 00
Legal expenses	253 00
Auditors	20 00
Trustees' fees	6 00
Notary	2 00
Sundry expenses	6 00
Discount on contract	39 00
Suspense account	35 05
Cash on hand December 31, 1912	455 55
	$5,176 98

Plan, permanent. Par value of shares, $200 and $250. Instalments are $1 monthly.

Shares in force January 1, 1912, 163; shares issued during the year, 4; shares withdrawn during the year, 22; shares in force, 145. Borrowing members, 7, holding 51 shares; non-borrowing members, 22, holding 94 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $1,051.62; rate, 5¾ per cent. Total dividends forfeited by withdrawing members during the year, $67.70.

No unpaid withdrawals. Amount of shares matured during the year, $1,000.42. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $613.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 6 cents to 10 cents per week.

Loans have been made in Kings, New York and Queens counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $4,000. Mortgages in force in New York State, $3,750. No foreclosures during the year.

STEAMSHIP CLERKS' SAVINGS AND LOAN ASSOCIATION.

Pier 14, East River, New York City.

[Organized under Law of 1910. Commenced business 1911.]

Officers.	Names.	Post-office addresses.
President	HENRY E. de BEDTS	4092 Ferris St., Woodhaven, L. I.
Secretary	NAT. E. FARNHAM	128 Stiles St., Elizabeth, N. J.
Treasurer	JOHN J. HARRINGTON.	307 W. 126th Street.
Attorney	MARTIN S. COHEN	302 Broadway.

ASSETS.

Loans on bond and mortgage	$7,400 00
Loans on shares	6,983 00
Stocks and bonds	4,171 25

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Cash on hand and in bank	$566 92
Furniture and fixtures	40 50
Interest, premium, fees and fines due and unpaid	133 18
	$19,294 85

LIABILITIES.

Due shareholders, instalment shares	$12,532 43
Due shareholders, savings shares	2,147 16
Due shareholders, accumulative prepaid shares	1,800 00
Due shareholders, income shares	100 00
Due shareholders, juvenile savings shares	16 00
Dividends credited	128 67
Borrowed money	2,000 00
Earnings undivided	558 18
Contingent fund (as per section 225 of Banking Law)	12 41
	$19,294 85

RECEIPTS.

Cash on hand January 1, 1912	$738 41
Dues on instalment shares credited to members	9,508 18
Dues on savings shares	263 20
Dues on accumulative prepaid shares	300 00
Dues on income shares	100 00
Dues on juvenile savings shares	44 00
Money borrowed	2,500 00
Loans on shares repaid	5,218 08
Fines received	2 62
Interest received	790 56
Deposit on application for mortgage	25 00
	$19,490 05

DISBURSEMENTS.

Loaned on mortgage	$4,000 00
Loaned on shares	7,834 08
Instalment dues repaid on withdrawal, or applied on loans	3,073 00
Paid savings shares	795 82
Paid accumulative prepaid shares	600 00
Paid juvenile savings shares	48 00
Dividends paid on withdrawal, or applied on loans	46 62
Paid borrowed money and prior mortgages	1,300 00
Paid interest on borrowed money and prior mortgages	61 06
Paid salaries and clerk-hire	15 00
Paid advertising, printing and postage	9 02
Paid banking department, examination	27 00
Paid banking department, assessment	90
Officers' bonds	20 00
Secretary's supplies	4 75
Deposits on applications refunded	25 00
Subscriptions	15 00
Safe deposit box	5 00
Bonds purchased	1,021 25
Interest on bond purchased	21 63
Cash on hand December 31, 1912	566 92
	$19,490 05

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Plan, permanent. Par value of shares, $200. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 917; shares issued during the year, 250; shares withdrawn during the year, 285; shares in force, 882. Borrowing members, 71, holding 438 shares; non-borrowing members, 69, holding 444 shares. Female shareholders, 15, holding 83 shares. Total dividends credited members during the year on instalment shares, $65; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $110.29; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $1.94.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $68.77. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Westchester county, New York State, and in New Jersey. Largest mortgage loan outstanding, $3,400. Mortgages in force in New York State, $3,900. No foreclosures during the year.

TEACHERS' BUILDING AND LOAN ASSOCIATION OF NEW YORK CITY.

No. 156 Fifth avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JOHN F. WATERS	156 Fifth Avenue.
Secretary	RICHMOND B. ELLIOTT	156 Fifth Avenue.
Treasurer	SAMUEL McC. CROSBY	69 East 94th Street.
Attorney	MAXWELL HALL ELLIOTT	277 Broadway.

ASSETS.

Loans on bond and mortgage	$363,088 79
Loans on shares	5,660 00
Real estate	127,580 00
Cash on hand and in bank	23,896 55
Interest, premium, fees and fines due and unpaid	3,864 71
Advances for taxes, insurance, etc	691 46
Suspended account	256 81
	$525,038 32

LIABILITIES.

Due shareholders, instalment shares	$294,642 00
Due shareholders, income shares	9,400 00
Dividends credited	49,528 79
Due shareholders, matured shares	78,210 00
Balance to be paid borrowers on mortgage loans	2,000 00
Prior mortgages	65,000 00
Earnings undivided	2,628 62
Contingent fund (as per section 225 of Banking Law)	22,865 34
Personal account	513 40
Appraisal deposits	172 13
Undivided profits	77 80
Dividend account	24
	$525,038 32

RECEIPTS.

Cash on hand January 1, 1912	$32,277 97
Dues on instalment shares credited to members	58,765 00
Dues on income shares	6,400 00
Mortgages redeemed, foreclosed or transferred to real estate	53,850 14
Loans on shares repaid	4,029 00

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Fees received	$88 00
Fines received	30 99
Interest received	21,952 45
Premium received	1,077 64
Rent received	7,750 68
Advances repaid	325 61
Expense account	20 78
Appraisal deposits	154 25
Reverted dividends	658 03
Matured shares	20,400 00
Suspended accounts	1,863 04
	$209,643 58

DISBURSEMENTS.

Loaned on mortgage	$43,150 00
Loaned on shares	2,260 00
Instalment dues repaid on withdrawal, or applied on loans	43,604 00
Paid income shares	6,000 00
Dividends paid on withdrawal, or applied on loans	8,817 48
Cash dividends paid on income and accumulative prepaid shares	4,461 00
Paid matured shares	41,442 00
Paid interest on borrowed money and prior mortgages	3,250 00
Paid for real estate	17,220 00
Paid salaries and clerk-hire	2,894 98
Paid advertising, printing and postage	75 50
Paid rent	450 00
Paid repairs to real estate	4,935 99
Paid taxes, insurance, etc	2,106 63
Paid banking department, examination	105 40
Paid banking department, assessment	39 92
Advances for taxes, insurance, etc	205 53
Profit and loss	454 91
Appraisal fees	224 60
Legal expenses	1,421 58
Loss on real estate	235 19
Suspended account	2,119 85
Expense account	272 47
Cash on hand December 31, 1912	23,896 55
	$209,643 58

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 5,623; shares issued during the year, 1,064; shares withdrawn during the year, 1,013; shares in force, 5,674. Borrowing members, 63, holding 545 shares; non-borrowing members, 844, holding, 5,129 shares. Female shareholders, 796, holding 4,779 shares. Total dividends credited members during the year on instalment shares, $12,388.96; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $4,461; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $454.91.

No unpaid withdrawals. Amount of shares matured during the year, $20.400. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,692.95. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 20 cents to 30 cents per share.

Loans have been made in Kings, New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $15,500. Mortgages in force in New York State, $162,198.76. Six foreclosures during the year.

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TEACHERS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF THE CITY OF NEW YORK.

No. 166 East Sixtieth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JOSEPH G. FUREY	3035 Ocean Ave., Brooklyn
Secretary	MAGNUS GROSS	620 West 179th Street.
Treasurer	JAMES M. KIERAN	Boston Avenue, Bronx.
Attorney	F. C. LEUBUSCHER	258 Broadway.

ASSETS.

Loans on bond and mortgage	$143,550 00
Loans on shares	3,137 00
Contracts for the sale of real estate	3,440 00
Real estate	7,000 00
Cash on hand and in bank	5,016 11
Furniture and fixtures	150 00
Advances for taxes, insurance, etc	24 00
	$162,317 11

LIABILITIES.

Due shareholders, instalment shares	$100,782 00
Dividends credited	21,213 96
Due shareholders, matured shares	26,880 00
Borrowed money	3,880 00
Earnings undivided	745 15
Contingent fund (as per section 225 of Banking Law)	8,000 00
Suspense account	816 00
	$162,317 11

RECEIPTS.

Cash on hand January 1, 1912	$1,572 06
Dues on instalment shares credited to members	19,628 00
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate	20,340 00
Loans on shares repaid	1,180 00
Real estate sold	3,150 00
Fees received	32 75
Fines received	152 53
Interest received	7,957 22
Premium received	1,023 72
Rent received	510 00
Advances repaid	403 30
Dividend account	5,524 39
Contingent fund	875 00
Reverted dividends	415 80
Real estate contracts	60 00
Profit on real estate	350 00
Appraisals	240 00
	$68,414 77

DISBURSEMENTS.

Loaned on mortgage	$10,000 00
Loaned on shares	1,075 00
Instalment dues repaid on withdrawal, or applied on loans	12,500 00
Dividends paid on withdrawal, or applied on loans	1,932 44
Cash dividends paid on income and accumulative prepaid shares	1,075 20

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Paid matured shares	$1,924 37
Paid borrowed money and prior mortgages	13,200 00
Paid interest on borrowed money and prior mortgages	567 50
Paid for real estate	7,443 37
Paid salaries and clerk-hire	1,558 28
Paid advertising, printing and postage	97 75
Paid rent	200 00
Paid repairs to real estate	580 15
Paid taxes, insurance, etc	423 28
Paid banking department, examination	32 50
Paid banking department, assessment	12 30
Advances for taxes, insurance, etc	239 00
Real estate contracts	3,500 00
Committee expenses	32 50
Legal expenses	363 11
General expenses	212 82
Contingent fund	875 00
Dividend account	5,554 09
Cash on hand December 31, 1912	5,016 11
	$68,414 77

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,809; shares issued during the year, 701; shares withdrawn during the year, 629; shares in force, 1,881. Borrowing members, 33, holding 513 shares; non-borrowing members, 237, holding 1,368 shares. Female shareholders, 237, holding 1,233 shares. Total dividends credited members during the year on instalment shares, $4,449.19; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,075.20; rate 4 per cent. Total dividends forfeited by withdrawing members during the year, $415.80.

No unpaid withdrawals. Amount of shares matured during the year, $1,920. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,101.35. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 25 cents per month per share.

Loans have been made in New York, Kings, Queens and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, $16,480. Mortgages in force in New York State, $140,910. Two foreclosures during the year.

TREMONT BUILDING AND LOAN ASSOCIATION.

No. 1931 Washington avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1884.]

Officers.	Names.	Post-office addresses.
President	THOMAS C. LEWIS	2785 Briggs Avenue.
Secretary	ROBERT I. LOMAS, Jr.	1941 Concourse Street.
Treasurer	MARTIN WALTER	1937 Concourse Street.
Attorney	TITLE GUARANTEE & TRUST CO.	176 Broadway.

ASSETS.

Loans on bond and mortgage	$116,500 00
Loans on shares	4,500 00
Cash on hand and in bank	1,851 00
	$122,851 00

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LIABILITIES.

Due shareholders, instalment shares	$97,648 00
Dividends credited	20,479 46
Earnings undivided	2,594 21
Contingent fund (as per section 225 of Banking Law)	2,129 33
	$122,851 00

RECEIPTS.

Cash on hand January 1, 1912	$2,160 45
Dues on instalment shares credited to members	23,409 50
Money borrowed	4,500 00
Mortgages redeemed, foreclosed or transferred to real estate	4,700 00
Loans on shares repaid	2,300 00
Fees received	12 00
Fines received	32 66
Interest received	6,799 00
Premium received	1,363 97
	$45,277 58

DISBURSEMENTS.

Loaned on mortgage	$12,000 00
Loaned on shares	2,950 00
Instalment dues repaid on withdrawal, or applied on loans	12,428 50
Dividends paid on withdrawal, or applied on loans	1,752 05
Paid borrowed money and prior mortgages	13,500 00
Paid interest on borrowed money and prior mortgages	133 43
Paid salaries and clerk-hire	500 00
Paid advertising, printing and postage	25 25
Paid rent	72 00
Paid banking department, examination	16 35
Paid banking department, assessment	9 00
Officers' bonds	30 00
State League dues	5 00
Janitor	5 00
Cash on hand December 31, 1912	1,851 00
	$45,277 58

Plan, serial. Par value of shares, $100. Instalments are 50 cents monthly.

Shares in force January 1, 1912, 3,999; shares issued during the year, 359; shares withdrawn during the year, 537; shares in force, 3,821. Borrowing members, 29, holding 1,497 shares; non-borrowing members, 92, holding 2,324 shares. Female shareholders, 55, holding 1,421 shares. Total dividends credited members during the year on instalment shares, $9,119.25; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $491.19.

No unpaid withdrawals. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $637.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in New York county, New York State. Largest mortgage loan outstanding, $9,500. Mortgages in force in New York State, $116,500. No foreclosures during the year.

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UNION SQUARE PERMANENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

Metropolitan Building, No. 1 Madison avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JOHN W. GRIMMER	240 East 20th Street.
Secretary	JOHN A. ENGLERT	1 Madison Avenue.
Treasurer	GEORGE S. LANGDON	139 East 23d Street.
Attorney	WILLIAM LANGDON	2 Rector Street.

ASSETS.

Loans on bond and mortgage	$34,100 00
Contracts for the sale of real estate	1,726 96
Cash on hand and in bank	2,503 63
Furniture and fixtures	317 00
	$38,647 59

LIABILITIES.

Due shareholders, instalment shares	$20,617 99
Due shareholders, income shares	11,150 00
Dividends credited	4,830 59
Earnings undivided	1,173 96
Contingent fund (as per section 225 of Banking Law)	875 05
	$38,647 59

RECEIPTS.

Cash on hand January 1, 1912	$5,155 99
Dues on instalment shares credited to members	7,554 14
Dues on income shares	2,400 00
Mortgages redeemed, foreclosed or transferred to real estate	3,250 00
Interest received	1,798 25
Premium received	868 64
Rent received	230 00
Advances repaid	52 46
Appraisal fees	4 52
Furniture and fixtures	15 00
Profit and loss	01
	$21,329 01

DISBURSEMENTS.

Loaned on mortgage	$600 00
Instalment dues repaid on withdrawal, or applied on loans	6,623 96
Paid income shares	8,750 00
Dividends paid on withdrawal, or applied on loans	1,053 61
Cash dividends paid on income and accumulated prepaid shares	780 00
Paid salaries and clerk hire	420 00
Paid advertising, printing and postage	41 80
Paid rent	323 36
Paid banking department	30 34
Officers' bonds	18 75
Advances for taxes, insurance, etc	50 53
Appraisal fees	4 52
Furniture and fixtures	32 00
Sundry expenses	96 51
Cash on hand December 31, 1912	2,503 63
	$21,329 01

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Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 552; shares issued during the year, 42; shares withdrawn during the year, 97; shares in force, 497. Borrowing members, 18, holding 133 shares; non-borrowing members, 95, holding 364 shares. Female shareholders, 28, holding 83 shares. Total dividends credited members during the year on instalment shares, $1,146.97; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $780; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $900.42. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 40 cents per share.

Loans have been made in Kings, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $29,600. No foreclosures during the year.

WEST END CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

(Permanent.)

No. 271 West 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	FREDERICK HULBERG	265 West 125th Street.
Secretary	PHILIP E. DOLAN	42 Wall Street.
Treasurer	ISAAC W. COLE	654 West 142d Street.
Attorney	WILLIAM LANGDON	2 Rector Street.

ASSETS.

Loans on bond and mortgage	$14,875 00
Real estate	6,697 39
Cash on hand and in bank	319 95
Furniture and fixtures	200 00
Interest, premium, fees and fines due and unpaid	250 42
	$22,342 76

LIABILITIES.

Due shareholders, instalment shares	$14,163 51
Dividends credited	474 12
Due shareholders, matured shares	3,750 00
Borrowed money	3,000 00
Earnings undivided	555 13
Contingent fund (as per section 225 of Banking Law)	400 00
	$22,342 76

RECEIPTS.

Cash on hand January 1, 1912	$305 70
Dues on instalment shares credited to members	976 47
Mortgages redeemed, foreclosed or transferred to real estate	1,250 00
Loans on shares repaid	20 00
Interest received	639 27
Premium received	299 97
Rent received	314 00
	$3,805 41

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DISBURSEMENTS.

Loaned on shares	$20 00
Instalment dues repaid on withdrawal, or applied on loans	1,101 39
Cash dividends paid on income and accumulative prepaid shares	139 50
Paid matured shares	1,250 00
Paid interest on borrowed money and prior mortgages	180 00
Paid salaries and clerk-hire	281 00
Paid advertising, printing and postage	64 73
Paid rent	240 00
Paid repairs to real estate	48 50
Paid taxes, insurance, etc	65 40
Paid banking department, examination	12 00
Paid banking department, assessment	1 78
Officers' bonds	4 00
Cleaning office	48 00
Light, heat, etc	22 68
Insurance on office furnishings	6 48
Cash on hand December 31, 1912	319 95
	$3,805 41

Plan, permanent. Par value of shares, $100 and $250. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 267½; shares issued during the year, 5; shares withdrawn during the year, 17; shares in force 255½. Borrowing members, 14, holding 59½ shares; non-borrowing members, 35, holding 196 shares. Female shareholders, 15, holding 72 shares. Total dividends credited members during the year on instalment shares, $474.12; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $139.50; rate, 3 per cent.

Amount of filed and unpaid withdrawals December 31, 1912, $1,823.87. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $666.89. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 2 per cent.

Loans have been made in Kings, New York, Queens and Westchester counties, New York State. Largest mortgage loan outstanding, $4,750. Mortgages in force in New York State, $14,875. No foreclosures during the year.

WEST SIDE MUTUAL BUILDING, LOAN AND SAVING ASSOCIATION OF THE CITY OF NEW YORK.

No. 267 West Thirty-fourth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	FRANK H. GRAF	322 Seventh Avenue
Secretary	ELDRIDGE N. SMITH	Lynbrook, N. Y.
Treasurer	HENRY W. LEIN	423 W. 43d Street.
Attorney	BENJAMIN PATTERSON	302 Broadway.

ASSETS.

Loans on bond and mortgage	$102,450 00
Cash on hand and in bank	451 64
Accrued interest	2 00
	$102,903 64

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LIABILITIES.

Due shareholders, instalment shares	$72,684 16
Due shareholders, income shares	20,700 00
Balance to be paid borrowers on mortgage loans	1,500 00
Borrowed money	1,550 00
Earnings undivided	3,469 48
Contingent fund (as per section 225 of Banking Law)	3,000 00
	$102,903 64

RECEIPTS.

Cash on hand January 1, 1912	$1,686 60
Dues on instalment shares credited to members	30,796 36
Dues on income shares	7,900 00
Money borrowed	25,650 00
Mortgages redeemed, foreclosed or transferred to real estate	7,700 00
Fines received	45 82
Interest received	4,890 05
Premium received	1,446 02
Exchange	5 01
	$80,119 86

DISBURSEMENTS.

Loaned on mortgage	$29,200 00
Instalment dues repaid on withdrawal, or applied on loans	21,721 14
Paid income shares	3,000 00
Cash dividends paid on income and accumulative prepaid shares	845 66
Paid borrowed money and prior mortgage	24,100 00
Paid interest on borrowed money and prior mortgages	221 99
Paid salaries and clerk-hire	409 99
Paid advertising, printing and postage	44 68
Paid rent	83 34
Paid banking department, assessment	6 42
Officers' bonds	6 00
State League dues	5 00
Metropolitan League dues	14 00
Moving safe	10 00
Cash on hand December 31, 1912	451 64
	$80,119 86

Plan, permanent. Par value of shares, $100 and $200. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 2,018½; shares issued during the year, 1,016; shares withdrawn during the year, 250; shares in force, 2,784½. Borrowing members, 50, holding 1,053½ shares; non-borrowing members, 168, holding 1,731 shares. Female shareholders, 72, holding 829½ shares. Total dividends credited members during the year on instalment shares, $3,352.43; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $845.66; rate, 5 per cent.

No unpaid withdrawals. No entrance or membership fee. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $573.01. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅙ per cent. Premium paid by borrowing members, 2½ cents, 3 cents and 3½ cents per $100 per week.

Loans have been made in New York, Richmond, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $4,000. Mortgages in force in New York State, $32,550. No foreclosures during the year.

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NIAGARA COUNTY.

HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Main street, North Tonawanda, N. Y.

[Organized under Law of 1909. Commenced business 1911.]

Officers.	Names.	Post-office addresses.
President	F. A. McCOY	North Tonawanda, N. Y.
Secretary	EDWARD W. MESSING	North Tonawanda, N. Y.
Treasurer	H. SMOYER	North Tonawanda, N. Y.
Attorney	D. G. O'DAY	Tonawanda, N. Y.

ASSETS.

Loans on bond and mortgage		$13,650 00
Cash on hand and in bank		281 78
Instalments due and unpaid	$20.00	
Interest, premium, fees and fines due and unpaid	9.41	
		$13,931 78

LIABILITIES.

Due shareholders, instalment shares	$11,458 00
Dividends credited	508 50
Borrowed money	1,650 00
Earnings undivided	212 28
Contingent fund (as per section 225 of Banking Law)	100 00
Suspense account	3 00
	$13,931 78

RECEIPTS.

Cash on hand January 1, 1912	$29 78
Dues on instalment shares credited to members	9,873 75
Money borrowed	8,100 00
Fees received	223 50
Fines received	20 25
Interest received	527 83
Premium received	46 50
Reverted dividends	33 14
Suspense account	3 00
	$18.857 75

DISBURSEMENTS.

Loaned on mortgage	$8,970 00
Instalment dues repaid on withdrawal, or applied on loans	2,752 50
Dividends paid on withdrawal, or applied on loans	82 85
Paid borrowed money and prior mortgages	6,552 00
Paid interest on borrowed money and prior mortgages	70 76
Paid salaries and clerk-hire	67 20
Paid advertising, printing and postage	46 70
Paid banking department, examination	20 60
Paid banking department, assessment	36
Officers' bonds	8 00
Overpayment on mortgage	5 00
Cash on hand December 31, 1912	281 78
	$18.857 75

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Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly. Shares in force January 1, 1912, 470; shares issued during the year, 890; shares withdrawn during the year, 355; shares in force, 1,005. Borrowing members, 12, holding 99 shares; non-borrowing members, 117, holding 906 shares. Female shareholders, 30, holding, 169 shares. Total dividends credited members during the year on instalment shares, $409.55; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $33.14.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $121.90. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 15 cents per share per week. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, $1,950. Mortgages in force in New York State, $13,650. No foreclosures during the year.

LOCKPORT SAVING AND LOAN ASSOCIATION.

No. 6 Hodge Opera House Block, Lockport, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JOHN A. McLAUGHLIN	Lockport, N. Y.
Secretary	MARK J. TOVELL	Lockport, N. Y.
Treasurer	J. WALTER DUNCAN	Lockport, N. Y.
Attorney	CHARLES C. DELUDE	Lockport, N. Y.

ASSETS.

Loans on bond and mortgage	$147,550 00
Loans on shares	2,210 00
Cash on hand and in bank	5,172 16
Furniture and fixtures	125 00
	$155,057 16

LIABILITIES.

Due shareholders, instalment shares	$128,900 75
Dividends credited	20,838 60
Earnings undivided	138 65
Contingent fund (as per section 225 of Banking Law)	5,179 16
	$155,057 16

RECEIPTS.

Cash on hand January 1, 1912	$4,069 45
Dues on instalment shares credited to members	47,139 50
Mortgages redeemed, foreclosed or transferred to real estate	11,310 00
Loans on shares repaid	780 00
Fees received	410 75
Interest received	8,248 02
Premium received	540 78
	$72,498 50

DISBURSEMENTS.

Loaned on mortgage	$27,040 00
Loaned on shares	1,040 00
Instalment dues repaid on withdrawal, or applied on loans	34,165 00
Dividends paid on withdrawal, or applied on loans	4,277 22

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Paid salaries and clerk-hire	$650 00
Paid advertising, printing and postage	63 16
Paid rent	75 00
Paid banking department, assessment	10 46
State League dues	5 50
Cash on hand December 31, 1912	5,172 16
	$72,498 50

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly. Shares in force January 1, 1912, 3,395; shares issued during the year, 1,643; shares withdrawn during the year, 1,443; shares in force, 3,595. Borrowing members, 193, holding 1,207 shares; non-borrowing members, 500, holding 2,388 shares. Female shareholders, 335, holding 1,485 shares. Total dividends credited members during the year on instalment shares, $8,368.21; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $599.62.

No unpaid withdrawals. Amount of shares matured during the year, $10,920. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $793.66. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 cent per share per week.

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, $5,070. Mortgages in force in New York State, $147,550. No foreclosures during the year.

NIAGARA PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 5 Falls street, Niagara Falls, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	FRANK LE BLOND	Niagara Falls, N. Y.
Secretary	ANN E. RAE	Niagara Falls, N. Y.
Treasurer	ANN E. RAE	Niagara Falls, N. Y.
Attorneys	CARY & WALLACE	Niagara Falls, N. Y.

ASSETS.

Loans on bond and mortgage	$1,389,210 00
Loans on shares	48,456 00
Contracts for the sale of real estate	14,819 25
Real estate	18,432 11
Cash on hand and in bank	5,591 40
Furniture and fixtures	350 00
Advances for taxes, insurance, etc	430 23
	$1,477,288 99

LIABILITIES.

Due shareholders, instalment shares	$843,103 25
Due shareholders, income shares	383,980 00
Dividends credited	145,939 49
Borrowed money	24,000 00
Earnings undivided	22,266 25
Contingent fund (as per section 225 of Banking Law)	58,000 00
	$1,477,288 99

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RECEIPTS.

Cash on hand January 1, 1912	$1,247 69
Dues on instalment shares credited to members	439,118 60
Dues on income shares	107,000 00
Money borrowed	62,000 00
Mortgages redeemed, foreclosed or transferred to real estate	246,580 00
Loans on shares repaid	327,939 00
Fees received	1,153 50
Fines received	133 25
Interest received	83,363 34
Premium received	4,057 49
Rent received	182 00
Advances repaid	165 39
Reverted dividends	1,318 33
Real estate contracts	2,984 57
	$1,277,243 16

DISBURSEMENTS.

Loaned on mortgage	$381,150 00
Loaned on shares	319,946 00
Instalment dues repaid on withdrawal, or applied on loans	76,587 15
Paid income shares	48,060 00
Dividends paid on withdrawal, or applied on loans	6,676 41
Cash dividends paid on income and accumulative prepaid shares	17,780 95
Paid matured shares	350,547 74
Paid borrowed money and prior mortgages	46,000 00
Paid interest on borrowed money and prior mortgages	554 62
Paid for real estate	16,954 25
Paid salaries and clerk-hire	4,714 00
Paid advertising, printing and postage	810 34
Paid rent	1,452 99
Paid repairs to real estate	56 29
Paid taxes, insurance, etc	361 02
Cash on hand December 31, 1912	5,591 40
	$1,277,243 16

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 26,973; shares issued during the year, 9,893; shares withdrawn during the year, 6,203; shares in force, 30,663. Borrowing members, 670, holding 10,822 shares; non-borrowing members, 3,181, holding 19,841 shares. Female shareholders, 1,995, holding 12,087 shares. Total dividends credited members during the year on instalment shares, $57,646.41; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $17,780.95; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $1,318.33.

No unpaid withdrawals. Amount of shares matured during the year, $350,547.74. Entrance or membership fee, 25 cents per share, not to exceed $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $6,977.33. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Niagara county, New York State. Largest mortgage loan outstanding, $17,680. Mortgages in force in New York State, $1,389,210. No foreclosures during the year.

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ONEIDA COUNTY.

CORNHILL BUILDING AND LOAN ASSOCIATION.

No. 68 South street, Utica, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	J. LEWIS JONES	Utica, N. Y.
Secretary	OWEN F. LUKER	Utica, N. Y.
Treasurer	CHARLES W. BUSHINGER	Utica, N. Y.
Attorney	HERBERT D. PITCHER	Utica, N. Y.

ASSETS.

Loans on bond and mortgage		$384,575 00
Loans on shares		9,818 00
Contracts for the sale of real estate		2,400 00
Cash on hand and in bank		6 86
Furniture and fixtures		10 00
Interest, premium, fees and fines due and unpaid		390 63
Instalments due and unpaid	$528 00	
		$397,200 49

LIABILITIES.

Due shareholders, instalment shares	$270,175 50
Dividends credited	59,263 90
Balance to be paid borrowers on mortgage loans	6,540 00
Borrowed money	49,873 78
Earnings undivided	3,033 51
Contingent fund (as per section 225 of Banking Law)	7,504 85
Interest on borrowed money	808 95
	$397,200 49

RECEIPTS.

Cash on hand January 1, 1912	$97 04
Dues on instalment shares credited to members	67,212 50
Money borrowed	129,774 27
Mortgages redeemed, foreclosed or transferred to real estate	57,500 00
Loans on shares repaid	7,369 00
Fees received	193 00
Fines received	179 19
Interest received	15,084 77
Premium received	6,275 89
Reverted dividends	327 15
Mortgage tax	186 25
	$284,199 06

DISBURSEMENTS.

Loaned on mortgage	$110,330 00
Loaned on shares	9,418 00
Instalment dues repaid on withdrawal, or applied on loans	29,042 50
Dividends paid on withdrawal, or applied on loans	4,671 67
Paid matured shares	19,600 00
Paid borrowed money and prior mortgages	108,550 49
Paid interest on borrowed money and prior mortgages	1,130 09
Paid salaries and clerk-hire	700 00
Paid advertising, printing and postage	20 58
Paid rent	2 00
Paid banking department, examination	38 40

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Paid banking department, assessment	$25 58
Water	93
Books	65 46
Directors' fees	43 00
Mortgage tax	553 50
Cash on hand December 31, 1912	6 86
	$284,199 06

Plan, serial. Par value of shares, $100. Instalments are 50 cents monthly. Shares in force January 1, 1912, 10,240; shares issued during the year, 2,906; shares withdrawn during the year, 1,687; shares in force, 11,459. Borrowing members, 233, holding 4,373 shares; non-borrowing members, 532, holding 7,086 shares. Female shareholders, 294, holding 3,718 shares. Total dividends credited members during the year on instalment shares, $17,450.85; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $327.15.

No unpaid withdrawals. Amount of shares matured during the year, $19.600. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $831.97. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 4⅕ per cent. Premium paid by borrowing members, 1⅘ per cent.

Loans have been made in Oneida county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $378,035. No foreclosures during the year.

HOMESTEAD AID ASSOCIATION OF UTICA.

No. 90 Seneca street, Utica, N. Y.

[Organized under Law of 1851. Commenced business 1884.]

Officers.	Names.	Post-office addresses.
President	WATSON T. DUNMORE	90 Seneca Street.
Secretary	SHERWOOD S. CURRAN	90 Seneca Street.
Treasurer	CHARLES B. ROGERS	First National Bank.
Attorney	WATSON T. DUNMORE	90 Seneca Street.

ASSETS.

Loans on bond and mortgage	$3,089,073 24
Loans on shares	170,231 00
Real estate	24,096 25
Cash on hand and in bank	13,967 78
Interest, premium, fees and fines due and unpaid	3,337 34
Advances for taxes, insurance, etc	1,505 45
Accrued interest	859 44
	$3,303,070 50

LIABILITIES.

Due shareholders, instalment shares	$2,605,641 00
Dividends credited	504,705 97
Due shareholders, matured shares	382 01
Balance to be paid borrowers on mortgage loans	55,780 00
Borrowed money	64,218 55
Earnings undivided	3,874 46
Contingent fund (as per section 225 of Banking Law)	68,294 53
Interest accrued	94 51
Accrued expenses	79 47
	$3,303,070 50

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RECEIPTS.

Cash on hand January 1, 1912	$55,192 36
Dues on instalment shares credited to members	607,436 00
Money borrowed	271,782 24
Mortgages redeemed, foreclosed or transferred to real estate	330,019 00
Loans on shares repaid	91,143 00
Fees received	863 00
Fines received	888 61
Interest received	131,443 33
Premium received	18,177 10
Rent received	656 40
Advances repaid	802 91
Mortgage taxes	952 00
Reverted dividends	2,890 12
Bonds sold	23,137 50
Judgment paid	20 00
Water	4 08
Foreclosure expenses	163 00
	$1,535,570 65

DISBURSEMENTS.

Loaned on mortgage	$688,784 24
Loaned on shares	101,913 00
Instalment dues repaid on withdrawal, or applied on loans	292,395 00
Dividends paid on withdrawal, or applied on loans	50,346 39
Paid matured shares	102,940 47
Paid borrowed money and prior mortgages	271,782 24
Paid interest on borrowed money and prior mortgages	1,255 18
Paid for real estate	1,708 31
Paid salaries and clerk-hire	3,013 00
Paid advertising, printing and postage	199 95
Paid taxes, insurance, etc	1,447 85
Paid banking department, examination	116 02
Paid banking department, assessment	223 91
Mortgage taxes	3,597 00
Appraisals	1,088 00
Furniture	6 30
Office expenses	786 01
Cash on hand December 31, 1912	13,967 78
	$1,535,570 65

Plan, serial. Par value of shares, $100 and $200. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1912, 52,763; shares issued during the year, 17,406; shares withdrawn during the year, 7,765; shares in force, 62,404. Borrowing members, 2,511, holding 25,225 shares; non-borrowing members, 3,299, holding 37,179 shares. Female shareholders, 2,128, holding 22,347 shares. Total dividends credited members during the year on instalment shares, $136,271.74; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,877.57; rate, 4 per cent. and 4⅕ per cent. Total dividends forfeited by withdrawing members during the year, $2,890.12.

No unpaid withdrawals. Amount of shares matured during the year, $111,100.58. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $5,079.21. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $79.47.

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Premium plan, instalment. Interest paid by borrowing members, 4½ per cent., 5 per cent. and 6 per cent. Premium paid by borrowing members, ⅝ of 1 per cent.

Loans have been made in Herkimer and Oneida counties, New York State. Largest mortgage loan outstanding, $40,000. Mortgages in force in New York State, $3,089,073.24. Three foreclosures during the year.

HOMESTEAD AID ASSOCIATION OF WHITESTOWN, N. Y.

Whitesboro, N. Y.

[Organized under Law of 1892. Commenced business 1893.]

Officers.	Names.	Post-office addresses
President	FRANK W. TOBIN	Whitesboro, N. Y.
Secretary	JOHN H. HENRY	Whitesboro, N. Y.
Treasurer	CHARLES E. HAYNES	Whitesboro, N. Y.
Attorney	ADRIAN S. MALSAN	Whitesboro, N. Y.

ASSETS.

Loans on bond and mortgage	$49,450 00
Loans on shares	950 00
Cash on hand and in bank	516 06
Interest, premium, fees and fines due and unpaid	130 66
	$51,046 72

LIABILITIES.

Due shareholders, instalment shares	$34,643 57
Dividends credited	10,094 90
Borrowed money	3,556 00
Earnings undivided	2,217 08
Contingent fund (as per section 225 of Banking Law)	535 17
	$51,046 72

RECEIPTS.

Cash on hand January 1, 1912	$1,327 69
Dues on instalment shares credited to members	10,158 09
Money borrowed	14,612 00
Mortgages redeemed, foreclosed or transferred to real estate	3,450 00
Loans on shares repaid	1,250 00
Fees received	19 00
Fines received	26 69
Interest received	1,793 74
Premium received	841 55
	$33,478 76

DISBURSEMENTS.

Loaned on mortgage	$13,750 00
Loaned on shares	850 00
Instalment dues repaid on withdrawal, or applied on loans	5,326 18
Dividends paid on withdrawal, or applied on loans	528 50
Paid matured shares	1,199 94
Paid borrowed money and prior mortgages	11,056 00
Paid interest on borrowed money and prior mortgages	78 85
Paid salaries and clerk-hire	50 00
Paid advertising, printing and postage	18 65
Paid rent	12 00
Paid taxes, insurance, etc	77 00

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Paid banking department, examination	$13 40
Paid banking department, assessment	2 18
Cash on hand December 31, 1912	516 06
	$33,478 76

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 781½; shares issued during the year, 166½; shares withdrawn during the year, 50½; shares in force, 897½. Borrowing members, 39, holding 238¼ shares; non-borrowing members, 127, holding 659¼ shares. Female shareholders, 42, holding 209 shares. Total dividends credited members during the year on instalment shares, $2,204.67; rate, 5 7/10 per cent. Total dividends forfeited by withdrawing members during the year, 41 cents.

No unpaid withdrawals. Amount of shares matured during the year, $1,199.94. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $80.65. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 4⅕ per cent. Premium paid by borrowing members, 1⅘ per cent.

Loans have been made in Oneida county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $49,450. No foreclosures during the year.

MUTUAL SAVINGS, LOAN AND BUILDING ASSOCIATION OF ROME, N. Y.

No. 109 West Dominick street, Rome, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	A. C. KESSINGER	Rome, N. Y.
Secretary	JOHN F. FINNEGAN	Rome, N. Y.
Treasurer	F. M. SHELLEY	Rome, N. Y.
Attorney	S. M. STEVENS	Rome, N. Y.

ASSETS.

Loans on bond and mortgage	$6,720 00
Cash on hand and in bank	471 96
	$7,191 96

LIABILITIES.

Due shareholders, instalment shares	$6,629 00
Dividends credited	319 11
Earnings undivided	113 85
Contingent fund (as per section 225 of banking Law)	130 00
	$7,191 96

RECEIPTS.

Cash on hand January 1, 1912	$1,006 43
Dues on instalment shares credited to members	2,170 00
Fees received	2 00
Fines received	11 80
Interest received	304 80
	$3,495 03

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DISBURSEMENTS.

Loaned on mortgage	$2,205 00
Instalment dues repaid on withdrawal, or applied on loans	545 00
Dividends paid on withdrawal, or applied on loans	97 15
Paid salaries and clerk-hire	125 00
Paid advertising, printing and postage	25 00
Paid rent	2 00
Paid banking department, examination	8 50
Paid banking department, assessment	42
Officers' bonds	15 00
Cash on hand December 31, 1912	471 96
	$3,495 03

Plan, permanent. Par value of shares, $105. Instalments are $1 monthly.

Shares in force January 1, 1912, 141; shares issued during the year, 38; shares withdrawn during the year, 13; shares in force, 166. Borrowing members, 8, holding 66 shares; non-borrowing members, 13, holding 100 shares. Female shareholders, 4, holding, 36 shares. Total dividends credited members during the year on instalment shares, $152.24; rate 3 per cent. Total dividends forfeited by withdrawing members during the year, $8.42.

No unpaid withdrawals. Entrance or membership fee, 25 cents per 5 shares or less. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $167. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. No premium charged.

Loans have been made in Oneida county, New York State. Largest mortgage loan outstanding, $1,260. Mortgages in force in New York State, $6,720. No foreclosures during the year.

ORISKANY FALLS CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Oriskany Falls, N. Y.

[Organized under Law of 1894. Commenced business 1900.]

Officers.	Names.	Post-office addresses.
President	HARRY H HATHEWAY	Oriskany Falls, N. Y.
Secretary	ALLEN W. REYNOLDS	Oriskany Falls, N. Y.
Treasurer	ALLEN W. REYNOLDS	Oriskany Falls, N. Y.

ASSETS.

Loans on bond and mortgage	$36,900 00
Cash on hand and in bank	1,382 49
Furniture and fixtures	54 05
	$38,336 54

LIABILITIES.

Due shareholders, instalment shares	$35,364 85
Dividends credited	1,861 95
Earnings undivided	554 74
Contingent fund (as per section 225 of Banking Law)	555 00
	$38,336 54

RECEIPTS.

Cash on hand January 1, 1912	$1,390 80
Dues on instalment shares credited to members	10,570 04
Fees received	12 50
Fines received	44 15

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Interest received	$2,172 50
Bank interest	15 71
Reverted dividends	5 65
	$14,211 35

DISBURSEMENTS.

Loaned on mortgage	$900 00
Instalment dues repaid on withdrawal, or applied on loans	11,708 10
Dividends paid on withdrawal, or applied on loans	58 62
Paid interest on borrowed money and prior mortgages	1 56
Paid salaries and clerk-hire	60 00
Paid banking department, examination	22 00
Paid banking department, assessment	2 84
Sundry expenses	75 74
Cash on hand December 31, 1912	1,382 49
	$14,211 35

Plan, serial. Par value of shares, $100. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1912, 884; shares issued during the year, 50; shares withdrawn during the year, 163; shares in force, 771. Borrowing members, 39, holding 369 shares; non-borrowing members, 68, holding 402 shares. Female shareholders, 31, holding 215 shares. Total dividends credited members during the year on instalment shares, $1,920.57; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $5.65.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $92.24. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Oneida county, New York State. Largest mortgage loan outstanding, $2,200. Mortgages in force in New York State, $36,900. No foreclosures during the year.

ONONDAGA COUNTY.

FAIR CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 631 University block, Syracuse, N. Y.

[Organized under law of 1894. Commenced business 1908.]

Officers.	Names.	Post-office addresses.
President	JAMES W. GARLICK	221 Amherst Avenue.
Secretary	CLARENCE F. MOORE	101 Windsor Place.
Treasurer	ANDREW J. EATON	102 Putnam Street.
Attorney	WILLARD A. RILL	651 University Block.

ASSETS.

Loans on bond and mortgage	$6,000 00
Loans on shares	2,630 00
Cash on hand and in bank	1,067 37
	$9,697 37

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LIABILITIES.

Due shareholders, instalment shares	$8,759 00
Dividends credited	855 05
Earnings undivided	28 07
Contingent fund (as per section 225 of Banking Law)	55 25
	$9,697 37

RECEIPTS.

Cash on hand January 1, 1912	$1,150 36
Dues on instalment shares credited to members	3,194 00
Money borrowed	660 00
Mortgages redeemed, foreclosed or transferred to real estate	1,700 00
Loans on shares repaid	60 00
Fees received	27 00
Fines received	13 72
Interest received	473 68
Premium received	28 49
	$7,307 25

DISBURSEMENTS.

Loaned on mortgage	$3,000 00
Loaned on shares	1,315 00
Instalment dues repaid on withdrawal, or applied on loans	1,137 00
Dividends paid on withdrawal, or applied on loans	61 11
Paid borrowed money and prior mortgages	660 00
Paid interest on borrowed money and prior mortgages	10 28
Paid advertising, printing and postage	23 84
Paid rent	5 00
Paid banking department, examination	14 60
Paid banking department, assessment	55
Officers' bonds	10 00
Seal	2 50
Cash on hand, December 31, 1912	1,067 37
	$7,307 25

Plan, permanent. Par value of shares, $100. Instalments are $1 monthly.

Shares in force January 1, 1912, 248; shares issued during the year, 108; shares withdrawn during the year, 68; shares in force, 288. Borrowing members, 14, holding 163 shares; non-borrowing members, 26, holding 125 shares. Female shareholders, 9, holding 39 shares. Total dividends credited members during the year on instalment shares, $446.01; rate, 5½ per cent. Total dividends forfeited by withdrawing members during the year, $28.49.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $41.34. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No. premium charged.

Loans have been made in Onondaga county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $6,000. No foreclosures during the year.

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SYRACUSE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 101 South Salina street, Syracuse, N. Y.

[Organized under Law of 1887. Commenced business 1888.

Officers.	Names.	Post-office addresses.
President	JOHN E. BIERHARDT	Syracuse, N. Y.
Secretary	EDWARD H. JAMES	Syracuse, N. Y.
Treasurer	JACOB STEPHENS	Syracuse, N. Y.
Attorney	GEORGE W. DRISCOLL	Syracuse, N. Y.

ASSETS.

Loans on bond and mortgage	$181,254 00
Loans on shares	12,393 00
Cash on hand and in bank	15,621 01
Furniture and fixtures	120 00
Instalments due and unpaid	76 00
Interest, premium, fees and fines due and unpaid	75 54
	$209,539 55

LIABILITIES.

Due shareholders, instalment shares	$165,516 00
Dividends credited	31,606 40
Balance to be paid borrowers on mortgage loans	2,500 00
Earnings undivided	1,015 84
Contingent fund (as per section 225 of Banking Law)	8,901 31
	$209,539 55

RECEIPTS.

Cash on hand January 1, 1912	$12,162 17
Dues on instalment shares credited to members	32,203 00
Mortgages redeemed, foreclosed or transferred to real estate	25,357 57
Loans on shares repaid	35,076 00
Real estate sold	1,500 00
Fines received	15 88
Interest received	12,078 02
Reverted dividends	61 63
Deficiency judgment	275 00
	$118,729 27

DISBURSEMENTS.

Loaned on mortgage	$34,000 00
Loaned on shares	29,719 00
Instalment dues repaid on withdrawal, or applied on loans	4,716 00
Dividends paid on withdrawal, or applied on loans	546 50
Paid matured shares	31,206 92
Paid salaries and clerk hire	2,257 00
Paid advertising, printing and postage	39 57
Paid rent	350 00
Paid taxes, insurance, etc	41 41
Paid banking department, examination	29 00
Paid banking department, assessment	15 50
State League dues	6 00
Books and stationery	42 17
Auditors	50 00
Telephone	48 00
Office disbursements	41 19
Cash on hand December 31, 1912	15,621 01
	$118,729 27

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Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,576; shares issued during the year, 375; shares withdrawn during the year, 301; shares in force, 2,650. Borrowing members, 108, holding 1,082 shares; non-borrowing members, 236, holding 1,568 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $8,604.61; rate, 5 13/100 per cent. Total dividends forfeited by withdrawing members during the year, $54.71.

No unpaid withdrawals. Amount of shares matured during the year, $31,206.92. No entrance or membership fee. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,833.93. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Onondaga county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $181,254. No foreclosures during the year.

ONTARIO COUNTY.

GENEVA PERMANENT LOAN AND SAVING ASSOCIATION.

No. 48 Seneca street, Geneva, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	MONTGOMERY S. SANDFORD	Geneva, N. Y.
Secretary	JOHN G. FARWELL	Geneva, N. Y.
Treasurer	WILLIAM O'HANLON	Geneva, N. Y.
Attorney	LEWIS W. KEYES	Geneva, N. Y.

ASSETS.

Loans on bond and mortgage	$529,873 00
Loans on shares	47,007 00
Cash on hand and in bank	14,085 58
Advances for taxes, insurance, etc	216 29
	$591,181 87

LIABILITIES.

Due shareholders, instalment shares	$300,238 98
Due shareholders, savings shares	181,701 72
Dividends credited	89,323 10
Balance to be paid borrowers on mortgage loans	5,425 00
Earnings undivided	6,543 00
Contingent fund (as per section 225 of Banking Law)	7,950 07
	$591,181 87

RECEIPTS.

Cash on hand January 1, 1912	$8,180 24
Dues on instalment shares credited to members	103,753 29
Dues on savings shares	160,034 33
Money borrowed	7,500 00
Mortgages redeemed, foreclosed or transferred to real estate	72,340 05
Loans on shares repaid	39,665 18
Fees received	93 50
Fines received	14 66
Interest received	26,749 04
Premiums received	6,087 27
Advances repaid	161 53
Recording taxes	47 50
Reverted dividends	396 66
	$425,023 25

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DISBURSEMENTS.

Loaned on mortgage	$160,935 05
Loaned on shares	35,256 45
Instalment dues repaid on withdrawal, or applied on loans	99,232 45
Paid savings shares	87,055 44
Dividends paid on withdrawal, or applied on loans	14,877 71
Paid borrowed money and prior mortgages	7,500 00
Paid interest on borrowed money and prior mortgages	261 91
Paid salaries and clerk hire	3,263 00
Paid advertising, printing and postage	668 11
Paid rent	160 00
Paid taxes, insurance, etc	344 79
Paid banking department, assessment	37 75
Legal expenses	270 86
Miscellaneous	138 47
Recording taxes	935 68
Cash on hand December 31, 1912	14,085 58
	$425,023 25

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 13,516¼; shares issued during the year, 3,120½; shares withdrawn during the year, 739¾; shares in force, 15,897. Borrowing members, 263, holding 6,024¼ shares; non-borrowing members, 1,221, holding 9,872¾ shares. Female shareholders, 514, holding 6,263¾ shares. Total dividends credited members during the year on instalment shares, $19,546.55; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $6,162.39; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $396.66.

No unpaid withdrawals. Entrance or membership fee, 4 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $4,229.58. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 72/100 per cent. Premium plan by borrowing members, 1 56/100 per cent.

Loans have been made in Monroe, New York, Ontario, Seneca and Yates counties, New York State. Largest mortgage loan outstanding, $20,000. Mortgages in force in New York State, $529,873. No foreclosures during the year.

ORANGE COUNTY.

BUILDING AND LOAN ASSOCIATION OF NEWBURGH, N. Y.

No. 44 Smith street, Newburgh, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	WILLIAM J. WYGANT	44 Smith Street.
Secretary	LE GRAND W. PELLETT	44 Smith Street.
Treasurer	JAMES W. BARNES	99 Water Street.
Attorney	HOWARD THORNTON	44 Smith Street.

ASSETS.

Loans on bonds and mortgage	$169,300 00
Loans on shares	3,320 00
Cash on hand and in bank	1,405 82
Furniture and fixtures	43 50
Interest, premium, fees and fines due and unpaid	238 49
	$174,307 81

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LIABILITIES.

Due shareholders, instalment shares	$116,209 50
Dividends credited	18,799 42
Balance to be paid borrowers on mortgage loans	3,750 00
Borrowed money	33,528 62
Contingent fund (as per section 225 of Banking Law)	1,628 27
Suspended account	392 00
	$174,307 81

RECEIPTS.

Cash on hand January 1, 1912	$681 74
Dues on instalment shares credited to members	32,090 75
Money borrowed	59,572 62
Mortgages redeemed, foreclosed or transferred to real estate	14,000 00
Loans on shares repaid	4,531 00
Fines received	17 13
Interest received	7,871 12
Safe sold	46 50
	$118,810 86

DISBURSEMENTS.

Loaned on mortgage	$30,650 00
Loaned on shares	3,180 00
Instalment dues repaid on withdrawal, or applied on loans	17,220 25
Dividends paid on withdrawal, or applied on loans	2,501 99
Paid matured shares	12,912 00
Paid borrowed money and prior mortgages	48,629 00
Paid interest on borrowed money and prior mortgages	1,444 96
Paid advertising, printing and postage	650 00
Paid rent	153 15
Paid banking department, examination	15 00
Paid banking department, assessment	11 94
Officers' bonds	8 00
State League dues and expenses	23 25
Legal expenses	5 50
Cash on hand December 31, 1912	1,405 82
	$118,810 86

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,563; shares issued during the year, 638; shares withdrawn during the year, 521½; shares in force, 2,679½. Borrowing members, 97, holding 828 shares; non-borrowing members, 305, holding 1,851½ shares. Female shareholders, 145, holding 607½ shares. Total dividends credited members during the year on instalment shares, $5,120.31; rate, 4 35/100 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $12,800. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $839.90. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent and 6 per cent. No premium charged.

Loans have been made in Dutchess and Orange counties, New York State. Largest mortgage loan outstanding, $5,500. Mortgages in force in New York State, $169,300. No foreclosures during the year.

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CO-OPERATIVE LOAN AND SAVINGS SOCIETY.

Room 15, Hubbard Building, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1891,]

Officers.	Names.	Post-office addresses.
President	JOSEPH JOHNSON	Port Jervis, N. Y.
Secretary	C. E. HOLMES	Port Jervis, N. Y.
Treasurer	E. F. MAPES	Port Jervis, N. Y.
Attorney	EDWARD P. JONES	Port Jervis, N. Y.

ASSETS.

Loans on bond and mortgage	$179,600 00
Loans on shares	3,900 00
Stocks and bonds	7,500 00
Cash on hand and in bank	3,318 33
Furniture and fixtures	175 00
Interest, premium, fees and fines due and unpaid	475 21
	$194,968 54

LIABILITIES.

Due shareholders, instalment shares	$113,260 56
Due shareholders, accumulative prepaid shares	4,550 00
Due shareholders, income shares	52,150 00
Dividends credited	15,039 59
Earnings undivided	7,817 36
Contingent fund (as per section 225 of Banking Law)	2,151 03
	$194,968 54

RECEIPTS.

Cash on hand January 1, 1912	$7,605 84
Dues on instalment shares credited to members	24,488 32
Dues on income shares	5,450 00
Mortgages redeemed, foreclosed or transferred to real estate	32,900 00
Loans on shares repaid	3,600 00
Fees received	3 00
Fines received	37 49
Interest received	6,009 75
Premium received	2,509 65
Rent received	6 00
Reverted dividends	218 53
Bonds sold	4,760 00
	$87,588 58

DISBURSEMENTS.

Loaned on mortgage	$36,700 00
Loaned on shares	3,300 00
Instalment dues repaid on withdrawal, or applied on loans	24,975 00
Paid accumulative prepaid shares	1,450
Paid income shares	3,750 00
Dividends paid on withdrawal, or applied on loans	4,203 18
Cash dividends paid on income and accumulative prepaid shares	2,411 63
Paid matured shares	6,667 76
Paid salaries and clerk-hire	540 00
Paid advertising, printing and postage	110 16
Paid rent	100 00
Paid banking department, examination	41 32

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Paid banking department, assessment	$15 20
Lights	6 00
Cash on hand, December 31, 1912	3,318 33
	$87,588 58

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 3,105; shares issued during the year, 537½; shares withdrawn during the year, 537½; shares in force, 3,105. Borrowing members, 160, holding 917½ shares; non-borrowing members, 301, holding 2,187½ shares. Female shareholders, 197, holding 1,204 shares. Total dividends credited members during the year on instalment shares, $5,487.29; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,441.63; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $218.53.

No unpaid withdrawals. Amount of shares matured during the year, $6,667.76. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $756.16. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5⅗ per cent. No premium charged.

Loans have been made in Orange and Sullivan counties, New York State, and in Pennsylvania. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $178,600. No foreclosures during the year.

GOSHEN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Goshen, N. Y.

[Organized under Law of 1909. Commenced business 1910.]

Officers.	Names.	Post-office addresses.
President	PERCY V. D. GOTT	Goshen, N. Y.
Secretary	CARLTON I. SMITH	Goshen, N. Y.
Treasurer	RALPH L. McGEOCH	Goshen, N. Y.

ASSETS.

Loans on bond and mortgage	$18,650 00
Cash on hand and in bank	749 06
	$19,399 06

LIABILITIES.

Due shareholders, instalment shares	$9,993 50
Due shareholders, accumulative prepaid shares	1,125 00
Due shareholders, income shares	6,400 00
Dividends credited	237 67
Balance to be paid borrowers on mortgage loans	800 00
Earnings undivided	825 89
Contingent fund (as per section 225 of Banking Law)	17 00
	$19,399 06

RECEIPTS.

Cash on hand January 1, 1912	$29 76
Dues on instalment shares credited to members	5,354 00
Dues on accumulative prepaid shares	375 00
Dues on income shares	4,300 00
Money borrowed	150 00

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Mortgages redeemed, foreclosed or transferred to real estate...	$900 00
Fees received	43 00
Fines received	20 45
Interest received	826 60
	$11,998 81

DISBURSEMENTS.

Loaned on mortgage	$9,900 00
Instalment dues repaid on withdrawal, or applied on loans	209 00
Dividends paid on withdrawal, or applied on loans	10 23
Cash dividends paid on income and accumulative prepaid shares	62 91
Paid borrowed money and prior mortgages	1,000 00
Paid interest on borrowed money and prior mortgages	25 09
Paid advertising, printing and postage	29 47
Paid banking department, examination	12 38
Paid banking department, assessment	67
Cash on hand, December 31, 1912	749 06
	$11,998 81

Plan, serial. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 345½; shares issued during the year, 219; shares withdrawn during the year, 17; shares in force, 547. Borrowing members, 12, holding 107½ shares; non-borrowing members, 69, holding 440 shares. Female shareholders, 33 holding 110½ shares. Total dividends credited members during the year on instalment shares, $202.90; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $107.91; rate, 5 per cent. and 6 per cent. Total dividends forfeited by withdrawing members during the year, $4.09.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $29.47. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $17,750. No foreclosures during the year.

HOMESTEAD BUILDING AND LOAN ASSOCIATION.

No. 19 North street, Middletown, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	FRED S. ROGERS	Middletown, N. Y.
Secretary	H. J. LEONARD	Middletown, N. Y.
Treasurer	ARCHIBALD TAYLOR	Middletown, N. Y.
Attorney	THOMAS C. ROGERS	Middletown, N. Y.

ASSETS.

Loans on bond and mortgage		$156,725 00
Loans on shares		10,018 00
Cash on hand and in bank		6,427 74
Furniture and fixtures		50 00
Instalments due and unpaid	$1,036 18	
Interest, premium, fees and fines due and unpaid	348 07	
		$173,220 74

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LIABILITIES.

Due shareholders, instalment shares	$127,074 82
Dividends credited	26,011 52
Balance to be paid borrowers on mortgage loans	1,240 50
Earnings undivided	8,893 90
Contingent fund (as per section 225 of Banking Law)	10,000 00
	$173,220 74

RECEIPTS.

Cash on hand January 1, 1912	$6,930 59
Dues on instalment shares credited to members	30,860 02
Mortgages redeemed, foreclosed or transferred to real estate	22,850 00
Loans on shares repaid	1,603 00
Fees received	50 40
Fines received	9 12
Interest received	6,417 18
Premium received	3,267 69
Reverted dividends	360 24
Overpayment returned	1 00
	$72,349 24

DISBURSEMENTS.

Loaned on mortgage	$36,019 50
Loaned on shares	2,708 00
Instalment dues repaid on withdrawal, or applied on loans	7,702 00
Dividends paid on withdrawal, or applied on loans	1,420 65
Paid matured shares	17,408 39
Paid salaries and clerk-hire	325 00
Paid advertising, printing and postage	179 34
Paid rent	71 00
Paid banking department, examination	15 00
Paid banking department, assessment	12 05
Officers' bonds	25 00
State League dues	5 50
Carriage hire	5 00
Sundries	25 07
Cash on hand, December 31, 1912	6,427 74
	$72,349 24

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,337; shares issued during the year, 541; shares withdrawn during the year, 296; shares in force, 2,582. Borrowing members, 72, holding 791 shares; non-borrowing members, 248, holding 1,791 shares. Female shareholders, 107, holding 511 shares. Total dividends credited members during the year on instalment shares, $7,607.80; rate, 5½ per cent. Total dividends forfeited by withdrawing members during the year, $360.24.

No unpaid withdrawals. Amount of shares matured during the year, $17,408.39. Entrance or membership fee, 10 cents per share, not to exceed $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $635.91. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $156,725. No foreclosures during the year.

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ORANGE COUNTY BUILDING AND LOAN ASSOCIATION, No. 2.

No. 114 Pike street, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1886.]

Officers.	Names.	Post-office addresses.
President	WILLIAM S. BEVANS	Front Street.
Secretary	JOHN J. DULEY	52 Sussex Street.
Treasurer	CHARLES L. CUNNINGHAM	8 Lyman Street.
Attorney	WILLIAM P. GREGG	Hubbard Building.

ASSETS.

Loans on bond and mortgage	$149,000 00
Real estate	714 00
Cash on hand and in bank	1,364 83
Furniture and fixtures	35 00
Interest, premium, fees and fines due and unpaid	333 75
	$151,447 58

LIABILITIES.

Due shareholders, instalment shares	$72,800 64
Due shareholders, accumulative prepared shares	2,900 00
Due shareholders, income shares	53,650 00
Dividends credited	11,475 01
Earnings undivided	9,047 66
Contingent fund (as per section 225 of Banking Law)	1,540 94
Salaries due and unpaid	33 33
	$151,447 58

RECEIPTS.

Cash on hand January 1, 1912	$888 35
Dues on instalment shares credited to members	19,531 62
Dues on accumulative prepaid shares	100 00
Dues on income shares	17,800 00
Mortgages redeemed, foreclosed or transferred to real estate	29,700 00
Loans on shares repaid	300 00
Real estate sold	590 78
Fees received	33 00
Fines received	125 86
Interest received	7,546 92
	$76,616 53

DISBURSEMENTS.

Loaned on mortgage	$41,400 00
Instalment dues repaid on withdrawal, or applied on loans	19,840 55
Paid accumulative prepaid shares	200 00
Paid income shares	4,850 00
Dividends paid on withdrawal, or applied on loans	4,514 70
Cash dividends paid on income and accumulative prepaid shares	1,936 20
Paid for real estate	1,761 19
Paid salaries and clerk-hire	481 00
Paid advertising, printing and postage	64 95
Paid rent	80 00
Paid banking department, examination	34 82
Paid banking department, assessment	10 72

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Officers' bonds	$22 00
Furniture	50 00
Moving safe	3 00
Light	2 57
Cash on hand December 31, 1912	1,364 83
	$76,616 53

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,328; shares issued during the year, 607½; shares withdrawn during the year, 376½; shares in force, 2,559. Borrowing members, 114, holding 758 shares; non-borrowing members, 403, holding 1,801 shares. Female shareholders, 126, holding 773½ shares. Total dividends credited members during the year on instalment shares, $4,144; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,060.32; rate, 4½ per cent.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $750.92. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $33.33.

Premium plan, instalment. Interest paid by borrowing members, 5 1/25 per cent. No premium charged.

Loans have been made in Orange and Sullivan counties, New York State, and in Pennsylvania. Largest mortgage loan outstanding, $5,200. Mortgages in force in New York State, $148,500. Two foreclosures during the year.

PORT JERVIS REAL ESTATE AND LOAN ASSOCIATION.

No. 95 Pike street, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	ALBERT T. PORTER	63 Sussex Street.
Secretary	EMMET A. BROWNE	18 Ferguson Avenue.
Treasurer	THEODORE LUDLUM	113 Ball Street.
Attorney	FRANK LYBOLT	Hubbard Building.

ASSETS.

Loans on bond and mortgage	$713,700 00
Loans on shares	9,178 00
Contracts for the sale of real estate	697 42
Real estate	12,246 49
Cash on hand and in bank	23,356 49
Furniture and fixtures	837 47
Instalments due and unpaid	3,505 90
	$763,521 77

LIABILITIES.

Due shareholders, instalment shares	$212,265 10
Due shareholders, accumulative prepaid shares	58,150 00
Due shareholders, income shares	407,250 00
Dividends credited	65,043 09
Balance to be paid borrowers on mortgage loans	1,850 00
Contingent fund (as per section 225 of Banking Law)	18,923 58
Dues paid in advance	40 00
	$763,521 77

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RECEIPTS.

Cash on hand January 1, 1912	$22,042 44
Dues on instalment shares credited to members	63,509 82
Dues on accumulative prepaid shares	8,300 00
Dues on income shares	65,900 00
Mortgages redeemed, foreclosed or transferred to real estate	246,700 00
Loans on shares repaid	6,090 00
Real estate sold	760 08
Fees received	48 00
Fines received	250 00
Interest received	24,912 67
Premium received	11,871 72
Rent received	288 60
Back dues	100 11
Sundries	732 86
	$451,506 30

DISBURSEMENTS.

Loaned on mortgage	$262,050 00
Loaned on shares	7,868 00
Instalment dues repaid on withdrawal, or applied on loans	64,508 60
Paid accumulative prepaid shares	9,100 00
Paid income shares	26,950 00
Dividends paid on withdrawals, or applied on loans	8,874 80
Cash dividends paid on income and accumulative prepaid shares	19,005 22
Paid matured shares	11,300 00
Paid for real estate	13,230 71
Paid salaries and clerk-hire	2,312 50
Paid advertising, printing and postage	158 55
Paid rent	120 00
Paid repairs to real estate	539 34
Paid taxes, insurance, etc	546 88
Paid banking department, examination	68 07
Paid banking department, assessment	56 06
Officers' bonds	50 00
Legal expenses	472 41
Commissions	20 43
Auditors	20 00
Telephone	18 40
Furniture and fixtures	638 73
Sundries	241 11
Cash on hand, December 31, 1912	23,356 49
	$451,506 30

Plan, serial. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 13,298½; shares issued during the year, 2,489½; shares withdrawn during the year, 2,357½; shares in force, 13,430½. Borrowing members, 332, holding 3,591½ shares; non-borrowing members, 916, holding 9,839 shares. Female shareholders, 586, holding 5,326 shares. Total dividends credited members during the year on instalment shares, $9,210.18; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $20,932.25; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $681.41.

No unpaid withdrawals. Amount of shares matured during the year, $11,300. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,940.99. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. No premium charged.

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Loans have been made in Orange, Rockland and Sullivan counties, New York State and in New Jersey and Pennsylvania. Largest mortgage loan ouststanding, $30,000. Mortgages in force in New York State, $698,700. Four foreclosures during the year.

PORT JERVIS SAVINGS AND LOAN ASSOCIATION, No. 1.

Room 14, Farnum Building, Pike street, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1868.]

Officers.	Names.	Post-office addresses.
President	WILLIAM H. NEARPASS	4 Catharine Street.
Secretary	JOHN H. DEWITT	6 Jones Street.
Acting Treasurer	FRED. B. POST	First National Bank.
Attorneys	C. E. & S. M. CUDDEBACK	Room 7, Farnum Bldg.

ASSETS.

Loans on bond and mortgage	$217,950 00
Loans on shares	10,695 00
Real estate	2,354 47
Cash on hand and in bank	6,678 30
Furniture and fixtures	400 00
Interest, premium, fees and fines due and unpaid	729 51
Advances for taxes, insurance, etc	47 22
	$238,854 50

LIABILITIES.

Due shareholders, instalment shares	$190,439 92
Due shareholders, savings shares	80 00
Due shareholders, income shares	10,100 00
Dividends credited	34,211 56
Due shareholders, matured shares	1,969 65
Contingent fund (as per section 225 of Banking Law)	2,053 37
	$238,854 50

RECEIPTS.

Cash on hand January 1, 1912	$86 31
Dues on instalment shares credited to members	30,746 50
Dues on savings shares	80 00
Dues on income shares	10,100 00
Mortgages redeemed, foreclosed or transferred to real estate	51,500 00
Fees received	20 00
Fines received	42 47
Interest received	6,805 83
Premium received	2,430 51
Rent received	45 00
	$101,856 62

DISBURSEMENTS.

Loaned on mortgage	$52,550 00
Loaned on shares	4,395 00
Instalment dues repaid on withdrawal, or applied on loans	25,075 31
Dividends paid on withdrawal, or applied on loans	3,123 73
Cash dividends paid on income and accumulative prepaid shares	191 50
Paid matured shares	6,371 53
Paid for real estate	2,354 47
Paid salaries and clerk-hire	591 99

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Paid advertising, printing and postage	$337 55
Paid rent	70 00
Paid taxes, insurance, etc	21 74
Paid banking department	30 95
Legal expenses	64 55
Cash on hand December 31, 1912	6,678 30
	$101,856 62

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,604½; shares issued during the year, 413¼; shares withdrawn during the year, 439; shares in force, 2,578¾. Borrowing members, 145, holding 1,157¾ shares; non-borrowing members, 264, holding 1,420½ shares. Female shareholders, 117, holding 586¾ shares. Total dividends credited members during the year on instalment shares, $7,712.59; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $249.84; rate, 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $999.54. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 1/25 per cent. Premium paid by borrowing members, 25 cents per share.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, $24,000. Mortgages in force in New York State, $217,950. No foreclosures during the year.

UNION BUILDING AND LOAN ASSOCIATION OF THE TOWN OF WOODBURY, COUNTY OF ORANGE, STATE OF NEW YORK.

Central Valley, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	JAMES C. RIDER	Central Valley, N. Y.
Secretary	W. M. GILDERSLEEVE	Central Valley, N. Y.
Treasurer	J. M. BARNES	Central Valley, N. Y.
Attorney	J. W. & PERCY V. D. GOTT	Goshen, N. Y.

ASSETS.

Loans on bond and mortgage	$100,150 00
Loans on shares	1,815 00
Cash on hand and in bank	330 80
Furniture and fixtures	93 22
Interest, premium, fees and fines due and unpaid	1,348 25
Legal expenses	155 63
	$103,892 90

LIABILITIES.

Due shareholders, instalment shares	$64,637 00
Dividends credited	11,961 57
Due shareholders, matured shares	5,400 00
Borrowed money	13,450 00
Contingent fund (as per section 225 of Banking Law)	3,852 95
Earnings undivided	4,063 60
Interest on borrowed money	275 28
Interest on matured shares	252 50
	$103,892 90

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RECEIPTS.

Cash on hand January 1, 1912	$1,284 88
Dues on instalment shares credited to members	12,295 00
Money borrowed	25,300 00
Mortgages redeemed, foreclosed or transferred to real estate	8,500 00
Fees received	45 00
Fines received	108 90
Interest received	5,790 65
Legal expenses, etc	243 85
Reverted dividends	71 26
	$53,639 54

DISBURSEMENTS.

Loaned on mortgage	$16,450 00
Loaned on shares	775 00
Instalment dues repaid on withdrawal, or applied on loans	2,902 00
Dividends paid on withdrawal, or applied on loans	832 72
Paid matured shares	4,598 22
Paid borrowed money and prior mortgages	26,120 00
Paid interest on borrowed money and prior mortgages	720 99
Paid salaries and clerk-hire	275 00
Paid advertising, printing and postage	19 97
Paid rent	60 00
Paid banking department, examination	21 67
Paid banking department, assessment	7 38
State League dues and expenses	27 34
Legal expenses	233 45
Interest on matured shares	265 00
Cash on hand December 31, 1912	330 80
	$53,639 54

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,070; shares issued during the year, 142; shares withdrawn during the year, 60; shares in force, 1,152. Borrowing members, 60, holding 538 shares; non-borrowing members, 104, holding 614 shares. Female shareholders, 66, holding 452 shares. Total dividends credited members during the year on instalment shares, $3,886.61; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $71.26.

No unpaid withdrawals. Amount of shares matured during the year, $4,400. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $382.31. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, $5,600. Mortgages in force in New York State, $100,150. No foreclosures during the year.

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WARWICK, MONROE AND CHESTER BUILDING AND LOAN ASSOCIATION.

No. 2 Lake street, Monroe, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	JOHN H. CARPENTER	Monroe, N. Y.
Secretary	E. F. ERCHENBERG	Monroe, N. Y.
Treasurer	GEORGE M. ROE	Chester, N. Y.
Attorney	M. N. KANE	Warwick, N. Y.

ASSETS.

Loans on bond and mortgage	$125,080 00
Loans on shares	2,205 00
Cash on hand and in bank	2,759 68
Furniture and fixtures	95 00
	$130,139 68

LIABILITIES.

Due shareholders, instalment shares	$104,250 50
Dividends credited	19,799 49
Balance to be paid borrowers on mortgage loans	1,100 00
Borrowed money	3,350 00
Contingent fund (as per section 225 of Banking Law)	1,639 69
	$130,139 68

RECEIPTS.

Cash on hand January 1, 1912	$5,174 46
Dues on instalment shares credited to members	23,048 30
Mortgages redeemed, foreclosed or transferred to real estate	8,300 00
Loans on shares repaid	205 00
Fines received	32 62
Interest received	6,113 73
Premium received	38 50
Advances repaid	322 80
Reverted dividends	43 77
Undivided profits	1 65
	$43,280 83

DISBURSEMENTS.

Loaned on mortgage	$26,039 00
Loaned on shares	400 00
Instalment dues repaid on withdrawal, or applied on loans	1,863 50
Dividends paid on withdrawal, or applied on loans	132 97
Paid matured shares	9,008 30
Paid borrowed money and prior mortgages	2,200 00
Paid interest on borrowed money and prior mortgages	229 19
Paid salaries and clerk-hire	260 00
Paid advertising, printing and postage	30 44
Paid rent	22 50
Paid banking department, examination	24 76
Paid banking department, assessment	8 74
Officers' bonds	20 00
State League dues	5 00
Legal expenses, etc	276 75
Cash on hand, December 31, 1912	2,759 68
	$43,280 83

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,662; shares issued during the year, 358; shares withdrawn during the year, 100; shares in force, 1,920. Borrowing members, 84, holding 630 shares; non-borrowing members, 278, holding 1,290 shares. Female shareholders, 104, holding 840 shares. Total dividends credited members during the year on instalment shares, $5,391; rate, 4⅜ per cent. Total dividends forfeited by withdrawing members during the year, $43.77.

No unpaid withdrawals. Amount of shares matured during the year, $9,008.30. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $337.94. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $125,080. One foreclosure during the year.

ORLEANS COUNTY.

MEDINA SAVINGS AND LOAN ASSOCIATION.

City Hall, Main street, Medina, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	WILLIAM U. LEE	Medina, N. Y.
Secretary	HARRY F. WELTON	Medina, N. Y.
Treasurer	GEORGE A. NEWELL	Medina, N. Y.
Attorney	FRED. L. DOWNS	Medina, N. Y.

ASSETS.

Loans on bond and mortgage		$272,494 00
Cash on hand and in bank		4,133 36
Instalments due and unpaid	$42 50	
Interest, premiums, fees and fines due and unpaid	11 32	
		$276,627 36

LIABILITIES.

Due shareholders, instalment shares	$227,066 25
Dividends credited	27,234 70
Borrowed money	10,000 00
Earnings undivided	7,826 41
Contingent fund (as per section 225 of Banking Law)	4,500 00
	$276,627 36

RECEIPTS.

Cash on hand January 1, 1912	$2,704 39
Dues on instalment shares credited to members	83,902 75
Money borrowed	33,000 00
Mortgages redeemed, foreclosed or transferred to real estate	32,518 90
Fees received	617 50
Fines received	309 28
Interest received	16,088 10
Real estate contracts	550 00
	$169,690 92

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DISBURSEMENTS.

Loaned on mortgage	$51,955 00
Instalment dues repaid on withdrawal, or applied on loans	38,188 15
Dividends paid on withdrawal, or applied on loans	3,226 75
Paid matured shares	37,440 00
Paid borrowed money and prior mortgages	33,000 00
Paid interest on borrowed money and prior mortgages	715 95
Paid salaries and clerk-hire	800 00
Paid advertising, printing and postage	134 28
Paid rent	24 00
Paid banking department, examination	41 50
Paid banking department, assessment	19 43
State League dues	6 50
Furniture	6 00
Cash on hand December 31, 1912	4,133 36
	$169,690 92

Plan, serial. Par value of shares, $130. Instalments are 25 cents.

Shares in force January 1, 1912, 6,154; shares issued during the year, 2,470; shares withdrawn during the year, 1,941; shares in force, 6,683. Borrowing members, 273, holding 1,482 shares; non-borrowing members, 924, holding 5,201 shares. Female shareholders, 591, holding 2,957 shares. Total dividends credited members during the year on instalment shares, $13,471.50; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $37,440. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $970.78. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Erie and Orleans counties, New York State. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $272,494. No foreclosures during the year.

ORLEANS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Albion, N. Y.

[Organized under Law of 1887. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	ORVILLE H. TAYLOR	Albion, N. Y.
Secretary	ALBERT C. BURROWS	Albion, N. Y.
Treasurer	WILLIAM B. DYE	Albion, N. Y.
Attorney	W. CRAWFORD RAMSDALE	Albion, N. Y.

ASSETS.

Loans on bonds and mortgage	$6,100 00
Cash on hand and in bank	1,355 99
	$7,455 99

LIABILITIES.

Due shareholders, instalment shares	$5,878 00
Dividends credited	1,348 08
Earnings undivided	48 49
Contingent fund (as per section 225 of Banking Law)	181 42
	$7,455 99

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RECEIPTS.

Cash on hand January 1, 1912	$873 50
Dues on instalment shares credited to members	1,410 00
Mortgages redeemed, foreclosed or transferred to real estate	6,000 00
Loans on shares repaid	1,000 00
Fees received	7 20
Fines received	26 23
Interest received	571 25
	$9,888 18

DISBURSEMENTS.

Loaned on mortgage	$600 00
Instalment dues repaid on withdrawal, or applied on loans	5,945 00
Dividends paid on withdrawal, or applied on loans	1,821 68
Paid salaries and clerk-hire	144 50
Paid banking department, examination	20 00
Paid banking department, assessment	1 01
Cash on hand, December 31, 1912	1,355 99
	$9,888 18

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 142; shares issued during the year, 28; shares withdrawn during the year, 56; shares in force, 114. Borrowing members, 9, holding 35 shares; non-borrowing members, 21, holding 79 shares. Female shareholders, 8, holding 28 shares. Total dividends credited members during the year on instalment shares, $379.33; rate, 4 7/10 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $144.50. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Orleans county, New York State. Largest mortgage loan outstanding, $1,600. Mortgages in force in New York State, $1,600. No foreclosures during the year.

OSWEGO COUNTY.

DIME BUILDING AND LOAN ASSOCIATION.

No. 112 West Second street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	CHAUNCEY C. PLACE	Oswego, N. Y
Secretary	WEBB G. COOPER	Oswego, N. Y.
Treasurer	GEORGE H. CLEAVER	Oswego, N. Y.
Attorney	LOUIS C. ROWE	Oswego, N. Y.

ASSETS.

Loans on bond and mortgage	$509,700 00
Loans on shares	46,750 00
Contracts for the sale of real estate	13,275 00
Real estate	5,000 00
Cash on hand and in bank	1,797 57
Furniture and fixtures	500 00
Interest, premium, fees and fines due and unpaid	2,218 20
Advances for taxes, insurance, etc	737 19
Accrued rent	53 33
	$580,031 29

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LIABILITIES.

Due shareholders, instalment shares	$376,898 79
Due shareholders, income shares	23,850 00
Dividends credited	111,394 74
Balance to be paid borrowers on mortgage loans	2,600 00
Borrowed money	38,000 00
Earnings undivided	16,817 38
Contingent fund (as per section 225 of Banking Law)	10,163 55
Withheld from loans on security	138 25
Accounts payable	168 58
	$580,031 29

RECEIPTS.

Cash on hand January 1, 1912	$3,204 28
Dues on instalment shares credited to members	128,922 32
Dues on income shares	23,600 00
Money borrowed	58,200 00
Mortgages redeemed, foreclosed or transferred to real estate	66,800 00
Loans on shares repaid	7,660 00
Real estate sold	4,175 00
Fees received	277 40
Fines received	205 87
Interest received	26,634 53
Premium received	13,269 74
Rent received	323 00
Advances repaid	535 37
Contracts redeemed	900 00
Security for loans	100 00
Reverted dividends	1,409 28
Interest on advances	58 56
Appraisals	520 00
Cash over	15 14
Interest on deposits	17 71
	$336,828 20

DISBURSEMENTS.

