

ANNUAL REPORT

OF THE

SUPERINTENDENT

OF BANKS

RELATIVE TO

**Savings and Loan Associations,
Land Bank of the State of New York and
Credit Unions**

For the Year 1915

TRANSMITTED TO THE LEGISLATURE MARCH 15, 1916

ALBANY
J. B. LYON COMPANY, PRINTERS
1916

STATE OF NEW YORK

No. 38

IN SENATE

MARCH 15, 1916

REPORT

OF THE

**SUPERINTENDENT OF BANKS, RELATIVE TO SAVINGS
AND LOAN ASSOCIATIONS, LAND BANK OF THE
STATE OF NEW YORK AND CREDIT UNIONS**

STATE OF NEW YORK:

BANKING DEPARTMENT,

ALBANY, *March 15, 1916*

To the Honorable the President of the Senate:

SIR.— In accordance with the provisions of the Banking Law, I have the honor to transmit to the Legislature the annual report of this Department, relative to savings and loan associations, the Land Bank of the State of New York and credit unions, for the year ending December 31, 1915.

Very respectfully yours,

EUGENE LAMB RICHARDS,

Superintendent of Banks.

REPORT

To the Legislature:

In accordance with the provisions of section 83 of the Banking Law, I present that portion of the annual report of this Department which relates to savings and loan associations, the Land Bank of the State of New York and credit unions.

The last calendar year was not especially favorable for the business of savings and loan associations as, during the fore part of the year, the depression in business which existed prior to the beginning of the European war and was for a time intensified by its outbreak, still prevailed and the small wage-earners and laborers who constitute the clientele of such associations were obliged to withdraw their savings rather than add to them. Under all the circumstances, however, the progress made by these associations during the year is noteworthy. Six new associations were organized during the year and as only one discontinued business, the total number of such associations at the beginning of the present year was two hundred fifty-one. There was an increase in the reported resources of all the associations of the State during the year of approximately four million dollars and their total resources aggregated nearly seventy-two and one-half million dollars. The increase in the assets of the strictly local co-operative associations was over four and one-half million dollars and they reported assets of nearly sixty-eight million eight hundred thousand dollars.

THE LAND BANK OF THE STATE OF NEW YORK

The organization of the Land Bank of the State of New York was completed and it commenced business during the year. It is probable that no institution was ever organized which has been more misrepresented both by its avowed advocates and its opponents than the corporation that is now beginning business so modestly and so economically. It is intended to be a central institution for all the local savings and loan associations of the State with power to assist them in procuring money to loan upon real estate values, both urban and rural, on reasonable terms. It

has been compared to a Federal reserve bank and does bear somewhat the same relationship to the member associations that a Federal reserve bank bears to the member banks. It was conceived, however, and a bill authorizing it prepared and introduced in the Legislature a year before the Federal Reserve Act was passed, and, while national banks were compelled to become members of a Federal reserve bank, membership in the Land Bank of the State of New York is entirely voluntary. Owing to the misrepresentations referred to and a failure to understand the possibilities of the new institution, less than one-sixth of the savings and loan associations of the State have thus far become members of an institution which is intended solely for their benefit. These member associations, however, have total resources of nearly twenty-two million dollars. Notwithstanding the difficulties encountered and the fact that the times have hardly been suitable for its rapid development, its first issue of bonds has been sold upon a four and one-half per cent. basis and its affairs have been so economically and conservatively managed that, after paying all expenses incident to its organization, a small surplus has been accumulated from its profits. Although owing to the unfortunate and undesired encomiums and attacks above mentioned, its possibilities have not yet been fully appreciated, it is probable that no single act of constructive legislation has in recent years aroused greater interest throughout this country and even in Canada than the statute establishing it and, at the present time, the United States Congress is engaged in perfecting legislation along similar lines for the establishment of capitalized and State-aided land banks for the purpose of loaning money to farmers through the agency of local corporations to be organized for that purpose.

Our Banking Law commences with the local associations and builds up and both the local associations and the central institution are strictly co-operative and voluntary. The only privilege which has been asked from, or given by, the State is the privilege of having the bond and mortgages which form the basis of the Land Bank's securities deposited with the State Comptroller for the greater assurance of purchasers.

Bills which will increase the usefulness of this institution and strengthen its securities have already been introduced in the

present Legislature and, in view of the fact that it is a semi-public co-operative institution, designed to aid all borrowers upon land values, it may not be improper to call attention to the security behind the bonds it issues.

No bonds and mortgages can be made the basis of an issue of bonds by the Land Bank which are not first mortgages or if the amount loaned exceeds seventy-five per centum of the appraised value of the real estate. As the loaning territory of the local associations of the State is limited, the appraisers are men familiar with local conditions and land values in the vicinity. The bonds issued cannot exceed eighty per centum of the value of the bonds and mortgages deposited, so that in amount they cannot exceed, and will usually be less than, sixty per centum of the value of the land by which they are secured, which is the savings bank basis.

The payment of the installments upon the bonds and mortgages deposited is guaranteed to the Land Bank by the member associations depositing them, and I believe that no strictly local savings and loan association has ever been so mismanaged that it was unable to pay its general indebtedness. The losses sustained by the most unfortunate of the local associations have fallen upon the members and outside creditors have been paid in full. The bonds are further secured by the capital and surplus of the Land Bank of the State of New York which, under the statute, must increase as the bonds issued by it increase and by the double liability of the member associations upon the shares held by them, and no member association is permitted to hold shares in excess of ten per centum of its resources. While even governments and municipalities have failed to pay their obligations, it is difficult to conceive of a private institution of this character in which the possibilities of loss could be more carefully minimized. While its operations must even yet be considered more or less experimental, it would seem to be a safe experiment and with proper support from the institutions interested its ultimate success would seem probable, if not assured.

EAGLE SAVINGS AND LOAN COMPANY

The Eagle Savings and Loan Company is one of the few surviving associations formerly classified as national building and loan association. On account of its size and its condition re-

sulting from successive misfortunes, I called attention to it and the assessment levied upon its members in my report of last year. The belief then expressed, with reference to the profits of the institution, under ordinary circumstances, was realized and the payment of dividends commenced under the new management. The association was, however, involved in litigation with some of its borrowing members and an adverse decision in one of these cases was given so much prominence that members who, to a large extent, had canceled their notices of withdrawal again filed them. While an appeal was taken in the case referred to the officers, in view of the possibility of the decision being sustained, and, in view of the large amount of withdrawals filed, have not deemed it proper to continue the payment of dividends and the directors, in accordance with the provisions of the Banking Law, have ordered the payment of withdrawals pro rata as funds accumulate for that purpose. This procedure will preserve the equities of members and prevent the payment of some shareholders in full while others are left to bear all the losses should such losses result from an adverse decision in the litigation referred to or from any other unforeseen cause. It should, of course, be remembered that the members of such associations sustain almost a partnership relation to each other and must share in the losses, if any occur, as well as participate in profits or earnings.

ASSOCIATIONS ORGANIZED DURING THE YEAR

During the year the following associations were organized and authorized to commence business:

NAME	Location	Certificate approved	Date of authorization
South Shore Savings and Loan Association.....	New Dorp.....	Jan. 28, 1915	Feb. 17, 1915
California Perfume Company Employees Savings and Loan Association.....	31 Park place, New York, N. Y.....	Feb. 25, 1915	Mar. 4, 1915
Hammondsport Savings and Loan Association.....	Hammondsport.....	May 12, 1915	May 12, 1915
Ithaca Savings and Loan Association.....	Ithaca.....	May 17, 1915	May 17, 1915
Orangetown Savings and Loan Association.....	Sparkill.....	May 27, 1915	May 27, 1915
Jefferson Savings and Loan Association..	1271 Jefferson street, Buffalo, N. Y.....	May 27, 1915	May 27, 1915

CHANGE OF NAME

The name of the Commercial Union Co-operative Bank, of Albany, formerly classified as a national building and loan association, was changed to Central Savings and Loan Association, a name which is less misleading and more descriptive of its present methods of doing business.

ASSOCIATIONS DISCONTINUING BUSINESS

The Elm Permanent Loan Association, of Buffalo, which was formerly classified as a national building and loan association and has been in practical liquidation for many years, discontinued business. Practically all the remaining assets of the corporation consisted of real estate which the shareholders believed could be more economically administered under the Business Corporations Law. They, therefore, formed a corporation under that statute, in order to take over this real estate and hold it until such time as it could be profitably sold.

ASSOCIATIONS IN LIQUIDATION

Among the associations whose annual statements will appear in the appendix to this report are the following which have been in practical liquidation for many years and are not now engaged in active business:

Elmira Mutual Building-Loan Association	Elmira.
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.

