IN ASSEMBLY

March 14, 1914.

REPORT

OF THE

SUPERINTENDENT OF BANKS RELATIVE TO SAVINGS AND LOAN ASSOCIATIONS

STATE OF NEW YORK:

Banking Department,

Albany, March 14, 1914.

To the Honorable the Speaker of the Assembly:

Sir,—In accordance with the provisions of the banking law, I have the honor to transmit to the Legislature the annual report of this Department, relative to savings and loan associations, for the year ending December 31, 1913.

Very respectfully yours,

GEO. C. VAN TUYL, JR.,

Superintendent of Banks.
REPORT.

To the Legislature:

In pursuance of the Banking Law, I take pleasure in presenting that portion of the annual report of this Department which relates to savings and loan associations.

Notwithstanding the general reactionary tendencies, the year 1913 was upon the whole the most satisfactory which the savings and loan associations of the State of New York have ever experienced. For the first time in sixteen years, there has been an increase in the number of associations of this character and their aggregate resources increased over five million dollars. It was, moreover, in other ways, a year of peculiar satisfaction for those who have been responsible for the development of truly co-operative associations in this state, and one that promises a much greater development of their ideas than has heretofore been deemed possible. For years they have endeavored to so perfect the system under which such associations have been organized and developed in this State as to place the movement upon a broad and permanent foundation, to afford to all the people of the state an ideal system of savings, and, at the same time enable the associations to make loans upon real estate security upon such terms as would encourage home building and the development of the resources of the state to the fullest extent possible. They have dreamed of the time when it might be possible through a central organization to obtain funds for the purpose of making loans of this character at a low rate of interest and to shift funds available for loaning purposes from sections of the state, where temporarily there was no great demand for money for such purposes, to other sections where the demand was greater.

[5]
For many years commissions and independent students of economics and financial reform have been investigating the various co-operative systems of different European countries, and especially those of Germany, with the idea of introducing those systems into this country, but, after the most serious consideration of the principles upon which foreign systems of co-operative finance were based and the methods practiced by them, some of the most intelligent observers have reached the conclusion that the article of the Banking Law of this State relating to savings and loan associations embodies a better system of co-operative finance and one more adapted to the needs of this country than any of the European systems, and that it can be adapted as advantageously to the needs of the farmers of this State as to the needs of the wage-earners and home-builders of our cities and villages.

As a result of conferences between representatives of the savings and loan associations of the State and representatives of the State Agricultural Society, a bill providing for a central organization to be known as a land bank was introduced in the Legislature last year and passed the Senate, but, owing to the fact that it was not introduced until comparatively late in the session and that other matters were attracting the attention of the Legislature at that time, it did not become a law. The essential provisions of that bill have been developed and perfected and embodied in the proposed revision of the Banking Law, which has been submitted to the Legislature for its consideration, and a separate bill along substantially the same lines has been introduced as an independent measure.

The outlook for such associations is extremely encouraging, and it would seem that the many years spent in perfecting the system and in ridding it of its excrescences have not been wasted.

**Associations Organized During the Year.**

The following associations were organized during the year in different sections of the State and authorized to commence business:
Superintendent of Banks.

Voorheesville Savings and Loan Association......................... Voorheesville.
The Co-operative Savings and Loan Association of Hamburg.... Hamburg.
East Buffalo Savings and Loan Association......................... Buffalo.
Williamsville Savings and Loan Association......................... Williamsville.
Little Falls Building, Savings and Loan Association............. Little Falls.
Kings County Savings and Loan Association........................ Brooklyn.
Manhattan Savings and Loan Association............................. New York City.
Castleton Building, Savings and Loan Association................. Castleton.
Wallkill Valley Savings and Loan Association....................... Wallkill.

Although a very careful investigation is now made before an authorization certificate is issued to any such association, this is the largest number of associations authorized to commence business in a single year since 1894.

Associations Which Have Voluntarily Discontinued Business.

It has not been found necessary during the year for the superintendent of banks to close any such association. In addition to the Rochester Permanent Savings and Loan Association and the Hudson Co-operative Savings and Loan Association, which were mentioned in last year's report, the Rochester Savings and Loan Association, and the Citizens Permanent Savings and Loan Association, of Rochester, discontinued business during the year.

The members of the Rochester Savings and Loan Association received much more than the book value of their shares. The liquidation of the Richmond Avenue Permanent Dime Savings and Loan Association of Buffalo has been completed since the close of the year.

Associations in Liquidation.

There are still carried upon the books of this department a number of associations which are no longer engaged in active business. In a number of them liquidation has been substantially completed.

Elmira Mutual Building-Loan Association.............................. Elmira.
Elm Permanent Loan Association........................................... Buffalo.
Security Loan Association.................................................. Rochester.
Western Savings and Loan Association................................ Rochester.
Co-operative Building Bank............................................... New York.
Harlem River Building, Loan and Savings Association............ New York.
Mount Morris Co-operative Building and Loan Association....... New York.
Safety Co-operative Building, Loan and Savings Association of New York City............................. New York.
Industrial Savings and Loan Company.

The Industrial Savings and Loan Company, which was closed by the Superintendent of Banks on June 29, 1912, paid a first dividend of fifteen per centum to creditors on December 13, 1913.

The Department during the year succeeded in obtaining title to a large portion of the real estate covered by the mortgages held by the company, and has entered upon a campaign of selling this real estate direct to the public. The indications are that the Department will be able to dispose of a large part of the property during the spring and summer, and will be able to make a further payment to shareholders from the proceeds during the latter part of 1914.

At the time of closing there was due to creditors of the company approximately two million five hundred thousand dollars. The dividend of fifteen per centum already paid called for the disbursement of about three hundred and seventy thousand dollars. The remaining assets of the company are tied up either in real estate or in mortgages on real estate which are in process of foreclosure. Approximately five thousand two hundred claims have been filed with the department by creditors of the company scattered over the United States and foreign countries.

The liquidation is being conducted on as economical lines as possible, and the percentage cost of such liquidation on the amount of the company's assets at the time the Superintendent of Banks took possession of its affairs was approximately two and three-quarters per centum, on December 31, 1913.
Distribution by Counties and Changes in Resources as Reported.

The following table shows the wide distribution of the two hundred and forty-one associations of the State and the uniform prosperity which such associations have experienced during the year:

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>Number of associations</th>
<th>Reported Resources</th>
<th>Increase</th>
<th>Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Dec. 31, 1912</td>
<td>Dec. 31, 1913</td>
<td></td>
</tr>
<tr>
<td>Albany</td>
<td>6</td>
<td>$1,621,404</td>
<td>$1,199,063</td>
<td>$82,649</td>
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<td>Allegany</td>
<td>1</td>
<td>200,794</td>
<td>198,341</td>
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<td>Bronx</td>
<td>6</td>
<td>*929,761</td>
<td>949,323</td>
<td>19,562</td>
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<td>Broome</td>
<td>2</td>
<td>233,727</td>
<td>229,680</td>
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<td>Cattaraugus</td>
<td>3</td>
<td>925,317</td>
<td>1,079,489</td>
<td>154,172</td>
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<td>Chautauqua</td>
<td>3</td>
<td>402,723</td>
<td>446,423</td>
<td>43,700</td>
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<td>Chemung</td>
<td>3</td>
<td>1,675,438</td>
<td>1,798,278</td>
<td>122,840</td>
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<td>Chenango</td>
<td>1</td>
<td>309,032</td>
<td>304,029</td>
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<tr>
<td>Columbia</td>
<td>2</td>
<td>22,646</td>
<td>33,877</td>
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<tr>
<td>Cortland</td>
<td>2</td>
<td>32,972</td>
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<td>Dutchess</td>
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<td>481,981</td>
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<td>Erie</td>
<td>31</td>
<td>5,686,902</td>
<td>6,384,194</td>
<td>697,292</td>
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<td>Franklin</td>
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<td>85,324</td>
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<td>Greene</td>
<td>1</td>
<td>483,301</td>
<td>515,323</td>
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<td>Greene</td>
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<td>139,255</td>
<td>153,659</td>
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<td>Herkimer</td>
<td>4</td>
<td>628,403</td>
<td>698,766</td>
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<td>Jefferson</td>
<td>2</td>
<td>454,790</td>
<td>493,752</td>
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<td>Kings</td>
<td>28</td>
<td>9,394,344</td>
<td>9,864,847</td>
<td>470,503</td>
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<td>Madison</td>
<td>2</td>
<td>191,563</td>
<td>193,307</td>
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<tr>
<td>Monroe</td>
<td>18</td>
<td>2,866,890</td>
<td>2,646,130</td>
<td>279,250</td>
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<tr>
<td>Nassau</td>
<td>3</td>
<td>365,907</td>
<td>396,863</td>
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<tr>
<td>New York</td>
<td>32</td>
<td>7,943,822</td>
<td>8,385,916</td>
<td>442,094</td>
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<td>Niagara</td>
<td>3</td>
<td>1,646,276</td>
<td>1,615,945</td>
<td>30,331</td>
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<tr>
<td>Oneida</td>
<td>5</td>
<td>3,796,434</td>
<td>4,011,452</td>
<td>214,618</td>
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<tr>
<td>Onondaga</td>
<td>2</td>
<td>219,236</td>
<td>230,576</td>
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<tr>
<td>Ontario</td>
<td>1</td>
<td>391,151</td>
<td>682,569</td>
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<tr>
<td>Orange</td>
<td>9</td>
<td>1,949,747</td>
<td>2,132,586</td>
<td>182,839</td>
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<tr>
<td>Orleans</td>
<td>2</td>
<td>284,082</td>
<td>316,894</td>
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<td>Oswego</td>
<td>5</td>
<td>1,231,763</td>
<td>1,410,109</td>
<td>178,346</td>
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<tr>
<td>Otsego</td>
<td>1</td>
<td>637,963</td>
<td>688,090</td>
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<tr>
<td>Queens</td>
<td>7</td>
<td>838,053</td>
<td>873,844</td>
<td></td>
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<tr>
<td>Rensselaer</td>
<td>5</td>
<td>2,811,503</td>
<td>3,251,544</td>
<td>440,041</td>
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<tr>
<td>Richmond</td>
<td>12</td>
<td>3,993,318</td>
<td>4,307,221</td>
<td>313,903</td>
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<tr>
<td>Rockland</td>
<td>6</td>
<td>1,480,672</td>
<td>1,591,219</td>
<td>110,547</td>
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<tr>
<td>St. Lawrence</td>
<td>5</td>
<td>1,573,573</td>
<td>1,641,638</td>
<td>68,065</td>
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<tr>
<td>Saratoga</td>
<td>1</td>
<td>41,561</td>
<td>57,398</td>
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<tr>
<td>Schenectady</td>
<td>1</td>
<td>728,349</td>
<td>818,402</td>
<td></td>
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<tr>
<td>Steuben</td>
<td>6</td>
<td>1,217,563</td>
<td>1,345,389</td>
<td>127,826</td>
</tr>
<tr>
<td>Tioga</td>
<td>1</td>
<td>179,351</td>
<td>205,038</td>
<td></td>
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<tr>
<td>Ulster</td>
<td>4</td>
<td>338,571</td>
<td>343,431</td>
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<tr>
<td>Warren</td>
<td>1</td>
<td>438,341</td>
<td>498,778</td>
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<tr>
<td>Washington</td>
<td>1</td>
<td>9,171</td>
<td>12,755</td>
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<td>Westchester</td>
<td>8</td>
<td>1,440,852</td>
<td>1,592,242</td>
<td>151,390</td>
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<tr>
<td>Yates</td>
<td>1</td>
<td>20,746</td>
<td>20,350</td>
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<tr>
<td><strong>Totals</strong></td>
<td><strong>241</strong></td>
<td><strong>$59,040,511</strong></td>
<td><strong>$64,249,990</strong></td>
<td><strong>$5,221,348</strong></td>
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<tr>
<td><strong>Net increase</strong></td>
<td><strong>241</strong></td>
<td><strong>5,209,479</strong></td>
<td><strong>5,209,479</strong></td>
<td></td>
</tr>
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</table>

* This amount included in the total assets of New York County in report of December 31, 1912

The net increase in resources reported is five million two hundred nine thousand four hundred seventy-nine dollars, and the few slight decreases in reported assets resulted from the
maturing of a comparatively large number of shares during the

National and Local Associations.

For many years there has existed a distinction between different classes of savings and loans associations not recognized by statute but resulting from differences in their business methods. The so-called local associations were really coöperative institutions. The national associations, as a class, entirely lost sight of the principle of mutuality, were conducted more in the interests of officers and promoters than in the interests of their members and attempted to do business over a widely extended territory. As a result of mismanagement, or worse, most of them went out of existence many years ago and the few that are still in existence have conformed their methods to the existing law of this state under which the practices formerly so common in such associations are no longer tolerated.

The following associations formerly classified as national associations are still in existence:

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

Of these associations, however, only three, the Commercial Union Co-operative Bank of Albany, the Eagle Savings and Loan Company, of Brooklyn, and the Bankers Loan and Investment Company, of New York, are still engaged in active business.

The other two hundred and thirty-four associations of the State belong to the class of associations which have always been known as local associations.

Comparative Table.

The following table gives the principal items of assets and liabilities, receipts and disbursements of the national and local associations of the State at the close of business on the thirty-
first day of December, 1913, together with certain other items of
general interest.

### Assets

<table>
<thead>
<tr>
<th></th>
<th>Nationals</th>
<th>Locals</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$2,924,711</td>
<td>$54,077,093</td>
<td>$57,002,404</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>33,787</td>
<td>1,535,988</td>
<td>1,569,775</td>
</tr>
<tr>
<td>Stocks and bonds</td>
<td>6,780</td>
<td>632,304</td>
<td>639,084</td>
</tr>
<tr>
<td>Land contracts</td>
<td>62,735</td>
<td>271,741</td>
<td>334,526</td>
</tr>
<tr>
<td>Real estate</td>
<td>1,088,062</td>
<td>1,124,583</td>
<td>2,212,645</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>165,342</td>
<td>1,932,157</td>
<td>1,797,719</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>12,169</td>
<td>38,883</td>
<td>51,052</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td></td>
<td>23,498</td>
<td>23,498</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets</td>
<td>34,370</td>
<td>85,044</td>
<td>119,414</td>
</tr>
<tr>
<td>Totals</td>
<td>$4,757,126</td>
<td>$59,492,864</td>
<td>$64,249,990</td>
</tr>
</tbody>
</table>

### Liabilities

<table>
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<tr>
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<th>Nationals</th>
<th>Locals</th>
<th>Totals</th>
<th>Nationals</th>
<th>Locals</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, dues</td>
<td>$3,743,273</td>
<td>$48,446,856</td>
<td>$52,190,129</td>
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<td></td>
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<tr>
<td>Due shareholders, dividends credited</td>
<td>285,126</td>
<td>6,241,432</td>
<td>6,526,578</td>
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<tr>
<td>Due shareholders, matured shares</td>
<td>66,010</td>
<td>418,385</td>
<td>484,406</td>
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<tr>
<td>Balance due borrowers on mortgage loans</td>
<td>6,780</td>
<td>343,489</td>
<td>350,269</td>
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<tr>
<td>Prior mortgages</td>
<td>435,385</td>
<td>207,013</td>
<td>642,398</td>
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<tr>
<td>Borrowed money</td>
<td>37,300</td>
<td>1,012,435</td>
<td>1,049,745</td>
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<tr>
<td>Unpaid prior mortgages</td>
<td>101,991</td>
<td>272,013</td>
<td>374,004</td>
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<tr>
<td>Contingent fund</td>
<td>55,395</td>
<td>1,559,450</td>
<td>1,614,845</td>
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<tr>
<td>Unearned or rebatable premium</td>
<td>12,169</td>
<td>38,883</td>
<td>51,052</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other liabilities</td>
<td>32,446</td>
<td>123,164</td>
<td>155,610</td>
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<tr>
<td>Totals</td>
<td>$4,757,126</td>
<td>$59,492,864</td>
<td>$64,249,990</td>
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### Receipts

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<th>Locals</th>
<th>Totals</th>
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<tr>
<td>Cash on hand January 1, 1913</td>
<td>$118,534</td>
<td>$1,871,647</td>
<td>$1,990,181</td>
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<tr>
<td>Due received</td>
<td>3,921,432</td>
<td>16,931,170</td>
<td>19,852,602</td>
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<tr>
<td>Prior mortgages</td>
<td>38,100</td>
<td>78,850</td>
<td>117,050</td>
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<tr>
<td>Money borrowed</td>
<td>16,800</td>
<td>3,482,397</td>
<td>3,499,197</td>
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<td>Mortgages redeemed</td>
<td>516,125</td>
<td>6,406,615</td>
<td>6,922,740</td>
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<tr>
<td>Loans on shares repaid</td>
<td>38,192</td>
<td>3,499,007</td>
<td>3,537,199</td>
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<tr>
<td>Real estate sold</td>
<td>108,154</td>
<td>272,013</td>
<td>380,167</td>
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<td>Fees received</td>
<td>3,122</td>
<td>39,844</td>
<td>43,013</td>
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<tr>
<td>Fines received</td>
<td>189,023</td>
<td>2,933,969</td>
<td>3,122,992</td>
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<tr>
<td>Premium received</td>
<td>23,704</td>
<td>284,508</td>
<td>308,212</td>
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<tr>
<td>Rent received</td>
<td>60,483</td>
<td>44,615</td>
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<tr>
<td>Other receipts</td>
<td>170,538</td>
<td>430,422</td>
<td>600,959</td>
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<tr>
<td>Totals</td>
<td>$4,306,419</td>
<td>$34,053,139</td>
<td>$38,359,558</td>
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### Disbursements

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<th>Nationals</th>
<th>Locals</th>
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</thead>
<tbody>
<tr>
<td>Loans on mortgages</td>
<td>$272,823</td>
<td>$11,599,346</td>
<td>$11,872,169</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>37,303</td>
<td>1,658,533</td>
<td>1,715,836</td>
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<tr>
<td>Payments to shareholders before maturity, due</td>
<td>2,830,002</td>
<td>10,224,714</td>
<td>13,054,716</td>
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<tr>
<td>Payments to shareholders, dividends withdrawn</td>
<td>108,118</td>
<td>992,658</td>
<td>1,100,776</td>
</tr>
<tr>
<td>Cash dividends paid on income and cumulative prepaid shares</td>
<td>73,499</td>
<td>216,561</td>
<td>289,060</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>16,872</td>
<td>2,874,211</td>
<td>2,891,083</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>185,004</td>
<td>3,542,666</td>
<td>3,727,670</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>35,947</td>
<td>65,521</td>
<td>101,468</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>136,917</td>
<td>291,931</td>
<td>428,848</td>
</tr>
<tr>
<td>Paid salaries and clerk hire</td>
<td>36,998</td>
<td>246,212</td>
<td>283,210</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>6,097</td>
<td>34,985</td>
<td>41,082</td>
</tr>
<tr>
<td>Paid rent</td>
<td>7,990</td>
<td>33,547</td>
<td>41,537</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>15,326</td>
<td>25,838</td>
<td>41,164</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>26,197</td>
<td>32,823</td>
<td>59,020</td>
</tr>
<tr>
<td>Other disbursements</td>
<td>357,824</td>
<td>581,466</td>
<td>939,290</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>165,532</td>
<td>1,632,187</td>
<td>1,797,719</td>
</tr>
<tr>
<td>Totals</td>
<td>$4,306,419</td>
<td>$34,053,139</td>
<td>$38,359,558</td>
</tr>
</tbody>
</table>
**Annual Report of the**

**Miscellaneous Items.**

<table>
<thead>
<tr>
<th>Shares in force January 1, 1913</th>
<th>Nationals</th>
<th>Locals</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>144,502</td>
<td>1,294,289</td>
<td>1,438,791</td>
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<tr>
<td>Shares issued during the year</td>
<td>22,740</td>
<td>418,221</td>
<td>440,961</td>
</tr>
<tr>
<td>Shares withdrawn during the year</td>
<td>18,641</td>
<td>293,569</td>
<td>312,210</td>
</tr>
<tr>
<td>Shares in force December 31, 1913</td>
<td>148,601</td>
<td>1,418,941</td>
<td>1,567,542</td>
</tr>
<tr>
<td>Borrowing members</td>
<td>855</td>
<td>30,634</td>
<td>31,489</td>
</tr>
<tr>
<td>Shares held by borrowing members</td>
<td>28,770</td>
<td>372,937</td>
<td>401,707</td>
</tr>
<tr>
<td>Non-borrowing members</td>
<td>9,270</td>
<td>124,121</td>
<td>133,391</td>
</tr>
<tr>
<td>Shares held by non-borrowing members</td>
<td>119,951</td>
<td>1,045,894</td>
<td>1,165,845</td>
</tr>
<tr>
<td>Female shareholders*</td>
<td>2,884</td>
<td>58,797</td>
<td>61,681</td>
</tr>
<tr>
<td>Shares held by females*</td>
<td>82,707</td>
<td>407,967</td>
<td>490,674</td>
</tr>
</tbody>
</table>

Dividends credited on installment shares during the year:

- Nationals $40,805
- Locals $2,096,162
- Totals $2,136,967

Dividends credited or paid in cash on other shares during the year:

- Nationals 117,627
- Locals 467,237
- Totals 584,864

Dividends forfeited during the year:

- Nationals 11,360
- Locals 353,062
- Totals 464,422

Operating expenses for the year, paid:

- Nationals 11,360
- Locals 353,062
- Totals 464,422

Amount of mortgages on property in this State:

- Nationals 3,319,454
- Locals 50,882,776
- Totals 54,202,230

Comparisons With Previous Years.

It appears from this table that the total assets of the savings and loan associations of the State at the close of the year amounted to sixty-four million, two hundred forty-nine thousand nine hundred and ninety dollars, an increase of five million, two hundred and nine thousand four hundred and seventy-nine dollars. The reported assets of the local associations amounted to fifty-nine million, four hundred and ninety-two thousand eight hundred sixty-four dollars, an increase of five million, one hundred eighty-six thousand eight hundred thirty-one dollars, or over nine and one-half per cent.

The total membership of such associations at the close of the year was one hundred sixty-one thousand eight hundred eighty, an increase of ten thousand eight hundred fifty-one members.

There were one million, five hundred sixty-seven thousand five hundred forty-two shares in force at the close of the year, an increase of one hundred twenty-eight thousand two hundred and seven. Three hundred twelve thousand two hundred and ten

* Seventeen associations did not report in regard to these items.
shares were withdrawn during the year, having a total withdrawal value of fourteen million one hundred fifty-five thousand four hundred ninety-two dollars. The associations, moreover, paid upon matured shares the sum of two million eight hundred ninety-one thousand eighty-three dollars, of which two million eight hundred seventy-four thousand two hundred and eleven dollars were paid by the local associations.

In addition to the dividends credited to shareholders during the year, the associations paid dividends in cash amounting to two hundred ninety thousand and sixty dollars. Such associations therefore returned to members during the year seventeen million three hundred thirty-six thousand six hundred thirty-five dollars, or nearly twenty-seven per centum of their total resources at the end of the year. They had on hand and available for the payment of withdrawals, if necessary, one million seven hundred and ninety-seven thousand seven hundred and nineteen dollars.

The total undivided profits of the local associations at the close of the year were two million five hundred and thirty-one thousand four hundred and seventy-nine dollars, an amount equal to approximately four and six-tenths per centum of the dues and dividends credited to shareholders. Of this sum, one million five hundred fifty-nine thousand four hundred and fifty dollars had been carried to the contingent funds of the various associations which are only available for the payment of losses, so that notwithstanding the small amounts carried to this fund each year, the contingent funds already accumulated averaged two and eighty-three one-hundredths per cent. of the dues and dividends credited to members.

The total undivided profits of all the associations including their contingent funds amounted to two million six hundred eighty-eight thousand eight hundred sixty-five dollars, or over four and one-half per centum of their accumulated capital.

*Net Earnings, Dividends and Operating Expenses.*

While all items of profit and loss can not very well be tabulated, the principal items of profits and of expenses of the two classes of associations are shown in the following table:
The total accumulated capital of all the associations which filed reports for the year 1913, at the beginning of the year amounted to fifty-four million eighty-two thousand two hundred seventy-five dollars. Fifty million one hundred forty thousand eight hundred and thirty-nine dollars of this amount was credited to the members of the local associations and three million nine hundred forty-one thousand four hundred and thirty-six dollars to the members of National associations. It would therefore appear from this table that the net earnings of all the associations of the State during the year were approximately five and two-thirds per centum of the dues and dividends credited at the beginning of the year, while the net earnings of the local associations were nearly five and eight-tenths per centum of their accumulated capital. Two hundred and sixteen of the two hundred and thirty-four local associations credited dividends upon their regular installment shares at an average rate of approximately five and six-tenths per centum. One hundred and six of these associations also credited dividends upon other classes of shares, the average rate of dividends credited and paid upon such shares being approximately four and six-tenths per centum. Of the national associations, four credited dividends to their members upon installment shares at an average rate of four and one-fourth per centum. Three credi-
The operating expenses of the associations of the State as defined by law amounted to four hundred and four thousand three hundred and eleven dollars, or approximately seven dollars and fifty cents for each one thousand dollars of accumulated capital. The operating expenses of the local associations amounted to three hundred fifty-three thousand three hundred and eleven dollars, or approximately seven dollars for each thousand dollars of accumulated capital. As might be expected from the fact that so large a proportion of them are in liquidation, the operating expenses of the national associations were proportionately large. They amounted to twelve dollars and ninety cents for each thousand dollars of accumulated capital.

If the comparison were made with total resources, it would be found that the operating expenses of all the associations of the state were at the rate of six dollars and thirty cents for each thousand dollars of resources, while the operating expenses of the local associations were only a little over five dollars and ninety cents for each one thousand dollars of total resources.

Revision of the Banking Law and Agricultural Credits.

In the general revision of the Banking Law, no material changes have been made in the article relating to savings and loan associations in so far as the local associations themselves are concerned.

Through many years of trial and adversity, the savings and loan system of this State has been perfected until in many respects from a theoretical point of view, it is as nearly ideal as the labors of its founders can make it. That it is eminently practical and practicable has been demonstrated by the experience of many associations extending over a period of more than a quarter of a century, and, in exceptional cases, for a much longer time.

The revision of the statutes relating to such associations which went into effect January 1, 1911, has proved eminently satisfac-
tory and the provisions of that statute in so far as they relate to local associations remain substantially unchanged although much time was spent in eliminating superfluous matter and in rendering ambiguous provisions clear and definite. Although this system has never been in this State largely utilized by farmers and the operations of such associations have been practically confined to cities and villages, upon comparison with foreign coöperative systems, it would appear to be better adapted to the making of long term loans upon farm lands under the conditions prevailing in this country than any of the foreign systems, and the representatives of the New York State League of Savings and Loan Associations have been foremost in impressing these views not only upon the representatives of the local associations of the United States in convention assembled, but upon the representatives of the national government. All that has seemed to be needed, in order to extend the advantages of the system to all the people of the State, including farmers, has been a central institution through which necessary funds for making loans of this character could be obtained at a low rate of interest by combining the resources and credit of the local associations.

Provision is made in the proposed revision of the Banking Law for the organization of such a central institution, to be known as the “Land Bank of the State of New York.” By the proposed revision, all the associations of the State are made eligible for membership in such a central institution, and it is provided that an authorization certificate shall not be issued to it, unless at least ten associations having combined resources of at least five million dollars, participate in its organization.

While the establishment of such an institution in this country is in a sense experimental, the savings and loan system as well as the other financial institutions of the State have only been developed as a result of the experience of years, and in the development of savings and loan associations, the department has at all times fully coöperated with the real founders of the system in this State. Knowing the character of the men who will necessarily be charged with the initial steps in the organization of such an institution and the great good to all the people of the State that will result, if success is achieved, the banking department
Superintendent of Banks.

is willing to bear its full share of responsibility and believes that such an institution should be established.

**Extent of Coöperation With Local Associations.**

So great harmony has for many years existed between the banking department and the savings and loan associations of the State that the Department has usually been represented at the conventions of the State League of Local Savings and Loan Associations. This same practice has been adopted to a very considerable extent in other States, and in connection with the last two annual meetings of the United States League of Building and Loan Associations, there has been a meeting of the supervising officers of such associations at both of which meetings this Department has been represented. At the last meeting, in Milwaukee, the representative of the New York State Department was elected president of this latter organization for the current year. The next meeting of the National Association of Building and Loan Examiners will be held at Washington, in July.

**Conclusion.**

The reports of all the associations of the State in condensed form will be published in the appendix to this report together with the laws of this State relating to such associations as in force at the time of publication. There will also be included another table in which will be given the names, locations, dates of organization and dates of liquidation, if closed, of all corporations of this character which have ever reported to the banking department.

Respectfully submitted,

GEO. C. VAN TUYL, JR.,

Superintendent of Banks.
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 1914.
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, 1914.
### LIST OF SAVINGS AND LOAN ASSOCIATIONS

#### NAMES OF ASSOCIATIONS.

<table>
<thead>
<tr>
<th>Association</th>
<th>Location</th>
<th>Organized</th>
<th>First report for year</th>
<th>Closed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ALBANY COUNTY.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Albany County Savings and Loan Association of Albany, N. Y.</td>
<td>Albany</td>
<td>Oct. 11, 1892</td>
<td>1892</td>
<td></td>
</tr>
<tr>
<td><strong>ALBANY SAVINGS AND LOAN ASSOCIATION</strong></td>
<td>Albany</td>
<td>Nov. 5, 1888</td>
<td>1888</td>
<td><em>1888</em></td>
</tr>
<tr>
<td>Central Savings and Loan Association</td>
<td>Albany</td>
<td>Dec., 1890</td>
<td>1890</td>
<td>1892</td>
</tr>
<tr>
<td>Commercial Union Co-operative Bank</td>
<td>Albany</td>
<td>Feb. 16, 1891</td>
<td>1891</td>
<td></td>
</tr>
<tr>
<td><strong>GERMAN SAVINGS AND BUILDING FUND ASSOCIATION, NO. 8</strong></td>
<td>Albany</td>
<td>May 7, 1888</td>
<td>1888</td>
<td><em>1876</em></td>
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<tr>
<td>Homestead Savings and Loan Association of Albany, N. Y.</td>
<td>Albany</td>
<td>Dec. 31, 1888</td>
<td>1889</td>
<td></td>
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<tr>
<td>Permanent Savings and Loan Association of Albany, N. Y.</td>
<td>Albany</td>
<td>Jan. 28, 1890</td>
<td>1890</td>
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<tr>
<td>Safety Building-Loan and Savings Association of the City of Albany</td>
<td>Albany</td>
<td>July 15, 1890</td>
<td>1890</td>
<td><em><strong>Oct. 11, 1905</strong></em></td>
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<tr>
<td><strong>SAVINGS AND BUILDING FUND ASSOCIATION, NO. 4</strong></td>
<td>Albany</td>
<td>July 15, 1890</td>
<td>1890</td>
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<td><strong>SAVINGS AND BUILDING FUND ASSOCIATION, NO. 5</strong></td>
<td>Albany</td>
<td>July 15, 1890</td>
<td>1890</td>
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<td><strong>SAVINGS AND BUILDING FUND ASSOCIATION, NO. 6</strong></td>
<td>Albany</td>
<td>July 15, 1890</td>
<td>1890</td>
<td></td>
</tr>
<tr>
<td><strong>SAVINGS AND BUILDING FUND ASSOCIATION, NO. 7</strong></td>
<td>Albany</td>
<td>July 15, 1890</td>
<td>1890</td>
<td></td>
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<tr>
<td><strong>SAVINGS AND BUILDING FUND ASSOCIATION, NO. 9</strong></td>
<td>Albany</td>
<td>July 15, 1890</td>
<td>1890</td>
<td></td>
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<tr>
<td>United States Building, Mutual Loan Accumulating Fund Association</td>
<td>Albany</td>
<td>July 15, 1890</td>
<td>1890</td>
<td></td>
</tr>
<tr>
<td>Voorheesville Savings and Loan Association</td>
<td>Voorheesville</td>
<td>May 19, 1913</td>
<td>1913</td>
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<tr>
<td>West End Savings and Loan Association</td>
<td>Albany</td>
<td>Feb. 4, 1889</td>
<td>1890</td>
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<tr>
<td><strong>ALLEGANY COUNTY.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Alfred Mutual Loan Association</td>
<td>Alfred</td>
<td>April 9, 1884</td>
<td>1880</td>
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<tr>
<td><strong>BRONX COUNTY.</strong></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Edgehill Co-operative Savings and Loan Association</td>
<td>New York</td>
<td>April 30, 1909</td>
<td>1909</td>
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<tr>
<td>Eureka Co-operative Savings and Loan Association</td>
<td>New York</td>
<td>June 8, 1888</td>
<td>1888</td>
<td></td>
</tr>
<tr>
<td>Model Building and Loan Association of Mott Haven</td>
<td>New York</td>
<td>Aug. 13, 1889</td>
<td>1889</td>
<td></td>
</tr>
<tr>
<td>Mount Saint Vincent Co-operative Building and Loan Association</td>
<td>New York</td>
<td>Mar., 1888</td>
<td>1890</td>
<td></td>
</tr>
<tr>
<td>North New York Co-operative Building and Loan Association</td>
<td>New York</td>
<td>April 19, 1888</td>
<td>1888</td>
<td></td>
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<tr>
<td>Tremont Building and Loan Association</td>
<td>New York</td>
<td>May, 1884</td>
<td>1889</td>
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<tr>
<td><strong>BROOME COUNTY.</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Bingham and Washington Land Company</td>
<td>Binghamton</td>
<td>May 22, 1891</td>
<td>1891</td>
<td>1893</td>
</tr>
<tr>
<td><strong>CATHOLIC BUILDING AND LOAN FUND ASSOCIATION</strong></td>
<td>Binghamton</td>
<td>Mar. 15, 1875</td>
<td>1875</td>
<td><em>1881</em></td>
</tr>
<tr>
<td>Co-operative Building and Loan Association of Binghamton, N. Y.</td>
<td>Binghamton</td>
<td>April 2, 1886</td>
<td>1887</td>
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<tr>
<td><strong>Deposit Savings and Loan Association</strong></td>
<td>Deposit</td>
<td>Mar. 1, 1894</td>
<td>1894</td>
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<tr>
<td><strong>Home Mutual Loan and Savings Association of Binghamton, N. Y.</strong></td>
<td>Binghamton</td>
<td>June 24, 1889</td>
<td>1889</td>
<td></td>
</tr>
<tr>
<td><strong>CAUTARAUGUS COUNTY.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Gowanda Co-operative Savings and Loan Association</td>
<td>Gowanda</td>
<td>Oct. 5, 1889</td>
<td>1890</td>
<td></td>
</tr>
<tr>
<td>Olean Building, Loan and Savings Association</td>
<td>Olean</td>
<td>Feb. 1, 1892</td>
<td>1892</td>
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</tr>
<tr>
<td>Salamanca Loan and Building Association</td>
<td>Salamanca</td>
<td>Sept., 1892</td>
<td>1892</td>
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<tr>
<td><strong>CHAUTAUQUA COUNTY.</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Chautequa First Equitable Building Society</td>
<td>Jamestown</td>
<td>Nov. 1, 1881</td>
<td>1881</td>
<td>1895</td>
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<tr>
<td>Chautequa National Building, Loan and Savings Association</td>
<td>Jamestown</td>
<td>May 13, 1891</td>
<td>1891</td>
<td>1902</td>
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<tr>
<td>Dunkirk Savings and Loan Association</td>
<td>Dunkirk</td>
<td>April 1, 1889</td>
<td>1890</td>
<td>1901</td>
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<tr>
<td>Jamestown Co-operative Savings and Loan Association</td>
<td>Jamestown</td>
<td>Nov. 22, 1881</td>
<td>1884</td>
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<tr>
<td>Jamestown Permanent-Loan and Building Association</td>
<td>Jamestown</td>
<td>Nov. 22, 1881</td>
<td>1885</td>
<td>$1894$</td>
</tr>
</tbody>
</table>

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Federal Reserve Bank of St. Louis
Lake Shore Savings and Loan Association
Scandinavia Building and Loan Association
Silver Creek Co-operative Savings and Loan Association

CHENANGO COUNTY.
Chenango Co-operative Savings and Loan Association
Oxford Co-operative Savings and Loan Association

COLUMBIA COUNTY.
Hudson Building and Loan Association
Hudson Savings and Loan Association
Stuyvesant Falls Building and Loan Association

CORTLAND COUNTY.
Century Co-operative Savings and Loan Association
Dime Savings and Loan Association

DELAWARE COUNTY.
Walton Co-operative Savings and Loan Association (The).

DUTCHESS COUNTY.
Home Co-operative Savings and Loan Association

ERIE COUNTY.
Acme Savings and Loan Association
Adams Savings and Loan Association
Erie Loan and Accumulating Fund Association
Erie Permanent Savings and Loan Association

ALLEGANIA SAVINGS AND AID ASSOCIATION.
Amherst Savings and Loan Association

AMHERST SAVINGS AND LOAN ASSOCIATION.

AMISABLE SAVINGS AND AID ASSOCIATION.

AUGUSTA SAVINGS AND AID ASSOCIATION.

Bavaria Mutual Permanent Savings and Loan Association

BAYA STREET AIDING AND ACCUMULATING SOCIETY.

Black Rock Capital Savings and Loan Association
Black Rock Mutual Home and Savings Association

Bristol Permanent Dime Savings and Loan Association
Broadway Dime Permanent Savings and Loan Association
Broadway Market Dime Permanent Savings and Loan Association

BUFFALO BUILDING AND LOAN ASSOCIATION.

BUFFALO CITY SAVINGS AND MUTUAL BENEFIT FUND ASSOCIATION.

Buffalo Dime Savings and Loan Association

* 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 Jamesport 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. a Moved to New York County February 19, 1914.
# List of Savings and Loan Associations — (Continued).

<table>
<thead>
<tr>
<th>NAMES OF ASSOCIATIONS</th>
<th>Location</th>
<th>Organized</th>
<th>First report for year</th>
<th>Closed</th>
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</thead>
<tbody>
<tr>
<td><strong>ERIE COUNTY — (Continued).</strong></td>
<td></td>
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<tr>
<td>Buffalo Mutual Permanent Savings and Loan Association</td>
<td>Buffalo</td>
<td>June 21, 1887</td>
<td>1890</td>
<td>1892</td>
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<tr>
<td>Buffalo Permanent Mutual Loan Association, No. 2</td>
<td>Buffalo</td>
<td>Feb. 20, 1881</td>
<td>1890</td>
<td>Feb. 24, 1912</td>
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<tr>
<td>Buffalo Plains Loan and Aid Association</td>
<td>Buffalo</td>
<td>April 12, 1879</td>
<td>1890</td>
<td>1886</td>
</tr>
<tr>
<td>Buffalo Savings and Helping Fund Association, No. 2</td>
<td>Buffalo</td>
<td>1875</td>
<td>*1873</td>
<td></td>
</tr>
<tr>
<td>Buffalo Savings and Helping Fund Association, No. 4</td>
<td>Buffalo</td>
<td>1875</td>
<td>*1873</td>
<td></td>
</tr>
<tr>
<td>Buffalo Savings and Loan Association</td>
<td>Buffalo Mar. 31, 1893</td>
<td>1893</td>
<td>1893</td>
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</tr>
<tr>
<td>Buffalo Ten Cent Permanent Savings and Loan Association</td>
<td>Buffalo</td>
<td>Jan. 28, 1890</td>
<td>1890</td>
<td>1900</td>
</tr>
<tr>
<td>Buffalo Union Co-operative Savings and Loan Association</td>
<td>Buffalo Aug. 10, 1904</td>
<td>1890</td>
<td>1890</td>
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**List of Associations.**

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* 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. u.
†† Attempted revival of St. Joseph's Street Permanent Savings and Loan Association of Rochester, q. u.; closed by order of the Superintendent of Banks in 1897.
### List of Savings and Loan Associations — (Continued)

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<td>New Clinton and Pratt Savings and Aid Association</td>
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<td>New Reservoir Permanent Dime Savings and Loan Association</td>
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* 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. e. †† 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 Savings and Loan Association. §§ Consolidated with Plymouth Rock Savings and Loan Association. ** Name changed to Acme Savings and Loan Association on the 23d of December, 1893. || Formerly German Central Dime Permanent Mutual Savings and Loan Association. |||| Transferred to Fourth Ward Savings and Aid Association.
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<th>NAMES OF ASSOCIATIONS</th>
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<td>Peckham Dime Savings and Loan Association</td>
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<td>Seneca Mutual Savings and Loan Association</td>
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<td>South Park Building Lot Association</td>
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<td>Springville Co-operative Savings and Loan Association</td>
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<td>Superior Permanent Savings and Loan Association</td>
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<td>Sycamore and Johnson Permanent Savings and Loan Association</td>
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<td>Tonawanda Aid and Savings Association</td>
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<td>West Seneca Co-operative Savings and Loan Association</td>
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<td>William and Sherman Mutual Savings and Loan Association</td>
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<td>William Street Dime Savings and Loan Association</td>
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<td>Williamson Savings and Loan Association</td>
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<td>Workingmen's Savings and Aid Association</td>
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**FRANKLIN COUNTY.**

Saranac Lake Co-operative Savings and Loan Association | Saranac Lake | Feb. 10, 1899 | 1899 | 1899 |

**FULTON COUNTY.**

Gloversville Building and Loan Association | Gloversville | Oct. 2, 1886 | 1889 | Oct. 13, 1900 |
| Gloversville Homestead Building and Loan Association | Gloversville | July 30, 1861 | 1875 | 1875 |
| People's Savings and Loan Association | Gloversville | Sept., 1891 | 1891 | 1891 |

**GENESEE COUNTY.**

Genesee County Permanent Loan and Building Association | Batavia | April 15, 1879 | 1879 | 1879 |
| Genesee County Loan Association | Batavia | April 15, 1879 | 1879 | 1879 |

**GREENE COUNTY.**

Building and Loan Association of Catskill | Catskill | Feb., 1889 | 1889 | 1889 |

*Catskill Savings and Loan Association a

**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.**  **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.**  **Name changed to Catskill Savings and Loan Association.**  **Consolidated with Masten and Easton Permanent Savings and Loan Association.**  **Never completed incorporation.**  **Formerly Building and Loan Association of Catskill.**  **Name changed to Catskill Savings and Loan Association, April 1, 1911.**
### NAMES OF ASSOCIATIONS.

#### HERKIMER COUNTY.

<table>
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<th>Association</th>
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<th>First report for year</th>
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<tr>
<td>Dolgeville Savings, Building and Loan Association</td>
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<td>Frankfort</td>
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<td>Herkimer Co-operative Savings and Loan Association</td>
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#### JEFFERSON COUNTY.

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<td>March, 1889</td>
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<td>Security Building, Loan and Savings Association</td>
<td>Clayton</td>
<td>April 21, 1900</td>
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<td>Watertown Homestead Investment Company</td>
<td>Watertown</td>
<td>Dec. 10, 1887</td>
<td>1888</td>
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#### KINGS COUNTY.

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<td>Brooklyn</td>
<td>Sept. 25, 1893</td>
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<td>April 25, 1894</td>
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<td>Brooklyn</td>
<td>May 14, 1888</td>
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<td>Brooklyn</td>
<td>June 16, 1893</td>
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<td>Nov. 16, 1885</td>
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<td>Brooklyn</td>
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Kings County Savings and Loan Association
Long Island Building and Loan Association
Maddison Co-operative Building and Loan Association
Mechanics' Co-operative Bank
Mercantile Association of Brooklyn
Montauk Building and Loan Association
Montauk Co-operative Savings and Loan Association
Mutual Benefit Loan and Building Company
People's Building and Loan Association
People's Co-operative Building and Loan Association
Ninth Street Savings and Loan Association
People's Co-operative Building and Loan Association
People's Real Estate
Separatist
Suburban Co-operative Savings and Loan Association
Tow of New Utrecht Co-operative Building and Loan Association
Twenty-ninth Ward Co-operative Savings and Loan Association
Union Co-operative Building and Loan Association
West End Co-operative Savings and Loan Association
Willsburgh Co-operative Savings and Loan Association
LEWIS COUNTY.
Lowville Savings and Loan Association
Dansville Savings and Loan Association
Canastota Savings and Loan Association
Oneida Savings, Building and Loan Association
Alliance Loan Association
Allegany Savings, Aid and Loan Association
American Homestead Savings and Loan Association
Brooklyn. Dec. 12, 1888 1889 | Mar. 6, 1909
Brooklyn. Sept. 1, 1887 1888 | 1893
Brooklyn. Mar. 16, 1887 1888 | 1893
Brooklyn. Mar. 16, 1887 1888 | 1893
Brooklyn. July 28, 1884 1884 | 1890
Brooklyn. July 30, 1895 1896 | 1890
Brooklyn. July 18, 1895 1895 | 1890
Brooklyn. Oct. 17, 1900 1900 | 1890
Brooklyn. May 19, 1890 1890 | 1890
Brooklyn. May 11, 1886 1886 | 1890
Brooklyn. July 29, 1897 1897 | June 24, 1909
Brooklyn. Mar. 28, 1887 1887 | 1890
Brooklyn. Mar. 27, 1895 1895 | 1890
Brooklyn. April 14, 1890 1890 | 1890
Brooklyn. May 18, 1896 1896 | Oct. 24, 1904
Brooklyn. April 5, 1905 1905 | Aug. 19, 1909
Lowville. Sept. 4, 1889 1889 | 1893
Dansville. Jan. 16, 1888 1888 | 1897
Canastota. Feb. 9, 1889 1889 | 1890
Oneida. May 16, 1887 1887 | 1890
Rochester. Oct. 9 1889 1889 | 1903
Rochester. May 18, 1875 1875 | 1875

* 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. x t x t ** Formerly Atlantic Co-operative Savings and Loan Association. t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t t
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* The last report received was for that year. † Name changed to Empire Permanent Savings and Loan Association. ‡ Formerly Empire Permanent Loan Association. ◎ 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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*The last report received was for that year. **Purchased by Rochester Savings and Loan Association. † Formerly Fourth Ward Permanent Savings and Loan Association. ‡ Receiver appointed March 7, 1903. †† Formerly National Savings and Loan Association. q. v. |
# List of Savings and Loan Associations — (Continued).

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

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88
| New York Co-operative Building Lot Association | New York | May 19, 1912 | 1912 | 1912 |
| New York Edison Savings and Loan Association, The | New York | May 9, 1892 | 1892 | 1892 |
| New York Mortgage Company of New York | New York | June 26, 1890 | 1890 | 1890 |
| New York Mutual Savings and Loan Association | New York | Jan. 13, 1890 | 1890 | 1890 |
| New York National Building and Loan Association | New York | Sept. 28, 1891 | 1891 | 1891 |
| New York Savings Bank and Savings Association | New York | 1884 | 1884 | 1884 |
| New York World Co-operative Building and Loan Association | New York | Mar. 18, 1902 | 1902 | 1902 |
| Nonpareil Savings and Loan Association | New York | April 11, 1891 | 1891 | 1891 |
| Northern Building, Savings and Loan Association | New York | Sept. 22, 1890 | 1890 | 1890 |
| Nova Building and Mutual Loan Corporation | New York | June 1, 1899 | 1899 | 1899 |
| Ocean Avenue Lot Association | New York | June 27, 1899 | 1899 | 1899 |
| Ocean Breeze Building Lot Association | New York | July 26, 1899 | 1899 | 1899 |
| Ocean Park Building and Loan Association | New York | July 26, 1899 | 1899 | 1899 |
| People's Co-operative Building and Loan Association | New York | June 27, 1899 | 1899 | 1899 |
| People's Fire Insurance Company | New York | Dec. 19, 1895 | 1895 | 1895 |
| Peter Cooper Savings and Loan Society | New York | June 27, 1899 | 1899 | 1899 |
| Polonia Co-operative Savings and Loan Association | New York | May 20, 1910 | 1910 | 1910 |
| Popular Banking, Savings and Loan Association | New York | April 4, 1883 | 1883 | 1883 |
| Produce Exchange Building and Loan Association | New York | July 2, 1884 | 1884 | 1884 |
| Prospect Co-operative Savings and Loan Association | New York | May 16, 1901 | 1901 | 1901 |
| Provident Co-operative Savings and Loan Association | New York | Feb. 26, 1883 | 1883 | 1883 |
| Provident Savings and Loan Investment Company (The) | New York | Mar. 18, 1902 | 1902 | 1902 |
| Prudential Savings and Loan Association of New York, N. Y. (The) | New York | July 26, 1890 | 1890 | 1890 |
| Railroad Brotherhoods Savings and Building Association | New York | July 23, 1891 | 1891 | 1891 |
| Railroad Building and Loan Association | New York | July 2, 1884 | 1884 | 1884 |
| Railroad and Steamship Employees' Mutual-Building and Loan Association | New York | Feb. 2, 1891 | 1891 | 1891 |
| Republic Savings and Loan Association | New York | Feb. 20, 1890 | 1890 | 1890 |
| Retail Merchants' Co-operative Savings and Loan Association | New York | Feb. 16, 1894 | 1894 | 1894 |
| Riverside Building and Loan Association | New York | Mar. 18, 1910 | 1910 | 1910 |
| Safety Co-operative Building, Loan and Savings Association of New York City | New York | Mar. 18, 1902 | 1902 | 1902 |
| Second National Building and Mutual Loan Association | New York | Sept. 18, 1889 | 1889 | 1889 |
| Second National Union Co-operative Land and Building Society | New York | Oct. 23, 1887 | 1887 | 1887 |
| Second Union Co-operative Land and Building Society | New York | 1887 | 1887 | 1887 |

*The last report received was for that year. ** Reincorporated February 17, 1887. *** Removed from Rochester in 1897. † Reincorporated May 3, 1895. ‡ Formerly Mercantile Building and Loan Association, q. v. ‡‡ Receiver appointed March 7, 1896. ‡‡‡ Merged in the Franklin Society for Home Building and Loan Association, q. v. ‡‡‡‡ Taken possession of 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. ||||‡ Former Teachers' Equitable Building-Loan Association, q. v. ‡* Merged in the Produce Exchange Building and Loan Association. ‡** Name changed to Keystone Savings and Loan Association. ‡*** 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. * Receiver appointed. Aug. 19, 1901. *‡ Formerly Knickerbocker Building-Loan Company. *‡‡ Merged from Lyell Avenue Savings and Loan Association, q. v., removed to New York city in 1905. *‡‡‡ Receiver appointed June 4, 1898. *‡‡‡‡ Removed from Syracuse in 1899. *‡‡‡‡‡ Formerly Peter Cooper Savings and Loan Society, q. v. d Removed from Kings county in 1898. **§ Did not commence business. **§§ Merged in the Franklin Society for Home Building and Loan Association, August 19, 1901. **§§§ Charter abandoned. **§§§§ Removed from Kings county in 1902, as receiver appointed September 12, 1903. d§ Receiver appointed April 15, 1903.
### List of Savings and Loan Associations (Continued)

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<tr>
<td>United Savings-Loan Society***</td>
<td>New York</td>
<td>Dec. 15, 1890</td>
<td>1891</td>
<td>†† May 1, 1893</td>
</tr>
<tr>
<td>United States Bond Company</td>
<td>New York</td>
<td>July 22, 1891</td>
<td>1891</td>
<td>Feb. 16, 1912</td>
</tr>
<tr>
<td>United States Savings and Loan Bank**</td>
<td>New York</td>
<td>Jan., 15, 1894</td>
<td>1894</td>
<td>Jan. 2, 1905</td>
</tr>
<tr>
<td>Universal Trust Company†††‡‡‡‡</td>
<td>New York</td>
<td>May 20, 1890</td>
<td>1896</td>
<td>†*1900</td>
</tr>
<tr>
<td>Washington Heights Savings and Loan Association</td>
<td>New York</td>
<td>Nov, 14, 1887</td>
<td>1888</td>
<td></td>
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<tr>
<td>West End Co-operative Building and Loan Association</td>
<td>New York</td>
<td>Aug., 17, 1888</td>
<td>1890</td>
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<tr>
<td>West Side Mutual Building, Loan and Savings Association of the City of New York</td>
<td>New York</td>
<td>Sept 24, 1900</td>
<td>1900</td>
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</tr>
<tr>
<td>Wood-Harmon Co-operative Savings and Loan Association</td>
<td>New York</td>
<td>Oct, 4, 1875</td>
<td>1875</td>
<td>*1875</td>
</tr>
</tbody>
</table>

### Niagara County

<table>
<thead>
<tr>
<th>Names of Associations</th>
<th>Location</th>
<th>Organized</th>
<th>First report for year</th>
<th>Closed</th>
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</thead>
<tbody>
<tr>
<td>Home Co-operative Savings and Loan Association</td>
<td>North Tonawanda</td>
<td>Nov., 10, 1910</td>
<td>1910</td>
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<tr>
<td>Homestead Loan Association</td>
<td>North Tonawanda</td>
<td>May, 1909</td>
<td>1909</td>
<td></td>
</tr>
<tr>
<td>Lockport Savings and Loan Association</td>
<td>North Tonawanda</td>
<td>Jan., 1888</td>
<td>1889</td>
<td></td>
</tr>
<tr>
<td>Niagara Permanent Savings and Loan Association</td>
<td>Niagara Falls</td>
<td>Sept., 5, 1887</td>
<td>1888</td>
<td></td>
</tr>
<tr>
<td>Niagara Savings and Loan Association</td>
<td>Squeakison Bridge</td>
<td>1889</td>
<td>1890</td>
<td>*1893</td>
</tr>
<tr>
<td>North Tonawanda Aid and Savings Association</td>
<td>North Tonawanda</td>
<td>May, 1907</td>
<td>1909</td>
<td>Sept. 25, 1914</td>
</tr>
</tbody>
</table>

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
### ONEDA COUNTY.

<table>
<thead>
<tr>
<th>Organization</th>
<th>City</th>
<th>Date/Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interstate Building and Mutual Loan Association</td>
<td>Utica</td>
<td>Feb. 7, 1891</td>
</tr>
<tr>
<td>Homestead Aid Association of Utica</td>
<td>Utica</td>
<td>Apr. 3, 1893</td>
</tr>
<tr>
<td>Mutual Savings, Loan and Building Association of Rome, N. Y.</td>
<td>Rome</td>
<td>Aug. 23, 1888</td>
</tr>
<tr>
<td>Oriskany Falls Co-operative Savings and Loan Association</td>
<td>Oriskany Falls</td>
<td>Oct. 1, 1900</td>
</tr>
<tr>
<td>Savings, Building and Loan Association of Utica</td>
<td>Utica</td>
<td>Apr. 1891</td>
</tr>
</tbody>
</table>

### ONONDAGA COUNTY.

<table>
<thead>
<tr>
<th>Organization</th>
<th>City</th>
<th>Date/Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlantic Savings and Loan Association of Syracuse, N. Y.</td>
<td>Syracuse</td>
<td>Mar. 21, 1892</td>
</tr>
<tr>
<td>Central City Building and Loan Association</td>
<td>Syracuse</td>
<td>Mar. 27, 1891</td>
</tr>
<tr>
<td>Central New York Co-operative Savings and Loan Association</td>
<td>Syracuse</td>
<td>Apr. 1890</td>
</tr>
<tr>
<td>Commercial Building and Loan Company</td>
<td>Syracuse</td>
<td>Apr. 1890</td>
</tr>
<tr>
<td>Cosmopolitan Building and Loan Association</td>
<td>Syracuse</td>
<td>Mar. 1, 1890</td>
</tr>
<tr>
<td>Empire Co-operative Savings' Building and Loan Association</td>
<td>Syracuse</td>
<td>Feb. 13, 1892</td>
</tr>
<tr>
<td>Empire Savings and Loan Association</td>
<td>Syracuse</td>
<td>July 1898</td>
</tr>
<tr>
<td>Fair City Co-operative Savings and Loan Association</td>
<td>Syracuse</td>
<td>Sept. 23, 1898</td>
</tr>
<tr>
<td>Home Building and Lot Association</td>
<td>Syracuse</td>
<td>Jan. 25, 1903</td>
</tr>
<tr>
<td>Interstate Building and Mutual Loan Association</td>
<td>Syracuse</td>
<td>Feb. 28, 1894</td>
</tr>
<tr>
<td>Merchants and Mechanics' Savings and Loan Association</td>
<td>Syracuse</td>
<td>Mar. 1890</td>
</tr>
<tr>
<td>Merchants' Co-operative Savings and Loan Association</td>
<td>Syracuse</td>
<td>Dec. 27, 1903</td>
</tr>
<tr>
<td>New York Savings and Loan Association</td>
<td>Syracuse</td>
<td>June 22, 1893</td>
</tr>
<tr>
<td>Onondaga Savings and Loan Association</td>
<td>Syracuse</td>
<td>June 23, 1890</td>
</tr>
<tr>
<td>People's Building, Loan and Savings Association</td>
<td>Syracuse</td>
<td>June 23, 1890</td>
</tr>
<tr>
<td>Safety Investment and Loan Company</td>
<td>Syracuse</td>
<td>June 23, 1890</td>
</tr>
<tr>
<td>Syracuse Co-operative Savings and Loan Association</td>
<td>Syracuse</td>
<td>Feb. 4, 1888</td>
</tr>
<tr>
<td>United Savings, Building and Loan Association</td>
<td>Syracuse</td>
<td>July 14, 1893</td>
</tr>
</tbody>
</table>

### ONTARIO COUNTY.

<table>
<thead>
<tr>
<th>Organization</th>
<th>City</th>
<th>Date/Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Geneva Permanent Loan and Savings Association</td>
<td>Geneva</td>
<td>April 10, 1886</td>
</tr>
<tr>
<td>Universal Savings and Loan Company</td>
<td>Geneva</td>
<td>Mar. 1891</td>
</tr>
</tbody>
</table>

### ORANGE COUNTY.

<table>
<thead>
<tr>
<th>Organization</th>
<th>City</th>
<th>Date/Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building and Loan Association of Newburgh, N. Y.</td>
<td>Newburgh</td>
<td>May, 1886</td>
</tr>
<tr>
<td>Co-operative Loan and Savings Society</td>
<td>Newburgh</td>
<td>Aug. 13, 1891</td>
</tr>
<tr>
<td>Deer Park and Westfall Building and Loan Association</td>
<td>Port Jervis</td>
<td>Aug. 1892</td>
</tr>
<tr>
<td>Delaware Building and Loan Association</td>
<td>Port Jervis</td>
<td>Dec. 1872</td>
</tr>
<tr>
<td>Goshen Co-operative Savings and Loan Association (The)</td>
<td>Goshen</td>
<td>Aug. 1910</td>
</tr>
<tr>
<td>Homestead Building and Loan Association</td>
<td>Middletown</td>
<td>Sept. 23, 1873</td>
</tr>
<tr>
<td>Middletown Building and Loan Association</td>
<td>Middletown</td>
<td>July 1, 1874</td>
</tr>
<tr>
<td>Mutual Building and Loan Association</td>
<td>Port Jervis</td>
<td>July 1, 1874</td>
</tr>
</tbody>
</table>

* The last report received was for that year. ** Charter forfeited by non-user. *** Formerly Security Mutual Bank, q. r. † Receiver appointed April, 1898. ‡ Assignee appointed. ¶ Consolidated with the Bankers' Loan and Investment Company. ¥+ Transferred 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. §§§§+ Transferred to People's Co-operative Building and Loan Association. §§§§§+ Name changed to Republic Savings and Loan Association. §§§§§§+ Formerly Chosen Friends' Home, Loan and Savings League, q. r. §§§§§§§+ Succeeded by the Equitable Building and Loan Association. §§§§§§§§+ Name changed to Excelsior Building and Loan Association. §§§§§§§§§+ Name changed to Excelsior Building and Loan Association.
### List of Savings and Loan Associations — (Continued).

**Names of Associations.** | Location. | Organized. | First report for year. | Closed. |
---|---|---|---|---|
**Orange County — (Concluded).**<br>Neversink Building and Loan Association | Port Jervis | Aug. 2, 1875 | 1875 | *1876 |
Orange County Building and Loan Association | Port Jervis | Aug. 13, 1886 | 1890 | |
Orange County Building and Loan Association, No. 2 | Port Jervis | May 30, 1898 | 1897 | |
Port Jervis Building and Loan Association, No. 1, of the Village of Port Jervis, Orange County, N. Y.| Port Jervis | Aug., 1891 | 1892 | |
Port Jervis Real Estate and Loan Association | Port Jervis | May 30, 1898 | 1897 | |
Port Jervis Savings and Loan Association, No. 1 | Port Jervis | Aug. 9, 1891 | 1892 | |
Union Building and Loan Association of the Town of Woodbury, County of Orange | Central Valley | Apr., 1899 | 1899 | |
Walpack Building and Loan Association | Middletown | Oct., 1873 | 1875 | *1876 |
Warwick, Monroe and Chester Building and Loan Association | Monroe | Feb. 27, 1903 | Oct., 1903 | |
Woodbury, Monroe and Chester Building and Loan Association | Central Valley | Feb., 1889 | 1890 | *1903 |
**Orleans County.**<br>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.**<br>Dime Building and Loan Association | Oswego | Mar. 5, 1890 | 1890 | |
Empire Savings and Aid Association | Oswego | Aug. 16, 1899 | 1899 | |
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 | |
Lake City Building and Loan Association | Oswego | Aug. 14, 1890 | 1890 | |
Mutual Deposit and Aid Association | Oswego | July 22, 1879 | 1880 | *1883 |
Ontario Savings and Aid Association | Oswego | July 8, 1875 | 1875 | |
Oswego Mutual Savings and Aid Association | Oswego | Feb. 20, 1884 | 1884 | *1888 |
Oswego Savings and Loan Association | Oswego | April 16, 1888 | 1888 | |
Reciprocity Building and Loan Association | Oswego | Oct. 16, 1890 | 1893 | |
Security Building and Loan Association | Oswego | Aug. 1, 1890 | 1890 | |
**Otsego County.**<br>Oneonta Building and Loan Association | Oneonta | April 27, 1888 | 1888 | |
**Queens County.**<br>Astoria Real Estate Association | Long Island City | Mar. 4, 1890 | 1890 | *1902 |
Central Permanent Building and Loan Association | Long Island City | Dec. 4, 1888 | 1889 | |
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.
Queens County Co-operative Savings and Loan Association.
Whitestone Co-operative Savings and Loan Association.

RENSSELAER COUNTY.
Castleton Building, Savings and Loan Association.
Castleton Savings and Loan Association.
Hoosick Building and Loan Association.
Industrial Building-Loan and Savings Association of Troy.
Permanent Savings and Loan Association of Hoosick Falls, New York.
Pioneer Building-Loan and Savings Association of Troy.
Troy Co-operative Savings and Loan Association.
Troy Savings Company.

RICHMOND COUNTY.
Edgewater Co-operative Savings and Building-Loan Association.
Milliken Co-operative Savings and Loan Association of New York.
New Brighton Co-operative Savings and Loan Association.
Northfield Building, Loan and Savings Association.
North Shore Building, Loan and Savings Association.
Port Richmond Co-operative Savings and Loan Association.
Prohibition Park Building, Loan and Savings Association.
Richmond Borough Co-operative Savings and Loan Association.
Richmond County Building and Mutual Loan Association.
Staten Island Building, Loan and Savings Association.
Tompkinsville Co-operative Savings and Loan Association.
Westerleigh Building, Loan and Savings Association.

ROCKLAND COUNTY.
Co-operative Savings and Loan Association of Spring Valley.
Helping Hand Building and Loan Association.
Home Building and Loan Association of Spring Valley.
Rockland Building, Co-operative Savings and Loan Association.
Park Co-operative Savings and Loan Association of Pearl River, New York.
Provost Building and Loan Association of Haverstraw, N. Y., Inc.
Spring Valley Savings and Loan Association.
Suffern Savings and Loan Association.
Town of Ramapo Building and Loan Association, No. 1, of the Village of Suffern, Rockland County, New York.

ST. LAWRENCE COUNTY.
Canton Savings and Loan Association.
Gouverneur Savings and Loan Association.
Norwood Savings, Loan and Building Association.
Ogdensburg Savings and Loan Association.
Potsdam Savings, Loan and Building Association.

* 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.
†† 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, 1906.
‡‡ Reincorporated, February 7, 1896.
‡‡‡ Reincorporated October 18, 1906.
§§§ Name changed to The Provident Building and Loan Association of Haverstraw, N. Y., Inc., May 26, 1913.
### List of Savings and Loan Associations — (Concluded).

<table>
<thead>
<tr>
<th>Names of Associations</th>
<th>Location</th>
<th>Organized</th>
<th>First report for year</th>
<th>Closed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Saratoga County.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mechanicville Co-operative Savings and Loan Association</td>
<td>Mechanicville</td>
<td>April 25, 1905</td>
<td>1905</td>
<td></td>
</tr>
</tbody>
</table>

| **Schenectady County.** |          |           |                       |        |
| Schenectady Building, Loan and Savings Association of the City of Schenectady | Schenectady | April, 1889 | 1889 | 1895 |
| 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 |        |
| 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 | 1893 |
| 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 |

| **Tomkins County.** |          |           |                       |        |
| Trumansburg Co-operative Savings and Loan Association | Trumansburg | Apr. 30, 1907 | 1907 | Aug. 25, 1909 |

<p>| <strong>Ulster County.</strong> |          |           |                       |        |
| 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 |        |
| Wallkill Valley Savings and Loan Association | Wallkill | Sept. 3, 1913 | 1913 |        |</p>
<table>
<thead>
<tr>
<th>County</th>
<th>Association</th>
<th>Date</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>WARREN COUNTY</td>
<td>Glens Falls Savings and Loan Association</td>
<td>Dec. 2, 1889</td>
<td>1890</td>
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<tr>
<td></td>
<td>Whitehall Co-operative Saving and Loan Association</td>
<td>Dec. 31, 1910</td>
<td>1910</td>
</tr>
<tr>
<td>WAYNE COUNTY</td>
<td>Lyons Co-operative Savings and Loan Association</td>
<td>Mar. 31, 1909</td>
<td>1909</td>
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<tr>
<td></td>
<td>Wayne Building, Loan and Accumulating Fund Association</td>
<td>Mar. 8, 1888</td>
<td>1888</td>
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<tr>
<td>WESTCHESTER COUNTY</td>
<td>Fidelity Co-operative Savings and Loan Association</td>
<td>Jan. 10, 1897</td>
<td>1897</td>
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<tr>
<td></td>
<td>Hastings-on-Hudson Building, Co-operative Savings and Loan</td>
<td>June 13, 1901</td>
<td>1901</td>
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<td></td>
<td>Home Building and Loan Association of Mount Vernon</td>
<td>June 17, 1887</td>
<td>1887</td>
</tr>
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<td></td>
<td>Mamaroneck Co-operative Savings and Loan Association</td>
<td>Dec. 24, 1890</td>
<td>1890</td>
</tr>
<tr>
<td></td>
<td>New Rochelle Co-operative Building and Loan Association</td>
<td>Sept. 15, 1888</td>
<td>1888</td>
</tr>
<tr>
<td></td>
<td>Park View Lot Association</td>
<td>May 2, 1900</td>
<td>1900</td>
</tr>
<tr>
<td></td>
<td>Tarrytown and North Tarrytown Building and Loan Association</td>
<td>July 1, 1890</td>
<td>1890</td>
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<td>Tuckahoe Home Building and Loan Association</td>
<td>Apr. 9, 1890</td>
<td>1890</td>
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<tr>
<td></td>
<td>White Plains Building and Loan Association</td>
<td>May 1, 1889</td>
<td>1889</td>
</tr>
<tr>
<td></td>
<td>Williamsbridge Building and Loan Association</td>
<td>Feb. 28, 1890</td>
<td>1892</td>
</tr>
<tr>
<td></td>
<td>Yonkers Building and Loan Association</td>
<td>May 14, 1907</td>
<td>1907</td>
</tr>
<tr>
<td>WYOMING COUNTY</td>
<td>Tonawanda Valley Co-operative Savings and Loan Association</td>
<td>May 14, 1907</td>
<td>1907</td>
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<tr>
<td>YATES COUNTY</td>
<td>Home Savings and Loan Association of Penn Yan</td>
<td>Jan. 27, 1890</td>
<td>1890</td>
</tr>
</tbody>
</table>

*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., 2. v.
DETAILED STATEMENT

OF THE CONDITION OF THE

SAVINGS AND LOAN ASSOCIATIONS

OF THE

STATE OF NEW YORK,

JANUARY 1, 1914.

AS COMPILED FROM REPORTS TO THE BANKING DEPARTMENT

These Associations are Arranged Alphabetically by Counties.
ALBANY COUNTY.

ALBANY COUNTY SAVINGS AND LOAN ASSOCIATION.

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

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


President ..................... JOHN A. HOWE ...................................... 498 Hudson Avenue.
Secretary ........................ JAMES H. BABCOCK............................ 95 Schuyler Street.
Treasurer ..................... W. S. VAN DERZEE .............................. 168 So. Pearl Street.
Attorney ........................ LOUIS SILBERMAN .............................. 25 So. Pearl Street.

ASSETS.

Loans on bond and mortgage .............................................................. $194,150 00
Loans on shares ....................................................................................... 6,743 00
Real estate ............................................................................................... 19,000 00
Cash on hand and in bank...................................................................... 2,791 61
Furniture and fixtures ........................................................................... 700 00
Advances for taxes, insurance, etc ...................................................... 177 91

$223,562 52

LIABILITIES.

Due shareholders, instalment shares................................................. $155,268 22
Due shareholders, savings shares ....................................................... 38,126 88
Dividends credited ................................................................................ 13,990 01
Borrowed money ...................................................................................... 5,000 00
Earnings undivided ................................................................................. 5,838 95
Contingent fund (as per section 225 of Banking Law) ............... 5,325 68
Suspended dues ........................................................................................... 12 78

$223,562 52

RECEIPTS.

Cash on hand January 1, 1913 ................................................... $1,959 29
Dues on instalment shares credited to members ......................... 107,621 47
Dues on savings shares ............................................................... 19,286 15
Money borrowed ........................................................................... 10,560 00
Mortgages redeemed, foreclosed or transferred to real estate. 37,000 00
Loans on shares repaid ............................................................... 8,691 38
Fees received ............................................................................. 189 00
Fines received ............................................................................. 243 05
Interest received ........................................................................ 10,501 74
Rent received ........................................................................... 1,256 00
Advances repaid ............................................................................ 2 25
Furniture and fixtures to profit and loss .................................. 600 00
Heating .............................................................................................. 16 00
Error ................................................................................................. 2 35
Suspended dues ............................................................................ 12 78
Storage of safe ............................................................................. 5 00
Reverted dividends ....................................................................... 284 36
Sundries, dividend ......................................................................... 116 45
Dues ............................................................................................... 75 35
Cash over ...................................................................................... 47 36

$198,419 98

[49]
DISBURSEMENTS.

Loaned on mortgage ......................................................... $58,200 00
Loaned on shares ........................................................................... 9,477 38
Instalment dues repaid on withdrawal, or applied on loans... 87,865 12
Paid savings shares ................................................................. 17,773 72
Dividends paid on withdrawal, or applied on loans........ 5,890 67
Paid borrowed money and prior mortgages...................... 9,500 00
Paid interest on borrowed money and prior mortgages .... 124 70
Paid salaries and clerk-hire .................................................... 2,885 32
Paid advertising, printing and postage .............................. 106 40
Paid repairs to real estate ...................................................... 429 73
Paid taxes, insurance, etc...................................................... 86 50
Paid banking department, examination......................... 16 24
Paid banking department, assessment .............................. 16 00
Officers' bonds ...................................................................... 16 00
Advances for taxes, insurance, etc .................................. 128 96
State League dues ............................................................... 5 50
Fire loss ................................................................................ 526 43
Furniture, fixtures and adding machine ......................... 700 00
Lighting and fuel ................................................................. 213 80
Cleaning .................................................................................. 9 92
Telephone .................................................................................. 9 52
Legal expenses ......................................................................... 6 00
Cabinet ....................................................................................... 9 50
Safe ......................................................................................... 85 00
Cash short ............................................................................... 384 69
Corrections in dues and dividends .................................. 809 80
Sundries ................................................................................... 179 47
Cash on hand December 31, 1913 ........................................ 2,791 61

$198,419 98

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

Shares in force January 1, 1913, 9,145; shares issued during the year, 4,197; shares withdrawn during the year, 5,075; shares in force, 8,267. Borrowing members, 139, holding 1,493 shares; non-borrowing members, 1,346, holding 6,774 shares. Female shareholders, 890, holding 3,754 shares. Total dividends credited members during the year on instalment shares, $6,397.95; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,602.42; rate 4⅝ per cent. Total dividends forfeited by withdrawing members during the year, $284.36.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,790.49. 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, $6,000. Mortgages in force in New York State, $194,150. No foreclosures during the year.

COMMERCIAL UNION CO-OPERATIVE BANK.

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

<table>
<thead>
<tr>
<th><strong>ASSETS.</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$91,969 72</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>662 00</td>
</tr>
<tr>
<td>Real estate</td>
<td>7,000 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,328 86</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>500 00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>1,877 71</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>303 20</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$103,641 49</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>LIABILITIES.</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$38,766 90</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>43,661 04</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>647 25</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>1,900 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>6,200 59</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>4,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>5,565 71</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>2,900 00</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$103,641 49</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>RECEIPTS.</strong></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$788 81</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>10,441 07</td>
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<tr>
<td>Dues on savings shares</td>
<td>20,710 42</td>
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<tr>
<td>Dues on income shares</td>
<td>300 00</td>
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<tr>
<td>Money borrowed</td>
<td>7,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>21,029 45</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>655 00</td>
</tr>
<tr>
<td>Fines received</td>
<td>101 80</td>
</tr>
<tr>
<td>Interest received</td>
<td>4,869 53</td>
</tr>
<tr>
<td>Premium received</td>
<td>2,434 71</td>
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<tr>
<td>Rent received</td>
<td>385 00</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>65 75</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>328 61</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td>$69,110 15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>DISBURSEMENTS.</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$19,950 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>340 00</td>
</tr>
<tr>
<td>Installment dues repaid on withdrawal, or applied on loans</td>
<td>10,509 14</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>1,145 25</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>18,357 65</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,166 47</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>1,624 87</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>11,500 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>512 15</td>
</tr>
<tr>
<td>Paid salaries, clerk-hire</td>
<td>1,500 24</td>
</tr>
<tr>
<td>Paid advertising, printing, and postage</td>
<td>215 90</td>
</tr>
<tr>
<td>Paid rent</td>
<td>473 36</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>98 97</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>180 77</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>55 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>8 65</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>142 87</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>1,328 86</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td>$69,110 15</td>
</tr>
</tbody>
</table>
Plan, permanent. Par value of shares, $100. Instalments are 15 cents weekly.
Shares in force January 1, 1913, 6,830; shares issued during the year, 1,040; shares withdrawn during the year, 995; shares in force, 6,875. Borrowing members, 81, holding 801 shares; non-borrowing members, 548, holding 6,074 shares. Female shareholders, 225, holding 1,325 shares. Total dividends credited members during the year on instalment shares, $1,764.30; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,668.05; rate 4 ½ per cent. Total dividends forfeited by withdrawing members during the year, $328.61.
No unpaid withdrawals. Amount of shares matured during the year, $1,145.25. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,189.50. Unpaid, none.
Premium plan, instalment. Interest paid by borrowing members, 5 3-5 per cent. Premium paid by borrowing members, 5 cents per share.
Loans have been made in Albany, Columbia, Essex, Greene, Onondaga, Rensselaer, Saratoga, Schenectady and Schoharie counties, State of New York. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $91,068.72. One foreclosure during the year.

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

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

President...................... HENRY SCHAFER .................................................... Albany, N. Y.
Secretary ........................ CHAS. P. BRETT............................................................ Albany, N. Y.
Treasurer ...................... STEPHEN L. FOSTER............................................... Albany, N. Y.
Attorney ........................ EDWARD W. RANKIN............................................... Albany, N. Y.

ASSETS.
Loans on bond and mortgage............................................................... $188,875 00
Loans on shares ..................................................................... ................. 17,037 22
Real estate ................................................................................................... 767 43
Cash on hand and in bank ..................................................................... 6,108 28
Advances for taxes, insurance, etc ..................................................... 33 76
$212,821 69

LIABILITIES.
Due shareholders, instalment shares................................................ $156,149 46
Dividends credited ...................................................... ............................ 17,780 70
Borrowed money ....................................................................................... 17,000 00
Earnings undivided ..........................................-...................................... 13,629 23
Contingent fund (as per section 225 of Banking Law) ........... 8,262 30
$212,821 69

RECEIPTS.
Cash on hand January 1, 1913............................................................ $2,691 00
Dues on instalment shares credited to members......................... 81,811 44
Money borrowed .............................................................. .......................... 42,000 00
Mortgages redeemed, foreclosed or transferred to real estate. 39,928 00
Loans on shares repaid................................................................. 12,332 00
Fines received .............................................................. .............................. 296 38
Interest received .............................................................. .............................. 11,745 04
Rent received ........................................................................................... 313 00
Advances repaid .............................................................. .............................. 5 25
Reverted dividends .................................................. $1,269 75
Duplicate books .................................................. 5 50
Tax certificates .................................................. 57 05

<table>
<thead>
<tr>
<th>DISBURSEMENTS.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>59,450 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>16,401 22</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>53,957 54</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>16,638 60</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>3,366 30</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>32,000 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>589 22</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>2,199 50</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>451 45</td>
</tr>
<tr>
<td>Paid rent</td>
<td>660 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>210 81</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>47 68</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>41 25</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>15 02</td>
</tr>
<tr>
<td>Officers’ bonds</td>
<td>34 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>90 81</td>
</tr>
<tr>
<td>Cleaning office</td>
<td>65 00</td>
</tr>
<tr>
<td>Stationery</td>
<td>33 75</td>
</tr>
<tr>
<td>Gas</td>
<td>10 60</td>
</tr>
<tr>
<td>Auditing committee</td>
<td>30 00</td>
</tr>
<tr>
<td>Telephone</td>
<td>44 80</td>
</tr>
<tr>
<td>Insurance, office furniture</td>
<td>7 73</td>
</tr>
<tr>
<td>Sundries</td>
<td>60 85</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>6,108 28</td>
</tr>
</tbody>
</table>

$192,454 41

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

Shares in force January 1, 1913, 6,678; shares issued during the year, 4,048; shares withdrawn during the year, 3,648; shares in force, 7,078. Borrowing members, 150, holding 3,898 shares; non-borrowing members, 682, holding 3,180 shares. Female shareholders, 353, holding 2,246 shares. Total dividends credited members during the year on instalment shares, $7,652.65; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $1,269.75.

No unpaid withdrawals. Amount of shares matured during the year, $16,638.60. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,597.68. Unpaid, none.

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

Loans have been made in Albany, Columbia, Rensselaer and Saratoga counties, New York State. Largest mortgage loan outstanding, $4,800. Mortgages in force in New York State, $188,875. No foreclosures during the year.
SAFETY BUILDING-LOAN AND SAVINGS ASSOCIATION OF THE CITY OF ALBANY.

Room 3, Tweddle Building, Albany, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN H. LYNCH</td>
<td>Cor. Madison Av. &amp; Church St.</td>
</tr>
<tr>
<td>Secretary</td>
<td>EDWARD J. B. MURRAY</td>
<td>256 Quail Street</td>
</tr>
<tr>
<td>Treasurer</td>
<td>JOHN J. GALLOGLY</td>
<td>First National Bank</td>
</tr>
<tr>
<td>Attorney</td>
<td>ANDREW G. SEELMANN</td>
<td>68 State Street</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$271,950 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>20,340 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,222 84</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>65 00</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>1,451 50</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>1,131 71</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>1,306 83</td>
</tr>
<tr>
<td>Interest accrued</td>
<td>729 02</td>
</tr>
<tr>
<td>Fines accrued</td>
<td>24 85</td>
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</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$213,225 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>8,300 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>47,373 41</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>863 01</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>18,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>5,306 86</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>4,680 46</td>
</tr>
<tr>
<td>Dues paid in advance</td>
<td>400 25</td>
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<tr>
<td>Interest paid in advance</td>
<td>72 76</td>
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**RECEIPTS.**

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$102 81</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>49,996 75</td>
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<tr>
<td>Dues on income shares</td>
<td>8,450 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>25,500 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to</td>
<td>39,600 00</td>
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<tr>
<td>real estate</td>
<td></td>
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<tr>
<td>Loans on shares repaid</td>
<td>19,155 50</td>
</tr>
<tr>
<td>Fees received</td>
<td>89 03</td>
</tr>
<tr>
<td>Fines received</td>
<td>305 55</td>
</tr>
<tr>
<td>Interest received</td>
<td>16,536 65</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>1,116 97</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>816 33</td>
</tr>
<tr>
<td>Personal account</td>
<td>1,451 50</td>
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**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$52,700 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>8,621 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans.</td>
<td>40,187 00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>150 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans.</td>
<td>12,106 57</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares.</td>
<td>247 93</td>
</tr>
</tbody>
</table>
**ALBANY COUNTY.**

Paid borrowed money and prior mortgages ........................................ $43,800 00
Paid interest on borrowed money and prior mortgages ......................... 1,184 28
Paid salaries and clerk-hire ................................................................ 585 83
Paid advertising, printing and postage ............................................... 140 29
Paid rent ............................................................................................. 125 06
Paid banking department, examination .............................................. 55 00
Paid banking department, assessment ............................................... 23 66
Officers' bonds ................................................................................... 76 00
Advances for taxes, insurance, etc ..................................................... 534 27
State League dues and expenses ....................................................... 21 50
Individual accounts ........................................................................... 1,399 26
Cash on hand December 31, 1913 ..................................................... 1,222 84

$163,121 09

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

Shares in force January 1, 1913, 4,077; shares issued during the year, 704½; shares withdrawn during the year, 643½; shares in force, 4,138. Borrowing members, 252, holding 1,827 shares; non-borrowing members, 307, holding 2,311 shares. Female shareholders, 212, holding 1,237½ shares. Total dividends credited members during the year on instalment shares, $14,797.50; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $247.93; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $816.33.

No unpaid withdrawals. Amount of shares matured during the year, $52, 443.57. Entrance or membership fee, 25 cents per share; maximum fee, $1. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $889.28. 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, $6,500. Mortgages in force in New York State, $271,950. No foreclosures during the year.

**VOORHEESVILLE SAVINGS AND LOAN ASSOCIATION, VOORHEESVILLE, N. Y.**


**Officers.**

President ................ FREDERIC V. GRIESMAN ................ Voorheesville, N. Y.
Secretary ............... JOHN C. GUFFIN ................................. Voorheesville, N. Y.
Treasurer ................ JOHN C. GUFFIN ................................. Voorheesville, N. Y.

**ASSETS.**

Loans on bond and mortgage ......................................................... $3,350 00
Cash on hand and in bank ............................................................. 1,185 10
Furniture and fixtures ...................................................................... 24 00

$4,559 10

**LIABILITIES.**

Due shareholders, instalment shares ............................................... $2,485 75
Due shareholders, savings shares ................................................... 1,405 00
Due shareholders, income shares ..................................................... 600 00
Earnings undivided ........................................................................... 64 93
Contingent fund (as per section 225 of Banking Law) ...................... 3 42

$4,559 10
RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$2,764.25</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>$1,560.00</td>
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<tr>
<td>Dues on income shares</td>
<td>$600.00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$50.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>$10.75</td>
</tr>
<tr>
<td>Interest received</td>
<td>$75.60</td>
</tr>
</tbody>
</table>

**Total Receipts:** $5,060.60

DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$3,400.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$278.50</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>$155.00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$10.00</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>$8.00</td>
</tr>
<tr>
<td>Furniture</td>
<td>$24.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$1,185.10</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $5,060.60

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

Shares issued during the year, 416; shares withdrawn during the year, 24; shares in force, 392. Borrowing members, 2, holding 28 shares; non-borrowing members, 53, holding 364 shares. Female shareholders, 12, holding 92 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, $18. Unpaid, none.

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

Loans have been made in Albany county, New York State. Largest mortgage loan outstanding, $1,600. Mortgages in force in New York State, $3,350. No foreclosures during the year.

WEST END SAVINGS AND LOAN ASSOCIATION.

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


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM E. FOSKETT</td>
<td>39 State Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>LINNEUS H. HURLBICK</td>
<td>455 Broadway</td>
</tr>
<tr>
<td>Treasurer</td>
<td>C. A. HOLLENRECK</td>
<td>88 Beaver Street</td>
</tr>
<tr>
<td>Attorney</td>
<td>WALTER E. WARD</td>
<td>78 State Street</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$241,395.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>$5,250.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>$12,600.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>$7,004.28</td>
</tr>
</tbody>
</table>

**Total Assets:** $266,249.28

LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$211,051.72</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>$27,322.90</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>$4,000.00</td>
</tr>
</tbody>
</table>

**Total Liabilities:** $242,407.72
Earnings undivided .......................................................... $12,313 37  
Contingent fund (as per section 225 of Banking Law) ........ 4,400 00  
Unearned or rebatable premium ........................................ 7,161 29  

$266,249 28

RECEIPTS.
Cash on hand January 1, 1913 .............................................. $1,649 05  
Dues on instalment shares credited to members ................. 115,592 72  
Money borrowed .................................................................. 10,000 00  
Mortgages redeemed, foreclosed or transferred to real estate.. 39,795 00  
Loans on shares repaid ....................................................... 700 00  
Real estate sold .............................................................. 2,500 00  
Fees received ...................................................................... 115 00  
Interest received ................................................................ 12,311 06  
Rent received ...................................................................... 1,451 83  

$184,114 66

DISBURSEMENTS.
Loaned on mortgage ............................................................ $67,620 00  
Loaned on shares .............................................................. 5,150 00  
Instalment dues repaid on withdrawal, or applied on loans... 86,536 25  
Dividends paid on withdrawal, or applied on loans .......... 6,662 75  
Paid borrowed money and prior mortgages ....................... 9,000 00  
Paid interest on borrowed money and prior mortgages ........ 46 12  
Paid salaries and clerk-hire .............................................. 1,200 00  
Paid advertising, printing and postage ............................. 113 43  
Paid rent .......................................................................... 296 00  
Paid taxes, insurance, etc ................................................... 333 59  
Paid banking department, examination ......................... 44 00  
Paid banking department, assessment ......................... 18 57  
Officers' bonds .............................................................. 24 00  
State League dues ......................................................... 6 00  
Memorial and flowers ..................................................... 20 00  
Cash on hand December 31, 1913 ........................................ 7,004 28  

$184,114 66

Plan, permanent. Par value of shares, $105. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 6,994; shares issued during the year, 2,763; shares withdrawn during the year, 1,206; shares in force, 8,551. Borrowing members, 120, holding 2,299 shares; non-borrowing members, 798, holding 6,252 shares. Female shareholders, 296, holding 2,982 shares. Total dividends credited members during the year on instalment shares, $11,037.25; rate, 6 ½ per cent.
No unpaid withdrawals. Entrance or membership fee, 50 cents. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,659.43. Unpaid, none.
Premium plan. Premium interest. Interest and premium paid by borrowing members, 6% 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, $241,395. No foreclosures during the year.
ALLEGANY COUNTY.

ALFRED MUTUAL LOAN ASSOCIATION.
Main street, Alfred, N. Y.
[Organized under Law of 1851. Commenced business 1884.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>F. A. CRUMB</td>
<td>Alfred, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>E. P. SAUNDERS</td>
<td>Alfred, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>F. H. ELLIS</td>
<td>Alfred, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>E. P. SAUNDERS</td>
<td>Alfred, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$172,666 73</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>13,400 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>6,902 58</td>
</tr>
<tr>
<td>Real estate</td>
<td>2,600 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,015 28</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>254 28</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>705 49</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>747 61</td>
</tr>
<tr>
<td>Sundries</td>
<td>50 00</td>
</tr>
</tbody>
</table>

**$198,341 97**

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$146,781 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>35,115 57</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>800 00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>10,100 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,726 73</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>3,578 00</td>
</tr>
<tr>
<td>Application deposits</td>
<td>6 50</td>
</tr>
<tr>
<td>Dues on shares, prepaid</td>
<td>76 64</td>
</tr>
<tr>
<td>Interest on loans, prepaid</td>
<td>1 00</td>
</tr>
<tr>
<td>Interest accrued on bills payable</td>
<td>156 53</td>
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**$198,341 97**

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$4,026 98</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>31,106 49</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>15,200 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>26,758 92</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>17,800 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>2,579 08</td>
</tr>
<tr>
<td>Fees received</td>
<td>92 18</td>
</tr>
<tr>
<td>Fines received</td>
<td>247 90</td>
</tr>
<tr>
<td>Interest received</td>
<td>12,124 63</td>
</tr>
<tr>
<td>Rent received</td>
<td>260 30</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>72 65</td>
</tr>
<tr>
<td>Application deposits</td>
<td>258 00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>229 18</td>
</tr>
<tr>
<td>Profit on real estate</td>
<td>1,395 52</td>
</tr>
<tr>
<td>Protested checks repaid</td>
<td>111 57</td>
</tr>
<tr>
<td>Real estate contracts</td>
<td>868 56</td>
</tr>
</tbody>
</table>

**$113,132 36**
## Allegany County.

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$29,047 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>14,700 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>9,625 50</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>45,300 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>2,557 77</td>
</tr>
<tr>
<td>Paid borrowed money</td>
<td>5,100 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money</td>
<td>42 98</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>555 00</td>
</tr>
<tr>
<td>Paid printing and postage</td>
<td>68 94</td>
</tr>
<tr>
<td>Paid rent</td>
<td>88 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>112 28</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>94 13</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>35 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>16 00</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td></td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>14 70</td>
</tr>
<tr>
<td>State League dues and expenses</td>
<td>30 15</td>
</tr>
<tr>
<td>Application deposits</td>
<td>251 50</td>
</tr>
<tr>
<td>Commissions</td>
<td>174 87</td>
</tr>
<tr>
<td>Office and committee expenses</td>
<td>52 89</td>
</tr>
<tr>
<td>Legal services</td>
<td>104 90</td>
</tr>
<tr>
<td>Recording papers</td>
<td>12 25</td>
</tr>
<tr>
<td>Protested checks paid</td>
<td>111 87</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>55 00</td>
</tr>
<tr>
<td>Real estate contracts</td>
<td>3,950 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>1,015 28</td>
</tr>
</tbody>
</table>

Total: $113,132 36

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

Shares in force January 1, 1913, 2,488 1/2; shares issued during the year, 343 1/2; shares withdrawn during the year, 377; shares in force, 2,455. Borrowing members, 158, holding 1,121 shares; non-borrowing members, 274, holding 1,334 shares. Female shareholders, 205, holding 926 1/4 shares. Total dividends credited members during the year on instalment shares, $10,593.19; rate, 5 1/2 per cent. Total dividends forfeited by withdrawing members during the year, $229.18.

No unpaid withdrawals. Amount of shares matured during the year, $45,300. 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, $947.37. Unpaid, none.

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

Loans have been made in Allegany and Steuben counties, New York State. Largest mortgage loan outstanding, $4,600. Mortgages in force in New York State, $171,866.73. One foreclosure during the year.

---

## Bronx County.

**Edgehill Co-operative Savings and Loan Association.**

Spuyten Duyvil, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>ELIAS M. JOHNSON</td>
<td>Spuyten Duyvil</td>
</tr>
<tr>
<td>Secretary</td>
<td>ALPHEUS H. FAVOUR</td>
<td>43 Cedar Street, New York</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GILBERT H. JOHNSON</td>
<td>Spuyten Duyvil</td>
</tr>
</tbody>
</table>

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
ASSETS.

Loans on bond and mortgage .................................................... $40,000 00
Loans on shares ........................................................................... 585 00
Cash on hand and in bank ........................................................... 1,601 44
Furniture and fixtures ................................................................... 109 00

$42,295 44

LIABILITIES.

Due shareholders, instalment shares ........................................ $20,051 41
Due shareholders, income shares .................................. 19,325 00
Dividends credited ....................................................................... 1,658 14
Earnings undivided ..................................................................... 842 06
Contingent fund (as per section 225 of Banking Law)....... 279 83
Unearned or rehatahle premium ................................................. 75 00
Furniture reserve account ........................................................ 64 00

$42,295 44

RECEIPTS.

Cash on hand January 1, 1913................................................ $1,957 62
Dues on instalment shares credited to members ..................... 10,486 59
Dues on income shares ................................................................. 1,700 00
Mortgages redeemed, foreclosed or transferred to real estate. 13,300 00
Loans on shares repaid ............................................................ 1,995 00
Fees received ........................................................ 4 05
Fines received ................................................................................... 95
Interest received ......................................................................... 2,797 22
Reverted dividends ....................................................................... 172 53

$32,413 96

DISBURSEMENTS.

Loaned on mortgage ................................................................... $4,500 00
Loaned on shares ....................................................................... 1,265 00
Instalment dues repaid on withdrawal, or applied on loans. 15,792 06
Paid income shares .................................................................... 6,700 00
Dividends paid on withdrawal, or applied on loans...... 1,002 32
Cash dividends paid on income and accumulative prepaid shares. 1,150 84
Paid salaries and clerk-hire ........................................................ 135 00
Paid advertising, printing and postage ................................. 13 83
Paid rent .................................................................................. 180 00
Paid banking department, examination ......................... 36 84
Paid banking department, assessment ......................... 4 19
General expenses ......................................................................... 32 44
Cash on hand December 31, 1913........................................................ 1,601 44

$32,413 96

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

Shares in force January 1, 1913, 1,350½; shares issued during the year, 56; shares withdrawn during the year, 566; shares in force, 840½. Borrowing members, 9, holding 243 shares; non-borrowing members, 117, holding 597½ shares. Female shareholders, 25, holding 184½ shares. Total dividends credited members during the year on instalment shares, $1,079.38; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,150.84; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $172.53.
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, $361.27. Unpaid, none. Premium plan, gross. Interest paid by borrowing members, $1\frac{1}{2}$ 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, $40,000. No foreclosures during the year.

**EUREKA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.**

553 Courtland avenue, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN L. BURGOYNE</td>
<td>364 Willis Avenue</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE A. SPENCER</td>
<td>247 Broadway</td>
</tr>
<tr>
<td>Treasurer</td>
<td>J. H. HITTORFF</td>
<td>903 Jackson Avenue</td>
</tr>
<tr>
<td>Attorney</td>
<td>JOHN DAVIS</td>
<td>68 William Street</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Loans on bond and mortgage</th>
<th>$87,900 00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on shares</td>
<td>4,515 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>5,895 84</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>100 00</td>
</tr>
</tbody>
</table>

$98,410 84

**LIABILITIES.**

| Due shareholders, instalment shares | $79,746 00 |
| Dividends credited                 | 13,527 85  |
| Earnings undivided                 | 2,812 72   |
| Contingent fund (as per section 225 of Banking Law) | 1,532 27 |
| Unearned or rebatable premium      | 772 00     |
| Suspense account                   | 20 00      |

$98,410 84

**RECEIPTS.**

| Cash on hand January 1, 1913      | $579 51 |
| Dues on instalment shares credited to members | 21,760 00 |
| Money borrowed                    | 22,000 00 |
| Mortgages redeemed, foreclosed or transferred to real estate | 15,200 00 |
| Loans on shares repaid            | 1,700 00 |
| Fines received                    | 12 23    |
| Interest received                 | 5,776 89  |
| Receipt books                     | 13 25    |
| Reverted dividends                | 235 60   |
| Mortgage loan account             | 32 00    |
| Fixtures sold and exchange        | 2 16     |
| Dormant account                   | 20 00    |

$67,331 64

**DISBURSEMENTS.**

| Loaned on mortgage                | $10,800 00 |
| Loaned on shares                  | 2,745 00   |
| Instalment dues repaid on withdrawal, or applied on loans | 8,696 00 |
### Report on Savings and Loan Associations

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid matured shares</td>
<td>$3,415.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$1,096.88</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$33,500.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$280.94</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$487.50</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$113.10</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$120.00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$19.90</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$7.76</td>
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<tr>
<td>Officers’ bonds</td>
<td>$16.00</td>
</tr>
<tr>
<td>State League dues</td>
<td>$6.00</td>
</tr>
<tr>
<td>Attorney’s fees</td>
<td>$15.00</td>
</tr>
<tr>
<td>Moving expenses</td>
<td>$89.92</td>
</tr>
<tr>
<td>Exchange</td>
<td>$20.00</td>
</tr>
<tr>
<td>Directors’ fees</td>
<td>$47.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$5,895.84</td>
</tr>
</tbody>
</table>

**Total:** $67,331.64

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

Shares in force January 1, 1913, 1,848; shares issued during the year, 329; shares withdrawn during the year, 281; shares in force, 1,896. Borrowing members, 28, holding 440 shares; non-borrowing members, 243, holding 1,456 shares. Female shareholders, 82, holding 492 shares. Total dividends credited members during the year on instalment shares, $4,069.41; rate 5 per cent. Total dividends forfeited by withdrawing members during the year, $235.60.

No unpaid withdrawals. Amount of shares matured during the year, $3,415. 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, $894.56. Unpaid, none.

No premium plan. 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 New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $86,100. No foreclosures during the year.

### MODEL BUILDING AND LOAN ASSOCIATION OF MOTT HAVEN

No. 2663 Third avenue, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN S. HANSON</td>
<td>37 Liberty Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOSEPH B. HARE</td>
<td>1813 Webster Avenue</td>
</tr>
<tr>
<td>Treasurer</td>
<td>JULES F. VALOIS</td>
<td>2663 Third Avenue</td>
</tr>
<tr>
<td>Attorney</td>
<td>HERBERT REEVES</td>
<td>60 Liberty Street</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Loans on bond and mortgage</th>
<th>$251,669.07</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on shares</td>
<td>$13,057.00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>$3,945.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>$20,840.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>$5,740.12</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>$465.88</td>
</tr>
<tr>
<td>Interest, premium, fees, and fines due and unpaid</td>
<td>$9,354.22</td>
</tr>
</tbody>
</table>

**Advances for taxes, insurance, etc.** $284.52

**Installments due and unpaid.** $4,701.50

**Total:** $305,355.81
## Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$198,154 50</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>$34,015 18</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>$45,000 00</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>$500 00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>$2,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$14,676 13</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>$11,000 00</td>
</tr>
<tr>
<td>Deposits for legal fees</td>
<td>$10 00</td>
</tr>
</tbody>
</table>

**Total Liabilities:** $305,355 81

## Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$5,399 98</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$73,499 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>$132,500 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$31,584 91</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>$4,982 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>$55 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>$110 50</td>
</tr>
<tr>
<td>Fines received</td>
<td>$229 92</td>
</tr>
<tr>
<td>Interest received</td>
<td>$9,296 15</td>
</tr>
<tr>
<td>Premium received</td>
<td>$2,832 04</td>
</tr>
<tr>
<td>Rent received</td>
<td>$537 75</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>$502 50</td>
</tr>
<tr>
<td>Deposits for legal fees</td>
<td>$7 50</td>
</tr>
<tr>
<td>Profits on new shares taken in old series</td>
<td>$1,550 66</td>
</tr>
<tr>
<td>Undistributed earnings</td>
<td>$585 79</td>
</tr>
</tbody>
</table>

**Total Receipts:** $263,673 70

## Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$9,500 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$1,870 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$51,423 50</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>$4,375 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$18,684 48</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$150,500 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$640 32</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>$14,050 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$2,675 85</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$115 91</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$120 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$1,617 52</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>$494 80</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$50 13</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$25 19</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>$34 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>$919 65</td>
</tr>
<tr>
<td>Collection charges</td>
<td>$6 40</td>
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<tr>
<td>Donation</td>
<td>$5 50</td>
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<tr>
<td>Protest fees</td>
<td>$1 25</td>
</tr>
<tr>
<td>Inspectors of election</td>
<td>$10 00</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>$15 00</td>
</tr>
<tr>
<td>Foreclosures</td>
<td>$675 00</td>
</tr>
<tr>
<td>Cash short</td>
<td>$2 26</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>$122 23</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$5,740 12</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $263,673 70
Plan, serial. Par value of shares, $125. Instalments are 50 cents monthly.

Shares in force January 1, 1913, 8,383; shares issued during the year, 2,053; shares withdrawn during the year, 2,038; shares in force, 8,360. Borrowing members, 84, holding 1,533 shares; non-borrowing members, 906, holding 6,522 shares. Female shareholders, 267, holding 2,926 shares. Total dividends credited members during the year on instalment shares, $12,198.55 rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $1,245.36.

No unpaid withdrawals. Amount of shares matured during the year, $24,875. Entrance or membership fee, 75 cents per member. Operating expense, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,967.25. 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, $166,148. Three foreclosures during the year.

MOUNT ST. VINCENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.
Nos. 531 and 535 E. Tremont avenue, New York, N. Y.

President ........ WILLIAM C. BERGEN ........ 150th St. and Andrews Ave.
Secretary .......... ANDREW J. PLYNN ........ 1976 Hughes Avenue.
Treasurer .......... JAMES O'CONNELL ........ East Rockaway, L. I.
Attorney .......... JOHN J. O'GRADY ........ 277 Broadway.

ASSETS.
Loans on bonds and mortgage.................................................. $123,400 00
Contracts for the sale of real estate........................................ 3,321 91
Real estate................................................................................. 4,250 00
Cash on hand and in bank...................................................... 5,082 59
Furniture and fixtures............................................................ 50 00
Interest, premium, fees and fines due and unpaid $499 03

$136,104 50

LIABILITIES.
Due shareholders, instalment shares.......................................... $92,063 01
Dividends credited.................................................................. 32,411 73
Earnings undivided................................................................ 9,806 19
Contingent fund (as per Section 225 of Banking Law)............... 1,775 57
Salary due................................................................................ 50 00

$136,104 50

RECEIPTS.
Cash on hand January 1, 1913.................................................. $5,077 59
Dues on instalment shares credited to members........................ 33,426 42
Mortgages redeemed, foreclosed or transferred to real estate. 100 00
Real estate sold...................................................................... 378 09
Interest received.................................................................... 6,682 21

Total receipts $137,575 30

Net surplus over and above all liabilities................................. $1,471 50

Total net surplus $1,471 50

Federal Reserve Bank of St. Louis
**Premium received** ............................................................... $404.34
**Rent received** ...................................................................... 324.00
**Insurance returned** ............................................................ 8.10
**Error** ............................................................................. 4.00

**$46,404.75**

### DISBURSEMENTS.

- **Loaned on mortgage** ............................................................................. $23,400.00
- **Instalment dues repaid on withdrawal, or applied on loans** ............................... 14,019.73
- **Dividends paid on withdrawal, or applied on loans** .................................... 2,761.30
- **Paid salaries and clerk-hire** ...................................................................... 441.00
- **Paid rent** .......................................................................................... 80.00
- **Paid repairs to real estate** ...................................................................... 71.00
- **Paid taxes, insurance, etc.** ...................................................................... 180.37
- **Paid banking department, examination** .................................................. 39.00
- **Paid banking department, assessment** .................................................. 9.04
- **Officers' bonds** .................................................................................. 10.00
- **Metropolitan and State League dues** .................................................... 11.00
- **Commissions** ...................................................................................... 92.50
- **Attorney's fees** .................................................................................. 140.47
- **Repairs to safe** .................................................................................. 5.00
- **Error** ................................................................................................. 40.00

**Cash on hand December 31, 1913** .......................................................... 5,082.59

**$46,404.75**

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

Shares in force January 1, 1913, 1,760; shares issued during the year, 439; shares withdrawn during the year, 76; shares in force, 2,123. Borrowing members, 32, holding 1,018 shares; non-borrowing members, 178, holding 1,105 shares. Female shareholders, 76, holding 662 shares. Total dividends credited members during the year on instalment shares, $6,376.22; rate 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $568.75. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $50.

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 Bronx, Kings, New York, Queens, Richmond, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $15,000. Mortgages in force in New York State, $120,900. No foreclosures during the year.

**NORTH NEW YORK SAVINGS AND LOAN ASSOCIATION.**

No. 499 Willis avenue, New York, N. Y.


**Officers.**

<table>
<thead>
<tr>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>FRANK A. HOOKER, 602 Macy Place.</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE W. CUDLAPP, 657 Park Avenue.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM H. WRIGHT, 351 East 41st Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>J. HOMER HILDRETH, Smith Bldg., 3d Avenue and 148th Street.</td>
</tr>
</tbody>
</table>
# Report on Savings and Loan Associations

## Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$228,500 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>875 00</td>
</tr>
<tr>
<td>Real estate</td>
<td>8,000 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>6,533 79</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>106 53</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>3,800 87</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>2 15</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$247,818 34</strong></td>
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</tbody>
</table>

## Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$234,934 86</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,502 61</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>11,380 87</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$247,818 34</strong></td>
</tr>
</tbody>
</table>

## Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$6,037 22</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>45,471 33</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>8,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>7,400 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>2,900 00</td>
</tr>
<tr>
<td>Fines received</td>
<td>15 30</td>
</tr>
<tr>
<td>Interest received</td>
<td>18,341 66</td>
</tr>
<tr>
<td>Premium received</td>
<td>259 93</td>
</tr>
<tr>
<td>Rent received</td>
<td>723 00</td>
</tr>
<tr>
<td>Appraisers' fees</td>
<td>63 00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$87,211 44</strong></td>
</tr>
</tbody>
</table>

## Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$20,250 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>875 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>34,692 29</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>15,000 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>105 77</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>3,556 86</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>850 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>224 51</td>
</tr>
<tr>
<td>Paid rent</td>
<td>240 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>149 00</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>817 55</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>26 00</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>3,800 87</td>
</tr>
<tr>
<td>Fines refunded</td>
<td>80</td>
</tr>
<tr>
<td>Appraiser's fees</td>
<td>89 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>6,533 79</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$87,211 44</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $100 and $250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 1,970; shares issued during the year, 364; shares withdrawn during the year, 107; shares in force, 2,227. Borrowing members, 20, holding 288 shares; non-borrowing members, 362, holding 1,939 shares. Female shareholders, 170, holding 953 shares. Total dividends credited members during the year on instalment shares, $10,857.72; rate, 5 per cent.
No unpaid withdrawals. Operating expenses, as defined in section 227 of
the Banking Law, incurred and paid during the year, $1,314.51. Unpaid,
none.
No premium plan. Interest paid by borrowing members, 5 1/2 per cent. and
6 per cent. No premium charged.
Loans have been made in New York county, New York State. Largest
mortgage loan outstanding, $7,000. Mortgages in force in New York State,
$228,500. One foreclosure during the year.

TREMONT BUILDING AND LOAN ASSOCIATION.
No. 1931 Washington avenue, New York, N. Y.
[Organized under Law of 1851. Commenced business 1884.]

ASSETS.
Loans on bond and mortgage .............................................................. $104,900 00
Loans on shares ....................................................................................... 6,250 00
Cash on hand and in bank..................................................................... 8,191 41
Instalments due and unpaid ......................................... $47 50
Interest, premium, fees and fines due and unpaid 9 73
$119,341 41

LIABILITIES.
Due shareholders, instalment shares................................................. $93,786 50
Dividends credited .................................................................................. 19,111 70
Earnings undivided ................................................................................ 3,984 04
Contingent fund (as per section 225 of Banking Law) ...... 2,459 17
$119,341 41

RECEIPTS.
Cash on hand January 1, 1913............................................................ $1,851 00
Dues on instalment shares credited to members..................... 21,937 50
Mortgages redeemed, foreclosed or transferred to real estate.. 18,400 00
Loans on shares repaid .......................................................... 2,750 00
Fees received ............................................................................................ 16 00
Fines received ......................................................................................... 26 78
Interest received ....................................................................................... 6,917 49
Premium received .................................................................................. 1,393 28
$53,292 05

DISBURSEMENTS.
Loaned on mortgage ................................................................. 6,800 00
Loaned on shares ................................................................................ 4,500 00
Instalment dues repaid on withdrawal, or applied on loans.. 21,980 00
Paid matured shares ........................................................................... 5,700 00
Dividends paid on withdrawal, or applied on loans.............. 5,448 77
Paid salaries and clerk-hire ............................................................ 500 00
Paid advertising, printing and postage................................... 29 69
Paid rent ......................................................................................... 72 00
Paid banking department, examination ....................... 19 80
Paid banking department, assessment .............................. 9 88
Report on Savings and Loan Associations.

Officers' bonds ................................................................. $30.00
State League dues .............................................................. 5.50
Janitor .................................................................................. 5.00
Cash on hand December 31, 1913 ................................. 8,191.41

$53,292.05

Plan, serial. Par value of shares, $100. Instalments are 50 cents monthly.
Shares in force January 1, 1913, 3,821; shares issued during the year, 602; shares withdrawn during the year, 697; shares in force, 3,726. Borrowing members, 28, holding 1,254 shares; non-borrowing members, 89, holding 2,472 shares. Female shareholders, 50, holding 1,403 shares. Total dividends credited members during the year on instalment shares, $6,294.31; rate, 6 3/5 per cent. Total dividends forfeited by withdrawing members during the year, $333.30.
No unpaid withdrawals. Amount of shares matured during the year, $5,700. 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, $642.19. 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 Bronx and New York counties, New York State. Largest mortgage loan outstanding, $9,500. Mortgages in force in New York State, $104,900. No foreclosures 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.]

President H. D. WHITMARSH 122 Oak Street.
Secretary FREDERICK J. BAUMANN 416 Security Mut. Life Bldg.
Treasurer CHARLES D. MATTHEWS 132 State Street.
Attorney HENRY C. OLMSTEAD Binghamton Sav. Bank Bldg.

ASSETS.
Loans on bond and mortgage .................................................. $168,200.00
Loans on shares ..................................................................... 2,180.00
Cash on hand and in bank.......................................................... 119.91
Furniture and fixtures ............................................................... 285.96

$170,785.87

LIABILITIES.
Due shareholders, instalment shares ......................................... $52,511.00
Due shareholders, income shares .............................................. 96,000.00
Dividends credited ................................................................. 11,060.69
Balance to be paid borrowers on mortgage loans...................... 1,000.00
Borrowed money ................................................................. 3,950.00
Earnings undivided ............................................................... 3,144.97
Contingent fund (as per section 225 of Banking Law) .............. 3,119.21

$170,785.87
Broome County.

RECEIPTS.

Cash on hand January 1, 1913 ........................................................... $3,896 91
Dues on instalment shares credited to members............................. 12,610 50
Dues on income shares ......................................................................... 21,400 00
Money borrowed ...................................................................................... 20,760 00
Mortgages redeemed, foreclosed or transferred to real estate. 42,450 00
Loans on shares repaid.............................................................. 3,835 00
Fees received .............................................................................. 79 25
Fines received............................................................................................. 60 51
Interest received ....................................................................................... 9,734 12
Advances repaid ....................................................................................... 17 00
Reverted dividends .................................................................................. 390 75

$115,234 04

DISBURSEMENTS.

Loaned on mortgage .............................................................................. $34,550 00
Loaned on shares .................................................................................... 3,180 00
Instalment dues repaid on withdrawal, or applied on loans. . . 10,852 50
Paid matured shares .............................................................................. 4,741 29
Paid income shares ................................................................................ 24,800 00
Dividends paid on withdrawal, or applied on loans .................... 3,207 26
Cash dividends paid on income and accumulative prepaid
shares ........................................................................................................ 7,146 39
Paid borrowed money and prior mortgages ................................. 24,830 00
Paid interest on borrowed money and prior mortgages .......... 720 28
Paid salaries and clerk-hire ................................................................ 625 00
Paid advertising, printing and postage .............................................. 64 25
Paid rent .................................................................................................... 120 00
Paid taxes, insurance, etc..................................................................... 170 00
Paid banking department, examination ........................................... 47 53
Paid banking department, assessment ........................................... 14 65
Officers' bonds ....................................................................................... 30 00
Examining committee ........................................................................... 15 00
Cash on hand December 31, 1913 ..................................................... 119 91

$115,234 04

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,192; shares issued during the year, 422; shares withdrawn during the year, 524; shares in force, 2,090. Borrowing members, 122, holding 880 shares: non-borrowing members, 160, holding 1,210 shares. Female shareholders, 105, holding 853 shares. Total dividends credited members during the year on instalment shares, $3,686.30; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares. $4,932.06; rate 5 per cent. Total dividends forfeited by withdrawing members during the year, $390.75.
No unpaid withdrawals. Amount of shares matured during the year, $4,741.29; Entrance or membership fee, 25 cents per instalment share; 10 cents per income share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $854.25. 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, $168,200. No foreclosures during the year.
# Report on Savings and Loan Associations.

**Home Mutual Loan and Savings Association of Binghamton, New York.**

No. 72 Court street, Binghamton, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>W. H. HECOX</td>
<td>Binghamton, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM A. JOHNSON</td>
<td>Binghamton, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>W. F. SHERWOOD</td>
<td>Binghamton, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>M. E. PAGE</td>
<td>Binghamton, N. Y.</td>
</tr>
</tbody>
</table>

## Assets.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$50,107.35</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>185.00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>6,800.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>984.95</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>618.08</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>200.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$58,895.38</td>
</tr>
</tbody>
</table>

## Liabilities.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$16,153.33</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>2,804.65</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>1,600.00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>7,000.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>753.58</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,050.00</td>
</tr>
<tr>
<td>Paid up stock</td>
<td>28,500.00</td>
</tr>
<tr>
<td>Payments on real estate contracts</td>
<td>1,033.82</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$58,895.38</td>
</tr>
</tbody>
</table>

## Receipts.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>7,078.46</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>6,331.27</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>7,600.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>8,098.08</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>1,665.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>2.25</td>
</tr>
<tr>
<td>Interest received</td>
<td>2,824.80</td>
</tr>
<tr>
<td>Premium received</td>
<td>15.60</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>82.89</td>
</tr>
<tr>
<td>Paid up dividends</td>
<td>200.00</td>
</tr>
<tr>
<td>Contracts</td>
<td>592.82</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$33,891.17</td>
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</table>

## Disbursements.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$21,550.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>275.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>7,331.10</td>
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<td>Dividends paid on withdrawal, or applied on loans</td>
<td>748.23</td>
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<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>1,455.06</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>15.66</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>20.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>50.18</td>
</tr>
<tr>
<td>Paid rent</td>
<td>25.76</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$47,721.07</td>
</tr>
</tbody>
</table>
CATTARAUGUS COUNTY.

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

Shares in force January 1, 1913, 840; shares issued during the year, 110; shares withdrawn during the year, 216; shares in force, 734. Borrowing members, 36, holding 143 shares; non-borrowing members, 80, holding 591 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $988.43; rate, 4 1/2 per cent. to 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,455.06; rate, 4 per cent. to 5 per cent. Total dividends forfeited by withdrawing members during the year, $82.89.

No unpaid withdrawals. Amount of shares matured during the year, $750. 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, $163.04. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 1/2 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, $50,107.35. No foreclosures during the year.

CATTARAUGUS COUNTY.

GOWANDA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

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


Officers.

<table>
<thead>
<tr>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>HENRY R. GAENSLEIN</td>
</tr>
<tr>
<td>Secretary</td>
<td>FRANKLIN J. HERDEG</td>
</tr>
<tr>
<td>Treasurer</td>
<td>FRANKLIN J. HERDEG</td>
</tr>
<tr>
<td>Attorney</td>
<td>FRED J. BLACKMON</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$434,543 87</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>20,828 00</td>
</tr>
<tr>
<td>Stock and bonds</td>
<td>29,325 00</td>
</tr>
<tr>
<td>Real estate</td>
<td>3,500 00</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>24,112 07</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>4,010 44</td>
</tr>
<tr>
<td>Interest, premium, fees and fines</td>
<td>559 56</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>517,558 94</td>
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</table>
### LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$227,120.50</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>$33,456.25</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>$26,945.00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>$160,000.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>$28,599.55</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$13,837.64</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>$7,600.00</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$517,558.94</strong></td>
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</table>

### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$9,354.55</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$78,133.75</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>$105,264.85</td>
</tr>
<tr>
<td>Dues on accumulative prepaid shares</td>
<td>$11,985.00</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>$115,900.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$46,241.10</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>$26,516.75</td>
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<tr>
<td>Fees received</td>
<td>$481.75</td>
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<tr>
<td>Fines received</td>
<td>$43.44</td>
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<tr>
<td>Interest received</td>
<td>$23,731.07</td>
</tr>
<tr>
<td>Rent received</td>
<td>$381.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>$594.55</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$428,317.81</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$155,480.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$27,093.00</td>
</tr>
<tr>
<td>Installment dues repaid on withdrawal, or applied on loans</td>
<td>$59,588.00</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>$76,289.34</td>
</tr>
<tr>
<td>Paid accumulative prepaid shares</td>
<td>$1,055.00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>$45,000.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$10,145.12</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>$4,521.91</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$10,588.26</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$219.65</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$1,650.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$72.10</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$144.43</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>$136.36</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$62.40</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$30.72</td>
</tr>
<tr>
<td>State League dues</td>
<td>$7.00</td>
</tr>
<tr>
<td>Books</td>
<td>$104.25</td>
</tr>
<tr>
<td>Office supplies</td>
<td>$143.28</td>
</tr>
<tr>
<td>Light and fuel</td>
<td>$74.92</td>
</tr>
<tr>
<td>Bonds purchased</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$24,112.07</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$428,317.81</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 6,386; shares issued during the year, 1,927; shares withdrawn during the year, 1,589; shares in force, 6,733. Borrowing members, 238, holding 1,880 shares; non-borrowing members, 929, holding 4,853 shares. Female shareholders, 407, holding 2,310 shares. Total dividends credited members during the year on instalment shares, $12,954.77; rate, 6 2/10 per cent. Total dividends credited or paid in cash...
to members during the year on other shares, $4,521.91; rate, 4 1/2 per cent on income shares and 3 per cent. on saving shares. Total dividends forfeited by withdrawing members during the year, $504.55.