Loaned on mortgage	$151,300 00
Loaned on shares	22,800 00
Instalment dues repaid on withdrawal, or applied on loans	86,581 70
Paid income shares	7,000 00
Dividends paid on withdrawal, or applied on loans	11,253 51
Cash dividends paid on income and accumulative prepaid shares	504 04
Paid matured shares	6,800 00
Paid borrowed money and prior mortgages	39,200 00
Paid interest on borrowed money and prior mortgages	1,556 70
Paid for real estate	3,892 97
Paid salaries and clerk-hire	1,830 01
Paid advertising, printing and postage	240 15
Paid repairs to real estate	72 83
Paid taxes, insurance, etc	208 05
Paid banking department, examination	56 00
Paid banking department, assessment	36 53
Advances for taxes, insurance, etc	650 68
Heat and light	111 19
Telephone and office supplies	77 48
Cash short	25 49
Sundries	313 30
Appraisals and attorney	520 00
Cash on hand December 31, 1912	1,797 57
	$336,828 20

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Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 16,818½; shares issued during the year, 3,010; shares withdrawn during the year, 1,760; shares in force, 18,068½. Borrowing members, 442, holding 6,993 shares; non-borrowing members, 859, holding 11,075½ shares. Female shareholders, 582, holding 6,163 shares. Total dividends credited members during the year on instalment shares, $31,049.26; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $483.47; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $1,409.28.

No unpaid withdrawals. Amount of shares matured during the year, $6,800. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,572.13. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per week per share. Premium paid by borrowing members, 5 cents per week per share.

Loans have been made in Cayuga, Jefferson and Oswego counties, New York State. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $509,700. One foreclosure during the year.

FRONTIER PERMANENT BUILDING AND LOAN ASSOCIATION.

No. 23 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	WILLIAM H. QUIGLEY	Oswego, N. Y.
Secretary	EDWARD KELLEY	Oswego, N. Y.
Treasurer	CHARLES R. MARSDEN	Oswego, N. Y.
Attorney	THOS. H. KING	Oswego, N. Y.

ASSETS.

Loans on bond and mortgage	$19,450 00
Loans on shares	300 00
Contracts for the sale of real estate	400 00
Cash on hand and in bank	1,165 48
Furniture and fixtures	75 00
Interest, premium, fees and fines due and unpaid	229 79
Advances for taxes, insurance, etc	37 98
	$21,658 25

LIABILITIES.

Due shareholders, instalment shares	$13,415 30
Dividends credited	2,629 60
Due shareholders, matured shares	1,500 00
Borrowed money	2,100 00
Earnings undivided	1,411 30
Contingent fund (as per section 225 of Banking Law)	602 05
	$21,658 25

RECEIPTS.

Cash on hand January 1, 1912	$723 34
Dues on instalment shares credited to members	4,546 29
Money borrowed	1,800 00
Mortgages redeemed, foreclosed or transferred to real estate	100 00
Loans on shares repaid	150 00
Fees received	28 50
Fines received	1 00
Interest received	913 60

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Premium received	$344 84
Advances repaid	7 25
	$8,614 82

DISBURSEMENTS.

Loaned on mortgage	$5,300 00
Loaned on shares	350 00
Instalment dues repaid on withdrawal, or applied on loans	282 33
Dividends paid on withdrawal, or applied on loans	4 20
Cash dividends paid on income and accumulative prepaid shares	90 00
Paid borrowed money and prior mortgages	900 00
Paid interest on borrowed money and prior mortgages	126 00
Paid salaries and clerk-hire	244 48
Paid advertising, printing and postage	16 47
Paid rent	60 00
Paid banking department, examination	14 00
Paid banking department, assessment	1 20
Officers' bonds	10 00
State League dues and expenses	17 99
Gas	2 67
Insurance and mortgage taxes	30 00
Cash on hand, December 31, 1912	1,165 48
	$8,614 82

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 767½; shares issued during the year, 259½; shares withdrawn during the year, 49; shares in force, 978. Borrowing members, 27, holding 267½ shares; non-borrowing members, 42, holding 710½ shares. Female shareholders, 23, holding 200 shares. Total dividends credited members during the year on instalment shares, $844.90; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $90; rate, 6 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $354.61. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 2⅖ per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, $2,400. Mortgages in force in New York State, $19,450. No foreclosures during year.

LAKE CITY BUILDING AND LOAN ASSOCIATION.

No. 32 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	JAMES K. STOCKWELL	Oswego, N. Y.
Secretary	EDWARD KELLY	Oswego, N. Y.
Treasurer	WILLIAM H. KING	Oswego, N. Y.
Attorney	THOMAS H. KING	Oswego, N. Y.

ASSETS.

Loans on bond and mortgage	$177,813 87
Loans on shares	10,400 00
Cash on hand and in bank	2,993 81
Furniture and fixtures	85 00
	$191,292 68

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LIABILITIES.

Due shareholders, instalment shares	$119,779 87
Dividends credited	46,480 07
Due shareholders, matured shares	17,300 00
Earnings undivided	617 74
Contingent fund (as per section 225 of Banking Law)	7,115 00
	$191,292 68

RECEIPTS.

Cash on hand January 1, 1912	$2,782 42
Dues on instalment shares credited to members	48,139 66
Mortgages redeemed, foreclosed or transferred to real estate	39,950 00
Loans on shares repaid	1,200 00
Fees received	127 30
Fines received	43 41
Interest received	9,158 80
Premium received	4,332 65
Advances repaid	63 10
Surplus dividends	244 34
Reverted dividends	4 37
	$106,046 05

DISBURSEMENTS.

Loaned on mortgage	$54,363 87
Loaned on shares	8,950 00
Instalment dues repaid on withdrawal, or applied on loans	32,400 35
Dividends paid on withdrawal, or applied on loans	2,892 35
Cash dividends paid on income and accumulative prepaid shares	752 50
Paid matured shares	2,500 00
Paid salaries and clerk-hire	640 00
Paid advertising, printing and postage	21 95
Paid rent	96 00
Paid banking department, examination	34 00
Paid banking department, assessment	12 81
Officers' bonds	12 00
State League dues and expenses	48 57
Gas and janitor	14 24
Legal expenses	10 50
Fees refunded	6 60
Mortgage taxes	269 50
Interest, dues and fine refunded	27 00
Cash on hand, December 31, 1912	2,993 81
	$106,046 05

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 4,612; shares issued during the year, 971; shares withdrawn during the year, 359½; shares in force, 5,223½. Borrowing members, 155, holding 2,369½ shares; non-borrowing members, 192, holding 2,854 shares. Female shareholders, 134, holding 2,048½ shares. Total dividends credited members during the year on instalment shares, $11,320.07; rate, 10 per cent. Total dividends credited or paid in cash to members during the year on other shares, $752.50; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $244.34.

No unpaid withdrawals. Amount of shares matured during the year, $2,500. Entrance or membership fee, 10 cents per share. Operating expenses,

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as defined in section 227 of the Banking Law, incurred and paid during the year, $843.26. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 2⅗ per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $177,813.87. No foreclosures during year.

RECIPROCITY BUILDING AND LOAN ASSOCIATION.

Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	LEROY SNODY	Oswego, N. Y.
Secretary	J. W. O'CONNER	Oswego, N. Y.
Treasurer	THOMAS PEARSON	Oswego, N. Y.
Attorney	JOHN J. WHITE	Oswego, N. Y.

ASSETS.

Loans on bond and mortgage	$161,700 00
Loans on shares	100 00
Contracts for the sale of real estate	900 00
Cash on hand and in bank	2,573 70
Furniture and fixtures	100 00
Advances for taxes, insurance, etc	586 04
	$165,959 74

LIABILITIES.

Due shareholders, instalment shares	$119,626 22
Due shareholders, income shares	15,300 00
Dividends credited	25,237 83
Earnings undivided	75 80
Contingent fund (as per section 225 of Banking Law)	3,379 64
Unearned or rebatable premium	2,340 25
	$165,959 74

RECEIPTS.

Cash on hand January 1, 1912	$1,950 91
Dues on instalment shares credited to members	40,727 71
Dues on income shares	4,000 00
Money borrowed	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate	14,700 00
Fees received	104 85
Interest received	8,024 02
Premium received	1,595 00
Rent received	5 00
Advances repaid	55 95
Land contracts	1,050 00
Profit and loss	5 77
	$76,219 21

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DISBURSEMENTS.

Loaned on mortgage	$30,500 00
Instalment dues repaid on withdrawal, or applied on loans	31,740 85
Dividends paid on withdrawal, or applied on loans	5,362 36
Cash dividends paid on income and accumulative prepaid shares	658 75
Paid borrowed money and prior mortgages	4,000 00
Paid interest on borrowed money and prior mortgages	60 00
Paid salaries and clerk-hire	754 00
Paid advertising, printing and postage	9 65
Paid rent	72 00
Paid taxes, insurance, etc	54 78
Paid banking department, examination	41 50
Paid banking department, assessment	11 42
Officers' bonds	6 00
State League dues and expenses	49 67
Attorney fees	50 00
Janitor and lights	17 28
Mortgage taxes	150 00
Premium refunded	107 25
Cash on hand, December 31, 1912	2,573 70
	$76,219 21

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 6,146½; shares issued during the year, 1,048½; shares withdrawn during the year, 818; shares in force, 6,377. Borrowing members, 170, holding 1,854½ shares; non-borrowing members, 295, holding 4,522½ shares. Female shareholders, 149, holding 1,694 shares. Total dividends credited members during the year on instalment shares, $8,180.02; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $658.75; rate, 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $958.60. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, $5.50 per share.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $161,700. No foreclosures during the year.

SECURITY BUILDING AND LOAN ASSOCIATION.

No. 12 East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	CHARLES W. RICHARDS	Oswego, N. Y.
Secretary	WARREN M. CARRIER	Oswego, N. Y.
Treasurer	CHARLES H. CARRIER	Oswego, N. Y
Attorney	UDELLE BARTLETT	Oswego, N. Y.

ASSETS.

Loans on bond and mortgage	$243,440 00
Loans on shares	20,820 00
Contracts for the sale of real estate	209 29
Real estate	141 42
Cash on hand and in bank	6,700 72
Furniture and fixtures	115 00
Interest, premium, fees and fines due and unpaid	728 57

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Advances for taxes, insurance, etc	$258 81
Judgment	410 00
	$272,823 81

LIABILITIES.

Due shareholders, instalment shares	$208,387 40
Dividends credited	54,361 33
Balance to be paid borrowers on mortgage loans	500 00
Earnings undivided	4,860 08
Contingent fund (as per section 225 of Banking Law)	4,715 00
	$272,823 81

RECEIPTS.

Cash on hand January 1, 1912	$13,560 40
Dues on instalment shares credited to members	59,157 00
Mortgages redeemed, foreclosed or transferred to real estate	23,445 00
Loans on shares repaid	41,388 00
Real estate sold	2,550 00
Fees received	183 03
Fines received	9 84
Interest received	12,305 37
Premium received	6,075 63
Advances repaid	33 36
Reverted dividends	333 46
	$159,041 09

DISBURSEMENTS.

Loaned on mortgage	$64,650 00
Loaned on shares	44,095 00
Instalment dues repaid on withdrawal, or applied on loans	12,652 44
Paid income shares	12,900 00
Dividends paid on withdrawal, or applied on loans	2,222 32
Cash dividends paid on income and accumulative prepaid shares	201 25
Paid matured shares	14,424 29
Paid salaries and clerk-hire	766 02
Paid advertising, printing and postage	72 45
Paid rent	50 00
Paid taxes, insurance, etc	162 39
Paid banking department, examination	41 50
Paid banking department, assessment	17 98
Officers' bonds	15 00
State League dues and expenses	58 29
Traveling expenses	11 44
Cash on hand, December 31, 1912	6,700 72
	$159,041 09

Plan, permanent. Par value of shares, $100. Instalments are 10 cents, 20 cents, 30 cents, 40 cents and 50 cents weekly.

Shares in force January 1, 1912, 10,419; shares issued during the year, 3,552½; shares withdrawn during the year, 1,487½; shares in force, 12,484. Borrowing members, 290, holding 3,939 shares; non-borrowing members, 549, holding 8,545 shares. Female shareholders, 264, holding 3,091 shares. Total dividends credited members during the year on instalment shares, $16,968.01; rate, 7⅕ per cent. Total dividends credited or paid in cash to members during the year on other shares, $201.25; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, 333.46.

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No unpaid withdrawals. Amount of shares matured during the year, $10,475.46. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $973.20. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5⅕ per cent. Premium paid by borrowing members, 2⅖ per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, $8,500. Mortgages in force in New York State, $242,940. No foreclosures during the year.

OTSEGO COUNTY.

ONEONTA BUILDING AND LOAN ASSOCIATION.

101 Main street, Oneonta, N. Y.

[Organized under law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	WALTER SCOTT	Oneonta, N. Y.
Secretary	B. W. HOYE	Oneonta, N. Y.
Treasurer	T. WALDO STEVENS	Oneonta, N. Y.
Attorney	B. W. HOYE	Oneonta, N. Y.

ASSETS.

Loans on bond and mortgage	$411,952 87
Loans on shares	13,324 00
Contracts for the sale of real estate	6,916 35
Cash on hand and in bank	5,187 02
Furniture and fixtures	545 00
Advances for taxes, insurance, etc	36 93
	$437,962 17

LIABILITIES.

Due shareholders, instalment shares	$278,669 06
Due shareholders, savings shares	1,922 75
Due shareholders, income shares	31,400 00
Dividends credited	65,428 39
Due shareholders, matured shares	17,800 00
Balance to be paid borrowers on mortgage loans	2,514 58
Borrowed money	21,465 47
Earnings undivided	11,025 66
Contingent fund (as per section 225 of Banking Law)	7,736 26
	$437,962 17

RECEIPTS.

Cash on hand January 1, 1912	$3,098 27
Dues on instalment shares credited to members	68,856 71
Dues on savings shares	2,204 59
Dues on income shares	32,000 00
Money borrowed	53,466 30
Mortgages redeemed, foreclosed or transferred to real estate	45,880 00
Loans on shares repaid	11,891 00
Fees received	117 00
Fines received	315 49
Interest received	24,309 22
Premium received	1,036 40
Advances repaid	4 00
Contracts	96 00
Reverted dividends	459 96
Matured shares transferred	3,650 00
	$247,384 94

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DISBURSEMENTS.

Loaned on mortgage	$97,932 23
Loaned on shares	15,785 00
Instalment dues repaid on withdrawal, or applied on loans	32,013 90
Paid savings shares	283 20
Paid income shares	2,900 00
Dividends paid on withdrawal, or applied on loans	8,679 43
Cash dividends paid on income and accumulative prepaid shares	191 47
Paid matured shares	9,751 00
Paid borrowed money and prior mortgages	69,629 82
Paid interest on borrowed money and prior mortgages	2,960 63
Paid salaries and clerk-hire	1,500 00
Paid advertising, printing and postage	198 44
Paid taxes, insurance, etc	25 75
Paid banking department	28 77
Officers' bonds	20 00
State League dues and expenses	23 28
Protectorgraph	30 00
Adding machine	245 00
Cash on hand, December 31, 1912	5,187 02
	$247,384 94

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 5,033; shares issued during the year, 1,433; shares withdrawn during the year, 734; shares in force, 5,732. Borrowing members, 352, holding 2,396 shares; non-borrowing members, 593, holding 3,336 shares. Female shareholders, 381, holding 1,642 shares. Total dividends credited members during the year on instalment shares, $18,908.15; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $829.96; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $459.96.

No unpaid withdrawals. Amount of shares matured during the year, $19,000. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,780.49. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share.

Loans have been made in Delaware and Otsego counties, New York State. Largest mortgage loan outstanding, $15,000. Mortgages in force in New York State, $409,438.29. No foreclosures during the year.

QUEENS COUNTY.

CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION.

No. 337 Jackson avenue, Long Island City, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	F. J. SCHLEICHER	38 Tenth Street.
Secretary	JOSEPH E. SIMON	38 Tenth Street.
Treasurer	JOSEPH PLATZ	274 Academy Street.
Attorney	JOHN R. MANLEY	367 Fulton St., B'klyn, N. Y.

ASSETS.

Loans on bond and mortgage	$87,550 00
Loans on shares	1,140 00
Real estate	2,369 27

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Cash on hand and in bank	$8,998 85
Furniture and fixtures	100 00
	$100,158 12

LIABILITIES.

Due shareholders, instalment shares	$73,767 51
Dividends credited	22,152 93
Due shareholders, matured shares	2,220 92
Earnings undivided	446 24
Contingent fund (as per section 225 of Banking Law)	1,570 52
	$100,158 12

RECEIPTS.

Cash on hand January 1, 1912	$8,349 21
Dues on instalment shares credited to members	16,306 15
Money borrowed	1,800 00
Mortgages redeemed, foreclosed or transferred to real estate	13,853 52
Loans on shares repaid	1,020 00
Fees received	38 00
Fines received	65 88
Interest received	4,707 19
Premium received	1,853 08
Rent received	10 00
Advances repaid	25 00
Special deposit	25 00
	$48,053 03

DISBURSEMENTS.

Loaned on mortgage	$7,600 00
Loaned on shares	1,190 00
Instalment dues repaid on withdrawal, or applied on loans	16,635 58
Dividends paid on withdrawal, or applied on loans	4,074 89
Paid matured shares	4,288 49
Paid borrowed money and prior mortgages	1,800 00
Paid interest on borrowed money and prior mortgages	9 00
Paid for real estate	2,757 19
Paid salaries and clerk-hire	125 00
Paid advertising, printing and postage	95 41
Paid rent	204 00
Paid repairs to real estate	160 44
Paid taxes, insurance, etc	53 00
Paid banking department	36 18
Special deposit	25 00
Cash on hand December 31, 1912	8,998 85
	$48,053 03

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,523; shares issued during the year, 353; shares withdrawn during the year, 340; shares in force, 1,536. Borrowing members, 56, holding 346 shares; non-borrowing members, 169, holding 1,190 shares. Female shareholders, 99, holding 717 shares. Total dividends credited members during the year on instalment shares, $5,498.76; rate, 6 1/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $6,509.41. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $424.41. Unpaid, none.

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Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 40 cents per share.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $87,550. One foreclosure during the year.

COLUMBIA BUILDING AND LOAN ASSOCIATION.

No. 4103 University Place, Woodhaven, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	FRANKLIN H. CORWIN	Woodhaven, N. Y.
Secretary	CUNNINGHAM FORSYTHE	Woodhaven, N. Y.
Treasurer	HENRY M. DE RONDE	Woodhaven, N. Y.
Attorney	GASTON F. LIVETT	Woodhaven, N. Y.

ASSETS.

Loans on bond and mortgage	$104,750 00
Loans on shares	3,480 00
Cash on hand and in bank	2,656 12
Furniture and fixtures	50 00
	$110,936 12

LIABILITIES.

Due shareholders, instalment shares	$85,886 00
Dividends credited	22,762 58
Contingent fund (as per section 225 of Banking Law)	2,287 54
	$110,936 12

RECEIPTS.

Cash on hand January 1, 1912	$6,647 96
Dues on instalment shares credited to members	22,320 00
Mortgages redeemed, foreclosed or transferred to real estate	7,350 00
Loans on shares repaid	1,300 00
Fees received	88 50
Fines received	52 78
Interest received	5,011 89
Premium received	1,720 13
Reverted dividends	291 78
	$44,783 04

DISBURSEMENTS.

Loaned on mortgage	$26,700 00
Loaned on shares	3,205 00
Instalment dues repaid on withdrawal, or applied on loans	8,387 00
Dividends paid on withdrawal, or applied on loans	1,834 96
Paid matured shares	1,250 00
Paid salaries and clerk-hire	500 00
Paid advertising, printing and postage	114 57
Paid rent	60 00
Paid banking department, examination	16 30
Paid banking department, assessment	7 09
Officers' bonds	12 00
Furniture	40 00
Cash on hand December 31, 1912	2,656 12
	$44,783 04

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Plan, serial. Par value of shares, $125. Instalments are 50 cents monthly. Shares in force January 1, 1912, 1,972; shares issued during the year, 1,105; shares withdrawn during the year, 247; shares in force, 2,830. Borrowing members, 60, holding 821 shares; non-borrowing members, 218, holding 2,009 shares. Female shareholders, 71, holding 498 shares. Total dividends credited members during the year on instalment shares, $6,095.03; rate, 6⅜ per cent. Total dividends forfeited by withdrawing members during the year, $291.78.

No unpaid withdrawals. Amount of shares matured during the year, $1,250. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $726.57. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 12 cents monthly.

Loans have been made in Kings, Nassau and Queens counties, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $104,750. No foreclosures during the year.

FLUSHING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 20 Main street, Flushing, N. Y.

[Organized under Law of 1887. Commenced business 1888.]

Officers.	Names.	Post-office addresses
President	FRANK A. COLLINS	24 Locust Street.
Temporary Secretary.	HENRY J. HEWITT	130 Locust Street.
Treasurer	WILLLIAM T. JAMES	120 Jamaica Avenue.
Attorney	GILBERT W. ROBERTS	2 Rector Street, N. Y. City.

ASSETS.

Loans on bond and mortgage	$16,513 21
Loans on shares	100 00
Contracts for the sale of real estate	110 50
Cash on hand and in bank	5,264 93
Furniture and fixtures	25 00
	$22,013 64

LIABILITIES.

Due shareholders, instalment shares	$15,092 00
Dividends credited	4,225 87
Earnings undivided	1,729 88
Contingent fund (as per section 225 of Banking Law)	965 89
	$22,013 64

RECEIPTS.

Cash on hand January 1, 1912	$5,593 69
Dues on instalment shares credited to members	3,552 50
Mortgages redeemed, foreclosed or transferred to real estate	1,578 44
Real estate sold	3,264 75
Interest received	1,089 06
Premium received	15 20
Rent received	49 00
Advances repaid	107 50
Insurance premium refunded	8 73
Reverted dividends	14 80
Real estate contracts	1,099 75
	$16,373 42

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DISBURSEMENTS.

Loaned on mortgage	$12 41
Loaned on shares	100 00
Instalment dues repaid on withdrawal, or applied on loans	395 00
Dividends paid on withdrawal or applied on loans	36 40
Paid matured shares	9,486 95
Paid salaries and clerk-hire	385 00
Paid advertising, printing and postage	114 15
Paid taxes, insurance, etc	68 69
Paid banking department, examination	16 35
Paid banking department, assessment	1 90
Advances for taxes, insurance, etc	107 50
Discount on advance payments	9 89
Real estate commission	214 50
Legal expenses	135 25
Miscellaneous	24 50
Cash on hand, December 31, 1912	5,264 93
	$16,373 42

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 270½; shares issued during the year, 98; shares withdrawn during the year, 55; shares in force, 313½. Borrowing members, 2, holding 14 shares; non-borrowing members, 59, holding 299½ shares. Female shareholders, 20, holding 88 shares. Total dividends credited members during the year on instalment shares, $3,680.14; regular dividend at rate of 5 per cent. and extra dividends of 15 per cent. Total dividends forfeited by withdrawing members during the year, $14.80.

No unpaid withdrawals. Amount of shares matured during the year, $9,486.95. No entrance or membership fee. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $523.65. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, $1 per $1,000 per month.

Loans have been made in Orange and Queens counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $3,650. Mortgages in force in New York State, $14,245.84. No foreclosures during the year.

LONG ISLAND CITY BUILDING AND LOAN ASSOCIATION.

No. 1126 Van Alst avenue, Long Island City, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	WILLIAM H. GIBSON	39 Temple Street.
Secretary	JESSE F. ELLSWORTH	570 Academy Street.
Treasurer	DAVID DEANS	442 Second Avenue.
Attorney	FRED'K N. SMITH	24 Jackson Avenue.

ASSETS.

Loans on bond and mortgage	$249,393 62
Loans on shares	6,839 25
Cash on hand and in bank	46,122 56
	$302,355 43

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LIABILITIES.

Due shareholders, instalment shares	$223,921 80
Dividends credited	63,429 13
Earnings undivided	1,924 59
Contingent fund (as per section 225 of Banking Law)	12,993 85
Suspense account	86 06
	$302,355 43

RECEIPTS.

Cash on hand January 1, 1912	$22,063 87
Dues on instalment shares credited to members	42,183 80
Mortgages redeemed, foreclosed or transferred to real estate	31,750 00
Loans on shares repaid	5,925 00
Fees received	78 35
Fines received	141 72
Interest received	13,174 29
Premium received	4,725 73
Suspense account	86 06
	$120,128 82

DISBURSEMENTS.

Loaned on mortgage	$22,143 65
Loaned on shares	3,579 25
Instalment dues repaid on withdrawal or applied on loans	18,555 00
Dividends paid on withdrawal or applied on loans	3,269 80
Paid matured shares	24,201 13
Paid salaries and clerk-hire	1,344 33
Paid advertising, printing and postage	238 24
Paid rent	216 00
Paid banking department, examination	297 10
Paid banking department, assessment	22 26
Appraisal fees	33 00
Mortgage taxes	106 50
Cash on hand December 31, 1912	46,122 56
	$120,128 82

Plan, serial. Par value of shares, $125 and $250. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1912, 3,694; shares issued during the year, 401; shares withdrawn during the year, 665; shares in force, 3,430. Borrowing members, 225, holding 977 shares; non-borrowing members, 213, holding 2,453 shares. Female shareholders, 242. Total dividends credited members during the year on instalment shares, $22,228.95; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, $24,201.13. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,831.57. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 45 cents per share.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $249,393.62. No foreclosures during the year.

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LONG ISLAND SAVINGS AND INVESTMENT ASSOCIATION.

No. 89 Main street, Flushing, N. Y.

[Organized under Law of 1851. Commenced business 1892.]

Officers.	Names.	Post-office addresses.
President	R. E. PARSONS	Flushing, N. Y.
Secretary	WILLIAM K. MURRAY	Flushing, N. Y.
Treasurer	F. F. TUOHY, JR.	Flushing, N. Y.
Attorney	CLINTON B. SMITH	Flushing, N. Y.

ASSETS.

Loans on bond and mortgage	$69,152 12
Contracts for the sale of real estate	1,250 00
Cash on hand and in bank	3,858 82
Furniture and fixtures	65 00
	$74,325 94

LIABILITIES.

Due shareholders, instalment shares	$22,516 15
Due shareholders, savings shares	836 02
Due shareholders, income shares	24,850 00
Dividends credited	6,637 03
Prior mortgages	5,800 00
Borrowed money	5,700 00
Earnings undivided	5,436 74
Contingent fund (as per section 225 of Banking Law)	2,550 00
	$74,325 94

RECEIPTS.

Cash on hand January 1, 1912	$2,269 71
Dues on instalment shares credited to members	8,495 34
Dues on income shares	1,150 00
Money borrowed	31,100 00
Mortgages redeemed, foreclosed or transferred to real estate	6,069 20
Real estate sold	900 00
Fees received	17 50
Interest received	3,569 20
Premium received	980 92
Rent received	85 00
Advances repaid	4 00
Reverted dividends	28 55
	$54,669 42

DISBURSEMENTS.

Loaned on mortgage	$4,000 00
Instalment dues repaid on withdrawal or applied on loans	9,167 25
Paid savings shares	360 00
Paid income shares	3,170 00
Dividends paid on withdrawal, or applied on loans	899 82
Cash dividends paid on income and accumulative prepaid shares	1,315 00
Paid borrowed money and prior mortgages	30,400 00
Paid interest on borrowed money and prior mortgages	636 38
Paid salaries and clerk-hire	600 00
Paid rent	135 00
Paid repairs to real estate	8 15
Paid taxes, insurance, etc	34 40
Paid banking department, examination	53 83
Paid banking department, assessment	5 77

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Officers' bonds	$10 00
Moving and repairing safe	15 00
Cash on hand December 31, 1912	3,858 82
	$54,669 42

Plan, permanent. Par value of shares, $100. Instalments are 20 cents monthly.

Shares in force January 1, 1912, 1,381; shares issued during the year, 71½; shares withdrawn during the year, 133; shares in force, 1,319½. Borrowing members, 32, holding 693 shares; non-borrowing members, 62, holding 626½ shares. Female shareholders, 36, holding 449 shares. Total dividends credited members during the year on instalment shares, $2,098.38; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,421.55; rate, 5 per cent. and 6⅖ per cent. Total dividends forfeited by withdrawing members during the year, $28.55.

No unpaid withdrawals. Amount of shares matured during the year, $1,000. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $760. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 15 cents per month per share.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $69,152.12. No foreclosures during the year.

QUEENS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Jamaica, N. Y.

[Organized under Law of 1887. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	WILLIAM L. JARVIS	L. I. City, N. Y.
Secretary	G. P. B. HOYT	Jamaica, N. Y.
Treasurer	STEPHEN B. CARMAN	Jamaica, N. Y.
Attorney	N. C. HENDRICKSON	Jamaica, N. Y.

ASSETS.

Loans on bond and mortgage	$44,289 39
Loans on shares	2,420 00
Real estate	2,800 00
Cash on hand and in bank	359 40
Furniture and fixtures	25 00
Individual accounts	146 94
Sundry accounts	372 18
	$50,412 91

LIABILITIES.

Due shareholders, instalment shares	$33,254 50
Due shareholders, income shares	6,500 00
Dividends credited	5,385 75
Due shareholders, matured shares	761 92
Earnings undivided	1,129 70
Contingent fund (as per section 225 of Banking Law)	2,361 88
Sundry repairs	803 53
Taxes	215 63
	$50,412 91

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RECEIPTS.

Cash on hand January 1, 1912	$1,458 01
Dues on instalment shares credited to members	7,091 00
Dues on income shares	300 00
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate	4,324 82
Loans on shares repaid	1,200 00
Real estate sold	10,690 00
Fees received	12 60
Fines received	60 25
Interest received	2,321 82
Premium received	50 12
Rent received	527 48
Individual accounts	1,297 13
Matured shares	761 92
Reverted dividends	160 29
Insurance rebated	7 00
Sundry accounts	514 18
Reserve fund	96 62
Dividend account	1,968 72
	$34,341 96

DISBURSEMENTS.

Loaned on mortgage	$12,203 88
Loaned on shares	1,850 00
Instalment dues repaid on withdrawal, or applied on loans	2,736 00
Dividends paid on withdrawal, or applied on loans	629 12
Cash dividends paid on income and accumulative prepaid shares	285 00
Paid matured shares	8,653 14
Paid borrowed money and prior mortgages	1,500 00
Paid interest on borrowed money and prior mortgages	30 50
Paid salaries and clerk-hire	500 00
Paid advertising, printing and postage	134 96
Paid rent	24 00
Paid repairs to real estate	2,197 29
Paid taxes, insurance, etc	75 82
Paid banking department, examination	17 00
Paid banking department, assessment	3 99
Officers' bonds	12 00
Legal expenses	10 00
Individual accounts	812 67
Dividend account	1,990 01
Sundry accounts	312 18
Real estate	5 00
Cash on hand December 31, 1912	359 40
	$34,341 96

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 637; shares issued during the year, 96½; shares withdrawn during the year, 127½; shares in force, 606. Borrowing members, 17, holding 170 shares; non-borrowing members, 55, holding 436 shares. Female shareholders, 20, holding 214½ shares. Total dividends credited members during the year on instalment shares, $1,683.72; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $285; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $235.62.

No unpaid withdrawals. Amount of shares matured during the year, $8,653.14. Entrance or membership fee, 15 cents per share. Operating ex-

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penses, as defined in section 227 of the Banking Law, incurred and paid during the year, $680.96. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per month per share.

Loans have been made in Kings, Nassau, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, $4.500. Mortgages in force in New York State, $44,289.39. No foreclosures during the year.

WHITESTONE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 7 Eighth avenue, south, Whitestone, N. Y.

[Organized under Law of 1887. Commenced business 1891. Reincorporated under Law of 1894.]

Officers.	Names.	Post-office addresses.
President	DANIEL A. HARRISON	Whitestone, N. Y.
Secretary	L. M. FANNING	Whitestone, N. Y.
Treasurer	MOSES WORMS	Whitestone, N. Y.
Attorney	CLINTON T. ROE	44 Pine Street, N. Y. City.

ASSETS.

Loans on bond and mortgage	$158,500 00
Loans on shares	10,200 00
Contracts for the sale of real estate	3,949 00
Cash on hand and in bank	4,984 97
Furniture and fixtures	75 50
Interest, premium, fees and fines due and unpaid	116 90
Advances for taxes, insurance, etc.	28 15
	$177,854 52

LIABILITIES.

Due shareholders, instalment shares	$133,007 48
Dividends credited	25,740 46
Due shareholders, matured shares	1,200 00
Earnings undivided	9,943 95
Contingent fund (as per section 225 of Banking Law)	7,855 00
Real estate contracts	85 63
Interest accrued	22 00
	$177,854 52

RECEIPTS.

Cash on hand January 1, 1912	$5,953 31
Dues on instalment shares credited to members	30,564 73
Money borrowed	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate	23,300 00
Loans on shares repaid	2,225 00
Fees received	75 25
Fines received	78 43
Interest received	9,304 34
Premium received	1,504 14
Rent received	159 37
Advances repaid	49 82
Individual accounts	393 89
Reverted dividends	722 62
Real estate contracts	386 63
Matured shares	1,200 00
Sundries	113 97
	$77,031 50

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DISBURSEMENTS.

Loaned on mortgage	$27,866 68
Loaned on shares	4,750 00
Instalment dues repaid on withdrawal, or applied on loans	17,333 23
Dividends paid on withdrawal, or applied on loans	3,108 05
Paid matured shares	12,200 00
Paid borrowed money and prior mortgages	1,000 00
Paid interest on borrowed money and prior mortgages	5 00
Paid for real estate	4,643 89
Paid salaries and clerk-hire	560 00
Paid advertising, printing and postage	179 62
Paid rent	60 00
Paid banking department, examination	55 09
Paid banking department, assessment	12 91
Advances for taxes, insurance, etc	44 25
Discounts on advance payments	36 55
Dividends on matured shares	22 00
Sundries	169 26
Cash on hand December 31, 1912	4,984 97
	$77,031 50

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,500; shares issued during the year, 400; shares withdrawn during the year, 435; shares in force, 2,465. Borrowing members, 167, holding 1,025 shares; non-borrowing members, 243, holding 1,440 shares. Female shareholders, 140, holding 761 shares. Total dividends credited members during the year on instalment shares, $8,832.35; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $722.62.

No unpaid withdrawals. Amount of shares matured during the year, $13,400. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $912.47. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 15 cents per share per month.

Loans have been made in Queens and Westchester counties, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $158,500. One foreclosure during the year.

RENSSELAER COUNTY.

INDUSTRIAL BUILDING-LOAN AND SAVINGS ASSOCIATION OF TROY.

National State Bank Building, Fulton and River streets, Troy, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	B. M. TURNER	52 Mill Street.
Secretary	WILLIAM DOWNS	649 Fourth Street.
Treasurer	THOMAS J. PHILLIPS	Thompson Street.
Attorney	JAMES FARRELL	National State Bank Bldg.

ASSETS.

Loans on bond and mortgage	$182,800 00
Loans on shares	875 00
Cash on hand and in bank	3,575 20
Advances for taxes, insurance, etc	6 00
	$187,256 20

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LIABILITIES.

Due shareholders, instalment shares	$141,122 14
Dividends credited	31,934 46
Balance to be paid borrowers on mortgage loans	1,299 40
Borrowed money	10,707 81
Contingent fund (as per section 225 of Banking Law)	2,192 39
	$187,256 20

RECEIPTS.

Cash on hand January 1, 1912	$7,400 69
Dues on instalment shares credited to members	32,287 24
Money borrowed	10,395 00
Mortgages redeemed, foreclosed or transferred to real estate	28,200 00
Loans on shares repaid	2,040 00
Fees received	27 00
Fines received	93 12
Interest received	10,478 22
Advances repaid	13 50
Passbooks	13 50
Recording tax repaid	32 00
Reverted dividends	75 93
	$91,056 20

DISBURSEMENTS.

Loaned on mortgage	$42,193 55
Loaned on shares	815 00
Instalment dues repaid on withdrawal, or applied on loans	18,358 00
Dividends paid on withdrawal, or applied on loans	3,748 30
Paid matured shares	3,400 00
Paid borrowed money and prior mortgages	17,688 70
Paid interest on borrowed money and prior mortgages	706 86
Paid salaries and clerk-hire	191 00
Paid advertising, printing and postage	37 15
Paid rent	48 00
Paid taxes, insurance, etc	6 00
Paid banking department, examination	30 50
Paid banking department, assessment	13 63
Officers' bonds	25 00
State League dues	5 50
Discharge of matured shares	1 56
Books, etc	7 75
Recording taxes, etc	204 50
Cash on hand December 31, 1912	3.575 20
	$91,056 20

Plan, serial. Par value of shares, $200. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1912, 2,519¼; shares issued during the year, 363¼; shares withdrawn during the year, 357½; shares in force, 2,525. Borrowing members, 124, holding 940¾ shares; non-borrowing members, 245, holding 1,584¼ shares. Female shareholders, 111, holding 643¼ shares. Total dividends credited members during the year on instalment shares, $8,976.21; rate, 5½ per cent. Total dividends forfeited by withdrawing members during the year, $75.93.

No unpaid withdrawals. Amount of shares matured during the year, $3,400. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $315.96. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

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Loans have been made in Albany and Rensselaer counties, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $182,800. No foreclosures during the year.

PERMANENT SAVINGS AND LOAN ASSOCIATION OF HOOSICK FALLS, N. Y.

No. 1 Main street, Hoosick Falls, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	G. FRANK RISING	Hoosick Falls, N. Y.
Secretary	MORGAN F. PERCY	Hoosick Falls, N. Y.
Treasurer	DELMER RUNKLE	Hoosick Falls, N. Y.
Attorney	GEORGE E. GREENE	Hoosick Falls, N. Y.

ASSETS.

Loans on bond and mortgage	$97,100 00
Loans on shares	1,345 00
Stocks and bonds	5,362 50
Real estate	1,550 00
Cash on hand and in bank	2,692 14
Advances for taxes, insurance, etc	261 64
	$108,311 28

LIABILITIES.

Due shareholders, instalment shares	$86,893 00
Dividends credited	16,656 63
Earnings undivided	1,599 37
Contingent fund (as per section 225 of Banking Law)	2,966 77
Rent	195 51
	$108,311 28

RECEIPTS.

Cash on hand January 1, 1912	$5,043 29
Dues on instalment shares credited to members	22,684 20
Money borrowed	10,500 00
Mortgages redeemed, foreclosed or transferred to real estate	11,330 00
Loans on shares repaid	1,362 00
Real estate sold	1,700 00
Fees received	27 54
Interest received	5,894 65
Rent received	371 50
Advances repaid	31 00
Reverted dividends	52 14
	$58,996 32

DISBURSEMENTS.

Loaned on mortgage	$19,475 00
Loaned on shares	362 00
Instalment dues repaid on withdrawal, or applied on loans	5,950 50
Dividends paid on withdrawal, or applied on loans	1,121 27
Paid matured shares	17,706 63
Paid borrowed money and prior mortgages	10,500 00
Paid interest on borrowed money and prior mortgages	220 80
Paid salaries and clerk-hire	375 00
Paid advertising, printing and postage	29 95
Paid rent	62 00

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Paid repairs to real estate	$45 12
Paid taxes, insurance, etc.	116 03
Paid banking department, examination	27 50
Paid banking department, assessment	7 95
Advances for taxes, insurance, etc	168 21
Mortgage taxes	97 00
Incidentals	39 22
Cash on hand, December 31, 1912	2,692 14
	$58,996 32

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 1,684; shares issued during the year, 346; shares withdrawn during the year, 245; shares in force, 1,785. Borrowing members, 102, holding 613 shares; non-borrowing members, 306, holding 1,172 shares. Female shareholders, 103, holding 583 shares. Total dividends credited members during the year on instalment shares, $4,875.66; rate, 6½ per cent. Total dividends forfeited by withdrawing members during the year, $52.14.

No unpaid withdrawals. Amount of shares matured during the year, $17,706.63. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $506.19. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $195.51.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Rensselaer county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $97,100. No foreclosures during the year.

PIONEER BUILDING-LOAN AND SAVINGS ASSOCIATION OF TROY.

Broadway and Third street, Troy, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	CHARLES DUNCAN	Troy, N. Y.
Secretary	ELMER E. STANTON	Troy, N. Y.
Treasurer	W. W. TURNER	Troy, N. Y.
Attorney	CHARLES S. ALDRICH	Troy, N. Y.

ASSETS.

Loans on bond and mortgage	$2,266,248 10
Loans on shares	55,779 44
Stocks and bonds	2,900 00
Contracts for the sale of real estate	3,008 89
Cash on hand and in bank	7,681 65
Furniture and fixtures	79 40
Advances for taxes, insurance, etc	4,673 35
	$2,340,370 83

LIABILITIES.

Due shareholders, instalment shares	$1,807,711 25
Dividends credited	355,807 47
Balance to be paid borrowers on mortgage loans	21,597 00
Borrowed money	105,000 00
Earnings undivided	24,055 11
Contingent fund (as per section 225 of Banking Law)	26,200 00
	$2,340,370 83

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RECEIPTS.

Cash on hand January 1, 1912	$15,796 80
Dues on instalment shares credited to members	551,145 50
Money borrowed	110,000 00
Mortgages redeemed, foreclosed or transferred to real estate	272,445 90
Loans on shares repaid	59,094 34
Fees received	1,908 50
Fines received	4,189 99
Interest received	111,358 61
Premium received	11,906 65
Advances repaid	3,663 74
Contracts	386 50
Bonds	200 00
Passbooks	554 50
Reverted dividends	870 85
	$1,143,521 88

DISBURSEMENTS.

Loaned on mortgage	$608,588 00
Loaned on shares	71,206 62
Instalment dues repaid on withdrawal, or applied on loans	323,710 00
Dividends paid on withdrawal, or applied on loans	61,452 68
Paid borrowed money and prior mortgages	50,000 00
Paid interest on borrowed money and prior mortgages	5,450 02
Paid salaries and clerk-hire	5,674 00
Paid advertising, printing and postage	489 81
Paid rent	708 00
Paid taxes, insurance, etc.	5,699 95
Paid banking department, examination	164 50
Paid banking department, assessment	151 62
Officers' bonds	40 00
State League dues and expenses	40 00
Contracts	457 96
Furniture	79 40
Pass books	220 00
Appraisals	1,251 00
Mortgage taxes	88 50
Miscellaneous	368 17
Cash on hand December 31, 1912	7,681 65
	$1,143,521 88

Plan, serial. Par value of shares, $250. Instalments are 25 cents weekly. Shares in force January 1, 1912, 34,993; shares issued during the year, 15,133; shares withdrawn during the year, 9,381; shares in force, 40,745. Borrowing members, 1,371, holding 8,921 shares; non-borrowing members, 5,252, holding 31,824 shares. Female shareholders, 3,377, holding 18,335 shares. Total dividends credited members during the year on instalment shares, $108,568.78; rate, about 5½ per cent. Total dividends forfeited by withdrawing members during the year, $870.85.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $8,790.98. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5⅙ per cent. Premium paid by borrowing members, 3 cents per share per week.

Loans have been made in Albany, Rensselaer, Saratoga, and Schenectady counties, New York State. Largest mortgage loan outstanding, $11,500. Mortgages in force in New York State, $2,266,248.10. One foreclosure during the year.

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TROY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Room No. 205, State Bank Building, Troy, N. Y.

[Organized under Law of 1894. Commenced business 1897.]

Officers.	Names.	Post-office addresses.
President	WILLIAM J. COLBY	Troy, N. Y.
Secretary	CHARLES F. FRANK	Troy, N. Y.
Treasurer	GEORGE N. FINDLATER	Watervliet, N. Y.
Attorney	H. JUDD WARD	Troy, N. Y.

ASSETS.

Loans on bond and mortgage	$165,600 00
Loans on shares	8,433 00
Cash on hand and in bank	1,254 43
Furniture and fixtures	100 00
Advances for taxes, insurance, etc	178 67
	$175,566 10

LIABILITIES.

Due shareholders, instalment shares	$135,046 40
Dividends credited	24,762 97
Balance to be paid borrowers on mortgage loans	2,650 00
Borrowed money	7,500 00
Earnings undivided	2,547 87
Contingent fund (as per section 225 of Banking Law)	3,058 86
	$175,566 10

RECEIPTS.

Cash on hand January 1, 1912	$2,329 38
Dues on instalment shares credited to members	47,998 40
Money borrowed	14,500 00
Mortgages redeemed, foreclosed or transferred to real estate	26,850 00
Loans on shares repaid	9,021 00
Fees received	204 25
Fines received	307 86
Interest received	8,087 35
Premium received	1,614 84
Advances repaid	40 06
	$110,953 14

DISBURSEMENTS.

Loaned on mortgage	$50,950 00
Loaned on shares	6,547 00
Instalment dues repaid on withdrawal, or applied on loans	35,972 60
Dividends paid on withdrawal, or applied on loans	7,168 21
Paid borrowed money and prior mortgages	8,000 00
Paid interest on borrowed money and prior mortgages	189 91
Paid salaries and clerk-hire	370 25
Paid advertising, printing and postage	130 67
Paid rent	75 00
Paid taxes, insurance, etc.	218 73
Paid banking department, examination	27 00
Paid banking department, assessment	11 74
Officers' bonds	5 22
State League dues	5 00
Lights	12 70
Repairing safe	3 50
Stationery	6 38
Interest and premium refunded	4 80
Cash on hand December 31, 1912	1,254 43
	$110,953 14

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Plan, serial. Par value of shares, $200. Instalments are 20 cents weekly. Shares in force January 1, 1912, 4,240; shares issued during the year, 2,256; shares withdrawn during the year, 1,443; shares in force, 5,053. Borrowing members, 123, holding 1,285 shares; non-borrowing members, 394, holding 3,768 shares. Female shareholders, 200, holding 1,357 shares. Total dividends credited members during the year on instalment shares, $8,336.65; rate, 5 69/100 per cent.

No unpaid withdrawals. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $608.72. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Albany, Rensselaer and Saratoga counties, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $162,950. No foreclosures during the year.

RICHMOND COUNTY.

EDGEWATER CO-OPERATIVE SAVINGS AND BUILDING-LOAN ASSOCIATION.

No. 693 Bay street, Stapleton, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	JAMES E. CAFFREY	Stapleton, N. Y.
Secretary	CHARLES DIDIER	Stapleton, N. Y.
Treasurer	JOHN BARDES	Stapleton, N. Y.
Attorney	WILLLIAM T. HOLT	42 Broadway, New York, N.Y.

ASSETS.

Loans on bond and mortgage		$507,100 00
Loans on shares		16,760 00
Cash on hand and in bank		45,933 98
Furniture and fixtures		200 00
Advances for taxes, insurance, etc		234 57
Suspense account		5 21
Instalments due and unpaid	$4,582 00	
Interest, premium, fees and fines due and unpaid.	2,040 33	
		$570,233 76

LIABILITIES.

Due shareholders, instalment shares	$428,371 00
Dividends credited	109,001 81
Balance to be paid borrowers on mortgage loans	5,800 00
Earnings undivided	913 49
Contingent fund (as per section 225 of Banking Law)	26,062 46
Deposits from borrowers	85 00
	$570,233 76

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RECEIPTS.

Cash on hand January 1, 1912	$18,888 25
Dues on instalment shares credited to members	102,224 00
Mortgages redeemed, foreclosed or transferred to real estate	39,600 00
Loans on shares repaid	11,070 00
Fees received	159 00
Fines received	244 63
Interest received	29,771 59
Premium received	6,213 00
Advances repaid	616 15
Recording tax repaid	10 00
Deposits from borrowers	179 00
Reverted dividends	363 51
	$209,339 13

DISBURSEMENTS.

Loaned on mortgage	$63,500 00
Loaned on shares	8,075 00
Instalment dues repaid on withdrawal, or applied on loans	37,545 00
Dividends paid on withdrawal, or applied on loans	9,273 32
Paid matured shares	41,400 00
Paid salaries and clerk-hire	1,771 00
Paid advertising, printing and postage	74 20
Paid rent	60 00
Paid taxes, insurance, etc	605 07
Paid banking department, examination	39 36
Paid banking department, assessment	97 25
Deposits	134 00
Recording taxes	360 50
Interest	2 82
Suspense account	256 58
Sundries	211 05
Cash on hand December 31, 1912	45,933 98
	$209,339 13

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 8,052; shares issued during the year, 1,700; shares withdrawn during the year, 1,055; shares in force, 8,697. Borrowing members, 321, holding 3,016 shares; non-borrowing members, 997, holding 5,681 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $31,675.80; rate, 6⅔ per cent. Total dividends forfeited by withdrawing members during the year, $363.51.

No unpaid withdrawals. Amount of shares matured during the year, $41,400. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2.116.85. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $507,100. No foreclosures during the year.

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MILLIKEN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF NEW YORK.

Richmond Terrace, Borough of Richmond, N. Y. City.

[Organized under Law of 1894. Commenced business 1906.]

Officers.	Names.	Post-office addresses.
President	H. H. HORTON	Port Richmond, N. Y.
Secretary	GEORGE ECKHARDT	West New Brighton, N. Y.
Treasurer	WILLIAM H. PRITZKOW	Port Richmond, N. Y.
Attorney	T. W. BAKER	176 Broadway, N. Y. City.

ASSETS.

Loans on bond and mortgage	$16,700 00
Loans on shares	1,865 00
Cash on hand and in bank	505 73
Furniture and fixtures	50 00
Interest, premium, fees and fines due and unpaid	24 65
Advances for taxes, insurance, etc	91 63
	$19,237 01

LIABILITIES.

Due shareholders, instalment shares	$12,535 59
Due shareholders, income shares	2,250 00
Dividends credited	1,335 84
Borrowed money	2,300 00
Earnings undivided	437 36
Contingent fund (as per section 225 of Banking Law)	378 22
	$19,237 01

RECEIPTS.

Cash on hand January 1, 1912	$93 41
Dues on instalment shares credited to members	4,416 65
Dues on income shares	400 00
Money borrowed	7,250 00
Mortgages redeemed, foreclosed or transferred to real estate	400 00
Loans on shares repaid	1,940 00
Fees received	102 50
Fines received	28 89
Interest received	961 06
Sundries	106 27
Attorney fees	745 65
	$16,444 43

DISBURSEMENTS.

Loaned on mortgage	$4,100 00
Loaned on shares	995 00
Instalment dues repaid on withdrawal, or applied on loans	2,915 87
Paid income shares	200 00
Dividends paid on withdrawal, or applied on loans	447 63
Cash dividends paid on income and accumulative prepaid shares	102 50
Paid borrowed money and prior mortgages	6,100 00
Paid interest on borrowed money and prior mortgages	36 22
Paid salaries and clerk-hire	100 00
Paid advertising, printing and postage	23 90
Paid banking department, examination	37 55
Paid banking department, assessment	1 22
Officers' bonds	12 00

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Sundries	$86 40
State League dues	5 00
Attorney fees advanced	775 41
Cash on hand, December 31, 1912	505 73
	$16,444 43

Plan, permanent. Par value of shares, $100. Instalments are 50 cents monthly.

Shares in force January 1, 1912, 663; shares issued during the year, 414; shares withdrawn during the year, 155; shares in force, 922. Borrowing members, 9, holding 167 shares; non-borrowing members, 54, holding 755 shares. Female shareholders, 5, holding 73 shares. Total dividends credited members during the year on instalment shares, $649.96; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $102.50; rate 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $140.90. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $16,700. No foreclosures during the year.

NEW BRIGHTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 425 Richmond Terrace, New Brighton, N. Y. City.

[Organized under Law of 1894. Commenced business 1900.]

Officers.	Names.	Post-office addresses.
President	FRANK H. INNESS	New Brighton, N. Y.
Secretary	HARRY G. VAN VECHTEN	New Brighton, N. Y.
Treasurer	THOMAS H. HARPER	New Brighton, N. Y.
Attorney	HARRY F. ZURMUHLEN	New Brighton, N. Y.

ASSETS.

Loans on bond and mortgage	$117,150 00
Loans on shares	3,370 00
Cash on hand and in bank	5,458 17
Furniture and fixtures	120 00
Instalments due and unpaid	1,487 00
Interest, premium, fees and fines due and unpaid	668 25
	$128,253 42

LIABILITIES.

Due shareholders, instalment shares	$100,008 00
Dividends credited	25,246 24
Earnings undivided	1,243 77
Contingent fund (as per section 225 of Banking Law)	1,753 41
Dues paid in advance	2 00
	$128,253 42

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RECEIPTS.

Cash on hand January 1, 1912	$4,662 06
Dues on instalment shares credited to members	21,972 00
Money borrowed	16,000 00
Mortgages redeemed, foreclosed or transferred to real estate	14,000 00
Loans on shares repaid	4,725 00
Fees received	108 70
Fines received	305 58
Interest received	6,760 86
Premium received	994 00
Reverted dividends	132 49
	$69,660 69

DISBURSEMENTS.

Loaned on mortgage	$19,900 00
Loaned on shares	5,080 00
Instalment dues repaid on withdrawal, or applied on loans	6,410 00
Dividends paid on withdrawal, or applied on loans	1,137 48
Paid matured shares	15,018 00
Paid borrowed money and prior mortgages	16,000 00
Paid interest on borrowed money and prior mortgages	136 35
Paid salaries and clerk-hire	240 00
Paid advertising, printing and postage	27 00
Paid taxes, insurance, etc	145 50
Paid banking department, examination	14 00
Paid banking department, assessment	9 19
Officers' bonds	15 00
Furniture	40 00
Moving safe	10 00
Floral piece	20 00
Cash on hand December 31, 1912	5,458 17
	$69,660 69

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,799; shares issued during the year, 316; shares withdrawn during the year, 268; shares in force, 1,847. Borrowing members, 64, holding 690 shares; non-borrowing members, 189, holding 1,157 shares. Female shareholders, 77, holding 492 shares. Total dividends credited members during the year on instalment shares, $6,972.08; rate 6½ per cent. Total dividends forfeited by withdrawing members during the year, $132.49.

No unpaid withdrawals. Entrance or membership fee, 20 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $312. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $117,150. No foreclosures during the year.

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NORTHFIELD BUILDING-LOAN AND SAVINGS ASSOCIATION.

No. 1 Union avenue, Mariner's Harbor, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses
President	JACOB I. HAUSMAN	Port Richmond, N. Y.
Secretary	GEORGE H. TREDWELL	Port Richmond, N. Y.
Treasurer	GEO. T. EGBERT	Mariner's Harbor, N. Y.
Attorney	MELVIN L. DECKER	Mariner's Harbor, N. Y

ASSETS.

Loans on bond and mortgage	$579,085 75
Loans on shares	9,560 00
Contract for the sale of real estate	3,503 00
Real estate	4,549 01
Cash on hand and in bank	9,537 74
Advances for taxes, insurance, etc	7 00
	$606,242 50

LIABILITIES.

Due shareholders, instalment shares	$460,339 00
Dividends credited	100,939 10
Borrowed money	20,000 00
Earnings undivided	5,509 59
Contingent fund (as per section 225 of Banking Law)	19,393 04
Suspense account	61 77
	$606,242 50

RECEIPTS.

Cash on hand January 1, 1912	$27,342 20
Dues on instalment shares credited to members	107,865 00
Money borrowed	44,500 00
Mortgages redeemed, foreclosed or transferred to real estate	62,900 00
Loans on shares repaid	11,775 00
Real estate sold	1,800 00
Fees received	347 80
Fines received	458 35
Interest received	33,716 49
Premium received	3,292 50
Rent received	168 00
Contract loans	862 00
Reverted dividends	286 53
Suspense account	73 11
	$295,386 98

DISBURSEMENTS.

Loaned on mortgage	$128,253 25
Loaned on shares	5,355 00
Instalment dues repaid on withdrawal, or applied on loans	56,061 00
Dividends paid on withdrawal, or applied on loans	10,887 40
Paid matured shares	47,400 00
Paid borrowed money and prior mortgages	24,500 00
Paid interest on borrowed money and prior mortgages	821 68
Paid for real estate	4,740 67
Paid salaries and clerk-hire	2,236 00
Paid advertising, printing and postage	230 38
Paid rent	240 00
Paid repairs to real estate	273 06
Paid taxes, insurance, etc	643 10

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Paid banking department, examination	$122 70
Paid banking department, assessment	42 52
Advances for taxes, insurance, etc	7 00
Recording fees	619 75
Appraisal fees	330 00
Sundries	377 54
Foreclosure expenses	716 25
Real estate expenses	82 23
Suspense account	109 71
Land contracts	1,800 00
Cash on hand December 31, 1912	9,537 74
	$295,386 98

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 8,530; shares issued during the year, 1,739; shares withdrawn during the year, 1,426; shares in force, 8,843. Borrowing members, 354, holding 3,250 shares;; non-borrowing members, 886, holding 5,593 shares. Female shareholders, 367, holding 2,423 shares. Total dividends credited members during the year on instalment shares, $30,078.35; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $286.53.

No unpaid withdrawals. Amount of shares matured during the year, $47,400. Entrance or membership fee, 20 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $4,235.60. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per $100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $579,085.75. Three foreclosures during the year.

NORTH SHORE BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 25 Richmond avenue, Port Richmond, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	FREDERICK A. VERDON	West New Brighton.
Secretary	ANNING S. PRALL	Port Richmond, N. Y.
Treasurer	ANDREW HAGAMAN	Port Richmond, N. Y.
Attorney	WILLIAM T. HOLT	Port Richmond, N. Y.

ASSETS.

Loans on bond and mortgage		$182,100 00
Loans on shares		625 00
Real estate		13,942 97
Cash on hand and in bank		7,968 13
Interest, premium, fees and fines due and unpaid		2,674 60
Surplus account		33 00
Instalments due and unpaid	$3,699 00	
		$207,343 70

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LIABILITIES.

Due shareholders, instalment shares	$161,960 00
Dividends credited	30,849 94
Borrowed money	12,500 00
Earnings undivided	1,333 90
Contingent fund (as per section 225 of Banking Law)	606 39
Suspense account	55 19
Cash over	9 28
Individual accounts	29 00
	$207,343 70

RECEIPTS.

Cash on hand January 1, 1912	$3,786 33
Dues on instalment shares credited to members	34,165 00
Money borrowed	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate	53,350 00
Loans on shares repaid	1,550 00
Fees received	83 20
Fines received	913 64
Interest received	12,587 17
Premium received	2,288 15
Rent received	607 00
Dues and dividends applied to real estate	1,096 07
Reverted dividends	175 86
Refund	26 00
Individual accounts	256 60
Suspense account	4,602 10
Cash over	40 83
	$121,527 95

DISBURSEMENTS.

Loaned on mortgage	$38,350 00
Instalment dues repaid on withdrawal, or applied on loans	40,697 00
Dividends paid on withdrawal, or applied on loans	7,093 19
Paid borrowed money and prior mortgages	6,000 00
Paid interest on borrowed money and prior mortgages	728 17
Paid for real estate	9,686 56
Paid salaries and clerk-hire	1,368 53
Paid advertising, printing and postage	118 99
Paid rent	166 64
Paid repairs to real estate	747 97
Paid taxes, insurance, etc	1,270 52
Paid banking department, examination	47 50
Paid banking department, assessment	16 17
Officers' bonds	80 00
Advances for taxes, insurance, etc	37 00
State League dues	12 50
Dues refunded	179 24
Moving safe	5 00
Commissions	30 35
Attorney fees	443 75
Miscellaneous accounts	4,708 19
Cash short	31 55
Storage	45 00
Notary fees	9 25
Flannagan claim	1,677 00
Sundries	9 75
Cash on hand, December 31, 1912	7,968 13
	$121,527 95

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 3,247; shares issued during the year, 416; shares withdrawn during the year, 807; shares in force, 2,856. Borrowing members, 97, holding 937 shares; non-borrowing members, 287, holding 1,919 shares. Female shareholders, 113, holding 789 shares. Total dividends credited members during the year on instalment shares, $10,158.49; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $175.86.

No unpaid withdrawals. Entrance or membership fee, 20 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,827.01. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $29.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $182,100. Four foreclosures during the year.

THE POLISH SAVINGS AND LOAN ASSOCIATION OF RICHMOND COUNTY, N. Y.

67 John Street, Port Richmond, N. Y.

[Organized under law of 1909. Commenced Business 1912]

Officers.	Names.	Post-office addresses.
President	Z. K. WOJTASZEK	Port Richmond, N. Y.
Secretary	JOHN KAMINSKY	Port Richmond, N. Y.
Treasurer	JOHN MOJECKI	Port Richmond, N. Y.
Attorney	JOHN M. BRAISTED	Port Richmond, N. Y.

ASSETS.

Loans on bond and mortgage	$8,000 00
Cash on hand and in bank	184 23
Instalments due and unpaid	35 50
	$8,219 73

LIABILITIES.

Due shareholders, instalment shares	$4,074 00
Due shareholders, accumulative prepaid shares	4,100 00
Earnings undivided	45 73
	$8,219 73

RECEIPTS.

Dues on instalment shares credited to members	$4,038 50
Dues on accumulative prepaid shares	4,100 00
Money borrowed	550 00
Fees received	90 50
Fines received	1 70
Interest received	90 50
Premium received	8 95
	$8,880 15

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DISBURSEMENTS.

Loaned on mortgage	$8,000 00
Paid borrowed money and prior mortgages	550 00
Paid interest on borrowed money and prior mortgages	2 06
Paid advertising, printing and postage	103 86
Mortgage taxes	40 00
Cash on hand, December 31, 1912	184 23
	$8,880 15

Plan, serial. Par value of shares, $100. Instalments are 50 cents monthly.

Shares in force January 1, 1912, none; shares issued during the year, 905; shares withdrawn during the year, none; shares in force, 905. Borrowing members, 4, holding 80 shares; non-borrowing members, 70, holding 825 shares. Female shareholders, 11, holding 99 shares.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $103.86. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per $100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $2,100. Mortgages in force in New York State, $8,000. No foreclosures during the year.

PORT RICHMOND CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 1975 Richmond Terrace, Port Richmond, N. Y.

[Organized under Law of 1909. Commenced business 1910.]

Officers.	Names.	Post-office addresses.
President	EDGAR L. BENJAMIN	Port Richmond.
Secretary	HORATIO J. SHORRETT	Port Richmond.
Treasurer	PETER C. LA FORGE	West New Brighton.
Attorney	FRANK I. SMITH	Port Richmond.

ASSETS.

Loans on bond and mortgage	$189,700 00
Loans on shares	640 00
Cash on hand and in bank	2,144 06
Instalments due and unpaid	335 00
Interest, premium, fees and fines due and unpaid	164 16
Overpayment of dividends	1 00
	$192,984 22

LIABILITIES.

Due shareholders, instalment shares	$66,276 00
Due shareholders, accumulative prepaid shares	43,950 00
Due shareholders, income shares	50,800 00
Dividends credited	12,169 79
Balance to be paid borrowers on mortgage loans	3,300 00
Borrowed money	14,000 00
Earnings undivided	1,443 43
Contingent fund (as per section 225 of the Banking Law)	1,000 00
Dues paid in advance	45 00
	$192,984 22

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RECEIPTS.

Cash on hand January 1, 1912	$3,106 41
Dues on instalment shares credited to members	33,378 50
Dues on accumulative prepaid shares	10,875 00
Dues on income shares	15,100 00
Money borrowed	54,767 35
Mortgages redeemed, foreclosed or transferred to real estate	11,400 00
Loans on shares repaid	975 00
Fees received	227 00
Fines received	38 15
Interest received	9,174 87
Premium received	1,801 82
Advances repaid	24 00
Reverted dividends	2 84
	$140,870 94

DISBURSEMENTS.

Loaned on mortgage	$73,550 00
Loaned on shares	1,315 00
Instalment dues repaid on withdrawal, or applied on loans	9,761 00
Paid accumulative prepaid shares	675 00
Dividends paid on withdrawal, or applied on loans	384 62
Cash dividends paid on income and accumulative prepaid shares	1,974 00
Paid borrowed money and prior mortgages	49,656 24
Paid interest on borrowed money and prior mortgages	356 71
Paid salaries and clerk-hire	550 00
Paid advertising, printing and postage	66 50
Paid taxes, insurance, etc	375 50
Paid banking department, assessment	9 81
State League dues	5 00
Safe deposit box	15 00
Auditors	15 00
Printing	17 50
Cash on hand, December 31, 1912	2,144 06
	$140,870 94

Plan, serial. Par value of shares, $100. Instalments are 50 cents monthly.

Shares in force January 1, 1912, 5,475; shares issued during the year, 2,185; shares withdrawn during the year, 968; shares in force, 6,692. Borrowing members, 116, holding 2,077 shares; non-borrowing members, 242, holding 4,615 shares. Female shareholders, 97, holding 2,256 shares. Total dividends credited members during the year on instalment shares, $3,092.43; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $5,421.66; rate 6 per cent. Total dividends forfeited by withdrawing members during the year, $2.84.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $669. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $189,700. No foreclosures during the year.

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RICHMOND BOROUGH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 16 Bush avenue, Mariner's Harbor, N. Y.

[Organized under Law of 1894. Commenced business 1902.]

Officers.	Names.	Post-office addresses.
President	L. W. FREEMAN	Mariner's Harbor, N. Y.
Secretary	M. D. MINOR	Mariner's Harbor, N. Y.
Treasurer	JESSE H. LISSENDEN	Mariner's Harbor, N. Y.
Attorney	LOUIS J. ALTMAN	10 Smith Terrace, Stapleton, N. Y.

ASSETS.

Loans on bond and mortgage	$85,100 00
Loans on shares	2,770 00
Cash on hand and in bank	1,407 56
Instalments due and unpaid	1,247 00
Interest, premium, fees and fines due and unpaid	473 39
Advances for taxes, insurance, etc	593 54
	$91,591 49

LIABILITIES.

Due shareholders, instalment shares	$64,839 00
Dividends credited	17,047 16
Balance to be paid borrowers on mortgage loans	957 75
Borrowed money	7,600 00
Earnings undivided	136 12
Contingent fund (as per section 225 of Banking Law)	1,011 46
	$91,591 49

RECEIPTS.

Cash on hand, January 1, 1912	$10,198 41
Dues on instalment shares credited to members	12,418 00
Money borrowed	16,100 00
Mortgages redeemed, foreclosed or transferred to real estate	2,800 00
Loans on shares repaid	700 00
Fees received	49 20
Fines received	126 32
Interest received	4,606 65
Reverted dividends	21 40
	$47,019 98

DISBURSEMENTS.

Loaned on mortgage	$24,942 25
Loaned on shares	2,270 00
Instalment dues repaid on withdrawal, or applied on loans	6,943 00
Dividends paid on withdrawal, or applied on loans	1,790 07
Paid borrowed money and prior mortgages	8,500 00
Paid interest on borrowed money and prior mortgages	224 77
Paid salaries and clerk-hire	200 00
Paid advertising, printing and postage	72 80
Paid rent	50 00
Paid taxes, insurance, etc	593 54
Paid banking department, assessment	5 99
Officers' bonds	20 00
Cash on hand December 31, 1912	1,407 56
	$47,019 98

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 1,002; shares issued during the year, 246; shares withdrawn during the year, 162; shares in force, 1,086. Borrowing members, 48, holding 508 shares; non-borrowing members, 51, holding 578 shares. Female shareholders, 29, holding 242 shares. Total dividends credited members during the year on instalment shares, $4,272.33; rate 6 per cent. Total dividends forfeited by withdrawing members during the year, $21.40.

No unpaid withdrawals. Entrance or membership fee, 20 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $342.80. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $35,100. No foreclosures during the year.

RICHMOND COUNTY BUILDING AND MUTUAL LOAN ASSOCIATION.

No. 192 Main street, Tottenville, Richmond Borough, N. Y.

[Organized under Law of 1851. Commenced business 1881.]

Officers.	Names.	Post-office addresses.
President	JOHN A. KENNEDY	Prince Bay, N. Y.
Secretary	GILBERT S. BARNES	Tottenville N. Y.
Treasurer	ARTHUR W. BROWNE	Prince Bay, N. Y.
Attorney	WILLIAM T. HOLT	42 B'way, New York, N. Y.

ASSETS.

Loans on bond and mortgage		$883,550 00
Loans on shares		23,511 00
Real estate		4,469 10
Cash on hand and in bank		18,511 23
Furniture and fixtures		595 80
Interest, premium, fees and fines due and unpaid		4,303 40
Advances for taxes, insurance, etc		958 64
Accrued interest		2,267 64
Attorney		549 88
County clerk		111 73
Loan expenses advanced		42 19
Instalments due and unpaid	$4,076 00	
		$938,870 61

LIABILITIES.

Due shareholders, instalment shares	$550,691 00
Due shareholders, income shares	202,700 00
Dividends credited	123,137 81
Balance to be paid borrowers on mortgage loans	17,733 24
Borrowed money	29,800 00
Earnings undivided	740 84
Contingent fund (as per section 225 of Banking Law)	13,640 82
Individual accounts	426 90
	$938,870 61

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RECEIPTS.

Cash on hand January 1, 1912	$8,422 77
Dues on instalment shares credited to members	136,201 00
Dues on income shares	67,300 00
Money borrowed	94,400 00
Mortgages redeemed, foreclosed or transferred to real estate	54,200 00
Loans on shares repaid	14,867 00
Fees received	792 25
Fines received	854 06
Interest received	49,844 31
Rent received	68 00
Advances repaid	340 07
Reverted dividend	550 01
Individual accounts	2,214 74
Attorney	3,252 91
County clerk	318 18
Loan expenses advanced	560 55
Mortgage taxes refunded	138 25
Furniture	5 44
Real estate expenses	166 43
Land contracts	100 00
	$434,595 97

DISBURSEMENTS.

Loaned on mortgage	$190,093 99
Loaned on shares	19,292 00
Instalment dues repaid on withdrawal, or applied on loans	44,681 00
Paid income shares	8,800 00
Dividends paid on withdrawal, or applied on loans	7,284 29
Cash dividends paid on income and accumulative prepaid shares	4,417 37
Paid matured shares	54,335 50
Paid borrowed money and prior mortgages	70,000 00
Paid interest on borrowed money and prior mortgages	1,542 80
Paid for real estate	3,469 10
Paid salaries and clerk-hire	2,285 54
Paid advertising, printing and postage	645 90
Paid rent	50 00
Paid repairs to real estate	89 98
Paid taxes, insurance, etc	960 55
Paid banking department, examination	82 50
Paid banking department, assessment	58 97
Officers' bonds	41 40
State League dues and expenses	42 00
Loan expenses advanced	608 05
Individual accounts	2,150 37
Fixtures	3 10
Mortgage taxes	979 00
Attorneys	3,623 26
Land contracts	100 00
County clerk	322 69
Miscellaneous	125 38
Cash on hand December 31, 1912	18,511 23
	$434,595 97

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 11,237; shares issued during the year, 3,107; shares withdrawn during the year, 1,401; shares in force, 12,943. Borrowing members, 526, holding 5,088 shares; non-borrowing members, 1,248,

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holding 7,855 shares. Female shareholders, 521, holding 2,971 shares. Total dividends credited members during the year on instalment shares, $39,652.13; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $9,110.15; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $550.01.

Amount of filed and unpaid withdrawals December 31, 1912, $1,075.55. Amount of shares matured during the year, $54,335.50. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,190.22. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $883,550. No foreclosures during the year.

STATEN ISLAND BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 1566 Richmond Terrace, Borough of Richmond, N. Y. City.

[Organized under Law of 1851. Commenced business 1876.]

Officers.	Names.	Post-office addresses.
President	JOHN W. HUGHES	Port Richmond, N. Y.
Secretary	JAMES WHEELER	West New Brighton, N. Y.
Treasurer	JOHN F. SMITH	West New Brighton, N. Y.
Attorneys	DE GROOT, RAWSON & STAFFORD	Port Richmond, N. Y.

ASSETS.

Loans on bond and mortgage		$330,170 00
Loans on shares		7,200 00
Contracts for the sale of real estate		5,812 04
Real estate		1,352 30
Cash on hand and in bank		40,116 91
Furniture and fixtures		130 74
Interest, premium, fees and fines due and unpaid		1,133 36
Advances for taxes, insurance, etc.		55 78
Instalments due and unpaid	$1,713 00	
		$385,971 13

LIABILITIES.

Due shareholders, instalment shares	$284,628 00
Dividends credited	78,240 45
Balance to be paid borrowers on mortgage loans	1,600 00
Earnings undivided	3,339 08
Contingent fund (as per section 225 of Banking Law)	18,050 00
Dues paid in advance	113 60
	$385,971 13

RECEIPTS.

Cash on hand January 1, 1912	$5,607 13
Dues on instalment shares credited to members	66,213 00
Mortgages redeemed, foreclosed or transferred to real estate	77,350 00
Loans on shares repaid	1,995 00
Fees received	276 00
Fines received	462 83
Interest received	19,154 55
Premium received	3,809 95

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Advances repaid	$71 00
Real estate contracts	742 10
Bank of Staten Island	518 38
Interest on deposit	609 04
Expenses refunded	12 00
	$176,820 98

DISBURSEMENTS.

Loaned on mortgage	$79,200 00
Loaned on shares	1,760 00
Instalment dues repaid on withdrawal, or applied on loans	31,055 00
Dividends paid on withdrawal, or applied on loans	6,307 76
Paid matured shares	10,600 00
Paid for real estate	4,200 00
Paid salaries and clerk-hire	1,740 15
Paid advertising, printing and postage	52 05
Paid rent	150 00
Paid taxes, insurance, etc	20 00
Paid banking department, examination	38 90
Paid banking department, assessment	26 39
Officers' bonds	50 00
State League dues	32 30
Foreclosure expenses	941 02
Mortgage taxes	391 75
Commissions	85 50
Legal expenses	53 25
Cash on hand December 31, 1912	40,116 91
	$176,820 98

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 4,925; shares issued during the year, 1,072; shares withdrawn during the year, 698; shares in force, 5,299. Borrowing members, 183, holding 1,985 shares; non-borrowing members, 452, holding 3,314 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $22,664.73; rate 7 per cent. Total dividends forfeited by withdrawing members during the year, $150.49.

No unpaid withdrawals. Amount of shares matured during the year, $10,600. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,044.50. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per month per $100.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $330,170. Two foreclosures during the year.

TOMPKINSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 4 Van Duzer street, Tompkinsville, N. Y.

[Organized under Law of 1894. Commenced business 1908.]

Officers.	Names.	Post-office addresses.
President	LOUIS DEJONGE, Jr.	Stapleton, N. Y.
Secretary	GEORGE C. HALL	Stapleton, N. Y.
Treasurer	A. L. SCHWAB	Tompkinsville, N. Y.
Attorney	ERNEST T. LINDEMANN	Tompkinsville, N. Y.

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ASSETS.

Loans on bond and mortgage		$107,650 00
Loans on shares		3,637 00
Cash on hand and in bank		3,144 86
Interest, premium, fees and fines due and unpaid		241 45
Instalments due and unpaid	$567	
		$114,673 31

LIABILITIES.

Due shareholders, instalment shares	$96,573 00
Dividends credited	9,216 38
Borrowed money	7,000 00
Earnings undivided	346 93
Contingent fund (as per section 225 of Banking Law)	1,250 00
Individual accounts	71 80
Cash over	10 20
Fire insurance	205 00
	$114,673 31

RECEIPTS.

Cash on hand January 1, 1912	$3,963 98
Dues on instalment shares credited to members	39,432 00
Money borrowed	110,000 00
Mortgages redeemed, foreclosed or transferred to real estate	6,400 00
Loans on shares repaid	2,030 00
Fees received	111 80
Fines received	42 68
Interest received	5,666 99
Premium received	1,081 19
Fire loss	305 00
Individual accounts	56 80
Mortgage taxes refunded	32 00
Rebate of discount	15 00
	$169,137 44

DISBURSEMENTS.

Loaned on mortgage	$41,100 00
Loaned on shares	1,935 00
Instalment dues repaid on withdrawal, or applied on loans	8,515 00
Dividends paid on withdrawal, or applied on loans	597 56
Paid borrowed money and prior mortgages	112,500 00
Paid interest on borrowed money and prior mortgages	571 64
Paid salaries and clerk-hire	200 00
Paid advertising, printing and postage	109 56
Paid rent	60 00
Paid taxes, insurance, etc	193 50
Paid banking department, examination	35 00
Paid banking department, assessment	6 32
Officers' bonds	28 00
Metropolitan League dues	7 00
Entrance fee refunded	2 00
Sign	11 00
Cash short	6 00
Fire loss	100 00
Legal expenses	5 00
Burglary insurance	10 00
Cash on hand December 31, 1912	3,144 86
	$169,137 44

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 2,839; shares issued during the year, 1,011; shares withdrawn during the year, 354; shares in force, $3,496. Borrowing members, 65, holding 719 shares; non-borrowing members, 396, holding 2,777 shares. Female shareholders, 140, holding 947 shares. Total dividends credited members during the year on instalment shares, $4,856.19; rate 6 per cent.

No unpaid withdrawals. Entrance or membership fee 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $425.56. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per $100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $107,650. No foreclosures during the year.

WESTERLEIGH BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 830 Wardwell avenue, West New Brighton, N. Y.

[Organized under Law of 1892. Commenced business 1893.]

Officers.	Names.	Post-office addresses.
President	JOHN DE MORGAN	West New Brighton, N. Y.
Secretary	HIRAM C. HORTON	West New Brighton, N. Y.
Treasurer	BENJAMIN F. FUNK	West New Brighton, N. Y.
Attorney	MELVIN L. DECKER	149 B'way, New York, N. Y.

ASSETS.

Loans on bond and mortgage	$402,045 00
Loans on shares	10,636 80
Real estate	6,782 95
Cash on hand and in bank	12,189 38
Furniture and fixtures	640 66
Interest, premium, fees and fines due and unpaid	2,333 13
Expenses charged to members	74 26
	$434,702 18

LIABILITIES.

Due shareholders, instalment shares	$163,001 50
Due shareholders, accumulative prepaid shares	150,650 00
Dividends credited	69,061 98
Balance to be paid borrowers on mortgage loans	4,534 00
Borrowed money	31,272 34
Earnings undivided	3,498 36
Contingent fund (as per section 225 of Banking Law)	12,000 00
Individual accounts	684 00
	$434,702 18

RECEIPTS.

Cash on hand January 1, 1912	$8,211 04
Dues on instalment shares credited to members	50,169 40
Dues on accumulative prepaid shares	17,950 00
Money borrowed	31,710 96
Mortgages redeemed, foreclosed or transferred to real estate	58,325 00
Loans on shares repaid	4,830 00
Real estate sold	4,525 00
Fees received	261 50
Fines received	478 35
Interest received	22,378 98

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Premium received	$4,320 95
Rent received	83 30
Expenses repaid by members	331 25
Reverted dividends	11 39
Individual accounts	162 00
Bank of Staten Island	8 08
	$203,757 20

DISBURSEMENTS.

Loaned on mortgage	$108,791 34
Loaned on shares	8,305 00
Instalment dues repaid on withdrawal, or applied on loans	29,823 40
Paid accumulative prepaid shares	9,400 00
Dividends paid on withdrawal, or applied on loans	2,910 66
Cash dividends paid on income and accumulative prepaid shares	4,965 45
Paid matured shares	7,968 23
Paid borrowed money and prior mortgages	7,060 96
Paid interest on borrowed money and prior mortgages	679 33
Paid for real estate	6,818 48
Paid salaries and clerk-hire	1,672 00
Paid advertising, printing and postage	245 51
Paid rent	141 67
Paid taxes, insurance, etc	384 97
Paid banking department, examination	160 85
Paid banking department, assessment	28 15
Sundry expenses	386 44
Mortgage taxes	570 00
Individual accounts	650 00
Janitor, etc.	64 72
Furniture and fixtures	540 66
Cash on hand December 31, 1912	12,189 38
	$203,757 20

Plan, serial. Par value of shares, $100. Instalments are 50 cents monthly. Shares in force January 1, 1912, 11,174; shares issued during the year, 2,535; shares withdrawn during the year, 1,880; shares in force, 11,829. Borrowing members, 205, holding 4,347 shares; non-borrowing members, 731, holding 7,482 shares. Female shareholders, 352, holding 4,108 shares. Total dividends credited members during the year on instalment shares, $9,614.83; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $10,927.78; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $11.39.