RESOURCES OF ASSOCIATIONS AND DISTRIBUTION BY COUNTIES

The following table shows the counties in which the savings and loan associations are located, their reported resources by counties, the number of associations in each county, and the change in reported resources for the year:

COUNTIES	Number of associations	REPORTED RESOURCES		Increase	Decrease
		Dec. 31, 1914	Dec. 31, 1915		
Albany.....	6	\$1,200,178	\$1,220,039	\$19,861	.....
Allegany.....	1	205,536	199,851	.....	\$5,685
Bronx.....	5	998,070	1,021,720	23,650	.....
Broome.....	2	226,477	238,303	11,826	.....
Cattaraugus.....	3	1,230,853	1,392,518	161,665	.....
Chautauqua.....	3	469,859	484,927	15,068	.....
Chemung.....	3	1,984,791	2,149,601	164,810	.....
Chenango.....	1	312,222	325,004	12,782	.....
Columbia.....	2	47,374	65,221	17,847	.....
Cortland.....	2	58,631	82,351	23,720	.....
Delaware.....	1	15,467	25,366	9,899	.....
Dutchess.....	1	604,022	643,023	39,001	.....
Erie.....	34	6,916,345	7,508,728	592,383	.....
Franklin.....	1	101,366	112,580	11,214	.....
Genesee.....	1	506,559	513,422	6,863	.....
Greene.....	1	174,282	187,122	12,840	.....
Herkimer.....	4	702,080	790,331	88,251	.....
Jefferson.....	2	543,604	595,618	52,014	.....
Kings.....	28	9,586,933	9,128,664	.....	458,269
Madison.....	2	210,167	217,334	7,167	.....
Monroe.....	18	2,907,466	3,076,750	169,284	.....
Nassau.....	3	426,944	451,182	24,238	.....
New York.....	33	9,262,516	9,972,661	710,145	.....
Niagara.....	3	2,163,949	2,369,273	205,324	.....
Oneida.....	5	4,255,407	4,500,938	245,531	.....
Onondaga.....	2	241,581	235,176	.....	6,405
Ontario.....	1	751,947	842,623	90,676	.....
Orange.....	9	2,323,321	2,577,085	253,764	.....
Orleans.....	2	325,854	347,144	21,290	.....
Oswego.....	5	1,530,146	1,704,565	174,419	.....
Otsego.....	1	543,419	621,768	78,349	.....
Queens.....	8	952,102	986,491	34,389	.....
Rensselaer.....	5	3,563,240	3,845,419	282,179	.....
Richmond.....	13	4,428,670	4,785,543	356,873	.....
Rockland.....	7	1,739,276	1,900,084	160,808	.....
St. Lawrence.....	5	1,647,990	1,644,340	.....	3,650
Saratoga.....	1	55,840	70,834	14,994	.....
Schenectady.....	1	939,214	1,009,136	69,922	.....
Steuben.....	7	1,466,898	1,597,868	130,970	.....
Sullivan.....	1	12,810	21,889	9,079	.....
Tioga.....	1	233,830	188,112	.....	45,718
Tompkins.....	2	366	12,147	11,781	.....
Ulster.....	4	374,511	415,166	40,655	.....
Warren.....	1	554,005	543,516	.....	10,489
Washington.....	1	18,829	22,707	3,878	.....
Westchester.....	8	1,640,978	1,754,627	113,649	.....
Yates.....	1	20,574	20,891	317	.....
Totals.....	251	\$68,476,499	\$72,419,668	\$4,473,375	\$530,216
Net increase.....				3,943,159	

The foregoing table shows that the two hundred fifty-one savings and loan associations of the State are scattered over forty-seven of its sixty-two counties. There are only fifteen counties which have no associations of this character. Their wide distribution, as well as the character of their patrons, gives them a much greater comparative importance in the financial system of the State than their resources would indicate. It will, moreover, be noticed that there are nineteen counties in the State in which the reported resources of these mutual co-operative associations exceed one million dollars and in only eight counties, including counties where one or more such associations have been recently organized, are the reported assets less than one hundred thousand dollars. The rather large decrease shown in the resources of institutions located in Kings county is due to the misfortunes of the Eagle Savings and Loan Company, and the comparatively small decreases in the reported resources of associations located in five other counties is accounted for by the payment of a large amount of matured shares in addition to the usual withdrawals. The increase in reported resources is approximately the same as last year, while the net increase is slightly less than last year, owing to the larger decrease in Kings county. The total reported resources of seventy-two million four hundred nineteen thousand six hundred fifty-eight dollars are larger than they have ever before been reported.

NATIONAL AND LOCAL ASSOCIATIONS

There are so few associations left which were formerly classified as national building and loan associations that it is not necessary to call attention to the distinctions upon which that classification was based, although it seems to be necessary that the classification be retained, in order that the strictly co-operative local associations may receive due credit for the work they are doing. Three of the associations formerly classified as national building and loan associations, including the Eagle Savings and Loan Company, are still engaged in active business. The other associations of this class are in practical liquidation. The new business of the active associations is, of course, transacted upon the same plan as the ordinary local savings and loan associations under existing laws.

The following are the associations formerly classified as national building and loan associations:

Central Savings and Loan Association.....	Albany.
Eagle Savings and Loan Company.....	Brooklyn.
Elmira Mutual Building-Loan Association.....	Elmira.
Western Savings and Loan Association.....	Rochester.
Bankers Loan and Investment Company.....	New York.
Co-operative Building Bank.....	New York.

COMPARATIVE TABLE

The principal items of assets and liabilities, receipts and disbursements of the associations of the State at the close of business December 31, 1915, together with other items of general interest and a comparison between these items as reported by the national and local associations are shown in the following table:

Assets

	Nationals	Locals	Totals
Loans on bond and mortgage.....	\$2,342,716	\$62,098,191	\$64,440,907
Loans on shares.....	30,394	1,850,510	1,880,904
Stocks and bonds.....	5,235	461,064	466,299
Shares of Land Bank of the State of New York.....	4,000	96,000	100,000
Land contracts.....	23,828	333,754	357,582
Real estate.....	1,125,313	1,323,587	2,448,900
Cash on hand and in bank.....	52,582	2,358,619	2,411,201
Furniture and fixtures.....	7,365	39,280	46,645
Installments due and unpaid.....		33,491	33,491
Interest, premium, fees and fines, due and unpaid.....	22,479	97,808	120,287
Other assets.....	16,259	97,183	113,442
Totals.....	\$3,630,171	\$68,789,487	\$72,419,658

LIABILITIES

Due shareholders, dues.....	\$2,944,685	\$56,074,585	\$59,019,270
Due shareholders, matured shares.....	31,043	405,252	436,295
Due shareholders, dividends credited.....	140,206	7,335,023	7,475,229
Balance due borrowers on mortgage loans.....	9,039	257,577	266,616
Prior mortgages.....	234,300	163,650	397,950
Borrowed money.....	49,000	1,179,831	1,228,831
Advances by Land Bank.....		50,000	50,000
Undivided profits.....	78,775	1,198,641	1,277,416
Guaranty fund.....	20,735	1,893,357	1,914,092
Unearned or rebatable premium.....		159,388	159,388
Other liabilities.....	122,388	72,183	194,571
Totals.....	\$3,630,171	\$68,789,487	\$72,419,658

RECEIPTS

	Nationals	Locals	Totals
Cash on hand January 1, 1915.....	\$66,251	\$1,869,533	\$1,935,784
Dues received.....	187,008	18,549,537	18,737,145
Prior mortgages.....	20,075	27,450	47,525
Money borrowed.....	108,000	3,394,421	3,502,421
Mortgages redeemed.....	1,006,631	7,782,437	8,789,068
Loans on shares repaid.....	19,506	1,930,298	1,949,804
Real estate sold.....	111,369	272,673	384,042
Fees received.....	72	34,334	34,406
Fines received.....	889	35,836	36,725
Interest received.....	124,215	3,456,906	3,581,121
Premium received.....	16,235	273,266	289,501
Rent received.....	53,786	58,144	111,930
Dividends retained on withdrawal.....	11,381	61,488	72,869
Other receipts.....	201,211	599,686	800,897
Totals.....	\$1,927,229	\$38,346,009	\$40,273,238