No unpaid withdrawals. Amount of shares matured during the year, $36,791.51. 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, $2,051.55. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 1/2 cents per share.

Loans have been made in Cattaraugus, Chautauqua and Erie counties, New York State. Largest mortgage loan outstanding, $7,900. Mortgages in force in New York State, $434,543.87. No foreclosures during the year.

**OLEAN BUILDING, LOAN AND SAVINGS ASSOCIATION.**

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

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

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>N. V. V. FRANCHOT</td>
<td>Olean, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>F. V. R. STILLMAN</td>
<td>Olean, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ALLAN B. WILLIAMS</td>
<td>Olean, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>CREIGHTON S. ANDREWS</td>
<td>Olean, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

Loans on bond and mortgage: $54,100 00
Loans on shares: 3,760 30
Contracts for the sale of real estate: 1,702 43
Cash on hand and in bank: 1,071 08
Advances for taxes, insurance, etc: 1 10
County clerk: 8 55

$60,644 06

**LIABILITIES.**

Due shareholders, instalment shares: $45,014 90
Due shareholders, income shares: 4,750 00
Dividends credited: 6,827 02
Borrowed money: 1,000 00
Earnings undivided: 1,012 14
Contingent fund (as per section 225 of Banking Law): 2,040 00

$60,644 06

**RECEIPTS.**

Cash on hand January 1, 1913: $6,350 33
Dues on instalment shares credited to members: 20,392 18
Dues on income shares: 1,550 00
Money borrowed: 1,060 00
Mortgages redeemed, foreclosed or transferred to real estate: 11,800 00
Loans on shares repaid: 3,220 60
Interest received: 2,944 26
Premium received: 920 19
Advances repaid: 15 08
Reverted dividends: 35 67
County clerk: 2 22
Paid on contracts: 189 00
Transfer fee: 50

$48,520 04
DISBURSEMENTS.

Loaned on mortgage ........................................... $15,800 00
Loaned on shares ................................................ 4,420 00
Instalment dues repaid on withdrawal, or applied on loans . . 18,454 58
Paid income shares ............................................. 4,650 00
Dividends paid on withdrawal, or applied on loans ............. 2,552 29
Cash dividends paid on income and accumulative prepaid shares . ........................................ 224 13
Paid interest on borrowed money and prior mortgages ......... 29 83
Paid salaries and clerk-hire .................................. 948 00
Paid advertising, printing and postage .......................... 94 50
Paid rent .......................................................... 120 00
Paid banking department, examination ........................ 44 76
Paid banking department, assessment ......................... 4 88
Mortgage tax account .......................................... 86 50
Recording .................................................................. 18 89
Cash on hand, December 31, 1913 ................................ 1,071 68

$48,520 04

Plan, permanent. Par value of shares, $100. Instalments are 20 cents weekly.
Shares in force January 1, 1913, 1,680; shares issued during the year, 510; shares withdrawn during the year, 407; shares in force, 1,783. Borrowing members, 65, holding 541 shares; non-borrowing members, 272, holding 1,242 shares. Female shareholders, 177, holding 888 shares. Total dividends credited members during the year on instalment shares, $2,205.88; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $224.13; rate, 3½ per cent. Total dividends forfeited by withdrawing members during the year, $35.67.
No unpaid withdrawals. Amount of shares matured during the year, $7,315.94. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,181.39. Unpaid, none.
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, $54,100. No foreclosures during the year.

SALAMANCA LOAN AND BUILDING ASSOCIATION.

No. 6 Atlantic street, Salamanca, N. Y.


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 ........................................ $498,750 00
Cash on hand and in bank ......................................... 2,238 66
Furniture and fixtures ............................................. 100 00
Advances for taxes, insurance, etc .............................. 118 85
Attorney fees advanced .......................................... 74 75

$501,282 26
**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$366,112.68</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>58,281.55</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>259.00</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>5,450.00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>48,542.52</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>76.22</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>3,351.58</td>
</tr>
<tr>
<td>Unearned or rebatable premium</td>
<td>19,217.71</td>
</tr>
<tr>
<td></td>
<td><strong>$351,282.26</strong></td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$2,243.38</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>130,214.98</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>61,746.99</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>75,875.00</td>
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<tr>
<td>Fines received</td>
<td>116.24</td>
</tr>
<tr>
<td>Interest received</td>
<td>23,084.08</td>
</tr>
<tr>
<td>Premium received</td>
<td>5,332.50</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>396.39</td>
</tr>
<tr>
<td></td>
<td><strong>$299,009.56</strong></td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$90,350.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>113,190.06</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>19,855.05</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>68,015.70</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>2,091.68</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,183.33</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>4.75</td>
</tr>
<tr>
<td>Paid rent</td>
<td>158.00</td>
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<tr>
<td>Paid banking department, examination</td>
<td>55.70</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>38.81</td>
</tr>
<tr>
<td>State League dues</td>
<td>9.00</td>
</tr>
<tr>
<td>Fuel and light</td>
<td>20.30</td>
</tr>
<tr>
<td>Cleaning office</td>
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<tr>
<td>Telephone</td>
<td>15.00</td>
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<tr>
<td>Supplies</td>
<td>73.70</td>
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<tr>
<td>Insurance</td>
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</tr>
<tr>
<td>Refund premium</td>
<td>163.35</td>
</tr>
<tr>
<td>To correct error</td>
<td>21.25</td>
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<tr>
<td>Contingent fund</td>
<td>1,087.00</td>
</tr>
<tr>
<td>Sundrys</td>
<td>14.97</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,238.66</td>
</tr>
<tr>
<td></td>
<td><strong>$299,009.56</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 8,318 shares issued during the year, 1,996; shares withdrawn during the year, 1,500; shares in force, 8,813. Borrowing members, 379, holding 4,002 shares; non-borrowing members, 693, holding 4,811 shares. Female shareholders, 619, holding 3,134 shares. Total dividends credited members during the year on instalment shares, $21,065.20; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $396.39

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,497.75. Unpaid, none.
Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, .0085 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, $498,750. No foreclosures during the year.

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**CHAUTAUQUA COUNTY.**

**DUNKIRK SAVINGS AND LOAN ASSOCIATION.**

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


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM BOOKSTAVER</td>
<td>229 Central Avenue.</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE A. BAUSUM</td>
<td>Lake Shore National Bank.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>JAMES M. MADIGAN</td>
<td>Merchants' National Bank.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM BOOKSTAVER</td>
<td>229 Central Avenue.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Loans on bonds and mortgage</th>
<th>$211,150 00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on shares</td>
<td>950 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>15,519 06</td>
</tr>
</tbody>
</table>

$227,619 06

**LIABILITIES.**

| Due shareholders, instalment shares | $203,836 75 |
| Dividends credited                 | 18,258 61   |
| Earnings undivided                 | 2,467 44    |
| Contingent fund                     | 3,056 26    |

$227,619 06

**RECEIPTS.**

| Cash on hand January 1, 1913 | $23,274 49  |
| Dues on installment shares credited to members | 92,353 13 |
| Mortgages redeemed, foreclosed or transferred to real estate | 21,800 00 |
| Loans on shares repaid        | 100 00      |
| Real estate sold              | 2,150 00    |
| Fees received                 | 631 75      |
| Fines received                | 156 30      |
| Interest received             | 9,863 76    |
| Rent received                 | 41 00       |
| Advances repaid               | 7 50        |
| Reverted dividends            | 418 62      |

$150,796 55

**DISBURSEMENTS.**

| Loaned on mortgage | $64,176 58 |
| Loaned on shares   | 650 00     |
| Instalment dues repaid on withdrawal, or applied on loans | 62,458 56 |
| Dividends paid on withdrawal, or applied on loans         | 6,883 42   |
| Paid salaries and clerk-hire                              | 900 00     |
| Paid advertising, printing and postage                     | 15 60      |
| Paid rent                                                  | 75 00      |
| Paid taxes, insurance, etc.                               | 19 53      |
| Paid banking department, examination                       | 28 62      |
| Paid banking department, assessment                       | 15 64      |
State League dues ................................................................. $5 50
Light, cleaning office and telephone ...................................... 13 90
Vault rent ................................................................................. 20 00
Repairs to furniture ............................................................... 3 74
Record book .............................................................................. 11 40
Cash on hand December 31, 1913 ........................................... 15,519 06

$150,796 55

Plan, serial. Par value of shares, $100. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 5,930; shares issued during the year,
2,469; shares withdrawn during the year, 1,526; shares in force, 6,873. Borrowing
members, 245, holding 2,110 shares: non-borrowing members, 1,219, holding
4,764 shares. Female shareholders, 725, holding 2,836 shares. Total
dividends credited members during the year on instalment shares, $9,583.88;
rate, 5% per cent. Total dividends forfeited by withdrawing members during
the year, $418.62.

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, $1,045.14. Unpaid, none.

No premium plan. Interest paid by borrowing members, 10 cents per share
per week. 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,
$211,150. No foreclosures during the year.

LAKE SHORE SAVINGS AND LOAN ASSOCIATION.
No. 18 East Second street, Dunkirk, N. Y.


Officers. Names. Post-office addresses
President .................... DANIEL SCANNELL 211 Park Avenue
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 ................................................ $177,208 64
Cash on hand and in bank ..................................................... 1,796 54
Advances for taxes, insurance, etc. .......................................... 9 08

$179,014 26

LIABILITIES.

Due shareholders, instalment shares ....................................... $142,540 46
Dividends credited ................................................................. 24,758 41
Borrowed money ..................................................................... 7,500 00
Earnings undivided ................................................................. 1,627 44
Contingent fund (as per section 225 of Banking Law) .......... 2,587 95

$179,014 26

RECEIPTS.

Cash on hand January 1, 1913 ................................................ $14,329 70
Dues on instalment shares credited to members .................... 39,426 94
Money borrowed ..................................................................... 23,000 00
Mortgages redeemed, foreclosed or transferred to real estate.. 39,150 00
Fees received ............................................................................ 231 80
Fines received ................................................................. $106 76
Interest received ............................................................. 9,334 89
Individual accounts ........................................................... 177 50

**DISBURSEMENTS.**

Loaned on mortgage ...................................................... $53,200 00
Instalment dues repaid on withdrawal, or applied on loans 35,490 82
Paid matured shares ....................................................... 11,813 65
Paid dividend on withdrawal, or applied on loans ............... 6,847 09
Paid borrowed money and prior mortgages ....................... 15,500 00
Paid interest on borrowed money and prior mortgages ........ 267 62
Paid salaries and clerk-hire ............................................. 460 00
Paid advertising, printing and postage ............................ 16 43
Paid rent ........................................................................... 45 00
Paid banking department, examination ........................... 28 62
Paid banking department, assessment ................................ 14 37
Advances for taxes, insurance, etc .................................... 9 08
State League dues ............................................................ 5 50
Watchman ......................................................................... 14 00
Individual accounts ........................................................ 448 67
Cash on hand December 31, 1913 ................................. 1,796 54

$125,757 39

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

Shares in force January 1, 1913, 7,284; shares issued during the year, 2,293; shares withdrawn during the year, 1,564; shares in force, 8,013. Borrowing members, 129, holding 2,570 shares; non-borrowing members, 355, holding 5,443 shares. Female shareholders, 180, holding 2,218 shares. Total dividends credited members during the year on instalment shares, $8,307.85; rate, 5 3/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $11,613.65. 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, $540.93. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 2/10 per cent. No premium charged.

Loans have been made in Chautauqua county, New York State. Largest mortgage loan outstanding, $8,553. Mortgages in force in New York State, $177,208.64. No foreclosures during the year.

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**SILVER CREEK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.**

No. 10 Main street, Silver Creek, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>C. S. HOLMES</td>
<td>Silver Creek, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>W. J. BRAND</td>
<td>Silver Creek, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>HOWARD M. MONTGOMERY</td>
<td>Silver Creek, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>CARLTON B. LIVERMORE</td>
<td>Silver Creek, N. Y.</td>
</tr>
</tbody>
</table>

---

**ASSETS.**

Loans on bond and mortgage ........................................... $38,250 00
Loans on shares .......................................................... 425 00
Cash on hand and in bank ............................................. 1,115 84

$39,790 84
Chautauqua County.

LIABILITIES.
Due shareholders, instalment shares................................................... $31,712 75
Due shareholders, accumulative prepaid shares............................. 3,200 00
Dividends credited ............................................................................ 1,706 04
Balance to be paid borrowers on mortgage loans ....................... 652 13
Borrowed money ............................................................................. 1,500 00
Earnings undivided ........................................................................... 877 89
Contingent fund (as per section 225 of Banking Law)................. 142 03

$39,790 84

RECEIPTS.
Cash on hand January 1, 1913............................................................ $1,590 19
Dues on instalment shares credited to members ............................. 13,688 00
Dues on accumulative prepaid shares............................................. 300 00
Money borrowed .............................................................................. 1,500 00
Mortgages redeemed, foreclosed or transferred to real estate.. 1,075 00
Loans on shares repaid................................................................. 515 00
Fees received ................................................................................. 99 75
Fines received ................................................................................. 24 25
Interest received ............................................................................. 1,727 90

$20,520 09

DISBURSEMENTS.
Loaned on mortgage .......................................................................... $10,847 87
Loaned on shares ............................................................................. 805 00
Instalment dues repaid on withdrawal, or applied on loans.... 4,346 25
Paid accumulative prepaid shares .................................................. 1,700 00
Dividends paid on withdrawal, or applied on loans ................. 188 88
Cash dividends paid on income and accumulative prepaid shares

$20,520 09

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

Shares in force January 1, 1913, 1,058; shares issued during the year, 396;
shares withdrawn during the year, 285; shares in force, 1,169. Borrowing
members, 29, holding 334 shares; non-borrowing members, 185, holding 835
shares. Female shareholders, 57, holding 247 shares. Total dividends cred-
ited members during the year on instalment shares, $992.24; rate, 5% per
cent. Total dividends credited or paid in cash to members during the year
on other shares, $190; 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, $206.31. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 2/10 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,
$38,250. No foreclosures during the year.
CHEMUNG COUNTY.
CHEMUNG VALLEY MUTUAL LOAN ASSOCIATION.

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


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>CLAY W. HOLMES</td>
<td>410 W. Gray Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE H. DAVIDSON</td>
<td>121 East Church Street</td>
</tr>
<tr>
<td>Treasurer</td>
<td>MILTON Y. SMITH</td>
<td>Second National Bank</td>
</tr>
<tr>
<td>Attorney</td>
<td>CASSIUS A. PHILLIPS</td>
<td>511 Robinson Bldg.</td>
</tr>
</tbody>
</table>

**ASSETS.**

- Loans on bonds and mortgages: $1,296,283 26
- Loans on shares: 56,500 00
- Real estate: 11,294 12
- Cash on hand and in bank: 29,650 10
- Furniture and fixtures: 640 60
- Instalments due and unpaid: 3,176 97
- Interest, premiums, fees and fines due and unpaid: 1,625 40
- Advances for taxes, insurance, etc: 996 29

Total Assets: $1,400,166 74

**LIABILITIES.**

- Due shareholders, instalment shares: $802,926 00
- Due shareholders, income shares: 345,000 00
- Due shareholders, juvenile savings shares: 21,180 15
- Dividends credited: 165,742 49
- Balance to be paid borrowers on mortgage loans: 5,650 00
- Borrowed money: 38,000 00
- Earnings undivided: 218 03
- Contingent fund (as per section 225 of Banking Law): 19,296 25
- Instalments prepaid: 2,700 26
- Interest prepaid: 53 20

Total Liabilities: $1,400,166 74

**RECEIPTS.**

- Cash on hand January 1, 1913: $27,175 79
- Dues on instalment shares credited to members: 194,772 36
- Dues on income shares: 113,300 00
- Dues on juvenile savings shares: 10,968 98
- Money borrowed: 72,000 00
- Mortgages redeemed, foreclosed or transferred to real estate: 129,163 73
- Loans on shares repaid: 48,300 00
- Real estate sold: 1,433 73
- Fees received: 1,051 75
- Fines received: 771 21
- Interest received: 67,808 08
- Rent received: 1,817 16
- Advances repaid: 603 24
- Juvenile banks sold: 13 00

Total Receipts: $669,179 03

**DISBURSEMENTS.**

- Loaned on mortgage: $271,500 00
- Loaned on shares: 30,300 00
Chemung County.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$69,486.36</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>94,200.00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>68,600.00</td>
</tr>
<tr>
<td>Paid juvenile savings shares</td>
<td>5,655.32</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>11,289.50</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>12,021.63</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>69,000.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>1,850.94</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>3,288.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>165.73</td>
</tr>
<tr>
<td>Paid rent</td>
<td>700.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>146.18</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>245.23</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>193.00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>102.50</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>404.85</td>
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<tr>
<td>Sundries</td>
<td>230.69</td>
</tr>
<tr>
<td>Appraisal fees</td>
<td>237.50</td>
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<tr>
<td>Office supplies</td>
<td>51.50</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>29,650.10</td>
</tr>
</tbody>
</table>

$669,179.03

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
 Shares in force January 1, 1913, 14,512; shares issued during the year, 3,093; shares withdrawn during the year, 1,973; shares in force, 15,732. Borrowing members, 1,075, holding 7,475 shares; non-borrowing members, 816, holding 8,257 shares. Female shareholders, 938, holding 5,839 shares. Total dividends credited members during the year on instalment shares, $46,380.78; rate, 5 2/10 per cent. Total dividends credited or paid in cash to members during the year on other shares, $13,233.82; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $1,217.99. No unpaid withdrawals. Amount of shares matured during the year, $94,200. 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, $4,601.92. Unpaid, none. Premium plan, gross. Interest paid by borrowing members, 5 1/10 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, $1,296,283.26. One foreclosure during the year.

Elmira Co-operative Savings and Loan Association.

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


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>HENRY L. ROSENBAUM</td>
<td>Elmira, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>HENRY M. CLARKE</td>
<td>Elmira, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>HENRY M. CLARKE</td>
<td>Elmira, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>HERSCHEL L. GARDNER</td>
<td>Elmira, N. Y.</td>
</tr>
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</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$341,500.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>22,750.00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>167.75</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>9,002.85</td>
</tr>
</tbody>
</table>
### Furniture and fixtures
- $350 00

### Instalments due and unpaid
- $2,334 00

### Interest, premium, fees and fines due and unpaid
- $1,449 67

---

#### LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$235,689 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>81,000 00</td>
</tr>
<tr>
<td>Due shareholders, juvenile savings shares</td>
<td>4,678 19</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>42,806 34</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>600 00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>6,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,415 08</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>5,265 46</td>
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</tbody>
</table>

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#### RESEIBTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$5,698 15</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>54,746 00</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>33,400 00</td>
</tr>
<tr>
<td>Dues on juvenile savings shares</td>
<td>1,468 82</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>18,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>26,050 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>28,000 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>2,200 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>227 50</td>
</tr>
<tr>
<td>Fines received</td>
<td>344 98</td>
</tr>
<tr>
<td>Interest received</td>
<td>18,353 83</td>
</tr>
<tr>
<td>Rent received</td>
<td>96 00</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>58 60</td>
</tr>
<tr>
<td>Juvenile banks sold</td>
<td>16 00</td>
</tr>
<tr>
<td>Account of real estate sold</td>
<td>100 00</td>
</tr>
<tr>
<td>Southern Pacific Railroad Company's bonds sold</td>
<td>4,565 28</td>
</tr>
<tr>
<td>Interest on bonds sold</td>
<td>100 00</td>
</tr>
</tbody>
</table>

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#### DISBURSEMENTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$39,800 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>25,450 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>26,696 00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>26,800 00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>16,000 00</td>
</tr>
<tr>
<td>Paid juvenile savings shares</td>
<td>1,623 10</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>3,680 01</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>2,456 03</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>38,500 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>1,121 53</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,509 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>183 88</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>152 13</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>114 91</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>29 89</td>
</tr>
<tr>
<td>Officer's bonds</td>
<td>20 00</td>
</tr>
<tr>
<td>State League dues</td>
<td>7 50</td>
</tr>
<tr>
<td>Juvenile banks redeemed</td>
<td>27 00</td>
</tr>
<tr>
<td>Appraisers' and auditors' fees</td>
<td>132 00</td>
</tr>
<tr>
<td>Telephone</td>
<td>25 25</td>
</tr>
</tbody>
</table>
Typewriter ribbons and cleaning adding machine................. $3 25
Expense of delegate to State League................................. 25 00
Stationery and sundries .................................................. 18 06
Electric light fixtures ...................................................... 7 04
General ledger ............................................................... 5 50
Loose leaf binders ........................................................... 15 06
Card index cabinet ........................................................... 10 15
Office desk ................................................................. 7 50
Cash on hand December 31, 1913.................................... 9,002 65

$193,423 16

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

Shares in force January 1, 1913, 5,186; shares issued during the year, 1,297; shares withdrawn during the year, 917; shares in force, 5,566. Borrowing members, 190, holding 2,167 shares; non-borrowing members, 613, holding 3,399 shares. Female shareholders, 349, holding 1,900 shares. Total dividends credited members during the year on instalment shares, $12,283.82; rate, 4 6/10 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,864.09; rate 4 per cent. Total dividends forfeited by withdrawing members during the year, $410.34.

No unpaid withdrawals. 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, $1,883.28. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 1/10 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, $340,900. One foreclosure during the year.

ELMIRA MUTUAL BUILDING-LOAN ASSOCIATION.

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

Vice-President ............................................ J. M. SHOEMAKER.............. Elmira, N. Y.
Secretary .............................................. JESSE L. COOLEY............. Elmira, N. Y.
Attorney ............................................. H. C. MANDEVILLE.............. Elmira, N. Y.

Loans on bond and mortgage........................................ $11,061 98
Contracts for the sale of real estate.............................. 791 04
Cash on hand and in bank ........................................... 5,990 02
Furniture and fixtures ................................................ 160 00
Advances for taxes, insurance, etc............................... 52 32
Profit and loss ..................................................... 2,603 43

$20,658 79

LIABILITIES.

Due shareholders, instalment shares............................ $13,883 44
Dividends credited .................................................. 4,677 23
Account of second division of assets............................ 769 05
Balance due shareholders as per last report ................. 1,359 07

$20,658 79
RECEIPTS.

Cash on hand January 1, 1913............................................................... $3,922 54
Dues on instalment shares credited to members .................................. 300 00
Mortgages redeemed, foreclosed or transferred to real estate............ 12,404 05
Real estate sold .................................................................................... 300 00
Interest received .................................................................................. 778 63
Advances repaid ................................................................................... 70 00
Received on contracts .......................................................................... 1,448 85
Balance of contingent account to profit and loss ...................... 46 00
Account of second division of assets ........................................... 769 05

$20,038 02

DISBURSEMENTS.

Loaned on mortgage ........................................................................... $1,000 00
Instalment dues repaid on withdrawal, or applied on loans ............. 5,836 83
Dividends paid on withdrawal, or applied on loans .................... 2,315 58
Paid for real estate ............................................................................ 4,099 69
Paid salaries and clerk-hire ............................................................... 308 00
Paid advertising, printing and postage .............................................. 2 00
Paid rent ............................................................................................... 120 45
Paid taxes, insurance, etc. ................................................................. 100 00
Paid banking department, examination ........................................... 33 13
Sundry expenses ............................................................................... 4 14
Collection and exchange .................................................................. 32 18
Loss on real estate sold ....................................................................... 46 00
Balance contingent fund, carried to profit and loss ..................... 5,990 02

$20,038 02

Plan, serial. Par value of shares, $100. Instalments are 50 cents and $1 monthly.
Shares in force January 1, 1913, 1,373½; shares issued during the year, none; shares withdrawn during the year, none; 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.
No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $466.77. 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 Erie and Niagara counties, State of New York.
Largest mortgage loan outstanding, $4,800. Mortgages in force in New York State, $11,061.98. One foreclosure during the year.

CHENANGO COUNTY.

CHENANGO CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION
OF NORWICH, N. Y.

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


Officers. Names. Post-office addresses
President ........ P. JOE SCHORN ........ Norwich, N. Y.
Secretary ........ CHARLES C. McNITT ......... Norwich, N. Y.
Treasurer ........ OTIS A. THOMPSON ........ Norwich, N. Y.
Attorney .......... IRA H. HYDE .............. Norwich, N. Y.
### Chenango County

#### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$281,718.84</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>8,353.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>10,314.07</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>2,517.54</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>1,065.92</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>60.51</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$304,029.88</strong></td>
</tr>
</tbody>
</table>

#### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$170,418.00</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>30,730.87</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>50,470.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>38,654.49</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>728.75</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>7,000.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>727.72</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>5,300.05</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$304,029.88</strong></td>
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#### Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,845.10</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>34,324.00</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>28,964.97</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>8,000.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>25,900.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>43,328.98</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>15,571.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>40.00</td>
</tr>
<tr>
<td>Fines received</td>
<td>9.26</td>
</tr>
<tr>
<td>Interest received</td>
<td>16,885.64</td>
</tr>
<tr>
<td>Rent received</td>
<td>497.12</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>15.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>604.41</td>
</tr>
<tr>
<td>Pass books</td>
<td>17.75</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$176,003.23</strong></td>
</tr>
</tbody>
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#### Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$45,657.06</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>9,785.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>17,369.00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>25,400.00</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>19,581.06</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>20,850.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>3,414.38</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>2,085.02</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>26,900.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>541.23</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,131.24</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>232.67</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>280.60</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>42.00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>24.85</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>33.63</td>
</tr>
<tr>
<td>Interest on advance dues</td>
<td>157.08</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,517.54</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$176,003.23</strong></td>
</tr>
</tbody>
</table>
Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,951; shares issued during the year, 425; shares withdrawn during the year, 456; shares in force, 2,920. Borrowing members, 183, holding 1,514 shares; non-borrowing members, 193, holding 1,408 shares. Female shareholders, 170, holding 937 shares. Total dividends credited members during the year on instalment shares, $11,732.41; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,020.05; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $604.41.

No unpaid withdrawals. Amount of shares matured during the year, $25,400. Entrance or membership fee, 50 cents. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,363.91. 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, $280,990.09. One foreclosure during the year.

---

**COLUMBIA COUNTY.**

**HUDSON SAVINGS AND LOAN ASSOCIATION.**

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


**Officers.**

<table>
<thead>
<tr>
<th>Name</th>
<th>Post-office address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>DELBERT DINEHART</td>
</tr>
<tr>
<td>Secretary</td>
<td>E. C. VAN LOAN</td>
</tr>
<tr>
<td>Treasurer</td>
<td>L. R. TILDEN</td>
</tr>
<tr>
<td>Attorney</td>
<td>L. R. TILDEN</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$20,534.50</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,739.69</td>
</tr>
<tr>
<td>Sundries</td>
<td>9.45</td>
</tr>
<tr>
<td>Supplies</td>
<td>62.05</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$22,345.69</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$19,768.00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>890.99</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>125.27</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>61.43</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$22,345.69</strong></td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,249.19</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>11,547.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>3,917.55</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>700.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>209.91</td>
</tr>
<tr>
<td>Fees received</td>
<td>107.80</td>
</tr>
<tr>
<td>Fines received</td>
<td>14.13</td>
</tr>
<tr>
<td>Interest received</td>
<td>958.01</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>3.04</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$18,705.63</strong></td>
</tr>
</tbody>
</table>
COLUMBIA COUNTY.

DISBURSEMENTS.

Loaned on mortgage ........................................ $10,934.50
Loaned on shares ........................................... 205.00
Instalment dues repaid on withdrawal, or applied on loans ... 1,546.00
Paid matured shares ...................................... 24.34
Cash dividends paid on income and accumulative prepaid shares .. 60.00
Paid borrowed money and prior mortgages .................. 3,917.55
Paid interest on borrowed money and prior mortgages ......... 16.05
Paid salaries and clerk-hire ................................ 100.00
Paid advertising, printing and postage ....................... 110.90
Paid banking department, examination ....................... 17.91
Paid banking department, assessment ....................... 94.00
Officers' bonds ............................................. 12.00
Inspectors of election ..................................... 20.00
Auditors ...................................................... 14.00
Attorney's fees ............................................. 47.75
Cash on hand December 31, 1913 ..................... 1,739.69

$18,705.63

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 699; shares issued during the year, 409; shares withdrawn during the year, 156; shares in force, 952. Borrowing members, 13, holding 148 shares; non-borrowing members, 148, holding 804 shares. Female shareholders, 35, holding 202 shares. Total dividends credited members during the year on instalment shares, $603.16; rate, 4 per cent. Total dividends credited or paid to members during the year on other shares, $60; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $5.04.
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, $243.65. Unpaid, none.
No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.
Loans have been made in Columbia and Dutchess county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $20,534.50. No foreclosures during the year.

STUYVESANT FALLS BUILDING AND LOAN ASSOCIATION.

Stuyvesant Falls, N. Y.

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

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 bonds and mortgage .................. $8,925.00
Loans on shares .................................. 710.00
Cash on hand and in bank ..................... 1,897.42

$11,532.42

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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
LIABILITIES.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$9,314.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>$1,952.94</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$2.53</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>$262.95</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$11,532.42</strong></td>
</tr>
</tbody>
</table>

RECEIPTS.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$580.07</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$2,049.82</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$1,100.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>$1,288.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>$4.00</td>
</tr>
<tr>
<td>Fines received</td>
<td>$9.90</td>
</tr>
<tr>
<td>Interest received</td>
<td>$583.11</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$6,214.90</strong></td>
</tr>
</tbody>
</table>

DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$600.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$2,275.82</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$369.26</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$53.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$6.62</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$11.90</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$8.80</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$1,897.42</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$6,214.90</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 207; shares issued during the year, 45; shares withdrawn during the year, 44; shares in force, 208. Borrowing members, 15, holding 85 shares; non-borrowing members, 26, holding 123 shares. Female shareholders, 9, holding 51 shares. Total dividends credited members during the year on instalment shares, $512.27; rate, 5% per cent. Total dividends forfeited by withdrawing members during the year, $4.68.

No unpaid withdrawals. Entrance or membership fee, $1. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $59.62. 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, $8,925. No foreclosures during the year.

CORTLAND COUNTY.

CENTURY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

East Main street, Marathon, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>FRED H. SWIFT</td>
<td>Marathon, N. Y</td>
</tr>
<tr>
<td>Secretary</td>
<td>A. C. BAKER</td>
<td>Marathon, N. Y</td>
</tr>
<tr>
<td>Treasurer</td>
<td>E. L. COURTNEY</td>
<td>Marathon, N. Y</td>
</tr>
</tbody>
</table>
## Cortland County.

### Assets.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$20,925 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>619 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,412 19</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>11 20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$22,067 39</strong></td>
</tr>
</tbody>
</table>

### Liabilities.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$18,581 42</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,564 61</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>1,259 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>226 64</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>344 72</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$22,067 39</strong></td>
</tr>
</tbody>
</table>

### Receipts.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>455 10</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>4,744 21</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>1,350 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>3,500 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>245 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>26 00</td>
</tr>
<tr>
<td>Fines received</td>
<td>8 50</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,182 01</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>4 38</td>
</tr>
<tr>
<td>Attorney's fees</td>
<td>2 95</td>
</tr>
<tr>
<td>Mortgage tax refunded</td>
<td>7 38</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$11,525 53</strong></td>
</tr>
</tbody>
</table>

### Disbursements.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>4,400 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>775 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>579 75</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>2,612 71</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>31 94</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>1,350 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>122 77</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>150 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>15 48</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>3 17</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>17 67</td>
</tr>
<tr>
<td>Safe deposit box</td>
<td>2 00</td>
</tr>
<tr>
<td>Attorney's fees</td>
<td>10 85</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>22 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>1,412 19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$11,525 53</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 519; shares issued during the year, 109; shares withdrawn during the year, 52; shares in force, 576. Borrowing members, 21, holding 226 shares: non-borrowing members, 59, holding 350 shares. Female shareholders, 25, holding 108 shares. Total dividends credited members during the year on instalment shares, $910.84; rate, 6½ per cent. Total dividends forfeited by withdrawing members during the year, $4.38.

No unpaid withdrawals. Amount of shares matured during the year, $2,612.71. 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, $200.33. 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, $2,200. Mortgages in force in New York State, $20,925. No foreclosures during the year.

DIME SAVINGS AND LOAN ASSOCIATION.
No. 56 Main street, Cortland, N. Y.

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 ................................................................ $19,825 00
Loans on shares ....................................................................................... 1,000 50
Cash on hand and in bank..................................................................... 1,234 16
Interest, premium, fees and fines due and unpaid ......................... 20 22

$22,079 88

LIABILITIES.
Due shareholders, instalment shares................................................. $13,957 52
Due shareholders, income shares ....................................................... 6,047 52
Dividends credited .......................................................................... 509 36
Borrowed money ....................................................................................... 1,000 00
Earnings undivided ........................................................................ 520 87
Contingent fund (as per section 225 of Banking Law ) ............. 44 61

$22,079 88

RECEIPTS.
Cash on hand January 1, 1913 ............................................................ $591 00
Dues on instalment shares credited to members......................... 7,381 92
Dues on income shares................................................................. 4,847 52
Money borrowed ............................................................................ 1,750 00
Mortgages redeemed, foreclosed or transferred to real estate. 1,400 00
Loans on shares repaid .................................................................. 25 00
Fees received ................................................................................... 29 80
Interest received ............................................................................ 863 77
Premium received ........................................................................ 259 13
Reverted dividends ....................................................................... 18 94

$17,167 08

DISBURSEMENTS.
Loaned on mortgage ........................................................................ $9,975 00
Loaned on shares ............................................................................... 475 50
Instalment dues repaid on withdrawal, or applied on loans. 1,314 50
Paid income shares .......................................................................... 2,000 00
Dividends paid on withdrawal, or applied on loans ................. 47 54
Cash dividends paid on income and accumulative prepaid shares . ....... 220 32
Paid borrowed money and prior mortgages................................. 750 00
Delaware County.

Paid interest on borrowed money and prior mortgages............. $52 92
Paid salaries and clerk-hire.................................................. 70 25
Paid advertising, printing and postage................................... 19 21
Paid rent .................................................................................. 72 00
Paid banking department, examination.................................... 17 68
Paid banking department, assessment...................................... 1 00
Officers' bonds ............................................................................ 12 00
State League dues ...................................................................... 5 00
Cash on hand December 31, 1913.............................................. 1,234 16

$17,167 08

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

Shares in force January 1, 1913, 1,655; shares issued during the year, 298; shares withdrawn during the year, 290; shares in force, 1,663. Borrowing members, 21, holding 464 shares; non-borrowing members, 126, holding 1,199 shares. Female shareholders, 42, holding 250 shares. Total dividends credited members during the year on instalment shares, $461.81; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $220.32; rate, 4 8/10 per cent. Total dividends forfeited by withdrawing members during the year, $18.94.

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, $178.46. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 10 cents per week per share. Premium paid by borrowing members, 3 cents per week per share.

Loans have been made in Cortland county, New York State. Largest mortgage loan outstanding, $3,600. Mortgages in force in New York State, $19,825. 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 .................... BLANCHE L. YENDES ....................................... Walton, N. Y.
Treasurer .................. TRUMAN TOBEY................................................. Walton, N. Y.
Attorney ..................... A. G. PATTERSON .............................................. Walton, N. Y.

ASSETS.
Loans on bond and mortgage..................................................... $14,700 00
Loans on shares ........................................................................ 78 40
Cash on hand and in bank.......................................................... 729 43

$15,507 83

LIABILITIES.
Due shareholders, instalment shares........................................ $9,102 00
Due shareholders, income shares.............................................. 1,600 00
Dividends credited ................................................................... 836 99
Prior mortgages ........................................................................ 563 75
Borrowed money ...................................................................... 2,730 26
# Report on Savings and Loan Associations

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings undivided</td>
<td>$504.96</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>118.55</td>
</tr>
<tr>
<td>Accrued interest on prior mortgage</td>
<td>19.25</td>
</tr>
<tr>
<td>Accrued interest on other loans</td>
<td>32.07</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$15,507.83</td>
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</table>

## Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$68.64</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>2,619.00</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>1,200.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>5,881.64</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>100.00</td>
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<tr>
<td>Loans on shares repaid</td>
<td>210.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>15.50</td>
</tr>
<tr>
<td>Fines received</td>
<td>4.59</td>
</tr>
<tr>
<td>Interest received</td>
<td>738.35</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>32.00</td>
</tr>
<tr>
<td>Over in cash</td>
<td>3.10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$10,672.82</td>
</tr>
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</table>

## Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$4,436.25</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>220.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>395.09</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>28.25</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>16.00</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>4,601.38</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>138.07</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>25.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>34.57</td>
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<tr>
<td>Paid taxes, insurance, etc</td>
<td>32.02</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>15.21</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>5.00</td>
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<tr>
<td>Express</td>
<td>75.00</td>
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<tr>
<td>Cash on hand December 31, 1913</td>
<td>729.43</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$10,672.82</td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 187; shares issued during the year, 62; shares withdrawn during the year, 12; shares in force, 237. Borrowing members, 15, holding 75 shares; non-borrowing members, 32, holding 162 shares. Female shareholders, 12, holding 65 shares. Total dividends credited members during the year on instalment shares, $451; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $16; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $1.99.

No unpaid withdrawals. Entrance or membership fee, 25 cents. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $60.32. 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, $1,800. Mortgages in force in New York State, $14,700. No foreclosures during the year.
DUTCHESSE COUNTY.

HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

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


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>GEORGE W. KRIEGER</td>
<td>Poughkeepsie, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOHN B. ROBINSON</td>
<td>Poughkeepsie, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GUILFORD DUDLEY</td>
<td>Poughkeepsie, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JOHN J. MYLOD</td>
<td>Poughkeepsie, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$531,200 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>24,750 00</td>
</tr>
<tr>
<td>Real estate</td>
<td>2,965 02</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>479 11</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>385 87</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>1,176 80</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>$262 43</td>
</tr>
</tbody>
</table>

$560,957 40

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$440,970 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>10,000 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>90,842 52</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>800 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>7,710 21</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>.10,123 45</td>
</tr>
<tr>
<td>Dues paid in advance</td>
<td>444 45</td>
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<tr>
<td>Repairs to real estate</td>
<td>50 00</td>
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<tr>
<td>Interest advanced</td>
<td>16 50</td>
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</table>

$560,957 40

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$10,545 00</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>104,437 01</td>
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<tr>
<td>Dues on income shares</td>
<td>6,200 00</td>
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<td>Money borrowed</td>
<td>28,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>50,200 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>12,250 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>388 50</td>
</tr>
<tr>
<td>Fines received</td>
<td>271 89</td>
</tr>
<tr>
<td>Interest received</td>
<td>32,853 20</td>
</tr>
<tr>
<td>Rent received</td>
<td>327 50</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>647 27</td>
</tr>
<tr>
<td>Rebate on light bill</td>
<td>22 76</td>
</tr>
<tr>
<td>Attorney's fees repaid</td>
<td>591 45</td>
</tr>
<tr>
<td>Cash difference</td>
<td>7 33</td>
</tr>
</tbody>
</table>

$246,741 91

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$79,050 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>11,250 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>33,446 25</td>
</tr>
</tbody>
</table>

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Paid matured shares .............................................. $45,527 17
Paid income shares ........................................... 900 00
Dividends paid on withdrawal, or applied on loans ...... 4,614 15
Cash dividends paid on income and accumulative prepaid
shares ............................................................... 404 41
Paid borrowed money and prior mortgages .................. 67,200 00
Paid interest on borrowed money and prior mortgages .... 1,249 13
Paid salaries and clerk-hire .................................... 1,125 00
Paid advertising, printing and postage ...................... 254 00
Paid rent .................................................................. 300 00
Paid taxes, insurance, etc ....................................... 57 89
Paid banking department, assessment ....................... 44 36
Officers' bonds ..................................................... 22 50
State League dues ................................................ 9 00
Furniture and fixtures .......................................... 51 50
Lights .................................................................... 41 57
Livery .................................................................... 20 50
Interest refunded .................................................... 3 25
Repairs to office ..................................................... 52 31
Stationery ............................................................. 18 37
Attorney's fees ...................................................... 591 45
Cash difference ..................................................... 24 99
Cash on hand December 31, 1913 ................................ 479 11

$246,741 91

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 8,229; shares issued during the year,
1,535; shares withdrawn during the year, 1,322; shares in force, 8,442.
Borrowing members, 357, holding 3,323 shares; non-borrowing members,
933, holding 5,119 shares. Female shareholders, 543, holding 3,903 shares.
Total dividends credited members during the year on instalment shares,
$26,954.32; rate, 5% per cent. Total dividends credited or paid in cash to
members during the year on other shares, $404.41; rate, 4 1/4 per cent. Total
dividends forfeited by withdrawing members during the year, $647.27.
No unpaid withdrawals. Amount of shares matured during the year,
$45,527.17. Entrance or membership fee, 25 cents per share. Operating ex­
penses, as defined in section 227 of the Banking Law, incurred and paid dur­
ning the year, $1,915.09. Unpaid, none.
Premium plan, gross. Interest paid by borrowing members, 6 per cent.
No premium charged.
Loans have been made in Dutchess and Putnam counties, New York
State. Largest mortgage loan outstanding, $6,500. Mortgages in force in
New York State, $531,200. No foreclosures during the year.

ERIE COUNTY.

AETNA PERMANENT SAVINGS AND LOAN ASSOCIATION.

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


President ........... FWYNE DODD ............. 340 Franklin Street.
Secretary ........... WILLIAM E. SHIFFERENS .... 14 Seventeenth Street.
Treasurer ........... CONRAD KAISER .......... 371 Vermont Street.
ERIE COUNTY.

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$62,440.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>5,520.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>721.47</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>13,200.24</td>
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<tr>
<td>Furniture and fixtures</td>
<td>260.39</td>
</tr>
<tr>
<td>Total</td>
<td>$82,142.10</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$68,037.10</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>8,488.90</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>968.95</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>3,180.00</td>
</tr>
<tr>
<td>Unearned or rebatable premium</td>
<td>1,467.15</td>
</tr>
<tr>
<td>Total</td>
<td>$82,142.10</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RECEIPTS</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$23,273.31</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>32,766.25</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>5,990.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>240.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>117.75</td>
</tr>
<tr>
<td>Fines received</td>
<td>30.00</td>
</tr>
<tr>
<td>Interest received</td>
<td>4,220.84</td>
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<tr>
<td>Premium received</td>
<td>1,077.15</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>453.10</td>
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<tr>
<td>Total</td>
<td>$68,138.70</td>
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<table>
<thead>
<tr>
<th>DISBURSEMENTS</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$19,080.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>3,600.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>17,445.25</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>12,890.00</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,014.10</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>711.50</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>73.50</td>
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<td>Paid taxes, insurance, etc.</td>
<td>39.53</td>
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<tr>
<td>Paid banking department, examination</td>
<td>19.50</td>
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<td>Paid banking department, assessment</td>
<td>6.08</td>
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<td>Office furniture</td>
<td>85.00</td>
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<td>Cash on hand December 31, 1913</td>
<td>13,200.24</td>
</tr>
<tr>
<td>Total</td>
<td>$68,138.70</td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 2,435; shares issued during the year, 467; shares withdrawn during the year, 432; shares in force, 2,470. Borrowing members, 26, holding 400 shares; non-borrowing members, 290, holding 2,070 shares. Female shareholders, 135, holding 789 shares. Total dividends credited members during the year on instalment shares, $3,990.55; rate, 7 per cent. Total dividends forfeited by withdrawing members during the year, $453.10.

No unpaid withdrawals. Amount of shares matured during the year, $12,890. 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, $785. Unpaid, none.
Premium plan, gross. Interest paid by borrowing members, 15 cents per share. Premium paid by borrowing members, $10 per share.
Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $4,680. Mortgages in force in New York State, $62,440. 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.................................... 52 Amherst Street.
Treasurer ................... AUGUST ROTH .................................... 414 Dearborn Street.
Attorney ..................... JAMES P. SCHAUS............................... 213 Mutual Life Bldg.

ASSETS.
Loans on bond and mortgage................................................................. $239,334 50
Real estate .................................................................................................... 13,629 61
Cash on hand and in bank ....................................................................... 19,520 14

$272,484 15

LIABILITIES.
Due shareholders, instalment shares ................................................... $232,408 20
Dividends credited ..................................................................................... 27,611 97
Earnings undivided ................................................................................... 3,778 58
Contingent fund (as per section 225 of Banking Law) ............. 8,685 40

$272,484 15

RECEIPTS.
Cash on hand January 1, 1913 ............................................................ $30,170 26
Dues on instalment shares credited to members ............................. 258,507 79
Mortgages redeemed, foreclosed or transferred to real estate... 34,919 41
Real estate sold............................................................................................ 1,925 00
Fees received ................................................................................................ 1,925 00
Interest received ......................................................................................... 13,181 87
Premium received....................................................................................... 3,289 44
Rent received .............   826 00
Advances repaid ......................................................................................... 175 00

$343,015 27

DISBURSEMENTS.
Loaned on mortgage................................................................. $75,095 00
Instalment dues repaid on withdrawal, or applied on loans... 231,260 15
Dividends paid on withdrawal, or applied on loans................... 7,477 61
Paid for real estate ................................................................................... 3,373 24
Paid salaries and clerk-hire................................................................. 2,788 25
Paid advertising, printing and postage ............................................. 270 03
Paid rent ...................................................................................................... 25 00
Paid repairs to real estate ................................................................. 1,425 66
Paid taxes, insurance, etc. ................................................................. 520 15
Paid banking department, examination ......................................... 33 00
Paid banking department, assessment ............................................. 19 30
Officers' bonds and legal service ............................ 138 00
Telephone ....................................................................................................... 44 34
Office expenses ............................................................................................ 268 31
Electric lights .............................................................................................. 29 85
ERIE COUNTY.

Gas .................................................. $20.10
Foreclosure ....................................... 232.69
Coal .................................................... 60.70
Tax searches ....................................... 20.00
Commission on sale of real estate .......... 32.85
Mortgage tax ..................................... 360.00
Cash on hand December 31, 1913 .......... 19,520.14

$343,015.27

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

Shares in force January 1, 1913, 11,064; shares issued during the year, 4,476; shares withdrawn during the year, 4,264; shares in force, 11,276. Borrowing members, 131, holding 1,318 shares; non-borrowing members, 1,628, holding 9,958 shares. Female shareholders, 492, holding 2,682 shares. Total dividends credited members during the year on instalment shares, $12,213.69; 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, $3,645.48. 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 Erie county, New York State. Largest mortgage loan outstanding, $9,000. Mortgages in force in New York State, $239,334.50. One foreclosure during the year.

CARLTON STREET PERMANENT SAVINGS AND AID ASSOCIATION.

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

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

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.................. $23,125.00
Cash on hand and in bank ..................... 6,879.40
Furniture and fixtures ......................... 50.00

$30,054.40

LIABILITIES.

Due shareholders, instalment shares ........ $26,845.00
Dividends credited ......................... 2,087.72
Earnings undivided ......................... 559.90
Contingent fund (as per section 225 of Banking Law) .. 561.78

$30,054.40

RECEIPTS.

Cash on hand January 1, 1913 .................. $881.71
Dues on instalment shares credited to members ........... 29,397.50
Mortgages redeemed, foreclosed or transferred to real estate .. 3,175.00
Fees received ..................................... 149.25
Interest received ............................... 1,508.22

$35,111.08
DISBURSEMENTS.

Loaned on mortgage ................................................................................. $1,200 00
Instalment dues repaid on withdrawal, or applied on loans... 24,806 50
Paid matured shares................................................................................. 815 87
Dividends paid on withdrawal, or applied on loans......................... 942 05
Paid salaries and clerk-hire..................................................................... 354 50
Paid advertising, printing and postage.............................................. 65 72
Paid rent ..................................................................................................... 20 00
Paid banking department, examination............................................ 13 50
Paid banking department, assessment.............................................. 2 14
Officers' bonds .......................................................................................... 12 00
Cash on hand December 31, 1913......................................................... 6,879 40

$35,111 68

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 2,325; shares issued during the year, 597; shares withdrawn during the year, 217; shares in force, 2,705. Borrowing members, 22, holding 371 shares; non-borrowing members, 329, holding 2,334 shares. Female shareholders, 206, holding 1,490 shares. Total dividends credited members during the year on instalment shares, $1,172.15. Rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $15.26.
No unpaid withdrawals. Amount of shares matured during the year, $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, $452.22. Unpaid, none.
Premium plan, gross. Interest paid by borrowing members, 12 cents per share per week. 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, $23,125. 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.]


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..................................................................... $412,914 88
Contracts for the sale of real estate...................................................... 8,171 17
Real estate .................................................................................................... 28,750 36
Cash on hand and in bank....................................................................... 20,854 60
Advances for taxes, insurance, etc........................................................ 916 86

$471,607 87

LIABILITIES.

Due shareholders, instalment shares...................................................... $390,293 50
Dividends credited..................................................................................... 34,079 25
Earnings undivided .................................................................................. 30,740 09
Contingent fund (as per section 225 of Banking Law)....................... 16,495 03

$471,607 87
Erie County.

RECEIPTS.

Cash on hand January 1, 1913 ............................................................ $25,344.05
Dues on instalment shares credited to members .............................. 234,298.25
Mortgages redeemed, foreclosed or transferred to real estate ........ 68,083.18
Real estate sold .................................................................................. 5,436.30
Fees received ...................................................................................... 1,461.50
Interest received ................................................................................ 23,651.23
Rent received ..................................................................................... 1,199.72
Advances repaid ................................................................................ 1,582.59
Reverted dividends ......................................................................... 1,944.88
Profit on sale of real estate .............................................................. 5,197.11
Sale of old gas stoves ...................................................................... 4,300.50
Real estate contracts ........................................................................ 1,944.88

$363,287.70

DISBURSEMENTS.

Loaned on mortgage .......................................................................... $97,110.00
Instalment dues repaid on withdrawal, or applied on loans ............. 186,582.50
Paid matured shares ......................................................................... 30,614.86
Dividends paid on withdrawal, or applied on loans ....................... 9,134.29
Paid for real estate .......................................................................... 10,883.52
Paid salaries and clerk-hire .............................................................. 2,357.00
Paid advertising, printing and postage .......................................... 930.05
Paid repairs to real estate ................................................................. 796.44
Paid taxes, insurance, etc ................................................................. 1,111.90
Paid banking department, examination ........................................ 65.50
Paid banking department, assessment ........................................... 35.77
Advances for taxes, insurance, etc ................................................... 232.24
Loss on sale of real estate ............................................................... 816.10
Foreclosure costs, etc ...................................................................... 593.97
Real estate commissions ................................................................. 48.50
Taxes and interest charged to real estate contract account ............ 330.46
Cash on hand December 31, 1913 ................................................... 20,854.60

$363,287.70

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

Shares in force January 1, 1913, 17,675; shares issued during the year, 15,945; shares withdrawn during the year, 14,953; shares in force, 18,667. Borrowing members, 186, holding 1,850 shares; non-borrowing members, 2,853, holding 16,817 shares. Female shareholders, 1,863, holding 9,757 shares. Total dividends credited members during the year on instalment shares, $16,629.41; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $1,582.59.

No unpaid withdrawals. Amount of shares matured during the year, $30,514.86. 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, $4,177.05. 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, $5,000. Mortgages in force in New York State, $412,914.88. Four foreclosures during the year.
# Report on Savings and Loan Associations

## CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF HAMBURG.

Main street, Hamburg, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>SMITH F. COLVIN</td>
<td>Hamburg, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>HENRY R. STRATEMEIER</td>
<td>Hamburg, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>REUBEN F. KNOCH</td>
<td>Hamburg, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>ALBERT L. STRATEMEIER</td>
<td>Hamburg, N. Y.</td>
</tr>
</tbody>
</table>

### ASSETS.

| Loans on bond and mortgage                  | $6,300.00 |
| Loans on shares                              | 140.00    |
| Cash on hand and in bank                     | 230.40    |

### LIABILITIES.

| Due shareholders, instalment shares          | $6,077.50 |
| Due shareholders, income shares              | 100.00    |
| Borrowed money                               | 300.00    |
| Earnings undivided                           | 58.31     |
| Contingent fund (as per section 225 of Banking Law) | 9.65 |
| Pass books, printing, etc                    | 62.44     |
| Salaries                                    | 62.50     |

### RECEIPTS.

| Dues on instalment shares credited to members | $6,508.00 |
| Dues on income shares                        | 100.00    |
| Money borrowed                               | 2,300.00  |
| Fees received                                | 281.00    |
| Interest received                            | 57.95     |
| Premium received                             | 12.32     |

### DISBURSEMENTS.

| Loaned on mortgage                           | $6,300.00 |
| Loaned on shares                             | 140.00    |
| Instalment dues repaid on withdrawal, or applied on loans | 430.50 |
| Paid borrowed money and prior mortgages       | 2,000.00  |
| Paid interest on borrowed money and prior mortgages | 10.36 |
| Paid advertising, printing and postage        | 148.01    |
| Cash on hand December 31, 1913               | 230.40    |

### Plan, permanent.

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

Shares issued during the year, 1,123; shares withdrawn during the year, 106; shares in force, 1,017. Borrowing members, 8, holding 60 shares; non-borrowing members, 172, holding 957 shares. Female shareholders, 54, holding 187 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, $148.01. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $124.94.
Erie County.

Premium plan, premium interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 4 cents 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, $6,300. No foreclosures during the year.

DEPEW CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Depew, N. Y.


--- | --- | ---
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 | $58,400 00
Cash on hand and in bank | 19,545 77

$77,945 77

LIABILITIES.

Due shareholders, instalment shares | $69,918 94
Dividends credited | 6,119 10
Earnings undivided | 911 20
Contingent fund (as per section 225 of Banking Law) | 996 53

$77,945 77

RECEIPTS.

Cash on hand January 1, 1913 | $35,268 96
Dues on instalment shares credited to members | 52,589 31
Mortgages redeemed, foreclosed or transferred to real estate | 7,600 00
Real estate sold | 750 00
Fees received | 27 00
Interest received | 3,885 15

$100,120 42

DISBURSEMENTS.

Loaned on mortgage | $35,100 00
Instalment dues repaid on withdrawal, or applied on loans | 42,388 45
Dividends paid on withdrawal, or applied on loans | 2,268 13
Paid salaries and clerk-hire | 413 00
Paid advertising, printing and postage | 36 41
Paid banking department, examination | 20 25
Paid banking department, assessment | 5 41
Commissions | 337 00
Attorney fees | 6 00
Cash on hand December 31, 1913 | 19,545 77

$100,120 42

Plan, permanent. Par value of shares, $100. Instalments are 16 \( \frac{1}{2} \) cents and 25 cents weekly.

Shares in force January 1, 1913, 1,917; shares issued during the year, 524; shares withdrawn during the year, 272; shares in force, 2,169. Borrowing members, 50, holding 562 shares; non-borrowing members, 224, hold-
Report on Savings and Loan Associations.

ing 1,607 shares. Female shareholders, 28, holding 306 shares. Total dividends credited members during the year on instalment shares, $2,792.77; rate, 8 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $792.41. 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 York State. Largest mortgage loan outstanding, $2,500. Mortgages in force in New York State, $58,400. No foreclosures during the year.

EAST BUFFALO SAVINGS AND LOAN ASSOCIATION.

No. 1156 Lovejoy street, Buffalo, N. Y.


Officers. Names. Post-office addresses
President..................... FREDOLIN THOMA.................... 1072 Lovejoy Street.
Secretary................... CHARLES KLOCKE .............. 1156 Lovejoy Street.
Treasurer .................. FREDERICK FISHER .............. 20 Day's Park.
Attorney .................... GEORGE S. GROBE ................ 809 Chamber of Commerce.

ASSETS.
Cash on hand and in bank .............................................. $1,724 07

LIABILITIES.
Due shareholders, instalment shares............................... $1,662 50
Earnings undivided .......................................................... 61 57

$1,724 07

RECEIPTS.
Dues on instalment shares credited to members.................. $1,806 75
Fees received ................................................................. 114 00

$1,920 75

DISBURSEMENTS.
Instalment dues repaid on withdrawal, or applied on loans. $144 25
Paid advertising, printing and postage................................... 52 43
Cash on hand December 31, 1913.................................................. 1,724 07

$1,920 75

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

Shares in force January 1, 1913, 0; shares issued during the year, 440; shares withdrawn during the year, 41; shares in force 399. Non-borrowing members, 80, holding 399 shares. Female shareholders, 16, holding 74 shares. 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, $52.43. Unpaid, none. No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged. No mortgage loans outstanding.
Erie County.

EAST SIDE SERIAL SAVINGS AND LOAN ASSOCIATION.

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


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>ALEXANDER FRANKE</td>
<td>533 Sherman Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JACOB A. STAUCH</td>
<td>476 Hickory Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM GERBER</td>
<td>115 East Genesee Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>CHARLES A. HAHL</td>
<td>920 White Bldg.</td>
</tr>
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</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$31,135 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>960 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>4,721 50</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>137 70</td>
</tr>
</tbody>
</table>

| Total                                       | $36,954 20 |

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$32,683 28</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,724 08</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>900 96</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>591 54</td>
</tr>
<tr>
<td>Unearned or rebatable premium</td>
<td>54 34</td>
</tr>
</tbody>
</table>

| Total                                       | $36,954 20 |

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$2,907 20</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>29,648 50</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>3,900 00</td>
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<tr>
<td>Loans on shares repaid</td>
<td>2,332 50</td>
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<tr>
<td>Fees received</td>
<td>63 75</td>
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<tr>
<td>Fines received</td>
<td>1 00</td>
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<tr>
<td>Interest received</td>
<td>1,990 30</td>
</tr>
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</table>

| Total                                       | $40,841 25 |

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$4,080 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>2,402 50</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>28,021 97</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>876 09</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>536 75</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>105 23</td>
</tr>
<tr>
<td>Paid rent</td>
<td>74 40</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>20 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>2 81</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>4,721 50</td>
</tr>
</tbody>
</table>

| Total                                       | $40,841 25 |

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

Shares in force January 1, 1913, 2,152; shares issued during the year, 1,408; shares withdrawn during the year, 233; shares in force, 3,327. Borrowing members, 33, holding 251 shares; non-borrowing members, 470, holding 3,076 shares. Female shareholders, 232, holding 1,299 shares. Total dividends credited members during the year on instalment shares, $1,068.18; 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, $716.38. 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, $3,510. Mortgages in force in New York State, $31,135. No foreclosures during the year.

ELLIOTT PERMANENT SAVINGS AND LOAN ASSOCIATION.
No. 17 East Genesee street, Buffalo, N. Y.

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>PHILIP GOETZMANN</td>
<td>17 East Genesee Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>HENRY F. HOLTZ, Jr.</td>
<td>33 East Eagle Street</td>
</tr>
<tr>
<td>Treasurer</td>
<td>EDWARD D. REED</td>
<td>German-American Bank.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM G. KILHOFFER</td>
<td>308 Brisbane Bldg.</td>
</tr>
</tbody>
</table>

**ASSETS.**
- Loans on bond and mortgage ........................................................................ $55,070.00
- Stocks and bonds ....................................................................................... 1,680.00
- Cash on hand and in bank ........................................................................ 4,479.23
- Furniture and fixtures ........................................................................... 190.00

**LIABILITIES.**
- Due shareholders, instalment shares .................................................. $52,320.71
- Dividends credited .................................................................................. 5,802.64
- Earnings undivided .................................................................................. 1,895.88
- Contingent fund (as per section 225 of Banking Law) ........................... 1,400.00

**RECEIPTS.**
- Cash on hand January 1, 1913 ................................................................ $8,168.28
- Dues on instalment shares credited to members ................................... 52,033.80
- Mortgages redeemed, foreclosed or transferred to real estate .................. 7,780.00
- Fees received .......................................................................................... 125.50
- Interest received .................................................................................... 3,174.13

**DISBURSEMENTS.**
- Loaned on mortgage .............................................................................. $18,010.00
- Instalment dues repaid on withdrawal, or applied on loans .................... 46,132.29
- Dividends paid on withdrawal, or applied on loans ................................ 1,774.34
- Paid salaries and clerk-hire .................................................................... 578.00
- Paid advertising, printing and postage ............................................... 177.43
- Paid rent .................................................................................................. 100.00
- Paid banking department, examination ............................................... 21.00
- Paid banking department, assessment ................................................... 4.42
- State League dues ................................................................................... 5.00
- Cash on hand December 31, 1913 ......................................................... 4,479.23

**TOTALS.**
- **$61,419.23**
- **$71,281.71**
Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 3,829; shares issued during the year, 502; shares withdrawn during the year, 409; shares in force, 3,922. Borrowing members, 44, holding 406 shares; non-borrowing members, 357, holding 3,516 shares. Females shareholders, 152, holding 992 shares. Total dividends credited members during the year on instalment shares, $2,126.88; 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, $860.43. 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, $4,610. Mortgages in force in New York State, $55,070. No foreclosures during the year.

ELM PERMANENT LOAN ASSOCIATION.

No. 357 Broadway, Buffalo, N. Y.


President............................... PETER WIEGAND ........................................... 74 Young Avenue.
Secretary .................... GEORGE H. WAHL ........................................... 357 Broadway.
Treasurer .................. JOHN SATTLER ........................................... 990 Genesee Street.
Attorney ..................... WALLACE THAYER .................................... Erie County Bank Bldg.

ASSETS.

Loans on bond and mortgage............................................................ $1,000 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 ................................................................ 1,069 15
Furniture and fixtures ........................................................................... 60 00
Interest, premium, fees and fines due and unpaid .................... 928 29
Advances for taxes, insurance, etc................................................... 132 02

$40,043 55

LIABILITIES.

Due shareholders, instalment shares................................................... $15,841 33
Dividends credited .................................................................................... 2,416 09
Prior mortgages ......................................................................................... 17,760 06
Earnings undivided ..................................................................................... 3,548 47
Contingent fund (as per section 225 of Banking Law) ........... 133 62
Interest accrued ........................................................................................... 343 98

$40,043 55

RECEIPTS.

Cash on hand January 1, 1913............................................................... $213 62
Dues on instalment shares credited to members....................... 534 78
Money borrowed ......................................................................................... 2,800 00
Mortgages redeemed, foreclosed or transferred to real estate.. 1,150 00
Interest received ........................................................................................... 776 64
Premium received ......................................................................................... 258 88
Rent received .............................................................................................. 1,569 00
Advances repaid ........................................................................................... 180 64

$40,043 55
Deduction in furniture and fixtures................................. $60 00
Typewriter ........................................................................ 15 00
Reverted dividends........................................................... 200 30
Reserve fund................................................................. 10 01

$7,768 87

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans. $239 20
Dividends paid on withdrawal, or applied on loans.......... 85 31
Paid borrowed money and prior mortgages..................... 3,800 00
Paid interest on borrowed money and prior mortgages........ 1,937 88
Paid salaries and clerk-hire............................................. 359 00
Paid advertising, printing and postage.......................... 13 57
Paid repairs to real estate.............................................. 298 35
Paid taxes, insurance, etc............................................. 313 58
Paid banking department, examination......................... 22 00
Paid banking department, assessment........................... 3 23
Advances for taxes, insurance, etc.................................. 140 89
Reverted dividends....................................................... 200 30
Deduction in furniture and fixtures............................... 60 00
Reserve fund............................................................... 10 01
Sundries........................................................................... 116 40
Cash on hand, December 31, 1913................................. 1,069 15

$7,768 87

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

Shares in force January 1, 1913, 1,937 4-10, shares issued during the year, none; shares withdrawn during the year, 1,927 4-10. Borrowing members, 8, holding 76 32-100 shares; non-borrowing members, 92, holding 1,851 8-100 shares. Female shareholders, 16, holding 98 9-10 shares. Total dividends credited members during the year on instalment shares, $200.30; rate, 2 per cent. Amount of filed and unpaid withdrawals December 31, 1913, $6,536.34. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $488.97. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $1,000. Mortgages in force in New York State, $1,000. No foreclosures during the year.

ERIE SAVINGS AND LOAN ASSOCIATION.

No. 39 Erie street, Buffalo, N. Y.
[Organised under Law of 1851. Commenced business 1884.]

President ............... WILLIAM A. JOYCE ............. 39 Erie Street.
Secretary ................ W. H. HELFER .................. 39 Erie Street.
Treasurer ................. W. H. BARR ....................... 39 Erie Street.
Attorney ................. JOHN M. HULL .................. 39 Erie Street.

ASSETS.

Loans on bond and mortgage........................................ 705,106 55
Loans on shares ....................................................... 22,635 00
## Erie County.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contracts for the sale of real estate</td>
<td>$3,179.61</td>
</tr>
<tr>
<td>Real estate</td>
<td>$68,645.24</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>$38,905.64</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>$485.00</td>
</tr>
</tbody>
</table>

### Liabilities.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$397,281.00</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>$331,996.42</td>
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<tr>
<td>Dividends credited</td>
<td>$57,978.68</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$3,720.94</td>
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<tr>
<td>Contingent fund (as per section 225 Banking Law)</td>
<td>$25,000.00</td>
</tr>
</tbody>
</table>

### Receipts.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$12,461.66</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$165,599.75</td>
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<tr>
<td>Dues on savings shares</td>
<td>$256,828.39</td>
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<tr>
<td>Money borrowed</td>
<td>$90,000.00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$114,712.13</td>
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<tr>
<td>Loans on shares repaid</td>
<td>$69,962.02</td>
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<tr>
<td>Real estate sold</td>
<td>$5,250.00</td>
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<tr>
<td>Interest received</td>
<td>$47,356.56</td>
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<tr>
<td>Rent received</td>
<td>$3,769.50</td>
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<tr>
<td>Furniture</td>
<td>$41.00</td>
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<td>Real estate contracts</td>
<td>$2,905.18</td>
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### Disbursements.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$171,728.34</td>
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<tr>
<td>Loaned on shares</td>
<td>$77,351.26</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$142,547.75</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>$218,293.81</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$15,803.70</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$80,000.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$1,735.41</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>$6,097.52</td>
</tr>
<tr>
<td>Paid salaries and clerk hire</td>
<td>$4,201.24</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$1,777.93</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$3,835.54</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>$2,846.81</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$72.00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$60.23</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>$84.00</td>
</tr>
<tr>
<td>Land contracts</td>
<td>$431.91</td>
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<tr>
<td>Furniture</td>
<td>$51.00</td>
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<tr>
<td>Mortgage tax</td>
<td>$851.25</td>
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<tr>
<td>Telephone</td>
<td>$36.00</td>
</tr>
<tr>
<td>Appraisal fees</td>
<td>$590.00</td>
</tr>
<tr>
<td>Watchman</td>
<td>$78.00</td>
</tr>
<tr>
<td>Auditors</td>
<td>$150.00</td>
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<tr>
<td>Sundries</td>
<td>$156.85</td>
</tr>
<tr>
<td>Cash on hand, December 31, 1913</td>
<td>$38,905.64</td>
</tr>
</tbody>
</table>

### Total Amounts.

<table>
<thead>
<tr>
<th>Total</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contracts for the sale of real estate</td>
<td>$840,977.04</td>
</tr>
<tr>
<td>Liabilities</td>
<td>$840,977.04</td>
</tr>
<tr>
<td>Receipts</td>
<td>$768,886.19</td>
</tr>
<tr>
<td>Disbursements</td>
<td>$768,886.19</td>
</tr>
</tbody>
</table>
Plan, serial. Par value of shares, $100 and $130. Instalments are 25 cents per share.

Shares in force January 1, 1913, 41,891; shares issued during the year, 19,317; shares withdrawn during the year, 15,869; shares in force, 45,339. Borrowing members, 580, holding 22,196 shares; non-borrowing members, 5,188, holding 23,143 shares. Female shareholders, 2,845. Total dividends credited members during the year on instalment shares, $10,700.80; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $11,740.48; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $1,274.04.

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, $8,274.02. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1/2 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, $705,106.55. Three foreclosures during the year.

FREEHOLD SAVINGS AND LOAN ASSOCIATION.

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


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.......................... $122,325 00
Loans on shares ................................................... 130 00
Cash on hand and in bank ............................... 9,170 66
Furniture and fixtures ..................................... 312 20
Advances for taxes, insurance, etc .................. 177 29

$132,115 15

LIABILITIES.
Due shareholders, instalment shares.................. $106,581 81
Dividends credited ............................................ 13,868 25
Earnings undivided .......................................... 9,173 50
Contingent fund (as per section 225 of Banking Law) 1,746 59
Unearned or rebatable premium ...................... 295 00
Special profit and loss account ...................... 450 00

$132,115 15

RECEIPTS.
Cash on hand January 1, 1913 ......................... $21,376 05
Dues on instalment shares credited to members.... 74,838 42
Mortgages redeemed, foreclosed or transferred to real estate.. 7,975 00
Loans on shares repaid..................................... 225 00
Fees received ................................................. 121 75
Interest received ............................................ 6,833 79
Premium received .......................................... 4 80
Advances repaid ............................................ 72 17
Payment on account of loss through defalcation .... 300 00

$111,766 98
ERIE COUNTY.

DISBURSEMENTS.

Loaned on mortgage .......................................................... $28,030 00
Loaned on shares ............................................................... 80 00
Instalment dues repaid on withdrawal, or applied on loans . . . 68,412 33
Paid matured shares .......................................................... 1,040 00
Dividends paid on withdrawal, or applied on loans .............. 3,093 44
Paid salaries and clerk-hire ................................................ 1,165 25
Paid advertising, printing and postage ............................... 74 31
Paid rent ................................................................. 300 00
Paid banking department, examination ............................. 27 75
Paid banking department, assessment ................................ 10 00
Officers' bonds ............................................................... 42 50
Advances for taxes, insurance, etc ..................................... 30 00
Telephone ................................................................. 32 15
Examining committee ....................................................... 42 00
Insurance ................................................................. 12 65
Appraisal fees .............................................................. 82 70
Sundries ................................................................. 121 24
Cash on hand, December 31, 1913 ................................... 9,170 66

$111,766 98

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

Shares in force January 1, 1913, 5,911; shares issued during the year, 1,793; shares withdrawn during the year, 413; shares in force, 7,291. Borrowing members, 28, holding 354 shares; non-borrowing members, 720, holding 6,937 shares. Female shareholders, 409, holding 2,730 shares. Total dividends credited members during the year on instalment shares, $4,697.02; rate, 4% per cent. Total dividends forfeited by withdrawing members during the year, $3,291.44.

No unpaid withdrawals. Amount of shares matured during the year, $1,040. 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, $1,872.80. 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, $122,325. No foreclosures during the year.

GERMAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

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

[Organized under Law of 1894. Commenced business 1898]

<table>
<thead>
<tr>
<th>Officer</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>MICHAEL KUNTZ</td>
<td>295 Grey Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>ARNOLD L. EATON</td>
<td>M. &amp; T. Nat'l Bank</td>
</tr>
<tr>
<td>Treasurer</td>
<td>DANIEL JUNG</td>
<td>568 Genesee Street</td>
</tr>
<tr>
<td>Attorney</td>
<td>L. P. HANCOCK</td>
<td>Mutual Life Ins. Bldg.</td>
</tr>
</tbody>
</table>

ASSETS.

Loans on bond and mortgage ........................................ $29,550 00
Loans on shares ...................................................... 945 00
Real estate ........................................................... 281 85
Cash on hand and in bank ............................................ 1,665 97
Furniture and fixtures ............................................... 154 80
Advances for taxes, insurance, etc ............................... 7 50

$32,604 82
**Report on Savings and Loan Associations.**

### Liabilities.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$28,552 50</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,620 56</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>931 76</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>500 00</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$32,604 82</strong></td>
</tr>
</tbody>
</table>

### Receipts.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$2,270 95</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>33,057 93</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>1,500 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>1,810 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>324 96</td>
</tr>
<tr>
<td>Real estate sold</td>
<td></td>
</tr>
<tr>
<td>Fees received</td>
<td>2,305 30</td>
</tr>
<tr>
<td>Premium received</td>
<td>125 61</td>
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<tr>
<td>Advances repaid</td>
<td>289 59</td>
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<tr>
<td>Cash over</td>
<td>16 55</td>
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<tr>
<td>Profit on real estate sold</td>
<td>325 04</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$42,590 18</strong></td>
</tr>
</tbody>
</table>

### Disbursements.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$2,320 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>400 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>33,819 83</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,554 02</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>1,500 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>25 50</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>22 94</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>704 90</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>13 50</td>
</tr>
<tr>
<td>Paid rent</td>
<td>78 95</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>20 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>2 68</td>
</tr>
<tr>
<td>Officers’ bonds</td>
<td>8 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>34 71</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>8 00</td>
</tr>
<tr>
<td>Insurance and taxes advanced to profit and loss</td>
<td>249 38</td>
</tr>
<tr>
<td>Cash short</td>
<td>14 70</td>
</tr>
<tr>
<td>Insurance</td>
<td>6 35</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>40 00</td>
</tr>
<tr>
<td>Sundries</td>
<td>75</td>
</tr>
<tr>
<td>Cash on hand, December 31, 1913</td>
<td>1,665 87</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$42,590 18</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 2,703; shares issued during the year, 670; shares withdrawn during the year, 705; shares in force, 2,688. Borrowing members, 29, holding 228 shares; non-borrowing members, 432, holding 2,440 shares. Female shareholders, 183, holding 927 shares. Total dividends credited members during the year on instalment shares, $885.21; rate, 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents and 25 cents. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $852.45. Unpaid, none.
Erie County.

Premium plan, instalment. 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, $29,550. No foreclosures during the year.

GOODELL PERMANENT LOAN ASSOCIATION.

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


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>J. HENRY WALLENHORST</td>
<td>82 Goodell Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOHN R. SCHWEIGERT</td>
<td>34 Holland Place.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM C. GERLACH</td>
<td>207 Goodell Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>CHARLES J. DECKOP</td>
<td>328 Brisbane Bldg.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$57,905 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>9,305 07</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>$156 40</td>
</tr>
<tr>
<td></td>
<td>$67,210 07</td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$57,606 50</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>6,755 50</td>
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<tr>
<td>Earnings undivided</td>
<td>503 07</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,800 00</td>
</tr>
<tr>
<td>Unearned or rebatable premium</td>
<td>545 00</td>
</tr>
<tr>
<td></td>
<td>$67,210 07</td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$2,606 79</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>35,173 75</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate.</td>
<td>19,950 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>5,600 00</td>
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<td>Fees received</td>
<td>127 75</td>
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<tr>
<td>Fines received</td>
<td>58 80</td>
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<tr>
<td>Interest received</td>
<td>3,630 76</td>
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<tr>
<td>Advances repaid</td>
<td>195 00</td>
</tr>
<tr>
<td>Premium received</td>
<td>25 00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>1 50</td>
</tr>
<tr>
<td></td>
<td>$67,369 35</td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
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</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>31,464 50</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>2,524 56</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>2,800 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>749 50</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>15 45</td>
</tr>
<tr>
<td>Paid rent</td>
<td>84 00</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>5 89</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>20 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>5 06</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>12 00</td>
</tr>
</tbody>
</table>
Advances for taxes, insurance, etc................................. $25 00
Sign................................................................. 1 00
Legal expenses and foreclosure costs............................... 170 50
Appraisals........................................................................ 9 00
Office fixtures................................................... 7 82
Cash on hand December 31, 1913.............................. 9,305 07

$67,369 35

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

Shares in force January 1, 1913, 2,833; shares issued during the year, 511; shares withdrawn during the year, 513; shares in force, 2,831. Borrowing members, 17, holding 213 shares; non-borrowing members, 399, holding 2,618 shares. Female shareholders, 260, holding 1,444 shares. Total dividends credited members during the year on instalment shares, $2,614.79; 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, $878.77. 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, $3,500. Mortgages in force in New York State, $57,905. One foreclosure during the year.
Interest received ........................................................... $2,997.61
Premium received .......................................................... 25.00
Received on contracts ....................................................... 34.50

**$34,464.56**

**DISBURSEMENTS.**

Loaned on mortgage .................................................... $8,800.00
Loaned on shares .......................................................... 700.00
Instalment dues repaid on withdrawal, or applied on loans.. 6,077.25
Paid matured shares ..................................................... 10,831.25
Dividends paid on withdrawal, or applied on loans .......... 2,087.50
Paid borrowed money and prior mortgages .................... 2,500.00
Paid interest on borrowed money and prior mortgages ....... 134.24
Paid salaries and clerk-hire .......................................... 254.00
Paid advertising, printing and postage ......................... 97.25
Paid rent ........................................................................ 85.00
Paid banking department, examination ......................... 20.40
Paid banking department, assessment ......................... 4.49
Bank overdraft ................................................................ 1,886.01
Interest on shares withdrawn ....................................... 317.80
Express .......................................................................... 1.60
Cash on hand, December 31, 1913 ................................. 77.77

**$34,464.56**

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 1,387; shares issued during the year, 453; shares withdrawn during the year, 609; shares in force, 1,231. Borrowing members, 23, holding 247 shares; non-borrowing members, 169, holding 984 shares. Female shareholders, 76, holding 404 shares. Total dividends credited members during the year on instalment shares, $3,147.35; rate, 6&frac12; per cent. Total dividends forfeited by withdrawing members during the year, $1,177.50.
No unpaid withdrawals. Amount of shares matured during the year, $10,831.25. 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, $427.85. 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, $6,000. Mortgages in force in New York State, $58,073.43. No foreclosures during the year.
LIABILITIES.
Due shareholders, instalment shares ..................................................... $3,931.75
Dividends credited .................................................................................... 151.36
Earnings undivided..................................................................................... 14.16
Contingent fund (as per section 225 of Banking Law) ............... 100.10
$4,197.37

RECEIPTS.
Cash on hand January 1, 1913............................................................ $2,713.07
Dues on instalment shares credited to members ........................... 10,492.00
Mortgages redeemed, foreclosed or transferred to real estate.. 650.00
Fees received.................................................................................................. 99.81
Interest received........................................................................................... 171.25
$14,126.13

DISBURSEMENTS.
Loaned on mortgage .............................................................................. $2,080.00
Instalment dues repaid on withdrawal, or applied on loans.. 10,660.00
Dividends paid on withdrawal, or applied on loans .................... 60.41
Paid salaries and clerk-hire ................................................................. 148.00
Paid banking department, examination ........................................ 14.00
Paid banking department, assessment............................................... 35
Officers' bonds .............................................................................................. 6.00
Cash on hand, December 31, 1913...................................................... 1,157.37
$14,126.13

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 662; shares issued during the year, 103; shares withdrawn during the year, 10: shares in force, 755. Borrowing members, 3, holding 25 shares; non-borrowing members, 77, holding 730 shares. Female shareholders, 29, holding 216 shares. Total dividends credited members during the year on instalment shares, $75.50; rate, 3% 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, $154. Unpaid, none.
Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.
Loan have been made in Erie county, New York State. Largest mortgage loan outstanding, $1,300. Mortgages in force in New York State, $2,990. 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.]
### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$790,685 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>29,955 35</td>
</tr>
<tr>
<td>Real estate</td>
<td>27,000 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>6,255 46</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>1,555 69</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>302 73</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$855,754 23</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$751,156 37</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>33,900 00</td>
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<tr>
<td>Earnings undivided</td>
<td>9,781 51</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>40,000 00</td>
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<tr>
<td>Unearned or rebatable premium</td>
<td>9,912 29</td>
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<tr>
<td>Income shares, dividends</td>
<td>425 00</td>
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<tr>
<td>Suspended dues</td>
<td>1,071 91</td>
</tr>
<tr>
<td>Contingent dividends</td>
<td>10,461 15</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$855,754 23</strong></td>
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</table>

### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$25,364 14</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>304,814 40</td>
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<tr>
<td>Dues on income shares</td>
<td>15,500 00</td>
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<tr>
<td>Money borrowed</td>
<td>115,000 00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>62,445 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>122,340 00</td>
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<tr>
<td>Real estate sold</td>
<td>410 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>1,245 10</td>
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<tr>
<td>Interest received</td>
<td>44,566 70</td>
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<tr>
<td>Premium received</td>
<td>3,376 00</td>
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<td>Rent received</td>
<td>621 00</td>
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<tr>
<td>Individual accounts</td>
<td>5,290 04</td>
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<tr>
<td>Suspended dues</td>
<td>322 97</td>
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<tr>
<td>Land contracts</td>
<td>3,800 00</td>
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<tr>
<td>Profit and loss</td>
<td>344 91</td>
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<tr>
<td>Furniture and fixtures</td>
<td>50 00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$705,390 26</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$146,450 00</td>
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<tr>
<td>Loaned on shares</td>
<td>122,315 35</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>166,310 87</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>118,460 89</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>4,700 00</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>1,254 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>996 14</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>538 25</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>4,216 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>238 68</td>
</tr>
<tr>
<td>Pair rent</td>
<td>942 59</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>149 02</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>237 17</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>81 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>64 51</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$855,754 23</strong></td>
</tr>
</tbody>
</table>
Report on Savings and Loan Associations.

Individual accounts .................................................. $5,275 79
Sundry expenses .......................................................... 1,469 77
Suspected dues .......................................................... 463 27
Contingent dividends .................................................. 9,149 00
Furniture and fixtures .................................................. 222 04
Mortgage taxes ............................................................ 391 50
Registry fees rebated .................................................. 26 50
Profit and loss ............................................................ 50 00
Premiums ...................................................................... 132 46
Cash on hand December 31, 1913................................. 6,255 46

$705,390 26

Plan, permanent. Par value of shares, $50 and $100. Instalments are 10 and 20 cents weekly.
Shares in force January 1, 1913, 43,832; shares issued during the year, 8,508; shares withdrawn during the year, 9,218; shares in force, 43,122. Borrowing members, 292, holding 6,081 shares; non-borrowing members, 2,659, holding 37,041 shares. Female shareholders, 1,522, holding 19,787 shares. Total dividends credited members during the year on instalment shares, $25,849.56; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,254; rate, 4 per cent.
No unpaid withdrawals. Amount of shares matured during the year, $118,460.89. 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, $6,867.04. Unpaid, none.
Premium plan, gross. Interest paid by borrowing members, 5 per cent and 6 per cent. Premium paid by borrowing members, $4 per $100 share.
Loans have been made in Erie and Genesee counties, New York State. Largest mortgage loan outstanding, $18,400. Mortgages in force in New York State, $790,685. No foreclosures during the year.

HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION.

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

President ......................................................... EDWARD AST ...................................................(210 Baitz Avenue.
Secretary ........................................................ JULIEN A. RIESTER ........................................230 East Ferry Street.
Treasurer ......................................................... HENRY J. ROSCHE ........................................287 East North Street.
Attorney ........................................................... PUGENE J. RIESTER ....................................1583 Niagara Street.

ASSETS.

Loans on bond and mortgage ........................................ $54,190 50
Real estate ................................................................ 11,542 53
Cash on hand and in bank ............................................ 28,612 55
Furniture and fixtures ................................................ 75 00

$94,420 58

LIABILITIES.

Due shareholders, instalment shares ................................ $77,771 03
Dividends credited ..................................................... 4,107 25
Earnings undivided .................................................... 5,206 24
Contingent fund (as per section 225 of Banking Law) ........ 5,000 00
Unearned or rebatable premium ................................... 2,336 06

$94,420 58
### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$20,917.41</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$36,703.86</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$35,525.00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>$1,760.50</td>
</tr>
<tr>
<td>Fees received</td>
<td>$352.82</td>
</tr>
<tr>
<td>Fines received</td>
<td>$81.82</td>
</tr>
<tr>
<td>Interest received</td>
<td>$4,402.69</td>
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<tr>
<td>Premium received</td>
<td>$1,130.00</td>
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<tr>
<td>Rent received</td>
<td>$1,619.48</td>
</tr>
<tr>
<td>Clerical errors</td>
<td>$13.19</td>
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<tr>
<td>Profit on real estate</td>
<td>$239.45</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$102,745.57</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$17,670.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$39,534.82</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>$14,009.58</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$728.20</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$39.75</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$90.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$429.44</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>$490.41</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$20.00</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>$8.55</td>
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<tr>
<td>Officers' bonds</td>
<td>$20.00</td>
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<tr>
<td>Collection of rents</td>
<td>$161.76</td>
</tr>
<tr>
<td>Premiums rebated</td>
<td>$765.61</td>
</tr>
<tr>
<td>Drawing lease</td>
<td>$2.00</td>
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<tr>
<td>Commission, sale of real estate</td>
<td>$150.00</td>
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<tr>
<td>Searching</td>
<td>$4.00</td>
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<tr>
<td>Refunded rent</td>
<td>$10.90</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$28,612.55</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$102,745.57</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 2,827; shares issued during the year, 1,401; shares withdrawn during the year, 1,404; shares in force, 2,824. Borrowing members, 43, holding 468 shares; non-borrowing members, 443, holding 2,356 shares. Female shareholders, 236, holding 1,201 shares. Total dividends credited members during the year on instalment shares, $4,107.25; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $14,009.58. 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, $1,193.71. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 12½ cents per share weekly. 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, $54,190.54. No foreclosures during the year.
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 bond and mortgage $26,100.00
Cash on hand and in bank 3,488.92
$29,588.92

LIABILITIES.
Due shareholders, instalment shares $23,326.85
Dividends credited 2,764.65
Earnings undivided 904.14
Contingent fund (as per section 225 of Banking Law) 1,193.28
Unearned or rebatable premium 1,400.00
$29,588.92

RECEIPTS.
Cash on hand January 1, 1913 $5,765.94
Dues on instalment shares credited to members 12,573.00
Mortgages redeemed, foreclosed or transferred to real estate 400.00
Real estate sold 989.53
Fees received 103.80
Interest received 1,281.55
Premium received 500.00
$21,613.82

DISBURSEMENTS.
Loaned on mortgage $5,400.00
Instalment dues repaid on withdrawal, or applied on loans 11,482.40
Dividends paid on withdrawal, or applied on loans 755.49
Paid salaries and clerk-hire 429.00
Paid advertising, printing and postage 22.75
Paid rent 10.00
Paid banking department, examination 21.00
Paid banking department, assessment 2.26
Repairs to safe 2.00
Cash on hand, December 31, 1913 3,488.92
$21,613.82

Plan, permanent. Par value of shares, $100. Instalments are 10 cents per share.
Shares in force January 1, 1913, 2,157; shares issued during the year, 2,069; shares withdrawn during the year, 2,038; shares in force, 2,188. Borrowing members, 12, holding 287 shares; non-borrowing members, 162, holding 1,901 shares. Female shareholders, 72, holding 438 shares. Total dividends credited members during the year on instalment shares, $1,023.02; 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, $463.75. Unpaid, none.
Erie County.

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 outstanding, $5,400. Mortgages in force in New York State, $26,100. No foreclosures during the year.

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**IRISH-AMERICAN SAVINGS AND LOAN ASSOCIATION.**

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

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


- 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 ................................................................ $1,796,823 89
- Loans on shares........................................................................................... 41,950 50
- Cash on hand and in bank..................................................................... 64,312 84
- Instalments due and unpaid ......................................... $1,728 50
- Interest, premium, fee and fines due and unpaid 1,042 63

**$1,903,087 23**

---

**LIABILITIES.**

- Due shareholders, instalment shares ................................................. $1,386,089 25
- Due shareholders, savings shares ........................................................ 279,879 34
- Dividends credited .................................................................................... 158,592 65
- Earnings undivided .................................................................................. 11,645 99
- Contingent fund (as per section 225 of Banking Law) ................... 85,000 00
- Unearned or rebatable premium............................................................ 1,880 00

**$1,903,087 23**

---

**RECEIPTS.**

- Cash on hand January 1, 1913.............................................................. $106,587 30
- Dues on instalment shares credited to members........................... 581,981 75
- Dues on savings shares ............................................................................ 138,230 12
- Mortgages redeemed, foreclosed or transferred to real estate.. 221,480 95
- Loans on shares repaid .............................................................................. 42,078 15
- Fees received ................................................................................................ 3,659 25
- Fines received ............................................................................................. 330 31
- Interest received ......................................................................................... 99,851 49

**$1,194,199 32**

---

**DISBURSEMENTS.**

- Loaned on mortgage ................................................................................ $531,860 00
- Loaned on shares ...................................................................................... 34,727 00
- Instalment dues repaid on withdrawal, or applied on loans.. 266,178 00
- Paid matured shares ................................................................................ 182,208 50
- Paid savings shares ................................................................................... 81,144 60
- Dividends paid on withdrawal, or applied on loans 18,708 05
- Paid salaries and clerk-hire................................................................... 8,400 38
- Paid advertising, printing and postage ............................................ 1,336 03
- Paid rent ...................................................................................................... 1,800 00
- Paid banking department, examination ........................................ 137 00
- Paid banking department, assessment ............................................ 132 14
- Auditing ...................................................................................................... 69 00

**$1,194,199 32**

---
## Individual accounts ................................................................................... $488 78
## Appraisals ...................................................................................................... 2,688 00
## Cash on hand, December 31, 1913........................................................ 64,312 84

$1,194,199 32

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

Shares in force January 1, 1913, 61,250; shares issued during the year, 14,400; shares withdrawn during the year, 24,150; shares in force, 51,500.

Borrowing members, 705, holding 7,598 shares; non-borrowing members, 4,790, holding 43,902 shares. Female shareholders, 2,748, holding 25,750 shares.

Total dividends credited members during the year on instalment shares, $74,157.25; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $10,001.68; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $3,697.53.

No unpaid withdrawals. Amount of shares matured during the year, $182,208.50. 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, $14,791.19. 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, $16,369. Mortgages in force in New York State, $1,796,823.89. No foreclosures during the year.

### LOVEJOY PERMANENT DIME SAVINGS AND LOAN ASSOCIATION.

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

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

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>ANTON VOLK</td>
<td>668 William Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>CHARLES LOWENSTEIN</td>
<td>1546 Fillmore Avenue.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE WIENER</td>
<td>198 Shamway Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>J. ADAM WEISS</td>
<td>Mutual Life Bldg.</td>
</tr>
</tbody>
</table>

### ASSETS

- Loans on bond and mortgage ........................................................................ $18,543 75
- Loans on shares.......................................................................................... 1,651 37
- Cash on hand and in bank ......................................................................... 2,101 40

$22,356 52

### LIABILITIES

- Due shareholders, instalment shares .................................................... $18,712 90
- Dividends credited .................................................................................... 1,440 69
- Earnings undivided ................................................................................... 742 93
- Contingent fund (as per section 225 of Banking Law) ....................... 1,000 00
- Unearned or rebatable premium .......................................................... 460 00

$22,356 52

### RECEIPTS

- Cash on hand January 1, 1913 ............................................................... $4,532 10
- Dues on instalment shares credited to members .................................... 17,567 70
- Mortgages redeemed, foreclosed or transferred to real estate .......... 3,022 50
- Loans on shares repaid ........................................................................... 1,231 75
- Fees received ......................................................................................... 177 35
- Interest received .................................................................................... 1,175 49
- Premium received ................................................................................... 383 58

$28,090 47
Erie County.

DISBURSEMENTS.

Loaned on mortgage ................................................................. $6,853.75
Loaned on shares ........................................................................ 1,415.62
Instalment dues repaid on withdrawal, or applied on loans .... 15,945.20
Dividends paid on withdrawal, or applied on loans ................. 824.80
Paid salaries and clerk-hire ...................................................... 518.40
Paid advertising, printing and postage .................................... 40.50
Paid rent .................................................................................... 20.00
Paid banking department, examination .................................. 22.00
Paid banking department, assessment ..................................... 1.67
Officers' bonds ........................................................................... 12.00
Safe robbery ............................................................................... 261.63
Revolver for treasurer ............................................................. 13.50
Cash on hand, December 31, 1913 .......................................... 2,161.40

$28,090.47

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

Shares in force January 1, 1913, 2,876; shares issued during the year, 2,189; shares withdrawn during the year, 1,725; shares in force, 3,340. Borrowing members, 21, holding 585 shares; non-borrowing members, 246, holding 2,745 shares. Female shareholders, 146, holding 1,345 shares. Total dividends credited members during the year on instalment shares, $932.63; 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, $590.90. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 7½ per cent.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, $2,687.50. Mortgages in force in New York State, $18,543.75. No foreclosures during the year.

NIAGARA SAVINGS AND LOAN ASSOCIATION.

North Niagara street, Tonawanda, N. Y.

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


President .................. FRED ENGELKING ...................................... Tonawanda, N. Y.
Secretary ................. E. W. BETTS .................................................... Tonawanda, N. Y.
Treasurer .................. JOHN G. WAILENMEIER.......................... Tonawanda, N. Y.
Attorney .................... JOHN K. PATTON ...................................... Tonawanda, N. Y.

ASSETS.

Loans on bond and mortgage ................................................... $783,200.93
Loans on shares ......................................................................... 9,750.00
Real estate .................................................................................. 1,628.11
Cash on hand and in bank ....................................................... 201.88
Furniture and fixtures ............................................................. 350.00
Advances for taxes, insurance, etc. .......................................... 28.13
Instalments due and unpaid ..................................................... $2,637.00
Interest, premium, fees and fines due and unpaid .................. 1,274.87

$795,159.05

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Report on Savings and Loan Associations.

LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$645,448.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>$98,181.84</td>
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<tr>
<td>Borrowed money</td>
<td>$13,620.00</td>
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<tr>
<td>Earnings undivided</td>
<td>$12,986.65</td>
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<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>$24,090.00</td>
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<td>Individual accounts</td>
<td>$922.76</td>
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$795,159.05

RECEIPTS.

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<tr>
<td>Cash on hand January 1, 1913</td>
<td>$7,053.82</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>$240,369.75</td>
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<tr>
<td>Money borrowed</td>
<td>$163,280.00</td>
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<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$95,557.00</td>
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<td>Loans on shares repaid</td>
<td>$2,600.00</td>
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<td>Fees received</td>
<td>$2,010.50</td>
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<td>Fines received</td>
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<td>Interest received</td>
<td>$46,241.48</td>
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<td>Premium received</td>
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<td>Advances repaid</td>
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<td>Dividends forfeited</td>
<td>$1,507.39</td>
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$562,479.77

DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$180,270.00</td>
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<tr>
<td>Loaned on shares</td>
<td>$5,850.00</td>
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<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$69,605.25</td>
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<td>Paid matured shares</td>
<td>$143,780.00</td>
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<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$4,778.96</td>
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<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$132,530.00</td>
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<td>Paid interest on borrowed money and prior mortgages</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>$1,828.00</td>
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<td>Paid advertising, printing and postage</td>
<td>$127.91</td>
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<td>Paid rent</td>
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<td>Paid taxes, insurance, etc</td>
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<td>Paid banking department, examination</td>
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<td>Paid banking department, assessment</td>
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<td>Officers' bonds</td>
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<td>Advances for taxes, insurance, etc</td>
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<td>Appraisal fees</td>
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<td>Premium returned</td>
<td>$88.31</td>
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<td>Individual accounts</td>
<td>$825.04</td>
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<td>Cash on hand December 31, 1913</td>
<td>$201.88</td>
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$562,479.77

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly. Shares in force January 1, 1913, 17,448; shares issued during the year, 7,806; shares withdrawn during the year, 5,237; shares in force, 20,017. Borrowing members, 618, holding 5,831 shares; non-borrowing members, 2,090, holding 14,186 shares. Female shareholders, 1,091, holding 6,769 shares. Total dividends credited members during the year on instalment shares, $18,125.45; rate, 6.8 per cent. Total dividends forfeited by withdrawing members during the year, $1,507.39.

No unpaid withdrawals. Amount of shares matured during the year, $143,780. 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, $3,320.93. Unpaid, none.

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

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, $7,500. Mortgages in force in New York State, $783,200.93. 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.]

President .......... GEORGE J. FLIERL .......... 45 Waverly Street.
Secretary .......... FRED SCHULTZ .......... 166 Cherry Street.
Treasurer .......... A. C. KRANICHFELD .......... 434 Genesee Street.

ASSETS.

Loans on bond and mortgage ........................................... $93,100 00
Real estate ................................................................................. 7,178 09
Cash on hand and in bank .................................................. 3,065 11
Furniture and fixtures ......................................................... 350 00

$103,693 20

LIABILITIES.

Due shareholders, instalment shares ......................... $92,473 60
Dividends credited ................................................................. 7,812 35
Earnings undivided .............................................................. 1,682 25
Contingent fund (as per section 225 of Banking Law) ......... 1,725 00

$103,693 20

RECEIPTS.

Cash on hand January 1, 1913 ........................................ $9,125 64
Dues on instalment shares credited to members ........... 70,167 50
Mortgages redeemed, foreclosed or transferred to real estate.. 3,300 00
Fees received ................................................................. 482 20
Fines received ............................................................... 81 32
Interest received ............................................................ 4,060 05
Rent received ................................................................. 378 10
Account of furniture and fixtures .................................. 53 08

$87,647 89

DISBURSEMENTS.

Loaned on mortgage ................................................. $22,000 00
Instalment dues repaid on withdrawal, or applied on loans .... 59,015 10
Dividends paid on withdrawals, or applied on loans .......... 1,656 11
Paid salaries and clerk-hire ........................................... 1,299 50
Paid advertising, printing and postage .......................... 91 25
Paid repairs to real estate ............................................. 50 71
Paid taxes, insurance, etc ................................................ 192 63
Paid banking department, examination ......................... 22 00
Paid banking department, assessment ............................ 7 33
State League dues ........................................................... 5 00
Light and water .............................................................. 45 40
New books and sundry expenses ...................................... 136 67
Appraisal committees ...................................................... 8 00
Furniture and fixtures .................................................... 53 08
Cash on hand December 31, 1913 ..................................... 3,065 11

$87,647 89
Plan, permanent. Par value of shares, $100. Instalments are 10 cents per week.

Shares in force January 1, 1913, 12,208; shares issued during the year, 4,822; shares withdrawn during the year, 2,717; shares in force, 14,313. Borrowing members, 48, holding 931 shares; non-borrowing members, 1,051, holding 13,382 shares. Female shareholders, 649, holding 7,196 shares. Total dividends credited members during the year on instalment shares, $2,546.28; 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, $1,638.90. 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, $7,000. Mortgages in force in New York State, $93,100. No foreclosures during the year.

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POLISH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

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


Officers
President .................................. ANTHONY SCHREIBER .......................... 662 Fillmore Avenue.
Secretary .................................. S. S. NOWICKI ................................. 615 Fillmore Avenue.
Treasurer ................................. S. LIPOWICZ ................................. 1199 Broadway.
Attorney .................................. LEON J. NOWAK ............................ 801 Fillmore Avenue.

Offices, Names, Post-office addresses

ASSETS.
Loans on bond and mortgage .................................................. $85,205 00
Cash on hand and in bank ...................................................... 10,650 05
Interest, premium, fees and fines due and unpaid ..................... 253 25

$96,108 30

LIABILITIES.
Due shareholders, instalment shares ........................................ $37,596 00
Due shareholders, savings shares ........................................... 53,820 15
Dividends credited ................................................................. 1,878 06
Earnings undivided ................................................................. 2,369 46
Contingent fund (as per section 225 of Banking Law) ................ 400 00
Unearned or rebatable premium ............................................. 44 63

$96,108 30

RECEIPTS.
Cash on hand January 1, 1913 .................................................. $8,323 36
Dues on instalment shares credited to members ......................... 30,510 75
Dues on savings shares ............................................................ 58,466 48
Mortgages redeemed, foreclosed or transferred to real estate .... 7,600 00
Fees received ............................................................................ 284 00
Fines received ........................................................................... 24
Interest received ................................................................. 4,105 81
Premium received ................................................................. 18 00
Allowance on purchase of mortgage ........................................ 500 00

$109,208 64
Erie County.

125

DISBURSEMENTS.

Loaned on mortgage ................................................. $38,310 00
Instalment dues repaid on withdrawal, or applied on loans.... 28,646 75
Paid savings shares .................................................. 30,499 53
Dividends paid on withdrawal, or applied on loans .......... 928 98
Cash dividends paid on income and accumulative prepaid shares .................................. 1,469 08
Paid salaries and clerk-hire ........................................ 306 00
Paid advertising, printing and postage ........................ 205 74
Paid rent ........................................................................... 107 50
Paid banking department, examination ...................... 20 00
Paid banking department, assessment .......................... 5 01
Cash on hand December 31, 1913......................................... 10,650 05

$109,208 64

Plan, permanent. Par value of shares, $130. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 6,729; shares issued during the year, 8,990; shares withdrawn during the year, 5,197; shares in force, 10,522. Borrowing members, 6, holding 21 shares; non-borrowing members, 616, holding 10,501 shares. Female shareholders, 200, holding 2,464 shares. Total dividends credited members during the year on instalment shares, $1,340.64; rate, 4% per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,469.08; 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, $679.24. 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, $4,000. Mortgages in force in New York State, $85,205. 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.]

President ............... JOHN DELLINGER ............... 125 Grant Street.
Secretary ............... CHARLES D. BIGELOW .......... 700 Ellicott Sq. Bldg.
Treasurer ............... O. G. LAIREAU ............... 69 Grant Street.
Attorney ............... HARRY E. NEUSE .......... Morgan Bldg.

ASSETS.

Cash on hand and in bank................................. $245 98
Furniture and fixtures .......................................... 85 00

$330 98

LIABILITIES.

Earnings undivided .............................................. $220 98
Salaries. .......................................................... 60 00
Rent .............................................................. 50 00

$330 98
Report on Savings and Loan Associations.

RECEIPTS.
Cash on hand January 1, 1913 ............................................................... $28 48
Mortgages redeemed, foreclosed or transferred to real estate. 225 00

$253 48

DISBURSEMENTS.
Paid banking department, examination............................................. $7 50
Cash on hand, December 31, 1913........................................................ 245 98

$253 48

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.
Shares in force January 1, 1913, 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.
Mortgage loans outstanding, none. 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.)

President ..................... WILLIAM BRANDT ................ Grace and Tonawanda Sts.
Secretary .................... FRANK M. ROESSLER ............ 27 Farmer Street.
Treasurer ................... GEORGE DEHLINGER.......... 4 Hartmann Place.

ASSETS.
Loans on bond and mortgage .................................................... $94,750 00
Real estate ................................................................. 10,699 96
Cash on hand and in bank ..................................................... 15,771 57
Furniture and fixtures ....................................................... 424 82
Advances for taxes, insurance, etc ........................................... 84 10.

$121,730 45

LIABILITIES.
Due shareholders, instalment shares ................................................. $84,201 29
Due shareholders, savings shares ................................................... 10,557 09
Dividends credited ................................................................. 4,428 56
Due shareholders, matured shares ................................................. 18,953 45
Earnings undivided ................................................................. 990 06
Contingent fund (as per section 225 of Banking Law) ...................... 2,600 00

$121,730 45

RECEIPTS.
Cash on hand January 1, 1913 ............................................................... $4,574 32
Due on instalment shares credited to members .............................. 59,456 42
Due on savings shares .............................................................. 14,871 87
Mortgages redeemed, foreclosed or transferred to real estate ....... 11,150 00

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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Erie County.

Fees received ................................................................. $48.00
Interest received ............................................................ 4,765.49
Premium received ......................................................... 1,316.11
Rent received ............................................................... 595.00
Advances repaid ............................................................ 253.96
Rents credited to profit and loss ...................................... 211.27
Dues and dividends applied to real estate ....................... 69.74

$97,312.18

DISBURSEMENTS.

Loaned on mortgage ....................................................... $17,800.00
Installment dues repaid on withdrawal, or applied on loans.. 38,514.72
Paid matured shares ....................................................... 7,500.00
Paid savings shares ....................................................... 9,078.87
Paid borrowed money and prior mortgages ....................... 3,000.00
Paid for real estate ....................................................... 2,815.92
Paid salaries and clerk-hire ............................................. 955.25
Paid advertising, printing and postage ............................. 48.84
Paid rent ................................................................. 10.00
Paid repairs to real estate .............................................. 160.84
Paid taxes, insurance, etc .............................................. 112.79
Paid banking department, examination ......................... 20.00
Paid banking department, assessment ........................... 8.14
Officers' bonds ............................................................. 26.00
Advances for taxes, insurance, etc ................................. 225.69
Rents charged to real estate .......................................... 211.27
Appraisals ............................................................... 51.00
Light and heat ............................................................ 23.23
Cleaning office ........................................................... 39.10
Furniture and fixtures .................................................. 25.90
Water ................................................................. 13.05
Cash on hand December 31, 1913 ................................. 15,771.57

$97,312.18

Plan, permanent. Par value of shares, $100. Installment is 12½ cents and 25 cents weekly.

Shares in force January 1, 1913, 4,539; shares issued during the year, 2,467; shares withdrawn during the year, 615; shares in force, 6,391. Borrowing members, 75, holding 946 shares; non-borrowing members, 843, holding 5,445 shares. No record of female shareholders. Total dividends credited members during the year on installment shares, $4,192.35; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $236.25; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $87.12.

No unpaid withdrawals. Amount of shares matured during the year, $11,253.46. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,153.42. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5 1/5 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, $94,750. One foreclosure during the year.
SECURITY SAVINGS AND LOAN ASSOCIATION OF BUFFALO, N. Y.

19 East Genesee street, Buffalo, N. Y.


President  ............  FERDINAND GRIMM  ............  320 Terrace.
Secretary  ............  FREDERICK BENNETT  ............  11 East Utica Street.
Treasurer  ............  EDWARD W. KUHN  ............  Mant. and Traders' Nat Bk.
Attorney  ............  JOSEPH A. WECHTER  ............  809 Chamber of Commerce.

ASSETS.

Loans on bond and mortgage ................................. $35,930 00
Cash on hand and in bank ....................................... 129 41
Furniture and fixtures ........................................... 60 70

$36,120 11

LIABILITIES.

Due shareholders, instalment shares .......................... $34,022 55
Balance to be paid borrowers on mortgage loans .......... 1,000 00
Earnings undivided .................................................. 906 86
Unearned or rebatable premium ............................... 130 00
Profit and loss ....................................................... 60 70

$36,120 11

RECEIPTS.

Cash on hand January 1, 1913 .................................... $4,965 42
Dues on instalment shares credited to members .......... 33,471 55
Fees received .......................................................... 341 90
Fines received ......................................................... 23 79
Interest received .................................................... 773 46
Premium received .................................................... 306 85

$39,882 97

DISBURSEMENTS.

Loaned on mortgage ................................................. $34,930 00
Instalment dues repaid on withdrawal, or applied on loans ........................................ 4,383 25
Paid salaries and clerk-hire ..................................... 50 00
Paid advertising, printing and postage .................... 234 37
Paid banking department, examination ..................... 13 50
Paid banking department, assessment ...................... 40 00
Officers' bonds ....................................................... 64 00
Incorporating expenses .......................................... 31 34
Sign permit .............................................................. 1 00
Safe deposit vault ................................................... 10 00
Furniture and fixtures ............................................ 35 70
Cash on hand December 31, 1913 .............................. 129 41

$39,882 97

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

Shares in force January 1, 1913, 1,521; shares issued during the year, 2,359; shares withdrawn during the year, 526; shares in force, 3,354. Borrowing members, 15, holding 221 shares; non-borrowing members, 321, holding 3,133 shares. Female shareholders, 81, holding 586 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, $360.11. 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, $6,000. Mortgages in force in New York State, $94,930. No foreclosures during the year.

SYCAMORE AND JOHNSON SAVINGS AND LOAN ASSOCIATION.

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


Officers

<table>
<thead>
<tr>
<th>Names</th>
<th>Post-office addresses</th>
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<tbody>
<tr>
<td>President</td>
<td>WILLIAM GERLACH</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE H. GEBAUER</td>
</tr>
<tr>
<td>Treasurer</td>
<td>OTTO MAYER</td>
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<tr>
<td>Attorney</td>
<td>WM. O. WEIMAR</td>
</tr>
<tr>
<td></td>
<td>150 Johnson Street.</td>
</tr>
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<td>158 Johnson Street.</td>
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<td>609 Sycamore Street.</td>
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<tr>
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<td>455 Monroe Street.</td>
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**ASSETS.**

| Loans on bond and mortgage | $44,070 00 |
| Cash on hand and in bank   | 7,538 28   |
| **Total**                 | $51,608 28 |

**LIABILITIES.**

| Due shareholders, instalment shares | $48,677 00 |
| Dividends credited                  | 1,824 46   |
| Earnings undivided                   | 475 05     |
| Contingent fund (as per section 225 of Banking Law) | 631 77     |
| **Total**                            | $51,608 28 |

**RECEIPTS.**

| Cash on hand January 1, 1913         | $8,151 29   |
| Dues on instalment shares credited to members | 24,314 00   |
| Mortgages redeemed, foreclosed or transferred to real estate | 4,030 00   |
| Fees received                        | 344 50      |
| Interest received                    | 1,853 92    |
| **Total**                            | $38,693 71  |

**DISBURSEMENTS.**

| Loaned on mortgage                   | $7,670 00   |
| Instalment dues repaid on withdrawal, or applied on loans | 20,974 25   |
| Dividends paid on withdrawal, or applied on loans         | 1,647 32    |
| Paid salaries and clerk-hire              | 733 25      |
| Paid advertising, printing and postage     | 41 20       |
| Paid rent                                  | 49 50       |
| Paid banking department, examination       | 20 00       |
| Paid banking department, assessment        | 3 91        |
| Officers' bonds                            | 16 00       |
| Cash on hand December 31, 1913            | 7,538 28    |
| **Total**                                | $38,693 71  |

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

Shares in force January 1, 1913, 1,678; shares issued during the year,
REPORT ON SAVINGS AND LOAN ASSOCIATIONS.

1,378; shares withdrawn during the year, 1,176; shares in force, 1,880. Borrowing members, 53, holding 339 shares; non-borrowing members, 263, holding 1,541 shares. Female shareholders, 144, holding 670 shares. Total dividends credited members during the year on instalment shares, $1,163.38; 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, $839.95. 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, $3,900. Mortgages in force in New York State, $44,070. No foreclosures during the year.

WILLIAM AND SHERMAN MUTUAL SAVINGS AND LOAN ASSOCIATION.

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


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.......................................................... $9,000 00
Cash on hand and in bank............................................................ 6,422 41
Furniture and fixtures..................................................................... 48 00

$15,470 41

LIABILITIES.

Due shareholders, instalment shares.............................................. $13,238 00
Dividends credited.......................................................................... 1,081 34
Earnings undivided......................................................................... 791 07
Contingent fund (as per section 225 of Banking Law)...................... 330 00
Unearned or rebatable premium.................................................... 30 00

$15,470 41

RECEIPTS.

Cash on hand January 1, 1913....................................................... $8,306 86
Dues on instalment shares credited to members............................. 7,097 25
Mortgages redeemed, foreclosed or transferred to real estate.. . . . 200 00
Fees received................................................................................... 96 00
Interest received............................................................................ 703 14

$16,403 25

DISBURSEMENTS.

Instalment dues repaid on withdrawal, or applied on loans............ $9,157 00
Dividends paid on withdrawal, or applied on loans....................... 570 13
Paid salaries and clerk-hire......................................................... 233 00
Paid rent......................................................................................... 6 00
Paid banking department, examination........................................ 13 30
Paid banking department, assessment.......................................... 1 41
Cash on hand December 31, 1913.................................................. 6,422 41

$16,403 25
Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 574; shares issued during the year, 384; shares withdrawn during the year, 424; shares in force, 534. Borrowing members, 6, holding 67 shares; non-borrowing members, 90, holding 467 shares. Female shareholders, 32, holding 230 shares. Total dividends credited members during the year on instalment shares, $561.25; 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, $239. 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, $9,000. No foreclosures during the year.

WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION.

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


President ............ JOSEPH B. MILLER .............. 229 Northampton Street.
Secretary ............ FRANK R. RUCKDESCHEL .... 59 Walnut Street.
Treasurer ............ RUDOLPH GENOLD .............. 690 Goodyear Avenue.
Attorney ............ FRANK R. RUCKDESCHEL .... 73 West Eagle Street.

ASSETS.

Loans on bond and mortgage .................................................. $26,572 50
Cash on hand and in bank ...................................................... 10,694 26

$37,266 76

LIABILITIES.

Due shareholders, instalment shares ......................................... $30,172 75
Dividends credited .................................................................. 2,661 86
Earnings undivided .................................................................. 1,902 65
Contingent fund (as per section 225 of Banking Law).............. 1,500 00
Unearned or rebatable premium ............................................. 1,029 50

$37,266 76

RECEIPTS.

Cash on hand January 1, 1913 .................................................. $11,677 51
Dues on instalment shares credited to members....................... 14,682 25
Mortgages redeemed, foreclosed or transferred to real estate.. 536 25
Fees received ........................................................................... 154 75
Interest received ..................................................................... 1,491 77
Premium received .................................................................... 384 25

$28,926 78

DISBURSEMENTS.

Loaned on mortgage ................................................................. $5,684 25
Instalment dues repaid on withdrawal, or applied on loans .... 6,597 50
Paid matured shares ............................................................... 4,960 70
Dividends paid on withdrawal, or applied on loans ............. 578 50
Paid salaries and clerk-hire .................................................... 318 00
Paid advertising, printing and postage ................................. 1 25
Paid rent ................................................................................. 35 00
Paid banking department, examination ............................. 13 30
Paid banking department, assessment ................................................. $2 66
Officers' bonds .............................................................................................. 8 00
Books, table, etc............................................................................................. 33 36
Cash on hand December 31, 1913 .......................................................... 10,694 20

$28,926 78

Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 1,022; shares issued during the year, 619; shares withdrawn during the year, 488; shares in force, 1,153. Borrowing members, 27, holding 258 shares; non-borrowing members, 168, holding 895 shares. Female shareholders, 85, holding 443 shares. Total dividends credited members during the year on instalment shares, $1,375.75; rate, 6 per cent.
No unpaid withdrawals. Amount of shares matured during the year, $4,960.70. 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, $395.61. 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, $26,572.50. No foreclosures during the year.

WILLIAMSVILLE SAVINGS AND LOAN ASSOCIATION.

Post Office Building, Williamsville, N. Y.


Officers. Names.
President .............. WILLIAM J. JENKINS.
Secretary ................ HOWARD G. BRITTING
Treasurer ............... WALTER S. BIGELOW
Attorney ............... H. B. BUTTERFIELD.

Post-office addresses.
Williamsville, N. Y.
Williamsville, N. Y.
Williamsville, N. Y.
Buffalo, N. Y.

ASSETS.
Loans on shares .................... $175 00
Cash on hand and in bank ....................................................................... 1,283 23
Profit and loss ......................................................................................... 1 67

$1,459 90

LIABILITIES.
Due shareholders, instalment shares ................................................... $1,438 40
Accounts not due ..................................................................................... 21 50

$1,459 90

RECEIPTS.
Dues on instalment shares credited to members ....................... $1,511 40
Loans on shares repaid ........................................................................ 50 00
Fees received ............................................................................................ 87 00
Fines received .......................................................................................... 1 70
Interest received ..................................................................................... 25 00
Contributions by directors ..................................................................... 70 00

$1,720 35
DISBURSEMENTS.

Loaned on shares ................................................................. $225 00
Instalment dues repaid on withdrawal, or applied on loans... 73 00
Paid advertising, printing and postage ................................. 120 92
Organization expenses ....................................................... 3 20
Signs ................................................................................... 15 00
Cash on hand December 31, 1913........................................... 1,283 23

$1,720 35

Plan, permanent. Par value of shares, $100. Instalments are 20 cents weekly.
Shares issued during the year, 451; shares withdrawn during the year, none; shares in force, 451. Borrowing members, 2, holding 60 shares; non-borrowing members, 44, holding 391 shares. Female shareholders, 6, holding 36 shares.
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, $139.12. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $21.50.
Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 3 cents per share per week.
Loans have been made in Erie county, New York State. No mortgage loans outstanding.