No unpaid withdrawals. Amount of shares matured during the year, $7,968.23. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,445.62. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per month per share.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $402,045. Two foreclosures during the year.

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ROCKLAND COUNTY.

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF SPRING VALLEY.

First National Bank Bldg., Spring Valley, N. Y.

[Organized under Law of 1887. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	STEPHEN H. BURR	Spring Valley, N. Y.
Secretary	LEWIS H. FOREMAN	Spring Valley, N. Y.
Treasurer	CHARLES H. MAPES	Spring Valley, N. Y.
Attorney	GEORGE A. BLAUVELT	Monsey, N. Y.

ASSETS.

Loans on bond and mortgage	$125,500 00
Loans on shares	820 00
Cash on hand and in bank	1,975 81
Furniture and fixtures	14 06
Advances for taxes, insurance, etc	90 00
	$128,399 87

LIABILITIES.

Due shareholders, instalment shares	$99,003 50
Dividends credited	24,295 91
Earnings undivided	2,052 68
Contingent fund (as per section 225 of Banking Law)	3,047 78
	$128,399 87

RECEIPTS.

Cash on hand, January 1, 1912	$3,226 10
Dues on instalment shares credited to members	20,628 00
Money borrowed	4,500 00
Mortgages redeemed, foreclosed or transferred to real estate	7,700 00
Loans on shares repaid	250 00
Fees received	64 51
Fines received	20 65
Interest received	7,269 05
Premium received	141 35
Reverted dividends	180 71
	$43,980 37

DISBURSEMENTS.

Loaned on mortgage	$14,975 00
Instalment dues repaid on withdrawal, or applied on loans	3,886 50
Dividends paid on withdrawal, or applied on loans	703 49
Paid matured shares	14,109 96
Paid borrowed money and prior mortgages	7,500 00
Paid interest on borrowed money and prior mortgages	86 98
Paid salaries and clerk-hire	590 00
Paid advertising, printing and postage	15 50
Paid rent	60 00
Paid taxes, insurance, etc	20 00
Paid banking department, examination	22 24
Paid banking department, assessment	9 39
Officers' bonds	20 00
State League dues	5 50
Cash on hand, December 31, 1912	1,975 81
	$43,980 37

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,581½; shares issued during the year, 269; shares withdrawn during the year, 152; shares in force, 1,698½. Borrowing members, 73, holding 621½ shares; non-borrowing members, 134, holding 1,077 shares. Female shareholders, 68, holding 549 shares. Total dividends credited members during the year on instalment shares, $6,640.61; rate 6 per cent. Total dividends forfeited by withdrawing members during the year, $180.71.

No unpaid withdrawals. Amount of shares matured during the year, $12,500. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, 691. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $125,500. No foreclosures during the year.

HOME BUILDING AND LOAN ASSOCIATION OF SPRING VALLEY.

Main Street, Spring Valley, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	CHARLES E. DEBAUM	Spring Valley, N. Y.
Secretary	ALEXANDER H. MERRITT	Spring Valley, N. Y.
Treasurer	LOUIS H. BOECHER, JR.	Spring Valley, N. Y.
Attorney	JOHN W. SHERWOOD	Spring Valley, N. Y.

ASSETS.

Loans on bond and mortgage	$8,875 00
Cash on hand and in bank	119 13
Furniture and fixtures	75 00
Instalments due and unpaid	228 00
Interest, premium, fees and fines due and unpaid	136 32
	$9,433 45

LIABILITIES.

Due shareholders, instalment shares	$4,906 62
Due shareholders, accumulative prepaid shares	2,125 00
Dividends credited	1,244 61
Earnings undivided	657 22
Contingent fund (as per section 225 of Banking Law)	500 00
	$9,433 45

RECEIPTS.

Cash on hand, January 1, 1912	$272 38
Dues on instalment shares credited to members	3,080 95
Dues on accumulative prepaid shares	875 00
Mortgages redeemed, foreclosed or transferred to real estate	1,000 00
Fees received	23 00
Fines received	8 45
Interest received	431 50
Premium received	38 00
Discount	32
	$5,729 60

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DISBURSEMENTS

Loaned on mortgage	$3,075 00
Instalment dues repaid on withdrawal, or applied on loans	1,822 42
Paid accumulative prepaid shares	250 00
Dividends paid on withdrawal, or applied on loans	72 98
Cash dividends paid on income and accumulative prepaid shares	43 00
Paid salaries and clerk-hire	146 00
Paid advertising, printing and postage	80 50
Paid taxes insurance, etc	12 00
Paid banking department	14 07
Metropolitan and State League dues and expenses	30 50
Interest	48 50
Painting	15 50
Cash on hand, December 31, 1912	119 13
	$5,729 60

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 174½; shares issued during the year, 154; shares withdrawn during the year, 39; shares in force, 289½. Borrowing members, 8, holding 44½ shares; non-borrowing members, 52, holding 245 shares. Female shareholders, 15, holding 50 shares. Total dividends credited members during the year on instalment shares, $299.10; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $174.04; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $19.67.

Amount of filed and unpaid withdrawals December 31, 1912, $20.02. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $272.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month.

Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, $1,700. Mortgages in force in New York State. $8,875. No foreclosures during the year.

NYACK BUILDING, CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 24 North Broadway, Nyack, N. Y.

[Organized under Law of 1887. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	CHARLES HARING	Piermont, N. Y.
Secretary	VICTOR ACKERMAN	Nyack, N. Y.
Treasurer	HOWARD GARNER	Nyack, N. Y.
Attorney	IRVING HOPPER	Nyack, N. Y.

ASSETS.

Loans on bond and mortgage	$382,875 00
Loans on shares	13,000 00
Stocks and bonds	14,693 75
Real estate	396 08
Cash on hand and in bank	6,442 33
Furniture and fixtures	400 00
Accrued interest	554 89
	$418,362 05

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LIABILITIES.

Due shareholders, instalment shares	$277,513 00
Due shareholders, savings shares	29,207 00
Due shareholders, income shares	6,500 00
Dividends credited	70,154 77
Balance to be paid borrowers on mortgage loans	3,319 19
Borrowed money	20,000 00
Earnings undivided	4,718 97
Contingent fund (as per section 225 of Banking Law)	6,754 26
Suspense account	194 86
	$418,362 05

RECEIPTS.

Cash on hand January 1, 1912	$14,347 59
Dues on instalment shares credited to members	59,835 00
Dues on savings shares	7,546 00
Money borrowed	25,000 00
Mortgages redeemed, foreclosed or transferred to real estate	40,320 00
Loans on shares repaid	8,500 00
Real estate sold	72 00
Fees received	244 85
Fines received	220 67
Interest received	23,260 26
Suspense account	777 80
Bonds purchased	500 00
Profit and loss	42 52
	$180,666 69

DISBURSEMENTS.

Loaned on mortgage	$88,091 67
Loaned on shares	13,830 00
Instalment dues repaid on withdrawal, or applied on loans	29,841 00
Paid savings shares	5,570 00
Paid income shares	1,450 00
Dividends paid on withdrawal, or applied on loan	8,336 65
Cash dividends paid on income and accumulative prepaid shares	285 00
Paid matured shares	19,000 00
Paid borrowed money and prior mortgages	5,000 00
Paid interest on borrowed money and prior mortgages	158 31
Paid salaries and clerk-hire	1,325 76
Paid advertising, printing and postage	112 90
Paid rent	180 00
Paid taxes, insurance, etc.	83 26
Paid banking department, examination	54 75
Paid banking department, assessment	28 50
Officers' bonds	20 00
Suspense account	680 35
Interest refunded	94 00
Sundry expenses	52 71
Safe deposit box	15 00
Burglary and Furniture insurance	14 50
Cash on hand December 31, 1912	6,442 33
	$180,666 69

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 5,568; shares issued during the year, 1,083; shares withdrawn during the year, 659; shares in force, 5,992. Borrowing members, 208, holding 2,068 shares; non-borrowing members, 627, holding 3,924 shares. Female shareholders, 391, holding 2,241 shares. Total

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dividends credited members during the year on instalment shares, $19,493.06; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,482.89; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $1,146.44.

No unpaid withdrawals. Amount of shares matured during the year, $19,000. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,720.87. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, $22,000. Mortgages in force in New York State, $382,875. No foreclosures during the year.

PARK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF PEARL RIVER, N. Y.

Central avenue, Pearl River, N. Y.

[Organized under Law of 1894. Commenced business 1899.]

Officers.	Names.	Post-office addresses.
President	WILLIAM A. SERVEN	Pearl River, N. Y.
Secretary	WILLIAM J. DOLAN	Pearl River, N. Y.
Treasurer	PHILIP BECKERLE	Pearl River, N. Y.
Attorney	IRVING HOPPER	Nyack, N. Y.

ASSETS.

Loans on bond and mortgage		$140,710 00
Loans on shares		635 00
Cash on hand and in bank		50 25
Furniture and fixtures		100 50
Instalments due and unpaid	$330 00	
Interest, premium, fees and fines due and unpaid	167 11	
		$141,495 75

LIABILITIES.

Due shareholders, instalment shares	$104,853 00
Dividends credited	24,847 00
Due shareholders, matured shares	641 21
Balance to be paid borrowers on mortgage loans	626 00
Borrowed money	5,100 00
Earnings undivided	437 50
Contingent fund (as per section 225 of Banking Law)	1,858 33
Unearned or rebatable premium	3,132 71
	$141,495 75

RECEIPTS.

Cash on hand January 1, 1912	$760 13
Dues on instalment shares credited to members	25,453 00
Money borrowed	9,590 00
Mortgages redeemed, foreclosed or transferred to real estate	6,500 00
Loans on shares repaid	1,390 00
Fees received	121 25
Fines received	70 64
Interest received	7,612 55
Premium received	187 30
Reverted dividends	228 19
	$51,913 06

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DISBURSEMENTS.

Loaned on mortgage	$31,874 00
Loaned on shares	1,135 00
Instalment dues repaid on withdrawal or applied on loans	8,280 00
Dividends paid on withdrawal or applied on loans	2,206 24
Paid borrowed money and prior mortgages	7,690 00
Paid interest on borrowed money and prior mortgages	99 14
Paid salaries and clerk-hire	425 00
Paid advertising, printing and postage	24 00
Paid rent	24 00
Paid banking department, examination	20 80
Paid banking department, assessment	8 83
State League dues and expenses	36 80
Furniture	39 00
Cash on hand December 31, 1912	50 25
	$51,913 06

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,966; shares issued during the year, 428; shares withdrawn during the year, 228; shares in force, 2,166. Borrowing members, 89, holding 724 shares; non-borrowing members, 207, holding 1,442 shares. Female shareholders, 74, holding 517 shares. Total dividends credited members during the year on instalment shares, $7,199.26; rate, 6½ per cent. Total dividends forfeited by withdrawing members during the year, $228.19.

No unpaid withdrawals. Amount of shares matured during the year, $600. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $548.80. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per month per share.

Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, $4,400. Mortgages in force in New York State, $140,084. No foreclosures during the year.

PROVIDENT BUILDING AND LOAN ASSOCIATION OF SPRING VALLEY, N. Y.

No. 9-a New Main street, Haverstraw, N. Y.

[Organized under Law of 1851. Commenced business 1889. Reorganized under Law of 1894.]

Officers.	Names.	Post-office addresses.
President	PAUL P. KAEMMERLEN	Haverstraw, N. Y.
Secretary	CHARLES I. SPRINGSTEEN	Haverstraw, N. Y.
Treasurer	HENRY FURMAN	Haverstraw, N. Y.
Attorney	JOHN W. FURMAN	Haverstraw, N. Y.

ASSETS.

Loans on bond and mortgage		$218,950 00
Loans on shares		1,380 00
Real estate		3,901 50
Cash on hand and in bank		4,806 97
Instalments due and unpaid	$2,870 11	
Interest, premium, fees and fines due and unpaid	1,774 12	
		$229,038 47

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LIABILITIES.

Due shareholders, instalment shares	$166,558 28
Dividends credited	39,397 37
Borrowed money	14,400 00
Earnings undivided	5,697 35
Contingent fund (as per section 225 of Banking Law)	2,985 47
	$229,038 47

RECEIPTS.

Cash on hand January 1, 1912	$2,557 90
Dues on instalment shares credited to members	42,101 88
Money borrowed	34,050 00
Mortgages redeemed, foreclosed or transferred to real estate	30,500 00
Loans on shares repaid	2,870 00
Fees received	271 00
Fines received	345 45
Interest received	12,721 25
Premium received	2,354 46
Advances repaid	81 50
Reverted dividends	424 09
	$128,277 53

DISBURSEMENTS.

Loaned on mortgage	$56,880 00
Loaned on shares	525 00
Instalment dues repaid on withdrawal or applied on loans	9,912 41
Dividends paid on withdrawal or applied on loans	2,354 09
Paid matured shares	13,800 00
Paid borrowed money and prior mortgages	34,100 00
Paid interest on borrowed money and prior mortgages	890 70
Paid for real estate	3,901 50
Paid salaries and clerk-hire	600 00
Paid advertising, printing and postage	79 85
Paid rent	60 00
Paid taxes, insurance, etc	16 50
Paid banking department	63 68
Advances for taxes, insurance, etc	29 50
State League dues	5 50
Auditors	10 00
Gas and fuel	19 92
Collecting	30 00
Appraisers	70 00
Incidentals	121 91
Cash on hand December 31, 1912	4,806 97
	$128,277 53

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 3,175; shares issued during the year, 932; shares withdrawn during the year, 381; shares in force, 3,726. Borrowing members, 159, holding 1,116 shares; non-borrowing members, 418, holding 2,610 shares. Female shareholders, 194, holding 1,082 shares. Total dividends credited members during the year on instalment shares, $12,252.76; rate, 7 per cent. Total dividends forfeited by withdrawing members during the year, $424.09.

No unpaid withdrawals. Amount of shares matured during the year, $13,800. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year $1,017.12. Unpaid, none.

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Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1⅕ per cent.

Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, $4,600. Mortgages in force in New York State, $218,950. Three foreclosures during the year.

SUFFERN SAVINGS AND LOAN ASSOCIATION.

Suffern, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	JOHN L. CRANE	Suffern, N. Y.
Secretary	J. FRED. DURYEE	Suffern, N. Y.
Treasurer	ALFRED S. BUSH	Suffern, N. Y.
Attorney	FRANK S. HARRIS	Suffern, N. Y.

ASSETS.

Loans on bond and mortgage	$541,435 00
Loans on shares	6,930 00
Cash on hand and in bank	3,291 48
Furniture and fixtures	30 60
Instalments due and unpaid	1,623 98
Interest, premium, fees and fines due and unpaid	634 87
	$553,945 93

LIABILITIES.

Due shareholders, instalment shares	$431,939 55
Dividends credited	79,908 77
Borrowed money	968 83
Earnings undivided	30,798 10
Contingent fund (as per section 225 of Banking Law)	7,582 00
Unearned or rebatable premium	2,257 72
Interest and premium paid in advance	478 79
Suspense account	10 67
Personal account	1 50
	$553,945 93

RECEIPTS.

Cash on hand January 1, 1912	$15,654 28
Dues on instalment shares credited to members	99,104 62
Money borrowed	42,000 00
Mortgages redeemed foreclosed or transferred to real estate	71,850 00
Loans on shares repaid	3,285 00
Fees received	199 50
Fines received	340 76
Interest received	33,038 64
Premium received	362 46
Appraisers' fees	207 00
Stationery	10 30
Pass-books	28 50
Recording fees	634 07
Attorney fees	594 65
Personal accounts	736 00
Reverted dividends	984 75
Suspense account	45 29
	$269,075 82

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DISBURSEMENTS.

Loaned on mortgage	$101,750 00
Loaned on shares	3,390 00
Instalment dues repaid on withdrawal or applied on loans	23,377 70
Dividends paid on withdrawal or applied on loans	3,392 83
Cash dividends paid on matured shares	2,533 92
Paid matured shares	85,327 48
Paid borrowed money and prior mortgages	42,000 00
Paid interest on borrowed money and prior mortgages	274 18
Paid salaries and clerk-hire	985 00
Paid advertising, printing and postage	143 12
Paid rent	60 00
Paid banking department, examination	54 22
Paid banking department, assessment	40 61
Appraisers' fees	210 00
Sundry expenses	10 42
Interest and fines rebated	9 51
Interest on advance payments	163 52
Recording fees	634 07
Attorney fees	594 65
Personal accounts	736 00
Premium refunded	1 00
Suspense account	96 11
Cash on hand December 31, 1912	3,291 48
	$269,075 82

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 7,143; shares issued during the year, 1,700; shares withdrawn during the year, 1,054; shares in force, 7,789. Borrowing members, 256, holding 3,147 shares; non-borrowing members, 527, holding 4,642 shares. Female shareholders, 261, holding 2,345 shares. Total dividends credited members during the year on instalment shares, $28,321.58; rate, 6¼ per cent. Total dividends forfeited by withdrawing members during the year, $984.75.

No unpaid withdrawals. Amount of shares matured during the year, $85,327.48. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,188.24. Unpaid, none.

Premium Plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 3/10 of 1 per cent.

Loans have been made in Orange and Rockland counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $507,735. No foreclosures during the year.

ST. LAWRENCE COUNTY.

CANTON SAVINGS AND LOAN ASSOCIATION.

Canton, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	GEORGE W. LEWIS	Canton, N. Y.
Secretary	C. J. PERKINS	Canton, N. Y.
Treasurer	H. M. BARBER	Canton, N. Y.
Attorney	LAWRENCE RUSSELL	Canton, N. Y.

ASSETS.

Loans on bond and mortgage	$151,095 81
Loans on shares	4,855 00
Cash on hand and in bank	1,100 30

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Furniture and fixtures	$250 00
Interest, premium, fees and fines due and unpaid	1,731 45
Advances for taxes, insurance, etc	8 50
	$159,041 06

LIABILITIES.

Due shareholders, instalment shares	$69,182 21
Due shareholders, income shares	72,475 00
Dividends credited	13,280 84
Earnings undivided	2,539 62
Contingent fund (as per section 225 of Banking Law)	1,563 39
	$159,041 06

RECEIPTS.

Cash on hand January 1, 1912	$7,660 12
Dues on instalment shares credited to members	16,620 39
Dues on income shares	15,365 00
Money borrowed	1,100 00
Mortgages redeemed, foreclosed or transferred to real estate	24,479 00
Loans on shares repaid	3,875 00
Interest received	7,306 02
Reverted dividends	72 67
	$76,478 20

DISBURSEMENTS:

Loaned on mortgage	$32,233 90
Loaned on shares	2,700 00
Instalment dues repaid on withdrawal, or applied on loans	18,311 98
Paid income shares	14,180 00
Dividends paid on withdrawal, or applied on loans	3,093 17
Cash dividends paid on income and accumulative prepaid shares	2,786 58
Paid borrowed money and prior mortgages	1,100 00
Paid interest on borrowed money and prior mortgages	12 50
Paid salaries and clerk-hire	751 00
Paid advertising, printing and postage	26 45
Paid rent	60 00
Paid banking department, examination	35 25
Paid banking department, assessment	12 07
Books	36 50
Loan expenses	19 00
Sundries	19 50
Cash on hand, December 31, 1912	1,100 30
	$76,478 20

Plan, permanent. Par value of shares, $250. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 1,686; shares issued during the year, 352; shares withdrawn during the year, 516; shares in force, 1,522. Borrowing members, 84, holding 349 shares; non-borrowing members, 207, holding 1,173 shares. Female shareholders, 170, holding 659 shares. Total dividends credited members during the year on instalment shares, $3,413.34; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,786.58; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $72.67.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $912.45. Unpaid, none.

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No premium plan. Interest paid by borrowing members, 5 per cent. No premium charged.

Loans have been made in Saint Lawrence county, New York State. Largest mortgage loan outstanding, $4,800. Mortgages in force in New York State, $151,095.81. One foreclosure during the year.

GOUVERNEUR SAVINGS AND LOAN ASSOCIATION.

No. 42 Church street, Gouverneur, N. Y.

[Organized under Law of 1851. Commenced business 1892.]

Officers.	Names.	Post-office addresses.
President	BARNARD G. PARKER	Gouverneur, N. Y.
Secretary	BENJAMIN F. BROWN	Gouverneur, N. Y.
Treasurer	HARRY C. ROGERS	Gouverneur, N. Y.
Attorney	ARTHUR W. ORVIS	Gouverneur, N. Y.

ASSETS.

Loans on bond and mortgage	$561,675 08
Loans on shares	12,270 00
Stocks and bonds	369,795 23
Contracts for the sale of real estate	2,062 77
Cash on hand and in bank	71,780 19
Interest, premium, fees and fines due and unpaid	909 99
	$1,018,493 26

LIABILITIES.

Due shareholders, instalment shares	$85,431 25
Due shareholders, savings shares	713,942 28
Due shareholders, income shares	149,100 00
Dividends credited	17,536 66
Due shareholders, matured shares	37,150 00
Earnings undivided	5,233 07
Contingent fund (as per section 225 of Banking Law)	10,100 00
	$1,018,493 26

RECEIPTS.

Cash on hand January 1, 1912	$46,952 87
Dues on instalment shares credited to members	21,510 25
Dues on savings shares	265,015 00
Dues on income shares	50,000 00
Money borrowed	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate	67,745 00
Loans on shares repaid	20,380 00
Real estate sold	3,700 00
Fees received	24 00
Fines received	49 77
Interest received	44,509 98
Bonds sold	4,000 00
Land contracts	120 00
Reverted dividends	101 76
Matured shares	8,500 00
	$538,608 63

DISBURSEMENTS.

Loaned on mortgage	$111,889 00
Loaned on shares	19,641 00
Instalment dues repaid on withdrawal, or applied on loans	21,456 50

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Paid savings shares	$217,241 41
Paid income shares	33,650 00
Dividends paid on withdrawal, or applied on loans	4,977 17
Cash dividends paid on income and accumulative prepaid shares	5,444 78
Paid matured shares	2,476 25
Paid borrowed money and prior mortgages	6,000 00
Paid interest on borrowed money and prior mortgages	25 16
Paid salaries and clerk-hire	2,500 00
Paid advertising, printing and postage	434 69
Paid rent	200 00
Paid banking department, examination	70 03
Paid banking department, assessment	65 75
Bonds purchased	38,545 76
Interest advanced	509 60
Recording taxes	488 50
Miscellaneous items	1,212 84
Cash on hand, December 31, 1912	71,780 19
	$538,608 63

Plan, permament. Par value of shares, $200. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 5,385; shares issued during the year, 3,321; shares withdrawn during the year, 1,224; shares in force, 7,482. Borrowing members, 77, holding 436 shares; non-borrowing members, 2,472, holding 7,046 shares. Female shareholders, 1,126 holding, 3,007 shares. Total dividends credited members during the year on instalment shares, $5,219.86; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $31,142.57; rate, 4 per cent. and 5 per cent. Total dividends forfeited by withdrawing members during the year, $101.76.

No unpaid withdrawals. Amount of shares matured during the year, $13,100. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,248.29. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. to 6 3/10 per cent. No premium charged.

Loans have been made in Jefferson, Lewis and St. Lawrence counties, New York State. Largest mortgage loan outstanding, $10.000. Mortgages in force in New York State, $561,675.08. Two foreclosures during the year.

NORWOOD SAVINGS, LOAN AND BUILDING ASSOCIATION.

No. 4 Main street, Norwood, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	FRED R. SMITH	Norwood, N. Y.
Secretary	GEORGE HARRIS	Norwood, N. Y.
Treasurer	FRANK L. SMITH	Norwood, N. Y.
Attorney	WILLIS J. FLETCHER	Norwood, N. Y.

ASSETS.

Loans on bond and mortgage	$40,793 69
Loans on shares	950 00
Cash on hand and in bank	1,118 88
	$42,862 57

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LIABILITIES.

Due shareholders, instalment shares	$32,273 50
Dividends credited	6,277 90
Borrowed money	3,000 00
Earnings undivided	672 23
Contingent fund (as per section 225 of Banking Law)	638 94
	$42,862 57

RECEIPTS.

Cash on hand January 1, 1912	$1,043 57
Dues on instalment shares credited to members	11,038 00
Money borrowed	4,650 00
Mortgages redeemed, foreclosed or transferred to real estate	11,883 00
Loans on shares repaid	605 00
Fees received	35 00
Interest received	2,311 71
Reverted dividends	13 39
	$31,579 67

DISBURSEMENTS.

Loaned on mortgage	$10,590 00
Loaned on shares	1,280 00
Instalment dues repaid on withdrawal, or applied on loans	11,789 75
Dividends paid on withdrawal, or applied on loans	2,563 72
Paid borrowed money and prior mortgages	3,650 00
Paid interest on borrowed money and prior mortgages	208 31
Paid salaries and clerk-hire	227 50
Paid advertising, printing and postage	24 47
Paid banking department, examination	15 50
Paid banking department, assessment	3 29
Officers' bonds	6 00
State League dues	5 00
Books	17 50
Mortgage taxes	52 95
Attorney fees	26 80
Cash on hand, December 31, 1912	1,118 88
	$31,579 67

Plan, permanent. Par value of shares, $200. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 710; shares issued during the year, 376; shares withdrawn during the year, 140; shares in force, 946. Borrowing members, 30, holding 173 shares; non-borrowing members, 160, holding 773 shares. Females shareholders, 74, holding 327 shares. Total dividends credited members during the year on instalment shares, $1,625.09; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $8.39.

No unpaid withdrawals. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $280.47. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, $1,750. Mortgages in force in New York State, $40,793.69. No foreclosures during the year.

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OGDENSBURG SAVINGS AND LOAN ASSOCIATION.

No. 99 Ford street, Ogdensburg, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	EDGAR A. NEWELL	Ogdensburg, N. Y.
Secretary	ARTHUR L. JAMESON	Ogdensburg, N. Y.
Treasurer	ARTHUR L. JAMESON	Ogdensburg, N. Y.
Attorney	JOHN C. TULLOCH	Ogdensburg, N. Y.

ASSETS.

Loans on bond and mortgage	$211,921 26
Loans on shares	3,250 00
Stocks and bonds	15,000 00
Contracts for the sale of real estate	25 00
Cash on hand and in bank	13,933 33
Furniture and fixtures	100 00
	$244,229 59

LIABILITIES.

Due shareholders, instalment shares	$109,287 00
Due shareholders, savings shares	21,245 00
Due shareholders, income shares	83,200 00
Dividends credited	20,810 99
Balance to be paid borrowers on mortgage loans	1,750 00
Earnings undivided	3,427 37
Contingent fund (as per section 225 of Banking Law)	4,509 23
	$244,229 59

RECEIPTS.

Cash on hand January 1, 1912	$6,424 27
Dues on instalment shares credited to members	29,523 75
Dues on savings shares	22,504 00
Dues on income shares	32,150 00
Mortgages redeemed, foreclosed or transferred to real estate	24,350 00
Loans on shares repaid	1,350 00
Real estate sold	195 00
Interest received	11,359 27
Reverted dividends	379 18
	$128,235 47

DISBURSEMENTS.

Loaned on mortgage	$44,117 00
Loaned on shares	4,050 00
Instalment dues repaid on withdrawal or applied on loans	30,804 00
Paid savings shares	5,943 00
Paid income shares	13,600 00
Dividends paid on withdrawal or applied on loans	5,551 75
Cash dividends paid on income and accumulative prepaid shares	2,963 38
Paid salaries and clerk-hire	1,460 00
Paid advertising, printing and postage	211 88
Paid rent	233 66
Paid banking department, examination	35 25
Paid banking department, assessment	15 75
Officers' bonds	10 00
State League dues	6 00
Bonds sold	5,000 00
Accrued interest	44 00
Attorney fees	24 00
Recording taxes	53 50

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Furniture	$178 97
Cash on hand December 31, 1912	13,933 33
	$128,235 47

Plan, permanent. Par value of shares, $100 and $200. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 3,378; shares issued during the year, 1,003; shares withdrawn during the year, 891; shares in force, 3,490. Borrowing members, 220, holding 734 shares; non-borrowing members, 553, holding 2,756 shares. Female shareholders, 386, holding 1,683 shares. Total dividends credited members during the year on instalment shares, $5,905.66; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,437.36; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $379.18.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,921.54. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, $4,500. Mortgages in force in New York State, $211,921.26. One foreclosure during the year.

POTSDAM SAVINGS, LOAN AND BUILDING ASSOCIATION.

No. 13 Elm street, Potsdam, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	THOMAS H. PERRIN	Potsdam, N. Y.
Secretary	FREDERICK E. BAUM	Potsdam, N. Y.
Treasurer	JOHN A. MAY	Potsdam, N. Y.
Attorney	CARLTON E. SANFORD	Potsdam, N. Y.

ASSETS.

Loans on bond and mortgage	$101,883 49
Loans on shares	6,065 00
	$107,948 49

LIABILITIES.

Due shareholders, instalment shares	$87,921 07
Dividends credited	17,403 84
Earnings undivided	420 92
Contingent fund (as per section 225 of Banking Law)	1,257 12
Overdraft at bank	945 54
	$107,948 49

RECEIPTS.

Cash on hand January 1, 1912	$6,250 21
Dues on instalment shares credited to members	27,906 29
Mortgages redeemed, foreclosed or transferred to real estate	5,562 75
Loans on shares repaid	5,228 00
Fees received	46 50
Fines received	3 05
Interest received	5,537 26
Certificate of deposit	5,000 00
Land contracts	348 86
Reverted dividends	235 20
Overdraft	945 54
	$57,063 66

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DISBURSEMENTS.

Loaned on mortgage	$14,219 48
Loaned on shares	6,623 00
Instalment dues repaid on withdrawal or applied on loans	19,353 38
Dividends paid on withdrawal or applied on loans	2,535 41
Paid matured shares	8,699 16
Paid salaries and clerk-hire	500 00
Paid advertising, printing and postage	7 45
Paid rent	97 22
Paid banking department, assessment	7 93
Officers' bonds	10 00
Fuel	8 13
Supplies	2 50
Certificate of deposit	5,000 00
	$57,063 66

Plan, permanent. Par value of shares, $250. Instalments are 25 cents weekly.

Shares in force January 1, 1912, 2,036; shares issued during the year, 521½; shares withdrawn during the year, 525; shares in force, 2,032½. Borrowing members, 37, holding 290½ shares; non-borrowing members, 289, holding 1,742 shares. Female shareholders, 168, holding 997½ shares. Total dividends credited members during the year on instalment shares, $4,474.19; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, 235.

No unpaid withdrawals. Amount of shares matured during the year, $8,699.16. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $625.30. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 25 cents per share per week. Premium paid by borrowing members, 7 cents per share per week.

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, $14,500. Mortgages in force in New York State, $101,883.49. No foreclosures during the year.

SARATOGA COUNTY.

MECHANICVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 46½ North Main street, Mechanicville, N. Y.

[Organized under Law of 1894. Commenced business 1905.]

Officers.	Names.	Post-office addresses.
President	WM. H. ALLEN	Mechanicville, N. Y.
Secretary	HERBERT O. BAILEY	Mechanicville, N. Y.
Treasurer	A. C. KNISKERN	Mechanicville, N. Y.
Attorney	J. F. TERRY	Mechanicville, N. Y.

ASSETS.

Loans on bond and mortgage		$39,700 00
Loans on shares		1,799 00
Cash on hand and in bank		62 23
Instalments due and unpaid	$35 10	
Interest, premium, fees and fines due and unpaid	16 71	
		$41,561 23

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LIABILITIES.

Due shareholders, instalment shares	$35,688 30
Dividends credited	4,451 46
Balance to be paid borrowers on mortgage loans	125 00
Borrowed money	400 00
Earnings undivided	454 33
Contingent fund (as per section 225 of Banking Law)	442 14
	$41,561 23

RECEIPTS.

Cash on hand January 1, 1912	$199 65
Dues on instalment shares credited to members	16,173 75
Money borrowed	2,910 00
Mortgages redeemed, foreclosed or transferred to real estate	13,400 00
Loans on shares repaid	1,110 00
Fees received	102 30
Fines received	58 38
Interest received	2,498 18
Premium received	227 01
	$36,679 27

DISBURSEMENTS.

Loaned on mortgage	$9,950 00
Loaned on shares	1,985 00
Instalment dues repaid on withdrawal or applied on loans	14,376 80
Dividends paid on withdrawal or applied on loans	1,587 98
Paid borrowed money and prior mortgages	8,045 00
Paid interest on borrowed money and prior mortgages	114 11
Paid salaries and clerk-hire	300 00
Paid advertising, printing and postage	85 51
Paid rent	24 00
Paid banking department, examination	20 50
Paid banking department, assessment	3 52
State League dues	5 00
Electric lights	12 27
Traveling expenses	2 40
Safe	105 00
Cash on hand December 31, 1912	62 23
	$36,679 27

Plan, serial. Par value of shares, $100. Instalments are 15 cents weekly. Shares in force January 1, 1912, 2,057; shares issued during the year, 1,018; shares withdrawn during the year, 1,019; shares in force, 2,056. Borrowing members, 33, holding 405 shares; non-borrowing members, 223, holding 1,651 shares. Female shareholders, 107, holding 734 shares. Total dividends credited members during the year on instalment shares, $2,010.23; rate, 5 38/100 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $534.18. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 11 cents per week per share. Premium paid by borrowing members, 1 cent per week per share.

Loans have been made in Rensselaer and Saratoga counties, New York State. Largest mortgage loan outstanding, $3,300. Mortgages in force in New York State, $39,700. No foreclosures during the year.

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SCHENECTADY COUNTY.

SCHENECTADY BUILDING, LOAN AND SAVINGS ASSOCIATION OF THE CITY OF SCHENECTADY.

No. 277 Dock street, Schenectady, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	JOHN H. WHITE	Schenectady, N. Y.
Secretary	S. H. VISSCHER	Schenectady, N. Y.
Treasurer	WALTER BRIGGS	Schenectady, N. Y.
Attorney	WALTER BRIGGS	Schenectady, N. Y.

ASSETS.

Loans on bond and mortgage	$697,955 43
Loans on shares	17,690 00
Cash on hand and in bank	4,846 32
Furniture and fixtures	253 57
Instalments due and unpaid	5,057 00
Interest, premium, fees and fines due and unpaid	2,547 28
	$728,349 60

LIABILITIES.

Due shareholders, instalment shares	$538,502 00
Due shareholders, income shares	54,300 00
Dividends credited	111,311 90
Balance to be paid borrowers on mortgage loans	5,500 00
Earnings undivided	7,309 38
Contingent fund (as per section 225 of Banking Law)	10,341 32
Dues paid in advance	1,047 00
Interest paid in advance	38 00
	$728,349 60

RECEIPTS.

Cash on hand January 1, 1912	$3,854 35
Dues on instalment shares credited to members	138,550 00
Dues on income shares	35,100 00
Money borrowed	53,500 00
Mortgages redeemed, foreclosed or transferred to real estate	101,495 62
Loans on shares repaid	9,640 00
Fees received	382 00
Interest received	40,709 39
Recording taxes refunded	139 43
Cash over	11 00
Appraisers' fees	120 00
Transfer fees	42 00
Profit and loss	3 00
	$383,546 79

DISBURSEMENTS.

Loaned on mortgage	$148,400 00
Loaned on shares	12,910 00
Instalment dues repaid on withdrawal, or applied on loans	46,257 00
Paid income shares	2,500 00
Dividends paid on withdrawal, or applied on loans	6,086 92
Cash dividends paid on income and accumulative prepaid shares	2,098 09

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Paid matured shares	$93,166 65
Paid borrowed money and prior mortgages	63,500 00
Paid interest on borrowed money and prior mortgages	621 73
Paid salaries and clerk-hire	1,769 00
Paid advertising, printing and postage	303 45
Paid rent	134 00
Paid banking department, examination	65 50
Paid banking department, assessment	51 13
Recording taxes	758 00
Interest refunded	7 00
Livery	72 00
Cash on hand, December 31, 1912	4,846 32
	$383,546 79

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 11,009; shares issued during the year, 2,838; shares withdrawn during the year, 1,730; shares in force, 12,117. Borrowing members, 533, holding 4,089 shares; non-borrowing members, 1,107, holding 8,028 shares. Female shareholders, 379, holding 2,123 shares. Total dividends credited members during the year on instalment shares, $32,376.02; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,098.09; rate 4½ per cent. Total dividends forfeited by withdrawing members during the year, $691.99.

No unpaid withdrawals. Amount of shares matured during the year, $93,166.65. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,278.45. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Saratoga and Schenectady counties, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $697,955.43. One foreclosure during the year.

STEUBEN COUNTY.

AVOCA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Avoca, N. Y.

[Organized under Law of 1887. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	W. H. WOOD	Avoca, N. Y.
Secretary	W. W. SMITH	Avoca, N. Y.
Treasurer	GEORGE R. NOXON	Avoca, N. Y.

ASSETS.

Loans on bond and mortgage	$7,770 74
Loans on shares	400 00
Cash on hand and in bank	355 46
Instalments due and unpaid	7 00
Interest, premium, fees and fines due and unpaid	34 24
	$8,567 44

LIABILITIES.

Due shareholders, instalment shares	$7,176 00
Dividends credited	1,283 67
Contingent fund (as per section 225 of Banking Law)	107 77
	$8,567 44

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RECEIPTS.

Cash on hand January 1, 1912	$327 44
Dues on instalment shares credited to members	1,813 00
Money borrowed	988 00
Mortgages redeemed, foreclosed or transferred to real estate	8 00
Loans on shares repaid	550 00
Fees received	8 50
Fines received	2 26
Interest received	377 73
Pass book sold	20
	$4,075 13

DISBURSEMENTS.

Loaned on mortgage	$1,806 50
Loaned on shares	400 00
Instalment dues repaid on withdrawal, or applied on loans	85 00
Dividends paid on withdrawal, or applied on loans	11 61
Paid matured shares	401 48
Paid borrowed money and prior mortgages	988 00
Paid interest on borrowed money and prior mortgages	9 71
Paid salaries and clerk-hire	15 00
Paid advertising, printing and postage	1 85
Paid banking department, assessment	52
Cash on hand, December 31, 1912	355 46
	$4,075 13

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 120; shares issued during the year, 34; shares withdrawn during the year, 3; shares in force, 151. Borrowing members, 11, holding 52 shares; non-borrowing members, 14, holding 99 shares. Female shareholders, 9, holding 24 shares. Total dividends credited members during the year on instalment shares, $349.50; rate, 4⅘ per cent. Total dividends forfeited by withdrawing members during the year, $3.87.

No unpaid withdrawals. Amount of shares matured during the year, $401.48. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $16.85. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, $1,100. Mortgages in force in New York State, $7,770.74. No foreclosures during the year.

BATH SAVINGS AND LOAN ASSOCIATION.

No. 1 Liberty street, Bath, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	JAMES FAUCETT	Bath, N. Y.
Secretary	JOHN H. FAUCETT	Bath, N. Y.
Treasurer	O. J. HEINAMAN	Bath, N. Y.
Attorney	THOMAS SHANNON	Bath, N. Y.

ASSETS.

Loans on bond and mortgage	$50,700 00
Contracts for the sale of real estate	1,243 02
Cash on hand and in bank	4,736 71
Furniture and fixtures	200 00
	$56,879 73

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LIABILITIES.

Due shareholders, instalment shares	$42,263 41
Due shareholders, matured shares	6,822 47
Borrowed money	5,500 00
Earnings undivided	1,780 85
Contingent fund (as per section 225 of Banking Law)	513 00
	$56,879 73

RECEIPTS.

Cash on hand January 1, 1912	$3,109 40
Dues on instalment shares credited to members	29,579 55
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate	10,650 00
Real estate sold	590 58
Fees received	43 50
Interest received	3,001 52
Premium received	35 04
Rent received	15 00
Real estate	1,109 42
Land contracts	302 44
	$51,436 45

DISBURSEMENTS.

Loaned on mortgage	$6,000 00
Instalment dues repaid on withdrawal, or applied on loans	34,687 26
Paid matured shares	2,000 00
Paid borrowed money and prior mortgages	3,000 00
Paid interest on borrowed money and prior mortgages	250 00
Paid salaries and clerk-hire	482 00
Paid advertising, printing and postage	34 90
Paid rent	94 18
Paid taxes, insurance, etc	31 95
Paid banking department, assessment	4 61
State League dues	5 00
Profit and loss	8 34
Real estate expenses	101 50
Cash on hand December 31, 1912	4,736 71
	$51,436 45

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 4,696; shares issued during the year, 328; shares withdrawn during the year, 652; shares in force, 4,372. Borrowing members, 65, holding 908 shares; non-borrowing members, 164, holding 3,464 shares. Female shareholders, 119, holding 2,409½ shares. Total dividends credited members during the year on instalment shares, $1,843.42; rate 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $616.08. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5⅓ per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, $3,100. Mortgages in force in New York State, $50,700. One foreclosure during the year.

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CORNING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Corning, N. Y.

[Organized under Law of 1887. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	FRANK D. KINGSBURY	Corning, N. Y.
Secretary	WILLIAM J. HEERMANS	Corning, N. Y.
Treasurer	JOHN L. LEWIS	Corning, N. Y.
Attorney	FRANK H. FERRIS	Corning, N. Y.

ASSETS.

Loans on bond and mortgage	$910,250 00
Loans on shares	24,300 00
Contracts for the sale of real estate	1,873 00
Real estate	1,681 62
Cash on hand and in bank	28,449 12
Furniture and fixtures	711 67
Instalments due and unpaid	1,639 70
Interest, premium, fees and fines due and unpaid	5,544 96
Advances for taxes, insurance, etc	4 88
	$974,454 95

LIABILITIES.

Due shareholders, instalment shares	$714,612 00
Due shareholders, juvenile savings shares	42,275 66
Dividends credited	176,613 84
Earnings undivided	22,805 96
Contingent fund (as per section 225 of Banking Law)	18,147 49
	$974,454 95

RECEIPTS.

Cash on hand January 1, 1912	$28,839 52
Dues on instalment shares credited to members	151,334 33
Dues on juvenile savings shares	13,000 55
Mortgages redeemed, foreclosed or transferred to real estate	93,900 00
Loans on shares repaid	6,050 00
Fees received	647 75
Fines received	452 03
Interest received	52,709 86
Advances repaid	127 43
Juvenile banks	3 00
	$347,064 47

DISBURSEMENTS.

Loaned on mortgage	$206,550 00
Loaned on shares	12,700 00
Instalment dues repaid on withdrawal, or applied on loans	26,019 00
Paid juvenile savings shares	5,872 98
Dividends paid on withdrawal, or applied on loans	3,889 98
Paid matured shares	60,500 00
Paid salaries and clerk-hire	1,572 00
Paid advertising, printing and postage	247 38
Paid rent	104 17
Paid taxes, insurance, etc	30 54
Paid banking department, assessment	64 75
Advances for taxes, insurance, etc	85 63
State League dues	12 00
Real estate agent	12 70
Telephone	32 25

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Accrued interest	$210 30
Furniture and fixtures	711 67
Cash on hand December 31, 1912	28,449 12
	$347,064 47

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 11,806; shares issued during the year, 2,536; shares withdrawn during the year, 1,056; shares in force, 13,286. Borrowing members, 574, holding 5,476 shares; non-borrowing members, 1,652, holding 7,810 shares. Female shareholders, 944, holding 4,133 shares. Total dividends credited members during the year on instalment shares, $48,263.59; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,705.66; rate 4 per cent. Total dividends forfeited by withdrawing members during the year, $638.76.

No unpaid withdrawals. Amount of shares matured during the year, $59,600. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,967.80. Unpaid, none.

No premium plan. Interest paid by borrowing members 6 per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, $33,500. Mortgages in force in New York State, $910,250. No foreclosures during the year.

HORNELLSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 163 Main street, Hornell, N. Y.

[Organized under Law of 1887. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	J. W. NICHOLSON	Hornell, N. Y.
Secretary	F. M. CHARLES	Hornell, N. Y.
Treasurer	E. G. STEVENS	Hornell, N. Y.
Attorney	W. S. CHARLES	Hornell, N. Y.

ASSETS.

Loans on bond and mortgage	$51,675 00
Cash on hand and in bank	5,658 47
	$57,333 47

LIABILITIES.

Due shareholders, instalment shares	$48,292 00
Dividends credited	7,778 49
Earnings undivided	445 11
Contingent fund (as per section 225 of Banking Law)	790 00
Accounts payable	27 87
	$57,333 47

RECEIPTS.

Cash on hand January 1, 1912	$7,542 29
Dues on instalment shares credited to members	11,935 00
Mortgages redeemed, foreclosed or transferred to real estate	7,289 42
Fees received	46 60
Fines received	4 02
Interest received	2,860 99
	$29,678 32

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DISBURSEMENTS.

Loaned on mortgage	$13,350 00
Instalment dues repaid on withdrawal or applied on loans	8,882 00
Dividends paid on withdrawal or applied on loans	1,404 55
Paid interest on borrowed money and prior mortgages	5 30
Paid salaries and clerk-hire	337 00
Paid taxes, insurance, etc	41 00
Cash on hand December 31, 1912	5,658 47
	$29,678 32

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,020; shares issued during the year, 179; shares withdrawn during the year, 184; shares in force, 1,015. Borrowing members, 46, holding 195 shares; non-borrowing members, 149, holding 820 shares. Female shareholders, 82, holding 425 shares. Total dividends credited members during the year on instalment shares, $2,164.41; rate, 4⅘ per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $337. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $9.34.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $51,675. No foreclosures during the year.

MAPLE CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 140 Main street, Hornell, N. Y.

[Organized under Law of 1894. Commenced business 1906.]

Officers.	Names.	Post-office addresses.
President	WILLIAM H. MURRAY	Hornell, N. Y.
Secretary	JAMES N. ROBINSON	Hornell, N. Y.
Treasurer	WILLIAM H. WALBRIDGE	Hornell, N. Y.
Attorney	JAMES N. ROBINSON	Hornell, N. Y.

ASSETS.

Loans on bond and mortgage	$69,400 00
Loans on shares	2,210 22
Cash on hand and in bank	4,339 60
Furniture and fixtures	85 00
Interest, premium, fees and fines due and unpaid	523 27
	$76,558 09

LIABILITIES.

Due shareholders, instalment shares	$63,235 25
Due shareholders, juvenile savings shares	2,884 64
Dividends credited	9,502 44
Earnings undivided	339 16
Contingent fund (as per section 225 of Banking Law)	596 40
Unearned or rebatable premium	20
	$76,558 09

RECEIPTS.

Cash on hand January 1, 1912	$1,256 72
Dues on instalment shares credited to members	18,124 48

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Dues on juvenile savings shares	$919 96
Money borrowed	6,350 00
Mortgages redeemed, foreclosed or transferred to real estate	4,150 00
Loans on shares repaid	1,248 43
Fees received	101 75
Fines received	19 98
Interest received	3,904 25
Premium received	75 25
Juvenile banks sold	18 00
Reverted dividends	114 27
	$36,283 09

DISBURSEMENTS.

Loaned on mortgage	$15,700 00
Loaned on shares	2,108 65
Instalment dues repaid on withdrawal or applied on loans	5,897 50
Paid juvenile savings shares	599 52
Dividends paid on withdrawal or applied on loans	719 05
Paid borrowed money and prior mortgages	6,350 00
Paid interest on borrowed money and prior mortgages	48 04
Paid salaries and clerk-hire	300 00
Paid advertising, printing and postage	83 07
Paid rent	36 00
Paid banking department, assessment	4 66
Juvenile banks purchased	22 00
Mortgage taxes	75 00
Cash on hand December 31, 1912	4,339 60
	$36,283 09

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 1,350¼; shares issued during the year, 403; shares withdrawn during the year, 154¾; shares in force, 1,598½. Borrowing members, 49, holding 366½ shares; non-borrowing members, 145, holding 1,232 shares. Female shareholders, 62, holding 451¼ shares. Total dividends credited members during the year on instalment shares, $3,423.86; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $98.02; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $114.27.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $419.07. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, ½ of 1 per cent.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, $3,500. Mortgages in force in New York State, $69,400. No foreclosure during the year.

WAYLAND DIME SAVINGS AND LOAN ASSOCIATION.

Main street, Wayland, N. Y.

[Organized under Law of 1851. Commenced business 1883.]

Officers.	Names.	Post-office addresses.
President	GEORGE NOLD	Wayland, N. Y.
Secretary	P. H. ZIMMERMAN	Wayland, N. Y.
Treasurer	C. S. FOLTS	Wayland, N. Y.
Attorney	H. V. PRATT	Wayland, N. Y.

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ASSETS.

Loans on bond and mortgage	$38,150 00
Cash on hand and in bank	5,622 49
	$43,772 49

LIABILITIES.

Due shareholders, instalment shares	$38,844 42
Earnings undivided	3,483 69
Contingent fund (as per section 225 of Banking Law)	1,408 38
Rent	36 00
	$43,772 49

RECEIPTS.

Cash on hand January 1, 1912	$1,519 78
Dues on instalment shares credited to members	22,664 75
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate	11,075 00
Fees received	15 89
Fines received	4 20
Interest received	2,055 16
Premium received	122 00
Cash over	11 12
	$39,467 90

DISBURSEMENTS.

Loaned on mortgage	$12,200 00
Instalment dues repaid on withdrawal or applied on loans	18,962 46
Paid borrowed money and prior mortgages	2,000 00
Paid interest on borrowed money and prior mortgages	14 13
Paid salaries and clerk-hire	523 25
Paid advertising, printing and postage	40 75
Paid rent	72 00
Paid banking department, assessment	2 92
State League dues	5 00
To correct errors	24 90
Cash on hand December 31, 1912	5,622 49
	$39,467 90

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1912, 2,414; shares issued during the year, 708; shares withdrawn during the year, 400; shares in force, 2,722. Borrowing members, 41, holding 569 shares; non-borrowing members, 97, holding 2,153 shares. Female shareholders, 52, holding 725 shares. Total dividends credited members during the year on instalment shares, $1,366.28; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $96.88.

No unpaid withdrawals. Entrance or membership fee, 75 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $643.92. Operating expenses as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $36.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in Livingston and Steuben counties, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $38,150. One foreclosure during the year.

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TIOGA COUNTY.

WAVERLY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 426 Broad street, Waverly, N. Y.

[Organized under Law of 1894. Commenced business 1903.]

Officers.	Names.	Post-office addresses.
Vice-President	E. S. HANFORD	Waverly, N. Y.
Secretary	HARRY C. BALDWIN	Waverly, N. Y.
Treasurer	LOUIS J. BULEY	Waverly, N. Y.
Attorney	FREDERICK E. HAWKES	Waverly, N. Y.

ASSETS.

Loans on bond and mortgage		$105,016 00
Loans on shares		14,783 68
Stocks and bonds		58,369 02
Cash on hand and in bank		1,182 72
Instalments due and unpaid	$460 00	
Interest, premium, fees and fines due and unpaid	144 43	
		$179,351 42

LIABILITIES.

Due shareholders, instalment shares	$141,992 00
Dividends credited	35,181 11
Earnings undivided	17 10
Contingent fund (as per section 225 of Banking Law)	2,161 21
	$179,351 42

RECEIPTS.

Cash on hand January 1, 1912	$2,842 25
Dues on instalment shares credited to members	21,905 00
Mortgages redeemed, foreclosed or transferred to real estate	9,114 00
Loans on shares repaid	2,500 00
Fees received	23 85
Fines received	92 10
Interest received	8,317 26
Reverted dividends	569 57
Bonds sold	7,140 00
	$52,504 03

DISBURSEMENTS.

Loaned on mortgage	$13,250 00
Loaned on shares	1,855 00
Instalment dues repaid on withdrawal or applied on loans	6,919 00
Dividends paid on withdrawal or applied on loans	1,263 43
Paid salaries and clerk-hire	340 00
Paid advertising, printing and postage	40 85
Paid taxes insurance, etc	56 00
Paid banking department, assessment	11 93
Bonds purchased	27,585 10
Cash on hand, December 31, 1912	1,182 72
	$52,504 03

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,855; shares issued during the year, 93; shares withdrawn during the year, 128; shares in force, 1,820. Borrowing members, 85, holding 663 shares; non-borrowing members, 153, holding 1,157 shares. Female shareholders, 90, holding 501 shares. Total dividends credited members during the year on instalment shares, $8,123.90; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $569.57.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $436.85. Unpaid, none.

No premium plan. Interest paid by borrowing members, 4 per cent., 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Tioga county, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $105,016. No foreclosures during the year.

ULSTER COUNTY.

HOME-SEEKERS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF THE CITY OF KINGSTON.

No. 23 Broadway, Kingston, N. Y.

[Organized under Law of 1887. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	ADELBERT H. MAMBERT	Del. Ave. & B'way.
Secretary	LAMBERT J. DU BOIS	23 Broadway.
Treasurer	CHARLES R. O'CONNOR	Rondout Nat. Bank.
Attorney	FREDERICK STEPHAN, Jr.	21 Broadway.

ASSETS.

Loans on bond and mortgage		$225,675 00
Loans on shares		250 00
Contracts for the sale of real estate		1,154 05
Cash on hand and in bank		1,986 64
Interest, premium, fees and fines due and unpaid		802 00
Advances for taxes, insurance, etc		185 03
Instalments due and unpaid	$1,648 74	
		$230,052 72

LIABILITIES.

Due shareholders, instalment shares	$168,425 05
Dividends credited	27,279 12
Due shareholders, matured shares	7,964 37
Balance to be paid borrowers on mortgage loans	54 45
Borrowed money	5,100 00
Earnings undivided	10,032 26
Contingent fund (as per section 225 of Banking Law)	6,746 45
Unearned or rebatable premium	4,128 38
Individual accounts	292 18
Interest paid in advance	30 46
	$230,052 72

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RECEIPTS.

Cash on hand January 1, 1912	$2,041 91
Dues on instalment shares credited to members	36,220 50
Money borrowed	6,100 00
Mortgages redeemed, foreclosed or transferred to real estate	28,550 00
Loans on shares repaid	1,030 78
Fees received	119 25
Fines received	208 52
Interest received	11,414 06
Advances repaid	223 97
Individual accounts	3,564 11
Reverted dividends	243 28
Land contracts	281 52
Dividend account	6 33
Profit and loss	77 14
	$90,081 37

DISBURSEMENTS.

Loaned on mortgage	$27,362 30
Instalment dues repaid on withdrawal, or applied on loans	8,447 94
Dividends paid on withdrawal, or applied on loans	1,192 83
Paid matured shares	30,345 49
Paid borrowed money and prior mortgages	15,200 00
Paid interest on borrowed money and prior mortgages	460 95
Paid salaries and clerk-hire	730 00
Paid advertising, printing and postage	63 22
Paid rent	50 00
Paid taxes, insurance, etc	277 50
Paid banking department, examination	99 37
Paid banking department, assessment	17 96
Officers' bonds	20 00
State League dues	6 00
Individual accounts	3,506 86
Auditors	15 00
Finance committee	48 00
Appraisals	125 00
Attorney	81 00
Profit and loss	45 31
Cash on hand, December, 31, 1912	1,986 64
	$90,081 37

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 3,033½; shares issued during the year, 477½; shares withdrawn during the year, 369½; shares in force, 3,141½. Borrowing members, 231, holding 1,129 shares; non-borrowing members, 493, holding 2,012½ shares. Female shareholders, 221, holding 808¾ shares. Total dividends credited members during the year on instalment shares, $5,349.46; rate, 6⅓ per cent. Total dividends forfeited by withdrawing members during the year, $243.28.

No unpaid withdrawals. Amount of shares matured during the year, $27,700. Entrance or membership fee, 25 cents per share. Operating expenses as defined in section 227 of the Banking Law, incurred and paid during the year, $1,138.22. Unpaid, none.

Premium plan, premium interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1 per cent. to 3 per cent.

Loans have been made in Ulster county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $225,675. No foreclosures during the year.

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KINGSTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 288 Wall street, Kingston, N. Y.

[Organized under Law of 1887. Commenced business 1892.]

Officers.	Names.	Post-office addresses.
President	EDWARD T. STEELE	Kingston, N. Y.
Secretary	ARTHUR C. CONNELLY	Kingston, N. Y.
Treasurer	ALBERT K. HART	Kingston, N. Y.
Attorney	ARTHUR C. CONNELLY	Kingston, N. Y.

ASSETS.

Loans on bond and mortgage	$72,225 00
Loans on shares	900 00
Contracts for the sale of real estate	427 11
Real estate	3,540 39
Cash on hand and in bank	3,484 08
Furniture and fixtures	50 00
Advances for taxes, insurance, etc	51 12
	$80,677 70

LIABILITIES.

Due shareholders, instalment shares	$54,668 88
Due shareholders, accumulative prepaid shares	6,200 00
Dividends credited	11,402 77
Balance to be paid borrowers on mortgage loans	4,011 97
Earnings undivided	3,281 82
Contingent fund (as per section 225 of Banking Law)	1,112 26
	$80,677 70

RECEIPTS.

Cash on hand January 1, 1912	$2,579 78
Dues on instalment shares credited to members	9,395 96
Dues on accumulative prepaid shares	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate	10,900 00
Loans on shares repaid	200 00
Real estate sold	823 25
Fees received	41 50
Fines received	70 25
Interest received	4,014 37
Rent received	204 00
Advances repaid	42 18
Real estate contracts	43 34
Reverted dividends	66 17
	$31,380 80

DISBURSEMENTS.

Loaned on mortgage	$14,338 03
Loaned on shares	400 00
Instalment dues repaid on withdrawal, or applied on loans	5,972 50
Paid accumulative prepaid shares	700 00
Dividends paid on withdrawal, or applied on loans	1,782 19
Cash dividends paid on income and accumulative prepaid shares	80 91
Paid matured shares	3,800 00
Paid salaries and clerk-hire	423 75
Paid advertising, printing and postage	17 75
Paid rent	24 00
Paid repairs to real estate	240 39
Paid taxes, insurance, etc.	42 18

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Paid banking department, examination	$37 03
Paid banking department, assessment	5 53
State League dues	5 00
Interest and fines refunded	14 34
Water taxes	4 25
Sundries	8 87
Cash on hand, December 31, 1912	3,484 08
	$31,380 80

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 938¾; shares issued during the year, 162¾; shares withdrawn during the year, 95½; shares in force, 1,006. Borrowing members, 44, holding 363 shares; non-borrowing members, 149, holding 643 shares. Female shareholders, 57, holding 305¼ shares. Total dividends credited members during the year on instalment shares, $3,374.63; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $151.97; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $66.17.

No unpaid withdrawals. Amount of shares matured during the year, $3,800. Entrance or membership fee 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $479.37. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Ulster county, New York State. Largest mortgage loan outstanding, $4,500. Mortgages in force in New York State, $72,225. No foreclosures during the year.

THE SAUGERTIES CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 24 Ulster avenue, Saugerties, N. Y.

[Organized under Law of 1894. Commenced business 1908.]

Officers.	Names.	Post-office addresses.
President	MARTIN CANTINE	Saugerties, N. Y.
Secretary	WILLIAM L. DARBEE	Saugerties, N. Y.
Treasurer	CHARLES CLUM	Saugerties, N. Y.
Attorney	DEWITT VAN BUREN	Saugerties, N. Y.

ASSETS.

Loans on bond and mortgage	$26,070 00
Loans on shares	155 00
Cash on hand and in bank	1,617 70
	$27,842 70

LIABILITIES.

Due shareholders, instalment shares	$20,375 92
Dividends credited	1,517 69
Borrowed money	5,550 00
Earnings undivided	240 70
Contingent fund (as per section 225 of Banking Law)	158 39
	$27,842 70

RECEIPTS.

Cash on hand January 1, 1912	$1,082 68
Dues on instalment shares credited to members	6,565 45
Money borrowed	8,050 00

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Loans on shares repaid	$130 00
Fees received	41 63
Fines received	30 75
Interest received	1,017 71
	$16,918 22

DISBURSEMENTS.

Loaned on mortgage	$11,600 00
Loaned on shares	215 00
Instalment dues repaid on withdrawal, or applied on loans	856 00
Dividends paid on withdrawal, or applied on loans	43 36
Paid borrowed money and prior mortgages	2,500 00
Paid interest on borrowed money and prior mortgages	15 47
Paid advertising, printing and postage	13 75
Paid banking department, examination	26 38
Paid banking department, assessment	1 34
Officers' bonds	8 00
State League dues and expenses	21 22
Cash on hand, December 31, 1912	1,617 70
	$16,918 22

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 478½; shares issued during the year, 168½; shares withdrawn during the year, 26; shares in force, 621. Borrowing members, 19, holding 137½ shares; non-borrowing members, 172, holding 483½ shares. Female shareholders, 44, holding 112½ shares. Total dividends credited members during the year on instalment shares, $935.12; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $10.56.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $42.97. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. No premium charged.

Loans have been made in Greene and Ulster counties, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New State, $26,070. No foreclosures during the year.

WARREN COUNTY.

GLENS FALLS SAVINGS AND LOAN ASSOCIATION.

No. 134 Glen street, Glens Falls, N. Y.

[Organized under Law of 1851. Commenced business 1889.]

Officers.	Names.	Post-office addresses.
President	B. B. FOWLER	Glens Falls, N. Y.
Secretary	CHARLES H. CARSON	Glens Falls, N. Y.
Treasurer	CHARLES H. CARSON	Glens Falls, N. Y.
Attorney	LOUIS M. BROWN	Glens Falls, N. Y.

ASSETS.

Loans on bond and mortgage	$381,853 09
Contracts for the sale of real estate	807 23
Cash on hand and in bank	54,680 80
Furniture and fixtures	300 00
Interest, premium, fees and fines due and unpaid	700 20
	$438,341 32

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LIABILITIES.

Due shareholders, instalment shares	$333,179 20
Dividends credited	58,285 65
Earnings undivided	8,868 90
Contingent fund (as per section 225 of Banking Law)	19,573 24
Unearned or rebatable premium	18,434 33
	$438,341 32

RECEIPTS.

Cash on hand January 1, 1912	$1,309 59
Dues on instalment shares credited to members	96,083 46
Mortgages redeemed, foreclosed or transfered to real estate	92,470 28
Fees received	361 25
Fines received	611 40
Interest received	22,924 96
Premium received	7,063 28
Sundries	16 70
Real estate contracts	864 21
Dividends	186 35
	$221,891 48

DISBURSEMENTS.

Loaned on mortgage	$70,643 58
Instalment dues repaid on withdrawal, or applied on loans	51,223 16
Dividends paid on withdrawal, or applied on loans	12,340 40
Paid matured shares	20,669 30
Paid borrowed money and prior mortgages	7,400 00
Paid interest on borrowed money and prior mortgages	160 10
Paid salaries and clerk-hire	1,800 00
Paid advertising, printing and postage	79 25
Paid rent	200 00
Paid taxes, insurance, etc	357 16
Paid banking department, examination	52 50
Paid banking department, assessment	30 86
Books	17 75
Recording taxes	71 60
Premium rebated	2,155 77
Profit and loss	9 25
Cash on hand December 31, 1912	54,680 80
	$221,891 48

Plan, permanent. Par value of shares, $130. Instalments are 20 cents weekly.

Shares in force January 1, 1912, 9,290; shares issued during the year, 1,445; shares withdrawn during the year, 449; shares in force, 10,286. Borrowing members, 190, holding 3,001 shares; non-borrowing members, 836, holding 7,285 shares. Female shareholders, 540, holding 3,856 shares. Total dividends credited members during the year on instalment shares, $23,003.75; rate, 8 per cent. Total dividends forfeited by withdrawing members during the year, $16.70.

No unpaid withdrawals. Amount of shares matured during the year, $20,669.30. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,168.60. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 per cent.

Loans have been made in Essex, Hamilton, Saratoga, Warren and Washington counties, New York State. Largest mortgage loan outstanding, $23,400. Mortgages in force in New York State, $381,853.09. No foreclosures during the year.

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WASHINGTON COUNTY.

WHITEHALL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Whitehall, N. Y.

[Organized under Law of 1909. Commenced business 1911.]

Officers.	Names.	Post-office addresses.
President	JAMES H. RILEY	Whitehall, N. Y.
Secretary	W. A. WARNER	Whitehall, N. Y.
Treasurer	W. A. WARNER	Whitehall, N. Y.
Attorney	O. A. DENNIS	Whitehall, N. Y.

ASSETS.

Loans on bond and mortgage	$8,700 00
Loans on shares	30 00
Cash on hand and in bank	439 50
Advances for taxes, insurance, etc	2 35
	$9,171 85

LIABILITIES.

Due shareholders, instalment shares	$8,117 40
Borrowed money	750 00
Earnings undivided	304 45
	$9,171 85

RECEIPTS.

Cash on hand January 1, 1912	$982 36
Dues on instalment shares credited to members	4,581 80
Money borrowed	2,975 00
Mortgages redeemed, foreclosed or transferred to real estate	400 00
Loans on shares repaid	65 00
Fees received	27 80
Interest received	355 02
Premium received	99 68
Advances repaid	106 03
	$9,592 69

DISBURSEMENTS.

Loaned on mortgage	$6,137 77
Loaned on shares	95 00
Instalment dues repaid on withdrawal, or applied on loans	374 50
Paid borrowed money and prior mortgages	2,225 00
Paid interest on borrowed money and prior mortgages	33 89
Paid salaries and clerk-hire	150 00
Paid advertising, printing and postage	3 00
Paid banking department	15 00
Officers' bonds	4 00
Advances for taxes, insurance, etc	115 03
Cash on hand December 31, 1912	439 50
	$9,592 69

Plan, serial. Par value of shares, $100. Instalments are 10 cents weekly. Shares in force January 1, 1912, 906; shares issued during the year, 278; shares withdrawn during the year, 105; shares in force, 1,079. Borrowing members, 10, holding 94 shares; non-borrowing members, 90, holding 985 shares. Female shareholders, 20, holding 112 shares.

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No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $157. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 11 cents per share per week. Premium paid borrowing members, 1 57/100 per cent.

Loans have been made in Washington county, New York State. Largest mortgage loan outstanding, $2,000. Mortgages in force in New York State, $8,700. No foreclosures during the year.

WESTCHESTER COUNTY.

HASTINGS-ON-HUDSON BUILDING, CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Hastings-on-Hudson, N. Y.

[Organized under Law of 1894. Commenced business 1901.]

Officers.	Names.	Post-office addresses.
President	DAVID FULTON	Hastings-on-Hudson, N. Y.
Secretary	WILLIAM T. JORALEMON	Hastings-on-Hudson, N. Y.
Treasurer	M. D. BROWN	Hastings-on-Hudson, N. Y.
Attorney	LOUIS F. MURRAY	Dobbs Ferry, N. Y.

ASSETS.

Loans on bond and mortgage		$109,400 00
Loans on shares		1,125 00
Cash on hand and in bank		2,247 85
Instalments due and unpaid	$836 00	
		$112,772 85

LIABILITIES.

Due shareholders, instalment shares	$40,938 00
Dividends credited	9,136 42
Due shareholders, matured shares	56,979 14
Balance to be paid borrowers on mortgage loans	4,000 00
Contingent fund (as per section 225 of Banking Law)	1,719 29
	$112,772 85

RECEIPTS.

Cash on hand January 1, 1912	$3,971 40
Dues on instalment shares credited to members	12,857 00
Mortgages redeemed, foreclosed or transferred to real estate	3,800 00
Loans on shares repaid	1,275 00
Fees received	39 20
Fines received	61 65
Interest received	5,678 97
Premium received	464 01
	$28,147 23

DISBURSEMENTS.

Loaned on mortgage	$18,800 00
Loaned on shares	275 00
Instalment dues repaid on withdrawal, or applied on loans	4,955 00
Dividends paid on withdrawal, or applied on loans	1,576 86

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Paid salaries and clerk-hire	$175 00
Paid advertising, printing and postage	57 75
Paid taxes, insurance, etc	14 98
Paid banking department, examination	18 38
Paid banking department, assessment	7 41
Officers' bonds	14 00
State League dues	5.00
Cash on hand December 31, 1912	2,247 85
	$28,147 23

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 1,038; shares issued during the year, 196; shares withdrawn during the year, 95; shares in force, 1,139. Borrowing members, 40, holding 611 shares; non-borrowing members, 82, holding 528 shares. Female shareholders, 23, holding 230 shares. Total dividends credited members during the year on instalment shares, $5,652.90; rate, 5 7/10 per cent. Total dividends forfeited by withdrawing members during the year, $360.99.

No unpaid withdrawals. Amount of shares matured during the year, $56,979.14. Entrance or membership fee, 20 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $251.75. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $109,400. No foreclosures during the year.

HOME BUILDING AND LOAN ASSOCIATION OF MOUNT VERNON.

Nos. 49 and 51 South Fourth avenue, Mount Vernon, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

Officers.	Names.	Post-office addresses.
President	CHARLES H. PHILLIPS	Mount Vernon, N. Y.
Secretary	ANDREW M. COLVIN	Mount Vernon, N. Y.
Treasurer	EDWARD D. JENNINGS	Mount Vernon, N. Y.
Attorney	JOHNSON & MILLS	Mount Vernon, N. Y.

ASSETS.

Loans on bond and mortgage	$121,850 00
Loans on shares	3,150 00
Cash on hand and in bank	3,505 30
Furniture and fixtures	426 79
	$128,932 09

LIABILITIES.

Due shareholders, instalment shares	$105,087 00
Dividends credited	19,148 34
Due shareholders, matured shares	2,000 00
Balance to be paid borrowers on mortgage loans	1,000 00
Contingent fund (as per section 225 of Banking Law)	1,696 75
	$128,932 09

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RECEIPTS.

Cash on hand January 1, 1912	$856 89
Dues on instalment shares credited to members	31,131 00
Money borrowed	29,500 00
Mortgages redeemed, foreclosed or transferred to real estate	10,800 00
Loans on shares repaid	1,885 00
Fees received	166 35
Fines received	19 58
Interest received	6,793 30
Advances repaid	4 50
Reverted dividends	126 72
	$81,283 34

DISBURSEMENTS.

Loaned on mortgage	$21,750 00
Loaned on shares	1,535 00
Instalment dues repaid on withdrawal, or applied on loans	6,215 00
Dividends paid on withdrawal, or applied on loans	619 86
Paid matured shares	12,633 20
Paid borrowed money and prior mortgages	32,500 00
Paid interest on borrowed money and prior mortgages	419 71
Paid salaries and clerk-hire	999 96
Paid advertising, printing and postage	319 64
Paid rent	300 00
Paid taxes, insurance, etc	18 75
Paid banking department, examination	27 70
Paid banking department, assessment	8 70
Officers' bonds	20 00
State League dues	11 00
Examining committee	24 00
Reserve fund	271 60
Appraisal	54 00
Auditors	6 00
Lights	22 27
Incidentals	16 65
Legal services	5 00
Cash on hand December 31, 1912	3,505 30
	$81,283 34

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 2,375; shares issued during the year, 954; shares withdrawn during the year, 320; shares in force, 3,009. Borrowing members, 45, holding 525 shares; non-borrowing members, 353, holding 2,484 shares. Female shareholders, 114, holding 732 shares. Total dividends credited members during the year on instalment shares, $4,735.17; rate, 5 59/100 per cent. Total dividends forfeited by withdrawing members during the year, $126.72.

No unpaid withdrawals. Amount of shares matured during the year, $12,633.20. Entrance or membership fee, 15 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,792.27. Unpaid, none.

No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $121,850. No foreclosures during the year.

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MAMARONECK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 54 Boston Post road, west, Mamaroneck, N. Y.

[Organized under Law of 1887. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	CHARLES FIELD GRIFFEN.	Mamaroneck, N. Y.
Secretary	FRED WILSON.	54 Boston Post Rd., West.
Treasurer	J. DANIEL WARREN.	Mamaroneck, N. Y.
Attorney	BURTON C. MEIGHAN.	Mamaroneck, N. Y.

ASSETS.

Loans on bond and mortgage		$177,650 00
Loans on shares		14,539 00
Cash on hand and in bank		8,239 60
Instalments due and unpaid	$370 00	
Interest, premium, fees and fines due and unpaid.	194 60	
		$200,428 60

LIABILITIES.

Due shareholders, instalment shares	$163,286 00
Dividends credited	34,517 60
Contingent fund (as per section 225 of Banking Law)	2,625 00
	$200,428 60

RECEIPTS.

Cash on hand January 1, 1912	$1,412 39
Dues on instalment shares credited to members	33,887 00
Money borrowed	12,500 00
Mortgages redeemed, foreclosed or transferred to real estate	19,100 00
Loans on shares repaid	11,220 00
Fees received	123 25
Fines received	198 59
Interest received	11,302 28
Premium received	73 01
Reverted dividends	201 76
	$90,018 28

DISBURSEMENTS.

Loaned on mortgage	$29,350 00
Loaned on shares	12,299 00
Instalment dues repaid on withdrawal, or applied on loans	14,366 00
Dividends paid on withdrawal, or applied on loans	2,278 23
Paid matured shares	2,819 74
Paid borrowed money and prior mortgages	19,500 00
Paid interest on borrowed money and prior mortgages	134 83
Paid salaries and clerk-hire	840 00
Paid advertising, printing and postage	83 51
Paid rent	25 00
Paid banking department, examination	17 10
Paid banking department, assessment	14 27
Officers' bonds	20 00
State League dues	6 00
Safe deposit box	25 00
Cash on hand, December 31, 1912	8,239 60
	$90,018 28

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 2,639; shares issued during the year, 493; shares withdrawn during the year, 334; shares in force, 2,798. Borrowing members, 95, holding 1,070 shares; non-borrowing members, 195, holding 1,728 shares. Female shareholders, 114, holding 931 shares. Total dividends credited members during the year on instalment shares, $10,219.18; rate, 5 7/10 per cent. Total dividends forfeited by withdrawing members during the year, $201.76.

No unpaid withdrawals. Amount of shares matured during the year, $2,819.74. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $999.51. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 3 cents per share per month.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $177,650. No foreclosures during the year.

NEW ROCHELLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 16 Division street, New Rochelle, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	JOSEPH T. BROWN	New Rochelle, N. Y.
Secretary	G. F. FLANDREAUX	New Rochelle, N. Y.
Treasurer	F. W. PETERSON	New Rochelle, N. Y.
Attorney	JOHN F. LAMBDEN	New Rochelle, N. Y.

ASSETS.

Loans on bond and mortgage	$180,900 00
Loans on shares	9,800 00
Real estate	2,649 76
Cash on hand and in bank	27,767 86
Instalments due and unpaid	1,004 26
Interest, premium, fees and fines due and unpaid	593 07
Advances for taxes, insurance, etc	333 70
	$223,048 65

LIABILITIES.

Due shareholders, instalment shares	$178,840 00
Dividends credited	39,685 51
Earnings undivided	56 33
Contingent fund (as per section 225 of Banking Law)	4,181 07
Unclaimed checks	165 08
Dues paid in advance	119 00
Interest and premium paid in advance	1 66
	$223,048 65

RECEIPTS.

Cash on hand January 1, 1912	$14,667 79
Dues on instalment shares credited to members	42,952 76
Mortgages redeemed, foreclosed or transferred to real estate	33,700 00
Loans on shares repaid	6,900 00
Real estate sold	70 00
Fees received	105 00
Fines received	268 63
Interest received	10,869 98
Premium received	3,329 80

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Advances repaid	$46 23
Real estate to reserve fund	22 27
	$112,932 46

DISBURSEMENTS.

Loaned on mortgage	$19,600 00
Loaned on shares	4,650 00
Instalment dues repaid on withdrawal, or applied on loans	12,388 00
Dividends paid on withdrawal, or applied on loans	1,340 26
Paid matured shares	42,664 39
Paid for real estate	2,649 76
Paid salaries and clerk-hire	1,025 20
Paid advertising, printing and postage	90 31
Paid rent	55 00
Paid taxes, insurance, etc	352 20
Paid banking department, examination	33 80
Paid banking department, assessment	17 19
State League dues	6 00
Foreclosure expenses	291 59
Expressage	90
Cash on hand December 31, 1912	27,767 86
	$112,932 46

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 3,475; shares issued during the year, 615; shares withdrawn during the year, 579; shares in force, 3,511. Borrowing members, 98, holding 1,027 shares; non-borrowing members, 359, holding 2,484 shares. Female shareholders, 157, holding 971 shares. Total dividends credited members during the year on instalment shares, $13,128.44; rate, 5 9/10 per cent. Total dividends forfeited by withdrawing members during the year, $350.03.

No unpaid withdrawals. Amount of shares matured during the year, $42,664.39. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,177.41. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1½ per cent.

Loans have been made in New York and Westchester counties, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $180,900. One foreclosure during the year.

PEEKSKILL CO-OPERATIVE BUILDING, SAVINGS AND LOAN ASSOCIATION.

No. 906 South street, Peekskill, N. Y.

[Organized under Law of 1887. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	EDWARD F. HILL	Peekskill, N. Y.
Secretary	EDWARD G. HALSEY	Peekskill, N. Y.
Treasurer	DUDLEY C. HASBROUCK	Peekskill, N. Y.
Attorney	EDWARD G. HALSEY	Peekskill, N. Y.

ASSETS.

Loans on bond and mortgage	$59,250 00
Loans on shares	911 00
Cash on hand and in bank	4,342 50
Interest, premium, fees and fines due and unpaid	791 63
	$65,295 13

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LIABILITIES.

Due shareholders, instalment shares	$16,358 00
Due shareholders, savings shares	35,257 00
Dividends credited	8,011 48
Balance to be paid borrowers on mortgage loans	700 00
Earnings undivided	3,819 02
Contingent fund (as per section 225 of Banking Law)	1,149 63
	$65,295 13

RECEIPTS.

Cash on hand January 1, 1912	$4,922 77
Dues on instalment shares credited to members	2,724 50
Dues on savings shares	11,371 00
Mortgages redeemed, foreclosed or transferred to real estate	4,600 00
Loans on shares repaid	2,275 00
Fees received	76 75
Fines received	53 50
Interest received	2,775 58
Premium received	1,550 25
	$30,349 35

DISBURSEMENTS.

Loaned on mortgage	$10,700 00
Loaned on shares	1,166 00
Instalment dues repaid on withdrawal, or applied on loans	766 50
Paid savings shares	10,552 00
Dividends paid on withdrawal, or applied on loans	2,244 04
Paid salaries and clerk-hire	500 00
Paid advertising, printing and postage	56 10
Paid banking department, examination	17 65
Paid banking department, assessment	4 56
Cash on hand December 31, 1912	4,342 50
	$30,349 35

Plan, permanent. Par value of shares, $200. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1912, 1,290; shares issued during the year, 307; shares withdrawn during the year, 321; shares in force, 1,276. Borrowing members, 49, holding 329 shares; non-borrowing members, 91, holding 947 shares. Female shareholders, 55, holding 952 shares. Total dividends credited members during the year on instalment shares, $1,268.41; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,627.01; rate, 8 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $556.10. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 per cent.