DISBURSEMENTS

Loaned on mortgages.....	\$395,818	\$11,624,671	\$12,090,489
Loaned on shares.....	25,544	2,056,248	2,081,792
Payments to shareholders before maturity, dues.....	509,117	12,141,030	12,650,147
Paid matured shares.....	4,713	3,912,058	3,916,771
Payments to shareholders, dividends withdrawn.....	84,770	998,971	1,083,741
Cash dividends paid on income and accumulative pre-paid shares.....	44,839	281,901	326,740
Paid borrowed money and prior mortgages.....	301,475	3,403,192	3,704,667
Paid interest on borrowed money and prior mortgages.....	24,344	78,094	102,438
Paid for real estate.....	137,300	376,323	513,623
Paid salaries and clerk hire.....	28,121	273,083	301,204
Paid advertising, printing and postage.....	4,646	34,143	38,789
Paid rent.....	8,168	37,650	45,818
Paid repairs to real estate.....	19,554	22,448	42,002
Paid taxes, insurance, etc.....	23,221	45,523	68,744
Other disbursements.....	263,017	632,055	895,072
Cash on hand December 31, 1915.....	52,582	2,358,619	2,411,201
Totals.....	\$1,927,229	\$38,346,009	\$40,273,238

MISCELLANEOUS ITEMS

Shares in force January 1, 1915.....	139,463	1,519,938	1,659,401
Shares issued during the year.....	6,883	404,277	411,160
Shares withdrawn during the year.....	20,473	315,361	335,834
Shares in force December 31, 1915.....	125,873	1,608,854	1,734,727
Borrowing members.....	522	34,727	35,249
Share held by borrowing members.....	16,193	432,993	449,186
Non-borrowing members.....	5,860	138,271	144,131
Shares held by non-borrowing members.....	109,680	1,175,861	1,285,541
Female shareholders*.....	2,063	62,003	64,066
Shares held by females*.....	43,781	425,487	469,268
Dividends credited on installment shares during the year.....	\$14,620	\$2,427,938	\$2,442,558
Dividends credited or paid in cash on other shares during the year.....	\$51,566	\$590,088	\$641,654

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

MISCELLANEOUS ITEMS — *Concluded*

	Nationals	Locals	Totals
Filed and unpaid withdrawals December 31, 1915....	\$560,551	\$109,860	\$670,411
Shares matured during the year.....	\$4,713	\$3,854,566	\$3,859,279
Operating expenses for the year, paid.....	\$46,344	\$387,553	\$433,897
Operating expenses for the year, unpaid.....		\$1,629	\$1,629
Amount of mortgages on property in this State.....	\$2,317,448	\$58,161,134	\$60,478,582
Number of foreclosures commenced in 1915.....	123	175	298
Number of foreclosures completed in 1915.....	11	128	139
Number of parcels of real estate acquired in 1915 by foreclosure or settlement of loans.....	30	112	142

COMPARISONS AND ITEMS OF SPECIAL INTEREST

While the total assets of all associations at the close of the year were seventy-two million four hundred nineteen thousand six hundred fifty-eight dollars, an increase of three million nine hundred forty-three thousand one hundred fifty-nine dollars, the local associations alone reported assets amounting to sixty-eight million seven hundred eighty-nine thousand four hundred eighty-seven dollars, showing an increase of four million five hundred forty thousand nine hundred eighty-four dollars, or over seven per cent.

The total membership of the associations was one hundred seventy-nine thousand three hundred eighty, an increase of seven thousand one hundred thirty-three. The total membership of the local associations was one hundred seventy-two thousand nine hundred ninety-eight, an increase of seven thousand six hundred eighty-five.

The national associations had two thousand six hundred sixty-three female shareholders who were the owners of forty-three thousand seven hundred eighty-one shares and the local associations had sixty-two thousand and three female shareholders holding four hundred twenty-five thousand four hundred eighty-seven shares. There were sixteen local associations which did not report the number of female shareholders.

The statement with reference to matured shares is of particular interest to those who remember the charges once made by opponents of the system that the members of such associations would not continue their payments until maturity, except possibly in the case of borrowing members.

During the past five years, the associations of the State have paid matured shares to the amount of fourteen million four hundred fifty-seven thousand and seventy dollars. During the last year, they paid matured shares amounting to three million nine hundred sixteen thousand seven hundred seventy-one dollars, which is the largest amount ever paid in a single year. The local associations alone paid matured shares to the value of three million nine hundred twelve thousand and fifty-eight dollars.

It was also alleged that if any considerable number of shares should be matured at the same time by a small local association, the institution would be seriously embarrassed. During the past year, a small local association which commenced business in 1902, and at the close of the previous year had total reported resources of less than two hundred thirty-four thousand dollars, paid matured shares amounting to nearly eighty-eight thousand dollars. Its affairs were so managed that, although it also made loans amounting to over forty-eight thousand five hundred dollars and paid withdrawals of over six thousand dollars, it was only compelled to borrow fifteen thousand dollars and had repaid a portion of this amount at the close of the year. It still had on hand savings bank securities, readily salable, having a market value of approximately seventeen thousand dollars.

The withdrawals paid during the year amounted to thirteen million seven hundred thirty-three thousand eight hundred eighty-eight dollars, of which amount thirteen million one hundred forty thousand and one dollars was paid by the local associations. The holders of income and accumulative prepaid shares also received in cash during the year three hundred twenty-six thousand seven hundred forty dollars. The total payments of the associations to their own members during the year, therefore, amounted to seventeen million nine hundred seventy-seven thousand three hundred ninety-nine dollars, or considerably more than one-fourth of their total resources at the beginning of the year. When it is remembered that these associations are not required to maintain a cash reserve and keep their funds closely invested, this showing is rather remarkable. At the end of the year, moreover, the associations of the State had on hand cash to the amount of over two million four hundred thousand dollars, nearly double the amount of borrowed money.

Such associations have no capital, except such as is contributed by the members, and, in order to protect the shareholders from loss, they have, for a number of years, been required to contribute a small percentage of their net earnings to a guaranty fund before the declaration of dividends.

The total amount of the guaranty fund of the local associations, thus gradually accumulated, at the close of the last fiscal year amounted to one million eight hundred ninety-three thousand three hundred fifty-seven dollars. The guaranty fund cannot be used for the payment of dividends or expenses, but is chargeable with any losses which an association may sustain.

The undivided profits of the local associations at the close of the year amounted to one million one hundred ninety-eight thousand six hundred forty-one dollars, giving them a total surplus of three million ninety-one thousand nine hundred ninety-eight dollars, or four and eighty-four hundredths per centum of the dues and dividends credited to members, an increase during the year of nearly three hundred thousand dollars. The surplus of all associations, including the so-called nationals, was three million one hundred ninety-one thousand five hundred eight dollars, or four and seventy-six hundredths per centum of the dues and dividends credited to members.

EARNINGS, EXPENSES AND DIVIDENDS

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

EARNINGS			
	Nationals	Locals	Totals
Fees received.....	\$72	\$34,334	\$34,406
Fines received.....	889	35,836	36,725
Interest received.....	124,215	3,456,906	3,581,121
Premiums received.....	18,235	273,266	289,501
Rent received.....	53,786	58,144	111,930
Dividends forfeited.....	11,381	61,488	72,869
Totals.....	\$206,578	\$3,919,974	\$4,126,552

EXPENSES

	Nationals	Locals	Totals
Paid interest on borrowed money and prior mortgages	\$24,344	\$78,094	\$102,438
Paid salaries and clerk hire	28,121	273,083	301,204
Paid advertising, printing and postage	4,646	34,143	38,789
Paid rent	8,168	37,650	45,818
Paid repairs to real estate	19,554	22,448	42,002
Paid taxes, insurance, etc.	23,221	45,523	68,744
Miscellaneous operating expenses	5,409	44,306	49,715
Totals	\$113,463	\$535,247	\$648,710
Net earnings	\$93,115	\$3,384,727	\$3,477,842

It is, of course, impossible in a general table of this character to include all items, either of profit or of expense, as a considerable diversity in the business methods of different associations still exists.

The total earnings shown by this table were three million four hundred seventy-seven thousand eight hundred forty-two dollars, of which three million three hundred eighty-four thousand seven hundred twenty-seven dollars constituted the profits of the local associations. The accumulated capital of the local associations at the beginning of the year was fifty-nine million five hundred eighty-nine thousand and forty-nine dollars, so that their net earnings were nearly five and seven-tenths per centum of their accumulated capital. So large a proportion of the national associations were in practical liquidation, having small profits and proportionately large expenses, that a calculation of their earnings would be of little value, but the net earnings of all the associations of the State, including national associations, amounted to over five and one-half per cent. of their accumulated capital.

Dividends from earnings were credited by two hundred thirty-one of the two hundred forty-five local associations upon their regular installment shares at an average rate of five and forty-four hundredths per cent. The dividends credited by one hundred thirteen of the local associations on other classes

of shares averaged four and fifty-seven hundredths per cent. The three national associations not in liquidation credited dividends to the holders of installment shares at the average rate of approximately five per centum per annum and credited the holders of other classes of shares with dividends at the average rate of approximately four and one-third per centum per annum.