FRANKLIN COUNTY.

SARANAC LAKE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

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

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 ............................................. $87,275 00
Loans on shares ............................................................. 7,280 00
Cash on hand and in bank .................................................. 978 53

$95,533 53

LIABILITIES.

Due shareholders, instalment shares .................................... $75,672 00
Dividends credited ........................................................... 15,764 38
Borrowed money .............................................................. 1,000 00
Earnings undivided ........................................................... 1,573 16
Contingent fund (as per section 225 of Banking Law) ............ 1,523 99

$95,533 53

RECEIPTS.

Cash on hand January 1, 1913 .............................................. $524 11
Dues on instalment shares credited to members .................... 20,535 00
Money borrowed ............................................................. 1,600 00
Mortgages redeemed, foreclosed or transferred to real estate... 2,700 00
Loans on shares repaid .............................................................. $1,914.00
Fees received ........................................................................... 108.25
Fines received .......................................................................... 3.35
Interest received ..................................................................... 4,170.64
Premium received .................................................................. 1,194.07
Reverted dividends ................................................................ 89.21

**DISBURSEMENTS.**

Loaned on mortgage ............................................................... $11,350.00
Loaned on shares .................................................................. 1,919.00
Instalment dues repaid on withdrawal, or applied on loans .. 6,614.00
Paid matured shares .............................................................. 5,908.00
Dividends paid on withdrawal, or applied on loans .......... 4,008.38
Paid borrowed money and prior mortgages ................. 1,800.00
Paid salaries and clerk-hire ................................................... 150.00
Paid advertising, printing and postage ......................... 14.55
Paid banking department, examination ......................... 23.00
Paid banking department, assessment ........................... 7.12
State League dues ................................................................. 5.00
Recording mortgage tax ......................................................... 51.25
Safe deposit box ................................................................. 10.00
Cash on hand December 31, 1913 ................................. 978.53

**Total** ................................................................................ $32,838.83

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 1,567; shares issued during the year, 416; shares withdrawn during the year, 201; shares in force, 1,782. Borrowing members, 76, holding 605 shares; non-borrowing members, 184, holding 1,177 shares. Female shareholders, 119, holding 740 shares. Total dividends credited members during the year on instalment shares, $4,967.96; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $89.21.

No unpaid withdrawals. Amount of shares matured during the year, $8,410. 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, $179.55. 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, $87,275. No foreclosures during the year.

---

**GENESEE COUNTY.**

**GENESEE COUNTY LOAN ASSOCIATION.**

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


**Officers.**

<table>
<thead>
<tr>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>G. S. GRISWOLD</td>
<td>Batavia, N. Y.</td>
</tr>
<tr>
<td>W. G. POLLARD</td>
<td>Batavia, N. Y.</td>
</tr>
<tr>
<td>JOHN W. PHATT</td>
<td>Batavia, N. Y.</td>
</tr>
<tr>
<td>S. E. NORTH</td>
<td>Batavia, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Loans on bond and mortgage</th>
<th>$469,294.32</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on shares</td>
<td>14,360.00</td>
</tr>
</tbody>
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## GENESSEE COUNTY.

<table>
<thead>
<tr>
<th>Assets</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stocks and bonds</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>8,000.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>13,669.37</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$31,675.37</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$170,916.50</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>272,551.21</td>
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<tr>
<td>Dividends credited</td>
<td>37,662.34</td>
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<tr>
<td>Balance to be paid borrowers on mortgage</td>
<td>5,875.00</td>
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<tr>
<td>Loans on shares repaid</td>
<td>11,664.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>7.50</td>
</tr>
<tr>
<td>Fines received</td>
<td>30.00</td>
</tr>
<tr>
<td>Interest received</td>
<td>26,931.20</td>
</tr>
<tr>
<td>Rent received</td>
<td>340.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>246.94</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$515,323.69</strong></td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Receipts</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$17,378.29</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>89,170.25</td>
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<tr>
<td>Dues on savings shares</td>
<td>188,601.06</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>65,321.73</td>
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<tr>
<td>Loans on shares repaid</td>
<td>11,664.00</td>
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<tr>
<td>Fees received</td>
<td>7.50</td>
</tr>
<tr>
<td>Fines received</td>
<td>30.00</td>
</tr>
<tr>
<td>Interest received</td>
<td>26,931.20</td>
</tr>
<tr>
<td>Rent received</td>
<td>340.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>246.94</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$400,841.27</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Disbursements</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$106,660.00</td>
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<tr>
<td>Loaned on shares</td>
<td>9,172.00</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>59,005.75</td>
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<tr>
<td>Paid matured shares</td>
<td>104,289.73</td>
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<tr>
<td>Paid savings shares</td>
<td>94,625.21</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>6,103.41</td>
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<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>2,500.00</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>3,243.00</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>349.95</td>
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<td>Paid repairs to real estate</td>
<td>39.90</td>
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<td>Paid taxes, insurance, etc</td>
<td>642.91</td>
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<td>Paid banking department, examination</td>
<td>43.00</td>
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<td>Paid banking department, assessment</td>
<td>38.75</td>
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<td>Heat and light</td>
<td>162.63</td>
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<tr>
<td>Supplies</td>
<td>295.86</td>
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<tr>
<td>Cash on hand December 31, 1913</td>
<td>13,669.37</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$400,841.27</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 7,259; shares issued during the year, 5,493; shares withdrawn during the year, 5,239; shares in force, 7,513. Borrowing members, 110, holding 1,082 shares; non-borrowing members, 1,871, holding 6,431 shares. Female shareholders, 906, holding 2,246 shares. Total dividends credited members during the year on instalment shares, $8,312.67; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $10,337.48; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $246.94.
No unpaid withdrawals. Amount of shares matured during the year, $15,419.72. 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, $4,051.24. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $180.

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 Genesee county, New York State. Largest mortgage loan outstanding, $17,000. Mortgages in force in New York State, $469,294.32. No foreclosures during the year.

GREENE COUNTY.
CATSKILL SAVINGS AND LOAN ASSOCIATION.
No. 375 Main street, Catskill, N. Y.

Officers.

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.

Names. Post-office addresses.

Percival Goldin .......................................... Catskill, N. Y.
Thomas E. Jones ............................................ Catskill, N. Y.
P. Gardner Coffin........................................ Catskill, N. Y.
William W. Bennett ................................... Catskill, N. Y.

ASSETS.
Loans on bonds and mortgage.......................................................... $123,775 00
Loans on shares ......................................................................................... 6, 236 39
Stocks and bonds ....................................................................................... 16,895 00
Cash on hand and in bank........................................................................ 5, 387 10
Furniture and fixtures ............................................................................ 291 51
Interest, premium, fees and fines due and unpaid......................... 63 13
Accrued interest ......................................................................................... 1,011 59
$153,659 72

LIABILITIES.
Due shareholders, instalment shares ................................................... $59,797 71
Due shareholders, savings shares.......................................................... 60,245 93
Due shareholders, income shares.......................................................... 15,250 00
Dividends credited ..................................................................................... 13, 687 41
Earnings undivided ..................................................................................... 3,111 40
Contingent fund (as per section 225 of Banking Law) ................... 1,530 90
Individual account ..................................................................................... 37 27
$153,659 72

RECEIPTS.
Cash on hand January 1, 1913 ............................................................ $1,867 53
Dues on instalment shares credited to members ............................. 15, 136 35
Dues on savings shares .......................................................................... 27,669 81
Dues on income shares .......................................................................... 1,600 00
Money borrowed ....................................................................................... 10,400 00
Mortgages redeemed, foreclosed or transferred to real estate.. 15,050 00
Loans on shares repaid .......................................................................... 2,851 35
Fines received .............................................................................................. 59 36
Interest received ....................................................................................... 6,899 78
Premium received ..................................................................................... 989 74
Reverted dividends .................................................................................... 78 30
Individual account ..................................................................................... 745 27
$83,347 49
DISBURSEMENTS.

Loaned on mortgage ........................................ $28,850 00
Loaned on shares .............................................. 1,740 00
Instalment dues repaid on withdrawal, or applied on loans... 7,637 55
Paid matured shares ......................................... 16,886 49
Paid savings shares .......................................... 7,083 27
Paid income shares .......................................... 1,100 00
Dividends paid on withdrawal, or applied on loans .......... 2,375 01
Paid borrowed money and prior mortgages ................. 10,400 00
Paid interest on borrowed money and prior mortgages.... 68 91
Paid salaries and clerk-hire ................................ 500 00
Paid advertising, printing and postage ..................... 136 04
Paid rent ....................................................... 125 00
Paid banking department, assessment....................... 11 20
State League dues ........................................... 5 50
Interest on mortgage assumed ................................ 308 40
Individual account ........................................... 700 00
Gas .............................................................. 6 65
Safe deposit box .............................................. 4 00
Committee expenses .......................................... 5 45
Sundries ....................................................... 16 92
Cash on hand December 31, 1913 ......................... 5,387 10

$83,347 49

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, 1913, 3,724 8/10; shares issued during the year, 825; shares withdrawn during the year, 471 3/10; shares in force, 4,078½. Borrowing members, 80, holding 1,060 shares; non-borrowing members, 208, holding 3,018½ shares. Female shareholders, 103, holding 1,307½ shares. Total dividends credited members during the year on instalment shares, $2,978.69; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,773.25; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $78.30.

No unpaid withdrawals. Amount of shares matured during the year, $16,886.49. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $799.56. Unpaid, none.

No premium plan. Interest paid by borrowing members, 4½ per cent., 4½ per cent., 5½ per cent., and 6 per cent. No premium charged.

Loans have been made in Greene and Kings counties, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $123,775. No foreclosures during the year.

HERKIMMER COUNTY.

FRANKFORT SAVINGS AND LOAN ASSOCIATION.

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


President ....................... SEYMOUR S. RICHARDS ................ Frankfort N. Y.
Secretary ......................... H. SEYMOUR GETMAN ................. Frankfort N. Y.
Treasurer ....................... GEORGE S. ALLEN ..................... Frankfort N. Y.
Attorney ....................... WILLIAM E. FARRELL ................. Frankfort N. Y.
# Report on Savings and Loan Associations

## Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$28,625.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>343.62</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$28,968.62</strong></td>
</tr>
</tbody>
</table>

## Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$21,714.23</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>649.74</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>5,850.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>582.47</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>172.18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$28,968.62</strong></td>
</tr>
</tbody>
</table>

## Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>1,597.04</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>23,266.65</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>5,850.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>4,000.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>107.30</td>
</tr>
<tr>
<td>Fines received</td>
<td>31.82</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,230.67</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$36,083.48</strong></td>
</tr>
</tbody>
</table>

## Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>19,325.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>11,757.05</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>49.05</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>4,300.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>98.27</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>125.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>52.42</td>
</tr>
<tr>
<td>Paid rent</td>
<td>10.00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>21.00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>1.20</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>343.62</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$36,083.48</strong></td>
</tr>
</tbody>
</table>

Plan, serial. Par value of shares, $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 1,360; shares issued during the year, 1,073; shares withdrawn during the year, 426; shares in force, 2,007. Borrowing members, 28, holding 340 shares; non-borrowing members, 218, holding 1,667 shares. Female shareholders, 64, holding 335 shares. Total dividends credited members during the year on instalment shares, $594.51; 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, $187.42. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share. Premium paid by borrowing members, 2 cents per share.

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, $2,500. Mortgages in force in New York State, $28,625. No foreclosures during the year.
HERKIMER COUNTY.

HERKIMER CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 147 North Main street, Herkimer, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>CHARLES STEWART</td>
<td>Herkimer, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>CLARENCE B. ROOT</td>
<td>Herkimer, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>CLARENCE A. McCREERY</td>
<td>Herkimer, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JAMES H. FAGAN</td>
<td>Herkimer, N. Y.</td>
</tr>
</tbody>
</table>

ASSETS.

Loans on bond and mortgage ........................................ $67,200 00
Loans on shares ...................................................................... 470 00
Cash on hand and in bank .................................................. 3,010 60

$70,680 60

LIABILITIES.

Due shareholders, instalment shares ................................ $60,036 16
Due shareholders, savings shares ........................................ 510 00
Due shareholders, accumulative prepaid shares ............... 3,750 00
Dividends credited .......................................................... 4,282 88
Earnings undivided .......................................................... 1,385 06
Contingent fund (as per section 225 of Banking Law) ........ 716 50

$70,680 60

RECEIPTS.

Cash on hand January 1, 1913 ........................................... $157 07
Dues on instalment shares credited to members ............... 42,046 17
Dues on savings shares .................................................... 110 00
Dues on accumulative prepaid shares ......................... 900 00
Money borrowed .............................................................. 3,200 00
Mortgages redeemed, foreclosed or transferred to real estate.. 7,300 00
Loans on shares repaid .................................................... 933 00
Fees received ................................................................. 111 20
Fines received ................................................................. 35 93
Interest received ............................................................ 3,205 14
Reverted dividends ......................................................... 51 40

$58,069 91

DISBURSEMENTS.

Loaned on mortgage .......................................................... $17,900 00
Loaned on shares .............................................................. 650 00
Instalment dues repaid on withdrawal, or applied on loans.. 32,205 27
Paid accumulative prepaid shares ................................. 150 00
Dividends paid on withdrawal, or applied on loans .......... 397 73
Paid borrowed money and prior mortgages .................. 3,200 00
Paid interest on borrowed money and prior mortgages .... 12 33
Paid salaries and clerk-hire ........................................... 400 00
Paid advertising, printing and postage ......................... 14 44
Paid rent ................................................................. 5 00
Paid banking department, examination ....................... 21 00
Paid banking department, assessment ....................... 4 63
State League dues ......................................................... 5 00
Attorney ................................................................. 4 25
Appraisers ................................................................. 7 00
Pass books ................................................................. 82 66
Cash on hand December 31, 1913 ................................... 3,010 60

$58,069 91
Plan, permanent. Par value of shares, $100. Instalments are 15 cents weekly.

Shares in force January 1, 1913, 4,663; shares issued during the year, 2,184; shares withdrawn during the year, 1,170; shares in force, 5,677. Borrowing members, 50, holding 731 shares; non-borrowing members, 371, holding 4,946 shares. Female shareholders, 143, holding 1,850 shares. Total dividends credited members during the year on instalment shares, $2,217.37; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $170.03; rate, 4 4/10 per cent. Total dividends forfeited by withdrawing members during the year, $51.40.

No unpaid withdrawals. Amount of shares matured during the year, $1,000. 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, $518,35. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 ½ 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, $3,700. Mortgages in force in New York State, $67,200. No foreclosures during the year.

ILION PERMANENT SAVING, BUILDING AND LOAN ASSOCIATION.

No. 10 East Main street, Ilion, N. Y.


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........................................ $553,402 97
Stocks and bonds ...................................................................... 15,000 00
Real estate .............................................................................. 7,000 00
Cash on hand and in bank..................................................... 19,505 41
Furniture and fixtures .............................................................. 323 76
Interest accrued ................................................................. 747 38

$595,979 52

LIABILITIES.

Due shareholders, instalment shares................................ $563,820 06
Earnings undivided ................................................................. 9,381 61
Contingent fund (as per section 225 of Banking Law)....... 9,995 25
Unearned or rebatable premium ........................................ 12,782 60

$595,979 52

RECEIPTS.

Cash on hand January 1, 1913................................. $21,684 01
Dues on instalment shares credited to members.............. 269,234 82
Mortgages redeemed, foreclosed or transferred to real estate. 84,310 00
Fees received ................................................................. 403 50
Fines received ................................................................. 188 21
Interest received ............................................................ 26,580 37
Premium received ......................................................... 5,310 00
Rent received ................................................................. 450 00
Ilion school bond .............................................................. 1,500 00

$409,660 91
**Herkimer County.**

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$118,510.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>265,234.70</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,968.30</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>143.89</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>220.00</td>
</tr>
<tr>
<td>Paid rent</td>
<td>1,836.35</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>397.31</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>55.50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>45.52</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>24.00</td>
</tr>
<tr>
<td>State League dues and expenses</td>
<td>55.75</td>
</tr>
<tr>
<td>Rebates on premiums</td>
<td>948.11</td>
</tr>
<tr>
<td>Express charges</td>
<td>10.00</td>
</tr>
<tr>
<td>Electric fan</td>
<td>15.00</td>
</tr>
<tr>
<td>Auditors</td>
<td>40.00</td>
</tr>
<tr>
<td>Watchman</td>
<td>27.07</td>
</tr>
<tr>
<td>Legal services</td>
<td>50.25</td>
</tr>
<tr>
<td>Satisfying mortgages</td>
<td>541.00</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>4.75</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>19,505.41</td>
</tr>
</tbody>
</table>

**Total Cash on Hand December 31, 1913**

$409,660.91

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

Shares in force January 1, 1913, 20,022; shares issued during the year, 3,949; shares withdrawn during the year, 3,185; shares in force, 20,786. Borrowing members, 372, holding 4,995 shares; non-borrowing members, 1,488, holding 15,791 shares. Female shareholders, 732, holding 6,413 shares. Total dividends credited members during the year on instalment shares, $23,738.24; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $4.37.

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, $2,504.94. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, $8 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, $553,402.97. No foreclosures during the year.

**LITTLE FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.**

No. 601 East Main street, Little Falls, N. Y.


**Officers.**

<table>
<thead>
<tr>
<th>Name</th>
<th>Post-office address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>HENRY P. COLLINS</td>
</tr>
<tr>
<td>Secretary</td>
<td>EDWARD H. KINGSBURY</td>
</tr>
<tr>
<td>Treasurer</td>
<td>JOHN O’ROURKE</td>
</tr>
<tr>
<td>Attorney</td>
<td>W. EARL WARD</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand and in bank</td>
<td>$3,057.24</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>82.22</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>$37.50</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>1.77</td>
</tr>
</tbody>
</table>

**Total Assets**

$3,139.46
LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dues shareholders, instalment shares</td>
<td>$3,079.25</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$31.96</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>$28.25</td>
</tr>
</tbody>
</table>

Total Liabilities: $3,139.46

RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$3,123.50</td>
</tr>
<tr>
<td>Fees received</td>
<td>$97.40</td>
</tr>
<tr>
<td>Fines received</td>
<td>$9.41</td>
</tr>
</tbody>
</table>

Total Receipts: $3,230.31

DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$44.25</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$128.82</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$3,057.24</td>
</tr>
</tbody>
</table>

Total Disbursements: $3,230.31

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

Shares issued during the year, 983; shares withdrawn during the year, 32; shares in force, 951. Borrowing members, none. Non-borrowing members, 189, holding 951 shares. Female shareholders, 20, holding 85 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, $128.82. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $28.25.

Premium plan, gross. Interest paid by borrowing members, 5 2/10 per cent. No premium charged.

No mortgage loans outstanding.

JEFFERSON COUNTY.

CARTHAGE SAVINGS, LOAN AND BUILDING ASSOCIATION.

No. 8 Strickland Building, So. Mechanic street, Carthage, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>C. E. FRANCIS</td>
<td>Carthage, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>W. W. SWEERT</td>
<td>Carthage, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>F. W. COBURN</td>
<td>Carthage, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>W. A. PORTER</td>
<td>Carthage, N. Y.</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$227,813.50</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>$5,634.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>$4,131.20</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>$1,200.00</td>
</tr>
</tbody>
</table>

Total Assets: $238,778.70
Jefferson County.

<table>
<thead>
<tr>
<th>LIABILITIES.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalments shares</td>
<td>$75,879.20</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>51,192.70</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>51,300.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>16,568.36</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>30,150.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>10,788.44</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>2,900.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$238,778.70</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RECEIPTS.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$16,360.14</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>19,360.10</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>30,513.71</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>9,450.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>13,265.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>7,398.00</td>
</tr>
<tr>
<td>Interest received</td>
<td>11,210.83</td>
</tr>
<tr>
<td>Premium received</td>
<td>646.51</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>141.34</td>
</tr>
<tr>
<td>Bonds sold</td>
<td>3,000.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$111,345.63</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DISBURSEMENTS.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$51,122.50</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>5,569.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>8,416.25</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>7,000.00</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>14,501.01</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>8,550.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>6,805.31</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,420.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>250.42</td>
</tr>
<tr>
<td>Paid rent</td>
<td>250.00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>29.00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>17.29</td>
</tr>
<tr>
<td>State League dues</td>
<td>6.00</td>
</tr>
<tr>
<td>Bonds purchased</td>
<td>3,000.00</td>
</tr>
<tr>
<td>Lights</td>
<td>16.35</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>251.00</td>
</tr>
<tr>
<td>Insurance</td>
<td>10.30</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>4,131.20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$111,345.63</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 1,201; shares issued during the year, 367; shares withdrawn during the year, 254; shares in force, 1,314. Borrowing members, 101, holding 385 shares; non-borrowing members, 223, holding 929 shares. Female shareholders, 124, holding 407 shares. Total dividends credited members during the year on instalment shares, $4,375.74; rate 6% per cent. Total dividends credited or paid in cash to members during the year on other shares, $4,801.87; rate, 4 per cent, and 4½ per cent. Total dividends forfeited by withdrawing members during the year, $141.34. No unpaid withdrawals. Amount of shares matured during the year, $3,750. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,953.07. 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, $7,000. Mortgages in force in New York State, $227,813.50. No foreclosures during the year.

WATERTOWN SAVINGS, LOAN AND BUILDING ASSOCIATION.

No. 3 Flower block, Watertown, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM H. MOORE</td>
<td>237 Mullin Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM J. SHEPARD</td>
<td>232 Stone Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM J. SHEPARD</td>
<td>232 Stone Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JOSEPH ATWELL</td>
<td>122 Winslow Street.</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$241,177.76</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>8,015.00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>1,776.18</td>
</tr>
<tr>
<td>Real estate</td>
<td>2,531.87</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>484.77</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>666.03</td>
</tr>
<tr>
<td>Real estate suspense account</td>
<td>323.36</td>
</tr>
</tbody>
</table>

Total Assets: $254,974.97

LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$169,517.30</td>
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<tr>
<td>Due shareholders, savings shares</td>
<td>15,692.84</td>
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<tr>
<td>Due shareholders, income shares</td>
<td>8,850.00</td>
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<tr>
<td>Dividends credited</td>
<td>37,541.97</td>
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<td>Balance to be paid borrowers on mortgage loans</td>
<td>200.00</td>
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<tr>
<td>Borrowed money</td>
<td>5,000.00</td>
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<tr>
<td>Earnings undivided</td>
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</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>4,720.94</td>
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</table>

Total Liabilities: $254,974.97

RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$2,120.18</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>53,600.44</td>
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<tr>
<td>Dues on savings shares</td>
<td>12,649.51</td>
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<td>Money borrowed</td>
<td>21,000.00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>36,925.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>4,560.00</td>
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<tr>
<td>Real estate sold</td>
<td>1,750.00</td>
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<tr>
<td>Fees received</td>
<td>167.96</td>
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<tr>
<td>Interest received</td>
<td>16,010.25</td>
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<tr>
<td>Rent received</td>
<td>245.90</td>
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<tr>
<td>Advances repaid</td>
<td>81.70</td>
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<tr>
<td>Real estate suspense account</td>
<td>956.25</td>
</tr>
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<td>Real estate contracts</td>
<td>305.50</td>
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<tr>
<td>Real estate surrendered on foreclosure</td>
<td>389.52</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>500.75</td>
</tr>
</tbody>
</table>

Total Receipts: $150,662.96
DISBURSEMENTS.

Loaned on mortgage ................................................................. $54,300 00
Loaned on shares ........................................................................ 7,875 00
Instalment dues repaid on withdrawal, or applied on loans........ 32,007 45
Paid matured shares .................................................................. 14,896 49
Paid savings shares ..................................................................... 1,964 23
Paid income shares .................................................................... 100 00
Dividends paid on withdrawal, or applied on loans.................. 7,855 68
Cash dividends paid on income and accumulative prepaid shares................................................................. 356 00
Paid borrowed money and prior mortgages............................. 25,000 00
Paid interest on borrowed money and prior mortgages............ 438 09
Paid for real estate .................................................................... 2,850 00
Paid salaries and clerk-hire ....................................................... 1,600 00
Paid advertising, printing and postage ..................................... 196 01
Paid rent ...................................................................................... 75 00
Paid repairs to real estate ......................................................... 113 67
Paid taxes, insurance, etc ........................................................... 68 48
Paid banking department, examination .................................... 42 50
Paid banking department, assessment ...................................... 19 28
State League dues and expenses ............................................... 24 94
Repairing safe and adding machine ......................................... 375 00
Collector's fees .......................................................................... 8 52
Matting ....................................................................................... 3 74
Supplies ...................................................................................... 22 02
Telephone .................................................................................... 19 50
Mortgage taxes .......................................................................... 212 50
Foreclosures .............................................................................. 202 28
Light and cleaning office .......................................................... 8 00
Insurance .................................................................................... 5 15
Cash on hand December 31, 1913 ............................................. 484 77

\[ \text{Total: } 150,662.96 \]

Plan, permanent. Par value of shares, $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 9,174; shares issued during the year, 3,760; shares withdrawn during the year, 1,932 1/2; shares in force, 11,001 1/2. Borrowing members, 270, holding 2,040 1/2 shares; non-borrowing members, 830, holding 8,961 shares. Female shareholders, 525, holding 5,074 shares. Total dividends credited members during the year on instalment shares, $12,739.21; rate, 7 ½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $749.82; rate, 4 per cent, and 4 ½ per cent. Total dividends forfeited by withdrawing members during the year, $500.75.

No unpaid withdrawals. Amount of shares matured during the year, $14,806.49. 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, $1,966.63. Unpaid, none.

Premium plan, premium interest. Interest paid by borrowing members, 5 2/10 per cent. Premium paid by borrowing members, 2 8/10 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, $241,177.76. One foreclosure during the year.
KINGS COUNTY.

ATLANTIC SAVINGS AND LOAN ASSOCIATION.

No. 321 Court street, Brooklyn, N. Y.


President .................. JOHN J. P. FAGAN................................ 609 Sixth Street.
Secretary .................... THOMAS J. SKUSE ................................. 305 President Street.
Treasurer ................... JOHN A. LAWLER................................... 356 Union Street.
Attorney ..................... CHARLES A. WEBBER ........................ 172 Congress Street.

ASSETS.

Loans on bond and mortgage................................................................. $1,152,350 00
Loans on shares........................................................................................... 26,100 00
Real estate.................................................................................................... 11,500 00
Cash on hand and in bank ....................................................................... 89,515 73
Furniture and fixtures ..................................................................................... 1,875 00

LIABILITIES.

Due shareholders, instalment shares ................................................... $625,585 72
Due shareholders, savings shares.......................................................... 459,122 69
Due shareholders, accumulative prepaid shares .................................... 36,100 00
Due shareholders, income shares............................................................ 41,300 00
Dividends credited ..................................................................................... 32,886 69
Prior mortgages ......................................................................................... 10,500 00
Earnings undivided................................................................................... 44,113 32
Contingent fund (as per section 225 of Banking Law).............. 19,020 80
Maturity fund .............................................................................................. 12,988 71
Interest paid in advance.......................................................................... 22 80

RECEIPTS.

Cash on hand January 1, 1913............................................................... $64,413 41
Dues on instalment shares credited to members ............................. 126,847 87
Dues on savings shares.......................................................... 166,844 06
Prior mortgages ....................................................................................... 78,900 00
Mortgages redeemed, foreclosed or transferred to real estate.; 38,250 00
Loans on shares repaid.............................................................................. 54,490 73
Interest received ......................................................................................... 619 50
Rent received................................................................................................ 619 50
Loan deposits ............................................................................................. 9,606 25

$555,371 82

DISBURSEMENTS.

Loaned on mortgage.................................................................................. $133,000 00
Loaned on shares......................................................................................... 35,450 00
Instalment dues repaid on withdrawal, or applied on loans... 70,688 09
Paid matured shares .............................................................................. 44,118 36
Paid savings shares .................................................................................. 135,191 39
Paid accumulative prepaid shares...................................................... 3,000 00
Cash dividends paid on income and accumulative prepaid
shares ........................................................................................................ 3,353 00
Paid borrowed money and prior mortgages................................... 18,150 00
Paid interest on borrowed money and prior mortgages.............. 929 80
Paid salaries and clerk-hire................................................................... 5,220 00
Paid advertising, printing and postage............................................. 721 50

$1,281,340 73
Kings County.

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Paid banking department, examination............................................. $65 00
Paid banking department, assessment............................................... 96 89
Loan deposits repaid.................................................................................. 9,606 25
General expenses ......................................................................................... 1,392 69
Expenses of building.................................................................................. 483 44
Reserve fund ............................................................................................... 1,766 60
Maturity fund ............................................................................................... 2,087 84
Furniture and fixtures.............................................................................. 535 24
Cash on hand December 31, 1913 .......................................................... 89,515 73

$555, 371 82

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.

 Shares in force January 1, 1913, 28,156½; shares issued during the year, 6,074½; shares withdrawn during the year, 3,711; shares in force, 30,519½. Borrowing members, 564, holding 6,922½ shares; non-borrowing members, 2,088, holding 24,497 shares. Female shareholders, 1,276, holding 13,669 shares. Total dividends credited members during the year on instalment shares, $15,316.95; rate, 4½ per cent. and 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $20,622.74; rate, 4 per cent., 4½ per cent. and 4½ per cent. Total dividends forfeited by withdrawing members during the year, $1,177.06.

No unpaid withdrawals. Amount of shares matured during the year, $44,118.36. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $7,334.19. 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, $10,000. Mortgages in force in New York State, $1,150,050. 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.]

President..................... WILLIAM B. HATFIELD...................... 93rd Street.
Secretary .................. HARRY H. OATES.................................. Sedgwick Place.
Treasurer .................. JAMES RUDDIMAN ............................ Senator Street.
Attorney ..................... WALTER L. DURACK.......................... 215 Montague Street.

ASSETS.

Loans on bond and mortgage.......................................................... $104,850 00
Real estate .............................................................................. 9,419 60
Cash on hand and in bank........................................................... 3,021 54
Furniture and fixtures................................................................. 54 00

$117,345 14

LIABILITIES.

Due shareholders, instalment shares............................................... $64,917 16
Due shareholders, income shares.................................................... 28,150 00
Dividends credited ........................................................................... 17,765 85
Earnings undivided............................................................................ 33 85
Contingent fund (as per section 225 of Banking Law)..................... 5,545 53
Unearned or rebatable premium..................................................... 363 10
Accrued interest .............................................................................. 569 85

$117,345 14

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Federal Reserve Bank of St. Louis
RECEIPTS.

Cash on hand January 1, 1913............................................................... $931 66
Dues on instalment shares credited to members ............................. 17,861 69
Dues on income shares.............................................................................. 7,300 00
Mortgages redeemed, foreclosed or transferred to real estate.. 9,000 00
Interest received ........................................................................ 5,540 13
Premium received .............................................................. 240 07
Rent received .......................................................... 8 00

$40,881 55

DISBURSEMENTS.

Loaned on mortgage................................................................................... $6,550 00
Instalment dues repaid on withdrawal, or applied on loans... 13,041 21
Paid income shares.............................................................................. 2,550 00
Dividends paid on withdrawal, or applied on loans................... 2,836 74
Cash dividends paid on income and accumulative prepaid shares .............................................. 1,186 64
Paid borrowed money and prior mortgages .............................. 6,000 00
Paid interest on borrowed money and prior mortgages .............. 236 95
Paid for real estate.............................................................................. 4,474 84
Paid salaries and clerk-hire.............................................................. 608 00
Paid advertising, printing and postage...................................... 141 25
Paid rent ...................................................................................... 133 75
Paid taxes, insurance, etc.............................................................. 66 40
Paid banking department, assessment........................................ 9 23
Officers’ bonds .................................................................................. 10 00
State League dues.............................................................................. 15 00
Cash on hand December 31, 1913.......................................................... 3,021 54

$40,881 55

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

Shares in force January 1, 1913, 1,595½; shares issued during the year, 290; shares withdrawn during the year, 169; shares in force, 1,716½. Borrowing members, 44, holding 528 shares; non-borrowing members, 260, holding 1,188½ shares. Female shareholders, 135, holding 549 shares. Total dividends credited members during the year on instalment shares, $3,444.36; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,186.64; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $908. 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, $104,850. One foreclosure during the year.

BEDFORD CO-OPERATIVE BUILDING LOAN ASSOCIATION.

No. 1646 Fulton street, Brooklyn, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>CHARLES KAISER</td>
<td>1273 Jefferson Avenue.</td>
</tr>
<tr>
<td>Secretary</td>
<td>EDWIN F. HOWELL</td>
<td>253 Broadway, New York.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>THOMAS POWDERLY</td>
<td>190 Albany Avenue.</td>
</tr>
<tr>
<td>Attorney</td>
<td>MARTIN S. COHEN</td>
<td>302 Broadway, New York.</td>
</tr>
</tbody>
</table>
KINGS COUNTY.

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>LIABILITIES</th>
<th>RECEIPTS</th>
<th>DISBURSEMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>Loans on bond and mortgage</td>
<td>$111,443.76</td>
<td>$22,093.33</td>
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<td>Loans on shares</td>
<td>Loans on shares</td>
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<td>759.00</td>
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<tr>
<td>Real estate</td>
<td>Real estate</td>
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<td>Cash on hand and in bank</td>
<td>Cash on hand and in bank</td>
<td>139.34</td>
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<td>Advances for taxes, insurance, etc.</td>
<td>Advances for taxes, insurance, etc.</td>
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<td>5,091.11</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>Total Liabilities</strong></td>
<td><strong>Total Receipts</strong></td>
<td><strong>Total Disbursements</strong></td>
</tr>
<tr>
<td><strong>$116,510.72</strong></td>
<td><strong>$116,510.72</strong></td>
<td><strong>$84,536.08</strong></td>
<td><strong>$84,536.08</strong></td>
</tr>
<tr>
<td>Due shareholders, instalment shares</td>
<td>Due shareholders, instalment shares</td>
<td>$64,612.04</td>
<td>$26,972.66</td>
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<tr>
<td>Due shareholders, savings shares</td>
<td>Due shareholders, savings shares</td>
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<tr>
<td>Due shareholders, income shares</td>
<td>Due shareholders, income shares</td>
<td>17,100.00</td>
<td>626.53</td>
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<tr>
<td>Due shareholders, juvenile savings shares</td>
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<td>Dividends credited</td>
<td>Dividends credited</td>
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<td>Balance to be paid borrowers on mortgage loans</td>
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<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>5,000.00</td>
<td>626.53</td>
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<td>Maturity fund</td>
<td>Maturity fund</td>
<td>1,666.65</td>
<td>626.53</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>Total Liabilities</strong></td>
<td><strong>Total Receipts</strong></td>
<td><strong>Total Disbursements</strong></td>
</tr>
<tr>
<td><strong>$116,510.72</strong></td>
<td><strong>$116,510.72</strong></td>
<td><strong>$84,536.08</strong></td>
<td><strong>$84,536.08</strong></td>
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<td>Cash on hand January 1, 1913</td>
<td>Cash on hand January 1, 1913</td>
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<td>$940.21</td>
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<td>Dues on instalment shares credited to members</td>
<td>Dues on instalment shares credited to members</td>
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<td>25,450.00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
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<td>1,296.25</td>
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<tr>
<td>Loans on shares repaid</td>
<td>Loans on shares repaid</td>
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</tr>
<tr>
<td>Fees received</td>
<td>Fees received</td>
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<tr>
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<td>6,432.28</td>
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<tr>
<td>Premium received</td>
<td>Premium received</td>
<td>20.10</td>
<td>30.00</td>
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<tr>
<td>Rent received</td>
<td>Rent received</td>
<td>158.00</td>
<td>30.00</td>
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<tr>
<td>Advances repaid</td>
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<td>49.10</td>
<td>30.00</td>
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<td>Miscellaneous</td>
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<td>30.00</td>
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<td><strong>Total Receipts</strong></td>
<td><strong>Total Receipts</strong></td>
<td><strong>Total Disbursements</strong></td>
<td><strong>Total Disbursements</strong></td>
</tr>
<tr>
<td><strong>$84,536.08</strong></td>
<td><strong>$84,536.08</strong></td>
<td><strong>$84,536.08</strong></td>
<td><strong>$84,536.08</strong></td>
</tr>
<tr>
<td>Loaned on mortgage</td>
<td>Loaned on mortgage</td>
<td>$22,093.33</td>
<td>26,972.66</td>
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<tr>
<td>Loaned on shares</td>
<td>Loaned on shares</td>
<td>759.00</td>
<td>626.53</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
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<td>626.53</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>Paid savings shares</td>
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<td>626.53</td>
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<tr>
<td>Paid income shares</td>
<td>Paid income shares</td>
<td>5,091.11</td>
<td>626.53</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>5,091.11</td>
<td>626.53</td>
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<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>529.94</td>
<td>626.53</td>
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<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>Paid borrowed money and prior mortgages</td>
<td>26,972.66</td>
<td>626.53</td>
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<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>626.53</td>
<td>626.53</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>Paid salaries and clerk-hire</td>
<td>720.00</td>
<td>626.53</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>Paid advertising, printing and postage</td>
<td>127.50</td>
<td>626.53</td>
</tr>
<tr>
<td>Paid rent</td>
<td>Paid rent</td>
<td>12.00</td>
<td>626.53</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>Paid repairs to real estate</td>
<td>1,515.55</td>
<td>626.53</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>Paid taxes, insurance, etc.</td>
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<td>Paid banking department, examination</td>
<td>Paid banking department, examination</td>
<td>22.85</td>
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<td>Paid banking department, assessment</td>
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<tr>
<td>Officers' bonds</td>
<td>Officers' bonds</td>
<td>12.00</td>
<td>626.53</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>Advances for taxes, insurance, etc.</td>
<td>98.80</td>
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</tr>
</tbody>
</table>
Maturity fund .......................................................... $252.16
Legal expenses ............................................................ 67 6¢
Furniture .......................................................... 402 34
Miscellaneous ....................................................... 87 20
Cash on hand December 31, 1913.......................... 139 3¢

$84,536.08

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,023; shares issued during the year, 596; shares withdrawn during the year, 316; shares in force, 2,302. Borrowing members, 78, holding 655 shares; non-borrowing members, 246, holding 1,647 shares. Female shareholders, 106, holding 657 shares. Total dividends credited members during the year on instalment shares, $4,211.67; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $793.21; rate, 5 per cent.
No unpaid withdrawals. Amount of shares matured during the year, 3,600.
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, $111,443.76. 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.]

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 ........................................ $73,600 00
Loans on shares ............................................................ 1,577 00
Cash on hand and in bank ........................................... 4,887 09
Furniture and fixtures .................................................. 350 00
Interest due and unpaid ............................................... 122 34
Accrued interest ............................................................. 22 00

$80,558 43

LIABILITIES.
Due shareholders, instalment shares ................................ $56,912 94
Due shareholders, income shares .................................. 10,550 00
Dividends credited .................................................... 6,078 95
Balance to be paid borrowers on mortgage loans ............... 700 00
Earnings undivided .................................................... 3,272 34
Contingent fund (as per section 225 of Banking Law) ....... 1,453 63
Interest paid in advance ............................................... 20 00
Suspense account ...................................................... 837 14
Maturity reserve ......................................................... 733 43

$80,558 43
### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,368.02</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>17,758.48</td>
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<tr>
<td>Dues on income shares</td>
<td>800.00</td>
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<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>10,050.00</td>
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<tr>
<td>Loans on shares repaid</td>
<td>790.00</td>
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<tr>
<td>Fees received</td>
<td>23.00</td>
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<td>Fines received</td>
<td>129.17</td>
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<tr>
<td>Interest received</td>
<td>4,204.97</td>
</tr>
<tr>
<td>Suspended shares</td>
<td>130.73</td>
</tr>
<tr>
<td>Deposit account</td>
<td>6.00</td>
</tr>
<tr>
<td>Loan repayment charges</td>
<td>78.90</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>60.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$37,339.87</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$16,600.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>920.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>6,881.96</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>5,860.31</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>100.00</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>616.73</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>393.78</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>618.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>45.75</td>
</tr>
<tr>
<td>Paid rent</td>
<td>240.00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>12.00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>5.76</td>
</tr>
<tr>
<td>Auditing</td>
<td>26.00</td>
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<tr>
<td>Deposit account</td>
<td>6.00</td>
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<tr>
<td>Supplies and sundries</td>
<td>37.95</td>
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<tr>
<td>Reserved dividend</td>
<td>89.54</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>4,887.09</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$37,339.87</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1913, 1,531 4/5; shares issued during the year, 316; shares withdrawn during the year, 286 1/4; shares in force, 1,581. Borrowing members, 31, holding 414 1/2 shares; non-borrowing members, 187, holding 1,166 1/2 shares. Female shareholders, 81, holding 387 shares. Total dividends credited members during the year on instalment shares, $2,075.35; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $491.97; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $82.67.

No unpaid withdrawals. Amount of shares matured during the year, $5,949.85. Entrance or membership fee, $1. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $966.70. 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, $73,600. No foreclosures during the year.
**Report on Savings and Loan Associations.**

**Brooklyn City Savings and Loan Association.**
No. 91 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOSEPH V. SCULLEY</td>
<td>91 Court Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE A. ROSE</td>
<td>91 Court Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>THOMAS J. KELLY</td>
<td>91 Court Street.</td>
</tr>
<tr>
<td>Attorneys</td>
<td>McGUIEE, DELANY, NIPER &amp; CONNELLY</td>
<td>189 Montague Street.</td>
</tr>
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</table>

**Assets.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$553,075.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>40,500.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>19,458.42</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>500.00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>301.99</td>
</tr>
</tbody>
</table>

**Liabilities.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$318,472.99</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>30,299.85</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>192,750.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>12,557.81</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>11,882.27</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>31,500.00</td>
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<tr>
<td>Mortgage on real estate</td>
<td>12,000.00</td>
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<tr>
<td>Payments on term mortgages</td>
<td>2,402.82</td>
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<tr>
<td>Suspended accounts</td>
<td>1,969.07</td>
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</table>

**Receivables.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$16,056.53</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>73,071.91</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>25,195.87</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>40,200.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>54,700.00</td>
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<tr>
<td>Fines received</td>
<td>122.12</td>
</tr>
<tr>
<td>Interest received</td>
<td>25,560.91</td>
</tr>
<tr>
<td>Premium received</td>
<td>4,517.58</td>
</tr>
<tr>
<td>Rent received</td>
<td>2,320.00</td>
</tr>
<tr>
<td>Payments on term mortgages</td>
<td>8,156.34</td>
</tr>
<tr>
<td>Appraisals</td>
<td>303.50</td>
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<tr>
<td>Sundries</td>
<td>180.62</td>
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**Disbursements.**

<table>
<thead>
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<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$79,650.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>74,411.65</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>12,276.56</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>24,250.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>11,788.97</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>8,679.59</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>5,592.52</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>3,864.86</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>274.97</td>
</tr>
<tr>
<td>Paid rent</td>
<td>1,010.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>144.70</td>
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</tbody>
</table>
Kings County.

Paid taxes, insurance, etc. ....................................................... $1,289 25
Paid banking department, examination .......................... 36 00
Paid banking department, assessment ....................... 47 20
General expenses ................................................................. 797 80
Payments on term mortgages ................................................. 6,478 15
Appraisals .............................................................................. 303 50
Accrued interest .............................................................. 31 24
Cash on hand December 31, 1913 .............................. 19,458 42

$250,385 38

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 6,234%; shares issued during the year, 2,259%; shares withdrawn during the year, 940 1/10; shares in force, 7,553 9/10. Borrowing members, 172, holding 1,810% shares; non-borrowing members, 806, holding 5,743 1/2 shares. Female shareholders, 441, holding 3,026 9/20 shares. Total dividends credited members during the year on instalment shares, $12,638.49; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $9,198.91; rate, 4 1/2 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, $5,947.63. Unpaid, none.
Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. No premium charged.
Loans have been made in Kings, Nassau, New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $551,575. Four foreclosures during the year.

BROOKLYN MUTUAL BUILDING AND LOAN ASSOCIATION.

No. 526 Nostrand avenue, Brooklyn, N. Y.

Officers. Names. Post-office addresses
President ............ F. P. WISBERN ................. 951 Lafayette Avenue.
Secretary ............ EDWARD CROWN ............... 505 Lorimer Street.
Treasurer ............ JOSEPH RODGERS ............... 575 McDonough Street.
Attorneys ............. REMSEN & PERSONS ... 60 Wall St., New York, N. Y.

ASSETS.

Loans on bond and mortgage .............................................. $46,975 00
Loans on shares .................................................................. 3,230 00
Real estate ........................................................................... 4,036 40
Cash on hand and in bank .................................................. 826 41
Furniture and fixtures .......................................................... 60 00
Interest, premium, fees and fines due and unpaid ............... 124 45
Advances for taxes, insurance, etc .................................... 190 81
Business bureau ................................................................. 15 00
Pass books ............................................................................. 22 50

$54,580 57

LIABILITIES.

Due shareholders, instalment shares .......................... $36,456 40
Due shareholders, accumulative prepaid shares ............ 1,050 00
Dividends credited ............................................................... 6,151 44
Due shareholders, matured shares ............................. 9,885 07

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Federal Reserve Bank of St. Louis
## Report on Savings and Loan Associations.

Earnings undivided .................................................. $82 44  
Contingent fund (as per section 225 of Banking Law) .... 933 03  
Suspense account ..................................................... 22 19  

**RECEIPTS.**

- Cash on hand January 1, 1913 ........................................ $3,572 12  
- Dues on instalment shares credited to members .......... 12,542 35  
- Dues on accumulative prepaid shares ......................... 450 00  
- Mortgages redeemed, foreclosed or transferred to real estate 10,150 00  
- Loans on shares repaid ........................................... 1,960 00  
- Fees received .......................................................... 1 00  
- Fines received ......................................................... 61 83  
- Interest received ..................................................... 2,855 86  
- Premium received ..................................................... 23 73  
- Rent received .......................................................... 56 00  
- Advances repaid ....................................................... 60 00  
- Reverted dividends ................................................... 58 83  

**DISBURSEMENTS.**

- Loaned on mortgage ................................................... $8,800 00  
- Loaned on shares ....................................................... 3,405 00  
- Instalment dues repaid on withdrawal, or applied on loans .. 7,495 74  
- Paid matured shares .................................................... 3,623 63  
- Dividends paid on withdrawal, or applied on loans .......... 1,068 08  
- Paid borrowed money and prior mortgages .................... 2,000 00  
- Paid for real estate .................................................... 3,827 95  
- Paid salaries and clerk-hire ........................................... 204 50  
- Paid advertising, printing and postage ......................... 49 53  
- Paid rent ................................................................. 120 00  
- Paid repairs to real estate ........................................... 85 50  
- Paid taxes, insurance, etc ............................................ 138 95  
- Paid banking department, examination ......................... 23 83  
- Paid banking department, assessment ......................... 27 27  
- Officers' bonds ......................................................... 8 00  
- Advances for taxes, insurance, etc ............................... 99 31  
- Metropolitan and State League dues ............................ 11 00  
- Cash on hand December 31, 1913 ................................. 826 41  

**Total:** $31,791 72  

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.  
Shares in force January 1, 1913, 813; shares issued during the year, 127½%; shares withdrawn during the year, 117½%; shares in force, 822%. Borrowing members, 23, holding 250% shares; non-borrowing members, 104, holding 572 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $1,874.43; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $547.72; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $58.53.  
No unpaid withdrawals. Amount of shares matured during the year, $1,600. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $393.03. 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 outstanding $3,500. Mortgages in force in New York State, $46,075. One foreclosure during the year.
**KINGS COUNTY.**

**BUSHWICK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.**

No. 612 Grand street, Brooklyn, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>C. F. CANFIELD</td>
<td>114 McDonough Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM A. ERNST</td>
<td>74 Van Buren Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>DANIEL CANTY</td>
<td>134 McDonough Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>J. P. JUDGE</td>
<td>180 Montague Street.</td>
</tr>
</tbody>
</table>

**ASSETS.**

| Loans on bond and mortgage | $147,950.00 |
| Loans on shares            | 2,850.00    |
| Real estate                | 10,799.37   |
| Cash on hand and in bank   | 4,284.19    |
| Furniture and fixtures     | 400.00      |
| Advances for taxes, insurance, etc. | 58.01 |
| Deposit on meter           | 20.00       |

**LIABILITIES.**

| Due shareholders, instalment shares | $125,764.60 |
| Due shareholders, income shares    | 22,300.00   |
| Borrowed money                     | 5,000.00    |
| Earnings undivided                 | 5,723.79    |
| Contingent fund (as per section 225 of Banking Law) | 7,500.00 |
| Suspense account                   | 73.18       |

**RECEIPTS.**

| Cash on hand January 1, 1913 | $10,815.00 |
| Dues on instalment shares credited to members | 26,900.70 |
| Dues on income shares         | 2,700.00   |
| Money borrowed                | 10,000.00  |
| Mortgages redeemed, foreclosed or transferred to real estate | 23,000.00 |
| Loans on shares repaid        | 610.00     |
| Interest received             | 8,430.27   |
| Premium received              | 949.24     |
| Rent received                 | 939.00     |
| Advances repaid               | 141.63     |

**DISBURSEMENTS.**

| Loaned on mortgage             | $36,700.00 |
| Loaned on shares               | 2,400.00   |
| Instalment dues repaid on withdrawal, or applied on loans | 24,878.72 |
| Paid matured shares            | 5,750.00   |
| Paid income shares             | 900.00     |
| Cash dividends paid on income and accumulative prepaid shares | 1,020.18 |
| Paid borrowed money and prior mortgages | 5,000.00 |
| Paid interest on borrowed money and prior mortgages | 141.39 |
| Paid salaries and clerk-hire   | 2,273.32   |
| Paid advertising, printing and postage | 63.56 |
| Paid-rent                      | 45.10      |
| Paid repairs to real estate    | 185.70     |
| Paid taxes, insurance, etc.    | 24.00      |
| Paid banking department, examination | 12.67 |

**Total:** $166,361.57

**Total:** $166,361.57

**Total:** $84,485.84
Report on Savings and Loan Associations.

Advances for taxes, insurance, etc. ......................................................... $83.37
Recording tax ......................................................................................... 30.00
General expenses ................................................................................... 294.44
Cash on hand December 31, 1913......................................................... 4,284.19

$84,485.84

Plan, permanent. Par value of shares, $100 and $250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 3,360; shares issued during the year, 1,331; shares withdrawn during the year, 543; shares in force, 4,148. Borrowing members, 50, holding 825 shares; non-borrowing members, 328, holding 3,323 shares. Female shareholders, 132, holding 830 shares. Total dividends credited members during the year on instalment shares, $5,571.89; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,020.18; rate, 5 per cent.

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, $3,051.52. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 6 7/10 cents monthly on $100 shares.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $75,000. Mortgages in force in New York State, $147,950. No foreclosures during the year.

EAGLE SAVINGS AND LOAN COMPANY.

No. 186 Remsen street, Brooklyn, N. Y.


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 .............................................................. $2,648,799.96
Loans on shares .................................................................................... 21,570.00
Contracts for the sale of real estate ....................................................... 14,571.51
Real estate .......................................................................................... 298,460.58
Cash on hand and in bank .................................................................... 143,637.87
Furniture and fixtures ........................................................................... 8,000.00
Interest, premium, fees and fines due and unpaid ................................... 30,379.99
Advances for taxes, insurance, etc. ......................................................... 13,493.52
Bond and mortgage receivable .............................................................. 411,221.12

$3,590,134.55

LIABILITIES.

Due shareholders, instalment shares ...................................................... $514,740.29
Due shareholders, savings shares ........................................................... 1,111,441.36
Due shareholders, income shares ............................................................ 1,247,800.00
Dividends credited ............................................................................... 238,140.09
Due shareholders, matured shares ......................................................... 14,271.44
Prior mortgages .................................................................................... 348,825.00
Earnings undivided ............................................................................... 52,972.06
Contingent fund (as per section 225 of the Banking Law) ...................... 41,271.79

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### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$223,830.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$36,487.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$107,625.55</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>$15,727.06</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>$2,507,428.33</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>$169,400.00</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$102,731.25</td>
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<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>$57,789.14</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$24,846.24</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>$99,790.77</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$18,400.92</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$5,275.50</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$6,000.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$5,825.00</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>$10,288.12</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$435.75</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>$280.70</td>
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<tr>
<td>Advances for taxes, insurance, etc</td>
<td>$38,066.36</td>
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<tr>
<td>Suspense</td>
<td>$10,908.12</td>
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<tr>
<td>Bond and mortgage receivable</td>
<td>$221,591.82</td>
</tr>
<tr>
<td>Sundry expenses</td>
<td>$2,612.95</td>
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<tr>
<td>Legal expenses</td>
<td>$7,379.14</td>
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<tr>
<td>Appraisals</td>
<td>$1,250.00</td>
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<tr>
<td>Preparing legal papers</td>
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<td>Mortgage tax</td>
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<tr>
<td>Profit and loss</td>
<td>$7,813.74</td>
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<td>Discount on advance payments</td>
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<tr>
<td>Recording</td>
<td>$7.00</td>
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<tr>
<td>Real estate contracts</td>
<td>$14,571.51</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$143,637.87</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $3,967,934.00
Plan, permanent. Par value of shares, $100. Instalments are 5, 12½, 16¼, 25, 33½, 50 cents and $1 monthly.

Shares in force January 1, 1913, 121,499.8495; shares issued during the year, 21,309.5; shares withdrawn during the year, 16,493.3499; shares in force, 126,295.9996. Borrowing members, 699, holding 26,487.9996 shares; non-borrowing members, 4,502, holding 99,808 shares. Female shareholders, 2,233, holding 48,334 shares. Total dividends credited members during the year on instalment shares, $37,074.76; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $99,520.57; rate, 3½ per cent., 4 per cent. and 5 per cent. Total dividends forfeited by withdrawing members during the year, $10,941.73.

No unpaid withdrawals. Amount of shares matured during the year, $29,998.50. Entrance or membership fee, 25 per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $33,629.17. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 98/100 per cent.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester county, New York State. Largest mortgage loan outstanding, $18,400. Mortgages in force in New York State, $3,060,021.08. Six 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.

<table>
<thead>
<tr>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>BENJAMIN THOMPSON, 810 Lexington Avenue.</td>
</tr>
<tr>
<td>Secretary</td>
<td>ALFRED BAILEY, 1012 Gates Avenue.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>JAMES B. SHAW, 925 Green Avenue.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WALTER L. DURACK, 215 Montague Street.</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Loans on bond and mortgage</th>
<th>$488,159.50</th>
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<tbody>
<tr>
<td>Loans on shares</td>
<td>2,420.00</td>
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<tr>
<td>Real estate</td>
<td>15,000.00</td>
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<tr>
<td>Cash on hand and in bank</td>
<td>11,977.77</td>
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<tr>
<td>Furniture and fixtures</td>
<td>500.00</td>
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<tr>
<td>Advances for taxes, insurance, etc</td>
<td>674.51</td>
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$517,831.78

LIABILITIES.

<table>
<thead>
<tr>
<th>Due shareholders, instalment shares</th>
<th>$363,647.38</th>
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<tr>
<td>Due shareholders, income shares</td>
<td>78,800.00</td>
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<tr>
<td>Prior mortgages</td>
<td>34,850.00</td>
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<td>Earnings undivided</td>
<td>20,013.21</td>
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<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>19,920.60</td>
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<td>Special deposit</td>
<td>291.19</td>
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<td>Suspense account</td>
<td>309.40</td>
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$517,831.78

RECEIPTS.

<table>
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<th>Cash on hand January 1, 1913</th>
<th>$9,907.42</th>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>130.134.45</td>
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<tr>
<td>Dues on income shares</td>
<td>14,850.00</td>
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<tr>
<td>Prior mortgages</td>
<td>29,000.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>47,847.67</td>
</tr>
</tbody>
</table>
Kings County.

Loans on shares repaid................................................................. $1,000 00
Interest received ........................................................................... 25,735 98
Rent received ................................................................................ 2,004 00
Advances repaid ........................................................................... 856 31
Special deposits ........................................................................... 10,360 55
Contingent fund ........................................................................... 1,720 60
Furniture to profit and loss .......................................................... 70 00

$272,985 98

DISBURSEMENTS.

Loaned on mortgage ....................................................................... $119,605 00
Loaned on shares ........................................................................... 920 00
Instalment dues repaid on withdrawal, or applied on loans. .. 81,076 34
Paid income shares ....................................................................... 9,175 00
Cash dividends paid on income and accumulative prepaid shares ........................................................................... 3,579 27
Paid borrowed money and prior mortgages ............................... 13,350 00
Paid interest on borrowed money and prior mortgages .......... 1,137 87
Paid salaries and clerk-hire .......................................................... 2,599 50
Paid advertising, printing and postage ......................................... 265 71
Paid rent ........................................................................................ 314 71
Paid repairs to real estate .............................................................. 241 14
Paid taxes, insurance, etc. ............................................................. 42 25
Paid banking department, examination ................................. 39 95
Paid banking department, assessment ........................................ 14 00
Officers' bonds ............................................................................... 11 36
Advances for taxes, insurance, etc. ............................................... 39 00
Metropolitan and State League dues and expenses .................. 14,859 82
Dividends credited to members ................................................... 1,720 60
Contingent fund ........................................................................... 10,117 92
Janitor, light and heat ................................................................. 601 41
Telephone ...................................................................................... 40 50
Appraisals ...................................................................................... 15 00
Profit and loss ............................................................................... 70 00
Cash on hand December 31, 1913 ............................................... 11,077 77

$272,985 98

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

Shares in force January 1, 1913, 8,880 4/5; shares issued during the year, 2,063 4/5; shares withdrawn during the year, 1,529 4/10; shares in force, 10,254 13/20. Borrowing members, 177; holding 3,011 13/20 shares; non-borrowing members, 1,185, holding 7,243 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $14,859.82; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,579.27; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $4,475.12. 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, $13,000. Mortgages in force in New York State, $487,159.50. No foreclosures during the year.
EAST NEW YORK SAVINGS AND LOAN ASSOCIATION.

No. 2790 Fulton street, Brooklyn, N. Y.

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


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 bond and mortgage $241,650.00
Loans on shares 4,295.00
Contracts for the sale of real estate 1,400.00
Real estate 69,900.00
Cash on hand and in bank 10,131.50
Furniture and fixtures 90.00
Advances for taxes, insurance, etc 1,742.46

$329,209.05

LIABILITIES.

Due shareholders, instalment shares $125,756.27
Due shareholders, income shares 129,250.00
Prior mortgages 44,100.00
Earnings undivided 6,702.78
Contingent fund (as per section 225 of Banking Law) 19,250.00
Mortgage on real estate 4,150.00

$329,209.05

RECEIPTS.

Cash on hand January 1, 1913 $41,490.64
Dues on instalment shares credited to members 72,834.07
Dues on income shares 15,925.00
Prior mortgages 19,000.00
Mortgages redeemed, foreclosed or transferred to real estate 82,600.00
Loans on shares repaid 5,559.05
Real estate sold 11,600.00
Interest received 13,209.59
Premium received 3,095.65
Rent received 814.11
Advances repaid 6,851.07
Expense transfer 1,984.65
Special fund 17.00
Taxes, insurance, etc 5,643.75
Repairs to real estate 49.45
Furniture loss 10.00
Profit and loss 19,561.25
Contingent fund 142.77
Suspended accounts 183.21
Mortgage on real estate 4,300.00
Undivided earnings 573.48
Real estate contracts 100.00

$305,644.94

DISBURSEMENTS.

Loaned on mortgage $76,450.05
Loaned on shares 7,404.05
Instalment dues repaid on withdrawal, or applied on loans 61,612.77

$145,466.85
Plan, permanent. Par value of shares, $100. Instalments are 10 cents per week, 50 cents per month.

Shares in force January 1, 1913. 12,866½ shares issued during the year, 3,220; shares withdrawn during the year, 3,110; shares in force, 12,976½. Borrowing members, 56, holding 2,124 shares; non-borrowing members, 670, holding 10,852½ shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $5,409.50; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $6,229.12: 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, $1,875.05. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 1/5 per cent. and 6 per cent. Premium paid by borrowing members, 2 3/5 per cent. and 1 per cent.

Loans have been made in Kings, Nassau, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, $23,000. Mortgages in force in New York State, $241,650. One foreclosure during the year.
Plan, permanent. Par value of shares, $250 and $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 6,165; shares issued during the year, 550; shares withdrawn during the year, 1,041; shares in force, 5,674. Borrowing members, 66, holding 803 shares; non-borrowing members, 310, holding 4,871 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $6,863.44; rate, 3 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,854.60; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year,
Kings County.

$14,700. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,326.58. Unpaid, none.

Premium plan, premium interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1 8/10 per cent.

Loans have been made in Bronx, Kings, New York, Queens and Richmond counties, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $206,875. 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WM. M. KELLOGG</td>
<td>488 Thirteenth Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>STEPHEN Y. MCNAIR</td>
<td>1837 61st Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WM. J. ALLEN</td>
<td>505 Sixth Avenue.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JAMES P. JUDGE</td>
<td>159 Montague Street.</td>
</tr>
</tbody>
</table>

ASSETS.

Loans on bond and mortgage........................................... $90,600 00
Loans on shares .............................................................. $1,400 00
Real estate ......................................................................... 5,718 73
Cash on hand and in bank............................................. 3,486 28
Furniture and fixtures ..................................................... 50 00
Interest, premium, fees and fines due and unpaid........... 946 26

Total Assets: $102,201 27

LIABILITIES.

Due shareholders, instalment shares................................. $40,780 13
Dividends credited .......................................................... 49,188 19
Earnings undivided ......................................................... 2,673 71
Contingent fund (as per section 225 of Banking Law) ........... 9,259 24

Total Liabilities: $102,201 27

RECEIPTS.

Cash on hand January 1, 1913........................................... $2,353 28
Dues on instalment shares credited to members................. 13,355 77
Money borrowed .............................................................. 9,500 00
Mortgages redeemed, foreclosed or transferred to real estate 15,400 00
Loans on shares repaid ..................................................... 1,625 00
Interest received .......................................................... 4,945 64
Premium received ........................................................... 758 28
Rent received .................................................................... 442 73

Total Receipts: $48,380 70

DISBURSEMENTS.

Loaned on mortgage ........................................................... $10,000 00
Loaned on shares ............................................................... 1,675 00
Instalment dues repaid on withdrawal, or applied on loans 15,543 25
Dividends paid on withdrawal, or applied on loans............. 6,683 94
Paid borrowed money and prior mortgages....................... 9,500 00
Paid interest on borrowed money and prior mortgages........ 102 09
Paid salaries and clerk-hire ............................................ 753 82
Paid advertising, printing and postage ......................... 16 99
Paid rent .................................................................... 216 00
Paid repairs to real estate .............................................. 144 40

Total Disbursements: $48,380 70
Paid taxes, insurance, etc. $154.90
Paid banking department, examination 12.00
Paid banking department, assessment 8.62
State League dues and expenses 17.50
Auditing 30.00
Office repairs 23.00
Insurance 10.00
Cash on hand December 31, 1913 3,486.28

Total $48,380.70

Plan, permanent. Par value of shares, $250 and $100. Instalments are 10 cents and 25 cents weekly.
Shares in force January 1, 1913, 2,411; shares issued during the year, 390; shares withdrawn during the year, 308%; shares in force, 2,492%. Borrowing members, 35, holding 362% shares; non-borrowing members, 173, holding 2,130 shares. Female shareholders, 77, holding 892 shares. Total dividends credited members during the year on instalment shares, $4,784.63; rate, 5% per cent.
No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,070.22. Unpaid, none.
Premium plan, instalment. Interest paid by borrowing members, 5% 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, $90,600. No foreclosures during the year.

FLATBUSH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 881 Flatbush avenue, Brooklyn, N. Y.


President ............... EDWARD B. VANDERVEER .......... 158 Montague Street.
Secretary ................ JOSEPH F. CURREN ............... 828 Rogers Avenue.
Treasurer ................ GEORGE W. EGBERT ............. 126 E. 19th Street.
Attorney ............... JOHN D. PRINCE, JR ............. 162 Montague Street.

ASSETS.

Loans on bond and mortgage $124,316.83
Loans on shares ................ 1,795.00
Cash on hand and in bank 1,053.74
Furniture and fixtures 100.00
Interest, premium, fees and fines due and unpaid 2,361.18

Total $129,626.75

LIABILITIES.

Due shareholders, instalment shares $93,840.00
Dividends credited 19,721.73
Borrowed money 1,500.00
Earnings undivided 3,068.37
Contingent fund (as per section 225 of Banking Law) 6,578.82
Unearned or rebatable premium 3,941.69
Suspended dues and dividends 976.12

Total $129,626.75
Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1913, 1,932; shares issued during the year, 212; shares withdrawn during the year, 579; shares in force, 1,353. Borrowing members, 34, holding 699 shares; non-borrowing members, 167, holding 866 shares. Female shareholders, 81, holding 543 shares. Total dividends credited members during the year on instalment shares, $4,671.67; rate, 6.2428 per cent. Total dividends forfeited by withdrawing members during the year, $188.01.

No unpaid withdrawals. Amount of shares matured during the year, $36,955.02. 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, $866.95. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. on mortgage loans; 6 per cent. on stock loans. Premium paid by borrowing members, $2.50 per share.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, $12,152.50. Mortgages in force in New York State, $124,316.83. No foreclosures during the year.
FORT GREENE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 401 Bridge street, Brooklyn, N. Y.


---|---|---
President | JOHN J. KENNEY | 277 Myrtle Ave.
Secretary | JOHN H. JACKSON | 565 Clinton Ave.
Treasurer | JAMES H. BRACKEN | 83 North Ellicott Place.
Attorney | HENRY E. HEISTAD | 190 Montague Street.

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$121,900 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>11,718 50</td>
</tr>
<tr>
<td>Real estate</td>
<td>7,300 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>6,687 82</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>100 00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>891 26</td>
</tr>
</tbody>
</table>

$148,597 58

LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$113,554 49</td>
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<tr>
<td>Dividends credited</td>
<td>28,072 84</td>
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<tr>
<td>Borrowed money</td>
<td>1,000 00</td>
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<td>Earnings undivided</td>
<td>2,471 49</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>3,409 25</td>
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<tr>
<td>Suspense account</td>
<td>75 00</td>
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<tr>
<td>Commissions on sale of real estate</td>
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$148,597 58

RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$6,731 37</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>24,273 02</td>
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<tr>
<td>Money borrowed</td>
<td>2,000 00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>10,750 00</td>
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<tr>
<td>Loans on shares repaid</td>
<td>3,507 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>3,850 00</td>
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<tr>
<td>Fees received</td>
<td>27 25</td>
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<tr>
<td>Fines received</td>
<td>71 86</td>
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<tr>
<td>Interest received</td>
<td>6,510 65</td>
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<tr>
<td>Premium received</td>
<td>1,248 51</td>
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<td>Rent received</td>
<td>98 00</td>
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<td>Advances repaid</td>
<td>35 82</td>
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<td>Appraisers' fees</td>
<td>25 00</td>
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<tr>
<td>Dues and dividends to real estate</td>
<td>530 82</td>
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</table>

$59,659 10

DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$31,100 00</td>
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<tr>
<td>Loaned on shares</td>
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<tr>
<td>Instalment dues repaid on withdrawal or applied on loans</td>
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<tr>
<td>Paid matured shares</td>
<td>6,276 66</td>
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<td>Dividends paid on withdrawal, or applied on loans</td>
<td>457 04</td>
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<td>1,000 00</td>
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<td>Paid interest on borrowed money and prior mortgages</td>
<td>12 50</td>
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<tr>
<td>Paid for real estate</td>
<td>4,381 06</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>859 00</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>34 80</td>
</tr>
</tbody>
</table>
Paid rent ................................................................. $156 25
Paid repairs to real estate............................................ 300 22
Paid taxes, insurance, etc. ........................................... 594 05
Paid banking department, examination..................... 18 00
Paid banking department, assessment....................... 10 21
Officers' bonds ....................................................... 12 00
State League dues ................................................... 11 50
Appraisal .............................................................. 25 00
Cash on hand December 31, 1913................................. 6,687 82

$59,659 10

Plan, permanent. Par value of shares, $200 and $250. Instalments are $1 monthly and 25 cents weekly.

Shares in force January 1, 1913, 1,884 1/20; shares issued during the year, 432 1/2; shares withdrawn during the year, 229 1/2; shares in force, 2,087 7/20. Borrowing members, 26, holding 350 17/20 shares; non-borrowing members, 231, holding 1,736 1/2 shares. Female shareholders, 86, holding 513 1/2 shares.

Total dividends credited members during the year on instalment shares, $7,107.96; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $140.34.

No unpaid withdrawals. Amount of shares matured during the year, $5,276.66. Entrance or membership fee, 25 and 50 cents per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,073.55. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $75.

FULTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.
No. 177 Court street, Brooklyn, N. Y.

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>E. DROSSE</td>
<td>25 Broad Street, New York.</td>
</tr>
<tr>
<td>Secretary</td>
<td>J. F. RATHBON</td>
<td>136 Willoughby Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>CHARLES C. JACOBS</td>
<td>796 President Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>RALPH K. JACOBS</td>
<td>215 Montague Street.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$28,350.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>354.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>9,250.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>347.71</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>257.60</td>
</tr>
</tbody>
</table>

**$38,559.31**

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$22,400.45</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>8,300.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>4,513.11</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>3,336.75</td>
</tr>
</tbody>
</table>

**$38,559.31**
<table>
<thead>
<tr>
<th>RECEIPTS.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913...........................................................</td>
<td>$4,731 38</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members.................................</td>
<td>8,085 10</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate.</td>
<td>1,500 00</td>
</tr>
<tr>
<td>Loans on shares repaid.........................................................................</td>
<td>1,620 00</td>
</tr>
<tr>
<td>Fees received.......................................................................................</td>
<td>2 60</td>
</tr>
<tr>
<td>Interest received..................................................................................</td>
<td>1,501 31</td>
</tr>
<tr>
<td>Rent received.......................................................................................</td>
<td>726 25</td>
</tr>
<tr>
<td><strong>Total Receipts</strong>...............................................................................</td>
<td>$18,166 10</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>DISBURSEMENTS.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage................................................................................</td>
<td>$5,700 00</td>
</tr>
<tr>
<td>Loaned on shares...................................................................................</td>
<td>646 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans..................</td>
<td>5,362 31</td>
</tr>
<tr>
<td>Paid income shares................................................................................</td>
<td>700 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans..............................</td>
<td>532 71</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares..............</td>
<td>432 48</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages...........................................</td>
<td>3,500 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire..................................................................</td>
<td>338 00</td>
</tr>
<tr>
<td>Paid banking department, examination................................................</td>
<td>19 60</td>
</tr>
<tr>
<td>Paid banking department, assessment..................................................</td>
<td>3 20</td>
</tr>
<tr>
<td>Furniture and fixtures.........................................................................</td>
<td>1 50</td>
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<tr>
<td>Sundry expenses.....................................................................................</td>
<td>32 42</td>
</tr>
<tr>
<td>Light....................................................................................................</td>
<td>58 08</td>
</tr>
<tr>
<td>Real estate expenses............................................................................</td>
<td>492 09</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913..........................................................</td>
<td>347 71</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong>.......................................................................</td>
<td>$18,166 10</td>
</tr>
</tbody>
</table>

Plan, serial. Par value of shares, $100. Instalments are 10 cents weekly. Shares in force January 1, 1913, 546%; shares issued during the year, 50; shares withdrawn during the year, 76; shares in force, 520%. Borrowing members, 10, holding 124½% shares; non-borrowing members, 50, holding 396 shares. Female shareholders, 14, holding 121 shares. Total dividends credited members during the year on instalment shares, $1,230.25; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $432.48; rate, 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 50 cents per member. 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, $3,700. Mortgages in force in New York State, $28,350. No foreclosures during the year.
## Kings County.

### Assets.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$18,650.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>395.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>2,121.57</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$21,166.57</strong></td>
</tr>
</tbody>
</table>

### Liabilities.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$18,440.40</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>1,671.84</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>439.19</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>307.69</td>
</tr>
<tr>
<td>Unearned or rebateable premium</td>
<td>307.45</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$21,166.57</strong></td>
</tr>
</tbody>
</table>

### Receipts.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$2,610.79</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>6,039.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>500.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>714.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>76.42</td>
</tr>
<tr>
<td>Fines received</td>
<td>33.62</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,194.33</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$11,168.16</strong></td>
</tr>
</tbody>
</table>

### Disbursements.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>1,700.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>480.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>5,270.76</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,073.77</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>461.50</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>18.90</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>12.00</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>1.66</td>
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<tr>
<td>Officers' bonds</td>
<td>8.80</td>
</tr>
<tr>
<td>Safe deposit vault</td>
<td>5.00</td>
</tr>
<tr>
<td>Fire insurance</td>
<td>2.50</td>
</tr>
<tr>
<td>Real estate assessment</td>
<td>11.70</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,121.57</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$11,168.16</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 1,145; shares issued during the year, 350; shares withdrawn during the year, 225; shares in force, 1,270. Borrowing members, 12, holding 195 shares; non-borrowing members, 104, holding 1,075 shares. Female shareholders, 31, holding 300 shares. Total dividends credited members during the year on instalment shares, $769.55; rate, 4 1/2 per cent. Total dividends forfeited by withdrawing members during the year, $41.17.

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 unpaid during the year, $496.70. 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, $18,650. No foreclosures during the year.
GERMANIA BUILDING, SAVING AND LOAN INSTITUTION.

No. 1269 Gates avenue, Brooklyn, N. Y.


President ...................... FREDERICK S. SCHACKNE .......... 110 Palmetto Street.
Secretary .................... ADO GLAESER ................................. 97 Stanhope Street.
Treasurer ................... ARTHUR J. WISBAUER .................. 142 Foxall Street.
Attorney ..................... GEO. F. ALEXANDER...................... 315 Washington Street.

ASSETS.

Loans on bond and mortgage............................................................... $2,750 00
Loans on shares ....................................................................................... 25 00
Cash on hand and in bank................................................................... 374 78
Furniture and fixtures .......................................................................... 55 00
Interest, premium, fees and fines due and unpaid...................... 54 34
By-laws and banks ................................................................................... 12 00

$3,271 12

LIABILITIES.

Due shareholders, instalment shares.................................................... $3,035 65
Dividends credited ................................................................................... 107 80
Earnings undivided ................................................................................. 56 79
Contingent fund (as per section 225 of Banking Law)...... 70 88

$3,271 12

RECEIPTS.

Cash on hand January 1, 1913 ....................: ..................................... $172 67
Dues on instalment shares credited to members ........................... 1,001 35
Mortgages redeemed, foreclosed or transferred to real estate.. 400 00
Fees received .............................................................................................. 8 60
Interest received ........................................................................................ 126 70
Sale of by-laws .................................................•...................................... 4 75

$1,714 07

DISBURSEMENTS.

Loaned on shares ....................................................................................... $25 00
Instalment dues repaid on withdrawal, or applied on loans.. 1,131 43
Dividends paid on withdrawal, or applied on loans.................... 128 92
Paid salaries and clerk-hire................................................................. 15 16
Paid advertising, printing and postage............................................. 26 45
Paid banking department, examination.......................................... 12 00
Paid banking department, assessment ............................................... 33
Cash on hand December 31, 1913........................................................ 374 78

$1,714 07

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

Shares in force January 1, 1913, 326; shares issued during the year, 105; shares withdrawn during the year, 34; shares in force, 397. Borrowing members, 4, holding 45 shares; non-borrowing members, 45, holding 352 shares. Female shareholders, 8, holding 32 shares. Total dividends credited members during the year on instalment shares, $107.80; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of
Kings County.

the Banking Law, incurred and paid during the year, $41.61. 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, $2,750. No foreclosures during the year.

HAMilton Co-operative Building and Loan Association.

No. 496a Court street, Brooklyn, N. Y.


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..................................................... $84,900 00
Loans on shares ................................................................................ 1,722 00
Real estate .......................................................................................... 5,499 22
Cash on hand and in bank.................................................................... 9,106 66
Furniture and fixtures.............................................................................. 337 77
Advances for taxes, insurance, etc..................................................... 3,758 36

$105,324 01

LIABILITIES.

Due shareholders, instalment shares................................................. $70,153 04
Due shareholders, savings shares....................................................... 27,299 35
Balance to be paid borrowers on mortgage loans............................. 2,247 50
Earnings undivided................................................................................ 1,672 34
Contingent fund (as per section 225 of Banking Law).............. 3,951 78

$105,324 01

RECEIPTS.

Cash on hand January 1, 1913............................................................ $23,773 36
Dues on instalment shares credited to members........................... 32,596 72
Dues on savings shares ........................................................................ 36,159 92
Mortgages redeemed, foreclosed or transferred to real estate ... 13,498 80
Loans on shares repaid....................................................................... 4,710 65
Real estate sold ......................................................................................... 4,000 00
Fees received ........................................................................................ 29 25
Fines received. ......................................................................................... 125 38
Interest received . .................................................................................... 4,703 99
Premium received. .................................................................................. 609 23
Rent received ........................................................................................ 309 35
Advances repaid. ................................................................................... 1,677 93
Cash over. ............................................................................................ 32 07
Appraisers' fees. ................................................................................... 42 50
Cash for check ......................................................................................... 50 00
Insurance premium refunded ............................................................. 5 63
Dividend returned .................................................................................. 4 96
Deposit, account of search .................................................................. 70 00

$122,399 74
## DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$31,452.50</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>4,739.75</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>53,887.93</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>8,860.57</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>5,229.59</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,276.71</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>74.89</td>
</tr>
<tr>
<td>Paid rent</td>
<td>216.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>238.10</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>212.19</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>45.50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>7.88</td>
</tr>
<tr>
<td>Officers’ bonds</td>
<td>12.00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>2,338.41</td>
</tr>
<tr>
<td>Metropolitan and state League dues and expenses</td>
<td>22.00</td>
</tr>
<tr>
<td>Light and heat</td>
<td>55.46</td>
</tr>
<tr>
<td>Directors’ fees</td>
<td>61.50</td>
</tr>
<tr>
<td>Appraisers’ fees</td>
<td>42.50</td>
</tr>
<tr>
<td>Janitress</td>
<td>60.00</td>
</tr>
<tr>
<td>Counsel fees</td>
<td>25.00</td>
</tr>
<tr>
<td>Real estate commissions</td>
<td>100.00</td>
</tr>
<tr>
<td>Real estate sale expenses</td>
<td>35.56</td>
</tr>
<tr>
<td>Commission</td>
<td>2.00</td>
</tr>
<tr>
<td>Cash short</td>
<td>40.42</td>
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<tr>
<td>Searching</td>
<td>70.00</td>
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<tr>
<td>Check for cash</td>
<td>50.00</td>
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<tr>
<td>Appraisers’ expenses</td>
<td>8.60</td>
</tr>
<tr>
<td>Petty cash</td>
<td>4.54</td>
</tr>
<tr>
<td>Dividends</td>
<td>4,123.48</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>9,106.66</td>
</tr>
<tr>
<td>Total</td>
<td>$122,399.74</td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $200 and $250. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 4,090 6-10; shares issued during the year, 2,047 7/10; shares withdrawn during the year, 892; shares in force, 5,246 7/20. Borrowing members, 29, holding 405 7/20 shares; non-borrowing members, 530, holding 4,841 shares. Female shareholders, 309, holding 2,578 shares. Total dividends credited members during the year on instalment shares, $2,730.16; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $373.32; rate, 4 1/2 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, $1,793.70. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5 1/5 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, $8,000. Mortgages in force in New York State, $84,000. No foreclosures during the year.
## KINGS COUNTY SAVINGS AND LOAN ASSOCIATION.

No. 1161 Fulton street, Brooklyn, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN H. McCLURKIN</td>
<td>240 Madison Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>EDGAR D. NESBITT</td>
<td>405 Quincy Street</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WESLEY S. TWIDDY</td>
<td>604 Hancock Street</td>
</tr>
<tr>
<td>Attorney</td>
<td>JOHN R. MANLEY</td>
<td>822 Marcy Avenue</td>
</tr>
</tbody>
</table>

### ASSETS.

- Cash on hand and in bank: $1,329 45
- Instalments due and unpaid: 40 00
- Interest, premium, fees and fines due and unpaid: 80

Total Assets: $1,370 25

### LIABILITIES.

- Due shareholders, instalment shares: $365 50
- Due shareholders, accumulative prepaid shares: 200 00
- Due shareholders, income shares: 800 00
- Earnings undivided: 4 75

Total Liabilities: $1,370 25

### RECEIPTS.

- Dues on instalment shares credited to members: $325 50
- Dues on accumulative prepaid shares: 200 00
- Dues on income shares: 800 00
- Fees received: 22 00

Total Receipts: $1,347 50

### DISBURSEMENTS.

- Paid advertising, printing and postage: $4 45
- Officers' bonds: 13 60
- Cash on hand December 31, 1913: 1,329 45

Total Disbursements: $1,347 50

Plan, permanent. Par value of shares, $200. Instalments are 50 cents and $1 monthly.

Shares issued during the year, 150; shares withdrawn during the year, none; shares in force, 150. Borrowing members, none. Non-borrowing members, 22, holding 150 shares. Female shareholders, 3, holding 12 shares. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $18.05. Unpaid, none.

Premium plan, instalment. No mortgage loans outstanding.

## MADISON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 897 Gates avenue, Brooklyn, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>E. O. BRAGDON</td>
<td>80 Pine Street, New York</td>
</tr>
<tr>
<td>Secretary</td>
<td>CHARLES F. WILCOX</td>
<td>18 Revere Place</td>
</tr>
<tr>
<td>Treasurer</td>
<td>H. J. DORBIN</td>
<td>690 Park Place</td>
</tr>
<tr>
<td>Attorney</td>
<td>Z. D. RACE</td>
<td>176 Broadway, New York</td>
</tr>
</tbody>
</table>

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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
174 Report on Savings and Loan Associations.

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$95,200 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>1,910 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>2,780 89</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>25 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>106 00</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$100,021 89</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$53,333 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>33,700 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>7,548 08</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>3,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,177 18</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,105 46</td>
</tr>
<tr>
<td>Special deposit</td>
<td>158 17</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$100,021 89</strong></td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,568 30</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>21,816 00</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>12,200 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>10,300 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>13,600 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>1,780 00</td>
</tr>
<tr>
<td>Fines received</td>
<td>106 64</td>
</tr>
<tr>
<td>Interest received</td>
<td>5,025 54</td>
</tr>
<tr>
<td>Premium received</td>
<td>244 67</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>95 42</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$68,736 57</strong></td>
</tr>
</tbody>
</table>

**DISBURSEMENTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$32,900 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>2,205 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>7,272 00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>11,000 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>2,988 36</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>1,253 00</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>7,300 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>168 90</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>475 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>207 90</td>
</tr>
<tr>
<td>Paid rent</td>
<td>84 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>26 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>6 52</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>16 00</td>
</tr>
<tr>
<td>Metropolitan and State League dues</td>
<td>31 00</td>
</tr>
<tr>
<td>Auditors</td>
<td>12 00</td>
</tr>
<tr>
<td>Sundry expenses</td>
<td>10 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,780 89</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$68,736 57</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.
Kings County.

Shares in force January 1, 1913, 1,262; shares issued during the year, 753; shares withdrawn during the year, 408; shares in force, 1,607. Borrowing members, 37, holding 503 shares; non-borrowing members, 173, holding 1,104 shares. Female shareholders, 58, holding 429 shares. Total dividends credited members during the year on instalment shares, $2,900.46; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,253; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $85.42.

No unpaid withdrawals. Amount of shares matured during the year, $11,000. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $835.90. 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, $50,100. No foreclosures during the year.

MODEL BUILDING AND LOAN ASSOCIATION OF BROOKLYN, N. Y.

No. 129 Ralph avenue, Brooklyn, N. Y.


President.............. THOMAS F. LARKIN.............. 488 Decatur Street.
Secretary ............ JOHN F. LYNCH ............................ 486-a Decatur Street.
Treasurer ............ FREDERICK L. JENKINS .. .. 133 Bainbridge Street.
Attorney ............. LEONARD J. LANGBIEN .......... 392 Broadway, New York

ASSETS.

Loans on bond and mortgage...................................... $43,850.00
Loans on shares ............................................................ 850.00
Stocks and bonds .............................................................. 2,662.50
Real estate ........................................................................ 500.00
Cash on hand and in bank ............................................. 4,302.74
Interest, premium, fees and fines due and unpaid.............. 160.39

$52,325.83

LIABILITIES.

Due shareholders, instalment shares ................................ $22,704.43
Due shareholders, income shares ...................................... 12,463.00
Dividends credited .......................................................... 2,967.74
Prior mortgages ............................................................ 8,000.00
Earnings undivided .......................................................... 2,637.82
Contingent fund (as per section 223 of Banking Law) .......... 3,900.00
Interest on mortgage ..................................................... 137.50
Special deposit .............................................................. 72.05
Suspense account ........................................................... 23.29

$52,325.83

RECEIPTS.

Cash on hand January 1, 1913.............................................. $4,279.77
Dues on instalment shares credited to members ................. 7,654.69
Dues on income shares ...................................................... 4,500.00
Prior mortgages .............................................................. 3,500.00
Mortgages redeemed, foreclosed or transferred to real estate.. 400.00
Loans on shares repaid ..................................................... 825.00
Fees received ................................................................. $30 91
Interest received .................................................................. 2,353 17
Premium received .................................................................. 517 50
Appraisal fees ......................................................................... 5 00

$24,088 04

DISBURSEMENTS.
Loaned on mortgage .............................................................. $5,000 00
Loaned on shares .................................................................. 450 00
Instalment dues repaid on withdrawal, or applied on loans .... 4,328 34
Paid matured shares ............................................................. 2,728 92
Paid income shares ............................................................... 5,000 00
Dividends paid on withdrawal, or applied on loans .......... 546 33
Cash dividends paid on income and accumulative prepaid shares .......... 634 09
Paid interest on borrowed money and prior mortgages .... 247 50
Paid salaries and clerk-hire .................................................. 205 00
Paid advertising, printing and postage .................................. 30 94
Paid taxes, insurance, etc. ................................................... 2 92
Paid banking department, examination............................. 29 25
Paid banking department, assessment .................................. 3 85
Officers' bonds ....................................................................... 16 00
State League dues and expenses ........................................... 15 00
Suspense account ................................................................... 4 66
Appraisal fees ......................................................................... 5 00
Refund of mortgage tax ........................................................ 17 50
Cash on hand December 31, 1913 .......................................... 4,302 74

$24,088 04

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

Shares in force January 1, 1913, 1,718½; shares issued during the year, 261; shares withdrawn during the year, 347; shares in force, 1,632½. Borrowing members, 18, holding 379½ shares; non-borrowing members, 113, holding 1,253 shares. Female shareholders, 39, holding 262 shares. Total dividends credited members during the year on instalment shares, $1,230.15; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $634.09; rate, 5 per cent and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $2,728.92. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $786.94. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 3 cents per share per week.

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, $43,850. No foreclosures during the year.

NASSAU CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 2738 Atlantic avenue, Brooklyn, N. Y.


President ..................... CARL E. ANSELM .................. 62 Elton Street.
Secretary ..................... M. V. PORNPHY ............... 29 Jerome Street
Treasurer ..................... GEORGE A. P. NORTH ......... 18 Van Stelen Avenue.
Attorneys ..................... KIENDL, SMYTH & GROSS .... 7500 Atlantic Avenue.
### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$475,400 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>2,750 00</td>
</tr>
<tr>
<td>Real estate</td>
<td>2,744 70</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>49,017 14</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>288 29</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>3,600 88</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>386 01</td>
</tr>
<tr>
<td>Special deposits</td>
<td>163 83</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$534,350 65</strong></td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalments and dividends</td>
<td>$514,807 95</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>631 55</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>18,863 41</td>
</tr>
<tr>
<td>Suspense account</td>
<td>47 74</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$534,350 65</strong></td>
</tr>
</tbody>
</table>

### Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$16,869 83</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>151,268 85</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>36,700 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>215 00</td>
</tr>
<tr>
<td>Interest received</td>
<td>26,099 48</td>
</tr>
<tr>
<td>Premium received</td>
<td>4,753 68</td>
</tr>
<tr>
<td>Rent received</td>
<td>45 00</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>1,300 89</td>
</tr>
<tr>
<td>Special deposits</td>
<td>111 00</td>
</tr>
<tr>
<td>Sundries</td>
<td>11 00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$237,293 73</strong></td>
</tr>
</tbody>
</table>

### Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$46,300 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>93,208 31</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>37,700 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>4,921 83</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>2,796 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>174 05</td>
</tr>
<tr>
<td>Paid rent</td>
<td>360 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>674 98</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>36 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>39 62</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>33 60</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>1,655 07</td>
</tr>
<tr>
<td>Metropolitan and State League dues</td>
<td>14 50</td>
</tr>
<tr>
<td>Special deposits</td>
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<tr>
<td>Tax searches</td>
<td>94 25</td>
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<tr>
<td>Lighting</td>
<td>64 97</td>
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<tr>
<td>Burglar alarm</td>
<td>30 00</td>
</tr>
<tr>
<td>Furniture</td>
<td>24 00</td>
</tr>
<tr>
<td>Sundries</td>
<td>29 39</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>49,017 14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$237,293 73</strong></td>
</tr>
</tbody>
</table>
Plan, permanent. Par value of shares, $100 and $250. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 12,735; shares issued during the year, 3,206; shares withdrawn during the year, 1,481; shares in force, 14,460. Borrowing members, 95, holding 1,388 shares; non-borrowing members, 1,432, holding 13,072 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $26,271.39; rate, 5½ per cent. Total dividends forfeited by withdrawing members during the year, $8.67.

No unpaid withdrawals. Amount of shares matured during the year, $37,700. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,567.37. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5½ 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, $475,400. No foreclosures during the year.

PEOPLE'S CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF BROOKLYN.

No. 14 Graham avenue, Brooklyn, N. Y.


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................................................................. $67,650
Loans on shares........................................................................................... 5,765
Stocks and bonds ....................................................................................... 24,516
Cash on hand and in bank..................................................................... 7,479
Accrued interest ........................................................................................ 345

$105,756

LIABILITIES.

Due shareholders, instalment shares................................................... $86,998
Dividends credited ..................................................................................... 17,018
Contingent fund (as per section 225 of Banking Law)................ 1,320
Uncertained or rebatable premium........................................................ 419

$105,756

RECEIPTS.

Cash on hand January 1, 1913............................................................ $1,774
Dues on instalment shares credited to members..................... 15,821
Money borrowed ................................................................................. 1,300
Mortgages redeemed, foreclosed or transferred to real estate.. 11,500
Loans on shares repaid ................................................. 6,290
Fees received ......................................................................................... 29
Fines received ....................................................................................... 38
Interest received ..................................................................................... 5,237
Premium received ................................................................................ 38
Bonds sold ......................................................................................... 5,540
KINGS COUNTY.

Profit on bonds ......................................................... $10 00
Transfer fees .............................................................. 4 00
Appraisal fees ............................................................. 30 00

$47,613 19

DISBURSEMENTS.

Loaned on mortgage ................................................. $14,400 00
Loaned on shares ...................................................... 5,740 00
Instalment dues repaid on withdrawal, or applied on loans... 10,527 00
Dividends paid on withdrawal, or applied on loans........... 1,947 73
Paid borrowed money and prior mortgages..................... 1,300 00
Paid interest on borrowed money and prior mortgages........ 48 23
Paid salaries and clerk-hire ......................................... 281 00
Paid advertising, printing and postage ............................ 26 00
Paid rent ........................................................................ 80 00
Paid banking department, examination ......................... 42 35
Paid banking department, assessment ......................... 7 95
Officers' bonds ............................................................ 72 00
State League dues ..................................................... 5 00
Bonds purchased ........................................................ 5,532 50
Fines returned ............................................................. 3 40
Appraisal fees ............................................................ 30 00
Commission ................................................................. 38 50
Notary fees ................................................................. 2 50
Unearned premium returned ........................................ 50 00
Cash on hand December 31, 1913 .................................. 7,479 03

$47,613 19

Plan, serial. Par value of shares, $200 and $250. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1913, 1,313; shares issued during the year, 180; shares withdrawn during the year, 141; shares in force, 1,352. Borrowing members, 30, holding 339 shares; non-borrowing members, 188, holding 1,013 shares. Female shareholders, 88, holding 492 shares. Total dividends credited members during the year on instalment shares, $7,591.46; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $423.16.

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, $505. 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 Nassau counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $61,650. 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 ............. JOHN GITOWSKI .............. 5105 6th Avenue.
Secretary ............. FRANK A. JUREK ......... 236 57th Street.
Treasurer ............. JOHN PASZEK ............. 298 Seventh Avenue.
Attorney ............. CLEMENT F. ROZANSKI ...... 17 State St., N. Y. City.
**Report on Savings and Loan Associations.**

**Assets.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$87,700</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>2,192</td>
</tr>
<tr>
<td>Real estate</td>
<td>11,535</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>11,837</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>174</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>203</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>796</td>
</tr>
<tr>
<td>Books, by-laws and deposit for electricity</td>
<td>155</td>
</tr>
</tbody>
</table>

Total: $114,595.60

**Liabilities.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$40,357</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>13,255</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>34,425</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>10,894</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>3,409</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>2,000</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>84</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,169</td>
</tr>
</tbody>
</table>

Total: $114,595.60

**Receipts.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$6,352</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>16,991</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>9,825</td>
</tr>
<tr>
<td>Dues on accumulative prepaid shares</td>
<td>15,321</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>7,950</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>3,367</td>
</tr>
<tr>
<td>Fees received</td>
<td>40</td>
</tr>
<tr>
<td>Fines received</td>
<td>28</td>
</tr>
<tr>
<td>Interest received</td>
<td>5,282</td>
</tr>
<tr>
<td>Rent received</td>
<td>962</td>
</tr>
<tr>
<td>Advances repaid</td>
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<tr>
<td>Pass books</td>
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<tr>
<td>Appraisers</td>
<td>55</td>
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</table>

Total: $67,339.54

**Disbursements.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$5,200</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>3,219</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>9,201</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>1,449</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>5,835</td>
</tr>
<tr>
<td>Paid accumulative prepaid shares</td>
<td>17,749</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>879</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>1,121</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>1,687</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>70</td>
</tr>
<tr>
<td>Paid rent</td>
<td>150</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>419</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>266</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>19</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>9</td>
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<tr>
<td>Officers' bonds</td>
<td>25</td>
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<tr>
<td>Advances for taxes, insurance, etc</td>
<td>1,603</td>
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</tbody>
</table>

Total: $67,339.54
Kings County.

State League dues ........................................................... $5.50
Interest on mortgage .................................................. 137.50
Legal services ............................................................... 318.75
Appraisers ..................................................................... 42.00
Mortgage ................................................................. 5,000.00
Light and heat ......................................................... 28.40
By-laws .......................................................................... 86.50
Sundries ......................................................................... 23.05
Cash on hand December 31, 1913 ........................................... 11,837.51

$67,339.54

Plan, permanent. Par value of shares, $200. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1913, 2,085%; shares issued during the year, 326; shares withdrawn during the year, 413%; shares in force, 1,998. Borrowing members, 62, holding 552½ shares; non-borrowing members, 294, holding 1,445½ shares. Female shareholders, 74, holding 317 shares. Total dividends credited members during the year on instalment shares, $2,503.38; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,609.98; rate, 4 3/16 per cent. Total dividends forfeited by withdrawing members during the year, $150.04.

No unpaid withdrawals. Amount of shares matured during the year, $3,409.14. 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, $1,256.30. Unpaid, none.

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, $87,700. One foreclosure 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.]

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 .............. 115 Remsen Street.

ASSETS.

Loans on bond and mortgage ........................................ $84,900.00
Loans on shares ................................................................ 2,430.00
Stocks and bonds .......................................................... 12,941.25
Cash on hand and in bank .............................................. 2,267.67
Furniture and fixtures .................................................... 100.00
Interest, premium, fees and fines due and unpaid ............. 1,019.64

$103,658.56

LIABILITIES.

Due shareholders, instalment shares ................................ $70,235.68
Due shareholders, savings shares ...................................... 500.00
Due shareholders, income shares ...................................... 12,050.00
Dividends credited .......................................................... 15,756.63
Report on Savings and Loan Associations.

Earnings undivided ................................................................................... $3,140 89
Contingent fund (as per section 225 of Banking Law) ............. 1,917 27
Suspense account ....................................................................................... 10 00
Salaries due ................................................................................................ 48 09

$103,658 56

RECEIPTS.
Cash on January 1, 1913.......................................................................... $6,303 07
Dues on instalment shares credited to members ............................. 16,790 12
Dues on savings shares .......................................................................... 500 00
Dues on income shares.............................................................................. 1,700 00
Money borrowed ......................................................................................... 6,000 00
Mortgages redeemed, foreclosed or transferred to real estate.. 13,750 00
Loans on shares repaid............................................................................ 2,095 00
Real estate sold .......................................................................................... 4,741 00
Fines received ............................................................................................. 39 03
Interest received ......................................................................................... 4,617 80
Premiums received ................................................................................... 1,303 60
Advances repaid ......................................................................................... 434 14
Deposits made by borrowers................................................................... 152 81
Reverted dividends ..................................................................................... 412 14

$58,839 61

DISBURSEMENTS.
Loaned on mortgage................................................................................... $14,000 00
Loaned on shares......................................................................................... 2,855 00
Instalment dues repaid on withdrawal, or applied on loans. . 10,737 80
Paid matured shares .................................................................................. 6,000 00
Paid income shares..................................................................................... 200 00
Dividends paid on withdrawal, or applied on loans .................... 2,068 65
Cash dividends paid on income and accumulative prepaid shares 486 00
Paid borrowed money and prior mortgages ...................................... 6,000 00
Paid interest on borrowed money and prior mortgages 73 83
Paid salaries and clerk-hire ................................................................. 628 00
Paid advertising, printing and postage ............................................. 61 80
Paid rent ....................................................................................................... 150 00
Paid taxes, insurance, etc ................................................................. 74 00
Paid banking department, examination ........................................... 12 00
Paid banking department, assessment ............................................. 7 91
Officers' bonds ........................................................................................... 28 00
Advances for taxes, insurance, etc ..................................................... 323 17
Deposits made by borrowers................................................................... 143 56
New York city bonds ................................................................................ 12,722 22
Cash on hand December 31, 1913.......................................................... 2,267 67

$58,839 61

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.
Shares in force January 1, 1913, 3,751½: shares issued during the year, 750: shares withdrawn during the year, 492½: shares in force, 4,009. Borrowing members, 32, holding 850 shares; non-borrowing members, 200, holding 3,159 shares. Female shareholders, 81, holding 1,257½ shares. Total dividends credited members during the year on instalment shares, $4,443.50; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $486: rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $412.14.
KINGS COUNTY.

No unpaid withdrawals. Amount of shares matured during the year, $6,000. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $867.80. 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, $84,900. One foreclosure during the year.

SOUTH BROOKLYN SAVINGS AND LOAN ASSOCIATION.

No. 565 Fifth avenue, Brooklyn, N. Y.
[Organized under Law of 1851. Commenced business 1886.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>DAVID B. HUTTON</td>
<td>227 Brooklyn Avenue.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JAMES H. STRAIN</td>
<td>565 Fifth Avenue.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>EDWARD BIRKLE</td>
<td>1521 Beverly Road.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM J. BOLGER</td>
<td>146 Broadway, N. Y.</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$1,048,430.00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>6,743.40</td>
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<tr>
<td>Real estate</td>
<td>47,763.54</td>
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<tr>
<td>Cash on hand and in bank</td>
<td>51,419.46</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>2,226.50</td>
</tr>
<tr>
<td>Special deposit</td>
<td>5,000.00</td>
</tr>
</tbody>
</table>

**Total Assets:** $1,161,582.90

LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$1,047,160.90</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>500.00</td>
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<tr>
<td>Prior mortgages</td>
<td>13,400.00</td>
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<tr>
<td>Earnings undivided</td>
<td>27,144.55</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>72,597.95</td>
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<tr>
<td>Suspense account</td>
<td>659.50</td>
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<tr>
<td>Special rent account</td>
<td>120.00</td>
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**Total Liabilities:** $1,161,582.90

RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$57,451.54</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>374,906.37</td>
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<tr>
<td>Prior mortgages</td>
<td>10,450.00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>97,050.00</td>
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<tr>
<td>Real estate sold</td>
<td>6,855.98</td>
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<tr>
<td>Interest received</td>
<td>59,030.11</td>
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<tr>
<td>Premium received</td>
<td>2,147.18</td>
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<tr>
<td>Rent received</td>
<td>1,563.04</td>
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<tr>
<td>Appraisers’ fees</td>
<td>200.00</td>
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<tr>
<td>Bills receivable</td>
<td>2,000.00</td>
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<tr>
<td>Profit on sale of real estate</td>
<td>919.40</td>
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**Total Receipts:** $612,273.62
DISBURSEMENTS.

Loaned on mortgage ................................................................. $176,550 00
Instalment dues repaid on withdrawal, or applied on loans.. 325,170 60
Paid borrowed money and prior mortgages ....................... 9,300 00
Paid interest on borrowed money and prior mortgages ....... 597 34
Paid for real estate ................................................................. 30,470 24
Paid salaries and clerk-hire ..................................................... 7,128 00
Paid advertising, printing and postage ............................... 545 65
Paid repairs to real estate ....................................................... 670 36
Paid taxes, insurance, etc ....................................................... 997 24
Paid banking department, examination ......................... 48 00
Paid banking department, assessment ............................. 85 63
Officers' bonds ................................................................. 80 00
Metropolitan and State League dues ............................... 58 50
Telephone, light and heat .................................................. 508 28
Attorney's fees ............................................................... 917 91
Tellers .................................................................................. 15 00
Janitor .............................................................................. 360 00
Real estate to profit and loss ........................................... 3,354 23
Real estate contract .......................................................... 4,343 40
Suspense account ............................................................... 53 78
Cash on hand December 31, 1913 ..................................... 51,419 46

$612,273 62

Plan, permanent. Par value of shares, $100 and $250. Instalments are 50 cents monthly.

Shares in force January 1, 1913, 24,962 3/10; shares issued during the year, 5,782 3/10; shares withdrawn during the year, 26,147 3/10. Borrowing members, 407, holding 10,290 3/10 shares; non-borrowing members, 2,112, holding 15,857 shares. Female shareholders, 1,113, holding 10,522 3/10 shares. Total dividends credited members during the year on instalment shares, $43,077.48; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $8,695.43. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $120.

No premium plan. Interest paid by borrowing members, 5 1/5 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, $1,044,930. Four foreclosures during the year.

TWENTY-NINTH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 142 E. Fourth street, Brooklyn, N. Y.


President .......... HENRY DONNELLY ......... 300 East Second 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 ............................................. $14,500 00
Cash on hand and in bank .................................................. 2,334 35
Furniture and fixtures ...................................................... 90 00

$16,924 35
Kings County.

LIABILITIES.

Due shareholders, instalment shares .................................................... $15,634 31
Earnings undivided. .............................................................................. 1,056 78
Contingent fund (as per section 225 of Banking Law) .................. 229 76
Commissions. ... (as per section 225 of Banking Law) ............... 3 50

$16,924 35

RECEIPTS.

Cash on hand January 1, 1913............................................................ $372 35
Dues on instalment shares credited to members ............................ 10,421 90
Mortgages redeemed, foreclosed or transferred to real estate. 3,000 00
Fees received. ..................................................................................... 28 00
Interest received. ............................................................................. 803 13
Premium received. .......................................................................... 174 32
Rent received. ................................................................................. 54 50

$14,854 20

DISBURSEMENTS.

Loaned on mortgage ........................................................................ $1,500 00
Instalment dues repaid on withdrawal, or applied on loans. 8,632 26
Dividends paid on withdrawal, or applied on loans. ................. 545 94
Paid borrowed money and prior mortgages ................................. 1,500 00
Paid interest on borrowed money and prior mortgages 52 50
Paid salaries and clerk-hire ................................................................. 62 00
Paid advertising, printing and postage ............................................ 6 55
Paid rent ............................................................................................ 126 00
Paid banking department, examination ......................................... 13 00
Paid banking department, assessment .......................................... 1 32
Commissions. .................................................................................. 17 00
Notary fees. ..................................................................................... 44 43
Moving expenses. ............................................................................. 9 05
Deposit with Gas Company .............................................................. 10 00
Furniture .......................................................................................... 33 00
Insurance. ........................................................................................... 8 00
Cash on hand December 31, 1913...................................................... 2,334 35

$14,854 20

Plan, permanent. Par value of shares, $250. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 361; shares issued during the year, 94; shares withdrawn during the year, 64; shares in force, 391. Borrowing members, 9, holding 58 shares; non-borrowing members, 93, holding 333 shares. Female shareholders, 33, holding 126 shares. Total dividends credited members during the year on instalment shares, $545.94; 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, $231.83. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $3.50.

Premium plan, premium interest. Interest paid by borrowing members, 5 1/5 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, $3,250. Mortgages in force in New York State, $14,500. No foreclosures during the year.
UNION CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 1424 Fulton street, Brooklyn, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>DANIEL S. BRUSH</td>
<td>386 Lexington Avenue.</td>
</tr>
<tr>
<td>Secretary</td>
<td>HENRY POWLES, Jr.</td>
<td>1077 East 40th Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE DOWNING</td>
<td>1049 East 17th Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>GILBERT P. BRUSH</td>
<td>60 Wall Street, New York.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ASSETS.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$28,500.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>5,000.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>3,311.47</td>
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<tr>
<td>Cash on hand and in bank</td>
<td>2,872.60</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>125.00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>46.98</td>
</tr>
<tr>
<td>Pass books</td>
<td>11.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$39,867.05</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES.</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$31,601.15</td>
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<tr>
<td>Dividends credited</td>
<td>6,143.69</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>22.21</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>2,100.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$39,867.05</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RECEIPTS.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$7,235.54</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>6,057.90</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>3,400.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>1,635.00</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,987.71</td>
</tr>
<tr>
<td>Premium received</td>
<td>61.55</td>
</tr>
<tr>
<td>Rent received</td>
<td>15.00</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>23.00</td>
</tr>
<tr>
<td>Pass books</td>
<td>11.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>177.31</td>
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<tr>
<td>Undivided profits by contingent fund</td>
<td>60.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$20,664.01</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DISBURSEMENTS.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$6,400.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>3,065.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on shares</td>
<td>1,590.50</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>5,413.75</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>327.07</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>576.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>33.83</td>
</tr>
<tr>
<td>Paid rent</td>
<td>180.00</td>
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<tr>
<td>Paid taxes, insurance, etc.</td>
<td>74.05</td>
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<tr>
<td>Paid banking department, examination</td>
<td>12.01</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>3.20</td>
</tr>
<tr>
<td>Officers’ bonds</td>
<td>20.00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>36.00</td>
</tr>
<tr>
<td>Contingent fund to undivided profits</td>
<td>60.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,872.60</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$20,664.01</strong></td>
</tr>
</tbody>
</table>
Plan, serial. Par value of shares, $200. Instalments are 25 cents weekly. Shares in force January 1, 1913, 519½; shares issued during the year, 70; shares withdrawn during the year, 62; shares in force, 527½. Borrowing members, 16, holding 194 shares; non-borrowing members 55, holding 333½ shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $1,431.53; rate 4 per cent. Total dividends forfeited by withdrawing members during the year, $177.31.

No unpaid withdrawals. Amount of shares matured during the year, $3,413.75. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $809.83. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 3½ 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, $4,700. Mortgages in force in New York State, $28,500. No foreclosures during the year.

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**MADISON COUNTY.**

**CANASTOTA SAVINGS AND LOAN ASSOCIATION.**

No. 1 Tabor Block, South Peterboro street, Canastota, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>P. F. MILMOE</td>
<td>Canastota, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>E. B. ROBERTS</td>
<td>Canastota, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>HOWARD D. REMISS</td>
<td>Canastota, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>D. F. WALLACE</td>
<td>Canastota, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

- Loans on bond and mortgage.......................... $70,800 00
- Loans on shares ........................................ 3,128 00
- Cash on hand and in bank............................ 2,951 58
- Furniture and fixtures.............................. 215 00

**Total Assets:** $77,094 58

**LIABILITIES.**

- Due shareholders, instalment shares.............. $67,446 02
- Dividends credited .................................... 6,784 16
- Earnings undivided .................................... 1,075 02
- Contingent fund (as per section 225 of Banking Law) 1,315 03
- Unearned or rebatable premium.................... 474 35

**Total Liabilities:** $77,094 58

**RECEIPTS.**

- Cash on hand January 1, 1913 ....................... $1,222 30
- Dues on instalment shares credited to members 29,493 00
- Money borrowed ....................................... 2,560 00
- Mortgages redeemed, foreclosed or transferred to real estate 23,600 00
- Loans on shares repaid ................................ 1,156 00
- Fees received .......................................... 167 25
- Fines received ........................................ 251 79
- Interest received ..................................... 4,203 94
- Premium received ...................................... 264 03

**Total Receipts:** $62,858 31
DISBURSEMENTS.

Loaned on mortgage .......................................................... $24,300 00
Loaned on shares .............................................................. 2,103 00
Instalment dues repaid on withdrawal, or applied on loans... 10,643 50
Paid matured shares ......................................................... 18,102 87
Dividends paid on withdrawal, or applied on loans .......... 813 58
Paid interest on borrowed money and prior mortgages .... 25 00
Paid borrowed money and prior mortgages ..................... 2,500 00
Paid salaries and clerk-hire ............................................. 354 50
Paid advertising, printing and postage ......................... 11 05
Paid taxes, insurance, etc ............................................... 121 50
Paid banking department, examination ....................... 5 93
Cash short ........................................................................ 1 50
Insurance ........................................................................ 2 00
Cash on hand December 31, 1913 ................................. 2,951 58

$62,858 31

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

Shares in force January 1, 1913, 2,263; shares issued during the year, 669; shares withdrawn during the year, 637; shares in force, $2295. Borrowing members, 103, holding 892 shares; non-borrowing members, 220, holding 1,403 shares. Female shareholders, 155, holding 910 shares. Total dividends credited members during the year on instalment shares, $3,904.61; rate, 5% per cent. Total dividends forfeited by withdrawing members during the year, $182.64.

No unpaid withdrawals. Amount of shares matured during the year, $12,181.73. 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, $369.05. 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, $79,800. No foreclosures during the year.
**LIABILITIES.**

- Due shareholders, instalment shares: $88,507.20
- Dividends credited: 9,754.43
- Borrowed money: 16,000.00
- Earnings undivided: 129.94
- Contingent fund (as per section 225 of Banking Law): 1,821.51

**$116,213.08**

**RECEIPTS.**

- Cash on hand January 1, 1913: $795.89
- Dues on instalment shares credited to members: 54,294.90
- Money borrowed: 7,400.00
- Mortgages redeemed, foreclosed or transferred to real estate: 17,990.00
- Loans on shares repaid: 1,915.00
- Fines received: 3.30
- Interest received: 6,579.30
- Reverted dividends: 434.67

**$89,413.06**

**DISBURSEMENTS.**

- Loaned on mortgage: $17,600.00
- Loaned on shares: 700.00
- Instalment dues repaid on withdrawal, or applied on loans: 35,414.45
- Paid matured shares: 23,847.33
- Dividends paid on withdrawal, or applied on loans: 1,740.62
- Paid borrowed money and prior mortgages: 7,900.00
- Paid interest on borrowed money and prior mortgages: 873.09
- Paid salaries and clerk-hire: 700.00
- Paid advertising, printing and postage: 2.25
- Paid rent: 72.00
- Paid banking department, examination: 29.00
- Paid banking department, assessment: 9.50
- Officers' bonds: 10.00
- State League dues: 5.50
- Furniture and fixtures: 30.00
- Insurance: 5.49
- Light: 10.00
- Cash on hand December 31, 1913: 463.63

**$89,413.06**

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

Shares in force January 1, 1913, 3,857; shares issued during the year, 990; shares withdrawn during the year, 671; shares in force, 4,176. Borrowing members, 98, holding 1,238 shares; non-borrowing members, 362, holding 2,938 shares. Female shareholders, 163, holding 1,124 shares. Total dividends credited members during the year on instalment shares, $5,230.50; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $434.67.

No unpaid withdrawals. Amount of shares matured during the year, $23,847.53. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $805.44. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5.72 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, $110,065. No foreclosures during the year.
MONROE COUNTY.

COLUMBIA BANKING, SAVINGS AND LOAN ASSOCIATION.

No. 337 Gregory street, Rochester, N. Y.

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

President .......... EDWARD WALLIS .......... 80 Alexander Street.
Secretary ............ H. P. REIBLING ............ 206 Granite Building.
Treasurer .......... LAWRENCE OBERLIES ...... 704 Clinton Avenue, South.
Attorneys .......... MORRIS and MORRIS ....... 301-302 Ellwanger & Barry Bl.

ASSETS.
Loans on bond and mortgage ................................................................. $1,078,346 26
Real estate .................................................................................................... 5,779 66
Cash on hand and in bank ...................................................................... 40,944 93

$1,125,070 85

LIABILITIES.
Due shareholders, instalment shares ................................................... $655,158 89
Due shareholders, income shares ........................................................... 219,475 00
Dividends credited ..................................................................................... 105,310 76
Balance to be paid borrowers on mortgage loans........................... 11,550 00
Earnings undivided .................................................................................. 32,807 06
Contingent fund (as per section 225 of Banking Law) ............. 50,000 00
Uncared or rebatable premium ............................................................ 45,472 88
Straight mortgages ................................................................................... 5,296 26

$1,125,070 85

RECEIPTS.
Cash on hand January 1, 1913 ............................................................... $7,310 42
Dues on instalment shares credited to members........................... 317,335 89
Dues on income shares ............................................................................. 24,950 00
Mortgages redeemed, foreclosed or transferred to real estate.. 109,750 00
Real estate sold ........................................................................................... 5,300 00
Fees received .............................................................................................. 276 50
Fines received .............................................................................................. 284 53
Interest received ......................................................................................... 52,687 02
Premium received ...................................................................................... 23,495 00
Rent received ............................................................................................. 302 65
Straight mortgages ................................................................................... 2,400 00
Real estate contracts ............................................................................... 71 04
Reverted dividends .................................................................................... 7 66

$544,170 73

DISBURSEMENTS.
Loaned on mortgage ................................................................................ $238,450 00
Instalment dues paid on withdrawal, or applied on loans .. 153,697 37
Paid matured shares ............................................................................... 69,302 52
Paid income shares .................................................................................. 9,300 00
Dividends paid on withdrawal, or applied on loans .......... 4,950 94
Cash dividends paid on income and accumulative prepaid shares .......... 10,751 47
Paid for real estate ................................................................................... 6,870 49
Paid salaries and clerk-hire .................................................................. 2,264 00
Paid advertising, printing and postage ............................................... 70 82
Paid rent .................................................................................................... 120 00
Paid repairs to real estate ..................................................................... 597 62
Paid taxes, insurance, etc ................................................................. 334 31

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Federal Reserve Bank of St. Louis
MONROE COUNTY.

Paid banking department, examination ............................................. $62 00
Paid banking department, assessment ............................................... 77 36
Officers' bonds ............................................................................................. 36 00
Accountants .................................................................................................. 50 00
Real estate contracts .............................................................. 1,853 45
Premium refunded .................................................................................... 4,428 45
Cash on hand December 31, 1913 .......................................................... 40,944 93

$544,170 73

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

Shares in force January 1, 1913, 23,666½; shares issued during the year, 8,124; shares withdrawn during the year, 4,611; shares in force, 27,179½. Borrowing members, 494, holding 10,597½ shares; non-borrowing members, 1,383, holding 16,581½ shares. Female shareholders, 340, holding 8,241½ shares. Total dividends credited members during the year on instalment shares, $42,324.08; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $10,751.47; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $69,302.82. 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, $2,540.82. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ 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, $1,078,346.26. Three foreclosures during the year.

CONSOLIDATED SAVING AND LOAN ASSOCIATION.

No. 8 Triangle Building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1869.]

Officers. Names. Post-office addresses
President .................. LOUIS C. LANGIE ................... 238 North Street.
Financial Secretary.. WILLIAM G. WOODWORTH. Drawer "F."
Treasurer .................. CHARLES C. ZOLLER ............ Rochester.
Attorney ..................... EMIL LUDEKENS ................... 825 Chamber of Com. Bldg.