Loans have been made in Putnam and Westchester counties, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $59,250. No foreclosures during the year.

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TARRYTOWN AND NORTH TARRYTOWN BUILDING AND LOAN ASSOCIATION.

No. 16½ Depot square, Tarrytown, N. Y.

[Organized under Law of 1851. Commenced business 1891.]

Officers.	Names.	Post-office addresses.
President	CHAS F. ZINCK	North Tarrytown, N. Y.
Secretary	ALFRED S. RANDALL	North Tarrytown, N. Y.
Treasurer	FREDERICK E. BLUNDEN	North Tarrytown, N. Y.
Attorney	WINFIELD L. MORSE	Tarrytown, N. Y.

ASSETS.

Loans on bond and mortgage	$169,900 00
Cash on hand and in bank	4,576 85
	$174,476 85

LIABILITIES.

Due shareholders, instalment shares	$130,575 00
Dividends credited	33,163 16
Balance to be paid borrowers on mortgage loans	8,000 00
Earnings undivided	178 69
Contingent fund (as per section 225 of Banking Law)	2,560 00
	$174,476 85

RECEIPTS.

Cash on hand January 1, 1912	$1 51
Dues on instalment shares credited to members	32,140 00
Money borrowed	12,075 00
Mortgages redeemed, foreclosed or transferred to real estate	15,000 00
Fees received	590 54
Fines received	421 51
Interest received	7,848 11
Premium received	3,027 24
Advances repaid	35 00
Reverted dividends	74 98
	$71,213 89

DISBURSEMENTS.

Loaned on mortgage	$28,950 00
Instalment dues repaid on withdrawal, or applied on loans	5,037 00
Dividends paid on withdrawal, or applied on loans	748 93
Paid matured shares	10,025 38
Paid borrowed money and prior mortgages	20,864 00
Paid interest on borrowed money and prior mortgages	224 06
Paid salaries and clerk-hire	530 00
Paid advertising, printing and postage	60 20
Paid rent	54 16
Paid taxes, insurance, etc	114 50
Paid banking department, examination	17 00
Paid banking department, assessment	11 81
Cash on hand December 31, 1912	4,576 85
	$71,213 89

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1912, 2,504; shares issued during the year, 531; shares withdrawn during the year, 211; shares in force, 2,824. Borrowing members, 64, holding 905 shares; non-borrowing members, 211, holding

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1,919 shares. Female shareholders, 68, holding 587 shares. Total dividends credited members during the year on instalment shares, $10,449.50; rate, 7½ per cent. Total dividends forfeited by withdrawing members during the year, $74.98.

No unpaid withdrawals. Amount of shares matured during the year, $10,025.38. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $644.36. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 31 cents per share.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, $6,400. Mortgages in force in New York State, $169,900. No foreclosures during the year.

TUCKAHOE HOME BUILDING AND LOAN ASSOCIATION.

Depot square, west, Tuckahoe, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	SAMUEL M. STEVENSON	Yonkers, N. Y.
Secretary	ALLAN HAY SEAMAN	Tuckahoe, N. Y.
Treasurer	C. DUSENBERRY, Jr.	Tuckahoe, N. Y.
Attorney	HERBERT D. LENT	Tuckahoe, N. Y.

ASSETS.

Loans on bond and mortgage	$221,633 34
Loans on shares	18,113 00
Cash on hand and in bank	9,646 31
Furniture and fixtures	100 00
	$249,492 65

LIABILITIES.

Due shareholders, instalment shares	$193,215 00
Dividends credited	53,795 28
Earnings undivided	19 90
Contingent fund (as per section 225 of Banking Law)	2,462 47
	$249,492 65

RECEIPTS.

Cash on hand January 1, 1912	$26 49
Dues on instalment shares credited to members	46,530 00
Money borrowed	9,200 00
Mortgages redeemed, foreclosed or transferred to real estate	23,500 00
Loans on shares repaid	9,780 00
Fees received	199 75
Fines received	204 74
Interest received	12,242 27
Premium received	3,877 43
Reverted dividends	1,068 89
	$106,629 57

DISBURSEMENTS.

Loaned on mortgage	$19,233 34
Loaned on shares	9,175 00
Instalment dues repaid on withdrawal, or applied on loans	19,410 00
Dividends paid on withdrawal, or applied on loans	4,889 56
Paid matured shares	31,805 00
Paid borrowed money and prior mortgages	11,200 00

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Paid interest on borrowed money and prior mortgages	$182 39
Paid salaries and clerk-hire	600 00
Paid advertising, printing and postage	160 51
Paid rent	120 00
Paid banking department, examination	39 40
Paid banking department, assessment	18 56
Mortgage taxes	149 50
Cash on hand December 31 1912	9,646 31
	$106,629 57

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 3,804; shares issued during the year, 756; shares withdrawn during the year, 560; shares in force, 4,000. Borrowing members, 86, holding 1,018 shares; non-borrowing members, 361, holding 2,982 shares. Female shareholders, 210, holding 1,576 shares. Total dividends credited members during the year on instalment shares, $14,488 28; rate, 7 96/100 per cent. Total dividends forfeited by withdrawing members during the year, $1,068.89.

No unpaid withdrawals. Amount of shares matured during the year, $31,805. Entrance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $880.51. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 33 cents per share.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $221,633.34. No foreclosures during the year.

YONKERS BUILDING AND LOAN ASSOCIATION.

Nos. 20–26 South Broadway, Yonkers, N. Y.

[Organized under Law of 1851. Commenced business 1888.]

Officers.	Names.	Post-office addresses.
President	F. A. GARNJOST	Yonkers, N. Y.
Secretary	EDWIN F. HOWARD	Yonkers, N. Y.
Treasurer	RICHARD EDIE, Jr.	Yonkers, N. Y.
Attorney	WILLIAM W. SCRUGHAM	Yonkers, N. Y.

ASSETS.

Loans on bond and mortgage		$269,430 68
Loans on shares		9,038 48
Real estate		2,914 73
Cash on hand and in bank		3,944 53
Interest, premium, fees and fines due and unpaid		860 95
Instalments due and unpaid	$442 21	
		$286,189 37

LIABILITIES.

Dus shareholders, instalment shares	$123,413 67
Due shareholders, savings shares	3,171 69
Due shareholders, income shares	124,100 00
Dividends credited	26,097 67
Borrowed money	900 00
Earnings undivided	1,234 11
Contingent fund (as per section 225 of Banking Law)	7,237 23
Sundries	35 00
	$286,189 37

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RECEIPTS.

Cash on hand January 1, 1912	$647 48
Dues on instalment shares credited to members	29,508 56
Dues on savings shares	4,337 50
Dues on income shares	35,000 00
Money borrowed	77,700 00
Mortgages redeemed, foreclosed or transferred to real estate	63,547 68
Loans on shares repaid	12,378 71
Fines received	59 93
Interest received	16,286 22
Premium received	624 65
Appraisals	110 00
Discounts rebated	12 36
Bank interest	12 95
Profit and loss	50
	$240,226 54

DISBURSEMENTS.

Loaned on mortgage	$61,407 20
Loaned on shares	13,865 53
Instalment dues repaid on withdrawal, or applied on loans	26,290 93
Paid savings shares	3,476 49
Paid income shares	17,900 00
Dividends paid on withdrawal, or applied on loans	4,689 37
Cash dividends paid on income and accumulative prepaid shares	5,914 09
Paid matured shares	200 00
Paid borrowed money and prior mortgages	97,100 00
Paid interest on borrowed money and prior mortgages	257 62
Paid for real estate	2,914 73
Paid salaries and clerk-hire	1,234 67
Paid advertising, printing and postage	157 20
Paid rent	300 00
Paid banking department, examination	48 27
Paid banking department, assessment	21 26
Officers' bonds	25 00
State League dues	6 00
Appraisals	75 00
Sundries	273 15
Typewriter and desk	125 50
Cash on hand December 31, 1912	3,944 53
	$240,226 54

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1912, 3,883½; shares issued during the year, 1,959½; shares withdrawn during the year, 545; shares in force, 5,298. Borrowing members, 139, holding 1,637 shares; non-borrowing members, 533, holding 3,661 shares. Female shareholders, 258, holding 1,955½ shares. Total dividends credited members during the year on instalment shares, $7,670.04; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $6,059.23; rate, 4¾ per cent.

No unpaid withdrawals. Amount of shares matured during the year, $200. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,121.36. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in New York and Westchester counties, New York State. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $269,430.68. One foreclosure during the year.

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YATES COUNTY.

HOME SAVINGS AND LOAN ASSOCIATION OF PENN YAN.

Penn Yan, N. Y.

[Organized under Law of 1851. Commenced business 1890.]

Officers.	Names.	Post-office addresses.
President	WILLIAM H. FIERO	Penn Yan, N. Y.
Secretary	EDWARD D. ROSE	Penn Yan, N. Y.
Treasurer	HOBART R. YETTER	Penn Yan, N. Y.
Attorney	WILLIAM H. FIERO	Penn Yan, N. Y.

ASSETS.

Loans on bond and mortgage	$19,775 00
Cash on hand and in bank	971 49
	$20,746 49

LIABILITIES.

Due shareholders, instalment shares	$16,715 06
Dividends credited	2,604 81
Earnings undivided	876 62
Contingent fund (as per section 225 of Banking Law)	550 00
	$20,746 49

RECEIPTS.

Cash on hand January 1, 1912	$2,014 92
Dues on instalment shares credited to members	6,292 57
Mortgages redeemed, foreclosed or transferred to real estate	250 00
Fees received	73 20
Fines received	11 74
Interest received	937 47
	$9,579 90

DISBURSEMENTS.

Loaned on mortgage	$4,000 00
Instalment dues repaid on withdrawal, or applied on loans	4,150 32
Dividends paid on withdrawal, or applied on loans	209 94
Paid salaries and clerk-hire	180 00
Paid advertising, printing and postage	16 77
Paid rent	20 00
Paid taxes, insurance, etc	20 00
Paid banking department, assessment	1 38
Officers' bonds	10 00
Cash on hand December 31, 1912	971 49
	$9,579 90

Plan, permanent. Par value of shares, $200. Instalments are 20 cents weekly.

Shares in force January 1, 1912, 491; shares issued during the year, 363½; shares withdrawn during the year, 331; shares in force, 523½. Borrowing members, 21, holding 86 shares; non-borrowing members, 58, holding 437½ shares. Female shareholders, 35, holding 205 shares. Total dividends credited members during the year on instalment shares, $832.67; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $94.78.

No unpaid withdrawals. Entrance or membership fee, 20 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $226.77. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5⅕ per cent. No premium charged.

Loans have been made in Yates county, New York State. Largest mortgage loan outstanding, $4.500. Mortgages in force in New York State, $19,775. No foreclosures during the year.

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COMPARATIVE TABLE

OF

ASSETS, LIABILITIES, RECEIPTS, DISBURSEMENTS, ETC., OF SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1912.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES, RECEIPTS, DISBURSEMENTS,

Number.	NAME OF ASSOCIATION.	Loans on bond and mortgage.	Loans on shares.	Stocks and bonds.
	ALBANY COUNTY.			
1	Albany County Savings and Loan Association	$173,950	$5,957	
2	Commercial Union Co-operative Bank	93,049	977	
3	Permanent Savings and Loan Association of Albany, N. Y.	170,053	12,968	
4	Safety Building-Loan and Savings Ass'n of the City of Albany (The)	258,850	30,874	
5	West End Savings and Loan Association	213,570	800	
	Total	$909,472	$51,576	
	ALLEGANY COUNTY.			
6	Alfred Mutual Loan Association	$169,578	$16,500	
	BROOME COUNTY.			
7	Co-operative Building and Loan Association of Binghamton, N. Y.	$175,100	$2,835	
8	Home Mutual Loan and Savings Association of Binghamton, N. Y.	35,055	1,575	
	Total	$210,155	$4,410	
	CATTARAUGUS COUNTY.			
9	Gowanda Co-operative Saving and Loan Association	$325,304	$19,851	$19,825
10	Olean Building, Loan and Savings Association	50,200	2,560	
11	Salamanca Loan and Building Association	480,025		
	Total	$855,529	$22,411	$19,825
	CHAUTAUQUA COUNTY.			
12	Dunkirk Savings and Loan Association	$168,950	$400	
13	Lake Shore Savings and Loan Association	164,158		
14	Silver Creek Co-operative Savings and Loan Association	27,825	135	
	Total	$360,933	$535	
	CHEMUNG COUNTY.			
15	Chemung Valley Mutual Loan Association (The)	$1,148,896	$74,500	
16	Elmira Co-operative Savings and Loan Association	328,250	25,300	$4,675
17	Elmira Mutual Building-Loan Association (The)	22,466		
	Total	$1,499,612	$99,800	$4,675
	CHENANGO COUNTY.			
18	Chenango Co-operative Sav. and Loan Ass'n of Norwich, N. Y. (The)	$281,579	$14,139	
	COLUMBIA COUNTY.			
19	Hudson Savings and Loan Association	$10,300	$1	
20	Stuyvesant Falls Building and Loan Association	9,025	1,398	
	Total	$19,325	$1,399	
	CORTLAND COUNTY.			
21	Century Co-operative Savings and Loan Association (The)	$20,025	$89	
22	Dime Savings and Loan Association	11,250	550	
	Total	$31,275	$639	
	DELAWARE COUNTY.			
23	Walton Co-operative Savings and Loan Association (The)	$9,800	$68	
	DUTCHESS COUNTY.			
24	Home Co-operative Savings and Loan Association (The)	$511,000	$25,750	

NOTE.— The items given for each association require ten consecutive pages.

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ETC., OF SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1912.

ASSETS.								
Land contracts.	Real estate.	Cash on hand and in bank.	Furniture and fixtures.	Instalments due and unpaid.	Interest, premium fees and fines due and unpaid.	Other assets.	Total.	Number.
.....	$20,000	$1,959	.....	.....	.....	$51	$201,917	1
.....	9,700	788	$800	.....	$2,023	227	107,564	2
.....	1,039	2,691	.....	.....	.....	5	186,756	3
.....	.....	102	85	$804	470	3,063	294,248	4
.....	14,900	1,649	.....	.....	.....	.....	230,919	5
.....	$45,639	$7,189	$885	$804	$2,493	$3,346	$1,021,404	
$3,821	$5,179	$4,026	$199	$575	$827	$89	$200,794	6
.....	.....	$3,896	$285	.....	.....	$1	$182,117	7
$3,000	$4,690	7,078	210	.....	.....	2	51,610	8
$3,000	$4,690	$10,974	$495	.....	.....	$3	$233,727	
.....	$3,500	$9,354	$850	.....	$812	$2,550	$382,046	9
$1,558	.....	6,350	.....	.....	.....	28	60,696	10
.....	.....	2,243	100	.....	.....	207	482,575	11
$1,558	$3,500	$17,947	$950	.....	$812	$2,785	$925,317	
.....	$1,908	$23,274	.....	.....	.....	$1	$194,533	12
.....	.....	14,329	.....	.....	.....	153	178,640	13
.....	.....	1,590	.....	.....	.....	.....	29,550	14
.....	$1,908	$39,193	.....	.....	.....	$154	$402,723	
.....	$13,228	$27,175	$1,339	$2,420	$5,886	$1,198	$1,274,642	15
$267	1,700	5,698	350	2,197	3,175	45	371,657	16
2,237	300	3,922	160	.....	.....	54	29,139	17
$2,504	$15,228	$36,795	$1,849	$4,617	$9,061	$1,297	$1,675,438	
.....	$10,314	$1,845	$1,083	.....	.....	$42	$309,002	18
.....	.....	$1,249	.....	.....	.....	$93	$11,643	19
.....	.....	580	.....	.....	.....	.....	11,003	20
.....	.....	$1,829	.....	.....	.....	$93	$22,646	
.....	.....	$455	$11	.....	.....	.....	$20,580	21
.....	.....	591	.....	.....	$1	.....	12,392	22
.....	.....	$1,046	$11	.....	$1	.....	$32,972	
.....	.....	$68	.....	.....	.....	$1	$9,937	23
.....	$2,965	$10,545	$402	$968	.....	$5	$551,635	24

The name of the next association in alphabetical order first appears on page 392.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Due shareholders, dues.	Due shareholders, dividends credited.	Due shareholders, matured shares.
	ALBANY COUNTY.			
1	Albany County Savings and Loan Association	$172,116	$11,880	
2	Commercial-Union Co-operative Bank	83,535	5,559	
3	Permanent Savings and Loan Association of Albany, N. Y.	141,724	16,644	
4	Safety Building-Loan and Savings Ass'n of the City of Albany (The)	203,001	44,682	
5	West End Savings and Loan Association	181,997	22,950	
	Total	$782,373	$101,715	
	ALLEGANY COUNTY.			
6	Alfred Mutual Loan Association	$156,861	$40,670	
	BROOME COUNTY.			
7	Co-operative Building and Loan Association of Binghamton, N. Y.	$153,437	$14,253	
8	Home Mutual Loan and Savings Association of Binghamton, N. Y.	17,153	2,564	
	Total	$170,590	$16,817	
	CATTARAUGUS COUNTY.			
9	Gowanda Co-operative Saving and Loan Association	$339,970	$24,804	
10	Olean Building, Loan and Savings Association	50,927	7,173	
11	Salamanca Loan and Building Association	349,088	56,871	$250
	Total	$739,985	$88,848	$250
	CHAUTAUQUA COUNTY.			
12	Dunkirk Savings and Loan Association	$173,942	$15,548	
13	Lake Shore Savings and Loan Association	146,717	26,798	
14	Silver Creek Co operative Savings and Loan Association	26,971	902	
	Total	$347,630	$43,248	
	CHEMUNG COUNTY.			
15	Chemung Valley Mutual Loan Association (The)	$1,062,072	$154,853	$400
16	Elmira Co-operative Savings and Loan Association	295,640	40,957	
17	Elmira Mutual Building-Loan Association (The)	19,390	6,992	
	Total	$1,377,102	$202,802	$400
	CHENANGO COUNTY.			
18	Chenango Co-operative Sav. and Loan Ass'n of Norwich, N. Y. (The)	$256,417	$36,513	
	COLUMBIA COUNTY.			
19	Hudson Savings and Loan Association	$11,267	$312	
20	Stuyvesant Falls Building and Loan Association	8,940	1,814	
	Total	$20,207	$2,126	
	CORTLAND COUNTY.			
21	Century Co-operative Savings and Loan Association (The)	$15,716	$2,009	$1,010
22	Dime Savings and Loan Association	11,990	95	
	Total	$27,706	$2,104	$1,010
	DELAWARE COUNTY.			
23	Walton Co-operative Savings and Loan Association (The)	$7,244	$414	
	DUTCHESS COUNTY.			
24	Home Co-operative Savings and Loan Association (The)	$406,970	$81,773	

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

LIABILITIES.								
Balance due borrowers on mortgage loans.	Prior mortgages.	Borrowed money.	Earnings undivided.	Contingent fund.	Unearned or rebatable premium.	Other liabilities.	Total.	Number.
$1,000	.....	$4,000	$7,322	$5,071	.....	$528	$201,917	1
.....	.....	8,500	7,419	2,550	.....	1	107,564	2
700	.....	7,000	12,887	7,800	.....	1	186,756	3
1,290	.....	36,300	4,862	3,878	.....	235	294,248	4
.....	.....	3,000	10,579	3,850	$8,541	2	230,919	5
$2,990	.....	$58,800	$43,069	$23,149	$8,541	$767	$1,021,404	
.....	.....	.....	$539	$2,610	.....	$114	$200,794	6
.....	.....	$8,020	$3,574	$2,659	.....	$174	$182,117	7
.....	.....	.....	666	985	.....	30,242	51,610	8
.....	.....	$8,020	$4,240	$3,644	.....	$30,416	$233,727	
.....	.....	$588	$10,013	$6,500	.....	$171	$382,046	9
.....	.....	.....	645	1,950	.....	1	60,696	10
$1,200	.....	54,811	1,422	2,264	$15,548	1,121	482,575	11
$1,200	.....	$55,399	$12,080	$10,714	$15,548	$1,293	$925,317	
$176	.....	.....	$2,315	$2,551	.....	$1	$194,533	12
1,000	.....	.....	1,685	2,153	.....	237	178,640	13
.....	.....	$1,000	596	79	.....	2	29,550	14
$1,176	.....	$1,000	$4,596	$4,783	.....	$290	$402,723	
.....	.....	$35,000	$3,483	$16,314	.....	$2,520	$1,274,642	15
$1,100	.....	26,500	2,911	4,546	.....	3	371,657	16
.....	.....	.....	1,201	196	.....	1,360	29,139	17
$1,100	.....	$61,500	$7,595	$21,056	.....	$3,883	$1,675,438	
$2,918	.....	$8,000	$638	$4,515	.....	$1	$309,002	18
.....	.....	.....	$42	$22	.....	.....	$11,643	19
.....	.....	.....	12	235	.....	$2	11,003	20
.....	.....	.....	$54	$257	.....	$2	$22,646	
.....	.....	$1,250	$297	$297	.....	$1	$20,580	21
.....	.....	.....	299	7	.....	1	12,392	22
.....	.....	$1,250	$596	$304	.....	$2	$32,972	
.....	.....	$1,650	$535	$92	.....	$2	$9,937	23
$8,650	.....	$40,000	$5,354	$8,580	.....	$308	$551,635	24

The name of the next association in alphabetical order first appears on page 392.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Cash on hand January 1, 1912.	Dues received.	Prior mortgages conditionally assumed.	Money borrowed.
	ALBANY COUNTY.				
1	Albany County Savings and Loan Association	$3,671	$135,570		$12,000
2	Commercial Union Co-operative Bank	1,101	31,889		3,500
3	Permanent Savings and Loan Association of Albany, N. Y.	4,244	74,771		22,000
4	Safety Bldg.-Loan and Sav. Ass'n of the City of Albany (The)	860	48,616		40,300
5	West End Savings and Loan Association	4,144	101,367		14,500
	Total	$14,020	$392,213		$92,300
	ALLEGANY COUNTY.				
6	Alfred Mutual Loan Association	$784	$30,507		$3,800
	BROOME COUNTY.				
7	Co-operative Building & Loan Ass'n of Binghamton, N. Y.	$3,152	$33,001		$8,020
8	Home Mutual Loan & Savings Ass'n of Binghamton, N. Y.	162	6,565		3,000
	Total	$3,314	$39,566		$11,020
	CATTARAUGUS COUNTY.				
9	Gowanda Co-operative Saving and Loan Association	$7,127	$229,411		$13,200
10	Olean Building, Loan and Savings Association	2,353	34,084		
11	Salamanca Loan and Building Association	3,817	113,417		101,776
	Total	$13,297	$376,912		$114,976
	CHAUTAUQUA COUNTY.				
12	Dunkirk Savings and Loan Association	$4,106	$84,183		
13	Lake Shore Savings and Loan Association	5,414	38,015		
14	Silver Creek Co-operative Savings and Loan Association	382	20,502		$2,000
	Total	$9,902	$142,700		$2,000
	CHEMUNG COUNTY.				
15	Chemung Valley Mutual Loan Association (The)	$12,015	$297,730		$50,950
16	Elmira Co-operative Savings and Loan Association	1,554	77,007		60,000
17	Elmira Mutual Building-Loan Association (The)	1,761	337		
	Total	$15,330	$375,074		$110,950
	CHENANGO COUNTY.				
18	Chenango Co-op. Sav. & Loan Ass'n of Norwich, N. Y. (The)	$7,710	$88,327		$16,500
	COLUMBIA COUNTY.				
19	Hudson Savings and Loan Association	$1,411	$7,509		$3,200
20	Stuyvesant Falls Building and Loan Association	8	2,508		950
	Total	$1,419	$10,017		$4,150
	CORTLAND COUNTY.				
21	Century Co-operative Savings and Loan Association (The)	$499	$4,887		$150
22	Dime Savings and Loan Association	417	9,598		
	Total	$916	$14,485		$150
	DELAWARE COUNTY.				
23	Walton Co-operative Savings and Loan Association (The)	$154	$2,177		$12
	DUTCHESS COUNTY.				
24	Home Co-operative Savings and Loan Association (The)	$6,861	$103,123		$40,000

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

RECEIPTS.										
Mortgages redeemed.	Loans on shares repaid.	Real estate sold.	Fees received.	Fines received.	Interest received.	Premium received.	Rent received.	Other receipts.	Total.	Number.
$28,800	$5,302	.....	$213	$223	$10,449	.....	$847	$2,796	$199,871	1
19,175	680	.....	.....	187	4,355	$2,177	665	245	63,974	2
38,920	13,493	$1,373	.....	324	11,267	.....	186	1,033	167,611	3
33,350	17,566	.....	108	205	16,220	.....	.....	12,537	169,762	4
35,700	310	.....	108	.....	10,140	539	1,269	2,586	170,663	5
$155,945	$37,351	$1,373	$429	$939	$52,431	$2,716	$2,967	$19,197	$771,881	
$24,189	$13,000	$1,837	$94	$223	$11,364	.....	$501	$3,367	$89,666	6
$16,100	$1,905	.....	$87	$93	$9,844	$36	.....	$78	$72,316	7
16,373	550	.....	5	.....	2,564	15	.....	1,805	31,039	8
$32,473	$2,455	.....	$92	$93	$12,408	$51	.....	$1,883	$103,355	
$50,457	$24,088	.....	$569	$55	$19,025	.....	$336	$541	$344,809	9
27,875	1,659	.....	.....	.....	3,118	$944	.....	205	70,238	10
82,625	.....	.....	.....	333	23,133	5,160	.....	1,703	331,964	11
$160,957	$25,747	.....	$569	$388	$45,276	$6,104	$336	$2,449	$747,011	
$25,100	$100	$400	$567	$336	$9,046	.....	$40	$566	$124,444	12
31,855	.....	.....	221	216	8,328	.....	.....	153	84,202	13
2,450	75	.....	126	14	1,442	.....	.....	2	26,993	14
$59,405	$175	$400	$914	$566	$18,816	.....	$40	$721	$235,639	
$123,034	$51,350	.....	$947	$665	$61,801	.....	$1,899	$522	$600,913	15
24,050	33,075	$1,350	157	136	17,795	.....	212	7,418	222,754	16
6,231	800	12,710	.....	.....	786	.....	546	3,951	27,122	17
$153,315	$85,225	$14,060	$1,104	$801	$80,382	.....	$2,657	$11,891	$850,789	
$39,774	$4,732	.....	$41	$4	$16,245	.....	$521	$474	$174,328	18
$2,400	.....	.....	$114	$5	$391	.....	.....	$3	$15,033	19
600	$900	.....	11	8	603	.....	.....	.....	5,588	20
$3,000	$900	.....	$125	$13	$994	.....	.....	$3	$20,621	
$1,400	$855	.....	$20	$31	$1,204	.....	.....	$23	$9,069	21
.....	40	.....	90	.....	367	$110	.....	1	10,623	22
$1,400	$895	.....	$110	$31	$1,571	$110	.....	$24	$19,692	
.....	$100	.....	$4	$10	$547	.....	.....	$3	$3,007	23
$68,550	$5,250	.....	$405	$302	$29,594	.....	$390	$6,431	$260,906	24

The name of the next association in alphabetical order first appears on page 392.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loaned on mortgage.	Loaned on shares.	Dues repaid on withdrawal.	Dividends paid on withdrawal.	Cash dividends paid on income and accumulative prepaid shares.
	ALBANY COUNTY.					
1	Albany County Savings and Loan Association	$36,100	$6,846	$113,004	$8,151	.....
2	Commercial Union Co-operative Bank	9,200	335	35,874	1,994	$77
3	Permanent Savings and Loan Association of Albany, N. Y.	35,150	10,442	51,260	2,680	.....
4	Safety Bldg.-Loan & Sav. Ass'n of the City of Albany (The)	68,600	20,354	16,373	2,299	.....
5	West End Savings and Loan Association	45,360	1,110	85,313	7,593	.....
	Total	$194,410	$39,087	$301,824	$22,717	$77
	ALLEGANY COUNTY.					
6	Alfred Mutual Loan Association	$20,400	$17,200	$10,097	$2,349	.....
	BROOME COUNTY.					
7	Co-operative Building & Loan Ass'n of Binghamton, N. Y.	$43,300	$1,165	$11,011	$432	$4,376
8	Home Mutual Loan & Savings Ass'n of Binghamton, N. Y.	3,842	1,550	3,362	506	1,506
	Total	$47,142	$2,715	$14,373	$938	$5,882
	CATTARAUGUS COUNTY.					
9	Gowanda Co-operative Saving and Loan Association	$133,833	$24,125	$141,001	$11,598	$1,854
10	Olean Building, Loan and Savings Association	10,500	3,133	37,264	1,433	515
11	Salamanca Loan and Building Association	87,325	.....	111,533	24,496	.....
	Total	$231,658	$27,258	$289,798	$37,527	$2,369
	CHAUTAUQUA COUNTY.					
12	Dunkirk Savings and Loan Association	$32,823	$350	$60,242	$6,346	.....
13	Lake Shore Savings and Loan Association	32,700	.....	30,482	6,054	.....
14	Silver Creek Co-operative Savings and Loan Association	9,516	75	11,958	335	$131
	Total	$75,039	$425	$102,682	$12,735	$131
	CHEMUNG COUNTY.					
15	Chemung Valley Mutual Loan Association (The)	$177,184	$54,500	$149,489	$9,472	$10,489
16	Elmira Co-operative Savings and Loan Association	48,900	16,700	65,762	4,848	2,754
17	Elmira Mutual Building-Loan Association (The)	8,000	.....	8,002	2,366	.....
	Total	$234,084	$71,200	$223,253	$16,686	$13,243
	CHENANGO COUNTY.					
18	Chenango Co-op. Sav. & Loan Ass'n of Norwich, N. Y. (The)	$69,851	$6,522	$60,586	$2,176	$2,535
	COLUMBIA COUNTY.					
19	Hudson Savings and Loan Association	$10,098	$1	$270	$5	$50
20	Stuyvesant Falls Building and Loan Association	1,300	1,348	978	219	.....
	Total	$11,398	$1,349	$1,248	$224	$50
	CORTLAND COUNTY.					
21	Century Co-operative Savings and Loan Association (The)	$2,400	$610	$1,133	$174	.....
22	Dime Savings and Loan Association	8,800	590	445	2	$48
	Total	$11,200	$1,200	$1,578	$176	$48
	DELAWARE COUNTY.					
23	Walton Co-operative Savings and Loan Association (The)	$1,000	$100	$254	$14	.....
	DUTCHESS COUNTY.					
24	Home Co-operative Savings and Loan Association (The)	$131,750	$10,750	$31,388	$2,425	$144

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

DISBURSEMENTS.												
Paid matured shares.	Paid borrowed money and prior mortgages.	Paid interest on borrowed money and prior mortgages.	Paid for real estate.	Paid salaries and clerk hire.	Paid advertising, printing and postage.	Paid rent.	Paid repairs to real estate.	Paid taxes, insurance, etc.	Other disbursements.	Cash on hand December 31, 1912.	Total.	Number.
.....	$8,000	$197	$20,847	$2,390	$281	$75	$151	.....	$1,870	$1,959	$199,871	1
$6,050	6,000	450	.....	1,559	287	546	38	$592	184	788	63,974	2
18,460	40,000	876	2,494	2,374	307	480	.....	7	390	2,691	167,611	3
21,300	26,400	2,062	.....	371	142	90	.....	1,255	10,414	102	169,762	4
.....	23,000	294	1,473	1,200	199	247	152	358	2,715	1,649	170,663	5
$45,810	$103,400	$3,879	$24,814	$7,894	$1,216	$1,438	$341	$2,212	$15,573	$7,189	$771,881	
$26,800	$3,800	$47	$728	$540	$185	$50	$94	$116	$3,234	$4,026	$89,666	6
$3,401	$3,500	$221	.....	$625	$5	$75	.....	$220	$89	$3,896	$72,316	7
1,424	9,000	190	.....	40	3	.....	.....	.....	2,538	7,078	31,039	8
$4,825	$12,500	$411	.....	$665	$8	$75	.....	$220	$2,627	$10,974	$103,355	
.....	$19,791	$768	.....	$1,342	$143	$22	$94	$132	$752	$9,354	$344,809	9
$9,715	.....	.....	.....	937	152	120	.....	12	107	6,350	70,238	10
750	100,600	3,399	.....	1,000	.....	158	.....	13	447	2,243	331,964	11
$10,465	$120,391	$4,167	.....	$3,279	$295	$300	$94	$157	$1,306	$17,947	$747,011	
.....	.....	.....	$371	$800	$7	$75	.....	$25	$131	$23,274	$124,444	12
.....	.....	.....	.....	460	11	65	.....	.....	101	14,329	84,202	13
.....	$3,000	$125	.....	171	3	.....	.....	.....	89	1,590	26,993	14
.....	$3,000	$125	$371	$1,431	$21	$140	.....	$25	$321	$39,193	$235,639	
$90,600	$74,950	$1,393	.....	$3,048	$141	$700	$74	$209	$1,489	$27,175	$600,913	15
24,400	50,500	1,008	.....	1,412	124	150	9	77	412	5,698	222,754	16
.....	.....	.....	$2,698	426	14	120	185	121	1,268	3,922	27,122	17
$115,000	$125,450	$2,401	$2,698	$4,886	$279	$970	$268	$407	$3,169	$36,795	$850,789	
$19,800	$8,500	$153	.....	$1,139	$178	.....	$104	$398	$541	$1,845	$174,328	18
.....	$3,200	$16	.....	$50	.....	.....	.....	.....	$94	$1,249	$15,033	19
.....	1,055	16	.....	50	$17	.....	.....	.....	25	580	5,588	20
.....	$4,255	$32	.....	$100	$17	.....	.....	.....	$119	$1,829	$20,621	
$3,641	$350	$88	.....	$150	$1	.....	.....	$16	$51	$455	$9,069	21
.....	.....	.....	.....	17	24	$72	.....	.....	34	591	10,623	22
$3,641	$350	$88	.....	$167	$25	$72	.....	$16	$85	$1,046	$19,692	
$200	$1,112	$198	.....	$25	$8	.....	.....	$10	$18	$68	$3,007	23
$29,636	$40,000	$1,500	.....	$1,105	$202	$300	$119	$46	$996	$10,545	$260,906	24

The name of the next association in alphabetical order first appears on page 392.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Shares in force January 1, 1912.	Shares issued during the year.	Shares withdrawn during the year.	Shares in force December 31, 1912.	Borrowing members.	Shares held by borrowing members.	Non-borrowing members.
	ALBANY COUNTY.							
1	Albany County Savings and Loan Association..	8,370	4,225	3,450	9,145	123	1,307	1,728
2	Commercial Union Co-operative Bank.....	6,879	1,496	1,545	6,830	99	839	600
3	Permanent Sav. & Loan Ass'n of Albany, N. Y.	7,210	2,684	3,216	6,678	133	3,230	758
4	Safety B.-L. & Sav. Ass'n of the City of Albany	3,845	832	600	4,077	269	1,963	288
5	West End Savings and Loan Association.....	6,223	1,940	1,169	6,994	112	2,034	716
	Total.....	32,527	11,177	9,980	33,724	736	9,373	4,090
	ALLEGANY COUNTY.							
6	Alfred Mutual Loan Association.....	2,410	358	279	2,489	156	1,052	286
	BROOME COUNTY.							
7	Co-op. Bldg. & Loan Ass'n of Binghamton, N. Y.	1,902	467	177	2,192	131	927	167
8	Home Mut. Loan & Sav. Ass'n of Binghamton	878	184	222	840	27	148	85
	Total.....	2,780	651	399	3,032	158	1,075	252
	CATTARAUGUS COUNTY.							
9	Gowanda Co-operative Savings & Loan Ass'n..	6,230	2,278	2,122	6,386	210	1,730	938
10	Olean Building, Loan & Savings Association...	1,884	402	606	1,680	47	502	285
11	Salamanca Loan and Building Association.....	7,777	1,787	1,246	8,318	485	3,708	792
	Total.....	15,891	4,467	3,974	16,384	742	5,940	2,015
	CHAUTAUQUA COUNTY.							
12	Dunkirk Savings and Loan Association.....	5,086	2,210	1,366	5,930	255	1,587	1,089
13	Lake Shore Savings and Loan Association.....	6,661	2,215	1,592	7,284	123	2,618	302
14	Silver Creek Co-operative Sav. & Loan Ass'n...	914	558	414	1,058	18	219	174
	Total.....	12,661	4,983	3,372	14,272	396	4,424	1,565
	CHEMUNG COUNTY.							
15	Chemung Valley Mut. Loan Ass'n (The).....	13,665	2,713	1,866	14,512	954	7,824	800
16	Elmira Co-operative Savings & Loan Ass'n....	5,535	906	1,255	5,186	181	2,218	592
17	Elmira Mutual Building-Loan Ass'n (The).....	1,471	.....	98	1,373	5	50	135
	Total.....	20,671	3,619	3,219	21,071	1,140	10,092	1,527
	CHENANGO COUNTY.							
18	Chenango Co-op. S. & L. Ass'n of Norwich, N. Y.	2,881	483	413	2,951	185	1,378	199
	COLUMBIA COUNTY.							
19	Hudson Savings and Loan Association.....	369	359	29	699	6	75	119
20	Stuyvesant Falls Bldg. & Loan Ass'n.....	149	70	12	207	15	92	25
	Total.....	518	429	41	906	21	167	144
	CORTLAND COUNTY.							
21	Century Co-operative Sav. & Loan Ass'n (The).	507	73	61	519	21	215	54
22	Dime Savings and Loan Association.....	1,042	902	289	1,655	18	206	122
	Total.....	1,549	975	350	2,174	39	421	176
	DALAWARE COUNTY.							
23	Walton Co-operative Sav. & Loan Ass'n (The).	185	12	10	187	8	50	33
	DUTCHESS COUNTY.							
24	Home Co-operative Sav. & Loan Ass'n (The)..	7,588	1,623	982	8,229	347	3,222	884

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

MISCELLANEOUS ITEMS.

Shares held by non-borrowing members.	Female shareholders.	Shares held by females.	Dividends credited to members on instalment shares in 1912.	Dividends credited to members and paid in cash on other shares in 1912.	Dividends forfeited by withdrawing members.	Filed and unpaid withdrawals Dec. 31, 1912.	Shares matured in 1912.	Operating expenses for the year paid.	Operating expenses for the year unpaid.	Amount of mortgages on property in this State.	Number of foreclosures commenced in 1912.	Number of foreclosures completed in 1912.	No. of parcels of real estate taken during year.	Number.
7,838	1,226	4,167	$5,011	$565	$296	.....	.....	$4,012	.....	$173,950	1	1	....	1
5,991	222	2,278	1,712	1,711	240	.....	$6,050	2,393	.....	93,049	....	....	....	2
3,448	445	2,780	7,103	.....	958	.....	18,460	3,258	.....	170,053	1	2	2	3
2,114	184	1,246	13,574	.....	690	.....	21,300	790	.....	258,850	....	....	....	4
4,960	327	2,066	8,834	.....	.....	.....	.....	1,729	.....	213,570	....	....	....	5
24,351	2,404	12,537	$36,234	$2,276	$2,184	.....	$45,810	$12,182	.....	$909,472	2	3	2	
1,437	208	986	$10,753	.....	$306	$186	$26,800	$934	$12	$168,078	1	1	1	6
1,265	107	886	$3,274	$4,376	$77	.....	$3,401	$735	.....	$175,100	....	....	....	7
692	*	*	853	1,506	1	.....	1,424	157	.....	35,055	....	....	....	8
1,957	107	886	$4,127	$5,882	$78	.....	$4,825	$892	.....	$210,155	....	....	....	
4,656	485	2,216	$12,188	$1,854	$488	.....	$43,886	$1,879	$170	$325,304	1	1	....	9
1,178	153	705	2,572	515	56	.....	9,715	1,223	.....	50,200	....	....	....	10
4,610	619	3,009	19,837	.....	581	.....	.....	1,304	.....	480,025	....	....	....	11
10,444	1,257	5,930	$34,597	$2,369	$1,125	.....	$53,601	$4,412	$170	$855,529	1	1	....	
4,343	632	2,830	$8,707	.....	$535	.....	.....	$949	.....	$168,950	....	....	1	12
4,666	55	2,007	8,006	.....	.....	.....	.....	542	.....	164,158	....	....	....	13
839	49	266	803	$131	.....	.....	.....	193	.....	27,825	....	....	....	14
9,848	736	5,103	$17,516	$131	$535	.....	.....	$1,684	.....	$360,933	....	....	1	
6,688	855	5,335	$43,639	$11,977	$1,040	$400	$90,600	$4,457	.....	$1,148,896	3	1	....	15
2,968	267	1,630	11,772	2,836	551	.....	24,400	1,898	.....	327,150	1	....	....	16
1,323	13	124	.....	.....	.....	20,380	.....	674	.....	22,466	1	....	....	17
10,979	1,135	7,089	$55,411	$14,813	$1,591	$20,780	$115,000	$7,029	.....	$1,498,512	5	1	....	
1,573	133	826	$11,024	$3,024	$439	.....	$19,800	$1,318	.....	$278,661	1	1	....	18
624	22	107	$223	$58	$1	.....	.....	$120	.....	$10,300	....	....	....	19
115	10	53	491	.....	.....	.....	.....	67	.....	9,025	....	....	....	20
739	32	160	$719	$58	$1	.....	.....	$187	.....	$19,325	....	....	....	
304	21	84	904	.....	$4	.....	$4,651	$183	.....	$20,025	....	....	....	21
1,449	32	176	98	$48	1	.....	.....	130	.....	11,250	....	....	....	22
1,753	53	$260	1,002	$48	$5	.....	$4,651	$313	.....	$31,275	....	....	....	
137	8	42	$144	.....	$43	.....	.....	$43	.....	$9,800	....	....	....	23
5,007	513	3,656	$24,143	$144	$468	.....	$29,636	$1,941	.....	$511,000	....	....	....	24

The name of the next association in alphabetical order first appears on page 392. * No separate record kept.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loans on bond and mortgage.	Loans on shares.	Stocks and bonds.
	ERIE COUNTY.			
25	Ætna Permanent Savings and Loan Association	$49,350	$2,160	
26	Black Rock Mutual Home and Savings Association	199,158		
27	Carlton Street Permanent Savings and Aid Association	25,100		
28	Clinton Mutual Savings and Loan Association	383,888		
29	Depew Co-operative Savings and Loan Association	30,900		
30	East Side Serial Savings and Loan Association	30,955	890	
31	Ellicott Permanent Savings and Loan Association (The)	44,840		$1,760
32	Elm Permanent Loan Association	2,150	701	
33	Erie Savings and Loan Association	648,090	15,265	
34	Freehold Savings and Loan Association	102,270	275	
35	German Co-operative Savings and Loan Association (The)	29,040	1,030	
36	Goodell Permanent Loan Association	57,685		
37	Hamburgh Savings and Loan Association	51,993	2,664	
38	Hercules Permanent Savings and Loan Association	1,560		
39	Homestead Savings and Loan Association	714,080	29,980	
40	Hydraulic Mutual Savings and Loan Association	72,045		
41	Industry Permanent Dime Saving and Loan Association	21,100		
42	Irish-American Savings and Loan Association	1,486,444	49,301	
43	Lovejoy Permanent Dime Savings and Loan Association	14,712	1,467	
44	Niagara Savings and Loan Association	698,487	6,500	
45	People's Dime Savings and Loan Association, No. 2 (The)	74,400		
46	Polish Co-operative Savings and Loan Association	53,895		
47	Richmond Avenue Permanent Dime Savings and Loan Association	235		
48	Riverside Co-operative Savings and Loan Association	88,100		
49	Security Savings and Loan Association			
50	Sycamore and Johnson Savings and Loan Association	40,430		
51	William and Sherman Mutual Savings and Loan Association	9,200		
52	William Street Permanent Savings and Loan Association	21,424		
	Total	$4,951,531	$110,283	$1,760
	FRANKLIN COUNTY.			
53	Saranac Lake Co-operative Savings and Loan Association	$80,725	$7,275	
	GENESEE COUNTY.			
54	Genesee County Loan Association (The)	$429,681	$16,832	$10,000
	GREENE COUNTY.			
55	Catskill Savings and Loan Association	$110,925	$7,347	$18,172
	HERKIMER COUNTY.			
56	Frankfort Savings and Loan Association	$13,300		
57	Herkimer Co-operative Savings and Loan Association	56,600	$773	
58	Ilion Permanent Saving, Building and Loan Association	519,202		$16,500
	Total	$589,102	$773	$16,500
	JEFFERSON COUNTY.			
59	Carthage Savings, Loan and Building Association	$189,956	$7,463	
60	Watertown Savings, Loan and Building Association	226,852	4,700	
	Total	$416,808	$12,163	

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

ASSETS.								
Land contracts.	Real estate.	Cash on hand and in bank.	Furniture and fixtures.	Instalments due and unpaid.	Interest, premium fees and fines due and unpaid.	Other assets.	Total.	Number.
.....	$721	$23,273	$175	.....	.....	$1	$75,680	25
.....	10,631	30,170	.....	.....	.....	1	239,960	26
.....	.....	881	50	.....	.....	.....	26,031	27
$9,785	24,853	25,344	.....	.....	.....	896	444,766	28
.....	1,113	35,268	.....	.....	.....	1	67,282	29
.....	.....	2,907	135	.....	.....	.....	34,887	30
.....	.....	8,168	190	.....	.....	.....	54,958	31
11,213	24,939	213	125	.....	$895	173	40,409	32
7,652	64,884	12,461	570	.....	.....	3	748,925	33
.....	.....	21,376	312	.....	.....	219	124,452	34
.....	583	2,270	146	.....	.....	264	33,383	35
.....	2,700	2,606	.....	.....	.....	.....	62,991	36
1,170	.....	.....	.....	.....	.....	.....	55,827	37
.....	.....	2,713	50	.....	.....	.....	4,323	38
3,800	27,140	25,364	1,508	.....	.....	318	802,190	39
.....	13,303	20,917	75	.....	.....	.....	106,340	40
.....	1,189	5,765	.....	.....	.....	1	28,055	41
.....	.....	106,587	.....	.....	.....	1	1,642,333	42
.....	.....	4,532	.....	.....	.....	1	20,712	43
.....	1,628	7,053	464	.....	.....	47	714,179	44
.....	7,178	9,125	403	.....	.....	.....	91,106	45
.....	.....	8,323	.....	.....	84	.....	62,302	46
.....	.....	28	85	.....	.....	.....	348	47
.....	8,050	4,574	398	.....	.....	114	101,236	48
.....	.....	4,965	25	.....	.....	.....	4,990	49
.....	.....	8,151	.....	.....	.....	.....	48,581	50
.....	.....	8,306	48	.....	.....	.....	17,554	51
.....	.....	11,677	.....	.....	.....	1	33,102	52
$33,620	$188,912	$393,017	$4,759	.....	$979	$2,041	$5,686,902	
.....	.....	$524	.....	.....	.....	.....	$88,524	53
.....	$8,000	$17,378	.....	.....	.....	.....	$481,891	54
.....	.....	$1,867	$291	.....	$101	$552	$139,255	55
.....	.....	$1,597	.....	.....	.....	.....	$14,897	56
.....	.....	157	.....	.....	.....	.....	57,530	57
.....	$7,868	21,684	$323	.....	.....	$399	565,976	58
.....	$7,868	$23,438	$323	.....	.....	$399	$638,403	
.....	.....	$16,360	$1,200	.....	.....	.....	$214,979	59
$831	$3,325	2,120	691	.....	.....	$1,282	239,801	60
$831	$3,325	$18,480	$1,891	.....	.....	$1,282	$454,780	

The name of the next association in alphabetical order first appears on page 402.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Due shareholders, dues.	Due shareholders, dividends credited.	Due shareholders, matured shares.
	ERIE COUNTY.			
25	Ætna Permanent Savings and Loan Association	$62,774	$8,343	.....
26	Black Rock Mutual Home and Savings Association	205,160	22,875	.....
27	Carlton Street Permanent Savings and Aid Association	22,951	1,976	.....
28	Clinton Mutual Savings and Loan Association	368,138	31,538	.....
29	Depew Co-operative Savings and Loan Association	59,718	5,594	.....
30	East Side Serial Saving, and Loan Association	31,058	2,531	.....
31	Ellicott Permanent Savings and Loan Association (The)	46,419	5,450	.....
32	Elm Permanent Loan Association	15,545	2,301	.....
33	Erie Savings and Loan Association	657,754	52,187	.....
34	Freehold Savings and Loan Association	100,997	12,462	.....
35	German Co-operative Savings and Loan Association (The)	29,414	3,289	.....
36	Goodell Permanent Loan Association	53,897	6,665	.....
37	Hamburgh Savings and Loan Association	44,999	7,216	.....
38	Hercules Permanent Savings and Loan Association	4,099	136	.....
39	Homestead Savings and Loan Association	728,364	.....	.....
40	Hydraulic Mutual Savings and Loan Association	89,555	5,056	.....
41	Industry Permanent Dime Saving and Loan Association	22,236	2,497	.....
42	Irish-American Savings and Loan Association	1,416,890	135,236	.....
43	Lovejoy Permanent Dime Savings and Loan Association	17,169	1,333	.....
44	Niagara Savings and Loan Association	586,137	84,835	.....
45	People's Dime Savings and Loan Association, No. 2 (The)	81,321	6,922	.....
46	Polish Co-operative Savings and Loan Association	59,585	1,466	.....
47	Richmond Avenue Permanent Dime Savings and Loan Association	7	.....	.....
48	Riverside Co-operative Savings and Loan Association	80,177	.....	$15,200
49	Security Savings and Loan Association	4,934	.....	.....
50	Sycamore and Johnson Savings and Loan Association	45,337	2,308	.....
51	William and Sherman Mutual Savings and Loan Association	15,297	1,090	.....
52	William Street Permanent Savings and Loan Association	26,132	2,781	.....
	Total	$4,876,064	$406,087	$15,200
	FRANKLIN COUNTY.			
53	Saranac Lake Co-operative Savings and Loan Association	$67,659	$14,804	.....
	GENESEE COUNTY.			
54	Genesee County Loan Association (The)	$327,902	$30,959	$88,870
	GREENE COUNTY.			
55	Catskill Savings and Loan Association	$119,446	$14,458	.....
	HERKIMER COUNTY.			
56	Frankfort Savings and Loan Association	$10,205	$104	.....
57	Herkimer Co-operative Savings and Loan Association	53,595	2,293	.....
58	Ilion Permanent Saving, Building and Loan Association	536,086	.....	.....
	Total	$599,886	$2,397	.....
	JEFFERSON COUNTY.			
59	Carthage Savings, Loan and Building Association	$154,265	$14,196	$33,400
60	Watertown Savings, Loan and Building Association	171,599	37,353	.....
	Total	$325,864	$51,549	$33,400

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

LIABILITIES.								
Balance due borrowers on mortgage loans.	Prior mortgages.	Borrowed money.	Earnings undivided.	Contingent fund.	Unearned or rebatable premium.	Other liabilities.	Total.	Number.
.....	.....	.....	$951	$3,000	$610	$2	$75,680	25
.....	.....	.....	7,353	4,570	.....	2	239,960	26
.....	.....	.....	601	502	.....	1	26,031	27
.....	.....	.....	30,740	14,350	.....	.....	444,766	28
.....	.....	.....	1,127	841	.....	2	67,282	29
.....	.....	.....	704	525	66	3	34,887	30
.....	.....	.....	1,902	1,186	.....	1	54,958	31
.....	$18,760	.....	3,358	123	.....	322	40,409	32
.....	.....	$15,000	1,408	22,575	.....	1	748,925	33
.....	.....	.....	9,054	1,493	295	151	124,452	34
.....	.....	.....	269	410	.....	1	33,383	35
.....	.....	.....	429	1,650	350	.....	62,991	36
.....	.....	.....	400	974	350	1,888	55,827	37
.....	.....	.....	.....	87	.....	1	4,323	38
$7,400	.....	.....	7,265	37,000	6,668	15,493	802,190	39
.....	.....	.....	8,385	1,372	1,971	1	106,340	40
.....	.....	.....	1,228	1,193	900	1	28,055	41
.....	.....	.....	8,326	80,000	1,880	1	1,642,333	42
.....	.....	.....	668	1,000	540	2	20,712	43
.....	.....	2,870	20,337	20,000	.....	.....	714,179	44
.....	.....	.....	1,288	1,575	.....	.....	91,106	45
.....	.....	.....	878	235	36	102	62,302	46
.....	.....	.....	.....	240	.....	101	348	47
.....	.....	3,000	609	2,250	.....	.....	101,236	48
.....	.....	.....	56	.....	.....	.....	4,990	49
.....	.....	.....	413	521	.....	2	48,581	50
.....	.....	.....	846	290	30	1	17,554	51
.....	.....	.....	2,043	1,500	645	1	33,102	52
$7,400	$18,760	$20,870	$110,638	$199,462	$14,341	$18,080	$5,686,902	
$2,100	.....	$1,200	$1,511	$1,248	.....	$2	$88,524	53
$7,400	$2,500	.....	$6,258	$18,000	.....	$2	$481,891	54
$950	.....	.....	$3,236	$1,162	.....	$3	$139,255	55
.....	.....	$4,300	$208	$78	.....	$2	$14,897	56
.....	.....	.....	1,095	546	.....	1	57,530	57
.....	.....	.....	10,468	8,704	$10,717	1	565,976	58
.....	.....	$4,300	$11,771	$9,328	$10,717	$4	$638,403	
.....	.....	.....	$10,717	$2,400	.....	$1	$214,979	59
$3,850	.....	$9,000	14,039	3,958	.....	2	239,801	60
$3,850	.....	$9,000	$24,756	$6,358	.....	$3	$454,780	

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Cash on hand January 1, 1912.	Dues received.	Prior mortgages conditionally assumed.	Money borrowed.
	ERIE COUNTY.				
25	Ætna Permanent Savings and Loan Association	$16,355	$35,665		
26	Black Rock Mutual Home and Savings Association	24,327	193,939		
27	Carlton Street Permanent Savings and Aid Association	4,413	28,785		
28	Clinton Mutual Savings and Loan Association	14,439	218,359		$5,000
29	Depew Co-operative Savings and Loan Association	20,305	43,429		
30	East Side Serial Savings and Loan Association	3,236	26,388		
31	Ellicott Permanent Savings and Loan Association (The)	6,513	49,069		
32	Elm Permanent Loan Association	937	882		3,000
33	Erie Savings and Loan Association	29,821	367,394		40,000
34	Freehold Savings and Loan Association	20,147	71,307		
35	German Co-operative Savings and Loan Association (The)	568	29,683		1,200
36	Goodell Permanent Loan Association	2,249	34,604		
37	Hamburgh Savings and Loan Association	2,419	18,042		3,000
38	Hercules Permanent Savings and Loan Association	916	11,855		
39	Homestead Savings and Loan Association	140,477	288,158		
40	Hydraulic Mutual Savings and Loan Association	18,210	36,558		
41	Industry Permanent Dime Saving and Loan Association	10,708	14,215		
42	Irish-American Savings and Loan Association	108,184	645,413		
43	Lovejoy Permanent Dime Savings and Loan Association	4,107	19,610		
44	Niagara Savings and Loan Association	6	214,909		116,210
45	People's Dime Savings and Loan Association, No. 2 (The)	4,354	60,889		
46	Polish Co-operative Savings and Loan Association	4,891	63,249		
47	Richmond Avenue Permanent Dime Savings & Loan Ass'n	28			
48	Riverside Co-operative Savings and Loan Association	15,517	52,829		3,000
49	Security Savings and Loan Association		4,953		
50	Sycamore and Johnson Savings and Loan Association	14,471	21,353		
51	William and Sherman Mutual Savings and Loan Association	3,852	7,521		
52	William Street Permanent Savings and Loan Association	15,287	12,714		
	Total	$486,737	$2,571,772		$171,410
	FRANKLIN COUNTY.				
53	Saranac Lake Co-operative Savings and Loan Association	$1,835	$18,442		$4,850
	GENESEE COUNTY.				
54	Genesee County Loan Association (The)	$11,819	$222,687		
	GREENE COUNTY.				
55	Catskill Savings and Loan Association	$2,736	$38,241		$4,300
	HERKIMER COUNTY.				
56	Frankfort Savings and Loan Association		$13,817		$4,300
57	Herkimer Co-operative Savings and Loan Association	$28	35,159		8,700
58	Ilion Permanent Savings, Building and Loan Association	16,003	249,607		
	Total	$16,031	$298,583		$13,000
	JEFFERSON COUNTY.				
59	Carthage Savings, Loan and Building Association	$5,834	$44,681		$5,500
60	Watertown Savings, Loan and Building Association	10,867	52,187		9,000
	Total	$16,701	$96,868		$14,500

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

RECEIPTS.

Mortgages redeemed.	Loans on shares repaid.	Real estate sold.	Fees received.	Fines received.	Interest received.	Premium received.	Rent received.	Other receipts.	Total.	Number.
$11,880	$120	.....	$122	$13	$4,419	$310	.....	$421	$69,305	25
16,108	.....	$2,300	957	14	10,947	2,484	$327	3	251,406	26
4,138	.....	.....	120	.....	1,655	.....	.....	2	39,113	27
57,361	.....	6,238	1,291	.....	22,576	.....	1,160	9,467	335,891	28
11,600	.....	.....	22	.....	3,026	.....	28	1	78,411	29
950	1,711	.....	118	.....	1,944	.....	.....	110	34,457	30
12,352	.....	.....	150	.....	2,951	.....	.....	2	71,037	31
.....	169	50	.....	25	646	215	1,552	536	8,012	32
130,830	75,437	.....	.....	3	42,360	.....	3,990	6,176	696,011	33
12,145	425	997	192	.....	6,557	.....	.....	718	112,488	34
4,010	1,837	.....	23	.....	1,999	128	.....	1,080	40,528	35
2,140	.....	.....	118	.....	3,096	120	20	2	42,349	36
14,675	4,201	2,012	78	15	3,317	220	5	1,918	49,902	37
4,810	.....	.....	89	.....	177	.....	.....	2	17,849	38
75,955	111,540	4,562	1,126	.....	39,848	4,616	530	13,772	680,584	39
11,020	.....	.....	298	14	4,647	630	1,474	17	72,868	40
2,500	.....	.....	151	2	1,311	900	.....	2	29,789	41
139,900	29,615	.....	3,094	38	87,532	.....	.....	74	1,013,850	42
6,960	1,129	.....	166	8	1,124	568	.....	3	33,675	43
106,131	5,070	415	1,587	354	41,808	2,315	.....	486	489,291	44
8,000	.....	.....	483	59	3,567	.....	403	2	77,757	45
4,250	.....	.....	310	.....	2,297	5	.....	1	75,003	46
.....	.....	.....	.....	.....	.....	.....	.....	.....	28	47
12,050	.....	.....	36	.....	4,365	1,158	242	360	89,557	48
.....	.....	.....	154	.....	11	.....	.....	1	5,119	49
1,170	.....	.....	311	.....	1,584	.....	.....	1	38,890	50
2,250	.....	.....	66	.....	644	29	.....	2	14,364	51
1,930	.....	.....	140	.....	1,275	391	.....	3	31,740	52
$655,115	$231,254	$16,574	$11,202	$545	$295,683	$14,089	$9,731	$35,162	$4,499,274	
$3,900	$2,415	.....	$106	$4	$3,703	$1,062	.....	$89	$36,406	53
$59,652	$17,359	.....	$14	$1	$24,099	.....	$340	$265	$336,236	54
$11,200	$1,068	.....	.....	$82	$6,008	$1,253	.....	$42	$64,930	55
.....	.....	.....	$173	$26	$393	.....	.....	$1	$18,710	56
$4,400	$265	.....	92	16	2,518	.....	.....	12	51,190	57
66,960	.....	.....	500	299	24,286	$5,885	$770	1,502	365,812	58
$71,360	$265	.....	$765	$341	$27,197	$5,885	$770	$1,515	$435,712	
$28,143	$2,670	.....	$5	$1	$11,166	$698	.....	$6,639	$105,337	59
35,450	1,275	$700	25	118	14,437	.....	$118	2,303	126,480	60
$63,593	$3,945	$700	$30	$119	$25,603	$698	$118	$8,942	$231,817	

The name of the next association in alphabetical order first appears on page 402.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loaned on mortgage.	Loaned on shares.	Dues repaid on withdrawal.	Dividend paid on withdrawal.	Cash dividends paid on income and accumulative prepaid shares.
	ERIE COUNTY.					
25	Ætna Permanent Savings and Loan Association	$4,030	$960	$25,288	$1,834	.....
26	Black Rock Mutual Home Savings Association	58,100	.....	146,362	5,018	.....
27	Carlton Street Permanent Savings and Aid Association	2,700	.....	31,886	1,531	.....
28	Clinton Mutual Savings and Loan Association	73,961	.....	177,295	8,433	.....
29	Depew Co-operative Savings ond Loan Association	10,700	.....	29,396	2,393	.....
30	East Side Serial Savings and Loan Association	3,930	1,221	24,891	858	.....
31	Ellicott Permanent Savings and Loan Association (The)	11,500	.....	49,143	1,459	.....
32	Elm Permanent Loan Association	.....	.....	1,229	.....	.....
33	Erie Savings and Loan Association	201,212	68,685	319,879	17,200	.....
34	Freehold Savings and Loan Association	25,081	700	57,866	1,345	.....
35	German Co-operative Savings and Loan Association (The)	2,010	900	28,134	488	.....
36	Goodell Permanent Loan Association	3,420	.....	32,911	2,455	.....
37	Hamburgh Savings and Loan Association	6,500	1,675	12,443	.....	.....
38	Hercules Permanent Savings and Loan Association	.....	.....	14,899	67	.....
39	Homestead Savings and Loan Association	233,850	120,487	173,388	.....	763
40	Hydraulic Mutual Savings and Loan Association	6,930	.....	26,834	.....	.....
41	Industry Permanent Dime Saving and Loan Association	9,000	.....	13,833	701	.....
42	Irish-American Savings and Loan Association	362,140	36,346	333,533	20,558	.....
43	Lovejoy Permanent Dime Savings ond Loan Association	4,500	1,375	21,504	1,161	.....
44	Niagara Savings and Loan Association	152,620	2,860	77,894	6,409	.....
45	People's Dime Savings and Loan Association, No. 2 (The)	16,700	.....	49,129	1,003	.....
46	Polish Co-operative Savings and Loan Association	25,480	.....	39,316	611	520
47	Richmond Avenue Permanent Dime Sav. & Loan Ass'n	.....	.....	.....	.....	.....
48	Riverside Co-operative Savings and Loan Association	34,600	.....	40,422	.....	.....
49	Security Savings and Loan Association	.....	.....	19	.....	.....
50	Sycamore and Johnson Savings and Loan Association	11,570	.....	17,521	926	.....
51	William and Sherman Mutual Savings & Loan Ass'n	2,300	.....	3,359	112	.....
52	William Street Permanent Savings and Loan Association	5,791	.....	8,444	719	.....
	Total	$1,268,625	$235,209	$1,756,818	$75,281	$1,283
	FRANKLIN COUNTY.					
53	Saranac Lake Co-operative Savings and Loan Ass'n	$14,500	$4,990	$6,718	$1,176	.....
	GENESEE COUNTY.					
54	Genesee County Loan Association (The)	$113,465	$9,755	$155,728	$4,218	.....
	GREENE COUNTY.					
55	Catskill Savings and Loan Association	$18,800	$2,502	$6,932	$593	$601
	HERKIMER COUNTY.					
56	Frankfort Savings and Loan Association	$13,300	.....	$3,611	.....	.....
57	Herkimer Co-operative Savings and Loan Association	18,500	$883	19,919	$102	.....
58	Ilion Permanent Saving, Building and Loan Association	128,835	.....	203,198	.....	.....
	Total	$160,635	$883	$226,728	$102	.....
	JEFFERSON COUNTY.					
59	Carthage Savings, Loan and Building Association	$32,035	$6,879	$33,295	$5,394	$1,860
60	Watertown Savings, Loan and Building Association	64,805	2,775	34,073	3,986	630
	Total	$96,840	$9,654	$67,368	$9,380	$2,490

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

DISBURSEMENTS.												
Paid matured shares.	Paid borrowed money and prior mortgages.	Paid interest on borrowed money and prior mortgages.	Paid for real estate.	Paid salaries and clerk hire.	Paid advertising, printing and postage.	Paid rent.	Paid repairs to real estate.	Paid taxes, insurance, etc.	Other disbursements.	Cash on hand December 31, 1912.	Total.	Number.
12,884	.....	.....	.....	$699	$106	.....	$6	$27	$198	$23,273	$69,305	25
.....	.....	.....	$6,451	2,498	348	$77	550	402	1,430	30,170	251,406	26
1,700	.....	.....	.....	350	2	20	.....	.....	43	881	39,113	27
31,517	$5,000	$25	4,743	3,098	387	.....	906	966	4,216	25,344	335,891	28
.....	.....	.....	.....	415	9	.....	33	70	127	35,268	78,411	29
.....	.....	.....	.....	439	67	55	.....	2	87	2,907	34,457	30
.....	.....	.....	.....	583	62	91	.....	.....	31	8,168	71,037	31
.....	3,900	1,097	.....	160	9	27	437	533	407	213	8,012	32
.....	63,000	1,067	.....	3,531	1,233	1,000	2,151	1,318	3,274	12,461	696,011	33
3,510	.....	.....	.....	1,052	129	435	34	151	809	21,376	112,488	34
.....	4,400	206	3	665	37	62	.....	175	1,178	2,270	40,528	35
.....	.....	.....	.....	748	7	78	12	53	59	2,606	42,349	36
14,913	10,000	246	1,375	254	15	85	.....	.....	2,396	.....	49,902	37
.....	.....	.....	.....	149	1	.....	.....	.....	20	2,713	17,849	38
77,613	.....	.....	27,570	4,308	468	812	.....	376	15,585	25,364	680,584	39
16,078	.....	.....	.....	692	.....	48	522	516	331	20,917	72,868	40
.....	.....	.....	.....	424	.....	10	.....	28	28	5,765	29,789	41
141,157	.....	.....	.....	7,689	1,289	1,800	.....	70	2,681	106,587	1,013,850	42
.....	.....	.....	.....	499	3	25	.....	.....	76	4,532	33,675	43
114,140	123,750	663	.....	1,325	108	100	.....	.....	2,369	7,053	489,291	44
.....	.....	.....	.....	1,323	74	.....	25	177	201	9,125	77,757	45
.....	.....	.....	.....	370	254	100	.....	.....	29	8,323	75,003	46
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	28	28	47
.....	.....	15	8,207	733	186	20	.....	85	715	4,574	89,557	48
.....	.....	.....	.....	.....	109	.....	.....	.....	26	4,965	5,119	49
.....	.....	.....	.....	616	5	62	.....	.....	39	8,151	38,890	50
.....	.....	.....	.....	230	32	6	.....	.....	19	8,306	14,364	51
4,716	.....	.....	.....	324	.....	24	.....	.....	45	11,677	31,740	52
$418,225	$210,050	$3,319	$48,349	$33,174	$4,940	$4,937	$4,676	$4,949	$36,419	$393,017	$4,499,274	
$4,607	$3,650	$2	.....	$100	$5	.....	.....	.....	$134	$524	$36,406	53
$26,046	.....	.....	.....	$2,830	$340	.....	$190	$725	$5,561	$17,378	$336,236	54
$16,131	$4,300	$49	.....	$450	$182	$125	.....	.....	$12,398	$1,867	$64,930	55
.....	.....	$80	.....	.....	$112	.....	.....	.....	$10	$1,597	$18,710	56
.....	$11,100	85	.....	$400	8	$5	.....	.....	31	157	51,190	57
.....	.....	.....	$8,538	1,668	88	200	.....	$645	956	21,684	365,812	58
.....	$11,100	$165	$8,538	$2,068	$208	$205	.....	$645	$997	$23,438	$435,712	
$1,782	$5,500	$32	.....	$1,419	$268	$250	.....	$12	$251	$16,360	$105,337	59
11,389	.....	.....	$1,950	1,400	195	75	$189	188	2,705	2,120	126,480	60
$13,171	$5,500	$32	$1,950	$2,819	$463	$325	$189	$200	$2,956	$18,480	$231,817	

The name of the next association in alphabetical order first appears on page 402.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Shares in force January 1, 1912.	Shares issued during the year.	Shares withdrawn during the year.	Shares in force December 31, 1912.	Borrowing members.	Shares held by borrowing members.	Non-borrowing members.
	ERIE COUNTY.							
25	Ætna Permanent Savings and Loan Ass'n	2,244	490	299	2,435	26	346	280
26	Black Rock Mutual Home & Savings Ass'n	9,261	3,830	2,027	11,064	132	1,215	1,482
27	Carlton Street Pemanent Sav. & Aid Ass'n	1,917	481	73	2,325	22	355	282
28	Clinton Mutual Savings & Loan Association	16,754	15,481	14,560	17,675	180	1,730	2,770
29	Depew Co-operative Savings and Loan Ass'n	2,057	230	370	1,917	33	321	189
30	East Side Serial Savings & Loan Association	1,986	473	307	2,152	20	221	316
31	Ellicott Permanent Sav. & Loan Ass'n (The)	3,633	602	406	3,829	41	365	368
32	Elm Permanent Loan Association	1,937	.....	.....	1,937	8	76	93
33	Erie Savings and Loan Association	34,710	18,746	11,565	41,891	558	18,873	4,617
34	Freehold Savings and Loan Association	5,521	793	403	5,911	21	218	607
35	German Co-op. Sav. & Loan Ass'n (The)	2,575	730	602	2,703	26	224	443
36	Goodell Permanent Loan Association	2,391	464	22	2,833	40	223	369
37	Hamburgh Savings and Loan Association	1,421	562	596	1,387	26	256	219
38	Hercules Permanent Savings and Loan Ass'n	743	62	120	685	2	23	72
39	Homestead Savings and Loan Association	44,699	8,543	9,410	43,832	377	8,166	2,495
40	Hydraulic Mutual Savings and Loan Ass'n	3,011	1,178	1,362	2,827	51	620	420
41	Industry Permanent Dime Sav. & Loan Ass'n	2,157	2,240	2,074	2,323	11	237	162
42	Irish-American Savings and Loan Association	51,125	19,714	9,589	61,250	610	6,700	4,490
43	Lovejoy Permanent Dime Sav. & Loan Ass'n	2,992	2,144	2,260	2,876	20	490	256
44	Niagara Savings and Loan Association	15,991	6,136	4,679	17,448	513	5,120	1,857
45	People's Dime Sav. & Loan Ass'n, No. 2 (The)	9,864	4,830	2,486	12,208	41	744	935
46	Polish Co-operative Sav. & Loan Ass'n	3,755	6,935	3,961	6,729	5	19	517
47	Richmond Ave. Permanent Dime S. & L. Ass'n	.....	.....	.....	.....	.....	.....	.....
48	Riverside Co-operative Sav. & Loan Ass'n	3,436	1,627	524	4,539	72	885	507
49	Security Savings and Loan Association	.....	1,543	22	1,521	.....	.....	155
50	Sycamore and Johnson Savings & Loan Ass'n	1,601	1,246	1,169	1,678	56	311	260
51	William & Sherman Mut. Sav. & Loan Ass'n	576	267	269	574	6	70	88
52	William St. Permanent Sav. & Loan Ass'n	914	563	455	1,022	25	209	161
	Total	227,271	99,910	69,610	257,571	2,922	48,017	24,410
	FRANKLIN COUNTY.							
53	Saranac Lake Co-operative Sav. & Loan Ass'n	1,414	422	269	1,567	70	488	206
	GENESEE COUNTY.							
54	Genesee County Loan Association (The)	7,057	4,723	4,521	7,259	92	1,002	1,878
	GREENE COUNTY.							
55	Catskill Savings and Loan Association	3,032	1,014	322	3,724	76	1,066	190
	HERKIMER COUNTY.							
56	Frankfort Savings and Loan Association	.....	1,735	375	1,360	9	147	164
57	Herkimer Co-operative Savings & Loan Ass'n	3,436	1,855	628	4,663	44	588	310
58	Ilion Permanent Saving, Building & Loan Ass'n	17,874	4,450	2,302	20,022	357	4,624	1,450
	Total	21,310	8,040	3,305	26,045	410	5,359	1,924
	JEFFERSON COUNTY.							
59	Carthage Savings, Loan and Building Ass'n	1,188	246	233	1,201	102	357	223
60	Watertown Savings, Loan and Building Ass'n	7,862	3,091	1,779	9,174	260	1,878	715
	Total	9,050	3,337	2,012	10,375	362	2,235	938

NOTE.— The items given for each association require ten consecutive pages. The name of the

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

MISCELLANEOUS ITEMS.

Shares held by non-borrowing members.	Female shareholders.	Shares held by females.	Dividends credited to members on installment shares in 1912.	Dividends credited to members and paid in cash on other shares in 1912.	Dividends forfeited by withdrawing members.	Filed and unpaid withdrawals Dec. 31, 1912.	Shares matured in 1912.	Operating expenses for the year paid.	Operating expenses for the year unpaid.	Amount of mortgages on property in this State.	Number of foreclosures commenced in 1912.	Number of foreclosures completed in 1912.	No. of parcels of real estate taken during year.	Number.
2,089	118	667	$3,851	.....	$419	.....	$12,884	$805	.....	$49,350	....	....	....	25
9,849	449	2,363	8,084	.....	.....	.....	.....	3,135	.....	199,158	....	....	2	26
1,970	180	1,232	1,101	.....	89	.....	1,700	397	.....	25,100	....	....	....	27
15,945	1,787	9,212	15,456	.....	1,393	.....	31,517	3,485	.....	383,888	1	1	1	28
1,596	13	157	2,287	.....	.....	.....	.....	519	.....	30,900	....	....	....	29
1,931	170	910	1,031	.....	.....	.....	.....	564	.....	30,955	....	....	....	30
3,464	141	876	1,917	.....	.....	.....	.....	742	.....	44,840	....	....	....	31
1,861	16	108	.....	.....	.....	$6,526	.....	229	.....	2,150	....	....	....	32
23,018	2,430	*	20,368	$9,936	.....	.....	.....	6,496	.....	648,090	2	....	....	33
5,693	332	2,068	3,974	.....	1,891	.....	3,510	2,333	.....	102,270	....	....	....	34
2,479	182	872	1,021	.....	.....	.....	.....	814	.....	29,040	....	....	....	35
2,610	240	1,379	2,587	.....	.....	.....	.....	860	.....	57,685	....	....	....	36
1,131	48	377	2,986	.....	1,297	.....	11,897	360	.....	51,993	2	2	....	37
662	28	198	103	.....	.....	.....	.....	156	.....	1,560	....	....	....	38
35,666	1,553	20,645	30,250	763	.....	.....	77,613	6,998	.....	714,080	....	....	....	39
2,207	225	1,104	5,056	.....	.....	.....	16,078	908	.....	72,045	....	....	....	40
2,086	67	840	953	.....	.....	.....	.....	436	.....	21,100	....	....	....	41
54,550	2,245	27,275	62,296	7,466	2,136	.....	141,157	13,196	.....	1,486,444	4	1	....	42
2,386	124	1,133	975	.....	.....	.....	.....	566	.....	14,712	....	....	....	43
12,328	944	6,210	38,993	.....	1,524	.....	114,140	2,724	.....	698,487	5	1	....	44
11,464	563	6,043	2,217	.....	.....	.....	.....	1,570	.....	74,400	....	....	....	45
6,710	175	1,693	1,132	478	.....	.....	.....	724	.....	53,895	....	....	....	46
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	235	....	....	....	47
3,654	*	*	3,845	137	76	.....	15,200	1,020	.....	88,100	....	....	....	48
1,521	33	168	.....	.....	.....	.....	.....	134	.....	.....	....	....	....	49
1,367	137	577	1,058	.....	.....	.....	.....	699	.....	40,430	....	....	....	50
504	34	240	543	.....	.....	.....	.....	269	.....	9,200	....	....	....	51
813	81	371	1,228	.....	.....	.....	4,716	373	.....	21,424	....	....	....	52
209,554	12,315	86,718	$213,312	$18,780	$8,825	$6,526	$430,412	$50,512	.....	$4,951,531	14	5	3	
1,079	117	618	$4,496	.....	$88	.....	$4,607	$131	.....	$80,725	....	....	....	53
6,257	937	2,327	$2,522	$14,195	$261	.....	$46,770	$3,553	.....	$427,181	....	....	....	54
2,658	100	1,200	$3,238	$1,924	$34	.....	$16,131	$800	.....	$110,925	1	1	....	55
1,213	40	200	$104	.....	.....	.....	.....	$112	.....	$13,300	....	....	....	56
4,075	118	1,096	1,684	$95	$10	.....	$1,300	419	.....	56,600	....	....	....	57
15,398	726	6,256	18,154	.....	1	.....	.....	2,170	.....	519,202	....	1	1	58
$20,686	884	$7,552	$19,942	$95	$11	.....	$1,300	$2,701	.....	$589,102	....	1	1	
844	113	382	$4,071	$4,132	$334	.....	$7,750	$1,965	.....	$189,956	....	....	....	59
7,296	484	3,979	11,675	719	654	.....	11,389	1,741	$202	226,852	4	2	2	60
8,140	597	4,361	$15,746	$4,851	$988	.....	$19,139	$3,706	$202	$416,808	4	2	2	

next association in alphabetical order first appears on page 402. * No separate record kept.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loans on bond and mortgage.	Loans on shares.	Stocks and bonds.
	KINGS COUNTY.			
61	Atlantic Savings and Loan Association	$1,098,250	$28,900	
62	Bay Ridge Savings and Loan Association	108,800		
63	Bedford Co-operative Building-Loan Association	114,097	250	
64	Brooklyn and New York Arcanum Building, Loan and Savings Ass'n	66,350	1,447	
65	Brooklyn City Savings and Loan Association	533,825		
66	Brooklyn Mutual Building and Loan Association	47,425	1,785	
67	Bushwick Co-operative Building and Loan Association	134,250	1,060	
68	Eagle Savings and Loan Company	2,823,434	19,205	
69	East Brooklyn Savings and Loan Association	418,682	2,500	
70	East New York Savings and Loan Association	247,800	2,450	
71	Equitable Co-operative Building and Loan Association (The)	205,025		
72	Fifth Avenue Savings and Loan Association	96,000	1,350	
73	Flatbush Co-operative Savings and Loan Association	157,700	675	
74	Fort Greene Co-operative Building and Loan Association	101,550	11,692	
75	Fulton Co-operative Building and Loan Association	24,150	1,328	
76	German Building and Saving Company of Brooklyn, N. Y. (The)	17,450	629	
77	Germania Building, Savings and Loan Institution	3,850		
78	Hamilton Co-operative Building and Loan Association	64,698	1,692	
79	Madison Co-operative Building and Loan Association	75,900	1,485	
80	Model Building and Loan Association of Brooklyn, N. Y. (The)	39,250	1,225	$2,540
81	Nassau Co-operative Building and Loan Association	465,800		
82	Peoples Co-operative Savings and Loan Association of Brooklyn	64,750	6,315	25,678
83	Polish-American Co-operative Savings and Loan Association	98,150	2,340	
84	Prospect Home Building and Loan Association	84,650	1,670	
85	South Brooklyn Savings and Loan Association	970,130		
86	Twenty-ninth Ward Co-operative Savings and Loan Association	16,000		
87	Union Co-operative Building and Loan Association	25,500	3,570	
	Total	$8,103,516	$91,568	$28,218
	MADISON COUNTY.			
88	Canastota Savings and Loan Association	$70,100	$2,181	
89	Oneida Saving, Building and Loan Association	110,455	6,675	
	Total	$180,555	$8,856	
	MONROE COUNTY.			
90	Citizens' Permanent Savings and Loan Association	$7,200		
91	Columbia Banking, Saving and Loan Association	950,296		
92	Consolidated Saving and Loan Association	111,675		
93	Despatch Co-operative Savings and Loan Association	19,800	$410	
94	Dime Banking and Loan Association	200,400		
95	Equity Co-operative Savings and Loan Association	121,680	208	
96	Fairport Permanent Loan Association	59,200		
97	Genesee Falls Permanent Savings and Loan Association	17,405		
98	Home-Builders' Co-operative Savings and Loan Association	10,700		
99	Homestead Loan Association	60,255		
100	Hudson Street Permanent Saving and Loan Association	16,600		
101	Pinnacle Avenue Savings and Loan Association	95,625		
102	Profit Loan Association	312,600		
103	Rochester Permanent Savings Association			
104	Rochester Saving and Loan Association	24,556		
105	Security Loan Association			
106	Twentieth Ward Co-operative Savings and Loan Association	85,600		
107	Union Permanent Savings and Loan Association	44,500		
108	United Permanent Savings and Loan Association	53,250		
109	Wadsworth Dime Banking, Aid and Loan Association	46,100		
110	Western Savings and Loan Association (The)			
	Total	$2,237,442	$618	

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

ASSETS.								
Land contracts.	Real estate.	Cash on hand and in bank.	Furniture and fixtures.	Instalments due and unpaid.	Interest, premium fees and fines due and unpaid.	Other assets.	Total.	Number.
.....	$11,500	$64,413	$1,600	.....	$171	.....	$1,204,834	61
.....	4,952	931	66	.....	.....	$2	114,751	62
.....	2,698	940	.....	.....	.....	182	118,167	63
.....	.....	3,368	350	.....	84	.....	71,599	64
.....	36,000	16,056	500	.....	482	1	586,864	65
.....	.....	3,572	66	.....	120	181	53,149	66
.....	10,799	10,815	450	.....	.....	136	157,510	67
.....	270,365	106,222	9,190	.....	21,450	240,507	3,490,423	68
.....	15,000	9,907	570	.....	.....	343	447,002	69
$1,500	20,500	41,490	100	.....	.....	1,485	315,325	70
.....	4,015	9,147	200	.....	.....	107	218,494	71
.....	6,689	2,353	50	.....	796	1	107,239	72
.....	.....	3,023	125	.....	478	1	162,002	73
.....	6,000	6,731	100	.....	921	1	126,995	74
.....	9,250	4,731	256	.....	30	20	39,765	75
.....	.....	2,610	.....	.....	.....	.....	20,689	76
.....	.....	172	55	.....	47	13	4,137	77
.....	4,391	23,773	374	.....	.....	3,101	98,029	78
.....	.....	3,568	25	.....	.....	106	81,084	79
.....	500	4,279	.....	.....	115	1	47,910	80
2,750	3,000	16,869	314	.....	.....	3,916	492,649	81
.....	.....	1,774	.....	.....	328	1	98,846	82
.....	9,848	6,352	214	.....	.....	542	117,446	83
.....	4,860	6,303	100	.....	826	.....	98,409	84
2,400	25,592	57,451	2,226	.....	.....	7,001	1,064 800	85
.....	.....	372	50	.....	7	.....	16,429	86
.....	3,311	7,235	125	.....	.....	56	39,797	87
$6,650	$449,270	$414,457	$17,106	.....	$25,855	$257,704	$9,394,344	
.....	.....	$1,222	$215	.....	.....	.....	$73,718	88
.....	.....	795	219	.....	.....	$1	$118,145	89
.....	.....	$2,017	$434	.....	.....	$1	$191,863	
.....	$3,363	$312	$40	.....	.....	.....	$10,915	90
$1,300	2,988	7,310	.....	.....	.....	$1	961,895	91
.....	.....	7,019	150	.....	.....	.....	118,844	92
.....	.....	221	.....	.....	.....	.....	20,431	93
.....	.....	14,127	.....	.....	.....	.....	214,527	94
.....	.....	5,674	301	.....	.....	.....	127,863	95
.....	.....	4,211	186	.....	.....	.....	63,597	96
.....	1,300	267	50	.....	.....	.....	19,022	97
.....	.....	2,538	.....	.....	.....	.....	13,238	98
.....	.....	669	.....	.....	.....	39	60,963	99
.....	.....	153	60	.....	.....	.....	16,813	100
.....	.....	5,206	50	.....	.....	.....	100,881	101
4,500	1,187	34,119	.....	.....	.....	.....	352,406	102
829	.....	2,201	.....	.....	.....	1,226	4,256	103
.....	.....	1,702	.....	.....	.....	39	26,297	104
.....	11,600	248	.....	.....	.....	.....	11,848	105
.....	.....	7,452	.....	.....	.....	.....	93,052	106
.....	.....	1,856	.....	.....	.....	.....	46,356	107
.....	.....	2,764	50	.....	.....	.....	56,064	108
.....	.....	923	40	.....	.....	.....	47,063	109
.....	.....	549	.....	.....	.....	.....	549	110
$6,629	$20,438	$99,521	$927	.....	.....	$1,305	$2,366,880	

The name of the next association in alphabetical order first appears on page 412.