The operating expenses of such associations, as defined by statute, are essentially expenses of management. The total operating expenses of the local associations during the year were three hundred eighty-nine thousand one hundred eighty-two dollars, or six dollars and fifty-three cents for each thousand dollars of the capital accumulated by members at the beginning of the year. The operating expenses of all associations amounted to four hundred thirty-five thousand five hundred twenty-six dollars, or six dollars and ninety cents for each thousand dollars of capital accumulated at the same date. The total resources of all the associations at the close of the year amounted to seventy-two million four hundred nineteen thousand six hundred fifty-eight dollars, and the total resources of the local associations to sixty-eight million seven hundred eighty-nine thousand four hundred eighty-seven dollars, so that if these total resources are used as the basis of comparison, the operating expenses of all the associations of the State would be six dollars and one cent for each thousand dollars of reported resources and the operating expenses of the local associations five dollars and sixty-five cents for each thousand dollars of resources.

AMENDMENTS TO THE LAW

The present law of this State, providing for the organization, conduct and supervision of local savings and loan associations is so satisfactory that no amendment to it appears to be necessary at the present time. Various amendments, however, which directly affect these associations and which have the approval of this department, are pending before the Legislature. By one of these amendments, the Land Bank of the State of New York is authorized to make loans to any savings and loan association, whether a member

association or not, upon its promissory notes without collateral. By another, the savings banks are authorized to make loans to savings and loan associations which have been in existence for three years and have an accumulated capital of at least fifty thousand dollars in the same manner.

It is very proper that the purpose of the Land Bank of the State of New York should be emphasized by enabling it to be of assistance to the local associations for whose benefit it was organized, even when they have not taken advantage of the privileges accorded them, by becoming members, if it can do so with safety.

The first impression of those who are not fully informed with reference to the laws governing savings and loan associations is that an investment in the promissory notes of a savings and loan association without collateral might be unsafe and unwise; but, there are few investments that are better secured than the promissory notes of such an association when its general indebtedness has been kept within the legal limit of twenty per centum of accumulated capital placed by statute upon its borrowing power. All prior mortgages, liens or incumbrances upon the real estate owned by an association or upon which it has made mortgage loans must, moreover, be included in and counted as a part of this item of borrowed money. It is very rarely that any association has even approximated this limit. In fact the general indebtedness of the local associations of the State, including in the debt all prior mortgages upon real estate owned by them or upon real estate on which they have made loans, whether such prior mortgages have been assumed or not, is but slightly in excess of two per cent. of their accumulated capital and the total indebtedness of all associations of the State, including all such prior mortgages, liens or incumbrances, is less than two and one-half per cent. of their accumulated capital.

The courts of this State have always held that the members of such associations sustain a partnership relation to each other and that, in case of liquidation, they can receive nothing whatever upon their shares until all general indebtedness has been paid. In fact, as to such general indebtedness, they stand in exactly the same relation as the stockholders of a stock corporation.

Institutions loaning money upon good security require a margin of twenty per centum, or one-fifth, over and above the amount loaned, but as a result of the application of the legal principles referred to, even in the case of an association with assets barely equal in value to the accumulated capital of its shareholders, a loan to it is secured by a margin of four hundred per centum over and above the amount loaned. In other words, the value of the property which is held for the benefit of members, subject to its payment, is five times the amount of the loan.

As more or less of the personal element enters into contracts between such associations and their members and the bonds and mortgages given by members upon the ordinary savings and loan plan are of such a character that the contract on the part of the association could not be executed by the ordinary corporation or by an individual, the mortgages have not been considered assignable, although an assignment to the Land Bank for special purposes is now authorized by statute. It would, therefore, appear to be both unnecessary and anomalous for a general creditor to require from a savings and loan association an assignment of a small amount of its assets when he has what is practically a lien upon all of them.

With the increase in the available fund of savings banks authorized by the recent revision of the Banking Law, they have greater need than ever before of short-time investments of an absolutely safe character. The organization of most savings banks, adapted to the investment of the vast sums which they have accumulated, does not permit of the minute investigation of the small, and when considered individually, comparatively petty real estate loans which form the principal assets of the savings and loan associations. On the other hand, the organization of the savings and loan associations is peculiarly adapted to this business and enables them to make loans of this character with the utmost safety. There is no real conflict between the two systems, and, so long as the promissory notes referred to afford such exceptional security, there would seem to be no good reason why these two mutual systems should not supplement each other in the good work which each is accomplishing.

CREDIT UNIONS

The reports of credit unions will hereafter be published in the same part of the annual report to the Legislature which has heretofore been confined to savings and loan associations only. This is eminently proper, for the reason that they constitute the only other class of institutions conducted upon a strictly co-operative basis, savings banks being mutual institutions but not co-operative.

Credit unions are designed to enable farmers, by co-operation, to obtain small loans for productive purposes on personal credit and to enable weekly wage-earners of all classes, by the same method, to avoid the exactions of the loan sharks.

The first credit unions upon this continent were organized in Canada and were modeled largely upon the Raiffeisen banks of Germany. In this country, their organization was first authorized in the State of Massachusetts. The provisions of the Banking Law with reference to credit unions were adapted from these prior statutes, although modified by experience with our own co-operative system of savings and loan associations. The result is believed by students of this subject to be highly creditable to the State and our statute is to considerable extent being used as a model for such credit legislation in various parts of the country. No other provisions of the recent revision of the Banking Law, except the provisions with reference to the Land Bank of the State of New York have aroused as great interest or caused so many inquiries to be received from widely scattered states.

Seventeen credit unions are now engaged in business in this State. Fifteen of them were organized during the past year. While it is not expected that corporations of this character will ever transact business upon a large scale and none of them have been in existence for a sufficient length of time to enable us to fully comprehend their possibilities, it seems probable that the business as a whole may attain large proportions and that individual credit unions may become even larger than is now deemed probable.

During the short time of its existence, one of these associations has already accumulated resources of over twenty-one thousand dollars.

The names and addresses of the credit unions organized during the past year are as follows:

CREDIT UNIONS

NAME	Location	Certificate approved	Date of authorization
Metropolitan Credit Union.....	Brooklyn.....	Jan. 11, 1915	Jan. 26, 1915
Commercial Credit Union of Brooklyn.....	Brooklyn.....	Jan. 28, 1915	Feb. 10, 1915
Mutual Investment Credit Union of New York city.....	New York.....	Jan. 25, 1915	Feb. 19, 1915
Co-operative Credit Union.....	New York.....	Jan. 11, 1915	Mar. 13, 1915
United Credit Union, The.....	New York.....	Feb. 25, 1915	Mar. 24, 1915
Marx & Rawolle Employees' Credit Union..	Brooklyn.....	Mar. 1, 1915	May 13, 1915
Amkanko Credit Union.....	New York.....	May 27, 1915	June 3, 1915
Grocers' Credit Union.....	New York.....	June 24, 1915	July 21, 1915
Borough of Brooklyn Credit Union.....	Brooklyn.....	June 15, 1915	July 22, 1915
Prosperity Fund Credit Union, The.....	New York.....	July 27, 1915	Nov. 3, 1915
Fraternal Credit Union.....	Brooklyn.....	Sept. 3, 1915	Nov. 8, 1915
Credit Union of the Employees of John Wanamaker, New York, Inc.....	New York.....	Oct. 26, 1915	Nov. 12, 1915
Kings County Credit Union.....	Brooklyn.....	Oct. 22, 1915	Nov. 15, 1915
Equitable Credit Union.....	New York.....	Dec. 17, 1915	Dec. 28, 1915
Centreville Station Co-operative Credit Union.....	Centreville Station.	Nov. 24, 1915	Dec. 30, 1915

While experience may demonstrate the need for some amendments to the statute with reference to credit unions, the law has thus far met with general approval and no amendments will be proposed by this department at the present time.

CONCLUSION

The reports of the various institutions to which this chapter relates will be published in the appendix, in slightly abbreviated form, together with summaries of their resources and liabilities, receipts and disbursements.

The appendix will also contain a table giving the names, locations, dates of organization and dates of liquidation, if closed, of all savings and loan associations which have at any time reported to the Banking Department.

Respectfully submitted,

EUGENE LAMB RICHARDS,

Superintendent of Banks.

APPENDIX

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 1915

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, 1916.