ASSETS.

Loans on bond and mortgage ................................................................ $136,175 00
Cash on hand and in bank ....................................................................... 935 06
Furniture and fixtures.............................................................................. 206 65

$137,316 71

LIABILITIES.

Due shareholders, instalment shares ................................................... $101,421 34
Dividends credited ................................................................. 22,020 31
Earnings undivided ................................................................. 8,717 40
Contingent fund (as per section 225 of Banking Law) ........... 5,157 66

$137,316 71

RECEIPTS.

Cash on hand January 1, 1913 .............................................................. $7,019 08
Dues on instalment shares credited to members ..................... 30,719 69
Money borrowed ............................................................................... 3,000 00
Mortgages redeemed, foreclosed or transferred to real estate .. 17,600 00
### Report on Savings and Loan Associations.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees received</td>
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<td>7,872.27</td>
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<td>Sale of furniture</td>
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### DISBURSEMENTS

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
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<td>Dividends paid on withdrawal, or applied on loans</td>
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<td>Paid borrowed money and prior mortgages</td>
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<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,261.00</td>
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<td>Paid advertising, printing and postage</td>
<td>44.44</td>
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<td>Paid rent</td>
<td>135.00</td>
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<td>Paid banking department, examination</td>
<td>42.50</td>
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<tr>
<td>State League dues</td>
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<td>Auditing</td>
<td>40.00</td>
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<tr>
<td>Appraisal fees</td>
<td>70.25</td>
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<td>Moving expenses</td>
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<td>Furniture and fixtures</td>
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<td>Cash on hand December 31, 1913</td>
<td>935.06</td>
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</table>

Plan, permanent. Par value of shares, $100 and $125. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 2,826; shares issued during the year, 489; shares withdrawn during the year, 196; shares in force, 3,119. Borrowing members, 73, holding 1,325 shares; non-borrowing members, 224, holding 1,794 shares. Female shareholders, 101, holding 546 shares. Total dividends credited members during the year on instalment shares, $6,165.60; rate 6 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, $1,663.40. Unpaid, none.

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

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $14,200. Mortgages in force in New York State, $136,175. No foreclosures during the year.

### Despatch Co-operative Savings and Loan Association.

Despatch Co-operative Savings and Loan Association.

Eyer Block, East Rochester, N. Y.

[Organized under law of 1894. Commenced business 1908.]

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>President</td>
<td>B. J. Fryatt</td>
</tr>
<tr>
<td>Secretary</td>
<td>B. R. Erwin</td>
</tr>
<tr>
<td>Treasurer</td>
<td>A. H. Bown</td>
</tr>
<tr>
<td>Attorney</td>
<td>Clarence E. Shuster</td>
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</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$28,800.00</td>
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<tr>
<td>Loans on shares</td>
<td>205.00</td>
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<tr>
<td>Cash on hand and in bank</td>
<td>861.20</td>
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<td>Installments due and unpaid</td>
<td>$307.00</td>
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<td>Interest, premium, fees and fines due and unpaid</td>
<td>98.50</td>
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|$29,866.20$
LIABILITIES.

Due shareholders, instalment shares................................. $23,020 50
Due shareholders, accumulative prepaid shares................... 500 00
Dividends credited............................................................ 1,989 80
Borrowed money................................................................. 4,000 00
Earnings undivided............................................................ 245 80
Contingent fund (as per section 225 of Banking Law)............. 110 10

$29,866 20

RECEIPTS.

Cash on hand January 1, 1913.............................................. $221 22
Dues on instalment shares credited to members.................... 5,969 90
Dues on accumulative prepaid shares................................. 200 00
Money borrowed..................................................................... 4,000 00
Loans on shares repaid....................................................... 205 00
Fees received........................................................................ 24 00
Fines received....................................................................... 33 08
Interest received.................................................................... 1,340 13

$11,993 33

DISBURSEMENTS.

Loaned on mortgage............................................................... $9,361 00
Instalment dues repaid on withdrawal, or applied on loans..... 1,437 50
Dividends paid on withdrawal, or applied on loans.............. 142 39
Cash dividends paid on income and accumulative prepaid shares ... 15 00
Paid salaries and clerk-hire............................................... 100 00
Paid advertising, printing and postage.............................. 5 35
Paid rent.............................................................................. 43 00
Paid banking department, examination.............................. 15 25
Paid banking department, assessment................................. 1 64
Officers' bonds..................................................................... 11 00
Cash on hand December 31, 1913................................. 861 20

$11,993 33

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

Shares in force January 1, 1913, 940; shares issued during the year, 351; shares withdrawn during the year, 95; shares in force, 1196. Borrowing members, 14, holding 342 shares; non-borrowing members, 57, holding 864 shares. Female shareholders, 14, holding 182 shares. Total dividends credited members during the year on instalment shares, $958.82; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $15; 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, $159.35. 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, $28,800. No foreclosures during the year.
Report on Savings and Loan Associations.

Dime Banking and Loan Association.

No. 938 Clinton avenue, North, Rochester, N. Y.

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


President ..................... FERDINAND SCHWAB ................ 8 La Force Street.
Secretary .................... ALEX. H. GESELL .................... 105 Huntington Park.
Treasurer .................. CHRIS JESSEN ....................... 875 Clinton Avenue, North.
Attorney ..................... ROBERT B. WICKES .............. Rochester.

Assets.

Loans on bond and mortgage .............................................................. $228,350 00
Cash on hand and in bank ..................................................................... 4,425 05

Total ................................................................. $232,775 05

Liabilities.

Due shareholders, instalment shares ............................................... $54,455 09
Due shareholders, savings shares ............................................. 89,735 89
Due shareholders, income shares ........................................... 42,600 00
Dividends credited ......................................................................... 17,208 18
Earnings undivided ......................................................................... 8,486 93
Contingent fund (as per section 225 of Banking Law ) .............. 12,000 00
Unearned or rebatable premium .............................................. 8,288 96

Total ................................................................. $232,775 05

Receipts.

Cash on hand January 1, 1913 .......................................................... $14,127 12
Dues on instalment shares credited to members ..................... 14,308 93
Dues on savings shares .............................................................. 35,676 62
Dues on income shares ............................................................... 2,300 00
Money borrowed ........................................................................... 10,500 00
Mortgages redeemed, foreclosed or transferred to real estate. 14,450 00
Fees received .................................................................................... 104 90
Fines received .................................................................................. 45 50
Interest received ........................................................................... 11,759 07
Premium received ........................................................................... 4,240 00

Total ................................................................. $107,512 14

Disbursements.

Loaned on mortgage ...................................................................... $42,400 00
Instalment dues repaid on withdrawal, or applied on loans ...... 8,303 91
Paid savings shares ........................................................................ 33,734 70
Paid income shares ........................................................................ 1,000 00
Dividends paid on withdrawal, or applied on loans .............. 2,496 28
Cash dividends paid on income and accumulative prepaid shares. ................................................................. 2,472 00
Paid borrowed money and prior mortgages ......................... 10,500 00
Paid interest on borrowed money and prior mortgages ........ 233 05
Paid salaries and clerk-hire ......................................................... 1,690 00
Paid advertising, printing and postage ..................................... 43 65
Paid rent ......................................................................................... 60 00
Paid banking department, examination ............................. 46 25
Paid banking department, assessment ................................. 17 25
Premium rebated ............................................................................ 90 00
Cash on hand December 31, 1913 .............................................. 4,425 05

Total ................................................................. $107,512 14
Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1913, 4,706; shares issued during the year, 1,049; shares withdrawn during the year, 417½; shares in force, 5,337½. Borrowing members, 165, holding 2,994 shares; non-borrowing members, 410, holding 2,994 shares. Female shareholders, 443, holding 4,179½ shares. Total dividends credited members during the year on instalment shares, 3,291.67; rate, 7½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $6,059.32; 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, $1,793.65. Unpaid, none.

Premium plan gross. Interest paid by borrowing members, 5 1/5 per cent. Premium paid by borrowing members, 10 per cent.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, $10,500. Mortgages in force in New York State, $228,350. No foreclosures during the year.

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EQUITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 92 Portland avenue, Rochester, N. Y.


**Officers.**
- President: PETER W. SEILER
- Secretary: HERBERT J. MUSSMACHER
- Treasurer: FRANK J. SCHWALB
- Attorneys: LEWIS, MCKAY & MCMILLAN

**Assets.**
- Loans on bond and mortgage: $143,884.00
- Loans on shares: 1,456.00
- Cash on hand and in bank: 4,864.92
- Furniture and fixtures: 251.00

**Liabilities.**
- Due shareholders, instalment shares: $124,708.28
- Dividends credited: 10,666.99
- Borrowed money: 3,000.00
- Earnings undivided: 192.38
- Contingent fund (as per section 225 of Banking Law): 3,399.02
- Unpaid salaries: 69.25

**Receipts.**
- Cash on hand January 1, 1913: $5,674.45
- Dues on instalment shares credited to members: 62,349.99
- Money borrowed: 3,000.00
- Mortgages redeemed, foreclosed or transferred to real estate: 9,672.00
- Loans on shares repaid: 1,248.00
- Fees received: 41.00
- Fines received: 14.91
- Interest received: 7,669.83

**Total:** $89,670.18
DISBURSEMENTS.

Loaned on mortgage ................................................................. $31,876 00
Loaned on shares ..................................................................... 2,496 00
Instalment dues repaid on withdrawal, or applied on loans .... 46,941 37
Dividends paid on withdrawal, or applied on shares .......... 2,468 81
Paid salaries and clerk-hire .................................................. 758 25
Paid advertising, printing and postage ................................ 83 80
Paid rent ............................................................................. 104 00
Paid banking department, examination ......................... 52 75
Paid banking department, assessment .............................. 10 28
Officers' bonds ...................................................................... 10 00
Finance committee .............................................................. 4 00
Cash on hand December 31, 1913 ....................................... 4,864 92

$89,670 18

Plan, permanent. Par value of shares, $104. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1913, 4,714; shares issued during the year, 709; shares withdrawn during the year, 325; shares in force, 5,098. Borrowing members, 64, holding 1,384 shares; non-borrowing members, 330, holding 3,714 shares. Female shareholders, 112, holding 1,021 shares. Total dividends credited members during the year on instalment shares, $6,231.42; rate, 5½ 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, $960.05. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $69.25.

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, $12,480. Mortgages in force in New York State, $143,884. One foreclosure during the year.

FAIRPORT PERMANENT LOAN ASSOCIATION.

Fairport, N. Y.


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 .............................................. $69,300 00
Cash on hand and in bank .................................................. 4,490 91
Furniture and fixtures ....................................................... 186 00

$73,976 91

LIABILITIES.

Due shareholders, instalment shares .................................. $59,455 85
Due shareholders, matured shares ...................................... 10,559 63
Balance to be paid borrowers on mortgage loans .............. 1,100 00
Earnings undivided ............................................................ 1,518 47
Contingent fund (as per section 225 of Banking Law) ....... 1,342 98

$73,976 91
RECEIPTS.

Cash on hand January 1, 1913................................................................. $4,211 15
Dues on instalment shares credited to members.................................. 29,509 36
Mortgages redeemed, foreclosed or transferred to real estate............. 7,000 00
Fees received ...................................................................................... 55 70
Fines received ..................................................................................... 29 94
Interest received ................................................................................ 3,489 90
Premium received ................................................................................ 1,256 26
Reverted dividends ............................................................................. 40 56

$45,592 87

DISBURSEMENTS.

Loaned on mortgage ........................................................................... $16,275 00
Instalment dues repaid on withdrawal, or applied on loans................. 10,982 95
Paid matured shares ........................................................................... 12,819 42
Dividends paid on withdrawal, or applied on loans.......................... 578 38
Paid salaries and clerk-hire ................................................................. 345 21
Paid advertising, printing and postage .............................................. 52 88
Paid banking department, examination ........................................... 43 00
Paid banking department, assessment ............................................. 5 12
Cash on hand, December 31, 1913..................................................... 4,490 91

$45,592 87

Plan, permanent. Par value of shares, $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 1,731; shares issued during the year, 557; shares withdrawn during the year, 296; shares in force, 1,992. Borrowing members, 47, holding 670 shares; non-borrowing members, 128, holding 1,322 shares. Female shareholders, 51, holding 363 shares. Total dividends credited members during the year on instalment shares, $3,913.05; rate, 7 per cent. Total dividends forfeited by withdrawing members during the year, $40.56.

No unpaid withdrawals. Amount of shares matured during the year, $12,819.42. 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, $398.09. 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, $68,200. 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.]


President .................. JOSEPH KIPPHUT ................ 563 Garson Avenue.
Secretary ................... HENRY W. MARTENS............ 517 E. & B. Building.
Treasurer .................. DENNIS COFFEY ..................... 517 E. & B. Building.
Attorney ..................... HENRY W. MARTENS ............... 517 E. & B. Building.

ASSETS.

Loans on bond and mortgage............................................................ $17,576 00
Real estate ....................................................................................... 1,300 00
Cash on hand and in bank ............................................................... 797 88
Furniture and fixtures ..................................................................... 50 00

$19,723 88
### LIABILITIES.

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<tr>
<th>Description</th>
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<tbody>
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<td>Due shareholders, instalment shares</td>
<td>$2,907 00</td>
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<tr>
<td>Due shareholders, savings shares</td>
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<tr>
<td>Due shareholders, income shares</td>
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<td>Dividends credited</td>
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<td>Earnings undivided</td>
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<td>Contingent fund (as per section 225 of Banking Law)</td>
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<td>Unearned or rebatable premium</td>
<td>689 00</td>
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<tr>
<td></td>
<td><strong>$19,723 88</strong></td>
</tr>
</tbody>
</table>

### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$267 50</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>922 80</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>1,031 32</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>500 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>429 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>1 00</td>
</tr>
<tr>
<td>Interest received</td>
<td>928 45</td>
</tr>
<tr>
<td>Rent received</td>
<td>167 50</td>
</tr>
<tr>
<td></td>
<td><strong>$4,247 57</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$600 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>204 00</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>1,227 82</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>68 33</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>537 50</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>684 10</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>9 25</td>
</tr>
<tr>
<td>Paid rent</td>
<td>40 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>4 25</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>43 91</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>29 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>1 53</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>797 88</td>
</tr>
<tr>
<td></td>
<td><strong>$4,247 57</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 421; shares issued during the year, 21; shares withdrawn during the year, 21; shares in force, 421. Borrowing members, 8, holding 172 shares; non-borrowing members, 33, holding 249 shares. Female shareholders, 11, holding 121 shares. Total dividends credited members during the year on instalment shares, $149.72; rate, 6% per cent. Total dividends credited or paid in cash to members during the year on other shares, $644.31; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $500. 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, $733.35. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ 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, $17,576. No foreclosures during the year.
HOME BUILDERS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 236 State street, Rochester, N. Y.


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................................................................ $17,000 00
Cash on hand and in bank..................................................................... 719 78

$17,719 78

LIABILITIES.

Due shareholders, instalment shares..................................................... $15,936 00
Dividends credited ................................................................................... 797 79
Earnings undivided .................................................................................. 885 85
Contingent fund (as per section 225 of Banking Law) ................ 100 14

$17,719 78

RECEIPTS.

Cash on hand January 1, 1913 .............................................................. $2,538 19
Dues on instalment shares credited to members ............................. 5,061 00
Mortgages redeemed, foreclosed or transferred to real estate.. 1,800 00
Fees received ............................................................................................ 14 00
Fines received ........................................................................................... 5 82
Interest received ........................................................................................ 891 62

$10,310 63

DISBURSEMENTS.

Loaned on mortgage.................................................................................. $8,100 00
Instalment dues repaid on withdrawal, or applied on loans... 1,371 00
Dividends paid on withdrawal, or applied on loans.................... 71 82
Paid advertising, printing and postage.............................................. 8 69
Paid banking department, examination........................................... 28 50
Paid banking department, assessment............................................ 1 84
Officers' bonds ............................................................................................. 4 00
Safe deposit box....................................................................................... 5 00
Cash on hand December 31, 1913 ....................................................... 719 78

$10,310 63

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 418; shares issued during the year, 41½;
shares withdrawn during the year, 37; shares in force, 422½. Borrowing
members, 10, holding 87½ shares; non-borrowing members, 39, holding 335
shares. Female shareholders, 10, holding 52 shares. Total dividends credited
members during the year on instalment shares, $554.96; rate, 5½ 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, $17.69. 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 mort­
gage loan outstanding, $3,200. Mortgages in force in New York State, $17,000.
No foreclosures during the year.
HOMESTEAD LOAN ASSOCIATION.

No. 806 Powers Building, Rochester, N. Y.

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

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN P. SMITH</td>
<td>Platt Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE W. COLBURN</td>
<td>204 Granite Building.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE W. THOMAS</td>
<td>806 Powers Building.</td>
</tr>
<tr>
<td>Attorney</td>
<td>GEORGE W. THOMAS</td>
<td>806 Powers Building.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$61,405 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>38 76</td>
</tr>
</tbody>
</table>

**Total Assets:** $61,443 76

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$21,873 35</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>26,880 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,933 87</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>972 78</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>5,915 49</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,538 77</td>
</tr>
<tr>
<td>Unearned or rebateable premium</td>
<td>1,329 10</td>
</tr>
<tr>
<td>Individual account</td>
<td>40</td>
</tr>
</tbody>
</table>

**Total Liabilities:** $61,443 76

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$669 94</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>12,916 05</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>1,680 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>972 78</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>11,555 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>1 50</td>
</tr>
<tr>
<td>Fines received</td>
<td>46 67</td>
</tr>
<tr>
<td>Interest received</td>
<td>3,077 98</td>
</tr>
<tr>
<td>Premium received</td>
<td>605 00</td>
</tr>
<tr>
<td>Appraisal fees</td>
<td>61 00</td>
</tr>
<tr>
<td>Contingent fund</td>
<td>221 55</td>
</tr>
<tr>
<td>Expense fund</td>
<td>1,172 88</td>
</tr>
<tr>
<td>Profit and loss</td>
<td>247 20</td>
</tr>
<tr>
<td>To correct error</td>
<td>16 30</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>1,759 40</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,881 67</td>
</tr>
</tbody>
</table>

**Total Receipts:** $37,884 92

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$12,705 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>13,637 50</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>1,575 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,272 95</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>1,320 40</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>667 25</td>
</tr>
<tr>
<td>Paid rent</td>
<td>260 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>22 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>4 90</td>
</tr>
<tr>
<td>Appraisal fees</td>
<td>61 00</td>
</tr>
<tr>
<td>Expense fund</td>
<td>1,172 88</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $37,884 92
Contingent fund .......................................................... $221 55
Dividends credited .......................................................... 2,881 67
Interest returned .......................................................... 8 00
Sundry expenses .......................................................... 66 42
Undivided earnings from premium account .................. 247 20
Individual accounts .......................................................... 1,761 20

$37,884 92

Plan, permanent. Par value of shares, $105. Instalments are 15 cents, 20 cents and 25 cents weekly.

Shares in force January 1, 1913, 968; shares issued during the year, 233; shares withdrawn during the year, 185; shares in force, 1,016. Borrowing members, 40, holding 466 shares; non-borrowing members, 75, holding 550 shares. Female shareholders, 47, holding 417 shares. Total dividends credited members during the year on instalment shares, $1,561.27; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,320.40; rate, 5 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, $993.67. 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, $6,975. Mortgages in force in New York State, $61,405. No foreclosures during the year.

HUDSON STREET PERMANENT SAVING AND LOAN ASSOCIATION.

No. 517 Ellwanger and Barry Building, Rochester, N. Y.

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

President ...................... BERNARD LEUHM ................. 628 N. Goodman St.
Secretary .................... HENRY W. MARTENS ............. 517 E. & B. Building.
Treasurer .................. HENRY C. WULLE ..................... 56 University Avenue.
Attorney ..................... HENRY W. MARTENS ............. 517 E. & B. Building.

ASSETS.
Loans on bond and mortgage .............................................. $14,300 00
Cash on hand and in bank ................................................. 271 04
Furniture and fixtures ....................................................... 60 00

$14,631 04

LIABILITIES.
Due shareholders, instalment shares ................................... $4,585 15
Due shareholders, savings shares ....................................... 226 12
Due shareholders, income shares ....................................... 6,555 00
Dividends credited .......................................................... 888 26
Earnings undivided .......................................................... 874 86
Contingent fund (as per section 225 of the Banking Law) ...... 454 30
Unearned or rebatable premium ......................................... 447 35

$14,631 04

RECEIPTS.
Cash on hand January 1, 1913 ............................................ $153 66
Due on instalment shares credited to members ................ 1,742 15
Due on savings shares ..................................................... 249 10
Mortgages redeemed, foreclosed or transferred to real estate.. $2,300 00
Interest received ................................................................. 699 30

$5,144 21

DISBURSEMENTS.
Instalment dues repaid on withdrawal, or applied on loans.. $2,001 85
Paid savings shares ............................................................. 252 00
Paid income shares ........................................................... 1,600 00
Dividends paid on withdrawal, or applied on loans........... 329 67
Cash dividends paid on income and accumulative prepaid shares ................................................................. 258 80
Paid salaries and clerk-hire................................................... 371 00
Paid rent ................................................................................... 24 00
Paid banking department, examination.............................. 14 50
Paid banking department, assessment................................. 1 35
Repairing safe ........................................................................ 20 00
Cash on hand December 31, 1913........................................... 271 04

$5,144 21

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.
Shares in force January 1, 1913, 224; shares issued during the year, 45; shares withdrawn during the year, 21; shares in force, 248. Borrowing members, 12, holding 143 shares; non-borrowing members, 19, holding 105 shares. Female shareholders, 8, holding 64 shares. Total dividends credited members during the year on instalment shares, $205.12; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $251.12; rate, 4 per cent. Amount of filed and unpaid withdrawals December 31, 1913, $1,100.
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, $415. Unpaid, none.
Premium plan, gross. Interest paid by borrowing members, 5½ 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, $14,300. No foreclosures during the year.

PINC ALE AVENUE SAVINGS AND LOAN ASSOCIATION.

No. 842 Clinton avenue, South, Rochester, N. Y.
[Organized under Law of 1851. Commenced business 1890.]

OFFICERS.

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>CHARLES C. REHTZ</td>
<td>Rochester.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM J. RICHTER</td>
<td>Rochester.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM EISENBERG</td>
<td>Rochester.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM J. RICHTER</td>
<td>Rochester.</td>
</tr>
</tbody>
</table>

ASSETS.

| Loans on bonds and mortgage | $103,425 00 |
| Cash on hand and in bank     | 1,245 04 |
| Furniture and fixtures       | 50 00   |

$104,720 04
LIABILITIES
Due shareholders, instalment shares ........................................ $83,547 40
Dividends credited ........................................................................... 11,460 75
Earnings undivided .......................................................................... 2,275 39
Contingent fund (as per section 225 of Banking Law) ............... 4,800 00
Unearned or rebatable premium .................................................. 2,636 50

$104,720 04

RECEIPTS.
Cash on hand January 1, 1913 ...................................................... $5,206 17
Dues on instalment shares credited to members ......................... 51,628 50
Money borrowed ............................................................................ 3,000 00
Mortgages redeemed, foreclosed or transferred to real estate.. 14,100 00
Fees received .................................................................................. 40 00
Fines received .................................................................................. 4 10
Interest received ............................................................................ 5,413 29
Premium received .......................................................................... 996 00
Reverted dividends ....................................................................... 34 77

$80,422 83

DISBURSEMENTS.
Loaned on mortgage ..................................................................... $21,900 00
Instalment dues repaid on withdrawal, or applied on loans ....... 47,958 46
Dividends paid on withdrawal, or applied on loans .................. 4,999 87
Paid borrowed money and prior mortgages ............................... 3,000 00
Paid interest on borrowed money and prior mortgages .......... 76 60
Paid salaries and clerk-hire .................................................................. 832 00
Paid rent .......................................................................................... 78 00
Paid banking department, examination ........................................ 49 50
Paid banking department, assessment ......................................... 811 00
Auditing ......................................................................................... 3 00
Premium rebated ........................................................................... 157 00
Office supplies, pass books, etc...................................................... 115 25
Cash on hand December 31, 1913 ................................................ 1,245 04

$80,422 83

Plan, permanent. Par value of shares, $100. Instalments are 15 cents weekly.
Shares in force January 1, 1913, 1,751%; shares issued during the year, 251; shares withdrawn during the year, 201; shares in force, 1,801¾. Borrowing members, 90, holding 1,034¾ shares; non-borrowing members, 376, holding 767 shares. Female shareholders, 187, holding 851 shares. Total dividends credited members during the year on instalment shares, $4,419.98; rate, 5½ per cent. Total dividends forfeited by withdrawing members during the year, $34.77.
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, $1,028.25. 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, $103,425. No foreclosures during the year.
REPORT ON SAVINGS AND LOAN ASSOCIATIONS.

PROFIT LOAN ASSOCIATION.

No. 448 Powers block, Rochester, N. Y.

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

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................................................................... $379,900 00
Contracts for the sale of real estate ................................................... 4,500 00
Real estate.................................................................................................... 1,187 45
Cash on hand and in bank........................................................................ 7,433 27

$393,020 72

LIABILITIES.
Due shareholders, instalment shares................................................... $259,127 39
Dividends credited ..................................................................................... 90,510 30
Earnings undivided .................................................................................. 32,453 03
Contingent fund (as per section 225 of Banking Law)................ 10,930 00

$393,020 72

RECEIPTS.
Cash on hand January 1, 1913................................................................. $34,119 47
Dues on instalment shares credited to members ............................... 104,923 91
Mortgages redeemed, foreclosed or transferred to real estate.. 48,900 00
Fees received ................................................................................................ 17 00
Fines received............................................................................................... 418 27
Interest received ........................................................................................ 16,772 45
Premium received ..................................................................................... 7,943 55
Advances repaid ....................................................................................... 204 12

$213,298 75

DISBURSEMENTS.
Loaned on mortgage................................................................................... $116,200 00
Instalment dues repaid on withdrawal, or applied on loans.. .. 79,939 57
Dividends paid on withdrawal, or applied on loans. 7,756 78
Paid interest on borrowed money and prior mortgages ............. 87 50
Paid salaries and clerk-hire................................................................... 1,038 00
Paid advertising, printing and postage............................................. 72 58
Paid rent ........................................................................................................ 72 00
Paid repairs to real estate..................................................................... 190 00
Paid salaries, insurance, etc. ................................................................. 61 09
Paid banking department, examination. 55 00
Paid banking department, assessment. 28 34
Officers' bonds ............................................................................................ 15 00
Attorney's fees .......................................................................................... 186 02
Safe ............................................................................................................. 140 00
Cash on hand December 31, 1913........................................................ 7,433 27

$213,298 75

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.
Shares in force January 1, 1913, 5,678; shares issued during the year, 1,452; shares withdrawn during the year, 908; shares in force, 6,222. Borrowing
members, 129, holding 3,799 shares; non-borrowing members, 262, holding 2,423 shares. Female shareholders, 159, holding 1,773 shares. Total dividends credited members during the year on instalment shares, $16,885.77; 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, $1,217.58. 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, $12,000. Mortgages in force in New York State, $379,900. Two foreclosures during the year.

SECURITY LOAN ASSOCIATION.

No. 448 Powers building, Rochester, N. Y.

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

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>TIMOTHY DERRICK</td>
<td>Rochester, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM H. FARAGHER</td>
<td>Rochester, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM H. FARAGHER</td>
<td>Rochester, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>GEORGE TRUESDALE</td>
<td>Rochester, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate</td>
<td>$11,600 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>492 15</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$12,092 15</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$4,762 43</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>936 15</td>
</tr>
<tr>
<td>Prior mortgages</td>
<td>4,800 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>684 12</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>909 45</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$12,092 15</strong></td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$248 54</td>
</tr>
<tr>
<td>Rent received</td>
<td>1,101 50</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$1,350 04</strong></td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>288 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>57 32</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>3 05</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>199 67</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>286 40</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>22 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>95</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>492 15</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$1,350 04</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $105. Instalments are 10 cents, 15 cents and 25 cents weekly.
Shares in force January 1, 1913, 118; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 118. Borrowing members, none. Non-borrowing members, 14, holding 118 shares. Female shareholders, 5, holding 26 shares.

Amount of filed and unpaid withdrawals December 31, 1913, $4,726.43. 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, $60.37. 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.

No. 341 Campbell street, Rochester, N. Y.


President ...................... HENRY A. MENSING ............ 508 Campbell Street.
Secretary .................... AUGUST J. DENTINGER... 332 Child Street.
Treasurer ................... JOHN SEILER ............................ 341 Campbell Street.
Attorney ..................... WILLIAM P. LOVE ................... Court House, Rochester.

ASSETS.

Loans on bond and mortgage............................................................... $99,101 00
Cash on hand and in bank............................................................... 8,883 62

$107,984 62

LIABILITIES.

Due shareholders, instalment shares................................................... $91,284 80
Dividends credited................................................................. 11,301 75
Earnings undivided............................................................... 4,038 70
Contingent fund (as per section 225 of Banking Law) ........... 1,359 37

$107,984 62

RECEIPTS.

Cash on hand January 1, 1913 ............................................................ $7,452 19
Dues on instalment shares credited to members........................... 66,229 65
Mortgages redeemed, foreclosed or transferred to real estate.. 14,999 00
Fees received ................................................................. 279 85
Fines received ................................................................. 15 66
Interest received ............................................................ 4,764 22
Premium received ........................................................... 1,289 55

$95,030 12

DISBURSEMENTS.

Loaned on mortgage ............................................................. $28,500 00
Instalment dues repaid on withdrawal, or applied on loans... 29,808 95
Paid matured shares ........................................................... 24,068 05
Dividends paid on withdrawal, or applied on loans........... 1,381 90
Cash dividends paid on income and accumulative prepaid shares ............................................................... 1,509 17
Paid salaries and clerk-hire ........................................................... 738 50
Paid advertising, printing and postage ................................... 54 45
Paid rent ................................................................. 50 00
Paid banking department, examination.............................. $28.00
Paid banking department, assessment............................... 7.48
Cash on hand December 31, 1913...................................... 8,883.62

\[ \text{Total} = $95,030.12 \]

Plan, permanent. Par value of shares, $100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 4,133; shares issued during the year, 699; shares withdrawn during the year, 520; shares in force, 4,312. Borrowing members, 76, holding 1,252 shares; non-borrowing members, 481, holding 3,060 shares. Female shareholders, 191, holding 1,266 shares. Total dividends credited members during the year on instalment shares, $4,975.41; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $24,008.05. 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, $842.95. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 1/5 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, $99,101. 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.**

| 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........................................ $41,540.00
Cash on hand and in bank............................................. 5,683.69

\[ \text{Total} = $47,203.69 \]

**Liabilities.**

Due shareholders, instalment shares................................ $37,237.24
Dividends credited....................................................... 7,282.21
Earnings undivided...................................................... 1,454.10
Contingent fund (as per section 225 of Banking Law)......... 775.44
Unearned or rebatable premium..................................... 451.70

\[ \text{Total} = $47,203.69 \]

**Receipts.**

Cash on hand January 1, 1913....................................... $1,856.68
Dues on instalment shares credited to members............... 12,195.78
Mortgages redeemed, foreclosed or transferred to real estate. 4,600.23
Fees received.............................................................. 19.10
Interest received.................................................... 2,270.13
Premium received.................................................... 27.00
Profit and loss.......................................................... 71.80

\[ \text{Total} = $20,440.49 \]
Report on Savings and Loan Associations.

DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$1,040 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>11,514 89</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,745 18</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>370 00</td>
</tr>
<tr>
<td>Paid rent</td>
<td>52 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>29 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>3 73</td>
</tr>
<tr>
<td>State League dues</td>
<td>5 00</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>3 00</td>
</tr>
<tr>
<td>Sundryes</td>
<td>14 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>5,663 69</td>
</tr>
</tbody>
</table>

$20,440 49

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

Shares in force January 1, 1913, 1,098; shares issued during the year, 191; shares withdrawn during the year, 160; shares in force, 1,129. Borrowing members, 23, holding 508 shares; non-borrowing members, 108, holding 621 shares. Female shareholders, 38, holding 325 shares. Total dividends credited members during the year on instalment shares, $1,919.33; 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, $444. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 1/20 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, $41,540. 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.]


President ............ FRANK D. FOLSOM ............... 130 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 .................. $60,950 00
Cash on hand and in bank ...................... 1,030 57
Furniture and fixtures ...................... 50 00

$62,030 57

LIABILITIES.

Due shareholders, instalment shares .......... $51,040 89
Dividends credited ............................ 8,019 40
Earnings undivided ............................ 1,270 28
Contingent fund (as per section 225 of Banking Law) .................. 1,700 00

$62,030 57
Plan, permanent. Par value of shares, $100 and $200. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1913, 1,293; shares issued during the year, 383; shares withdrawn during the year, 319; shares in force, 1,357. Borrowing members, 37, holding 314 shares; non-borrowing members, 227, holding 1,043 shares. Female shareholders, 109, holding 434 shares. Total dividends credited members during the year on instalment shares $3,443.45; 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, $497. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 1/5 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, $60,950. No foreclosures during the year.
Report on Savings and Loan Associations.

Liabilities.
Due shareholders, instalment shares.......................... $28,328 20
Due shareholders, income shares................................. 18,862 00
Dividends credited .................................................. 3,595 20
Earnings undivided .................................................. 2,205 42
Contingent fund (as per section 225 of Banking Law) .... 2,550 00

$55,540 82

Receipts.
Cash on hand January 1, 1913........................................ $923 86
Dues on instalment shares credited to members ............. 14,253 20
Dues on income shares .............................................. 32 00
Mortgages redeemed, foreclosed or transferred to real estate.. 3,000 00
Fees received ......................................................... 32 00
Interest received .................................................... 2,495 35
Premium received .................................................... 1,283 45

$22,018 56

Disbursements.
Loaned on mortgage................................................ $8,700 00
Instalment dues repaid on withdrawal, or applied on loans.. 6,836 95
Paid income shares ................................................ 270 00
Dividends paid on withdrawal, or applied on loans ......... 888 69
Cash dividends paid on income and accumulative prepaid shares .................................................. 1,146 70
Paid salaries and clerk-hire ....................................... 450 75
Paid advertising, printing and postage ....................... 5 50
Paid banking department, examination ....................... 15 25
Paid banking department, assessment ......................... 3 79
Cash on hand December 31, 1913................................ 3,700 82

$22,018 56

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

Shares in force January 1, 1913, 1,176; shares issued during the year, 307; shares withdrawn during the year, 158; shares in force, 1,325. Borrowing members, 29, holding 518 shares; non-borrowing members, 81, holding 807 shares. Female shareholders, 31, holding 288 shares. Total dividends credited members during the year on instalment shares, $1,577.15; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,146.70; 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, $456.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ 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, $51,800. No foreclosures during the year.

Western Savings and Loan Association.
No. 232 Pierpont street, Rochester, N. Y.


Officers.
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.
### NASSAU COUNTY.

#### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand and in bank</td>
<td>$567 13</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$342 25</td>
</tr>
<tr>
<td>Withdrawal certificates</td>
<td>58 88</td>
</tr>
<tr>
<td>Interest reserved</td>
<td>166 00</td>
</tr>
</tbody>
</table>

#### LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$164,729 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>1,800 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>35,993 63</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>1,600 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>5,274 53</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>2,824 63</td>
</tr>
<tr>
<td>Deposits by borrowers</td>
<td>20 00</td>
</tr>
</tbody>
</table>

#### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$549 29</td>
</tr>
<tr>
<td>Interest received</td>
<td>22 09</td>
</tr>
</tbody>
</table>

#### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid banking department, examination</td>
<td>$4 25</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>567 13</td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 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.

**HEMPESTAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.**

No. 68 Main street, Hempstead, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>S. ALONZO SMITH</td>
<td>Hempstead, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE H. BAUKNEY</td>
<td>Hempstead, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM PLYER</td>
<td>Hempstead, N. Y.</td>
</tr>
<tr>
<td>Attorneys</td>
<td>ROBERT &amp; A. H. SEABURY</td>
<td>Hempstead, N. Y.</td>
</tr>
</tbody>
</table>

#### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$187,800 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>19,161 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>5,230 79</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>50 00</td>
</tr>
</tbody>
</table>

#### LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
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<td>Due shareholders, instalment shares</td>
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<td>2,824 63</td>
</tr>
<tr>
<td>Deposits by borrowers</td>
<td>20 00</td>
</tr>
</tbody>
</table>

#### Financial Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand and in bank</td>
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</tr>
<tr>
<td>Interest reserved</td>
<td>166 00</td>
</tr>
</tbody>
</table>

**Receipts:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
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<td>$549 29</td>
</tr>
<tr>
<td>Interest received</td>
<td>22 09</td>
</tr>
</tbody>
</table>

**Disbursements:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid banking department, examination</td>
<td>$4 25</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>567 13</td>
</tr>
</tbody>
</table>

Federal Reserve Bank of St. Louis

Digitized for FRASER
http://fraser.stlouisfed.org/
RECEIPTS.

- Cash on hand January 1, 1913: $7,844.59
- Dues on installment shares credited to members: 31,628.00
- Dues on savings shares: 80.00
- Dues on income shares: 1,500.00
- Money borrowed: 4,000.00
- Mortgages redeemed, foreclosed or transferred to real estate: 6,800.00
- Loans on shares repaid: 1,578.00
- Fees received: 77.00
- Fines received: 301.33
- Interest received: 10,070.86
- Premium received: 1,345.00
- Deposits by borrowers: 215.00
- Apportioned profits: 4.78

Total receipts: $65,444.56

DISBURSEMENTS.

- Loaned on mortgage: 25,280.00
- Loaned on shares: 6,000.00
- Instalment due repaid on withdrawal, or applied on loans: 14,238.00
- Paid matured shares: 480.00
- Paid savings shares: 441.00
- Paid income shares: 500.00
- Dividends paid on withdrawal, or applied on loans: 5,175.97
- Cash dividends paid on income and accumulative prepaid shares: 50.00
- Paid borrowed money and prior mortgages: 4,000.00
- Paid interest on borrowed money and prior mortgages: 50.00
- Paid salaries and clerk-hire: 598.00
- Paid advertising, printing and postage: 30.73
- Paid rent: 60.00
- Paid banking department, examination: 69.00
- Paid banking department, assessment: 15.07
- State League dues: 6.00
- Appraisal fees: 60.00
- Attorney’s fees: 160.00
- Cash on hand December 31, 1913: 5,230.79

Total disbursements: $65,444.56

Plan, serial. Par value of shares, $200 and $240. Instalments are $1 monthly.

Shares in force January 1, 1913: 2,411; shares issued during the year, 472; shares withdrawn during the year, 159; shares in force, 2,724. Borrowing members, 163, holding 1,106 shares; non-borrowing members, 296, holding 1,618 shares. Female shareholders, 189, holding 822 shares. Total dividends credited members during the year on installment shares, $9,566.59; rate, 5 69/100 per cent. Total dividends credited or paid in cash to members during the year on other shares, $70.51; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $362.89.

No unpaid withdrawals. Amount of shares matured during the year, $480. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $694.73. 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, $4,000. Mortgages in force in New York State, $187,800. No foreclosures during the year.
PORT WASHINGTON BUILDING AND LOAN ASSOCIATION OF QUEENS COUNTY, N. Y.

Port Washington, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>CHARLES F. LEWIS</td>
<td>Port Washington, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>CHARLES E. HYDE</td>
<td>Port Washington, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ALFRED C. BAYLES</td>
<td>Port Washington, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>ALLEN PERCY BAXTER</td>
<td>Port Washington, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

- Loans on bond and mortgage: $144,900.00
- Loans on shares: 3,950.00
- Cash on hand and in bank: 15,069.98
- Furniture and fixtures: 245.59
- Instalments due and unpaid: $1,708.00
- Interest, premium, fees and fines due and unpaid: 887.83

Total Assets: $164,165.57

**LIABILITIES.**

- Due shareholders, instalment shares: $119,580.00
- Dividends credited: 28,506.92
- Balance to be paid borrowers on mortgage loans: 3,100.00
- Borrowed money: 5,000.00
- Earnings undivided: 4,867.87
- Contingent fund (as per section 225 of Banking Law): 3,110.78

Total Liabilities: $164,165.57

**RECEIPTS.**

- Cash on hand January 1, 1913: $16,296.83
- Dues on instalment shares credited to members: 28,410.00
- Money borrowed: 5,000.00
- Mortgages redeemed, foreclosed or transferred to real estate: 20,000.00
- Loans on shares repaid: 5,375.00
- Fees received: 51.75
- Fines received: 539.67
- Interest received: 7,842.89
- Premium received: 2,943.34
- Advances repaid: 35.00
- Reverted dividends: 341.50

Total Receipts: $86,736.01

**DISBURSEMENTS.**

- Loaned on mortgage: $36,300.00
- Loaned on shares: 2,300.00
- Instalment dues repaid on withdrawal, or applied on loans: 22,218.00
- Dividends paid on withdrawal, or applied on loans: 9,702.39
- Paid interest on borrowed money and prior mortgages: 125.00
- Paid salaries and clerk-hire: 660.00
- Paid advertising, printing and postage: 68.75
- Paid rent: 75.00
- Paid banking department, examination: 24.06
- Paid banking department, assessment: 12.33
- State League dues: 5.50
- Insurance: 25.00
- Adding machine: 150.00
- Cash on hand December 31, 1913: 15,069.98

Total Disbursements: $86,736.01
Plan, serial. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1913, 2,177; shares issued during the year, 593; shares withdrawn during the year, 286; shares in force, 2,484. Borrowing members, 63, holding 719 shares; non-borrowing members, 188, holding 1,765 shares. Female shareholders, 95, holding 922 shares. Total dividends credited members during the year on instalment shares, $9,946.07; rate, 7 3/10 per cent. Total dividends forfeited by withdrawing members during the year, $341.56.

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, $809.25. 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, $144,900. No foreclosures during the year.

ROCKVILLE CENTRE SAVINGS AND LOAN ASSOCIATION.

No. 76 Village avenue, Rockville Centre, N. Y.


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
Attorneys .......... HOOLEY & WILSON .......... Rockville Centre, N. Y

ASSETS.

Loans on bond and mortgage.......................... $14,300 00
Loans on shares ........................................ 2,908 37
Cash on hand and in bank ............................. 3,249 07

$20,457 44

LIABILITIES.

Due shareholders, instalment shares ................. $12,875 84
Dividends credited ...................................... 5,121 64
Earnings undivided .................................... 859 96
Contingent fund (as per section 225 of Banking Law) .... 1,600 00

$20,457 44

RECEIPTS.

Cash on hand January 1, 1913 ................................ $700 46
Dues on instalment shares credited to members .......... 11,291 89
Mortgages redeemed, foreclosed or transferred to real estate.. 8,050 00
Loans on shares repaid .................................. 2,000 00
Fees received .............................................. 2 00
Fines received ............................................ 16 65
Interest received ......................................... 1,288 96
Premium received ........................................ 193 41

$23,543 37

DISBURSEMENTS.

Loaned on shares ........................................... $2,680 00
Instalment dues repaid on withdrawal, or applied on loans.. 16,960 28
Dividends paid on withdrawal, or applied on loans .......... 535 75
Paid salaries and clerk-hire ................................ 50 00
Paid advertising, printing and postage................................. $13.30
Paid rent .................................................................................. 25.00
Paid banking department, examination ................................. 27.94
Paid banking department, assessment ...................................... 2.03
Cash on hand December 31, 1913............................................ 3,249.07

Total............................................................................................. $23,543.37

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 320; shares issued during the year, 25;
shares withdrawn during the year, 74; shares in force, 271. Borrowing
members, 7, holding 72 shares; non-borrowing members, 38, holding 199
shares. Female shareholders, 20, holding 132 shares. Total dividends
credited members during the year on instalment shares, $1,402.72; rate, 7
per cent. Total dividends forfeited by withdrawing members during the
year, $16.65.

No unpaid withdrawals. Amount of shares matured during the year,
$3,032.65. Entrance or membership fee, $1 per member. Operating ex­
penses, as defined in section 227 of the Banking Law, incurred and paid dur­
during the year, $88.30. 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 mort­
gage loan outstanding, $3,000. Mortgages in force in New York State,
$14,300. One foreclosure during the year.

NEW YORK COUNTY.

AMERICAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 147 East 125th street, New York, N. Y.

Laws of 1894.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>DANIEL O'BRIEN</td>
<td>63 East 126th Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>ARCHIBALD W. MCEWAN</td>
<td>2161 Bathgate Avenue.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE J. ELLIOTT</td>
<td>Ridgefield Park, N. J.</td>
</tr>
<tr>
<td>Attorney</td>
<td>MARTIN S. COHEN</td>
<td>302 Broadway.</td>
</tr>
</tbody>
</table>

ASSETS.

| Loans on bond and mortgage | $43,650.00 |
| Loans on shares | 2,065.00 |
| Cash on hand and in bank | 1,833.89 |
| Furniture and fixtures | 41.05 |

Total.................................................................................. $47,589.94

LIABILITIES.

| Due shareholders, instalment shares | $25,890.00 |
| Due shareholders, income shares | 10,400.00 |
| Dividends credited | 2,880.51 |
| Borrowed money | 5,279.94 |
| Earnings undivided | 1,022.40 |
| Contingent fund (as per section 225 of Banking Law) | 1,641.00 |
| Maturity fund | 461.09 |
| Deposit on loans | 15.00 |

Total.................................................................................. $47,589.94
### RECEIPTS.
- Cash on hand January 1, 1913: $736 98
- Dues on instalment shares credited to members: $7,123 75
- Dues on income shares: $4,500 00
- Money borrowed: $6,004 94
- Mortgages redeemed, foreclosed or transferred to real estate: $3,600 00
- Loans on shares repaid: $1,395 00
- Fines received: $60
- Interest received: $2,334 61

**Total Receipts:** $25,695 88

### DISBURSEMENTS.
- Loaned on mortgage: $10,200 00
- Loaned on shares: $2,080 00
- Instalment dues repaid on withdrawal, or applied on loans: $5,047 50
- Paid matured shares: $2,000 00
- Paid income shares: $300 00
- Dividends paid on withdrawal, or applied on loans: $348 00
- Cash dividends paid on income and accumulative prepaid shares: $315 45
- Paid borrowed money and prior mortgages: $2,700 00
- Paid interest on borrowed money and prior mortgages: $180 26
- Paid salaries and clerk-hire: $200 00
- Paid advertising, printing and postage: $27 00
- Paid rent: $240 00
- Paid banking department, examination: $17 33
- Paid banking department, assessment: $3 41
- Furniture and fixtures: $41 05
- Deposit on loans: $10 00
- Office expenses, etc: $50 00
- Maturity dividend: $101 99
- Cash on hand December 31, 1913: $1,833 89

**Total Disbursements:** $25,695 88

---

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

Shares in force January 1, 1913, 849%; shares issued during the year, 158%; shares withdrawn during the year, 92; shares in force, 915%. Borrowing members, 21, holding 177½ shares; non-borrowing members, 122, holding 738½ shares. Female shareholders, 31, holding 142 shares. Total dividends credited members during the year on instalment shares, $1,133.88; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $315.45; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $43.89.

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, 516. Unpaid, none.

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

Loans have been made in Bronx, Kings, New York, Queens, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, $4,000. Mortgages in force in New York State, $32,460. No foreclosures during the year.
BANK CLERKS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION
OF NEW YORK CITY.

No. 26 Broadway, New York, N. Y.

[Organized under Law of 1831. Commenced business 1890.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM J. NEVIES</td>
<td>S. Orange, N. J.</td>
</tr>
<tr>
<td>Secretary</td>
<td>CHARLES S. GAUBEHT</td>
<td>Box 25, Sta. W, Brooklyn.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM H. JUDSON</td>
<td>26 Broadway</td>
</tr>
<tr>
<td>Attorney</td>
<td>HERBERT REEVES</td>
<td>50 Liberty Street.</td>
</tr>
</tbody>
</table>

ASSETS.

Loans on bond and mortgage .......................................................... $847,700 00
Loans on shares .............................................................................. 57,216 00
Contracts for the sale of real estate ........................................... 8,031 59
Cash on hand and in bank .............................................................. 27,175 14
Advances for taxes, insurance, etc ............................................... 936 89
Accrued interest ............................................................................ 4,452 71
Instalments due and unpaid .......................................................... $24 00
Interest, premium, fees and fines due and unpaid ........................ 26 26

$945,512 33

LIABILITIES.

Due shareholders, instalment shares .............................................. $612,045 00
Due shareholders, income shares .................................................... 136,700 00
Dividends credited .......................................................................... 103,973 66
Balance to be paid borrowers on mortgage loans ............................ 52,000 00
Borrowed money ................................................................................ 20,000 00
Earnings undivided ......................................................................... 3,175 07
Contingent fund (as per section 225 of Banking Law) ...................... 15,000 00
Deposits to secure loans ................................................................. 654 72
Advance payments ............................................................................ 151 45
Withdrawals in escrow .................................................................... 1,812 43

$945,512 33

RECEIPTS.

Cash on hand January 1, 1913 ....................................................... $15,297 28
Dues on instalment shares credited to members ........................... 181,426 00
Dues on income shares .................................................................... 28,700 00
Money borrowed .............................................................................. 35,000 00
Mortgages redeemed, foreclosed or transferred to real estate ........ 84,800 00
Loans on shares repaid .................................................................... 34,859 00
Real estate sold ............................................................................... 620 77
Fines received ................................................................................ 267 39
Interest received ............................................................................ 48,318 78
Advances repaid ............................................................................... 461 21
Deposits to secure loans ................................................................. 2,966 70
Advance payments and suspense ..................................................... 1,477 50
Unpaid coupons ............................................................................... 5 00
Withdrawals in escrow .................................................................... 1,848 17

$436,047 80

DISBURSEMENTS.

Loaned on mortgage ......................................................................... $181,950 00
Loaned on shares .............................................................................. 46,018 00
Instalment dues repaid on withdrawal, or applied on loans ............ 76,015 00
Paid matured shares ....................................................................... 50,400 00
Report on Savings and Loan Associations.

Paid income shares .................................................. $13,500 00
Dividends paid on withdrawal, or applied on loans .......... 11,176 59
Cash dividends paid on income and accumulative prepaid shares ................................................................. 6,501 64
Paid borrowed money and prior mortgages .................. 15,000 00
Paid interest on borrowed money and prior mortgages .... 102 09
Paid salaries and clerk-hire ........................................ 2,500 00
Paid advertising, printing and postage .......................... 843 79
Paid banking department, examination ......................... 71 50
Paid banking department, assessment ......................... 65 09
Officers' bonds .......................................................... 36 00
Advances for taxes, insurance, etc ............................... 431 91
Auditing ..................................................................... 75 00
Director's fees ........................................................... 753 00
Safe deposit vault ...................................................... 113 50
Safe ........................................................................ 25 00
Typewriter .................................................................. 138 82
General expenses ...................................................... 1,326 05
Deposits to secure loans repaid .................................... 2,779 68
Advance payments and suspense .................................. 1,025 00
Cash on hand December 31, 1913 ............................... 27,175 14

$436,047 80

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 14,658 1/2; shares issued during the year, 4,942 1/2; shares withdrawn during the year, 3,480 1/2; shares in force, 16,120 1/2. Borrowing members, 206, holding 3,919 shares; non-borrowing members, 1,741, holding 3,642 shares. Total dividends credited members during the year on instalment shares, $34,625.39; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, $6,501.64; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $1,105.21.

No unpaid withdrawals. Amount of shares matured during the year, $50,400. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $4,535.11. 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, Rockland, 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, $332,150. 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.]

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 ....................................... $138,277 82
Loans on shares ...................................................... 3,854 43
Stocks and bonds ..................................................... 6,780 00
### New York County

<table>
<thead>
<tr>
<th>RECEIPTS</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913.</td>
<td>$4,137.97</td>
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<tr>
<td>Dues on installment shares credited to members.</td>
<td>$6,794.44</td>
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<tr>
<td>Dues on income shares</td>
<td>$1,500.00</td>
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<td>Money borrowed</td>
<td>$7,000.00</td>
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<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$80,153.44</td>
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<tr>
<td>Loans on shares repaid</td>
<td>$235.28</td>
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<td>Real estate sold</td>
<td>$36,159.66</td>
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<tr>
<td>Fees received</td>
<td>$38.30</td>
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<tr>
<td>Fines received</td>
<td>$5.74</td>
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<tr>
<td>Interest received</td>
<td>$4,841.80</td>
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<tr>
<td>Premium received</td>
<td>$12,476.27</td>
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<td>Rent received</td>
<td>$39,081.74</td>
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<td>Advances repaid</td>
<td>$2,881.04</td>
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<td>Expenses returned</td>
<td>$409.07</td>
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<td>Real estate expense returned</td>
<td>$556.09</td>
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<tr>
<td>Taxes returned</td>
<td>$9.29</td>
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<tr>
<td>Real estate</td>
<td>$216.84</td>
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<tr>
<td>Instalment shares</td>
<td>$1,757.93</td>
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<tr>
<td>Guarantor’s profits</td>
<td>$2,827.00</td>
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<tr>
<td>From agents</td>
<td>$3,349.98</td>
</tr>
<tr>
<td>Insurance reserve</td>
<td>$2,022.93</td>
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<tr>
<td>Judgments</td>
<td>$653.48</td>
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<tr>
<td>Contingent fund</td>
<td>$895.58</td>
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<tr>
<td>Miscellaneous accounts</td>
<td>$57.70</td>
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<tr>
<td>Real estate contracts</td>
<td>$1,219.19</td>
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<tr>
<td>Profit and loss items</td>
<td>$9,516.57</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$219,937.26</strong></td>
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</table>

<table>
<thead>
<tr>
<th>DISBURSEMENTS</th>
<th>$</th>
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</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$27,523.75</td>
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<tr>
<td>Loaned on shares</td>
<td>$476.82</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$5,240.58</td>
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<tr>
<td>Paid income shares</td>
<td>$1,500.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$827,966.42</strong></td>
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</table>
Dividends paid on withdrawal or applied on loans.......................... $580 52
Cash dividends paid on income and accumulative prepaid shares .................................... 13,557 21
Paid borrowed money and prior mortgages...................................... 44,200 00
Paid interest on borrowed money and prior mortgages..................... 8,052 06
Paid for real estate ........................................................................... 31,480 30
Paid salaries and clerk-hire................................................................. 7,777 48
Paid advertising, printing and postage ........................................... 527 71
Paid rent ............................................................................................... 600 00
Paid repairs to real estate ................................................................. 5,874 29
Paid taxes insurance, etc................................................................. 15,039 91
Paid banking department, examination ......................................... 108 34
Paid banking department, assessment ........................................... 68 95
Advances for taxes, insurance, etc.................................................. 2,571 94
Dividends .......................................................... 4,584 83
Agents ................................................................................................... 4,418 81
Real estate contracts ................................................................. 26,452 12
Insurance reserve ............................................................................... 38 84
Judgments ........................................................................................... 6,009 53
Miscellaneous accounts ................................................................. 57 70
Furniture and fixtures ................................................................. 17 50
Profit and loss items ................................................................. 4,144 16
Cash on hand December 31, 1913......................... 9,012 99

$219,937 26

Plan, permanent. Par value of shares, $100. Instalments are 5 cents to 70 cents monthly.
Shares in force January 1, 1913, 9,788 1/2; shares issued during the year, 391; shares withdrawn during the year, 1,020 1/2; shares in force, 9,159. Borrowing members, 28, holding 1,045 shares; non-borrowing members, 701, holding 8,114 shares. Female shareholders, 311, holding, 2,416 shares. Total dividends credited members during the year on instalment shares, $1,767 76; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $16,430 35; rate, 1 1/2 per cent, 5 per cent. and 6 per cent. Total dividends forfeited by withdrawing members during the year, $1.33. Amount of filed and unpaid withdrawals December 31, 1913, $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, $10,746 42. Unpaid, none.

Premium plan, premium-interest. Interest and premium paid by borrowing members, 50 cents to 66 2/3 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 $11,000. Mortgages in force in New York State, $124,218 74. One foreclosure during the year.

BROADWAY DRY GOODS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 320 Broadway, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>H. C. PLACE</td>
<td>31 E. 17th Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>J. G. CARYL</td>
<td>2898 Creston Ave., Bronx</td>
</tr>
<tr>
<td>Treasurer</td>
<td>I. J. PARK, Jr.</td>
<td>116 W. 29th St., N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WALTER L. URACK</td>
<td>215 Montague St., Brooklyn</td>
</tr>
</tbody>
</table>
## New York County

### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$30,100 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>688 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>986 18</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>53 29</td>
</tr>
<tr>
<td>Interest accrued</td>
<td>6 68</td>
</tr>
<tr>
<td>Appraiser’s fees advanced</td>
<td>12 50</td>
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</tbody>
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### LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$15,744 45</td>
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<tr>
<td>Due shareholders, income shares</td>
<td>8,200 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>3,450 23</td>
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<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>50 00</td>
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<tr>
<td>Borrowed money</td>
<td>3,000 00</td>
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<tr>
<td>Earnings undivided</td>
<td>200 08</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,131 06</td>
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<td>Suspended accounts</td>
<td>6 00</td>
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<td>Accrued interest</td>
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### RECEIPTS.

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,112 22</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>3,579 04</td>
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<tr>
<td>Dues on income shares</td>
<td>3,000 00</td>
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<tr>
<td>Money borrowed</td>
<td>3,000 00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>4,700 00</td>
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<tr>
<td>Loans on shares repaid</td>
<td>517 50</td>
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<tr>
<td>Fines received</td>
<td>21 24</td>
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<tr>
<td>Interest received</td>
<td>1,760 39</td>
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<tr>
<td>Premium received</td>
<td>330 25</td>
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<td>Rent received</td>
<td>40 00</td>
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<tr>
<td>Advances repaid</td>
<td>9 38</td>
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<tr>
<td>Fire loss</td>
<td>1,025 41</td>
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<tr>
<td>Deposits</td>
<td>30 00</td>
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<tr>
<td>Satisfaction of judgment</td>
<td>25 03</td>
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### DISBURSEMENTS.

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
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</tr>
<tr>
<td>Loaned on shares</td>
<td>740 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>6,338 74</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,781 13</td>
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<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>386 94</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>2,000 00</td>
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<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>105 11</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>454 17</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>36 15</td>
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<tr>
<td>Paid rent</td>
<td>230 00</td>
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<tr>
<td>Paid banking department, examination</td>
<td>17 33</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>2 53</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>20 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>9 38</td>
</tr>
<tr>
<td>Deposits</td>
<td>42 50</td>
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<tr>
<td>Fire loss</td>
<td>1,025 41</td>
</tr>
<tr>
<td>Sundry expenses</td>
<td>24 89</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>986 18</td>
</tr>
</tbody>
</table>

### New York County

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Plan, serial. Par value of shares, $100 and $250. Instalments are 40 cents and $1 monthly.

Shares in force January 1, 1913, 543; shares issued during the year, 241%; shares withdrawn during the year, 145; shares in force, 639%. Borrowing members, 13, holding 220 shares; non-borrowing members, 59, holding 419½ shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $898.66; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $386.94; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $21.24.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $725.21. 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 Bronx and Queens counties, New York State and in New Jersey. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $12,550. No foreclosures during the year.

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CITIZENS' SAVING AND LOAN ASSOCIATION OF NEW YORK CITY.
No. 247 West 125th street, New York, N. Y.

President .............. WILMORE ANWAY ............ 141 Broadway.
Secretary .............. E. M. CUTLER ................................... 56 Pine Street.
Treasurer .............. GUSTAVUS REHAHN ..................... 420 West 130th Street.
Attorney .............. WILMORE ANWAY ...................... 141 Broadway.

ASSETS.
Loans on bond and mortgage.......................... $76,439 57
Loans on shares ............................................... 2,000 00
Real estate .................................................. 2,411 89
Cash on hand and in bank .............................. 1,914 88
Furniture and fixtures .................................... 300 00

$83,066 34

LIABILITIES.
Due shareholders, instalment shares .................. $26,055 24
Due shareholders, accumulative prepaid shares .... 49,750 00
Dividends credited ........................................... 3,876 80
Earnings undivided .......................................... 1,779 05
Contingent fund (as per section 225 of Banking Law) 1,602 76
Exchange ...................................................... 2 49

$83,066 34

RECEIPTS.
Cash on hand January 1, 1913 ................................ $1,827 86
Dues on instalment shares credited to members .... 10,854 49
Dues on accumulative prepaid shares .................. 2,125 00
Money borrowed ............................................. 18,500 00
Mortgages redeemed, foreclosed or transferred to real estate 15,200 00
Fees received .............................................. 17 75
Fines received .............................................. 74 56
Interest received .......................................... 4,448 85
Premium received ........................................... 424 60
Advances repaid ............................................ 351 66

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Dividend account ................................................. $1,169.22
Real estate contracts ........................................... 47.05
Exchange ............................................................. 4.10
Profit and loss .................................................... 97.23
Contingent account ............................................. 176.70

$55,319.07

DISBURSEMENTS.

Loaned on mortgage ............................................. $10,000.00
Loaned on shares .................................................. 100.00
Instalment due repaid on withdrawal, or applied on loans... 11,145.98
Paid accumulative prepaid shares .............................. 5,250.00
Dividends paid on withdrawal, or applied on loans .......... 654.37
Cash dividends paid on income and accumulative prepaid shares .......................... 2,305.56
Paid borrowed money and prior mortgages ........................ 20,750.00
Paid interest on borrowed money and prior mortgages ........ 95.58
Paid salaries and clerk-hire ..................................... 733.28
Paid advertising, printing and postage ....................... 73.95
Paid rent ................................................................ 222.68
Paid taxes, insurance, etc ...................................... 55.91
Paid banking department, examination ....................... 29.35
Paid banking department, assessment ....................... 7.08
Advances for taxes, insurance, etc ............................ 351.68
Exchange ............................................................. 2.20
Profit and loss .................................................... 1,356.92
Sundry expenses ................................................... 269.67
Cash on hand December 31, 1913 ............................. 1,914.88

$55,319.07

Plan, permanent. Par value of shares, $125 and $250. Instalments are 50 cents weekly.

Shares in force January 1, 1913, 772; shares issued during the year, 76; shares withdrawn during the year, 78; shares in force, 770. Borrowing members, 39, holding 184 shares; non-borrowing members, 140, holding 586 shares. Female shareholders, 35, holding 112 shares. Total dividends credited members during the year on instalment shares, $1,169.22; rate, 4½% per cent. Total dividends credited on shares withdrawn, or applied on loans, $2,305.56; 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, $1,299.58. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½% per cent. and 6% per cent. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Kings, New York, Orange, Queens, Rockland, and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, $4,750. Mortgages in force in New York State, $23,989.57. 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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loans on bond and mortgage</td>
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<tr>
<td>Loans on shares</td>
<td>7,000.00</td>
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<tr>
<td>Contracts for the sale of real estate</td>
<td>10,978.60</td>
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<tr>
<td>Real estate</td>
<td>118,393.45</td>
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<td>Cash on hand and in bank</td>
<td>3,929.34</td>
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<tr>
<td>Furniture and fixtures</td>
<td>100.00</td>
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<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>111.12</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$174,117.51</strong></td>
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### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$29,650.82</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>523.15</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>31,785.13</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>20,679.49</td>
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<tr>
<td>Due shareholders, matured shares</td>
<td>51,739.00</td>
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<tr>
<td>Prior mortgages</td>
<td>30,000.00</td>
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<tr>
<td>Earnings undivided</td>
<td>6,187.91</td>
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<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>3,513.50</td>
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<td>Individual accounts</td>
<td>39.41</td>
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<td><strong>Total</strong></td>
<td><strong>$174,117.51</strong></td>
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### Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>596.30</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>2,855.85</td>
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<td>Loans on shares repaid</td>
<td>3,180.00</td>
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<td>Fees received</td>
<td>90.05</td>
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<tr>
<td>Fines received</td>
<td>35.76</td>
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<tr>
<td>Interest received</td>
<td>1,793.20</td>
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<tr>
<td>Premium received</td>
<td>698.25</td>
</tr>
<tr>
<td>Rent received</td>
<td>2,689.20</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>10.00</td>
</tr>
<tr>
<td>Land contracts</td>
<td>6,340.76</td>
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<tr>
<td>Profit and loss</td>
<td>28.48</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>40.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$21,061.43</strong></td>
</tr>
</tbody>
</table>

### Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>3,043.25</td>
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<tr>
<td>Paid accumulative prepaid shares</td>
<td>824.76</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,241.06</td>
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<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>529.57</td>
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<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>1,548.45</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>2,534.25</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>65.80</td>
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<tr>
<td>Paid rent</td>
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<tr>
<td>Paid repairs to real estate</td>
<td>3,231.52</td>
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<td>Paid taxes, insurance, etc</td>
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<tr>
<td>Paid banking department, examination</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>14.70</td>
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<td>Advances for taxes, insurance, etc</td>
<td>103.12</td>
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<tr>
<td>Land contracts</td>
<td>403.82</td>
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<tr>
<td>Profit and loss</td>
<td>44.91</td>
</tr>
<tr>
<td>Real estate expenses</td>
<td>161.70</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$21,061.43</strong></td>
</tr>
</tbody>
</table>
Legal expenses ................................................................. $177 34
Sundry expenses ............................................................ 85 23
Cash on hand December 31, 1913 ................................. 3,929 34

$21,061 43

Plan, permanent. Par value of shares, $100. Instalments are 12 cents weekly; 10 cents to $1 monthly.
Shares in force January 1, 1913, 3,095½; shares issued during the year, none; shares withdrawn during the year, 123; shares in force, 2,972½. Borrowing members, 34, holding 311½ shares; non-borrowing members, 292, holding 2,661 shares. Female shareholders, 86, holding 500 shares. Total dividends forfeited by withdrawing members during the year, $90.05. Amount of filed and unpaid withdrawals December 31, 1913, $19,158.68.

Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,482.47. Unpaid, none.

Premium plan, instalment and premium-interest. Interest paid by borrowing members, 5½ per cent, and 6 per cent. Premium paid by borrowing members, 1½ per cent.

Loans have been made in Albany, Erie, Kings, Ulster and Westchester counties, New York State and in Connecticut, Pennsylvania and Rhode Island. Largest mortgage loan outstanding, $15,989. Mortgages in force in New York State, $31,185. No foreclosures during the year.

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF NEW YORK.
No. 14 Bible House, New York, N. Y.

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 ........................................... $82,600 00
Loans on shares ........................................................... 16,092 25
Cash on hand and in bank ............................................ 2,317 24
Furniture and fixtures ................................................. 1 00
Interest, premium, fees and fines due and unpaid ........... 634 92
Advances for taxes, insurance, etc. ................................. 5 00

$101,650 41

LIABILITIES.
Due shareholders, instalment shares ............................... $23,194 27
Due shareholders, savings shares ................................. 1,000 86
Due shareholders, income shares .................................... 55,180 00
Balance to be paid borrowers on mortgage loans ............. 6,346 03
Borrowed money ......................................................... 4,000 00
Earnings undivided ..................................................... 5,134 14
Contingent fund (as per section 225 of Banking Law) ....... 6,000 00
Interest ................................................................. 84 00
Suspense ............................................................... 701 44

$101,650 41

8
**Receipts.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,521.74</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
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<tr>
<td>Dues on savings shares</td>
<td>645.21</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>6,300.00</td>
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<tr>
<td>Money borrowed</td>
<td>17,915.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>29,700.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>15,146.00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>1,875.29</td>
</tr>
<tr>
<td>Fees received</td>
<td>13.00</td>
</tr>
<tr>
<td>Fines received</td>
<td>28.35</td>
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<tr>
<td>Interest received</td>
<td>5,465.09</td>
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<tr>
<td>Premium received</td>
<td>65.44</td>
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<tr>
<td>Advances repaid</td>
<td>152.92</td>
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<tr>
<td>Appraisal and examination fees</td>
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<tr>
<td>Incidental</td>
<td>92.24</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>6,044.59</td>
</tr>
<tr>
<td>Building loan contracts</td>
<td>32,226.95</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>3.00</td>
</tr>
<tr>
<td>Premium returned</td>
<td>1.21</td>
</tr>
<tr>
<td>Suspension</td>
<td>2.60</td>
</tr>
<tr>
<td>Dishonored check</td>
<td>100.00</td>
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</table>

$144,939.07

**Disbursements.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$46,100.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>6,255.25</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>20,863.08</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>302.57</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>13,350.00</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>2,930.84</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>13,915.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>128.83</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>399.88</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
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<td>Paid rent</td>
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<td>Paid taxes, insurance, etc.</td>
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<tr>
<td>Paid banking department, examination</td>
<td>26.00</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>7.83</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>24.00</td>
</tr>
<tr>
<td>Metropolitan and State League dues</td>
<td>32.00</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>6,044.59</td>
</tr>
<tr>
<td>Building loan contracts</td>
<td>29,080.92</td>
</tr>
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<td>Furniture and fixture</td>
<td>183.00</td>
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<td>Attorney's fees, exchange, etc.</td>
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<td>Appraisal and examination fees</td>
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<td>Suspense account</td>
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<td>Dishonored check</td>
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<td>Fines</td>
<td>1.07</td>
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<td>Claim under warranty deed</td>
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<td>Dividends</td>
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<td>Directors' fees</td>
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<td>Telephone</td>
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<tr>
<td>Notary fees</td>
<td>1.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,317.24</td>
</tr>
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</table>

$144,939.07
Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly or 43 1/3 cents monthly.

Shares in force January 1, 1913, 2,687; shares issued during the year, 1,829; shares withdrawn during the year, 1,642; shares in force, 2,874. Borrowing members, 32, holding 1,359 shares; non-borrowing members, 169, holding 1,515 shares. Female shareholders, 86, holding 1,016 shares. Total dividends credited members during the year on instalment shares, $973.02; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,957.43; 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, $980.17. Unpaid, none.

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, $7,000. Mortgages in force in New York State, $60,300. Three foreclosures during the year.

FIRST BOHEMIAN-SLAVONIC CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 420 East Seventy-first street, New York, N. Y.


President ............. THOMAS CAPEK ................. 1429 First Avenue.
Secretary ............... VAACLAV VESELY ............... 419 E. 72d Street.
Treasurer ............. JAN. STANEK .......................... 364 East 72d Street.
Attorney ............. THOMAS CAPEK ................. 1429 First Avenue.

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
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</tr>
<tr>
<td>Loans on shares</td>
<td>1,892 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>599 99</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>26 84</td>
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<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>236 90</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$14,855 73</strong></td>
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LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$13,910 00</td>
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<tr>
<td>Earnings undivided</td>
<td>306 73</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>618 00</td>
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<tr>
<td>Examination</td>
<td>16 00</td>
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<tr>
<td>Rent</td>
<td>5 00</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$14,855 73</strong></td>
</tr>
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</table>

RECEIPTS.

<table>
<thead>
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<th>Description</th>
<th>Amount</th>
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<tr>
<td>Cash on hand January 1, 1913</td>
<td>$375 88</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>1,091 00</td>
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<tr>
<td>Loans on shares repaid</td>
<td>1,016 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>10 00</td>
</tr>
<tr>
<td>Fines received</td>
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<td>Interest received</td>
<td>885 05</td>
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<td>Refund</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$5,191 33</strong></td>
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</table>
Plan, permanent. Par value of shares, $200. Instalments are 25 cents per week.

Shares in force January 1, 1913, 165; shares issued during the year, 40; shares withdrawn during the year, 19; shares in force, 186. Borrowing members, 16, holding 52 shares; non-borrowing members, 43, holding 134 shares. Female shareholders, 25, holding 81 shares. Total dividends credited members during the year on instalment shares, $613.05; 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, $133.60. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $21.

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

Loans have been made in Bronx and Queens counties, New York State. Largest mortgage loan outstanding, $5,500. Mortgages in force in New York State, $12,100. No foreclosures during the year.

FRANKLIN SOCIETY FOR HOME BUILDING AND SAVINGS.
No. 38 Park Row, New York, N. Y.


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.............................................. $1,631,201 03
Loans on shares................................................................. 7,806 39
Contracts for the sale of real estate................................. 89,372 26
Real estate ........................................................................ 142,018 60
Cash on hand and in bank..................................................... 41,115 59
Furniture and fixtures.......................................................... 1,571 03
Advances for taxes, insurance, etc.................................... 131 12
Accrued interest ............................................................... 4,200 00
Accounts receivable .............................................................. 550 00

$1,917,966 02
**New York County.**

**Liabilities.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, savings shares</td>
<td>$1,753,418</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>60,900</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>6,767</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>25,000</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>38,666</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>32,450</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>763</td>
</tr>
</tbody>
</table>

**Total Liabilities: $1,917,966.02**

**Receipts.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$43,522.54</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>695,712.57</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>500.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>45,000.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>239,169.90</td>
</tr>
<tr>
<td>Loans on shares prepaid</td>
<td>10,696.03</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>27,639.10</td>
</tr>
<tr>
<td>Interest received</td>
<td>98,657.81</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>685.42</td>
</tr>
<tr>
<td>Land contracts</td>
<td>21,982.17</td>
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<tr>
<td>Attorney and appraiser's fees</td>
<td>7,481.07</td>
</tr>
<tr>
<td>Real estate profits</td>
<td>1,329.68</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>3.38</td>
</tr>
<tr>
<td>Individuals</td>
<td>15,764.45</td>
</tr>
</tbody>
</table>

**Total Receipts: $1,208,144.12**

**Disbursements.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$393,381.53</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>11,236.84</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>538,970.03</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>5,700.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>68,738.05</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>2,913.75</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>49,000.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>328.47</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>19,496.82</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>8,066.50</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>5,110.32</td>
</tr>
<tr>
<td>Paid rent</td>
<td>3,500.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>1,450.69</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>1,571.65</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>221.60</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>142.28</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>208.97</td>
</tr>
<tr>
<td>Attorney and appraiser's fees</td>
<td>8,761.39</td>
</tr>
<tr>
<td>Auditing</td>
<td>300.00</td>
</tr>
<tr>
<td>Telephone</td>
<td>370.76</td>
</tr>
<tr>
<td>Sundry expenses</td>
<td>1,744.16</td>
</tr>
<tr>
<td>Reserve account</td>
<td>617.44</td>
</tr>
<tr>
<td>Land contracts</td>
<td>24,536.67</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>19,788.35</td>
</tr>
<tr>
<td>Commissions</td>
<td>874.28</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>41,115.59</td>
</tr>
</tbody>
</table>

**Total Disbursements: $1,208,144.12**
Plan, permanent. Par value of shares, $100.

Shares in force January 1, 1913, 116,211; shares issued during the year, 40,105; shares withdrawn during the year, 26,975; shares in force, 129,341. Borrowing members, 667, holding 12,878 shares; non-borrowing members, 5,380, holding 116,463 shares. No record of female shareholders. Total dividends credited or paid in cash to members during the year, $71,651.80; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $19,091.74. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $180.

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, $417,153.82. Eight foreclosures during the year.

GERMAN-AMERICAN BUILDING AND LOAN ASSOCIATION OF THE CITY OF NEW YORK.

No. 1 Third avenue, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>IRVING W. DIMELOW</td>
<td>52 Wall Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>HENRY G. ECKHOFF</td>
<td>412 E. 18th Street, B'klyn</td>
</tr>
<tr>
<td>Treasurer</td>
<td>E. A. WIESER</td>
<td>108 Park Row</td>
</tr>
<tr>
<td>Attorney</td>
<td>IRVING W. DIMELOW</td>
<td>52 Wall Street</td>
</tr>
</tbody>
</table>

**ASSETS.**

- Loans on bond and mortgage: $165,164.29
- Loans on shares: $116,596.45
- Contracts for the sale of real estate: $3,873.00
- Real estate: $5,533.47
- Cash on hand and in bank: $33,309.54
- Furniture and fixtures: $5,446.58
- Advances for taxes, insurance, etc.: $300.00
- Deposits: $87.75
- Total: $165,164.29

**LIABILITIES.**

- Due shareholders, instalment shares: $115,840.60
- Due shareholders, income shares: $17,000.00
- Dividends credited: $23,450.62
- Earnings undivided: $5,232.22
- Contingent fund (as per section 225 of Banking Law): $2,840.85
- Mortgages payable: $800.00
- Total: $165,164.29

**RECEIPTS.**

- Cash on hand January 1, 1913: $6,385.05
- Dues on instalment shares credited to members: $25,861.95
- Dues on income shares: $2,500.00
- Mortgages redeemed, foreclosed or transferred to real estate: $27,167.32
- Loans on shares repaid: $8,230.00
- Fees received: $21.50
- Fines received: $199.75
Interest received .......................................................... $7,290.07
Premium received .......................................................... 2,418.30
Rent received ............................................................... 2,070.76
Advances repaid ............................................................ 254.16
Deposits .......................................................................... 916.27
Reverted dividends ......................................................... 676.00
Real estate contracts ....................................................... 260.22

$84,161.35

DISBURSEMENTS.

Loaned on mortgage ........................................................ $24,213.77
Loaned on shares ............................................................ 5,093.00
Instalment dues repaid on withdrawal, or applied on loans.. 33,365.15
Paid income shares ......................................................... 550.00
Dividends paid on withdrawal, or applied on loans ........... 9,265.30
Cash dividends paid on income and accumulative prepaid shares ......................................................... 783.33
Paid interest on borrowed money and prior mortgages ...... 77.47
Paid salaries and clerk-hire ............................................. 1,584.50
Paid advertising, printing and postage ............................ 256.00
Paid rent ......................................................................... 210.00
Paid repairs to real estate .............................................. 605.63
Paid taxes, insurance, etc .............................................. 830.04
Paid banking department, examination ......................... 52.00
Paid banking department, assessment ......................... 13.85
Advances for taxes, insurance, etc .................................. 219.56
Premiums ....................................................................... 89
Deposits ......................................................................... 1,013.48
Miscellaneous expenses .............................................. 101.26
Office expenses ............................................................ 41.83
Commissions ............................................................... 58.00
Anniversary ................................................................... 246.50
Janitor ........................................................................... 30.00
Real estate contracts ...................................................... 103.90
Cash on hand December 31, 1913 ................................. 5,446.58

$84,161.35

Plan, serial and permanent. Par value of shares, $100 and $200. Instalments are 10 cents weekly; $1 monthly.
Shares in force January 1, 1913, 3,144; shares issued during the year, 1,111; shares withdrawn during the year, 1,024; shares in force, 3,231.
Borrowing members, 58, holding 847 shares; non-borrowing members, 261, holding 2,384 shares. Female shareholders, 70, holding 270 shares. Total dividends credited members during the year on instalment shares, $6,996.77; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $783.33; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $676.
No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,593.94. Unpaid, none.
Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 10 cents per share per week.
Loans have been made in Bronx, Kings, New York, Richmond, and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $8,500. Mortgages in force in New York State, $101,196.45. No foreclosures during the year.
**GREENWICH BUILDING AND LOAN ASSOCIATION.**

No. 25 East Fourteenth street, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN P. CLEARY</td>
<td>630 Hudson Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>T. CONROY</td>
<td>227 Henry Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>M. F. CLEARY</td>
<td>630 Hudson Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JAMES A. SPEER</td>
<td>44 Wall Street.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$6,000.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>230.84</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,769.36</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>75.00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>86.45</td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$5,829.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>1,523.78</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>324.39</td>
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<tr>
<td>Suspense account</td>
<td>504.48</td>
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**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$726.86</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>813.98</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>3,250.00</td>
</tr>
<tr>
<td>Premium received</td>
<td>500.26</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>60.35</td>
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**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on shares</td>
<td>$123.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>2,412.77</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>891.99</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>9.50</td>
</tr>
<tr>
<td>Paid rent</td>
<td>120.00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>13.00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>83.00</td>
</tr>
<tr>
<td>Officer's bonds</td>
<td>20.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>1,769.36</td>
</tr>
</tbody>
</table>

**Plan, serial.** Par value of shares, $200 and $250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1913, 163; shares issued during the year, 7; shares withdrawn during the year 28; shares in force, 142. Borrowing members, 1, holding 24 shares; non-borrowing members, 30, holding 118 shares. Female shareholders, 18, holding 71 shares. Total dividends credited members during the year on instalment shares, $366.76; rate, 5¼ per cent. Total dividends forfeited by withdrawing members during the year, $46.16.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $149.50. 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 New Jersey. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, none. No foreclosures during the year.
HARLEM RIVER BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 407 East Forty-seventh street, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>FRED DIETZ</td>
<td>407 East 47th Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>AUGUSTUS W. BUGGELN</td>
<td>3112 Webster Avenue</td>
</tr>
<tr>
<td>Treasurer</td>
<td>C. F. SCHANE</td>
<td>2060 Third Avenue</td>
</tr>
<tr>
<td>Attorney</td>
<td>AMOS H. STEPHENS</td>
<td>1 Madison avenue</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate</td>
<td>$2,279.92</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>476.78</td>
</tr>
<tr>
<td></td>
<td><strong>$2,756.70</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$1,855.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>400.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>325.70</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>176.00</td>
</tr>
<tr>
<td></td>
<td><strong>$2,756.70</strong></td>
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**RECEIPTS.**

<table>
<thead>
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<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>608.55</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>1,000.00</td>
</tr>
<tr>
<td>Interest received</td>
<td>8.71</td>
</tr>
<tr>
<td>Rent received</td>
<td>156.21</td>
</tr>
<tr>
<td></td>
<td><strong>$1,773.47</strong></td>
</tr>
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</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>320.08</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>679.92</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>5.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>9.70</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>275.23</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>6.50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>26.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>476.78</td>
</tr>
<tr>
<td></td>
<td><strong>$1,773.47</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $100. Instalments are 55 cents monthly.

Shares in force January 1, 1913, 100; shares issued during the year, none; shares withdrawn during the year, 10; shares in force, 90. Borrowing members, none. Non-borrowing members, 7, holding 90 shares. Female shareholders, 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, $5. Unpaid, none.

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

No mortgage loans outstanding. One foreclosure during the year.
MANHATTAN SAVINGS AND LOAN ASSOCIATION.

No. 185 East 117th street, New York, N. Y.

President ..................... AUGUST FROEHLICH ................316 East 126th Street.
Secretary ..................... FRANK WAGNER ........................ 347 Beekman Avenue.
Treasurer .................... FRANK RADOWAN .........................247 East 122nd Street.
Attorney ...................... WALTER L. DURACK ..................215 Montague St., Brooklyn.

ASSETS.
Cash on hand and in bank................................. $749 06
Furniture and fixtures ...................................... 68 76
Stationery ............................................................ 13 68

$831 50

LIABILITIES.
Due shareholders, instalment shares........................ $763 50
Borrowed money .................................................. 68 00

$831 50

RECEIPTS.
Dues on instalment shares credited to members........... $882 00
Money borrowed .................................................. 68 00
Fees received ........................................................ 29 50
Proceeds of entertainment .................................... 59 60

$1,039 10

DISBURSEMENTS.
Instalment dues repaid on withdrawal, or applied on loans... $118 50
Paid salaries and clerk-hire .................................. 1 00
Paid advertising, printing and postage ..................... 45 78
Paid rent .......................................................... 56 00
Furniture and fixtures .......................................... 68 76
Cash on hand December 31, 1913 ......................... 749 06

$1,039 10

Plan, serial. Par value of shares, $100. Instalments are 50 cents weekly.
Shares issued during the year, 342; shares withdrawn during the year, 34; shares in force, 308. Borrowing members, none. Non-borrowing members, 51, holding 308 shares. Female shareholders, 3, holding 10 shares.
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, $171.54. Unpaid, none.
No premium plan.
No mortgage loans outstanding.

MOUNT MORRIS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 147 East 125th street, New York, N. Y.

President ..................... JAMES O. PATTON ............... 824 Jackson Avenue.
Secretary ..................... C. WOODS BOWERS ............. 1464 St. Nicholas Avenue.
Treasurer .................... CHARLES T. DEERING .......... 147 East 123rd Street.
Attorney ...................... HERBERT REEVES .............. 55 Liberty Street.
**New York County.**  

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$24,816.75</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>513.48</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>18,692.27</td>
</tr>
<tr>
<td>Real estate</td>
<td>41,801.50</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>4,436.85</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>368.95</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>1,277.62</td>
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<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>36.89</td>
</tr>
<tr>
<td>Interest on stock loans</td>
<td>72.98</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$92,017.29</strong></td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$71,749.73</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>9,859.25</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>7,939.13</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,831.43</td>
</tr>
<tr>
<td>Suspense account</td>
<td>625.00</td>
</tr>
<tr>
<td>Commissions</td>
<td>148.75</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$92,017.29</strong></td>
</tr>
</tbody>
</table>

### Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,659.17</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>837.31</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>500.00</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,074.06</td>
</tr>
<tr>
<td>Premium received</td>
<td>269.01</td>
</tr>
<tr>
<td>Rent, etc., received</td>
<td>721.00</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>73.78</td>
</tr>
<tr>
<td>Real estate contracts</td>
<td>2,676.94</td>
</tr>
<tr>
<td>Interest on bank balance</td>
<td>63.72</td>
</tr>
<tr>
<td>Incidents</td>
<td>45.00</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$7,939.99</strong></td>
</tr>
</tbody>
</table>

### Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$1,170.55</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>700.06</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>79.48</td>
</tr>
<tr>
<td>Paid rent</td>
<td>324.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>20.00</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>983.72</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>32.50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>7.32</td>
</tr>
<tr>
<td>Incidents</td>
<td>99.55</td>
</tr>
<tr>
<td>Commissions</td>
<td>35.50</td>
</tr>
<tr>
<td>Assessment</td>
<td>50.26</td>
</tr>
<tr>
<td>Bank collection</td>
<td>20.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>4,436.85</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$7,939.99</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $100 and $250. Instalments are 12½ cents weekly.

Shares in force January 1, 1913, 3,142; shares issued during the year, none; shares withdrawn during the year, 3; shares in force, 3,139. Borrowing members, 12, holding 99 shares; non-borrowing members, 330, holding 3,040 shares. Female shareholders, 121, holding 1,024 shares. Amount of filed and
unpaid withdrawals December 31, 1913, $52,016.84. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,203.29. 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, $19,316.75. No foreclosures during the year.

NEW YORK AND SUBURBAN CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.
No. 147 East 125th street, New York, N. Y.

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>ELIJAH D. CLARK</td>
<td>1031 Trinity Avenue.</td>
</tr>
<tr>
<td>Secretary</td>
<td>ABRAM D. WIMPRESS</td>
<td>147 East 125th Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM S. BECKLEY</td>
<td>131 East 23rd Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>ROBERT H. BERGMAN</td>
<td>3219 Third Avenue.</td>
</tr>
</tbody>
</table>

ASSETS.

- Loans on bond and mortgage .......................... $545,150 00
- Loans on shares ....................................... 20,201 00
- Cash on hand and in bank ........................... 2,495 04
- Interest, premium, fees and fines due and unpaid.. 3,222 73
- Advances for taxes, insurance, etc. ............... 671 37

Total Assets ........................................ $571,640 14

LIABILITIES.

- Due shareholders, instalment shares ............... $389,709 00
- Due shareholders, income shares .................. 41,450 00
- Dividends credited .................................... 81,396 80
- Balance to be paid borrowers on mortgage loans .. 2,500 00
- Borrowed money ....................................... 32,000 00
- Earnings undivided .................................... 5,308 99
- Contingent fund (as per section 225 of Banking Law) 19,000 00
- Deposits to secure loans ............................ 275 35

Total Liabilities ..................................... $571,640 14

RECEIPTS.

- Cash on hand January 1, 1913 ....................... $1,723 21
- Dues on instalment shares credited to members 110,613 00
- Dues on income shares ............................... 2,200 00
- Money borrowed ....................................... 183,500 00
- Mortgages redeemed, foreclosed or transferred to real estate 38,350 00
- Loans on shares repaid ............................. 15,270 00
- Fees received ........................................ 194 00
- Fines received ....................................... 312 70
- Interest received .................................... 31,692 25
- Advances repaid ...................................... 1,382 95
- Redemption fee ....................................... 30 00
- Reserve ................................................ 886 68

Total Receipts .......................................... $385,963 48
DISBURSEMENTS.

Loaned on mortgage ................................................................. $108,630.00
Loaned on shares ........................................................................ 15,835.00
Instalment dues repaid on withdrawal, or applied on loans ...... 34,424.00
Paid matured shares .................................................................. 47,005.00
Paid income shares .................................................................... 6,700.00
Dividends paid on withdrawal, or applied on loans ............... 4,292.92
Cash dividends paid on income and accumulative prepaid shares ........................................... 1,855.51
Paid borrowed money and prior mortgages ......................... 158,250.00
Paid interest on borrowed money and prior mortgages .......... 869.68
Paid salaries and clerk-hire ...................................................... 2,696.00
Paid advertising, printing and postage ................................... 820.21
Paid rent .................................................................................. 390.00
Paid banking department, examination ............................... 48.85
Paid banking department, assessment .................................. 40.96
Advances for taxes, insurance, etc ........................................ 974.36
Deposits on loans returned ...................................................... 32.50
Expenses ................................................................................ 335.00
Interest .................................................................................... 248.45
Cash on hand December 31, 1913 ........................................... 2,495.04

$385,963.48

Plan, serial. Par value of shares, $200 and $250. Instalments are $1 monthly. Shares in force January 1, 1913, 9,051 1/2; shares issued during the year, 2,686; shares withdrawn during the year, 1,672; shares in force, 10,065 1/2. Borrowing members, 219, holding 2,792 shares; non-borrowing members, 1,030, holding 7,273 1/2 shares. Female shareholders, 630, holding 3,990 shares. Total dividends credited members during the year on instalment shares, $21,961.56; rate, 5 1/2 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,189.06; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $886.68.

No unpaid withdrawals. Amount of shares matured during the year, $41,755. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,906.21. 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 and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $534,450. No foreclosures during the year.

NEW YORK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.
Nos. 35-43 West 125th street, New York, N. Y.


President ............... WM. M. EMLER ............... 17 Beekman Place.
Secretary ............... ISAAC S. MARTIN ............. 43 West 125th Street.
Treasurer ............... JOHN R. BRODIE .............. 46 Vesey Street.
Attorney ............... WILLIAM LANGDON ........ 2 Rector Street.

ASSETS.

Loans on bond and mortgage .................................................. $248,754.00
Loans on shares ........................................................................ 9,666.00
Contracts for the sale of real estate ....................................... 5,900.00
Real estate .............................................................................. 26,273.77
Report on Savings and Loan Associations.

**Cash on hand and in bank.** $16,844 21
**Interest, premium, fees and fines due and unpaid.** 967 17
**Advances for taxes, insurance, etc.** 56 80

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$220,028 49</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>8,600 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>48,904 10</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>10,600 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,005 23</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>18,000 00</td>
</tr>
<tr>
<td>Real estate contracts</td>
<td>772 00</td>
</tr>
<tr>
<td>Suspense account</td>
<td>198 08</td>
</tr>
<tr>
<td>Deposits on shares appropriated</td>
<td>254 05</td>
</tr>
</tbody>
</table>

**$308,361 95**

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Receipts</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$31,486 57</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>55,366 55</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>33,496 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>3,092 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>5,800 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>5 00</td>
</tr>
<tr>
<td>Fines received</td>
<td>472 04</td>
</tr>
<tr>
<td>Interest received</td>
<td>12,140 08</td>
</tr>
<tr>
<td>Premium received</td>
<td>4,705 70</td>
</tr>
<tr>
<td>Rent received</td>
<td>235 00</td>
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<tr>
<td>Deposits on shares appropriated</td>
<td>1,035 90</td>
</tr>
<tr>
<td>Profit and loss</td>
<td>1,060 00</td>
</tr>
<tr>
<td>Real estate contracts</td>
<td>138 00</td>
</tr>
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</table>

**$149,032 34**

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Disbursements</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$65,650 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>7,080 00</td>
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<tr>
<td>Instalment dues paid on withdrawal, or applied on loans</td>
<td>18,618 73</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>14,800 00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>3,750 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,547 22</td>
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<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>534 18</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>9,165 82</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>3,851 67</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>503 75</td>
</tr>
<tr>
<td>Paid rent</td>
<td>430 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>233 43</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>652 01</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>69 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>22 19</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>60 00</td>
</tr>
<tr>
<td>Deposits returned</td>
<td>920 00</td>
</tr>
<tr>
<td>Commissions</td>
<td>155 50</td>
</tr>
<tr>
<td>Legal service</td>
<td>330 87</td>
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<tr>
<td>Office repairs and insurance</td>
<td>35 81</td>
</tr>
<tr>
<td>Heat and light</td>
<td>77 97</td>
</tr>
<tr>
<td>Real estate contracts</td>
<td>3,700 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>16,844 21</td>
</tr>
</tbody>
</table>

**$149,032 34**
Plan, serial. Par value of shares, $200 and $250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1913, 5,042; shares issued during the year, 929; shares withdrawn during the year, 581; shares in force, 5,390. Borrowing members, 94, holding 1,142 shares; non-borrowing members, 590, holding 4,248 shares. Female shareholders, 248, holding 1,627 shares. Total dividends credited members during the year on instalment shares, $12,498.21; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $34.16; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $729.61.

No unpaid withdrawals. Amount of shares matured during the year, $14,800. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $4,959.20. 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 Bronx, Kings, Nassau, New York, 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, $236,575. Two foreclosures during the year.

THE NEW YORK EDISON SAVINGS AND LOAN ASSOCIATION.

Irving Place and 15th street, New York, N. Y.


President ......................... A TH U R WILLIAMS ............................................. 55 Duane Street.
Secretary ....................... J. C. ROBINSON .................................................... 55 Duane Street.
Treasurer ......................... W. E. FREEMAN ............................................... 55 Duane Street.
Attorneys ....................... BEARDSLEY, HEMMENS & TAYLOR. 50 Wall Street.

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$71,310 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>5,393 75</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>3,562 61</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>457 75</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>41 30</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>23 79</td>
</tr>
<tr>
<td>Notes receivable</td>
<td>59 50</td>
</tr>
<tr>
<td>Items due and unpaid</td>
<td>31 46</td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$67,355 25</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>2,116 00</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>1,650 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>1,200 00</td>
</tr>
<tr>
<td>Due shareholders, juvenile savings shares</td>
<td>388 20</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,399 55</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>5,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>112 25</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>151 16</td>
</tr>
<tr>
<td>Deposits to cover loan expenses</td>
<td>50 00</td>
</tr>
<tr>
<td>Dues unpaid</td>
<td>457 75</td>
</tr>
</tbody>
</table>

**Total:** $80,880 16

---

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Federal Reserve Bank of St. Louis
### RECEIPTS.

- **Cash on hand January 1, 1913**: $3,013.36
- **Dues on instalment shares credited to members**: $64,438.00
- **Dues on savings shares**: $4,164.50
- **Dues on accumulative prepaid shares**: $375.00
- **Dues on juvenile savings shares**: $480.20
- **Money borrowed**: $10,500.00
- **Mortgages redeemed, foreclosed or transferred to real estate**: $2,700.00
- **Loans on shares repaid**: $4,092.50
- **Fines received**: $27.67
- **Interest received**: $2,479.82
- **Expenses paid by New York Edison Company**: $2,490.81
- **Deposits to secure loans**: $454.00
- **Payments on account of examinations, etc.**: $155.40
- **Overpayment on mortgage loan**: $100.00
- **Collected for mortgagee**: $87.55
- **Reverted dividends**: $8.07

Total receipts: **$95,566.98**

### DISBURSEMENTS.

- **Loaned on mortgage**: $60,300.00
- **Loaned on shares**: $9,286.25
- **Instalment dues repaid on withdrawal, or applied on loans**: $11,026.00
- **Paid savings shares**: $2,614.25
- **Paid juvenile savings shares**: $115.75
- **Dividends paid on withdrawal, or applied on loans**: $32.43
- **Paid borrowed money and prior mortgages**: $5,500.00
- **Paid interest on borrowed money and prior mortgages**: $40.77
- **Paid salaries and clerk-hire**: $1,418.21
- **Paid advertising, printing and postage**: $692.86
- **Paid banking department, examination**: $16.25
- **Paid banking department, assessment**: $1.41
- **Overpayment on loan**: $100.00
- **Recording mortgages, searching, etc.**: $429.00
- **Investigating expenses, etc.**: $97.84
- **Interest returned**: $88.18
- **Expenses**: $245.17
- **Cash on hand December 31, 1913**: $3,562.61

Total disbursements: **$95,566.98**

Plan, serial. Par value of shares, $100 and $200. Instalments are 25 cents weekly; $1 monthly.

 Shares in force January 1, 1913, 3,248; shares issued during the year, 4,725; shares withdrawn during the year, 1,734; shares in force, 6,239. Borrowing members, 157, holding 1,326 shares; non-borrowing members, 908, holding 4,913 shares. Female shareholders, 78, holding 439 shares. Total dividends credited members during the year on instalment shares, $2,069.01; rate, 5%. Total dividends credited or paid in cash to members during the year on other shares, $196,539; rate, 4% to 5% per cent. Total dividends forfeited by withdrawing members during the year, $8.07. Amount of filed and unpaid withdrawals December 31, 1913, $87.

Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,356.24. 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 and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $6,600. Mortgages in force in New York State, $64,710. No foreclosures during the year.
New York County.

POLONIA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 107 East Seventh street, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>LEON P. WAZETER</td>
<td>131 East Seventh Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>IGNATIUS W. RAITH</td>
<td>130 East Third Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ANTONI CHOTKOWSKI</td>
<td>104 E. Seventh Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>FRANCIS X. WAZETER</td>
<td>131 East Seventh Street.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$27,600 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>730 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>3,872 10</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>75 00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>871 25</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$32,648 35</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$2,260 50</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>20,050 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>224 15</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>500 78</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>241 67</td>
</tr>
<tr>
<td>Interest due</td>
<td>371 25</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$32,648 35</strong></td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$4,969 74</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>2,220 00</td>
</tr>
<tr>
<td>Dues on accumulative prepaid shares</td>
<td>9,950 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>125 00</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,156 35</td>
</tr>
<tr>
<td>Contingent fund account by profit and loss</td>
<td>39 73</td>
</tr>
<tr>
<td>Dividend account by profit and loss</td>
<td>953 40</td>
</tr>
<tr>
<td>Suspense account</td>
<td>23 07</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$19,437 29</strong></td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$4,700 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>700 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>2,581 00</td>
</tr>
<tr>
<td>Paid accumulative prepaid shares</td>
<td>5,350 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>48 40</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>817 75</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>250 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>15 50</td>
</tr>
<tr>
<td>Paid rent</td>
<td>68 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>13 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>2 26</td>
</tr>
<tr>
<td>Profit and loss to contingent fund</td>
<td>39 73</td>
</tr>
<tr>
<td>Profit and loss to dividends</td>
<td>73 40</td>
</tr>
<tr>
<td>Profit and loss to paid up stock</td>
<td>880 00</td>
</tr>
<tr>
<td>Sundries</td>
<td>25 95</td>
</tr>
<tr>
<td>Exchange</td>
<td>20 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>3,872 10</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$19,437 29</strong></td>
</tr>
</tbody>
</table>
Plan, permanent. Par value of shares, $100. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 553; shares issued during the year, 197; shares withdrawn during the year, 30; shares in force, 720. Borrowing members, 7; holding 55 shares; non-borrowing members, 98, holding 665 shares. Female shareholders, 56, holding 336 shares. Total dividends credited members during the year on instalment shares, $73.40; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $80; rate, 4 per cent. No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $359.45. Unpaid, none.

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

Loans have been made in Bronx, Queens and Westchester counties, New York State. Largest mortgage loan outstanding, $6,500. Mortgages in force in New York State, $27,600. No foreclosures during the year.

PRODUCE EXCHANGE BUILDING AND LOAN ASSOCIATION.

No. 9 Stone street, New York, N. Y.


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 .................................................. $3,600 00
Cash on hand and in bank ...................................................... 5,298 11

Total assets ................................................................................. $8,898 11

LIABILITIES.
Earnings undivided ................................................................. $8,857 68
Suspense account ................................................................. 40 43

Total liabilities ........................................................................ $8,898 11

RECEIPTS.
Cash on hand January 1, 1913 .................................................. $12,066 35
Mortgages redeemed, foreclosed or transferred to real estate .. 12,229 59
Real estate sold ................................................................. 3,959 04
Interest received ................................................................. 1,038 09
Advances repaid ................................................................. 762 33
Exchange ............................................................................... 10
Real estate contract ............................................................... 1,606 92

Total receipts ........................................................................ $31,662 42

DISBURSEMENTS.
Instalment dues repaid on withdrawal, or applied on loans .... $1,398 00
Cash dividends paid on income and accumulative prepaid shares .................................................. 285 72
Paid salaries and clerk-hire .................................................. 1,350 00
Paid advertising, printing and postage ................................ 22 00
Paid rent ............................................................................... 140 01
Paid banking department, examination ......................... 13 00
Paid banking department, assessment ............................. 2 75
New York County.

243

Distribution to shareholders from surplus. $21,337 14
Special dividend advanced 67 60
Exchange 10 00
Legal expenses 10 00
Reserve fund 1,865 99
Expenses 72 00
Cash on hand December 31, 1913 5,298 11

$31,662 42

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1913, 872; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 872. Borrowing members, none. Non-borrowing members, 92, holding 872 shares. Female shareholders, 33, 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, $1,584.01. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 50 cents monthly per share.

Loans have been made in New Jersey. Largest mortgage loan outstanding, $3,600. Mortgages in force in New York State, none. No foreclosures during the year.

Railroad Brotherhoods' Savings and Building Association.

No. 505 Fifth avenue, New York, N. Y.


President EPHRAIM I. BAKER 605 Fifth Avenue.
Secretary MICHAEL J. O'BRIEN 505 Fifth Avenue.
Treasurer JOHN J. McGRANE 605 Fifth Avenue.
Attorney WILLIAM LANGDON 2 Rector Street.

Assets.

Loans on bond and mortgage $107,700 00
Cash on hand and in bank 8,047 11

$115,747 11

Liabilities.

Due shareholders, instalment shares $107,070 86
Earnings undivided 1,149 37
Contingent fund (as per section 225 of Banking Law) 7,526 88

$115,747 11

Receipts.

Cash on hand January 1, 1913 $6,942 83
Dues on instalment shares credited to members 38,678 99
Mortgages redeemed, foreclosed or transferred to real estate 11,400 00
Fines received 3 01
Interest received 5,347 88
Premium received 2,683 07
Interest on deposits 147 12

$65,202 90
DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$12,600 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>42,341 67</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,421 75</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>24 75</td>
</tr>
<tr>
<td>Paid rent</td>
<td>300 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>19 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>9 12</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>20 00</td>
</tr>
<tr>
<td>State League dues</td>
<td>5 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,421 75</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>24 75</td>
</tr>
<tr>
<td>Paid rent</td>
<td>300 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>19 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
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<tr>
<td>State League dues</td>
<td>5 00</td>
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<td>Paid salaries and clerk-hire</td>
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</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>24 75</td>
</tr>
<tr>
<td>Paid rent</td>
<td>300 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>19 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
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</tr>
<tr>
<td>Officers' bonds</td>
<td>20 00</td>
</tr>
<tr>
<td>State League dues</td>
<td>5 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,421 75</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>24 75</td>
</tr>
<tr>
<td>Paid rent</td>
<td>300 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>19 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>9 12</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>20 00</td>
</tr>
<tr>
<td>State League dues</td>
<td>5 00</td>
</tr>
</tbody>
</table>

Cash on hand December 31, 1913: $8,047 11

$65,202 90

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

Shares in force January 1, 1913, 2,338; shares issued during the year, 422; shares withdrawn during the year, 556; shares in force, 2,204. Borrowing members, 42, holding 470 shares; non-borrowing members, 284, holding 1,734 shares. Female shareholders, 110, holding 536 shares. Total dividends credited members during the year on installment shares, $5,346 18; rate, 6 per cent.

Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,773. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 2½ per cent.

Loans have been made in Kings, Queens and Rockland counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $61,300. 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.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN F. FAIRLAMB</td>
</tr>
<tr>
<td>Secretary</td>
<td>GEORGE A. MARTIN</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ALONZO H. JOSEPH</td>
</tr>
<tr>
<td>Attorney</td>
<td>HENRY P. GRIFFIN</td>
</tr>
</tbody>
</table>

Post-office addresses.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Yonkers, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>Yonkers, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>Yonkers, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>White Plains, N. Y.</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$1,390,420 72</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>28,162 68</td>
</tr>
<tr>
<td>Stocks and bonds</td>
<td>28,175 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>4,875 62</td>
</tr>
<tr>
<td>Real estate</td>
<td>1,000 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,163 61</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>841 25</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>2,433 29</td>
</tr>
</tbody>
</table>

$1,436,072 17

LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, installment shares</td>
<td>$336,762 00</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>949,503 79</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>1,600 00</td>
</tr>
</tbody>
</table>
### DIVIDENDS CREDITED
- Borrowed money: $24,500.00
- Earnings undivided: $1,241.47
- Contingent fund (as per section 225 of Banking Law): $47,700.00
- Suspense account: $1,295.50
- Loan expense security: $443.90
- Advances: $30.73

### RECEIPTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,756.93</td>
</tr>
<tr>
<td>Dues on installment shares credited to members</td>
<td>$98,944.00</td>
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<tr>
<td>Dues on savings shares</td>
<td>$315,489.92</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>$1,600.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>$129,400.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$156,065.34</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>$31,114.19</td>
</tr>
<tr>
<td>Fines received</td>
<td>$184.83</td>
</tr>
<tr>
<td>Interest received</td>
<td>$76,961.88</td>
</tr>
<tr>
<td>Premium received</td>
<td>$423.20</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>$1,077.65</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>$266.69</td>
</tr>
<tr>
<td>Real estate contracts</td>
<td>$3,812.84</td>
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<tr>
<td>Loan expense security</td>
<td>$8,064.95</td>
</tr>
<tr>
<td>Suspense account</td>
<td>$3,828.69</td>
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<tr>
<td>Commissions</td>
<td>$464.07</td>
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<tr>
<td>Miscellaneous</td>
<td>$1,933.68</td>
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</tbody>
</table>

**Total Receipts:** $831,388.26

### DISBURSEMENTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$352,811.07</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$38,028.65</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$41,377.00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>$15,922.00</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>$226,670.37</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$6,312.62</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$125,900.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$1,000.30</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$6,580.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$338.99</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$940.01</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$88.36</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>$272.93</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$178.75</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$99.54</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>$1,141.94</td>
</tr>
<tr>
<td>Recording fees</td>
<td>$1,294.50</td>
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<tr>
<td>Loan expense security</td>
<td>$8,097.85</td>
</tr>
<tr>
<td>Suspense account</td>
<td>$3,034.17</td>
</tr>
<tr>
<td>Office expenses</td>
<td>$364.25</td>
</tr>
<tr>
<td>Miscellaneous items</td>
<td>$673.95</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$1,163.61</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $831,388.26

Plan, permanent. Par value of shares, $200. Instalments are $1 per month. Shares in force January 1, 1913, 24,870; shares issued during the year, 10,370; shares withdrawn during the year, 2,312; shares in force, 32,928. Borrowing members, 382, holding 6,901 shares; non-borrowing mem-
SAFETY CO-OPERATIVE BUILDING, LOAN AND SAVINGS ASSOCIATION OF NEW YORK CITY.

No. 218 East Twenty-sixth street, New York, N. Y.


President ..................... HALSTEAD H. FROST, JR. ............... 141 Broadway.
Treasurer ..................... ROBERT G. HUNTER ......................... 417 Fifth Avenue.
Attorney ..................... HALSTEAD H. FROST, JR. ............... 141 Broadway.

ASSETS.

Cash on hand and in bank ........................................ $18 00

LIABILITIES.

Due shareholders, instalment shares ................................ $18 00

RECEIPTS.

Cash on hand January 1, 1913 ................................... $18 00

DISBURSEMENTS.

Cash on hand December 31, 1913 ............................... $18 00

Plan, serial-permanent. Par value of shares, $250. Instalments are 25 cents monthly.

Shares in force January 1, 1913, 18; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 18. Non-borrowing members, 9, holding 18 shares. Female shareholders, 1, holding 2 shares.

No mortgage loans outstanding.

SCANDINAVIAN BUILDING AND MUTUAL LOAN ASSOCIATION OF NEW YORK AND BROOKLYN.

No. 207 East Fifty-sixth street, New York, N. Y.


President ................. AUGUST HALLBLOM ............... 46 Vesey Street.
Secretary .................. CHARLES G. EDLING .................. 64 White Street.
Treasurer .................. ALBERT HANSEN .................... 207 East 56th Street.
Attorney .................... CHARLES W. LEEMAN ............. 375 Fulton St., Brooklyn.
New York County.

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$8,018 80</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>630 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>1,000 00</td>
</tr>
<tr>
<td>Real estate</td>
<td>4,527 88</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>280 57</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>244 13</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>134 39</td>
</tr>
</tbody>
</table>

**Total Assets:** $14,835 97

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$9,020 65</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,129 30</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>3,034 70</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>229 63</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>421 69</td>
</tr>
</tbody>
</table>

**Total Liabilities:** $14,835 97

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$416 13</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>822 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>1,025 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>125 00</td>
</tr>
<tr>
<td>Interest received</td>
<td>558 25</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>3 25</td>
</tr>
</tbody>
</table>

**Total Receipts:** $2,949 63

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on shares</td>
<td>$150 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>366 00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>1,811 91</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>43 84</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>73 50</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>60 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>10 50</td>
</tr>
<tr>
<td>Paid rent</td>
<td>38 75</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>69 11</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>25 12</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>1 28</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>12 00</td>
</tr>
<tr>
<td>Miscellaneous items</td>
<td>7 05</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>280 57</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $2,949 63

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1913, 139; shares issued during the year, 5; shares withdrawn during the year, 14; shares in force, 130. Borrowing members, 4, holding 40 shares; non-borrowing members, 15, holding 90 shares. Female shareholders, 3, holding 29 shares. Total dividends credited members during the year on instalment shares, $413.74; rate, 4 per cent. No unpaid withdrawals. Amount of shares matured during the year, $1,418.99. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $128.30. Unpaid, none.
No premium plan. Interest paid by borrowing members, 6 per cent. No premium charged.

Loans have been made in Bronx, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $3,800. Mortgages in force in New York State, $421,980. 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.]

President ...................... A. G. SAYLOR ...................................................... 195 Broadway.
Secretary .................... EDWIN F. HOWELL ........................................ 253 Broadway.
Attorney ..................... JOHN T. MULHALL .......................................... 206 Broadway.

ASSETS.
Loans on bond and mortgage................................................................. $669,450 52
Loans on shares......................................................................................... .. 10,367 00
Contracts for the sale of real estate ................................................... 9,372 44
Real estate .................................................................................................... 14,965 38
Cash on hand and in bank....................................................................... 14,901 27
Furniture and fixtures.............................................................................. 400 00
Advances for taxes, insurance, etc. ....................................................... 3,640 25

$723,096 86

LIABILITIES.
Due shareholders, instalment shares................................................... $155,082 00
Due shareholders, savings shares.......................................................... 175,127 00
Due shareholders, income shares............................................................ 256,000 00
Due shareholders, juvenile savings shares ........................................ 1,423 50
Dividends credited ..................................................................................... 47,962 10
Balance to be paid borrowers on mortgage loans ........................... 16,235 80
Prior mortgages ......................................................................................... .16, 500 00
Borrowed money ......................................................................................... 14,200 00
Earnings undivided ................................................................................... 28,486 20
Contingent fund (as per section 225 of Banking Law) ............. 27,500 00
Maturity fund.............................................................................................. 580 26

$723,096 86

RECEIPTS.
Cash on hand January 1, 1913............................................................... $12,161 45
Dues on instalment shares credited to members............................... 41,420 00
Dues on savings shares........................................................................ 122,003 00
Dues on income shares......................................................................... 49,900 00
Dues on juvenile savings shares ............................................................ 1,102 10
Money borrowed ......................................................................................... 5,000 00
Mortgages redeemed, foreclosed or transferred to real estate.. 41,187 53
Loans on shares repaid........................................................................ 6,037 00
Real estate sold ......................................................................................... 513 78
Interest received .................................................................................... 36,609 20
Premium received ...................................................................................... 4,677 69
Advances repaid ....................................................................................... 3,352 56
Miscellaneous items ................................................................................... 143 78

$319,898 09
DISBURSEMENTS.

Loaned on mortgage.................................................................................. $125,359 47
Loaned on shares....................................................................................... 11,335 00
Instalment dues repaid on withdrawal, or applied on loans.................. 44,743 00
Paid savings shares .................................................................................. 53,675 00
Paid income shares .................................................................................. 29,100 00
Paid juvenile savings shares .................................................................. 838 70
Dividends paid on withdrawal, or applied on loans .......................... 9,691 67
Cash dividends paid on income and accumulative prepaid shares ........ 11,039 12
Paid borrowed money and prior mortgages ...................................... 5,800 00
Paid interest on borrowed money and prior mortgages.................... 1,302 64
Paid salaries and clerk-hire ................................................................. 4,483 00
Paid advertising, printing and postage ................................................. 899 26
Paid rent .................................................................................................. 250 00
Paid taxes, insurance, etc ..................................................................... 288 62
Paid banking department, assessment ................................................ 50 62
Advances for taxes, insurance, etc....................................................... 5,335 16
Real estate contracts .............................................................................. 97 90
Miscellaneous expenses ........................................................................ 547 66
Office furnishings .................................................................................... 60 00
Cash on hand December 31, 1913 .......................................................... 14,901 27

$319,898 09

Plan, permanent. Par value of shares, $100 and $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 12,384; shares issued during the year, 6,630; shares withdrawn during the year, 3,319; shares in force, 15,695. Borrowing members, 211, holding 1,562 shares; non-borrowing members, 1,841, holding 14,033 shares. Female shareholders, 698, holding 5,134 shares. Total dividends credited members during the year on instalment shares, $8,338.91; rate, 5.625 per cent. Total dividends credited or paid in cash to members during the year on other shares, $18,698.31; rate, 4% per cent. and 5 per cent.
No unpaid withdrawals. Amount of shares matured during the year, $6,600.
Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $6,179.92. Unpaid, none.
Premium plan, instalment. Interest paid by borrowing members, 6% per cent. No premium charged.
Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $6,700. Mortgages in force in New York State, $302,567.68. One foreclosure during the year.

SHERMAN PARK BAU-VEREIN No. 1.

No. 222 East Forty-second street, New York, N. Y.


President ...................... ERNST PROBST .......................... 246 East 67th Street.
Secretary ..................... JOHN EISENHUER ............... 244 East 30th Street.
Treasurer ..................... MARTIN WEISS ..................... Sherman Park, N. Y.
Attorneys ..................... BARRETT & BUCKBER ... White Plains, N. Y.

ASSETS.

Loans on bond and mortgage................................................................. $6,800 00
Cash on hand and in bank .................................................................... 2,523 89

$9,323 89
Report on Savings and Loan Associations.

<table>
<thead>
<tr>
<th>LIABILITIES.</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares.</td>
<td>$6,012.09</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,082.30</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>895.04</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>201.29</td>
</tr>
<tr>
<td>Unearned or rebatable premium</td>
<td>133.17</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$9,323.89</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RECEIPTS.</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,843.78</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>1,149.66</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>1,400.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>400.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>2.00</td>
</tr>
<tr>
<td>Interest received</td>
<td>356.80</td>
</tr>
<tr>
<td>Premium received</td>
<td>95.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$7,247.24</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DISBURSEMENTS.</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$1,600.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>2,207.73</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>801.27</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>30.00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>50.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>18.32</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>15.16</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>87.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,523.89</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$7,247.24</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 104; shares issued during the year, 6; shares withdrawn during the year, 9; shares in force, 101. Borrowing members, 7, holding 26 shares; non-borrowing members, 28, holding 75 shares. Female shareholders, 3, holding 16 shares. Total dividends credited members during the year on instalment shares, $395.11; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $30; 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, $68.32. 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, $6,800. No foreclosures during the year.