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Federal Reserve Bank of St. Louis

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Due shareholders dues.	Due shareholders, dividends credited.	Due shareholders, matured shares.
	KINGS COUNTY.			
61	Atlantic Savings and Loan Association	$1,092,277	$29,137	.....
62	Bay Ridge Savings and Loan Association	83,496	17,661	.....
63	Bedford Co-operative Building-Loan Association	81,999	13,931	.....
64	Brooklyn and New York Arcanum Building, Loan and Savings Ass'n	60,421	5,847	.....
65	Brooklyn City Savings and Loan Association	513,993	11,788	.....
66	Brooklyn Mutual Building and Loan Association	33,609	5,303	$11,402
67	Bushwick Co-operative Building and Loan Association	144,420	.....	.....
68	Eagle Savings and Loan Company	2,693,040	277,185	.....
69	East Brooklyn Savings and Loan Association	314,589	.....	73,325
70	East New York Savings and Loan Association	243,834	.....	.....
71	Equitable Co-operative Building and Loan Association (The)	200,338	.....	.....
72	Fifth Avenue Savings and Loan Association	42,967	51,087	.....
73	Flatbush Co-operative Savings and Loan Association	122,292	28,216	.....
74	Fort Greene Co-operative Building and Loan Association	98,053	23,116	.....
75	Fulton Co-operative Building and Loan Association	28,686	3,815	.....
76	German Building and Saving Company of Brooklyn, N. Y. (The)	17,672	1,976	.....
77	Germania Building, Savings and Loan Institution	3,181	112	.....
78	Hamilton Co-operative Building and Loan Association	91,444	.....	.....
79	Madison Co-operative Building and Loan Association	71,289	7,635	.....
80	Model Building and Loan Association of Brooklyn, N. Y. (The)	34,609	2,744	.....
81	Nassau Co-operative Building and Loan Association	473,067	.....	.....
82	People's Co-operative Savings and Loan Association of Brooklyn	81,703	11,374	.....
83	Polish-American Co-operative Savings and Loan Association	90,169	9,837	1,449
84	Prospect Home Building and Loan Association	78,932	15,182	.....
85	South Brooklyn Savings and Loan Association	954,555	.....	.....
86	Twenty-ninth Ward Co-operative Savings and Loan Association	13,844	.....	.....
87	Union Co-operative Building and Loan Association	31,220	6,365	.....
	Total	$7,695,699	$522,311	$86,176
	MADISON COUNTY.			
88	Canastota Savings and Loan Association	$61,047	$6,121	$4,123
89	Oneida Saving, Building and Loan Association	89,385	10,353	.....
	Total	$150,432	$16,474	$4,123
	MONROE COUNTY.			
90	Citizens' Permanent Savings and Loan Association	$6,799	$3,310	.....
91	Columbia Banking, Saving and Loan Association	749,077	83,517	.....
92	Consolidated Saving and Loan Association	86,269	18,597	.....
93	Despatch Co-operative Savings and Loan Association	18,788	1,173	.....
94	Dime Banking and Loan Association	177,544	11,925	.....
95	Equity Co-operative Savings and Loan Association	109,299	15,324	.....
96	Fairport Permanent Loan Association	51,286	9,687	.....
97	Genesee Falls Permanent Savings and Loan Association	15,106	830	.....
98	Home Builders' Co-operative Savings and Loan Association	12,246	314	.....
99	Homestead Loan Association	49,369	2,645	.....
100	Hudson Street Permanent Saving and Loan Association	13,828	1,020	.....
101	Pinnacle Avenue Savings and Loan Association	79,877	12,040	.....
102	Profit Loan Association	234,143	81,381	.....
103	Rochester Permanent Savings Association	4,256	.....	.....
104	Rochester Saving and Loan Association	12,555	12,138	.....
105	Security Loan Association	4,762	936	.....
106	Twentieth Ward Co-operative Savings and Loan Association	78,936	9,188	.....
107	Union Permanent Savings and Loan Association	36,556	7,108	.....
108	United Permanent Savings and Loan Association	46,500	6,280	.....
109	Wadsworth Dime Banking, Aid and Loan Association	40,011	2,906	.....
110	Western Savings and Loan Association (The)	.....	.....	.....
	Total	$1,827,207	$280,319	.....

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

LIABILITIES.								
Balance due borrowers on mortgage loans.	Prior mortgages.	Borrowed money.	Earnings undivided.	Contingent fund.	Unearned or rebatable premium.	Other liabilities.	Total.	Number.
.....	$13,250	.....	$42,960	$14,535	.....	$12,675	$1,204,834	61
$1,500	.....	$6,000	155	5,265	$672	2	114,751	62
3,866	.....	7,022	4,428	5,000	.....	1,921	118,167	63
.....	.....	.....	2,985	1,279	.....	1,067	71,599	64
5,700	.....	.....	12,187	28,500	.....	14,696	586,864	65
.....	.....	2,000	11	801	.....	23	53,149	66
.....	.....	.....	5,516	7,500	.....	74	157,510	67
.....	436,229	.....	43,448	33,793	.....	6,728	3,490,423	68
2,580	19,200	.....	.....	18,200	18,749	359	447,002	69
.....	39,000	.....	9,029	19,107	.....	4,355	315,325	70
.....	.....	.....	4,678	12,525	.....	953	218,494	71
.....	.....	.....	2,954	10,229	.....	2	107,239	72
.....	.....	.....	.....	6,366	4,837	291	162,002	73
.....	.....	.....	2,699	3,085	.....	42	126,995	74
.....	.....	.....	888	2,875	.....	3,501	39,765	75
.....	.....	.....	399	267	374	1	20,689	76
.....	700	.....	90	52	.....	2	4,137	77
.....	.....	.....	2,213	4,370	.....	2	98,029	78
.....	.....	.....	1,117	883	.....	160	81,084	79
.....	4,500	.....	2,015	3,900	.....	142	47,910	80
.....	.....	.....	1,129	18,327	.....	126	492,649	81
.....	.....	.....	4,539	709	519	2	98,846	82
9,700	.....	.....	219	1,070	.....	5,002	117,446	83
.....	.....	.....	2,579	1,656	.....	60	98,409	84
1,700	12,250	.....	22,984	72,597	.....	714	1,064,800	85
.....	.....	1,500	898	180	.....	7	16,429	86
.....	.....	.....	51	2,160	.....	1	39,797	87
$25,046	$525,129	$16,522	$170,171	$275,231	$25,151	$52,908	$9,394,344	
.....	.....	.....	$913	$1,097	$415	$2	$73,718	88
.....	.....	$16,500	350	1,556	.....	1	118,145	89
.....	.....	$16,500	$1,263	$2,653	$415	$3	$191,863	
.....	.....	.....	$806	.....	.....	.....	$10,915	90
$12,200	.....	.....	36,289	$45,000	$31,132	$4,680	961,895	91
.....	.....	.....	9,213	4,763	.....	2	118,844	92
361	.....	.....	46	62	.....	1	20,431	93
.....	.....	.....	10,155	10,000	4,902	1	214,527	94
.....	.....	.....	173	3,066	.....	1	127,863	95
275	.....	.....	1,200	1,147	.....	2	63,597	96
.....	.....	.....	1,522	848	715	1	19,022	97
.....	.....	.....	622	54	.....	2	13,238	98
.....	.....	.....	6,657	1,317	971	4	60,963	99
.....	.....	.....	979	440	544	2	16,813	100
.....	.....	.....	2,215	4,600	2,147	2	100,881	101
.....	.....	.....	27,132	9,750	.....	.....	352,406	102
.....	.....	.....	.....	.....	.....	.....	4,256	103
.....	.....	.....	.....	1,603	.....	1	26,297	104
.....	$4,800	.....	440	909	.....	1	11,848	105
.....	.....	.....	3,842	1,095	.....	1	93,052	106
.....	.....	.....	1,643	684	364	1	46,356	107
.....	.....	.....	1,848	1,435	.....	1	56,064	108
.....	.....	.....	1,945	2,200	.....	1	47,063	109
.....	.....	.....	324	.....	.....	225	549	110
$12,836	$4,800	.....	$107,051	$88,963	$40,775	$4,929	$2,366,880	

The name of the next association in alphabetical order first appears on page 412.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION.	Cash on hand January 1, 1912.	Dues received.	Prior mortgages conditionally assumed.	Money borrowed.
	KINGS COUNTY.				
61	Atlantic Savings and Loan Association	$56,497	$285,465	$20,250	
62	Bay Ridge Savings and Loan Association	407	19,234		$3,000
63	Bedford Co-operative Building-Loan Association	287	19,581		24,571
64	Brooklyn and New York Arcanum Bldg., Loan and Sav. Ass'n	1,161	26,037		5,000
65	Brooklyn City Savings and Loan Association	24,154	149,699		
66	Brooklyn Mutual Building and Loan Association	3,492	10,842		2,000
67	Bushwick Co-operative Building and Loan Association	3,749	31,766		10,500
68	Eagle Savings and Loan Company	89,853	2,753,892		
69	East Brooklyn Savings and Loan Association	19,739	136,250	12,250	
70	East New York Savings and Loan Association	40,356	102,675	2,000	
71	Equitable Co-operative Building and Loan Ass'n (The)	8,888	50,584		
72	Fifth Avenue Savings and Loan Association	10,017	9,777		1,500
73	Flatbush Co-operative Savings and Loan Association	13,283	21,833		
74	Fort Greene Co-operative Building and Loan Association	4,546	23,838		
75	Fulton Co-operative Building and Loan Association	1,501	10,577		
76	German Building and Sav. Company of Brooklyn, N. Y. (The)	2,720	5,457		
77	Germania Building, Savings and Loan Institution	113	926		
78	Hamilton Co-operative Building and Loan Association	9,949	41,429		
79	Madison Co-operative Building and Loan Association	1,842	20,457	3,000	12,200
80	Model Building and Loan Ass'n of Brooklyn, N. Y. (The)	2,992	10,049		
81	Nassau Co-operative Building and Loan Association	12,338	161,365		15,000
82	People's Co-operative Savings and Loan Ass'n of Brooklyn	100	16,511		1,000
83	Polish-American Co-operative Savings and Loan Association	1,635	38,627		
84	Prospect Home Building and Loan Association	6,005	23,478		715
85	South Brooklyn Savings and Loan Association	44,915	366,272	4,500	
86	Twenty-ninth Ward Co-operative Savings and Loan Ass'n	1,641	6,460		1,500
87	Union Co-operative Building and Loan Association	2,306	6,578		
	Total	$364,486	$4,349,659	$42,000	$76,986
	MADISON COUNTY.				
88	Canastota Savings and Loan Association	$406	$27,937		$4,000
89	Oneida Saving, Building and Loan Association	193	53,753		26,200
	Total	$599	$81,690		$30,200
	MONROE COUNTY.				
90	Citizens' Permanent Savings and Loan Association	$292			
91	Columbia Banking, Saving and Loan Association	20,714	$339,799		
92	Consolidated Saving and Loan Association	7,036	20,375		
93	Despatch Co-operative Savings and Loan Association	505	5,378		
94	Dime Banking and Loan Association	29	184,315		
95	Equity Co-operative Savings and Loan Association	5,408	62,993		$2,500
96	Fairport Permanent Loan Association	6,524	25,083		
97	Genesee Falls Permanent Savings and Loan Association	1,320	4,953		
98	Home Builders' Co-operative Savings and Loan Association	2,075	5,646		
99	Homestead Loan Association	3,257	14,794		
100	Hudson Street Permanent Saving and Loan Association	217	2,161		
101	Pinacle Avenue Savings and Loan Association	3,158	46,085		2,500
102	Profit Loan Association	21,033	121,105		
103	Rochester Permanent Savings Association	322			
104	Rochester Saving and Loan Association	1,385	4,063		
105	Security Loan Association	253			
106	Twentieth Ward Co-operative Savings and Loan Association	9,060	55,195		
107	Union Permanent Savings and Loan Association	1,368	13,135		
108	United Permanent Savings and Loan Association	1,347	32,153		
109	Wadsworth Dime Banking, Aid and Loan Association	1,932	21,300		1,000
110	Western Savings and Loan Association (The)	540			
	Total	$87,775	$958,533		$6,000

NOTE.— The items given for each association require ten consecutive pages·

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

RECEIPTS.

Mortgages redeemed.	Loans on shares repaid.	Real estate sold.	Fees received.	Fines received.	Interest received.	Premium received.	Rent received.	Other receipts.	Total.	Number.
$73,400	$17,750	.....	.....	.....	$51,253	.....	$503	$2,877	$507,995	61
5,750	.....	.....	.....	.....	5,502	$225	96	2	34,216	62
9,697	2,400	$5,509	$10	.....	6,679	72	310	1,778	70,894	63
13,930	1,007	.....	126	$160	3,990	.....	.....	670	52,051	64
40,625	.....	.....	100	237	23,593	5,222	2,789	5,277	251,696	65
3,950	1,919	.....	.....	54	2,878	29	.....	7,455	32,619	66
27,000	4,093	.....	.....	.....	8,738	916	931	702	88,395	67
298,316	35,755	56,411	1,264	3,264	178,329	5,357	11,423	75,813	3,509,677	68
49,245	2,683	.....	.....	.....	23,345	.....	2,064	6,813	252,389	69
44,400	4,335	4,240	.....	.....	13,032	3,528	695	22,432	237,693	70
39,100	275	.....	.....	.....	13,746	.....	125	1,464	114,182	71
11,500	2,725	.....	.....	.....	5,304	848	191	2	41,864	72
4,287	2,075	.....	66	100	6,433	418	.....	118	48,613	73
16,850	5,856	.....	1	87	5,735	1,423	488	64	58,888	74
3,000	282	.....	1	.....	1,402	.....	746	2	17,511	75
1,250	1,065	.....	117	80	1,167	.....	.....	1	11,857	76
400	140	.....	10	.....	243	.....	.....	6	1,838	77
7,751	1,204	6,500	34	146	4,334	1,044	420	1,056	73,867	78
8,000	2,084	.....	.....	63	4,210	308	.....	2,479	54,643	79
700	30	.....	59	.....	2,397	779	.....	35	17,041	80
59,700	.....	8,911	199	.....	24,328	5,127	60	1,167	288,195	81
.....	3,310	.....	28	35	4,846	8	.....	2	25,843	82
8,300	4,373	.....	42	35	5,913	.....	920	751	60,596	83
8,300	1,701	.....	170	8	4,357	1,293	.....	203	46,230	84
163,445	.....	.....	.....	.....	55,630	2,670	885	3,401	641,718	85
500	.....	.....	26	.....	672	145	.....	.....	10,944	86
14,530	395	.....	.....	.....	1,971	72	105	490	26,447	87
$913,896	$95,457	$81,571	$2,253	$4,269	$460,027	$29,484	$22,751	$135,060	$6,577,899	
$13,500	$1,713	.....	$218	$162	$4,319	$174	.....	$502	$52,931	88
19,045	2,360	.....	.....	3	6,876	.....	.....	677	109,107	89
$32,545	$4,073	.....	$218	$165	$11,195	$174	.....	$1,179	$162,038	
.....	.....	.....	.....	.....	.....	.....	$109	.....	$401	90
$86,050	.....	$1,952	$270	$148	$43,111	$24,620	159	$4,797	521,620	91
32,325	.....	.....	7	9	6,339	1,584	.....	2	67,677	92
.....	$210	.....	5	81	1,086	.....	.....	2	7,267	93
21,050	.....	.....	318	21	10,784	2,000	.....	2	218,519	94
20,384	1,404	.....	42	6	7,054	.....	.....	2	99,793	95
16,000	.....	.....	29	24	2,936	1,138	.....	74	51,808	96
2,820	.....	.....	5	.....	968	80	174	2	10,322	97
.....	.....	.....	12	3	681	.....	.....	1	8,418	98
8,330	.....	5,300	2	33	2,660	780	154	7,035	42,345	99
1,400	.....	.....	.....	1	919	.....	.....	51	4,749	100
10,300	.....	.....	26	1	4,531	1,323	.....	82	68,006	101
85,200	.....	.....	17	114	15,429	6,833	.....	3,303	253,034	102
.....	.....	3,500	.....	.....	10	.....	184	178	4,194	103
3,900	.....	.....	.....	152	894	165	.....	9,634	20,193	104
.....	.....	.....	2	.....	.....	.....	1,051	.....	1,306	105
2,700	.....	.....	194	2	4,346	1,155	.....	4	72,656	106
4,500	.....	.....	19	2	2,490	45	.....	3	21,562	107
7,700	.....	.....	37	4	2,738	695	.....	1	44,675	108
7,700	.....	.....	26	.....	2,121	1,084	.....	2	35,165	109
.....	.....	.....	.....	.....	21	.....	.....	1	562	110
$310,359	$1,614	$10,752	$1,011	$601	$109,118	$41,702	$1,831	$25,176	$1,554,272	

The name of the next association in alphabetical order first appears on page 412.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loaned on mortgage.	Loaned on shares.	Dues repaid on withdrawal.	Dividends paid on withdrawal.	Cash dividends paid on income and accumulative prepaid shares.
	KINGS COUNTY.					
61	Atlantic Savings and Loan Association	$153,650	$18,150	$176,749	.....	$3,667
62	Bay Ridge Savings and Loan Association	12,800	.....	13,500	.....	2,431
63	Bedford Co-operative Building-Loan Association	19,359	250	13,619	$2,752	411
64	Brooklyn and New York Arcanum Bldg., Loan & Sav. Ass'n.	11,700	1,570	8,681	807	84
65	Brooklyn City Savings and Loan Association	81,100	.....	122,453	9,292	8,623
66	Brooklyn Mutual Building and Loan Association	8,475	2,035	9,433	2,473	.....
67	Bushwick Co-operative Building and Loan Association	13,000	2,213	37,315	.....	899
68	Eagle Savings and Loan Company	195,650	37,165	2,479,355	114,942	53,061
69	East Brooklyn Savings and Loan Association	100,390	2,600	101,284	.....	2,991
70	East New York Savings and Loan Association	53,000	4,095	84,496	.....	7,393
71	Equitable Co-operative Building and Loan Association (The)	23,950	275	73,560	.....	1,877
72	Fifth Avenue Savings and Loan Association	16,750	2,945	10,003	411	.....
73	Flatbush Co-operative Savings and Loan Association	23,918	1,300	5,058	674	.....
74	Fort Greene Co-operative Building and Loan Association	8,100	10,068	10,029	862	.....
75	Fulton Co-operative Building and Loan Association	2,600	1,535	6,346	349	431
76	German Building and Saving Company of Brooklyn, N. Y.	.....	329	7,066	1,305	.....
77	Germania Building, Savings and Loan Institution	400	.....	1,151	53	.....
78	Hamilton Co-operative Building and Loan Association	2,600	2,487	36,133	.....	.....
79	Madison Co-operative Building and Loan Association	20,700	1,910	6,417	327	931
80	Model Building & Loan Ass'n of Brooklyn, N. Y. (The)	1,000	625	6,040	581	524
81	Nassau Co-operative Building and Loan Association	85,250	.....	102,866	7,109	.....
82	People's Co-operative Savings & Loan Ass'n of Brooklyn	5,000	3,900	3,669	216	.....
83	Polish-American Co-operative Savings & Loan Ass'n	1,700	1,645	28,909	1,995	.....
84	Prospect Home Building and Loan Association	8,500	1,501	11,597	2,811	502
85	South Brooklyn Savings and Loan Association	171,450	.....	369,322	.....	.....
86	Twenty-ninth Ward Co-operative Savings & Loan Ass'n	5,500	.....	4,361	486	.....
87	Union Co-operative Building and Loan Association	5,400	1,965	7,297	955	50
	Total	$1,031,942	$98,563	$3,736,709	$148,400	$83,875
	MADISON COUNTY.					
88	Canastota Savings and Loan Association	$16,100	$1,370	$7,140	$570	.....
89	Oneida Saving, Building and Loan Association	22,100	2,500	46,661	2,890	.....
	Total	$38,200	$3,870	$53,801	$3,460	.....
	MONROE COUNTY.					
90	Citizen's Permanent Savings and Loan Association	.....	.....	.....	.....	.....
91	Columbia Banking, Saving and Loan Association	$246,200	.....	$155,316	$5,802	$9,374
92	Consolidated Saving and Loan Association	38,900	.....	16,341	3,660	.....
93	Despatch Co-operative Savings and Loan Association	3,139	$250	1,207	69	40
94	Dime Banking and Loan Association	20,000	.....	165,337	16,005	1,221
95	Equity Co-operative Savings and Loan Association	26,988	1,196	57,128	5,268	.....
96	Fairport Permanent Loan Association	17,025	.....	21,409	1,235	.....
97	Genesee Falls Permanent Savings and Loan Association	1,600	.....	5,470	449	1,518
98	Home-Builders' Co-operative Savings and Loan Ass'n	2,500	.....	3,235	99	.....
99	Homestead Loan Association	18,880	.....	9,175	291	1,257
100	Hudson Street Permanent Saving and Loan Association	.....	.....	3,688	169	347
101	Pinnacle Avenue Savings and Loan Association	17,600	.....	29,720	1,751	.....
102	Profit Loan Association	94,300	.....	103,606	18,276	.....
103	Rochester Permanent Savings Association	.....	.....	1,402	.....	.....
104	Rochester Saving and Loan Association	1,500	.....	2,640	8,981	.....
105	Security Loan Association	.....	.....	.....	.....	.....
106	Twentieth Ward Co-operative Savings and Loan Ass'n	11,500	.....	42,676	1,841	.....
107	Union Permanent Savings and Loan Association	1,000	.....	14,723	3,522	.....
108	United Permanent Savings and Loan Association	11,850	.....	28,492	1,129	.....
109	Wadsworth Dime Banking, Aid and Loan Association	13,100	.....	16,770	1,976	919
110	Western Savings and Loan Association (The)	.....	.....	.....	.....	.....
	Total	$526,082	$1,446	$678,335	$70,523	$14,676

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

DISBURSEMENTS.												
Paid matured shares.	Paid borrowed money and prior mortgages.	Paid interest on borrowed money and prior mortgages.	Paid for real estate.	Paid salaries and clerk hire.	Paid advertising, printing and postage.	Paid rent.	Paid repairs to real estate.	Paid taxes, insurance, etc.	Other disbursements.	Cash on hand December 31, 1912.	Total.	Number.
$45,221	$29,500	$1,137	.....	$4,486	$485	.....	.....	.....	$10,537	$64,413	$507,995	61
.....	3,000	379	.....	608	170	$133	$86	$101	77	931	34,216	62
.....	26,768	407	$4,080	720	166	96	.....	.....	1,326	940	70,894	63
4,679	6,500	42	.....	618	62	240	.....	.....	13,700	3,368	52,051	64
.....	.....	.....	.....	3,841	257	1,010	604	1,274	7,186	16,056	251,696	65
5,891	.....	40	.....	206	75	120	.....	.....	299	3,572	32,619	66
2,000	18,500	147	.....	2,261	108	420	51	300	366	10,815	88,395	67
.....	245,750	34,459	69,981	17,852	5,124	4,845	8,553	5,305	131,413	106,222	3,509,677	68
.....	8,500	1,089	.....	2,554	377	900	197	1,276	20,324	9,907	252,389	69
1,000	3,000	2,393	3,500	1,478	194	.....	327	1,119	34,208	41,490	237,693	70
.....	.....	.....	.....	2,597	52	500	.....	.....	2,224	9,147	114,182	71
.....	1,500	12	5,977	734	120	216	258	469	116	2,353	41,864	72
13,613	.....	.....	.....	660	31	120	.....	2	214	3,023	48,613	73
14,820	.....	.....	6,920	856	58	93	151	107	93	6,731	58,888	74
.....	.....	.....	.....	337	100	.....	.....	.....	1,082	4,731	17,511	75
.....	.....	.....	.....	465	46	2	.....	.....	34	2,610	11,857	76
.....	.....	.....	.....	10	25	13	.....	.....	14	172	1,838	77
.....	.....	.....	.....	1,189	33	216	187	13	7,236	23,773	73,867	78
2,000	15,200	295	.....	475	161	84	.....	.....	2,575	3,568	54,643	79
2,880	.....	247	.....	646	26	120	.....	5	68	4,279	17,041	80
50,950	15,000	217	3,454	2,665	143	360	1,399	812	1,101	16,869	288,195	81
.....	1,200	72	.....	290	33	80	.....	.....	9,606	1,774	25,840	82
3,772	12,200	578	.....	900	91	119	226	372	1,737	6,352	60,596	83
8,350	715	2	4,860	630	125	150	.....	159	25	6,303	46,230	84
.....	23,350	1,341	4,128	7,073	1,303	.....	230	464	5,606	57,451	641,718	85
.....	.....	22	.....	62	31	60	.....	.....	50	372	10,944	86
1,400	1,000	19	.....	550	16	180	.....	105	275	7,235	26,447	87
$156,576	$411,683	$42,898	$102,900	$54,763	$9,412	$10,077	$12,269	$11,883	$251,492	$414,457	$6,577,899	
$19,364	$6,500	$165	.....	$350	$22	.....	.....	$74	$54	$1,222	$52,931	88
12,569	19,850	862	.....	687	49	$72	.....	5	67	795	109,107	89
$31,933	$26,350	$1,027	.....	$1,037	$71	$72	.....	$79	$121	$2,017	$162,038	
.....	.....	.....	.....	.....	.....	.....	.....	$88	$1	$312	$401	90
$85,310	$1,600	$24	.....	$2,127	$73	$120	$36	222	8,106	7,310	521,620	91
.....	.....	.....	.....	1,192	330	120	.....	.....	115	7,019	67,677	92
.....	2,000	41	.....	160	24	86	.....	.....	30	221	7,267	93
.....	.....	.....	.....	1,380	95	60	.....	.....	294	14,127	218,519	94
.....	2,500	36	.....	848	9	106	.....	2	38	5,674	99,793	95
7,650	.....	.....	.....	271	.....	.....	.....	.....	7	4,211	51,808	96
.....	.....	.....	.....	687	30	40	217	38	6	267	10,322	97
.....	.....	.....	.....	.....	6	.....	.....	.....	40	2,538	8,418	98
2,205	.....	.....	.....	409	.....	100	31	122	9,206	669	42,345	99
.....	.....	.....	.....	359	.....	31	.....	.....	2	153	4,749	100
10,300	2,500	22	.....	758	.....	84	.....	.....	65	5,206	68,006	101
.....	.....	.....	$1,187	1,080	79	64	.....	65	258	34,119	253,034	102
.....	.....	.....	.....	165	1	49	120	124	132	2,201	4,194	103
4,000	.....	.....	.....	652	.....	350	.....	.....	368	1,702	20,193	104
.....	.....	288	.....	50	.....	.....	349	369	2	248	1,306	105
8,428	.....	.....	.....	647	.....	50	.....	.....	62	7,452	72,656	106
.....	.....	.....	.....	377	12	57	.....	.....	15	1,856	21,562	107
.....	.....	.....	.....	362	33	25	.....	.....	20	2,764	44,675	108
.....	1,000	10	.....	442	.....	.....	.....	.....	25	923	35,165	109
.....	.....	.....	.....	.....	.....	.....	.....	.....	13	549	562	110
$117,893	$9,600	$421	$1,187	$11,966	$692	$1,342	$753	$1,030	$18,805	$99,521	$1,554,272	

The name of the next association in alphabetical order first appears on page 412.

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Federal Reserve Bank of St. Louis

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Shares in force January 1, 1912.	Shares issued during the year.	Shares withdrawn during the year.	Shares in force December 31, 1912.	Borrowing members.	Shares held by borrowing members.	Non-borrowing members.
	KINGS COUNTY.							
61	Atlantic Savings and Loan Association	25,746	5,165	2,755	28,156	596	5,780	2,051
62	Bay Ridge Savings and Loan Association	1,548	190	143	1,595	46	534	248
63	Bedford Co-operative Building-Loan Ass'n	1,740	458	175	2,023	107	655	216
64	Brooklyn & N. Y. Arcanum Bldg., L. & S. Ass'n	1,411	544	424	1,531	30	401	154
65	Brooklyn City Savings and Loan Association	6,382	1,431	1,579	6,234	170	1,402	796
66	Brooklyn Mutual Building and Loan Ass'n	828	189	200	817	25	240	105
67	Bushwick Co-op. Bldg. & Loan Ass'n	3,264	1,091	995	3,360	49	595	315
68	Eagle Savings and Loan Company	115,263	21,412	15,196	121,479	689	28,234	4,117
69	East Brooklyn Savings & Loan Association	7,517	2,730	1,367	8,880	152	2,350	1,117
70	East New York Savings & Loan Association	11,911	3,122	2,167	12,866	54	2,012	667
71	Equitable Co-op. Bldg. & Loan Ass'n (The)	6,192	735	762	6,165	69	712	310
72	Fifth Avenue Savings and Loan Association	2,293	234	116	2,411	34	384	178
73	Flatbush Co-operative Savings and Loan Ass'n	1,877	248	185	1,940	32	875	201
74	Fort Greene Co-operative Bldg. & Loan Ass'n	2,099	234	449	1,884	25	339	208
75	Fulton Co-operative Bldg. & Loan Ass'n	480	133	67	546	11	130	59
76	German Bldg. & Sav. Co. of B'klyn, N. Y. (The)	995	400	250	1,145	11	195	95
77	Germania Bldg, Sav. & Loan Institution	290	106	70	326	4	45	36
78	Hamilton Co-operative Bldg. & Loan Ass'n	3,876	968	754	4,090	27	308	526
79	Madison Co-operative Bldg. & Loan Ass'n	1,042	613	393	1,262	34	404	115
80	Model Bldg. & L. Ass'n of Br'klyn, N. Y. (The)	1,795	98	175	1,718	18	333	106
81	Nassau Co-operative Bldg. & Loan Ass'n	10,814	3,239	1,318	12,735	96	1,426	1,351
82	People's Co-op. Sav. & Loan Ass'n of Brooklyn	1,347	86	120	1,313	37	357	180
83	Polish-American Co-op. Sav. & Loan Ass'n	2,095	535	545	2,085	47	534	261
84	Prospect Home Building and Loan Association	3,517	710	475	3,752	33	850	182
85	South Brooklyn Savings & Loan Association	25,980	4,890	5,908	24,962	372	9,434	2,065
86	Twenty-ninth Ward Co-op. Sav. & Loan Ass'n	333	100	72	361	10	65	93
87	Union Co-operative Bldg. & Loan Association	575	70	126	519	18	208	53
	Total	241,210	49,731	36,786	254,155	2,796	58,802	15,805
	MADISON COUNTY.							
88	Canastota Savings and Loan Association	1,912	871	520	2,263	97	839	204
89	Oneida Saving, Building & Loan Association	4,257	827	1,227	3,857	113	1,268	330
	Total	6,169	1,698	1,747	6,120	210	2,107	534
	MONROE COUNTY.							
90	Citizens' Permanent Savings & Loan Ass'n	229	.....	.....	229	1	72	27
91	Columbia Banking, Saving and Loan Ass'n	20,550	7,049	3,933	23,666	431	9,345	1,228
92	Consolidated Saving and Loan Association	2,682	466	322	2,826	63	1,143	206
93	Despatch Co-op. Sav. & Loan Ass'n	1,008	32	100	940	12	207	45
94	Dime Banking and Loan Association	5,607	3,167	4,068	4,706	163	2,055	375
95	Equity Co-operative Savings & Loan Ass'n	4,381	1,040	707	4,714	58	1,160	291
96	Fairport Permanent Loan Association	1,731	299	299	1,731	44	567	122
97	Genesee Falls Permanent Savings & Loan Ass'n	419	100	98	421	8	168	36
98	Home-Builders' Co-op. Sav. & Loan Ass'n	492	41	115	418	7	56	51
99	Homestead Loan Association	872	233	137	968	34	441	103
100	Hudson Street Permanent Sav. & Loan Ass'n	244	.....	20	224	13	166	20
101	Pinnacle Ave. Sav. & Loan Ass'n	1,647	301	197	1,751	87	956	356
102	Profit Loan Association	5,402	933	657	5,678	110	3,126	269
103	Rochester Permanent Savings Association	120	.....	120	.....	.....	.....	.....
104	Rochester Saving and Loan Association	244	.....	55	189	4	47	10
105	Security Loan Association	118	.....	.....	118	.....	.....	14
106	Twentieth Ward Co-operative Sav. & Loan Ass'n	3,806	824	497	4,133	63	788	499
107	Union Permanent Savings and Loan Ass'n	1,123	194	219	1,098	25	497	102
108	United Permanent Savings and Loan Ass'n	1,188	370	265	1,293	34	277	216
109	Wadsworth Dime Banking, Aid & Loan Ass'n	1,037	265	186	1,176	28	461	68
110	Western Savings & Loan Association (The)	.....	.....	.....	.....	.....	.....	.....
	Total	52,960	15,314	11,995	56,279	1,190	21,532	4,038

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

MISCELLANEOUS ITEMS.

Shares held by non-borrowing members.	Female shareholders.	Shares held by females.	Dividends credited to members on instalment shares in 1912.	Dividends credited to members and paid in cash on other shares in 1912.	Dividends forfeited by withdrawing members.	Filed and unpaid withdrawals Dec. 31, 1912.	Shares matured in 1912.	Operating expenses for the year paid.	Operating expenses or the year unpaid.	Amount of mortgages on property in this State.	Number of foreclosures commenced in 1912.	Number of foreclosures completed in 1912.	No. of parcels of real estate taken during year.	Number.
22,376	1,080	9,385	$14,258	$18,546	$1,389	.....	$45,221	$6,582	.....	$1,095,950	....	....	....	61
1,061	128	486	3,294	1,149	.....	.....	3,000	953	.....	108,800	....	....	....	62
1,368	106	595	4,216	529	.....	.....	5,400	1,052	.....	114,097	....	....	....	63
1,130	69	323	1,906	654	44	.....	4,679	1,097	.....	66,350	....	....	....	64
4,832	422	2,394	11,647	8,764	.....	.....	.....	6,024	.....	530,875	....	....	....	65
577	*	*	1,779	529	37	.....	7,182	431	.....	47,425	1	....	....	66
2,765	121	667	5,804	899	.....	.....	2,000	3,042	.....	134,250	....	....	....	67
93,245	2,052	46,162	38,893	90,843	7,404	.....	.....	31,594	.....	3,045,091	7	8	18	68
6,530	*	*	13,473	2,991	.....	.....	.....	4,593	.....	417,682	....	1	....	69
10,854	*	*	5,467	7,393	.....	.....	1,000	1,939	.....	247,800	....	1	1	70
5,453	*	*	7,452	1,877	.....	.....	.....	3,387	.....	205,025	....	....	....	71
2,027	75	840	4,746	.....	411	.....	.....	1,160	.....	96,000	....	....	1	72
1,065	89	558	6,501	.....	.....	.....	13,613	863	.....	157,700	....	....	....	73
1,545	71	393	5,850	.....	341	.....	10,000	1,031	31	101,550	1	1	1	74
416	14	75	1,043	431	.....	.....	.....	527	.....	24,150	....	....	....	75
950	28	285	1,043	.....	77	.....	.....	527	.....	17,450	....	....	....	76
281	7	31	112	.....	.....	.....	.....	49	.....	3,450	....	....	....	77
3,782	320	2,132	3,876	.....	.....	.....	.....	1,789	.....	64,698	....	....	....	78
858	44	405	2,575	931	77	.....	2,000	783	.....	55,100	....	....	....	79
1,385	47	313	1,308	524	.....	.....	2,880	848	.....	39,250	....	....	....	80
11,309	*	*	25,160	.....	10	.....	50,950	3,303	.....	465,800	1	1	....	81
956	85	481	3,613	.....	54	.....	.....	507	.....	58,750	....	....	....	82
1,551	72	301	2,624	1,306	251	.....	5,221	1,228	.....	98,150	1	....	....	83
2,902	79	1,115	4,523	508	170	.....	5,750	905	48	84,650	....	....	1	84
15,528	1,031	9,149	40,137	.....	.....	.....	.....	9,233	.....	966,630	2	2	1	85
296	31	86	486	.....	.....	.....	.....	173	6	16,000	....	....	....	86
311	*	*	1,394	50	294	.....	1,400	811	.....	25,500	....	....	....	87
195,353	5,971	76,176	$213,183	$137,924	$10,559	.....	$160,296	$34,481	$85	$8,288,173	13	14	23	
1,424	143	875	$3,453	.....	$151	.....	$21,504	$392	.....	$70,100	....	....	....	88
2,589	144	888	5,183	.....	675	.....	12,569	833	.....	110,455	....	....	....	89
4,013	287	1,763	$8,636	.....	$826	.....	$34,073	$1,225	.....	$180,555	....	....	....	
157	11	92	.....	.....	.....	$93	.....	.....	.....	$7,200	....	....	....	90
14,321	744	7,205	$36,015	$9,374	.....	.....	$85,310	$2,406	.....	950,296	....	....	....	91
1,683	96	472	7,970	.....	.....	.....	.....	1,742	.....	111,675	....	....	....	92
733	5	96	722	40	.....	66	.....	277	.....	19,800	....	....	....	93
2,651	283	3,701	11,070	3,339	.....	.....	.....	1,535	.....	200,400	....	....	....	94
3,554	89	776	1,716	3,964	.....	.....	.....	989	.....	121,680	....	....	....	95
1,164	48	283	3,901	.....	$71	.....	7,650	271	.....	58,925	....	....	....	96
253	13	129	114	663	.....	.....	.....	758	.....	17,405	....	....	....	97
362	9	37	351	.....	.....	.....	.....	29	.....	10,700	....	....	....	98
527	49	380	954	1,257	.....	.....	2,205	565	.....	60,255	1	1	....	99
58	8	65	226	327	49	2,600	.....	390	.....	16,600	....	....	....	100
795	191	873	4,464	.....	79	.....	10,300	849	.....	95,625	....	....	....	101
2,552	167	1,744	15,367	.....	.....	.....	.....	1,238	.....	312,600	1	1	1	102
.....	.....	.....	.....	.....	.....	.....	.....	343	.....	.....	....	....	....	103
142	2	41	7,970	.....	199	.....	4,000	997	.....	24,556	1	....	....	104
118	5	26	.....	.....	.....	4,726	.....	50	.....	.....	....	....	....	105
3,345	182	1,263	4,140	.....	.....	.....	8,428	715	.....	85,600	....	....	....	106
601	35	230	2,082	.....	.....	.....	.....	451	.....	44,500	....	....	....	107
1,016	98	479	2,670	.....	.....	.....	.....	435	.....	53,250	....	....	....	108
715	24	248	1,539	919	.....	.....	.....	442	.....	46,100	....	....	....	109
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....	....	....	110
34,747	2,059	18,140	$101,271	$19,883	$398	$7,485	$117,893	$14,482	.....	$2,237,167	3	2	1	

The name of the next association in alphabetical order first appears on page 412. * No separate record kept.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loans on bond and mortgage.	Loans on shares.	Stocks and bonds.
	NASSAU COUNTY.			
111	Hempstead Co-operative Building and Loan Association	$167,720	$11,739	
112	Port Washington Building and Loan Association of Queens County, N. Y	129,800	7,025	
113	Rockville Centre Savings and Loan Association	22,350	2,228	
	Total	$319,870	$20,992	
	NEW YORK COUNTY.			
114	American Co-operative Savings and Loan Association	$40,250	$1,380	
115	Bank Clerks' Co-operative Building and Loan Ass'n of New York City	733,600	47,057	
116	Bankers' Loan and Investment Company	190,907	3,612	$6,868
117	Broadway Dry Goods Co-operative Building and Loan Association	29,800	465	
118	Citizens' Saving and Loan Association of New York City	81,639	1,900	
119	Co-operative Building Bank (The)	35,960	10,180	
120	Co-operative Savings and Loan Association of New York	66,200	24,983	
121	Edgehill Co-operative Savings and Loan Association	48,800	1,215	
122	Eureka Co-operative Savings and Loan Association (The)	92,300	3,470	
123	First Bohemian-Slavonic Co-operative Savings and Loan Ass'n (The)	12,100	1,981	
124	Franklin Society for Home Building and Savings (The)	1,482,727	7,265	
125	German-American Bldg. and Loan Ass'n of the City of New York (The)	119,550	7,010	
126	Greenwich Building and Loan Association	9,250	127	
127	Harlem River Building, Loan and Savings Association	1,000		
128	Hudson Co-operative Savings and Loan Association			
129	Model Building and Loan Association of Mott Haven	274,753	16,169	
130	Mount Morris Co-operative Building and Loan Association	25,316	513	
131	Mount St. Vincent Co-operative Building and Loan Association	100,100		
132	New York and Suburban Co-operative Building and Loan Ass'n (The)	484,700	19,636	
133	New York Co-operative Building and Loan Association (The)	213,300	5,678	
134	New York Edison Savings and Loan Association (The)	13,710	200	
135	North New York Savings and Loan Association	215,650	2,900	
136	Polonia Co-operative Savings and Loan association	22,900	155	
137	Produce Exchange Building and Loan Association	15,829		
138	Prudential Savings and Loan Association of New York, N. Y. (The)			
139	Railroad Brotherhoods' Savings and Building Association	106,500		
140	Railroad Co-operative Building and Loan Association (The)	1,172,674	21,250	$29,886
141	Safety Co-operative Bldg, Loan and Savings Ass'n of New York City			
142	Scandinavian Bldg. and Mutual Loan Ass'n of New York and Brooklyn	9,043	605	
143	Serial Building, Loan and Savings Institution	585,710	5,069	
144	Sherman Park Bau-Verein, No. 1	6,600	400	
145	Star Co-operative Building and Loan Association	25,250		
146	Steamship Clerk's Savings and Loan Association	7,400	6,983	4,171
147	Teachers' Building and Loan Association of New York City	363,088	5,660	
148	Teachers' Co-operative Bldg. and Loan Ass'n of the City of New York	143,550	3,137	
149	Tremont Building and Loan Association	116,500	4,500	
150	Union Square Permanent Co-operative Building and Loan Association	34,100		
151	West End Co-operative Building and Loan Association (Permanent)	14,875		
152	West Side Mutual Bldg., Loan and Saving Ass'n of the City of New York	102,450		
	Total	$6,998,081	$203,500	$40,925

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

ASSETS.								
Land contracts.	Real estate.	Cash on hand and in bank.	Furniture and fixtures.	Instalments due and unpaid.	Interest, premium fees and fines due and unpaid.	Other assets.	Total.	Number.
.....	.....	$7,844	$131	.....	.....	.....	$187,434	111
.....	.....	16,296	153	.....	.....	11	153,285	112
.....	.....	700	.....	.....	.....	.....	25,278	113
.....	.....	$24,840	$284	.....	.....	$11	$365,997	
.....	.....	$736	.....	.....	.....	.....	$42,366	114
$8,652	.....	15,297	.....	.....	.....	$4,797	809,403	115
.....	$644,166	4,137	$3,332	.....	$3,288	1,064	857,374	116
.....	.....	1,112	.....	.....	100	1	31,478	117
.....	2,403	1,827	300	.....	.....	1	88,070	118
16,915	116,845	2,703	100	.....	.....	20	182,723	119
1,975	.....	3,521	1	.....	535	142	97,357	120
.....	.....	1,957	109	.....	75	.....	52,156	121
.....	.....	579	100	.....	.....	.....	96,449	122
.....	.....	375	26	.....	259	2	14,743	123
86,817	146,264	43,522	1,571	.....	.....	988	1,769,154	124
5,593	33,309	6,385	300	.....	.....	123	172,270	125
.....	.....	726	75	.....	141	2	10,321	126
.....	1,600	608	.....	.....	.....	.....	3,208	127
.....	.....	1,454	.....	.....	.....	.....	1,454	128
.....	9,590	5,399	465	.....	6,170	691	313,237	129
19,005	43,158	1,659	368	.....	826	147	90,992	130
.....	7,200	5,077	50	.....	.....	.....	112,427	131
.....	.....	1,723	.....	.....	2,649	646	509,354	132
2,200	22,907	31,486	.....	.....	308	58	275,937	133
.....	.....	3,013	.....	$369	18	272	17,582	134
.....	4,011	6,037	106	.....	3,496	441	232,641	135
.....	.....	4,969	75	.....	.....	.....	28,099	136
1,606	3,959	12,066	.....	.....	.....	696	34,156	137
.....	.....	.....	.....	.....	.....	.....	.....	138
.....	.....	6,942	.....	.....	.....	.....	113,442	139
8,600	1,000	1,756	812	.....	1,709	106	1,237,793	140
.....	.....	18	.....	.....	.....	.....	18	141
1,000	4,454	416	.....	.....	203	140	15,861	142
9,593	14,871	12,161	400	.....	.....	1,659	629,463	143
.....	.....	3,843	.....	.....	.....	.....	10,843	144
2,500	1,597	455	10	.....	.....	8	29,820	145
.....	.....	566	40	.....	133	1	19,294	146
.....	127,580	23,896	.....	.....	3,864	950	525,038	147
3,440	7,000	5,016	150	.....	.....	24	162,317	148
.....	.....	1,851	.....	.....	.....	.....	122,851	149
1,726	.....	2,503	317	.....	.....	1	38,647	150
.....	6,697	319	200	.....	250	1	22,342	151
.....	.....	451	.....	.....	.....	2	102,903	152
$169,622	$1,198,611	$216,561	$8,907	$369	$24,024	$12,983	$8,873,583	

The name of the next association in alphabetical order first appears on page 422.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Due shareholders, dues.	Due shareholders, dividends credited.	Due shareholders, matured shares.
	NASSAU COUNTY.			
111	Hempstead Co-operative Building and Loan Association	$148,812	$31,758	
112	Port Washington Bldg. and Loan Ass'n of Queens County, N. Y.	113,388	28,263	
113	Rockville Centre Savings and Loan Association	18,544	4,254	
	Total	$280,744	$64,275	
	NEW YORK COUNTY.			
114	American Co-operative Savings and Loan Association	$31,443	$3,269	
115	Bank Clerks' Co-operative Bldg. & Loan Ass'n of New York City	663,666	96,498	
116	Bankers' Loan and Investment Company	691,110	8,964	
117	Broadway Dry Goods Co-operative Building and Loan Association	23,704	4,332	
118	Citizens' Saving and Loan Association of New York City	79,221	3,361	
119	Co-operative Building Bank (The)	65,230	22,450	$51,739
120	Co-operative Savings and Loan Association of New York	83,203		
121	Edgehill Co-operative Savings and Loan Association	49,681	1,019	
122	Eureka Co-operative Savings and Loan Association (The)	69,134	11,518	
123	First Bohemian-Slavonic Co-operative Savings & Loan Ass'n (The)	13,494		
124	Franklin Society for Home Building and Savings (The)	1,662,776		
125	German-American Bldg. & Loan Ass'n of the City of New York (The)	138,393	25,719	
126	Greenwich Building and Loan Association	7,437	2,065	
127	Harlem River Building, Loan and Savings Association	2,175	400	
128	Hudson Co-operative Savings and Loan Association	935	44	
129	Model Building and Loan Association of Mott Haven	200,954	38,950	24,500
130	Mount Morris Co-operative Building and Loan Association	81,922		
131	Mount St. Vincent Co-operative Building and Loan Association	72,656	28,798	
132	New York and Suburban Co-operative Bldg. & Loan Ass'n (The)	388,155	76,464	5,250
133	New York Co-operative Building and Loan Association (The)	206,061	43,051	
134	New York Edison Savings and Loan Association (The)	17,346	166	
135	North New York Savings and Loan Association	213,298		
136	Polonia Co-operative Savings and Loan Association	27,071	136	
137	Produce Exchange Building and Loan Association	1,398	285	
138	Prudential Savings and Loan Association of New York, N. Y. (The)			
139	Railroad Brotherhoods' Savings and Building Association	105,387		
140	Railroad Co-operative Building and Loan Association (The)	1,106,665	64,557	
141	Safety Co-operative Bldg., Loan & Sav. Ass'n of New York City	18		
142	Scandinavian Building and Mutual Loan Assn. of N. Y. and Brooklyn	9,309	2,023	3,837
143	Serial Building, Loan and Savings Institution	501,564	42,235	
144	Sherman Park Bau-Verein, No. 1	7,070	2,488	
145	Star Co-operative Building and Loan Association	11,515	5,393	
146	Steamship Clerk's Savings and Loan Association	16,595	128	
147	Teachers' Building and Loan Association of New York City	304,042	49,528	78,210
148	Teachers' Co-operative Building & Loan Assn. of the City of New York	100,782	21,213	26,880
149	Tremont Building and Loan Association	97,648	20,479	
150	Union Square Permanent Co-operative Building and Loan Association	31,767	4,830	
151	West End Co-operative Building and Loan Association (Permanent)	14,163	474	3,750
152	West Side Mutual Building, Loan & Sav. Ass'n of the City of New York	93,384		
	Total	$7,190,372	$580,835	$194,166

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

LIABILITIES.

Balance due borrowers on mortgage loans.	Prior mortgages.	Borrowed money.	Earnings undivided.	Contingent fund.	Unearned or rebatable premium.	Other liabilities.	Total.	Number.
.....	.....	.....	$4,555	$2,283	.....	$26	$187,434	111
$4,300	.....	.....	4,765	2,567	.....	2	153,285	112
.....	.....	.....	979	1,500	.....	1	25,278	113
$4,300	.....	.....	$10,299	$6,350	.....	$29	$365,997	
$3,200	.....	$1,975	$895	$1,558	.....	$26	$42,366	114
35,050	.....	.....	1,723	12,000	.....	466	809,403	115
.....	$73,000	36,500	32,938	6,683	.....	8,179	857,374	116
.....	.....	2,000	285	1,055	.....	102	31,478	117
.....	.....	2,250	1,810	1,426	.....	2	88,070	118
.....	30,000	.....	9,790	3,513	.....	1	182,723	119
3,200	.....	.....	4,852	6,000	.....	102	97,357	120
.....	.....	.....	1,160	155	$75	66	52,156	121
.....	.....	11,500	2,276	1,249	772	.....	96,449	122
.....	.....	400	246	588	.....	15	14,743	123
12,505	4,000	25,000	35,359	29,100	.....	414	1,769,154	124
.....	800	.....	4,862	2,429	.....	67	172,270	125
.....	.....	.....	28	304	.....	487	10,321	126
.....	.....	.....	457	176	.....	.....	3,208	127
.....	.....	.....	214	260	.....	1	1,454	128
1,500	.....	20,000	16,982	10,200	.....	151	313,237	129
.....	.....	.....	6,520	1,776	.....	774	90,992	130
.....	.....	.....	9,533	1,440	.....	2	112,427	131
12,350	.....	6,750	3,610	16,000	.....	775	509,354	132
7,300	.....	.....	551	18,000	.....	974	275,937	133
.....	.....	.....	.....	9	.....	61	17,582	134
.....	.....	7,000	1,481	10,664	.....	198	232,641	135
.....	.....	.....	689	201	.....	2	28,099	136
.....	.....	.....	19,926	12,505	.....	42	34,156	137
.....	.....	.....	.....	.....	.....	.....	.....	138
.....	.....	.....	528	7,526	.....	1	113,442	139
.....	.....	21,000	285	44,200	.....	1,086	1,237,793	140
.....	.....	.....	.....	.....	.....	.....	18	141
.....	.....	.....	294	395	.....	3	15,861	142
16,667	16,500	15,100	11,307	26,088	.....	2	629,463	143
.....	.....	.....	954	180	149	2	10,843	144
.....	10,000	.....	344	2,479	.....	89	29,820	145
.....	.....	2,000	558	12	.....	1	19,294	146
2,000	65,000	.....	2,628	22,865	.....	765	525,038	147
.....	.....	3,880	745	8,000	.....	817	162,317	148
.....	.....	.....	2,594	2,129	.....	1	122,851	149
.....	.....	.....	1,173	875	.....	2	38,647	150
.....	.....	3,000	555	400	.....	.....	22,342	151
1,500	.....	1,550	3,469	3,000	.....	.....	102,903	152
$95,272	$199,300	$159,905	$181,621	$255,440	$996	$15,676	$8,873,583	

The name of the next association in alphabetical order first appears on page 422.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES.

Number.	NAME OF ASSOCIATION.	Cash on hand January 1, 1912.	Dues received.	Prior mortgages conditionally assumed.	Money borrowed.
	NASSAU COUNTY.				
111	Hempstead Co-operative Building and Loan Association	$2,116	$29,384		$5,000
112	Pt. Washington Building & Loan Ass'n of Queens Co., N. Y.	9,399	24,447		
113	Rockville Centre Savings and Loan Association	4,316	7,571		1,500
	Total	$15,831	$61,402		$6,500
	NEW YORK COUNTY.				
114	American Co-operative Savings and Loan Association	$2,942	$7,674		$700
115	Bank Clerk's Co-operative Bldg. and Loan Ass'n of N. Y. City	12,277	205,053		
116	Bankers' Loan and Investment Company	13,622	9,528	$11,500	11,120
117	Broadway Dry Goods Co-operative Building and Loan Ass'n	1,246	7,210		10,000
118	Citizens' Saving and Loan Association of New York City	1,028	16,845		40,950
119	Co-operative Building Bank (The)	1,783	796		
120	Co-operative Savings and Loan Association of New York	4,176	17,210		4,500
121	Edgehill Co-operative Savings and Loan Association	142	17,666		
122	Eureka Co-operative Savings and Loan Association (The)	3,150	19,478		22,500
123	First Bohemian-Slavonic Co-operative Sav. & Loan Ass'n (The)	843	2,686		400
124	Franklin Society for Home Building and Savings (The)	55,853	627,586	4,000	25,000
125	German-American B. & L. Ass'n of the City of New York (The)	1,133	32,200		5,000
126	Greenwich Building and Loan Association	2,335	1,269		
127	Harlem River Building, Loan and Savings Association	638			
128	Hudson Co-operative Savings and Loan Association	1,243	1,600		
129	Model Building and Loan Association of Mott Haven	1,160	99,763		30,750
130	Mount Morris Co-operative Building and Loan Association	244	646		
131	Mount St. Vincent Co-operative Bldg. and Loan Association	4,151	30,985		2,000
132	New York and Suburban Co-operative Bldg. & Loan Ass'n (The)	1,996	112,182		55,250
133	New York Co-operative Building and Loan Association (The)	21,902	52,106		
134	New York Edison Savings and Loan Association (The)		17,471		2,000
135	North New York Savings and Loan Association	22,059	43,797		8,000
136	Polonia Co-operative Savings and Loan Association	7,506	10,385		
137	Produce Exchange Building and Loan Association	7,597			
138	Prudential Savings and Loan Association of N. Y., N. Y. (The)	806			
139	Railroad Brotherhoods' Savings and Building Association	7,765	49,691		4,500
140	Railroad Co-operative Building and Loan Association (The)	2,208	399,657		85,300
141	Safety Co-operative Bldg., Loan & Sav. Ass'n of New York City	18			
142	Scandinavian Bldg. & Mut. Loan Ass'n of N. Y. and Brooklyn	443	1,303		
143	Serial Building, Loan and Savings Institution	19,256	179,298		2,900
144	Sherman Park Bau-Verein, No. 1	3,217	1,231		
145	Star Co-operative Building and Loan Association	587	1,310		
146	Steamship Clerks' Savings and Loan Association	738	10,215		2,550
147	Teachers' Building and Loan Ass'n of New York City	32,277	65,165		
148	Teachers' Co-operative Bldg. & Loan Ass'n of the City of N. Y.	1,572	19,628		5,000
149	Tremont Building and Loan Association	2,160	23,409		4,500
150	Union Square Permanent Co-operative Bldg. & Loan Ass'n	5,155	9,954		
151	West End Co-operative Bldg. & Loan Ass'n (Permanent)	305	976		
152	West Side Mut. Bldg., Loan & Sav. Ass'n of the City of N. Y.	1,686	38,696		25,650
	Total	$247,129	$2,134,669	$15,500	$618,520

NOTE.— The items given for each association require ten consecutive pages

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

RECEIPTS.

Mortgages redeemed.	Loans on shares repaid.	Real estate sold.	Fees received.	Fines received.	Interest received.	Premium received.	Rent received.	Other receipts.	Total.	Number.
$6,680	$3,882	.....	$64	$255	$9,155	$1,300	.....	$176	$58,012	111
26,400	750	.....	41	356	6,628	2,741	.....	26	70,788	112
4,500	9,003	.....	4	.....	1,657	220	.....	2	28,773	113
$37,580	$13,635	.....	$109	$611	$17,440	$4,261	.....	$204	$157,573	
$3,900	$95.)	.....	.....	$3	$2,258	.....	.....	$31	$18,458	114
54,2.0	40,335	$752	.....	103	41,821	.....	.....	1,874	356,415	115
39,300	3,776	7,644	$42	12	4,388	$12,399	$35,961	37,810	187,102	116
11,500	327	.....	.....	9	2,051	406	67	597	33,413	117
11,203	1,300	.....	16	59	4,869	495	.....	2,407	79,172	118
8,807	450	2,700	36	52	2,226	1,071	2,566	9,222	29,709	119
4,100	1,881	350	29	28	5,177	82	.....	12,098	49,631	120
12,250	757	.....	26	6	2,470	75	.....	42	33,434	121
23,600	3,500	.....	.....	19	5,107	.....	.....	588	77,942	122
5,000	3,830	.....	7	32	907	.....	.....	2	13,707	123
218,865	21,257	30,522	.....	.....	85,347	.....	.....	56,983	1,125,413	124
11,750	5,655	2,000	51	66	6,751	2,415	2,266	1,893	71,180	125
.....	8	.....	.....	69	622	.....	.....	81	4,384	126
.....	.....	.....	.....	.....	10	.....	157	.....	805	127
6,800	.....	.....	.....	175	401	.....	.....	.....	10,219	128
25,099	7,561	3,250	76	287	17,236	4,092	390	15,476	475,140	129
850	666	.....	.....	.....	1,149	212	102	2,414	6,283	130
6,350	.....	.....	.....	.....	6,105	483	484	576	51,134	131
48,450	20,418	.....	299	74	27,530	.....	.....	2,920	269,029	132
60,250	3,293	10,600	7	275	11,309	4,682	288	2,239	166,951	133
.....	.....	.....	.....	.....	142	.....	.....	225	19,838	134
13,950	4,595	.....	.....	1	11,051	275	331	691	104,750	135
.....	1,185	.....	.....	.....	1,050	.....	.....	957	21,083	136
51,700	.....	.....	3	.....	3,428	.....	.....	1,801	64,529	137
2,750	250	.....	.....	.....	46	.....	.....	2,833	6,685	138
22,950	.....	.....	.....	7	4,991	2,419	.....	2	92,325	139
153,101	23,889	.....	.....	126	64,572	536	.....	6,112	735,501	140
.....	.....	.....	.....	.....	.....	.....	.....	.....	18	141
2,220	65	.....	.....	.....	730	.....	.....	497	5,258	142
56,052	6,384	583	.....	.....	30,637	523	.....	3,806	299,439	143
.....	200	.....	2	.....	365	50	.....	2	5,067	144
1,244	.....	.....	.....	.....	826	282	120	807	5,176	145
.....	5,218	.....	.....	2	790	.....	.....	27	19,490	146
53,850	4,029	.....	88	30	21,952	1,077	7,750	23,425	209,643	147
20,340	1,180	3,150	32	152	7,957	1,023	510	7,870	68,414	148
4,700	2,300	.....	12	32	6,799	1,363	.....	2	45,277	149
3,250	.....	.....	.....	.....	1,798	868	230	74	21,329	150
1,250	20	.....	.....	.....	639	299	314	2	3,805	151
7,700	.....	.....	.....	45	4,890	1,446	.....	6	80,119	152
$947,331	$165,279	$61,551	$726	$1,664	$390,397	$36,573	$51,536	$196,392	$4,867,267	

The name of the next association in alphabetical order first appears on page 422.

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Federal Reserve Bank of St. Louis

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loaned on mortgage.	Loaned on shares.	Dues repaid on withdrawal.	Dividends paid on withdrawal.	Cash dividends paid on income and accumulative prepaid shares.
	NASSAU COUNTY.					
111	Hempstead Co-operative Building and Loan Association	$17,920	$5,124	$12,430	$3,495	$23
112	Pt. Washington Bldg. & Loan Ass'n of Queens County, N. Y.	26,900	5,125	16,322	5,259	.....
113	Rockville Centre Savings and Loan Association	8,700	4,005	10,574	2,154	.....
	Total	$53,520	$14,254	$39,326	$10,908	$23
	NEW YORK COUNTY.					
114	American Co-operative Savings and Loan Association	$9,300	$1,675	$5,384	$310	$320
115	Bank Clerks' Co-operative Bldg. & Loan Ass'n of N. Y. City	142,750	36,959	90,258	9,145	6,427
116	Bankers' Loan and Investment Company	19,450	5,586	11,817	310	12,169
117	Broadway Dry Goods Co-operative Bldg. & Loan Ass'n	1,800	425	9,218	2,801	193
118	Citizens' Saving and Loan Association of New York City	1,000	200	26,817	1,485	2,568
119	Co-operative Building Bank (The)	1,900	.....	2,403	375	1,403
120	Co-operative Savings and Loan Association of New York	12,300	1,167	12,248	.....	3,016
121	Edgehill Co-operative Savings and Loan Association	23,750	1,245	4,791	104	1,051
122	Eureka Co-operative Savings and Loan Association (The)	27,050	1,600	11,241	2,007	.....
123	First Bohemian-Slavonic Co-op. Sav. & Loan Ass'n (The)	5,500	2,623	4,342	665	.....
124	Franklin Society for Home Building and Savings (The)	399,007	19,028	450,205	61,581	3,549
125	German-American B. & L. Ass'n of the City of N. Y. (The)	9,310	2,795	26,713	8,246	734
126	Greenwich Building and Loan Association	.....	.....	1,205	578	.....
127	Harlem River Building, Loan and Savings Association	.....	.....	13	106	.....
128	Hudson Co-operative Savings and Loan Association	.....	.....	7,220	455	84
129	Model Building and Loan Association of Mott Haven	16,689	6,200	17,701	2,325	.....
130	Mount Morris Co-operative Building and Loan Ass'n	.....	.....	1,443	.....	66
131	Mount St. Vincent Co-operative Building and Loan Ass'n	22,750	.....	15,929	612	.....
132	N. Y. and Suburban Co-operative Bldg. & Loan Ass'n (The)	103,150	14,307	42,943	7,805	1,680
133	New York Co-operative Building & Loan Ass'n (The)	53,200	2,886	24,417	1,938	617
134	New York Edison Savings and Loan Association (The)	13,710	200	497	.....	.....
135	North New York Savings and Loan Association	57,950	4,400	32,617	.....	.....
136	Polonia Co-operative Savings and Loan Association	6,500	530	6,944	67	790
137	Produce Exchange Building and Loan Association	.....	.....	39,628	9,766	.....
138	Prudential Savings & Loan Ass'n of New York, N. Y. (The)	.....	.....	5,703	.....	.....
139	Railroad Brotherhoods' Savings and Building Association	23,400	.....	55,535	.....	.....
140	Railroad Co-operative Building and Loan Association (The)	407,512	22,975	181,619	8,706	.....
141	Safety Co-operative Bldg., Loan & Sav. Ass'n of N. Y. City	.....	.....	.....	.....	.....
142	Scandinavian Bldg. & Mut. Loan Ass'n of N. Y. & Brooklyn	.....	325	1,436	331	.....
143	Serial Building, Loan and Savings Institution	111,182	5,765	128,286	14,415	10,123
144	Sherman Park Bau-Verein, No. 1	600	400	116	30	.....
145	Star Co-operative Building and Loan Association	.....	.....	766	338	.....
146	Steamship Clerk's Savings and Loan Association	4,000	7,834	4,516	46	.....
147	Teachers' Building and Loan Association of N. Y. City	43,150	2,260	49,604	8,817	4,461
148	Teachers' Co-op. Bldg., & Loan Ass'n of the City of N. Y.	10,000	1,075	12,500	1,932	1,075
149	Tremont Building and Loan Association	12,000	2,950	12,428	1,752	.....
150	Union Square Permanent Co-operative Bldg. & Loan Ass'n	600	.....	15,373	1,053	780
151	West End Co-operative Building & Loan Ass'n (Permanent)	.....	20	1,101	.....	139
152	West Side Mut. Bldg., Loan & Sav. Ass'n of the City of N. Y.	29,200	.....	24,721	.....	845
	Total	$1,568,710	$145,430	$1,339,698	$148,101	$52,080

NOTE.— The items given for each association require ten consecutive pages

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

DISBURSEMENTS.												
Paid matured shares.	Paid borrowed money and prior mortgages.	Paid interest on borrowed money and prior mortgages.	Paid for real estate.	Paid salaries and clerk hire.	Paid advertising, printing and postage	Paid rent.	Paid repairs to real estate.	Paid taxes, insurance, etc.	Other disbursements.	Cash on hand December 31, 1912.	Total.	Number.
$2,880	$7,000	$87	.....	$598	$17	$60	.....	.....	$534	$7,844	$58,012	111
.....	.....	.....	.....	660	86	75	.....	.....	65	16,296	70,785	112
1,002	1,500	45	.....	50	.....	35	.....	.....	8	700	28,773	113
$3,882	$8,500	$132	.....	$1,308	$103	$170	.....	.....	$607	$24,840	$157,573	
.....	.....	$106	.....	$200	$58	$240	.....	.....	$129	$736	$18,458	114
$30,001	$20,000	184	.....	2,150	507	.....	.....	.....	2,737	15,297	356,415	115
.....	30,670	8,524	$26,081	7,695	452	600	$6,703	$10,974	41,934	4,137	187,102	116
.....	16,000	296	.....	454	122	240	.....	26	726	1,112	33,413	117
.....	40,700	250	267	983	65	215	.....	.....	2,795	1,827	79,172	118
2,520	.....	1,500	.....	2,446	67	948	3,966	1,154	8,324	2,703	29,709	119
.....	4,500	97	.....	391	110	300	.....	28	11,953	3,521	49,631	120
.....	.....	.....	.....	120	46	120	.....	.....	250	1,957	33,434	121
14,606	18,000	272	.....	445	108	120	.....	.....	1,914	579	77,942	122
.....	.....	.....	.....	163	3	15	.....	.....	21	375	13,707	123
.....	50,000	493	39,472	8,058	5,244	3,200	428	1,281	40,345	43,522	1,125,413	124
.....	7,250	144	4,899	1,613	178	210	665	852	1,186	6,385	71,180	125
.....	1,500	56	.....	131	22	120	.....	.....	46	726	4,384	126
.....	.....	.....	.....	.....	.....	.....	26	44	8	608	805	127
.....	.....	.....	.....	640	.....	246	.....	.....	120	1,454	10,219	128
105,279	303,250	1,304	11,340	2,333	197	120	.....	526	2,477	5,399	475,140	129
.....	.....	.....	.....	700	73	324	350	1,188	480	1,659	6,283	130
.....	2,000	18	2,950	478	18	73	46	547	636	5,077	51,134	131
33,035	59,500	127	.....	2,226	751	390	.....	1,184	208	1,723	269,029	132
16,000	.....	.....	25,167	3,905	434	585	10	3,812	2,494	31,486	166,951	133
.....	2,000	25	.....	.....	.....	.....	.....	.....	393	3,013	19,838	134
.....	1,000	96	439	850	68	240	108	426	519	6,037	104,750	135
.....	.....	.....	.....	235	.....	64	.....	.....	984	4,969	21,083	136
.....	.....	.....	.....	1,800	20	453	.....	.....	796	12,066	64,529	137
682	.....	.....	.....	.....	.....	.....	.....	.....	300	.....	6,685	138
.....	4,500	45	.....	1,389	35	300	.....	.....	179	6,942	92,325	139
25,126	72,800	507	.....	6,021	653	839	.....	1,599	5,388	1,756	735,501	140
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18	18	141
2,445	.....	.....	.....	120	22	50	.....	61	52	416	5,258	142
.....	1,540	789	4,094	4,548	1,080	270	82	250	4,854	12,161	299,439	143
.....	.....	.....	.....	50	12	.....	.....	.....	16	3,843	5,067	144
2,548	.....	.....	.....	448	7	104	.....	97	413	455	5,176	145
.....	1,300	61	.....	15	9	.....	.....	.....	1,143	566	19,490	146
41,442	.....	3,250	17,220	2,894	75	450	4,935	2,106	5,083	23,896	209,643	147
1,924	13,200	567	7,443	1,558	97	200	580	423	10,824	5,016	68,414	148
.....	13,500	133	.....	500	25	72	.....	.....	66	1,851	45,277	149
.....	.....	.....	.....	420	41	323	.....	.....	236	2,503	21,329	150
1,250	.....	180	.....	281	64	240	48	65	98	319	3,805	151
.....	24,100	221	.....	409	44	83	.....	.....	45	451	80,119	152
$276,858	$687,310	$19,245	$139,372	$56,669	$10,707	$11,754	$17,947	$26,643	$150,172	$216,561	$4,867,267	

The name of the next association in alphabetical order first appears on page 422.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Shares in force January 1, 1912.	Shares issued during the year.	Shares withdrawn during the year.	Shares in force December 31, 1912.	Borrowing members.	Shares held by borrowing members.	Non-borrowing members.
	NASSAU COUNTY.							
111	Hempstead Co-operative Bldg. & Loan Ass'n.	2,335	334	258	2,411	151	1,008	275
112	Pt. Wash'gton B. & L. Ass'n of Queens Co., N. Y	2,003	445	271	2,177	54	698	178
113	Rockville Centre Savings and Loan Ass'n	333	54	67	320	8	112	41
	Total	4,671	833	596	4,908	213	1,818	494
	NEW YORK COUNTY.							
114	American Co-operative Savings & Loan Ass'n.	736	199	86	849	20	156	110
115	Bank Clerks' Co-op. B. & L. Ass'n of N. Y. City	13,492	4,334	3,168	14,658	191	3,660	1,572
116	Bankers' Loan and Investment Company	9,942	660	814	9,788	36	1,650	692
117	Broadway Dry Goods Co-op. Bldg. & L. Ass'n.	483	235	175	543	11	172	49
118	Citizens' Saving and Loan Ass'n of N. Y. City.	805	88	121	772	51	180	170
119	Co-operative Building Bank (The)	3,213	.....	117	3,096	43	422	244
120	Co-operative Sav. & Loan Ass'n of New York.	2,257	1,693	1,263	2,687	45	1,295	227
121	Edgehill Co-operative Sav. & Loan Ass'n.	1,015	301	159	1,157	21	369	215
122	Eureka Co-operative Sav. & Loan Ass'n (The).	1,586	608	346	1,848	29	462	227
123	First Bohemian-Slavonic Co-op. S. & L. A. (The)	204	29	68	165	19	60	37
124	Franklin Society for Home Bldg. & Sav. (The).	90,538	38,966	13,293	116,211	613	11,912	5,142
125	Ger.-American B. & L. Ass'n of the City of N. Y.	2,786	857	499	3,144	63	511	308
126	Greenwich Building & Loan Association	160	31	28	163	2	37	27
127	Harlem River Bldg., Loan & Savings Ass'n.	110	.....	10	100	1	10	8
128	Hudson Co-operative Savings & Loan Ass'n.	418	7	315	110	.....	.....	17
129	Model Bldg. & Loan Ass'n of Mott Haven.	8,414	1,854	1,885	8,383	98	1,978	565
130	Mount Morris Co-operative Bldg. & Loan Ass'n	3,147	.....	5	3,142	13	101	331
131	Mount St. Vincent Co-op. Bldg. & Loan Ass'n.	1,455	370	65	1,760	27	756	167
132	N. Y. & Suburban Co-op. Bldg. & L. Ass'n (The)	6,557	3,516	1,022	9,051	215	2,521	907
133	N. Y. Co-operative Bldg. & Loan Ass'n (The).	4,172	2,133	1,263	5,042	89	950	583
134	New York Edison Savings & Loan Ass'n (The).	.....	3,320	72	3,248	16	212	506
135	North New York Savings and Loan Ass'n.	1,615	652	297	1,970	22	250	337
136	Polonia Co-operative Savings & Loan Ass'n.	624	57	128	553	6	18	92
137	Produce Exchange Bldg. & Loan Ass'n.	872	.....	.....	872	2	16	90
138	Prudential Sav. & L. Ass'n of New York (The).	409	.....	409	.....	.....	.....	.....
139	Railroad Brotherhoods' Sav. & Bldg. Ass'n.	2,396	421	479	2,338	39	456	288
140	Railroad Co-operative Bldg. & Loan Ass'n (The)	17,048	9,919	2,097	24,870	346	105	1,971
141	Safety Co-op. Bldg., L. & S. Ass'n of N. Y. City	18	.....	.....	18	.....	.....	9
142	Scandinavian B. & M. L. Ass'n of N. Y. & B'k'n	167	6	34	139	5	44	17
143	Serial Building, Loan and Savings Institution.	8,615	5,927	2,158	12,384	159	1,254	1,593
144	Sherman Park Bau-Verein, No. 1	100	6	2	104	6	27	27
145	Star Co-operative Building and Loan Ass'n.	163	4	22	145	7	51	22
146	Steamship Clerk's Savings and Loan Ass'n.	917	250	285	882	71	438	69
147	Teachers' Bldg. & Loan Ass'n of N. Y. City.	5,623	1,064	1,013	5,674	63	545	844
148	Teachers' Co-op. B. & L. A. of the City of N. Y.	1,809	701	629	1,881	33	513	237
149	Tremont Building and Loan Association.	3,999	359	537	3,821	29	1,497	92
150	Union Square Permanent Co-op. B. &. L. Ass'n	552	42	97	497	18	133	95
151	W. End Co-op. B. & L. Ass'n (Permanent).	267	5	17	255	14	59	35
152	W. Side M. B., L. & S. Ass'n of the City of N. Y.	2,018	1,016	250	2,784	50	1,053	168
	Total	198,702	79,630	33,228	245,104	2,473	33,873	18,090

NOTE.— The items given for each association require ten consecutive pages. The name of the

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

MISCELLANEOUS ITEMS.