LIST OF SAVINGS AND LOAN ASSOCIATIONS

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ALBANY COUNTY.				
Albany County Savings and Loan Association of Albany, N. Y.	Albany	Oct. 11, 1892	1892	.....
ALBANY SAVINGS AND LOAN ASSOCIATION	Albany	Nov. 5, 1888	1888	*1888
Central Savings and Loan Association	Albany	Dec., 1890	1891	†1892
Central Savings and Loan Association	Albany	Feb. 16, 1891	1891	.....
Commercial Union Cooperative Bank	Albany	Feb. 16, 1891	1891	.....
GERMAN SAVINGS AND BUILDING FUND ASSOCIATION, No. 8	Albany	.....	1876	*1876
Homestead Savings and Loan Association of Albany, N. Y.	Albany	May 7, 1888	1888	Mo. 28, 1913
Permanent Savings and Loan Association of Albany, N. Y.	Albany	Dec. 31, 1888	1889	.....
Safety Building-Loan and Savings Association of the City of Albany	Albany	Jan. 29, 1889	1890	.....
SAVINGS AND BUILDING FUND ASSOCIATION, No. 4	Albany	.....	1875	*1876
SAVINGS AND BUILDING FUND ASSOCIATION, No. 5	Albany	.....	1875	*1876
SAVINGS AND BUILDING FUND ASSOCIATION, No. 6	Albany	.....	1875	*1878
SAVINGS AND BUILDING FUND ASSOCIATION, No. 7	Albany	.....	1875	*1877
SAVINGS AND BUILDING FUND ASSOCIATION, No. 9	Albany	.....	1875	*1877
United States Building, Mutual Loan Accumulating Fund Association	Albany	July 15, 1890	1890	***Oct. 11, 1905
Voorheesville Savings and Loan Association	Voorheesville	May 19, 1913	1913	.....
West End Savings and Loan Association	Albany	Feb. 4, 1889	1890	.....
ALLEGANY COUNTY.				
Alfred Mutual Loan Association	Alfred	April 9, 1884	1889	.....
BRONX COUNTY.				
Eureka Co-operative Savings and Loan Association	New York	June 8, 1888	1888	.....
Model Building and Loan Association of Mott Haven	New York	Aug. 13, 1889	1889	.....
Mount Saint Vincent Co-operative Building and Loan Association	New York	Mar., 1888	1890	.....
North New York Co-operative Building and Loan Association	New York	April 19, 1888	1888	.....
Tremont Building and Loan Association	New York	May, 1884	1889	.....
BROOME COUNTY.				
Binghamton and Washington Land Company	Binghamton	May 22, 1891	1891	.....
CATHOLIC BUILDING AND LOAN FUND ASSOCIATION	Binghamton	Mar. 15, 1875	1875	*1881
Co-operative Building and Loan Association of Binghamton, N. Y.	Binghamton	April 2, 1886	1887	.....
Deposit Savings and Loan Association	Deposit	Mar. 1, 1894	.....	1894
Home Mutual Loan and Savings Association of Binghamton, N. Y.	Binghamton	June 24, 1889	1889	.....
CATTARAUGUS COUNTY.				
Gowanda Co-operative Savings and Loan Association	Gowanda	Oct. 5, 1889	1890	.....
Olean Building, Loan and Savings Association	Olean	Feb. 1, 1892	1892	.....
Salamanca Loan and Building Association	Salamanca	Sept., 1882	1884	.....
CHAUTAUQUA COUNTY.				
Chautauqua First Equitable Building Society	Jamestown	Nov. 1, 1881	1881	.....
Chautauqua National Building, Loan and Savings Association	Jamestown	May 13, 1891	1891	.....
Dunkirk Savings and Loan Association	Dunkirk	April 1, 1889	1890	.....
Jamestown Co-operative Savings and Loan Association	Jamestown	Nov. 22, 1881	1894	.....
Jamestown Permanent-Loan and Building Association	Jamestown	Nov. 22, 1881	1883	.....

Lake Shore Savings and Loan Association.....	Dunkirk.....	Feb. 13, 1891	1891	.....
Scandinavian Building and Loan Association.....	Jamestown.....	Aug. 5, 1890	1890	1896
Silver Creek Co-operative Savings and Loan Association.....	Silver Creek.....	April 15, 1909	1909	.....
CHEMUNG COUNTY.				
Chemung Valley Mutual Loan Association¶.....	Elmira.....	April, 1875	1875	.....
Elmira Co-operative Savings and Loan Association.....	Elmira.....	May 28, 1888	1888	.....
ELMIRA BUILDING AND LOAN ASSOCIATION.....	Elmira.....	May 1, 1872	1875	*1878
Elmira Mutual Building-Loan Association.....	Elmira.....	April 18, 1893	1893	.....
Queen City Homestead Association.....	Elmira.....	Sept., 1891	1891	1893
CHENANGO COUNTY.				
Chenango Co-operative Savings and Loan Association.....	Norwich.....	April 24, 1888	1888	.....
Oxford Co-operative Savings and Loan Association.....	Oxford.....	July 23, 1897	1897	*1910
COLUMBIA COUNTY.				
Hudson Building and Loan Association.....	Hudson.....	Dec., 1875	1876	Mar. 4, 1905
Hudson Savings and Loan Association.....	Hudson.....	April 20, 1911	1911	.....
Stuyvesant Falls Building and Loan Association.....	Stuyvesant Falls.....	Jan. 1, 1881	1881	.....
CORTLAND COUNTY.				
Century Co-operative Savings and Loan Association.....	Marathon.....	Mar. 28, 1895	1895	.....
Dime Savings and Loan Association.....	Cortland.....	July 31, 1911	1911	.....
DELAWARE COUNTY.				
Walton Co-operative Savings and Loan Association (The).....	Walton.....	Oct. 11, 1907	1907	.....
DUTCHESS COUNTY.				
Home Co-operative Savings and Loan Association.....	Poughkeepsie.....	April, || 1888	1888	.....
TOWN OF FISHKILL BUILDING AND LOAN ASSOCIATION.....	.....	.....	1882	*1882
ERIE COUNTY.				
Acme Savings and Loan Association††.....	Buffalo.....	Jan. 13, 1890	1890	***1902
Adams Savings and Loan Association.....	Buffalo.....	1887	1890	1893
ÆTNA LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Mar. 21, 1872	1875	*1875
Ætna Permanent Savings and Loan Association.....	Buffalo.....	Oct. 23, 1889	1890	.....
ALLEMANIA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	June 3, 1874	1875	*1878
Amherst Savings and Aid Association.....	Buffalo.....	Mar. 27, 1890	1890	††1900
Amherst Savings and Loan Association¶¶.....	Buffalo.....	Mar. 27, 1890	1900	Feb. 8, 1909
AMICABLE SAVINGS AND AID ASSOCIATION.....	Buffalo.....	April 11, 1876	1876	*1879
AURORA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Mar. 16, 1875	1875	*1879
Basaria Mutual Permanent Savings and Loan Association.....	Buffalo.....	April 2, 1888	1890	.....
BAYARIA STREET AIDING AND ACCUMULATING SOCIETY.....	Buffalo.....	Dec. 6, 1872	1875	*1875
Black Rock Capital Savings and Loan Association.....	Buffalo.....	1889	1893	1895
Black Rock Mutual Home and Savings Association.....	Buffalo.....	April 7, 1890	1890	.....
Bristol Permanent Dime Savings and Loan Association.....	Buffalo.....	Jan. 1, 1890	1890	1892
Broadway Dime Permanent Savings and Loan Association.....	Buffalo.....	Feb. 27, 1890	1890	1893
Broadway Market Dime Permanent Savings and Loan Association.....	Buffalo.....	Mar. 31, 1891	1894	**1894
Buffalo Building and Loan Association.....	Buffalo.....	Jan. 8, 1890	1890	1893
BUFFALO CITY SAVINGS AND MUTUAL BENEFIT FUND ASSOCIATION.....	Buffalo.....	.....	1875	*1875
Buffalo Dime Savings and Loan Association.....	Buffalo.....	1890	1890	*1893