---

STAR CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 257 Broadway, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers.</th>
<th>Names</th>
<th>Post-office addresses.</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>GEORGE H. PHILLIPS</td>
<td>422 Central Park, W.</td>
</tr>
<tr>
<td>Secretary</td>
<td>CHRISTIAN PETERSEN</td>
<td>247 Broadway.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>CHRISTIAN PETERSEN</td>
<td>247 Broadway.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JAMES M. TULLY</td>
<td>271 Broadway.</td>
</tr>
</tbody>
</table>
### New York County

#### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans and bond and mortgage</td>
<td>$23,500</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>2,500</td>
</tr>
<tr>
<td>Real estate</td>
<td>1,997</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>380</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$27,989</strong></td>
</tr>
</tbody>
</table>

#### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$9,814</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>5,130</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>1,099</td>
</tr>
<tr>
<td>Prior mortgages</td>
<td>10,000</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>311</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,578</td>
</tr>
<tr>
<td>Suspended accounts</td>
<td>54</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$27,989</strong></td>
</tr>
</tbody>
</table>

#### Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$455</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>1,057</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>1,750</td>
</tr>
<tr>
<td>Interest received</td>
<td>738</td>
</tr>
<tr>
<td>Premium received</td>
<td>218</td>
</tr>
<tr>
<td>Rent received</td>
<td>185</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>62</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$4,467</strong></td>
</tr>
</tbody>
</table>

#### Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$1,052</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>1,024</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,443</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>350</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>2</td>
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<tr>
<td>Paid rent</td>
<td>24</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>21</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>40</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>9</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>2</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>20</td>
</tr>
<tr>
<td>Notary fees</td>
<td>2</td>
</tr>
<tr>
<td>Auditors</td>
<td>20</td>
</tr>
<tr>
<td>Trustees' fees</td>
<td>6</td>
</tr>
<tr>
<td>Searching</td>
<td>1</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>30</td>
</tr>
<tr>
<td>Suspended accounts</td>
<td>37</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>380</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$4,467</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $200 and $250. Instalments are $1 monthly.

Shares in force January 1, 1913, 145; shares issued during the year, 5; shares withdrawn during the year, 21; shares in force, 129. Borrowing members, 6, holding 46 shares; non-borrowing members, 20, holding 83 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $1,598.67; rate, 9 1/2 per cent. Total dividends forfeited by withdrawing members during the year, $62.42.
No unpaid withdrawals. Amount of shares matured during the year, $1,317.14. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $424.10. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5% per cent. Premium paid by borrowing members, 6 cents to 10 cents per week per share.

Loans have been made in New York county, New York State, and in New Jersey. Largest mortgage loan outstanding, $4,000. Mortgages in force in New York State, $2,000. No foreclosures during the year.

STEAMSHIP CLERKS’ SAVINGS AND LOAN ASSOCIATION.

Pier 14, East River, New York City.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>HENRY E. de BEDTS</td>
<td>4092 Ferris St., Woodhaven, L. I.</td>
</tr>
<tr>
<td>Secretary</td>
<td>NAT. E. FARNHAM</td>
<td>640 Monroe Ave., Elizabeth, N. J.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>JOHN J. HARRINGTON</td>
<td>307 W. 126th Street,</td>
</tr>
<tr>
<td>Attorney</td>
<td>MARTIN S. COHEN</td>
<td>302 Broadway.</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Loans on bond and mortgage</th>
<th>$10,000 00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on shares</td>
<td>7,745 27</td>
</tr>
<tr>
<td>Stocks and bonds</td>
<td>3,150 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,180 10</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>50</td>
</tr>
<tr>
<td>Interest, premium, fees</td>
<td>163 84</td>
</tr>
<tr>
<td>and fines due and unpaid</td>
<td></td>
</tr>
</tbody>
</table>

$22,239 71

LIABILITIES.

<table>
<thead>
<tr>
<th>Due shareholders, installment shares</th>
<th>$17,545 98</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, savings shares</td>
<td>1,669 03</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>1,125 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>200 00</td>
</tr>
<tr>
<td>Due shareholders, juvenile savings shares</td>
<td>183 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>409 66</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,066 72</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>40 32</td>
</tr>
</tbody>
</table>

$22,239 71

RECEIPTS.

<table>
<thead>
<tr>
<th>Cash on hand January 1, 1913</th>
<th>$566 92</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dues on installment shares credited to members</td>
<td>9,403 55</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>599 96</td>
</tr>
<tr>
<td>Dues on accumulative prepaid shares</td>
<td>75 00</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>100 00</td>
</tr>
<tr>
<td>Dues on juvenile savings shares</td>
<td>167 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>400 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>16,921 96</td>
</tr>
<tr>
<td>Fines received</td>
<td>22 69</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,098 75</td>
</tr>
<tr>
<td>Deposit with application for loan</td>
<td>30 00</td>
</tr>
<tr>
<td>Sale of safe</td>
<td>40 00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>17 19</td>
</tr>
<tr>
<td>Sale of bonds</td>
<td>1,003 75</td>
</tr>
</tbody>
</table>

$30,446 77
**New York County.**

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$3,000 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>17,684 23</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>4,390 00</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>1,078 09</td>
</tr>
<tr>
<td>Paid accumulative prepaid shares</td>
<td>750 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>119 62</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>51 83</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>2,000 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>23 55</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>15 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>35 80</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>39 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>1 55</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>20 00</td>
</tr>
<tr>
<td>Metropolitan and State League dues and expenses</td>
<td>25 00</td>
</tr>
<tr>
<td>Safe deposit box</td>
<td>5 00</td>
</tr>
<tr>
<td>Deposits with applications for loans</td>
<td>30 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>1,180 10</td>
</tr>
</tbody>
</table>

Total: $30,446 77

Plan, permanent. Par value of shares, $200. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 882; shares issued during the year, 278; shares withdrawn during the year, 316; shares in force, 844. Borrowing members, 82, holding 432 shares; non-borrowing members, 55, holding 412 shares. Female shareholders, 19, holding 98 shares. Total dividends credited members during the year on instalment shares, $320.07; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $132.28; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $17.19.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $98.80. 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, $3,500. Mortgages in force in New York State, $3,500. No foreclosures during the year.

---

**TEACHERS' BUILDING AND LOAN ASSOCIATION OF NEW YORK CITY.**

No. 156 Fifth avenue, New York, N. Y.


**Officers.**

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN F. WATERS</td>
<td>156 Fifth Avenue.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOSEPH C. COOPER</td>
<td>156 Fifth Avenue.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>SAMUEL McC. CROSBY</td>
<td>156 Fifth Avenue.</td>
</tr>
<tr>
<td>Attorney</td>
<td>MAXWELL HALL ELLIOTT</td>
<td>277 Broadway.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$392,803 76</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>10,289 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>5,213 66</td>
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<tr>
<td>Real estate</td>
<td>119,334 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>6,241 32</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>5,175 90</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>81 74</td>
</tr>
</tbody>
</table>

Total: $539,149 28
## LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$320,627</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>57,086</td>
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<tr>
<td>Due shareholders, matured shares</td>
<td>66,690</td>
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<tr>
<td>Prior mortgages</td>
<td>60,000</td>
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<tr>
<td>Earnings undivided</td>
<td>3,513</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>21,353</td>
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<tr>
<td>Appraisal deposits</td>
<td>20</td>
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<tr>
<td>Income shares</td>
<td>7,800</td>
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<tr>
<td>Individual accounts</td>
<td>873</td>
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<td>Undivided profits</td>
<td>906</td>
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## RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$23,896</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>60,102</td>
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<tr>
<td>Dues on income shares</td>
<td>200</td>
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<tr>
<td>Money borrowed</td>
<td>7,500</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>26,585</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>2,006</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>11,652</td>
</tr>
<tr>
<td>Fees received</td>
<td>50</td>
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<tr>
<td>Fines received</td>
<td>14</td>
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<tr>
<td>Interest received</td>
<td>20,883</td>
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<tr>
<td>Premium received</td>
<td>855</td>
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<tr>
<td>Rent received</td>
<td>5,337</td>
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<tr>
<td>Advances repaid</td>
<td>97</td>
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<tr>
<td>Suspense account</td>
<td>281</td>
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<tr>
<td>Individual accounts</td>
<td>320</td>
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<tr>
<td>Miscellaneous</td>
<td>7</td>
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<tr>
<td>Appraisal deposits</td>
<td>36</td>
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<tr>
<td>Land contracts</td>
<td>166</td>
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</table>

## DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$58,300</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>6,645</td>
</tr>
<tr>
<td>Installment dues repaid on withdrawal, or applied on loans</td>
<td>25,918</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>21,607</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>1,800</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,833</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>3,212</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>12,500</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>3,260</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>3,822</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>2,364</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>39</td>
</tr>
<tr>
<td>Paid rent</td>
<td>450</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>1,512</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>2,035</td>
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<tr>
<td>Paid banking department, examination</td>
<td>52</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>42</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>104</td>
</tr>
<tr>
<td>Contingent fund</td>
<td>2,294</td>
</tr>
<tr>
<td>Appraisal expenses</td>
<td>65</td>
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<tr>
<td>Suspense account</td>
<td>10</td>
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<td>Expense account</td>
<td>538</td>
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<tr>
<td>Real estate contracts</td>
<td>5,350</td>
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<tr>
<td>Cash on hand December 31, 1913</td>
<td>6,241</td>
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</tbody>
</table>

## Summary

<table>
<thead>
<tr>
<th>Total</th>
<th>$159,998</th>
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</thead>
<tbody>
<tr>
<td>RECEIPTS</td>
<td>$539,149</td>
</tr>
<tr>
<td>DISBURSEMENTS</td>
<td>$159,998</td>
</tr>
</tbody>
</table>

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1913, 5,674; shares issued during the year, 474; shares withdrawn during the year, 817; shares in force, 5,331; Borrowing members, 58, holding 516 shares; non-borrowing members, 809, holding 4,815 shares. Female shareholders, 757, holding 4,223 shares. Total dividends credited members during the year on instalment shares, $12,987.31; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,212.90; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $1,015.34.

No unpaid withdrawals. Amount of shares matured during the year, $10,080. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $3,392.33. 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, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $16,000. Mortgages in force in New York State, $206,570. One foreclosure during the year.

TEACHERS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION OF THE CITY OF NEW YORK.

No. 166 East Sixtieth street, New York, N. Y.


Officers. 

President ...................... JOSEPH G. FUREY ................. 3035 Ocean Ave., Brooklyn.
Secretary .................... MAGNUS GROSS ....................... 620 West 179th Street.
Treasurer ................... JOHN R. ROSS ............................. Fordham Square, Bronx.
Attorney ..................... F. C. LEUBUSCHER ................ 258 Broadway.

ASSETS

Loans on bond and mortgage.......................................................... $135,470 00
Loans on shares ................................................................................. 1,762 00
Contracts for the sale of real estate .............................................. 3,370 00
Real estate ....................................................................................... 6,700.00
Cash on hand and in bank ................................................................. 4,680 11
Furniture and fixtures ...................................................................... 150 00
Advances for taxes, insurance, etc. ................................................... 48 00

Total Assets: $152,180 11

LIABILITIES.

Dues shareholders, instalment shares ........................................... $87,913 00
Dividends credited ............................................................................ 16,397 54
Due shareholders, matured shares .................................................. 26,640 00
Balance to be paid borrowers on mortgage loans ......................... 3,600 00
Borrowed money .............................................................................. 8,060 00
Earnings undivided ........................................................................... 769 57
Contingent fund (as per section 225 of Banking Law) .................... 8,000 00
Suspense account ............................................................................. 800 00

Total Liabilities: $152,180 11

RECEIPTS.

Cash on hand January 1, 1913 ........................................................... $5,016 11
Dues on instalment shares credited to members ............................ 21,090 00
Money borrowed ............................................................................. 4,180 00
Mortgages redeemed, foreclosed or transferred to real estate .......... 36,680 00
Loans on shares repaid ................................................  $3,300 00
Real estate sold ............................................................  300 00
Fees received ..............................................................  40 25
Fines received .............................................................  48 00
Interest received ........................................................  6,411 11
Premium received .......................................................  499 37
Rent received .............................................................  600 00
Advances repaid ........................................................  76 00
Real estate contract ....................................................  70 00
Reserved dividends ....................................................  208 92
Profit and loss to dividend account .........................  4,856 54

$83,376 96

DISBURSEMENTS

Loaned on mortgage .................................................... $25,000 00
Loaned on shares ..........................................................  1,925 00
Instalment dues repaid on withdrawal, or applied on loans...  33,959 00
Paid matured shares ...................................................  240 00
Dividends paid on withdrawal, or applied on loans ..........  9,672 96
Paid interest on borrowed money and prior mortgages .......  238 50
Paid salaries and clerk-hire .........................................  1,683 27
Paid advertising, printing and postage .........................  86 50
Paid rent ..................................................................  200 00
Paid repairs to real estate ..........................................  13 20
Paid taxes, insurance, etc. ...........................................  8 35
Paid banking department, examination .......................  39 47
Paid banking department, assessment .........................  13 05
Officers' bonds and general expenses .........................  95 01
Advances for taxes, insurance, etc. .............................  100 00
Legal services ..........................................................  250 00
Suspense account ......................................................  16 00
Dividend account .....................................................  4,856 54
Real estate account ....................................................  300 00
Cash on hand December 31, 1913 ................................  4,680 11

$83,376 96

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 1,881; shares issued during the year, 571;
shares withdrawn during the year, 668; shares in force, 1,784. Borrowing
members, 32, holding 509 shares; non-borrowing members, 269, holding
1,275 shares. Female shareholders, 236, holding 1,148 shares. Total divi­
dends credited members during the year on instalment shares, $4,859.54;
rate, 4 per cent. Total dividends forfeited by withdrawing members during
the year, $208.92.

Loans have been made in Kings, New York, Queens and Westchester coun­
ties, New York State, and in New Jersey. Largest mortgage loan outstand­
ing, $16,480. Mortgages in force in New York State, $129,470. No fore­
closures during the year.
New York County.

Union Square Permanent Co-operative Building and Loan Association.

Metropolitan Building, No. 1 Madison avenue, New York, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses.</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN W. GRIMMER</td>
<td>240 East 20th Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOHN A. ENGLERT</td>
<td>1 Madison Avenue.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE S. LANGDON</td>
<td>1 Madison Avenue.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM LANGDON</td>
<td>2 Rector Street.</td>
</tr>
</tbody>
</table>

**Assets.**

- Loans on bond and mortgage: $31,350.00
- Contracts for the sale of real estate: 1,743.08
- Cash on hand and in bank: 4,491.63
- Furniture and fixtures: 250.00

Total: $37,834.71

**Liabilities.**

- Due shareholders, instalment shares: $18,425.42
- Due shareholders, income shares: 12,650.00
- Dividends credited: 4,599.63
- Earnings undivided: 1,190.44
- Contingent fund (as per section 225 of Banking Law): 969.22

Total: $37,834.71

**Receipts.**

- Cash on hand January 1, 1913: 2,503.63
- Dues on instalment shares credited to members: 5,269.35
- Dues on income shares: 4,100.00
- Mortgages redeemed, foreclosed or transferred to real estate: 5,750.00
- Interest received: 1,728.01
- Premium received: 820.23
- Rent received: 103.00
- Advances repaid: 20.00
- Appraisers' fees: 8.00

Total: $20,302.82

**Disbursements.**

- Loaned on mortgage: 3,000.00
- Instalment dues repaid on withdrawal, or applied on loans: 7,461.92
- Paid income shares: 2,600.00
- Dividends paid on withdrawal, or applied on loans: 1,380.67
- Cash dividends paid on income and accumulative prepaid shares: 556.25
- Paid salaries and clerk-hire: 420.00
- Paid advertising, printing and postage: 40.75
- Paid rent: 275.04
- Paid banking department, examination: 13.10
- Paid banking department, assessment: 3.11
- Officers' bonds: 10.00
- Advances for taxes, insurance, etc: 20.00
- Appraisers' fees: 8.60
- Insurance: 2.00
- Sundry expenses: 19.75
- Cash on hand December 31, 1913: 4,491.63

Total: $20,302.82

9
Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.

 Shares in force January 1, 1913, 497; shares issued during the year, 80; shares withdrawn during the year, 54; shares in force, 523. Borrowing members, 18, holding 125 shares; non-borrowing members, 96, holding 398 shares. Female shareholders, 29, holding 103 shares. Total dividends credited members during the year on instalment shares, $1,149.71; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $556.25; rate, 5 per cent.

 No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $767.54. 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, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $28,350. 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>FREDERICK HULBERG</td>
<td>265 West 125th Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>PHILIP E. DOLAN</td>
<td>271 West 125th Street</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ISAAC W. COLE</td>
<td>654 West 142d Street</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM LANGDON</td>
<td>2 Rector Street</td>
</tr>
</tbody>
</table>

### ASSETS.

- Loans on bond and mortgage .............................................................. $11,875 00
- Loans on shares ..................................................................................... 40 00
- Real estate .............................................................................................. 6,697 39
- Cash on hand and in bank ...................................................................... 189 00
- Furniture and fixtures .......................................................................... 125 00
- Interest, premium, fees and fines due and unpaid ............................ 258 99

$19,185 38

### LIABILITIES.

- Due shareholders, instalment shares .................................................. $12,836 67
- Dividends credited .................................................................................. 448 60
- Due shareholders, matured shares ....................................................... 2,750 00
- Borrowed money ...................................................................................... 2,500 00
- Earnings undivided ................................................................................. 225 11
- Contingent fund (as per section 225 of Banking Law) .......................... 425 00

$19,185 38

### RECEIPTS.

- Cash on hand January 1, 1913 .............................................................. $319 95
- Dues on instalment shares credited to members .................................. 1,609 00
- Mortgages redeemed, foreclosed or transferred to real estate ............... 3,090 00
- Fines received ......................................................................................... 12 00
- Interest received ..................................................................................... 669 81
- Premium received .................................................................................... 298 47
- Rent received ......................................................................................... 380 00
- Safe sold ................................................................................................. 150 00

$6,419 23
DISBURSEMENTS.

Loaned on shares ....................................................... $40 00
Instalment dues repaid on withdrawal, or applied on loans... 3,409 96
Paid matured shares .............................................. 1,000 00
Cash dividends paid on income and accumulative prepaid shares ......................................................... 71 25
Paid borrowed money and prior mortgages .................. 500 00
Paid interest on borrowed money and prior mortgages .... 169 25
Paid salaries and clerk-hire ....................................... 223 50
Paid advertising, printing and postage .......................... 66 85
Paid rent ..................................................................... 202 29
Paid repairs to real estate .......................................... 147 81
Paid banking department, examination ....................... 9 75
Paid banking department, assessment .......................... 1 80
Officers' bonds .......................................................... 4 00
Safe ........................................................................... 75 00
Insurance .................................................................... 2 58
Light ............................................................................ 6 09
Cleaning and heating office ......................................... 10 00
Cash on hand December 31, 1913 .................................. 189 00

$6,419 23

Plan, permanent. Par value of shares, $100 and $250. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 255%; shares issued during the year, 2; shares withdrawn during the year, 42; shares in force, 215%. Borrowing members, 12, holding 47½ shares; non-borrowing members, 28, holding 168 shares. Female shareholders, 14, holding 61 shares. Total dividends credited members during the year on instalment shares, $519.85; rate, 4 per cent. Amount of filed and unpaid withdrawals December 31, 1913, $1,215.51.

Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $603.12. 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 Bronx, Kings, New York and Queens counties, New York State. Largest mortgage loan outstanding, $4,750. Mortgages in force in New York State, $11,875. 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.


Officers. Names. Post-office addresses
President .............. FRANK H. GRAF .............................. 322 Seventh Avenue
Secretary .................... ELDRIDGE N. SMITH ........................... Lynbrook, N. Y.
Treasurer .................. HENRY W. LEIN .............................. 425 W. 43d Street.
Attorney ..................... BENJAMIN PATTERSON ......... 302 Broadway.

ASSETS.

Loans on bond and mortgage ........................................ $119,650 00
Real estate .................................................................. 2,250 66
Cash on hand and in bank .......................................... 3,346 31
Interest, premium, fees and fines due and unpaid ......... 50 46
Appraisers' fees ...................................................... 6 80
Interest ..................................................................... 2 00

$125,306 23
LIABILITIES.

Due shareholders, instalment shares ........................................ $79,916 15
Due shareholders, income shares ............................................. 26,900 00
Due shareholders, matured shares .......................................... 5,023 02
Borrowed money ........................................................................ 5,700 00
Earnings undivided .................................................................. 4,462 26
Contingent fund (as per section 225 of Banking Law) ........... 3,304 80

$125,306 23

RECEIPTS.

Cash on hand January 1, 1913 ................................................ $451,64
Dues on instalment shares credited to members ...................... 28,329 35
Dues on income shares ................................................................ 9,800 00
Money borrowed ........................................................................ 22,900 00
Mortgages redeemed, foreclosed or transferred to real estate .... 8,500 00
Fines received ........................................................................... 55 83
Interest received ......................................................................... 5,728 41
Premium received ...................................................................... 1,721 04
Insurance .................................................................................. 10 00
Exchange .................................................................................. 5 60

$77,501 87

DISBURSEMENTS.

Loaned on mortgage .................................................................. $27,200 00
Instalment dues repaid on withdrawal, or applied on loans .... 18,074 28
Paid matured shares .................................................................. 2,233 64
Paid income shares .................................................................... 3,600 00
Cash dividends paid on income and accumulative prepaid shares .................................................. 1,032 85
Paid borrowed money and prior mortgages ............... 18,750 00
Paid interest on borrowed money and prior mortgages ........ 248 88
Paid for real estate .................................................................... 2,078 38
Paid salaries and clerk-hire ...................................................... 579 01
Paid advertising, printing and postage ................................. 83 67
Paid rent ................................................................................... 100 00
Paid taxes, insurance, etc .......................................................... 92 52
Paid banking department, examination ......................... 42 25
Paid banking department, assessment ............................. 8 28
Officers' bonds .......................................................................... 4 60
Advances for taxes, insurance, etc .......................................... 10 00
Metropolitan and State League dues ................................... 11 00
Appraisers' fees ....................................................................... 6 80
Cash on hand December 31, 1913 ............................................. 3,346 31

$77,501 87

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

Shares in force January 1, 1913, 2,784¼; shares issued during the year, 667; shares withdrawn during the year, 442; shares in force, 3,000¼. Borrowing members, 55, holding 1,249¼ shares; non-borrowing members, 172, holding 1,760 shares. Female shareholders, 77, holding 954¼ shares. Total dividends credited members during the year on instalment shares, $4,233.58; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,032.85; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $7,256.66. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $777.68. Unpaid, none.
Premium plan, instalment. Interest paid by borrowing members, 5 1/5 per cent. Premium paid by borrowing members, 2 1/2 per cent, and 3 per cent.

Loans have been made in New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, $5,300. Mortgages in force in New York State, $30,650. One foreclosure during the year.

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### NIAGARA COUNTY.

**HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.**

Main street, North Tonawanda, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>F. A. McCoy</td>
<td>North Tonawanda, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>Edward W. Messing</td>
<td>North Tonawanda, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>H. Smoyer</td>
<td>North Tonawanda, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>D. G. O'Day</td>
<td>Tonawanda, N. Y.</td>
</tr>
</tbody>
</table>

### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$19,500 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>235 27</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>$64 50</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>30 56</td>
</tr>
<tr>
<td>Total</td>
<td>$19,735 27</td>
</tr>
</tbody>
</table>

### LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$16,344 50</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>1,153 83</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>1,750 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>309 69</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>175 00</td>
</tr>
<tr>
<td>Sundries</td>
<td>2 25</td>
</tr>
<tr>
<td>Total</td>
<td>$19,735 27</td>
</tr>
</tbody>
</table>

### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$281 78</td>
</tr>
<tr>
<td>Dues on installment shares credited to members</td>
<td>2,502 50</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>5,430 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>1,350 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>121 25</td>
</tr>
<tr>
<td>Fines received</td>
<td>25 01</td>
</tr>
<tr>
<td>Interest received</td>
<td>947 10</td>
</tr>
<tr>
<td>Premium received</td>
<td>101 33</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>118 31</td>
</tr>
<tr>
<td>Total</td>
<td>$21,497 28</td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$7,800 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>7,616 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>295 74</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>5,350 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>51 15</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>100 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>17 25</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>22 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>1 12</td>
</tr>
</tbody>
</table>
OFFICERS' BONDS .......................................................... $8,00
SUSPENSE ACCOUNT ................................................................ 75
CASH ON HAND DECEMBER 31, 1913 ........................................ 235.27

$21,497.28

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 1,005; shares issued during the year, 481; shares withdrawn during the year, 561; shares in force, 925. Borrowing members, 17, holding 152 shares; non-borrowing members, 112, holding 773 shares. Female shareholders, 26, holding 123 shares. Total dividends credited members during the year on instalment shares, $941.07; rate, 8 per cent. Total dividends forfeited by withdrawing members during the year, $118.31.

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, $125.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 15 cents per week per share. Premium paid by borrowing members, 2 cents per week per share.

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, $19,500. No foreclosures during the year.

LOCKPORT SAVING AND LOAN ASSOCIATION.

No. 6 Hodge Opera House Block, Lockport, N. Y.


OFFICERS.

Names. Post-office addresses.

President .................. JOHN A. MC LAUGHLIN ............... 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 ................................................................ $162,110 00
Loans on shares ............................................................................... 650 00
Cash on hand and in bank ................................................................... 619 26
Furniture and fixtures ........................................................................ 125 00
Advances for taxes, insurance, etc. ..................................................... 7 00

$163,511 26

LIABILITIES.

Due shareholders, instalment shares ...................................................... $132,730 75
Dividends credited ............................................................................... 20,932 19
Balance to be paid borrowers on mortgage loans ............................... 260 00
Borrowed money ............................................................................... 3,654 03
Earnings undivided ............................................................................. 270 13
Contingent fund (as per section 225 of Banking Law) ...................... 5,664 18

$163,511 26

RECEIPTS.

Cash on hand January 1, 1913 ........................................................ 85,172 16
Dues on instalment shares credited members .................................... 51,621 75
Money borrowed ............................................................................... 4,654 03
Mortgages redeemed, foreclosed or transferred to real estate .......... 21,710 00
Loans on shares repaid ..................................................................... 2,470 00
Fees received ................................................................................... 484 25
Interest received ............................................................................. 9,167 89
Premium received ........................................................................... 423 31

$95,703 39
### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$36,010 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>910 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>47,791 70</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>8,389 70</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>1,000 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>5 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>650 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>131 45</td>
</tr>
<tr>
<td>Paid rent</td>
<td>75 00</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>30 26</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>12 47</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>7 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>5 50</td>
</tr>
<tr>
<td>State League dues</td>
<td></td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>619 20</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $95,703 39

---

### Plan, serial. Par value of shares, $130.

- Instalments are 25 cents weekly.
- Shares in force January 1, 1913, 3,595; shares issued during the year, 1,937; shares withdrawn during the year, 1,493; shares in force, 4,039.
- Borrowing members, 198, holding 1,302 shares; non-borrowing members, 553, holding 2,737 shares. Female shareholders, 388, holding 1,566 shares.
- Total dividends credited members during the year on instalment shares, $8,941.94; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $458.65.
- No unpaid withdrawals. Amount of shares matured during the year, $29,380. 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, $861.95. Unpaid, none.
- Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 cent per week per share.
- Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, $4,160. Mortgages in force in New York State, $161,830. One foreclosure during the year.

### NIAGARA PERMANENT SAVINGS AND LOAN ASSOCIATION.

No. 311 Falls street, Niagara Falls, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

#### Officers.

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Post-office Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>FRANK LE BLOND</td>
<td>Niagara Falls, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>ANN E. RAE</td>
<td>Niagara Falls, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ANN E. RAE</td>
<td>Niagara Falls, N. Y.</td>
</tr>
<tr>
<td>Attorneys</td>
<td>CARY &amp; WALLACE</td>
<td>Niagara Falls, N. Y.</td>
</tr>
</tbody>
</table>

#### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$1,611,790 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>56,830 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>11,167 05</td>
</tr>
<tr>
<td>Real estate</td>
<td>44,269 57</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>8,092 19</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>350 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>200 91</td>
</tr>
</tbody>
</table>

**Total Assets:** $1,732,699 72
LIABILITIES.

Due shareholders, instalment shares ................................................... $936,848 75
Due shareholders, income shares............................................................ 543,920 00
Dividends credited ..................................................................................... 152,858 23
Borrowed money......................................................................................... 10,000 00
Earnings undivided .................................................................................. 25,072 74
Contingent fund (as per section 225 of Banking Law) ..................... 64,000 00

$1,732,699 72

RECEIPTS.

Cash on hand January 1, 1913 .............................................................. $5,591 40
Dues on instalment shares credited to members ............................. 447,733 00
Dues on income shares.............................................................................. 232,100 00
Money borrowed ......................................................................................... 32,000 00
Mortgages redeemed, foreclosed or transferred to real estate... 185,090 00
Loans on shares repaid.............................................................................. 273,021 00
Fees received ................................................................................................ 1,265 25
Fines received ............................................................................................. 295 80
Interest received ......................................................................................... 93,590 00
Premium received ....................................................................................... 6,816 51
Rent received ................................................................................................ 1,206 64
Advances repaid ......................................................................................... 6,714 42
Fees received................................................................................................ 1,265 25
Real estate contracts............................................  6,714 42

$1,286,231 52

DISBURSEMENTS.

Loaned on mortgage.................................................................. $407,670 00
Loaned on shares......................................................................................... 281,395 00
Instalment dues repaid on withdrawal, or applied on loans 333,087 50
Paid income shares..................................................................................... 72,180 00
Dividends paid on withdrawal, or applied on loans 55,855 58
Cash dividends paid on income and accumulative prepaid shares 23,267 58
Paid borrowed money and prior mortgages. 46,000 00
Paid interest on borrowed money and prior mortgages 504 39
Paid for real estate ................................................................................. 8,727 46
Paid salaries and clerk-hire .................................................................... 5,494 00
Paid advertising, printing and postage .................................................. 556 64
Paid rent ...................................................................................................... 1,409 19
Paid banking department, examination ............................................ 129 00
Paid banking department, assessment ............................................. 118 80
Advances for taxes, insurance, etc. .................................................... 51 21
Taxes on office building ........................................................................ 97 00
Foreclosure expenses ............................................................................ 502 59
Real estate contracts.................................................................................. 1,490 00
Real estate repairs ................................................................................. 82 22
Cash on hand December 31, 1913.......................................................... 8,092 19

$1,286,231 52

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

Shares in force January 1, 1913, 30,663: shares issued during the year, 13,393; shares withdrawn during the year, 6,813; shares in force, 37,243. Borrowing members, 750, holding 12,373 shares; non-borrowing members, 3,591, holding 24,870 shares. Female shareholders, 2,146, holding 13,246 shares. Total dividends credited members during the year on instalment.
shares, $62,774.30; rate, 8 per cent. Total dividends credited or paid in cash
to members during the year on other shares, $23,267.58; rate, 5 per cent.
Total dividends forfeited by withdrawing members during the year, $1,306.64.

No unpaid withdrawals. Amount of shares matured during the year,
$331,396.61. Entrance or membership fee, 25 cents per share. Operating ex­
penses, as defined in section 227 of the Banking Law, incurred and paid dur­
ing the year, $7,889.33. 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 mort­
gage loan outstanding, $17,680. Mortgages in force in New York State,
$1,611,790. No foreclosures during the year.

---

ONEIDA COUNTY.
CORNHILL BUILDING AND LOAN ASSOCIATION.
No. 68 South street, Utica, N. Y.

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................................................................ $393,425 00
Loans on shares........................................................................................... 13,180 00
Cash on hand and in bank....................................................................... 730 87
Interest, premium, fees and fines due and unpaid ........................ 597 12
Instalments due and unpaid...................................... 924 50

$407,932 99

LIABILITIES.
Due shareholders, instalment shares................................................... $287,545 00
Dividends credited .................................................................................... 61,508 69
Borrowed money ................................................................................... 44,465 00
Earnings undivided .................................................................................. 4,557 63
Contingent fund (as per section 225 of Banking Law) ............. 8,521 00
Interest .......................................................................................................... 1,335 67

$407,932 99

RECEIPTS.
Cash on hand January 1, 1913 ................................................................ $6 86
Dues on instalment shares credited to members............................... 74,652 00
Money borrowed .................................................................................... 170,413 92
Mortgages redeemed, foreclosed or transferred to real estate.. 67,550 00
Loans on shares repaid.............................................................................. 8,408 00
Real estate sold........................................................................................... 2,400 00
Fees received ............................................................................................... 191 00
Fines received ............................................................................................... 243 14
Interest received ......................................................................................... 16,836 34
Premium received ...................................................................................... 7,105 76
Advance repaid ............................................................................................ 4 00
Insurance rebate ....................................................................................... 3 81
Reverted dividends.................................................................................... 251 49
Mortgage tax .............................................................................................. 171 25

$348,335 57
### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$82,940.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>11,770.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>31,172.50</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>37,300.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>5,633.87</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>175,822.70</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>1,707.59</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>750.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>1,175.00</td>
</tr>
<tr>
<td>Paid rent</td>
<td>2.00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>41.50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>31.94</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>4.00</td>
</tr>
<tr>
<td>Trustees' expenses</td>
<td>49.75</td>
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<tr>
<td>Sundries</td>
<td>8.00</td>
</tr>
<tr>
<td>Mortgage tax and deeds</td>
<td>359.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>730.87</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$348,335.57</strong></td>
</tr>
</tbody>
</table>

Plan, serial. Par value of shares, $100. Instalments are 50 cents monthly. Shares in force January 1, 1913, 11,459; shares issued during the year, 2,964; shares withdrawn during the year, 1,857; shares in force, 12,566. Borrowing members, 241, holding 4,570 shares; non-borrowing members, 590, holding 7,996 shares. Female shareholders, 327, holding 4,306 shares. Total dividends credited members during the year on instalment shares, $19,068.76; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $251.49.

No unpaid withdrawals. Amount of shares matured during the year, $37,300. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $823. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 4½ per cent. Premium paid by borrowing members, 1½ 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, $393,425. 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WATSON T. DUNMORE</td>
<td>90 Seneca Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>SHERWOOD S. CURRAN</td>
<td>90 Seneca Street</td>
</tr>
<tr>
<td>Treasurer</td>
<td>CHARLES B. ROGERS</td>
<td>First National Bank</td>
</tr>
<tr>
<td>Attorney</td>
<td>WATSON T. DUNMORE</td>
<td>90 Seneca Street</td>
</tr>
</tbody>
</table>

### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$3,243,633.24</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>178,901.00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>3,300.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>20,060.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>55,083.63</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>2,738.82</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>1,457.42</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>888.99</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$3,500,983.10</strong></td>
</tr>
</tbody>
</table>

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Federal Reserve Bank of St. Louis
LIABILITIES.

Due shareholders, instalment shares ............................................... $2,740,279 50
Dividends credited ........................................................................... 526,706 55
Due shareholders, matured shares .................................................. 14,355 77
Balance to be paid borrowers on mortgage loans ......................... 7,723 00
Borrowed money ............................................................................. 127,922 37
Earnings undivided ......................................................................... 7,614 03
Contingent fund (as per section 225 of Banking Law) ................. 75,865 44
Interest and premium prepaid ....................................................... 207 39
Accrued expenses ........................................................................... 87 88
Accrued interest ............................................................................ 221 15
____________________
$3,500,983 10

RECEIPTS.

Cash on hand January 1, 1913 .......................................................... $13,967 78
Dues on instalment shares credited to members ......................... 627,235 50
Money borrowed ............................................................................ 513,406 35
Mortgages redeemed, foreclosed or transferred to real estate .... 434,820 00
Loans on shares repaid ................................................................. 111,601 00
Real estate sold ............................................................................. 2,402 88
Fees received .................................................................................. 936 00
Fines received ................................................................................ 1,228 81
Interest received ........................................................................... 150,503 32
Premium received ......................................................................... 15,446 80
Rent received ................................................................................ 476 00
Advances repaid ........................................................................... 2,018 75
Reverted dividends ...................................................................... 3,036 47
Insurance rebate .......................................................................... 14 65
____________________
$1,877,115 21

DISBURSEMENTS.

Loaned on mortgage ........................................................................ $637,437 00
Loaned on shares ........................................................................... 115,271 00
Instalment dues repaid on withdrawal, or applied on loans ......... 318,899 00
Paid matured shares .................................................................... 230,170 55
Dividends paid on withdrawal, or applied on loans ................. 54,966 31
Paid borrowed money and prior mortgages ......................... 449,702 55
Paid interest on borrowed money and prior mortgages .......... 5,645 30
Paid salaries and clerk-hire .......................................................... 3,068 18
Paid advertising, printing and postage ........................................ 128 30
Paid repairs to real estate ............................................................. 443 01
Paid taxes, insurance, etc ............................................................... 403 43
Paid banking department, examination ..................................... 115 00
Paid banking department, assessment ......................................... 265 63
Advances for taxes, insurance, etc ............................................... 652 22
Mortgage taxes ........................................................................... 2,939 50
Appraisal fees ............................................................................. 1,163 00
Office and incidental expenses .................................................... 617 26
Real estate and expenses of sale ............................................... 116 48
Cash on hand December 31, 1913 ............................................... 55,083 63
____________________
$1,877,115 21

Plan, serial. Par value of shares, $100 and $200. Instalments are 50
cents and $1 monthly.

Shares in force January 1, 1913, 62,404; shares issued during the year,
16,735; shares withdrawn during the year, 9,238; shares in force, 69,901.
Borrowing members, 2,558, holding 28,600 shares; non-borrowing members,
3,433, holding 41,301 shares. Female shareholders, 2,169, holding 24,596
shares. Total dividends credited members during the year on instalment shares, $147,413.20; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $3,036.47.

No unpaid withdrawals. Amount of shares matured during the year, $244,144,31. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $5,004.62. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $87.88.

Premium plan, instalment. Interest paid by borrowing members, 4% per cent., 5 per cent., and 6 per cent. Premium paid by borrowing members, % of 1 per cent.

Loans have been made in Herkimer and Oneida counties, New York State. Largest mortgage loan outstanding, $65,000. Mortgages in force in New York State, $3,243,633.24. No foreclosures during the year.

HOMESTEAD AID ASSOCIATION OF WHITESTOWN, N. Y.
Whitesboro, N. Y.

Officers, Names. Post-office addresses.
President ..................... FRAZIER MARKELL ................................. 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................................................................. $59,650 00
Loans on shares........................................................................................... 900 00
Cash on hand and in bank....................................................................... 59 28
Interest, premium, fees and fines due and unpaid.......................... 109 14
$60,718 42

LIABILITIES.
Due shareholders, instalment shares ................................................... $41,747 56
Dividends credited 14,426 57
Balance to be paid borrowers on mortgage loans 500 00
Borrowed money 3,356 00
Earnings undivided 18 12
Contingent fund (as per section 225 of Banking Law) ............... 670 17
$60,718 42

RECEIPTS.
Cash on hand January 1, 1913............................................................ $516 06
Dues on instalment shares credited to members 14,354 73
Money borrowed 28,392 00
Mortgages redeemed, foreclosed or transferred to real estate . 4,150 00
Loans on shares repaid 50 00
Fees received 21 00
Fines received 44 55
Interest received 2,231 44
Premium received 1,074 89
$50,834 67

DISBURSEMENTS.
Loaned on mortgage .......................................................... $13,850 00
Instalment dues repaid on withdrawal, or applied on loans 7,250 74
Dividends paid on withdrawal, or applied on loans 640 02
Paid borrowed money and prior mortgages................................. $28,592.00
Paid interest on borrowed money and prior mortgages............. 232.39
Paid salaries and clerk-hire ................................................... 100.00
Paid advertising, printing and postage ................................... 574.00
Paid rent ................................................................................... 12.00
Paid taxes, insurance, etc............................................................ 74.00
Paid banking department, examination .................................... 14.50
Paid banking department, assessment ....................................... 4.00
Cash on hand December 31, 1913.............................................. 59.28

$50,834.67

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 897½; shares issued during the year,
173¼; shares withdrawn during the year, 98; shares in force, 972½. Bor-
rowing members, 44, holding 205½ shares; non-borrowing members, 103,
holding 677 shares. Female shareholders, 45, holding 221½ shares. Total
dividends credited members during the year on instalment shares, $4,971.69;
rate, 6 per cent. Total dividends forfeited by withdrawing members during
the year, $16.84.
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, $117.74. Unpaid, none.
Premium plan, instalment. Interest paid by borrowing members, 4½ per
cent. Premium paid by borrowing members, 1½ per cent.
Loans have been made in Oneida county, New York State. Largest mort-
gage loan outstanding, $3,000. Mortgages in force in New York State, $59,650.
One foreclosure during the year.

MUTUAL SAVINGS, LOAN AND BUILDING ASSOCIATION OF
ROME, N. Y.

No. 107 West Dominick street, Rome, N. Y.


President ..................... F. M. SHELLEY ...................................................... Rome, N. Y.
Secretary .................... A. P. RUDKIN ........................................................ Rome, N. Y.
Treasurer ..................... J. F. FINNEGAN ...................................................... Rome, N. Y.
Attorney ..................... A. S. EVANS ........................................................... Rome, N. Y.

ASSETS.
Loans on bond and mortgage ...................................................... $7,455.00
Cash on hand and in bank ........................................................... 1,553.00

$9,008.60

LIABILITIES.
Due shareholders, instalment shares ......................................... $8,621.00
Dividends credited ........................................................................ 150.55
Earnings undivided ...................................................................... 107.05
Contingent fund (as per section 225 of Banking Law) ............... 130.00

$9,008.60

RECEIPTS.
Cash on hand January 1, 1913....................................................... $471.96
Dues on instalment shares credited to members......................... 4,835.00
Mortgages redeemed, foreclosed or transferred to real estate.... 1,050.00

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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
**Report on Savings and Loan Associations.**

<table>
<thead>
<tr>
<th>Fees received</th>
<th>$15 75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fines received</td>
<td>12 15</td>
</tr>
<tr>
<td>Interest received</td>
<td>277 30</td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

- Loaned on mortgage................ $1,785 00
- Instalment dues repaid on withdrawal, or applied on loans. 2,843 00
- Dividends paid on withdrawal, or applied on loans............... 168 56
- Paid interest on borrowed money and prior mortgages............. 29 56
- Paid salaries and clerk-hire....................................... 125 00
- Paid advertising, printing and postage........................... 142 12
- Paid banking department, examination.............................. 14 50
- Paid banking department, assessment................................ 82
- Cash on hand December 31, 1913..................................... 1,553 60

Total: $6,662 16

**Plan, permanent.** Par value of shares, $105. Instalments are $1 monthly.

Shares in force January 1, 1913, 166; shares issued during the year, 319; shares withdrawn during the year, 75; shares in force, 410. Borrowing members, 8, holding 71 shares; non-borrowing members, 48, holding 339 shares. Female shareholders, 4, holding 36 shares. Total dividends forfeited by withdrawing members during the year, 44 cents.

No unpaid withdrawals. Entrance or membership fee, 25 cents for 5 shares or less. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $267, 12. 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, $1,365. Mortgages in force in New York State, $7,455. 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses.</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>HARRY H HATHEWAY</td>
<td>Oriskany Falls, N. Y.</td>
</tr>
<tr>
<td>Vice President</td>
<td>C. C. NEWELL</td>
<td>Oriskany Falls, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

| Loans on bond and mortgage                  | $32,800 00 |
| Cash on hand and in bank                    | 11 62      |

Total: $32,811 62

**LIABILITIES.**

| Due shareholders, instalment shares         | $29,126 59 |
| Dividends credited                          | 1,495 28   |
| Borrowed money                              | 810 00     |
| Earnings undivided                          | 744 75     |
| Contingent fund (as per section 225 of Banking Law) | 635 00     |

Total: $32,811 62
Onondaga County.

RECEIPTS.

Cash on hand January 1, 1913.......................................................... $1,382 49
Dues on instalment shares credited to members ............................. 11,035 43
Money borrowed ................................................................................. 3,660 00
Mortgages redeemed, foreclosed or transferred to real estate.. 16,600 00
Fees received ...................................................................................... 34 81
Interest received ..................................................................................... 1,927 21
Reverted dividends ................................................................................ 13 45
$34,688 39

DISBURSEMENTS.

Loaned on mortgage................................................................................ $12,500 00
Instalment dues repaid on withdrawal, or applied on loans.. 19,135 64
Paid borrowed money and prior mortgages...................................... 2,850 00
Paid interest on borrowed money and prior mortgages..................... 55 88
Paid salaries and clerk-hire ................................................................ 60 00
Paid banking department, examination............................................... 18 25
Paid banking department, assessment................................................. 3 08
Books ......................................................................................................... 7 00
Rug fasteners ............................................................................................. 50
Discount .................................................................................................... 46 42
Cash on hand December 31, 1913 ......................................................... 11 62
$34,688 39

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

Shares in force January 1, 1913, 771; shares issued during the year, 142; shares withdrawn during the year, 235; shares in force, 678. Borrowing members, 31, holding 297 shares; non-borrowing members, 66, holding 381 shares. Female shareholders, 29, holding 182 shares. Total dividends credited members during the year on instalment shares, $1,495.28; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $13.45.

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, $67.50. 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, $32,800. 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.]


President .............. JAMES W GARLICK .... 221 Amberst Avenue.
Secretary .............. CLARENCE F. MOORE..... 101 Windsor Place.
Treasurer .............. ANDREW J. EATON .... 162 Putnam Street.
Attorney .............. WILLARD A. RILL ...... 631 University Block.

ASSETS.

Loans on bond and mortgage............................................................... $5,700 00
Loans on shares .................................................................................. 2,673 00
Cash on hand and in bank ................................................................. 2,584 08
$10,957 08
REPORT ON SAVINGS AND LOAN ASSOCIATIONS.

LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$9,734 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>1,119 37</td>
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<tr>
<td>Earnings undivided</td>
<td>22 50</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>81 15</td>
</tr>
<tr>
<td></td>
<td>$10,957 08</td>
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RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,067 37</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>3,195 00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>300 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>2,033 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>15 00</td>
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<tr>
<td>Fines received</td>
<td>16 41</td>
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<tr>
<td>Interest received</td>
<td>536 46</td>
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<td>$7,163 24</td>
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DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Loaned on shares</td>
<td>$2,076 00</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>2,220 00</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>149 13</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>58 00</td>
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<td>Paid advertising, printing and postage</td>
<td>40 75</td>
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<tr>
<td>Paid banking department, examination</td>
<td>14 50</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>78</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>10 00</td>
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<tr>
<td>Discharge of mortgage</td>
<td>5 00</td>
</tr>
<tr>
<td>Rent safety deposit box</td>
<td>5 00</td>
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<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,584 08</td>
</tr>
<tr>
<td></td>
<td>$7,163 24</td>
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</tbody>
</table>

Plan, permanent. Par value of shares, $100. Instalments are $1 monthly.
Shares in force January 1, 1913, 288; shares issued during the year, 60; shares withdrawn during the year, 76; shares in force, 272. Borrowing members, 16, holding 190 shares; non-borrowing members, 21, holding 82 shares. Female shareholders, 7, holding 32 shares. Total dividends credited members during the year on instalment shares, $469.85; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $56.40.

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, $118.75. 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, $5,700. No foreclosures during the year.

SYRACUSE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 101 South Salina street, Syracuse, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN E. HIERHARDT</td>
<td>Syracuse, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>EDWARD H. JAMES</td>
<td>Syracuse, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>JOHN J. KESSLER</td>
<td>Syracuse, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>GEORGE W. DRISCOLL</td>
<td>Syracuse, N. Y.</td>
</tr>
</tbody>
</table>

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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Onondaga County.

Assets.

Loans on bond and mortgage .......................................................... $200,760.00
Loans on shares ............................................................................... 18,470.00
Cash on hand and in bank ................................................................. 68.14
Furniture and fixtures ..................................................................... 120.00
Installments due and unpaid ............................................................ 103.00
Interest, premium, fees and fines due and unpaid .......... 98.29

$219,619.43

Liabilities.

Due shareholders, instalment shares ............................................. $169,582.00
Dividends credited .......................................................................... 33,131.28
Balance to be paid borrowers on mortgage loans ...................... 3,700.00
Borrowed money ............................................................................ 2,500.00
Earnings undivided .......................................................................... 1,324.84
Contingent fund (as per section 225 of Banking Law) ................. 9,381.31

$219,619.43

Receipts.

Cash on hand January 1, 1913 .......................................................... $15,621.01
Dues on instalment shares credited to members ......................... 32,760.00
Money borrowed ............................................................................. 5,000.00
Mortgages redeemed, foreclosed or transferred to real estate .... 21,594.00
Loans on shares repaid ................................................................... 36,558.00
Fines received ................................................................................... 25.26
Interest received ................................................................. 12,278.67
Reverted dividends ......................................................................... 197.68

$124,034.62

Disbursements.

Loaned on mortgage ........................................................................ $39,900.00
Loaned on shares ............................................................................ 42,635.00
Installment dues repaid on withdrawal, or applied on loans ....... 9,873.00
Paid matured shares ........................................................................ 24,852.13
Dividends paid on withdrawal, or applied on loans ................. 1,399.56
Paid borrowed money and prior mortgages ......................... 2,500.00
Paid interest on borrowed money and prior mortgages .......... 10.93
Paid salaries and clerk-hire .............................................................. 2,178.33
Paid advertising, printing and postage ....................................... 138.12
Paid rent .......................................................................................... 383.32
Paid banking department, examination ................................. 28.50
Paid banking department, assessment ....................................... 16.85
State League dues ........................................................................... 6.00
Books and stationery ........................................................................ 4.15
Auditing ............................................................................................ 50.00
Telephone ........................................................................................ 48.00
Office disbursements ...................................................................... 42.50
Cash on hand December 31, 1913 ................................................. 68.14

$124,034.62

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,650; shares issued during the year, 394; shares withdrawn during the year, 340; shares in force, 2,704. Borrowing members, 119, holding 1,206 shares; non-borrowing members, 226, holding 1,498 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $8,928.57; rate, 5.26 per cent. Total dividends forfeited by withdrawing members during the year, $197.68.
No unpaid withdrawals. Amount of shares matured during the year, $24,852.13. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,750.51. 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, $7,000. Mortgages in force in New York State, $200,760. No foreclosures during the year.

ONTARIO COUNTY.

GENEVA PERMANENT LOAN AND SAVINGS ASSOCIATION.

No. 48 Seneca street, Geneva, N. Y.

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

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>MONTGOMERY S. SANDFORD</td>
<td>Geneva, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOHN G. FARWELL</td>
<td>Geneva, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM O'HANLON</td>
<td>Geneva, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>LEWIS W. KEYES</td>
<td>Geneva, N. Y.</td>
</tr>
</tbody>
</table>

ASSETS.

Loans on bond and mortgage................................................................. $623,743 00
Loans on shares........................................................................................... 53,888 00
Cash on hand and in bank....................................................................... 4,845 24
Advances for taxes, insurance, etc....................................................... 92 85

$682,569 09

LIABILITIES.

Due shareholders, instalment shares................................................... $303,119 35
Due shareholders, savings shares.......................................................... 260,845 33
Dividends credited .................................................................................... 99,483 66
Balance to be paid borrowers on mortgage loans ............................. 2,900 00
Earnings undivided .................................................................................... 6,754 92
Contingent fund (as per section 225 of Banking Law).............. 9,465 83

$682,569 09

RECEIPTS.

Cash on hand January 1, 1913.......................................................... $14,085 58
Dues on instalment shares credited to members............................. 113,302 07
Dues on savings shares........................................................................... 233,366 32
Money borrowed ......................................................................................... 29,000 00
Mortgages redeemed, foreclosed or transferred to real estate.. 109,490 00
Loans on shares repaid.............................................................................. 12,012 25
Fees received ............................................................................................... 132 80
Fines received ............................................................................................. 18 82
Interest received ......................................................................................... 29,880 30
Premium received ......................................................................................... 6,394 88
Advances repaid .......................................................................................... 181 44
Reverted dividends ..................................................................................... 400 10
Recording tax ............................................................................................... 40 12

$548,304 68

DISBURSEMENTS.

Loaned on mortgage ................................................................. $205,885 00
Loaned on shares ......................................................................................... 18,883 25
Instalment dues repaid on withdrawal, or applied on loans... 110,421 70
Paid savings shares ................................................................................... 154,222 71
Dividends paid on withdrawal, or applied on loans.................. 18,500 49
Paid borrowed money and prior mortgages................. $29,000.00
Paid interest on borrowed money and prior mortgages. 307.40
Paid salaries and clerk-hire.................................. 3,777.00
Paid advertising, printing and postage.................. 552.74
Paid rent................................................................ 160.00
Paid banking department, examination.................. 98.05
Paid banking department, assessment.................. 47.54
Advances for taxes, insurance, etc.......................... 58.00
Legal services .................................................. 319.00
Recording fees .................................................. 1,055.01
Miscellaneous items ........................................... 161.55
Cash on hand December 31, 1913.............................. 4,845.24

$548,304.68

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.
Shares in force January 1, 1913, 15,897; shares issued during the year, 5,653; shares withdrawn during the year, 3,253; shares in force, 18,297. Borrowing members, 220, holding 4,371⅔ shares; non-borrowing members, 1,490, holding 6,762¾ shares. Total dividends credited members during the year on instalment shares, $19,213.66; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $9,447.39; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $400.10.
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, $4,651.29. Unpaid none.
Premium plan, instalment. Interest paid by borrowing members, 5.72 per cent. Premium paid by borrowing members, 1.56 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, $623,743. 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.]

President ..................... WILLIAM J. WYGANT......................... Brewster Bldg.
Secretary .................... LE GRAND W. PELLETT ............................ Brewster Bldg.
Treasurer .................. JAMES W. BARNES ....................................... 99 Water Street.
Attorney ..................... HOWARD THORNTON................................... Brewster Bldg.

ASSETS.
Loans on bond and mortgage....................... $192,775.00
Loans on shares....................................... 2,505.00
Cash on hand and in bank......................... 3,972.35
Furniture and fixtures......................... 43.50
Interest, premium, fees and fines due and unpaid 161.87
Supplies, stationery, etc........................... 65.00

$199,522.72
**LIABILITIES.**

Due shareholders, instalment shares............................................. $121,889 00
Due shareholders, income shares................................................... 22,400 00
Dividends credited........................................................................... 18,549 05
Balance to be paid borrowers on mortgage loans.......................... 4,000 00
Borrowed money................................................................................ 30,356 28
Contingent fund (as per section 225 of Banking Law)...................... 1,961 39
Suspense account............................................................................... 367 00

$199,522 72

**RECEIPTS.**

Cash on hand January 1, 1913....................................................... $1,405 82
Dues on instalment shares credited to members......................... 36,277 50
Dues on income shares................................................................. 23,400 00
Money borrowed............................................................................... 82,801 23
Mortgages redeemed, foreclosed or transferred to real estate... 14,175 00
Loans on shares repaid................................................................. 5,200 00
Fines received................................................................................... 33 80
Interest received.............................................................................. 8,764 00

$172,057 35

**DISBURSEMENTS.**

Loaned on mortgage.......................................................................... $37,400 00
Loaned on shares............................................................................. 4,385 00
Instalment dues repaid on withdrawal, or applied on loans... 16,562 00
Paid matured shares....................................................................... 17,331 00
Paid income shares......................................................................... 1,000 00
Dividends paid on withdrawal, or applied on loans.............. 2,036 15
Paid borrowed money and prior mortgages..................... 86,973 57
Paid interest on borrowed money and prior mortgages.... 1,447 11
Paid salaries and clerk-hire......................................................... 650 00
Paid advertising, printing and postage........................................ 105 14
Paid banking department, examination...................... 46 25
Paid banking department, assessment.......................... 14 02
Officers' bonds............................................................................... 8 00
State League dues........................................................................ 5 50
Supplies, stationery, etc............................................................. 65 00
Suspense......................................................................................... 25 00
Convention.................................................................................... 25 76
Appraisal....................................................................................... 2 50
Cash on hand December 31, 1913............................................... 3,972 35

$172,057 35

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

Shares in force January 1, 1913, 2,679 ½; shares issued during the year, 930; shares withdrawn during the year, 804; shares in force, 3,065 ½. Borrowing members, 109. holding 867 shares; non-borrowing members, 376, holding 2,038 ½ shares. Female shareholders, 174, holding 803 shares. Total dividends credited members during the year on instalment shares, $6,080.78; rate, 4% per cent. Amount of filed and unpaid withdrawals December 31, 1913, $788.60

Amount of shares matured during the year, $17,331. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $889.90. 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, $5,000. Mortgages in force in New York State, $192,775. No foreclosures during the year.
# Orange County

## Co-operative Loan and Savings Society

Room 15, Hubbard Building, Port Jervis, N.Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOSEPH JOHNSON</td>
<td>Port Jervis, N.Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>E. E. HOLMES</td>
<td>Port Jervis, N.Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>E. F. MAPES</td>
<td>Port Jervis, N.Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>EDWARD P. JONES</td>
<td>Port Jervis, N.Y.</td>
</tr>
</tbody>
</table>

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$228,800.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>4,200.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>2,758.86</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>150.00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>524.86</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>12.00</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$236,445.72</td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$116,831.06</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>2,600.00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>90,550.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>15,328.22</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>9,098.19</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>2,538.25</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$236,445.72</td>
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</table>

### Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,318.33</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>27,785.35</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>43,150.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>12,260.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>26,400.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>1,350.00</td>
</tr>
<tr>
<td>Fines received</td>
<td>183.72</td>
</tr>
<tr>
<td>Interest received</td>
<td>7,789.38</td>
</tr>
<tr>
<td>Premium received</td>
<td>2,128.86</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>17.90</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>302.03</td>
</tr>
<tr>
<td>Bonds sold</td>
<td>7,482.35</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td>$132,087.92</td>
</tr>
</tbody>
</table>

### Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$75,600.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>1,650.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>17,751.50</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>8,374.96</td>
</tr>
<tr>
<td>Paid accumulative prepaid shares</td>
<td>1,850.00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>5,250.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>2,834.71</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>2,709.53</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>12,200.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>110.50</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>631.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>70.03</td>
</tr>
<tr>
<td>Paid rent</td>
<td>100.00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>34.40</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>15.68</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td>$129,390.10</td>
</tr>
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</table>
Report on Savings and Loan Associations.

Advances for taxes, insurance, etc. .................. $29 90
Light ...................................................... 8 55
Sundries ...................................................... 8 39
Cash on hand December 31, 1913 .................. 2,758 86

$132,087 92

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

Shares in force January 1, 1913, 3,105; shares issued during the year, 1,149½; shares withdrawn during the year, 490; shares in force, 3,764½.

Borrowing members, 149, holding 1,165 shares; non-borrowing members, 445 holding 2,599½ shares. Female shareholders, 205, holding 1,274 shares.

Total dividends credited members during the year on instalment shares, $6,231.80; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,512.68; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $302.03.

No unpaid withdrawals. Amount of shares matured during the year, $8,374.96. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $817.88. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5.04 per cent. No premium charged.

Loans have been made in Broome, Orange, Sullivan and Ulster counties, New York State. Largest mortgage loan outstanding, $12,000. Mortgages in force in New York State, $228,800. One foreclosure during the year.

Goshen Co-operative Savings and Loan Association.

Goshen, N. Y.


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 ........................................ $35,350 00
Cash on hand and in bank ........................................ 102 56

$35,452 56

LIABILITIES.

Due shareholders, instalment shares .................. $16,477 00
Due shareholders, accumulative prepaid shares .... 1,125 00
Due shareholders, income shares .................. 6,400 00
Dividends credited ........................................ 788 27
Balance to be paid borrowers on mortgage loans .... 9,400 00
Earnings undivided ........................................ 1,219 33
Contingent fund (as per section 225 of Banking Law) .. 62 96

$35,452 56

RECEIPTS.

Cash on hand January 1, 1913 .................. $749 06
Dues on instalment shares credited to members ...... 6,756 00
Money borrowed ........................................ 2,871 81
Mortgages redeemed, foreclosed or transferred to real estate 3,000 00
Fees received ........................................ 35 25
Fines received ........................................ 40 63
Interest received .................................... 1,242 48

$14,685 23
**Orange County.**

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$11,100 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>272 50</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>20 32</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>286 24</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>2,871 81</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>1189</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>14 55</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>13 80</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>1 56</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>102 56</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $14,695 23

---

Plan, serial. Par value of shares, $100 and $200. Instalments are $1 monthly.

Shares in force January 1, 1913, 537 1/2; shares issued during the year, 141; shares withdrawn during the year, 9 1/2; shares in force, 669. Borrowing members, 19, holding 193 shares; non-borrowing members, 74, holding 476 shares. Female shareholders, 34, holding 107 shares. Total dividends credited members during the year on instalment shares, $480.72; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $356.44; rate, 5 per cent and 6 per cent. Total dividends forfeited by withdrawing members during the year, $10.69.

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, $14.55. 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, $8,000. Mortgages in force in New York State, $25,950. No foreclosures during the year.

---

**Homestead Building and Loan Association.**

Nos. 63-67 North street, Middletown, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Fred S. Rogers</td>
<td>Middletown, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>H. J. Leonard</td>
<td>Middletown, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>Archibald Taylor</td>
<td>Middletown, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>Thomas C. Rogers</td>
<td>Middletown, N. Y.</td>
</tr>
</tbody>
</table>

**Assets.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$187,565 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>12,678 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>3,521 42</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>50 00</td>
</tr>
<tr>
<td><strong>Instalments due and unpaid</strong></td>
<td>$1,720 07</td>
</tr>
<tr>
<td><strong>Interest, premium, fees and fines due and unpaid</strong></td>
<td>404 42</td>
</tr>
</tbody>
</table>

**Total Assets:** $203,814 42

**Liabilities.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$148,477 93</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>31,348 95</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>1,200 00</td>
</tr>
</tbody>
</table>
## REPEAT ON SAVINGS AND LOAN ASSOCIATIONS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrowed money</td>
<td>$2,200 00</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>10,587 54</td>
</tr>
<tr>
<td>Unearned or rebatable premium</td>
<td>10,000 00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$203,814 42</td>
</tr>
</tbody>
</table>

### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$6,427 74</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>34,200 11</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>14,531 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>18,400 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>4,204 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>50 50</td>
</tr>
<tr>
<td>Fines received</td>
<td>16 40</td>
</tr>
<tr>
<td>Interest received</td>
<td>8,468 42</td>
</tr>
<tr>
<td>Premium received</td>
<td>2,808 20</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>239 51</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$89,345 88</td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$49,280 50</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>6,864 00</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>6,127 00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>9,495 34</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>802 69</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>12,331 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>290 96</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>435 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>55 39</td>
</tr>
<tr>
<td>Paid rent</td>
<td>71 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>36 15</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>13 93</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>40 00</td>
</tr>
<tr>
<td>State League dues</td>
<td>5 50</td>
</tr>
<tr>
<td>Livery</td>
<td>4 00</td>
</tr>
<tr>
<td>Cleaning machine</td>
<td>2 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>3,521 42</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$89,345 88</td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 2,582; shares issued during the year, 628; shares withdrawn during the year, 227; shares in force, 2,983. Borrowing members, 84, holding 921 shares; non-borrowing members, 260, holding 2,062 shares. Female shareholders, 127, holding 766 shares. Total dividends credited members during the year on instalment shares, $8,965.46; rate 5½ per cent. Total dividends forfeited by withdrawing members during the year, $239.51.

No unpaid withdrawals. Amount of shares matured during the year, $9,495.34. 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, $612.89. Unpaid, none.

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

Loans have been made in Orange county, State of New York. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $187,565. One foreclosure during the year.
ORANGE COUNTY.

ORANGE COUNTY BUILDING AND LOAN ASSOCIATION, No. 2.
No. 114 Pike street, Port Jervis, N. Y.

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

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM S. BEVANS</td>
<td>Ball Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOHN J. DULEY</td>
<td>42 Sussex Street</td>
</tr>
<tr>
<td>Treasurer</td>
<td>CHARLES L. CUNNINGHAM</td>
<td>8 Lyman Street</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM P. GREGG</td>
<td>Howard Building</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$171,300 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>506 73</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>35 00</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$171,841 73</td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$78,222 51</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>3,000 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>64,000 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>12,535 19</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>2,500 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>9,633 76</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,909 94</td>
</tr>
<tr>
<td>Salaries due</td>
<td>38 33</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$171,841 73</td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,364 83</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>21,813 86</td>
</tr>
<tr>
<td>Dues on accumulative prepaid shares</td>
<td>500 00</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>13,450 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>19,600 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>1,100 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>1,100 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>43 00</td>
</tr>
<tr>
<td>Fines received</td>
<td>184 97</td>
</tr>
<tr>
<td>Interest received</td>
<td>8,048 99</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>27 75</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td>$67,233 40</td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$39,400 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>1,100 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>12,636 99</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>5,000 00</td>
</tr>
<tr>
<td>Paid accumulative prepaid shares</td>
<td>400 00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>3,100 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,818 41</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>2,494 64</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>496 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>23 90</td>
</tr>
<tr>
<td>Paid rent</td>
<td>100 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>24 65</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>12 18</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>22 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>29 17</td>
</tr>
</tbody>
</table>
PORT JERVIS REAL ESTATE AND LOAN ASSOCIATION.

No. 95 Pike street, Port Jervis, N. Y.


President ............. ALBERT T. PORTER ............. Port Jervis, N. Y.
Secretary ............ EMMET A. BROWNE ............. Port Jervis, N. Y.
Treasurer ........... THEODORE LUDLUM ............. Port Jervis, N. Y.
Attorney ............. FRANK LYBOLT ................. Port Jervis, N. Y.

ASSETS.

Loans on bond and mortgage ......................... $764,400 00
Loans on shares ........................................ 13,530 00
Contracts for the sale of real estate ............... 537 34
Real estate .............................................. 12,312 13
Cash on hand and in bank ............................ 21,550 93
Furniture and fixtures .............................. 1,030 82
Instalments due and unpaid ......................... 4,920 28

$818,261 50

LIABILITIES.

Due shareholders, instalment shares ............... $241,181 09
Due shareholders, accumulative prepaid shares ... 60,400 00
Due shareholders, income shares .................. 423,650 00
Dividends credited ................................. 71,034 57
Balance to be paid borrowers on mortgage loans .. 1,350 00
Contingent fund (as per section 225 of Banking Law) 20,520 84
Dues paid in advance ............................... 125 00

$818,261 50
RECEIPTS.

Cash on hand January 1, 1913 .............................................................. $23,356 49
Dues on instalment shares credited to members ............................. 64,742 95
Dues on accumulative prepaid shares ................................................. 8,850 00
Dues on income shares .............................................................................. 46,550 00
Mortgages redeemed, foreclosed or transferred to real estate. 89,500 00
Loans on shares repaid .............................................................................. 4,703 00
Real estate sold ......................................................................................... 160 08
Fees received ............................................................................................... 53 00
Fines received ............................................................................................. 149 81
Interest received ......................................................................................... 27,175 17
Premium received ...................................................................................... 9,229 44
Rent received ............................................................................................. 272 52
Advances repaid ......................................................................................... 1,040 34
Back dues ...................................................................................................... 100 89

$276,385 69

DISBURSEMENTS.

Loaned on mortgage ................................................................................ $140,700 00
Loaned on shares ........................................................................................ 9,055 00
Instalment dues repaid on withdrawal, or applied on loans. .. 37,156 34
Paid accumulative prepaid shares ........................................................ 6,600 00
Paid income shares .................................................................................. 30,150 00
Dividends paid on withdrawal, or applied on loans .............................. 5,830 54
Cash dividends paid on income and accumulative prepaid shares ......... 20,123 32
Paid salaries and clerk-hire ..................................................................... 2,506 23
Paid advertising, printing and postage .............................................. 61 52
Paid rent ...................................................................................................... 160 00
Paid repairs to real estate ....................................................................... 715 69
Paid taxes, insurance, etc................................................................... 227 78
Paid banking department, examination .............................................. 77 63
Paid banking department, assessment ................................................. 61 40
Paid salaries and clerk-hire ..................................................................... 50 00
Advances for taxes, insurance, etc ....................................................... 4,272 46
Legal expenses ........................................................................................... 961 54
Commissions ............................................................................................. 15 63
Auditors ...................................................................................................... 20 00
Telephone ................................................................................................ 18 30
Adding machine ......................................................................................... 171 50
Sundries ....................................................................................................... 459 86
Cash on hand December 31, 1913 ....................................................... 21,530 93

$276,385 69

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 13,430 1/2; shares issued during the year,
1,722: shares withdrawn during the year, 1,468; shares in force, 13,684 1/2.
Borrowing members, 374, holding 3,813 shares non-borrowing members, 989,
holding 9,871 1/2 shares. Female shareholders, 597, holding 5,194 shares.
Total dividends credited members during the year on instalment shares,
$10,129.97; rate, 4% per cent. Total dividends credited or paid in cash to
members during the year on other shares, $21,815.37; rate, 4% per cent. Total
dividends forfeited by withdrawing members during the year, $816.75.

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, $2,944.54. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per
cent. No premium charged.
Loans have been made in Orange, Rockland and Sullivan counties, New York State, and in New Jersey and Pennsylvania. Largest mortgage loan outstanding, $30,000. Mortgages in force in New York State, $754,600. Two 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM H. NEARPASS</td>
<td>4 Catharine Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOHN H. DEWITT</td>
<td>6 Jones Street</td>
</tr>
<tr>
<td>Treasurer</td>
<td>AUGUSTUS P. ALTEMEIER</td>
<td>West Broome Street</td>
</tr>
<tr>
<td>Attorneys</td>
<td>C. E. &amp; S. M. CUDDEBACK</td>
<td>Room 7, Farnum Bldg.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$210,850.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>9,320.00</td>
</tr>
<tr>
<td>Real estate</td>
<td>2,354.47</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>3,958.67</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>360.00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>789.79</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>59.96</td>
</tr>
</tbody>
</table>

Total Assets: $227,692.89

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$167,773.49</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>135.00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>15,330.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>30,209.53</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>11,666.92</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>64.29</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>2,493.66</td>
</tr>
</tbody>
</table>

Total Liabilities: $227,692.89

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$66,785.39</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>29,716.30</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>55.00</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>6,150.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>2,000.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>28,400.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>3,400.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>22.50</td>
</tr>
<tr>
<td>Fines received</td>
<td>2.46</td>
</tr>
<tr>
<td>Interest received</td>
<td>7,483.19</td>
</tr>
<tr>
<td>Premium received</td>
<td>1,967.86</td>
</tr>
<tr>
<td>Rent received</td>
<td>45.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>8.60</td>
</tr>
</tbody>
</table>

Total Receipts: $85,929.21

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$21,300.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>2,025.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>17,557.03</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>34,420.45</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>500.00</td>
</tr>
</tbody>
</table>

Total Disbursements: $85,929.21
Dividends paid on withdrawal, or applied on loans...................... $2,722.65
Cash dividends paid on income and accumulative prepaid shares................................. 248.64
Paid borrowed money and prior mortgages................................. 2,000.00
Paid interest on borrowed money and prior mortgages................ 45.90
Paid salaries and clerk-hire......................................................... 513.00
Paid advertising, printing and postage........................................ 42.70
Paid rent ......................................................................................... 75.00
Paid taxes, insurance, etc............................................................ 54.93
Paid banking department, assessment......................................... 17.00
Advances for taxes, insurance, etc.............................................. 12.74
Legal expenses .............................................................................. 22.00
Light ............................................................................................... 13.50
Cash on hand December 31, 1913................................................. 3,958.67

$85,929.21

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,578%; shares issued during the year,
276%; shares withdrawn during the year, 507; shares in force, 2,348 1/2.
Borrowing members, 138, holding, 1,106 1/2 shares; non-borrowing members,
269, holding 1,242 shares. Female shareholders, 108, holding 660 1/2 shares.
Total dividends credited members during the year on instalment shares,
$7,762; rate, 4% per cent. Total dividends credited or paid in cash to members
during the year on other shares, $499.28; rate, 4 per cent. Total dividends
forfeited by withdrawing members during the year, $8.10.
No unpaid withdrawals. Amount of shares matured during the year,
$46,087.37. 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, $666.20. Unpaid, none.
Premium plan, premium-interest. Interest paid by borrowing members,
5 1/2% 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,
$210,850. 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. GILDECKSLEEVE................ 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.................................................. $103,850.00
Loans on shares ......................................................................... 4,240.00
Cash on hand and in bank......................................................... 456.57
Furniture and fixtures .................................................................. 83.90
Interest, premium, fees and fines due and unpaid..................... 1,417.66
Advances for taxes, insurance, etc.............................................. 208.73

$110,254.86
Report on Savings and Loan Associations.

LIABILITIES.

Due shareholders, instalment shares ................................................... $70,899.00
Dividends credited .............................................................................. 13,789.66
Due shareholders, matured shares ...................................................... 3,600.00
Borrowed money ................................................................................. 3,675.00
Interest .................................................................................................. 733.82
Suspense account ................................................................................... 56.77
Contingent fund (as per section 225 of Banking Law) ......................... 4,164.44
Earnings undivided .............................................................................. 4,736.17
Due shareholders, instalment shares ................................................... $70,899.00
Dividends credited .............................................................................. 13,789.66
Due shareholders, matured shares ...................................................... 3,600.00
Borrowed money ................................................................................. 12,675.00
Earnings undivided .............................................................................. 4,736.17
Contingent fund (as per section 225 of Banking Law) ......................... 4,164.44
Interest .................................................................................................. 333.82
Suspense account ................................................................................... 56.77
$110,254.86

RECEIPTS.

Cash on hand January 1, 1913 ................................................................ $330.80
Dues on instalment shares credited to members .................................... 12,934.86
Mortgages redeemed, foreclosed or transferred to real estate .............. 15,175.00
Loans on shares repaid .......................................................................... 6,083.83
Fines received ....................................................................................... 69.21
Interest received .................................................................................. 6,083.83
Advances repaid .................................................................................. 275.00
Reverted dividends .............................................................................. 64.61
$44,378.82

DISBURSEMENTS.

Loaned on mortgage ............................................................................ $13,000.00
Loaned on shares .................................................................................. 2,725.00
Instalment dues repaid on withdrawal, or applied on loans .............. 6,677.86
Dividends paid on withdrawal, or applied on loans ......................... 2,234.69
Paid borrowed money and prior mortgages ..................................... 15,950.00
Paid interest on borrowed money and prior mortgages .................... 685.46
Paid salaries and clerk-hire ................................................................. 9.80
Paid advertising, printing and postage .............................................. 60.00
State League dues ................................................................................ 90.31
Advances for taxes, insurance, etc. ...................................................... 50.00
Paid banking department, examination ........................................... 456.57
Paid banking department, assessment .............................................. 8.36
Paid advertising, printing and postage .............................................. 9.80
Paid rent ............................................................................................... 60.00
Paid banking department, examination ........................................... 18.40
Paid banking department, assessment .............................................. 8.36
Advances for taxes, insurance, etc. ...................................................... 90.31
State League dues ................................................................................ 50.00
Reducing account .............................................................................. 317.37
Cash on hand December 31, 1913 ....................................................... $44,378.82

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

Shares in force January 1, 1913, 1,182; shares issued during the year, 126; shares withdrawn during the year, 103; shares in force, 1,175. Borrowing members, 58, holding 607 shares; non-borrowing members, 104, holding 568 shares. Female shareholders, 63, holding 506 shares. Total dividends credited during the year on instalment shares, $4,062.78; rate, 5 7/9 per cent. Total dividends forfeited by withdrawing members during the year, $64.61.

No unpaid withdrawals. Amount of shares matured during the year, $5,409.04. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $349.80. 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, $103,850. One foreclosure during the year.
## Orange County.

### Warwick, Monroe and Chester Building and Loan Association.

No. 2 Lake Street, Monroe, N. Y.

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

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN H. CARPENTER</td>
<td>Monroe, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>E. F. EICHENBERG</td>
<td>Monroe, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE M. ROE</td>
<td>Chester, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>M. N. KANE</td>
<td>Warwick, N. Y.</td>
</tr>
</tbody>
</table>

### Assets.

- Loans on bond and mortgage: $144,837.89
- Loans on shares: $2,645.00
- Cash on hand and in bank: $2,009.12
- Furniture and fixtures: $95.00

**Total Assets:** $149,587.01

### Liabilities.

- Due shareholders, instalment shares: $119,976.68
- Dividends credited: $23,288.68
- Balance to be paid borrowers on mortgage loans: $1,000.00
- Borrowed money: $3,350.00
- Contingent fund (as per section 225 of Banking Law): $1,971.65

**Total Liabilities:** $149,587.01

### Receipts.

- Cash on hand January 1, 1913: $2,759.68
- Dues on instalment shares credited to members: $25,826.18
- Money borrowed: $14,000.00
- Mortgages redeemed, foreclosed or transferred to real estate: $5,242.11
- Loans on shares repaid: $376.73
- Fees received: $61.26
- Fines received: $7,313.43
- Interest received: $125.97
- Undivided profits: $93.90

**Total Receipts:** $56,874.26

### Disbursements.

- Loaned on mortgage: $25,100.00
- Loaned on shares: $1,515.00
- Instalment dues repaid on withdrawal, or applied on loans: $3,177.00
- Paid matured shares: $9,370.00
- Dividends paid on withdrawal, or applied on loans: $471.85
- Paid borrowed money and prior mortgages: $14,000.00
- Paid interest on borrowed money and prior mortgages: $433.42
- Paid salaries and clerk-hire: $250.00
- Paid advertising, printing and postage: $79.93
- Paid rent: $30.00
- Paid banking department, examination: $18.40
- Paid banking department, assessment: $10.46
- Officers’ bonds: $20.00
- Advances for taxes, insurance, etc: $48.58
- State League dues: $5.00
- Mortgage taxes, attorney’s fees, etc: $314.50
- Fees refunded: $30.00
- Cash on hand December 31, 1913: $2,009.12

**Total Disbursements:** $56,874.26
Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1913, 1,920; shares issued during the year, 451; shares withdrawn during the year, 139; shares in force, 2,232. Borrowing members, 66, holding 698 shares; non-borrowing members, 287, holding 1,534 shares. Female shareholders, 98, holding 554 shares. Total dividends credited members during the year on instalment shares, $6,277; rate, 4.8354 per cent. Total dividends forfeited by withdrawing members during the year, $93.90.

No unpaid withdrawals. Amount of shares matured during the year, $9,370. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $375.93. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 1/10 per cent., and 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, $143,837.89. No foreclosures during the year.

ORLEANS COUNTY.

MEDINA SAVINGS AND LOAN ASSOCIATION.

City Hall, Main street, Medina, N. Y.


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: $305,409.50
- Cash on hand and in bank: $4,282.98
- Instalments due and unpaid: $231.00
- Interest, premium, fees and fines due and unpaid: 161.80

$309,692.48

**LIABILITIES.**

- Due shareholders, instalment shares: $260,256.25
- Dividends credited: $31,112.90
- Borrowed money: $5,000.00
- Earnings undivided: $7,823.33
- Contingent fund (as per section 225 of Banking Law): $5,500.00

$309,692.48

**RECEIPTS.**

- Cash on hand January 1, 1913: $4,133.36
- Dues on instalment shares credited to members: $91,896.75
- Money borrowed: $25,000.00
- Mortgages redeemed, foreclosed or transferred to real estate: $35,574.50
- Fees received: $680.75
- Fines received: $140.62
- Interest received: $16,493.11

$173,919.09
ORLEANS COUNTY.

DISBURSEMENTS.

Loaned on mortgage .................................................. $68,490.00
Instalment dues repaid on withdrawal, or applied on loans.. 25,134.50
Paid matured shares ................................................ 43,033.75
Dividends paid on withdrawal, or applied on loans. 1,416.40
Paid borrowed money and prior mortgages .................... 30,000.00
Paid interest on borrowed money and prior mortgages...... 486.61
Paid salaries and clerk-hire ....................................... 886.50
Paid advertising, printing and postage ......................... 101.90
Paid rent .................................................................... 24.00
Paid banking department, examination ......................... 34.70
Paid banking department, assessment ........................... 22.25
State League dues ...................................................... 6.50
Cash on hand December 31, 1913 .................................. 4,282.98

$173,919.09

Plan, serial. Par value of shares, $130. Instalments are 25 cents weekly.
Shares in force January 1, 1913, 6,683; shares issued during the year,
2,723; shares withdrawn during the year, 1,774; shares in force, 7,632. Bor­
rowing members, 282, holding 1,698 shares; non-borrowing members, 1,016,
holding 5,034 shares. Females shareholders, 625, holding 3,260 shares.
Total dividends credited members during the year on instalment shares,
$14,755.10; rate, 6 per cent.
No unpaid withdrawals. Amount of shares matured during the year,
$43,033.75. 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, $1,018.90. 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, $305,409.50. No foreclosures during the year.

ORLEANS COUNTY CO-OPERATIVE SAVINGS AND LOAN
ASSOCIATION.
Albion, N. Y.


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.

ASSETS.

Loans on bond and mortgage ....................................... $4,800.00
Cash on hand and in bank .............................................. 2,402.94

$7,202.94

LIABILITIES.

Due shareholders, instalment shares ........................... $5,562.00
Dividends credited ...................................................... 1,227.30
Earnings undivided ...................................................... 203.42
Contingent fund (as per section 225 of Banking Law) ...... 210.22

$7,202.94
RECEIPTS.
Cash on hand January 1, 1913 ............................................................ $1,355.99
Dues on instalment shares credited to members......................... 1,483.00
Mortgages redeemed, foreclosed or transferred to real estate.. 3,700.00
Fees received ..................................................................................... 8.75
Fines received ........................................................................................... 3.14
Interest received........................................................................................ 398.00
Dues to profit and loss .............................................................................. 124.00
Dividend to profit and loss ..................................................................... 173.69
Reverted dividends ..................................................................................... 84

$7,247.31

DISBURSEMENTS.
Loaned on mortgage............................................................................. $2,400.00
Instalment dues repaid on withdrawal, or applied on loans........... 1,501.00
Paid matured shares ............................................................................. 403.02
Dividends paid on withdrawal, or applied on loans..................... 355.55
Paid salaries and clerk-hire ................................................................. 169.00
Paid banking department, examination ........................................... 15.20
Paid banking department, assessment ............................................ 60.00
Cash on hand December 31, 1913....................................................... 2,402.94

$7,247.31

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 114; shares issued during the year, 42;
shares withdrawn during the year, 36; shares in force, 120. Borrowing members, 6, holding 24 shares; non-borrowing members, 25, holding 96 shares.
Female shareholders, 6, holding 15 shares. Total dividends credited members during the year on instalment shares, $339.79; rate, 5 3/10 per cent. Total dividends forfeited by withdrawing members during the year, 84 cents.
No unpaid withdrawals. Amount of shares matured during the year, $403.02.
Entry or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $169. 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, $2,000. Mortgages in force in New York State, $4,800.
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.]

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................................................................ $541,500.00
Loans on shares ..................................................................................... 50,300.00
Contracts for the sale of real estate..................................................... 10,275.00
Real estate ............................................................................................ 5,391.00
### Oswego County.

<table>
<thead>
<tr>
<th>Cash on hand and in bank</th>
<th>$17,486.43</th>
</tr>
</thead>
<tbody>
<tr>
<td>Furniture and fixtures</td>
<td>725.00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>2,643.64</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>545.59</td>
</tr>
<tr>
<td>Rent accrued</td>
<td>65.33</td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Due shareholders, instalment shares</th>
<th>$398,161.90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, income shares</td>
<td>67,138.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>115,655.99</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>1,900.00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>21,000.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>21,333.39</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>12,313.00</td>
</tr>
<tr>
<td>Cash security</td>
<td>27,133.25</td>
</tr>
<tr>
<td>Insurance</td>
<td>247.00</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>49.36</td>
</tr>
</tbody>
</table>

**RECEIPTS.**

| Cash on hand January 1, 1913 | $1,797.57 |
| Dues on instalment shares credited to members | 157,643.97 |
| Dues on income shares         | 49,100.00 |
| Money borrowed                | 39,500.00  |
| Mortgages redeemed, foreclosed or transferred to real estate | 54,900.00 |
| Loans on shares repaid        | 25,000.00  |
| Real estate sold              | 119.93     |
| Fees received                 | 345.80     |
| Fines received                | 129.50     |
| Interest received             | 30,373.76  |
| Premium received              | 15,085.62  |
| Rent received                 | 328.25     |
| Advances repaid               | 553.39     |
| Contracts redeemed            | 3,000.00   |
| Interest on advances          | 15.89      |
| Profit and loss               | 50.00      |
| Reverted dividends            | 1,110.44   |
| Security for loans            | 96.00      |
| Insurance                      | 917.00     |
| Sale of furniture             | 35.00      |
| Cash over                      | 22.26      |

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Loaned on mortgage</th>
<th>$87,400.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on shares</td>
<td>37,550.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>103,380.86</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>33,900.00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>5,912.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>29,831.39</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>2,167.52</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>56,590.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>1,593.10</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>510.93</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>2,045.42</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>139.60</td>
</tr>
</tbody>
</table>
Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1913, 18,068 1/2; shares issued during the year, 3,458; shares withdrawn during the year, 1,537; shares in force, 19,989 1/2. Borrowing members, 581, holding 7,710 shares; non-borrowing members, 786, holding 12,279 1/2 shares. Female shareholders, 592, holding 6,832 shares. Total dividends credited members during the year on instalment shares, $34,091.74; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,167.52; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $1,110.44.

No unpaid withdrawals. Amount of shares matured during the year, $33,000. 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, $2,750.93. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year, and remaining unpaid, $49.36.

Premium plan, instalment. 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 Cayuga, Jefferson and Oswego counties, New York State. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $541,500. One foreclosure during the year.

FRONTIER PERMANENT BUILDING AND LOAN ASSOCIATION.

No. 23 Arcade Building, East Bridge street, Oswego, N. Y.


President ..................... WILLIAM H. QUIGLEY ........................................ Oswego, N. Y.
Secretary .................... EDWARD KELLEY ............................................ Oswego, N. Y.
Treasurer .................. CHARLES R. MARSDEN ................................ Oswego, N. Y.
Attorney ..................... THOMAS H. KING ........................................... Oswego, N. Y.

ASSETS.

Loans on bond and mortgage ............................................................ $21,600 00
Loans on shares .................................................................................. 350 00
Contracts for sale of real estate .......................................................... 400 00
Cash on hand and in bank .................................................................. 578 16
Furniture and fixtures ........................................................................ 75 00
Advances for taxes, insurance, etc...................................................... 37 98

$23,041 14
**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$14,868 70</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,853 76</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>1,500 00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>1,900 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,216 63</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>702 05</td>
</tr>
</tbody>
</table>

**$23,041 14**

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,165 48</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>6,842 34</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>700 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>2,900 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>700 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>28 95</td>
</tr>
<tr>
<td>Fines received</td>
<td>38 84</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,250 63</td>
</tr>
<tr>
<td>Premium received</td>
<td>441 75</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>2 25</td>
</tr>
</tbody>
</table>

**$14,070 26**

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$5,050 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>750 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>5,388 94</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>846 24</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>90 00</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>900 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>90 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>244 48</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>10 30</td>
</tr>
<tr>
<td>Paid rent</td>
<td>60 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>15 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>1 74</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>10 00</td>
</tr>
<tr>
<td>State League dues</td>
<td>5 00</td>
</tr>
<tr>
<td>Light</td>
<td>2 40</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>25 00</td>
</tr>
<tr>
<td>Insurance</td>
<td>3 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>578 10</td>
</tr>
</tbody>
</table>

**$14,070 26**

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

Shares in force January 1, 1913, 978: shares issued during the year, 278½; shares withdrawn during the year, 132; shares in force, 1,124⅔. Borrowing members, 31, holding 308½ shares; non-borrowing members, 45, holding 816 shares. Female shareholders, 31, holding 365 shares. Total dividends credited members during the year on instalment shares, $1,070.40; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $890; rate, 5 per cent.

No unpaid withdrawals. Entrance or membership fee, 10 cents per share. Operating expenses, as defined in section 297 of the Banking Law, incurred and paid during the year, $335.18. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2½ per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, $8,400. Mortgages in force in New York State, $21,600. No foreclosures during the 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JAMES K. STOCKWELL</td>
<td>Oswego, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>EDWARD KELLY</td>
<td>Oswego, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM H. KING</td>
<td>Oswego, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>THOMAS H. KING</td>
<td>Oswego, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$197,050 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>$10,000 00</td>
</tr>
<tr>
<td>Real estate</td>
<td>$500 00</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>$85 00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>$34 61</td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$125,592 19</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>$47,016 07</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>$23,600 00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>$2,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$2,218 47</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>$7,215 00</td>
</tr>
<tr>
<td>Overdraft on bank</td>
<td>$27 88</td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$2,993 81</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$42,511 01</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>$6,300 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>$5,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$27,963 87</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>$1,250 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>$118 38</td>
</tr>
<tr>
<td>Fines received</td>
<td>$2 88</td>
</tr>
<tr>
<td>Interest received</td>
<td>$10,045 01</td>
</tr>
<tr>
<td>Premium received</td>
<td>$4,765 57</td>
</tr>
<tr>
<td>Rent received</td>
<td>$66 78</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>$49 57</td>
</tr>
<tr>
<td>Surplus dividend</td>
<td>$40 88</td>
</tr>
<tr>
<td>Overdraft on bank</td>
<td>$27 88</td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$47,200 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$850 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$36,698 69</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$10,597 60</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>$880 02</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$3,000 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$127 50</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>$500 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$640 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$62 48</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$96 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$18 46</td>
</tr>
</tbody>
</table>
Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares in force January 1, 1913, 5,223 3/16; shares issued during the year, 1,004 1/2; shares withdrawn during the year, 424; shares in force, 5,804. Borrowing members, 170, holding 2,661 shares; non-borrowing members, 230, holding 3,143 shares. Female shareholders, 135, holding 2,017 shares. Total dividends credited members during the year on instalment shares, $11,133.60; rate, 9 per cent. Total dividends credited or paid in cash to members during the year on other shares, $880.02; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $40.88.

No unpaid withdrawals. Amount of shares matured during the year, $10,800. 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, $833.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2½ 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, $197,050. One foreclosure during the year.
Earnings undivided ................................................... $117 56
Contingent fund (as per section 225 of Banking Law) ........ 3,784 64
Unearned or rebatable premium............................................ 1,997 45

$184,980 04

RECEIPTS.
Cash on hand January 1, 1913 ........................................... $2,573 70
Dues on instalment shares credited to members ................. 44,557 52
Dues on income shares ..................................................... 2,000 00
Money borrowed ................................................................... 5,000 00
Mortgages redeemed, foreclosed or transferred to real estate.. 15,250 00
Fees received ........................................................................... 123 35
Interest received ................................................................. 8,830 45
Premium received ............................................................... 2,095 50
Advances repaid .................................................................... 172 48
Mortgage tax ......................................................................... 10 00

$80,613 00

DISBURSEMENTS.
Loaned on mortgage ............................................................ $36,600 00
Instalment dues repaid on withdrawal, or applied on loans.... 31,897 38
Paid income shares ............................................................. 4,300 00
Dividends paid on withdrawal, or applied on loans .............. 5,296 94
Cash dividends paid on income and accumulative prepaid shares .................................................. 630 19
Paid interest on borrowed money and prior mortgages ....... 195 00
Paid salaries and clerk-hire .................................................. 986 00
Paid advertising, printing and postage ................................ 1 10
Paid rent ............................................................................... 72 00
Paid banking department, examination .............................. 36 00
Paid banking department, assessment ............................... 13 35
Officers’ bonds ..................................................................... 6 00
Advances for taxes, insurance, etc ......................................... 124 55
State League dues ............................................................... 5 50
Premium refunded ............................................................... 65 30
Janitor .................................................................................... 12 00
Light ...................................................................................... 3 91
Mortgage taxes .................................................................... 150 00
Repairs ................................................................................... 3 85
Cash on hand December 31, 1913 ........................................ 291 93

$80,613 00

Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.
Shares in force January 1, 1913 6,377; shares issued during the year, 1,532 ½; shares withdrawn during the year, 1,084; shares in force, 6,825 4½. Borrowing members, 200, holding 2,092 shares; non-borrowing members, 294, holding 4,733 ½ shares. Female shareholders, 155, holding 1,730 ¼ shares. Total dividends credited members during the year on instalment shares, $8,737 02; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $630 19; 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, $1,090 36. Unpaid, none.
Premium plan, gross. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 5½ per cent.
Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, $3,000. Mortgages in force in New York State, $183,050. No foreclosures during the year.
Oswego County.

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 ....................................................... $315,100 00
Loans on shares ............................................................................ 26,342 50
Contracts for the sale of real estate............................................ 159 29
Real estate ...................................................................................... 141 42
Cash on hand and in bank................................................................ 3,063 36
Furniture and fixtures................................................................... 105 00
Interest, premium, fees and fines due and unpaid ......................... 1,589 24
Advances for taxes, insurance, etc............................................... 577 60
Judgment ......................................................................................... 410 00

$347,488 41

LIABILITIES.
Due shareholders, instalment shares ................................................. $240,822 32
Due shareholders, income shares.......................................................... 19,300 00
Dividends credited ............................................................................... 64,484 08
Balance to be paid borrowers on mortgage loans ............................... 4,100 00
Borrowed money ............................................................................... 7,000 00
Earnings undivided ........................................................................... 5,824 16
Contingent fund (as per section 225 of Banking Law) ...................... 5,900 00
Interest ......................................................................................... 57 85

$347,488 41

RECEIPTS.
Cash on hand January 1, 1913 ........................................................... $6,700 72
Dues on instalment shares credited to members ............................... 66,609 79
Dues on income shares ....................................................................... 19,300 00
Money borrowed ............................................................................. 12,307 21
Mortgages redeemed, foreclosed or transferred to real estate .......... 18,900 00
Loans on shares repaid ..................................................................... 41,835 00
Real estate sold ................................................................................. 50 00
Fees received ................................................................................... 200 27
Interest received ............................................................................... 14,949 99
Premium received ............................................................................ 7,293 73
Advances repaid ............................................................................... 253 35
Reverted dividends ......................................................................... 307 15

$188,706 56

DISBURSEMENTS.
Loaned on mortgage ........................................................................ $86,960 00
Loaned on shares ............................................................................. 47,357 50
Instalment dues repaid on withdrawal, or applied on loans...... 12,635 27
Paid matured shares ......................................................................... 23,629 23
Paid income shares ........................................................................... 133 20
Dividends paid on withdrawal, or applied on loans ................. 7,889 54
Cash dividends paid on income and accumulative prepaid shares ........................................................................... 133 20
Paid borrowed money and prior mortgages ................................. 5,307 21
Paid interest on borrowed money and prior mortgages .......... 46 25
Paid salaries and clerk-hire.................................................. $853.99
Paid advertising, printing and postage........................................ 33.65
Paid rent ................................................................................. 50.00
Paid banking department, examination................................. 36.00
Paid banking department, assessment...................................... 21.92
Officers’ bonds ........................................................................ 15.00
Advances for taxes, insurance, etc........................................... 544.34
State League dues ..................................................................... 6.50
Railroad fare ............................................................................. 10.40
Cash on hand December 31, 1913............................................. 3,063.36

Total $188,706.56

Plan, permanent. Par value of shares, $100. Instalments are 10, 20, 30, 40 and 50 cents weekly.
Shares in force January 1, 1913, 12,484; shares issued during the year, 3,906; shares withdrawn during the year, 2,164; shares in force, 14,226.
Borrowing members, 341, holding 4,884½ shares; non-borrowing members, 634, holding 9,341⅔ shares. Female shareholders, 323, holding 3,880⅔ shares. Total dividends credited members during the year on instalment shares, $20,133.21; rate, 7¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, $215.11; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $307.15.

No unpaid withdrawals. Amount of shares matured during the year, $23,629.23. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $969.54. Unpaid, none.

Loans have been made in Onondaga and Oswego counties, New York State. Largest mortgage loan outstanding, $8,500. Mortgages in force in New York State, $315,100. No foreclosures during the year.

OTSEGO COUNTY.

ONEONTA BUILDING AND LOAN ASSOCIATION.

54 Chestnut street, Oneonta, N. Y.


President .......... WALTER SCOTT ............................................ Oneonta, N. Y.
Secretary ........ W. IRVING BOLTON .................................... Oneonta, N. Y.
Treasurer .......... T. WALDO STEVENS ................................ Oneonta, N. Y.
Attorney .......... W. IRVING BOLTON .................................... Oneonta, N. Y.

ASSETS.

Loans on bond and mortgage ............................................. $450,675.00
Loans on shares ................................................................. 19,252.00
Contracts for the sale of real estate ................................. 6,300.00
Real estate ........................................................................... 500.00
Cash on hand and in bank .................................................. 10,533.47
Furniture and fixtures ......................................................... 681.98
Advances for taxes, insurance, etc. .................................... 148.18

$488,990.63

LIABILITIES.

Due shareholders, instalment shares .................................. $304,308.87
Due shareholders, savings shares ........................................ 7,144.72
Due shareholders, income shares ........................................ 50,925.00
Dividends credited ............................................................. 74,339.11
Due shareholders, matured shares ..................................... 19,875.00
Balance to be paid borrowers on mortgage loans........................... $972.06
Borrowed money ................................................................. 8,899.09
Earnings undivided ............................................................... 12,535.69
Contingent fund (as per section 225 of Banking Law)........... 9,032.67
Suspense ............................................................................. 39.02

$488,090.63

RECEIPTS.
Cash on hand January 1, 1913............................................................ $5,187.02
Dues on instalment shares credited to members ......................... 103,180.06
Dues on savings shares ............................................................... 7,292.78
Dues on income shares ............................................................... 36,300.00
Money borrowed ......................................................................... 30,324.59
Mortgages redeemed, foreclosed or transferred to real estate.. 48,380.34
Loans on shares repaid ............................................................... 11,391.00
Fees received .......................................................... 104.00
Fines received ................................................................. 936.57
Interest received ............................................................. 27,651.72
Premium' received ............................................................ 1,169.30
Advances repaid ......................................................................... 27.71
Real estate contracts ............................................................ 616.35
Suspense................................................................................. 42.02
Reverted dividends .................................................................... 659.29

$272,122.75

DISBURSEMENTS.
Loaned on mortgage ................................................................. $88,644.99
Loaned on shares ........................................................................ 17,319.00
Instalment dues repaid on withdrawal, or applied on loans... 46,600.00
Paid matured shares ................................................................ 28,925.00
Paid savings shares .................................................................. 2,070.81
Paid income shares .................................................................. 16,775.00
Dividends paid on withdrawal, or applied on loans .......... 13,183.75
Cash dividends paid on income and accumulative prepaid shares .... 1,370.83
Paid borrowed money and prior mortgages ......................... 42,890.97
Paid interest on borrowed money and prior mortgages ....... 1,069.06
Paid for real estate ................................................................. 7,500.00
Paid salaries and clerk-hire. ............................................... 1,508.00
Paid advertising, printing and postage ................................. 338.04
Paid banking department, examination ............................... 68.48
Paid banking department, assessment ................................. 35.22
Officers' bonds ........................................................................ 20.00
Advances for taxes, insurance, etc.......................................... 138.96
State League dues and expenses ....................................... 24.80
Furniture and fixtures ............................................................ 136.98
Insurance ............................................................................ 7.20
Suspense ............................................................................... 3.00
Sundries ............................................................................... 19.19
Cash on hand December 31, 1913 ................... 10,533.47

$272,122.75

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 5,732; shares issued during the year, 1,324; shares withdrawn during the year, 1,016; shares in force, 6,040. Borrowing members, 353, holding 2,164 shares; non-borrowing members, 571, holding 3,876 shares. Female shareholders, 372, holding 1,800 shares. Total dividends credited members during the year on instalment shares, $21,643.54; rate, 6 per cent. Total dividends credited or paid in cash to members during the
year on other shares, $1,827.90; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $659.29.

No unpaid withdrawals. Amount of shares matured during the year, $31,000. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,917.23. Unpaid, none.

Premium plan, installment. 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, $449,702.94. No foreclosures during the year.

QUEENS COUNTY.

CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION.

No. 337 Jackson avenue, Long Island City, N. Y.


President ..................... F. J. SCHLEICHER ................... 39 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................................................................. $97,900 00
Loans on shares ......................................................................................... 200 00
Real estate . .................... $102,131 58
Cash on hand and in bank ................................................................. 2,369 27
Furniture and fixtures ........................................................................ 1,562 31

LIABILITIES.

Due shareholders, installment shares ................................................. $73,995 53
Due shareholders, savings shares ........................................................ 502 02
Dividends credited ..................................................................................... 21,080 86
Borrowed money ......................................................................................... 3,500 00
Earnings undivided ......................................................................................... 371 19
Contingent fund (as per section 225 of Banking Law) ............. 2,436 98
Special deposits ......................................................................................... 45 00

RECEIPTS.

Cash on hand January 1, 1913........................................................... $8,998 85
Dues on installment shares collected to members ............................... 19,947 13
Money borrowed ......................................................................................... 5,000 00
Mortgages redeemed, foreclosed or transferred to real estate.. 14,750 00
Loans on shares repaid ........................................................................ 2,840 00
Fees received .............................................................................................. 39 60
Fines received .............................................................................................. 71 62
Interest received ......................................................................................... 4,605 54
Premium received ..................................................................................... 1,739 42
Rent received .............................................................................................. 273 27
Advances repaid ......................................................................................... 13 73
Real estate award ...................................................................................... 355 36
Special deposits ......................................................................................... 55 00

$58,689 52
Disbursements.

Loaned on mortgage .................................................. $25,100.00
Loaned on shares .......................................................... $1,900.00
Instalment dues repaid on withdrawal, or applied on loans.... $12,943.81
Paid matured shares .................................................. $12,334.82
Dividends paid on withdrawal, or applied on loans ................. $2,742.92
Paid borrowed money or prior mortgages .......................... $1,500.00
Paid interest on borrowed money and prior mortgages ............ $50.17
Paid salaries and clerk-hire ......................................... $150.00
Paid advertising, printing and postage .............................. $30.00
Paid rent .......................................................................... $204.00
Paid repairs to real estate ............................................. $49.57
Paid taxes, insurance, etc ............................................. $59.00
Paid banking department, examination ............................ $16.60
Paid banking department, assessment ............................... $8.05
Advances for taxes, insurance, etc .................................. $13.73
Supplies, etc ..................................................................... $24.54
Cash on hand December 31, 1913 ...................................... $1,562.31

$58,689.52

Plan, permanent. Par value of shares, $200 and $250. Instalments are $1 monthly.

Shares in force January 1, 1913, 1,536; shares issued during the year; 477%; shares withdrawn during the year, 320; shares in force, 1,693%. Borrowing members, 48, holding 371½% shares; non-borrowing members, 164, holding 1,322 shares. Female shareholders, 102, holding 811½% shares. Total dividends credited members during the year on instalment shares, $5,511.47; rate, 6 1/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $10,615.92. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $408.54. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 25 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, $97,906. No foreclosures during the year.

Columbia Building and Loan Association.

No. 4103 University Place, Woodhaven, N. Y.


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 ......................................... $117,702.99
Loans on shares .......................................................... 4,910.00
Cash on hand and in bank ............................................... 10,755.66
Furniture and fixtures .................................................. 50.00
Instalments due and unpaid ........................................... $618.00
Interest, premium, fees and fines due and unpaid............... 376.87

$133,418.65
302  Report on Savings and Loan Associations.

LIABILITIES.

Due shareholders, instalment shares............................................. $102,045 00
Dividends credited................................................................. 27,756 12
Balance to be paid borrowers on mortgage loans....................... 960 00
Contingent fund (as per section 225 of Banking Law)................. 2,667 53

$133,418 65

RECEIPTS.

Cash on hand January 1, 1913.................................................... $2,656 12
Dues on instalment shares credited to members.......................... 24,199 50
Mortgages redeemed, foreclosed or transferred to real estate........ 10,350 31
Loans on shares repaid............................................................. 2,125 00
Fees received ............................................................................... 69 50
Fines received ............................................................................. 239 28
Interest received ......................................................................... 6,102 23
Premium received ........................................................................ 1,828 34
Reverted dividends ..................................................................... 121 94
Dividends on old series.............................................................. 1 50

$47,694 02

DISBURSEMENTS.

Loaned on mortgage................................................................. $22,353 30
Loaned on shares......................................................................... 3,555 00
Instalment dues repaid on withdrawal, or applied on loans......... 5,232 50
Paid matured shares..................................................................... 4,500 00
Dividends paid on withdrawal, or applied on loans.................... 600 74
Paid salaries and clerk-hire.......................................................... 500 00
Paid advertising, printing and postage........................................ 50 35
Paid rent ...................................................................................... 60 00
Paid banking department, examination........................................ 16 55
Paid banking department, assessment......................................... 8 92
Officers' bonds ............................................................................ 12 00
Insurance .................................................................................... 18 00
Sundries ...................................................................................... 13 00
Cash on hand December 31, 1913............................................... 10,755 66

$47,694 02

Plan, serial. Par value of shares, $125 and $250. Instalments are 50 cents
and $1 monthly.

Shares in force January 1, 1913, 2,830; shares issued during the year, 829;
shares withdrawn during the year, 529; shares in force, 3,130. Borrowing
members, 68, holding 901 shares; non-borrowing members, 228, holding 2,229
shares. Female shareholders, 83, holding 691 shares. Total dividends credited
during the year on instalment shares, $7,295.28; rate, 6.48 per cent.
Total dividends forfeited by withdrawing members during the year, $121.94.

No unpaid withdrawals. Amount of shares matured during the year, $4,500.
Entrance or membership fee, $1 per member. Operating expenses, as defined
in section 227 of the Banking Law, incurred and paid during the year, $662.35.
Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per
cent. Premium paid by borrowing members, 12 cents per month on share of
$125.

Loans have been made in Kings, Nassau and Queens counties, New York
State. Largest mortgage loan outstanding, $6,560. Mortgages in force in
New York State, $117,702.99. No foreclosures during the year.
## Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$25,374 99</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>100 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>131 25</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>584 49</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>25 00</td>
</tr>
</tbody>
</table>

**Total Assets:** $26,215 73

## Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$18,257 00</td>
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<tr>
<td>Due shareholders, matured shares</td>
<td>4,768 56</td>
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<tr>
<td>Earnings undivided</td>
<td>2,138 89</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,051 28</td>
</tr>
</tbody>
</table>

**Total Liabilities:** $26,215 73

## Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$5,264 93</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>5,293 00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>4,338 22</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>1,085 00</td>
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<tr>
<td>Interest received</td>
<td>1,185 83</td>
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<tr>
<td>Premium received</td>
<td>19 69</td>
</tr>
<tr>
<td>Rent received</td>
<td>35 00</td>
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<tr>
<td>Advances repaid</td>
<td>32 50</td>
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<tr>
<td>Reverted dividends</td>
<td>5 33</td>
</tr>
<tr>
<td>Insurance premium refunded</td>
<td>14 26</td>
</tr>
<tr>
<td>Real estate contracts paid</td>
<td>54 25</td>
</tr>
</tbody>
</table>

**Total Receipts:** $17,327 92

## Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$13,200 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>256 00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>1,872 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>10 30</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>723 36</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>385 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>86 15</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>37 56</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>16 45</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>1 77</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>20 93</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>32 50</td>
</tr>
<tr>
<td>Interest on advanced payments</td>
<td>9 89</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>37 23</td>
</tr>
<tr>
<td>Real estate commissions</td>
<td>54 25</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>584 49</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $17,327 92
Plan, serial. Par value of shares, $200. Installments are $1 monthly.
Shares in force January 1, 1913, 313½; shares issued during the year, 206; shares withdrawn during the year, 33; shares in force, 486½. Borrowing members, 2, holding 7 shares; nonborrowing members, 88, holding 479½ shares. Female shareholders, 33, holding 145 shares. Total dividends credited members during the year on installment shares, $1,276.35; rate, 6½ per cent. Total dividends forfeited by withdrawing members during the year, $5.33.

No unpaid withdrawals. Amount of shares matured during the year, $1,872. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $492.10. 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, $4,900. Mortgages in force in New York State, $231,107.62. 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM H. GIBSON</td>
<td>39 Temple Street</td>
</tr>
<tr>
<td>Secretary</td>
<td>JESSE E. ELLSWORTH</td>
<td>318 Jamaica Avenue</td>
</tr>
<tr>
<td>Treasurer</td>
<td>DAVID DEANS</td>
<td>446 Second Avenue</td>
</tr>
<tr>
<td>Attorney</td>
<td>FRED’K N. SMITH</td>
<td>24 Jackson Avenue</td>
</tr>
</tbody>
</table>

ASSETS.
Loans on bond and mortgage................................................................. $274,963 65
Loans on shares ......................................................................................... 2,875 00
Cash on hand and in bank....................................................................... 24,351 48
$302,190 13

LIABILITIES.
Due shareholders, installment shares ......................................................... $225,749 60
Dividends credited .................................................................................. 60,331 89
Earnings undivided ................................................................................. 2,305 32
Contingent fund (as per section 225 of Banking Law) ......................... 13,792 83
Suspense ........................................................................................................ 10 49
$302,190 13

RECEIPTS.
Cash on hand January 1, 1913.............................................................. $46,122 56
Dues on installment shares credited to members........................................ 44,939 80
Mortgages redeemed, foreclosed or transferred to real estate.. 25,579 97
Loans on shares repaid.............................................................................. 5,919 29
Fees received ............................................................................................... 102 75
Fines received ............................................................................................. 170 91
Interest received ......................................................................................... 13,067 46
Premium received ....................................................................................... 4,787 08
Suspense ........................................................................................................ 10 49
$140,700 27

DISBURSEMENTS.
Loaned on mortgage.................................................................................. $51,150 00
Loaned on shares........................................................................................ 1,955 00
Instalment dues repaid on withdrawal, or applied on loans.. 23,582 00
Paid matured shares .................................................................................. 19,530 00
Dividends paid on withdrawal, or applied on loans......................... 17,575 62
Plan, serial. Par value of shares, $125 and $250. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1913, 3,430; shares issued during the year, 1,636; shares withdrawn during the year, 475; shares in force, 4,591. Borrowing members, 122, holding 1,264 shares; non-borrowing members, 365, holding 3,327 shares. Female shareholders, 186, holding 1,831 shares. Total dividends credited members during the year on instalment shares, $14,476.38; rate, 5% per cent. No unpaid withdrawals. Amount of shares matured during the year, $8,015.50. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,780.86. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 22½ cents and 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, $274,963.65. No foreclosures during the year.
### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,858.82</td>
</tr>
<tr>
<td>Dues on installment shares credited to members</td>
<td>$12,003.46</td>
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<tr>
<td>Dues on savings shares</td>
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<tr>
<td>Dues on income shares</td>
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<tr>
<td>Money borrowed</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$16,413.99</td>
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<tr>
<td>Real estate sold</td>
<td>$942.93</td>
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<tr>
<td>Fees received</td>
<td>$27.75</td>
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<tr>
<td>Interest received</td>
<td>$4,684.83</td>
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<tr>
<td>Premium received</td>
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<tr>
<td>Rent received</td>
<td>$101.00</td>
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<tr>
<td>Advances repaid</td>
<td>$21.50</td>
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<tr>
<td>Profit on real estate</td>
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<tr>
<td>Reverted dividends</td>
<td>$114.50</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$46,403.71</strong></td>
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### DISBURSEMENTS.

<table>
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<th>Description</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
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<tr>
<td>Paid savings shares</td>
<td>$104.50</td>
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<tr>
<td>Paid income shares</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$1,853.78</td>
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<tr>
<td>Cash dividends paid on income and accumulative prepared shares</td>
<td>$1,013.75</td>
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<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$12,200.00</td>
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<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$319.91</td>
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<tr>
<td>Paid for real estate</td>
<td>$5,847.98</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>$600.00</td>
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<tr>
<td>Paid advertising, printing and postage</td>
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<td>Paid rent</td>
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<tr>
<td>Paid taxes, insurance, etc</td>
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<td>Paid banking department, assessment</td>
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<tr>
<td>Officers' bonds</td>
<td>$10.00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>$33.00</td>
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<tr>
<td>Expenses</td>
<td>$69.00</td>
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<tr>
<td>Profit and loss</td>
<td>$50.00</td>
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<tr>
<td>Entrance fee returned</td>
<td>$2.50</td>
</tr>
<tr>
<td>Commissions</td>
<td>$150.00</td>
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<tr>
<td>Cash on hand December 31, 1913</td>
<td>$801.68</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$46,403.71</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 1,319½; shares issued during the year, 226½; shares withdrawn during the year, 308½; shares in force, 1,237½. Borrowing members, 31, holding 596½ shares; non-borrowing members, 75, holding 641 shares. Female shareholders, 34, holding 444½ shares. Total dividends credited members during the year on instalment shares, $21,933.86; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,331.92; rate, 5 per cent. and 6½ per cent. Total dividends forfeited by withdrawing members during the year, $114.50. No unpaid withdrawals. Amount of shares matured during the year, $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, $750. 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, and in New Jersey. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $62,188.13. Two foreclosures during the year.

QUEENS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.
Jamaica, N. Y.

President ...................... H. E. LEWIS ....................................................... Jamaica, N. Y.
Secretary .................... O. 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 ................................................................ $39,806 64
Loans on shares........................................................................................... 3,845 00
Real estate .................................................................................................. 2, 800 00
Cash on hand and in bank..................................................................... 321 67
Furniture and fixtures.............................................................................. 20 00
Interest, premium, fees and fines due and unpaid......................... 708 00
Foreclosure account .................................................................................. 4,982 00
$52,483 31

LIABILITIES.
Due shareholders, instalment shares................................................... $30,762 00
Due shareholders, income shares................................................................ 7,300 00
Dividends credited .................................................................................... 4,595 01
Due shareholders, matured shares....................................................... 761 92
Borrowed money ......................................................................................... 5,750 00
Earnings undivided .................................................................................. 1,273 48
Contingent fund (as per section 225 of Banking Law)................ 2,940 90
$52,483 31

RECEIPTS.
Cash on hand January 1, 1913.............................................................. $359 40
Dues on instalment shares credited to members......................... .... 7,172 00
Dues on income shares.............................................................................. 4,200 00
Money borrowed ......................................................................................... 14,250 00
Mortgages redeemed, foreclosed or transferred to real estate... 13,530 17
Loans on shares repaid........................................................................... 2,970 00
Fees received ............................................................................................. 22 25
Fines received ............................................................................................. 24 11
Interest received ....................................................................................... 2,846 42
Premium received ..................................................................................... 57 75
Rent received ......................................................................................... 249 85
Insurance ...................................................................................................... 12 07
Individual accounts .................................................................................. 1,607 84
Reverted dividends .................................................................................. 126 39
$45,628 25
DISBURSEMENTS.

Loaned on mortgage ................................................................. $9,047 42
Loaned on shares ........................................................................ 4,395 00
Instalment dues repaid on withdrawal, or applied on loans ... 2,844 50
Paid matured shares .................................................................... 9,010 00
Paid income shares ...................................................................... 1,600 09
Dividends paid on withdrawal, or applied on loans............... 317 06
Cash dividends paid on income and accumulative prepaid shares .......... 351 38
Paid borrowed money and prior mortgages .......................... 8,500 00
Paid interest on borrowed money and prior mortgages ...... 292 11
Paid for real estate ..................................................................... 729 77
Paid salaries and clerk-hire.......................................................... 49 75
Paid advertising, printing and postage ..................................... 24 00
Paid repairs to real estate.............................................................. 224 20
Paid taxes, insurance, etc........................................................... 575 00
Paid banking department, examination ................................. 4 05
Paid banking department, assessment.................................... 12 00
State League dues and expenses .............................................. 20 00
Incidentals .................................................................................. 4 86
Individual accounts ................................................................... 4,238 25
Foreclosure account ................................................................... 4,982 00
Cash on hand December 31, 1913 ............................................. 321 67

$45,628 25

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 606; shares issued during the year, 125; shares withdrawn during the year, 130; shares in force, 601. Borrowing members, 20, holding 210 shares; non-borrowing members, 56, holding 391 shares. Female shareholders, 21, holding 178% shares. Total dividends credited members during the year on instalment shares, $1,707.70; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $351.38; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $126.39.

No unpaid withdrawals. Amount of shares matured during the year, $9,010. 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, $685.61. 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 Nassau, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, $4,200. Mortgages in force in New York State, $39,806.64. No foreclosures during the year.

WHITESTONE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 7 Eighth avenue, south, Whitestone, N. Y.


Officers.