Shares held by non-borrowing members.	Female shareholders.	Shares held by females.	Dividends credited to members on instalment shares in 1912.	Dividends credited to members and paid in cash on other shares in 1912.	Dividends forfeited by withdrawing members.	Filed and unpaid withdrawals Dec. 31, 1912.	Shares matured in 1912.	Operating expenses for the year paid.	Operating expenses for the year unpaid.	Amount of mortgages on property in this State.	Number of foreclosures commenced in 1912.	Number of foreclosures completed in 1912.	No. of parcels of real estate taken during year.	Number.
1,403	178	732	$9,090	$32	$388	.....	$2,880	$718	.....	$167,720	....	....	....	111
1,479	93	712	8,862	.....	757	.....	.....	826	.....	129,800	....	....	....	112
208	20	150	2,324	.....	47	.....	1,002	88	.....	22,350	....	....	....	113
3,090	291	1,594	$20,276	$32	$1,192	.....	$3,882	$1,632	.....	$319,870	....	....	....	
693	26	134	$922	$320	$38	.....	.....	$580	.....	$31,050	....	....	....	114
10,998	484	3,471	30,703	6,427	1,437	.....	$30,001	3,690	.....	309,750	....	....	....	115
8,138	313	2,722	1,479	7,885	15	$500	.....	10,859	.....	178,211	6	1	4	116
371	*	*	1,109	193	.....	.....	.....	877	.....	12,750	....	....	....	117
592	42	164	1,284	2,568	.....	.....	.....	1,330	.....	38,139	....	....	....	118
2,674	82	526	851	1,892	36	16,124	3,011	3,553	.....	32,060	....	....	....	119
1,392	115	1,137	790	3,038	.....	.....	.....	1,011	.....	47,500	....	....	....	120
788	79	268	757	1,051	39	.....	.....	512	.....	48,800	....	....	....	121
1,386	76	483	4,197	.....	415	.....	14,606	793	.....	90,500	....	....	....	122
105	24	56	665	.....	.....	.....	.....	182	$10	12,100	1	1	....	123
104,299	*	*	.....	65,131	.....	.....	.....	18,780	250	423,900	8	1	3	124
2,633	75	300	8,363	734	548	.....	.....	2,349	.....	92,850	....	....	....	125
126	17	82	465	.....	79	.....	.....	293	.....	.....	....	....	....	126
90	*	*	506	.....	.....	.....	.....	.....	.....	1,000	1	....	....	127
110	2	10	118	30	92	979	.....	886	.....	.....	3	3	....	128
6,405	240	2,374	23,667	.....	1,042	.....	24,500	2,694	.....	174,674	1	2	3	129
3,041	122	1,026	.....	.....	.....	51,250	.....	1,222	.....	19,832	....	....	....	130
1,004	71	432	5,102	.....	.....	.....	.....	620	.....	100,100	....	....	1	131
6,530	580	3,840	20,421	1,680	1,590	.....	38,285	3,418	.....	461,050	....	....	....	132
4,092	237	1,447	11,103	617	1,504	.....	16,000	5,133	.....	199,175	4	3	3	133
3,036	51	286	134	31	.....	.....	.....	.....	.....	11,450	....	....	....	134
1,720	150	693	10,776	.....	.....	.....	.....	1,319	.....	215,650	1	....	1	135
535	55	314	74	845	.....	.....	.....	323	.....	22,900	....	....	....	136
856	35	342	.....	.....	.....	.....	.....	2,387	.....	4,500	....	....	....	137
.....	.....	.....	.....	.....	.....	225	.....	299	.....	.....	....	....	....	138
1,882	97	575	5,337	.....	.....	.....	.....	1,777	.....	62,550	....	....	....	139
24,765	563	6,658	17,350	34,990	170	.....	25,126	8,673	.....	847,128	2	....	....	140
18	1	2	.....	.....	.....	.....	.....	.....	.....	.....	....	....	....	141
95	3	29	411	.....	1	.....	1,800	221	.....	5,243	....	....	....	142
11,130	760	5,017	12,728	16,306	.....	.....	24,800	6,443	.....	249,966	1	2	1	143
77	3	16	420	25	2	.....	.....	62	.....	6,600	....	....	....	144
94	*	*	1,051	.....	67	.....	1,000	613	.....	3,750	....	....	....	145
444	15	83	65	110	1	.....	.....	68	.....	3,900	....	....	....	146
5,129	796	4,779	12,388	4,461	454	.....	20,400	3,692	.....	162,198	2	6	6	147
1,368	237	1,233	4,449	1,075	415	.....	1,920	2,101	.....	140,910	1	2	1	148
2,324	55	1,421	9,119	.....	491	.....	.....	637	.....	116,500	....	....	....	149
364	28	83	1,146	780	.....	.....	.....	900	.....	29,600	....	....	....	150
196	15	72	474	139	.....	1,823	.....	666	.....	14,875	....	....	....	151
1,731	72	829	3,352	845	.....	.....	.....	573	.....	32,550	2	....	....	152
211,231	5,521	40,899	$191,776	$151,173	$8,436	$70,901	$201,449	$89,536	$260	$4,203,711	33	21	23	

association in alphabetical order first appears on page 422. * No separate record kept.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loans on bond and mortgage.	Loans on shares.	Stocks and bonds.
	NIAGARA COUNTY.			
153	Home Co-operative Savings and Loan Association	$13,650		
154	Lockport Saving and Loan Association	147,550	$2,210	
155	Niagara Permanent Savings and Loan Association (The)	1,389,210	48,456	
	Total	$1,550,410	$50,666	
	ONEIDA COUNTY.			
156	Cornhill Building and Loan Association	$334,575	$9,818	
157	Homestead Aid Association of Utica (The)	3,089,073	170,231	
158	Homestead Aid Association of Whitestown, N. Y. (The)	49,450	950	
159	Mutual Savings, Loan and Building Association of Rome, N. Y.	6,720		
160	Oriskany Falls Co-operative Savings and Loan Association	36,900		
		$3,566,718	$180,999	
	ONONDAGA COUNTY.			
161	Fair City Co-operative Savings and Loan Association	$6,000	$2,630	
162	Syracuse Co-operative Savings and Loan Association	181,254	12,393	
	Total	$187,254	$15,023	
	ONTARIO COUNTY.			
163	Geneva Permanent Loan and Saving Association	$529,873	$47,007	
	ORANGE COUNTY.			
164	Building and Loan Association of Newburgh, N. Y. (The)	$169,300	$3,320	
165	Co-operative Loan and Savings Society	179,600	3,900	$7,500
166	Goshen Co-operative Savings and Loan Association (The)	18,650		
167	Homestead Building and Loan Association	156,725	10,018	
168	Orange County Building and Loan Association, No. 2 (The)	149,000		
169	Port Jervis Savings and Loan Association, No. 1	217,950	10,695	
170	Port Jervis Real Estate and Loan Association	713,700	9,178	
171	Union Building and Loan Association of the Town of Woodbury	100,150	1,815	
172	Warwick, Monroe and Chester Building and Loan Association	125,080	2,205	
	Total	$1,830,155	$41,131	$7,500
	ORLEANS COUNTY.			
173	Medina Savings and Loan Association	$272,494		
174	Orleans County Co-operative Savings and Loan Association	6,100		
	Total	$278,594		
	OSWEGO COUNTY.			
175	Dime Building and Loan Association (The)	$509,700	$46,750	
176	Frontier Permanent Building and Loan Association	19,450	300	
177	Lake City Building and Loan Association	177,813	10,400	
178	Reciprocity Building and Loan Association	161,700	100	
179	Security Building and Loan Association (The)	243,440	20,820	
	Total	$1,112,103	$78,370	
	OTSEGO COUNTY.			
180	Oneonta Building and Loan Association (The)	$411,952	$13,324	

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

ASSETS.								
Land contracts.	Real estate.	Cash on hand and in bank.	Furniture and fixtures.	Instalments due and unpaid.	Interest, premium fees and fines due and unpaid.	Other assets.	Total.	Number.
.....	.....	$281	.....	.....	.....	.....	$13,931	153
.....	.....	5,172	$125	.....	.....	.....	155,057	154
$14,819	$18,432	5,591	350	.....	.....	$430	1,477,288	155
$14,819	$18,432	$11,044	$475	.....	.....	$430	$1,646,276	
$2,400	.....	$6	$10	.....	$390	$1	$397,200	156
.....	$24,096	13,967	.....	.....	3,337	2,366	3,303,070	157
.....	.....	516	.....	.....	130	.....	51,046	158
.....	.....	471	.....	.....	.....	.....	7,191	159
.....	.....	1,382	54	.....	.....	.....	38,336	160
$2,400	$24,096	$16,342	$64	.....	$3,857	$2,367	$3,796,843	
.....	.....	$1,067	.....	.....	.....	.....	$9,697	161
.....	.....	15,621	$120	$76	$75	.....	209,539	162
.....	.....	$16,688	$120	$76	$75	.....	$219,236	
.....	.....	$14,085	.....	.....	.....	$216	$591,181	163
.....	.....	$1,405	$43	.....	$238	$1	$174,307	164
.....	.....	3,318	175	.....	475	.....	194,968	165
.....	.....	749	.....	.....	.....	.....	19,399	166
.....	.....	6,427	50	.....	.....	.....	173,220	167
.....	$714	1,364	35	.....	333	1	151,447	168
.....	2,354	6,678	400	.....	729	48	238,854	169
$697	12,246	23,356	837	$3,505	.....	2	763,521	170
.....	.....	330	93	.....	1,348	156	103,892	171
.....	.....	2,759	95	.....	.....	.....	130,139	172
$697	$15,314	$46,386	$1,728	$3,505	$3,123	$208	$1,949,747	
.....	.....	$4,133	.....	.....	.....	.....	$276,627	173
.....	.....	1,355	.....	.....	.....	.....	7,455	174
.....	.....	$5,488	.....	.....	.....	.....	$284,082	
$13,275	$5,000	$1,797	$500	.....	$2,218	$791	$580,031	175
400	.....	1,165	75	.....	229	39	21,658	176
.....	.....	2,993	85	.....	.....	1	191,292	177
900	.....	2,573	100	.....	.....	586	165,959	178
209	141	6,700	115	.....	728	670	272,823	176
$14,784	$5,141	$15,228	$875	.....	$3,175	$2,087	$1,231,763	
$6,916	.....	$5,187	$545	.....	.....	$38	$437,962	180

The name of the next association in alphabetical order first appears on page 432.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Due shareholders, dues.	Due shareholders, dividends credited.	Due shareholders, matured shares.
	NIAGARA COUNTY.			
153	Home Co-operative Savings and Loan Association	$11,458	$508	.....
154	Lockport Savings and Loan Association	128,900	20,838	.....
155	Niagara Permanent Savings and Loan Association (The)	1,227,083	145,939	.....
	Total	$1,367,441	$167,285	.....
	ONEIDA COUNTY.			
156	Cornhill Building and Loan Association	$270,175	$59,263	.....
157	Homestead Aid Association of Utica (The)	2,605,641	504,705	$382
158	Homestead Aid Association of Whitestown, N. Y. (The)	34,643	10,094	.....
159	Mutual Savings, Loan and Building Association of Rome, N. Y.	6,629	319	.....
160	Oriskany Falls Co-operative Savings and Loan Association	35,364	1,861	.....
	Total	$2,952,452	$576,242	$382
	ONONDAGA COUNTY.			
161	Fair City Co-operative Savings and Loan Association	$8,759	$855	.....
162	Syracuse Co-operative Savings and Loan Association	165,516	31,606	.....
	Total	$174,275	$32,461	.....
	ONTARIO COUNTY.			
163	Geneva Permanent Loan and Savings Association	$481,940	$89,323	.....
	ORANGE COUNTY.			
164	Building and Loan Association of Newburgh, N. Y. (The)	$116,209	$18,799	.....
165	Co-operative Loan and Savings Society	169,960	15,039	.....
166	Goshen Co-operative Savings and Loan Association (The)	17,518	237	.....
167	Homestead Building and Loan Association	127,074	26,011	.....
168	Orange County Building and Loan Association, No. 2 (The)	129,350	11,475	.....
169	Port Jervis Savings and Loan Association, No. 1	200,619	34,211	$1,969
170	Port Jervis Real Estate and Loan Association	677,665	65,043	.....
171	Union Building and Loan Association of the Town of Woodbury	64,637	11,961	5,400
172	Warwick, Monroe and Chester Building and Loan Association	104,250	19,799	.....
	Total	$1,607,282	$202,575	$7,369
	ORLEANS COUNTY.			
173	Medina Savings and Loan Association	$227,066	$27,234	.....
174	Orleans County Co-operative Savings and Loan Association	5,878	1,348	.....
	Total	$232,944	$28,582	.....
	OSWEGO COUNTY.			
175	Dime Building and Loan Association (The)	$400,748	$111,394	.....
176	Frontier Permanent Building and Loan Association	13,415	2,629	$1,500
177	Lake City Building and Loan Association	137,079	46,480	.....
178	Reciprocity Building and Loan Association	134,926	25,237	.....
179	Security Building and Loan Association (The)	208,387	54,361	.....
	Total	$894,555	$240,101	$1,500
	OTSEGO COUNTY.			
180	Oneonta Building and Loan Association (The)	$311,991	$65,428	$17,800

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

LIABILITIES.								
Balance due borrowers on mortgage loans.	Prior mortgages.	Borrowed money.	Earnings undivided.	Contingent fund.	Unearned or rebatable premium.	Other liabilities.	Total.	Number.
.....	.....	$1,650	$212	$100	.....	$3	$13,931	153
.....	.....	.....	138	5,179	.....	2	155,057	154
.....	.....	24,000	22,286	58,000	.....	.....	1,477,288	155
.....	.....	25,650	$22,616	$63,279	.....	$5	$1,646,276	
$6,540	.....	$49,873	$3,033	$7,504	.....	$812	$397,200	156
55,780	.....	64,218	3,874	68,294	.....	176	3,303,070	157
.....	.....	3,556	2,217	535	.....	1	51,046	158
.....	.....	.....	113	130	.....	.....	7,191	159
.....	.....	.....	554	555	.....	2	38,336	160
$62,320	.....	$117,647	$9,791	$77,018	.....	$991	$3,796,843	
.....	.....	.....	$28	$55	.....	.....	$9,697	161
$2,500	.....	.....	1,015	8,901	.....	$1	209,539	162
$2,500	.....	.....	$1,043	$8,956	.....	$1	$219,236	
$5,425	.....	.....	$6,543	$7,950	.....	.....	$591,181	163
$3,750	.....	$33,528	.....	$1,628	.....	$393	$174,307	164
.....	.....	.....	$7,817	2,151	.....	1	194,968	165
800	.....	.....	825	17	.....	2	19,399	166
1,240	.....	.....	8,893	10,000	.....	2	173,220	167
.....	.....	.....	9,047	1,540	.....	35	151,447	168
.....	.....	.....	.....	2,053	.....	2	238,854	169
1,850	.....	.....	.....	18,923	.....	40	763,521	170
.....	.....	13,450	4,063	3,852	.....	529	103,892	171
1,100	.....	3,350	.....	1,639	.....	1	130,139	172
$8,740	.....	$50,328	$30,645	$41,803	.....	$1,005	$1,949,747	
.....	.....	$10,000	$7,826	$4,500	.....	$1	$276,627	173
.....	.....	.....	48	181	.....	.....	7,455	174
.....	.....	$10,000	$7,874	$4,681	.....	$1	$284,082	
$2,600	.....	$38,000	$16,817	$10,163	.....	$309	$580,031	175
.....	.....	2,100	1,411	602	.....	1	21,658	176
.....	.....	.....	617	7,115	.....	1	191,292	177
.....	.....	.....	75	3,379	$2,340	2	165,959	178
500	.....	.....	4,860	4,715	.....	.....	272,823	179
$3,100	.....	$40,100	$23,780	$25,974	$2,340	$313	$1,231,763	
$2,514	.....	$21,465	$11,025	$7,736	.....	$3	$437,962	180

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Cash on hand January 1, 1912.	Dues received.	Prior mortgages conditionally assumed.	Money borrowed.
	NIAGARA COUNTY.				
153	Home Co-operative Savings and Loan Association	$29	$9,873		$8,100
154	Lockport Savings and Loan Association	4,069	47,139		
155	Niagara Permanent Savings and Loan Association (The)	1,247	546,118		62,000
	Total	$5,345	$603,130		$70,100
	ONEIDA COUNTY.				
156	Cornhill Building and Loan Association	$97	$67,212		$129,774
157	Homestead Aid Association of Utica (The)	55,192	607,436		271,782
158	Homestead Aid Association of Whitestown, N. Y. (The)	1,327	10,158		14,612
159	Mutual Savings, Loan and Building Association of Rome, N. Y.	1,006	2,170		
160	Oriskany Falls Co-operative Savings and Loan Association	1,390	10,570		
	Total	$59,012	$697,546		$416,168
	ONONDAGA COUNTY.				
161	Fair City Co-operative Savings and Loan Association	$1,150	$3,194		$660
162	Syracuse Co-operative Savings and Loan Association	12,162	32,203		
	Total	$13,312	$35,397		$660
	ONTARIO COUNTY.				
163	Geneva Permanent Loan and Saving Association	$8,180	$263,787		$7,500
	ORANGE COUNTY.				
164	Building and Loan Association of Newburgh, N. Y. (The)	$681	$32,090		$59,572
165	Co-operative Loan and Savings Society	7,605	29,938		
166	Goshen Co-operative Savings and Loan Association (The)	29	10,029		150
167	Homestead Building and Loan Association	6,930	30,860		
168	Orange County Building and Loan Association, No. 2 (The)	888	37,431		
169	Port Jervis Savings and Loan Association, No. 1	86	40,926		
170	Port Jervis Real Estate and Loan Association	22,042	137,709		
171	Union Building and Loan Association of the Town of Woodbury	1,284	12,295		25,300
172	Warwick, Monroe and Chester Building and Loan Association	5,174	23,048		
	Total	$44,719	$354,326		$85,022
	ORLEANS COUNTY.				
173	Medina Savings and Loan Association	$2,704	$83,902		$33,000
174	Orleans County Co-operative Savings and Loan Association	873	1,410		
	Total	$3,577	$85,312		$33,000
	OSWEGO COUNTY.				
175	Dime Building and Loan Association (The)	$3,204	$152,522		$58,200
176	Frontier Permanent Building and Loan Association	723	4,546		1,800
177	Lake City Building and Loan Association	2,782	48,139		
178	Reciprocity Building and Loan Association	1,950	44,727		4,000
179	Security Building and Loan Association (The)	13,560	59,157		
	Total	$22,219	$309,091		$64,000
	OTSEGO COUNTY.				
180	Oneonta Building and Loan Association (The)	$3,098	$103,061		$53,466

NOTE.— The tems given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

RECEIPTS.										
Mortgages redeemed.	Loans on shares repaid.	Real estate sold.	Fees received.	Fines received.	Interest received.	Premium received.	Rent received.	Other receipts.	Total.	Number.
.....	.....	.....	$223	$20	$527	$46	.....	$39	$18,857	153
$11,310	$780	.....	410	.....	8,248	540	.....	2	72,498	154
246,580	327,939	.....	1,153	133	83,363	4,057	$182	4,471	1,277,243	155
$257,890	$328,719	.....	$1,786	$153	$92,138	$4,643	$182	$4,512	$1,368,598	
$57,500	$7,369	.....	$193	$179	$15,084	$6,275	.....	$516	$284,199	156
330,019	91,143	.....	863	888	131,443	18,177	$656	27,971	1,535,570	157
3,450	1,250	.....	19	26	1,793	841	.....	2	33,478	158
.....	.....	.....	2	11	304	.....	.....	2	3,495	159
.....	.....	.....	12	44	2,172	.....	.....	23	14,211	160
$390,969	$99,762	.....	$1 089	$1,148	$150,796	$25.293	$656	$28,514	$1,870.953	
$1,700	$60	.....	$27	$13	$473	$28	.....	$2	$7,307	161
25,357	35.076	$1,500	.....	15	12,078	.....	.....	338	118,729	162
$27,057	$35 136	$1,500	$27	$28	$12,551	128	.....	$340	$126,036	
$72,340	$39,665	.....	$93	$14	$26,749	$6,087	.....	$608	$425,023	163
$14,000	$4,531	.....	.....	$17	$7,871	.....	.....	$48	$118,810	164
32,900	3,600	.....	$3	37	6,009	$2,509	$6	4,981	87,588	165
900	.....	.....	43	20	826	.....	.....	1	11,998	166
22,850	1,603	.....	50	9	6,417	3,267	.....	363	72,349	167
29,700	300	$590	33	125	7,546	.....	.....	3	76,616	168
51,500	.....	.....	20	42	6,805	2,430	45	2	101,856	169
246,700	6,090	760	48	250	24,912	11,871	288	836	451,506	170
8,500	.....	.....	45	108	5,790	.....	.....	317	53,639	171
8,300	205	.....	.....	32	6,113	38	.....	370	43,280	172
$415,350	$16,329	$1,350	$242	$640	$72,289	$20,115	$339	$6,921	$1,017,642	
$32,518	.....	.....	$617	$309	$16,088	.....	.....	$552	$169,690	173
6,000	$1,000	.....	7	26	571	.....	.....	1	9,888	174
$38,518	$1,000	.....	$624	$335	$16,659	.....	.....	$553	$179,578	
$66,800	$7,660	$4,175	$277	$205	$26,634	$13,269	$323	$3,559	$336,828	175
100	150	.....	28	1	913	344	.....	9	8,614	176
39,950	1,200	.....	127	43	9,158	4,332	.....	315	106,046	177
14,700	.....	.....	104	.....	8,024	1,595	5	1,114	76,219	178
23,445	41,388	2,550	183	9	12,305	6,075	.....	369	159,041	179
$144,995	$50,398	$6,725	$719	$258	$57,034	$25,615	$328	$5,366	$686,748	
$45,880	$11,891	.....	$117	$315	$24,309	$1,036	.....	$4,211	$247,384	180

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loaned on mortgage.	Loaned on shares.	Dues repaid on withdrawal.	Dividends paid on withdrawal.	Cash dividends paid on income and accumulative prepaid shares.
	NIAGARA COUNTY.					
153	Home Co-operative Savings and Loan Association	$8,970	.....	$2,752	$82	.....
154	Lockport Savings and Loan Association	27,040	$1,040	34,165	4,277	.....
155	Niagara Permanent Savings and Loan Association (The)	381,150	319,946	124,647	6,676	$17,780
	Total	$417,160	$320,986	$161,564	$11,035	$17,780
	ONEIDA COUNTY.					
156	Cornhill Building and Loan Association	$110,330	$9,418	$29,042	$4,671	.....
157	Homestead Aid Association of Utica (The)	688,784	101,913	292,395	50,346	.....
158	Homestead Aid Association of Whitestown, N. Y. (The)	13,750	850	5,326	528	.....
159	Mutual Savings, Loan & Building Ass'n of Rome, N. Y.	2,205	.....	545	97	.....
160	Oriskany Falls Co-operative Savings and Loan Association	900	.....	11 708	58	.....
	Total	$815,969	$112,181	$339,016	$55.700	.....
	ONONDAGA COUNTY.					
161	Fair City Co-operative Savings and Loan Association	$3,000	$1,315	$1,137	$61	.....
162	Syracuse Co-operative Savings and Loan Association	34,000	29,719	4,716	546	.....
	Total	$37,000	$31,034	$5,853	$607	.....
	ONTARIO COUNTY.					
163	Geneva Permanent Loan and Savings Association	$160,935	$35,256	$186,287	$14,877	.....
	ORANGE COUNTY.					
164	Building and Loan Association of Newburgh, N. Y. (The)	$30,650	$3,180	$17,220	$2,501	.....
165	Co-operative Loan and Savings Society	36,700	3,300	30,175	4,203	$2,411
166	Goshen Co-operative Savings and Loan Association (The)	9,900	.....	209	10	62
167	Homestead Building and Loan Association	36,019	2,708	7,702	1,204	.....
168	Orange County Building and Loan Association, No. 2 (The)	41,400	.....	24,890	4,514	1,936
169	Port Jervis Savings and Loan Association, No. 1	52,550	4,395	25,075	3,123	.....
170	Port Jervis Real Estate and Loan Association	262,050	7,868	100,558	8,874	19,005
171	Union Building & Loan Ass'n of the Town of Woodbury	16,450	775	2,902	832	.....
172	Warwick, Monroe and Chester Building & Loan Association	26,039	400	1,863	132	.....
	Total	$511,758	$22,626	$210,594	$25,393	$23,414
	ORLEANS COUNTY.					
173	Medina Savings and Loan Association	$51,955	.....	$38,188	$3,226	.....
174	Orleans County Co-operative Savings and Loan Association	600	.....	5,945	1,821	.....
	Total	$52,555	.....	$44,133	$5,047	.....
	OSWEGO COUNTY.					
175	Dime Building and Loan Association (The)	$151,300	$22,800	$93,581	$11,253	$504
176	Frontier Permanent Building and Loan Association	5,300	350	282	4	90
177	Lake City Building and Loan Association	54,363	8,950	32,400	2,892	752
178	Reciprocity Building and Loan Association	30,500	.....	31,740	5,362	658
179	Security Building and Loan Association (The)	64,650	44,095	25,552	2,222	201
	Total	$306,113	$76,195	$183,555	$21,733	$2,205
	OTSEGO COUNTY.					
180	Oneonta Building and Loan Association (The)	$97,932	$15,785	$35,197	$8,679	$191

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

DISBURSEMENTS.												
Paid matured shares.	Paid borrowed money and prior mortgages.	Paid interest on borrowed money and prior mortgages.	Paid for real estate.	Paid salaries and clerk-hire.	Paid advertising, printing and postage.	Paid rent.	Paid repairs to real estate.	Paid taxes, insurance, etc.	Other disbursements.	Cash on hand December 31, 1912.	Total.	Number.
.....	$6,552	$70	.....	$67	$46	.....	.....	.....	$37	$281	$18,857	153
.....	.....	.....	.....	650	63	$75	.....	.....	16	5,172	72,498	154
$350,547	46,000	554	$16,954	4,714	810	1,452	$56	$361	5	5,591	1,277,243	155
$350,547	$52,552	$624	$16,954	$5,431	$919	$1,527	$56	$361	$58	$11,044	$1,368,598	
$19,600	$108,550	$1,130	.....	$700	$20	$2	.....	.....	$730	$6	$284,199	156
102,940	271,782	1,255	$1,708	3,013	199	.....	.....	$1,111	6,157	13,967	1,535,570	157
1,199	11,056	78	.....	50	18	12	.....	77	18	516	33,478	158
.....	.....	.....	.....	125	25	2	.....	.....	25	471	3,495	159
.....	.....	1	.....	60	.....	.....	.....	.....	102	1,382	14,211	160
$123,739	$391,388	$2,464	$1,708	$3,948	$262	$16	.....	$1,188	$7,032	$16,342	$1,870,953	
.....	$660	$10	.....	.....	$23	$5	.....	.....	$29	$1,067	$7,307	161
$31,206	.....	.....	.....	$2,257	39	350	.....	$41	234	15,621	118,729	162
$31,206	$660	$10	.....	$2,257	$62	$355	.....	$41	$263	$16,688	$126,036	
.....	$7,500	$261	.....	$3,263	$668	$160	.....	$344	$1,387	$14,085	$425,023	163
$12,912	$48,629	$1,444	.....	.....	$650	$153	.....	.....	$66	$1,405	$118,810	164
6,667	.....	.....	.....	$540	110	100	.....	.....	64	3,318	87,588	165
.....	1,000	25	.....	.....	29	.....	.....	.....	14	749	11,998	166
17,408	.....	.....	.....	325	179	71	.....	.....	306	6,427	72,349	167
.....	.....	.....	$1,761	481	64	80	.....	.....	126	1,364	76,616	168
6,371	.....	.....	2,354	591	337	70	.....	$21	291	6,678	101,856	169
11,300	.....	.....	13,230	2,312	158	120	$539	546	1,590	23,356	451,506	170
4,598	26,120	720	.....	275	19	60	.....	.....	558	330	53,639	171
9,008	2,200	229	.....	260	30	22	.....	.....	338	2,759	43,280	172
$68,264	$77,949	$2,418	$17,345	$4,784	$1,576	$676	$539	$567	$3,353	$46,386	$1,017,642	
$37,440	$33,000	$715	.....	$800	$134	$24	.....	.....	$75	$4,133	$169,690	173
.....	.....	.....	.....	144	.....	.....	.....	.....	23	1,355	9,888	174
$37,440	$33,000	$715	.....	$944	$134	$24	.....	.....	$98	$5,488	$179,578	
$6,800	$39,200	$1,556	$3,892	$1,830	$240	.....	$72	$208	$1,795	$1,797	$336,828	175
.....	900	126	.....	244	16	$60	.....	.....	77	1,165	8,614	176
2,500	.....	.....	.....	640	21	96	.....	.....	439	2,993	106,046	177
.....	4,000	60	.....	754	9	72	.....	54	437	2,573	76,219	178
14,424	.....	.....	.....	766	72	50	.....	162	147	6,700	159,041	179
$23,724	$44,100	$1,742	$3,892	$4,234	$358	$278	$72	$424	$2,895	$15,228	$686,748	
$9,751	$69,629	$2,960	.....	$1,500	$198	.....	.....	$25	$350	$5,187	$247,384	180

The name of the next association in alphabetical order first appears on page 432.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Shares in force January 1, 1912.	Shares issued during the year.	Shares withdrawn during the year.	Shares in force December 31, 1912.	Borrowing members.	Shares held by borrowing members.	Non-borrowing members.
	NIAGARA COUNTY.							
153	Home Co-operative Savings and Loan Ass'n....	470	890	355	1,005	12	99	117
154	Lockport Saving and Loan Association.....	3,395	1,643	1,443	3,595	193	1,207	500
155	Niagara Permanent Savings & Loan Ass'n (The)	26,973	9,893	6,203	30,663	670	10,822	3,181
	Total.....	30,838	12,426	8,001	35,263	875	12,128	3,798
	ONEIDA COUNTY.							
156	Cornhill Building and Loan Association.....	10,240	2,906	1,687	11,459	233	4,373	532
157	Homestead Aid Association of Utica (The).....	52,763	17,406	7,765	62,404	2,511	25,225	3,299
158	Homestead Aid Ass'n of Whitest'n, N. Y. (The)	781	166	50	897	39	238	127
159	Mutual Sav., Loan & Bldg. Ass'n of Rome, N. Y.	141	38	13	166	8	66	13
160	Oriskany Falls Co-op. Sav. & Loan Ass'n.....	884	50	163	771	39	369	68
	Total.....	64,809	20,566	9,678	75,697	2,830	30,271	4,039
	ONONDAGA COUNTY.							
161	Fair City Co-operative Savings & Loan Ass'n..	248	108	68	288	14	163	26
162	Syracuse Co-operative Savings & Loan Ass'n...	2,576	375	301	2,650	108	1,082	236
	Total.....	2,824	483	369	2,938	122	1,245	262
	ONTARIO COUNTY.							
163	Geneva Permanent Loan and Saving Ass'n.....	13,516	3,120	739	15,897	263	6,024	1,221
	ORANGE COUNTY.							
164	Bld'g & Loan Ass'n of Newburgh, N. Y. (The)..	2,563	638	522	2,679	97	828	305
165	Co-operative Loan and Savings Society.....	3,105	537	537	3,105	160	917	301
166	Goshen Co-operative Sav. & Loan Ass'n (The)..	345	219	17	547	12	107	69
167	Homestead Building and Loan Association.....	2,337	541	296	2,582	72	791	248
168	Orange County Bld'g & Loan Ass'n, No. 2 (The)	2,328	607	376	2,559	114	758	403
169	Port Jervis Savings and Loan Association, No. 1.	2,604	413	439	2,578	145	1,158	264
170	Port Jervis Real Estate and Loan Association..	13,298	2,489	2,357	13,430	332	3,591	916
171	Union B. & L. Ass'n of the Town of Woodbury.	1,070	142	60	1,152	60	538	104
172	Warwick, Monroe & Chester B. & Loan Ass'n..	1,662	358	100	1,920	84	630	278
	Total.....	29,312	5,944	4,704	30,552	1,076	9,318	2,888
	ORLEANS COUNTY.							
173	Medina Savings and Loan Association.....	6,154	2,470	1,941	6,683	273	1,482	924
174	Orleans County Co-op. Savings & Loan Ass'n..	142	28	56	114	9	35	21
	Total.....	6,296	2,498	1,997	6,797	282	1,517	945
	OSWEGO COUNTY.							
175	Dime Building and Loan Association (The)....	16,818	3,010	1,760	18,068	442	6,993	859
176	Frontier Permanent Building and Loan Ass'n..	768	259	49	978	27	268	42
177	Lake City Building and Loan Association.....	4,612	971	359	5,224	155	2,370	192
178	Reciprocity Building and Loan Association....	6,146	1,048	818	6,376	170	1,854	295
179	Security Building and Loan Ass'n (The).....	10,419	3,552	1,487	12,484	290	3,939	549
	Total.....	38,763	8,840	4,473	43,130	1,084	15,424	1,937
	OTSEGO COUNTY.							
180	Oneonta Building and Loan Association (The)..	5,033	1,433	734	5,732	352	2,396	593

NOTE.— The items given for each association require ten consecutive pages. The name of the

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

MISCELLANEOUS ITEMS.

Shares held by non-borrowing members.	Female shareholders.	Shares held by females.	Dividends credited to members on instalment shares in 1912.	Dividends credited to members and paid in cash on other shares in 1912.	Dividends forfeited by withdrawing members.	Filed and unpaid withdrawals Dec. 31, 1912.	Shares matured in 1912.	Operating expenses for the year paid.	Operating expenses for the year unpaid.	Amount of mortgages on property in this State.	Number of foreclosures commenced in 1912.	Number of foreclosures completed in 1912.	No. of parcels of real estate taken during year.	Number.
906	30	169	$409	.....	$33	.....	.....	$121	.....	$13,650	....	....	....	153
2,388	335	1,485	8,368	.....	599	.....	$10,920	793	.....	147,550	....	....	....	154
19,841	1,995	12,087	57,646	$17,780	1,318	.....	350,547	6,977	.....	1,389,210	2	....	....	155
23,135	2,360	13,741	$66,423	$17,780	$1,950	.....	$361,467	$7,891	.....	$1,550,410	2	....	....	
7,086	294	3,718	$17,450	.....	$327	.....	$19,600	$831	.....	$378,035	1	....	....	156
37,179	2,128	22,347	136,271	$1,877	2,890	.....	111,100	5,079	$79	3,089,073	3	3	1	157
659	42	209	2,204	.....	.....	.....	1,199	80	.....	49,450	....	....	....	158
100	4	36	152	.....	8	.....	.....	167	.....	6,720	....	....	....	159
402	31	215	1,920	.....	5	.....	.....	92	.....	36,900	....	....	....	160
45,426	2,499	26,525	$157,997	$1,877	$3,230	.....	$131,899	$6,249	$79	$3,560,178	4	3	1	
125	9	39	$446	.....	$28	.....	.....	$41	.....	$6,000	....	....	....	161
1,568	*	*	8,604	.....	54	.....	$31,206	2,833	.....	181,254	....	....	....	162
1,693	9	39	$9,050	.....	$82	.....	$31,206	$2,874	.....	$187,254	....	....	....	
9,873	514	6,263	$19,546	$6,162	$396	.....	.....	$4,229	.....	$529,873	....	....	....	163
1,851	145	607	$5,120	.....	.....	.....	$12,800	$839	.....	$169,300	....	....	....	164
2,188	197	1,204	5,487	$2,441	$218	.....	6,667	756	.....	178,600	1	....	....	165
440	33	110	202	107	4	.....	.....	29	.....	17,750	....	....	....	166
1,791	107	511	7,607	.....	360	.....	17,408	635	.....	156,725	1	....	....	167
1,801	126	773	4,144	2,060	.....	.....	.....	750	$33	148,500	2	2	1	168
1,420	117	586	7,712	249	.....	.....	.....	999	.....	217,950	....	....	1	169
9,839	586	5,326	9,210	20,932	681	.....	11,300	2,940	.....	698,700	4	4	1	170
614	66	452	3,886	.....	71	.....	4,400	382	.....	100,150	....	....	....	171
1,290	104	840	5,391	.....	43	.....	9,008	337	.....	125,080	1	1	....	172
21,234	1,481	10,409	$48,759	$25,789	$1,377	.....	$61,583	$7,667	$33	$1,812,755	9	7	3	
5,201	591	2,957	$13,471	.....	.....	.....	$37,440	$970	.....	$272,494	....	....	....	173
79	8	28	379	.....	.....	.....	.....	144	.....	6,100	....	....	....	174
5,280	599	2,985	$13,850	.....	.....	.....	$37,440	$1,114	.....	$278,594	....	....	....	
11,075	582	6,163	$31,049	$483	$1,409	.....	$6,800	$2,572	.....	$509,700	3	1	1	175
710	23	200	844	90	.....	.....	.....	354	.....	19,450	....	....	....	176
2,854	134	2,048	11,320	752	244	.....	2,500	843	.....	177,813	....	....	....	177
4,522	149	1,694	8,180	658	.....	.....	.....	958	.....	161,700	....	....	....	178
8,545	264	3,091	16,968	201	333	.....	10,475	973	.....	242,940	....	....	....	179
27,706	1,152	13,196	$68,361	$2,184	$1,986	.....	$19,775	$5,700	.....	$1,111,603	3	1	1	
3,336	381	1,642	$18,908	$829	$459	.....	$19,000	$1,780	.....	$409,438	....	....	....	180

ex t association in alphabetical order first appears on page 432. * No separate record kept.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loans on bond and mortgage.	Loans on shares.	Stocks and bonds.
	QUEENS COUNTY.			
181	Central Permanent Building and Loan Association (The)	$87,550	$1,140	.....
182	Columbia Building and Loan Association	104,750	3,480	.....
183	Flushing Co-operative Savings and Loan Association	16,513	100	.....
184	Long Island City Building and Loan Association	249,393	6,839	.....
185	Long Island Savings and Investment Association	69,152	.....	.....
186	Queens County Co-operative Savings and Loan Association	44,289	2,420	.....
187	Whitestone Co-operative Savings and Loan Association	158,500	10,200	.....
	Total	$730,147	$24,179	.....
	RENSSELAER COUNTY.			
188	Industrial Building-Loan and Savings Association of Troy	$182,800	$875	.....
189	Permanent Savings and Loan Association of Hoosick Falls, N. Y.	97,100	1,345	$5,362
190	Pioneer Building-Loan and Savings Association of Troy (The)	2,266,248	55,779	2,900
191	Troy Co-operative Savings and Loan Association	165,600	8,433	.....
	Total	$2,711,748	$66,432	$8,262
	RICHMOND COUNTY.			
192	Edgewater Co-operative Savings and Building-Loan Association	$507,100	$16,760	.....
193	Milliken Co-operative Savings and Loan Association of New York	16,700	1,865	.....
194	New Brighton Co-operative Savings and Loan Association (The)	117,150	3,370	.....
195	Northfield Building, Loan and Savings Association (The)	579,085	9,560	.....
196	North Shore Building, Loan and Savings Association	182,100	625	.....
197	Polish Savings and Loan Association (The)	8,000	.....	.....
198	Port Richmond Co-operative Savings and Loan Association	189,700	640	.....
199	Richmond Borough Co-operative Savings and Loan Association	85,100	2,770	.....
200	Richmond County Building and Mutual Loan Association	883,550	23,511	.....
201	Staten Island Building, Loan and Savings Association	330,170	7,200	.....
202	Tompkinsville Co-operative Savings and Loan Association	107,650	3,637	.....
203	Westerleigh Building, Loan and Savings Association	402,045	10,636	.....
	Total	$3,408,350	$80,574	.....
	ROCKLAND COUNTY.			
204	Co-operative Savings and Loan Association of Spring Valley	$125,500	$820	.....
205	Home Building and Loan Association of Spring Valley	8,875	.....	.....
206	Nyack Building Co-operative Savings and Loan Association	382,875	13,000	$14,693
207	Park Co-operative Savings & Loan Assn. of Pearl River, N. Y. (The)	140,710	635	.....
208	Provident Building and Loan Association of Spring Valley, N. Y. (The)	218,950	1,380	.....
209	Suffern Savings and Loan Association	541,435	6,930	.....
	Total	$1,418,345	$22,765	$14,693
	ST. LAWRENCE COUNTY.			
210	Canton Savings and Loan Association	$151,095	$4,855	.....
211	Gouverneur Savings and Loan Association	561,675	12,270	$369,795
212	Norwood Savings, Loan and Building Association	40,793	950	.....
213	Ogdensburg Savings and Loan Association	211,921	3,250	15,000
214	Potsdam Savings, Loan and Building Association	101,883	6,065	.....
	Total	$1,067,367	$27,390	$384,795
	SARATOGA COUNTY.			
215	Mechanicville Co-operative Savings and Loan Association	$39,700	$1,799	.....
	SCHENECTADY COUNTY.			
216	Schenectady B., L. & Savs. Ass'n of the City of Schenectady (The)	$697,955	$17,690	.....

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

ASSETS.								
Land contracts.	Real estate.	Cash on hand and in bank.	Furniture and fixtures.	Instalments due and unpaid.	Interest, premium fees and fines due and unpaid.	Other assets.	Total.	Number.
.....	$2,369	$8,998	$100	.....	.....	$1	$100,158	181
.....	.....	2,656	50	.....	.....	.....	110,936	182
$110	.....	5,264	25	.....	.....	1	22,013	183
.....	.....	46,122	.....	.....	.....	1	302,355	184
1,250	.....	3,858	65	.....	.....	.....	74,325	185
.....	2,800	359	25	.....	.....	519	50,412	186
3,949	.....	4,984	75	.....	$116	30	177,854	187
$5,309	$5,169	$72,241	$340	.....	$116	$552	$838,053	
.....	.....	$3,575	.....	.....	.....	$6	$187,256	188
.....	$1,550	2,692	.....	.....	.....	262	108,311	189
$3,008	.....	7,681	$79	.....	.....	4,675	2,340,370	190
.....	.....	1,254	100	.....	.....	179	175,566	191
$3,008	$1,550	$15,202	$179	.....	.....	$5,122	$2,811,503	
.....	.....	$45,933	$200	.....	.....	$240	$570,233	192
.....	.....	505	50	.....	$24	93	19,237	193
.....	.....	5,458	120	$1,487	668	.....	128,253	194
$3,503	$4,549	9,537	.....	.....	.....	8	606,242	195
.....	13,942	7,968	.....	.....	2,674	34	207,343	196
.....	.....	184	.....	35	.....	.....	8,219	197
.....	.....	2,144	.....	335	164	1	192,984	198
.....	.....	1,407	.....	1,247	473	594	91,591	199
.....	4,469	18,511	595	.....	4,303	3,931	938,870	200
5,812	1,352	40,116	130	.....	1,133	58	385,971	201
.....	.....	3,144	.....	.....	241	1	114,673	202
.....	6,782	12,189	640	.....	2,333	77	434,702	203
$9,315	$31,094	$147,096	$1,735	$3,104	$12,013	$5,037	$3,698,318	
.....	.....	$1,975	$14	.....	.....	$90	$128,399	204
.....	.....	119	75	$228	$136	.....	9,433	205
.....	$396	6,442	400	.....	.....	556	418,362	206
.....	.....	50	100	.....	.....	.....	141,495	207
.....	$3,901	4,806	.....	.....	.....	1	229,038	208
.....	.....	3,291	30	1,623	634	2	553,945	209
.....	$4,297	$16,683	$619	$1,851	$770	$649	$1,480,672	
.....	.....	$1,100	$250	.....	$1,731	$10	$159,041	210
$2,062	.....	71,780	.....	.....	909	2	1,018,493	211
.....	.....	1,118	.....	.....	.....	1	42,862	212
25	.....	13,933	100	.....	.....	.....	244,229	213
.....	.....	.....	.....	.....	.....	.....	107,948	214
$2,087	.....	$87,931	$350	.....	$2,640	$13	$1,572,573	
.....	.....	$62	.....	.....	.....	.....	$41,561	215
.....	.....	$4,846	$253	$5,057	$2,547	$1	$728,349	216

The name of the next association in alphabetical order first appears on page 442.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Due shareholders, dues.	Due shareholders, dividends credited.	Due shareholders, matured shares.
	QUEENS COUNTY.			
181	Central Permanent Building and Loan Association (The)	$73,767	$22,152	$2,220
182	Columbia Building and Loan Association	85,886	22,762	.....
183	Flushing Co-operative Savings and Loan Association	15,092	4,225	.....
184	Long Island City Building and Loan Association	223,921	63,429	.....
185	Long Island Savings and Investment Association	48,202	6,637	.....
186	Queens County Co-operative Savings and Loan Association	39,754	5,385	761
187	Whitestone Co-operative Savings and Loan Association	133,007	25,740	1,200
	Total	$619,629	$150,330	$4,181
	RENSSELAER COUNTY.			
188	Industrial Building-Loan and Savings Association of Troy	$141,122	$31,934	.....
189	Permanent Savings and Loan Association of Hoosick Falls, N. Y.	86,893	16,656	.....
190	Pioneer Building-Loan and Savings Association of Troy (The)	1,807,711	355,807	.....
191	Troy Co-operative Savings and Loan Association	135,046	24,762	.....
	Total	$2,170,772	$429,159	.....
	RICHMOND COUNTY.			
192	Edgewater Co-operative Savings and Building-Loan Association	$428,371	$109,001	.....
193	Milliken Co-operative Savings and Loan Association of New York	14,785	1,335	.....
194	New Brighton Co-operative Savings and Loan Association (The)	100,008	25,246	.....
195	Northfield Building, Loan and Savings Association (The)	469,339	100,939	.....
196	North Shore Building, Loan and Savings Association	161,960	30,849	.....
197	Polish Savings and Loan Association (The)	8,174	.....	.....
198	Port Richmond Co-operative Savings and Loan Association	161,026	12,169	.....
199	Richmond Borough Co-operative Savings and Loan Association	64,839	17,047	.....
200	Richmond County Building and Mutual Loan Association	753,391	123,137	.....
201	Staten Island Building, Loan and Savings Association	284,628	78,240	.....
202	Tompkinsville Co-operative Savings and Loan Association	96,573	9,216	.....
203	Westerleigh Building, Loan and Savings Association	313,651	69,061	.....
	Total	$2,847,745	$576,240	.....
	ROCKLAND COUNTY.			
204	Co-operative Savings and Loan Association of Spring Valley	$99,003	$24,295	.....
205	Home Building and Loan Association of Spring Valley	7,031	1,244	.....
206	Nyack Building, Co-operative Savings and Loan Association	313,220	70,154	.....
207	Park Co-operative Sav. & Loan Assn. of Pearl River, New York (The)	104,353	24,847	$641
208	Provident Building & Loan Association of Spring Valley N. Y. (The)	166,558	39,397	.....
209	Suffern Savings and Loan Association	431,939	79,908	.....
	Total	$1,122,604	$239,845	$641
	ST. LAWRENCE COUNTY.			
210	Canton Savings and Loan Association	$141,657	$13,280	.....
211	Gouverneur Savings and Loan Association	948,473	17,536	$37,150
212	Norwood Savings, Loan and Building Association	32,273	6,277	.....
213	Ogdensburg Savings and Loan Association	213,732	20,810	.....
214	Potsdam Savings, Loan and Building Association	87,921	17,403	.....
	Total	$1,424,056	$75,306	$37,150
	SARATOGA COUNTY.			
215	Mechanicville Co-operative Savings and Loan Association	$35,688	$4,451	.....
	SCHENECTADY COUNTY.			
216	Schenectady Bldg., Loan & Sav. Assn. of the City of Schenectady (The)	$592,802	$111,311	.....

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

LIABILITIES.

Balance due borrowers on mortgage loans.	Prior mortgages.	Borrowed money.	Earnings undivided.	Contingent fund.	Unearned or rebatable premium.	Other liabilities.	Total.	Number.
.....	.....	.....	$446	$1,570	.....	$3	$100,158	181
.....	.....	.....	.....	2,287	.....	1	110,936	182
.....	.....	.....	1,729	965	.....	2	22,013	183
.....	.....	.....	1,924	12,993	.....	88	302,355	184
.....	$5,800	$5,700	5,436	2,550	.....	.....	74,325	185
.....	.....	.....	1,129	2,361	.....	1,022	50,412	186
.....	.....	.....	9,943	7,855	.....	109	177,854	187
.....	$5,800	$5,700	$20,607	$30,581	.....	$1,225	$838,053	
$1,299	.....	$10,707	.....	$2,192	.....	$2	$187,256	188
.....	.....	.....	$1,599	2,966	.....	197	108,311	189
21,597	.....	105,000	24,055	26,200	.....	.....	2,340,370	190
2,650	.....	7,500	2,547	3,058	.....	3	175,566	191
$25,546	.....	$123,207	$28,201	$34,416	.....	$202	$2,811,503	
$5,800	.....	.....	$913	$26,062	.....	$86	$570,233	192
.....	.....	$2,300	437	378	.....	2	19,237	193
.....	.....	.....	1,243	1,753	.....	3	128,253	194
.....	.....	20,000	5,509	19,393	.....	62	606,242	195
.....	.....	12,500	1,333	606	.....	95	207,343	196
.....	.....	.....	45	.....	.....	.....	8,219	197
3,300	.....	14,000	1,443	1,000	.....	46	192,984	198
957	.....	7,600	136	1,011	.....	1	91,591	199
17,733	.....	29,800	740	13,640	.....	429	938,870	200
1,600	.....	.....	3,339	18,050	.....	114	385,971	201
.....	.....	7,000	346	1,250	.....	288	114,673	202
4,534	.....	31,272	3,498	12,000	.....	686	434,702	203
$33,924	.....	$124,472	$18,982	$95,143	.....	$1,812	$3,698,318	
.....	.....	.....	$2,052	$3,047	.....	$2	$128,399	204
.....	.....	.....	657	500	.....	1	9,433	205
$3,319	.....	$20,000	4,718	6,754	.....	197	418,362	206
626	.....	5,100	437	1,858	$3,132	1	141,495	207
.....	.....	14,400	5,697	2,985	.....	1	229,038	208
.....	.....	968	30,798	7,582	2,257	493	553,945	209
$3,945	.....	$40,468	$44,359	22,726	$5,389	$695	$1,480,672	
.....	.....	.....	$2,539	$1,563	.....	$2	$159,041	210
.....	.....	.....	5,233	10,100	.....	1	1,018,493	211
.....	.....	$3,000	672	638	.....	2	42,862	212
$1,750	.....	.....	3,427	4,509	.....	1	244,229	213
.....	.....	.....	420	1,257	.....	947	107,948	214
$1,750	.....	$3,000	$12,291	$18,067	.....	$953	$1,572,573	
$125	.....	$400	$454	$442	.....	$1	$41,561	215
$5,500	.....	.....	$7,309	$10,341	.....	$1,086	$728,349	216

The name of the next association in alphabetical order first appears on page 442.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Cash on hand January 1, 1912.	Dues received.	Prior mortgages conditionally assumed.	Money borrowed.
	QUEENS COUNTY.				
181	Central Permanent Building and Loan Association (The)	$8,349	$16,306	.....	$1,800
182	Columbia Building and Loan Association	6,647	22,320	.....	.....
183	Flushing Co-operative Savings and Loan Association	5,593	3,552	.....	.....
184	Long Island City Building and Loan Association	22,063	42,183	.....	.....
185	Long Island Savings and Investment Association	2,269	9,645	.....	31,109
186	Queens County Co-operative Savings and Loan Association	1,458	7,391	.....	1,500
187	Whitestone Co-operative Savings and Loan Association	5,953	30,564	.....	1,000
	Total	$52,332	$131,961	.....	$35,400
	RENSSELAER COUNTY.				
188	Industrial Building-Loan and Savings Association of Troy	$7,400	$32,287	.....	$10,395
189	Permanent Savings and Loan Association of Hoosick Falls, N. Y.	5,043	22,684	.....	10,500
190	Pioneer Building-Loan and Savings Association of Troy (The)	15,796	551,145	.....	110,000
191	Troy Co-operative Savings and Loan Association	2,329	47,998	.....	14,500
	Total	$30,568	$654,114	.....	$145,395
	RICHMOND COUNTY.				
192	Edgewater Co-operative Savings and Building-Loan Association	$18,888	$102,224	.....	.....
193	Milliken Co-operative Savings & Loan Ass'n of New York	93	4,816	.....	$7,250
194	New Brighton Co-operative Savings and Loan Ass'n (The)	4,662	21,972	.....	16,000
195	Northfield Building, Loan and Savings Association (The)	27,342	107,865	.....	44,500
196	North Shore Building, Loan and Savings Association	3,786	34,165	.....	6,000
197	Polish Savings and Loan Association (The)	.....	8,138	.....	550
198	Port Richmond Co-operative Savings and Loan Association	3,106	59,353	.....	54,767
199	Richmond Borough Co-operative Savings and Loan Ass'n	10,198	12,418	.....	16,100
200	Richmond County Building and Mutual Loan Association	8,422	203,501	.....	94,400
201	Staten Island Building, Loan and Savings Association	5,607	66,213	.....	.....
202	Tompkinsville Co-operative Savings and Loan Association	3,963	39,432	.....	110,000
203	Westerleigh Building, Loan and Savings Association	8,211	68,119	.....	31,710
	Total	$94,278	$728,216	.....	$381,277
	ROCKLAND COUNTY.				
204	Co-operative Savings and Loan Association of Spring Valley	$3,226	$20,628	.....	$4,500
205	Home Building and Loan Association of Spring Valley	272	3,955	.....	.....
206	Nyack Building, Co-operative Savings and Loan Association	14,347	67,381	.....	25,000
207	Park Co-operative Sav. & Loan Ass'n of Pearl River, N. Y. (The)	760	25,453	.....	9,590
208	Provident Building and Loan Ass'n of Spring Valley, N. Y. (The)	2,557	42,101	.....	34,059
209	Suffern Savings and Loan Association	15,654	99,104	.....	42,000
	Total	$36,816	$258,622	.....	$115,140
	ST. LAWRENCE COUNTY.				
210	Canton Savings and Loan Association	$7,660	$31,985	.....	$1,100
211	Gouverneur Savings and Loan Association	46,952	336,525	.....	6,000
212	Norwood Savings, Loan and Building Association	1,043	11,038	.....	4,650
213	Ogdensburg Savings and Loan Association	6,424	84,177	.....	.....
214	Potsdam Savings, Loan and Building Association	6,250	27,906	.....	.....
	Total	$68,329	$491,631	.....	$11,750
	SARATOGA COUNTY.				
215	Mechanicville Co-operative Savings and Loan Association	$199	$16,173	.....	$2,910
	SCHENECTADY COUNTY.				
216	Schenectady B., L. & Sav. Ass'n of the City of Sch't'dy (The)	$3,854	$173,650	.....	$53,500

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

RECEIPTS.										
Mortgages redeemed.	Loans on shares repaid.	Real estate sold.	Fees received.	Fines received.	Interest received.	Premium received.	Rent received.	Other receipts.	Total.	Number.
$13,853	$1,020	.....	$38	$65	$4,707	$1,853	$10	$52	$48,053	181
7,350	1,300	.....	88	52	5,011	1,720	.....	295	44,783	182
1,578	.....	$3,264	.....	.....	1,089	15	49	1,233	16,373	183
31,750	5,925	.....	78	141	13,174	4,725	.....	89	120,128	184
6,069	.....	900	17	.....	3,569	980	85	35	54,669	185
4,324	1,200	10,690	12	60	2,321	50	527	4,808	34,341	186
23,300	2,225	.....	75	78	9,304	1,504	159	2,869	77,031	187
$88,224	$11,670	$14,854	$308	$396	$39,175	$10,847	$830	$9,381	$395,378	
$28,200	$2,040	.....	$27	$93	$10,478	.....	.....	$136	$91,056	188
11,330	1,362	$1,700	27	.....	5,894	.....	$371	85	58,996	189
272,445	59,094	.....	1,908	4,189	111,358	$11,906	.....	5,680	1,143,521	190
26,850	9,021	.....	204	307	8,087	1,614	.....	43	110,953	191
$338,825	$71,517	$1,700	$2,166	$4,589	$135,817	$13,520	$371	$5,944	$1,404,526	
$39,600	$11,070	.....	$159	$244	$29,771	$6,213	.....	$1,170	$209,339	192
400	1,940	.....	102	28	961	.....	.....	854	16,444	193
14,000	4,725	.....	108	305	6,760	994	.....	134	69,660	194
62,900	11,775	$1,800	347	458	33,716	3,292	$168	1,223	295,386	195
53,350	1,550	.....	83	913	12,587	2,288	607	6,198	121,527	196
.....	.....	.....	90	1	90	8	.....	3	8,880	197
11,400	975	.....	227	38	9,174	1,801	.....	29	140,870	198
2,800	700	.....	49	126	4,606	.....	.....	22	47,019	199
54,200	14,867	.....	792	854	49,844	.....	68	7,647	434,595	200
77,350	1,995	.....	276	462	19,154	3,809	.....	1,954	176,820	201
6,400	2,030	.....	111	42	5,666	1,081	.....	412	169,137	202
53,325	4,830	4,525	261	478	22,378	4,320	83	517	203,757	203
$380,725	$56,457	$6,325	$2,605	$3,949	$194,707	$23,806	$926	$20,163	$1,893,434	
$7,700	$250	.....	$64	$20	$7,269	$141	.....	$182	$43,980	204
1,000	.....	.....	23	8	431	38	.....	2	5,729	205
40,320	8,500	$72	244	220	23,260	.....	.....	1,322	180,666	206
6,500	1,390	.....	121	70	7,612	187	.....	230	51,913	207
30,500	2,870	.....	271	345	12,721	2,354	.....	508	128,277	208
71,850	3,235	.....	199	340	33,038	362	.....	3,243	269,075	209
$157,870	$16,295	$72	$922	$1,003	$84,331	$3,082	.....	$5,487	$679,640	
$24,479	$3,875	.....	.....	.....	$7,306	.....	.....	$73	$76,478	210
67,745	20,380	$3,700	$24	$49	44,509	.....	.....	12,724	538,608	211
11,883	605	.....	35	.....	2,311	.....	.....	14	31,579	212
24,350	1,350	195	.....	.....	11,359	.....	.....	380	128,235	213
5,562	5,228	.....	46	3	5,537	.....	.....	6,531	57,063	214
$134,019	$31,438	$3,895	$105	$52	$71,022	.....	.....	$19,722	$831,963	
$13,400	$1,110	.....	$102	$58	$2,498	$227	.....	$2	$36,679	215
$101,495	$9,640	.....	$382	.....	$40,709	.....	.....	$316	$383,546	216

The name of the next association in alphabetical order first appears on page 442.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loaned on mortgage.	Loaned on shares.	Dues repaid on withdrawal.	Dividends paid on withdrawal.	Cash dividends paid on income and accumulative prepaid shares.
	QUEENS COUNTY.					
181	Central Permanent Building and Loan Association (The)..	$7,600	$1,190	$16,635	$4,074	.....
182	Columbia Building and Loan Association.....	26,700	3,205	8,387	1,834	.....
183	Flushing Co-operative Savings and Loan Association.....	12	100	395	36	.....
184	Long Island City Building and Loan Association.....	22,143	3,579	18,555	3,269	.....
185	Long Island Savings and Investment Association.....	4,000	.....	12,697	899	$1,315
186	Queens County Co-operative Savings and Loan Association..	12,203	1,850	2,736	629	285
187	Whitestone Co-operative Savings and Loan Association.....	27,866	4,750	17,333	3,108	.....
	Total.....	$100,524	$14,674	$76,738	$13,849	$1,600
	RENSSELAER COUNTY.					
188	Industrial Building-Loan and Savings Association of Troy..	$42,193	$815	$18,358	$3,748	.....
189	Permanent Savings and Loan Ass'n of Hoosick Falls, N. Y..	19,475	362	5,950	1,121	.....
190	Pioneer Building-Loan and Savings Association of Troy (The)	608,588	71,206	323,710	61,452	.....
191	Troy Co-operative Savings and Loan Association.....	50,950	6,547	35,972	7,168	.....
	Total.....	$721,206	$78,930	$383,990	$73,489	.....
	RICHMOND COUNTY.					
192	Edgewater Co-operative Savings and Building-Loan Ass'n..	$63,500	$8,075	$37,545	$9,273	.....
193	Milliken Co-operative Savings and Loan Ass'n of New York.	4,100	995	3,115	447	$102
194	New Brighton Co-operative Savings and Loan Ass'n (The)..	19,900	5,080	6,410	1,137	.....
195	Northfield Building, Loan and Savings Association (The)...	128,253	5,355	56,061	10,887	.....
196	North Shore Building, Loan and Savings Association.....	38,350	.....	40,697	7,093	.....
197	Polish Savings and Loan Association (The).....	8,000	.....	.....	.....	.....
198	Port Richmond Co-operative Savings and Loan Association.	73,550	1,315	10,436	384	1,974
199	Richmond Borough Co-operative Savings and Loan Ass'n..	24,942	2,270	6,943	1,790	.....
200	Richmond County Building and Mutual Loan Association...	190,093	19,292	53,481	7,284	4,417
201	Staten Island Building, Loan and Savings Association.....	79,200	1,760	31,055	6,307	.....
202	Tompkinsville Co-operative Savings and Loan Association...	41,100	1,935	8,515	597	.....
203	Westerleigh Building, Loan and Savings Association.....	108,791	8,305	39,223	2,910	4,965
	Total.....	$779,779	$54,382	$293,481	$48,109	$11,458
	ROCKLAND COUNTY.					
204	Co-operative Savings and Loan Association of Spring Valley.	$14,975	.....	$3,886	$703	.....
205	Home Building and Loan Association of Spring Valley.....	3,075	.....	2,072	72	$43
206	Nyack Building, Co-operative Savings and Loan Association.	88,091	$13,830	36,861	8,336	285
207	Park Co-op. Sav. & Loan Ass'n of Pearl River, N. Y. (The).	31,874	1,135	8,280	2,206	.....
208	Provident Bldg. and Loan Ass'n of Spring Valley, N. Y. (The)	56,880	525	9,912	2,354	.....
209	Suffern Savings and Loan Association.....	101,750	3,390	23,377	3,392	.....
	Total.....	$296,645	$18,880	$84,388	$17,063	$328
	ST. LAWRENCE COUNTY.					
210	Canton Savings and Loan Association.....	$32,233	$2,700	$32,491	$3,093	$2,786
211	Gouverneur Savings and Loan Association.....	111,889	19,641	272,347	4,977	5,444
212	Norwood Savings, Loan and Building Association.....	10,590	1,280	11,789	2,563	.....
213	Ogdensburg Savings and Loan Association.....	44,117	4,050	50,347	5,551	2,963
214	Potsdam Savings, Loan and Building Association.....	14,219	6,623	19,353	2,535	.....
	Total.....	$213,048	$34,294	$386,327	$18,719	$11,193
	SARATOGA COUNTY.					
215	Mechanicville Co-operative Savings and Loan Association...	$9,950	$1,985	$14,376	$1,587	.....
	SCHENECTADY COUNTY.					
216	Schenectady B., L. & S. Ass'n of the City of Schenect'y (The)	$148,400	$12,910	$48,757	$6,086	$2,098

NOTE.— The items given for each association require ten consecutive pages.

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

DISBURSEMENTS.												
Paid matured shares.	Paid borrowed money and prior mortgages.	Paid interest on borrowed money and prior mortgages.	Paid for real estate.	Paid salaries and clerk-hire.	Paid advertising, printing and postage.	Paid rent.	Paid repairs to real estate.	Paid taxes, insurance, etc.	Other disbursements.	Cash on hand December 31, 1912.	Total.	Number.
$4,288	$1,800	$9	$2,757	$125	$95	$204	$160	$53	$65	$8,998	$48,053	181
1,250	.....	.....	.....	500	114	60	.....	.....	77	2,656	44,783	182
9,486	.....	.....	.....	385	114	.....	.....	68	513	5,264	16,373	183
24,201	.....	.....	.....	1,344	238	216	.....	.....	461	46,122	120,128	184
.....	30,400	636	.....	600	.....	135	8	34	87	3,858	54,669	185
8,653	1,500	30	.....	500	134	24	2,197	75	3,166	359	34,341	186
12,200	1,000	5	4,643	560	179	60	.....	.....	343	4,984	77,031	187
$60,078	$34,700	$680	$7,400	$4,014	$874	$699	$2,365	$230	$4,712	$72,241	$395,378	
$3,400	$17,688	$706	.....	$191	$37	$48	.....	$6	$291	$3,575	$91,056	188
17,706	10,500	220	.....	375	29	62	$45	116	343	2,692	58,996	189
.....	50,000	5,450	.....	5,674	489	708	.....	5,699	2,864	7,681	1,143,521	190
.....	8,000	189	.....	370	130	75	.....	218	80	1,254	110,953	191
$21,106	$86,188	$6,565	.....	$6,610	$685	$893	$45	$6,039	$3,578	$15,202	$1,404,526	
$41,400	.....	.....	.....	$1,771	$74	$60	.....	$605	$1,103	$45,933	$209,339	192
.....	$6,100	$36	.....	100	23	.....	.....	.....	921	505	16,444	193
15,018	16,000	136	.....	240	27	.....	.....	145	109	5,458	69,660	194
47,400	24,500	821	$4,740	2,236	230	240	$273	643	4,210	9,537	295,386	195
.....	6,000	728	9,686	1,368	118	166	747	1,270	7,336	7,968	121,527	196
.....	550	2	.....	.....	103	.....	.....	.....	41	184	8,880	197
.....	49,656	356	.....	550	66	.....	.....	375	64	2,144	140,870	198
.....	8,500	224	.....	200	72	50	.....	593	28	1,407	47,019	199
54,335	70,000	1,542	3,469	2,285	645	50	89	960	8,142	18,511	434,595	200
10,600	.....	.....	4,200	1,740	52	150	.....	.....	1,640	40,116	176,820	201
.....	112,500	571	.....	200	109	60	.....	193	213	3,144	169,137	202
7,968	7,060	679	6,818	1,672	245	141	.....	384	2,407	12,189	203,757	203
$176,721	$300,866	$5,095	$28,913	$12,362	$1,764	$917	$1,109	$5,168	$26,214	$147,096	$1,893,434	
$14,109	$7,500	$86	.....	$590	$15	$60	.....	$20	$61	$1,975	$43,980	204
.....	.....	.....	.....	146	80	.....	.....	12	110	119	5,729	205
19,000	5,000	158	.....	1,325	112	180	.....	83	963	6,442	180,666	206
.....	7,690	99	.....	425	24	24	.....	.....	106	50	51,913	207
13,800	34,100	890	$3,901	600	79	60	.....	.....	370	4,806	128,277	208
85,327	42,000	274	.....	985	143	60	.....	.....	5,086	3,291	269,075	209
$132,236	$96,290	$1,507	$3,901	$4,071	$453	$384	.....	$115	$6,696	$16,683	$679,640	
.....	$1,100	$12	.....	$751	$26	$60	.....	.....	$126	$1,100	$76,478	210
$2,476	6,000	25	.....	2,500	434	200	.....	.....	40,895	71,780	538,608	211
.....	3,650	208	.....	227	24	.....	.....	.....	130	1,118	31,579	212
.....	.....	.....	.....	1,460	211	233	.....	.....	5,370	13,933	128,235	213
8,699	.....	.....	.....	500	7	97	.....	.....	5,030	.....	57,063	214
$11,175	$10,750	$245	.....	$5,438	$702	$590	.....	.....	$51,551	$87,931	$831,963	
.....	$8,045	$114	.....	$300	$85	$24	.....	.....	$151	$62	$36,679	215
$93,166	$63,500	$621	.....	$1,769	$303	$134	.....	.....	$956	$4,846	$383,546	216

The name of the next association in alphabetical order first appears on page 442.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Shares in force January 1, 1912.	Shares issued during the year.	Shares withdrawn during the year.	Shares in force December 31, 1912.	Borrowing members.	Shares held by borrowing members.	Non-borrowing members.
	QUEENS COUNTY.							
181	Central Permanent Bldg. & Loan Ass'n (The)..	1,523	353	340	1,536	56	346	169
182	Columbia Building and Loan Association.....	1,972	1,105	247	2,830	60	821	218
183	Flushing Co-operative Savings and Loan Ass'n.	270	98	55	313	2	14	59
184	Long Island City Building and Loan Association.	3,694	401	665	3,430	225	977	213
185	Long Island Savings and Investment Ass'n....	1,381	71	133	1,319	32	693	62
186	Queens County Co-op. Savings and Loan Ass'n.	637	96	127	606	17	170	55
187	Whitestone Co-operative Savings & Loan Ass'n.	2,500	400	435	2,465	167	1,025	243
	Total.....	11,977	2,524	2,002	12,499	559	4,046	1,019
	RENSSELAER COUNTY.							
188	Industrial Building-Loan & Sav. Ass'n of Troy.	2,519	363	357	2,525	124	941	245
189	Permanent S. & L. Ass'n of Hoosick Falls, N. Y.	1,684	346	245	1,785	102	613	306
190	Pioneer Bld'g-Loan & Sav. Ass'n of Troy (The).	34,993	15,133	9,381	40,745	1,371	8,921	5,252
191	Troy Co-operative Savings and Loan Association	4,240	2,256	1,443	5,053	123	1,285	394
	Total.....	43,436	18,098	11,426	50,108	1,720	11,760	6,197
	RICHMOND COUNTY.							
192	Edgewater Co-op. Sav. & Bld'g-Loan Ass'n....	8,052	1,700	1,055	8,697	321	3,016	997
193	Milliken Co-op. Sav. & Loan Ass'n of New York.	663	414	155	922	9	167	54
194	New Brighton Co-op. Sav. & Loan Ass'n (The).	1,799	316	268	1,847	64	690	189
195	Northfield Building, Loan & Sav. Ass'n (The)..	8,530	1,739	1,426	8,843	354	3,250	886
196	North Shore Building, Loan & Savings Ass'n...	3,247	416	807	2,856	97	937	287
197	Polish Savings and Loan Association (The)....	.....	905	.....	905	4	80	70
198	Port Richmond Co-operative Sav. & Loan Ass'n.	5,475	2,185	968	6,692	116	2,077	242
199	Richmond Borough Co-op. Sav. & Loan Ass'n..	1,002	246	162	1,086	48	508	51
200	Richmond County Bld'g & Mutual Loan Ass'n.	11,237	3,107	1,401	12,943	526	5,088	1,248
201	Staten Island Building, Loan & Savings Ass'n..	4,925	1,072	698	5,299	183	1,985	452
202	Tompkinsville Co-operative Sav. & Loan Ass'n.	2,839	1,011	354	3,496	65	719	396
203	Westerleigh Building, Loan & Savings Ass'n...	11,174	2,535	1,880	11,829	205	4,347	731
	Total.....	58,943	15,646	9,174	65,415	1,992	22,864	5,603
	ROCKLAND COUNTY.							
204	Co-operative Sav. & Loan Ass'n of Spring Valley	1,581	269	152	1,698	73	621	134
205	Home Building & Loan Ass'n of Spring Valley..	174	154	39	289	8	44	52
206	Nyack Building, Co-op. Sav. & Loan Ass'n....	5,568	1,083	659	5,992	208	2,068	627
207	Park Co-op. S. & L. Ass'n of Pearl River, N. Y.	1,966	428	228	2,166	89	724	207
208	Prov. B. & L. Ass'n of Spring Valley, N.Y. (The)	3,175	932	381	3,726	159	1,116	418
209	Suffern Savings and Loan Association.....	7,143	1,700	1,054	7,789	256	3,147	527
	Total.....	19,607	4,566	2,513	21,660	793	7,720	1,965
	ST. LAWRENCE COUNTY.							
210	Canton Savings and Loan Association.....	1,686	352	516	1,522	84	349	207
211	Gouverneur Savings and Loan Association.....	5,385	3,321	1,224	7,482	77	436	2,472
212	Norwood Savings, Loan & Building Association.	710	376	140	946	30	173	160
213	Ogdensburg Savings and Loan Association....	3,378	1,003	891	3,490	220	734	553
214	Potsdam Savings, Loan & Building Association.	2,036	521	525	2,032	37	290	289
	Total.....	13,195	5,573	3,296	15,472	448	1,982	3,681
	SARATOGA COUNTY.							
215	Mechanicville Co-operative Sav. & Loan Ass'n.	2,057	1,018	1,019	2,056	33	405	223
	SCHENECTADY COUNTY.							
216	Schenect'y B., L. & S. Ass'n, City of Schenect'y	11,009	2,838	1,730	12,117	533	4,089	1,107

NOTE.— The items given for each association require ten consecutive pages. The name of the

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

MISCELLANEOUS ITEMS.

Shares held by non-borrowing members.	Female shareholders.	Shares held by females.	Dividends credited to members on instalment shares in 1912.	Dividends credited to members and paid in cash on other shares in 1912.	Dividends forfeited by withdrawing members.	Filed and unpaid withdrawals Dec. 31, 1912.	Shares matured in 1912.	Operating expenses for the year paid.	Operating expenses for the year unpaid.	Amount of mortgages on property in this State.	Number of foreclosures commenced in 1912.	Number of foreclosures completed in 1912.	No. of parcels of real estate taken during year.	Number.
1,190	99	717	$5,498	.....	.....	.....	$6,509	$424	.....	$87,550	....	1	1	181
2,009	71	498	6,095	.....	$291	.....	1,250	726	.....	104,750	....	....	....	182
299	20	88	3,680	.....	14	.....	9,486	523	.....	14,245	....	....	....	183
2,453	*	*	22,228	.....	.....	.....	24,201	1,831	.....	249,393	....	....	....	184
626	36	449	2,098	$1,421	28	.....	1,000	760	.....	69,152	2	....	....	185
436	20	214	1,683	285	235	.....	8,653	680	.....	44,289	....	....	....	186
1,440	140	761	8,832	.....	722	.....	13,400	912	.....	158,500	1	1	1	187
8,453	386	2,727	$50,114	$1,706	$1,290	.....	$64,499	$5,856	.....	$727,879	3	2	2	
1,584	111	643	$8,976	.....	$75	.....	$3,400	$315	.....	$182,800	1	....	....	188
1,172	103	583	4,875	.....	52	.....	17,706	506	$195	97,100	....	....	....	189
31,824	3,377	18,335	108,568	.....	870	.....	.....	8,790	.....	2,266,248	1	1	....	190
3,768	200	1,357	8,336	.....	.....	.....	.....	608	.....	162,950	1	....	....	191
38,348	3,791	20,918	$130,755	.....	$997	.....	$21,106	$10,219	$195	$2,709,098	3	1	....	
5,681	*	*	$31,675	.....	$363	.....	$41,400	$2,116	.....	$507,100	....	....	....	192
755	5	73	649	$102	.....	.....	.....	140	.....	16,700	....	....	....	193
1,157	77	492	6,972	.....	132	.....	.....	312	.....	117,150	....	....	....	194
5,593	367	2,423	30,078	.....	286	.....	47,400	4,235	.....	579,085	4	3	3	195
1,919	113	789	10,158	.....	175	.....	.....	1,827	$29	182,100	6	4	3	196
825	11	99	.....	.....	.....	.....	.....	103	.....	8,000	....	....	....	197
4,615	97	2,256	3,092	5,421	2	.....	.....	669	.....	189,700	....	....	....	198
578	29	242	4,272	.....	21	.....	.....	342	.....	85,100	....	....	....	199
7,855	521	2,971	39,652	9,110	550	$1,075	54,335	3,190	.....	883,550	2	....	1	200
3,314	*	*	22,664	.....	150	.....	10,600	2,044	.....	330,170	1	2	2	201
2,777	140	947	4,856	.....	.....	.....	.....	425	.....	107,650	....	....	....	202
7,482	352	4,108	9,614	10,927	11	.....	7,968	2,445	.....	402,045	3	2	2	203
42,551	1,712	14,400	$163,682	25,560	$1,690	$1,075	$161,703	$17,848	$29	$3,408,350	16	11	11	
1,077	68	549	$6,640	.....	$180	.....	$12,500	$691	.....	$125,500	....	....	....	204
245	15	50	299	$174	19	$20	.....	272	.....	8,875	....	....	....	205
3,924	391	2,241	19,493	1,482	1,146	.....	19,000	1,720	.....	382,875	....	....	....	206
1,442	74	517	7,199	.....	228	.....	600	548	.....	140,084	....	....	....	207
2,610	194	1,082	12,252	.....	424	.....	13,800	1,017	.....	218,950	3	3	1	208
4,642	261	2,345	28,321	.....	984	.....	85,327	1,188	.....	507,735	1	....	....	209
13,940	1,003	6,784	$74,204	$1,656	$2,981	$20	$131,227	$5,436	.....	$1,384,019	4	3	1	
1,173	170	659	$3,413	$2,786	$72	.....	.....	$912	.....	$151,095	1	1	....	210
7,046	1,126	3,007	5,219	31,142	101	.....	$13,100	3,248	.....	561,675	2	2	....	211
773	74	327	1,625	.....	8	.....	.....	280	.....	40,793	....	....	....	212
2,756	386	1,683	5,905	3,437	379	.....	.....	1,921	.....	211,921	1	1	....	213
1,742	168	997	4,474	.....	235	.....	8,699	625	.....	101,883	....	....	....	214
13,490	1,924	6,673	$20,636	$37,365	$795	.....	$21,799	$6,986	.....	$1,067,367	4	4	....	
1,651	107	734	$2,010	.....	.....	.....	.....	$534	.....	$39 700	....	....	....	215
8,028	379	2,123	$32,376	$2,098	$691	.....	$93,166	$2,278	.....	$697,955	2	1	....	216

next association in alphabetical order first appears on page 442. * No separate record kept.