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

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

CONCORDIA SAVINGS AND AID ASSOCIATION, No. 3.....	Buffalo.....	June 7, 1876	1876	*1879
Connecticut Permanent Savings and Loan Association.....	Buffalo.....	Dec. 2, 1889	1890	1892
Co-operative Savings and Loan Association of Hamburg, The.....	Hamburg.....	May 14, 1913	1913	.....
Court Street Permanent Savings and Loan Association.....	Buffalo.....	Oct. 16, 1886	1890	1902
DELAWARE SAVINGS AND AID SOCIETY.....	Buffalo.....	July 26, 1872	1875	*1875
Depew Co-operative Savings and Loan Association.....	Depew.....	Aug. 14, 1895	1895	.....
Dime Accumulating Savings and Loan Association.....	Buffalo.....	Jan. 22, 1889	1890	1899
EAGLE AID AND ACCUMULATING ASSOCIATION.....	Buffalo.....	.....	1875	*1875
EAGLE SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	*1876
East Aurora Savings and Loan Association.....	East Aurora.....	Dec. 10, 1891	1892	Nov. 18, 1905
East Buffalo Dime Savings and Loan Association.....	Buffalo.....	Nov. 22, 1891	1891	1893
East Buffalo People's Permanent Savings and Loan Association.....	Buffalo.....	Sept. 11, 1888	1891	1894
EAST BUFFALO SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1876	*1878
East Buffalo Savings and Loan Association.....	Buffalo.....	June 24, 1913	1913	.....
East Buffalo Stock and Building Association.....	Buffalo.....	April 11, 1888	1890	1893
EASTERN SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	*1877
East Side Serial Savings and Loan Association.....	Buffalo.....	April 19, 1894	1894	.....
Economy Permanent Savings and Loan Association.....	Buffalo.....	Jan. 2, 1887	1892	1894
Electric City Co-operative Savings and Loan Association.....	Buffalo.....	Nov. 1, 1895	1895	1897
ELK STREET SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	*1877
Ellicott Permanent Savings and Loan Association.....	Buffalo.....	Mar. 18, 1889	1889	.....
ELLICOTT SAVINGS AND LOAN ASSOCIATION.....	Buffalo.....	April 6, 1878	1878	*1878
Ellicott Street Permanent Mutual Loan Association.....	Buffalo.....	Feb., 1882	1890	1892
Elm Permanent Loan Association.....	Buffalo.....	Sept. 22, 1879	1890	1915
EMSLIE SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	*1876
Enterprise Savings and Loan Association.....	Buffalo.....	April 3, 1888	1890	1892
Equitable Savings and Loan Association.....	Buffalo.....	Feb. 27, 1890	1890	†1889
Erie County Permanent Savings and Loan Association.....	Buffalo.....	Oct., 1888	1890	1902
ERIE COUNTY SAVINGS AND HELPING FUND ASSOCIATION.....	Buffalo.....	.....	1875	*1875
Erie Savings and Loan Association.....	Buffalo.....	Dec. 21, 1833	1889	.....
EXCELSIOR SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Aug. 6, 1870	1875	*1875
EXCELSIOR SAVINGS AND HELPING FUND ASSOCIATION, No. 2.....	Buffalo.....	Mar. 10, 1877	1878	*1878
Ferry Savings and Aid Association.....	Buffalo.....	May, 1889	1890	1901
Fifth Ward Permanent Dime Savings and Loan Association.....	Buffalo.....	Mar. 4, 1890	1890	†1896
FIRST WARD SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1878	*1879
Forest Avenue Independent Savings and Aid Association, No. 2.....	Buffalo.....	Dec. 2, 1889	1890	1897
Forest Permanent Savings and Aid Association.....	Buffalo.....	May, 1889	1890	1892
FOURTH WARD SAVINGS AND AID ASSOCIATION.....	Buffalo.....	April 17, 1871	1875	*1877
Fourth Ward Savings and Aid Association.....	Buffalo.....	July, 1884	1890	1896
FRANKLIN MUTUAL LOAN ASSOCIATION.....	Buffalo.....	.....	1878	*1878
FRANKLIN SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Jan. 5, 1871	1875	*1876
Freehold Savings and Loan Association.....	Buffalo.....	May 27, 1891	1891	.....
Front Avenue Savings and Loan Association.....	Buffalo.....	July 1, 1890	1890	**1895
FRONTIER LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Mar. 7, 1877	1877	*1877
FRONTIER SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	*1875
Frontier Savings Fund and Aid Association.....	Buffalo.....	.....	1890	May 5, 1891
Frontier Savings Fund and Aid Association.....	Buffalo.....	April 28, 1891	1891	1897

LIST OF ASSOCIATIONS

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued)

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ERIE COUNTY — (Continued).				
<i>Genesee Permanent Dime Savings and Loan Association.</i>	Buffalo.	Mar. 20, 1890	1890	||||1894
GENESEE SAVINGS AND AID ASSOCIATION	Buffalo.	Mar. 14, 1871	1875	*1876
Genesee Street Savings and Loan Association	Buffalo.	Oct. 26, 1914	1914	.....
GEORGE MULLENSBERG SAVINGS AND HELPING FUND ASSOCIATION	Buffalo.	June 5, 1873	1875	*1878
GEORGE WASHINGTON SAVINGS AND HELPING FUND ASSOCIATION	Buffalo.	June 1, 1869	1875	*1875
GEORGE WASHINGTON SAVINGS AND HELPING FUND ASSOCIATION, No. 2	Buffalo.	May 8, 1876	1876	*1878
<i>German-American Dime Savings and Loan Association†</i>	Buffalo.	.....	1890	1893
<i>German-American Permanent Savings and Loan Association</i>	Buffalo.	July 1, 1890	1890	1893
<i>German-American Savings and Loan Association</i>	Buffalo.	.....	1890	1891
<i>German Central Dime Permanent Mutual Savings and Loan Association</i>	Buffalo.	Oct. 1, 1890	1890	1892
<i>German Central Permanent Dime Mutual Loan and Savings Association ||</i>	Buffalo.	Oct. 1, 1890	1892	1896
<i>German Co-operative Savings and Loan Association</i>	Buffalo.	Aug. 4, 1898	1898	.....
<i>Germanic Permanent Mutual Loan Association</i>	Buffalo.	May 13, 1878	1891	1895
GERMAN SAVINGS AND AID ASSOCIATION	Buffalo.	July 6, 1869	1875	*1875
GERMAN NATIONAL SAVINGS AND AID ASSOCIATION	Buffalo.	.....	1875	*1875
<i>German Permanent Dime Savings and Loan Association</i>	Buffalo.	June 1, 1890	1892	1894
GERMAN SAVINGS AND AID ASSOCIATION	Buffalo.	.....	1876	*1878
<i>Globe Permanent Dime Savings and Loan Association</i>	Buffalo.	Jan. 13, 1890	1890	1898
<i>Globe Savings and Loan Association</i>	Buffalo.	July 1, 1886	1890	***Dec. 23, 1906
Goodell Permanent Loan Association	Buffalo.	May 28, 1888	1890	.....
<i>Guilford Savings and Loan Association**</i>	Buffalo.	Jan. 7, 1889	1889	††1903
Hamburg Savings and Loan Association	Hamburg	Jan. 1, 1890	1890	.....
HARMONY SAVINGS AND AID ASSOCIATION	Buffalo.	.....	1875	*1878
HELVETIA SAVINGS AND AID ASSOCIATION	Buffalo.	Feb. 5, 1873	1875	*1878
Hercules Permanent Savings and Loan Association	Buffalo.	May 7, 1885	1890	.....
HICKORY SAVINGS AND AID ASSOCIATION	Buffalo.	.....	1875	*1876
<i>High and Peach Savings and Loan Association</i>	Buffalo.	Sept. 16, 1882	1890	1895
HIGH STREET SAVINGS AND AID ASSOCIATION	Buffalo.	Oct. 6, 1870	1875	*1876
<i>Home Dime Savings and Loan Association</i>	Buffalo.	June 4, 1890	1890	Feb. 27, 1912
Homestead Savings and Loan Association	Buffalo.	Jan. 31, 1884	1890	.....
<i>Howard and Watson Street Permanent Dime Savings and Loan Association</i>	Buffalo.	May 1, 1890	1890	1894
<i>Howard Dime Savings and Loan Association</i>	Buffalo.	May 5, 1890	1890	May 2, 1895
<i>Howard Mutual Savings and Loan Association</i>	Buffalo.	May 29, 1883	1890	1893
Hydraulic Mutual Savings and Loan Association	Buffalo.	Feb. 19, 1881	1890	.....
HYDRAULIC SAVINGS AND AID ASSOCIATION	Buffalo.	.....	1875	*1875
Industry Permanent Dime Savings and Loan Association	Buffalo.	June 24, 1891	1892	.....
INTERNATIONAL LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo.	July 21, 1875	1876	*1877
Irish-American Savings and Loan Association	Buffalo.	April 4, 1884	1885	.....
<i>Iroquois Permanent Dime Savings and Loan Association</i>	Buffalo.	Sept. 30, 1890	1890	††1894
Italian American Savings and Loan Association	Buffalo.	Dec. 24, 1914	1915	.....
JEFFERSON AND CLINTON LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo.	.....	1877	*1877