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.
## QUEENS COUNTY

### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$163,850.00</td>
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<tr>
<td>Loans on shares</td>
<td>11,300.00</td>
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<tr>
<td>Contracts for the sale of real estate</td>
<td>3,949.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>9,038.34</td>
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<tr>
<td>Furniture and fixtures</td>
<td>75.50</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>50.63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$188,263.47</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$138,244.63</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>27,870.81</td>
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<tr>
<td>Due shareholders, matured shares</td>
<td>3,200.00</td>
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<tr>
<td>Earnings undivided</td>
<td>10,557.65</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>8,400.00</td>
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<tr>
<td>Suspense</td>
<td>116.63</td>
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<td>Interest accrued</td>
<td>73.75</td>
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<td><strong>Total</strong></td>
<td><strong>$188,263.47</strong></td>
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### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$4,984.97</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>30,420.31</td>
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<tr>
<td>Money borrowed</td>
<td>4,500.00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>12,200.00</td>
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<tr>
<td>Loans on shares repaid</td>
<td>1,550.00</td>
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<tr>
<td>Fees received</td>
<td>86.95</td>
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<tr>
<td>Fines received</td>
<td>85.05</td>
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<tr>
<td>Interest received</td>
<td>9,800.53</td>
</tr>
<tr>
<td>Premium received</td>
<td>1,065.42</td>
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<tr>
<td>Rent received</td>
<td>177.98</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>62.19</td>
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<tr>
<td>Real estate contracts</td>
<td>59.00</td>
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<tr>
<td>Sundries</td>
<td>6.16</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>534.35</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$65,532.91</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$17,550.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>2,650.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>13,662.00</td>
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<tr>
<td>Paid matured shares</td>
<td>14,410.00</td>
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<td>Dividends paid on withdrawal, or applied on loans</td>
<td>2,468.65</td>
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<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>4,500.00</td>
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<td>Paid interest on borrowed money and prior mortgages</td>
<td>22.52</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>620.00</td>
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<td>Paid advertising, printing and postage</td>
<td>238.83</td>
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<td>Paid rent</td>
<td>60.00</td>
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<td>Paid taxes, insurance, etc</td>
<td>28.00</td>
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<td>Paid banking department, examination</td>
<td>34.20</td>
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<td>Paid banking department, assessment</td>
<td>34.30</td>
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<td>Advances for taxes, insurance, etc</td>
<td>99.35</td>
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<td>Sundries</td>
<td>31.77</td>
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<tr>
<td>Discounts</td>
<td>70.33</td>
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<tr>
<td>Interest</td>
<td></td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>9,038.34</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$65,532.91</strong></td>
</tr>
</tbody>
</table>
Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1913, 2,465; shares issued during the year, 413; shares withdrawn during the year, 401; shares in force, 2,477. Borrowing members, 155, holding 994 shares; non-borrowing members, 255, holding 1,483 shares. Female shareholders, 138, holding 759 shares. Total dividends credited members during the year on instalment shares, $9,287.84; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, 534.35.

No unpaid withdrawals. Amount of shares matured during the year, $16,410. 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, $1,026.48. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 10 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, $163,850. No foreclosures during the year.

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RENSSELAER COUNTY.

CASTLETON BUILDING, SAVINGS AND LOAN ASSOCIATION.

Main Street, Castleton, N. Y.


President. PETER C. BRASHEAR. Castleton, N. Y.
Secretary. GEORGE S. SCHERMERHORN. Castleton, N. Y.
Treasurer. GARRET W. TIMMERS. Castleton, N. Y.

ASSETS.

Loans on bond and mortgage................................................................. $3,500 00
Cash on hand and in bank ....................................................................... 2,222 13

$5,722 13

LIABILITIES.

Due shareholders, instalment shares.................................................. $5,375 30
Due shareholders, savings shares ..................................................... 217 50
Due shareholders, juvenile savings shares ......................................... 72 21
Earnings undivided .................................................................................. 57 12

$5,722 13

RECEIPTS.

Dues on instalment shares credited to members........................... $5,405 30
Dues on savings shares ................................................................. 217 50
Dues on juvenile savings shares ..................................................... 72 21
Fees received .......................................................... 68 00
Fines received .............................................................. 1 70
Interest received ............................................................ 70 32

$5,835 03

DISBURSEMENTS.

Loaned on mortgage .............................................................. $3,500 00
Instalment dues repaid on withdrawal, or applied on loans... 30 00
Paid advertising, printing and postage................................. 82 90
Cash on hand December 31, 1913.......................................................... 2,222 13

$5,835 03
Plan, permanent. Par value of shares, $100. Instalments are 10 cents weekly.

Shares issued during the year, 1,557; shares withdrawn during the year, 30; shares in force, 1,527. Borrowing members, 2, holding 40 shares; non-borrowing members, 65, holding 1,487 shares. Female shareholders, 10, holding 85 shares.

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, $82.90. Unpaid, none.

No premium plan. 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, $2,000. Mortgages in force in New York State, $3,500. No foreclosures during the year.

INDUSTRIAL BUILDING-LOAN AND SAVINGS ASSOCIATION OF TROY.

National State Bank Building, Fulton and River streets, Troy, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>ROBERT FORREST</td>
<td>1902 12th Ave., Watervliet.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM DOWNS</td>
<td>52 Mill Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>THOMAS J. PHILLIPS</td>
<td>Thompson Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JAMES FARRELL</td>
<td>2001 15th Street.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$91,500.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>1,040.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>2,434.99</td>
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<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>50.65</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$195,025.64</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$141,870.88</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>30,992.55</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>1,172.15</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>18,340.61</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>2,649.45</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$195,025.64</strong></td>
</tr>
</tbody>
</table>

**RECEPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,575.20</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>32,761.24</td>
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<tr>
<td>Money borrowed</td>
<td>36,876.28</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>29,400.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>665.00</td>
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<tr>
<td>Fees received</td>
<td>36.00</td>
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<tr>
<td>Fines received</td>
<td>105.19</td>
</tr>
<tr>
<td>Interest received</td>
<td>10,627.76</td>
</tr>
<tr>
<td>Pass books</td>
<td>19.50</td>
</tr>
<tr>
<td>Recording tax</td>
<td>19.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>76.25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$114,161.40</strong></td>
</tr>
</tbody>
</table>
DISBURSEMENTS.

Loaned on mortgage................................................................. $88,227 25
Loaned on shares........................................................................... 830 00
Instalment dues repaid on withdrawal, or applied on loans... 16,572 00
Paid matured shares ................................................................. 22,031 22
Dividends paid on withdrawal, or applied on loans.............. 3,035 27
Paid borrowed money and prior mortgages......................... 20,243 46
Paid interest on borrowed money and prior mortgages............ 1,090 20
Paid salaries and clerk-hire....................................................... 266 00
Paid advertising, printing and postage................................... 82 05
Paid rent .................................................................................. 36 00
Paid banking department, examination................................. 33 80
Paid banking department, assessment.................................... 15 06
Officers' bonds .......................................................................... 25 00
Advances for taxes, insurance, etc........................................... 44 65
State League dues ..................................................................... 6 00
Recording tax ........................................................................... 175 50
Sundries .................................................................................... 7 50
Interest ...................................................................................... 7 50
Cash on hand December 31, 1913.............................................. 2,434 99

$114,161 40

Plan, serial. Par value of shares, $200. Instalments are 50 cents semi­monthly.

Shares in force January 1, 1913, 2,525; shares issued during the year, 555%; shares withdrawn during the year, 452%; shares in force, 2,683. Borrowing members, 135, holding 857½ shares; non-borrowing members, 277, holding 1,071 shares. Female shareholders, 112, holding 598 shares. Total dividends credited members during the year on instalment shares, $8,684.08; rate, 5½ per cent. Total dividends forfeited by withdrawing members during the year, $76.25.

No unpaid withdrawals. Amount of shares matured during the year, $22,031.22. 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, $420.70. Unpaid, none.

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

Loans have been made in Albany and Rensselaer counties, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State, $191,500. No foreclosures during the year.

PERMANENT SAVINGS AND LOAN ASSOCIATION OF
HOOSICK FALLS, N. Y.

No. 1 Main street, Hoosick Falls, N. Y.


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.................................................. $108,500 00
Loans on shares........................................................................ 2,685 00
Stocks and bonds.................................................................... 5,382 50
Contracts for the sale of real estate........................................ 1,528 00
Cash on hand and in bank................................................. $33 58
Advances for taxes, insurance, etc. ................................. 196 80

$118,305 88

LIABILITIES.
Due shareholders, instalment shares................................... $94,184 00
Dividends credited .................................................... 17,842 84
Borrowed money .................................................................. 1,100 00
Earnings undivided .............................................................. 1,749 30
Contingent fund (as per section 225 of Banking Law) ......... 3,255 18
Rent ........................................................................... 174 50

$118,305 88

RECEIPTS.
Cash on hand January 1, 1913 ............................................. $2,692 14
Dues on instalment shares credited to members .......... 25,981 00
Money borrowed .............................................................. 8,900 00
Mortgages redeemed, foreclosed or transferred to real estate . 26,850 00
Loans on shares repaid ..................................................... 665 00
Real estate sold .............................................................. 1,800 00
Fines received .................................................................. 68 40
Interest received ............................................................. 6,512 26
Rent received .................................................................. 265 50
Advances repaid .............................................................. 162 45
Reverted dividends ........................................................... 67 89
Real estate contract ......................................................... 272 00

$74,236 64

DISBURSEMENTS.
Loaned on mortgage ........................................................ $38,250 00
Loaned on shares ................................................................ 2,005 00
Instalment dues repaid on withdrawal, or applied on loans . 13,413 00
Paid matured shares ....................................................... 7,388 13
Dividends paid on withdrawal, or applied on loans .......... 2,471 00
Paid borrowed money and prior mortgages ................. 7,800 00
Paid interest on borrowed money and prior mortgages . 119 21
Paid salaries and clerk-hire .............................................. 375 00
Paid advertising, printing and postage ......................... 46 90
Paid rent ...................................................................... 62 00
Paid repairs to real estate ............................................... 16 05
Paid taxes, insurance, etc .............................................. 11 22
Paid banking department, examination ....................... 28 50
Paid banking department, assessment ......................... 8 71
Advances for taxes, insurance, etc. .............................. 97 61
Mortgage tax ................................................................. 191 50
Incidentals .................................................................... 119 23
Real estate contracts ...................................................... 1,800 00
Cash on hand December 31, 1913 ................................... 33 58

$74,236 64

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 1,785; shares issued during the year, 606; shares withdrawn during the year, 244; shares in force, 2,147. Borrowing members, 112, holding 684 shares; non-borrowing members, 247, holding 1,463 shares. Female shareholders, 145, holding 717 shares. Total dividends credited members during the year on instalment shares, $5,768.34; rate, 7 per cent. Total dividends forfeited by withdrawing members during the year, $67.80.
No unpaid withdrawals. Amount of shares matured during the year, $7,388.13. 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, $603.13. Operating expenses, as defined in section 227 of the Banking Law, incurred during the year and remaining unpaid, $174.50.

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, $6,500. Mortgages in force in New York State, $108,500. 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._

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN W. BYRNE</td>
<td>390 River Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>ELMER E. STANTON</td>
<td>Keenan Building.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>W. W. TURNER</td>
<td>First and State Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>CHARLES S. ALDRICH</td>
<td>Keenan Building.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$2,677,565 60</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>61,947 50</td>
</tr>
<tr>
<td>Stocks and bonds</td>
<td>2,700 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>2,042 38</td>
</tr>
<tr>
<td>Real estate</td>
<td>2,367 08</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>5,658 96</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>6,289 90</td>
</tr>
</tbody>
</table>

Total assets: $2,758,571 42

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$2,028,516 25</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>105,300 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>382,122 99</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>87,225 00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>85,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>37,707 18</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>32,700 00</td>
</tr>
</tbody>
</table>

Total liabilities: $2,758,571 42

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$7,681 65</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>611,565 82</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>116,300 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>105,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>248,757 50</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>86,373 27</td>
</tr>
<tr>
<td>Fees received</td>
<td>2,619 50</td>
</tr>
<tr>
<td>Fines received</td>
<td>5,070 63</td>
</tr>
<tr>
<td>Interest received</td>
<td>130,697 51</td>
</tr>
<tr>
<td>Premium received</td>
<td>12,913 65</td>
</tr>
<tr>
<td>Rent received</td>
<td>68 35</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>4,141 61</td>
</tr>
<tr>
<td>Bonds</td>
<td>200 00</td>
</tr>
<tr>
<td>Real estate contracts</td>
<td>1,005 69</td>
</tr>
</tbody>
</table>

Total receipts: $1,332,195 09
DISBURSEMENTS.

Loaned on mortgage ......................................................... $594,447 00
Loaned on shares ................................................................................. 92,541 33
Instalment dues repaid on withdrawal, or applied on loans .......... 390,760 82
Paid income shares ............................................................................... 10,800 00
Dividends paid on withdrawal, or applied on loans .................. 87,401 06
Cash dividends paid on income and accumulative prepaid shares ............................................................................. 2,739 16
Paid borrowed money and prior mortgages....................... 125,000 00
Paid interest on borrowed money and prior mortgages .......... 4,101 72
Paid for real estate ............................................................................. 2,435 45
Paid salaries and clerk-hire ......................................................... 5,468 00
Paid advertising, printing and postage ................................ 671 78
Paid rent ...................................................................................... 562 50
Paid banking department, examination .................................. 203 90
Paid banking department, assessment ...................................... 188 12
Officers' bonds .............................................................................. 60 00
Advances for taxes, insurance, etc ............................................. 5,758 10
State League dues ................................................................................. 15 00
Traveling expenses ........................................................................... 26 14
Contracts ..................................................................................... 39 09
Appraisal fees .................................................................................. 1,164 00
Pass books ..................................................................................... 391 69
Office improvements and furniture ........................................... 1,433 05
Miscellaneous ................................................................................ 328 18
Cash on hand December 31, 1913 ............................................... 5,658 96

$1,332,195 09

Plan, serial. Par value of shares, $250. Instalments are 25 cents weekly. Shares in force January 1, 1913, 40,745; shares issued during the year, 13,759; shares withdrawn during the year, 8,978; shares in force, 45,526. Borrowing members, 1,498, holding 10,387 shares; non-borrowing members, 5,511, holding 22,062 shares. Female shareholders, 3,574, holding 22,062 shares. Total dividends credited members during the year on instalment shares, $113,716.58; rate, 5 6/10 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,739.16; rate, 4 1/2 per cent.

Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $8,687.29. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ 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, $125,000. Mortgages in force in New York State, $2,677,565.60. One foreclosure during the year.

TROY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Room No. 205, State Bank Building, Troy, N. Y.

[Organized under Law of 1894. Commenced business 1897.]

<table>
<thead>
<tr>
<th>Office</th>
<th>Name</th>
<th>Post-office address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM J. COLBY</td>
<td>Troy, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM J. BENNETT</td>
<td>Troy, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE N. FINDLATER</td>
<td>Watervliet, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>H. JUDD WARD</td>
<td>Troy, N. Y.</td>
</tr>
</tbody>
</table>
**Report on Savings and Loan Associations.**

### Assets

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$164,950.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>7,490.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,082.67</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>100.00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>288.95</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$173,921.35</strong></td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$142,877.80</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>22,969.57</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>2,400.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>2,137.71</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>3,536.27</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$173,921.35</strong></td>
</tr>
</tbody>
</table>

### Receipts

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,254.43</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>51,097.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>16,900.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>18,400.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>9,808.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>132.00</td>
</tr>
<tr>
<td>Fines received</td>
<td>256.73</td>
</tr>
<tr>
<td>Interest received</td>
<td>8,356.54</td>
</tr>
<tr>
<td>Premium received</td>
<td>1,669.86</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>198.84</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$108,183.39</strong></td>
</tr>
</tbody>
</table>

### Disbursements

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$18,000.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>8,965.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>29,610.40</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>20,333.60</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>4,202.74</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>24,400.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>327.46</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>459.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>59.05</td>
</tr>
<tr>
<td>Paid rent</td>
<td>75.00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>28.50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>14.12</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>8.00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>308.85</td>
</tr>
<tr>
<td>State League dues</td>
<td>5.00</td>
</tr>
<tr>
<td>Light</td>
<td>22.50</td>
</tr>
<tr>
<td>Stationery</td>
<td>59.30</td>
</tr>
<tr>
<td>Interest, premium and fees refunded</td>
<td>12.20</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>1,092.67</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$108,183.39</strong></td>
</tr>
</tbody>
</table>

Plan, serial. Par value of shares, $200. Instalments are 20 cents weekly. Shares in force January 1, 1913, 5,053; shares issued during the year, 1,634; shares withdrawn during the year, 1,690; shares in force, 4,997. Borrowing members, 147, holding 1,223 shares; non-borrowing members, 370, holding 3,774 shares. Female shareholders, 209, holding 1,356 shares. Total dividends credited members during the year on instalment shares, $9,087.74; rate, 5 6/10 per cent.
**Richmond County.**

No unpaid withdrawals. Amount of shares matured during the year, $20,333.60. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $687.85. Unpaid, none.

Premium plan, premium-interest. 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, $162,550. No foreclosures during the year.

---

**RICHMOND COUNTY.**

**EDGEWATER CO-OPERATIVE SAVINGS AND BUILDING-LOAN ASSOCIATION.**

No. 693 Bay street, Stapleton, N. Y.

[Organised under Law of 1851. Commenced business 1887.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JAMES E. CAFFREY</td>
<td>Stapleton, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>CHARLES DIDIER</td>
<td>Stapleton, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE H. WARE</td>
<td>Stapleton, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM T. HOLT</td>
<td>42 Broadway, New York, N.Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$565,700.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>13,625.00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>31,383.04</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>200.00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>264.70</td>
</tr>
<tr>
<td>Suspense</td>
<td>5.21</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>$5,057.00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>1,474.63</td>
</tr>
</tbody>
</table>

**$611,177.95**

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$459,709.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>115,997.75</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>5,300.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,628.74</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>28,512.46</td>
</tr>
<tr>
<td>Deposits</td>
<td>30.00</td>
</tr>
</tbody>
</table>

**$611,177.95**

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$45,933.98</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>111,947.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>54,200.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>10,145.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>192.50</td>
</tr>
<tr>
<td>Fines received</td>
<td>335.68</td>
</tr>
<tr>
<td>Interest received</td>
<td>33,360.72</td>
</tr>
<tr>
<td>Premium received</td>
<td>6,822.00</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>193.28</td>
</tr>
<tr>
<td>Deposits</td>
<td>390.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>314.26</td>
</tr>
<tr>
<td>Recording tax</td>
<td>65.00</td>
</tr>
</tbody>
</table>

**$264,399.42**
Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 8,697; shares issued during the year, 1,982; shares withdrawn during the year, 1,353; shares in force, 9,326. Borrowing members, 377, holding 3,156 shares; non-borrowing members, 954, holding 6,170 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, $35,389.68; rate, 6% per cent. Total dividends forfeited by withdrawing members during the year, $314.26.

No unpaid withdrawals. Amount of shares matured during the year, $47,056. 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, $2,389.66. 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, $565,700. No foreclosures during the year.

MILLIKEN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF NEW YORK.
Richmond Terrace, Borough of Richmond, N. Y. City.

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 . . . . 60 Wall Street, N. Y. City.

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$16,300 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>1,140 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>331 86</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>50 00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>65 51</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>169 99</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$18,057 36</strong></td>
</tr>
</tbody>
</table>

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$13,501.74</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>$400.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>$1,570.87</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>$1,700.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$461.64</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>$423.11</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$18,057.36</strong></td>
</tr>
</tbody>
</table>

### Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$505.73</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$5,019.50</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>$18,100.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$1,800.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>$1,290.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>$58.25</td>
</tr>
<tr>
<td>Fines received</td>
<td>$35.46</td>
</tr>
<tr>
<td>Interest received</td>
<td>$1,034.87</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>$105.76</td>
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<tr>
<td>Interest due</td>
<td>$3.50</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$27,953.07</strong></td>
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</tbody>
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### Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$1,400.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$565.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$4,053.35</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>$1,850.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$492.18</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>$87.50</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$18,700.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$76.00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$100.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$33.33</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$15.55</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$1.55</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>$12.00</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>$184.12</td>
</tr>
<tr>
<td>State League dues</td>
<td>$5.00</td>
</tr>
<tr>
<td>Interest and fines due</td>
<td>$44.38</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$331.86</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$27,953.07</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 922; shares issued during the year, 224; shares withdrawn during the year, 258; shares in force, 888. Borrowing members, 8, holding 163 shares; non-borrowing members, 61, holding 725 shares. Female shareholders, 9, holding 125 shares. Total dividends credited members during the year on instalment shares, $727.21; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $87.50; rate, 5 per cent.

Amount of filed and unpaid withdrawals December 31, 1913, $545.96. 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, $150.60. Unpaid, none.
**Report on Savings and Loan Associations.**

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, $3,200. Mortgages in force in New York State, $16,300. 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>FRANK H. INNESS</td>
<td>New Brighton, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>HARRY G. VAN VECHTEN</td>
<td>New Brighton, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>THOMAS H. HARPER</td>
<td>New Brighton, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>HARRY F. ZURMUHLEN</td>
<td>New Brighton, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

- Loans on bond and mortgage: $135,750.00
- Loans on shares: $2,860.00
- Cash on hand and in bank: $1,925.42
- Furniture and fixtures: $120.00
- Instalments due and unpaid: $1,870.00
- Interest, premium, fees and fines due and unpaid: $1,025.00

**LIABILITIES.**

- Due shareholders, instalment shares: $108,576.00
- Dividends credited: $26,628.48
- Borrowed money: $5,000.00
- Earnings undivided: $1,306.24
- Contingent fund (as per section 225 of Banking Law): $2,131.70
- Dues paid in advance: $8.00

**RECEIPTS.**

- Cash on hand January 1, 1913: $5,458.17
- Dues on instalment shares credited to members: $24,742.00
- Money borrowed: $44,200.00
- Mortgages redeemed, foreclosed or transferred to real estate: $9,000.00
- Loans on shares repaid: $3,320.00
- Fees received: $139.85
- Fines received: $123.31
- Interest received: $7,146.34
- Premium received: $1,143.50
- Reverted dividends: $118.71

**DISBURSEMENTS.**

- Loaned on mortgage: $27,600.00
- Loaned on shares: $2,810.00
- Instalment dues repaid on withdrawal, or applied on loans: $6,543.00
- Paid matured shares: $10,108.00
- Dividends paid on withdrawal, or applied on loans: $6,099.53
- Paid borrowed money and prior mortgages: $39,200.00
- Paid interest on borrowed money and prior mortgages: $323.27
- Paid salaries and clerk-hire: $267.00

---

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Richmond County.

Paid advertising, printing and postage ........................................ $90 60
Paid rent .......................................................................................... 100 00
Paid taxes, insurance, etc. ................................................................. 172 50
Paid banking department, examination ........................................ 65 60
Paid banking department, assessment ........................................... 10 31
Officers' bonds ................................................................................. 15 00
New sign ............................................................................................ 19 00
Stationery ......................................................................................... 12 75
Cash on hand December 31, 1913 .................................................... 1,925 42

$95,391 88

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 1,847; shares issued during the year, 539; shares withdrawn during the year, 207; shares in force, 2,179. Borrowing members, 73, holding 872 shares; non-borrowing members, 219, holding 1,307 shares. Female shareholders, 91, holding 632 shares. Total dividends credited members during the year on installment shares, $7,481.77; rate, 6½ per cent. Total dividends forfeited by withdrawing members during the year, $118.71.
No unpaid withdrawals. Amount of shares matured during the year, $10,108. 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, $504.25. Unpaid, none.
Premium plan, installment. 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, $135,750. No foreclosures during the year.

NORTHFIELD BUILDING-LOAN AND SAVINGS ASSOCIATION.
No. 1 Union avenue, Mariner's Harbor, N. Y.
[Organized under Law of 1851. Commenced business 1887.]

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 ......................................................... $591,352 00
Loans on shares .............................................................................. 11,840 00
Contracts for the sale of real estate ............................................. 2,950 00
Real estate ....................................................................................... 6,877 02
Cash on hand and in bank .............................................................. 18,503 00
Advances for taxes, insurance, etc. .............................................. 110 32

$632,632 34

LIABILITIES.
Due shareholders, instalment shares ............................................. $488,372 00
Dividends credited .......................................................................... 109,457 41
Borrowed money ........................................................................... 7,500 00
Earnings undivided ......................................................................... 6,189 19
Contingent fund (as per section 225 of Banking Law) ............... 21,083 04
Miscellaneous .................................................................................. 40 70

$632,632 34
**REPORT ON SAVINGS AND LOAN ASSOCIATIONS.**

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$9,537.74</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$111,878.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>$73,500.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$74,575.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>$4,865.00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>$4,950.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>$332.60</td>
</tr>
<tr>
<td>Fines received</td>
<td>$446.31</td>
</tr>
<tr>
<td>Interest received</td>
<td>$36,388.08</td>
</tr>
<tr>
<td>Premium received</td>
<td>$3,564.92</td>
</tr>
<tr>
<td>Rent received</td>
<td>$375.00</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>$14.00</td>
</tr>
<tr>
<td>Contract loans</td>
<td>$2,103.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>$299.01</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$15.25</td>
</tr>
<tr>
<td><strong>Total receipts</strong></td>
<td>$322,642.81</td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$86,841.25</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$6,965.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$52,345.00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>$45,000.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$9,960.46</td>
</tr>
<tr>
<td>Paid borrowed money</td>
<td>$86,000.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money</td>
<td>$868.61</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>$7,137.05</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$2,613.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$225.25</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$240.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$1,115.65</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>$1,232.54</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$59.70</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$48.75</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>$117.32</td>
</tr>
<tr>
<td>Fuel and lights</td>
<td>$11.33</td>
</tr>
<tr>
<td>Recording mortgages</td>
<td>$420.00</td>
</tr>
<tr>
<td>Loans on contract</td>
<td>$1,550.00</td>
</tr>
<tr>
<td>Appraisal expenses</td>
<td>$332.55</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$36.32</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$19,503.00</td>
</tr>
<tr>
<td><strong>Total disbursements</strong></td>
<td>$322,642.81</td>
</tr>
</tbody>
</table>

Plan, serial. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1913, 8,843; shares issued during the year, 1,063; shares withdrawn during the year, 1,401; shares in force, 9,105. Borrowing members, 363, holding 3,336 shares; non-borrowing members, 917, holding 5,769 shares. Female shareholders, 371, holding 2,427 shares. Total dividends credited members during the year on instalment shares, $31,978.77; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $299.01.

No unpaid withdrawals. Amount of shares matured during the year, $45,000. 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, $3,422.16. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per $100.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $5,000. Mortgages in force in New York State $591,352. Three foreclosures during the year.
NORTH SHORE BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 25 Richmond avenue, Port Richmond, N. Y.


**Officers.**

<table>
<thead>
<tr>
<th>Name</th>
<th>Post-office address</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>FREDERICK A. VERDON</td>
</tr>
<tr>
<td>Secretary</td>
<td>ANNING S. PRALL</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ANDREW HAGAMAN</td>
</tr>
<tr>
<td>Attorney</td>
<td>ALBERT C. FACH</td>
</tr>
</tbody>
</table>

**Assets.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$184,050</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>475</td>
</tr>
<tr>
<td>Real estate</td>
<td>7,000</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>5,295</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>170</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>1,560</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc</td>
<td>210</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>2,700</td>
</tr>
</tbody>
</table>

**Total Assets:** $198,761.85

**Liabilities.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$157,562</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>30,297</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>8,500</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>2,387</td>
</tr>
<tr>
<td>Cash over</td>
<td>14.66</td>
</tr>
</tbody>
</table>

**Total Liabilities:** $198,761.85

**Receipts.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$7,968</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>35,839</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>13,000</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>38,350</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>1,600</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>9,441</td>
</tr>
<tr>
<td>Fees received</td>
<td>170</td>
</tr>
<tr>
<td>Fines received</td>
<td>789</td>
</tr>
<tr>
<td>Interest received</td>
<td>11,658</td>
</tr>
<tr>
<td>Premium received</td>
<td>2,110</td>
</tr>
<tr>
<td>Rent received</td>
<td>591</td>
</tr>
<tr>
<td>Advances repaid</td>
<td>185</td>
</tr>
<tr>
<td>Suspense</td>
<td>6</td>
</tr>
<tr>
<td>Disallowed items</td>
<td>4,341</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>418</td>
</tr>
</tbody>
</table>

**Total Receipts:** $126,471.58

**Disbursements.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$40,300</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>1,450</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>30,263</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>13,833</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>4,918</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>17,000</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>5,082</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>5,082</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,067</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>177</td>
</tr>
<tr>
<td>Paid rent</td>
<td>100</td>
</tr>
</tbody>
</table>

**Total Disbursements:** $126,471.58
Report on Savings and Loan Associations.

Paid repairs to real estate....................................................... $78 86
Paid taxes, insurance, etc.................................................... 297 55
Paid banking department, examination......................... 67 80
Paid banking department, assessment......................... 16 67
Officers' bonds ...................................................................... 40 00
Advances for taxes, insurance, etc.............................. 282 22
State League dues............................................................. 12 50
Mortgage taxes................................................................. 287 00
Commissions........................................................................ 174 55
Storage .................................................................................. 15 00
Signs ....................................................................................... 13 00
Marshal's fees ........................................................................ 2 00
Attorney's fees..................................................................... 140 65
Auto hire .............................................................................. 5 00
Safe ......................................................................................... 170 00
Suspense .............................................................................. 10 00
Disallowed items.................................................................. 4,396 91
Refunds.................................................................................. 336 43
Fines remitted....................................................................... 11 78
Sundries................................................................................. 10 20
Cash on hand December 31, 1913......................................... 5,295 28

Total.................................................................................. $126,471 58

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,856; shares issued during the year, 853;
shares withdrawn during the year, 728; shares in force, 2,981. Borrowing
members, 94, holding 901 shares; non-borrowing members, 285, holding 2,080
shares. Female shareholders, 123, holding 869 shares. Total dividends
credited members during the year on instalment shares, $8,225.52; rate, 5
per cent. Total dividends forfeited by withdrawing members during the year,
$418.11.

No unpaid withdrawals. Amount of shares matured during the year,
$13,833.57. Entrance or membership fee, 20 cents per share. Operating ex­
penses, as defined in section 227 of the Banking Law, incurred and paid during
the year, $1,492.25. 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,
$184,050. One foreclosure during the year.

The Polish Savings and Loan Association of Richmond
County, N. Y.

No. 67 John street, Port Richmond, N. Y.

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........................................... $34,800 00
Loans on shares............................................................... 1,250 00
Cash on hand and in bank................................................ 109 92
Interest, premium, fees and fines due and unpaid........... 12 10

Total................................................................................. $36,172 02
### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$14,678.00</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>$13,700.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>$1,266.40</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>$1,850.00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>$4,500.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>$2.62</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>$75.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$36,172.02</strong></td>
</tr>
</tbody>
</table>

### Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$184.23</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>$10,904.50</td>
</tr>
<tr>
<td>Dues on accumulative prepaid shares</td>
<td>$9,600.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>$14,000.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>$1,075.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>$143.50</td>
</tr>
<tr>
<td>Fines received</td>
<td>$8.62</td>
</tr>
<tr>
<td>Interest received</td>
<td>$1,406.63</td>
</tr>
<tr>
<td>Premium received</td>
<td>$133.75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$37,456.23</strong></td>
</tr>
</tbody>
</table>

### Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$24,850.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$2,325.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$265.00</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$9,500.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$161.82</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$60.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$11.33</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$23.50</td>
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<tr>
<td>Paid banking department, assessment</td>
<td>$66.00</td>
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<tr>
<td>Officers' bonds</td>
<td>$10.00</td>
</tr>
<tr>
<td>State League dues</td>
<td>$5.00</td>
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<tr>
<td>Mortgage tax</td>
<td>$134.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$109.92</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$37,456.23</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 905; shares issued during the year, 1,483; shares withdrawn during the year, 80; shares in force, 2,260. Borrowing members, 22, holding 591 shares; non-borrowing members, 109, holding 1,679 shares. Female shareholders, 25, holding 267 shares. Total dividends credited members during the year on instalment shares, $541.90; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $724.50; 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, $86.33. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 cents per share per month. No premium charged.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $4,200. Mortgages in force in New York State, $34,800. No foreclosures during the year.
PORT RICHMOND CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 70 Richmond avenue, Port Richmond, N. Y.


Officers.

<table>
<thead>
<tr>
<th>Name</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>EDGAR L. BENJAMIN</td>
</tr>
<tr>
<td>Secretary</td>
<td>HORATIO J. SHORRETT</td>
</tr>
<tr>
<td>Treasurer</td>
<td>PETER C. LA FORGE</td>
</tr>
<tr>
<td>Attorney</td>
<td>FRANK I. SMITH</td>
</tr>
</tbody>
</table>

PORT RICHMOND CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 70 Richmond avenue, Port Richmond, N. Y.


Officers.

<table>
<thead>
<tr>
<th>Name</th>
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<tbody>
<tr>
<td>President</td>
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<td>PETER C. LA FORGE</td>
</tr>
<tr>
<td>Attorney</td>
<td>FRANK I. SMITH</td>
</tr>
</tbody>
</table>

### ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$244,500 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>4,340 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>2,600 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>3,835 17</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>216 40</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>73 20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$255,564 77</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$96,947 00</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>44,325 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>71,700 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>20,235 18</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>4,000 00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>14,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>2,831 59</td>
</tr>
<tr>
<td>Contingent fund (as per section 223 of Banking Law)</td>
<td>1,700 00</td>
</tr>
<tr>
<td>Interest and premium paid in advance</td>
<td>36 00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$255,564 77</strong></td>
</tr>
</tbody>
</table>

### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$2,144 06</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>39,969 30</td>
</tr>
<tr>
<td>Dues on accumulative prepaid shares</td>
<td>2,700 00</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>22,300 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>100,500 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>28,400 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>850 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>2,040 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>229 30</td>
</tr>
<tr>
<td>Fines received</td>
<td>69 55</td>
</tr>
<tr>
<td>Interest received</td>
<td>13,345 98</td>
</tr>
<tr>
<td>Premium received</td>
<td>2,635 81</td>
</tr>
<tr>
<td>Rent received</td>
<td>50 00</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>1 00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>29 08</td>
</tr>
<tr>
<td>Dividend repaid</td>
<td>1 00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$215,265 08</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$82,500 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>4,550 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>9,224 70</td>
</tr>
<tr>
<td>Paid accumulative prepaid shares</td>
<td>2,925 00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>1,400 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>528 12</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>3,133 83</td>
</tr>
</tbody>
</table>

**Total**                                        | **$215,265 08** |
Richmond County.

Paid borrowed money and prior mortgages ...................................................... $100,500 00
Paid interest on borrowed money and prior mortgages ...................................... 733 52
Paid for real estate ......................................................................................... 4,415 62
Paid salaries and clerk-hire ........................................................................... 1,025 00
Paid advertising, printing, and postage ............................................................ 231 33
Paid taxes, insurance, etc. ............................................................................... 429 50
Paid banking department, examination ........................................................... 84 35
Paid banking department, assessment ............................................................. 15 52
Advances for taxes, insurance, etc ..................................................................... 61 25
State League dues ............................................................................................. 5 50
Commissions, etc. ............................................................................................ 118 67
Auditors ........................................................................................................... 30 00
Safe deposit box ............................................................................................... 15 00
Director’s fees .................................................................................................. 103 00
Cash on hand December 31, 1913 ................................................................... 3,835 17

$215,265 08

Plan, serial. Par value of shares, $100. Installments are 50 cents monthly.
Shares in force January 1, 1913, 6,692; shares issued during the year,
2,251; shares withdrawn during the year, 774; shares in force, 8,169. Borrowing members, 121, holding 2,917 shares; non-borrowing members, 403, holding 5,252 shares. Female shareholders, 216, holding 2,432 shares. Total dividends credited members during the year on installment shares, $4,867.26; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $6,850.08; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $29.08.

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, $1,409.83. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per week.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $244,500. One foreclosure during the year.

RICHMOND BOROUGH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 16 Bush avenue, Mariner’s Harbor, N. Y.


President ..................... L. W. FREEMAN ....................... Mariner’s Harbor, N. Y.
Secretary .................... M. D. MINOR .............................. Mariner’s Harbor, N. Y.
Treasurer .................. JESSE H. LISSENDEN ........... Port Richmond.
Attorney ..................... LOUIS J. ALTMAN .................. Stapleton, N. Y.

ASSETS.

Loans on bond and mortgage ............................................................................. $84,900 00
Loans on shares ................................................................................................. 4,830 00
Cash on hand and in bank ................................................................................. 2,202 54
Instalments due and unpaid .............................................................................. 1,109 00
Interest, premium, fees and fines due and unpaid ........................................... 721 23
Advances for taxes, insurance, etc. ................................................................... 441 41

$94,204 18
Report on Savings and Loan Associations.

LIABILITIES.

Due shareholders, instalment shares ................................................... $71,270.00
Due shareholders, accumulative prepaid shares ............................... 200.00
Dividends credited ................................................................................ 21,189.07
Earnings undivided ............................................................................... 242.03
Contingent fund (as per section 225 of Banking Law) ................ 1,273.08
Dues advanced ....................................................................................... 30.00

$94,204.18

RECEIPTS.

Cash on hand January 1, 1913 .............................................................. $1,407.56
Dues on instalment shares credited to members ............................. 11,928.00
Dues on accumulative prepaid shares ................................................. 200.00
Money borrowed ......................................................................................... 9,300.00
Mortgages redeemed, foreclosed or transferred to real estate.. 6,200.00
Loans on shares repaid. .............................................................. 620.00
Fees received ........................................................................................... 14.80
Fines received ......................................................................................... 123.91
Interest received ...................................................................................... 5,366.23
Advances repaid ...................................................................................... 593.54
Reverted dividends..................................................................................... 141.64
Profit and loss ......................................................................................... 1.68

$35,897.36

DISBURSEMENTS.

Loaned on mortgage ................................................................................ $6,957.75
Loaned on shares ......................................................................................... 2,680.00
Instalment dues repaid on withdrawal, or applied on loans.... 5,329.00
Dividends paid on withdrawal, or applied on loans .......................... 772.96
Paid borrowed money and prior mortgages...................................... 16,900.00
Paid interest on borrowed and prior mortgages ............................. 175.60
Paid salaries and clerk-hire................................................................. 300.00
Paid advertising, printing and postage............................................. 22.50
Paid rent .................................................................................................. 50.00
Paid banking department, examination ................................. 34.55
Paid banking department, assessment ............................................ 7.37
Officers' bonds ......................................................................................... 20.00
Advances for taxes, insurance, etc..................................................... 441.41
Profit and loss ......................................................................................... 3.68
Cash on hand December 31, 1913.......................................................... 2,202.54

$35,897.36

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 1,086; shares issued during the year, 74; shares withdrawn during the year, 179; shares in force, 981. Borrowing members, 47, holding 544 shares; non-borrowing members, 45, holding 437 shares. Female shareholders, 31, holding 274 shares. Total dividends credited members during the year on instalment shares, $4,902.87; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $12; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $141.64.
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, $392.50. 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, $84,000. 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN A. KENNEDY</td>
<td>Prince Bay, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>GILBERT S. BARNES</td>
<td>Tottenville, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ARTHUR W. BROWNE</td>
<td>Prince Bay, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM T. HOLT</td>
<td>42 B'way, New York, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

| Loans on bond and mortgage                      | $949,050 00  |
| Loans on shares                                  | 10,770 00   |
| Real estate                                     | 11,177 63   |
| Cash on hand and in bank                        | 8,618 45    |
| Furniture and fixtures                          | 2,142 09    |
| Interest, premium, fees and fines due and unpaid| 4,100 02    |
| Advances for taxes, insurance, etc              | 1,013 10    |
| Attorney                                        | 361 58      |
| County clerk                                    | 94 85       |
| Accrued interest                                | 2,414 55    |

**Total Assets:** $995,732 27

**LIABILITIES.**

| Due shareholders, instalment shares             | $573,908 00  |
| Due shareholders, income shares                 | 251,500 00   |
| Dividends credited                             | 131,991 11   |
| Balance to be paid borrowers on mortgage loans  | 13,764 10    |
| Borrowed money                                 | 9,800 00     |
| Earnings undivided                             | 1,014 13     |
| Contingent fund (as per section 225 of Banking Law) | 12,887 28 |
| Individual accounts                            | 434 25       |
| Advance payments                               | 264 49       |
| Loan expenses                                  | 28 91        |
| Real estate contracts                          | 140 00       |

**Total Liabilities:** $995,732 27

**RECEIPTS.**

| Cash on hand January 1, 1913                   | $18,511 23   |
| Dues on instalment shares credited to members | 145,018 00   |
| Dues on income shares                          | 72,500 00    |
| Money borrowed                                 | 80,000 00    |
| Mortgages redeemed, foreclosed or transferred to real estate | 118,950 00 |
| Loans on shares repaid                         | 26,631 00    |
| Fees received                                  | 855 00       |
| Fines received                                 | 1,446 67     |
| Interest received                              | 56,445 52    |
| Rent received                                  | 261 00       |
| Advances repaid                                | 1,695 89     |
| Reverted dividends                             | 970 06       |
| Individual accounts                            | 2,628 82     |
| Attorney                                       | 3,065 93     |
| County clerk                                   | 314 58       |
| Loan expenses advanced                         | 551 40       |
| Mortgage taxes refunded                        | 415 53       |
| Real estate contracts                          | 140 00       |
| Telephone                                      | 2 45         |

**Total Receipts:** $530,403 08
**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$188,419 14</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>19,890 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>83,161 00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>55,200 00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>23,700 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>14,707 69</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>10,040 27</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>100,000 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>1,556 40</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>7,510 79</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>2,817 82</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>428 08</td>
</tr>
<tr>
<td>Paid rent</td>
<td>300 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>502 31</td>
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<tr>
<td>Paid banking department, examination</td>
<td>122 15</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>75 50</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>51 42</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>1,750 35</td>
</tr>
<tr>
<td>State League dues</td>
<td>17 50</td>
</tr>
<tr>
<td>Loan expenses advanced</td>
<td>480 30</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>2,621 47</td>
</tr>
<tr>
<td>Fixtures</td>
<td>1,605 87</td>
</tr>
<tr>
<td>Mortgage taxes</td>
<td>916 25</td>
</tr>
<tr>
<td>Attorney</td>
<td>2,867 63</td>
</tr>
<tr>
<td>County clerk</td>
<td>297 70</td>
</tr>
<tr>
<td>Lighting</td>
<td>39 73</td>
</tr>
<tr>
<td>Telephone</td>
<td>31 16</td>
</tr>
<tr>
<td>Insurance</td>
<td>9 76</td>
</tr>
<tr>
<td>Miscellaneous items</td>
<td>89 61</td>
</tr>
<tr>
<td>Loss and gain</td>
<td>2,576 73</td>
</tr>
<tr>
<td>Cash on hand, December 31, 1913</td>
<td>8,618 45</td>
</tr>
</tbody>
</table>

$530,403 08

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

Shares in force January 1, 1913, $12,943; shares issued during the year, 3,500; shares withdrawn during the year, 2,334; shares in force, 14,109.

Borrowing members, 579, holding 5,443 shares; non-borrowing members, 1,034, holding 8,666 shares. Female shareholders, 564, holding 3,355 shares.

Total dividends credited members during the year on instalment shares, $38,796.70; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $11,364.56; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $970.06.

No unpaid withdrawals. Amount of shares matured during the year, $55,200. 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, $3,783.08. Unpaid, none.

Premium plan, installment. 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, $949,080. Three foreclosures during the year.
RICHMOND COUNTY.

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.]


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.
Attorney. FRANK I. SMITH Port Richmond, N. Y.

ASSETS.

Loans on bond and mortgage ............................................................... $387,420.00
Loans on shares ................................................................................. 11,125.00
Contracts for the sale of real estate ................................................... 1,685.94
Cash on hand and in bank....................................................................... 7,911.93
Furniture and fixtures ........................................................................... 130.74
Interest, premium, fees and fines due and unpaid................................. 1,650.97
Advances for taxes, insurance, etc....................................................... 170.12
Instalments due and unpaid................................................................. $1,809.00

$410,094.70

LIABILITIES.

Due shareholders, instalment shares ................................................... $303,515.00
Dividends credited .................................................................................... 82,916.55
Earnings undivided .................................................................................. 4,089.31
Contingent fund (as per section 225 of Banking Law) ............. 19,400.00
Interest and premium advanced............................................................ 173.84

$410,094.70

RECEIPTS.

Cash on hand January 1, 1913.............................................................. $40,116.91
Dues on instalment shares credited to members ............................. 72,398.00
Money borrowed ......................................................................................... 6,000.00
Mortgages redeemed, foreclosed or transferred to real estate.. 55,400.00
Loans on shares repaid.............................................................................. 1,300.00
Real estate sold........................................................................................... 1,900.00
Fees received ............................................................................................... 323.75
Fines received ............................................................................................. 541.22
Interest received ........................................................................................ 21,674.74
Premium received ...................................................................................... 4,256.63
Advances repaid ......................................................................................... 50.10
Dues transferred ......................................................................................... 441.00
Dividends transferred .............................................................................. 36.04
Reverted dividends ................................................................................... 214.22
Real estate contracts ................................................................................ 4,971.40
Foreclosures ............................................................................................... 3,938.64
Interest on deposits .................................................................................. 336.24
Expense returned ...................................................................................... 23.00

$213,922.47

DISBURSEMENTS.

Loaned on mortgage ................................................................. $114,250.00
Loaned on shares ................................................................................. 5,225.00
Instalment dues repaid on withdrawal, or applied on loans... 25,556.00
Paid matured shares .............................................................................. 41,400.00
Dividends paid on withdrawal, or applied on loans................. 6,278.08
Paid borrowed money and prior mortgages.................................. 6,000.00
Report on Savings and Loan Associations.

Paid interest on borrowed money and prior mortgages................. $87.91
Paid for real estate................................................................. 4,200.00
Paid salaries and clerk-hire.................................................... 1,475.50
Paid advertising, printing and postage.................................. 138.80
Paid rent..................................................................................... 150.00
Paid banking department, examination................................... 36.35
Paid banking department, assessment................................... 31.04
Officers’ bonds.......................................................................... 40.00
Advances for taxes, insurance, etc............................................ 191.75
State League dues...................................................................... 16.50
Commissions.............................................................................. 47.50
Appraisals................................................................................... 220.00
Mortgage tax.............................................................................. 582.25
Legal expenses.......................................................................... 35.10
Insurance.................................................................................... 38.76
Cash on hand December 31, 1913.............................................. 7,911.93

$213,922.47

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, $5,299; shares issued during the year,
1,194; shares withdrawn during the year, 670; shares in force, 5,823.
Borrowing members, 198, holding 2,170 shares; non-borrowing members, 467,
holding 3,653 shares. No record of female shareholders. Total dividends
credited members during the year on instalment shares, $24,409.18; rate, 7
per cent. Total dividends forfeited by withdrawing members during the
year, $214.22.

No unpaid withdrawals. Amount of shares matured during the year,
$41,400. Entrance or membership fee, 25 cents per share. Operating ex-

penses, as defined in section 227 of the Banking Law, incurred and paid dur-
ing the year, $2,114.66. Unpaid, none.

Premium plan, premium-interest. 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, $6,000. Mortgages in force in New York State,
$387,420. Two foreclosures during the year.

TOMPKINSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 4 Van Duzer street, Tompkinsville, N. Y.


President .................. DARWIN L. BARDWELL ................ New Brighton, N. Y.
Secretary .................. GEORGE C. HALL ...................... Stapleton, N. Y.
Treasurer .................. ANTON L. SCHWAB .................. Tompkinsville, N. Y.
Attorney ..................... ERNEST T. LINDEMAN............ Tompkinsville, N. Y.

ASSETS.

Loans on bond and mortgage.................................................. $145,250.00
Loans on shares ....................................................................... 8,727.00
Cash on hand and in bank...................................................... 3,395.15
Interest, premium, fees and fines due and unpaid.................. 499.48
Instalments due and unpaid................................................... $1,128.00

$157,871.63
## Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$134,619 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>16,164 98</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>4,600 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>409 75</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>2,000 00</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>15 00</td>
</tr>
<tr>
<td>Suspense</td>
<td>16 10</td>
</tr>
<tr>
<td>Advance payments</td>
<td>46 80</td>
</tr>
</tbody>
</table>

## Receipts

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,144 86</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>50,250 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>10,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>18,700 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>1,760 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>124 90</td>
</tr>
<tr>
<td>Fines received</td>
<td>67 68</td>
</tr>
<tr>
<td>Interest received</td>
<td>7,887 28</td>
</tr>
<tr>
<td>Premium received</td>
<td>1,477 05</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>15 00</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>51 50</td>
</tr>
<tr>
<td>Suspense</td>
<td>25 90</td>
</tr>
</tbody>
</table>

## Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$51,700 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>6,850 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>12,204 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>792 30</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>17,000 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>333 19</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>440 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>148 76</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>16 85</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>9 22</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>24 00</td>
</tr>
<tr>
<td>Mortgage tax</td>
<td>283 50</td>
</tr>
<tr>
<td>Insurance</td>
<td>215 00</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>71 80</td>
</tr>
<tr>
<td>Suspense</td>
<td>20 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>3,395 15</td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 3,496; shares issued during the year, 1,194; shares withdrawn during the year, 468; shares in force, 4,222. Borrowing members, 91, holding 1,111 shares: non-borrowing members, 482, holding 3,111 shares. Female shareholders, 201, holding 1,357 shares. Total dividends credited members during the year on instalment shares, $7,740.90; 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, $622.76. 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, $140,650. No foreclosures during the year.
WATERLEIGH BUILDING, LOAN AND SAVINGS ASSOCIATION.

No. 830 Wardwell avenue, West New Brighton, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN DE MORGAN</td>
<td>West New Brighton, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>HIRAM C. HORTON</td>
<td>West New Brighton, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>BENJAMIN F. FUNK</td>
<td>West New Brighton, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>MELVIN L. DECKER</td>
<td>149 B'way, New York, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

- Loans on bond and mortgage: $458,895.00
- Loans on shares: 10,820.00
- Real estate: 5,633.00
- Cash on hand and in bank: 4,711.15
- Furniture and fixtures: 650.00
- Interest, premium, fees and fines due and unpaid: 2,251.09
- Advances for taxes, insurance, etc.: 347.61

**LIABILITIES.**

- Due share holders, instalment shares: $185,446.50
- Due shareholders, accumulative prepaid shares: 168,600.00
- Dividends credited: 84,430.90
- Balance to be paid borrowers on mortgage loans: 5,700.00
- Borrowed money: 19,915.24
- Earnings undivided: 3,715.21
- Contingent fund (as per section 225 of Banking Law): 15,500.00

**RECEIPTS.**

- Cash on hand January 1, 1913: $12,189.38
- Dues on instalment shares credited to members: 54,217.50
- Dues on accumulative prepaid shares: 25,300.00
- Money borrowed: 13,305.50
- Mortgages redeemed, foreclosed or transferred to real estate: 92,400.00
- Loans on shares repaid: 8,206.80
- Real estate sold: 4,250.00
- Fees received: 284.30
- Fines received: 456.61
- Interest received: 26,243.82
- Premium received: 4,897.27
- Rent received: 216.66
- Advances repaid: 438.75
- Reverted dividends: 5.37
- Individual accounts: 18.00
- Mortgage taxes: 35.50
- Corrections: 10.04
- Cash over: 9.07

**DISBURSEMENTS.**

- Loaned on mortgage: $148,084.00
- Loaned on shares: 8.390.00
- Instalment dues repaid on withdrawal, or applied on loans: 25,937.50
- Paid matured shares: 8,325.00
- Paid accumulative prepaid shares: 7,350.00
- Dividends paid on withdrawal, or applied on loans: 3,361.26
Cash dividends paid on income and accumulative prepaid shares .......................................................... $2,318 33
Paid borrowed money and prior mortgages .................................................................................................. 24,662 60
Paid interest on borrowed money and prior mortgages .............................................................................. 1,226 18
Paid for real estate ...................................................................................................................................... 2,333 00
Paid salaries and clerk-hire .......................................................................................................................... 1,947 00
Paid advertising, printing and postage ........................................................................................................... 376 70
Paid rent ...................................................................................................................................................... 100 00
Paid taxes, insurance, etc. .................................................................................................................................. 57 10
Paid banking department, examination ........................................................................................................ 63 15
Paid banking department, assessment .......................................................................................................... 34 96
Advances for taxes, insurance, etc. .................................................................................................................. 729 61
Expenses ..................................................................................................................................................... 476 00
Mortgage taxes ............................................................................................................................................... 750 00
Real estate expense ....................................................................................................................................... 38 70
Foreclosure .................................................................................................................................................. 452 10
Individual accounts ...................................................................................................................................... 702 00
Furniture and fixtures ................................................................................................................................... 58 08
Cash on hand December 31, 1913 .................................................................................................................. 4,711 15

$242,484 57

Plan, serial. Par value of shares, $100. Instalments are 50 cents monthly.
Shares in force January 1, 1913, 11,829; shares issued during the year, 2,729; shares withdrawn during the year, 1,920; shares in force, 12,632. Borrowing members, 225, holding 4,774 shares; non-borrowing members, 736, holding 7,858 shares. Female shareholders, 394, holding 4,606 shares. Total dividends credited members during the year on instalment shares, $11,294.23; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $12,244.28; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $5.37.
No unpaid withdrawals. Amount of shares matured during the year, $8,325. 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, $2,995.59. 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 Richmond county, New York State. Largest mortgage loan outstanding, $6,000. Mortgages in force in New York State, $458,895. Two foreclosures during the year.

ROCKLAND COUNTY.
CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF SPRING VALLEY.
First National Bank Bldg., Spring Valley, N. Y.

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>STEPHEN H. BURR</td>
<td>Spring Valley, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>LEWIS H. FORDMAN</td>
<td>Spring Valley, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>CHARLES H. MAPES</td>
<td>Spring Valley, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>GEORGE A. BLAUVELT</td>
<td>Monsey, N. Y.</td>
</tr>
</tbody>
</table>

ASSETS.
Loans on bond and mortgage .................................................. $133,600 00
Loans on shares ........................................................................... 700 00
Cash on hand and in bank .......................................................... 3,669 82
### Report on Savings and Loan Associations

#### Furniture and fixtures .................................................. $14 06
Advances for taxes, insurance, etc. .............................................. 119 00

**Total: $138,102 88**

#### LIABILITIES.
- Due shareholders, instalment shares .................................. $105,536 00
- Dividends credited ........................................................... 26,062 80
- Balance to be paid borrowers on mortgage loans .................. 1,050 00
- Earnings undivided .............................................................. 2,033 88
- Contingent fund (as per section 225 of Banking Law) ............ 3,420 20

**Total: $138,102 88**

#### RECEIPTS.
- Cash on hand January 1, 1913 ........................................... $1,975 81
- Dues on instalment shares credited to members .................. 21,902 50
- Money borrowed ............................................................... 3,500 00
- Mortgages redeemed, foreclosed or transferred to real estate .. 7,900 00
- Loans on shares repaid ...................................................... 1,200 00
- Fees received ....................................................................... 74 89
- Fines received ...................................................................... 58 44
- Interest received .................................................................. 7,733 30
- Premium received ............................................................... 256 60
- Advances repaid ................................................................... 10 00
- Reverted dividends ........................................................... 121 25

**Total: $44,552 79**

#### DISBURSEMENTS.
- Loaned on mortgage ......................................................... $14,950 00
- Loaned on shares .................................................................. 900 00
- Instalment dues repaid on withdrawal, or applied on loans .... 5,970 00
- Paid matured shares ............................................................ 13,420 00
- Dividends paid on withdrawal, or applied on loans .......... 1,307 97
- Paid borrowed money and prior mortgages ...................... 3,500 00
- Paid interest on borrowed money and prior mortgages ........ 50 84
- Paid salaries and clerk-hire ................................................. 600 00
- Paid advertising, printing and postage .............................. 11 25
- Paid rent .............................................................................. 60 00
- Paid banking department, examination ......................... 17 75
- Paid banking department, assessment .............................. 10 33
- Officers' bonds ................................................................... 12 50
- Advances for taxes, insurance, etc. ................................. 39 00
- State League dues and expenses ....................................... 10 83
- Recording tax ..................................................................... 22 50
- Cash on hand December 31, 1913 .................................... 3,669 82

**Total: $44,552 79**

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

Shares in force January 1, 1913, 1,698%; shares issued during the year, 289%; shares withdrawn during the year, 190%; shares in force, 1,797%. Borrowing members, 99, holding 745 1/2 shares; non-borrowing members, 187, holding 1,062 shares. Female shareholders, 111, holding 652 shares. Total dividends credited members during the year on instalment shares, $7,094.86; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $121.25.

No unpaid withdrawals. Amount of shares matured during the year, $13,420. Entrance or membership fee, 25 cents per share. Operating ex-
penses, as defined in section 227 of the Banking Law, incurred and paid during the year, $717.08. Unpaid, none.
Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share.
Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, $8,000. Mortgages in force in New York State, $133,600. No foreclosures during the year.

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**HOME BUILDING AND LOAN ASSOCIATION OF SPRING VALLEY.**

Main Street, Spring Valley, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>CHARLES E. DEBAUM</td>
<td>Spring Valley, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>ALEXANDER H. MERRITT</td>
<td>Spring Valley, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>LOUIS H. BOECHER, Jr.</td>
<td>Spring Valley, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JOHN W. SHERWOOD</td>
<td>Spring Valley, N. Y.</td>
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**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$17,498 35</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>200 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,779 09</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>75 00</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>216 00</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>5 76</td>
</tr>
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</table>

$19,774 20

**LIABILITIES.**

<table>
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<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$8,906 48</td>
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<tr>
<td>Due shareholders, accumulative prepaid shares</td>
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<tr>
<td>Dividends credited</td>
<td>1,878 68</td>
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<tr>
<td>Borrowed money</td>
<td>2,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>489 04</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>500 00</td>
</tr>
</tbody>
</table>

$19,774 20

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$119 13</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>5,059 01</td>
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<tr>
<td>Dues on accumulative prepaid shares</td>
<td>5,675 00</td>
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<tr>
<td>Dues on juvenile savings shares</td>
<td>62 16</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>2,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>1,400 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>22 25</td>
</tr>
<tr>
<td>Fines received</td>
<td>5 20</td>
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<tr>
<td>Interest received</td>
<td>947 80</td>
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<tr>
<td>Premium received</td>
<td>30 70</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>80 02</td>
</tr>
</tbody>
</table>

$15,301 27

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$10,000 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>200 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>1,119 21</td>
</tr>
<tr>
<td>Paid accumulative prepaid shares</td>
<td>1,700 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>79 39</td>
</tr>
</tbody>
</table>
Paid interest on borrowed money and prior mortgages ................ $159 88
Paid salaries and clerk-hire................................................................... 85 00
Paid advertising, printing and postage............................................. 113 49
Paid banking department, examination and assessment ................... 33 01
Officers' bonds .............................................................................................. 12 00
Metropolitan and State League dues and expenses......................... 20 00
Cash on hand December 31, 1913........................................................ 1,779 09

$15,301 27

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 289½; shares issued during the year, 242½; shares withdrawn during the year, 25; shares in force, 507. Borrowing members, 14, holding 89 shares; non-borrowing members, 84, holding 418 shares. Female shareholders, 30, holding 105 shares. Total dividends credited members during the year on instalment shares, $520.80; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $226.12; rate, 7 per cent. Total dividends forfeited by withdrawing members during the year, $80.02.
Amount of filed and unpaid withdrawals December 31, 1913, $20.20. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $230.49. Unpaid, none.
Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share.
Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, $2,000. Mortgages in force in New York State, $17,498.35. No foreclosures during the year.

NYACK BUILDING, CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.
No. 24 North Broadway, Nyack, N. Y.

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.......................................................... $351,275 00
Loans on shares................................................................................. 8,965 00
Stocks and bonds............................................................................. 12,462 50
Cash on hand and in bank............................................................... 19,662 14
Furniture and fixtures...................................................................... 400 00
Accrued interest ............................................................................. 1,321 27

$394,085 91

LIABILITIES.
Due shareholders, instalment shares............................................... $269,774 00
Due shareholders, savings shares.................................................... 37,332 00
Due shareholders, income shares.................................................... 6,400 00
Dividends credited........................................................................... 68,171 38
Balance to be paid borrowers on mortgage loans......................... 859 50
Earnings undivided.......................................................................... 3,619 94
Contingent fund (as per section 225 of Banking Law).................... 7,827 88
Suspense ......................................................................................... 1 21

$394,085 91
### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$6,442 33</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>60,426 00</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>16,238 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>5,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate.</td>
<td>64,468 00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>6,645 00</td>
</tr>
<tr>
<td>Real estate sold</td>
<td>2,810 95</td>
</tr>
<tr>
<td>Fees received</td>
<td>209 15</td>
</tr>
<tr>
<td>Fines received</td>
<td>355 10</td>
</tr>
<tr>
<td>Interest received</td>
<td>22,961 64</td>
</tr>
<tr>
<td>Suspense</td>
<td>2,661 31</td>
</tr>
<tr>
<td>Profit and loss</td>
<td>7 10</td>
</tr>
<tr>
<td>Bonds</td>
<td>500 00</td>
</tr>
<tr>
<td>Depreciation</td>
<td>1,731 25</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>1,398 41</td>
</tr>
<tr>
<td></td>
<td><strong>$191,854 24</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$35,227 69</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>2,610 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>46,605 00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>30,800 00</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>8,113 00</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>100 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>14,094 03</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>258 00</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>25,000 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>461 00</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>2,414 87</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,325 76</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>150 01</td>
</tr>
<tr>
<td>Paid rent</td>
<td>180 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>48 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>33 64</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>20 00</td>
</tr>
<tr>
<td>Suspense</td>
<td>2,854 96</td>
</tr>
<tr>
<td>Profit and loss</td>
<td>1,810 83</td>
</tr>
<tr>
<td>Office expenses</td>
<td>54 01</td>
</tr>
<tr>
<td>Safe deposit box</td>
<td>15 00</td>
</tr>
<tr>
<td>Insurance</td>
<td>11 50</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>19,662 14</td>
</tr>
<tr>
<td></td>
<td><strong>$191,854 24</strong></td>
</tr>
</tbody>
</table>

Plan, serial. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1913, 5,992; shares issued during the year, 1,035; shares withdrawn during the year, 1,002; shares in force, 6,025. Borrowing members, 192, holding 1,914 shares; non-borrowing members, 622, holding 4,111 shares. Female shareholders, 387, holding 2,372 shares. Total dividends credited members during the year on instalment shares, $19,959.11; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,649.53; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $1,398.41.

No unpaid withdrawals. Amount of shares matured during the year, $30,800. 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, $1,762.28. 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, $19,300. Mortgages in force in New York State, $351,275. One foreclosure during the year.

---

**PARK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF PEARL RIVER, N. Y.**

Central avenue, Pearl River, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM A. SERVEN</td>
<td>Pearl River, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM J. DOLAN</td>
<td>Pearl River, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>PHILIP BROOKERLE</td>
<td>Pearl River, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>IRVING HOPPER</td>
<td>Nyack, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

| Loans on bond and mortgage | $164,550 00 |
| Loans on shares            | 2,405 00    |
| Cash on hand and in bank   | 87 46       |
| Furniture and fixtures     | 100 50      |
| Installments due and unpaid| $276 00     |
| Interest, premium, fees and fines due and unpaid | 173 58 |

$167,142 96

**LIABILITIES.**

| Due shareholders, instalment shares | $126,117 00   |
| Dividends credited                 | 31,702 17     |
| Borrowed money                     | 3,600 00      |
| Earnings undivided                 | 278 89        |
| Contingent fund (as per section 225 of Banking Law) | 2,312 19 |
| Unearned or rebatable premium      | 3,132 71      |

$167,142 96

**RECEIPTS.**

| Cash on hand January 1, 1913 | $50 25         |
| Dues on instalment shares    | 28,465 00      |
| Money borrowed               | 19,600 00      |
| Mortgages redeemed, foreclosed or transferred to real estate | 7,600 00 |
| Loans on shares repaid       | 600 00         |
| Fees received                | 133 75         |
| Fines received               | 78 86          |
| Interest received            | 9,137 10       |
| Premium received             | 366 71         |
| Advances repaid              | 13 55          |
| Reverted dividends           | 126 14         |

$66,251 36

**DISBURSEMENTS.**

| Loaned on mortgage             | $32,126 00  |
| Loaned on shares               | 2,370 00    |
| Installment dues repaid on withdrawal, or applied on loans | 7,201 00 |
| Paid matured shares            | 641 21       |
| Dividends paid on withdrawal, or applied on loans | 1,926 73 |
Paid borrowed money and prior mortgages. $21,100.00
Paid interest on borrowed money and prior mortgages. 240.93
Paid salaries and clerk-hire. 450.00
Paid advertising, printing and postage. 14.25
Paid rent. 24.00
Paid banking department, examination. 21.05
Paid banking department, assessment. 11.38
Advances for taxes, insurance, etc. 13.55
State League dues and expenses. 14.80
Dues account. 9.00
Cash on hand December 31, 1913. 87.46

$66,251.36

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,166; shares issued during the year, 460; shares withdrawn during the year, 217; shares in force, 2,409. Borrowing members, 113, holding 849 shares; non-borrowing members, 225, holding 1,560 shares. Female shareholders, 82, holding 554 shares. Total dividends credited members during the year on instalment shares, $8,781.90; rate, 61/2 per cent. Total dividends forfeited by withdrawing members during the year, $126.14.

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, $503.05. 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, $4,400. Mortgages in force in New York State, $164,550. No foreclosures during the year.

PROVIDENT BUILDING AND LOAN ASSOCIATION OF SPRING VALLEY, N. Y.

No. 9-a Main street, Haverstraw, N. Y.


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. $258,190.00
Loans on shares. 2,245.00
Real estate. 4,977.74
Cash on hand and in bank. 4,346.18
Instalments due and unpaid. $3,861.66
Interest, premium, fees and fines due and unpaid. 1,524.45

$269,758.90

LIABILITIES.
Due shareholders, instalment shares. $195,688.34
Dividends credited. 44,321.58
Borrowed money. 19,500.00
Earnings undivided. 6,480.12
Contingent fund (as per section 225 of Banking Law). 3,770.86

$269,758.90
### RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$4,806.97</td>
</tr>
<tr>
<td>Dues on installment shares credited to members</td>
<td>51,987.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>22,200.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>16,000.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>880.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>321.00</td>
</tr>
<tr>
<td>Fines received</td>
<td>488.97</td>
</tr>
<tr>
<td>Interest received</td>
<td>14,261.81</td>
</tr>
<tr>
<td>Premium received</td>
<td>2,731.45</td>
</tr>
<tr>
<td>Rent received</td>
<td>291.00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>388.39</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$114,356.65</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$55,240.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>1,745.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>6,659.00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>24,084.25</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>1,065.42</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>17,100.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>750.74</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>1,341.90</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>675.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>247.40</td>
</tr>
<tr>
<td>Paid rent</td>
<td>60.00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>525.00</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>244.70</td>
</tr>
<tr>
<td>Paid banking department, examination and assessment</td>
<td>55.67</td>
</tr>
<tr>
<td>State League dues</td>
<td>6.00</td>
</tr>
<tr>
<td>Auditors</td>
<td>10.00</td>
</tr>
<tr>
<td>Collecting</td>
<td>30.00</td>
</tr>
<tr>
<td>Light and fuel</td>
<td>25.82</td>
</tr>
<tr>
<td>Appraiser’s fees</td>
<td>82.20</td>
</tr>
<tr>
<td>Incidents</td>
<td>62.39</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>4,346.16</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$114,356.65</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 3,726; shares issued during the year, 1,190; shares withdrawn during the year, 360; shares in force, 4,556. Borrowing members, 210, holding 1,333 shares; non-borrowing members, 599, holding 3,223 shares. Female shareholders, 291, holding 1,371 shares. Total dividends credited members during the year on installment shares, $13,873.88; rate, 7 per cent. Total dividends forfeited by withdrawing members during the year, $388.39.

No unpaid withdrawals. Amount of shares matured during the year, $24,084.25. 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, $1,199.31. 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 Rockland county, New York State. Largest mortgage loan outstanding, $4,600. Mortgages in force in New York State, $258,190. One foreclosure during the year.
SUFFERN SAVINGS AND LOAN ASSOCIATION.
Suffern, N. Y.

[Organized under Law of 1851. Commenced business 1887.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN L. CRANE</td>
<td>Suffern, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>J. FRED. DURYEE</td>
<td>Suffern, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ALFRED S. BUSH</td>
<td>Suffern, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>FRANK S. HARRIS</td>
<td>Suffern, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

- Loans on bond and mortgage: $574,865.00
- Loans on shares: 9,410.00
- Real estate: 3,800.00
- Cash on hand and in bank: 10,867.56
- Furniture and fixtures: 27.00
- Instalments due and unpaid: 2,474.33
- Interest, premium, fees and fines due and unpaid: 814.51

**LIABILITIES.**

- Due shareholders, instalment shares: $461,946.14
- Dividends credited: 84,994.18
- Balance to be paid borrowers on mortgage loans: 1,366.60
- Borrowed money: 9,977.08
- Earnings undivided: 9,270.41
- Contingent fund (as per section 225 of Banking Law): 9,221.91
- Personal accounts: 31.25
- Interest and premium paid in advance: 31.70
- Suspense account: 33.94
- Accrued interest on notes: 202.23

**RECEIPTS.**

- Cash on hand January 1, 1913: $3,291.48
- Dues on instalment shares credited to members: 102,763.98
- Money borrowed: 45,350.00
- Loans on shares repaid: 3,260.00
- Fees received: 190.50
- Fines received: 638.96
- Interest received: 33,537.79
- Premium received: 521.27
- Appraisal fees: 210.00
- Pass books: 27.45
- Personal accounts: 1,259.20
- Reverted dividends: 64.30
- Dividends refunded to correct error: 11.59

**DISBURSEMENTS.**

- Loaned on mortgage: $77,413.40
- Loaned on shares: 5,740.00
- Instalment dues repaid on withdrawal, or applied on loans: 29,810.26
- Paid matured shares: 63,974.53
- Dividends paid on withdrawal, or applied on loans: 5,892.67
- Paid borrowed money and prior mortgages: 36,381.25
Report on Savings and Loan Associations.

Paid interest on borrowed money and prior mortgages........ $502 60
Paid for real estate.................................................. 3,907 45
Paid salaries and clerk-hire........................................ 985 00
Paid advertising, printing and postage.......................... 183 61
Paid rent ............................................................... 60 00
Paid taxes, insurance, etc. ......................................... 22 60
Paid banking department, examination ......................... 58 35
Paid banking department, assessment .......................... 44 55
Suspense account ..................................................... 41 44
Appraisal fees ......................................................... 210 00
Fines and interest rebated .......................................... 1 68
Interest on advance payments .................................... 199 03
Personal accounts .................................................... 1,229 45
Premium on loans rebated .......................................... 20
Incidental expenses ................................................ 16 06
Cash on hand December 31, 1913................................. 10,867 56

$237,541 69

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
 Shares in force January 1, 1913, 7,789; shares issued during the year, 1,418; shares withdrawn during the year, 1,071; shares in force, 8,136. Borrowing members, 273, holding 3,544 shares; non-borrowing members, 548, holding 4,592 shares. Female shareholders, 273, holding 2,506 shares. Total dividends credited to members during the year on instalment shares, $31,143.95; rate, 6.29 per cent. Total dividends forfeited by withdrawing members during the year, $1,025.67.

No unpaid withdrawals. Amount of shares matured during the year, $63,374.53. Entrance or membership fee, 1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,244.67. 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, $537,565. One foreclosure during the year.

ST. LAWRENCE COUNTY.
CANTON SAVINGS AND LOAN ASSOCIATION.
Canton, N. Y.


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....................................... $160,075 41
Loans on shares..................................................... 5,846 00
Cash on hand and in bank ........................................ 2,138 62
Furniture and fixtures ............................................ 250 00
Interest, premium, fees and fines due and unpaid .......... 1,184 52
Advances for taxes, insurance, etc. .......................... 11 50

$169,506 05
## LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$70,500 25</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>77,660 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>14,189 18</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>2,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>3,206 67</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,949 95</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$169,506 05</strong></td>
</tr>
</tbody>
</table>

## RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,100 30</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>16,926 23</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>15,675 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>2,000 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>15,320 40</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>4,334 00</td>
</tr>
<tr>
<td>Interest received</td>
<td>8,565 94</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>58 02</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$63,979 89</strong></td>
</tr>
</tbody>
</table>

## DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$24,300 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>5,325 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>15,608 19</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>10,490 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>2,273 43</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>2,908 65</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>751 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>30 33</td>
</tr>
<tr>
<td>Paid rent</td>
<td>60 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>35 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>12 79</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>3 00</td>
</tr>
<tr>
<td>Expense</td>
<td>19 00</td>
</tr>
<tr>
<td>Books</td>
<td>22 00</td>
</tr>
<tr>
<td>Sundries</td>
<td>2 38</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>2,138 62</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$63,979 89</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $250. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 1,522; shares issued during the year, 475; shares withdrawn during the year, 434; shares in force, 1,563. Borrowing members, 70, holding 359 shares; non-borrowing members, 257, holding 1,204 shares. Female shareholders, 165, holding 695 shares. Total dividends credited during the year on instalment shares, $3,181.77; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $2,908.65; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $58.02.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $884.71. Unpaid, none.

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

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, $4,800. Mortgages in force in New York State, $160,075.41. No foreclosures during the year.
# Report on Savings and Loan Associations.

**Gouverneur Savings and Loan Association.**

No. 42 Church street, Gouverneur, N. Y.

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

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Harnard G. Parker</td>
<td>Gouverneur, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>Benjamin F. Brown</td>
<td>Gouverneur, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>Harry C. Rogers</td>
<td>Gouverneur, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>Arthur W. Orvis</td>
<td>Gouverneur, N. Y.</td>
</tr>
</tbody>
</table>

## Assets.

- Loans on bond and mortgage: $583,853.37
- Loans on shares: 10,950.00
- Stocks and bonds: 391,674.10
- Contracts for the sale of real estate: 2,005.69
- Cash on hand and in bank: 60,080.76
- Interest, premium, fees and fines due and unpaid: 1,753.77

Total Assets: $1,050,317.69

## Liabilities.

- Due shareholders, instalment shares: $81,761.75
- Due shareholders, savings shares: 742,435.60
- Due shareholders, income shares: 143,750.00
- Dividends credited: 15,651.03
- Due shareholders, matured shares: 48,150.00
- Earnings undivided: 6,309.31
- Contingent fund (as per section 225 of Banking Law): 12,260.00

Total Liabilities: $1,050,317.69

## Receipts.

- Cash on hand January 1, 1913: $71,780.19
- Dues on instalment shares credited to members: 32,881.50
- Dues on savings shares: 221,341.00
- Dues on income shares: 31,400.00
- Money borrowed: 5,000.00
- Mortgages redeemed, foreclosed or transferred to real estate: 61,376.71
- Loans on shares repaid: 17,367.00
- Fees received: 31.00
- Fines received: 43.51
- Interest received: 46,641.08
- Reverted dividends: 77.23
- Bonds paid: 34,573.07
- Real estate contracts: 120.00

Total Receipts: $522,732.29

## Disbursements.

- Loaned on mortgage: 83,555.00
- Loaned on shares: 16,487.00
- Instalment dues repaid on withdrawal, or applied on loans: 25,651.00
- Paid savings shares: 219,387.76
- Paid income shares: 36,750.00
- Dividends paid on withdrawal, or applied on loans: 6,879.82
- Cash dividends paid on income and accumulative prepaid shares: 5,492.13
- Paid borrowed money and prior mortgages: 5,000.00
- Paid interest on borrowed money and prior mortgages: 12.00
- Paid salaries and clerk-hire: 2,520.00
- Paid advertising, printing and postage: 494.50

Total Disbursements: $522,732.29
Paid rent ........................................................................................................ $383 35
Paid banking department, examination ............................................ 81 91
Paid banking department, assessment ................................................. 63 00
Bonds purchased .................................................................................. 56,91 94
Recording tax ............................................................................................. 371 35
Interest advanced ...................................................................................... 554 09
Dividends on matured shares................................................. 2,207 50
Miscellaneous ........................................................................................... 818 88
Cash on hand December 31, 1913........................................................ 60,080 76

$522,732 29

Plan, permanent. Par value of shares, $200. Instalments are 25 cents and $1 weekly.
Shares in force January 1, 1913, 7,482; shares issued during the year, 2,559; shares withdrawn during the year, 2,904; shares in force, 7,137. Borrowing members, 89, holding 510 shares; non-borrowing members, 2,282, holding 6,627 shares. Female shareholders, 1,402, holding 3,353 shares. Total dividends credited members during the year on instalment shares, $4,994.19; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, $34,169.71; rate, 4 per cent and 5 per cent. Total dividends forfeited by withdrawing members during the year, $77.23.
No unpaid withdrawals. Amount of shares matured during the year, $11,000. 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, $3,993.48. 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 Lewis, Jefferson and St. Lawrence counties, New York State. Largest mortgage loan outstanding, $10,000. Mortgages in force in New York State, $583,853.37. No 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.]

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 ................................................................ $40,671 22
Loans on shares .............................................................................. 182 00
Cash on hand and in bank .................. 1,967 20

$42,820 42

LIABILITIES.
Due shareholders, instalment shares................................................. $34,155 50
Dividends credited ............................................................................ 6,524 49
Borrowed money ............................................................................. 1,000 00
Earnings undivided ........................................................................... 428 13
Contingent fund (as per section 225 of Banking Law) .................. 712 30

$42,820 42
### RECEIPTS.

- Cash on hand January 1, 1913 ........................................................... $1,118.88
- Dues on installment shares credited to members ........................... 13,069.25
- Money borrowed ................................................................  1,000.00
- Mortgages redeemed, foreclosed or transferred to real estate. . 8,367.47
- Loans on shares repaid............................................................................ 1,030.00
- Fees received ............................................................................................... 12.00
- Interest received......................................................................................... 1,976.83
- Reverted dividends .................................................................................... 12.77

**Total Receipts:** $26,587.20

### DISBURSEMENTS.

- Loaned on mortgage................................................................................... $8,245.00
- Loaned on shares....................................................................................... 262.00
- Instalment dues repaid on withdrawal, or applied on loans.. 11,187.25
- Dividends paid on withdrawal, or applied on loans.............. 1,391.65
- Paid borrowed money and prior mortgages ..................... 3,000.00
- Paid interest on borrowed money and prior mortgages .. 185.92
- Paid salaries and clerk-hire................................................................. 215.00
- Paid advertising, printing and postage........................................ 36.73
- Paid banking department, examination ......................... 15.50
- Paid banking department, assessment ...................................... 3.45
- Officers’ bonds .............................................................................................. 6.00
- Books ............................................................................................................... 9.50
- Mortgage taxes ........................................................................................... 49.00
- Attorney's services ....................................................................................... 13.00
- Cash on hand December 31, 1913.......................................................... 1,967.20

**Total Disbursements:** $26,587.20

**Plan, permanent. Par value of shares, $200. Instalments are 25 cents weekly.**

Shares in force January 1, 1913, 946; shares issued during the year, 187; shares withdrawn during the year, 159; shares in force, 974. Borrowing members, 27, holding 160 shares; non-borrowing members, 162, holding 814 shares. Female shareholders, 81, holding 376 shares. Total dividends credited members during the year on installment shares, $1,638.24; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $12.77.

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, $280.23. 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, $2,500. Mortgages in force in New York State, $40,671.22. No foreclosures during the year.
<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$230,700.00</td>
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<tr>
<td>Loans on shares</td>
<td>4,300.00</td>
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<tr>
<td>Stocks and bonds</td>
<td>16,000.00</td>
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<tr>
<td>Cash on hand and in bank</td>
<td>9,155.63</td>
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<tr>
<td>Furniture and fixtures</td>
<td>100.00</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$259,255.63</strong></td>
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<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$105,572.50</td>
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<tr>
<td>Due shareholders, savings shares</td>
<td>37,455.00</td>
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<tr>
<td>Due shareholders, income shares</td>
<td>86,550.00</td>
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<tr>
<td>Dividends credited</td>
<td>21,195.35</td>
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<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>100.00</td>
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<tr>
<td>Earnings undivided</td>
<td>3,332.78</td>
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<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>5,050.00</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$259,255.63</strong></td>
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<table>
<thead>
<tr>
<th>RECEIPTS</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$13,933.33</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>28,829.00</td>
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<tr>
<td>Dues on savings shares</td>
<td>31,332.00</td>
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<tr>
<td>Dues on income shares</td>
<td>16,400.00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>23,621.26</td>
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<tr>
<td>Loans on shares repaid</td>
<td>4,150.00</td>
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<tr>
<td>Real estate sold</td>
<td>25.00</td>
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<tr>
<td>Interest received</td>
<td>12,321.96</td>
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<tr>
<td>Reverted dividends</td>
<td>281.19</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$130,893.74</strong></td>
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</table>

<table>
<thead>
<tr>
<th>DISBURSEMENTS</th>
<th>Amount</th>
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<tr>
<td>Loaned on mortgage</td>
<td>$44,050.00</td>
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<tr>
<td>Loaned on shares</td>
<td>5,200.00</td>
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<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>32,543.50</td>
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<td>Paid savings shares</td>
<td>15,122.00</td>
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<tr>
<td>Paid income shares</td>
<td>13,050.00</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>6,253.62</td>
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<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>3,493.93</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,460.00</td>
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<td>Paid advertising, printing and postage</td>
<td>150.27</td>
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<td>Paid rent</td>
<td>240.00</td>
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<td>Paid banking department, examination</td>
<td>35.50</td>
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<td>Paid banking department, assessment</td>
<td>19.64</td>
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<tr>
<td>Officers' bonds</td>
<td>10.00</td>
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<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>8.00</td>
</tr>
<tr>
<td>State League dues</td>
<td>6.00</td>
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<tr>
<td>Burglary insurance</td>
<td>6.38</td>
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<tr>
<td>Architect's fee</td>
<td>25.00</td>
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<tr>
<td>Attorney's fees</td>
<td>68.27</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>9,155.63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$130,893.74</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $200. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 3,490; shares issued during the year, 1,795; shares withdrawn during the year, 1,057; shares in force, 4,228. Bor-
rowling members, 220, holding 785 shares; non-borrowing members, 591, holding 3,443 shares. Female shareholders, 390, holding 1,988 shares. Total dividends credited members during the year on instalment shares, $5,500.62; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $4,631.29; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $281.19.

No unpaid withdrawals. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,897.65. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in Saint Lawrence county, New York State. Largest mortgage loan outstanding, $4,500. Mortgages in force in New York State, $230,700. No foreclosures during the year.

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POTSDAM SAVINGS, LOAN AND BUILDING ASSOCIATION.

No. 13 Elm street, Potsdam, N. Y.

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


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................................................................. $109,298 36
Loans on shares........................................................................................... 6, 346 00
Cash on hand and in bank....................................................................... 4, 096 59

$119,740 95

LIABILITIES.

Due shareholders, instalment shares ................................................... $97,916 38
Dividends credited ..................................................................................... 20, 128 99
Earnings undivided ................................................................................... 161 57
Contingent fund (as per section 225 of Banking Law) ....................... 1,534 01

$119,740 95

RECEIPTS.

Dues on instalment shares credited to members............................... $27,077 16
Money borrowed ....................................................................................... 3,700 00
Mortgages redeemed, foreclosed or transferred to real estate.. 9, 785 13
Loans on shares repaid........................................................................... 5,169 00
Fees received ................................................................................................ 21 75
Fines received ............................................................................................. 2 40
Interest received ........................................................................................ 137 52
Dividends forfeited.............................................................................••• 137 52

$52,001 36

DISBURSEMENTS.

Loaned on mortgage............................................................. $17,200 00
Loaned on shares......................................................................................... 5,450 00
Instalment dues repaid on withdrawal, or applied on loans.. 15,837 85
Paid matured shares.............................................................................. 1,792 66
Dividends paid on withdrawal, or applied on loans.. 2,238 27
Paid borrowed money and prior mortgages.. 3,700 00
Paid interest on borrowed money and prior mortgages.... 47 30
SARATOGA COUNTY

Paid salaries and clerk-hire.............................. $500 00
Paid advertising, printing and postage.................. 27 22
Paid rent ................................................... 100 00
Paid banking department, examination ............... 47 25
Paid banking department, assessment .................. 8 68
Officers' bonds ............................................ 10 00
Overdraft on bank ........................................ 945 54
Cash on hand December 31, 1913........................ 4,096 59

$52,001 36

Plan, permanent. Par value of shares, $250. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 2,032; shares issued during the year, 251; shares withdrawn during the year, 207; shares in force, 2,078 ½. Borrowing members, 46, holding 335 ½ shares; non-borrowing members, 279, holding 1,737 shares. Female shareholders, 171, holding 1,045 ½ shares. Total dividends credited members during the year on instalment shares, $5,512.08; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $137.52.

No unpaid withdrawals. Amount of shares matured during the year, $1,792.66. 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, $637.22. 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 Saint Lawrence county, New York State. Largest mortgage loan outstanding, $14,500. Mortgages, in force in New York State, $109,298.36. No foreclosures during the year.

SARATOGA COUNTY.
MECHANICVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.
No. 46½ North Main street, Mechanicville, N. Y.

President .................. ALBERT C. KNISKERN ......................... Mechanicville, N. Y.
Secretary .................... HERBERT O. BAILEY ......................... Mechanicville, N. Y.
Treasurer .................. ADELBERT J. HARVEY ....................... Mechanicville, N. Y.
Attorney ..................... J. F. TERRY ........................................ Mechanicville, N. Y.

ASSETS.
Loans on bond and mortgage............................... $54,200 00
Loans on shares............................................ 3,130 00
Cash on hand and in bank ................................ 68 41
Instalments due and unpaid................................ $98 85
Interest, premium, fees and fines due and unpaid ... 33 29

$57,398 41

LIABILITIES.
Due shareholders, instalment shares .................... $38,032 15
Due shareholders, savings shares ....................... 916 19
Dividends credited ........................................ 5,092 07
Balance to be paid borrowers on mortgage loans ...... 2,375 00
Borrowed money ......................................... 9,850 00
Earnings undivided ................................................................. $574 40
Contingent fund (as per section 225 of Banking Law) ......... 558 60

$57,398 41

RECEIPTS.
Cash on hand January 1, 1913 .................................................. $62 23
Dues on instalment shares credited to members ....................... 18,073 60
Dues on savings shares .............................................................. 1,170 19
Money borrowed ........................................................................ 16,800 00
Mortgages redeemed, foreclosed or transferred to real estate .. 13,100 00
Loans on shares repaid .............................................................. 1,405 00
Fees received .............................................................................. 170 80
Fines received ............................................................................. 60 23
Interest received ......................................................................... 2,530 49
Premium received ....................................................................... 229 85

$53,602 49

DISBURSEMENTS.
Loaned on mortgage .................................................................... $25,350 00
Loaned on shares .......................................................................... 2,736 00
Instalment dues repaid on withdrawal, or applied on loans .. 15,729 75
Paid savings shares ....................................................................... 254 00
Dividends paid on withdrawal, or applied on loans .......... 1,451 70
Paid borrowed money and prior mortgages ......................... 7,350 00
Paid interest on borrowed money and prior mortgages .... 103 19
Paid salaries and clerk-hire ....................................................... 312 00
Paid advertising, printing and postage ................................. 131 45
Paid rent .................................................................................... 24 00
Paid banking department, examination ............................... 22 00
Paid banking department, assessment .................................. 3 34
Officers' bonds ............................................................................ 20 00
State League dues ....................................................................... 5 00
Lights ....................................................................................... 12 95
Pass books .................................................................................. 10 60
Mortgage envelopes ..................................................................... 14 25
Cash box for safe ......................................................................... 1 35
Serving papers ............................................................................. 2 00
County Clerk's certificates ....................................................... 50
Cash on hand December 31, 1913 ............................................... 68 41

$53,602 49

Plan, serial. Par value of shares, $100. Instalments are 15 cents weekly.
Shares in force January 1, 1913, 2,056; shares issued during the year,
1,728; shares withdrawn during the year, 1,047; shares in force, 2,737.
Borrowing members, 37, holding 542 shares; non-borrowing members, 288,
holding 2,195 shares. Female shareholders, 123, holding 821 shares. Total
dividends credited members during the year on instalment shares, $2,069.39;
rate, 5 ¼ per cent. Total dividends credited or paid in cash to members
during the year on other shares, $22.92; 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, $534.10. Unpaid, none.
Premium plan, premium-interest. Interest paid by borrowing members,
11 cents per share per week. Premium paid by borrowing members, 1 cent
per share per week.
Loans have been made in Rensselaer and Saratoga counties, New York
State. Largest mortgage loan outstanding, $5,000. Mortgages in force in
New York State, $54,200. No foreclosures during the year.
Schenectady County.

Schenectady County. Schenectady County, N. Y.

No. 277 Dock street, Schenectady, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN H. WHITE</td>
<td>Schenectady, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>S. H. VISSCHER</td>
<td>Schenectady, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WALTER BRIGGS</td>
<td>Schenectady, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WALTER BRIGGS</td>
<td>Schenectady, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$788,850 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>21,770 00</td>
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<tr>
<td>Cash on hand and in bank</td>
<td>4,418 95</td>
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<tr>
<td>Furniture and fixtures</td>
<td>620 21</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>2,743 10</td>
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<tr>
<td>Instalments due and unpaid</td>
<td>$8,510 00</td>
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**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$579,045 00</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>79,600 00</td>
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<td>Suspended shares</td>
<td>29 00</td>
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<td>Dividends credited</td>
<td>110,648 96</td>
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<td>Balance to be paid borrowers on mortgage loans</td>
<td>7,750 00</td>
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<td>Borrowed money</td>
<td>20,000 00</td>
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<tr>
<td>Earnings undivided</td>
<td>8,932 58</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>12,396 72</td>
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**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$4,846 32</td>
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<tr>
<td>Dues on instalment shares credited to members</td>
<td>159,408 00</td>
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<td>Dues on income shares</td>
<td>34,500 00</td>
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<td>Money borrowed</td>
<td>59,000 00</td>
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<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>86,405 43</td>
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<td>Loans on shares repaid</td>
<td>9,145 00</td>
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<td>Fees received</td>
<td>576 00</td>
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<td>Fines received</td>
<td>30</td>
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<td>Interest received</td>
<td>43,809 12</td>
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<td>Recording tax</td>
<td>139 77</td>
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<td>Cash over</td>
<td>81 75</td>
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<td>Appraiser's fees</td>
<td>255 00</td>
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<tr>
<td>Transfer fees</td>
<td>30 00</td>
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**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Loaned on mortgage</td>
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<tr>
<td>Loaned on shares</td>
<td>13,225 00</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>43,298 21</td>
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<tr>
<td>Paid matured shares</td>
<td>97,313 90</td>
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<tr>
<td>Paid income shares</td>
<td>12,448 79</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>5,391 24</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>3,248 79</td>
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</tbody>
</table>
Report on Savings and Loan Associations.

Paid borrowed money and prior mortgages .............................................. $39,000 00
Paid interest on borrowed money and prior mortgages .................. 392 67
Paid salaries and clerk-hire ............................................................... 2,072 00
Paid advertising, printing and postage ............................................. 536 57
Paid rent .............................................................................................. 134 00
Paid banking department, examination .......................................... 55 50
Paid banking department, assessment ............................................ 58 57
State League dues .............................................................................. 11 00
Mortgage recording tax ................................................................. 893 50
Interest refunded .............................................................................. 7 00
Livery .................................................................................................. 88 00
Cash over ............................................................................................ 71 00
Appraisals ........................................................................................... 90 00
Adding machine .................................................................................. 392 00
Cash on hand December 31, 1913 .................................................. 4,418 95

$398,196 69

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 12,117; shares issued during the year, 4,437; shares withdrawn during the year, 2,021; shares in force, 14,553.
Borrowing members, 564, holding 4,521 shares; non-borrowing members, 1,488, holding 10,012 shares. Female shareholders, 421, holding 2,377 shares.
Total dividends credited members during the year on instalment shares, $34,414.25; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, $3,248.79; rate 4% per cent. Total dividends forfeited by withdrawing members during the year, $651.05.
No unpaid withdrawals. Amount of shares matured during the year, $97,313.90. Entrance or membership fee, $1 per member. Operating expenses, as defined in Section 227 of the Banking Law, incurred and paid during the year, $2,920.57. 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, $788,850. Two foreclosures during the year.

STEUBEN COUNTY.
AVOCA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.
Avoca, N. Y.


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 ......................................................... $9,118 74
Cash on hand and in bank ................................................................. 192 08
Instalments due and unpaid ........................................................... 21 00
Interest, premium, fees and fines due and unpaid ..................... 39 18

$9,371 00

LIABILITIES.
Due shareholders, instalment shares ............................................. $7,488 00
Dividends credited ........................................................................... 1,292 83
### Steuben County.

| Description                                                                 | Amount  
|-----------------------------------------------------------------------------|---------
| Borrowed money                                                              | $442.74 |
| Contingent fund (as per section 225 of Banking Law)                         | 125.39  |
| Accrued interest                                                            | 22.04   |
| **Total**                                                                   | **$9,371.00** |

#### RECEIPTS.

| Description                                                                 | Amount  
|-----------------------------------------------------------------------------|---------
| Cash on hand January 1, 1913                                                | $355.46 |
| Dues on instalment shares credited to members                               | 1,732.00|
| Money borrowed                                                              | 1,235.85|
| Mortgages redeemed, foreclosed or transferred to real estate                | 332.00  |
| Loans on shares repaid                                                       | 400.00  |
| Fines received                                                              | 3.70    |
| Interest received                                                           | 458.33  |
| Certificates sold, etc.                                                      | 1.15    |
| **Total**                                                                   | **$4,538.49** |

#### DISBURSEMENTS.

| Description                                                                 | Amount  
|-----------------------------------------------------------------------------|---------
| Loaned on mortgage                                                          | $1,700.00|
| Instalment dues repaid on withdrawal, or applied on loans                   | 551.00  |
| Paid matured shares                                                          | 1,200.34|
| Dividends paid on withdrawal, or applied on loans                           | 66.19   |
| Paid borrowed money and prior mortgages                                      | 793.11  |
| Paid interest on borrowed money and prior mortgages                          | 2.85    |
| Paid salaries and clerk-hire                                                 | 15.00   |
| Paid advertising, printing and postage                                       | 2.43    |
| Paid banking department, examination                                        | 14.80   |
| Paid banking department, assessment                                         | 69      |
| Cash on hand December 31, 1913                                              | 192.08  |
| **Total**                                                                   | **$4,538.49** |

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

Shares in force January 1, 1913, 151; shares issued during the year, 4; shares withdrawn during the year, 19; shares in force, 136. Borrowing members, 10, holding 67 shares; non-borrowing members, 11, holding 69 shares. Female shareholders, 7, holding 22 shares. Total dividends credited members during the year on instalment shares, $385.69; rate, 4 4-5 per cent. Total dividends forfeited by withdrawing members during the year, $13.24.

No unpaid withdrawals. Amount of shares matured during the year, $1,200.34. 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, $17.49. 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, $9,118.74. 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.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JAMES FAUCETT</td>
<td>Bath, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOHN H. FAUCETT</td>
<td>Bath, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>O. J. HEINAMAN</td>
<td>Bath, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>THOMAS SHANNON</td>
<td>Bath, N. Y.</td>
</tr>
</tbody>
</table>
Report on Savings and Loan Associations.

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$49,100 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>637 35</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>7,326 61</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>200 00</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$57,283 96</strong></td>
</tr>
</tbody>
</table>

LIABILITIES.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$46,086 51</td>
</tr>
<tr>
<td>Due shareholders, matured shares</td>
<td>6,676 82</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>2,000 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>1,847 63</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>653 00</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$57,263 96</strong></td>
</tr>
</tbody>
</table>

RECEIPTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$4,736 71</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>25,868 43</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>7,850 00</td>
</tr>
<tr>
<td>Fees received</td>
<td>51 00</td>
</tr>
<tr>
<td>Interest received</td>
<td>2,788 15</td>
</tr>
<tr>
<td>Premium received</td>
<td>12 12</td>
</tr>
<tr>
<td>Real estate contract</td>
<td>605 67</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$41,912 68</strong></td>
</tr>
</tbody>
</table>

DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$6,250 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>23,642 96</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>406 14</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>3,500 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>130 00</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>482 50</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>28 05</td>
</tr>
<tr>
<td>Paid rent</td>
<td>85 60</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>5 75</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>42 50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>4 37</td>
</tr>
<tr>
<td>State League dues</td>
<td>5 00</td>
</tr>
<tr>
<td>Searching</td>
<td>3 00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>7,326 61</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$41,912 68</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 4,372; shares issued during the year, 800½; shares withdrawn during the year, 386; shares in force, 4,786½. Borrowing members, 64, holding 953½ shares; non-borrowing members, 173, holding 3,833 shares. Female shareholders, 117, holding 2,163½ shares. Total dividends credited members during the year on instalment shares, $1,597.63; 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, $601.60. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, $2,700. Mortgages in force in New York State, $49,100. No foreclosures during the year.
## CORNING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Corning, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>FRANK D. KINGSBURY</td>
<td>Corning, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM J. HEERMANS</td>
<td>Corning, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>JOHN L. LEWIS</td>
<td>Corning, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>FRANK H. FERRIS</td>
<td>Corning, N. Y.</td>
</tr>
</tbody>
</table>

### ASSETS.

- Loans on bond and mortgage: $1,025,900 00
- Loans on shares: 30,350 00
- Contracts for the sale of real estate: 1,873 00
- Real estate: 1,636 81
- Furniture and fixtures: 694 50
- Instalments due and unpaid: 1,569 07
- Interest, premium, fees and fines due and unpaid: 6,178 04
- Advances for taxes, insurance, etc.: 56 93

Total assets: $1,068,557 45

### LIABILITIES.

- Due shareholders, instalment shares: $766,292 00
- Due shareholders, juvenile savings shares: 47,476 46
- Dividends credited: 193,702 90
- Borrowed money: 6,024 29
- Earnings undivided: 23,892 11
- Contingent fund (as per section 225 of Banking Law): 21,169 69

Total liabilities: $1,068,557 45

### RECEIPTS.

- Cash on hand January 1, 1913: $28,449 12
- Dues on instalment shares credited to members: 165,711 63
- Dues on juvenile savings shares: 13,692 24
- Money borrowed: 6,024 29
- Mortgages redeemed, foreclosed or transferred to real estate: 59,100 00
- Loans on shares repaid: 9,950 00
- Real estate sold: 850 00
- Fees received: 603 75
- Fines received: 558 06
- Interest received: 60,796 67
- Advances repaid: 107 83

Total receipts: $345,844 59

### DISBURSEMENTS.

- Loaned on mortgage: $174,750 00
- Loaned on shares: 16,000 00
- Instalment dues repaid on withdrawal, or applied on loans: 19,981 00
- Paid matured shares: 120,400 00
- Paid juvenile savings shares: 8,492 44
- Dividends paid on withdrawal, or applied on loans: 2,717 99
- Paid interest on borrowed money and prior mortgages: 336 99
- Paid for real estate: 847 93
- Paid salaries and clerk-hire: 1,572 00
- Paid advertising, printing and postage: 148 06
- Paid rent: 100 00
- Paid repairs to real estate: 25 20
- Paid taxes, insurance, etc.: 32 50
- Paid banking department, examination: 75 93
Paid banking department, assessment.......................... $78.37
Advances for taxes, insurance, etc.......................... 138.98
State League dues .............................................. 12.50
Office furniture and fixtures ................................. 60.00
Telephone ...................................................... 36.00
Real estate agent ................................................ 18.70

$345,844 59

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 13,386; shares issued during the year,
2,425; shares withdrawn during the year, 1,230; shares in force, 14,481. Bor-
rowing members, 629, holding 6,152 shares; non-borrowing members, 1,843,
holding 8,329 shares. Female shareholders, 1,091, holding 4,658 shares.
Total dividends credited members during the year on instalment shares,
$54,288.94; rate, 6 per cent. Total dividends credited or paid in cash to mem-
bors during the year on other shares, $2,046.65; rate, 4 per cent. Total divi-
dends forfeited by withdrawing members during the year, $408.54.
No unpaid withdrawals. Amount of shares matured during the year,
$120,400. Entrance or membership fee, 25 cents per share. Operating ex-
penses, as defined in Section 227 of the Banking Law, incurred and paid
during the year, $1,887.26. 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 mort-
gage loan outstanding, $41,500. Mortgages in force in New York State,
$1,025,900. One foreclosure during the year.

HORNELLSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.
No. 163 Main street, Hornell, N. Y.

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 ....................................... $53,505 00
Loans on shares .................................................. 100 00
Cash on hand and in bank ......................................... 3,249 05

$56,854 05

LIABILITIES.
Due shareholders, instalment shares .......................... $47,691 00
Dividends credited .................................................. 7,631 23
Earnings undivided .................................................. 621 82
Contingent fund (as per section 225 of Banking Law) ....... 910 00

$56,854 05

RECEIPTS.
Cash on hand January 1, 1913 ................................. $5,658 47
Dues on instalment shares credited to members .............. 11,450 00
Mortgages redeemed, foreclosed or transferred to real estate .. 10,270 00
Fees received ...................................................... 43 50
Steuben County.

<table>
<thead>
<tr>
<th>Fines received</th>
<th>$0.80</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest received</td>
<td>$3,025.55</td>
</tr>
</tbody>
</table>

$30,448.32

DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$12,100.00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>$100.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>$12,051.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>$2,489.44</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>$337.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>$9.34</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>$35.50</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>$8.64</td>
</tr>
<tr>
<td>State League dues</td>
<td>$5.00</td>
</tr>
<tr>
<td>Mortgage taxes</td>
<td>$54.00</td>
</tr>
<tr>
<td>Account book</td>
<td>$9.35</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$3,249.05</td>
</tr>
</tbody>
</table>

$30,448.32

Plan, serial. Par value of shares, $200. Instalments are $1 monthly. Shares in force January 1, 1913, 1,015; shares issued during the year, 173; shares withdrawn during the year, 202; shares in force, 986. Borrowing members, 49, holding 240 shares; non-borrowing members, 137, holding 746 shares. Female shareholders, 79, holding 419 shares. Total dividends credited members during the year on instalment shares, $2,342.18; 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, $360.69. Unpaid, none. 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, $53,505. No foreclosures during the year.

MAPLE CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 140 Main street, Hornell, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>WILLIAM H. MURRAY</td>
<td>Hornell, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JAMES N. ROBINSON</td>
<td>Hornell, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>WILLIAM H. WALBRIDGE</td>
<td>Hornell, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>JAMES N. ROBINSON</td>
<td>Hornell, N. Y.</td>
</tr>
</tbody>
</table>

ASSETS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$96,275.00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>$2,850.23</td>
</tr>
<tr>
<td>Real estate</td>
<td>$501.96</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>$20.99</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>$238.50</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>$48.52</td>
</tr>
</tbody>
</table>

$100,735.20
**REPORT ON SAVINGS AND LOAN ASSOCIATIONS.**

**LIABILITIES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$80,241 50</td>
</tr>
<tr>
<td>Due shareholders, juvenile savings shares</td>
<td>3,350 32</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>13,274 10</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>2,800 00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>237 62</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>795 00</td>
</tr>
<tr>
<td>Unearned or rebatable premium</td>
<td>17</td>
</tr>
<tr>
<td>Interest accrued on notes</td>
<td>36 59</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$100,735 20</td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$4,339 60</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>21,900 50</td>
</tr>
<tr>
<td>Dues on juvenile savings shares</td>
<td>569 11</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>7,350 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>12,975 90</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>1,834 99</td>
</tr>
<tr>
<td>Fees received</td>
<td>128 25</td>
</tr>
<tr>
<td>Fines received</td>
<td>40 09</td>
</tr>
<tr>
<td>Interest received</td>
<td>4,785 62</td>
</tr>
<tr>
<td>Premium received</td>
<td>144 25</td>
</tr>
<tr>
<td>Rent received</td>
<td>80 00</td>
</tr>
<tr>
<td>Banks sold</td>
<td>14 00</td>
</tr>
<tr>
<td>Reverted dividends</td>
<td>132 99</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td>$54,294 40</td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$39,850 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>2,475 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>4,894 25</td>
</tr>
<tr>
<td>Paid juvenile savings shares</td>
<td>217 75</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>600 14</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>4,550 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>100 11</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>501 96</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>360 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>49 49</td>
</tr>
<tr>
<td>Paid rent</td>
<td>72 00</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>8 58</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
<td>58 51</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>18 54</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>6 16</td>
</tr>
<tr>
<td>Pass books</td>
<td>35 00</td>
</tr>
<tr>
<td>Banks redeemed</td>
<td>13 00</td>
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<tr>
<td>Foreclosure costs</td>
<td>144 15</td>
</tr>
<tr>
<td>Mortgage taxes</td>
<td>144 00</td>
</tr>
<tr>
<td>Insurance</td>
<td>3 27</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>20 99</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td>$54,294 40</td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares $200. Instalments are $1 monthly. Shares in force January 1, 1913, 1,598 1/2; shares issued during the year, 509 1/2; shares withdrawn during the year, 162; shares in force, 1,946 3/4. Borrowing members, 67, holding 437 1/2 shares; non-borrowing members, 241, holding 1,309 shares. Female shareholders, 87, holding 513 1/4 shares. Total dividends credited members during the year on instalment shares, $4,371.80;
rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, $114.32; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $132.99.

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, $519.76. Unpaid, none.

Premium paid by borrowing members, ½ per cent.

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $96,275. One foreclosure during the year.

WAYLAND DIME SAVINGS AND LOAN ASSOCIATION.
Main street, Wayland, N. Y.

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>A. L. MORLEY</td>
<td>Wayland, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>P. H. ZIMMERMAN</td>
<td>Wayland, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>C. S. FOLTS</td>
<td>Wayland, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>H. V. PRATT</td>
<td>Wayland, N. Y.</td>
</tr>
</tbody>
</table>

ASSETS.

Loans on bond and mortgage .................................................. $50,975 00
Cash on hand and in bank ........................................................... 1,634 09

$52,609 09

LIABILITIES.

Due shareholders, instalment shares ........................................... $47,333 60
Earnings undivided ......................................................................... 3,698 55
Contingent fund (as per section 225 of Banking Law) ..................... 1,540 94
Rent ......................................................................................... 36 00

$52,609 09

RECEIPTS.

Cash on hand January 1, 1913 ....................................................... $5,622 49
Dues on instalment shares credited to members ............................ 18,984 66
Mortgages redeemed, foreclosed or transferred to real estate .. .... 3,400 00
Fees received ................................................................................ 24 50
Interest received .......................................................................... 2,323 95
Premium received ......................................................................... 251 65

$30,607 25

DISBURSEMENTS.

Loaned on mortgage ..................................................................... $16,225 00
Instalment dues repaid on withdrawal, or applied on loans .......... 12,065 11
Paid salaries and clerk-hire ......................................................... 577 65
Paid rent .................................................................................... 36 00
Paid banking department, examinations ...................................(3 00
Paid banking department, assessment ......................................... 3 52
State League dues ....................................................................... 5 00
Sundries ..................................................................................... 3 88
Error ......................................................................................... 14 00
Cash on hand December 31, 1913 ............................................... 1,634 09

$30,607 25
Plan, permanent. Par values of shares, $100. Instalments are 10 cents weekly.
Shares in force January 1, 1913, 2,722; shares issued during the year, 965; shares withdrawn during the year, 355; shares in force, 3,332. Borrowing members, 52, holding 533 shares; non-borrowing members, 117, holding 2,799 shares. Female shareholders, 63, holding 935 shares. Total dividends credited members during the year on instalment shares, $1,569.63; rate, 4 per cent. Total dividends forfeited by withdrawing members during the year, $48.64.
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, $622.53. 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, 5 1/2 per cent. Premium paid by borrowing members, 5 1/2 per cent.
Loans have been made in Livingston and Steuben counties, New York State. Largest mortgage loan outstanding, $2,500. Mortgages in force in New York State, $50,975. No foreclosures during the year.

TIOGA COUNTY.
WAVERLY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.
No. 331 Broad street, Waverly, N. Y.

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vice-President</td>
<td>E. S. HANFORD</td>
<td>Waverly, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>HARRY C. BALDWIN</td>
<td>Waverly, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>LOUIS J. BULEY</td>
<td>Waverly, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>FREDERICK E. HAWKES</td>
<td>Waverly, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**
Loans on bond and mortgage $121,516 00
Loans on shares 15,438 68
Stocks and bonds 60,762 50
Cash on hand and in bank 1,425 53
Interest, premium, fees and fines due and unpaid 715 81
Due from savings and loan associations 5,000 00
Instalments due and unpaid 744 00

**LIABILITIES.**
Due shareholders, instalment shares $159,924 00
Dividends credited 44,163 42
Balance to be paid borrowers on mortgage loans 300 00
Contingent fund (as per section 225 of Banking Law) 671 10

**RECEIPTS.**
Cash on hand January 1, 1913 $1,182 72
Dues on instalment shares credited to members 22,148 00
Money borrowed 5,700 00
Mortgages redeemed, foreclosed or transferred to real estate 9,800 00
Loans on shares repaid 2,785 00
Fees received 37 95
Fines received 61 34
Ulster County.

Interest received ................................................................. $9,600 12
Reverted dividends ........................................................................ 276 84
Bond sold .................................................................................... 5,080 88

Interest received ........................................................................................ $9,600 12
Reverted dividends.................................................................................... 276 84
Bond sold ...................................................................................................... 5,080 88

DISBURSEMENTS.

Loaned on mortgage.................................................................................. $26,000 00
Loaned on shares......................................................................................... 3,450 00
Instalment dues repaid on withdrawal, or applied on loans... 4,216 00
Dividends paid on withdrawal, or applied on loans............. 637 07
Paid borrowed money and prior mortgages............................ 5,700 00
Paid interest on borrowed money and prior mortgages........... 64 00
Paid salaries and clerk-hire................................................................. 360 00
Paid advertising, printing and postage......................................... 46 88
Paid banking department, examination...................................... 24 95
Paid banking department, assessment........................................... 14 42
Bonds purchased ...................................................................................... 9,412 50
Mortgage tax ............................................................................................... 131 50
Loaned savings and loan association................................................. 5,000 00
Cash on hand December 31, 1913.......................................................... 1,625 53

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 1,820; shares issued during the year, 143; shares withdrawn during the year, 85; shares in force, 1,878. Borrowing members, 92, holding 690 shares; non-borrowing members, 100, holding 1,188 shares. Female shareholders, 95, holding 510 shares. Total dividends credited members during the year on instalment shares, $9,619.38; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $276.84.
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, $406.88. 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 Chemung and Tioga counties, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $121,516. 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.


President .......... ADELBERT H. MAMBERT .... 288 Broadway.
Secretary .......... ESTHER V. DEYO ... 43 Green Street.
Treasurer .......... CHARLES R. O’CONNOR .... 193 West Chestnut Street.
Attorney .......... FREDERICK STEPHAN, Jr. ... 21 Broadway.

Assets.

Loans on bond and mortgage................................................................. $220,075 00
Loans on shares........................................................................................... 1,100 00
REPORT ON SAVINGS AND LOAN ASSOCIATIONS.

Contracts for the sale of real estate ................................................... $2,670 58
Advances for taxes, insurance, etc. ..................................................... 144 36
Instalments due and unpaid ......................................................... $1,854 44
Interest, premium, fees and fines due and unpaid .......................... 1,079 13

$232,989 94

LIABILITIES.

Due shareholders, instalment shares ................................................... $164,504 49
Dividends credited ................................................................................. 25,628 02
Due shareholders, matured shares ....................................................... 11,865 00
Balance to be paid borrowers on mortgage loans ............................... 1,840 87
Borrowed money ....................................................................................... 7,000 00
Earnings undivided ................................................................................... 11,095 67
Contingent fund (as per section 225 of Banking Law) ....................... 6,746 45
Unearned or rebatable premium ............................................................ 3,448 30
Individual accounts ................................................................................... 285 68
Overdraft .................................................................................................... 575 16

$232,989 94

RECEIPTS.

Cash on hand January 1, 1913 ................................................................ $1,986 64
Dues on instalment shares credited to members ................................... 37,114 23
Money borrowed ....................................................................................... 10,000 00
Mortgages redeemed, foreclosed or transferred to real estate ............... 35,164 50
Loans on shares repaid ............................................................................. 200 00
Real estate sold ........................................................................................... 2,063 48
Fines received ............................................................................................ 334 02
Interest received ......................................................................................... 12,503 26
Advances repaid ....................................................................................... 51 50
Dividends .................................................................................................. 1,080 68
Individual accounts .................................................................................. 13 83
Reverted dividends .................................................................................... 397 47
Real estate contracts .................................................................................. 283 47
Cash over ................................................................................................... 53 15
Overdraft .................................................................................................... 575 16

$101,821 39

DISBURSEMENTS.

Loaned on mortgage .............................................................................. $36,778 08
Loaned on shares ....................................................................................... 1,050 00
Instalment dues repaid on withdrawal, or applied on loans ................. 19,192 97
Paid matured shares ............................................................................... 26,194 02
Dividends paid on withdrawal, or applied on loans .............................. 3,982 80
Paid borrowed money and prior mortgages ....................................... 8,100 00
Paid interest on borrowed money and prior mortgages ..................... 231 17
Paid for real estate .................................................................................... 2,063 48
Paid salaries and clerk-hire ..................................................................... 952 79
Paid advertising, printing and postage ................................................... 33 97
Paid rent .................................................................................................... 69 21
Paid taxes, insurance, etc. ....................................................................... 2 08
Paid banking department, assessment .................................................. 18 50
Officers' bonds .......................................................................................... 20 00
Advances for taxes, insurance, etc. ......................................................... 10 83
State League dues ..................................................................................... 6 50
Real estate contracts ................................................................................ 1,800 00
Profit and loss, dividends ..................................................................... 1,080 68
Profit and loss, real estate ...................................................................... 163 48
Ulster County.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Profit and loss, cash short</td>
<td>$9 00</td>
</tr>
<tr>
<td>Individual accounts</td>
<td>20 33</td>
</tr>
<tr>
<td>Office supplies</td>
<td>32 50</td>
</tr>
<tr>
<td>Sign</td>
<td>2 00</td>
</tr>
<tr>
<td>Attorney</td>
<td>5 00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$101,821 39</strong></td>
</tr>
</tbody>
</table>

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

Shares in force January 1, 1913, 3,141⅔; shares issued during the year, 569; shares withdrawn during the year, 501⅔; shares in force, 3,209. Borrowing members, 256, holding 1,145⅔ shares; non-borrowing members, 487, holding 2,063⅔ shares. Female shareholders, 229, holding 845 shares. Total dividends credited members during the year on instalment shares, $10,584.83; rate, 4% per cent. Total dividends forfeited by withdrawing members during the year, $397.47.

Amount of filed and unpaid withdrawals December 31, 1913, $6,022.80. Amount of shares matured during the year, $38,059.02. 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, $1,121.97. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, ¼ per cent. to 2 per cent.

Loans have been made in Ulster county, New York State. Largest mortgage loan outstanding, $4,500. Mortgages in force in New York State, $229,075. One foreclosure during the year.

Kingston Co-operative Savings and Loan Association.

No. 288 Wall street, Kingston, N. Y.

[Organized under Law of 1887. Commenced business 1892.]

<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>EDWARD T. STEELE</td>
<td>Kingston, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>ARTHUR C. CONNELLY</td>
<td>Kingston, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>ALBERT K. HART</td>
<td>Kingston, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>ARTHUR C. CONNELLY</td>
<td>Kingston, N. Y.</td>
</tr>
</tbody>
</table>

Assets.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$67,075 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>500 00</td>
</tr>
<tr>
<td>Contracts for the sale of real estate</td>
<td>387 13</td>
</tr>
<tr>
<td>Real estate</td>
<td>3,640 39</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>5,061 73</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>50 00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$76,614 25</strong></td>
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Liabilities.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$53,767 67</td>
</tr>
<tr>
<td>Due shareholders, accumulative prepaid shares</td>
<td>7,200 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>10,866 07</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>3,461 49</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,319 02</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$76,614 25</strong></td>
</tr>
</tbody>
</table>

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
### Receipts

Cash on hand January 1, 1913 ...................................................... $3,484.08
Dues on installment shares credited to members........................... 12,669.79
Dues on accumulative prepaid shares........................................... 1,900.00
Money borrowed ........................................................................... 2,460.00
Mortgages redeemed, foreclosed or transferred to real estate.. 13,850.00
Loans on shares repaid................................................................. 700.00
Fees received .................................................................................. 38.75
Fines received .................................................................................. 119.59
Interest received ........................................................................... 3,090.86
Rent received ................................................................................... 227.00
Advances repaid ............................................................................ 135.35
Reverted dividends ....................................................................... 287.48
Real estate contracts ..................................................................... 39.98

$39,902.88

### Disbursements

Loaned on mortgage ........................................................................ $12,711.97
Loaned on shares............................................................................ 300.00
Instalment dues repaid on withdrawal, or applied on loans. ... 13,571.00
Paid accumulative prepaid shares................................................. 900.00
Dividends paid on withdrawal, or applied on loans. ................. 4,049.42
Cash dividends paid on income and accumulative prepaid shares . 96.59
Paid borrowed money and prior mortgages ................................ 2,460.00
Paid interest on borrowed money and prior mortgages.............. 541.00
Paid salaries and clerk-hire ........................................................... 462.50
Paid advertising, printing and postage ......................................... 18.75
Paid rent ......................................................................................... 24.00
Paid repairs to real estate .............................................................. 73.44
Paid taxes, insurance, etc. .............................................................. 152.58
Paid banking department, assessment........................................... 6.49
State League dues ........................................................................ 5.00
Miscellaneous ............................................................................... 4.00
Cash on hand December 31, 1913.................................................. 5,061.73

$39,902.88

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Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 1,006; shares issued during the year, 150%; shares withdrawn during the year, 161%; shares in force, 9954.
Borrowing members, 41, holding 339½ shares; non-borrowing members, 170, holding 656 shares. Female shareholders, 56, holding 277 shares. Total dividends credited members during the year on installment shares, $3,260.13; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $349.18; rate, 5 per cent. Total dividends forfeited by withdrawing members during the year, $287.48.
No unpaid withdrawals. Amount of shares matured during the year, $8,800.
Enterance or membership fee, 25 cents per share. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $510.25. 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, $67,075. One foreclosure during the year.
ULSTER COUNTY.