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loans on bond and mortgage.	Loans on shares.	Stocks and bonds.
	STEUBEN COUNTY.			
217	Avoca Co-operative Savings and Loan Association	$7,770	$400	.....
218	Bath Savings and Loan Association	50,700	.....	.....
219	Corning Co-operative Savings and Loan Association	910,250	24,300	.....
220	Hornellsville Co-operative Savings and Loan Association	51,675	.....	.....
221	Maple City Co-operative Savings and Loan Association	69,400	2,210	.....
222	Wayland Dime Savings and Loan Association	38,150	.....	.....
	Total	$1,127,945	$26,910	.....
	TIOGA COUNTY.			
223	Waverly Co-operative Savings and Loan Association (The)	$105,016	$14,783	$58,369
	ULSTER COUNTY.			
224	Home-Seekers' Co-op. S. & L. Ass'n of the City of Kingston, N. Y. (The)	$225,675	$250	.....
225	Kingston Co-operative Savings and Loan Association	72,225	900	.....
226	Saugerties Co-operative Savings and Loan Association (The)	26,070	155	.....
	Total	$323,970	$1,305	.....
	WARREN COUNTY.			
227	Glens Falls Savings and Loan Association	$381,853	.....	.....
	WASHINGTON COUNTY.			
228	Whitehall Co-operative Savings and Loan Association	$8,700	$30	.....
	WESTCHESTER COUNTY.			
229	Hastings-on-Hudson Building, Co-operative Sav. & Loan Ass'n (The)	$109,400	$1,125	.....
230	Home Building and Loan Association of Mount Vernon	121,850	3,150	.....
231	Mamaroneck Co-operative Savings and Loan Association (The)	177,650	14,539	.....
232	New Rochelle Co-operative Building and Loan Association	180,900	9,800	.....
233	Peekskill Co-operative Building, Savings and Loan Association	59,250	911	.....
234	Tarrytown and North Tarrytown Building and Loan Association	169,900	.....	.....
235	Tuckahoe Home Building and Loan Association	221,633	18,113	.....
236	Yonkers Building and Loan Association (The)	269,430	9,038	.....
	Total	$1,310,013	$56,676	.....
	YATES COUNTY.			
237	Home Savings and Loan Association of Penn Yan	$19,775	.....	.....
	Grand Total	$52,094,437	$1,484,487	$613,694

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

ASSETS.								
Land contracts.	Real estate.	Cash on hand and in bank.	Furniture and fixtures.	Instalments due and unpaid.	Interest, premium fees and fines due and unpaid.	Other assets.	Total.	Number.
.....	.....	$355	.....	$7	$34	$1	$8,567	217
$1,243	.....	4,736	$200	.....	.....	.....	56,879	218
1,873	$1,681	28,449	711	1,639	5,544	7	974,454	219
.....	.....	5,658	.....	.....	.....	.....	57,333	220
.....	.....	4,339	85	.....	523	1	76,558	221
.....	.....	5,622	.....	.....	.....	.....	43,772	222
$3,116	$1,681	$49,159	$996	$1,646	$6,101	$9	$1,217,563	
.....	.....	$1 182	.....	.....	.....	1	$179,351	223
$1,154	.....	$1,986	.....	.....	$802	$185	$230,052	224
427	$3,540	3,484	$50	.....	.....	51	80,677	225
.....	.....	1,617	.....	.....	.....	.....	27,842	226
$1,581	$3,540	$7,087	$50	.....	$802	$236	$338,571	
$807	.....	$54,680	$300	.....	$700	$1	$438,341	227
.....	.....	$439	.....	.....	.....	$2	$9,171	228
.....	.....	$2,247	.....	.....	.....	.....	$112,772	229
.....	.....	3,505	$426	.....	.....	$1	128,932	230
.....	.....	8,239	.....	.....	.....	.....	200,428	231
.....	$2,649	27,767	.....	$1,004	$593	335	223,048	232
.....	.....	4,342	.....	.....	791	1	65,295	233
.....	.....	4,576	.....	.....	.....	.....	174,476	234
.....	.....	9,646	100	.....	.....	.....	249,492	235
.....	2,914	3,944	.....	.....	860	3	286,189	236
.....	$5,563	$64,266	$526	$1,004	$2,244	$340	$1,440,632	
.....	.....	$971	.....	.....	.....	.....	$20,746	237
$293,074	$2,081,724	$1,995,850	$49,951	$23,576	$102,316	$301,402	$59,040,511	

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Due shareholders, dues.	Due shareholders, dividends credited.	Due shareholders, matured shares.
	STEUBEN COUNTY.			
217	Avoca Co-operative Savings and Loan Association	$7,176	$1,283	.....
218	Bath Savings and Loan Association	42,263	.....	$6,822
219	Corning Co-operative Savings and Loan Association	756,887	176,613	.....
220	Hornellsville Co-operative Savings and Loan Association	48,292	7,778	.....
221	Maple City Co-operative Savings and Loan Association	66,119	9,502	.....
222	Wayland Dime Savings and Loan Association	38,844	.....	.....
	Total	$959,581	$195,176	$6,822
	TIOGA COUNTY.			
223	Waverly Co-operative Savings and Loan Association (The)	$141,992	$35,181	.....
	ULSTER COUNTY.			
224	Home-Seekers' Co-op. S. & L. Ass'n of the City of Kingston, N. Y. (The)	$168,425	$27,279	$7,964
225	Kingston Co-operative Savings and Loan Association	60,868	11,402	.....
226	Saugerties Co-operative Savings and Loan Association (The)	20,375	1,517	.....
	Total	$249,668	$40,198	$7,964
	WARREN COUNTY.			
227	Glens Falls Savings and Loan Association	$333,179	$58,285	.....
	WASHINGTON COUNTY.			
228	Whitehall Co-operative Savings and Loan Association	$8,117	.....	.....
	WESTCHESTER COUNTY.			
229	Hastings-on-Hudson Building, Co-operative Sav. & Loan Ass'n (The)	$40,938	$9,136	$56,979
230	Home Building and Loan Association of Mount Vernon	105,087	19,148	2,000
231	Mamaroneck Co-operative Savings and Loan Association (The)	163,286	34,517	.....
232	New Rochelle Co-operative Building and Loan Association	178,840	39,685	.....
233	Peekskill Co-operative Building, Savings and Loan Association	51,615	8,011	.....
234	Tarrytown and North Tarrytown Building and Loan Association	130,575	33,163	.....
235	Tuckahoe Home Building and Loan Association	193,215	53,795	.....
236	Yonkers Building and Loan Association (The)	250,685	26,097	.....
	Total	$1,114,241	$223,552	$58,979
	YATES COUNTY.			
237	Home Savings and Loan Association of Penn Yan	$16,715	$2,604	.....
	Grand Total	$47,414,029	$6,145,133	$566,383

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

LIABILITIES.								
Balance due borrowers on mortgage loans.	Prior mortgages.	Borrowed money.	Earnings undivided.	Contingent fund.	Unearned or rebatable premium.	Other liabilities.	Total.	Number.
.....	.....	.....	.....	$107	.....	$1	$8,567	217
.....	.....	$5,500	$1,780	513	.....	1	56,879	218
.....	.....	.....	22,805	18,147	.....	2	974,454	219
.....	.....	.....	445	790	.....	28	57,333	220
.....	.....	.....	339	596	.....	2	76,558	221
.....	.....	.....	3,483	1,408	.....	37	43,772	222
.....	.....	$5,500	$28,852	$21,561	.....	$71	$1,217,563	
.....	.....	.....	$17	$2,161	.....	.....	$179,351	223
$54	.....	$5,100	$10,032	$6,746	$4,128	$324	$230,052	224
4,011	.....	.....	3,281	1,112	.....	3	80,677	225
.....	.....	5,550	240	158	.....	2	27,842	226
$4,065	.....	$10,650	$13,553	$8,016	$4,128	$329	$338,571	
.....	.....	.....	$8,868	$19,573	$18,434	$2	438,341	227
.....	.....	$750	$304	.....	.....	.....	$9,171	228
$4,000	.....	.....	.....	$1,719	.....	.....	$112,772	229
1,000	.....	.....	.....	1,696	.....	$1	128,932	230
.....	.....	.....	.....	2,625	.....	.....	200,428	231
.....	.....	.....	$56	4,181	.....	286	223,048	232
700	.....	.....	3,819	1,149	.....	1	65,295	233
8,000	.....	.....	178	2,560	.....	.....	174,476	234
.....	.....	.....	19	2,462	.....	1	249,492	235
.....	.....	$900	1,234	7,237	.....	36	286,189	236
$13,700	.....	$900	$5,306	$23,629	.....	$325	$1,440,632	
.....	.....	.....	$876	$550	.....	$1	$20,746	237
$350,342	$756,289	$1,044,153	$1,011,167	$1,468,502	$146,775	$137,738	$59,040,511	

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Cash on hand January 1, 1912.	Dues received.	Prior mortgages conditionally assumed.	Money borrowed.
	STEUBEN COUNTY.				
217	Avoca Co-operative Savings and Loan Association	$327	$1,813	.....	$988
218	Bath Savings and Loan Association	3,109	29,579	.....	3,000
219	Corning Co-operative Savings and Loan Association	28,839	164,334	.....	.....
220	Hornellsville Co-operative Savings and Loan Association	7,542	11,935	.....	.....
221	Maple City Co-operative Savings and Loan Association	1,256	19,044	.....	6,350
222	Wayland Dime Savings and Loan Association	1,519	22,664	.....	2,000
	Total	$42,592	$249,369	.....	$12,338
	TIOGA COUNTY.				
223	Waverly Co-operative Savings and Loan Association (The)	$2,842	$21,905	.....	.....
	ULSTER COUNTY.				
224	Home-Seekers' Co-op. Sav. & L. Ass'n of Kingston, N. Y. (The)	$2,041	$36,220	.....	$6,100
225	Kingston Co-operative Savings and Loan Association	2,579	12,395	.....	.....
226	Saugerties Co-operative Savings and Loan Ass'n (The)	1,082	6,565	.....	8,050
	Total	$5,702	$55,180	.....	$14,150
	WARREN COUNTY.				
227	Glens Falls Savings and Loan Association	$1,309	$96,083	.....	.....
	WASHINGTON COUNTY.				
228	Whitehall Co-operative Savings and Loan Association	$982	$4,581	.....	$2,975
	WESTCHESTER COUNTY.				
229	Hastings-on-Hudson Bldg., Co-op. Sav. & Loan Ass'n (The)	$3,971	$12,857	.....	.....
230	Home Building and Loan Association of Mount Vernon	856	31,131	.....	$29,500
231	Mamaroneck Co-operative Savings and Loan Association (The)	1,412	33,887	.....	12,500
232	New Rochelle Co-operative Building and Loan Association	14,667	42,952	.....	.....
233	Peekskill Co-operative Building, Savings and Loan Ass'n	4,922	14,095	.....	.....
234	Tarrytown and North Tarrytown Building and Loan Ass'n	1	32,140	.....	12,075
235	Tuckahoe Home Building and Loan Association	26	46,530	.....	9,200
236	Yonkers Building and Loan Association (The)	647	68,846	.....	77,700
	Total	$26,502	$282,438	.....	$140,975
	YATES COUNTY.				
237	Home Savings and Loan Association of Penn Yan	$2,014	$6,292	.....	.....
	Grand Total	$1,853,167	$18,029,512	$57,500	$2,987,850

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

RECEIPTS.										
Mortgages redeemed.	Loans on shares repaid.	Real estate sold.	Fees received.	Fines received.	Interest received.	Premium received.	Rent received.	Other receipts.	Total.	Number.
$8	$550	.....	$8	$2	$377	.....	.....	$2	$4,075	217
10,650	.....	$590	43	.....	3,001	$35	$15	1,414	51,436	218
93,900	6,050	.....	647	452	52,709	.....	.....	133	347,064	219
7,289	.....	.....	46	4	2,860	.....	.....	2	29,678	220
4,150	1,248	.....	101	19	3,904	75	.....	136	36,283	221
11,075	.....	.....	15	4	2,055	122	.....	13	39,467	222
$127,072	$7,848	$590	$860	$481	$64,906	$232	$15	$1,700	$508,003	
$9,114	$2,500	.....	$23	$92	$8,317	.....	.....	$7,711	$52,504	223
$28,550	$1,030	.....	$119	$208	$11,414	.....	.....	$4,399	$90,081	224
10,900	200	$823	41	70	4,014	.....	$204	154	31,380	225
.....	130	.....	41	30	1,017	.....	.....	3	16,918	226
$39,450	$1,360	$823	$201	$308	$16,445	.....	$204	$4,556	$138,379	
$92,470	.....	.....	$361	$611	$22,924	$7,063	.....	$1,070	$221,891	227
$400	$65	.....	$27	.....	$355	$99	.....	$108	$9,592	228
$3,800	$1,275	.....	$39	$61	$5,678	$464	.....	$2	$28,147	229
10,800	1,885	.....	166	19	6,793	.....	.....	133	81,283	230
19,100	11,220	.....	123	198	11,302	73	.....	203	90,018	231
33,700	6,900	$70	105	268	10,869	3,329	.....	72	112,932	232
4,600	2,275	.....	76	53	2,775	1,550	.....	3	30,349	233
15,000	.....	.....	590	421	7,848	3,027	.....	111	71,213	234
23,500	9,780	.....	199	204	12,242	3,877	.....	1,071	106,629	235
63,547	12,378	.....	.....	59	16,286	624	.....	139	240,226	236
$174,047	$45,713	$70	$1,298	$1,283	$73,793	$12,944	.....	$1,734	$760,797	
$250	.....	.....	$73	$11	$937	.....	.....	$2	$9,579	237
$6,855,899	$1,550,707	$226,722	$34,451	$27,496	$2,848,559	$298,599	$98,340	$579,390	$35,448,192	

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Loaned on mortgage.	Loaned on shares.	Dues repaid on withdrawal.	Dividends paid on withdrawal.	Cash dividends paid on income and accumulative prepaid shares.
	STEUBEN COUNTY.					
217	Avoca Co-operative Savings and Loan Association	$1,806	$400	$85	$11	.....
218	Bath Savings and Loan Association	6,000	.....	34,687	.....	.....
219	Corning Co-operative Savings and Loan Association	206,550	12,700	31,891	3,889	.....
220	Hornellsville Co-operative Savings and Loan Association	13,350	.....	8,882	1,404	.....
221	Maple City Co-operative Savings and Loan Association	15,700	2,108	6,497	719	.....
222	Wayland Dime Savings and Loan Association	12,200	.....	18,962	.....	.....
	Total	$255,606	$15,208	$101,004	$6,023	.....
	TIOGA COUNTY.					
223	Waverly Co-operative Savings and Loan Association (The)	$13,250	$1,855	$6,919	$1,263	.....
	ULSTER COUNTY.					
224	Home-Seekers' Co-op. S. & L. Ass'n of Kingston, N. Y. (The)	$27,362	.....	$8,447	$1,192	.....
225	Kingston Co-operative Savings and Loan Association	14,338	$400	6,672	1,782	$80
226	Saugerties Co-operative Savings and Loan Association (The)	11,600	215	856	43	.....
	Total	$53,300	$615	$15,975	$8,017	$80
	WARREN COUNTY.					
227	Glens Falls Savings and Loan Association	$70,643	.....	$51,223	$12,340	.....
	WASHINGTON COUNTY.					
228	Whitehall Co-operative Savings and Loan Association	$6,137	$95	$374	.....	.....
	WESTCHESTER COUNTY.					
229	Hastings-on-Hudson B'ldg, Co-op. S. & L'n Ass'n (The)	$18,800	$275	$4,955	$1,576	.....
230	Home Building and Loan Association of Mount Vernon	21,750	1,535	6,215	619	.....
231	Mamaroneck Co-operative Savings and Loan Ass'n (The)	29,350	12,299	14,366	2,278	.....
232	New Rochelle Co-operative Building and Loan Association	19,600	4,650	12,388	1,340	.....
233	Peekskill Co-operative Building, Savings & Loan Association	10,700	1,166	11,318	2,244	.....
234	Tarrytown and North Tarrytown Building and Loan Ass'n	28,950	.....	5,037	748	.....
235	Tuckahoe Home Building and Loan Association	19,233	9,175	19,410	4,889	.....
236	Yonkers Building and Loan Association (The)	61,407	13,865	47,667	4,689	$5,914
	Total	$209,790	$42,965	$121,356	$18,383	$5,914
	YATES COUNTY.					
237	Home Savings and Loan Association of Penn Yan	$4,000	.....	$4,150	$209	.....
	Grand Total	$11,200,951	$1,595,218	$11,860,499	$933,317	$255,778

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RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

DISBURSEMENTS.

Paid matured shares.	Paid borrowed money and prior mortgages.	Paid interest on borrowed money and prior mortgages.	Paid for real estate.	Paid salaries and clerk hire.	Paid advertising, printing and postage.	Paid rent.	Paid repairs to real estate.	Paid taxes, insurance, etc.	Other disbursements.	Cash on hand December 31, 1912.	Total.	Number.
$401	$988	$9	.....	$15	$1	.....	.....	.....	$4	$355	$4,075	217
2,000	3,000	250	.....	482	34	$94	.....	$31	122	4,636	51,436	218
60,500	.....	.....	.....	1,572	247	104	.....	30	1,132	28,449	347,064	219
.....	.....	5	.....	337	.....	.....	.....	41	1	5,658	29,678	220
.....	6,350	48	.....	300	83	36	.....	.....	103	4,339	36,283	221
.....	2,000	14	.....	523	.....	72	.....	.....	74	5,622	39,467	222
$62,901	$12,338	$326	.....	$3,229	$365	$306	.....	$102	$1,436	$49,159	$508,003	
.....	.....	.....	.....	$340	$40	.....	.....	$56	$27,599	$1,182	$52,504	223
$30,345	$15,200	$460	.....	$730	$63	$50	.....	$277	$3,969	$1,986	$90,081	224
3,800	.....	.....	.....	423	17	24	$240	42	78	3,484	31,380	225
.....	2,500	15	.....	.....	13	.....	.....	.....	59	1,617	16,918	226
$34,145	$17,700	$475	.....	$1,153	$93	$74	$240	$319	$4,106	$7,087	$138,379	
$20,669	$7,400	$160	.....	$1,800	$79	$200	.....	$357	$2,340	$54,680	$221,891	227
.....	$2,225	$33	.....	$150	$3	.....	.....	.....	$136	$439	$9,592	228
.....	.....	.....	.....	$175	$57	.....	.....	$14	$48	$2,247	$28,147	229
$12,633	$32,500	$419	.....	999	319	$300	.....	18	471	3,505	81,283	230
2,819	19,500	134	.....	840	83	25	.....	.....	85	8,239	90,018	231
42,664	.....	.....	$2,649	1,025	90	55	.....	352	352	27,767	112,932	232
.....	.....	.....	.....	500	56	.....	.....	.....	23	4,342	30,349	233
10,025	20,864	224	.....	530	60	54	.....	114	31	4,576	71,213	234
31,805	11,200	182	.....	600	160	120	.....	.....	209	9,646	106,629	235
200	97,100	257	2,914	1,234	157	300	.....	.....	578	3,944	240,226	236
$100,146	$181,164	$1,216	$5,563	$5,903	$982	$854	.....	$498	$1,797	$64,266	$760,797	
.....	.....	.....	.....	$180	$16	$20	.....	$20	$13	$971	$9,579	237
,678,516	$3,298,745	$108,522	$416,583	$262,095	$40,178	$40,483	$41,470	$65,615	$654,372	$1,995,850	$35,448,192	

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COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number.	NAME OF ASSOCIATION.	Shares in force January 1, 1912.	Shares issued during the year.	Shares withdrawn during the year.	Shares in force December 31, 1912.	Borrowing members.	Shares held by borrowing members.	Non-borrowing members.
	STEUBEN COUNTY.							
217	Avoca Co-operative Savings and Loan Ass'n....	120	34	3	151	11	52	14
218	Bath Savings and Loan Association.....	4,696	328	652	4,372	65	908	164
219	Corning Co-operative Savings and Loan Ass'n..	11,806	2,536	1,056	13,286	574	5,476	1,652
220	Hornellsville Co-op. Savings & Loan Association	1,020	179	184	1,015	46	195	149
221	Maple City Co-operative Sav. & Loan Ass'n...	1,350	403	154	1,599	49	367	148
222	Wayland Dime Savings and Loan Association..	2,414	708	400	2,722	41	569	97
	Total.....	21,406	4,188	2,449	23,145	786	7,567	2,221
	TIOGA COUNTY.							
223	Waverly Co-operative Sav. & Loan Ass'n (The).	1,855	93	128	1,820	85	663	153
	ULSTER COUNTY.							
224	Home-Seekers' Co-op. S. & L. A., Kingst'n, N.Y.	3,033	477	369	3,141	231	1,129	493
225	Kingston Co-operative Savings & Loan Ass'n..	938	163	95	1,006	44	363	149
226	Saugerties Co-operative Sav. & Loan Ass'n (The)	479	168	26	621	19	138	173
	Total.....	4,450	808	490	4,768	294	1,630	814
	WARREN COUNTY.							
227	Glens Falls Savings and Loan Association.....	9,290	1,445	449	10,286	190	3,001	836
	WASHINGTON COUNTY.							
228	Whitehall Co-operative Savings & Loan Ass'n..	906	278	105	1,079	10	94	90
	WESTCHESTER COUNTY.							
229	Hastings-on-Hud. B., Co-op. S. & L. Ass'n (The)	1,038	196	95	1,139	40	611	82
230	Home Building & Loan Ass'n of Mount Vernon.	2,375	954	320	3,009	45	525	353
231	Mamaroneck Co-op. Sav. & Loan Ass'n (The)..	2,639	493	334	2,798	95	1,070	194
232	New Rochelle Co-operative Bld'g & Loan Ass'n.	3,475	615	579	3,511	98	1,027	356
233	Peekskill Co-operative Bldg., Sav. & Loan Ass'n	1,290	307	321	1,276	49	329	91
234	Tarrytown & N. Tarrytown Bldg. & Loan Ass'n	2,504	531	211	2,824	64	905	211
235	Tuckahoe Home Building and Loan Association	3,804	756	560	4,000	86	1,018	361
236	Yonkers Building and Loan Association (The)..	3,884	1,959	545	5,298	139	1,637	333
	Total.....	21,009	5,811	2,965	23,855	616	7,122	1,984
	YATES COUNTY.							
237	Home Savings & Loan Association of Penn Yan.	491	363	331	523	21	$86	58
	Grand Total.....	1,283,529	411,988	256,182	1,439,335	29,706	364,845	121,313

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RECEIPTS, DISBURSEMENTS, ETC.—(Concluded).

MISCELLANEOUS ITEMS.

Shares held by non-borrowing members.	Female shareholders.	Shares held by females.	Dividends credited to members on instalment shares in 1912.	Dividends credited to members and paid in cash on other shares in 1912.	Dividends forfeited by withdrawing members.	Filed and unpaid withdrawals Dec. 31, 1912.	Shares matured in 1912.	Operating expenses for the year paid.	Operating expenses for the year unpaid.	Amount of mortgages on property in this State.	Number of foreclosures commenced in 1912.	Number of foreclosures completed in 1912.	No. of parcels of real estate taken during year.	Number
99	9	24	$349	.....	$3	.....	$401	$16	.....	$7,770	....	....	....	217
3,464	119	2,409	1,843	.....	.....	.....	.....	616	.....	50,700	2	1	....	218
7,810	944	4,133	48,263	$1,705	638	.....	59,600	1,967	.....	910,250	1	1	....	219
820	82	425	2,164	.....	.....	.....	.....	337	$9	51,675	....	....	....	220
1,232	62	451	3,423	98	114	.....	.....	419	.....	69,400	....	....	....	221
2,153	52	725	1,366	.....	96	.....	.....	643	36	38,150	1	1	....	222
15,578	1,268	8,167	$57,408	$1,803	$851	.....	$60,001	$3,998	$45	$1,127,945	4	3	....	
1,157	90	501	$8,123	.....	$569	.....	.....	$436	.....	$105,016	....	....	....	223
2,012	221	808	$5,349	.....	$243	.....	$27,700	$1,138	.....	$225,675	2	....	....	224
643	57	305	3,374	$151	66	.....	3,800	479	.....	72,225	....	....	....	225
483	44	112	935	.....	10	.....	.....	42	.....	26,070	....	....	....	226
3,138	322	1,225	$9,658	$151	$319	.....	$31,500	$1,659	.....	$323,970	2	....	....	
7,285	540	3,856	$23,003	.....	$16	.....	$20,669	$2,168	.....	$381,853	....	....	....	227
985	20	112	.....	.....	.....	.....	.....	$157	.....	$8,700	....	....	....	228
528	23	230	$5,652	.....	$360	.....	$56,979	$251	.....	$109,400	....	....	....	229
2,484	114	732	4,735	.....	126	.....	12,633	1,792	.....	121,850	....	....	....	230
1,728	114	931	10,219	.....	201	.....	2,819	999	.....	177,650	....	....	....	231
2,484	157	971	13,128	.....	350	.....	42,664	1,177	.....	180,900	1	1	1	232
947	55	952	1,268	$2,627	.....	.....	.....	556	.....	59,250	....	....	....	233
1,919	68	589	10,449	.....	74	.....	10,025	644	.....	169,900	1	....	....	234
2,982	210	1,576	14,488	.....	1,068	.....	31,805	880	.....	221,633	....	....	....	235
3,661	258	1,955	7,670	6,059	.....	.....	200	2,121	.....	269,430	1	1	1	236
16,733	999	7,936	$67,609	$8,686	$2,179	.....	$157,125	$8,420	.....	$1,310,013	3	2	2	
437	35	205	$832	.....	$94	.....	.....	$226	.....	$19,775	....	....	....	237
1,074,490	57,236	429,984	$2,033,472	$511,248	$60,305	$106,973	$2,761,240	$387,419	$1,110	$49,410,233	137	91	77	

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BUILDING LOT ASSOCIATIONS.

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ERIE COUNTY.

SOUTH PARK BUILDING LOT ASSOCIATION.

No. 796 Ellicott Street, Buffalo, N. Y.

[Organized under Law of 1892. Commenced business 1893.]

Officers.	Names.	Post-office addresses.
President	JOHN A. WETZIG	207 Masten Street.
Secretary	JAMES T. MAHANEY	205 Hamburgh Street.
Treasurer	GEORGE H. LANNY	796 Ellicott Street.
Attorney	THOMAS BURKE	Marine Bank Bldg.

ASSETS.

Real estate	$26,976 00
Cash on hand and in bank	482 19
	$27,458 19

LIABILITIES.

Due shareholders, instalment shares	$27,458 19

RECEIPTS.

Cash on hand January 1, 1912	$559 17
Interest received	15 54
Rent received	40 00
Assessment	52 00
	$666 71

DISBURSEMENTS.

Paid salaries and clerk-hire	$9 50
Paid advertising, printing and postage	5 89
Paid taxes, insurance, etc	167 04
Paid banking department	2 09
Cash on hand December 31, 1912	482 19
	$666 71

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Blank Used for Annual Report.

ANNUAL REPORT.

Of the .....
Located at No.....*street*
in the ..... *of* .....
..... *for the year ending December* 31, 1913, *made to the Superintendent of Banks, pursuant to the provisions of Chapter* 10 *of the Laws of* 1909, *Article VI, as amended by Chapter* 126 *of the Laws of* 1910.

Organized under Laws of .... *Commenced business* ....

Assets.		*Liabilities.*	
1. Loans on bond and mortgage, including prior mortgages (face value) —(see schedule A)....	$....	1. Due shareholders, dues (see schedule F).....	$....
2. Loans on shares	....	2. Due shareholders, matured shares (see schedule F).....	....
3. Stocks and bonds (market value)	....	3. Due shareholders, dividends credited (see schedule F).....	....
4. Contract for the sale of real estate	....	4. Balance to be paid borrowers on mortgage loans (see schedule A).	....
5. Real estate, * including mortgages on same....	....	5. Prior mortgages	....
6. Cash on hand and in bank.	....	6. Borrowed money	....
7. Furniture and fixtures....	....	7. Earnings undivided	....
8. Installments due and unpaid ‡ .....$....	....	8. Contingent fund as required by section 225 of Banking Law	....
9. Interest, premium, fees and fines due and unpaid ‡ .....$....	....	9. Unearned or rebatable premium †	....
10. Other assets (see schedule B)	....	10. Other liabilities (see schedule C).....	....
Total	....	Total	....

* How acquired.
† See section 220 of chapter 126, Laws of 1910.
‡ Extend separately if carried as assets.

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REPORT FOR THE YEAR ENDING DECEMBER 31, 1913.

Receipts.		*Disbursements.*	
1. Cash on hand January 1, 1913	$....	1. Loaned on mortgage (see schedule A)	$....
2. Dues received (see schedule F)	....	2. Loaned on shares	....
3. Prior mortgages	....	3. Dues repaid on withdrawal, or applied on mortgages (see schedule F)	....
4. Money borrowed	....	4. Paid matured shares (see schedule F)	....
5. Mortgages redeemed, foreclosed or transferred to real estate account (see schedule A)	....	5. Dividends paid on withdrawal or applied on mortgages (see schedule F)	....
6. Loans on shares repaid	....	6. Cash dividends paid on income and accumulative prepaid shares (see schedule F)	....
7. Real estate sold	....	7. Paid borrowed money and prior mortgages	....
8. Fees received by association and its agents	....	8. Paid interest on borrowed money and prior mortgages	....
9. Fines received	....	9. Paid for real estate (including foreclosures and transfers)	....
10. Interest received	....	10. Paid salaries and clerk-hire	....
11. Premium received	....	11. Paid advertising, printing and postage	....
12. Rent received	....	12. Paid rent	....
13. Other receipts (see schedule D)	....	13. Paid repairs to real estate	....
		14. Paid taxes, insurance, etc., on real estate held	....
		15. Other disbursements (see schedule E)	....
		16. Cash on hand December 31, 1913	....
Total	....	Total	....

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1. Is the plan of your association permanent or serial?.....
2. What is the par value per share (matured)?.....
3. Are your installment payments weekly or monthly? What amount per share? .....
4. How many shares were in force January 1, 1913?.....
   How many shares were issued during the year 1913?.....
   How many shares were withdrawn during the year 1913?.....
   How many shares in force at the close of business December 31, 1913?...
5. How many borrowing members have you?.....Give total number of shares held by them December 31, 1913.....
6. How many non-borrowing members have you?.....Give total number of shares held by them December 31, 1913.....
7. How many female shareholders?.....Give total number of shares held by them December 31, 1913.....
8. Give total dividends credited members on installment shares during the year 1913, $....., dates ....., rate ..... per cent per annum.
9. Give total dividends credited or paid in cash to members on other shares during the year 1913, $....., date ....., rate ..... per cent. per annum.
10. Give total dividends forfeited by withdrawing members during 1913, $ .....
11. State total amount of filed and unpaid withdrawals December 31, 1913, $ .....
12. State total amount of shares matured during year 1913, $.....
13. Do you charge an entrance or membership fee?.....What is the amount?.....
14. State total entrance and membership fees received by the association and its agents during the year, $.....
15. State total amount paid, either directly or indirectly, during the year 1913, as salaries, commissions, fees, or other compensation to the officers, directors, auditors, attorneys, agents, clerks, and all other employees, and for rent, advertising, commissions, and all other operating expenses, as defined in Section 227 of the Banking Law, $.....
16. State total amount unpaid which the corporation became liable to pay either directly or indirectly, during the year 1913, as salaries, commissions, fees, or other compensation to the officers, directors, auditors, attorneys, agents, clerks, and all other employees, and for rent, advertising, commissions, and all other operating expenses, as defined in Section 227 of the Banking Law, $.....
17. What officers are under bond as per subdivision c, Section 211 of Banking Law? .....
    .....
18. State amount of each bond and date of expiration...
    President, $..... Expires.....
    Secretary, $..... Expires.....
    Treasurer, $..... Expires.....
    Attorney, $..... Expires.....
19. What premium plan do you follow: gross, installment or premium-interest? .....
20. What rate of interest is paid by borrowing members?.....
21. What is the usual premium charged borrowing members?.....
22. In what States and in what counties of this State have you loaned money? .....
    .....
23. State the largest mortgage loan you have outstanding, $.....
24. State amount outstanding on mortgages in force on property in this State, $.....
25. State total number of foreclosures commenced in 1913.....
26. State total number of foreclosures completed in 1913.....
27. State number of parcels of real estate taken during the year upon the foreclosure or settlement of mortgage loans.....

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SCHEDULE A.

Loans on bond and mortgage December 31, 1912, including prior mortgages	$.....
Less balance to be paid on mortgage loans December 31, 1912	.....
Net amount in mortgages December 31, 1912, including prior mortgages	$.....
Amount loaned on bond and mortgage during the year 1913, including prior mortgages	.....
Balance to be paid on mortgage loans December 31, 1913	.....
Total	$.....
Less item 5 of receipts, viz.: Mortgages redeemed during the year 1913, including prior mortgages	$.....
Mortgages foreclosed during the year 1913, including prior mortgages	.....
Mortgages transferred to real estate during the year 1913, including prior mortgages	.....
Loans on bond and mortgage December 31, 1913, including prior mortgages (item No. 1 of assets)	$.....

SCHEDULE B.

Other assets:

Taxes, insurance, etc., advanced	$.....
.....	.....
.....	.....
.....	.....

SCHEDULE C.

Other liabilities:

.....	$.....
.....	.....
.....	.....
.....	.....

SCHEDULE D.

Other receipts:

Taxes, insurance, etc., repaid	$.....
.....	.....
.....	.....
.....	.....

SCHEDULE E.

Other disbursements: Banking Department: Examination	$.....
Assessment	.....
Taxes, insurance, etc., advanced	.....
.....	.....
.....	.....

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SCHEDULE F.

DUES CREDITED.	Jan. 1, 1913.	Received during year.	Repaired during year.	Credited Dec. 31, 1913.
Installment shares	$	$	$	$
Matured shares		*		
Savings shares				
Accumulative prepaid shares				
Income shares				
Juvenile savings shares				
Totals	$	$	$	$

DIVIDENDS CREDITED.	Jan. 1, 1913.	Credited during year.	Paid during year.	Credited Dec. 31, 1913.
Installment shares	$	$	$	$
Matured shares				
Savings shares				
Accumulative prepaid shares				
Income shares				
Juvenile savings shares				
Totals	$	$	$	$

* Amount of shares matured during the year.

STATE OF NEW YORK,
COUNTY OF .....
CITY OF ..... } *ss.:*

.....President, and .....
* Secretary Treasurer of the.....
being duly sworn, each for himself deposes and says, that the foregoing report of the assets and liabilities of the said association at the close of business December 31, 1913, and of its receipts and disbursements during the calendar year ending December 31, 1913, including the schedules and answers to questions therein contained, is true and correct in all respects, to the best of his knowledge and belief, and that the usual business of such association has been transacted at the location required by Chapter 10 of the Laws of 1909, as amended, and not elsewhere. I hereby certify that at the time when I signed my name hereto the notary public whose name is attached to the certificate hereinbelow contained asked me the question, "Do you solemnly swear that the statements contained in the within report are true?" and I replied, "I do."

....., *President.*
†.....*Secretary Treasurer.*

STATE OF NEW YORK,
COUNTY OF ..... } *ss.:*

I, ..., a Notary Public in and for the county above named, do hereby certify that, on the ..... day of ....., 1914, there appeared before me ....., whose signature is appended to the statement hereinabove contained, and at the time when he signed such statement, I asked him, "Do you solemnly swear that the statements contained in the foregoing report are true?" and he replied, "I do."

.....
[SEAL OF NOTARY] *Notary Public.*

† Erase title of officer not signing.

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STATE OF NEW YORK,
COUNTY OF.....} *ss.:*

I, ..., a Notary Public in and for the county above named, do hereby certify that, on the ..... day of ....., 1914, there appeared before me ....., whose signature is appended to the statement hereinabove contained, and at the time when he signed such statement, I asked him, "Do you solemnly swear that the statements contained in the foregoing report are true?" and he replied, "I do."

.....

[SEAL OF NOTARY] *Notary Public.*

N. B.—In filling out this report care should be taken to answer each question clearly.

The assets and liabilities must balance; as also the receipts and disbursements, plus the "cash on hand."

This report *must* be filed with the Superintendent of Banks, State Hall, Albany, on or before the thirtieth day of January, unless the time for such filing is, for good cause, extended by the Superintendent on application made to him at said address. If not so filed the association is liable to pay a forfeit of ten dollars per day for every day delayed beyond that date, which forfeit the law makes it the duty of the Superintendent to collect.

The law requires that the *report be made for the year beginning January 1st and ending December 31st,* and *this is required to be done* even though this does not correspond with the business year of the association.

Any other or further information desired will be gladly given on application, either personally or by letter, to the Banking Department, Albany, N. Y.

REPORT

of the

.....

.....

.....

.....

NAMES OF OFFICERS AND DIRECTORS.

President.

..... *P. O. Address* .....

Secretary.

..... *P. O. Address* .....

Treasurer.

..... *P. O. Address* .....

DIRECTORS.

.....

.....

.....

.....

.....

Filed 1914

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EXTRACTS FROM THE LAWS

RELATING TO THE

ORGANIZATION AND SUPERVISION

OF

SAVINGS AND LOAN ASSOCIATIONS

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THE BANKING LAW.

Chapter 2 of the Consolidated Laws.

(CHAPTER 10 OF THE LAWS OF 1909.)

AN ACT in relation to banks, individual bankers and corporations under the supervision of the banking department, constituting chapter two of the consolidated laws.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

ARTICLE I.

§ 1. **Short title.** This chapter shall be known as the "Banking Law," and shall be applicable to all corporations and individuals specified in the next section.

§ 2. * * * * * * * * *

Savings and loan association.— The term "savings and loan association," when used in this chapter, means a corporation formed for the purpose of encouraging industry, frugality, home building and the saving of money by its members, the accumulation of savings, the loaning of such accumulations to its members, and the repayment to each member of his savings when they have accumulated to a certain sum, or at any time when he shall desire the same, or the association shall desire to repay the same.

Building and lot association.— The term "building and lot association," when used in this chapter, means any association or corporation organized for the purpose of accumulating a fund for the purchase of real property, to pay off incumbrances thereon, to aid its members in acquiring a building lot or lots, and making improvements thereon in the manner and form specified in the certificate of incorporation, or for all or any of such purposes.

[In effect January 1, 1911.]

ARTICLE II.

§ 3. **The banking department; superintendent.** There shall continue to be a banking department charged with the execution

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of the laws relating to the corporations and individuals to which this chapter is applicable.

The chief officer of such department shall continue to be the superintendent thereof, to be known as the superintendent of banks. * * *

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§ 5. **Deputies, clerks and examiners of the banking department.** The superintendent of banks shall employ from time to time such clerks and examiners as he may need to discharge in a proper manner the duties imposed upon him by law. They shall perform such duties as he shall assign to them. * * * He may appoint a first, a second, and a third deputy, each of whom shall within fifteen days from the time of notice of his appointment take and subscribe the constitutional oath of office, and file the same in the office of the secretary of state. * * *

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§ 5-a. **Retirement of deputies, clerks and examiners.** The superintendent may, in his discretion, retire any deputy, clerk or examiner who shall have served in the department for a period of twenty years and who shall have become physically or mentally incapacitated for the further performance of the duties of his position. A person retired from service pursuant to this section shall be paid out of the funds appropriated to the banking department an annual sum, in equal monthly instalments, equal to one-half of the average amount of his annual or per diem salary for the period of two fiscal years preceding the time of such retirement.

§ 7. **Expenses; how defrayed.** All the expenses incurred in and about the conduct of the business of the department, including the salary of the superintendent and clerks, shall be charged to and paid by the corporations and individuals required to report to the superintendent under the provisions of this chapter in such proportions as the superintendent shall deem just and reasonable. The expenses incurred and services performed on account of any such corporation or individual or on account of any foreign corporation or its agency shall be charged to and paid by the corporation, individual or agency for whom they were incurred or performed. If any corporation, individual or agency shall not, after due notice, pay any such charges the superin-

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tendent may apply the proceeds of the sale of or the dividends on any stock or the interest on any bonds and mortgages in his hands deposited by such corporation or individual to the payment of such charges, with interest, at the rate of six per centum. The moneys so applied, and all moneys received by him in payment of such charges, shall be deposited and paid by him into the treasury of the state, to reimburse all sums advanced from the treasury for such expenses, except moneys received from any corporation or individual banker for expenses incurred or services performed on account of any such corporation or individual, which moneys shall be applied by the superintendent in payment of such expenses and a verified account thereof included in his annual report. If any such corporation or individual or any foreign corporation or its agency shall fail to pay such charges as herein required, and there are no stocks, bonds or mortgages in the department, the dividends or interest on which can be applied in payment thereof, the superintendent shall report to the attorney-general the failure of any such corporation or individual or any such foreign corporation or its agency to pay such charges, and the attorney-general shall thereupon bring an action in the name of the people for the recovery of such charges.

§ 8. **Powers of superintendent.** Every corporation and individual banker specified in section two of this chapter shall be subject to the inspection and supervision of the superintendent of banks. He shall, either personally or by some competent person or persons to be appointed by him, to be known as examiners, visit and examine every bank, trust company and individual banker at least twice in each year and every other corporation specified in section two of this chapter at least once in each year. He shall have power in like manner to examine every individual banker and every corporation specified in section two at any time prior to its dissolution, whenever, in his judgment, its condition and management is or has been such as to render an examination of its affairs necessary and expedient. On every such examination, inquiry shall be made as to the condition and resources of the corporation, the mode of conducting and managing its affairs, the action of its directors, the investment of its funds, the safety and prudence of its management, the security afforded

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to those by whom its engagements are held, and whether the requirements of its charter and of law have been complied with in the administration of its affairs; and as to such other matters as the superintendent may prescribe. The superintendent and every such examiner shall have power to administer an oath to any person whose testimony may be required on the examination of any corporation or individual banker specified in section two of this chapter, or on the examination of any agency of any foreign bank or banking corporation as hereinafter provided, and to compel the appearance and attendance of any such person for the purpose of any such examination. Such examination may be made and such inquiry instituted or continued in the direction of the superintendent of banks after he has taken possession of the property and business of any such corporation or individual banker under the provisions of section nineteen of this chapter until such corporation or individual banker shall resume business or the affairs of such corporation or individual banker shall be finally liquidated as therein provided. He shall also have power to examine or cause to be examined in like manner every agency located in this state of any foreign bank or banking corporation for the purpose of ascertaining whether it has violated any law of the state, and for such other purposes and as to such other matters as the superintendent may prescribe. If the examination shall be made by the superintendent, or by one or more of the regular clerks in the department, no charge shall be made except for necessary traveling and other actual expenses. The result of such examination of a savings bank shall be certified by the examiners, or one of them, upon the records of the corporation examined.

§ 14. **Deposit of bonds or mortgages with superintendent.** Every corporation, except banks, savings banks and domestic corporations specified in articles six and eight of this chapter, engaged in receiving deposits of money in trust in this state, and required to make a report of its affairs to the superintendent of banks, shall, before engaging in such business, transfer and assign to the superintendent registered public stocks or bonds of the United States, or of this state, or of any city, county, town, village or free school district in this state, authorized by the legislature to be issued, to the amount in value, and to be at all times

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so maintained by the corporation, of ten per centum on its paid up capital stock, but not less in any case than one hundred thousand dollars in cities the population of which exceeds five hundred thousand inhabitants, and not less than fifty thousand dollars in cities containing more than one hundred thousand inhabitants and less than five hundred thousand inhabitants, and not less than thirty thousand dollars in cities containing more than twenty-five thousand inhabitants and less than one hundred thousand inhabitants, and not less than twenty thousand dollars in cities or towns of less than twenty-five thousand inhabitants, the number of inhabitants in each city or town to be ascertained by the last federal census or state enumeration. Such stocks must be registered in the name of the superintendent officially as held in trust under and pursuant to this chapter, and the same shall be held by the superintendent in trust, as security for the depositors with and the creditors of such corporation, and subject to sale and transfer, and to the disposal of the proceeds thereof by the superintendent, only on the order of a court of competent jurisdiction. Until the order of such court, authorizing such sale or transfer or other disposition thereof, the superintendent shall pay over to such corporation the interest which may be received on such securities. Should any corporation, at any time, have deposited with the superintendent more than the amount hereby required, the excess may be refunded. With the approval of the superintendent, such a deposit may be made by the corporation, either wholly or in part, in bonds or mortgages satisfactory to the superintendent, on improved, unincumbered, productive real property in this state worth at least seventy-five per centum more than the amount loaned thereon. In the case of any foreign corporation, including savings and loan associations organized or incorporated in any state or country outside of this state, as defined in section two of this chapter, doing business in this state, it shall deposit with the superintendent in trust as security for the depositors with and creditors of said corporations in this state one hundred thousand dollars in securities enumerated in this section. If any foreign corporation doing business in this state shall refuse or neglect to make the deposit herein required with the superin-

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tendent, the fact shall be reported by the superintendent to the attorney-general, who shall forthwith take such proceedings as may be necessary to enjoin and restrain such corporation from transacting any business in this state, and the court to which such application shall be made shall be authorized to make such order or decree, and to issue such process in the premises to enforce compliance by the corporation with the provisions of this chapter or to restrain the transaction of business by it in this state as it may deem proper.

[As amended, and in effect January 1, 1911.]

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§ 16. **Publication of report of examiners.** Whenever the superintendent shall deem it proper, a copy of any report made by any examiner shall be published in the state paper and in at least one daily newspaper in the city of New York, and in one newspaper published in the county where the principal place of business of such corporation or individual is located.

§ 17. **Impairment of capital and supervision.** Whenever the superintendent shall have reason to believe that the capital stock of any corporation or individual banker, to which this chapter is applicable, is reduced by impairment or otherwise below the amount required by law, or by its certificate or articles of association, he may require such corporation or individual banker to make good the deficiency within sixty days after the date of such requisition. He may examine or cause to be examined any such corporation to ascertain the amount of such impairment or reduction of capital, and whether the deficiency has been made good as required by him.

The directors of every such corporation upon which such requisition shall have been made shall immediately give notice of such requisition to each stockholder of the corporation, and of the amount of the assessment which he must pay for the purpose of making good such deficiency, by a written or printed notice mailed to such stockholder at his place of residence, or served personally upon him. If any stockholder shall refuse or neglect to pay the assessment specified in such notice within sixty days from the date thereof, the directors of such corporation shall have the right to sell to the highest bidder at public auction the stock

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of such stockholder, after giving previous notice of such sale for two weeks in a newspaper of general circulation published in the county where the principal office of such corporation is located; or such stock may be sold at private sale, and without such published notice, provided, however, that before making a private sale thereof an offer in writing to purchase such stock shall first be obtained, and a copy thereof served upon the owner of record of the stock sought to be sold either personally or by mailing a copy of such offer to such owner at his place of residence or the address furnished by him to the corporation; and if, after service of such offer, such owner shall still refuse or neglect to pay such assessment within two weeks from the time of service of such offer, the said directors may accept such offer and sell such stock to the person or persons making such offer, or to any other person or persons, making a larger offer than the amount named in the offer submitted to such stockholder; but such stock shall in no event be sold for a smaller sum than the valuation put on it by the superintendent in his determination and certificate, which valuation shall not be less than the amount of the assessment called for and the necessary costs of sale. Out of the avails of the stock sold the directors shall pay the necessary costs of sale, and the amount of the assessment called for thereon. The balance, if any, shall be paid to the person or persons whose stock has been thus sold. A sale of stock as herein provided shall effect an absolute cancellation of the outstanding certificate or certificates evidencing the stock so sold, and shall make the same null and void, and a new certificate or new certificates shall be issued to the purchaser or purchasers of said stock. If it shall appear to the superintendent that any such corporation or individual banker has violated its charter or any law binding upon it, he may by an order under his hand and official seal addressed to such corporation or individual banker direct the discontinuance of such violation, or, if it shall appear to the superintendent that any such corporation or individual banker is conducting business in an unsafe or unauthorized manner, he may in like manner direct the discontinuance of such unsafe and unauthorized practices. Such order shall require such corporation or individual banker to show cause before the superintendent at a time and place to be fixed by him, why said order should not be observed.

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§ 18. **Causes for dissolution.** If the capital of any corporation to which this chapter is applicable shall be impaired, or if any such corporation shall refuse to submit its books, papers and concerns to the inspection of any examiner, or if any officer thereof shall refuse to be examined upon oath touching the concerns of such corporation, or if it shall violate its charter, or any law of the state, or if such corporation shall suspend payment of its obligations, or if such corporation shall conduct its business in an unsafe or unauthorized manner, or if from any examination or report provided for by this chapter the superintendent shall conclude that such corporation is in an unsound or unsafe condition to transact the business for which it is organized, or that it is unsafe and inexpedient for it to continue business, and the superintendent shall communicate the facts to the attorney-general, an action to procure a judgment dissolving such corporation may be maintained.

§ 19. **Proceedings against and liquidation of delinquent corporations and individual bankers.** Whenever it shall appear to the superintendent that any corporation or individual banker to which this chapter is applicable has violated its charter or any law of the state, or is conducting its business in an unsafe or unauthorized manner, or if the capital of any such corporation or individual banker is impaired, or if any such corporation or individual banker shall refuse to submit its books, papers and concerns to the inspection of any examiner, or if any officer thereof shall refuse to be examined upon oath touching the concerns of any such corporation or individual banker, or if any such corporation or individual banker shall suspend payment of its obligations, or if from any examination or report provided for by this chapter the superintendent shall have reason to conclude that such corporation or individual banker is in an unsound or unsafe condition to transact the business for which it is organized, or that it is unsafe and inexpedient for it to continue business, or if any such corporation or individual banker shall neglect or refuse to observe an order of the superintendent specified in section seventeen of this chapter, the superintendent may forthwith take possession of the property and business of such corporation or individual banker, and retain such possession

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until such corporation or individual banker shall resume business, or its affairs be finally liquidated as herein provided. On taking possession of the property and business of any such corporation or individual banker the superintendent shall forthwith give notice of such fact to any and all banks, trust companies, associations and individuals, holding or in possession of any assets of such corporation or individual banker. No bank, trust company, association or individual knowing of such taking possession by the superintendent, or notified as aforesaid, shall have a lien or charge for any payment, advance or clearance thereafter made, or liability thereafter incurred against any of the assets of the corporation or individual banker of whose property and business the superintendent shall have taken possession as aforesaid. Such corporation or individual banker may, with the consent of the superintendent, resume business upon such conditions as may be approved by him. Upon taking possession of the property and business of such corporation or individual banker the superintendent is authorized to collect moneys due to such corporation or individual banker, and do such other acts as are necessary to conserve its assets and business, and shall proceed to liquidate the affairs thereof as hereinafter provided. The superintendent shall collect all debts due and claims belonging to it, and upon the order of the supreme court may sell or compound all bad or doubtful debts, and on like order may sell all the real and personal property of such corporation or individual banker on such terms as the court shall direct; and may, if necessary to pay the debts of such corporation, enforce the individual liability of the stockholders.

For the purpose of executing and performing any of the powers and duties hereby conferred upon him, the superintendent may, in the name of the delinquent corporation or individual banker, prosecute and defend any and all suits and other legal proceedings and may, in the name of the delinquent corporation or individual banker, execute, acknowledge and deliver any and all deeds, assignments, releases and other instruments necessary and proper to effectuate any sale of real or personal property or sale or compromise or compound authorized by the court as herein provided; and any deed or other instrument, executed pursuant to

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the authority hereby given, shall be valid and effectual for all purposes, as though the same had been executed by the officers of the delinquent corporation by authority of its board of directors, or by the individual banker personally. In case any of the real property so sold is located in a county other than the county in which the application to the court for leave to sell the same is made, the superintendent shall cause a certified copy of the order authorizing or ratifying such sale to be filed in the office of the clerk of the county in which the said real property is located. The superintendent may, under his hand and official seal, appoint one or more special deputy superintendents of banks, as agent or agents, to assist him in the duty of liquidation and distribution, the certificate of appointment to be filed in the office of the superintendent, and a certified copy in the office of the clerk of the county in which the principal office of such corporation or individual banker was located. The superintendent may from time to time authorize a special deputy superintendent to perform such duties connected with such liquidation and distribution as the superintendent may deem proper. The superintendent may employ such counsel and procure such expert assistance and advice as may be necessary in the liquidation and distribution of the assets of such corporation or individual banker, and may retain such of the officers or employees of such corporation or individual banker as he may deem necessary. The superintendent shall require from a special deputy superintendent and from such assistants such security for the faithful discharge of their duties as he may deem proper. The superintendent shall cause notice to be given by advertisement, in such newspapers as he may direct, weekly for three consecutive months, calling on all persons who may have claims against such corporation or individual banker to present the same to the superintendent, and make legal proof thereof at a place and within a time, not earlier than the last day of publication, to be therein specified. The superintendent shall mail a similar notice to all persons whose names appear as creditors upon the books of the corporation or individual banker. If the superintendent doubts the justice and validity of any claim, he may reject the same, and serve notice of such rejection upon the claimant either by mail or per-

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sonally. An affidavit of the service of such notice, which shall be prima facie evidence thereof, shall be filed with the superintendent. An action upon a claim so rejected must be brought within six months after such service. Claims presented after the expiration of the time fixed in the notice to creditors shall be entitled to share in the distribution only to the extent of the assets in the hands of the superintendent equitably applicable thereto. Upon taking possession of the property and assets of such corporation or individual banker the superintendent shall make an inventory of the assets of such corporation or individual banker in duplicate, one to be filed in the office of the superintendent, and one in the office of the clerk of the county in which the principal office of such corporation or individual banker was located; upon the expiration of the time fixed for the presentation of claims the superintendent shall make in duplicate a full and complete list of the claims presented, including and specifying such claims as have been rejected by him, one to be filed in the office of the superintendent, and one in the office of the clerk of the county in which the principal office of such corporation or individual banker was located. Thereafter he shall make and file in said offices at least fifteen days before each application to the court for leave to declare a dividend a supplemental list of the claims presented since the last preceding list was filed, including and specifying such claims as have been rejected by him, and in any event he shall make and file such a list at least once every six months after the filing of the original list, as long as he shall remain in possession of the property and business of any such corporation or individual banker. Such inventory and list of claims shall be open at all reasonable times to inspection. The compensation of the special deputy superintendents, counsel and other employees and assistants, and all expenses of supervision and liquidation, shall be fixed by the superintendent subject to the approval of the supreme court in the judicial district in which the principal office of such corporation or individual banker is located on notice to such corporation or individual banker, and shall upon the certificate of the superintendent be paid out of the funds of such corporation or individual banker in the hands of the superintendent. The moneys collected

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by the superintendent shall be from time to time deposited in one or more state banks of deposit, savings banks or trust companies, and, in case of the suspension or insolvency of the depositary, such deposits shall be preferred before all other deposits. At any time after the expiration of the date fixed for the presentation of claims the supreme court may by order authorize the superintendent to declare out of the funds remaining in his hands after the payment of expenses one or more dividends, and after the expiration of one year from the first publication of notice to creditors he may declare a final dividend, such dividends to be paid to such persons, and in such amounts, and upon such notice, as may be directed by the supreme court in the judicial district in which the principal office of such corporation or individual banker is located. Objections to any claim not rejected by the superintendent may be made by any party interested by filing a copy of such objections with the superintendent, who shall present the same to the supreme court at the time of the next application to declare a dividend. The court to which such application is made shall thereupon dispose of said objections or may order a reference for that purpose, and should the objections to any claim be sustained by the court or by the referee, such claim shall not be allowed by the superintendent until the claimant shall have established his claim by the judgment of a court of competent jurisdiction. The court may make proper provision for unproved or unclaimed deposits. Should any corporation or individual banker, at the time the superintendent takes possession of its property and business, have in its possession, as bailee for safe-keeping and storage, any jewelry, plate, money, specie, bullion, stocks, bonds, securities, valuable papers or other valuable personal property or should it have rented any vaults, safes or safe deposit boxes or any portion thereof for the storage of property of any kind, the superintendent may at any time thereafter cause to be mailed to the person claiming to be or appearing upon its books to be the owner of such property, or the person in whose name the safe, vault or box stands, a notice in writing in a securely closed, post-paid registered letter, directed to such person at his post-office address as recorded upon its books, notifying such person to remove, within a period fixed by said notice and

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not less than sixty days from the date thereof, all such personal property, and upon the date fixed by said notice, the contract, if any, between such person and the corporation or individual banker for the storage of said property or for the use of the said safe, vault or box shall cease and determine, and the amount of the unearned rent or charges, if any, paid by such person shall become a debt of the corporation or individual banker to said person. If the property be not removed within the time fixed by the notice, the superintendent may make such disposition of said property as the supreme court, upon application thereto, shall direct. And the superintendent may cause any safe, vault or box to be opened in his presence or in the presence of one of the special deputy superintendents of banks, and of a notary public not an officer or in the employ of the corporation or individual banker, or of the superintendent of banks, and the contents thereof, if any, to be sealed up by such notary public in a package upon which such notary public shall distinctly mark the name and address of the person in whose name such safe, vault or box stands upon the books of the corporation or individual banker, and shall attach thereto a list and description of the property therein; and the package so sealed and addressed, together with the list and description, may be kept by the superintendent in one of the general safes or boxes of the corporation or individual banker until delivered to the person whose name it bears, or until otherwise disposed of as directed by the court. Whenever any such corporation or individual banker, of whose property and business the superintendent has taken possession as aforesaid, deems itself aggrieved thereby, it may, at any time within ten days after such taking possession, apply to the supreme court in the judicial district in which the principal office of such corporation or individual banker is located to enjoin further proceedings; and said court, after citing the superintendent to show cause why further proceedings should not be enjoined, and hearing the allegations and proofs of the parties and determining the facts may, upon the merits, dismiss such application or enjoin the superintendent from further proceedings, and direct him to surrender such business and property to such corporation or individual banker. Whenever the

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superintendent shall have paid to each and every depositor and creditor of such corporation (not including stockholders), whose claim or claims as such creditor or depositor shall have been duly proved and allowed, the full amount of such claims, and shall have made proper provision for unclaimed and unpaid deposits or dividends, and shall have paid all the expenses of the liquidation, the superintendent shall call a meeting of the stockholders of such corporation by giving notice thereof for thirty days in one or more newspapers published in the county where the principal office of such corporation was located. At such meeting the stockholders shall determine whether the superintendent shall be continued as liquidator and shall wind up the affairs of such corporation, or whether an agent or agents shall be elected for that purpose, and in so determining the said stockholders shall vote by ballot, in person or by proxy, each share of stock entitling the holder to one vote, and the majority of the stock shall be necessary to a determination. In case it is determined to continue the liquidation under the superintendent, he shall complete the liquidation of the affairs of such corporation, and after paying the expenses thereof, shall distribute the proceeds among the stockholders in proportion to the several holdings of stock in such manner and upon such notice as may be directed by the supreme court. In case it is determined to appoint an agent or agents to liquidate, the stockholders shall thereupon select such agent or agents by ballot, a majority of the stock present and voting, in person or by proxy, being necessary to a choice. Such agent or agents shall execute and file with the superintendent a bond to the people of the state in such amount, with such sureties and in such form as shall be approved by the superintendent, conditioned for the faithful performance of all the duties of his or their trust, and thereupon the superintendent shall transfer and deliver to such agent or agents all the undivided and uncollected or other assets of such corporation then remaining in his hands; and upon such transfer and delivery, the said superintendent shall be discharged from any and all further liability to such corporation or individual banker and its or his creditors. Such agent or agents shall convert the assets coming into his or their possession into cash, and shall account for and make distribution of the prop-

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erty of said corporation as is herein provided in the case of distribution by the superintendent, except that the expenses thereof shall be subject to the direction and control of a court of record of competent jurisdiction. In case of the death, removal or refusal to act of any such agent or agents, the stockholders, on the same notice, to be given by the superintendent upon proof of such death, removal or refusal to act being filed with him, and by the same vote hereinbefore provided, may elect a successor, who shall have the same powers and be subject to the same liabilities and duties as the agent originally elected. Dividends and unclaimed deposits remaining unpaid in the hands of the superintendent for six months after the order for final distribution shall be by him deposited in one or more state banks of deposit, savings banks or trust companies, to the credit of the superintendent of banks in his name of office, in trust for the several depositors with and creditors of the liquidated corporation from which they were received entitled thereto. The superintendent shall report to the legislature annually in his report the names of corporations so taken possession of and liquidated and the sums of unclaimed and unpaid deposits or dividends with respect to each of them respectively. The superintendent may pay over the moneys so held by him to the persons respectively entitled thereto upon being furnished satisfactory evidence of their right to the same. In cases of doubt or conflicting claims he may require an order of the supreme court authorizing and directing the payment thereof. He may apply the interest earned by the moneys so held by him toward defraying the expenses in the payment and distribution of such unclaimed deposits or dividends to the depositors and creditors entitled to receive the same, and he shall include, in his annual report to the legislature, a statement of the amount of interest earned by such unclaimed dividends.

§ 20. **Examination by order of court.** The creditors and shareholders of any such corporation whose debts or shares shall amount to one thousand dollars may make application to the supreme court by a verified petition setting forth facts showing that an examination of the affairs of the corporation should be made, and the court may thereupon, in its discretion, order such an examination to be made by a referee for the purpose of ascertaining the safety of the investments and the prudence of the management of

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the corporation. The result of every such examination, together with the opinion of the referee thereon, shall be published in such manner as the court shall direct. The court shall make such order in respect to the expenses of the examination and publication as it may deem proper.

§ 21. **Reports.** Every corporation and individual banker subject to the provisions of this chapter shall make written report to the superintendent of banks as required in this section. The superintendent of banks shall prescribe the contents and form of such report, and such report shall be in the form and shall contain the matters that he shall prescribe and shall contain in addition the matters herein specifically required. The superintendent shall, at least once in every three months designate some day therein in respect to which every bank, trust company and individual banker shall make such report, and shall serve a notice designating such day. Such notice shall be served upon each individual banker by delivering the same to him or by depositing the same in the post-office enclosed in a post-paid wrapper directed to him at his place of business; such notice shall be served upon each bank and trust company by delivering the same at its place of business to some officer or clerk therein or by depositing the same in the post-office enclosed in a post-paid wrapper directed to it at its place of business. Within the ten days immediately following the day of the service of such notice, every bank, trust company and individual banker shall make such report. Every such report made by a corporation shall be verified by the oaths of the two principal officers in charge of its affairs at the time of such verification. Every such report made by an individual banker shall be verified by his oath. The verification of such report shall be to the effect that the same is true and correct in all respects to the best of the knowledge and belief of the persons verifying it, and that the usual business of such corporation or person has been transacted at the location required by this chapter and not elsewhere. Every such report of a bank, trust company or individual banker shall state the amount of deposits the payment of which, in case of insolvency, is preferred by law or otherwise over other deposits. Every savings bank and safe deposit company on or before the first day of February in each year shall make such a report which

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shall contain a statement of its condition on the morning of the first day of January, in the said year, and on or before the first day of August in each year shall make such a report which shall contain a statement of its condition on the morning of the first day of July in the said year. Every such report of a savings bank shall state the amount loaned upon bond and mortgage and shall contain a list of all bonds and mortgages upon which money has been loaned that have not been previously reported, which list shall show the location of the mortgaged premises. It shall also contain a list of all bonds and mortgages previously reported that since they were so reported have been paid wholly or in part or have been foreclosed and the amounts of such payments and the proceeds of such foreclosures. It shall also state the original cost, date of purchase, date of maturity, stated rate of interest, par value and estimated investment value of all stock or bond investments, designating each particular kind of stock or bond; the amount loaned upon the pledge of securities, with a statement of the securities held as collateral for such loans; the amount invested in real estate, giving the cost of the same, the amount of cash on hand, and on deposit in banks or trust companies, and the amount deposited in each. The estimate of investment value of stock and bond investments shall be made by each savings bank in the manner prescribed by the superintendent of banks, provided that no stock or bond shall be estimated at a higher price or value than its investment value by amortization as provided in section one hundred and fifty-three of this chapter; or, if the interest upon said security has been in default for more than thirty days prior to the date of such report, or if said security shall cease to be a legal investment for savings banks, at a higher value than the market value thereof. Such report shall also state all the liabilities of such savings corporation, the amount due to depositors, which shall include any dividend to be credited to them for the six months ending on the day as to which such report is made, and all other debts and claims against such corporation which are or may be a charge upon its assets. Such report shall also state the amount deposited and the amount withdrawn during the twelve months immediately preceding; the whole amount of interest or profits received or earned and the amount of dividends

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credited to depositors, together with the amount of each semi-annual credit of interest, and the amount of interest that may have been credited at other than semi-annual periods, the number of accounts opened or reopened, the number closed during the said twelve months, and the number of open accounts at the end of the year, and such other information as may be required by the superintendent. Every savings and loan association, and every mortgage, loan or investment corporation, shall make such report on or before the first day of February in each year, which shall contain a statement of its condition on the first day of January in the said year. The superintendent may, for good cause shown extend the time for making such report not exceeding thirty days.

§ 22. **Penalties for failure to report.** If any bank or trust company or individual banker shall fail to make such report within ten days from the day designated for the making thereof, or to include therein any matter required by the superintendent, or if any savings bank shall fail to make such report within the time required by this chapter, or to include therein any matter required by the superintendent; every such delinquent bank, banker, savings bank or trust company shall forfeit to the people of the state the sum of one hundred dollars for every day that such report shall be delayed or withheld, and for every day that it shall fail to report any such omitted matter. Every other corporation subject to the provisions of this chapter which shall fail to make such report within the time herein required, or to include therein any matter required by the superintendent to be stated, shall forfeit to the people the sum of ten dollars for every day for which such report shall be delayed or withheld, and for every day that any such omitted matter may remain unreported. The moneys forfeited by this section, when recovered, shall be paid into the state treasury to be used to defray the miscellaneous expenses of the department. If any corporation or individual banker shall fail to make two successive reports as herein required, every such corporation shall forfeit its charter, and every such individual banker shall forfeit his privilege as such banker; and every such corporation or individual banker may be proceeded against and the affairs of such corporation closed, and

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such individual banker be restrained from continuance in business, in the same manner as an insolvent corporation or individual banker may be proceeded against. In case of the failure of any corporation or individual banker to make any report required of him by law, the superintendent shall immediately cause the books, papers and affairs of such corporation or banker to be examined as directed by section eight of this chapter.

§ 24. **Publication of reports.** Within thirty days after any report required by section twenty-one of this chapter shall be made, the superintendent shall, with the exception of the reports made by savings banks, publish a summary statement thereof in a paper at Albany in which notices by state officers are required by law to be published, arranging the reports of individual bankers in a separate class, and specifying the name and place of business of each, and the names and residences of the general partners respectively. Such summary statement shall contain the items of capital, circulation, if any, and deposits, specie, and cash items, public securities and private securities and such other matters as may be necessary to inform the public as to the financial condition and solvency of any such corporation or banker, or which the superintendent may deem proper to include therein. The separate report required by said section of each corporation and individual banker shall be published by such corporation or individual banker in at least one newspaper of the place where its principal place of business is located, if there be one; if not, then in the newspaper published nearest where such corporation or banker is located.

§ 25. **Annual report of superintendent.** The superintendent shall report annually to the legislature, at the commencement of its first session:

1. A summary of the state and condition of every corporation and individual banker required to report to him and from which reports have been received the preceding year, at the several dates to which such reports refer, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, specifying particularly the amount of circulating notes outstanding, if any, and the total amount of means

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and resources, specifying the amount of specie held by them at the times of their several returns, and such other information in relation to such corporations and bankers as, in his judgment, may be useful. Such corporations shall be divided into classes so as to correspond with the designations thereof in section two of this chapter.

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Such report may be divided into parts, and the part or parts containing the reports of corporations other than banks may be made on or before the fifteenth day of March in each year.

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§ 27. **Restrictions.** * * * * * * * * * *

4. No corporation to which this chapter is applicable, except a mortgage, loan or investment corporation, nor any of its directors, officers, agents or servants shall, directly or indirectly, purchase or be interested in the purchase of any promissory note or other evidence of debt issued by it for a less sum than shall appear on the face thereof to be due. Every person violating the provisions of this subdivision shall forfeit to the people of the state three times the nominal amount of the note or other evidence of debt so purchased.

5. No corporation to which this chapter is applicable shall deposit any of its funds with any other monied corporation unless such other monied corporation has been designated as a depositary for its funds by vote of a majority of the directors or trustees of the corporation making the deposit, exclusive of any director or trustee who is an officer, director or trustee of the depositary so designated.

6. No president, director, cashier, clerk or agent of any corporation to which this chapter is applicable, and no person in any way interested or concerned in the management of its affairs, shall as individuals discount, or, directly or indirectly, make any loan upon any note or other evidence of debt, which he shall know to have been offered for discount to such corporation, and to have been refused. Every person violating the provisions of this subdivision, shall, for each offense, forfeit to the people of the state twice the amount of the loan which he shall have made.

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7. No officer, director, clerk or agent of any corporation to which this chapter is applicable shall borrow, directly or indirectly, from the corporation with which he is connected any sum of money without the consent and approval of a majority of the board of directors thereof. If an officer, director, clerk or agent of any corporation to which this chapter is applicable shall own or control a majority of the stock of any other corporation a loan to that corporation shall be considered for the purpose of this subdivision as a loan to such officer, director, clerk or agent. Every person violating this provision shall, for each offense, forfeit to the people of the state twice the amount which he shall have borrowed.

9. No corporation to which this chapter is applicable shall hereafter make a loan, secured by the stock of another monied corporation, if by the making of such loan the total stock of such other monied corporation held by it as collateral will exceed in the aggregate ten per centum of the capital stock of such other monied corporation.

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§ 28. **Calculation of profits.** Interest unpaid, although due or accrued on debts owing to the corporation or banker shall not be included in the calculation of its profits previous to a dividend, unless such interest be accrued upon loans secured by collaterals as provided for by section twenty-seven of this chapter. The surplus profits, from which alone a dividend can be made, shall be ascertained by charging in the account of profit and loss and deducting from the actual profits:

1. All expenses paid or incurred, both ordinary and extraordinary, attending the management of its affairs and the transaction of its business.

2. The interest paid, or then due and accrued, on debts owing by it.

3. All the losses sustained by it. In the computation of such losses, all debts owing to it, shall be included which shall have remained due, without prosecution, and upon which no interest shall have been paid for more than one year, or on which judgment shall have been recovered that shall have remained for

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more than two years unsatisfied, and on which no interest shall have been paid during that period.

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§ 31. **Change of location.** Any corporation or banker to which this chapter is applicable may make application to the superintendent of banks for leave to change its place of business to another place in the same or another county. If the proposed place is within the limits of the town, village or city in which the business is carried on, such change may be made upon the written approval of the superintendent; if beyond such limits, notice of intention to make such application, signed by the two principal officers of the corporation or individual banker, shall be published once a week for two weeks in a newspaper published in the city of Albany, and in a newspaper published in the county in which such place of business is located, to be designated by the superintendent of banks. The application shall state the reasons for such proposed change, and be signed by a majority of the board of directors of the corporation, and, except in the case of corporations enumerated in article six of this chapter, be accompanied by the written assent thereto of stockholders owning at least two-thirds in amount of the stock of the corporation, or by the banker. If the superintendent shall be satisfied that there is no reasonable objection to such change of location, he shall make a certificate authorizing such change, which shall be filed in the office of the superintendent, and a certified copy thereof with the clerk of the county in which the place of business of the corporation or banker is located, and with the clerk of the county to which its place of business is changed, if in another county, and published once in each week for two successive weeks in the newspapers in which the notice of application was published. When the requirements of this section shall have been fully complied with, the corporation or banker may, upon or after the day specified in the certificate, remove its property and effects to the location designated in the certificate, and thereafter its sole business location shall be the location so specified; and it shall have all the rights and powers in such new location to which it was entitled at its former location; but no such change of location shall in any manner lessen or impair any lia-

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bility of the corporation or banker incurred or existing at the time such change was made.

[For provisions for change of name, see Code of Civil Procedure, §§ 2410 et seq., as amended.]

*§ 32. **Approval and certificate of superintendent upon incorporation.** No corporation to which this chapter is applicable shall be incorporated hereunder, or transact any business in this state other than such as relates to its formation, without the written approval of the superintendent of banks and without his written certificate stating that it has complied with the provisions of this chapter and with all the requirements of law, and that it is authorized to transact within this state the business specified therein, and that such business can be safely intrusted to it; which certificate shall be recorded in the office of the superintendent in a book to be kept by him for that purpose and a certified copy thereof filed in the office of the clerk of the county where the corporation is to have its principal business office.

§ 33. **Permission and certificate of superintendent in case of foreign corporations.** No foreign corporation incorporated for the purpose of carrying on the business specified in articles six and eight of this chapter shall transact business in this state without the written permission of the superintendent of banks and a written certificate from him stating that such corporation has complied with all of the provisions of this chapter applicable to it and with all the requirements of law, and that it is authorized to transact the business within this state specified therein, and that such business may be safely intrusted to it. Such permission and certificate shall continue in force only for the period of one year from the date thereof, but may be renewed by the superintendent from time to time for a like period if satisfied that the corporation has complied with all of the provisions of this chapter and with the requirements of law, and that such business can be safely intrusted to it.

§ 33-a. **License to certain foreign banking corporations.** No foreign banking corporation other than a national bank shall transact in this state the business of buying, selling, paying or collecting bills of exchange, or of issuing letters of credit or of receiving money for transmission or transmitting the same by draft, check,

* See Article VI.

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cable or otherwise, or of making sterling or other loans, or transact any part of such business, or shall maintain in this state any agency for carrying on such business or any part thereof, (a) unless said corporation shall have been authorized by its charter to carry on such business and shall comply with the laws of the state or country under which it is incorporated; (b) unless the actual value of the assets of said corporation shall be at least two hundred and fifty thousand dollars in excess of its liabilities; (c) unless said corporation shall comply with all of the provisions of this chapter and the requirements of law applicable to it, and (d) shall receive from the superintendent of banks a license authorizing it to transact within this state the business hereinbefore specified.

§ 33-b. **Application for license and conditions to be complied with.** Before receiving such license the applicant therefor shall file with the superintendent of banks an exemplified copy of its charter and by-laws, or the equivalent thereof, and a statement, under oath, by one of the duly authorized officers of said corporation, specifying with such details as the superintendent of banks shall require its assets and liabilities and showing compliance by it with the laws of the state or country of its incorporation. The applicant shall furnish such further proof as to the nature and character of its business and its solvency as the superintendent of banks shall deem proper. If he shall be satisfied that the said corporation may be safely permitted to conduct the business aforesaid within this state, or through any agency which shall be specified, he shall issue a license authorizing the applicant to carry on the aforesaid business at the place designated in the application and to be specified in the license certificate. For such license the licensee shall pay a fee of two hundred and fifty dollars. Such license shall not be transferred or assigned and shall not authorize the transaction of business at any place other than that prescribed in the license certificate except with the written approval of the superintendent of banks. Upon the receipt of such license certificate the licensee shall cause the same to be at all times conspicuously displayed in its place of business. The said license shall continue in force from year to year, on the payment of an annual fee or two hundred and fifty

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dollars and compliance with all of the provisions of this chapter and of the requirements of law applicable to such licensee. The license issued shall at any time be revocable by the superintendent of banks for cause shown, and in case of such revocation the license certificate shall be surrendered to the superintendent of banks within twenty-four hours after written notice of such revocation. Every licensee shall, at such time and in such form as the superintendent of banks shall direct, make to him a written report, under the oath of one of its officers or managers residing in this state, showing the amount of its assets and liabilities and containing such other matters as the superintendent of banks shall prescribe. Such report shall be accessible to the public at all reasonable times. Failure to make such report shall be subject to the penalties prescribed by section twenty-two of this chapter, and any false statement contained in such report or in any other sworn statement made to the superintendent of banks in pursuance hereof shall constitute perjury. The books and assets of every licensee hereunder shall be subject to the inspection, supervision and examination of the superintendent of banks, and the officers and managers of such licensee may be required to appear and attend and to testify under oath for the purpose of any such examination as provided by section eight hereof. Nothing herein contained shall be deemed to modify the prohibition of section one hundred and eight of this chapter.

§ 34. **Appointment of superintendent as attorney for service of process.** No foreign corporation, company or association, to which this chapter is applicable, shall transact any business in this state until it has executed and filed with the superintendent of banks a written instrument appointing such superintendent its true and lawful attorney, upon whom all process in any action or proceeding by any resident of the state against it may be served with the same effect as if it existed in this state and had been lawfully served with process therein. Service in favor of a resident of this state upon such attorney shall be deemed a personal service upon such corporation, company or association. The superintendent of banks shall forthwith forward a copy of every process served upon him under the provisions of this section by mail, postage prepaid and directed to the secretary

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of such corporation, company or association at its last known post-office address. For each copy of process the superintendent shall collect the sum of two dollars, which shall be paid by the plaintiff or moving party at the time of such service, to be recovered by him as a part of his taxable disbursements if he succeeds in the suit or proceeding. The term "process" in this section includes any writ, summons, petition or order whereby any suit, action or proceeding shall be commenced by a resident of the state.

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§ 36. **Merger.** Any two or more corporations, other than savings banks, organized under any one article of this chapter, or organized under the laws of this state for the purposes, or either of them, mentioned in any one article of this chapter, are hereby authorized to merge one or more of said corporations into another in the manner following: The respective boards of directors of such corporations may enter into and make an agreement, under their respective corporate seals, for the merger of one or more of said corporations into another of them, prescribing the terms and conditions thereof and the mode of carrying the same into effect, which agreement shall be subject to the approval of the superintendent of banks, and may provide that such corporation upon and after such merger shall have the name of any one of the corporations merged, to be specified in said agreement, and may name the persons, not less than thirteen nor more than twenty-four, who shall constitute the board of directors of such corporation after its merger, or may provide for a meeting of stockholders within sixty days after the merger to elect a board of directors with such temporary provision for conducting the affairs of the corporation meanwhile as shall be agreed upon; and said directors so named or elected, after qualifying shall divide themselves into classes in manner and with effect as provided in section one hundred and ninety-five of this chapter, and may adopt new by-laws for said corporation.

§ 37. **Submission of merger agreement to stockholders.** Such agreement shall be submitted to the stockholders of each of such corporations at a meeting thereof to be called upon notice of at least two weeks, specifying the time, place and object thereof,

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addressed to each stockholder at his last known post-office address and deposited in the post-office, postage prepaid, and published for at least two successive weeks in one of the newspapers in each of the counties of the state in which either of such corporations shall have its principal place of business, and if such agreement shall be approved at each of such meetings of the respective stockholders separately by the vote or ballot of the stockholders owning at least two-thirds of the stock, the same shall be the agreement of such corporations. A sworn copy of the proceedings of such meetings, made by the secretaries thereof, respectively, shall be presumptive evidence of the holding and action of such meetings. Such agreement and verified copy of proceedings of such meetings shall be made in duplicate and filed in the office of the superintendent of banks, and in the office of the clerk of the county in which the principal place of business of the corporation into which such corporation or corporations shall be merged is located, and thereupon such corporations shall be merged as specified in such agreement, and the corporation into which the other, or others are merged, shall thereafter have the new name, if any, specified in such agreement pursuant to the provisions of section thirty-six of this chapter and the provisions of such agreement shall be carried into effect as therein provided; and it shall be lawful for said corporation into which the others shall have been merged to require the return of the original certificate of stock held by each stockholder in each or either of the companies, and in lieu thereof to issue new certificates for such number of shares of its own stock as under the agreement of merger the said stockholder may be entitled to receive.