<i>Jefferson Permanent Dime Savings and Loan Association</i>	Buffalo	Sept. 10, 1888	1890	1894
<i>Jefferson Savings and Loan Association</i>	Buffalo	May 27, 1915	1915	
<i>JEFFERSON SAVINGS AND AID ASSOCIATION</i>	Buffalo		1875	*1875
<i>Johnson Permanent Savings and Loan Association</i>	Buffalo	April 16, 1883	1890	1893
<i>KRETTNER PERMANENT SAVINGS AND LOAN ASSOCIATION</i>	Buffalo	Feb. 24, 1880	1880	*1880
<i>Lackawanna Co-operative Savings and Loan Association</i>	Buffalo	April 9, 1903	1903	April 14, 1908
<i>Lackawanna Permanent Savings and Loan Association</i>	Buffalo	Sept. 6, 1887	1890	1893
<i>Lackawanna Savings and Loan Association</i>	Lackawanna	Nov. 2, 1914	1914	
<i>LA FAYETTE SAVINGS AND AID ASSOCIATION</i>	Buffalo		1878	*1878
<i>Lancaster Savings and Loan Association</i>	Lancaster	May 27, 1890	1890	1902
<i>Lemon and Virginia Permanent Savings and Aid Association</i>	Buffalo	Sept. 8, 1886	1890	1894
<i>Lemon Dime Savings and Loan Association</i>	Buffalo		1890	1891
<i>Lexington Dime Savings and Loan Association</i>	Buffalo	June 2, 1891	1891	***Sept. 5, 1905
<i>LIBERTY SAVINGS AND AID ASSOCIATION</i>	Buffalo		1875	*1875
<i>LINCOLN SAVINGS AND AID ASSOCIATION</i>	Buffalo	Mar. 13, 1875	1875	*1876
<i>LIVINGSTON SAVINGS AND AID ASSOCIATION</i>	Buffalo		1878	*1878
<i>Lovejoy Permanent Dime Savings and Loan Association</i> †††	Buffalo	July 3, 1891	1892	
<i>Ludwig Permanent Savings and Loan Association</i>	Buffalo	April 3, 1888	1890	1894
<i>Luitpold Permanent Savings and Loan Association</i>	Buffalo	April 19, 1887	1890	1895
<i>Main Street and Cold Spring Permanent Savings and Loan Association</i>	Buffalo	Mar. 12, 1890	1890	1894
<i>Main Street Permanent Loan Association</i>	Buffalo		1890	1891
<i>MANHATTAN SAVINGS AND AID SOCIETY</i>	Buffalo	Feb. 19, 1872	1875	*1876
<i>Masten and Eaton Permanent Savings and Aid Association</i>	Buffalo		1887	1890
<i>Metropolitan Mutual Savings and Loan Association</i>	Buffalo	Aug. 12, 1885	1890	***1902
<i>Michigan and Sycamore Permanent Loan and Savings Association</i>	Buffalo	Jan. 11, 1888	1890	*1892
<i>Monroe Savings and Loan Association</i>	Buffalo		1885	1891
<i>Mulberry Permanent Savings and Loan Association, No. 3</i>	Buffalo	Jan. 26, 1886	1890	††1896
<i>Mutual Home and Savings Association</i>	Buffalo	April 16, 1889	1890	***1902
<i>Mutual Investment and Building Association of Buffalo</i>	Buffalo	Dec. 9, 1891	1892	July 14, 1911
<i>MUTUAL SAVINGS AND AID ASSOCIATION</i>	Buffalo	April 1, 1874	1875	*1879
<i>MUTUAL SAVINGS AND LOAN ASSOCIATION</i>	Buffalo	Feb. 2, 1878	1878	*1879
<i>National Dime Savings and Loan Association</i>	Buffalo		1892	Mar. 16, 1895
<i>NEW CLINTON AND PRATT SAVINGS AND AID ASSOCIATION</i>	Buffalo		1875	*1875
<i>NEW HICKORY SAVINGS AND AID ASSOCIATION, No. 2</i>	Buffalo		1877	*1878
<i>NEW LINCOLN SAVINGS AND AID ASSOCIATION</i>	Buffalo		1878	*1878
<i>New Reservoir Permanent Dime Savings and Loan Association</i>	Buffalo	Sept. 7, 1890	1890	§§1893
<i>NIAGARA LOAN AND ACCUMULATING FUND ASSOCIATION</i>	Buffalo	June, 1870	1875	*1875
<i>Niagara Savings and Loan Association</i>	Tonawanda	May 9, 1890	1890	
<i>Niagara Savings Fund and Aid Association</i>	Buffalo	Aug. 25, 1888	1890	1894
<i>Niagara Square Dime Savings and Loan Association</i>	Buffalo	Jan. 19, 1891	1891	1899
<i>Ninth Ward Dime Savings and Loan Association</i>	Buffalo	April 6, 1891	1891	June 19, 1905
<i>North Street Permanent Savings and Loan Association</i>	Buffalo	Oct. 26, 1886	1890	1892
<i>Old Homestead Savings and Loan Association</i>	Buffalo		1890	1891

LIST OF ASSOCIATIONS

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organised.	First report for year.	Closed.
ERIE COUNTY — (Continued).				
<i>Oriental Permanent Dime Accumulating Savings and Loan Association</i>	Buffalo.....	Aug. 13, 1889	1890	1892
<i>Peckham Dime Savings and Loan Association</i>	Buffalo.....	April 29, 1890	1890	1894
PECKHAM SAVINGS AND LOAN ASSOCIATION	Buffalo.....	.....	1878	*1878
<i>People's Dime Savings and Loan Association, No. 2</i>	Buffalo.....	April 5, 1890	1890	.....
<i>People's Permanent Dime Savings and Loan Association</i>	Buffalo.....	Mar., 1889	1890	1893
PEOPLE'S SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1875	*1875
<i>People's Savings and Aid Association, No. 2</i>	Buffalo.....	.....	1875	*1875
PERRY LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo.....	Mar. 8, 1877	1877	*1877
PERRY SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1878	*1879
<i>Phoenix Dime Savings and Loan Association</i>	Buffalo.....	Feb. 28, 1891	1891	1893
PHOENIX PERMANENT LOAN ASSOCIATION	Buffalo.....	Mar. 21, 1879	1879	*1879
PIONEER LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo.....	May 18, 1872	1875	*1877
<i>Plymouth Permanent Savings, Loan and Aid Association</i>	Buffalo.....	Mar. 4, 1890	1890	1894
<i>Plymouth Rock Savings and Aid Association</i>	Buffalo.....	Mar. 27, 1884	1890	↑1894
<i>Polish Co-operative Savings and Loan Association</i>	Buffalo.....	Mar. 29, 1909	1909	.....
<i>Prairie and Clinton Permanent Dime Savings and Loan Association</i>	Buffalo.....	Jan. 29, 1890	1890	*1892
PRATT AND CLINTON SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1875	*1875
PRATT AND CLINTON SAVINGS AND AID ASSOCIATION, No. 2	Buffalo.....	Feb. 12, 1878	1878	*1878
<i>Prince Albert Permanent Savings and Loan Association</i>	Buffalo.....	April 16, 1888	1892	1897
PROSPECT HILL LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo.....	.....	1875	*1875
<i>Provident Savings and Loan Association</i>	Buffalo.....	Feb. 24, 1890	1890	1892
<i>Queen City Permanent Dime Savings and Loan Association</i>	Buffalo.....	Oct. 28, 1890	1890	1894
QUEEN CITY SAVINGS AND AID ASSOCIATION	Buffalo.....	.....	1877	*1878
<i>Richmond Avenue Permanent Dime Savings and Loan Association</i>	Buffalo.....	Mar. 6, 1890	1890	Feb. 25, 1914
<i>Riverside Co-operative Savings and Loan Association</i>	Buffalo.....	April 9, 1895	1895	.....
<i>Riverside Savings Fund and Aid Association</i>	Buffalo.....	Nov. 19, 1888	1890	1895
<i>Rock Savings and Loan Association</i>	Buffalo.....	Mar. 12, 1888	1890	1893
<i>Rose Permanent Savings and Loan Association</i>	Buffalo.....	.....	1890	1891
SAINT FRANCIS AIDING AND ACCUMULATING SOCIETY	Buffalo.....	Mar. 13, 1871	1875	*1875
SAVINGS AND LOAN ASSOCIATION, No. 1, OF BUFFALO	Buffalo.....	.....	1878	*1878
<i>Second Ward Loan Association</i>	Buffalo.....	Mar. 14, 1889	1890	May 28, 1895
<i>Security Savings and Loan Association of Buffalo, N. Y.</i>	Buffalo.....	Sept. 27, 1912	1912	.....
SENECA LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo.....	.....	1875	*1878
<i>Seneca Mutual Savings and Loan Association</i>	Buffalo.....	May 3, 1894	1894	1895
<i>Seneca Permanent Dime Savings and Loan Association</i>	Buffalo.....	Aug., 1890	1890	1894
<i>Seneca Savings and Loan Association</i>	Buffalo.....	Feb. 17, 1914	1914	.....
<i>Seventh Ward Permanent Savings and Aid Association</i>	Buffalo.....	Jan. 26, 1889	1890	\$1894
SEVENTH WARD SAVINGS AND AID ASSOCIATION	Buffalo.....	Aug. 26, 1873	1875	*1877
<i>Siberia Dime Savings and Loan Association</i>	Buffalo.....	Jan. 22, 1891	1891	1894
<i>South Park Building Lot Association</i>	Buffalo.....	May 8, 1893	1894	.....
<i>Springville Co-operative Savings and Loan Association</i>	Springville.....	June 20, 1894	||	||
<i>Standard Savings and Loan Association of Buffalo, N. Y.</i>	Buffalo.....	Jan. 26, 1886	1896	Feb. 17, 1912
<i>Superior Permanent Savings and Loan Association</i>	Buffalo.....	April 15, 1899	1890	1892
<i>Sycamore and Johnson Permanent Savings and Loan Association</i>	Buffalo.....	June 19, 1888	1890	**1892