THE SAUGERTIES CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 24 Ulster avenue, Saugerties, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>MARTIN CANTINE</td>
<td>Saugerties, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>WILLIAM L. DARBEE</td>
<td>Saugerties, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>CHARLES CLUM</td>
<td>Saugerties, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>DEWITT VAN BUREN</td>
<td>Saugerties, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$29,670 00</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>315 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>1,538 23</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>65 00</td>
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<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>67 81</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>22 76</td>
</tr>
</tbody>
</table>

**$31,679 50**

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$28,450 42</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>2,890 77</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>130 78</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>207 55</td>
</tr>
</tbody>
</table>

**$31,679 50**

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$1,617 70</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>8,586 50</td>
</tr>
<tr>
<td>Fees received</td>
<td>53 23</td>
</tr>
<tr>
<td>Fines received</td>
<td>25 53</td>
</tr>
<tr>
<td>Interest received</td>
<td>1,504 24</td>
</tr>
</tbody>
</table>

**$11,787 20**

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$3,600 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>160 00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>512 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>37 51</td>
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<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>5,550 00</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>92 88</td>
</tr>
<tr>
<td>Paid rent</td>
<td>10 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>2 24</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>38 48</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>1,538 93</td>
</tr>
</tbody>
</table>

**$11,787 20**

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

Shares in force January 1, 1913, 621; shares issued during the year, 145½; shares withdrawn during the year, 26; shares in force, 740½. Borrowing members, 20, holding 185½ shares; non-borrowing members, 161, holding 572 shares. Female shareholders, 43, holding 148½ shares. Total dividends credited members during the year on instalment shares, $1,410.59; rate, 4½ per cent. Total dividends forfeited by withdrawing members during the year, $16.35.
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, $102.88. 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 York State, $29,670. No foreclosures during the year.

WALLKILL VALLEY SAVINGS AND LOAN ASSOCIATION.

Wallkill, N. Y.


Officers Names. Post-office Addresses.
President ....................... FRANK J. WILKIN .............................................. Wallkill, N. Y.
Secretary ..................... CLARENCE J. CROSSLEY ............................... Wallkill, N. Y.
Treasurer ..................... HERBERT HALL .................................................. Wallkill, N. Y.

ASSETS.
Loans on bond and mortgage................................................................. $2,000 00
Cash on hand and in bank ..................................................................... 42 07
Stationery, etc............................................................................................... 107 50

$2,149 57

LIABILITIES.
Due shareholders, instalment shares................................................... $931 00
Due shareholders, income shares ............................................................ 1,200 00
Earnings undivided ................................................................................... 17 64
Contingent fund (as per section 225 of Banking Law) .................... 93

$2,149 57

RECEIPTS.
Dues on instalment shares credited to members ............................. $931 00
Dues on income shares.............................................................................. 1,500 00
Prior mortgages ......................................................................................... 1,500 00
Fees received ................................................................................................ 15 75
Fines received .............................................................................................. 1 02
Interest received .......................................................................................... 51 25

$3,999 02

DISBURSEMENTS.
Loaned on mortgage................................................................................... $2,000 00
Paid income shares .................................................................................. 300 00
Dividends paid on withdrawal, or applied on loans............................ 33
Paid borrowed money and prior mortgages........................................ 1,500 00
Paid interest on borrowed money and prior mortgages.................... 31 25
Paid advertising, printing and postage.................................................. 4 85
Organization expense .............................................................................. 13 02
Seal ................................................................................................................. 2 50
Pass-books and by-laws........................................................................... 88 50
Certificates ................................................................................................... 16 50
Cash on hand December 31, 1913.......................................................... 42 07

$3,999 02
Plan, serial. Par value of shares, $200. Instalments are $1 monthly.

Shares in force January 1, 1913, none; shares issued during the year, 310; shares withdrawn during the year, 3; shares in force, 307. Borrowing members, 1, holding 10 shares; non-borrowing members, 62, holding 297 shares. Female shareholders, 13, holding 39 shares. Total dividends credited or paid in cash to members during the year, 33 cents; rate, 4 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, $125.37. Unpaid, none.

No premium plan. 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, $2,000. Mortgages in force in New York State, $2,000. No foreclosures during the year.

---

WARREN COUNTY.

GLENS FALLS SAVINGS AND LOAN ASSOCIATION.

Glen and Bay streets, Glens Falls, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>B. B. FOWLER</td>
<td>Glens Falls, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>CHARLES H. CARSON</td>
<td>Glens Falls, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>CHARLES H. CARSON</td>
<td>Glens Falls, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>LOUIS M. BROWN</td>
<td>Glens Falls, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

Loans on bond and mortgage...................................... $473,483 05
Cash on hand and in bank........................................... 24,016 85
Furniture and fixtures................................................ 300 00
Interest, premium, fees and fines due and unpaid............ 753 75
Interest accrued on bank deposit................................ 225 00

$498,778 65

**LIABILITIES.**

Due shareholders, instalment shares................................ $375,339 15
Dividends credited ................................................... 68,874 00
Earnings undivided .................................................. 7,451 13
Contingent fund (as per section 225 of Banking Law)........ 22,210 65
Unearned or rebatable premium.................................... 24,903 72

$498,778 65

**RECEIPTS.**

Cash on hand January 1, 1913....................................... $54,680 80
Dues on instalment shares credited to members.............. 95,904 13
Mortgages redeemed, foreclosed or transferred to real estate. 43,896 65
Real estate sold ....................................................... 807 23
Fees received ........................................................... 412 25
Fines received ........................................................... 670 20
Interest received ...................................................... 24,874 22
Premium received ..................................................... 11,477 95
Sundries ................................................................. 8 85

$232,732 28
DISBURSEMENTS.

Loaned on mortgage.......................................................... $135,526.61
Instalment dues repaid on withdrawal, or applied on loans........ 53,803.88
Paid interest on borrowed money and prior mortgages............. 31,70
Paid salaries and clerk-hire............................................. 1,966.67
Paid advertising, printing and postage................................ 64.90
Paid rent ............................................................................. 266.67
Paid taxes, insurance, etc. .................................................. 3.00
Paid banking department, examination.................................. 58.50
Paid banking department, assessment.................................... 35.25
Recording fees .................................................................... 114.49
Books, etc. ............................................................................ 59.45
Traveling and moving expenses............................................. 27.66
Office signs............................................................................ 16.50
Mortgage recording taxes..................................................... 673.80
Premium rebated .................................................................. 921.00
Sundries ................................................................................. 80
Cash on hand December 31, 1913................................. 24,016.85

$232,732.28

Plan, permanent. Par value of shares, $130. Instalments are 20 cents
weekly.

Shares in force January 1, 1913, 10,286; shares issued during the year,
1,649; shares withdrawn during the year, 2,177; shares in force, 9,758. Bor­
rowing members, 267, holding 3,612 shares; non-borrowing members, 897,
holding 6,146 shares. Female shareholders, 569, holding 4,113 shares. Total
dividends credited members during the year on instalment shares, $25,761.20;
rate, 8 per cent. Total dividends forfeited by withdrawing members during
the year, $8.85.

No unpaid withdrawals. Amount of shares matured during the year,
$40,975.05. Entrance or membership fee, 25 cents per share. Operating ex­
penses, as defined in section 227 of the Banking Law, incurred and paid dur­
ing the year, $2,401.85. 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 Wash­
ington counties, New York State. Largest mortgage loan outstanding, $23,400.
Mortgages in force in New York State, $473,483.05. No foreclosures during
the year.

WASHINGTON COUNTY.

WHITEHALL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Whitehall, N. Y.


President ............. JAMES H. RILEY ........................................... Whitehall, N. Y.
Secretary ............ WALTER A. WARNER ................................... Whitehall, N. Y.
Treasurer .......... WALTER A. WARNER ................................... Whitehall, N. Y.
Attorney ........... O. A. DENNIS .................................................... Whitehall, N. Y.

ASSETS.

Loans on bond and mortgage.............................................. $10,800.00
Loans on shares.................................................................... 259.68
Cash on hand and in bank................................................... 1,726.02

$12,785.68
WASHINGTON COUNTY.

LIABILITIES.
Due shareholders, instalment shares ..................................................... $11,920 05
Dividends credited .................................................................................... 426 96
Earnings undivided .................................................................................. 395 88
Contingent fund (as per section 225 of Banking Law) ....................... 33 14
Individual accounts .................................................................................. 9 65

$12,785 68

RECEIPTS.
Cash on hand January 1, 1913 .............................................................. $439 50
Dues on instalment shares credited to members ............................. 5,347 05
Mortgages redeemed, foreclosed or transferred to real estate.. 1,300 00
Fees received ............................................................................................. 29 60
Fines received ............................................................................................. 60 00
Interest received ......................................................................................... 538 64
Premium received ....................................................................................... 150 48
Advances by borrowers, etc ................................................................. 82 83

$7,948 08

DISBURSEMENTS.
Loaned on mortgage.................................................................................. $3,400 00
Loaned on shares ....................................................................................... 229 66
Instalment dues repaid on withdrawal, or applied on loans... 1,544 40
Dividends paid on withdrawal, or applied on loans. . 91 17
Paid borrowed money and prior mortgages................................. 750 00
Paid interest on borrowed money and prior mortgages.. 60 00
Paid salaries and clerk-hire................................................................... 100 00
Paid advertising, printing and postage............................................. 13 16
Paid banking department, examination................................. 15 50
Paid banking department, assessment................................................ 74 00
Officers' bonds .................................................................................... 4 00
Advances repaid to borrowers, etc....................................................... 72 83
Cash on hand December 31, 1913.......................................................... 1,726 02

$7,948 08

Plan, serial. Par value of shares, $100. Instalments are 10 cents weekly.
Shares in force January 1, 1913, 1,079; shares issued during the year, 296; shares withdrawn during the year, 279; shares in force, 1,096. Borrowing members, 15, holding 153 shares; non-borrowing members, 86, holding 943 shares. Female shareholders, 25, holding 152 shares. Total dividends credited members during the year on instalment shares, $518.13; 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, $117.16. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 11 cents per share per week. Premium paid by borrowing members, about 1½ per cent.

Loans have been made in Washington county, New York State. Largest mortgage loan outstanding, $2,900. Mortgages in force in New York State, $10,800. No foreclosures during the year.
## WESTCHESTER COUNTY.

### HASTINGS-ON-HUDSON BUILDING, CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

Hastings-on-Hudson, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>DAVID FULTON</td>
<td>Hastings-on-Hudson, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JOHN HOLZDERBER</td>
<td>Dobbs Ferry, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>M. D. BROWN</td>
<td>Yonkers, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>LOUIS F. MURRAY</td>
<td>Dobbs Ferry, N. Y.</td>
</tr>
</tbody>
</table>

### ASSETS.

- Loans on bond and mortgage: $86,600.00
- Loans on shares: $875.00
- Cash on hand and in bank: $1,391.71
- Furniture and fixtures: $155.00

**Total Assets:** $89,021.71

### LIABILITIES.

- Due shareholders, instalment shares: $43,517.00
- Dividends credited: $11,491.79
- Due shareholders, matured shares: $32,000.00
- Contingent fund (as per section 225 of Banking Law): $2,012.92

**Total Liabilities:** $89,021.71

### RECEIPTS.

- Cash on hand January 1, 1913: $2,247.85
- Dues on instalment shares credited to members: $16,474.00
- Money borrowed: $1,000.00
- Mortgages redeemed, foreclosed or transferred to real estate: $22,800.00
- Loans on shares repaid: $400.00
- Fees received: $60.00
- Fines received: $137.05
- Interest received: $5,880.55
- Reverted dividends: $626.40
- Recovered from bonding company: $100.00

**Total Receipts:** $49,626.85

### DISBURSEMENTS.

- Loaned on mortgage: $4,000.00
- Loaned on shares: $150.00
- Installment dues repaid on withdrawal, or applied on loans: $9,893.00
- Paid matured shares: $27,595.65
- Dividends paid on withdrawal, or applied on loans: $4,070.12
- Paid borrowed money and prior mortgages: $1,000.00
- Paid interest on borrowed money and prior mortgages: $10.00
- Paid salaries and clerk-hire: $237.50
- Paid advertising, printing and postage: $64.80
- Paid rent: $50.00
- Paid banking department, examination: $49.00
- Paid banking department, assessment: $9.07
- Officers' bonds: $17.00
- State League dues: $5.00
- Safe deposit box: $7.50
- Safe: $155.00

**Total Disbursements:** $49,626.85
Expenses ................................................................. $1 50
Shortage ........................................................................... 20 00
Cash on hand December 31, 1913................................. 1,391 71

$49,626 85

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 1,144; shares issued during the year, 300; shares withdrawn during the year, 248; shares in force, 1,196. Borrowing members, 32, holding 452 shares; non-borrowing members, 95, holding 744 shares. Female shareholders, 27, holding 256 shares. Total dividends credited members during the year on instalment shares, $8,580.56; rate, 6% per cent. Total dividends forfeited by withdrawing members during the year, $626.40.

No unpaid withdrawals. Amount of shares matured during the year, $4,000. 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, $383.30. 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, $86,600. No foreclosures during the year.

HOME BUILDING AND LOAN ASSOCIATION OF MOUNT VERNON.
Nos. 49 and 51 South Fourth avenue, Mount Vernon, N. Y.

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............................................................... $123,550 00
Loans on shares...................................................................................... 3,835 00
Cash on hand and in bank ....................................................................... 9,037 57
Furniture and fixtures.............................................................................. 426 79

$136,849 36

LIABILITIES.
Due shareholders, instalment shares................................................... $110,207 00
Dividends credited ..................................................................................... 16,432 71
Due shareholders, matured shares......................................................... 5,100 73
Balance to be paid borrowers on mortgage loans........................... 3,000 00
Contingent fund (as per section 225 of Banking Law).............. 2,108 92

$136,849 36

RECEIPTS.
Cash on hand January 1, 1913............................................................ $3,505 30
Dues on instalment shares credited to members......................... 28,751 00
Money borrowed ................................................................................... 9,500 00
Mortgages redeemed, foreclosed or transferred to real estate.. 23,900 00
Loans on shares repaid.............................................................................. 1,590 00
Fees received ........................................................................................... 222 90
Fines received ................................................................. $15 33
Interest received .......................................................... 7,385 11
Reverted dividends .......................................................... 7,385 11
Matured shares ............................................................... 3,023 10

$88,395 47

DISBURSEMENTS.

Loaned on mortgage .................................................. $23,600 00
Loaned on shares .......................................................... 2,275 00
Instalment dues repaid on withdrawal, or applied on loans... 18,176 09
Paid matured shares .................................................... 21,212 64
Dividends paid on withdrawal, or applied on loans .......... 2,518 57
Paid borrowed money and prior mortgages .................... 9,500 00
Paid interest on borrowed money and prior mortgages .... 217 14
Paid salaries and clerk-hire .......................................... 1,044 96
Paid advertising, printing and postage .................................. 282 14
Paid rent ........................................................................... 300 00
Paid banking department, examination ......................... 30 00
Paid banking department, assessment ......................... 10 37
Officers' bonds ............................................................... 20 00
Metropolitan and State League dues and expenses ........ 28 50
Lights and mantles ....................................................... 16 19
Auditing ........................................................................ 6 00
Stationery ...................................................................... 24 85
Janitor ............................................................................. 5 00
Furniture and fixtures ................................................. 7 89
Appraisals ..................................................................... 30 00
Application committee .................................................. 42 00
Incidentals .................................................................. 10 65
Cash on hand December 31, 1913 ......................... 9,037 57

$88,395 47

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 3,009; shares issued during the year, 1,207; shares withdrawn during the year, 549; shares in force, 3,067. Borrowing members, 56, holding 575 shares; non-borrowing members, 364, holding 3,092 shares. Female shareholders, 124, holding 954 shares. Total dividends credited members during the year on instalment shares, $5,560.58; rate, $6.89-100 per cent. Total dividends forfeited by withdrawing members during the year, $502.73.
No unpaid withdrawals. Amount of shares matured during the year, $13,980. 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, $1,818.18. Unpaid, none.
Premium plan, instalment. Interest paid by borrowing members, 6 per cent. No premium charged.
Loans have been made in Bronx and Westchester counties, New York State. Largest mortgage loan outstanding, $7,000. Mortgages in force in New York State, $123,550. No foreclosures during the year.
MAMARONECK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

No. 54 Boston Post road, west, Mamaroneck, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>CHARLES FIELD GRIFFEN</td>
<td>Mamaroneck, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>FRED WILSON</td>
<td>54 Boston Post Rd., West.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>DANIEL WARREN</td>
<td>Mamaroneck, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>BURTON C. MEIGHAN</td>
<td>Mamaroneck, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$200,050</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>$14,935</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>$2,759</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>$562</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>418.75</td>
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**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$166,922</td>
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<tr>
<td>Dividends credited</td>
<td>36,703</td>
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<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>$2,470</td>
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<tr>
<td>Borrowed money</td>
<td>$8,500</td>
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<tr>
<td>Earnings undivided</td>
<td>3.70</td>
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<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>3,145</td>
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**RECEIPTS.**

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$8,239</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>33,631</td>
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<tr>
<td>Money borrowed</td>
<td>$16,500</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>$4,100</td>
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<td>Loans on shares repaid</td>
<td>15,239</td>
</tr>
<tr>
<td>Fees received</td>
<td>110</td>
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<tr>
<td>Fines received</td>
<td>163.43</td>
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<tr>
<td>Interest received</td>
<td>11,818</td>
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<tr>
<td>Premium received</td>
<td>115.86</td>
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<tr>
<td>Reverted dividends</td>
<td>220.83</td>
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</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$24,030</td>
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<tr>
<td>Loaned on shares</td>
<td>$15,635</td>
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<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>15,451</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>20,221</td>
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<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>2,499.11</td>
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<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>8,000</td>
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<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>397.97</td>
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<tr>
<td>Paid salaries and clerk-hire</td>
<td>900</td>
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<tr>
<td>Paid advertising, printing and postage</td>
<td>129.35</td>
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<tr>
<td>Paid rent</td>
<td>50.00</td>
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<tr>
<td>Paid banking department, examination</td>
<td>20.60</td>
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<td>Paid banking department, assessment</td>
<td>16.12</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>28.00</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>$2,759.46</td>
</tr>
</tbody>
</table>
Report on Savings and Loan Associations.

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,798; shares issued during the year, 384; shares withdrawn during the year, 425; shares in force, 2,757. Borrowing members, 98, holding 1,219 shares; non-borrowing members, 149, holding 1,538 shares. Female shareholders, 99, holding 852 shares. Total dividends credited members during the year on instalment shares, $10,363.03; rate, 5.512 per cent. Total dividends forfeited by withdrawing members during the year, $220.83.

No unpaid withdrawals. Amount of shares matured during the year, $20,221.76. 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, $1,107.35. 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, $200,050. No foreclosures during the year.

NEW ROCHELLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

No. 16 Division street, New Rochelle, N. Y.


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 ...................................... $180,000 00
Loans on shares.................................................................. 8,200 00
Real estate ........................................................................ 38,217 53
Cash on hand and in bank........................................... 3,296 00
Instalments due and unpaid ........................................ 726 43
Interest, premium, fees and fines due and unpaid ........... 362 30
Advances for taxes, insurance, etc.................................. 391 24

Total Assets $232,452 02

LIABILITIES.
Due shareholders, instalment shares ................................. $182,792 00
Dividends credited .......................................................... 40,732 50
Balance to be paid borrowers on mortgage loans ............. 3,500 00
Earnings undivided .......................................................... 170 13
Contingent fund (as per section 225 of Banking Law) ....... 4,957 42
Unclaimed checks ............................................................ 165 08
Dues paid in advance ....................................................... 120 00
Interest, premium, etc., paid in advance ......................... 14 89

Total Liabilities $232,452 02

RECEIPTS.
Cash on hand January 1, 1913 ....................................... $27,767 86
Dues on instalment shares credited to members .............. 41,587 58
Mortgages redeemed, foreclosed or transferred to real estate... 18,000 00
Loans on shares repaid .................................................. 3,800 00
Fees received ............................................................... 83 00
Fines received ............................................................. 391 24
Interest received ........................................................... 10,075 38

Total Receipts $139,349 67

Federal Reserve Bank of St. Louis
http://fraser.stlouisfed.org/
Westchester County.

Premium received ................................................. $2,914.62
Advances repaid .......................................................... 195.00
Real estate contracts .................................................. 120.00

$104,934.68

DISBURSEMENTS.

Loaned on mortgage ....................................................... $13,600.00
Loaned on shares ............................................................ 2,200.00
Instalment dues repaid on withdrawal, or applied on loans... 20,766.00
Paid matured shares ....................................................... 24,634.51
Dividends paid on withdrawal, or applied on loans .......... 3,056.86
Paid salaries and clerk-hire ........................................... 1,004.63
Paid advertising, printing and postage ........................... 72.06
Paid rent ................................................................. 60.00
Paid repairs to real estate ............................................ 31.15
Paid taxes, insurance, etc ............................................. 192.45
Paid banking department, examination ......................... 31.05
Paid banking department, assessment ........................... 17.94
Officers' bonds .......................................................... 6.50
State League dues ....................................................... 650.00
Cash on hand December 31, 1913 .................................. 39,217.53

$104,934.68

Plan, serial. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 3,511; shares issued during the year, 519; shares withdrawn during the year, 558; shares in force, 3,472. Bor­rowers members, 93, holding 1,009 shares; non-borrowing members, 351, holding 2,463 shares. Female shareholders, 155, holding 962 shares. Total dividends credited members during the year on instalment shares, $12,388.30; rate, 5.65 per cent. Total dividends forfeited by withdrawing members during the year, $755.13.

No unpaid withdrawals. Amount of shares matured during the year, $24,634.51. Entrance or membership fee, $1 per member. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $1,167.19. Unpaid, none.
Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, averages 27 cents per share per month.

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, $180,000. No foreclosures during the year.

PEEKSKILL CO-OPERATIVE BUILDING, SAVINGS AND LOAN ASSOCIATION.

No. 906 South street. Peekskill, N. Y.

[Organized under Law of 1897. Commenced business 1890.]


President .................... EDWARD F. HILL ....................... Peekskill, N. Y.
Secretary .................... EDWARD G. HALSEY .............. Peekskill, N. Y.
Treasurer .................... DUDLEY C. HASBROUCK ....................
Attorney .................... EDWARD G. HALSEY .............. Peekskill, N. Y.

ASSETS.

Loans on bond and mortgage ........................................ $64,750.00
Loans on shares ....................................................... 300.00
Real estate ............................................................. 500.00
### Report on Savings and Loan Associations.

<table>
<thead>
<tr>
<th>Cash on hand and in bank</th>
<th>$1,929.98</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>854.86</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$68,334.84</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Due shareholders, instalment shares</th>
<th>$15,571.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, savings shares</td>
<td>35,080.00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>8,081.07</td>
</tr>
<tr>
<td>Balance to be paid borrowers on mortgage loans</td>
<td>400.00</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>3,500.00</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>4,288.00</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>1,434.77</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$68,334.84</strong></td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Cash on hand January 1, 1913</th>
<th>$4,342.50</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>2,942.00</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>10,868.00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>7,950.00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>8,800.00</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>636.00</td>
</tr>
<tr>
<td>Fees received</td>
<td>93.50</td>
</tr>
<tr>
<td>Fines received</td>
<td>47.56</td>
</tr>
<tr>
<td>Interest received</td>
<td>3,037.55</td>
</tr>
<tr>
<td>Premium received</td>
<td>1,596.24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$40,313.35</strong></td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Loaned on mortgage</th>
<th>$14,600.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaned on shares</td>
<td>25.00</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>2,831.00</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>1,415.46</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>11,045.00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>2,669.43</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>4,450.00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>114.54</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>511.58</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>500.00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>7.50</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>41.58</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>17.90</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>5.25</td>
</tr>
<tr>
<td>Cost of foreclosure</td>
<td>149.13</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>1,929.98</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$40,313.35</strong></td>
</tr>
</tbody>
</table>

Plan, permanent. Par value of shares, $200. Instalments are 50 cents and $1 monthly.

Shares in force January 1, 1913, 1,276; shares issued during the year, 358; shares withdrawn during the year, 377; shares in force, 1,257. Borrowing members, 51, holding 340 shares; non-borrowing members, 94, holding 917 shares. Female shareholders, 69, holding 495 shares. Total dividends credited members during the year on instalment shares, $1,579.74; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, $1,676.74; rate, 3 per cent.

No unpaid withdrawals. Amount of shares matured during the year, $1,415.46. Entrance or membership fee, 25 cents per share. Operating ex-
penses, as defined in section 227 of the Banking Law, incurred and paid during the year, $507.50. 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, $3,800. Mortgages in force in New York State, $64,750. One foreclosure during the year.

TARRYTOWN AND NORTH TARRYTOWN BUILDING AND LOAN ASSOCIATION.

No. 16½ Depot square, Tarrytown, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>CHAS. F. ZINCK</td>
<td>North Tarrytown, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>ALFRED S. RANDALL</td>
<td>North Tarrytown, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>FREDERICK E. BLUNDEN</td>
<td>North Tarrytown, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>FRANK V. MILLARD</td>
<td>Tarrytown, N. Y.</td>
</tr>
</tbody>
</table>

**ASSETS.**

- Loans on bond and mortgage: $163,600 00
- Real estate: 3,200 00
- Cash on hand and in bank: 1,006 10

**LIABILITIES.**

- Due shareholders, instalment shares: $129,432 00
- Dividends credited: 33,397 77
- Balance to be paid borrowers on mortgage loans: 1,850 00
- Earnings undivided: 46 33
- Contingent fund (as per section 225 of Banking Law): 3,080 00

**RECEIPTS.**

- Cash on hand January 1, 1913: $4,576 85
- Dues on instalment shares credited to members: 30,252 00
- Mortgages redeemed, foreclosed or transferred to real estate: 32,000 00
- Fees received: 238 41
- Fines received: 265 35
- Interest received: 7,459 94
- Premium received: 2,864 50
- Rent received: 34 00
- Reverted dividends: 435 17

**DISBURSEMENTS.**

- Loaned on mortgage: $31,850 00
- Instalment dues repaid on withdrawal, or applied on loans: 23,553 00
- Paid matured shares: 11,930 75
- Dividends paid on withdrawal, or applied on loans: 5,202 49
- Paid for real estate: 3,200 00
- Paid salaries and clerk-hire: 611 00
- Paid advertising, printing and postage: 78 70
- Paid rent: 50 00
- Paid taxes, insurance, etc: 238 75
Report on Savings and Loan Associations.

Paid banking department, examination............................................. $17 60
Paid banking department, assessment............................................... 14 03
Attorney's fees ........................................................................................... 350 00
Membership fee returned.......................................................................... 30
Mortgage taxes ............................................................................................ 73 50
Cash on hand December 31, 1913.......................................................... 1,006 10

$78,176 22

Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 2,824; shares issued during the year, 262; shares withdrawn during the year, 600; shares in force, 2,486. Borrowing members, 62, holding 798 shares; non-borrowing members, 203, holding 1,688 shares. Female shareholders, 68, holding 585 shares. Total dividends credited members during the year on instalment shares, $9,525.85; rate, 6¾ per cent. Total dividends forfeited by withdrawing members during the year, $435.17.

No unpaid withdrawals. Amount of shares matured during the year, $11,930.75. 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, $739.70. 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, $4,500. Mortgages in force in New York State, $163,600. One foreclosure during the year.

TUCKAHOE HOME BUILDING AND LOAN ASSOCIATION.

Depot square, west, Tuckahoe, N. Y.

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

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................................................................. $243,883 00
Loans on shares ............................................................................................. 14,540 00
Real estate .................................................................................................... 4,637 35
Cash on hand and in bank ................................................................. 7,342 11
Furniture and fixtures.................................................................................... 100 00

$270,602 46

LIABILITIES.

Due shareholders, instalment shares.................................................. $208,094 00
Dividends credited ....................................................................................... 59,116 76
Earnings undivided ....................................................................................... 20 76
Contingent fund (as per section 225 of Banking Law) ....................... 3,370 94

$270,602 46

RECEIPTS.

Cash on hand January 1, 1913............................................................... $9,646 31
Dues on instalment shares credited to members................................. 51,667 00
Mortgages redeemed, foreclosed or transferred to real estate........... 24,350 00
Loans on shares repaid .................................................. $14,338.00
Fees received ........................................................................ 194.50
Fines received ....................................................................... 246.90
Interest received ................................................................... 13,781.17
Premium received .................................................................. 4,528.17
Reverted dividends ................................................................ 1,058.09
Dues and dividends to real estate ..................................... 362.65
Dividends on shares in old series ..................................... 46.71

$120,517.50

DISBURSEMENTS.

Loaned on mortgage ........................................................... $46,699.66
Loaned on shares ................................................................... 10,765.00
Instalment dues repaid on withdrawal, or applied on loans .... 19,232.00
Paid matured shares ........................................................... 17,556.00
Dividends paid on withdrawal, or applied on loans .......... 11,972.67
Paid for real estate .............................................................. 5,000.00
Paid salaries and clerk-hire ............................................... 600.00
Paid advertising, printing and postage ........................... 255.40
Paid rent ................................................................................ 120.00
Paid repairs to real estate .................................................. 480.00
Paid banking department, examination ......................... 24.10
Paid banking department, assessment .......................... 20.08
Foreclosure expenses ....................................................... 190.50
Mortgage taxes ..................................................................... 7.34
Cash on hand December 31, 1913 ................................. 7,342.11

$120,517.50

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

Shares in force January 1, 1913, 4,000; shares issued during the year, 760; shares withdrawn during the year, 689; shares in force, 4,071. Borrowing members, 82, holding 1,093 shares; non-borrowing members, 330, holding 2,978 shares. Female shareholders, 216, holding 1,857 shares. Total dividends credited members during the year on instalment shares, $18,780.06; rate, 8 91-100 per cent. Total dividends forfeited by withdrawing members during the year, $1,058.09.

No unpaid withdrawals. Amount of shares matured during the year, $17,556. 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, $975.40. 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, $243,983. One foreclosure during the year.

YONKERS BUILDING AND LOAN ASSOCIATION.

Nos. 20–26 South Broadway, Yonkers, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>F. A. GARNJOST</td>
<td>Yonkers, N. Y.</td>
</tr>
<tr>
<td>Secretary</td>
<td>EDWIN F. HOWARD</td>
<td>Yonkers, N. Y.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>RICHARD EDIE, Jr.</td>
<td>Yonkers, N. Y.</td>
</tr>
<tr>
<td>Attorney</td>
<td>WILLIAM W. SCOROUGHAM</td>
<td>Yonkers, N. Y.</td>
</tr>
</tbody>
</table>
### Report on Savings and Loan Associations.

#### Assets.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage</td>
<td>$308,465 42</td>
</tr>
<tr>
<td>Loans on shares</td>
<td>7,152 95</td>
</tr>
<tr>
<td>Real estate</td>
<td>2,480 29</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>271 52</td>
</tr>
<tr>
<td>Interest, premium, fees and fines due and unpaid</td>
<td>1,064 28</td>
</tr>
</tbody>
</table>

**Total Assets:** $319,434 46

#### Liabilities.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders, instalment shares</td>
<td>$128,778 20</td>
</tr>
<tr>
<td>Due shareholders, savings shares</td>
<td>4,079 92</td>
</tr>
<tr>
<td>Due shareholders, income shares</td>
<td>148,600 00</td>
</tr>
<tr>
<td>Dividends credited</td>
<td>28,495 82</td>
</tr>
<tr>
<td>Earnings undivided</td>
<td>504 91</td>
</tr>
<tr>
<td>Contingent fund (as per section 225 of Banking Law)</td>
<td>8,079 92</td>
</tr>
<tr>
<td>Surplus account</td>
<td>770 69</td>
</tr>
<tr>
<td>Appraisers' fees</td>
<td>125 00</td>
</tr>
</tbody>
</table>

**Total Liabilities:** $319,434 46

#### Receipts.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$3,944 53</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>28,801 31</td>
</tr>
<tr>
<td>Dues on savings shares</td>
<td>5,888 92</td>
</tr>
<tr>
<td>Dues on income shares</td>
<td>36,500 00</td>
</tr>
<tr>
<td>Money borrowed</td>
<td>15,300 00</td>
</tr>
<tr>
<td>Mortgages redeemed, foreclosed or transferred to real estate</td>
<td>40,820 26</td>
</tr>
<tr>
<td>Loans on shares repaid</td>
<td>10,910 45</td>
</tr>
<tr>
<td>Fines received</td>
<td>57 27</td>
</tr>
<tr>
<td>Interest received</td>
<td>17,435 86</td>
</tr>
<tr>
<td>Premium received</td>
<td>232 57</td>
</tr>
<tr>
<td>Appraisers' fees</td>
<td>255 00</td>
</tr>
<tr>
<td>Interest credited on bank balance</td>
<td>47 71</td>
</tr>
<tr>
<td>Error</td>
<td>83</td>
</tr>
</tbody>
</table>

**Total Receipts:** $160,194 71

#### Disbursements.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Loaned on mortgage</td>
<td>$79,855 00</td>
</tr>
<tr>
<td>Loaned on shares</td>
<td>9,024 92</td>
</tr>
<tr>
<td>Instalment dues repaid on withdrawal, or applied on loans</td>
<td>19,548 78</td>
</tr>
<tr>
<td>Paid matured shares</td>
<td>5,474 81</td>
</tr>
<tr>
<td>Paid savings shares</td>
<td>4,980 69</td>
</tr>
<tr>
<td>Paid income shares</td>
<td>12,000 00</td>
</tr>
<tr>
<td>Dividends paid on withdrawal, or applied on loans</td>
<td>3,356 34</td>
</tr>
<tr>
<td>Cash dividends paid on income and accumulative prepaid shares</td>
<td>6,925 06</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>16,200 00</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>39 46</td>
</tr>
<tr>
<td>Paid salaries and clerk-hire</td>
<td>1,349 00</td>
</tr>
<tr>
<td>Paid advertising, printing and postage</td>
<td>271 63</td>
</tr>
<tr>
<td>Paid rent</td>
<td>300 00</td>
</tr>
<tr>
<td>Paid taxes, insurance, etc</td>
<td>35 74</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>42 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>23 01</td>
</tr>
<tr>
<td>Officers' bonds</td>
<td>25 00</td>
</tr>
<tr>
<td>State League dues</td>
<td>7 50</td>
</tr>
<tr>
<td>Appraisers' fees</td>
<td>185 00</td>
</tr>
<tr>
<td>Cleaning</td>
<td>42 00</td>
</tr>
<tr>
<td>Resolutions</td>
<td>20 40</td>
</tr>
<tr>
<td>Furniture</td>
<td>47 87</td>
</tr>
</tbody>
</table>
Plan, permanent. Par value of shares, $200. Instalments are $1 monthly.
Shares in force January 1, 1913, 5,298; shares issued during the year, 1,560; shares withdrawn during the year, 554; shares in force, 6,304. Borrowing members, 151, holding 2,013 shares; non-borrowing members, 403, holding 4,291 shares. Female shareholders, 231, holding 2,290 shares. Total dividends credited members during the year on instalment shares, $7,187.06; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, $7,079.30; rate, 4½ per cent. and 5 per cent.
No unpaid withdrawals. Amount of shares matured during the year, $5,474.81. Operating expenses, as defined in section 227 of the Banking Law, incurred and paid during the year, $2,252.42. 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, $308,465.42. No foreclosures during the year.

YATES COUNTY.

HOME SAVINGS AND LOAN ASSOCIATION OF PENN YAN.

Penn Yan, N. Y.

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

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........................................ $20,275 00
Cash on hand and in bank.................................................. 75 90

$20,350 90

LIABILITIES.

Due shareholders, instalment shares................................ $16,466 17
Dividends credited ......................................................... 2,438 91
Earnings undivided ......................................................... 795 82
Contingent fund (as per section 225 of Banking Law) ......... 650 00

$20,350 90

RECEIPTS.

Cash on hand January 1, 1913........................................... $971 40
Dues on instalment shares credited to members ................. 6,240 65
Mortgages redeemed, foreclosed or transferred to real estate.. 500 00
Fees received ............................................................... 49 30
Fines received ............................................................. 9 80
Interest received .......................................................... 1,080 91

$8,852 15
Plan, permanent. Par value of shares, $200 and $250. Installments are 20 cents weekly.

Shares in force January 1, 1913, 523½; shares issued during the year, 289; shares withdrawn during the year, 289; shares in force, 468½. Borrowing members, 21, holding 89 shares; non-borrowing members, 49, holding 379½ shares. Female shareholders, 31, holding 167 shares. Total dividends credited members during the year on installment shares, $973.36; rate, 6 per cent. Total dividends forfeited by withdrawing members during the year, $129.99. Amount of filed and unpaid withdrawals December 31, 1913, $95.78.

Amount of shares matured during the year, $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, $230.07. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ 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, $20,275. No foreclosures during the year.
COMPARATIVE TABLE

OF

ASSETS, LIABILITIES, RECEIPTS, DISBURSEMENTS, ETC., OF SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1913.

[385]
### Comparative Table of Assets, Liabilities, Receipts, Disbursements

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION</th>
<th>Loans on bond and mortgage</th>
<th>Loans on shares</th>
<th>Stocks and bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ALBANY COUNTY.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Albany County Savings and Loan Association</td>
<td>$194,150</td>
<td>$6,743</td>
<td></td>
</tr>
<tr>
<td>2 Commercial Union Cooperative Bank</td>
<td>91,969</td>
<td>662</td>
<td></td>
</tr>
<tr>
<td>3 Permanent Savings and Loan Association of Albany, N. Y.</td>
<td>188,673</td>
<td>17,037</td>
<td></td>
</tr>
<tr>
<td>4 Safety Building-Loan and Savings Association of the City of Albany (The)</td>
<td>271,050</td>
<td>20,340</td>
<td></td>
</tr>
<tr>
<td>5 Voorheesville Savings and Loan Association</td>
<td>3,350</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 West End Savings and Loan Association</td>
<td>241,395</td>
<td>5,500</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$991,660</strong></td>
<td><strong>$60,032</strong></td>
<td><strong>$50,530</strong></td>
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<tr>
<td>7 Alfred Mutual Loan Association</td>
<td>$172,666</td>
<td>$13,400</td>
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<tr>
<td><strong>BRONX COUNTY.</strong></td>
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<tr>
<td>8 Edgehill Co-operative Savings and Loan Association</td>
<td>$40,000</td>
<td>$588</td>
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<tr>
<td>9 Eureka Co-operative Savings and Loan Association (The)</td>
<td>87,900</td>
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<td>10 Model Building and Loan Association of Mott Haven</td>
<td>293,069</td>
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<td>11 Mount St. Vincent Co-operative Building and Loan Association</td>
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<td>12 North New York Savings and Loan Association</td>
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<td><strong>Total</strong></td>
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<td><strong>$25,282</strong></td>
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<tr>
<td><strong>BROOME COUNTY.</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>14 Co-operative Building and Loan Association of Binghamton, N. Y.</td>
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<td>$2,180</td>
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<td>15 Home Mutual Loan and Savings Association of Binghamton, N. Y.</td>
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<td><strong>Total</strong></td>
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<td><strong>CATTARAUGUS COUNTY.</strong></td>
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<td></td>
<td></td>
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<tr>
<td>16 Gowanda Co-operative Saving and Loan Association</td>
<td>$434,543</td>
<td>$20,628</td>
<td><strong>$30,325</strong></td>
</tr>
<tr>
<td>17 Olean Building, Loan and Savings Association</td>
<td>54,100</td>
<td>3,760</td>
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<tr>
<td>18 Salamanca Loan and Building Association</td>
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<td><strong>Total</strong></td>
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<td>19 Dunkirk Savings and Loan Association</td>
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<td>$281,718</td>
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<td><strong>COLUMBIA COUNTY.</strong></td>
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<td>26 Hudson Savings and Loan Association</td>
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<td>27 Stuyvesant Falls Building and Loan Association</td>
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<td><strong>Total</strong></td>
<td><strong>$29,459</strong></td>
<td><strong>$710</strong></td>
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</table>

**Note.**—The items given for each association require ten consecutive pages.
## Assets

### ETC., OF SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1913.

<table>
<thead>
<tr>
<th>Land contracts</th>
<th>Real estate</th>
<th>Cash on hand and in bank</th>
<th>Furniture and fixtures</th>
<th>Installments due and unpaid</th>
<th>Interest, premium due and unpaid</th>
<th>Other assets</th>
<th>Total</th>
<th>Number</th>
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</thead>
<tbody>
<tr>
<td>$19,000</td>
<td>$2,791</td>
<td>$700</td>
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<td>500</td>
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<tr>
<td>767</td>
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<td>312,821</td>
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<tr>
<td>1,222</td>
<td>1,185</td>
<td>65</td>
<td>$1,451</td>
<td>1,131</td>
<td>2,062</td>
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<td>298,221</td>
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<tr>
<td>12,600</td>
<td>7,054</td>
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<td></td>
<td></td>
<td></td>
<td>4,559</td>
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<td></td>
<td>298,221</td>
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<tr>
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<td>$19,638</td>
<td>$1,369</td>
<td>$1,451</td>
<td>$3,008</td>
<td>$2,079</td>
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<td>$1,109,053</td>
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</table>

|                | $1,015      | $254                     | $705                   | $747                       | $198,341                         |             |        |
| $6,902         | $2,600      |                          |                        |                            |                                 |             |        |
| $1,601         | $5,689      | 100                      |                        |                            |                                 |             | $223,563 | 8      |
| $1,601         | $5,689      | 100                      |                        |                            |                                 |             | $223,563 | 9      |
| $3,945         | $20,340     | 5,740                    | 465                    | $9,354                     | $285                             |             | 309,355 | 10     |
| 3,321          | 4,250       | 5,082                    | 50                     |                            | 1                                |             | 139,104 | 11     |
| 8,000          | 6,533       | 106                      | 3,500                  |                            | 4                                |             | 247,518 | 12     |
| 8,191          |             |                          |                        |                            |                                 |             | 119,541 | 13     |
| $7,266         | $33,090     | $33,942                  | $780                   | $13,154                    | $290                            |             | $949,323 |        |

|                | $119        | $235                     | $1                     | $170,755                   | $8,955                           |             |        |
| $6,800         | $984        | $737                     | $485                   |                            |                                 |             |        |
| $6,800         | $984        | $737                     | $485                   |                            |                                 |             |        |
| $3,500         | $24,112     | $550                     | $589                   | $4,011                     | $517,558                         |             |        |
| 1,702          | 1,071       |                          |                        |                            |                                 |             | 60,654  | 16     |
| 2,235          | 100         |                          |                        |                            |                                 |             | 501,252 | 17     |
| 1,702          | 3,500       | $27,421                  | $350                   | $589                       | $4,216                           |             | $1,073,484 |        |

|                | $15,519     |                          |                        |                            |                                 |             |        |
|                | 1,155       |                          |                        |                            |                                 |             |        |
|                | $18,430     |                          |                        |                            |                                 |             | $446,423 |        |
|                | $11,294     | $29,659                  | $610                   | $3,216                     | $1,025                           | $998        | $1,400,166 |        |
| $167           | 9,002       | 530                      | 2,334                  | 1,449                      | 2                                |             | 377,454 | 22     |
| 761            | 5,990       | 100                      |                        |                            | 2,566                            |             | 20,658  | 23     |
| $958           | $11,294     | $44,642                  | $1,150                 | $5,410                     | $3,074                           | $3,656      | $1,798,278 |        |

|                | $10,314     | $2,517                   | $1,065                 |                            |                                 | $62         | $304,029 |        |

|                | $1,735      |                          |                        |                            |                                 | $72         | $223,346 |        |
|                | 1,861       |                          |                        |                            |                                 |             | 11,359  |        |
|                | $3,636      |                          |                        |                            |                                 |             | $33,577 |        |

The name of the next association in alphabetical order first appears on page 396.
## Comparative Table of Assets, Liabilities,

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION</th>
<th>Common shareholders, due</th>
<th>Due shareholders, majority shares</th>
<th>Due shareholders, dividends credited</th>
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<tbody>
<tr>
<td><strong>ALBANY COUNTY.</strong></td>
<td></td>
<td></td>
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<tr>
<td>1 Albany County Savings and Loan Association</td>
<td>$193,395</td>
<td>$13,990</td>
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<tr>
<td>2 Commercial Union Co-operative Bank</td>
<td>$84,975</td>
<td>6,200</td>
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<tr>
<td>3 Permanent Savings and Loan Association of Albany, N. Y.</td>
<td>$156,149</td>
<td>17,783</td>
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<tr>
<td>4 Safety Building-Loan and Savings Association of the City of Albany (The)</td>
<td>$221,628</td>
<td>47,373</td>
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<tr>
<td>5 Voorheesville Savings and Loan Association</td>
<td>$4,490</td>
<td>27,322</td>
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<tr>
<td>6 West End Savings and Loan Association</td>
<td>$211,051</td>
<td>27,322</td>
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<td><strong>Total</strong></td>
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<td><strong>$112,965</strong></td>
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<tr>
<td><strong>ALLEGANY COUNTY.</strong></td>
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<tr>
<td>7 Alfred Mutual Loan Association</td>
<td>$146,781</td>
<td>35,115</td>
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<tr>
<td><strong>BRONX COUNTY.</strong></td>
<td></td>
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<tr>
<td>8 Edgehill Co-operative Savings and Loan Association</td>
<td>$39,376</td>
<td>1,658</td>
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<tr>
<td>9 Eureka Co-operative Savings and Loan Association (The)</td>
<td>$79,746</td>
<td>13,527</td>
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<tr>
<td>10 Model Building and Loan Association of Mott Haven</td>
<td>$108,184</td>
<td>$45,000</td>
<td>34,015</td>
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<tr>
<td>11 Mount St. Vincent Co-operative Building and Loan Association</td>
<td>$92,083</td>
<td>32,411</td>
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<tr>
<td>12 North New York Savings and Loan Association</td>
<td>$234,804</td>
<td>16,111</td>
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<tr>
<td>13 Tremont Building and Loan Association</td>
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<td>16,111</td>
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<tr>
<td><strong>Total</strong></td>
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<td><strong>$45,000</strong></td>
<td><strong>$100,722</strong></td>
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<tr>
<td><strong>BROOME COUNTY.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 Co-operative Building and Loan Association of Binghamton, N. Y.</td>
<td>$148,511</td>
<td>11,060</td>
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<tr>
<td>15 Home Mutual Loan and Savings Association of Binghamton, N. Y.</td>
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<td>2,804</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$164,664</strong></td>
<td><strong>$13,864</strong></td>
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<tr>
<td><strong>CATTARAUGUS COUNTY.</strong></td>
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<td></td>
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<tr>
<td>16 Gowanda Co-operative Saving and Loan Association</td>
<td>$467,521</td>
<td>28,599</td>
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<tr>
<td>17 Olean Building, Loan and Savings Association</td>
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<td>6,927</td>
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<tr>
<td>18 Salamanca Loan and Building Association</td>
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<td>55,281</td>
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<td><strong>Total</strong></td>
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<td><strong>$250</strong></td>
<td><strong>$93,707</strong></td>
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<tr>
<td><strong>CHAUTAUQUA COUNTY.</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>19 Dunkirk Savings and Loan Association</td>
<td>$203,336</td>
<td>18,258</td>
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<tr>
<td>20 Silver Creek Co-operative Savings and Loan Association</td>
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<td>24,758</td>
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<tr>
<td>21 Lake Shore Savings and Loan Association</td>
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<tr>
<td><strong>Total</strong></td>
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<td><strong>$44,722</strong></td>
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<tr>
<td><strong>CHEMUNG COUNTY.</strong></td>
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<td></td>
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<tr>
<td>22 Chemung Valley Mutual Loan Association (The)</td>
<td>$1,140,106</td>
<td><strong>$105,742</strong></td>
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<tr>
<td>23 Elmira Co-operative Savings and Loan Association</td>
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<td>42,806</td>
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</tr>
<tr>
<td>24 Elmira Mutual Building-Loan Association (The)</td>
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<td>34,015</td>
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<tr>
<td><strong>Total</strong></td>
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<tr>
<td><strong>CHENANGO COUNTY.</strong></td>
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<td></td>
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<tr>
<td>25 Chenango Co-operative Sav. and Loan Ass'n of Norwich, N. Y. (The)</td>
<td>$251,018</td>
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<tr>
<td><strong>COLUMBIA COUNTY.</strong></td>
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<tr>
<td>26 Hudson Savings and Loan Association</td>
<td>$21,268</td>
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<td>27 Stuyvesant Falls Building and Loan Association</td>
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<tr>
<td><strong>Total</strong></td>
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<td><strong>$2,842</strong></td>
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Note.—The items given for each association require ten consecutive pages.
<table>
<thead>
<tr>
<th>Liabilities</th>
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</thead>
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<tr>
<td><strong>Balance due borrowers on mortgage loans.</strong></td>
<td><strong>Receipts, Disbursements, Etc.—(Continued).</strong></td>
</tr>
<tr>
<td><strong>Prior mortgages.</strong></td>
<td><strong>L. iabilities</strong></td>
</tr>
<tr>
<td><strong>Borrowed money.</strong></td>
<td><strong>Receivables.</strong></td>
</tr>
<tr>
<td><strong>Earnings undivided.</strong></td>
<td><strong>Disbursements.</strong></td>
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<tr>
<td><strong>Contingent fund.</strong></td>
<td><strong>Total.</strong></td>
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<tr>
<td><strong>Unearned or rebatable premium.</strong></td>
<td><strong>Number.</strong></td>
</tr>
<tr>
<td><strong>Other liabilities.</strong></td>
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<td><strong>Total.</strong></td>
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<tr>
<td><strong>600</strong></td>
<td><strong>6,000</strong></td>
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<tr>
<td><strong>$5,650</strong></td>
<td><strong>$44,000</strong></td>
</tr>
<tr>
<td><strong>$728</strong></td>
<td><strong>$7,000</strong></td>
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<td><strong>$125</strong></td>
<td><strong>$61</strong></td>
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</table>

The name of the next association in alphabetical order first appears on page 396.
### Comparative Table of Assets, Liabilities,

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<tr>
<th>NAME OF ASSOCIATION</th>
<th>Cash on hand January 1, 1913</th>
<th>Deposits received</th>
<th>Prior mortgage</th>
<th>Money borrowed</th>
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<td></td>
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<td></td>
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<tr>
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<td>$10,500</td>
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<td>7,000</td>
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<td>3. Permanent Savings and Loan Association of Albany, N. Y.</td>
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<td>81,511</td>
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<td>42,000</td>
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<tr>
<td>4. Safety Building-Loan and Sav. Ass'ns of the City of Albany (The)</td>
<td>102</td>
<td>58,446</td>
<td></td>
<td>25,500</td>
</tr>
<tr>
<td>5. Voorheesville Savings and Loan Association</td>
<td>1,648</td>
<td>118,592</td>
<td></td>
<td>10,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$7,189</td>
<td>$419,141</td>
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<td>$95,000</td>
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<tr>
<td><strong>ALLEGANY COUNTY.</strong></td>
<td></td>
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*Note.— The items given for each association require ten consecutive pages.*
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## Report on Savings and Loan Associations.

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**Note.**—The items given for each association require ten consecutive pages.
Receipts, Disbursements, Etc.—(Continued).

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Names of the next association in alphabetical order first appears on page 396.
## Report on Savings and Loan Associations.

### Comparative Table of Assets, Liabilities,

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<th>Shares issued during the year.</th>
<th>Shares withdrawn during the year.</th>
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**Note.**—The items given for each association require ten consecutive pages.
### MISCELLANEOUS ITEMS.

Receipts, Disbursements, Etc.—(Continued).

### MISCELLANEOUS ITEMS.

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<th>Shares held by females.</th>
<th>Shares held by males.</th>
<th>Shares held by non-creditor shareholders.</th>
<th>Shares held by females.</th>
<th>Shares held by males.</th>
<th>Shares held by non-creditor shareholders.</th>
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*No separate record kept.*
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**Note.**—The items given for each association require ten consecutive pages.
### Assets

**Receipts, Disbursements, Etc.**—(Continued).

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<th>Local contracts</th>
<th>Real estate</th>
<th>Cash on hand and in bank</th>
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<th>Investments due and unpaid</th>
<th>Interest, premium fees and fines due and unpaid</th>
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| $25,698         | $105,012    | $318,326                 | $4,645                | $1,181                     | $1,670                      | $5,384,104 |       |
| $978            |             |                          |                       |                            |                                |             | $95,533 | 63     |
| $8,000          | $13,669     |                          |                       |                            |                                |             | $515,323| 64     |
| $5,387          | $291        | $62                      | $1,012                |                            |                                |             | $153,659| 65     |

The name of the next association in alphabetical order first appears on page 406.
### Comparative Table of Assets, Liabilities,

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<th>NAME OF ASSOCIATION</th>
<th>REQUIRED SHAREHOLDERS, DOLLARS</th>
<th>REQUIRED SHAREHOLDERS, TURNTURE</th>
<th>DIVIDEND RECEIVED, DOLLARS</th>
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**Note:** The items given for each association require ten consecutive pages.
## Liabilities.

Receipts, Disbursements, Etc.—(Continued).

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The name of the next association in alphabetical order first appears on page 406.
### REPORT ON SAVINGS AND LOAN ASSOCIATIONS.

**COMPARATIVE TABLE OF ASSETS, LIABILITIES,**

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION</th>
<th>Cash on hand, January 1, 1913</th>
<th>Deposits</th>
<th>Prior mortgages</th>
<th>Money borrowed</th>
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| **FRANKLIN COUNTY.** |                               |          |                 |               |
| 63 Saranac Lake Co-operative Savings and Loan Association | $534 | $29,535 | $1,600 |          |
| **GENESEE COUNTY.** |                               |          |                 |               |
| 64 Genesee County Loan Association (The) | $17,378 | $278,771 |          |               |
| **GREENE COUNTY.** |                               |          |                 |               |
| 65 Catskill Savings and Loan Association | $1,887 | $44,406 | $10,400 |          |

**Note.**—The items given for each association require ten consecutive pages.
Receipts, Disbursements, Etc.—(Continued).

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Total: $725,284 $542,342 $21,394 $13,275 $1,136 $331,020 $15,554 $10,476 $21,690 $5,114,501

The name of the next association in alphabetical order first appears on page 406.
### Comparative Table of Assets, Liabilities

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<tr>
<th>Number</th>
<th>NAME OF ASSOCIATION</th>
<th>LOANED ON MORTGAGE</th>
<th>LOANED ON SHARES</th>
<th>DUE REPAID ON WITHDRAWAL</th>
<th>PAID MATURED SHARES</th>
<th>DIVIDENDS PAID ON WITHDRAWAL</th>
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**ERIE COUNTY.**

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<th>LOANED ON SHARES</th>
<th>DUE REPAID ON WITHDRAWAL</th>
<th>PAID MATURED SHARES</th>
<th>DIVIDENDS PAID ON WITHDRAWAL</th>
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<td>Hydraulic Mutual Savings and Loan Association</td>
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<td>59,015</td>
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<td>57</td>
<td>Riverside Co-operative Savings and Loan Association</td>
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<td>59</td>
<td>Sycamore and Johnson Savings and Loan Association</td>
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<td>1,960</td>
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<tr>
<td>62</td>
<td>Williamsburg Savings and Loan Association</td>
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<td>$1,740</td>
<td>$15,820</td>
<td>$16,886</td>
<td>$2,375</td>
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**FRANKLIN COUNTY.**

<table>
<thead>
<tr>
<th>Number</th>
<th>NAME OF ASSOCIATION</th>
<th>LOANED ON MORTGAGE</th>
<th>LOANED ON SHARES</th>
<th>DUE REPAID ON WITHDRAWAL</th>
<th>PAID MATURED SHARES</th>
<th>DIVIDENDS PAID ON WITHDRAWAL</th>
</tr>
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<tbody>
<tr>
<td>63</td>
<td>Saranac Lake Co-operative Savings and Loan Ass'n</td>
<td>$11,350</td>
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<td>$6,514</td>
<td>$5,938</td>
<td>$4,008</td>
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**GENESSEE COUNTY.**

<table>
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<th>LOANED ON SHARES</th>
<th>DUE REPAID ON WITHDRAWAL</th>
<th>PAID MATURED SHARES</th>
<th>DIVIDENDS PAID ON WITHDRAWAL</th>
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<tr>
<td>64</td>
<td>Genesee County Loan Association (The)</td>
<td>$106,660</td>
<td>$9,172</td>
<td>$153,830</td>
<td>$104,289</td>
<td>$6,103</td>
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**GREENE COUNTY.**

<table>
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<th>Number</th>
<th>NAME OF ASSOCIATION</th>
<th>LOANED ON MORTGAGE</th>
<th>LOANED ON SHARES</th>
<th>DUE REPAID ON WITHDRAWAL</th>
<th>PAID MATURED SHARES</th>
<th>DIVIDENDS PAID ON WITHDRAWAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>Catskill Savings and Loan Association</td>
<td>$28,650</td>
<td>$1,740</td>
<td>$15,820</td>
<td>$16,886</td>
<td>$2,375</td>
</tr>
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</table>

**Note.**—The items given for each association require ten consecutive pages.
DISBURSEMENTS.

Receipts, Disbursements, etc.—(Continued).

### DISBURSEMENTS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tr>
<td>Cash dividends paid on stock and accumulated</td>
<td>1,350</td>
</tr>
<tr>
<td>Paid borrowed money</td>
<td>790</td>
</tr>
<tr>
<td>Paid interest on money and prior mortgages</td>
<td>241</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>329</td>
</tr>
<tr>
<td>Paid salaries and clerk, book, and parcel</td>
<td>150</td>
</tr>
<tr>
<td>Paid advertising, printing, and postage</td>
<td>15</td>
</tr>
<tr>
<td>Paid rent</td>
<td>20</td>
</tr>
<tr>
<td>Paid repairs to real estate, insurance</td>
<td>32</td>
</tr>
<tr>
<td>Other disbursements</td>
<td>32</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>156</td>
</tr>
</tbody>
</table>

### Cash dividends paid on stock and accumulated
- Dividends paid on stock and accumulated: $1,350
- Interests on borrowed money and prior mortgages: $150
- Interest on borrowed money and prior mortgages: $790
- Paid for real estate: $241
- Paid salaries and clerk, book, and parcel: $150
- Paid advertising, printing, and postage: $15
- Paid rent: $20
- Paid repairs to real estate, insurance: $32
- Other disbursements: $32
- Cash on hand December 31, 1913: $156

The name of the next association in alphabetical order first appears on page 406.
### Comparative Table of Assets, Liabilities,

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION</th>
<th>Shares in force January 1, 1913</th>
<th>Shares issued during the year</th>
<th>Shares withdrawn during the year</th>
<th>Shares in force December 31, 1913</th>
<th>Borrowing members</th>
<th>Shares held by borrowing members</th>
<th>Non-borrowing members</th>
<th>Number</th>
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<td>CORTLAND COUNTY.</td>
<td></td>
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<tr>
<td>28 Century Co-operative Savings &amp; Loan Ass'n (The)</td>
<td>519</td>
<td>909</td>
<td>52</td>
<td>576</td>
<td>21</td>
<td>226</td>
<td>59</td>
<td>404</td>
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<td>29 Dime Savings and Loan Association</td>
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<td>298</td>
<td>290</td>
<td>1,663</td>
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<td>464</td>
<td>126</td>
<td>37</td>
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<tr>
<td><strong>Total</strong></td>
<td>2,174</td>
<td>407</td>
<td>342</td>
<td>2,230</td>
<td>42</td>
<td>690</td>
<td>185</td>
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<tr>
<td>DELAWARE COUNTY.</td>
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<td>30 Walton Co-operative Savings &amp; Loan Ass'n (The)</td>
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<td>12</td>
<td>237</td>
<td>15</td>
<td>75</td>
<td>32</td>
<td>37</td>
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<tr>
<td>DUTCHESS COUNTY.</td>
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<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>31 Home Co-operative Savings and Loan Ass'n (The)</td>
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<td>1,535</td>
<td>1,322</td>
<td>8,442</td>
<td>357</td>
<td>3,323</td>
<td>933</td>
<td>38</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,174</td>
<td>407</td>
<td>342</td>
<td>2,230</td>
<td>42</td>
<td>690</td>
<td>185</td>
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<tr>
<td>ERIE COUNTY.</td>
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<td></td>
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<tr>
<td>32 Aetna Permanent Savings and Loan Association</td>
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<td>432</td>
<td>2,470</td>
<td>26</td>
<td>490</td>
<td>290</td>
<td>37</td>
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<tr>
<td>33 Black Rock Mutual Home &amp; Savings Association</td>
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<td>4,476</td>
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<td>11,276</td>
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<td>2,138</td>
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<td>34 Clinton Street Permanent Savings and Aid Ass'n</td>
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<td>2,705</td>
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<td>371</td>
<td>239</td>
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<td>35 Clinton Mutual Savings and Loan Association</td>
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<td>14,953</td>
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<td>1,830</td>
<td>2,853</td>
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<tr>
<td><strong>Total</strong></td>
<td>2,174</td>
<td>407</td>
<td>342</td>
<td>2,230</td>
<td>42</td>
<td>690</td>
<td>185</td>
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<tr>
<td>36 Co-operative S. &amp; L. Ass'n of Hamburg (The)</td>
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<td>272</td>
<td>2,169</td>
<td>50</td>
<td>502</td>
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<td>37 Depew Co-operative Savings and Loan Ass'n</td>
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<td>41</td>
<td>299</td>
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<td>470</td>
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<tr>
<td>38 East Buffalo Savings and Loan Association</td>
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<td>1,421</td>
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<td>3,227</td>
<td>23</td>
<td>531</td>
<td>470</td>
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<td>39 East Side Serial Savings and Loan Association</td>
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<td>406</td>
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<td>40</td>
<td>1,382</td>
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<td>406</td>
<td>357</td>
<td>40</td>
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<td>41 Elm Permanent Loan Association</td>
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<td>40</td>
<td>1,382</td>
<td>44</td>
<td>406</td>
<td>357</td>
<td>40</td>
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<td>42 Erie Savings and Loan Association</td>
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<td>22,196</td>
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<td>43 Freehold Savings and Loan Association</td>
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<td>45 Goodell Permanent Loan Association</td>
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<td>513</td>
<td>2,831</td>
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<td>213</td>
<td>399</td>
<td>45</td>
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<td>46 Hamburg Savings and Loan Association</td>
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<td>600</td>
<td>1,231</td>
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<td>247</td>
<td>169</td>
<td>45</td>
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<td>47 Hercules Permanent Savings and Loan Ass'n</td>
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<td>10</td>
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<td>25</td>
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<td>48 Homestead Savings and Loan Association</td>
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<td>2,324</td>
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<td>463</td>
<td>445</td>
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<td>50 Industry Permanent Dime S. &amp; L. Association</td>
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<td>51 Irish-American Savings and Loan Ass'n</td>
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<td>52 Lovejoy Permanent Dime S. &amp; L. Ass'n</td>
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<td>245</td>
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<td>53 Niagara Savings and Loan Association</td>
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<td>54 People's Dime S. &amp; L. Ass'n, No. 2 (The)</td>
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<td>931</td>
<td>1,051</td>
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<tr>
<td>55 Polish Co-operative Savings and Loan Association</td>
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<td>10,822</td>
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<td>56 Richmond Avenue Permanent Dime S. &amp; L. Ass'n</td>
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<td>6,391</td>
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<td>3,354</td>
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<td>321</td>
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<tr>
<td>58 Security Savings and L. Ass'n of Buffalo, N. Y.</td>
<td>1,678</td>
<td>1,378</td>
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<td>1,880</td>
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<td>339</td>
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</tr>
<tr>
<td>59 Syeamore and Johnson Savings and Loan Ass'n (The)</td>
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<td>363</td>
<td>243</td>
<td>574</td>
<td>6</td>
<td>67</td>
<td>90</td>
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<tr>
<td>60 William and Sherman Mut. Sav. &amp; L. Ass'n</td>
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<td>618</td>
<td>483</td>
<td>1,153</td>
<td>27</td>
<td>256</td>
<td>168</td>
<td>60</td>
</tr>
<tr>
<td>61 William Street Permanent Savings &amp; L. Ass'n</td>
<td>8,229</td>
<td>1,535</td>
<td>1,322</td>
<td>8,442</td>
<td>357</td>
<td>3,323</td>
<td>933</td>
<td>61</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>257,382</td>
<td>136,172</td>
<td>93,971</td>
<td>269,583</td>
<td>3,111</td>
<td>52,260</td>
<td>27,266</td>
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<tr>
<td>FRANKLIN COUNTY.</td>
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</tr>
<tr>
<td>63 Saranac Lake Co-operative S. &amp; L. Association</td>
<td>1,567</td>
<td>415</td>
<td>201</td>
<td>1,732</td>
<td>76</td>
<td>605</td>
<td>184</td>
<td>64</td>
</tr>
<tr>
<td>GENESEE COUNTY.</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>64 Genesee County Loan Association (The)</td>
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<td>5,493</td>
<td>5,230</td>
<td>7,513</td>
<td>110</td>
<td>1,082</td>
<td>1,871</td>
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<td>GRIEVE COUNTY.</td>
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<td></td>
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<tr>
<td>65 Catakill Savings and Loan Association</td>
<td>3,724</td>
<td>823</td>
<td>471</td>
<td>4,075</td>
<td>83</td>
<td>1,050</td>
<td>208</td>
<td>65</td>
</tr>
</tbody>
</table>

Note.—The items given for each association require ten consecutive pages.
### Shares held by non-borrowing members.

<table>
<thead>
<tr>
<th>Shares held by female borrowers</th>
<th>Shares held by females.</th>
<th>Female shareholders.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares held by females.</td>
<td>$913</td>
<td>$41</td>
</tr>
<tr>
<td>Dividends credited to members on dividend shares in 1913.</td>
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<td>$2,612</td>
</tr>
<tr>
<td>Dividends credited to members and paid in cash on shares in 1913.</td>
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The name of the next association in alphabetical order first appears on page 406.

*No separate record kept.*
## Report on Savings and Loan Associations.

### Comparative Table of Assets, Liabilities,

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<tr>
<th>NAME OF ASSOCIATION</th>
<th>Assets</th>
<th>Liabilities</th>
<th>Loans on bond and mortgage</th>
<th>Loans on shares</th>
<th>Stocks and bonds</th>
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**MADISON COUNTY.**

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<th>NAME OF ASSOCIATION</th>
<th>Assets</th>
<th>Liabilities</th>
<th>Loans on bond and mortgage</th>
<th>Loans on shares</th>
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Note.—The items given for each association require ten consecutive pages.

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
## Assets.

### Receipts, Disbursements, Etc.—(Continued).

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<th>Assets</th>
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<th>Cash on hand and in bank</th>
<th>Furniture and fixtures</th>
<th>Installments due and in receipt of</th>
<th>Interest, premium fees and surcharges</th>
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The name of the next association in alphabetical order first appears on page 416.
## Comparative Table of Assets, Liabilities,

### NAME OF ASSOCIATION.

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<th>Number</th>
<th>Name of Association</th>
<th>Due shareholders, cash</th>
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**Note.**—The items given for each association require ten consecutive pages.
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### Comparative Table of Assets, Liabilities

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Note. — The items given for each association require ten consecutive pages.
## Receipts, Disbursements, Etc.—(Continued).

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### Comparative Table of Assets, Liabilities

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<td>17,900</td>
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<td>32,335</td>
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<td>68 Ion Permanent Saving, Building and Loan Ass'n</td>
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<td>69 Little Falls Building, Savings and Loan Ass'n</td>
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<td>Total</td>
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<td>5,860</td>
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<td>6,092</td>
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<tr>
<td>87 Germanic Bldg. and Sav. Co. of Brooklyn, N. Y. (The)</td>
<td>1,700</td>
<td>450</td>
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<tr>
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<td>62,748</td>
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<tr>
<td>91 Madison Co-operative Building and Loan Ass'n</td>
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<td>11,000</td>
<td>2,988</td>
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<td>9,328</td>
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<td>546</td>
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<td>4,921</td>
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<tr>
<td>94 People's Co-op. Savings and Loan Ass'n of Brooklyn</td>
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<td>679</td>
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<td>10,927</td>
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<td>2,988</td>
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<td>97 South Brooklyn Savings and Loan Association</td>
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<td>325,170</td>
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<td>98 Twenty-ninth Ward Co-op. Savings and Loan Ass'n</td>
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<td>6,092</td>
<td>522</td>
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<tr>
<td>99 Union Co-operative Building and Loan Association</td>
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<td>1,590</td>
<td>5,413</td>
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<td><strong>Total</strong></td>
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<td>$118,097</td>
<td>$3,990,186</td>
<td>$198,299</td>
<td>$156,456</td>
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<td><strong>Madison County</strong></td>
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<tr>
<td>100 Canastota Savings and Loan Association</td>
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<td>$10,543</td>
<td>$19,102</td>
<td>$513</td>
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<td>700</td>
<td>35,414</td>
<td>23,847</td>
<td>1,740</td>
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<td><strong>Total</strong></td>
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<td>$2,803</td>
<td>$45,957</td>
<td>$42,949</td>
<td>$2,553</td>
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</table>

**Note.**—The items given for each association require ten consecutive pages.
### Disbursements

#### Receipts, Disbursements, Etc.—(Continued)

<table>
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<th>Item</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Total</td>
<td>$413,083</td>
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#### Disbursements

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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<td>Cash dividends paid on income and accumulated prepaid shares</td>
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<tr>
<td>Paid borrowed money and prior mortgages</td>
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</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$352</td>
</tr>
<tr>
<td>Paid for real estate</td>
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</tr>
<tr>
<td>Paid salaries and clerks hire</td>
<td>$125</td>
</tr>
<tr>
<td>Paid advertising, printing, and postage</td>
<td>$34</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$343</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
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</tr>
<tr>
<td>Paid taxes, insurance, etc.</td>
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<tr>
<td>Other disbursements</td>
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<tr>
<td>Cash on hand December 31, 1913</td>
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<tr>
<td>Total</td>
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</table>

#### Other Details

- The name of the next association in alphabetical order first appears on page 410.
- The name of the next association in alphabetical order first appears on page 416.

**Note:** The provided text seems to be a partial table, likely part of a financial report or ledger. The full context and complete table are not visible in the image provided. The table details various financial disbursements across different categories.
<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION.</th>
<th>Shares in force January</th>
<th>Shares earned during the year</th>
<th>Shares withdrawn during the year</th>
<th>Shares in force December 31, 1913</th>
<th>Borrowing members</th>
<th>Shares held by borrowing members</th>
<th>Non-borrowing members.</th>
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<tr>
<td>HERKIMER COUNTY.</td>
<td></td>
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<td>2,007</td>
<td>28</td>
<td>340</td>
<td>218</td>
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<td>2,184</td>
<td>1,170</td>
<td>6,077</td>
<td>53</td>
<td>731</td>
<td>371</td>
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<td>9,499</td>
<td>3,135</td>
<td>20,769</td>
<td>572</td>
<td>4,905</td>
<td>1,828</td>
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<tr>
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<td>32</td>
<td>93</td>
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</tr>
<tr>
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<td>4,813</td>
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<td>450</td>
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<td>2,266</td>
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<td>JEFFERSON COUNTY.</td>
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<td>1,314</td>
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<td>385</td>
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<td>4,246</td>
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<td>3,711</td>
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<td>564</td>
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<td>316</td>
<td>2,322</td>
<td>75</td>
<td>555</td>
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<tr>
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<td>266</td>
<td>1,581</td>
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<td>415</td>
<td>187</td>
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<td>940</td>
<td>7,533</td>
<td>172</td>
<td>1,610</td>
<td>806</td>
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<td>117</td>
<td>823</td>
<td>23</td>
<td>251</td>
<td>104</td>
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<tr>
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<td>4,184</td>
<td>50</td>
<td>535</td>
<td>328</td>
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<tr>
<td>79 Eagle Savings and Loan Company.</td>
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<td>21,303</td>
<td>16,493</td>
<td>126,295</td>
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<td>4,502</td>
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<td>803</td>
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<td>699</td>
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<td>350</td>
<td>225</td>
<td>1,270</td>
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<td>195</td>
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<td>88 Germania Building, Savings and Loan Inst.</td>
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<td>34</td>
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<td>5,248</td>
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<td>405</td>
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<tr>
<td>90 Kings County Savings and Loan Association.</td>
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<td>505</td>
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<td>1,538</td>
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<td>93</td>
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<td>99 Union Co-operative Building and Loan Ass'n.</td>
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<td>59,965</td>
<td>16,666</td>
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<td>MADISON COUNTY.</td>
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<td></td>
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<tr>
<td>100 Canastota Savings and Loan Association.</td>
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<td>637</td>
<td>2,295</td>
<td>103</td>
<td>892</td>
<td>220</td>
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Note.—The items given for each association require ten consecutive pages.
### Receipts, Disbursements, Etc.—(Continued).

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<tr>
<th>Shareholders by non-borrowing members</th>
<th>Shareholders by females</th>
<th>Dividends credited to installment shares in 1913</th>
<th>Dividends credited to other shareholders</th>
<th>Dividends forfeited by withdrawing members</th>
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<th>Operating expenses for the year paid</th>
<th>Operating expenses for the year unpaid</th>
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The name of the next association in alphabetical order first appears on page 416.

* No separate record kept.
### Comparative Table of Assets, Liabilities,

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**Note.**—The items given for each association require ten consecutive pages.
## Assets.

### Receipts, Disbursements, Etc.—(Continued).

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<th>Real estate</th>
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**Total:** $7,121,441 | $156,979 | $515,474

**Note:** The items given for each association require ten consecutive pages.
### Liabilities.

#### Receipts, Disbursements, Etc.—(Continued).

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### Comparative Table of Assets, Liabilities,

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| **NASSAU COUNTY.** |                               |              |                |                |
| 120 Hempstead Co-operative Building and Loan Association | $7,814 | $33,208 | | $4,000 |
| 121 Fort Washington Building and Loan Ass'n of Queens Co., N. Y. | 16,296 | 28,410 | | 5,000 |
| 122 Rockville Centre Savings and Loan Association | 709 | 11,291 | | |
| **Total** | $24,840 | $72,909 | | $9,000 |

| **NEW YORK COUNTY.** |                               |              |                |                |
| 123 American Co-operative Savings and Loan Association | $726 | $11,623 | | $6,004 |
| 124 Bank Clerks' Co-operative Building and Loan Ass'n of N. Y. City | 15,297 | 210,125 | | 35,000 |
| 125 Bankers' Loan and Investment Company | 4,137 | 8,294 | | 7,000 |
| 126 Broadstreet Scotch Co-operative Building Association | 1,671 | 6,570 | | 3,000 |
| 127 Citizens' Saving and Loan Association of New York City | 1,827 | 12,979 | | 18,500 |
| 128 Co-operative Building Bank (The) | 2,703 | 596 | | |
| 129 Co-operative Savings and Loan Association of New York | 3,521 | 30,663 | | 17,915 |
| 130 First Bohemian-Slavonic Co-operative S. & L. Association (The) | 375 | 1,991 | | |
| 131 Franklin Society for Home Building and Savings (The) | 43,522 | 696,212 | | 45,000 |
| 132 German-American B. & L. Ass'n of the City of N.Y. (The) | 6,323 | 28,343 | | |
| 133 Greenwood Building and Loan Association | 726 | | | 816 |
| 134 Harlem River Building, Loan and Savings Association | 608 | | | |
| 135 Manhattan Savings and Loan Association | 1,653 | 882 | | 88 |
| 136 Mount Morris Co-operative Building and Loan Association | 1,653 | 882 | | 88 |
| 137 New York and Suburban Co-operative B. & L. Ass'n (The) | 1,723 | 112,813 | | 183,500 |
| 138 New York Co-operative Building and Loan Association (The) | 31,456 | 55,366 | | |
| 139 New York Edison Savings and Loan Association (The) | 3,013 | 69,457 | | 10,500 |
| 140 Polonia Co-operative Savings and Loan Association | 4,969 | 12,170 | | |
| 141 Produce Exchange Building and Loan Association | 12,066 | | | |
| 142 Railroad Brothertown's Savings and Building Association | 6,942 | 38,678 | | |
| 143 Railroad Co-operative Building and Loan Association (The) | 1,756 | 416,033 | | 129,400 |
| 144 Safety Co-operative Bldg., L. & S. Ass'n of New York City | 18 | | | 18 |
| 145 Scandinavian Bldg. and Mort. L. Ass'n of N. Y. and Brooklyn, | 415 | 822 | | |
| 146 Serial Building, Loan and Savings Institution (The) | 12,161 | 214,435 | | 5,000 |
| 147 Sherman Park Bau-Verin, No. 1 | 3,843 | 1,149 | | |
| 148 Star Co-operative Building and Loan Association | 435 | 1,057 | | |
| 149 Steamship Clerk's Savings and Loan Association | 832 | 10,345 | | |
| 150 Teachers' Building and Loan Association of New York City | 23,896 | 60,102 | | 7,500 |
| 151 Teachers' Co-operative Bldg. and L. Ass'n of the City of N. Y. | 5,016 | 21,040 | | 4,180 |
| 152 Union Square Permanent Co-operative Bldg. and Loan Ass'n. | 2,508 | 9,366 | | |
| 153 West End Co-operative Bldg. and Loan Ass'n (Permanent) | 219 | 1,609 | | |
| 154 West Side Mutual Bldg., L. & S. Ass'n of the City of N. Y | 451 | 38,129 | | 22,900 |
| **Total** | $194,207 | $2,072,622 | | $405,467 |

Note.—The items given for each association require ten consecutive pages.
Receipts, Disbursements, Etc.—(Continued).

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<td>360</td>
<td></td>
<td>152</td>
<td></td>
<td>149</td>
</tr>
<tr>
<td>8,500</td>
<td></td>
<td></td>
<td></td>
<td>5,728</td>
<td>1,721</td>
<td>17</td>
<td></td>
<td>77,501</td>
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</tr>
<tr>
<td>$872,611</td>
<td>$188,656</td>
<td>$86,617</td>
<td>$517</td>
<td>$1,507</td>
<td>$382,464</td>
<td>$29,973</td>
<td>$51,786</td>
<td>$178,199</td>
<td>$4,526,626</td>
<td></td>
</tr>
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</table>

The name of the next association in alphabetical order first appears on page 426.
## Comparative Table of Assets, Liabilities, and Net Worth of Savings and Loan Associations

<table>
<thead>
<tr>
<th>Number</th>
<th>NAME OF ASSOCIATION</th>
<th>Assets</th>
<th>Liabilities</th>
<th>Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>102</td>
<td>Columbia Banking, Saving and Loan Association</td>
<td>$238,450</td>
<td>$102,997</td>
<td>$60,302</td>
</tr>
<tr>
<td>103</td>
<td>Consolidated Saving and Loan Association</td>
<td>42,100</td>
<td>15,568</td>
<td>14,312</td>
</tr>
<tr>
<td>104</td>
<td>Deposit Co-operative Savings and Loan Association</td>
<td>9,361</td>
<td>1,437</td>
<td>7,924</td>
</tr>
<tr>
<td>105</td>
<td>Equity Co-operative Savings and Loan Association</td>
<td>4,400</td>
<td>4,400</td>
<td>0</td>
</tr>
<tr>
<td>107</td>
<td>Fairport Permanent Loan Association</td>
<td>81,076</td>
<td>46,941</td>
<td>34,135</td>
</tr>
<tr>
<td>108</td>
<td>Genesea Falls Permanent Savings and Loan Ass'n</td>
<td>16,273</td>
<td>10,992</td>
<td>5,281</td>
</tr>
<tr>
<td>109</td>
<td>Home-Builders' Co-operative Savings and Loan Ass'n</td>
<td>8,100</td>
<td>1,371</td>
<td>6,729</td>
</tr>
<tr>
<td>110</td>
<td>Homestead Loan Association</td>
<td>12,705</td>
<td>15,212</td>
<td>-2,507</td>
</tr>
<tr>
<td>111</td>
<td>Hudson Street Permanent Savings and Loan Ass'n</td>
<td>21,900</td>
<td>24,385</td>
<td>-2,485</td>
</tr>
<tr>
<td>116</td>
<td>Pineapple Avenue Savings and Loan Association</td>
<td>116,200</td>
<td>79,039</td>
<td>37,161</td>
</tr>
<tr>
<td>117</td>
<td>New York Savings and Loan Association</td>
<td>111,400</td>
<td>101,300</td>
<td>10,100</td>
</tr>
<tr>
<td>118</td>
<td>New York Mutual Loan Association</td>
<td>8,700</td>
<td>7,106</td>
<td>1,594</td>
</tr>
<tr>
<td>119</td>
<td>Western Savings and Loan Association (The)</td>
<td>12,000</td>
<td>11,000</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$557,607</strong></td>
<td><strong>$349,406</strong></td>
<td><strong>$208,201</strong></td>
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</table>

### MONROE COUNTY

<table>
<thead>
<tr>
<th>Number</th>
<th>NAME OF ASSOCIATION</th>
<th>Assets</th>
<th>Liabilities</th>
<th>Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$61,580</strong></td>
<td><strong>$54,357</strong></td>
<td><strong>$7,223</strong></td>
</tr>
</tbody>
</table>

### NASSAU COUNTY

<table>
<thead>
<tr>
<th>Number</th>
<th>NAME OF ASSOCIATION</th>
<th>Assets</th>
<th>Liabilities</th>
<th>Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>120</td>
<td>Hempstead Co-operative Building and Loan Ass'n</td>
<td>$25,280</td>
<td>$9,000</td>
<td>$15,179</td>
</tr>
<tr>
<td>121</td>
<td>Mt. Washington Bldg &amp; L. Ass'n of Queens County, N. Y.</td>
<td>36,100</td>
<td>23,280</td>
<td>12,820</td>
</tr>
<tr>
<td>122</td>
<td>Rockville Centre Savings and Loan Association</td>
<td>2,680</td>
<td>16,960</td>
<td>-14,280</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$61,580</strong></td>
<td><strong>$54,357</strong></td>
<td><strong>$7,223</strong></td>
</tr>
</tbody>
</table>

### NEW YORK COUNTY

<table>
<thead>
<tr>
<th>Number</th>
<th>NAME OF ASSOCIATION</th>
<th>Assets</th>
<th>Liabilities</th>
<th>Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>123</td>
<td>American Co-operative Savings and Loan Association</td>
<td>$10,000</td>
<td>$3,247</td>
<td>$6,753</td>
</tr>
<tr>
<td>124</td>
<td>Bank Clerk's Co-op. Bldg &amp; L. Ass'n of New York City.</td>
<td>181,950</td>
<td>89,513</td>
<td>92,437</td>
</tr>
<tr>
<td>125</td>
<td>Bankers' Loan and Investment Company</td>
<td>27,285</td>
<td>6,740</td>
<td>20,545</td>
</tr>
<tr>
<td>126</td>
<td>Broadway Dry dock Coop. Bldgs &amp; L. Ass'n</td>
<td>4,950</td>
<td>1,783</td>
<td>3,167</td>
</tr>
<tr>
<td>127</td>
<td>Citizens' Saving and Loan Ass'n of New York City.</td>
<td>10,000</td>
<td>10,000</td>
<td>0</td>
</tr>
<tr>
<td>128</td>
<td>Co-operative Building Bank (The)</td>
<td>500</td>
<td>500</td>
<td>0</td>
</tr>
<tr>
<td>129</td>
<td>Co-operative Savings and Loan Ass'n of New York</td>
<td>46,100</td>
<td>24,111</td>
<td>21,989</td>
</tr>
<tr>
<td>130</td>
<td>First Bohemian-Slavonic Co-op. Sav. &amp; L. Ass'n (The)</td>
<td>500</td>
<td>1,827</td>
<td>3,055</td>
</tr>
<tr>
<td>131</td>
<td>Franklin Society for Home Building and Sav. (The)</td>
<td>303,381</td>
<td>544,670</td>
<td>-241,289</td>
</tr>
<tr>
<td>132</td>
<td>German-Am. B. &amp; L. Ass'n of the City of N. Y. (The)</td>
<td>24,123</td>
<td>35,913</td>
<td>-11,790</td>
</tr>
<tr>
<td>133</td>
<td>Greenwich Cooperative Building and Loan Ass'n</td>
<td>1,745</td>
<td>1,704</td>
<td>41</td>
</tr>
<tr>
<td>134</td>
<td>Harlem River Building, Loan and Savings Association</td>
<td>2,412</td>
<td>1,575</td>
<td>837</td>
</tr>
<tr>
<td>135</td>
<td>Manhattan Savings and Loan Association</td>
<td>72,785</td>
<td>37,785</td>
<td>35,000</td>
</tr>
<tr>
<td>136</td>
<td>Mount Morris Co-operative Building and Loan Ass'n</td>
<td>1,745</td>
<td>1,704</td>
<td>41</td>
</tr>
<tr>
<td>137</td>
<td>New York and Suburban Co-op. B. &amp; L. Ass'n (The)</td>
<td>108,650</td>
<td>41,124</td>
<td>67,526</td>
</tr>
<tr>
<td>138</td>
<td>New York Co-operative Building and Loan Ass'n (The)</td>
<td>65,650</td>
<td>23,369</td>
<td>42,281</td>
</tr>
<tr>
<td>139</td>
<td>New York Edison Savings and Loan Ass'n (The)</td>
<td>60,200</td>
<td>15,756</td>
<td>44,444</td>
</tr>
<tr>
<td>140</td>
<td>Polonia Co-operative Savings and Loan Ass'n</td>
<td>4,700</td>
<td>7,031</td>
<td>-2,331</td>
</tr>
<tr>
<td>141</td>
<td>Produce Exchange Building and Loan Association</td>
<td>1,398</td>
<td>1,398</td>
<td>0</td>
</tr>
<tr>
<td>142</td>
<td>Railroad Brothers' Savings and Loan Ass'n</td>
<td>12,000</td>
<td>42,341</td>
<td>-30,341</td>
</tr>
<tr>
<td>143</td>
<td>Railroad Co-operative Building and Loan Ass'n (The)</td>
<td>322,111</td>
<td>268,047</td>
<td>54,064</td>
</tr>
<tr>
<td>144</td>
<td>Safety Co-op. Bldg., L. &amp; Sav. Ass'n of New York City.</td>
<td>150</td>
<td>1,811</td>
<td>-1,661</td>
</tr>
<tr>
<td>145</td>
<td>Scandinavian Bldg. &amp; Mut. L. Ass'n of N. Y. &amp; B'klyn.</td>
<td>125,359</td>
<td>128,320</td>
<td>-2,961</td>
</tr>
<tr>
<td>146</td>
<td>Sherman Bank Ban-Venek, No. 1</td>
<td>9,361</td>
<td>2,507</td>
<td>6,854</td>
</tr>
<tr>
<td>147</td>
<td>Star Co-operative Building and Loan Association</td>
<td>1,000</td>
<td>1,004</td>
<td>6</td>
</tr>
<tr>
<td>148</td>
<td>Steamship Clerk's Savings and Loan Association</td>
<td>3,000</td>
<td>6,218</td>
<td>-3,218</td>
</tr>
<tr>
<td>149</td>
<td>Teachers' Building and Loan Ass'n of New York City.</td>
<td>88,300</td>
<td>21,607</td>
<td>66,693</td>
</tr>
<tr>
<td>150</td>
<td>Teachers' Co-oper. Bldg. &amp; L. Ass'n of the City of N. Y.</td>
<td>25,000</td>
<td>24,060</td>
<td>940</td>
</tr>
<tr>
<td>151</td>
<td>Union Square Permanent Co-op. Bldg. &amp; L. Ass'n</td>
<td>3,000</td>
<td>10,061</td>
<td>-7,061</td>
</tr>
<tr>
<td>152</td>
<td>West End Co-operative Bldg. &amp; L. Ass'n (Permanente)</td>
<td>1,490</td>
<td>3,420</td>
<td>-1,930</td>
</tr>
<tr>
<td>153</td>
<td>West Side Mut. B. L. &amp; S. Ass'n of the City of N. Y.</td>
<td>37,200</td>
<td>21,674</td>
<td>15,526</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$1,546,987</strong></td>
<td><strong>$1,377,662</strong></td>
<td><strong>$167,142</strong></td>
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</table>

**Note.** The items given for each association require ten consecutive pages.
### Disbursements

#### Receipts, Disbursements, Etc. (Continued)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash dividends paid on income and accumulated profits</td>
<td>$10,751</td>
</tr>
<tr>
<td>Paid borrowed money and prior mortgages</td>
<td>$3,000</td>
</tr>
<tr>
<td>Paid interest on borrowed money and prior mortgages</td>
<td>$30</td>
</tr>
<tr>
<td>Paid for real estate</td>
<td>$2,264</td>
</tr>
<tr>
<td>Paid salaries and clerk hire</td>
<td>$70</td>
</tr>
<tr>
<td>Paid rent</td>
<td>$120</td>
</tr>
<tr>
<td>Paid repairs to real estate</td>
<td>$597</td>
</tr>
<tr>
<td>Paid taxes, insurance</td>
<td>$334</td>
</tr>
<tr>
<td>Other disbursements</td>
<td>$6,512</td>
</tr>
<tr>
<td>Cash on hand, December 31, 1913</td>
<td>$40,944</td>
</tr>
<tr>
<td>Total</td>
<td>$54,170</td>
</tr>
</tbody>
</table>

#### Details of Disbursements

- **Disbursements:**
  - Cash dividends paid on income and accumulative prepaid 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 rent
  - Paid repairs to real estate
  - Paid taxes, insurance
  - Other disbursements

#### Cash on hand December 31, 1913

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>$40,944</td>
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#### Other Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Total</td>
<td>$54,170</td>
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#### Table of Disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$40,944</td>
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</tbody>
</table>

The name of the next association in alphabetical order first appears on page 426.
<table>
<thead>
<tr>
<th>Name of Association</th>
<th>Shares in force January 1, 1913</th>
<th>Shares issued during the year</th>
<th>Shares withdrawn during the year</th>
<th>Shares held by borrowing members</th>
<th>Non-borrowing members</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Columbia Banking...</strong></td>
<td>23,656</td>
<td>8,124</td>
<td>6,411</td>
<td>27,179</td>
<td>1,907</td>
<td>1,383</td>
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<tr>
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<td>2,826</td>
<td>450</td>
<td>196</td>
<td>3,119</td>
<td>73</td>
<td>1,323</td>
</tr>
<tr>
<td><strong>Dempsey Co-operative Savings...</strong></td>
<td>940</td>
<td>351</td>
<td>95</td>
<td>1,196</td>
<td>14</td>
<td>57</td>
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<tr>
<td><strong>Dime Banking and Loan Association...</strong></td>
<td>4,706</td>
<td>1,049</td>
<td>418</td>
<td>5,337</td>
<td>165</td>
<td>2,343</td>
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<tr>
<td><strong>Equity Co-operative Savings and Loan Assn...</strong></td>
<td>4,714</td>
<td>708</td>
<td>325</td>
<td>5,098</td>
<td>84</td>
<td>1,384</td>
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<td>1,751</td>
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<td>1,992</td>
<td>47</td>
<td>267</td>
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<td><strong>Grose-False Permanent Savings and Loan Assn...</strong></td>
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<td>21</td>
<td>21</td>
<td>421</td>
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<td>33</td>
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<td>47</td>
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<td>422</td>
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<tr>
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<td>248</td>
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<td>143</td>
</tr>
<tr>
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<td>251</td>
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<td>1,801</td>
<td>90</td>
<td>1,034</td>
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<tr>
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<td>5,978</td>
<td>1,452</td>
<td>906</td>
<td>6,229</td>
<td>129</td>
<td>3,799</td>
</tr>
<tr>
<td><strong>Security Loan Association...</strong></td>
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<td>118</td>
<td>118</td>
<td>118</td>
<td>118</td>
<td>118</td>
</tr>
<tr>
<td><strong>Twentieth Ward Co-operative S. &amp; L. Ass'n...</strong></td>
<td>4,133</td>
<td>609</td>
<td>360</td>
<td>4,512</td>
<td>76</td>
<td>246</td>
</tr>
<tr>
<td><strong>United Permanent Savings and Loan Association...</strong></td>
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<td>383</td>
<td>319</td>
<td>1,357</td>
<td>37</td>
<td>314</td>
</tr>
<tr>
<td><strong>Union Permanent Savings and Loan Assn...</strong></td>
<td>1,098</td>
<td>191</td>
<td>160</td>
<td>1,129</td>
<td>23</td>
<td>508</td>
</tr>
<tr>
<td><strong>Wadsworth Dime Banking, Aid and Loan Ass'n...</strong></td>
<td>1,176</td>
<td>307</td>
<td>158</td>
<td>1,235</td>
<td>29</td>
<td>818</td>
</tr>
<tr>
<td><strong>Western Savings and Loan Association...</strong></td>
<td>2,687</td>
<td>929</td>
<td>876</td>
<td>2,874</td>
<td>32</td>
<td>1,359</td>
</tr>
<tr>
<td><strong>American Co-operative Savings and Loan Assn...</strong></td>
<td>849</td>
<td>158</td>
<td>92</td>
<td>915</td>
<td>21</td>
<td>177</td>
</tr>
<tr>
<td><strong>Bank Clerks' Co-op. B. &amp; Ass'n of N. Y. City...</strong></td>
<td>14,658</td>
<td>4,942</td>
<td>3,480</td>
<td>16,120</td>
<td>206</td>
<td>3,930</td>
</tr>
<tr>
<td><strong>Buckers' Loan and Investment Company...</strong></td>
<td>9,788</td>
<td>391</td>
<td>1,020</td>
<td>9,159</td>
<td>28</td>
<td>1,045</td>
</tr>
<tr>
<td><strong>Brewery Dry Goods Co-op. Bldg. &amp; L. Ass'n...</strong></td>
<td>543</td>
<td>244</td>
<td>145</td>
<td>569</td>
<td>13</td>
<td>239</td>
</tr>
<tr>
<td><strong>Citizens' Saving and Loan Assn. of N. Y. City...</strong></td>
<td>778</td>
<td>78</td>
<td>78</td>
<td>770</td>
<td>38</td>
<td>184</td>
</tr>
<tr>
<td><strong>Co-operative Building Bank (The)...</strong></td>
<td>3,085</td>
<td>1,283</td>
<td>1,042</td>
<td>3,872</td>
<td>34</td>
<td>311</td>
</tr>
<tr>
<td><strong>Co-operative Savings and Loan Assn. of N. Y. City...</strong></td>
<td>2,687</td>
<td>1,829</td>
<td>1,042</td>
<td>4,757</td>
<td>32</td>
<td>1,839</td>
</tr>
<tr>
<td><strong>First Bohemian-Slavonic Co-op. S. &amp; L. A. (The)...</strong></td>
<td>399</td>
<td>40</td>
<td>40</td>
<td>439</td>
<td>20</td>
<td>219</td>
</tr>
<tr>
<td><strong>Franklin Society for Home Bldg. &amp; Savings (The)...</strong></td>
<td>116,211</td>
<td>40,105</td>
<td>26,975</td>
<td>129,341</td>
<td>667</td>
<td>12,578</td>
</tr>
<tr>
<td><strong>German-American B. &amp; L. A. of N. Y. City (The)...</strong></td>
<td>3,144</td>
<td>1,111</td>
<td>1,024</td>
<td>3,231</td>
<td>38</td>
<td>847</td>
</tr>
<tr>
<td><strong>Greeuwich Building &amp; Loan Association...</strong></td>
<td>163</td>
<td>74</td>
<td>74</td>
<td>163</td>
<td>7</td>
<td>72</td>
</tr>
<tr>
<td><strong>Hemstead Co-operative Building and Loan Ass'n...</strong></td>
<td>2,411</td>
<td>472</td>
<td>139</td>
<td>2,724</td>
<td>163</td>
<td>1,106</td>
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<tr>
<td><strong>Mount Morris Co-operative Bldg. &amp; L. Ass'n...</strong></td>
<td>2,177</td>
<td>593</td>
<td>236</td>
<td>2,484</td>
<td>61</td>
<td>719</td>
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<tr>
<td><strong>N. Y. Suburban Co-op. B. &amp; L. Assn (The)...</strong></td>
<td>3,142</td>
<td>12</td>
<td>3,139</td>
<td>12</td>
<td>90</td>
<td>330</td>
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<tr>
<td><strong>New York Co-op. Bldg. &amp; L. Ass'n (The)...</strong></td>
<td>5,042</td>
<td>929</td>
<td>851</td>
<td>5,390</td>
<td>94</td>
<td>1,142</td>
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<td><strong>New York Edison Savings and Loan Assn (The)...</strong></td>
<td>3,248</td>
<td>4,725</td>
<td>1,734</td>
<td>6,299</td>
<td>157</td>
<td>1,826</td>
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<tr>
<td><strong>Polonia Co-operative Savings and Loan Assn...</strong></td>
<td>352</td>
<td>197</td>
<td>90</td>
<td>742</td>
<td>7</td>
<td>55</td>
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<td><strong>Produce Exchange Building and Loan Assn...</strong></td>
<td>972</td>
<td>82</td>
<td>92</td>
<td>972</td>
<td>7</td>
<td>55</td>
</tr>
<tr>
<td><strong>Railroad Brotherhoods' Bldg. &amp; Ass'n...</strong></td>
<td>2,306</td>
<td>622</td>
<td>655</td>
<td>2,564</td>
<td>47</td>
<td>264</td>
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<td><strong>Railroad Co-operative Bldg. &amp; L. Assn (The)...</strong></td>
<td>24,850</td>
<td>10,532</td>
<td>2,012</td>
<td>26,832</td>
<td>58</td>
<td>6,601</td>
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<tr>
<td><strong>Safety Co-op. Bldg., L. &amp; S. A. of N. Y. City (The)...</strong></td>
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<td>18</td>
<td>18</td>
<td>18</td>
<td>18</td>
<td>18</td>
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<tr>
<td><strong>Scandinavian B. &amp; Mut. L. A. of N. Y. &amp; B'dlyn. (The)...</strong></td>
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<td>5</td>
<td>14</td>
<td>130</td>
<td>4</td>
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<tr>
<td><strong>Serial Building, Loan and Savings Institution...</strong></td>
<td>12,384</td>
<td>6,530</td>
<td>3,169</td>
<td>15,560</td>
<td>211</td>
<td>1,992</td>
</tr>
<tr>
<td><strong>Sherman Park Baur-Verein, No. 1...</strong></td>
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<td>9</td>
<td>101</td>
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<td>28</td>
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<td><strong>Star Co-operative Building and Loan Assn...</strong></td>
<td>145</td>
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<td>120</td>
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<td>48</td>
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<td><strong>Steamship Clerk's Savings and Loan Assn...</strong></td>
<td>882</td>
<td>276</td>
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<td>844</td>
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<td>432</td>
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<td><strong>Teachers' Building and Loan Assn's of N. Y. City, 5...</strong></td>
<td>5,674</td>
<td>474</td>
<td>817</td>
<td>5,311</td>
<td>58</td>
<td>516</td>
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<td><strong>Teachers' Co-op. B. &amp; L. A. of the City of N.Y. (The)...</strong></td>
<td>1,881</td>
<td>371</td>
<td>665</td>
<td>1,784</td>
<td>32</td>
<td>509</td>
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<td><strong>Union Square Permanent Co-op. B. &amp; L. Ass...</strong></td>
<td>497</td>
<td>80</td>
<td>54</td>
<td>523</td>
<td>18</td>
<td>123</td>
</tr>
<tr>
<td><strong>West End Co-op. B. &amp; L. A. (Permanent)...</strong></td>
<td>253</td>
<td>21</td>
<td>43</td>
<td>215</td>
<td>12</td>
<td>42</td>
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<td><strong>West Side Mut. B. &amp; L. S. A. of the City of N. Y...</strong></td>
<td>2,754</td>
<td>667</td>
<td>442</td>
<td>3,009</td>
<td>55</td>
<td>1,547</td>
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<tr>
<td><strong>Total...</strong></td>
<td>226,054</td>
<td>77,189</td>
<td>47,260</td>
<td>255,983</td>
<td>2,513</td>
<td>38,353</td>
</tr>
</tbody>
</table>

Note: The items given for each association require ten consecutive pages.
425

M is c e l l a n e o u s I t e m s ,
R e c e ip t s , D is b u r s e m e n t s , E t c .— (C o n tin u e d ).

16,582
l ’ 794
'854
2,994
3 j 714
1,322
249
335
550
105
767
2,423
'118
3,060
l|043
621
807

840
14
443

241
546
182
4,179

112

1 ,0 2 1

101

51
11
10
47

8
187
159
5
191
109
38
31

8

263
12 1

52
417
64
851
1,773
26
1,266
434

325
288

37,338 2,357 20,149

$42,324 $10,751
6'165
958
15
3,291
6,959
6'231
3 ’ 913
644
149
554
1,320
1,561
205
' 251
4,419
161885
4,676
3^443
lj919
1j 577

|Number of foreclosures
| commenced in 1913.
|Number of foreclosures
| completed in 1913.
I No. of parcels of real es| tate taken duringyear.

Amount of mortgages on
property in this State.

|Operating expenses for
|
the year paid.
1
[ Operating expenses for
|
the year unpaid.

Shares matured in 1913.

forfeited by
j withdrawing members.

[ Filed and unpaid with| drawals Dec. 31, 1913.
$1,100

1

3

17^576
1 7 ;000
61,405
14,300
103,425
379;900

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2

$69 $2,530,752

11

6

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809
88

$187,800
144j 900
14,300

1

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$719

$3,512

$1,591

$347,000

1

1

$2 000
50,400

$516
4,535
10,746
725
1,299
3,482
980
133
19,091
2,593
UQ
6
171
1,203
a'onfi

$32,450
332|150
124i218
12,550
28j939
31,185
60,300
12,100
417,153
101,196

3,582

304

1,876

$20,914

$70

738
12,201
8; 114
419
586
2,661
1,515
134
116,463
2,384
118
90
308
3,040
7,273
4; 248
4,913
665
872
1,734
26,027
18
90
14,033
75
83
412
4,815
1,275
398
168
1,760

31
514
311
*
35
86
86
25
*
70
18

142
3,642
2,416

$1,133
34,625
L767
898
1,169
973
613
6,996
366

$315
$43
6^501 .1,105
1
16i430
21
386
2,305
90
2,957
71,651
'783
19

$100
19,158

676
46

21,961
12,498
2^069
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2,189
’ 534
196
880

886
729
8

5,346
20;247

42,828

266

52,016

41,755
14,800

87

$21
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2,356
359
1,584

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534,450
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27,600

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8,846

61,300
1,009;895

1,418
6|600

128
6,179
68
424
98
3,392
2j064
'767
603
777

4,218
302;567
6; 800
2 ; 000
3 ; 500
206i570
129;470
28;350
IE 875
36;650

2

1

$145,545 $171,634 $5,173 $72,576 $177,570 $83,911

$201 $3,838,087

31

18

413
8,338
'395
1,598
320
12,987
4,859
1 149
519
4,233

1 ,7 7 3

18,698
30
132
3,212

62
17
1,015
'208

1,317
10,080
26i922

556
1,215
1,032

7,256

The name of the next association in alphabetical order first appears on page 426.
* No separate record kept.

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

1

1

1

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99,101
60|950
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51,800

3,032

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107
108
109

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16

$480

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$74

$70

217,630 4,294 28,322

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$98,270 $21,086
$9,566
9 j 946
L402

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4,223
1,148
103
61
954

$5,826 $106,689 $14,215

$40

1,146

822
922
132

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121
630
248
78
56
35
110
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698
3
*
19
757
236
29
14
77

$1,078,346
136,175
28 j 800
228^350
143,884
$69

24,068

189
95
20

270
71
*
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1,024
3,990
l|627
439
336
342
536
*
2
29
5,134
16

$2,540
1,663
159
1,793
'960
398
733
17
993
415
1,028
l ’ 217
60
842
497
444
456

$69,302

4,726

1,618
1J65
199

112
500
1,016
81

1 Dividends

|Dividends credited to
| members and paid in
| cash on other shares
[ in 1913.

Dividends credited to
members on instal­
ment shares in 1913.

Shares held by females.

Female shareholders.

|Shares held by non-borj
rowing members.

M iscellaneous I tem s .

2

120
121
122

123
124
1 125
126
127
128
129
130
6 131
132
133
1 134
135
136
137
2 138
139
140
141
142
143
144
145
146
147
148
149
1 150
151
152
153
1 154
12


## Comparative Table of Assets, Liabilities,

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION</th>
<th>Loans on bond and mortgage</th>
<th>Loans on shares</th>
<th>Stocks and bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td>NIAGARA COUNTY.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>155 Home Co-operative Savings and Loan Association</td>
<td>$19,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>156 Lockport Savings and Loan Association</td>
<td>$12,115</td>
<td>$650</td>
<td></td>
</tr>
<tr>
<td>157 Niagara Permanent Savings and Loan Association (The)</td>
<td>$1,011,790</td>
<td>56,830</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,793,400</strong></td>
<td><strong>57,480</strong></td>
<td></td>
</tr>
<tr>
<td>ONEIDA COUNTY.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>158 Cornhill Building and Loan Association</td>
<td>$393,425</td>
<td>$13,180</td>
<td></td>
</tr>
<tr>
<td>159 Homestead Aid Association of Utica (The)</td>
<td>3,243,633</td>
<td>173,901</td>
<td></td>
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<tr>
<td>160 Homestead Aid Association of Whitestown, N. Y. (The)</td>
<td>59,650</td>
<td>900</td>
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<tr>
<td>161 Mutual Savings, Loan and Building Association of Rome, N. Y.</td>
<td>7,455</td>
<td>32,800</td>
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<tr>
<td>162 Oriskany Falls Co-operative Savings and Loan Association</td>
<td>92,800</td>
<td>7,455</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$3,736,963</strong></td>
<td><strong>187,981</strong></td>
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<tr>
<td>ONONDAGA COUNTY.</td>
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<tr>
<td>163 Fair City Co-operative Savings and Loan Association</td>
<td>5,700</td>
<td>$2,673</td>
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<tr>
<td>164 Syracuse Co-operative Savings and Loan Association</td>
<td>200,760</td>
<td>18,470</td>
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<td><strong>Total</strong></td>
<td><strong>$206,460</strong></td>
<td><strong>21,143</strong></td>
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<tr>
<td>ONTARIO COUNTY.</td>
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<tr>
<td>165 Geneva Permanent Loan and Saving Association</td>
<td>$923,743</td>
<td>$53,888</td>
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<tr>
<td>ORANGE COUNTY.</td>
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<tr>
<td>166 Building and Loan Association of Newburgh, N. Y. (The)</td>
<td>$102,775</td>
<td>$2,505</td>
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<tr>
<td>167 Co-operative Loan and Savings Society</td>
<td>228,800</td>
<td>4,200</td>
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<tr>
<td>168 Goshen Co-operative Savings and Loan Association (The)</td>
<td>35,350</td>
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<tr>
<td>169 Homestead Building and Loan Association</td>
<td>157,562</td>
<td>12,678</td>
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<tr>
<td>170 Orange County Building and Loan Association, No. 2 (The)</td>
<td>171,300</td>
<td>4,200</td>
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<tr>
<td>171 Port Jervis Real Estate and Loan Association</td>
<td>704,990</td>
<td>13,538</td>
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<tr>
<td>172 Port Jervis Savings and Loan Association, No. 1</td>
<td>210,850</td>
<td>9,320</td>
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<tr>
<td>173 Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York</td>
<td>103,830</td>
<td>4,240</td>
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<tr>
<td>174 Warwick, Monroe and Chester Bldg. and Loan Association</td>
<td>144,837</td>
<td>2,645</td>
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<td><strong>Total</strong></td>
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<td><strong>40,118</strong></td>
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<tr>
<td>ORLEANS COUNTY.</td>
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<tr>
<td>175 Medina Savings and Loan Association</td>
<td>$305,400</td>
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<tr>
<td>176 Orleans County Co-operative Savings and Loan Association</td>
<td>4,800</td>
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<tr>
<td><strong>Total</strong></td>
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<tr>
<td>OSWEGO COUNTY.</td>
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<tr>
<td>177 Dime Building and Loan Association (The)</td>
<td>$541,500</td>
<td>$59,300</td>
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<tr>
<td>178 Frontier Permanent Building and Loan Association</td>
<td>21,600</td>
<td>350</td>
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<tr>
<td>179 Lake City Building and Loan Association</td>
<td>157,050</td>
<td>10,000</td>
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<td>180 Reciprocity Building and Loan Association</td>
<td>155,050</td>
<td>100</td>
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<tr>
<td>181 Security Building and Loan Association (The)</td>
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<tr>
<td><strong>Total</strong></td>
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<td><strong>96,092</strong></td>
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<tr>
<td>OTSEGO COUNTY.</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>182 Oneonta Building and Loan Association (The)</td>
<td>$450,675</td>
<td>$19,252</td>
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</tr>
</tbody>
</table>

*Note. — The items given for each association require ten consecutive pages.*
## Receipts, Disbursements, Etc.—(Continued).

### Assets.

<table>
<thead>
<tr>
<th>Assets</th>
<th>Real estate.</th>
<th>Cash on hand and in bank.</th>
<th>Furniture and fixtures.</th>
<th>Instalments due and unpaid</th>
<th>Interest, premium fees and fines due and unpaid</th>
<th>Other assets</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land contracts.</td>
<td>$11,167</td>
<td>$44,299</td>
<td>$8,092</td>
<td>$59</td>
<td>$1,553</td>
<td>$11</td>
<td>$208</td>
</tr>
<tr>
<td>$3,300</td>
<td>$20,000</td>
<td>$57,498</td>
<td>$2,884</td>
<td>$68</td>
<td>$129</td>
<td>$103</td>
<td>$98</td>
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<tr>
<td>$4,845</td>
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</tbody>
</table>

The name of the next association in alphabetical order first appears on page 435.
**Report on Savings and Loan Associations.**

**Comparative Table of Assets, Liabilities,**

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION.</th>
<th>Due shareholders, dues.</th>
<th>Due shareholders, mat. shares.</th>
<th>Due shareholders, div. declare.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NIAGARA COUNTY.</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>155 Home Co-operative Savings and Loan Association</td>
<td>$16,344</td>
<td>$1,153</td>
<td></td>
</tr>
<tr>
<td>156 Lockport Savings and Loan Association</td>
<td>122,720</td>
<td>20,932</td>
<td></td>
</tr>
<tr>
<td>157 Niagara Permanent Savings and Loan Association (The)</td>
<td>1,480,768</td>
<td>152,588</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$1,629,842</td>
<td>$174,443</td>
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</tr>
<tr>
<td><strong>ONEIDA COUNTY.</strong></td>
<td>$287,545</td>
<td>$61,508</td>
<td></td>
</tr>
<tr>
<td>158 Cornhill Building and Loan Association</td>
<td>2,740,279</td>
<td>593,798</td>
<td></td>
</tr>
<tr>
<td>160 Homestead Aid Association of Utica (The)</td>
<td>41,747</td>
<td>14,426</td>
<td></td>
</tr>
<tr>
<td>161 Mutual Savings, Loan and Building Association of Rome, N. Y.</td>
<td>8,021</td>
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**Note.**—The items given for each association require ten consecutive pages.
### LIABILITIES.

Receipts, Disbursements, Etc.—(Continued).

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The name of the next association in alphabetical order first appears on page 436.
### Report on Savings and Loan Associations.