§ 38. **Rights of dissenting stockholders.** If any stockholder not voting in favor of such agreement of merger shall, at such meeting or within twenty days thereafter, object to such merger and demand payment for his stock, or, in the case of savings and loan associations, if such stockholder be a borrower, liquidation of his indebtedness and cancellation of his stock, such stockholder, if the merger takes effect at any time thereafter may, at any time within sixty days after such merger, apply to the supreme court at any special term thereof held in the district in which the county is situated

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in which such corporation into which the other or others may be merged may have its principal place of business, upon at least eight days' notice to said corporation, for the appointment of three persons to appraise the value of his stock, or the amount of said indebtedness, if any, and the court shall appoint such appraisers and designate the time and place of their first meeting, with such directions in regard to their proceedings as shall be deemed proper, and also direct the time and manner in which payment of such stock to such stockholder or liquidation of such indebtedness by him and cancellation of his stock shall be made. The court may fill any vacancies in the board of appraisers occurring by refusal or neglect to hold such office. The appraisers shall meet at the time and place designated and after being duly sworn shall honestly and faithfully discharge their duties and estimate and certify the value of such stock, and the amount of such indebtedness, if any, at the time of such decision, and deliver one copy to such corporation and another to such stockholder if demanded; the charges and expenses of the appraisers shall be paid by the corporation. When the corporation shall have paid the appraised value of such stock, or if such stockholder be a borrower as aforesaid when he shall have paid the amount of his indebtedness as fixed by such appraisal, as directed by the court, said stock shall be cancelled and such stockholder shall cease to be a member of said corporation or have any interest in such stock and in the corporate property, and such stock may be held and disposed of by the corporation for its own benefit; and if such stockholder be a borrower as aforesaid proper instruments of acquittance shall be duly executed and delivered to him by the corporation, and thereupon he shall be discharged from all further liability to the corporation.

§ 39. **Effect of merger.** Upon the merger of any corporation in the manner herein provided all and singular the rights, franchises and interests of the said corporation so merged in and to every species of property, real, personal and mixed, and things in action thereunto belonging shall be deemed to be transferred to and vested in such corporation into which it has been merged, without any other deed or transfer, and said last named corporation shall hold and enjoy the same and all rights of prop-

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erty, franchises and interests in the same manner and to the same extent as if the said corporation so merged should have continued to retain the title and transact the business of such corporation; and the title and real estate acquired by the said corporation so merged shall not be deemed to revert by means of such merger or anything relating thereto.

§ 40. **Rights of creditors and others having relations with merged corporations.** The rights of creditors of any corporation that shall be so merged shall not in any manner be impaired by any such merger, nor shall any liability or obligation for the payment of any money due or to become due, or any claim or demand, in any manner, or for any cause existing against such corporation, or against any stockholder thereof, be in any manner released or impaired, and all the rights, obligations and relations of all the parties, creditors, depositors, trustees and beneficiaries of trusts shall remain unimpaired by the merger, but such corporation into which the other or others shall be merged shall succeed to all such relations, obligations, trusts and liabilities and be held liable to pay and discharge all such debts and liabilities, and to perform all such trusts of the merged corporation in the same manner as if such corporation into which the other shall become merged had itself incurred the obligation or liability or assumed the relation of trust, and the stockholders of the respective corporations so entering into such agreement shall continue subject to all the liabilities, claims and demands existing against them as such at or before such merger, and no suit, action or other proceeding then pending before any court or tribunal in which any corporation that may be merged is a party shall be deemed to have abated or discontinued by reason of any such merger, but the same may be prosecuted to final judgment in the same manner as if the said corporation had not entered into the said agreement, or the said last named corporation may be substituted in the place of any corporation so merged as aforesaid, by order of the court in which such action, suit or proceeding may be pending.

§ 42. **Meetings of directors or trustees and reports thereto.** The directors or trustees of every corporation to which this chapter is applicable shall hold a regular meeting once in each month.

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They shall by resolution duly recorded in the minutes of the proceedings of such corporations designate an officer or officers whose duty it shall be to prepare and submit to each director or trustee at each regular meeting of the board, or to an executive committee of not less than five members of such board, a written statement of all purchases and sales of securities, and of every discount, loan, or other advance including overdrafts exclusive of discounts, loans or advances including overdrafts of less than one thousand dollars, made since the last regular meeting of the board describing the collateral to such indebtedness as of the date of the meeting at which such statement is submitted. Such statement shall also contain a list giving the aggregate of loans, discounts and advances including overdrafts to each individual, firm, corporation or association, whose liability to such corporation has been increased one thousand dollars or more since the last regular meeting of the board, together with a description of the collateral to such indebtedness held by such corporation at the date of the meeting at which such statement it submitted. A copy of such statement, together with a list of the directors present at such meeting, verified by the affidavit of the officer or officers charged with the duty of preparing and submitting such statement shall be filed with the records of the corporation within one day after such meeting, and be presumptive evidence of the matters therein stated.

ARTICLE IV.

Savings Banks; Organization, Deposits, Investments, Dividends, etc.

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§ 146. **In what securities deposits may be invested.** The trustees of any savings bank may invest the moneys deposited therein and the income derived therefrom only as follows:

1. In the stocks or bonds or interest-bearing notes or obligations of the United States, or those for which the faith of the United States is pledged to provide for the payment of the interest and principal, including the bonds of the District of Columbia.

2. In the stocks or bonds or interest-bearing obligations of this state, issued pursuant to the authority of any law of the state.

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3. In the stocks or bonds or interest-bearing obligations of any state of the United States which has not within ten years previous to making such investment by such corporation defaulted in the payment of any part of either principal or interest of any debt authorized by the legislature of any such state to be contracted; and in the bonds or interest-bearing obligations of any state of the United States, issued in pursuance of the authority of the legislature of such state, which have, prior to May twenty-ninth, eighteen hundred and ninety-five been issued for the funding or settlement of any previous obligation of such state theretofore in default, and on which said funding or settlement obligation there has been no default in the payment of either principal or interest since the issuance of such funding or settlement obligation, and provided the interest on such funding or settlement obligation has been paid regularly for a period of not less than ten years next preceding such investment; and in the stocks, bonds or interest-bearing obligations of any state of the United States, issued in pursuance of the authority of the constitution or the legislature of such state, to refund at or before maturity or within ninety days after maturity any of the bonds or obligations of such state which at their maturity or at the date of their payment, if paid before maturity, were legal investments for savings banks under the provisions of this subdivision, on which refunding obligation there has been no default in the payment of either principal or interest since the issuance thereof.

4. In the stocks or bonds of any city, county, town or village, school district bonds and union free school district bonds issued for school purposes, poor district bonds, or in the interest-bearing obligations of any city, county, town or village of this state, issued pursuant to the authority of any law of the state for the payment of which the faith and credit of the municipality issuing them are pledged.

5. In the stocks or bonds of any incorporated city situated in one of the states of the United States which was admitted to statehood prior to January first, eighteen hundred and ninety-six, and which, since January first, eighteen hundred and sixty-one, has not repudiated or defaulted in the payment of any part of the principal or interest of any debt authorized by the legislature

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of any such state to be contracted, provided said city has a population, as shown by the federal census next preceding said investment, of not less than forty-five thousand inhabitants, and was incorporated as a city at least twenty-five years prior to the making of said investment, and has not, since January first, eighteen hundred and seventy-eight, defaulted for more than ninety days in the payment of any part either of principal or interest of any bond, note or other evidence of indebtedness, or effected any compromise of any kind with the holders thereof. But if, after such default on the part of any such state or city, the debt or security, in the payment of the principal or interest of which such default occurred, has been fully paid, refunded or compromised by the issue of new securities, then the date of the first failure to pay principal or interest, when due, upon such debt or security, shall be taken to be the date of such default, within the provisions of this subdivision, and subsequent failures to pay instalments of principal or interest upon such debt or security, prior to the refunding or final payment of the same, shall not be held to continue said default or to fix the time thereof, within the meaning of this subdivision, at a date later than the date of said first failure in payment. If at any time the indebtedness of any such city, together with the indebtedness of any district, or other municipal corporation or subdivision except a county, which is wholly or in part included within the bounds or limits of said city, less its water debt and sinking funds shall exceed seven per centum of the valuation of said city for purposes of taxation, its bonds and stocks shall thereafter, and until such indebtedness shall be reduced to seven per centum of the valuation for the purposes of taxation, cease to be an authorized investment for the moneys of savings banks, but the superintendent of banks may, in his discretion, require any savings bank to sell such bonds or stock of said city as may have been purchased prior to said increase of debt.

6. In bonds and mortgages on unincumbered real property situated in this state, to the extent of sixty per centum of the value thereof. Not more than sixty-five per centum of the whole amount of deposits shall be so loaned or invested. If the loan is on unimproved and unproductive real property, the amount loaned thereon

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shall not be more than forty per centum of its actual value. No investment in any bonds and mortgages shall be made by any savings bank except upon the report of a committee of its trustees charged with the duty of investigating the same, who shall certify to the value of the premises mortgaged or to be mortgaged, according to their best judgment, and such report shall be filed and preserved among the records of the corporation. Also in the following securities:

(a) The first mortgage bonds of any railroad corporation of this state, the principal part of whose railroad is located within this state, or of any railroad corporation of this or any other state or states connecting with and controlled and operated as a part of the system of any such railroad corporation of this state, and of which connecting railroad at least a majority of its capital stock is owned by such a railroad corporation of this state or in the mortgage bonds of any such railroad corporation of an issue to retire all prior mortgage debt of such railroad companies respectively; provided that at no time within five years next preceding the date of any such investment, such railroad corporation of this state or such connecting railroad corporation respectively shall have failed regularly and punctually to pay the matured principal and interest of all its mortgage indebtedness, and in addition thereto regularly and punctually to have paid in dividend to its stockholders during each of said five years an amount at least equal to four per centum upon all its outstanding capital stock; and provided, further, that at the date of every such dividend the outstanding capital stock of such railroad corporation, or such connecting railroad company respectively shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporations respectively, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made.

(b) The mortgage bonds of the following railroad corporations: The Chicago and Northwestern railroad company, Chicago, Burlington and Quincy railroad company, Michigan Central railroad company, Illinois Central railroad company, Pennsylvania railroad company, Delaware and Hudson company, Delaware, Lackawanna and Western railroad company, New York, New

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Haven and Hartford railroad company, Boston and Maine railroad company, Maine Central railroad company, the Chicago and Alton railroad company, Morris and Essex railroad company, Central railroad of New Jersey, United New Jersey railroad and canal company, also in the mortgage bonds of railroad companies whose lines are leased or operated or controlled by any railroad company specified in this paragraph if said bonds be guaranteed both as to principal and interest by the railroad company to which said lines are leased or by which they are operated or controlled. Provided that at the time of making investments authorized by this paragraph the said railroad corporations issuing such bonds shall have earned and paid regular dividends of not less than four per centum per annum in cash on all their issues of capital stock for the ten years next preceding such investment, and provided the capital stock of any said railroad corporations shall equal or exceed in amount one-third of the par value of all its bonded indebtedness; and further provided that all bonds authorized for investment by this paragraph shall be secured by a mortgage which is a first mortgage on either the whole or some part of the railroad and railroad property of the company issuing such bonds, or that such bonds shall be mortgage bonds of an issue to retire all prior mortgage debts of such railroad company; provided, further, that the mortgage which secures the bonds authorized by this paragraph is dated, executed and recorded prior to January first, nineteen hundred and five.

(c) The mortgage bonds of the Chicago, Milwaukee and Saint Paul railway company, and the Chicago, Rock Island and Pacific railway company, so long as they shall continue to earn and pay at least four per centum dividends per annum on their outstanding capital stock, and provided their capital stock shall equal or exceed in amount one-third of the par value of all their bonded indebtedness, and further provided that all bonds of either of said companies hereby authorized for investment shall be secured by a mortgage which is a first mortgage on either the whole or some part of the railroad or railroad property actually in the possession of and operated by said company, or that such bonds shall be mortgage bonds of an issue to retire all prior debts of

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said railroad company; provided, further, that the mortgage which secures the bonds authorized by this paragraph is dated, executed and recorded prior to January first, nineteen hundred and five.

(d) The first mortgage bonds of the Fonda, Johnstown and Gloversville railroad company, or in the mortgage bonds of said railroad company of an issue to retire all prior mortgage debts of said railroad company, and provided the capital stock of said railroad company shall equal or exceed in amount one-third of the par value of all its bonded indebtedness and provided also that such railroad be of standard gauge of four feet eight and one-half inches, and in the mortgage bonds of the Buffalo Creek railroad company of an issue to retire all prior mortgage debts of said railroad company, provided that the bonds authorized by this paragraph are secured by a mortgage dated, executed and recorded prior to January first, nineteen hundred and five.

(e) The mortgage bonds of any railroad corporation incorporated under the laws of any of the United States, which actually owns in fee not less than five hundred miles of standard gauge railway exclusive of sidings, within the United States, provided that at no time within five years next preceding the date of any such investment such railroad corporation shall have failed regularly and punctually to pay the matured principal and interest of all its mortgage indebtedness and in addition thereto regularly and punctually to have paid in dividends to its stockholders during each of said five years an amount at least equal to four per centum upon all its outstanding capital stock; and provided further that during said five years the gross earnings in each year from the operations of said company, including therein the gross earnings of all railroads leased and operated or controlled and operated by said company, and also including in said earnings the amount received directly or indirectly by said company from the sale of coal from mines owned or controlled by it, shall not have been less in amount than five times the amount necessary to pay the interest payable during that year upon its entire outstanding indebtedness, and the rentals for said year of all leased lines, and further provided that all bonds authorized for investment by this paragraph shall be secured by a mortgage which is at the

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time of making said investment or was at the date of the execution of said mortgage (1) a first mortgage upon not less than seventy-five per centum of the railway owned in fee by the company issuing said bonds exclusive of sidings at the date of said mortgage or (2) a refunding mortgage issued to retire all prior lien mortgage debts of said company outstanding at the time of said investment and covering at least seventy-five per centum of the railway owned in fee by said company at the date of said mortgage. But no one of the bonds so secured shall be a legal investment in case the mortgage securing the same shall authorize a total issue of bonds which together with all outstanding prior debts of said company, after deducting therefrom in case of a refunding mortgage, the bonds reserved under the provisions of said mortgage to retire prior debts at maturity, shall exceed three times the outstanding capital stock of said company at the time of making said investment. And no mortgage is to be regarded as a refunding mortgage, under the provisions of this paragraph, unless the bonds which it secures mature at a later date than any bond which it is given to refund, nor unless it covers a mileage at least twenty-five per centum greater than is covered by any one of the prior mortgages so to be refunded.

(f) Any railway mortgage bonds which would be a legal investment under the provisions of paragraph (e) of this subdivision, except for the fact that the railroad corporation issuing said bonds actually owns in fee less than five hundred miles of road, provided that during five years next preceding the date of any such investment the gross earnings in each year from the operations of said corporation, including the gross earnings of all lines leased and operated or controlled and operated by it, shall not have been less than ten million dollars.

(g) The mortgage bonds of a railroad corporation described in the foregoing paragraph (e) or (f) or the mortgage bond of a railroad owned by such corporation, assumed or guaranteed by it by endorsement on said bonds, provided said bonds are prior to and are to be refunded by a general mortgage of said corporation the bonds secured by which are made a legal investment under the provisions of said paragraph (e) or (f); and provided, further, that said general mortgage covers all the real property upon which the mortgage securing said underlying bonds is a lien.

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(h) Any railway mortgage bonds which would be a legal investment under the provisions of paragraph (e) or (g) of this subdivision except for the fact that the railroad corporation issuing said bonds actually owns in fee less than five hundred miles of road, provided the payment of principal and interest of said bonds is guaranteed by endorsement thereon by, or provided said bonds have been assumed by a corporation whose first mortgage is, or refunding mortgage bonds are, a legal investment under the provisions of paragraph (e) or (f) of this subdivision. But no one of the bonds so guaranteed or assumed shall be a legal investment in case the mortgage securing the same shall authorize a total issue of bonds which, together with all the outstanding prior debts of the corporation making said guarantee or so assuming said bonds, including therein the authorized amount of all previously guaranteed or assumed bond issues, shall exceed three times the capital stock of said corporation, at the time of making said investment.

(i) The first mortgage bonds of a railroad the entire capital stock of which, except shares necessary to qualify directors, is owned by, and which is operated by a railroad whose last issued refunding bonds are a legal investment under the provisions of paragraph (a), (e), or (f) of this subdivision, provided the payment of principal and interest of said bonds is guaranteed by endorsement thereon by the company so owning and operating said road, and further provided the mortgage securing said bonds does not authorize an issue of more than twenty thousand dollars in bonds for each mile of road covered thereby. But no one of the bonds so guaranteed shall be a legal investment in case the mortgage securing the same shall authorize a total issue of bonds which together with all the outstanding prior debts of the company making said guarantee, including therein the authorized amount of all previously guaranteed bond issues, shall exceed three times the capital stock of said company, at the time of making said investment.

Bonds which have been or shall become legal investments for savings banks under any of the provisions of this section shall not be rendered illegal as investments, though the property upon which they are secured has been or shall be conveyed to another corporation, and though the railroad corporation which issued or

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assumed said bond has been or shall be consolidated with another railroad corporation, if the consolidated or purchasing corporation shall assume the payment of said bonds and shall continue to pay regularly interest or dividend or both upon the securities issued against, in exchange for or to acquire the stock of the company consolidated or the property purchased or upon securities subsequently issued in exchange or substitution therefor to an amount at least equal to four per centum per annum upon the capital stock outstanding at the time of such consolidation or purchase of said corporation which has issued or assumed such bonds.

Not more than twenty-five per centum of the assets of any savings bank shall be loaned or invested in railroad bonds, and not more than ten per centum of the assets of any savings bank shall be invested in the bonds of any one railroad corporation described in paragraph (a) of this subdivision, and not more than five per centum of such assets in the bonds of any other railroad corporation. In determining the amount of the assets of any savings bank under the provisions of this subdivision its securities shall be estimated in the manner prescribed for determining the per centum of surplus by section one hundred and fifty-four of this chapter. Street railroad corporations shall not be considered railroad corporations within the meaning of this subdivision.

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§ 159. **Certain debts from insolvent banks and trust companies preferred.** All the property of any bank or trust company which shall become insolvent shall after providing for the payment of its circulating notes, if it has any, be applied by the trustees, assignees or receivers thereof in the first place, to the payment in full of any sum or sums of money deposited therewith by any savings bank and by any savings and loan association ratably and proportionally but not to any amount exceeding that authorized to be so deposited by the provision of this chapter, and subject to any other preference provided for in the charter of any such trust company.

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§ 160. **Advertisements of unauthorized savings banks prohibited.** No bank, banking association, individual banker, firm, association, corporation, person or persons shall make use of the

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word "savings" in their banking business, or advertise or put forth any advertising literature, or sign as a savings bank, or in any way solicit or receive deposits as a savings bank, other than a savings bank or a savings and loan association organized under the laws of the state of New York. * * * Any bank, banking association, individual banker, firm, association, corporation, person or persons violating this provision shall forfeit to the people of the state for every offense the sum of one hundred dollars for every day such offense shall be continued.

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ARTICLE 6.

SAVINGS AND LOAN ASSOCIATIONS.

Section 210. Incorporation.
211. By-laws; amendments thereto.
212. Examination by the superintendent of banks; certificate of authorization.
213. Oath of office.
214. Membership; guardians; joint owners.
215. Capital and shares.
216. Dues; shares suspended; forfeitures.
217. Dues, when to cease; payment of matured shares.
218. Loans and investments.
219. Real estate mortgages.
220. Premium plans; limitation of premium.
221. Settlements; repayment of loans.
222. May purchase at foreclosure sale; real estate; book value thereof.
223. Association may borrow.
224. Profits and losses ascertained annually; annual statement to shareholders.
225. Contingent fund.
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229. Withdrawal of free shares.
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Section 231. Debts from banking corporations preferred.
232. Acts repealed.
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234. Voluntary liquidation.
235. Disposition of assets.
236. Dissolution effected.
237. Construction of term "by-laws."
238. Construction of term "Savings and loan association."
239. Construction of reference to laws of eighteen hundred ninety-two.
240. When association may be dissolved.
241. Petition for dissolution.
242. Proceedings on presentation of petition.
243. Hearing and order for dissolution; appointment of trustee.
244. Report and compensation of trustee.
245. Limitation and construction of article.

§ 210. **Incorporation.** Fifteen or more persons, residents of the state of New York, may form an association as provided in this article by making, acknowledging and filing in the office of the superintendent of banks, a certificate in duplicate which shall set forth:

a. The name of the proposed association.

b. The city, town or village and the county wherein the corporation is to be located.

c. The number of its directors, which shall not be less than seven, nor more than fifteen.

d. The name, occupation and post-office address of its first officers and directors.

e. The names, post-office address, and if in a city, the street and number, and the occupation of the subscribers to the certificate and a statement of the number of shares which each has agreed to take. The matured value of the total number of shares so subscribed shall be, at least, twenty-five thousand dollars.

f. A declaration that each member of the association will accept the responsibilities and faithfully discharge the duties of a

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director therein, if elected to act as such, when authorized by the provisions of this chapter.

Such associations shall be monied corporations and not stock corporations, and known as savings and loan associations; and the name of every association hereafter organized shall contain as a part thereof the words "savings and loan association."

§ 211. **By-laws; amendments thereto.** Such certificate shall be accompanied by by-laws providing the manner of conducting the business of the corporation subscribed by each incorporator. They shall set forth provisions regarding the following matters:

a. Meetings. The time of holding the periodical meetings of the shareholders and board of directors, the manner of calling special meetings, and the number necessary to constitute a quorum to transact business.

b. The number, qualifications and terms of office of directors. The terms of office shall not be less than one year nor longer than three years. If the term of office be more than one year the directors shall be divided into classes, and an equal number, as nearly as may be, elected each year.

c. Officers and their duties. The by-laws shall specify what officers there shall be, the manner of their election, and their terms of office. They shall provide that officers who have the custody or possession of money, securities or property shall give bond to the association in an amount commensurate with their liability before entering upon the duties of their office, and that such bond shall be continued so long as they remain therein; and that all officers shall hold office until their successors are duly elected and shall have assumed the duties of their office; and that no association shall expire from neglect to elect officers at the time prescribed in its by-laws.

d. Elections. The date of the annual election which shall be held in the month of January, the qualifications of voters, and the manner of voting.

e. Board of directors and their duties. The directors and such officers as may be provided therein shall constitute a board of directors. Provisions shall be made for their removal or suspension, for filling vacancies, for electing or appointing auditors, and for the compensation of officers and auditors. The board of di-

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rectors shall have power to appoint and remove at pleasure attorneys-at-law.

f. Executive and other permanent committees and their duties. It shall not be incumbent upon any association to appoint such committees.

g. Shares and dividends. What classes of shares may be issued, the time of their issue, whether in series or otherwise, their maturity value, the amount of dues and the time or times of payment thereof, and the manner of apportioning dividends and crediting the same.

h. Loans and security. The by-laws shall set forth within the limitations contained in this article how loans shall be made, and the security to be taken therefor, the rate of interest, and the premium plan, if any.

i. Fees. The by-laws may provide for an entrance fee not exceeding twenty-five cents upon each share issued, or in lieu thereof, a membership fee not exceeding one dollar. No other fees except a transfer fee shall be charged by or provided for in the by-laws of any association.

j. Transfers. They may provide for the transfer of shares and for the collection of transfer fees not exceeding twenty-five cents per share, or in lieu thereof a total fee not exceeding one dollar on each transfer. If the shares are in the names of more than one person a transfer thereof executed by one or more of such persons shall authorize the association to transfer the same. No transfer shall be binding upon the association until the same has been made upon the books of the association; and the transferee shall take the same charged with all liability to the association and conditions attaching thereto at the time of the transfer.

k. Fines. They may provide for the imposition and collection of fines from shareholders, their legal representatives or successors in interest, who neglect or refuse to make payment of dues, interest or premium when due, provided, however, that no fines shall exceed two per centum per month for the period during which such dues, interest and premium have remained in default, except that any association whose by-laws provide for the weekly payment of dues, may in lieu of the fines heretofore provided, collect a fine of one cent per share for each default in the payment of dues; and provided further that no fine shall be charged against

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or deducted from the sums actually paid as dues. No other penalties shall be imposed in such by-laws.

l. Certificates. Certificates may be provided for all classes of shares, provided that every such certificate shall set forth the class and character of the shares for which it is issued, as defined in this article.

m. Interest. Interest upon the advance payment of dues, interest and premium upon instalment shares may be provided, but no association shall allow interest upon such advance payments at a greater rate than six per centum per annum, nor for a longer period than one year.

n. The manner and conditions under which the by-laws may be altered or amended. If so provided in the original by-laws, the by-laws may be altered or amended from time to time, but no change or amendment shall be made therein or thereto unless such change or amendment shall have first been submitted to the superintendent of banks and shall have received his written approval, which may be given or withheld in his discretion, and shall also thereafter have been duly adopted at a meeting of the shareholders, of which meeting thirty days' notice by mail, postage prepaid, shall be given to each shareholder of record. Such notice shall contain a true copy of the proposed change or amendment, and a copy of all such changes and amendments shall be filed in the office of the superintendent of banks within thirty days of their adoption. Any association deeming itself aggrieved by the refusal of the superintendent of banks to give such written approval may apply to any justice of the supreme court of the district wherein such association is located, upon notice to the superintendent of banks, for a review of such decision. Such justice shall, upon such application being made, review the decision of the said superintendent upon such evidence as may be presented to such justice, who may overrule or set aside the action of the said superintendent and approve such change, alteration or amendment. Any such approval by said justice shall enable such association to make such change, alteration or amendment as approved by said justice of the supreme court.

§ 212. **Examination by the superintendent of banks; certificate of authorization.** Whenever such certificate is in due form, and duly executed, and is accompanied by by-laws which have received

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the written approval of the superintendent of banks, such certificate shall be filed for examination in the office of the superintendent of banks. The superintendent shall, thereupon, ascertain from the best sources of information at his command the responsibility, character and general fitness of the incorporators. If the superintendent shall be satisfied concerning the several matters specified above he shall, within a reasonable time, issue under his hand and official seal the certificate of authorization required by this chapter to the association named in the organization certificate on file in his office. When so issued a certified copy thereof shall be attached to one duplicate of the organization certificate, and together they shall be recorded in the office of the clerk of the county in which such savings and loan association is located, and a copy thereof, duly certified by the county clerk, shall be evidence in all courts and places. The other duplicate shall be recorded in the office of the superintendent of banks. If the superintendent shall not be satisfied that the establishment of a savings and loan association, as proposed in any organization certificate filed by him, is expedient and desirable, he shall, within sixty days after the filing of such certificate by him, endorse upon such certificate in duplicate that he refuses to issue a certificate of authorization for such savings and loan association, and shall file one duplicate in the office of the superintendent of banks and return one duplicate to the subscribers thereto.

§ 213. **Oath of office.** Each officer and director when appointed or elected shall take an oath that he will, so far as the duty devolves on him, diligently and honestly administer the affairs of such association, and will not knowingly violate, or willingly permit to be violated, any of the provisions of law applicable to such association, and that he is the owner in good faith and in his own name on the books of the association of five savings or instalment shares, or other shares of the value of one matured share. Such oath shall be subscribed by the director making it, and certified by the officer before whom it is taken, and shall immediately be transmitted to the superintendent of banks and filed and preserved in his office.

§ 214. **Membership; guardians; joint owners.** The membership of the association shall consist of those persons to whom its

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shares shall have been issued and those persons to whom said shares may have been transferred. Guardians and others may hold shares in trust for minors or others, and shall have all the rights and privileges of membership, except the right to hold office. When an accumulation has been made by any person in trust for another, and no other further notice of the existence and terms of a legal and valid trust shall have been given in writing to the association, in the event of the death of the trustee, the withdrawal value of the same, or any part thereof, may be paid to the person for whom the accumulation was made. The association, however, shall not be responsible to beneficiaries or wards for any moneys paid by the association to guardians or trustees on account of shares held in trust for minors or others. Shares may be issued to or in the name of two persons or the survivor; in the event of the death of either, the association shall be liable thereon only to the survivor and while both are living, payment to either shall discharge the liability to both. The joint owning of shares by more than one person shall not confer the right to vote at any meeting of the association to any greater extent *that if the same shares were held by an individual. Membership shall continue until the shares shall have been forfeited, matured and paid, or withdrawn, and thereupon shall cease.

§ 215. **Capital and shares.** The capital of every such association shall consist of the dues and dividends credited to its members, either individually or by series, and shall be divided into shares. All shares hereafter issued shall have a matured value of not less than one hundred and not more than two hundred dollars, except that an association incorporated prior to January first, nineteen hundred and six, which has issued instalment shares having a matured value of two hundred and fifty dollars per share, may, with the written approval of the superintendent of banks, continue to issue such shares. Every such association shall be either "permanent" or "serial" in character as provided by the terms of its by-laws. A permanent association may issue shares at any time, and credit its dividends upon the pass-books of its members. A serial association may issue shares in series, and

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credit its dividends equally upon each share issued in such series. No shares of a prior series shall be issued after the issuing of shares in a later series, when issued upon the serial plan, except at the book value at the last distribution of profits plus the dues and accrued interest since such distribution. Shares which have not been transferred to the association as security for the repayment of a loan shall be called free shares. Shares that have been so transferred shall be called pledged shares. Any such association may issue the shares classified below, when so provided in its by-laws.

a. Instalment shares, with full participation in the dividends that may be apportioned by the association, and upon which a regular stipulated payment of dues shall be made at stated periods expressed in the by-laws, until they reach their natural matured value, are withdrawn or forfeited.

b. Savings shares, which shall participate in the dividends of the association, and may be credited therewith at a rate not less than sixty per centum nor more than ninety per centum of the rate of dividend apportioned and credited to instalment shares, as the by-laws shall determine, and upon which the dues shall be paid in such sums and at such times as the holder thereof may elect, until the shares reach their matured value or are withdrawn. There shall be no fine for nonpayment of dues nor any forfeiture of such shares.

c. Accumulative prepaid shares upon which a single payment of dues to the amount of fifty dollars or more per share shall be paid at the time of subscription. The dividends on these shares shall not exceed the dividends apportioned and credited upon instalment shares and the whole or a part of the dividends apportioned to these shares shall be credited to them until such shares are matured or withdrawn. Any balance of such dividends not so credited may be paid in cash.

d. Income shares upon which a single payment of dues amounting to one hundred dollars per share shall be paid at the time of subscription. The dividend on these shares shall be paid in cash at a rate not exceeding at any time the dividend apportioned and credited to instalment shares. The by-laws may provide that such shares shall not be withdrawn until the expiration of fixed

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periods, not exceeding ten years. Whenever income shares are issued which are not withdrawable until the expiration of a fixed period, the statement that they are not withdrawable until the expiration of such fixed period shall be printed upon the face of the certificate of shares in type at least twice the size of type used in the body of the certificate.

e. Juvenile savings shares. Any such association may issue juvenile savings shares to, or in the name of any minor, which shall be held for the exclusive right and benefit of such minor, and free from the control or lien of all other persons; and the accumulated savings on these shares, together with the dividends accredited thereon, shall be paid to the person in whose name the shares have been issued, and the receipt or acquittance of such minor shall be valid and sufficient release and discharge to the association for such accumulated savings, together with the dividends accredited thereon, or any part thereof. Juvenile savings shares shall not be chargeable with fines or losses of any kind, nor be required to make regular or specific payments, nor shall they entitle the owner to vote at any meeting of shareholders. Such shares may be credited with dividends from the apportioned profits, at a rate not less than sixty per centum nor exceeding ninety per centum of the dividend credited on instalment shares, as provided in the by-laws. The matured value of all the juvenile savings shares issued by an association shall not exceed in the aggregate, at the time of issue, twenty-five per centum of the aggregate matured value of the shares in force in all other classes.

§ 216. **Dues; shares suspended; forfeitures.** The payments made to the association upon shares shall be called dues. They shall be made in such sums and at such times as are provided in the by-laws until the shares reach their matured value, are forfeited, or withdrawn. Any instalment share not filed for withdrawal, upon which no payment of dues has been made for one year may be transferred to a suspense account after ten days' notice has been served upon the shareholder by mail at his last known address. The withdrawal value of such share shall be determined and stated at the time of such transfer. A dividend shall be credited thereon after such transfer to said suspense account equal to four-fifths of the regular dividend credited on in-

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stalment shares, until the expiration of ten years from the date of said transfer, and the defaulting member shall be entitled to withdraw the same at any time within said period of ten years. Upon his failure to withdraw the suspended accumulations during said period of ten years, his interest therein may be forfeited, and the amount standing to the credit of such share may be transferred to the undivided earnings, whenever the by-laws so provide.

§ 217. **Dues, when to cease; payment of matured shares.** Whenever the dues and dividends credited to an instalment, savings or juvenile savings share equal its matured value, notice of such maturity shall be given the holder thereof and the payment of dues thereon shall cease. Such matured shares shall be payable immediately, subject, however, to the provisions of section two hundred and twenty-nine of this chapter. For the purpose of determining the maturity of shares between dividend periods a special dividend may be credited to such shares, if the current earnings for the period justify such special dividend, at the same proportionate rate as the last periodical dividend credited. If such shares be pledged, the loans for which they are held as security shall be canceled, and other collateral security shall be released. If free, such matured shares shall be credited with dividends to the same extent as theretofore until payment by the association is made thereof. Such matured shares, unless paid upon demand, shall be filed for payment in accordance with the provisions of section two hundred and twenty-nine of this chapter, in the order of their maturity.

§ 218. **Loans and investments.** The funds of every such association may be invested as follows and in no other manner:

a. In loans to members of the association, secured by a bond and mortgage on real estate, accompanied by a transfer and pledge to the association of the instalment shares borrowed upon, and all accumulations that have accrued or shall accrue thereon, as collateral security therefor. If the borrower neglect to offer security satisfactory to the board of directors within a reasonable time, his right to the loan shall be forfeited and he may be charged with all the necessary expenses incurred in reference to the proposed loan. Bonds and mortgages given to the association shall be deemed conditioned upon the performance of the provisions of this article

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relating to the payment of loans, premiums, interest, dues and fines, and of the by-laws of the association although the same may not be fully expressed therein.

b. In loans to members upon instalment shares of the association secured further by bonds and mortgages upon real estate, by the terms of which the dues paid may, at the option of the borrower, be applied in reduction of the principal of the loan. The yearly payment of dues and interest required on such loans shall equal at least twelve per centum of the amount loaned when such loans are in excess of seventy per centum of the appraised valuation of such real estate, determined in accordance with section two hundred and nineteen of this chapter, and at least nine per centum when such loans are in excess of sixty per centum of said appraised valuation. No premium shall be charged upon such loans.

c. In loans to members upon their notes, secured by shares of the association as collateral security, the withdrawal value of which shall exceed the amount of the loan and all charges that may accrue for a period of six months upon the loan and share transferred and pledged.

d. If at any time there is money in the treasury in excess of the amount needed to meet the demand for loans to members, it may be invested in the same kind of securities and under the same restrictions as savings banks are authorized by section one hundred and forty-six of this chapter to invest their deposits and the income derived therefrom, and on bonds and mortgages on unincumbered real property situated in the state of New Jersey to the extent of sixty per centum of the value thereof; provided, however, that no such loans shall be made on unimproved and unproductive real property, or upon real property located more than fifty miles from the place of business of the association making such loans.

e. Any association having a surplus in its treasury for which there is no demand for loaning purposes, or the payment of withdrawals or matured shares, may loan the same to another association doing business in pursuance of the provisions of this article.

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No loans to members provided in either of the previous subdivisions shall exceed the matured value of the shares transferred and pledged by them to the association as security therefor.

§ 219. **Real estate mortgages.** No mortgage shall be taken by any such association upon real estate which is not situated within a radius of fifty miles of the principal office of the association. No association shall, except as provided in section two hundred and twenty-three of this chapter, loan any portion of its funds upon the security of real estate upon which there is a prior lien or encumbrance, or accept from a borrower, a mortgage upon real estate which is not a first mortgage, or purchase real estate securities, or invest any portion of its funds in real estate securities which are not first liens upon the property described in them, unless every prior mortgage, lien, or encumbrance is owned by it, and no prior mortgage, lien or encumbrance shall be sold, assigned or transferred by any such association until all subsequent mortgages, liens or encumbrances owned by it shall have been fully paid and satisfied. Within the limitations contained in section two hundred and twenty-three of this chapter, any association may loan a portion of its funds upon so-called second or divided mortgages, subject to existing mortgages or prior liens, and may agree with the borrowing members in such second or divided mortgages that it will assume and pay the underlying mortgages or liens upon the fulfillment by them of the conditions therein contained; provided, however, that no such association shall advance or agree to advance in any such loans a sum which, taken together with the amount of all prior liens or encumbrances, exceeds seventy-five per centum of the appraised value of the real estate upon which such loans are made. Nor shall any such loan be made upon the security of vacant land; and furthermore all such underlying mortgages shall be included in the liabilities of the association in its reports both to the superintendent of banks and to its members; and provided, further, that any such association which has invested or shall invest any portion of its funds upon second or divided mortgages shall invest not less than fifteen per centum the first year, twenty per centum the second year, and thereafter twenty-five per centum of its receipts applicable for loaning purposes in the same securities in which savings banks

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are by section one hundred and forty-six of this chapter authorized to invest their deposits and the income derived therefrom, until the funds so invested shall amount to at least twenty-five per centum, and to be at all times so maintained, of all mortgages and liens underlying the mortgages or liens held by it, except that after said fund shall amount to fifteen per centum of all underlying mortgages and liens held by such corporations, the remainder, or any portion of the remainder thereof, may be used in cases of emergency in the payment of withdrawals. Provided, however, such investment in such securities need not exceed five hundred thousand dollars in any case. No loan shall be made on bond and mortgage, or purchase made thereof, except upon report in writing of two or more appraisers appointed by the board of directors, signed by them, certifying that they have examined the property and that in their judgment it affords adequate security for the loan made thereon. Such reports shall be filed and preserved among the records of the association, and any member shall have access thereto. The equity of the mortgagor shall be at least twenty per centum over all encumbrances less the withdrawal value of any shares that are pledged as collateral or additional security. No mortgage shall be taken upon vacant land whereby the total investment of any association in such unimproved real estate, either as security for loans or by title of ownership, when taken together, shall exceed fifteen per centum of the accumulated capital of such association. Provided, however, that it shall be lawful for any association to release any portion of any vacant land covered by a mortgage held by it upon payment of not less than the pro rata amount of the lien of such mortgage on the land released and to take back as part payment therefor, a new mortgage on the land released for not to exceed seventy per centum of the value of the land released, and it shall also be lawful for any association to convey any portion of any vacant land owned by it and to take back a purchase money mortgage on the land conveyed for not to exceed seventy per centum of the selling price.

For the purposes of this article the term "vacant," or "unimproved" land or real estate, shall be construed to mean all land the value of which exceeds the appraised value of the income pro-

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ducing improvements thereon. Loans secured by mortgages on vacant land shall not exceed fifty per centum of the actual value thereof.

§ 220. **Premium plans; limitation of premium.** The by-laws of any such association may provide for the making of loans to its members on either one of the following premium plans, and no other; the amount of premium shall be determined either by agreement or by bidding for the loan in open meeting:

a. The instalment premiums plan, that is, the premium shall be in the form of a certain sum per share, which the borrower shall pay with each stipulated payment of interest, in addition thereto.

b. The premium-interest plan, that is, the premium shall be in the form of the rate of interest the borrower shall pay upon his loan during the continuance thereof.

c. The gross premium plan with proportionate rebates, for the unexpired period of the loan, upon repayment or foreclosure, that is, the premium may be paid in one sum or may be deducted from the amount of the loan or added to and included in the amount of the mortgage. The earned portion of such gross premium shall be determined by the ratio existing between the dues and dividends credited upon the shares transferred as collateral security for the loan, and the total amount loaned. The unearned or rebatable portion of the premium shall be carried on the books of every association which makes loans upon this plan, and shall be shown in its reports to the superintendent of banks as a liability; and at each distribution of profits the earned portion of the premium as determined above may be transferred therefrom to the current earnings of the association. Such gross premium shall not exceed ten per centum of the matured value of the shares transferred as collateral security for the repayment of the loan, nor shall the gross premium charged and collected, when taken together with the interest, under any circumstances, amount to more than the income from such loan if charged at the rate of eight per centum per annum, either when the loan is repaid, foreclosed or upon the maturity of the shares.

Any association which has heretofore agreed to rebate any portion of the gross premium included in its mortgages shall here-

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after carry the unearned or rebatable premium as a liability upon its books and in its reports to the superintendent of banks, and no association shall hereafter rebate or repay to a borrowing member any portion of the gross premium included in its mortgage loans existing and of record on the first day of January, nineteen hundred and eleven, unless such earned or rebatable premium is shown as a liability upon its books and in its reports to the superintendent of banks. Except as hereinbefore provided, any association which has heretofore made mortgage loans upon the gross premium plan without rebates, and has not agreed to rebate or repay to borrowing members the gross premiums included in its mortgage loans existing and of record on the first day of January, nineteen hundred and eleven, and which has not on or before said day treated any portion of such gross premium as a liability, shall not thereafter rebate or repay to its members any portion of such gross premium. The directors of any association which has prior to the first day of January, nineteen hundred and eleven, charged its borrowing members interest and premium in excess of the annual rate of eight per centum may classify its shares according to the date of issue, and in the declaration of dividends apportion to shares issued prior to the first day of January, nineteen hundred and eleven, any income derived from loans to members thereto-*before made in excess of said annual rate. No so-called second or divided mortgage loans shall be made upon the gross premium plan. The member who agrees to pay the highest premium shall be entitled to the loan upon giving the security required therefor; and the interest and premium thereon shall be chargeable upon prior or underlying mortgages, liens or incumbrances from the date of the execution of the mortgage, and upon sums advanced by the association from the date of payment to the borrowing member. The interest and premium on loans to members, when taken together, shall not exceed eight per centum per annum upon the sum actually loaned, except that when a loan is made upon the second or divided mortgage plan, interest and premium not exceeding eight per centum per annum may be charged upon the amount of the prior or underlying mortgages, liens, or incumbrances and the cash actually advanced by the association.

[*So in original.]

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§ 221. **Settlements; repayment of loans.** Any loan made by an association to a member may be repaid and cancelled at any time by the payment of the interest accrued, the premium earned at the date of such cancellation, any charges provided for in the by-laws and the principal sum loaned, less the withdrawal value of the shares transferred as security therefor; provided, that if the repayment be made at any time within one year from the date of the mortgage or other evidence of indebtedness, interest and premium for the whole year may be collected by the association when so provided in the by-laws; and provided further that nothing contained in this section shall be construed to prevent the apportionment of losses, in accordance with the provisions of this article; and provided further that partial repayment of such loans may be made in sums of not less than one hundred dollars upon the same terms proportionately as are herein provided for the payment in full. Whenever a mortgage is foreclosed, or any such association is in process of liquidation, the withdrawal value of the shares transferred and pledged for the loan shall be applied toward the extinguishment of the indebtedness, immediately upon the adjustment of all known losses, and all rights thereunder shall thereupon be ended.

§ 222. **May purchase at foreclosure sale; real estate; book value thereof.** Any such association may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment lien or other incumbrance, taken or obtained in good faith in the regular transaction of the business of the association, and may hold, sell, exchange, convey, lease or mortgage the same or any real estate it may own, at pleasure, to any person or persons; it may also purchase and own real estate for the purpose of occupying the same with its own business office. Except that no exchange of real estate or purchase thereof shall be made except by the vote of two-thirds of the directors of the corporation making such exchange or purchase, and furthermore no such exchange shall be made upon a basis involving the payment by said corporation of any difference in value unless approved by the superintendent of banks, nor shall any such association purchase or exchange real estate except as hereinbefore provided. Within the limitations contained in section two hundred and twenty-three of

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this chapter, any association may take title to real estate subject to existing mortgages or prior liens, provided that every such prior lien or existing mortgage shall be included in the liabilities of the association in its reports both to the superintendent of banks and to its members. Whenever an association takes property at foreclosure sale or in the extinguishment of a debt, it shall not be put upon the books of the association at a greater figure than the sum due the association for principal due to the association at the time of the first default.

§ 223. **Association may borrow.** Any such association having an accumulated capital not exceeding ten thousand dollars may borrow money, assume the payment of underlying mortgages, liens or incumbrances on real estate, or make loans upon real estate security subject to underlying mortgages, liens or incumbrances, or take and hold title to real estate subject to underlying mortgages, liens or incumbrances, not exceeding in the aggregate two thousand dollars; and any such corporation having an accumulated capital exceeding ten thousand dollars, may borrow money, assume the payment of underlying mortgages, liens or incumbrances on real estate, or make loans upon real estate security subject to underlying mortgages, liens or incumbrances, or take and hold title to real estate subject to underlying mortgages, liens or incumbrances, not exceeding in the aggregate twenty per centum of its accumulated capital; but at no time shall the total amount of the borrowed money of any such association, having an accumulated capital not exceeding ten thousand dollars, together with all underlying mortgages, liens or incumbrances upon real estate to which it holds title, or upon which it has made mortgage loans, exceed two thousand dollars; and at no time shall the borrowed money of any such association having an accumulated capital exceeding ten thousand dollars, together with all underlying mortgages, liens or incumbrances upon real estate to which it holds title, or upon which it has made mortgage loans, exceed twenty per centum of its accumulated capital. No money shall be borrowed for a longer term than one year. No association shall borrow or make loans in this section authorized, except by a majority vote of all the members of its board of directors, the vote to be recorded by ayes and nays in its regular minutes.

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§ 224. **Profits and losses ascertained annually; annual statement to shareholders.** Profits and losses shall be ascertained and distributed at least annually. Every such association shall, at least annually prepare, publish and deliver to each shareholder on application a complete statement of its financial condition, including a classified statement of the receipts and disbursements since the issuing of its last previous statement.

§ 225. **Contingent fund.** At each periodical distribution of profits, the board of directors shall reserve and carry to a contingent fund, a sum equal to at least five per centum of the net earnings during the period since the last previous dividend was declared, until such contingent fund shall be equal to at least five per centum of the dues and dividends credited to members by series or otherwise, and equal to at least fifty per centum of the book value of all real estate owned by the association. The directors may at any time carry to such contingent fund any further portion of the undivided earnings that in their discretion seems wise. Losses made upon the investments of the association may be paid therefrom. Whenever, by any loss which an association may sustain, from this or any other cause the contingent fund is reduced below five per centum of the dues and dividends credited to members by series or otherwise, or below fifty per centum of the book value of all real estate owned by an association, the board of directors shall, at each periodical distribution of profits, carry to such contingent fund five per centum of the net earnings during the period since the last dividend was declared, until such contingent fund shall again be equal to at least five per centum of the dues and dividends credited to members, by series or otherwise, and equal to at least fifty per centum of the book valuation of all real estate owned by the association.

§ 226. **Apportionment of losses.** Whenever the losses of an association exceed the contingent fund, they shall be charged against the undivided earnings, if any, and in the event that they also exceed such undivided earnings, shall, with the consent of the superintendent of banks, be assessed pro rata upon all classes of shares, excepting juvenile savings shares, and the superintendent of banks may, in his judgment, forthwith take possession of the

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property and business of such association, and retain such possession until such association shall resume business, or its affairs be finally liquidated as provided in section nineteen of this chapter.

§ 227. **Payment of expenses.** The expenses of every such association shall be paid from its earnings, and no deduction from dues shall be made either directly or indirectly for that purpose. No such association shall pay, or become liable to pay, either directly or indirectly, in the course of any calendar year, as salaries, commissions, fees or other compensation to its officers, directors, auditors, attorneys, agents, clerks, and all other employees, and for rent, advertising, commissions and all other operating expenses, sums of money the aggregate of which shall exceed two and one-half per centum of the total amount of the dues actually received and credited to its members and the dividends duly apportioned and credited thereon, on the first day of such calendar year, including dues and dividends credited to the holders of matured stock. The term operating expenses, as used in this section, shall not be construed to include tax on mortgages, taxes, assessments, repairs or insurance on real estate, commissions on the sale of real estate, reasonable charges for collecting the rent or superintending the repair or improvement of real estate situated outside of the limits of New York state and more than two hundred miles from the main office of the association, interest on matured shares or any other interest which the corporation may have paid or become liable to pay, proper legal charges for searching titles or the preparation of legal papers, expenses of foreclosure suits or other bona fide litigation, nor charges for examinations made by the direction of the superintendent of banks. No officer, agent or other person shall receive compensation by salary, fees, expenses or otherwise for soliciting the sale of shares of the association to any person or persons. The provisions of this section in so far as they limit the expenditures for expenses shall not apply to any association whose accumulated capital, consisting of the dues and dividends standing to the credit of its members, is less than forty thousand dollars, provided, however, that the annual expense of every such latter association shall not exceed a total of one thousand dollars. The provisions of this section shall apply to all foreign corporations

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doing business under the permission and certificate of the superintendent of banks, and said superintendent of banks shall not renew such permission or issue such certificate to any corporation that shall have violated the provisions of this section.

§ 228. **Dividends; undivided earnings.** Dividends shall be apportioned from the net earnings of the association; and no dividend shall be apportioned, credited, or paid, except by a vote of the board of directors duly entered upon its minutes, whereon shall be recorded the ayes and nays. It shall be lawful for the by-laws to provide that from such apportioned dividends a sum may revert to the association for such purposes as the by-laws shall specify, and also that a different portion may revert from different classes of shares, and that a portion of the apportioned and credited dividends may be retained by the association upon the withdrawal of a member, which may be upon a schedule of payments graded as to series or duration of membership, which, however, shall be clearly and fully set forth in the by-laws; but such dividends as may be retained by the association upon the withdrawal of a share shall in no case exceed the sum of forty per centum of the dividends apportioned and credited upon such share. It shall be lawful for the corporation in addition to the contingent fund required in section two hundred and twenty-five of this chapter to hold in its fund of undivided earnings such sum or sums as the board of directors may, from time to time, deem necessary or wise; provided, however, that whenever the undivided earnings of an association including the contingent fund exceed fifteen per centum of the dues and dividends credited to members the board of directors shall declare such extra dividend in excess of the dividends regularly apportioned, as may be necessary to distribute among the shareholders the accumulation beyond such authorized surplus.

§ 229. **Withdrawal of free shares.** The accumulation upon free shares may be withdrawn and the shares canceled after sixty days' written notice of such intention filed with the secretary at the place of business of the association, but the directors may waive such notice. The withdrawing shareholder shall be paid the amount of the withdrawal value of his shares as determined at the last distribution of profits before the payment is made,

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together with all the dues paid thereon since such distribution, less any lawful fines and other obligations; but no association shall pay to a withdrawing shareholder any sum in excess of the dues credited to him upon its books, together with such dividends as have been duly apportioned and credited thereon. Withdrawals shall be paid in the order of their filing, except as hereinafter provided; and it shall be the duty of the secretary or other officer discharging such duties to enter upon each notice filed the hour and the date of such filing, in the presence of the member or his representative filing the same. Except as hereinafter provided, not more than two-thirds of the receipts of an association shall be applied to the payment of withdrawals and matured shares without the consent of the board of directors. Of that sum, whenever there are unsatisfied demands in different classes, one-half shall be applied to the payment of matured and income shares, and one-half to the payment of instalment, savings and juvenile savings shares. Whenever an application for withdrawal shall have been on file, or the payment of matured shares demanded, and either shall have remained unpaid for a period of six months, all the receipts of the association from dues, interest, premium, borrowed money, loans repaid, and the proceeds of all other investments, shall, after the payment of expenses and general indebtedness, be applied toward the payment of withdrawals and matured shares; and the board of directors or the superintendent of banks, in his discretion, may direct that withdrawals shall be paid upon a ratable and proportionate basis. Whenever such applications or demands whether heretofore or hereafter made have been on file and remain unpaid wholly or in part for two years, the superintendent of banks may, in his discretion, forthwith take possession of the property and business of such association, and retain such possession until such association shall resume business or its affairs be finally liquidated as provided in section nineteen of this chapter. After filing notice of withdrawal provided herein, a withdrawing member shall be entitled to at least four-fifths of the dividends credited to the same class of shares, until the final payment of his shares is made; and membership in the association shall remain unimpaired so long as any accumulation remains to his credit, except the right to vote. No officer, director,

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attorney, clerk or agent of such association, and no person in any way interested or concerned in the management of its affairs shall, as individuals, discount or, directly or indirectly, purchase a share in any such association, whether filed for withdrawal or not, except by payment therefor of the withdrawal value of such share as determined herein. The board of directors of any association may retire all classes of free shares by enforcing withdrawals of the same, provided that the by-laws shall clearly state the manner in which such withdrawals may be enforced, and provided also that the holders thereof shall be paid the full value of their shares, less all lawful obligations. The board of directors of permanent associations may permit a member to withdraw part of the accumulations to his credit, without thereby reducing the number of shares held by him.

§ 230. **Exemption from execution; from taxation; from usury.** Shares held by members and all the accumulations thereon shall be exempt from sale on execution and proceedings supplementary thereto to the amount of six hundred dollars; and the shareholders of any such association shall not be individually liable for the payment of its debts. The association itself shall be deemed an institution for savings, and together with all accumulations therein shall not be taxable under any law which shall exempt savings banks or institutions for savings from taxation; nor shall any law passed hereafter, taxing corporations in any form, or the shares thereof, or the accumulations therein, be deemed to include associations doing business in pursuance of the provisions of this article, unless they are specifically named in such law. The shares of savings and loan associations, being hereby regarded as a system for saving, shall not be subject to the stock transfer tax either when issued by the association or transferred from one member to another. No shareholder shall claim to be exempt from making the payment of dues, interest, premium, and fines provided in the by-laws, upon the ground that by reason of losses or otherwise the required payments have continued longer than was originally anticipated; nor shall the payment of any charges authorized by the by-laws be deemed usurious.

§ 231. **Debts from banking corporations preferred.** All the property of any bank or trust company which shall become insolvent

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shall, after providing for the payment of its circulating notes, be applied by the trustees, assignees or receivers thereof in the first place to the payment in full of any sum or sums of money deposited therewith by any savings and loan association ratably and proportionately but not to an amount exceeding that authorized to be so deposited by the provisions of this chapter, and in accordance with any other preference provided for in this chapter.

§ 232. **Acts repealed.** Chapter one hundred and twenty-two of the laws of eighteen hundred and fifty-one, chapter five hundred and sixty-four of the laws of eighteen hundred and seventy-five, chapter ninety-six of the laws of eighteen hundred and seventy-eight, and chapter five hundred and fifty-six of the laws of eighteen hundred and eighty-seven, article five of chapter six hundred and eighty-nine of the laws of eighteen hundred and ninety-two, and article six of chapter six hundred and eighty-nine of the laws of eighteen hundred and ninety-two as originally enacted, are hereby repealed, except as to the corporate existence of associations organized under either of said acts, and every association organized under the provisions of either of said statutes shall be subject to the provisions of this chapter as herein provided, in like manner as corporations which are incorporated hereunder.

§ 233. **Charters conformed to this article; obligations and rights unimpaired.** The powers, rights, duties, privileges and obligations of every association organized under either of the acts enumerated in section two hundred and thirty-two of this chapter or doing business under either of said acts at the time this takes effect, shall be governed, controlled, construed, extended, limited and determined by the provisions of this chapter, to the same extent and effect as if said association had been organized or incorporated under or pursuant to the provisions hereof, and the articles of association, certificate of incorporation, by-laws or rules of every such association heretofore made or existing, are hereby modified, altered and amended to conform to the provisions of this chapter, and the same are declared void where such articles of association, certificate of incorporation, by-laws or rules are inconsistent with the provisions of this chapter; except that the obligations of any existing association, whether between such association and its

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shareholders or any one of them, or any other person or persons, or any valid contract between the shareholders of any such association, existing at the time this act takes effect, shall not be in any wise impaired by the provisions of this act; and with such exceptions every such savings and loan association shall possess the powers, rights, duties and privileges, and be subject to the obligations, restrictions and liabilities conferred and imposed by this chapter, notwithstanding anything to the contrary in its articles of association, certificate of incorporation, by-laws or rules. All obligations to any such association heretofore contracted shall be enforceable by it and in its name, and demands, claims and rights of action against any such association may be enforced against it as fully and completely as they might have been enforced heretofore.

§ 234. **Voluntary liquidation.** If the shareholders of any solvent savings and loan association shall deem it necessary or expedient to close the business of such corporation, they may, by the affirmative vote of not less than two-thirds of the whole number of shareholders, owning at least two-thirds of the accumulations of the association, at a meeting called for that purpose either by the board of directors or by ten per centum of the whole number of shareholders, of which meeting all the shareholders shall have at least ten days' notice by mail, postage prepaid, declare by resolution their determination to close such business, and to pay all creditors, distribute the funds according to law, and surrender the corporate franchise. The vote on such resolution shall be taken by ayes and nays and the resolution and the vote thereon shall be recorded in the minutes of the corporation. A copy of the record of such proceedings certified by the president and secretary of the corporation shall be filed in the banking department.

§ 235. **Disposition of assets.** In such case, the shareholders may, by a similar vote, authorize its board of directors, or appoint a special liquidating committee, to sell and transfer its assets and securities and all other property, subject, however, to the approval of the superintendent of banks. If such sale and transfer be made to another corporation doing business in pursuance of the provisions of this article, all the rights, powers,

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privileges and obligations shall be transmitted to such corporation unimpaired; and if to a corporation incorporated under any other article of this chapter, or any other statute, or to any individual, all accounts shall be stated. The directors shall thereupon give notice to all the creditors and shareholders of the adoption of such resolution, by publication thereof in a newspaper or newspapers most likely to give the same proper publicity, and by written or printed notice personally served upon or mailed to every creditor and shareholder of such savings and loan association at his last known residence, postage prepaid.

§ 236. **Dissolution effected.** Whenever the directors of any such savings and loan association shall have paid all creditors and shareholders who claim the moneys which are respectively due to them, they shall make a transcript or statement from the books of the corporation of the names of all creditors and shareholders who do not claim or have not received the balance of their credit or the moneys due to them, and of the moneys due to them respectively, and shall file such transcript in the banking department, and pay over and transfer all such unclaimed and unpaid credits, deposits, and moneys to the superintendent of banks. The directors shall then report their proceedings duly verified to the supreme court, and upon such report and the petition of the directors and upon notice to the attorney-general and the superintendent of banks, and such other notice as the court may deem necessary, the court shall adjudge the franchise surrendered and the existence of the corporation terminated.

§ 237. **Construction of term "by-laws."** Wherever the word "by-laws" is used in this article, it shall be construed to refer to and include the provisions of all articles of association, certificates of incorporation, by-laws and rules of all corporations organized under any of the repealed acts enumerated in section two hundred and thirty-two of this chapter.

§ 238. **Construction of term "savings and loan association."** The term "savings and loan associations," shall include every corporation, company or association doing business in this state and having for a part of its title or name the words "building association," "building and loan association," "building and

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mutual loan association," "savings and loan association," "savings association," "co-operative loan association," or "co-operative bank," and every corporation, company or association whose shares are wholly or in part payable by a cumulative fund in regular or periodical instalments, or which is doing business in the form and of a character similar to that authorized by this article organized or incorporated in this state or in any state or country outside of this state.

§ 239. **Construction of reference to laws of eighteen hundred ninety-two.** Wherever reference is made prior to May thirty-first, eighteen hundred and ninety-eight, in any of the statutes of the state of New York to article five or six and to articles five and six of chapter six hundred and eighty-nine of the laws of eighteen hundred and ninety-two the said reference shall be construed to mean and refer to article six of this chapter.

§ 240. **When association may be dissolved.** In either of the following cases, any association incorporated under chapter one hundred and twenty-two, laws of eighteen hundred and fifty-one, entitled "An act for the incorporation of building, mutual loan and accumulating fund associations," and the acts amendatory thereof, may be dissolved, or the court may declare and adjudge that it has been dissolved, or that its corporate existence has terminated, and the assets of such corporation may be distributed among those entitled thereto:

1. Whenever the time of the existence of such association, as specified in its certificate of incorporation, has expired;

2. Whenever all the shares of such association shall be redeemed by advances thereon, or whenever the owners of unredeemed shares shall be paid the ultimate value thereon, as provided in the articles of association;

3. Whenever it shall appear to the satisfaction of the court that the association has ceased to do business, and that the purposes of its existence, as contemplated by the said act and by its certificate of incorporation, have been accomplished;

4. In any of the cases specified in section one hundred and one of the general corporation law, where no officer, director, agent or other person can be found upon whom service of process in behalf of the corporation is authorized by law.

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§ 241. **Petition for dissolution.** In either of the cases specified in section two hundred and forty a petition may be presented to the supreme court in the district where the real property of such association, or any part of said property, is or was situated, or where the place of business of such association is or was located. Such petition may be presented by any officer, director or trustee, member, shareholder or creditor of such association or by the executor, administrator or assigns of any such officer, shareholder, member or creditor, or by any other person or corporation who has or may have an interest in obtaining the relief prayed for in such petition, or who may have an interest in procuring from some one authorized to represent said corporation some conveyance or other instrument to perfect title, or to remedy an apparent defect in title to real property which, or some interest in which, may at some time have been or might be claimed to have been owned by said association. Such petition shall be verified and shall set forth the name of the association and the place where its certificate of incorporation is filed; the nature of the interest of the petitioner in the association or in the application; under which of the cases specified in section two hundred and forty of this chapter the application falls; and a concise statement of the condition of the affairs of such association, to the best of the petitioner's knowledge, information and belief, together with any other facts that may be deemed appropriate.

§ 242. **Proceedings on presentation of petition.** Upon the presentation of such petition the court must make an order, returnable in not less than twenty-one days, requiring such association, its officers, directors or trustees, members, shareholders and creditors, and all other persons having any interest in such association or in its assets, to show cause why the relief provided for in section two hundred and forty of this chapter should not be granted; such order shall be published once a week for three successive weeks in a newspaper specified in the order, published in the county wherein the order is entered, or where the certificate of incorporation of such association is filed, and such publication shall be deemed to constitute sufficient service of the order and of notice of the application upon all persons and classes of persons designated in the order. But the court may direct such different

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or other service thereof as it may deem proper. A copy of such petition and of the order to show cause granted thereon shall be served upon the attorney-general and the superintendent of banks of the state of New York, at least eight days before the return day thereof.

§ 243. **Hearing and order for dissolution; appointment of trustee.** At the time and place specified in the order, or to which the hearing is adjourned, the court, or the referee, if the court should direct a reference, must hear all persons opposing the prayer of the petition, hear the allegations and proofs of the parties, and determine the facts. If the court shall be satisfied that the association has already been dissolved, or that its legal existence has terminated, it shall make an order so declaring and adjudging. If it shall find that the association, though legally in existence, ought to be dissolved, it shall make an order dissolving it, and upon the entry of such order the association is dissolved. In either case it shall appoint a trustee or trustees for the purpose of settling its affairs, collecting and paying any outstanding debts, and dividing among the persons entitled thereto the money or other property remaining after payment of debts and necessary expenses. Such trustee or trustees shall have the same powers and duties as trustees under section thirty-five of the general corporation law, and shall give security as the court may direct for the faithful performance of his or their duties. The trustee or trustees so appointed may, from time to time, sell, at public or private sale, all or any of the property and assets, including claims of any kind, which belonged to the association when it was dissolved or ceased to exist, and may execute all conveyances or instruments requisite to perfect the title of the purchaser.

§ 244. **Report and compensation of trustee.** Such trustee or trustees shall be subject to the control of the court in the same manner as a receiver appointed in a proceeding for the voluntary dissolution of a corporation, and when he or they shall have completed the liquidation, shall render an account of his or their proceedings, and the net proceeds in his or their hands shall be distributed or paid into court as shall be determined and directed by the court. The trustee or trustees shall thereupon be entitled to be discharged from further liability. The provisions of section three

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hundred and three of the general corporation law shall apply to the proceedings hereby provided. Such trustee or trustees shall be entitled to the same compensation as receivers are entitled to under section thirty-three hundred and twenty of the code of civil procedure.

§ 245. **Limitation and construction of article.** Nothing in this article shall be so construed as to repeal or limit the application of the provisions of the code of civil procedure, the general corporation law or of other statutes providing for the voluntary or involuntary dissolution of corporations by action or special proceeding.

ARTICLE 7.

BUILDING AND LOT ASSOCIATIONS.

Section 260. Incorporation.
261. Powers.
262. Borrowing money.
263. Dividends.
264. Monthly payments.
265. Liability of stockholders and directors.
266. Exemption of shares from sale and execution.
267. Reports.

§ 260. **Incorporation.** Five or more persons may become a corporation for the purpose of accumulating a fund for the purchase of real property, to pay off incumbrances thereon, to aid its members in acquiring a building lot or lots, and making improvements thereon in a manner and form specified in the certificate of incorporation, or for all or any of such purposes, by making, acknowledging and filing a certificate of incorporation setting forth:

1. The name of the corporation.
2. The location of its principal business office.
3. When its regular meetings shall be held and how special meetings may be called.
4. What shall be a quorum to transact business at its meetings.
5. How members shall be admitted and their qualifications.
6. What officers, directors or attorneys of the corporation there shall be and how and when chosen.

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7. The duties of such officers, directors or attorneys, and how removed or suspended from office.

8. The names of the persons who shall be such officers and directors for its first year and until others are chosen or appointed in their places.

9. The amount of each share and how ascertained.

10. The monthly or weekly dues per share.

11. The fees to be paid on the transfer of shares.

12. The penalty for non-payment of dues or fees, or other violations of the provisions of the certificate.

13. The qualification of voters at its meetings and the mode of voting.

14. The manner of dividing land and selecting or alloting the lots.

15. The manner of altering or amending the certificate of incorporation.

16. Such other provisions not inconsistent with law as shall be necessary for the convenient and effective transaction of its business.

Such certificate must be approved by the superintendent of banks and filed in the office of the clerk of the county in which such corporation shall have its principal business office, and a certified copy thereof shall be filed in the office of the superintendent of banks. Thereupon the persons who have subscribed such certificate and such other persons as shall become members of the corporation and their successors shall be a corporation by the name specified in such certificate.

§ 261. **Powers.** The directors of every such corporation may call in and demand from the members and stockholders thereof, all sums of money by them subscribed, at such times and in such payments or installments as the certificate of incorporation shall prescribe, under the penalty of forfeiting the shares of stock subscribed for and all previous payments made thereon, if payment shall not be made by the member or stockholder within sixty days after a personal demand made or notice requiring such payment shall have been published for six successive weeks in the newspaper nearest to the principal place of business of the corporation. But no corporation organized under this article shall purchase or deal in or take security upon real estate situate more than

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fifty miles from its principal office for the transaction of its business, and no such corporation shall make deductions from stock payments for running expenses.

§ 262. **Borrowing money.** Every such corporation shall have power to borrow money for temporary purposes not inconsistent with the objects of its organization, but no such loan shall have a longer duration than three years, nor shall its indebtedness for money so borrowed exceed at any one time one-fourth of the aggregate amount of its shares and parts of shares and the income thereof actually paid in and received.

§ 263. **Dividends.** Dividends declared from the earnings of the corporation shall be payable in such manner as may be provided in the certificate of incorporation.

§ 264. **Monthly payments.** No holder of shares shall be exempt from making the monthly or other stated payments provided in the certificate of incorporation on the ground that by reason of losses or otherwise, the corporation has continued longer than was originally anticipated, whereby the payments made on such shares have amounted to more than the amount originally intended, with legal interest thereon. The imposition of fines for non-payment of dues or fees or for other violation of the certificate of incorporation, or the making of any monthly payment required by the certificate of incorporation, shall not be deemed a violation of the provisions of any statute against usury.

§ 265. **Liability of stockholders and directors.** A stockholder of such corporation shall be liable to the creditors for the amount unpaid on the stock held or subscribed for by him. The directors or other officers of every such corporation shall be personally liable for any fraudulent use, disposition or investment of any moneys or property belonging to it, or for any loss which shall be incurred by any investment other than such as are mentioned in and authorized by this article made by any such directors or officers, but no director or other officer shall be so liable unless he authorized, sanctioned, approved of or made such fraudulent use, disposition or investment.

§ 266. **Exemption of shares from sale and execution.** The shares held by the members and stockholders of every such corporation shall be exempt from sale on execution for debt to an extent not

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exceeding six hundred dollars in such shares at their par value. Shares held by members of associations incorporated under the provisions of laws of eighteen hundred and seventy-two, chapter eight hundred and twenty, together with any amounts of deposits or assessments made on account thereof, shall be exempt from attachment or sale on execution for debt, to an extent not exceeding one thousand dollars, in such shares, deposits or assessments, at their par value; provided, the person holding such shares is not the owner of a homestead.

§ 267. **Reports.** On the first day of January of each year every such corporation shall make a written report to the superintendent of banks, in such form and containing such matters as he shall prescribe. Such reports shall give the condition of such corporation at the close of business on the thirty-first day of December in each year; and such corporation shall also make reports to the superintendent of banks whenever required by him and as of the day designated by him.

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THE GENERAL CONSTRUCTION LAW.

Chapter 27, Laws of 1909.

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§ 90. **Effect of the repeal of a repealing statute.** The repeal hereafter or by this chapter of any provision of a statute, which repeals any provision of a prior statute, does not revive such prior provision.

§ 91. **Effect of the repeal of a statute upon amendments thereof.** The repeal by the Consolidated Laws of a statute includes a statute amendatory of the statute repealed.

§ 92. **Effect of the repeal of an amending statute.** The repeal hereafter or by this chapter of any provision of a statute, which amends a provision of a prior statute, leaves such prior provision in force unless the amendatory statute be a substantial re-enactment of the statute amended.

§ 93. **Effect of repealing statute upon existing rights.** The repeal of a statute or part thereof shall not affect or impair any act done, offense committed or right accruing, accrued or acquired, or liability, penalty, forfeiture or punishment incurred prior to the time such repeal takes effect, but the same may be enjoyed, asserted, enforced, prescribed or inflicted, as fully and to the same extent as if such repeal had not been effected.

§ 94. **Effect of repealing statute upon pending actions and proceedings.** Unless otherwise specially provided by law, all actions and proceedings, civil or criminal, commenced under or by virtue of any provision of a statute so repealed, and pending immediately prior to the taking effect of such repeal, may be prosecuted and defended to final effect in the same manner as they might if such provisions were not so repealed.

§ 95. **Effect of the repeal of a statute by another statute substantially re-enacting the former.** The provisions of a law repealing a prior law, which are substantial re-enactments of provisions

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of the prior law, shall be construed as a continuation of such provisions of such prior law, modified or amended according to the language employed, and not as new enactments.

§ 96. **Effect of hyphen in schedule of repeals.** When two numbers in a schedule of repeals of the consolidated laws are connected by a hyphen both such numbers are included as well as all intermediate numbers.

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THE GENERAL CORPORATION LAW.

Chapter 23 of the Consolidated Laws.

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§ 3. **Definitions.** * * *

2. A "stock corporation" is a corporation having capital stock divided into shares. * * *

4. A "moneyed corporation" is a corporation formed under or subject to the banking or the insurance law.

5. A "domestic corporation" is a corporation incorporated by or under the laws of the State or colony of New York. Every corporation, which is not a domestic corporation, is a foreign corporation. * * *

6. The term "directors," when used in relation to corporations, shall include trustees or other persons, by whatever name known, duly appointed or designated to manage the affairs of the corporation.

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§ 4. **Qualifications of incorporators.** A certificate of incorporation must be executed by natural persons, who must be of full age, and at least two-thirds of them must be citizens of the United States and one of them a resident of this state.

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§ 6. **Corporate names.** 1. No certificate of incorporation of a proposed corporation having the same name as a corporation authorized to do business under the laws of this state, or a name so nearly resembling it as to be calculated to deceive, shall be filed or recorded in any office for the purpose of effecting its incorporation, or of authorizing it to do business in this state. * * * No corporation shall be hereafter organized under the laws of this state, with the word "trust," "bank," "banking," "insurance," "assurance," "indemnity," "guarantee," "guaranty," "title," "savings," "investment," "loan" or "benefit" as part of its name, except a corporation formed under the banking law or the insurance law.

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§ 10. **Limitation of powers.** 1. No corporation shall possess or exercise any corporate powers not given by law or not necessary to the exercise of the powers so given. * * *

§ 11. **Grant of general powers.** * * *

No by-law * * * regulating the election of directors or officers shall be valid unless published for at least once a week for two successive weeks in a newspaper in the county where the election is to be held, and at least thirty days before such election. * * *

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§ 23. **Qualification of members as voters.** Unless otherwise provided in the certificate of incorporation, every stockholder of record of a stock corporation shall be entitled at every meeting of the corporation to one vote for every share of stock standing in his name on the books of the corporation; and at every meeting of a non-stock corporation, every member, unless disqualified by the by-laws, shall be entitled to one vote. The stockholders of a stock corporation, by a by-law adopted by vote at any annual meeting, or at any special meeting duly called for such purpose, may prescribe a period, not exceeding forty days prior to meetings of the stockholders, during which no transfer of stock on the books of the corporation may be made. Except in cases of express trust, or in which other provisions shall have been made by written agreement between the parties, the record holder of stock which shall be held by him as security, or which shall actually belong to another, upon demand therefor, and payment of necessary expenses thereof, shall issue to such pledgor or to such actual owner of such stock, a proxy to vote thereon. No member of a corporation shall sell his vote or issue a proxy to vote to any person for any sum of money or any thing of value. The books and papers containing the record of membership of the corporation shall be produced at any meeting of its members upon the request of any member. If the right to vote at any such meeting shall be challenged, the inspectors of election, or other persons presiding thereat, shall require such books, if they can be had, to be produced as evidence of the right of the person challenged to vote at such meeting, and all persons who may appear from such books to be members of the corporation may vote at such meeting in person or by proxy, subject to the provisions of this chapter.

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§ 24. **Cumulative voting.** The certificate of incorporation of any stock corporation may provide that at all elections of directors of such corporation, each stockholder shall be entitled to as many votes as shall equal the number of his shares of stock multiplied by the number of directors to be elected, and that he may cast all of such votes for a single director or may distribute them among the number to be voted for, or any two or more of them as he may see fit, which right, when exercised, shall be termed cumulative voting. The stockholders of a corporation heretofore formed, who, by the provisions of laws existing on April thirtieth, eighteen hundred and ninety-one, were entitled to the exercise of such rights, may hereafter exercise such right according to the provision of this section.

§ 25. **Voting trust agreements.** A stockholder may, by agreement in writing, transfer his stock to any person or persons for the purpose of vesting in him or them the right to vote thereon for a time not exceeding five years upon terms and conditions stated, pursuant to which such person or persons shall act; every other stockholder, upon his request therefor may, by a like agreement in writing also transfer his stock to the same person or persons and thereupon may participate in the terms, conditions and privileges of such agreement; the certificates of stock so transferred shall be surrendered and canceled and certificates therefor issued to such transferee or transferees in which it shall appear that they are issued pursuant to such agreement and in the entry of such transferee or transferees as owners of such stock in the proper books of said corporation that fact shall also be noted and thereupon he or they may vote upon the stock so transferred during the time in such agreement specified; a duplicate of every such agreement shall be filed in the office of the corporation where its principal business is transacted and be open to the inspection of any stockholder, daily, during business hours.

§ 26. **Proxies.** Every member of a corporation, except a religious corporation, entitled to vote at any meeting thereof may so vote by proxy.

No officer, clerk, teller or bookkeeper of a corporation formed under or subject to the banking law shall act as proxy for any stockholder at any meeting of any such corporation.

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Every proxy must be executed in writing by the member himself, or by his duly authorized attorney. No proxy hereafter made shall be valid after the expiration of eleven months from the date of its execution unless the member executing it shall have specified therein the length of time it is to continue in force, which shall be for some limited period. Every proxy shall be revocable at the pleasure of the person executing it; but a corporation having no capital stock may prescribe in its by-laws the persons who may act as proxies for members, and the length of time for which proxies may be executed.

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§ 36. **Forfeiture for non-user.** If any corporation, except a railroad, turnpike, plank-road or bridge corporation, shall not organize and commence the transaction of its business or undertake the discharge of its corporate duties within two years from the date of its incorporation, its corporate powers shall cease.

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PENAL LAW.

§ 303. **False statements or rumors as to banking institutions.** Any person who wilfully and knowingly makes, circulates or transmits to another or others any statement, or rumor, written, printed or by word of mouth, which is untrue in fact and is directly or by inference derogatory to the financial condition or affects the solvency or financial standing of any bank, savings bank, banking association, building and loan association or trust company doing business in this state, or who knowingly counsels, aids, procures or induces another to start, transmit or circulate any such statement or rumor, is guilty of a misdemeanor punishable by a fine of not more than one thousand dollars or by imprisonment for not more than one year, or both.

§ 304. **Falsification of books, reports or statements of corporations subject to the banking law, by an officer, director, trustee, employee or agent thereof.** Any officer, director, trustee, employee or agent of any corporation to which the banking law is applicable who makes a false entry in any book, report or statement of such corporation with intent to deceive any officer, director or trustee thereof, or any agent or examiner lawfully appointed to examine into its condition or into any of its affairs, or any public officer, office or board to which such corporation is required by law to report, or which has authority by law to examine into its condition or into any of its affairs, or who, with like intent, willfully omits to make a true entry of any material particular pertaining to the business of such corporation in any book, report or statement of such corporation made, written or kept by him or under his direction, is guilty of a felony.

§ 305. **Abstraction or misappropriation of money, funds or property, or misapplication of credit of corporations to which the banking law is applicable, by an officer, director, trustee, employee or agent thereof.** Any officer, director, trustee, employee or agent of any corporation to which the banking law is applicable, who abstracts or willfully misapplies any of the money, funds or property of such corporation, or willfully misapplies its credit, is guilty of

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a felony. Nothing in this section shall be deemed or construed to repeal, amend or impair any existing provision of law prescribing a punishment for any such offense.

§ 663. **Acting for foreign corporations not authorized to do business in this state.** Any person, or corporation, who,

1. Acts as agent or representative of any mortgage, loan or investment corporation or building and mutual loan corporation or association or co-operative savings and loan association organized outside of this state, while such mortgage, loan or investment corporation or building and mutual loan corporation or association or co-operative savings and loan association shall not be authorized under a license of the superintendent of banks to do business in this state; or

2. Acts as agent or representative in this state of a foreign corporation, other than a moneyed corporation, with the words "trust," "bank," "banking," "insurance," "assurance," "indemnity," "guarantee," "guaranty," "savings," "investment," "loan," "benefit" or any other words or terms indicating, representing or holding out such company to be a moneyed corporation as a part of its name or corporate title, or who, in connection with such corporation or otherwise, shall put forth any sign containing said name, or who shall advertise or publish the said company as doing business in this state, directly or indirectly, through agents or otherwise, while such company shall not be authorized under a certificate procured from the secretary of state pursuant to section fifteen of the general corporation law to do business in this state, is guilty of a misdemeanor.

§ 666. Any person, association or corporation, other than a moneyed corporation, who shall within this state directly or indirectly, or through agents or representatives transact business under, or in anywise use a corporate name or a corporate title with the words "trust," "bank," "banking," "insurance," "assurance," "indemnity," "guarantee," "guaranty," "savings," "investment," "loan," "benefit," as a part of such name or title, is guilty of a misdemeanor; provided, however, that any domestic corporation, other than a money corporation, heretofore duly organized and heretofore duly authorized by law to use and on April twenty-ninth, nineteen hundred and four, lawfully using

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either or any of such words as a part of its lawful corporate title, may lawfully continue to use such corporate title, provided and if it, being a corporation other than a moneyed corporation, shall, wherever the name shall be printed, written, engraved or displayed, add, in legible English characters, of substantially the same size and style as the name, directly under the said name or immediately in connection therewith, wherever so used, the words "not a moneyed corporation."

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