#### Comparative Table of Assets, Liabilities.

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<th>NAME OF ASSOCIATION</th>
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**Note.**—The items given for each association require ten consecutive pages.
The name of the next association in alphabetical order first appears on page 436.
### Comparitive Table of Assets, Liabilities

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<tr>
<td>156 Lockport Saving and Loan Association</td>
<td>36,010</td>
<td>36,510</td>
<td>8,389</td>
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<td>407,270</td>
<td>406,187</td>
<td>55,883</td>
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<td>$481,554</td>
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<td>158 Cornhill Building and Loan Association</td>
<td>$82,940</td>
<td>$11,770</td>
<td>$37,300</td>
<td>$5,633</td>
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<td>637,437</td>
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<td>54,966</td>
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<td>160 Homestead Aid Association of Whitestown, N. Y. (The)</td>
<td>13,850</td>
<td>7,200</td>
<td>640</td>
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<td>161 Mutual Savings, Loan and Bldg. Ass’n of Rome, N. Y.</td>
<td>1,750</td>
<td>2,840</td>
<td>168</td>
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<tr>
<td>162 Oriskany Falls Co-operative Savings and Loan Ass’n</td>
<td>12,500</td>
<td>19,150</td>
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<td><strong>Total.</strong></td>
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<td>$127,041</td>
<td>$267,470</td>
<td>$51,407</td>
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<tr>
<td>163 Fair City Co-operative Savings and Loan Association</td>
<td>$82,940</td>
<td>$2,070</td>
<td>$2,220</td>
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<td>39,900</td>
<td>9,570</td>
<td>$24,852</td>
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<tr>
<td><strong>Total.</strong></td>
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<td>$44,711</td>
<td>$12,093</td>
<td>$24,852</td>
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<td></td>
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<tr>
<td>165 Geneva Permanent Loan and Saving Association</td>
<td>$205,885</td>
<td>$19,893</td>
<td>$264,644</td>
<td>$18,500</td>
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<td>166 Building and Loan Association of Newburgh, N. Y. (The)</td>
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<td>8,374</td>
<td>2,834</td>
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<td>20</td>
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<td>169 Homestead Building and Loan Association</td>
<td>49,280</td>
<td>6,127</td>
<td>5,000</td>
<td>1,818</td>
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</tr>
<tr>
<td>170 Orange County Bldg. and Loan Ass’n, No. 2 (The)</td>
<td>39,400</td>
<td>16,156</td>
<td>5,000</td>
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<td>171 Port Jervis Real Estate and Loan Association</td>
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<td>75,506</td>
<td>5,530</td>
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<td>21,900</td>
<td>18,420</td>
<td>2,722</td>
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<tr>
<td>173 Union Building and Loan Ass’n of the Town of Woodbury, County of Orange, State of New York</td>
<td>13,000</td>
<td>6,277</td>
<td>1,800</td>
<td>2,234</td>
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<tr>
<td>174 Warwick, Monroe and Chester Bldg. and Loan Ass’n</td>
<td>25,100</td>
<td>15,517</td>
<td>9,370</td>
<td>471</td>
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<td><strong>Total.</strong></td>
<td>$412,880</td>
<td>$167,265</td>
<td>$85,790</td>
<td>$18,767</td>
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<td></td>
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<tr>
<td>175 Medina Savings and Loan Association</td>
<td>$68,490</td>
<td>$25,134</td>
<td>$43,033</td>
<td>$1,415</td>
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<tr>
<td>176 Orleans County Co-operative Savings and Loan Ass’n</td>
<td>400</td>
<td>400</td>
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<td>558</td>
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<tr>
<td><strong>Total.</strong></td>
<td>$70,590</td>
<td>$25,134</td>
<td>$43,033</td>
<td>$1,415</td>
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<td><strong>OSWEGO COUNTY.</strong></td>
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<tr>
<td>177 Dime Building and Loan Association (The)</td>
<td>$87,400</td>
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<td>$109,192</td>
<td>$29,831</td>
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<td>5,640</td>
<td>5,638</td>
<td>810</td>
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<td>179 Lake City Building and Loan Association</td>
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<td>10,597</td>
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<td>180 Recreosity Building and Loan Association</td>
<td>36,000</td>
<td>36,197</td>
<td>5,208</td>
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<tr>
<td>181 Security Building and Loan Association (The)</td>
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<td>12,768</td>
<td>7,869</td>
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<tr>
<td><strong>Total.</strong></td>
<td>$263,210</td>
<td>$86,507</td>
<td>$200,243</td>
<td>$65,445</td>
<td>$54,349</td>
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<td><strong>OTSEGO COUNTY.</strong></td>
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<tr>
<td>182 Onenita Building and Loan Association (The)</td>
<td>$88,444</td>
<td>$17,319</td>
<td>$65,445</td>
<td>$28,925</td>
<td>$13,183</td>
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**Note.**—The items given for each association require ten consecutive pages.
### Disbursements

#### Receipts, Disbursements, Etc.—(Continued).

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<tr>
<th>Item</th>
<th>Number.</th>
<th>Total</th>
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<tr>
<td>Cash dividends paid on capital and paid-in capital</td>
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<td>$2,051</td>
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<tr>
<td>Paid interest on borrowed money</td>
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<td>$1,877</td>
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<tr>
<td>Paid salaries and wages</td>
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<td>$1,593</td>
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<tr>
<td>Paid advertising, printing, and postage</td>
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<td>$950</td>
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<tr>
<td>Paid repairs to real estate</td>
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<td>$3,521</td>
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<tr>
<td>Paid taxes, etc.</td>
<td>$2,652</td>
<td>$2,652</td>
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<tr>
<td>Other disbursements</td>
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<td>$1,370</td>
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<tr>
<td>Total</td>
<td>$9,064</td>
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The name of the next association in alphabetical order first appears on page 436.
### Comparative Table of Assets, Liabilities,

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION</th>
<th>Shares in force January 1, 1913</th>
<th>Shares issued during the year</th>
<th>Shares withdrawn during the year</th>
<th>Shares in force December 31, 1913</th>
<th>Borrowing members</th>
<th>Shares held by borrowing members</th>
<th>Non-borrowing members</th>
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<tr>
<td><strong>NIAGARA COUNTY.</strong></td>
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<td>481</td>
<td>511</td>
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<td>152</td>
<td>112</td>
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<td>1,498</td>
<td>4,039</td>
<td>195</td>
<td>1,302</td>
<td>553</td>
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<td>19,305</td>
<td>6,815</td>
<td>27,945</td>
<td>760</td>
<td>12,764</td>
<td>3,281</td>
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<td>965</td>
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<td>2,964</td>
<td>1,857</td>
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<td>241</td>
<td>4,570</td>
<td>590</td>
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<td>16,753</td>
<td>9,238</td>
<td>69,901</td>
<td>2,558</td>
<td>25,600</td>
<td>3,433</td>
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<td>173</td>
<td>98</td>
<td>972</td>
<td>44</td>
<td>229</td>
<td>203</td>
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<td>161 Oriskany Falls Co-op. Savings &amp; L. Ass'n....</td>
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<td>142</td>
<td>225</td>
<td>854</td>
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<td>297</td>
<td>96</td>
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<td>2,882</td>
<td>33,833</td>
<td>4,240</td>
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<td></td>
</tr>
<tr>
<td>162 Building &amp; L. Ass'n of Newburgh, N. Y. (The)</td>
<td>2,679</td>
<td>930</td>
<td>604</td>
<td>3,035</td>
<td>109</td>
<td>967</td>
<td>376</td>
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<tr>
<td>163 Co-operative Loan and Savings Society.......</td>
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<td>1,149</td>
<td>490</td>
<td>3,794</td>
<td>149</td>
<td>1,185</td>
<td>445</td>
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<tr>
<td>164 Goshen Co-operative Savings and Loan Ass'n (The)</td>
<td>537</td>
<td>141</td>
<td>9</td>
<td>669</td>
<td>19</td>
<td>193</td>
<td>74</td>
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<td>1,103</td>
<td>8,674</td>
<td>249</td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>165 Building &amp; L. Ass'n of Newburgh, N. Y. (The)</td>
<td>1,152</td>
<td>126</td>
<td>103</td>
<td>1,175</td>
<td>58</td>
<td>607</td>
<td>104</td>
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<tr>
<td>166 Co-operative Loan and Savings Society.......</td>
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<td>451</td>
<td>139</td>
<td>2,135</td>
<td>66</td>
<td>698</td>
<td>267</td>
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<tr>
<td><strong>Total</strong></td>
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<td>3,973</td>
<td>32,639</td>
<td>1,126</td>
<td>10,334</td>
<td>3,228</td>
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<td><strong>ORLEANS COUNTY.</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>167 Building &amp; L. Ass'n of Newburgh, N. Y. (The)</td>
<td>6,683</td>
<td>2,723</td>
<td>1,774</td>
<td>7,332</td>
<td>232</td>
<td>1,698</td>
<td>1,016</td>
</tr>
<tr>
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<td>114</td>
<td>42</td>
<td>36</td>
<td>120</td>
<td>6</td>
<td>24</td>
<td>25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
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<td>2,765</td>
<td>1,810</td>
<td>7,752</td>
<td>238</td>
<td>1,722</td>
<td>1,041</td>
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<td><strong>OSWEGO COUNTY.</strong></td>
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<td></td>
<td></td>
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<td>1,337</td>
<td>19,996</td>
<td>581</td>
<td>7,710</td>
<td>786</td>
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<td>978</td>
<td>278</td>
<td>132</td>
<td>1,120</td>
<td>31</td>
<td>203</td>
<td>45</td>
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<td>1,066</td>
<td>424</td>
<td>5,843</td>
<td>170</td>
<td>2,661</td>
<td>230</td>
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<tr>
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<td>1,532</td>
<td>1,084</td>
<td>6,255</td>
<td>259</td>
<td>2,032</td>
<td>294</td>
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<td>2,164</td>
<td>11,986</td>
<td>341</td>
<td>4,485</td>
<td>634</td>
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<tr>
<td><strong>Total</strong></td>
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<td>10,179</td>
<td>5,344</td>
<td>47,988</td>
<td>1,323</td>
<td>17,656</td>
<td>1,989</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>182 Oneonta Building and Loan Association (The)</td>
<td>5,732</td>
<td>1,324</td>
<td>1,018</td>
<td>6,040</td>
<td>353</td>
<td>2,164</td>
<td>571</td>
</tr>
</tbody>
</table>

**Note.**—The items given for each association require ten consecutive pages.
| 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 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 | No. of foreclosures commenced in 1913 | No. of foreclosures completed in 1913 | Number of parcels of real estate taken during year |
|-------------------------------------|--------------------|-----------------------|-------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------|---------------------------------------------|------------------------------------------|----------------------------------------------|-----------------------------------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| 773 26 123 | $941 | $118 | $125 | $19,500 | --------------------------------------------- | --------------------------------------------- | 155 |
| 2,767 338 1,566 | 8,941 | 490 | $20,380 | 881 | 161,850 | 1 | 1 | 156 |
| 24,570 2,148 12,246 | 52,774 | $23,267 | 1,506 | 331,266 | 7,690 | 1,611,720 | 1 | 1 | 157 |
| 28,380 2,560 14,935 | $72,666 | $23,267 | $2,062 | $360,776 | $8,865 | $1,794,190 | 2 | 1 |
| 7,996 227 4,306 | $19,066 | $251 | $37,300 | $233 | $398,425 | |
| 41,201 2,169 24,596 | 147,413 | 8,036 | $244,144 | 5,004 | $3,345,633 | 4 | 1 | 159 |
| 677 45 221 | 4,971 | $175 | 117 | 29,650 | |
| 339 4 36 | 45 | 29 | 7,455 | |
| 381 29 1,495 | 1,123 | $287 | 7,455 | 161 |
| 50,694 2,574 29,341 | $172,947 | $3,316 | $281,444 | $6,278 | $3,736,963 | 5 | 1 |
| 62 7 32 | $469 | $56 | $118 | $5,700 | |
| 1,498 | * | 8,928 | |
| 1,580 7 32 | $9,397 | $400 | $4,651 | $623,743 | |
| 13,925 801 6,792 | $19,213 | $9,447 | $400 | $4,651 | $623,743 | 165 |
| 2,038 174 803 | $6,090 | $788 | $17,331 | $889 | $192,775 | 166 |
| 2,599 205 1,274 | 5,251 | $2,615 | $302 | 8,374 | 817 | 229,800 | 167 |
| 476 | * | 8,928 | |
| 2,062 127 769 | 8,905 | 239 | 9,495 | 612 | 187,565 | 169 |
| 1,915 141 737 | 3,965 | 2,652 | 5,000 | 659 | 198,800 | 170 |
| 9,871 597 5,194 | 10,129 | 21,515 | 816 | 2,944 | 754,600 | 3 | 2 | 171 |
| 1,242 108 699 | 7,702 | 499 | 8,467 | 966 | 219,850 | 172 |
| 568 63 506 | 4,062 | 64 | 5,409 | 349 | 103,850 | 1 | 1 | 173 |
| 1,534 98 564 | 6,277 | 93 | 9,370 | 373 | 145,837 | 174 |
| 22,305 1,513 10,494 | $52,951 | $27,834 | $1,532 | $788 | $101,066 | $7,325 | $38 | $2,017,027 | 5 | 5 |
| 5,604 625 3,290 | $14,755 | $43,033 | $1,918 | $305,499 | 175 |
| 96 6 15 | 339 | 403 | 169 | 4,500 | 176 |
| 6,030 631 3,275 | $15,994 | $43,436 | $1,187 | $310,209 | 177 |
| 12,279 592 6,913 | $3,401 | $2,167 | $1,110 | $33,000 | $2,750 | $49 | $541,500 | 1 | 1 | 178 |
| 816 31 356 | 1,070 | 90 | 408 | 88 | 197,050 | 1 | 1 | 179 |
| 3,143 135 1,017 | 11,155 | 882 | 10,800 | 833 | 123,056 | 1 | 1 | 180 |
| 4,733 155 1,720 | 8,727 | 638 | 9,390 | 1,090 | 354,600 | 181 |
| 9,341 328 5,880 | 23,133 | 215 | 23,629 | 969 | 315,100 | |
| 30,312 1,236 14,824 | $75,154 | $3,983 | $1,457 | $67,429 | $5,977 | $40 | $1,253,300 | 2 | 2 | 182 |
| 3,876 272 1,800 | $21,643 | $1,827 | $655 | $31,000 | $1,917 | $440,702 | |

The name of the next association in alphabetical order first appears on page 436.

* No separate record kept.
### Comparative Table of Assets, Liabilities,

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<th>NAME OF ASSOCIATION</th>
<th>Loans on bonds and mortgage</th>
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**Note.** — The items given for each association require ten consecutive pages.
## Receipts, Disbursements, Etc.—(Continued).

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### Comparative Table of Assets, Liabilities,

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**Note.**—The items given for each association require ten consecutive pages.
## Liabilities.

### Receipts, Disbursements, Etc.—(Continued).

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The name of the next association in alphabetical order first appears on page 446.
### Comparative Table of Assets, Liabilities,

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Note.—The items given for each association require ten consecutive pages.

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Federal Reserve Bank of St. Louis
## RECEIPTS.

### RECEIPTS, DISBURSEMENTS, ETC.—(Continued).

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<tr>
<td>Westerleigh Building, Loan and Savings Association</td>
<td>206</td>
<td>146,094</td>
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<td>200</td>
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<td>Norwood Savings, Loan and Building Association</td>
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**Note.**—The items given for each association require ten consecutive pages.
## Receipts, Disbursements, Etc.—(Continued).

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<th>Disbursements</th>
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<td>Receipts</td>
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<tr>
<td>Other income</td>
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<td>Total</td>
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<td>Number</td>
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<table>
<thead>
<tr>
<th>Cash dividends on income and accumulated prior shares</th>
<th>Paid borrowed money and prior mortgage</th>
<th>Paid interest on borrowed money and prior mortgage</th>
<th>Paid for real estate</th>
<th>Paid salaries and clerk hire</th>
<th>Paid advertising, printing, and postage</th>
<th>Paid rent</th>
<th>Paid repairs to real estate</th>
<th>Other disbursements</th>
<th>Cash on hand, December 31, 1913</th>
<th>Total</th>
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</table>

The name of the next association in alphabetical order first appears on page 446.

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The table continues with similar rows and columns, but with different numerical values for each category.
## Comparative Table of Assets, Liabilities,

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION</th>
<th>Shares in force January 1, 1913</th>
<th>Shares issued during the year</th>
<th>Shares withdrawn during the year</th>
<th>Shares in force December 31, 1913</th>
<th>Borrowing members</th>
<th>Shares held by borrowing members</th>
<th>Non-borrowing members</th>
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</thead>
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<td>QUEENS COUNTY.</td>
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<td>320</td>
<td>1,693</td>
<td>48</td>
<td>371</td>
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<td>529</td>
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<td>475</td>
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<td>122</td>
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<td>224</td>
<td>235</td>
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<td>10,372</td>
<td>72,675</td>
<td>2,198</td>
<td>25,978</td>
<td>5,712</td>
</tr>
<tr>
<td>ROCKLAND COUNTY.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-operative S. &amp; L Ass'n of Spring Valley</td>
<td>1,698</td>
<td>289</td>
<td>190</td>
<td>1,797</td>
<td>99</td>
<td>745</td>
<td>137</td>
</tr>
<tr>
<td>Home Loan Building and Ass'n of Spring Valley</td>
<td>259</td>
<td>243</td>
<td>25</td>
<td>507</td>
<td>14</td>
<td>99</td>
<td>84</td>
</tr>
<tr>
<td>Nyack Building, Co-op. Sav. and Loan Ass'n</td>
<td>5,862</td>
<td>1,035</td>
<td>1,012</td>
<td>6,263</td>
<td>103</td>
<td>1,914</td>
<td>622</td>
</tr>
<tr>
<td>P'k Co-op. S. &amp; L Ass'n of Pearl R, N. Y. (The)</td>
<td>2,166</td>
<td>460</td>
<td>217</td>
<td>2,409</td>
<td>113</td>
<td>849</td>
<td>225</td>
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<td>Prov. B. &amp; L Ass'n of Sp. Valley, N. Y. (The)</td>
<td>3,726</td>
<td>1,190</td>
<td>300</td>
<td>4,556</td>
<td>210</td>
<td>1,333</td>
<td>599</td>
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<td>Suffern Savings and Loan Association</td>
<td>7,709</td>
<td>1,418</td>
<td>1,071</td>
<td>8,136</td>
<td>273</td>
<td>5,284</td>
<td>543</td>
</tr>
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<td><strong>Total</strong></td>
<td>21,660</td>
<td>4,635</td>
<td>2,865</td>
<td>23,430</td>
<td>901</td>
<td>8,474</td>
<td>2,265</td>
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<td>ST. LAWRENCE COUNTY.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Canton Savings and Loan Association</td>
<td>1,522</td>
<td>475</td>
<td>434</td>
<td>1,583</td>
<td>70</td>
<td>359</td>
<td>257</td>
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<tr>
<td>Canton Savings and Loan Association</td>
<td>7,482</td>
<td>2,359</td>
<td>2,304</td>
<td>7,137</td>
<td>80</td>
<td>510</td>
<td>2,682</td>
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<tr>
<td>Norwood Savings, Loan and Building Ass'n</td>
<td>946</td>
<td>187</td>
<td>159</td>
<td>974</td>
<td>27</td>
<td>180</td>
<td>162</td>
</tr>
<tr>
<td>Ogdensburg Savings and Loan Association</td>
<td>3,400</td>
<td>1,705</td>
<td>1,057</td>
<td>4,228</td>
<td>220</td>
<td>785</td>
<td>591</td>
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<tr>
<td>Potsdam Savings, Loan and Building Association</td>
<td>2,032</td>
<td>251</td>
<td>207</td>
<td>2,076</td>
<td>46</td>
<td>339</td>
<td>270</td>
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<td><strong>Total</strong></td>
<td>15,472</td>
<td>5,267</td>
<td>4,701</td>
<td>15,978</td>
<td>452</td>
<td>2,153</td>
<td>3,951</td>
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</table>

**Note.**—The items given for each association require ten consecutive pages.
**MISCELLANEOUS ITEMS.**

**RECEIPTS, DISBURSEMENTS, ETC.—(Continued).**

| Shares held by non-incor- | Female shareholders. | Shares held by female. | Dividends credited to members on share accounts in 1913. | Dividends credited to members and other shares in 1913. | Dividends credited to other members. | Dividends credited to members and other shares matured in 1913. | Operating expenses for the year paid. | For property in the State. | Number of mortgages on property in 1913. | Number ofellocreases continued in 1913. | Number of foreclosures in 1913. | Number of foreclosures in 1913. |
|— | — | — | — | — | — | — | — | — | — | — | — | — |
| 1,228 | 102 | 611 | $5,611 | $121 | $10,615 | $438 | $397,900 | — | — | — | — | — |
| 4,259 | 83 | 691 | $7,305 | 5 | $1,672 | $492 | $23,107 | — | — | — | — | — |
| 4,791 | 33 | 145 | $1,276 | 11 | $8,016 | $1,780 | $274,983 | — | — | — | — | — |
| 5,167 | 24 | 444 | $2,182 | 12 | $9,109 | $683 | $39,806 | — | — | — | — | — |
| 301 | 21 | 178 | $1,707 | 554 | $9,010 | $1,025 | $165,850 | — | — | — | — | — |
| 1,483 | 138 | 759 | $9,297 | 53 | $16,410 | $1,026 | — | — | — | — | — | — |
| 9,872 | 597 | 4,859 | $41,745 | $1,662 | $900 | $50,222 | $5,808 | $779,510 | 1 | 2 | 2 | — | — |
| 1,487 | 10 | $85 | — | — | — | — | — | — | — | — | — | — |
| 1,671 | 112 | 958 | $8,984 | $71 | $22,031 | $420 | $193,500 | — | — | — | — | — |
| 1,463 | 145 | 717 | $5,768 | 67 | $7,588 | $638 | $108,809 | — | — | — | — | — |
| 35,133 | 2,374 | 22,080 | 113,714 | $2,738 | 5 | $3,653 | $1,322 | $2,677,688 | 1 | 2 | 2 | — | — |
| 3,774 | 206 | 1,366 | 9,087 | 30,333 | $87 | — | — | — | — | — | — | — |
| 43,334 | 4,050 | 24,818 | $137,255 | $2,738 | $143 | $42,752 | $10,479 | $3,143,015 | 1 | 2 | 2 | — | — |
| 1,756 | 9 | $35,389 | — | — | — | — | — | — | — | — | — | — |
| 725 | 9 | 125 | 727 | 5 | $10,108 | $340 | $135,820 | 2 | 3 | 4 | — | — |
| 1,307 | 91 | 639 | 7,481 | 118 | $15,333 | $1,412 | $161,004 | 1 | 1 | 1 | — | — |
| 5,789 | 371 | 2,427 | 31,978 | 299 | $45,000 | $3,422 | $591,652 | 23 | 3 | 4 | — | — |
| 2,080 | 125 | 959 | 8,239 | 418 | $15,833 | $1,452 | $161,080 | — | — | — | — | — |
| 1,696 | 25 | 257 | 541 | 24 | $34,800 | $200 | — | — | — | — | — | — |
| 5,232 | 216 | 4,456 | 6,853 | 33 | $1,409 | $1,201 | — | — | — | — | — | — |
| 437 | 3 | 403 | 12,141 | 141 | $44,500 | $220 | — | — | — | — | — | — |
| 8,666 | 564 | 3,955 | 11,364 | 297 | $55,200 | $3,783 | $949,030 | 5 | 5 | 5 | — | — |
| 3,633 | 227 | 4,903 | 24,409 | 214 | $41,400 | $2,114 | $877,420 | 2 | 2 | 2 | — | — |
| 6,056 | 394 | 6,606 | 11,294 | 24 | $8,325 | $2,955 | $458,859 | 2 | 2 | 2 | — | — |
| 46,697 | 2,025 | 16,334 | $176,349 | $31,281 | $2,500 | $545 | $220,922 | $19,154 | $3,793,367 | 15 | 12 | 10 | — |
| 1,053 | 111 | 652 | $7,094 | 121 | $13,420 | $717 | $133,600 | — | — | — | — | — |
| 4,730 | 120 | 820 | $2,296 | 7 | $23,230 | $1,498 | — | — | — | — | — | — |
| 4,114 | 387 | 2,372 | 19,959 | 1,398 | $30,800 | $1,782 | $315,273 | 1 | 1 | 2 | — | — |
| 1,560 | 82 | 554 | 8,781 | 128 | $533 | $164,550 | 1 | — | — | — | — | — |
| 3,523 | 201 | 1,371 | 13,878 | 258 | $24,084 | $1,199 | $233,190 | 1 | — | — | — | — |
| 4,502 | 278 | 2,596 | 31,143 | 1,025 | $63,974 | $1,244 | $537,956 | 1 | — | — | — | — |
| 14,956 | 1,174 | 7,540 | $81,370 | $3,195 | $15,187 | $5,655 | $1,462,678 | 2 | 2 | 2 | — | — |
| 1,204 | 165 | 605 | $3,181 | $2,908 | $58 | — | — | — | — | — | — | — |
| 6,027 | 1,402 | 3,353 | 4,994 | 34,169 | 77 | $11,103 | $3,993 | $581,853 | — | — | — | — |
| 814 | 81 | 761 | 1,638 | 24 | $280 | $471 | 2 | 2 | 2 | — | — |
| 3,443 | 290 | 1,088 | 5,635 | 581 | $1,576 | $1,780 | — | — | — | — | — | — |
| 1,727 | 171 | 1,048 | 5,516 | 137 | $1,792 | $677 | $163,560 | 3 | — | — | — | — |
| 13,825 | 2,209 | 7,457 | $30,822 | $41,708 | $505 | $12,792 | $7,091 | $1,124,597 | 2 | — | — | — | — |

The name of the next association in alphabetical order first appears on page 446.

*No separate record kept.*

**MISCELLANEOUS ITEMS.**

445
## Comparative Table of Assets, Liabilities,

<table>
<thead>
<tr>
<th>Number</th>
<th>NAME OF ASSOCIATION</th>
<th>Loans on local and mortgage</th>
<th>Loans on shares</th>
<th>Stock and bonds</th>
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<tbody>
<tr>
<td>218</td>
<td>Mechanicville Co-operative Savings and Loan Association</td>
<td>$54,200</td>
<td>$3,130</td>
<td></td>
</tr>
<tr>
<td>219</td>
<td>Schenectady Bldg., Loan and Sav. As’sn of the City of Schenectady (The)</td>
<td>$788,850</td>
<td>$21,770</td>
<td></td>
</tr>
<tr>
<td>220</td>
<td>Avoca Co-operative Savings and Loan Association</td>
<td>$9,118</td>
<td></td>
<td></td>
</tr>
<tr>
<td>221</td>
<td>Bath Savings and Loan Association</td>
<td>$49,100</td>
<td></td>
<td></td>
</tr>
<tr>
<td>222</td>
<td>Corning Co-operative Savings and Loan Association</td>
<td>1,025,900</td>
<td>$30,350</td>
<td></td>
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<tr>
<td>223</td>
<td>Hornellsville Co-operative Savings and Loan Association</td>
<td>$53,503</td>
<td>100</td>
<td></td>
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<tr>
<td>224</td>
<td>Maple City Co-operative Savings and Loan Association</td>
<td>$96,273</td>
<td>2,850</td>
<td></td>
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<tr>
<td>225</td>
<td>Wayland Dime Savings and Loan Association</td>
<td>$30,975</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$1,284,873</strong></td>
<td><strong>$33,300</strong></td>
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<tr>
<td>226</td>
<td>Waverly Co-operative Savings and Loan Association (The)</td>
<td>$112,516</td>
<td>$15,438</td>
<td>$60,762</td>
</tr>
<tr>
<td>227</td>
<td>Home-Seekers’ Co-op. S. &amp; L. As’n of the City of Kingston, N. Y. (The)</td>
<td>$229,072</td>
<td>$1,100</td>
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<tr>
<td>228</td>
<td>Kingston Co-operative Savings and Loan Association</td>
<td>$87,072</td>
<td>500</td>
<td></td>
</tr>
<tr>
<td>229</td>
<td>Saugerties Co-operative Savings and Loan Association (The)</td>
<td>$29,670</td>
<td>316</td>
<td></td>
</tr>
<tr>
<td>230</td>
<td>Wallkill Valley Savings and Loan Association</td>
<td>2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$327,980</strong></td>
<td>$1,915</td>
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<tr>
<td>231</td>
<td>Glen Falls Savings and Loan Association</td>
<td>$473,483</td>
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<tr>
<td>232</td>
<td>Whitehall Co-operative Savings and Loan Association</td>
<td>$10,600</td>
<td>$259</td>
<td></td>
</tr>
<tr>
<td>233</td>
<td>Hastings-on-Hudson Building, Co-op. Sav. and Loan Ass'n (The)</td>
<td>$36,600</td>
<td>$675</td>
<td></td>
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<tr>
<td>234</td>
<td>Home Building and Loan Association of Mount Vernon</td>
<td>123,550</td>
<td>3,835</td>
<td></td>
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<tr>
<td>235</td>
<td>Mamaroneck Co-operative Savings and Loan Association (The)</td>
<td>$200,050</td>
<td>14,935</td>
<td></td>
</tr>
<tr>
<td>236</td>
<td>New Rochelle Co-operative Building and Loan Association</td>
<td>180,080</td>
<td>8,200</td>
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<tr>
<td>237</td>
<td>Peekskill Co-operative Building, Savings and Loan Association</td>
<td>$6,750</td>
<td>300</td>
<td></td>
</tr>
<tr>
<td>238</td>
<td>Tarrytown and North Tarrytown Building and Loan Association</td>
<td>183,000</td>
<td></td>
<td></td>
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<tr>
<td>239</td>
<td>Tuckahoe Home Building and Loan Association</td>
<td>$243,983</td>
<td>14,543</td>
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<tr>
<td>240</td>
<td>Yonkers Building and Loan Association (The)</td>
<td>308,465</td>
<td>7,152</td>
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<td></td>
<td><strong>Total</strong></td>
<td><strong>$1,370,998</strong></td>
<td><strong>$49,837</strong></td>
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<td>241</td>
<td>Home Savings and Loan Association of Penn Yan</td>
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<td></td>
<td><strong>Grand Total</strong></td>
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<td><strong>$1,569,772</strong></td>
<td><strong>$619,084</strong></td>
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</table>
## Assets.

### Receipts, Disbursements, Etc.—(Continued).

<table>
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<th>Assets</th>
<th>Total</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land contracts</td>
<td>$57,398</td>
<td>218</td>
</tr>
<tr>
<td>Real estate</td>
<td></td>
<td></td>
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<tr>
<td>Cash on hand and in bank</td>
<td>$4,418</td>
<td>$302</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>$2,137</td>
<td>$12,421</td>
</tr>
<tr>
<td>Instalments due and unpaid</td>
<td>$1,025</td>
<td>$715</td>
</tr>
<tr>
<td>Interest, fines due and unpaid</td>
<td>$2,670</td>
<td>$5,540</td>
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<tr>
<td>Other assets</td>
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<tr>
<td>Total</td>
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<td>232</td>
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<tr>
<td></td>
<td>$13,466</td>
<td>$2,052</td>
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<tr>
<td></td>
<td>$34,526</td>
<td>$2,212,445</td>
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### Comparative Table of Assets, Liabilities

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<th>NAME OF ASSOCIATION</th>
<th>Due shareholders, dues</th>
<th>Due shareholders, material interest</th>
<th>Due shareholders, dividends credited</th>
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<tr>
<td><strong>SARATOGA COUNTY.</strong></td>
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<tr>
<td>218 Mechanicville Co-operative Savings and Loan Association</td>
<td>$38,048</td>
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<td>$5,092</td>
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<tr>
<td>219 Schenectady Bldg., Loan and Sav. Ass'n of the City of Schenectady (The)</td>
<td>$658,674</td>
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<td>$110,048</td>
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<tr>
<td><strong>SCHENECTADY COUNTY.</strong></td>
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<td></td>
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<tr>
<td>220 Avoca Co-operative Savings and Loan Association</td>
<td>$7,488</td>
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<td>$1,292</td>
</tr>
<tr>
<td>221 Bath Savings and Loan Association</td>
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<td>$6,076</td>
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<tr>
<td>222 Corning Co-operative Savings and Loan Association</td>
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<td>7,631</td>
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<tr>
<td>223 Hornellsville Co-operative Savings and Loan Association</td>
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<td>13,274</td>
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<tr>
<td>224 Maple City Co-operative Savings and Loan Association</td>
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</tr>
<tr>
<td>Total</td>
<td>$1,055,957</td>
<td>$6,676</td>
<td>$215,899</td>
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<tr>
<td><strong>STEBEN COUNTY.</strong></td>
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<td></td>
<td></td>
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<tr>
<td>225 Wayland Dune Savings and Loan Association</td>
<td>$1,050,924</td>
<td></td>
<td>$44,183</td>
</tr>
<tr>
<td><strong>TIOGA COUNTY.</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>226 Waverly Co-operative Savings and Loan Association (The)</td>
<td>$164,004</td>
<td>$11,365</td>
<td>$25,028</td>
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<tr>
<td>227 Home-Seekers' Co-op. S. &amp; L. Ass'n of the City of Kingston, N. Y. (The)</td>
<td>$60,967</td>
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<td>10,866</td>
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<tr>
<td>228 Kingston Co-operative Savings and Loan Association</td>
<td>$28,430</td>
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<td>2,990</td>
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<tr>
<td>229 Saugerties Co-operative Savings and Loan Association (The)</td>
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</tr>
<tr>
<td>Total</td>
<td>$255,524</td>
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<td>$39,364</td>
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<td><strong>WARREN COUNTY.</strong></td>
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<td>230 Waverly Co-operative Savings and Loan Association (The)</td>
<td>$68,549</td>
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<td><strong>WASHINGTON COUNTY.</strong></td>
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<tr>
<td>231 Glen Falls Savings and Loan Association</td>
<td>$375,391</td>
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<td>$436</td>
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<td><strong>WESTCHESTER COUNTY.</strong></td>
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<tr>
<td>232 Whitehall Co-operative Savings and Loan Association</td>
<td>$11,020</td>
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<td>$426</td>
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<tr>
<td>233 Hastings-on-Hudson Bldg, Co-operative Savings and Loan Ass'n (The)</td>
<td>$43,517</td>
<td>$32,000</td>
<td>$11,491</td>
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<tr>
<td>234 Home Building and Loan Association of Mount Vernon</td>
<td>$110,207</td>
<td>5,100</td>
<td>16,432</td>
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<tr>
<td>235 Mamaroneck Co-operative Savings and Loan Association (The)</td>
<td>$166,922</td>
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<td>36,703</td>
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<tr>
<td>236 New Rochelle Co-operative Building and Loan Association</td>
<td>$129,422</td>
<td></td>
<td>25,203</td>
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<tr>
<td>237 Peekskill Co-operative Building, Savings and Loan Association</td>
<td>$208,094</td>
<td></td>
<td>28,495</td>
</tr>
<tr>
<td>239 Tarrytown and North Tarrytown Building and Loan Association</td>
<td>$281,458</td>
<td></td>
<td>40,732</td>
</tr>
<tr>
<td>Total</td>
<td>$1,173,073</td>
<td>$37,100</td>
<td>$234,447</td>
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<tr>
<td><strong>YATES COUNTY.</strong></td>
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<td></td>
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<td>240 Yonkers Building and Loan Association (The)</td>
<td>$16,466</td>
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<td>$2,438</td>
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<tr>
<td>Grand Total</td>
<td>$52,190,129</td>
<td>$482,600</td>
<td>$6,526,578</td>
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</table>
**Liabilities.**

**Receipts, Disbursements, Etc.—(Continued).**

<table>
<thead>
<tr>
<th>Balance due borrowers on mortgage loans</th>
<th>Price mortgages</th>
<th>Borrowed money</th>
<th>Earnings undivided</th>
<th>Contingent fund</th>
<th>Unearned or rebatable premium</th>
<th>Other liabilities</th>
<th>Total</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,375</td>
<td>$9,850</td>
<td>$574</td>
<td>$558</td>
<td></td>
<td></td>
<td></td>
<td>$1</td>
<td>57,398</td>
</tr>
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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
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## Receipts, Disbursements, Etc.—(Continued).

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Receipts, Disbursements, Etc.—(Continued).
### Comparative Table of Assets, Liabilities,

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<td><strong>Total.</strong></td>
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<td>$18,575</td>
<td>$81,894</td>
<td>$122,006</td>
<td>$5,872</td>
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<tr>
<td>220</td>
<td>Waverly Co-operative Savings and Loan Ass'n ('The)</td>
<td>$26,000</td>
<td>$3,450</td>
<td>$4,216</td>
<td>$637</td>
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<td><strong>ULSTER COUNTY.</strong></td>
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<tr>
<td>227</td>
<td>Home-Seekers' C. S. &amp; L. Ass'n of Kingston, N. Y. (The)</td>
<td>$36,778</td>
<td>$1,050</td>
<td>$19,192</td>
<td>$26,194</td>
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<td>Kingston Co-operative Savings and Loan Association...</td>
<td>12,711</td>
<td>300</td>
<td>14,471</td>
<td>4,049</td>
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<tr>
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<td>Saugerties Co-operative Savings and Loan Ass'n ('The)</td>
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<td>Walkill Valley Savings and Loan Association...</td>
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<td><strong>Total.</strong></td>
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<td>$1,510</td>
<td>$34,475</td>
<td>$26,194</td>
<td>$8,068</td>
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<td>231</td>
<td>Glen Falls Savings and Loan Association...</td>
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<td>$53,803</td>
<td>$15,144</td>
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<td>232</td>
<td>Whitehall Co-operative Savings and Loan Association...</td>
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<td>$229</td>
<td>$1,544</td>
<td>$91</td>
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<td>233</td>
<td>Hastings-on-Hudson Bldg., Co-op. S. &amp; L. Ass'n (The)</td>
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<td>$9,993</td>
<td>$27,566</td>
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<td>15,835</td>
<td>15,451</td>
<td>20,221</td>
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<td>New Rochelle Co-operative Bldg. and Loan Ass'n...</td>
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<td>2,200</td>
<td>20,766</td>
<td>24,654</td>
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<td>Peekskill Co-operative Bldg., Sav. &amp; Loan Association...</td>
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<td>13,874</td>
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<td>Tarrytown and North Tarrytown Bldg. &amp; L. Ass'n...</td>
<td>31,850</td>
<td>25</td>
<td>2,533</td>
<td>11,930</td>
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<td>239</td>
<td>Tuckahoe Home Building and Loan Association...</td>
<td>46,699</td>
<td>10,765</td>
<td>19,232</td>
<td>17,556</td>
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<td>9,024</td>
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<td>5,474</td>
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<td><strong>Total.</strong></td>
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<td>$40,074</td>
<td>$157,476</td>
<td>$128,045</td>
<td>$36,242</td>
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<td><strong>YATES COUNTY.</strong></td>
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<tr>
<td>241</td>
<td>Home Savings and Loan Association of Penn Yan...</td>
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<td>$9,130</td>
<td>$500</td>
<td>$968</td>
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<td><strong>Grand Total.</strong></td>
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<td>$1,685,838</td>
<td>$13,054,716</td>
<td>$2,801,085</td>
<td>$1,100,776</td>
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</tbody>
</table>

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Federal Reserve Bank of St. Louis
## Disbursements

### Receipts, Disbursements, Etc.—(Continued)

| Disbursements                                                                 | Cash dividends paid on income and accumulative prepaid 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, 1913 | Total | Number |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **$7,350** | **$103** | **$312** | **$131** | **$24** | **$94** | **$83,002** | **218** |
| **$3,248** | **$39,000** | **$392** | **$2,072** | **$536** | **$134** | **$1,670** | **$12,900** | **$398,196** | **219** |
| **$762** | **$2** | **$15** | **$15** | **$3** | **$17** | **$192** | **$4,538** | **220** |
| **$3,500** | **$336** | **$847** | **1,572** | **148** | **100** | **$25** | **$32** | **$345,844** | **222** |
| **4,550** | **100** | **501** | **360** | **49** | **72** | **8** | **58** | **3,595** | **223** |
| **$5,843** | **$568** | **$1,348** | **$3,343** | **$230** | **$293** | **$53** | **$90** | **$1,241** | **$12,421** | **$507,645** |
| **$5,700** | **$94** | **$300** | **$46** | **$14,584** | **$1,025** | **$15,082** | **225** |
| **$8,100** | **$233** | **$2,065** | **$962** | **$33** | **$59** | **$2** | **$3,173** | **$101,821** | **227** |
| **2,460** | **245** | **18** | **186** | **24** | **73** | **152** | **20** | **$5,041** | **39,902** | **228** |
| **5,550** | **31** | **23** | **16** | **12** | **8** | **43** | **1,238** | **$3,999** | **229** |
| **$17,610** | **$514** | **$2,063** | **$1,414** | **$143** | **$103** | **$73** | **$154** | **$3,362** | **$6,641** | **$157,509** |
| **$750** | **$94** | **$100** | **$13** | **$95** | **$241** | **$232,732** | **231** |
| **$1,000** | **$10** | **$237** | **$64** | **$50** | **$266** | **$1,291** | **$49,623** | **232** |
| **9,000** | **217** | **1,044** | **262** | **300** | **2,346** | **8,037** | **88,305** | **234** |
| **8,000** | **397** | **900** | **129** | **50** | **67** | **2,759** | **90,138** | **235** |
| **4,450** | **114** | **511** | **990** | **72** | **60** | **$31** | **$192** | **$38,217** | **104,934** | **236** |
| **$4,450** | **611** | **78** | **50** | **238** | **458** | **1,000** | **78,178** | **238** |
| **$6,925** | **16,200** | **39** | **1,349** | **271** | **300** | **20** | **506** | **$4,357** | **$62,952** | **$732,293** |
| **$6,925** | **39,150** | **777** | **$6,711** | **$6,245** | **$1,158** | **$930** | **$511** | **$506** | **$4,357** | **$62,952** | **$732,293** |
| **$290,060** | **3,727,610** | **101,468** | **$428,848** | **$277,180** | **$41,082** | **$41,537** | **$41,164** | **$59,020** | **$699,290** | **$1,797,719** | **$38,359,558** |
### Comparative Table of Assets, Liabilities

<table>
<thead>
<tr>
<th>NAME OF ASSOCIATION</th>
<th>Number</th>
<th>Shares in force January 1, 1913</th>
<th>Shares issued during the year</th>
<th>Shares withdrawn during the year</th>
<th>Shares in force December 31, 1913</th>
<th>Borrowing members</th>
<th>Share held by borrowing members</th>
<th>Non-borrowing members</th>
</tr>
</thead>
<tbody>
<tr>
<td>SARATOGA COUNTY.</td>
<td>218</td>
<td>2,056</td>
<td>1,728</td>
<td>1,047</td>
<td>2,737</td>
<td>37</td>
<td>542</td>
<td>268</td>
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<tr>
<td>SCHENECTADY COUNTY.</td>
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<td>12,117</td>
<td>4,437</td>
<td>2,021</td>
<td>14,533</td>
<td>564</td>
<td>4,521</td>
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<td>136</td>
<td>10</td>
<td>67</td>
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<td>221 Bath Savings and Loan Association</td>
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<td>386</td>
<td>4,786</td>
<td>64</td>
<td>953</td>
<td>173</td>
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<tr>
<td>222 Corning Co-operative Savings and Loan Ass' n</td>
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<td>2,425</td>
<td>1,230</td>
<td>10,481</td>
<td>600</td>
<td>6,153</td>
<td>1,945</td>
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<tr>
<td>223 Herkimer Co-operative Sav. and Loan Ass'n</td>
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<td>252</td>
<td>966</td>
<td>49</td>
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<tr>
<td>224 Maple City Co-operative Sav. and Loan Ass' n</td>
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<td>510</td>
<td>162</td>
<td>1,948</td>
<td>67</td>
<td>437</td>
<td>241</td>
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<tr>
<td>225 Wayland Dime Savings and Loan Association</td>
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<td>965</td>
<td>355</td>
<td>5,639</td>
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<td>533</td>
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<tr>
<td>226 Waverly Co-op. Sav. and Loan Ass'n</td>
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<td>510</td>
<td>162</td>
<td>4,737</td>
<td>67</td>
<td>437</td>
<td>241</td>
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<tr>
<td>Total</td>
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<td>871</td>
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<td>624</td>
<td>146</td>
<td>281</td>
<td>802</td>
<td>20</td>
<td>188</td>
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<td>5,925</td>
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<tr>
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<td>10,286</td>
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<td>2,177</td>
<td>9,758</td>
<td>267</td>
<td>3,812</td>
<td>907</td>
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<td>307</td>
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<td>10</td>
<td>62</td>
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<tr>
<td>233 Glovers Falls Savings and Loan Association</td>
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<td>2,177</td>
<td>9,758</td>
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<td>3,287</td>
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<td>236 Manhattan Co-op. Sav. and Loan Ass'n (The)</td>
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<td>423</td>
<td>2,798</td>
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<td>558</td>
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<td>51</td>
<td>340</td>
<td>94</td>
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<td>600</td>
<td>2,824</td>
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<td>798</td>
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<td>6,514</td>
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<td>241 Home Savings and Loan Ass'n of Penn Yan</td>
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<td>31,489</td>
<td>401,727</td>
<td>130,591</td>
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</tbody>
</table>
### Receipts, Disbursements, Etc.— (Concluded.)

| Shares held by non-borrowing members. | Shares held by females. | Dividends credited to members on installment shares in 1913. | Dividends credited to members and paid in other shares
| Shares matured in 1913. | 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 1913. | No. of parcels of real estate taken during year. | Number. |
|---------------------------------------|-------------------------|---------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|---------------------------------------------|---------------------------------|--------------------------------|---------------------------------------------|-----------------------------------|--------------------------------|--------------------------------|
| 1,195                                 | 123                     | 821                                                           | $2,069                                      | $22                                           | $334                                        | $54,200                        | 1                             | 218                                         | 219                              | 219                             | 219                             |
| 10,012                                | 421                     | 2,377                                                         | $34,414                                     | $3,246                                        | $651                                        | $57,313                         | $2,920                        | $788,850                       | 1                               | 2                             | 219                             |
| 69                                    | 7                       | 22                                                            | $385                                        | $13                                           | $1,200                                      | $17                             | 601                           | 49,100                        | 220                              | 220                             | 220                             |
| 3,583                                 | 117                     | 2,163                                                         | 1,597                                       | $408                                          | 408                                         | 120,400                         | 1,587                          | 1,025,800                      | 1                               | 1                             | 222                             |
| 749                                   | 79                      | 419                                                           | 2,342                                       | $340                                          | $340                                        | 53,505                          | 1                             | 223                           | 223                              | 223                             | 223                             |
| 1,506                                 | 87                      | 513                                                           | 4,371                                       | 114                                           | 122                                         | 519                             | $36                           | 50,975                        | 1                               | 1                             | 224                             |
| 2,799                                 | 63                      | 935                                                           | 1,569                                       | 48                                            | 48                                         | $22                            | 36                            | $5,975                        | 1                               | 1                             | 225                             |
| 17,258                                | 1,444                   | 8,710                                                         | $64,552                                     | $2,169                                        | $601                                        | $121,600                        | $4,006                         | $1,284,873                     | 1                               | 2                             | 219                             |
| 1,183                                 | 95                      | 510                                                           | $9,619                                      | $276                                          | $406                                        | $121,516                        | $229                           | 229                           | 229                             | 229                             | 229                             |
| 2,063                                 | 229                     | 845                                                           | $10,584                                     | $397                                          | $6,022                                      | $38,059                         | $1,121                         | $229,075                       | 1                               | 1                             | 227                             |
| 536                                   | 65                      | 277                                                           | 3,250                                       | $349                                          | 287                                         | 8,300                           | 510                           | 67,075                        | 1                               | 1                             | 229                             |
| 573                                   | 43                      | 148                                                           | 1,410                                       | 16                                            | 16                                          | 102                            | 2,060                         | 29,670                        | 1                             | 1                             | 229                             |
| 287                                   | 13                      | 29                                                             | 1,200                                       | $125                                          | $125                                        | 2,060                          | 2                             | 600                           | 600                             | 600                             | 600                             |
| 3,588                                 | 341                     | 1,309                                                         | $15,254                                     | $700                                          | $6,022                                      | $6,359                          | $1,558                         | $327,200                       | 2                               | 2                             | 3                               |
| 6,146                                 | 509                     | 4,113                                                         | $25,761                                     | $8                                            | $40,975                                     | $2,401                          | $473,483                       | 331                            | 331                           | 331                             | 331                             |
| 943                                   | 25                      | 152                                                           | $518                                        | $117                                          | $117                                        | $10,900                         | $332                           | 332                           | 332                             | 332                             | 332                             |
| 744                                   | 27                      | 255                                                           | $5,940                                      | $2,649                                        | $526                                        | $4,000                          | $383                          | $86,500                       | 1                               | 1                             | 333                             |
| 3,092                                 | 124                     | 934                                                           | 5,560                                       | $502                                          | $502                                        | 13,880                          | 1,510                          | 133,550                       | 2                               | 2                             | 334                             |
| 1,530                                 | 99                      | 832                                                           | 10,363                                      | $229                                          | $229                                        | 20,222                          | $1,107                         | 200,080                       | 1                               | 1                             | 333                             |
| 2,483                                 | 155                     | 962                                                           | 12,355                                      | $755                                          | $755                                        | 24,564                          | $1,107                         | 180,000                       | 2                               | 2                             | 336                             |
| 917                                   | 59                      | 465                                                           | 1,570                                      | 1,176                                         | 1,176                                        | 1,415                            | 507                           | 64,750                         | 1                               | 1                             | 337                             |
| 1,683                                 | 68                      | 585                                                           | 9,825                                      | $435                                          | $435                                        | 11,890                          | 739                           | 162,600                       | 2                               | 2                             | 338                             |
| 2,975                                 | 216                     | 1,857                                                         | 18,780                                     | 1,058                                         | 1,058                                        | 17,386                          | 973                           | 243,963                       | 1                               | 1                             | 339                             |
| 4,291                                 | 231                     | 2,290                                                         | 7,187                                      | 7,079                                         | 7,079                                        | 5,474                            | 2,332                         | 308,465                       | 1                              | 1                             | 340                             |
| 17,711                                | 979                     | 8,351                                                         | $71,322                                     | $11,395                                       | $3,596                                      | $99,230                         | $8,948                        | $1,370,998                     | 6                               | 3                             | 398                             |
| 379                                   | 31                      | 197                                                           | $723                                        | $129                                          | $95                                         | $500                            | $230                          | $20,275                       | 1                              | 1                             | 341                             |
| 1,165,815                              | 61,681                  | 460,754                                                      | $2,135,967                                  | $584,864                                     | $67,226                                     | $92,488                         | $3,318,872                    | $404,062                       | $1,303                          | $54,202,230                    | 159                            | 102                           | 90                            |
BUILDING LOT ASSOCIATION.
ERIE COUNTY.

SOUTH PARK BUILDING LOT ASSOCIATION.

No. 796 Ellicott Street, Buffalo, N. Y.


<table>
<thead>
<tr>
<th>Officers</th>
<th>Names</th>
<th>Post-office addresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>JOHN A. WETZIG</td>
<td>207 Masten Street.</td>
</tr>
<tr>
<td>Secretary</td>
<td>JAMES T. MAHANEY</td>
<td>205 Hamburgh Street.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>GEORGE H. LAMY</td>
<td>796 Ellicott Street.</td>
</tr>
<tr>
<td>Attorney</td>
<td>THOMAS C. BURKE</td>
<td>Marine Bank Bldg.</td>
</tr>
</tbody>
</table>

**ASSETS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate</td>
<td>$26,976 00</td>
</tr>
<tr>
<td>Cash on hand and in bank</td>
<td>472 91</td>
</tr>
<tr>
<td></td>
<td>$27,448 91</td>
</tr>
</tbody>
</table>

**LIABILITIES.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due shareholders</td>
<td>$27,448 91</td>
</tr>
</tbody>
</table>

**RECEIPTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand January 1, 1913</td>
<td>$482 19</td>
</tr>
<tr>
<td>Dues on instalment shares credited to members</td>
<td>30 00</td>
</tr>
<tr>
<td>Interest received</td>
<td>16 84</td>
</tr>
<tr>
<td>Rent received</td>
<td>40 00</td>
</tr>
<tr>
<td></td>
<td>$569 03</td>
</tr>
</tbody>
</table>

**DISBURSEMENTS.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid advertising, printing and postage</td>
<td>6 00</td>
</tr>
<tr>
<td>Paid banking department, examination</td>
<td>7 00</td>
</tr>
<tr>
<td>Paid banking department, assessment</td>
<td>2 20</td>
</tr>
<tr>
<td>Advances for taxes, insurance, etc.</td>
<td>69 17</td>
</tr>
<tr>
<td>Attorney's fees</td>
<td>11 75</td>
</tr>
<tr>
<td>Cash on hand December 31, 1913</td>
<td>472 91</td>
</tr>
<tr>
<td></td>
<td>$569 03</td>
</tr>
</tbody>
</table>
ANNUAL REPORT

Of the...........................................................................................................................................
located at No.....................................................................................................................................
in the.............................................................................................................................................
........................................................................................................................................... of ..........................................................................
............................................................................ for the year ending December 31, 1914,
made to the Superintendent of Banks, pursuant to the provisions of Chapter 369 of the Laws of 1914, Article X.
Organized under Laws of 1....

Commenced business .............

Assets.
1. Loans on bond and mort­
gage, including prior 
mortgages (face value) — (see schedule A) .......
2. Loans on shares ..............
3. Stocks and bonds (market 
value) .............................
4. Shares of Land Bank of 
State of New York .........
5. Contracts for the sale of 
real estate ....................
6. Real estate,* including 
mortgages on same ......
7. Cash on hand and in bank ...
8. Furniture and fixtures ...
9. Installments due and un­
paid‡ ...........................$
10. Interest, premium, fees and fines due and un­
paid‡ ...........................
11. Other assets (see schedule 
B) .................................

Total.............................

Liabilities.
1. Due shareholders, dues (see 
schedule F) ................. $
2. Due shareholders, matured 
shares (see schedule F) ....
3. Due shareholders, dividends 
credited (see schedule F) ....
4. Balance to be paid bor­ 
rowers on mortgage loans 
(see schedule A) ...........
5. Prior mortgages ..........
6. Borrowed money ...........
7. Earnings undivided ......
8. Guaranty fund as required 
by section 392 of Bank­ 
ing Law .........................
9. Unearned or rebatable pre­
mium† ............................
10. Other liabilities (see sched­ 
ule C) .............................

Total.............................

* How acquired.
† See section 385 of chapter 369, Laws of 1914.
‡ Extend separately if carried as assets.

[461]
**Report for the Year Ending December 31, 1913.**

**Receipts.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash on hand January 1, 1914</td>
<td>$...</td>
</tr>
<tr>
<td>2. Dues received (see schedule F)</td>
<td></td>
</tr>
<tr>
<td>3. Prior mortgages</td>
<td></td>
</tr>
<tr>
<td>4. Money borrowed</td>
<td></td>
</tr>
<tr>
<td>5. Mortgages redeemed, foreclosed or transferred to real estate account (see schedule A)</td>
<td></td>
</tr>
<tr>
<td>6. Loans on shares repaid</td>
<td></td>
</tr>
<tr>
<td>7. Real estate sold</td>
<td></td>
</tr>
<tr>
<td>8. Fees received by association and its agents</td>
<td></td>
</tr>
<tr>
<td>9. Fines received</td>
<td></td>
</tr>
<tr>
<td>10. Interest received</td>
<td></td>
</tr>
<tr>
<td>11. Premium received</td>
<td></td>
</tr>
<tr>
<td>12. Rent received</td>
<td></td>
</tr>
<tr>
<td>13. Other receipts (see schedule D)</td>
<td></td>
</tr>
</tbody>
</table>

**Disbursements.**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loaned on mortgage (see schedule A)</td>
<td>$...</td>
</tr>
<tr>
<td>2. Loaned on shares</td>
<td></td>
</tr>
<tr>
<td>3. Dues repaid on withdrawal, or applied on mortgages (see schedule F)</td>
<td></td>
</tr>
<tr>
<td>4. Paid matured shares, dues* and dividends* (see schedule F)</td>
<td></td>
</tr>
<tr>
<td>5. Dividends paid on withdrawal, or applied on mortgages (see schedule F)</td>
<td></td>
</tr>
<tr>
<td>6. Cash dividends paid on income and accumulative prepaid shares (see schedule F)</td>
<td></td>
</tr>
<tr>
<td>7. Paid borrowed money and prior mortgages</td>
<td></td>
</tr>
<tr>
<td>8. Paid interest on borrowed money and prior mortgages</td>
<td></td>
</tr>
<tr>
<td>9. Paid for real estate (including foreclosures and transfers)</td>
<td></td>
</tr>
<tr>
<td>10. Paid salaries and clerk-hire</td>
<td></td>
</tr>
<tr>
<td>11. Paid advertising, printing and postage</td>
<td></td>
</tr>
<tr>
<td>12. Paid rent</td>
<td></td>
</tr>
<tr>
<td>13. Paid repairs to real estate</td>
<td></td>
</tr>
<tr>
<td>14. Paid taxes, insurance, etc., on real estate held</td>
<td></td>
</tr>
<tr>
<td>15. Other disbursements (see schedule E)</td>
<td></td>
</tr>
<tr>
<td>16. Cash on hand December 31, 1914</td>
<td></td>
</tr>
</tbody>
</table>

**Total**

- Receipts: $...
- Disbursements: $...

* Deduct dues from subdivision No. 3; deduct dividends from subdivision No. 5.
BLANK FOR ANNUAL REPORT.

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, 1914?
   How many shares were issued during the year 1914?
   How many shares were withdrawn during the year 1914?
   How many shares in force at the close of business December 31, 1914?

5. How many borrowing members have you? Give total number of shares held by them December 31, 1914.

6. How many non-borrowing members have you? Give total number of shares held by them December 31, 1914.

7. How many female shareholders? Give total number of shares held by them December 31, 1914.

8. Give total dividends credited members on installment shares (including matured shares) during the year 1914, $ ..................... dates ..................... rate ..................... per cent per annum.

9. Give total dividends credited or paid in cash to members on other shares during the year 1914, $ ..................... dates ..................... rate ..................... per cent per annum.

10. Give total dividends forfeited by withdrawing members during year 1914, $ .....................

11. State total amount of filed and unpaid withdrawals December 31, 1914, $ .....................

12. State total amount of shares matured during year 1904, dues, $ ..................... dividends, $ ..................... total, $ .....................

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 1914 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 390 of the Banking Law, $ .....................

16. State total amount unpaid which the association became liable to pay either directly or indirectly, during the year 1914, 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 390 of the Banking Law, $ .....................

17. What officers are under bond as per subdivision 4, Section 376 of Banking Law?

18. State amount of each bond and date of expiration.

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 1914.
26. State total number of foreclosures completed in 1914.

27. State number of parcels of real estate taken during the year upon the foreclosure or settlement of mortgage loans.

**SCHEDULE A.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans on bond and mortgage December 31, 1913, including prior mortgages.</td>
<td>$</td>
</tr>
<tr>
<td>Less balance to be paid on mortgage loans December 31, 1913.</td>
<td></td>
</tr>
<tr>
<td>Net amount in mortgages December 31, 1913, including prior mortgages.</td>
<td>$</td>
</tr>
<tr>
<td>Amount loaned on bond and mortgage during the year 1914, including prior mortgages.</td>
<td></td>
</tr>
<tr>
<td>Balance to be paid on mortgage loans December 31, 1914.</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$</td>
</tr>
<tr>
<td>Less item 5 of receipts, viz.:</td>
<td></td>
</tr>
<tr>
<td>Mortgages redeemed during the year 1914, including prior mortgages.</td>
<td>$</td>
</tr>
<tr>
<td>Mortgages foreclosed during the year 1914, including prior mortgages.</td>
<td></td>
</tr>
<tr>
<td>Mortgages transferred to real estate during the year 1914, including prior mortgages.</td>
<td>$</td>
</tr>
<tr>
<td>Loans on bond and mortgage December 31, 1914, including prior mortgages (item No. 1 of assets).</td>
<td>$</td>
</tr>
</tbody>
</table>

**SCHEDULE B.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxes, insurance, etc., advanced.</td>
<td>$</td>
</tr>
<tr>
<td>Other assets:</td>
<td></td>
</tr>
</tbody>
</table>

**SCHEDULE C.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other liabilities:</td>
<td>$</td>
</tr>
</tbody>
</table>

**SCHEDULE D.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other receipts:</td>
<td></td>
</tr>
<tr>
<td>Dividends retained on withdrawals.</td>
<td>$</td>
</tr>
<tr>
<td>Taxes, insurance, etc., repaid.</td>
<td></td>
</tr>
</tbody>
</table>

**SCHEDULE E.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other disbursements: Banking Department: Examination Assessment</td>
<td></td>
</tr>
<tr>
<td>Taxes, insurance, etc., advanced.</td>
<td></td>
</tr>
</tbody>
</table>
### SCHEDULE F.

#### DUES CREDITED.

<table>
<thead>
<tr>
<th></th>
<th>Balance December 31, 1913</th>
<th>Received during year 1914</th>
<th>Repaid during year 1914</th>
<th>Due shareholders Dec. 31, 1914</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matured shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Installment shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Savings shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Accumulative prepaid shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Income shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Juvenile savings shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
</tbody>
</table>

#### DIVIDENDS CREDITED.

<table>
<thead>
<tr>
<th></th>
<th>Balance December 31, 1913</th>
<th>Credited during year 1914</th>
<th>Paid during year 1914</th>
<th>Balance standing to credit of shareholders Dec. 31, 1914</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matured shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Installment shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Savings shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Accumulative prepaid shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Income shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td>Juvenile savings shares</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
<td>$..........................</td>
</tr>
</tbody>
</table>

*These two items should equal the amount of shares matured during the year. † Liabilities No. 2. ‡ Liabilities No. 1. § Liabilities No. 3.

---

**STATE OF NEW YORK,**

**COUNTY OF............................................**

**CITY OF............................................**

*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, 1914, and of its receipts and disbursements during the calendar year ending December 31, 1914, 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 Article 10 of Chapter 2 of the Consolidated Laws 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............................................**

**CITY OF............................................**

I, ................................................., a Notary Public in and for the county above named, do hereby certify that, on the ...........day of .................., 1915, there appeared before me............................................, whose signature is appended to the statement hereinabove contained, and at the time when he

* Erase title of officer not signing.
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]

STATE OF NEW YORK,

COUNTY OF ..................................} 88:

CITY OF .....................................}   

I, ..................................................., a Notary Public in and for the county above named, do hereby certify that, on the ............ day of ....................., 1915, 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]

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 first day of February, 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.
EXTRACTS FROM THE LAWS

RELATING TO THE

ORGANIZATION AND SUPERVISION

OF

SAVINGS AND LOAN ASSOCIATIONS.
AN ACT in relation to banking corporations, and individuals, partnerships, unincorporated associations and corporations under the supervision of the banking department, constituting chapter two of the consolidated laws.

Became a law April 16, 1914, with the approval of the Governor. Passed, three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

CHAPTER 2 OF THE CONSOLIDATED LAWS.

BANKING LAW.

ARTICLE I.

Short title and definitions.

§ 1. Short title.

This chapter shall be known as the "banking law," and shall be applicable to all corporations and individuals defined in the next section and to such other corporations and individuals as shall subject themselves to special provisions thereof, or who shall, by violating any of its provisions, become subject to the penalties provided therein.

§ 2. Definitions of persons to whom chapter is applicable.

Savings and loan association. The term, "savings and loan association," when used in this chapter, means a domestic moneyed but non-stock corporation formed for the purpose of encouraging industry, frugality, home-building, the saving of money by its members, the accumulation of savings, the lending 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. The term, "savings and loan association," 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 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 chapter organized or incorporated in this state.

Land bank of the state of New York. The term “land bank of the state of New York,” when used in this chapter, means a domestic moneyed but non-stock co-operative corporation for savings, the membership of which is composed of “savings and loan associations,” doing business in pursuance of the provisions of article ten of this chapter, for the purpose of issuing and redeeming debenture bonds secured by first mortgages pledged by its members, and for otherwise promoting their interests.

§ 3. Definitions of terms used in chapter.

Guaranty fund. The term, “guaranty fund,” when used in this chapter, means a fund created by a mutual non-stock corporation to which this chapter is applicable and pursuant to its provisions, from its earnings or from contributions, which is not available for the payment of expenses, so long as such corporation has any undivided profits, or for the payment of dividends, and against which losses upon its investments, whether resulting from depreciation in the value of its securities or otherwise, may be charged, without encroaching upon its undivided profits or net earnings, until such guaranty fund is exhausted.

Total profits. The term, “total profits,” when used in this chapter, means the total amount of undistributed net earnings of any corporation to which this chapter is applicable from the date of its organization, including such portions of its surplus fund or guaranty fund as have been derived from net earnings or from undivided profits.

Undivided profits. The term, “undivided profits,” when used in this chapter, means the credit balance of the profit and loss account of any corporation to which this chapter is applicable.

Net earnings. The term, “net earnings,” when used in this chapter, means the excess of the gross earnings of any corporation to which this chapter is applicable over expenses and losses chargeable against such earnings during any dividend period.
Dividend period. The term, "dividend period," when used in this chapter, means the period from the date as of which the last dividend of any corporation to which this chapter is applicable was declared to the date selected for the declaration of the next dividend; or the period from the date when its corporate existence began to the date as of which the first dividend is declared.

Shareholder. The term, "shareholder," when used in this chapter, means a member of a savings and loan association, land bank or credit union.

§ 239. Investment of deposits and guaranty fund and restrictions thereon.

A savings bank may invest the moneys deposited therein, the sums credited to the guaranty fund thereof and the income derived therefrom, in the following property and securities and no others, and subject to the following restrictions:

1. 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. The stocks or bonds or interest-bearing obligations of this state, issued pursuant to the authority of any law of the state.

3. The stocks, bonds or interest-bearing obligations of any state of the United States, upon which there is no default and upon which there has been no default for more than ninety days; provided that within ten years immediately preceding the investment such state has not been in default for more than ninety days in the payment of any part of principal or interest of any debt duly authorized by the legislature of such state to be contracted by such state since the first day of January, eighteen hundred and seventy-eight.

4. The stocks, bonds, interest-bearing obligations, or revenue notes sold at a discount, of any city, county, town, village, school district, union free school district or poor district in this state, provided that they were issued pursuant to law and that the faith and credit of the municipality or district that issued them are pledged for their payment.

5. 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 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 installments 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.

6. Bonds and mortgages on unencumbered real property situated in this state, to the extent of sixty per centum of the appraised value thereof. Not more than sixty-five per centum of the whole amount of deposits and guaranty fund shall be so loaned or invested. If the loan is on unimproved and unproductive real property, the amount loaned thereon shall not be more than forty per centum of its appraised 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 judgment, and such report shall be filed and preserved among the records of the corporation.

7. The following bonds of railroad corporations:

 (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 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 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.

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 mortgage debts of 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 the 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 time of making said investment or was at the date of the execution of said mortgage (one) 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 (two) 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 bonds 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.

(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 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 dividends 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 therefore, 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.

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Street railroad corporations shall not be considered railroad corporations within the meaning of this subdivision.
ARTICLE X.

Savings and Loan Associations; Land Bank of the State of New York.

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§ 375. Incorporation; organization certificate.

When authorized by the superintendent of banks as provided in section twenty-three of this chapter, fifteen or more persons,
residents of the state of New York, may form a corporation to be known as a savings and loan association. Such persons shall subscribe and acknowledge and submit to the superintendent of banks at his office an organization certificate in duplicate, which shall specifically state:

1. The name by which the association is to be known, which shall contain as a part thereof the words "savings and loan association."

2. The place where its business is to be transacted.

3. The name, occupation, place of residence and post-office address, including street and number, if in a city, of each incorporator and the number of shares for which he has subscribed.

4. The matured value of the total number of shares for which the incorporators have subscribed, which shall be at least twenty-five thousand dollars.

5. The number of the directors of the association, which shall not be less than seven or more than fifteen, and the names of the incorporators who shall be its directors until the first annual meeting. The incorporators named as directors must possess the qualification of directors specified in section four hundred five of this article.

§ 376. Proposed by-laws.

The incorporators shall subscribe and acknowledge and submit to the superintendent of banks at his office proposed by-laws in duplicate, which shall prescribe the manner in which the business of the association shall be conducted with reference to the following matters:

1. The dates of regular meetings of shareholders; the notice, if any, to be given; the qualifications of voters and the manner of voting; the manner of calling special meetings, and the number of members which shall constitute a quorum. The date of the annual meeting shall be in January.

2. The number and the qualifications of directors, other than that specified in section four hundred five of this article; their terms of office, which shall not be less than one year or more than three years, and if the terms of office be more than one year, the method of division into classes for the purpose of electing, as nearly as may be, an equal number of directors each year; the removal or suspension of directors and the filling of vacancies.
3. The meetings of the board of directors; its powers and duties; the appointment or election of auditors and their compensation; the appointment of appraisers and their compensation.

4. The officers; the manner of their election; their terms of office, duties and compensation; the officers who shall be ex officio members of the board of directors; and the bonds which shall be given by officers who have the custody or possession of money, securities or property of the association.

5. The classes of shares which may be issued; whether they shall be issued in series or otherwise; the times when they may be issued; and their matured value.

6. The certificates or pass-books which shall be issued to members.

7. The fees that may be charged, which shall be only an entrance fee not exceeding twenty-five cents a share or in lieu thereof a membership fee not exceeding one dollar; a transfer fee not exceeding twenty-five cents a share, or in lieu thereof a total fee not exceeding one dollar on each transfer.

8. The sums of money, or dues, that shall be paid upon shares and the time of their payment; the time and manner of apportioning, crediting and paying dividends.

9. Loans and investments; the security to be taken for loans, the premium plan, if any, and the conditions under which loans may be repaid.

10. The fines which may be imposed upon members for failure punctually to pay dues, interest or premium.

11. The interest, not to exceed six per centum per annum, that may be paid upon advance payments of dues, interest or premium.

12. The conditions upon which shares may be transferred, matured, withdrawn, retired or suspended and forfeited.

13. Membership in the land bank of the state of New York; the election of a representative to vote at meetings of the land bank, and the nomination of a director of the land bank.

14. The manner and conditions under which the by-laws may be altered or amended.

§ 377. When corporate existence begins.

When the superintendent of banks shall have approved the organization certificate and the proposed by-laws, and shall have issued his authorization certificate as provided in section twenty-four of this chapter, the corporate existence of the association shall begin.
§ 378. General powers.

In addition to the powers conferred by the general corporation law, every savings and loan association shall, subject to the restrictions and limitations contained in this article and its by-laws, have the following powers:

1. To issue the shares described in section three hundred eighty-three of this article to persons qualified for membership, and deliver to them certificates or pass-books representing such shares; to receive from its members the sums of money, or dues, payable on such shares; to invest the moneys so received in the property and securities prescribed in section three hundred eighty-four of this article; to borrow money as provided in section three hundred eighty-eight of this article; to declare and credit dividends in the manner prescribed in this article; and to exercise by its board of directors or duly authorized officers, agents or representatives, subject to law, all such incidental powers as shall be necessary to carry on the business of a savings and loan association, in accordance with the intent and purpose of this article.

2. To charge an entrance or membership fee upon shares issued by it, and to permit the transfer of shares upon the payment of a transfer fee and upon compliance with its by-laws.

3. To charge premium or interest in excess of the legal rate, upon loans to members; to fine members who fail to pay punctually the sums of money, or dues, required upon their shares, or the interest or premium upon the loans obtained by them; to impress a lien upon the shares of any member to the extent of any lawful fines or other obligations due to it.

4. To mature shares and pay to the holders thereof the matured value of such shares; to permit members to withdraw their shares and pay to such members the withdrawal value thereof; to retire shares and pay to the holders of the shares so retired the full value thereof; and to suspend and forfeit shares held by delinquent members.

5. To assign to the land bank of the state of New York bonds and mortgages and other securities owned by the association as security for the payment of debenture bonds issued for its account; to guarantee the payment of such debenture bonds; to exercise such other powers as may be conferred upon member associations of such land bank; and to perform such duties and obligations as may be lawfully required of such member associations.

6. To do all other acts authorized by this article.
§ 379. Membership, dues and capital.

The members of a savings and loan association shall be only those persons to whom its shares have been issued or transferred, in accordance with the provisions of its by-laws. Their membership shall continue until such shares have been matured and paid, withdrawn, retired, suspended or forfeited. The payments made to any such association upon shares issued by it shall be called "dues." They shall be paid in such sums and at such times as are provided by the by-laws until the shares reach their matured value, are withdrawn, retired or forfeited. The capital of every such association shall consist of the dues and dividends credited to its members upon their shares either individually or by series.

§ 380. Shares in names of two persons or of person acting in fiduciary capacity.

When shares shall have been issued in the name of two persons, or their survivor, in either joint or several form, the right to vote upon such shares at any meeting of the association shall be no greater than if the shares were held by an individual, and payment to either person shall discharge the liability. Upon the death of either of such joint owners, the association shall be liable only to the survivor.

Persons who hold shares in a fiduciary capacity shall have all the rights and privileges of membership except the right to hold office. Whenever a person holding shares in such capacity dies and no notice of the revocation or termination of the trust shall have been given to the association in writing, the withdrawal value of the shares or any part thereof, may be paid to the beneficiary. The association shall not be liable to beneficiaries for moneys paid to their guardians or trustees on account of such shares.

§ 381. Matured value of shares hereafter issued.

All shares hereafter issued by any savings and loan association shall have a matured value of not less than one hundred and not more than two hundred dollars; except that any association incorporated prior to January first, nineteen hundred six, which has issued instalment shares, before this act takes effect, 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.
§ 382. Character of association; dividends, how credited.

Every savings and loan association shall be either permanent or serial in character. A permanent association may issue shares at any time and credit dividends thereon in the pass-books of its members. A serial association shall issue its instalment shares in series and credit the dividends apportioned to such shares by series; but no additional shares shall be issued in any series after a dividend has been credited thereto unless the person to whom such shares shall be issued shall pay therefor the book value of such shares at the last declaration of dividends plus the dues payable thereon since such declaration, with accrued interest. Dividends credited by serial associations upon other classes of shares issued by it may be credited in the pass-books of its members.

§ 383. Classes of shares; dues thereon; when payable; their participation in apportioned profits.

Shares in any savings and loan association that have been transferred to it as security for the repayment of a loan, shall be called "pledged shares." Shares which have not been so transferred shall be called "free shares." Any such association may, when so provided in its by-laws, issue:

1. Instalment shares, with full participation in all dividends that may be declared by such association, and upon which a regular stipulated payment of dues shall be made at stated periods expressed in its by-laws, until such shares reach their matured value or are withdrawn, retired or forfeited; or with no participation in such dividends, the dues being payable thereon in regularly increasing amounts at stated periods expressed in its by-laws, and being immediately applied in reduction of a debt due to the association from the holder thereof in accordance with a direction given by him.

2. Savings shares, which shall participate in the dividends apportioned by the association and shall 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 provide, and upon which dues shall be paid in such sums and at such times as the holder thereof may elect, until the shares reach their matured value, are withdrawn or retired.

3. 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 when such shares are issued. The dividends on these shares shall not exceed the dividends apportioned and
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credited to 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, withdrawn or retired. Any balance of such dividends not so credited shall be paid in cash.

4. Income shares, upon which a single payment of dues amounting to one hundred dollars per share shall be paid at the time when such shares are issued. The dividends on these shares shall be paid in cash at a rate not exceeding at any time the rate at which dividends are apportioned and credited to instalment shares. Income shares may be issued which shall not be withdrawable until the expiration of fixed periods, not exceeding ten years, if the by-laws so provide. 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 of the same size as that used in the body of the certificate.

5. Juvenile savings shares, which may be issued in the name of any minor. Such shares shall be held for the exclusive right and benefit of the minor and free from the control or lien of any other persons. The dues paid upon these shares, together with the dividends credited thereto, may be withdrawn by the person in whose name they were issued during his minority, and his receipt or acquittance shall be a valid and sufficient release and discharge to the association for such accumulated savings, together with the dividends credited thereon, or any part thereof. Juvenile savings shares shall not be chargeable with losses of any kind, nor shall the holder thereof be required to make regular or specific payments, nor shall they entitle him to vote at any meeting of shareholders. Such shares may be credited with dividends 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 provide. 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 existing shares of all other classes.

§ 384. Loans and investments.

Subject to the provisions of this article and its by-laws, any savings and loan association may invest the funds received by it as follows:
1. In loans to its members:
   (a) Upon their bonds secured by the transfer and pledge to the association of instalment shares having a matured value at least equal to the amount of such loans and further secured by mortgages upon real estate.
   (b) Upon their bonds secured by the transfer and pledge to the association of instalment shares having a matured value at least equal to the amount of such loans and further secured by mortgages upon real estate, by the terms of which the dues paid by the borrower, may, by his direction, be immediately applied in reduction of his indebtedness; provided, however, that the yearly payment of dues and interest required on any such loan shall not be less than twelve per centum of the amount lent, if such amount is in excess of seventy per centum of the appraised value of the real estate described in the mortgage, determined in accordance with subdivision four of section three hundred eighty-six of this article, and not less than nine per centum of the amount lent, if such amount is in excess of sixty per centum and not more than seventy per centum of such appraised value; and provided further that no premium shall be charged upon any such loan.
   (c) Upon their notes secured by the transfer and pledge to the association of shares not previously transferred or pledged to it, the withdrawal value of which shall exceed the amount of any such loan, and all charges that may accrue for a period of six months upon such loan and upon the shares so transferred and pledged.

Any such bonds, mortgages or notes taken by any such association from its members shall be deemed conditioned upon the performance of the provisions of this article and the by-laws of the association relating to the payment of loans, premium, interest, dues, fees and fines, although the same may not be fully expressed therein.

2. In real property as follows:
   (a) A plot whereon there is or may be erected a building or buildings suitable for the convenient transaction of its business, from portions of which, not required for its own use, a revenue may be derived.
   (b) Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business.
   (c) Such as it shall purchase at sales under judgments, decrees or mortgages held by it.
3. In shares of the land bank of the state of New York, not to exceed ten per centum of its resources at the time of such investment.

4. If at any time it has funds in excess of the amount needed for loans to its members and the payment of matured shares and withdrawals:

   (a) In lawfully issued obligations of the land bank of the state of New York.
   
   (b) In securities which are authorized as investments for savings banks in section two hundred thirty-nine of this chapter.
   
   (c) In bonds and mortgages on unincumbered real estate situated in the state of New Jersey to the extent of sixty per centum of the value thereof; provided that the real estate is "improved" as such term is defined in subdivision five of section three hundred eighty-six of this article and is located within fifty miles of the place of business of such association.
   
   (d) In loans to other savings and loan associations.

§ 385. Premium, premium plan, and restrictions.

Any savings and loan association may charge premium or interest in excess of the legal rate upon loans to its members, if the by-laws so provide, upon one and only one of the following premium plans, the amount of premium being determined either by agreement or by bidding for the loan in open meeting:

1. The instalment premium plan, in which the premium shall be a certain sum of money per share which the borrower shall pay with each stipulated payment of interest, in addition to such interest.

2. The premium-interest plan, in which the premium shall be included in the rate of interest which the borrower shall pay upon his loan during the continuance of such loan.

3. The gross premium plan with proportionate rebates for the unexpired period of the loan, upon repayment thereof before maturity, or upon foreclosure of the security held thereon. Such premium may be paid in one sum, deducted from the amount of the loan or included in the amount of the mortgage. The earned portion of such gross premium shall be determined by dividing by the face of such loan the total dues and dividends credited upon the shares transferred as collateral security. The unearned or rebatable portion of such premium shall be carried as a liability on the books of such association, 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, nor shall the gross premium charged and collected, when taken together with the interest, either when the loan is repaid, or foreclosed, amount to more than the income which would have been derived from such loan had such premium and interest been charged upon the premium-interest plan at the rate of eight per centum per annum.

Any association which has heretofore agreed to rebate any portion of the gross premium included in its mortgage loans shall hereafter carry the unearned or rebatable premium as a liability upon its books; and no association shall hereafter rebate or repay to a borrowing member any portion of the gross premium included in its mortgage loans existing on the first day of January, nineteen hundred eleven, unless such unearned or rebatable premium is shown as a liability upon its books. 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 premium included in its mortgage loans existing on the first day of January, nineteen hundred eleven, and which did not on or before such day treat any portion of such gross premium as a liability, shall not hereafter rebate or repay to its members any portion of such gross premium.

The member of any such association who shall agree to pay the highest premium shall be entitled to a loan in preference to other members, upon giving the security required. If, however, such borrower neglects to furnish 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 by such association in arranging for the proposed loan. The interest and premium charged by any such association on loans to members, when taken together, shall not exceed eight per centum per annum, upon the sum actually lent, except that when any such loan shall be secured by a mortgage upon real estate, upon which real estate there is any prior mortgage, lien or encumbrance, interest and premium not exceeding eight per centum per annum may be charged upon the amount of the prior or underlying mortgages, liens or encumbrances, from the date of the execution of the junior mortgage, and upon the sums actually advanced by such association, from the date of their payment.
The directors of any association which, prior to the first day of January, nineteen hundred 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 may apportion to shares issued prior to the first day of January, nineteen hundred eleven, any income derived from such loans theretofore made in excess of such rate.

§ 386. Restrictions on real estate mortgages.

No savings and loan association shall:

1. Take a mortgage upon real estate located more than fifty miles from its place of business, except a purchase money mortgage on property sold by it.

2. Take a mortgage upon real estate which is not a first lien upon the property described in such mortgage, unless every prior mortgage, lien or encumbrance thereon is owned by it, except as provided in subdivision three of this section, and no such prior mortgage, lien or encumbrance shall be sold, transferred or assigned by such association until every subsequent mortgage, lien or encumbrance owned by it shall have been fully paid and satisfied.

3. Take a mortgage upon real estate upon which there are any prior mortgages, liens or encumbrances not owned and held by it, except upon the following terms and limitations:
   (a) No sum of money shall be invested in a bond or mortgage upon real estate if such sum, together with the amount of all prior mortgages, liens or encumbrances upon the real estate described in such mortgage, exceeds seventy-five per centum of the appraised value of such real estate, as provided in this section.
   (b) No such loan or investment shall be made upon vacant or unimproved real estate or upon the gross premium plan.
   (c) If any such association shall have lent or invested any portion of its funds in bonds and mortgages upon real estate upon which there are any prior mortgages, liens or encumbrances, it 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 available for lending purposes in the same securities in which savings banks are, by section two hundred thirty-nine of this chapter, authorized to invest their deposits and the income therefrom, until the sums so invested shall amount to at least
twenty-five per centum of all mortgages, liens and encumbrances underlying the mortgages or liens held by such association. The sums so invested shall hereafter be maintained at twenty-five per centum of such underlying mortgages, liens and encumbrances, except that after such fund shall amount to fifteen per centum of all such underlying mortgages, liens and encumbrances, any portion thereof in excess of such fifteen per centum may, in case of emergency, be used in the payment of withdrawals.

(d) No such association shall invest in any bond and mortgage on real estate upon which there are any prior or underlying mortgages, liens or encumbrances, if the aggregate of all the prior or underlying mortgages, liens and encumbrances on real estate upon which it holds mortgages or to which it has taken title, together with the money borrowed by it, exceeds or by the making of such investment will exceed twenty per centum of its accumulated capital, or two thousand dollars if its accumulated capital is not more than ten thousand dollars.

(e) No such investment shall be made except by a majority vote of all the members of the board of directors, taken by ayes and nays and recorded in the minutes.

4. Take a mortgage except upon the written and signed certificate of two or more appraisers appointed by the board of directors stating that they have examined the real estate described in such mortgage and that in their judgment it affords adequate security for such loan or investment. Such certificate shall show separately the value of the land, the value of the improvements and of the building or buildings erected thereon. The term "improvements" shall include fences of a substantial character, artificial water supply systems, drains and private roads. Such certificate shall be filed and preserved among the records of the association, and any member shall have access thereto.

5. Take a mortgage upon vacant real estate, if the amount secured by such mortgage exceeds fifty per centum of the appraised value thereof as shown by such certificate, or upon unimproved real estate, if the amount so secured exceeds sixty per centum of the appraised value thereof, as shown by such certificate, or upon improved real estate, if the amount so secured exceeds eighty per centum of the appraised value thereof as shown by such certificate.

Real estate shall be considered "vacant," upon which there is no building suitable for residence, business, manufacturing or
agricultural purposes; provided, that if the money borrowed is to be used for erecting any such building and is to be advanced as the work progresses, the loan shall be based upon the condition of the real estate when the building shall have been completed.

Real estate shall be considered "improved," if the appraised value of the building or buildings thereon, suitable for residence, business, manufacturing or agricultural purposes, shall equal at least the appraised value of the land alone; and real estate shall be deemed "unimproved," if the appraised value of the buildings and improvements is not equal to the value of the land.

6. Take a mortgage upon vacant real estate if the total of such loans, plus the value of vacant lands owned by the association, exceeds, or by the taking of such mortgage will exceed, fifteen per centum of its accumulated capital.

7. Every mortgage and every assignment of a mortgage taken by any such association shall be immediately recorded in the office of the proper recording officer of the county in which the real estate described in such mortgage is located.

§ 387. Restrictions on taking, holding and conveying real estate.

All real estate purchased by any such association or taken by it in settlement of debts due it, shall be conveyed to it directly by name and the conveyance immediately recorded in the office of the proper recording officer of the county in which such real estate is located.

Every parcel of real estate purchased or acquired by any such association shall be sold by it within five years of the date on which it shall have been acquired unless:

1. There shall be a building thereon occupied by it as an office; or
2. The superintendent of banks, on application of its board of directors, shall have extended the time within which such sale shall be made.

No purchase or exchange of real estate shall be made by any such association unless authorized by a vote of two-thirds of its directors and, if such exchange involves the payment by the association of any difference in value, by the written approval of the superintendent of banks.

§ 388. Power to borrow; restrictions thereon.

Any savings and loan association may borrow money for a term not to exceed one year if;
1. It has been authorized so to do by the vote of a majority of its board of directors, taken by ayes and nays and recorded in its minutes.

2. The aggregate of the money borrowed by it and the prior or underlying mortgages, liens or encumbrances upon the real estate upon which it holds mortgages or to which it has taken title does not exceed twenty per centum of its accumulated capital, or two thousand dollars if its accumulated capital does not exceed ten thousand dollars.

Any such association, however, may accept from its members advance payments of dues upon its instalment shares and advance payments of interest and premium upon its loans; but such payments shall not be accepted in advance for a longer period than one year, nor shall the interest paid upon such advance payments exceed the rate of six per centum per annum.

§ 389. Fines and restrictions thereon.

Any such association may impose fines upon its shareholders, their legal representatives or successors in interest, if they neglect or refuse to pay dues, interest or premium, when due; but no such fine shall exceed two per centum per month for the period during which such dues, interest and premium have remained in default, except that an association whose by-laws provide for the weekly payment of dues may, in lieu of any such fine, collect a fine of one cent per share for each default in the payment of dues. No fine shall, however, be charged against or deducted from the dues actually paid by a member and no fines or penalties other than those herein specified shall be imposed.

§ 390. Restrictions on 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 declared and credited thereon,
on the first day of such calendar year, including dues and dividends credited to the holders of matured shares.

The term, "operating expenses," as used in this section, shall not include taxes, assessments, repairs or insurance of 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 office of the association, or any interest which the corporation may have paid or become liable to pay, or proper legal charges for searching titles or the preparation of legal papers, or expenses of foreclosure suits or other litigation, or charges for examinations made by the direction of the superintendent of banks.

The previous provisions of this section limiting operating expenses shall not apply to any association whose accumulated capital is less than forty thousand dollars; but the annual operating expenses of any such association shall not exceed one thousand dollars. No savings and loan association shall, by salary, fees, expenses or otherwise, pay any officer, director, agent or other person for selling its shares or soliciting subscriptions for them.

§ 391. Restrictions as to entries in books; amortization of securities.

1. No savings and loan association shall by any system of accounting or any device of bookkeeping, directly or indirectly, enter any of its assets upon its books in the name of any other person, partnership, unincorporated association or corporation, or under any title or designation that is not truly descriptive thereof.

2. The stocks or bonds, or other interest-bearing obligations purchased by a savings and loan association shall not be entered on its books at more than the actual cost thereof, and shall not thereafter be carried upon its books for a longer period than until the next declaration of dividends, or in any event for more than one year, at a valuation exceeding their present cost as determined by amortization, that is, by deducting from the cost of any such stock or security purchased for a sum in excess of the amount payable thereon at maturity, and charging to profit and loss, a sufficient sum to bring it to par at maturity, or adding to the cost of any such stock or security purchased at less than the amount payable thereon at maturity, and crediting to profit and loss, a sufficient sum to bring it to par at maturity.
3. No savings and loan association shall enter or at any time carry on its books the real estate and the building or buildings thereon, used by it as its place of business, at a valuation exceeding their actual cost to such savings and loan association.

4. No real estate taken by such an association in satisfaction of debts previously contracted in the course of its business or purchased at sales under judgments, decrees or mortgages held by it, shall be entered or carried on its books at a value in excess of the amount due the association as principal at the time of the satisfaction of such debt, or at the time of the commencement of the action or proceeding in which such property was purchased, less the withdrawal value of the shares pledged as security for such debt, unless permanent improvements have been made thereon and the value of the property as improved shall have been determined by a written appraisal signed by at least three directors of such savings and loan association and filed with such association.

5. Where a mortgage is taken by any such association upon real estate upon which there are any prior mortgages, liens or encumbrances, every such prior mortgage, lien or encumbrance shall be carried on the books of the association as a liability, whether assumed by it or not.

6. Every savings and loan association shall, moreover, conform its method of keeping its books and records to such orders in respect thereto as shall have been made and promulgated by the superintendent of banks pursuant to section fifty-six of this chapter. Any savings and loan association that refuses or neglects to obey any such order shall be subject to a penalty of twenty-five dollars for each day it so refuses or neglects.

§ 392. Guaranty fund.

Every savings and loan association shall accumulate a fund as provided in section three hundred ninety-five of this article to be known as a guaranty fund, which shall ultimately be equal to at least five per centum of its accumulated capital and to at least fifty per centum of the book value of all real estate owned by it. Such fund shall not be available for the payment of expenses so long as such association has undivided profits, and shall not be available for the payment of dividends; but any such association may charge against such fund any losses upon its investments, whether resulting from depreciation or otherwise, without encroaching upon its undivided profits or its net earnings.
until such guaranty fund is exhausted. Such fund may be created or increased by contributions and by transfers from undivided profits or from net earnings. Any sums heretofore transferred to the contingent fund of any such association shall constitute its guaranty fund when this act takes effect.

§ 393. Amount of guaranty fund at close of dividend period; how determined.

The amount of the guaranty fund of a savings and loan association at the close of any dividend period may be determined by adding to its guaranty fund, if any, at the beginning of such period any appreciation in the estimated market value of its savings bank securities, resulting from a revaluation thereof by the superintendent of banks, as provided in section fifty-three of this chapter, and sums recovered on items previously charged off and any sums allowed by the superintendent of banks on account of assets previously disallowed and charged off, and deducting therefrom all losses sustained by such association during such period. In the computation of losses, all items shall be included which shall have been disallowed by its board of directors, or by the superintendent of banks, together with any depreciation in the value of its savings bank securities, resulting from a revaluation thereof by the superintendent, in accordance with the provisions of section fifty-three of this chapter, and all debts owing to it upon which no interest shall have been paid for more than one year, or on which a judgment has been recovered which shall have remained unsatisfied for more than two years, unless the superintendent, upon the application of such association, shall have fixed a value at which such debts may be allowed, or unless such debts are secured by a first mortgage upon real estate, in either of which events only the amount by which such debts exceed the value allowed by the superintendent or the cash value of the real estate securing them as determined by written appraisal signed by at least three of the directors of such savings and loan association and filed with it, need be so deducted.

§ 394. Calculation of earnings for dividend period.

1. Gross earnings. To determine the amount of gross earnings of a savings and loan association during any dividend period the following items may be included:

(a) All earnings actually received during such period, less interest and premium earned or accrued and unpaid included in the last previous calculation of earnings;
(b) Interest and premium earned or accrued and unpaid upon debts owing to it secured by collateral as authorized by this article upon which no default for more than one year exists and upon corporate stocks, bonds, or other interest-bearing obligations owned by it upon which there is no default;

(c) The sums added to the cost of securities purchased for less than par as a result of amortization, provided the market value of such securities is at least equal to their present cost as determined by amortization;

(d) Any profits actually received during such period from the sale of securities, real estate or other property owned by it.

2. Net earnings. To determine the amount of its net earnings for such dividend period the following items shall be deducted from gross earnings:

(a) All expenses paid or incurred, both ordinary and extraordinary, in the transaction of its business, the collection of its debts and the management of its affairs, less expenses incurred and interest accrued upon its debts deducted at the last previous calculation of net earnings for dividend purposes;

(b) Interest paid or accrued and unpaid upon debts owing by it;

(c) The amounts deducted through amortization from the cost of corporate stocks, bonds or other interest-bearing obligations purchased above par in order to bring them to par at maturity;

(d) Any losses that may have been sustained by it in excess of its guaranty fund.

The balance thus obtained shall constitute the net earnings of such savings and loan association for such period.

§ 395. Net earnings credited for dividend purposes; credits to guaranty fund and undivided profits; dividends to shareholders.

When the net earnings of any such association have been determined at the close of a dividend period, as provided in the immediately preceding section of this article, if its guaranty fund does not equal five per centum of its accumulated capital and fifty per centum of the book value of the real estate held by it, one-twentieth of such net earnings shall be credited to its guaranty fund, or so much thereof less than one-twentieth as will make such fund equal five per centum of its accumulated capital, or fifty per centum of the book value of its real estate if the latter amount exceeds five per centum of its accumulated capital. The balance
of such net earnings or the entire amount thereof, if its guaranty fund equals the amount required by section three hundred ninety-two of this chapter, may be credited to the association's profit and loss account; or, if the expenses and losses of such savings and loan association exceed its gross earnings, such excess shall be charged to its profit and loss account. The credit balance of such account shall constitute the undivided profits at the close of such dividend period and shall be available for dividends. The directors of any such association may annually, semi-annually or quarterly but not more frequently declare such dividends as they shall judge expedient from such undivided profits. But no such association shall declare, credit or pay any dividend to its shareholders except by a vote of the board of directors duly entered upon its minutes which shall show the ayes and nays; nor shall it declare, credit or pay any such dividend until it shall have made good any existing impairment of its accumulated capital. Such dividends shall be apportioned upon the dues and dividends credited to its members.

The directors of any such association, in addition to the transfers to the guaranty fund required by this section may transfer to such guaranty fund from such undivided profits or continue to carry as undivided profits such sum or sums as they may deem wise; provided, however, that whenever the surplus of any such association including its undivided profits and guaranty fund exceeds fifteen per centum of the accumulated capital, the board of directors shall declare such extra dividends as may be necessary to distribute such excess among its shareholders.

If the by-laws of any such association so provide, only a portion of any such dividend need be credited to savings, accumulative prepaid, income or juvenile savings shares and the remaining portion thereof shall revert to the association, and the portion of such dividend credited to such shares may vary according to the class of shares; and upon the withdrawal of members, portions of the dividends credited to their shares may be retained by such association, and such deductions may be made in accordance with a schedule, clearly and fully set forth in the by-laws, and based upon duration of membership, provided, however, that the portion of such dividends that 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.
§ 396. Matured shares.

Whenever the dues and dividends credited to the instalment, savings, accumulative prepaid or juvenile savings shares of any such association shall equal their matured value, notice of such maturity shall be given to the holders thereof and the payment of dues thereon shall cease. For the purpose of maturing shares, a special dividend may be credited between dividend dates to shares nearly matured at the same rate at which the last periodical dividend was credited, provided the earnings for the current dividend period justify such special dividend. If free, such shares shall be payable immediately, subject, however, to the provisions of section three hundred ninety-eight of this article.

Whenever certificates or pass-books representing matured shares shall be presented for payment, and payment is deferred, the secretary or other officer of any such association discharging similar duties, shall in the presence of the member or his representative, write upon the certificate or pass-book the date and hour at which such certificate or pass-book was presented and demand of payment made. Matured shares shall be credited with dividends, until paid, at the same rate as other shares of the same class. If pledged, the value of such shares shall be applied in payment of the loan which they secure, and such shares shall be canceled and any other collateral shall be returned.

§ 397. Withdrawal of free shares; notice thereof and withdrawal value.

The accumulations upon free shares of any such association may be withdrawn and the shares canceled after sixty days' written notice of such intention filed with its secretary at the place of business of the association, but the directors may waive such notice. The withdrawing shareholder shall, subject to the provisions of the next succeeding section of this article, be paid the withdrawal value of his shares as determined at the last declaration of dividends before such notice, together with all dues paid thereon since such declaration, less fines and other obligations; but no association shall pay to a withdrawing shareholder any sum in excess of the dues credited upon its books, together with such dividends as have been duly declared and credited thereto.

A withdrawing member, until paid, shall be entitled to dividends upon his shares at a rate equal to at least four-fifths of the rate at which dividends are credited upon other shares of the same class.
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; and the directors of serial associations may permit the holders of savings and juvenile savings shares to withdraw in the same manner part of the amounts standing to the credit of such shares.

Where payment of a withdrawal is deferred it shall be the duty of the secretary or other officer discharging such duties in the presence of the member or his representative to enter upon each notice of withdrawal presented, the date and hour of presentation of such notice of withdrawal.

§ 398. Restrictions on the payment of matured shares and withdrawals.

No more than two-thirds of the receipts of any savings and loan association shall be applied to the payment of matured shares and withdrawals without the consent of the board of directors, except as provided in this section. Whenever two-thirds of such receipts are not sufficient to pay all demands, one-third of such receipts shall be applied first to the payment of matured and income shares in the order in which demand of payment was made or notice of withdrawal filed, and one-third to the payment of instalment, savings, accumulative prepaid and juvenile savings shares filed for withdrawal and in the order in which notices of withdrawal were filed.

Whenever any payment of matured shares shall have been demanded or any notice of withdrawal shall have been filed, and payment of such matured shares or withdrawal shall not have been made within six months from the date of demand or of the filing of such notice, 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 to the payment of matured shares and withdrawals in the order in which payment of such matured shares was demanded or notices of withdrawals filed; and the board of directors or the superintendent of banks may direct that such claims shall be paid upon a ratable and proportionate basis. Whenever such demands shall have been made or notices shall have been filed, and such matured shares or withdrawals have remained wholly or in part unpaid for two years thereafter, the superintendent of banks may take possession of the property and business of any such association as provided in section fifty-seven of this chapter.
§ 399. Retirement of shares.

The board of directors of any savings and loan 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 the holders of such shares are paid the full value of their shares less all lawful obligations.

§ 400. Suspension and forfeiture of shares.

Whenever a member of any such association shall for one year have failed to pay dues upon any instalment shares owned by him, such association may serve notice upon him to pay such dues within a time stated in such notice. Upon the failure of such shareholder to make such payment, the withdrawal value of his shares may be determined and such withdrawal value transferred and credited to him in a suspense account. Upon such transfer, the rights of such member shall cease except the right to withdraw the value of such shares as thus determined and such dividends as may thereafter be credited thereon within ten years from the date of such transfer. After such transfer, such member shall be entitled to at least four-fifths of the dividends apportioned to such shares; and unless the value thereof as thus determined is withdrawn by such member within ten years from the date of such transfer, his interest therein may be forfeited, if the by-laws so provide, and the amount standing to the credit of such shares transferred to the guaranty fund of such association.

§ 401. Transfer of shares and conditions attaching thereto.

No transfer of shares shall be binding upon the association until the same has been made upon its books; and the transferee shall take the same charged with all liabilities to the association and the conditions attaching thereto at the time of the 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.

§ 402. Repayment of loans; application of pledged shares.

Any loan made by a savings and loan association to a member may be repaid at any time provided the member shall pay the principal due thereon, less the withdrawal value of the shares transferred as security therefor, the premium earned and the interest accrued at the date of such repayment, and all sums ad-
vanced by the association for taxes, assessments, or insurance premiums, with interest thereon; and in addition thereto:

1. Interest on the principal repaid for a period of three months after the date of repayment; or

2. Interest and premium upon such principal for the whole year when so provided in the by-laws of the association, if the repayment be made at any time within one year from the date of the mortgage or other evidence of debt.

Any such borrowing member may pay upon any such loan a sum equal to the matured value of one or more of the instalment shares transferred and pledged as security therefor upon the same proportionate terms as are provided in this section for payment in full.

Whenever any mortgage is foreclosed, the withdrawal value of the shares transferred and pledged to any such association for the payment of the loan shall be applied to the extinguishment of the indebtedness of the member as hereinbefore determined, and his rights under such shares shall terminate.

If any such association is in process of voluntary liquidation, the shares of a borrowing member shall be entitled to full participation in the assets of such association, and their value as thus determined shall be applied upon the indebtedness of such member.

If any such association is in process of involuntary liquidation, the minimum value of the shares owned by the borrowing member, after allowing for all possible losses and the expense of liquidation, may be applied in reduction of his indebtedness; and he shall be entitled to receive his proportionate share of any further sums that may be thereafter realized from the assets of such association.

Nothing in this section shall be construed to prevent the reduction of any such association's liability to its members in accordance with the provisions of section four hundred and four of this article.

§ 403. Change of location.

Any savings and loan association may make a written application to the superintendent of banks for leave to change its place of business to another place in the same county. The application shall state the reasons for such proposed change, and shall be signed and acknowledged by a majority of its board of directors. If the proposed place of business is within the limits of the town, village, borough or city in which the place of business of the asso-
ciation is located, 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 two principal officers of the association shall be published once a week for two successive weeks, immediately preceding such application in a newspaper published in the city of Albany in which notices by state officers are required by law to be published, and in a newspaper to be designated by the superintendent, published in the county in which the place of business of such association is located. If the superintendent shall issue a certificate authorizing the change of location, as provided in section fifty of this chapter, the association shall cause such certificate to be 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, such association may, upon or after the day specified in the certificate, remove its property and effects to the location designated therein, and thereafter its place of business shall be the location so specified; and it shall have all the rights and powers in such new location which it possessed at its former location.

§ 404. Reduction of liability to members.

Whenever the losses of any savings and loan association resulting from a depreciation in the value of its securities or otherwise exceed its guaranty fund and undivided profits so that the estimated value of its assets is less than the total amount due its members, the supreme court may, upon the petition of such savings and loan association, approved by the superintendent of banks, order a reduction of its liability to its members, except upon juvenile savings shares, in such manner as to distribute the loss equitably among such members. If, thereafter, such savings and loan association shall realize from such assets a greater amount than was fixed in the order of reduction, such excess shall be divided among members whose credits were so reduced, but to the extent of such reduction only.

§ 405. Qualifications and disqualification of directors.

The by-laws of every savings and loan association may prescribe other qualifications for directors, but no person shall be eligible to election as a director unless he is the owner in good faith and in his own right on the books of the association of five savings or instalment shares, or of other shares equal in value to
one matured instalment share, and every person elected to be a
director, who, after such election, shall hypothecate, pledge or
cease to be the owner in his own right of the necessary qualifying
shares, shall thereby vacate his office, and shall not be eligible for
re-election as a director for a period of one year from the date
of the next succeeding annual meeting.

§ 406. Oath of directors.

Each director of any savings and loan association, when ap­
pointed or elected, shall take an oath that he will, so far as the
duty devolves upon 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 ap­
licable to such corporation, and that he is the owner in good
faith and in his own right, of at least five savings or instalment
shares, or of other shares equal in value to one matured instal­
ment share either subscribed for by him or standing in his name
on the books of the association. Such oath shall be subscribed
by the director making it, certified by an officer authorized by
law to administer oaths, and immediately transmitted to the su­
perintendent of banks.

§ 407. Vacancies in board of directors; how filled.

All vacancies in the office of director of any savings and loan
association shall be filled by election by the members except as
hereinafter provided. Vacancies not exceeding one-third of the
whole number of the board may be filled by the affirmative vote
of a majority of the directors then in office, and the directors so
elected may hold office until such vacancies are filled by the mem­
bers at a special or annual election; or when the number of di­
rectors fixed by its by-laws is nine or more, two vacancies may,
with the consent of the superintendent of banks, be left unfilled
until the next annual election.

§ 408. Change of number of directors.

The members of any savings and loan association may at any
time change the number of its directors by amending its by-laws
in accordance with the provisions of section four hundred ten of
this article.

§ 409. Restrictions on directors and officers.

No director, officer, agent, clerk or employee of any savings
and loan association shall receive compensation by salary, fees,
expenses or otherwise for soliciting the sale of shares of the association to any person.

No officer, director, attorney, clerk or agent of such association, and no person in any way interested or concerned in the management of its affairs, shall 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.

§ 410. Amendment of by-laws; review of superintendent's refusal to approve by-laws.

1. The by-laws of any savings and loan association may be altered or amended from time to time, provided such alterations or amendments shall have first received the written approval of the superintendent of banks and shall thereafter have been duly adopted at a meeting of the shareholders, of which meeting thirty days' notice, containing a copy of the proposed alterations or amendments, shall have been given by mail to each shareholder of record; and a copy of such alterations and amendments shall have been filed in the office of the superintendent of banks within thirty days after such adoption.

2. Any association deeming itself aggrieved by the refusal of the superintendent of banks to give his written approval of proposed alterations or amendments of the by-laws, may, upon notice to the superintendent, apply to any justice of the supreme court of the district wherein the office of such association is located, for a review of such refusal. The court may review the superintendent's decision, upon such evidence as may be presented, and may affirm or reverse the same in whole or in part and may approve any or all of the proposed alterations or amendments. Any alteration or amendment approved by such court may be adopted by the association at a meeting of its shareholders and a copy thereof, if adopted, shall be filed in the office of the superintendent, as prescribed in subdivision one of this section.

§ 411. Exemptions.

Every savings and loan association shall be deemed an institution for savings, and neither it nor its property shall be taxable under any law which shall exempt savings banks or institutions for savings from taxation. No law which taxes corporations in any form, or the shares or property thereof, shall apply to savings and loan associations unless they are specifically named in
such law. The shares held by members of any association and the dues and dividends credited thereon shall be exempt from sale on execution and proceedings supplementary thereto to the amount of six hundred dollars, and the members of any such association shall not be individually liable for the payment of its debts. The shares of savings and loan associations shall not be subject to the stock transfer tax either when issued by the association or when transferred from one member to another.

§ 412. Communications from banking department must be submitted to directors and noted in minutes.

Each official communication directed by the superintendent of banks or one of his deputies to a savings and loan association or to any officer thereof, relating to an investigation or examination conducted by the banking department or containing suggestions or recommendations as to the conduct of the business of the association, shall be submitted, by the officer receiving it, to the board of directors at the next meeting of such board and noted in the minutes of the meetings of such board.

§ 413. Reports to superintendent; penalty for failure to make.

On or before the first day of February in each year, every savings and loan association shall make a written report to the superintendent of banks which shall contain a statement of its condition on the morning of the first day of January in said year. Every such report shall be verified by the oaths of the two principal officers in charge of the affairs of the association at the time of such verification. The verification shall state that the report 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 the association has been transacted at the location required by this article and not elsewhere.

Every such association shall also make such other special reports to the superintendent as he may from time to time require, which shall be in such form and filed at such date as may be prescribed by the superintendent and shall, if required by him, be verified in such manner as he may prescribe.

If any such association shall fail to make any report required by this section on or before the day designated for the making thereof, or shall fail to include therein any matter required by the superintendent, such association shall forfeit to the people of the state the sum of ten dollars for every day that such report
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§ 417. Rights of certain associations preserved.

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Federal Reserve Bank of St. Louis
enacted, and article six of chapter ten of the laws of nineteen hundred nine, shall not affect the corporate existence of associations organized under any of such acts, and every association organized under the provisions of any of such statutes shall be subject to the provisions of this chapter, in like manner as corporations which are incorporated hereunder.

§ 418. Charters to be conformed to this article; obligations and rights unimpaired.

The powers, rights, duties, privileges and obligations of every association organized under any of the acts enumerated in section four hundred seventeen of this chapter or doing business under any of such acts at the time this act 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 such 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 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.

§ 419. 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 four hundred seventeen of this article.

§ 420. Foreign corporations prohibited from transacting a savings and loan business in the state.

No foreign corporation shall transact the business of a savings and loan association within this state or maintain an office in the state for the purpose of transacting such business.

§ 421. Land Bank of the State of New York; incorporation; organization certificate.

When authorized by the superintendent of banks as provided in section twenty-three of this chapter, ten or more savings and loan associations, the aggregate resources of which shall not be less than five million dollars, may form the Land Bank of the State of New York. Each of such associations shall subscribe, acknowledge and submit to the superintendent of banks at his office an organization certificate in duplicate which shall specifically state:

1. The name, "Land Bank of the State of New York."
2. The place in the city of New York where its business is to be transacted.
3. The number of shares for which each association has subscribed which shall amount in the aggregate to not less than one hundred thousand dollars.
4. The number of directors of such land bank, which shall not be less than nine, and the names of the persons who shall be its directors until the first annual meeting. The certificate shall recite that the directors possess the qualifications specified in section four hundred thirty of this article.
5. The name and location of the business office of each savings and loan association subscribing the certificate and the aggregate resources of each such association.

§ 422. Proposed by-laws.

The incorporators shall subscribe and acknowledge and submit to the superintendent of banks at his office proposed by-laws in duplicate, which shall prescribe the manner in which the business of such land bank shall be conducted with reference to the following matters:

1. The date during the month of January of the annual meeting of shareholders; the manner of calling special meetings, and the number of members which shall constitute a quorum.
2. The number and qualifications of directors, subject to the provisions of section four hundred thirty of this article; the method of division into classes for the purpose of electing, as nearly as may be, an equal number of directors each year; the removal or suspension of directors; the filling of vacancies in the board of directors, and the number of directors which shall constitute a quorum, which shall not be less than five.

3. The meetings, powers and duties of directors; the appointment or election of appraisal, supervisory and auditing committees.

4. The officers; the manner of their election; their terms of office, duties and compensation; and the bonds which shall be required of officers who have the custody or possession of money, securities or property of the land bank.

5. The annual commission that may be charged each member, subject to the limitations of section four hundred twenty-nine of this article.

6. The transfer of membership, subject to the limitations of section four hundred twenty-eight of this article.

7. The manner in which the by-laws may be altered or amended.

§ 423. When corporate existence begins; conditions precedent to commencing business.

When the superintendent shall have endorsed his approval on the organization certificate as provided by section twenty-three of this chapter, the corporate existence of the land bank of the state of New York shall begin and it shall then have power to elect officers and transact such other business as relates to its organization; but such land bank shall transact no other business until

1. Subscriptions to its shares aggregating one hundred thousand dollars shall have been paid in cash and an affidavit stating that such subscriptions have been so paid, subscribed and sworn to by its two principal officers, shall have been filed in the clerk's office of the county of New York, and a certified copy thereof in the office of the superintendent.

2. The superintendent shall have duly issued to it the authorization certificate specified in section twenty-four of this chapter.

§ 424. General powers.

In addition to the powers conferred by the general corporation law the land bank of the state of New York shall, subject to the restrictions and limitations contained in this article and its by-laws, have the following powers:
1. To issue, sell and redeem debenture bonds and notes secured by bonds and first mortgages made to or held by member associations.

2. To receive money or property from its members and from other persons with whom it has contracts, engagements or undertakings, in instalments or otherwise; to enter into any contract engagement or undertaking with such persons for the withdrawal of such money or property, with any increase thereof, or for the payment to them or to any person of any sum of money, at any time, either fixed or uncertain.

3. To invest its capital and other funds in bonds secured by first mortgages of real estate situated within the territory in which its members are authorized to make loans; and in securities which are authorized as investments for savings banks authorized to invest in section two hundred thirty-nine of this chapter.

4. To receive by assignment from its members and to deposit in trust with the comptroller of the state of New York to be held by him as security for its and their outstanding obligations any first mortgages of real estate and the bonds secured thereby that are legally receivable by savings and loan associations; to empower such savings and loan associations as agents of the land bank, to collect and immediately pay over to the land bank the dues, interest and other sums payable under the terms, conditions and covenants of the bonds and mortgages.

5. To purchase in its own name, hold and convey real property for the following purposes and no others:
   (a) A plot whereon there is or may be erected a building suitable for the convenient transaction of its business from portions of which not required for its own use a revenue may be derived.
   (b) Such as shall be mortgaged to it in good faith, by way of security for loans made by it or moneys due to it.
   (c) Such as shall be conveyed to it for debts previously contracted in the course of its business, and such as it shall purchase at sales under judgments, decrees or mortgages held by it.

6. To designate as depositaries of its funds any bank, trust company, or savings bank of this state, or any national banking association located in this state doing a banking business under the laws of the United States.

§ 425. Restrictions upon the powers of the land bank.

The land bank shall not:

1. Do a general deposit business.
2. Invest its capital and other funds in bonds secured by first mortgages on real estate if the amount secured by any such mortgage is in excess of sixty per centum of the appraised value of such real estate, or receive from its members bonds and mortgages on farm lands if the amount secured by any such mortgage is in excess of seventy-five per centum of the appraised value of such real estate.

3. Invest more than twenty-five per centum of its surplus in real estate occupied, or to be occupied, by it for office purposes, without the written approval of the superintendent of banks.

4. Incur any indebtedness upon notes and bonds in excess of twenty times the amount of its capital, nor issue bonds on behalf of any of its members in excess of twenty times the amount of the shares of such capital held by such member or in excess of eighty per centum of the value of the collateral security pledged therefor to such land bank.

§ 426. Debenture bonds.

Debenture bonds shall be issued in series of not less than fifty thousand dollars. All debentures issued by the land bank may be called on any interest day at one hundred and two and one-half per centum and interest by giving notice of not less than sixty days in a newspaper published in the city of New York. Any member association which is not indebted for borrowed money and has made no investments upon the security of real estate or taken title to real estate upon which there are prior mortgages, liens or encumbrances may pledge seventy-five per centum of its mortgages with the bonds secured thereby, to the land bank, as collateral security for debenture bonds issued on its behalf. Whenever such obligations do not exceed ten per centum of the accumulated capital of the association, fifty per centum of such mortgage securities may be pledged to the land bank; and when such obligations exceed ten per centum of such capital, twenty-five per centum of such mortgage securities may be so pledged. Whenever all the members of a member association shall execute and deliver to such association bonds secured by first mortgages of real estate and shall each give his collateral bond to such member association guaranteeing the payment of the bonds and mortgages of all the other members, one hundred per centum of the mortgage securities of such association and the bonds secured thereby may be pledged by such association to the land bank.
The amortization payments upon all mortgages accepted by the land bank as collateral security for debenture bonds shall be sufficient to liquidate the debt in a period not exceeding forty years.

§ 427. Guaranty fund.

The land bank shall accumulate from its profits a guaranty fund by carrying thereto annually a sum equal to one-half of one per centum of its capital, until such guaranty fund shall be equal to at least fifteen per centum of such capital.

§ 428. Membership; liability; transfer of shares.

Every member shall pay one thousand dollars for each share of the capital of the land bank issued to it, provided that no association shall subscribe for or hold shares of such capital to an amount in excess of ten per centum of the resources of such association.

Every such member shall be individually responsible, equally and ratably, and not one for another, for all contracts, debts, and engagements of the land bank, to the extent of the amount of its shares therein at the par value of one thousand dollars each, in addition to the amount invested in such shares. Such shares shall not be transferable, except that a member, which is not liable to the land bank for any obligation direct or contingent, may transfer its shares therein to another savings and loan association, by and with the consent of the board of directors of the land bank; or it may retire from membership and receive back such sums as it has paid for its shares, upon giving one year’s notice in writing of such intention, provided, however, that no withdrawal shall be permitted by the board of directors, which will reduce the total amount of the capital of the land bank below one hundred thousand dollars.

§ 429. Commissions and payment of expenses.

The land bank may charge each member an annual commission, not to exceed one-half of one per centum, upon the outstanding debenture bonds issued in its behalf, provided, however, that the rate of commission in any year shall be the same on all outstanding bonds; or in lieu of charging such commission the expenses incurred on account of any debenture bond issue may be charged to the association on whose behalf such bonds are issued, and the general expenses of the land bank assessed against the members in proportion to the bonds issued for them.
§ 430. Qualifications and disqualifications of directors; bond.

At least three-fourths of the directors of the land bank must reside in the state of New York during their term of office, and all must be citizens of the United States. No person shall be elected a director unless he is a shareholder of a member association and has been nominated by it for that office; and every person elected to be a director who, after such election, shall cease to be a shareholder of a member association, shall cease to be a director of the land bank, and his office shall be vacant. Directors who have the custody or possession of money, securities or property shall give bond to the land bank in an amount commensurate with their liability.

§ 431. Oath of directors.

Each director, when appointed or elected, shall take an oath that he will, so far as the duty devolves upon him, diligently and honestly administer the affairs of the land bank, and will not knowingly violate, or willingly permit to be violated, any of the provisions of law applicable to such corporation and that he is the owner in good faith and in his own right on the books of the association which nominated him of five savings or instalment shares, or other shares of the value of one matured share, and that the same is not hypothecated, or in any way pledged as security for any loan or debt and, in case of re-election that such share was not hypothecated or in any way pledged as security for any loan or debt during his previous term. Such oath shall be subscribed by the directors and officers making it, and certified by an officer authorized by law to administer oaths, and immediately transmitted to the superintendent of banks.

§ 432. Vacancies in board of directors.

All vacancies in the office of director shall be filled by election by the members except as provided in this section. Vacancies not exceeding one-third of the whole number of the board may be filled by the affirmative vote of a majority of the directors then in office, and the directors so elected may hold office until such vacancies are filled by the members at a special or annual election; or when the number of directors required is nine or more, two vacancies may, with the consent of the superintendent of banks, be left unfilled until the next annual election.
§ 433. Change of number of directors.

The members of the land bank may at any time change the number of its directors by amending its by-laws in accordance with the provisions of section four hundred thirty-five of this article.

§ 434. Officers; powers, duties and compensation.

The by-laws of the land bank shall specify its officers, the manner of their election, and their terms of office.

The officers who have the custody or possession of money, securities, or property shall give bond to the association as provided in the by-laws. They shall receive such compensation as is prescribed in the by-laws and shall hold office until their successors are elected and have qualified.

§ 435. Amendment of by-laws.

The by-laws may be altered or amended, from time to time, provided such alterations or amendments shall have first received the written approval of the superintendent of banks and shall thereafter have been duly adopted at a meeting of the directors.

§ 436. Annual meeting; notice; voting.

The annual meeting of the land bank, for the election of directors, shall be held at its principal place of business in January in each year. Notice of the time and place of holding such election shall be given by publication thereof, at least once in each week for two successive weeks immediately preceding such election, in a newspaper published in the city of New York and by mailing a copy of such notice postage prepaid to each shareholder of the land bank ten days before the holding of such meeting. Each member shall be entitled to one vote for every share of the capital standing in its name on the books of the land bank.

§ 437. Preference of credits.

All the property of any bank, trust company or savings and loan association which shall become insolvent shall be applied by the trustees, assignees or receivers thereof or by the superintendent of banks in the first place to the payment in full of any sum or sums of money deposited therewith by the land bank or due to the land bank for subscriptions, sinking funds, interest and principal of bonds, or guaranty of mortgages, ratably and proportionately but not to an amount exceeding that authorized to be so deposited or
contracted by the provisions of this chapter, and in accordance and on an equality with any other preference provided for in this chapter.

§ 438. Land bank and its debentures not liable for taxation.

The debentures issued by the land bank and the land bank itself, together with its capital, accumulations and funds, shall have the same exemption from taxation as other institutions for savings. No law which taxes corporations in any form, or the shares thereof, or the accumulations therein, shall be deemed to include the land bank or its issues of debenture bonds unless they are specifically named in such law.
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