Sycamore and Johnson Savings and Loan Association††	Buffalo	June 19, 1888	1892	
Sycamore Savings and Loan Association	Buffalo	Oct. 18, 1886	1890	April 29, 1895
SYCAMORE STREET SAVINGS AND AID ASSOCIATION	Buffalo		1875	*1875
Terrace Savings and Loan Association	Buffalo	Sept. 28, 1885	1890	1892
Third Ward Permanent Savings and Loan Association	Buffalo	Feb. 13, 1888	1890	1896
THIRTEENTH WARD LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	June 22, 1872	1875	*1876
THURINGIA SAVINGS AND AID ASSOCIATION	Buffalo	Sept. 26, 1874	1875	*1878
TONAWANDA AID AND SAVINGS ASSOCIATION	Buffalo	Sept. 26, 1883	1889	*1889
Tonawanda Enterprise Aid and Savings Association	Tonawanda	May 7, 1883	1889	1894
Twelfth Ward Savings and Aid Association	Tonawanda	Mar. 23, 1887	1890	1894
UNION LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	Mar. 10, 1887	1890	*1876
Union Savings and Aid Association	Buffalo	Aug. 8, 1876	1876	Aug. 20, 1895
UNION SAVINGS AND MUTUAL BENEFIT ASSOCIATION	Buffalo	June 24, 1888	1890	*1875
Walden Avenue Dime Savings and Loan Association	Buffalo	June 24, 1888	1875	*1875
Walden Avenue Permanent Savings and Loan Association	Buffalo	April 13, 1889	1890	1893
Waverly Co-operative Savings and Loan Association	Buffalo	Mar. 26, 1889	1890	1895
WESTERN LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	July 5, 1894	||	||
WESTERN SAVINGS AND AID ASSOCIATION	Buffalo	Sept. 16, 1870	1876	*1876
WESTPHALIA, No. 2, LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo		1875	*1878
West Seneca Co-operative Savings and Loan Association	Buffalo	Mar. 21, 1872	1875	*1878
West Side Savings and Loan Association	West Seneca	May 4, 1904	1904	Sept. 26, 1905
West Union Street Loan and Savings Association	Buffalo	Dec., 1889	1890	1893
William and Sherman Mutual Savings and Loan Association	Buffalo	Mar. 27, 1887	1890	1893
William Street Dime Savings and Loan Association	Buffalo	Oct. 2, 1882	1890	1894
William Street Permanent Savings and Loan Association	Buffalo	July 9, 1889	1890	1894
Williamsville Savings and Loan Association	Buffalo	Oct. 13, 1879	1879	.....
Winslow Permanent Savings and Loan Association	Williamsville	Aug. 12, 1913	1913	.....
WORKINGMAN SAVINGS AND AID ASSOCIATION	Buffalo	Aug. 6, 1888	1890	1893
WORKINGMEN'S SAVINGS AND AID ASSOCIATION	Buffalo	Aug. 16, 1869	1875	*1875
WORKINGMEN'S SAVINGS AND LOAN FUND ASSOCIATION	Buffalo		1877	*1878
	Buffalo	May 17, 1875	1875	*1879
FRANKLIN COUNTY.				
Saranac Lake Co-operative Savings and Loan Association	Saranac Lake	Feb. 10, 1899	1899	.....
FULTON COUNTY.				
Gloversville Building and Loan Association	Gloversville	Oct. 2, 1888	1889	Oct. 13, 1908
Gloversville Homestead Building and Loan Association	Gloversville	July 30, 1891	1891	Sept., 1891
People's Savings and Loan Association	Gloversville	Sept., 1891	1891	1902
GENESEE COUNTY.				
Genesee County Permanent Loan and Building Association	Batavia	April 15, 1879	1879	†††1901
Genesee County Loan Association††	Batavia	April 15, 1879	1879	.....
GREENE COUNTY.				
Building and Loan Association of Catskill b	Catskill	Feb., 1889	1889	b
Catskill Savings and Loan Association c	Catskill			

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
HERKIMER COUNTY.				
<i>Dolgeville Savings, Building and Loan Association</i>	Dolgeville.....	Oct. 13, 1891	1892	†††1900
<i>Frankfort Savings and Loan Association</i>	Frankfort.....	Dec. 12, 1911	1911	.....
<i>Herkimer Co-operative Savings and Loan Association</i>	Herkimer.....	July 1, 1898	1898	.....
<i>Ilion Permanent Savings, Building and Loan Association</i>	Ilion.....	Oct. 3, 1888	1890	.....
<i>Little Falls Building, Savings and Loan Association</i>	Little Falls.....	July 11, 1913	1913	.....
JEFFERSON COUNTY.				
<i>Carthage Savings, Loan and Building Association</i>	Carthage.....	.....	1890	.....
<i>Security Building, Loan and Savings Association</i>	Clayton.....	March, 1889	1890	1902
<i>Watertown Homestead Investment Company</i>	Watertown.....	April 21, 1900	1900	1901
<i>Watertown Savings, Loan and Building Association</i>	Watertown.....	Dec. 19, 1887	1888	.....
KINGS COUNTY.				
<i>Afro-American Investment and Building Company</i> ††††	Brooklyn.....	Sept. 25, 1893	1893	July 13, 1911
<i>Atlantic Building and Loan Association of Brooklyn</i> †	Brooklyn.....	April 25, 1894	1894	↑
<i>Atlantic Co-operative Savings and Loan Association</i>	Brooklyn.....	May 14, 1888	1888	‡May 31, 1894
<i>Atlantic Co-operative Savings and Loan Association***</i> †	Brooklyn.....	April 25, 1894	1894	***†
<i>Atlantic Savings and Loan Association k</i>	Brooklyn.....	.....	.....	.....
<i>Bay Ridge Savings and Loan Association g</i>	Brooklyn.....	.....	.....	.....
<i>Bedford Co-operative Building-Loan Association</i>	Brooklyn.....	Jan. 1888	1888	.....
<i>Bennett Homestead Association</i>	Brooklyn.....	June 16, 1893	§	1894
<i>Brooklyn and New York Arcanum Building, Loan and Savings Association</i>	Brooklyn.....	Nov. 16, 1885	1885	.....
<i>Brooklyn City Co-operative Building and Loan Association d</i>	Brooklyn.....	Mar. 2, 1887	1887	a
<i>Brooklyn City Savings and Loan Association c</i>	Brooklyn.....	.....	.....	.....
<i>Brooklyn Mutual Building and Loan Association</i>	Brooklyn.....	Jan. 16, 1883	1883	.....
<i>Bushwick Co-operative Building and Loan Association</i>	Bath Beach.....	July 27, 1888	1889	.....
<i>Citizens' Co-operative Building and Loan Association of Bath Beach, N. Y.</i>	Brooklyn.....	Nov. 18, 1889	1890	|| 1896
<i>Crescent Building and Loan Association</i>	Brooklyn.....	May 3, 1888	1888	1893
<i>Eagle Savings and Loan Company</i> †	Brooklyn.....	June 30, 1891	1891	.....
<i>East Brooklyn Co-operative Building Association j</i>	Brooklyn.....	April 26, 1885	1885	∫
<i>East Brooklyn Savings and Loan Association e</i>	Brooklyn.....	.....	.....	.....
<i>East New York Co-operative Savings and Building-Loan Association h</i>	Brooklyn.....	Sept. 20, 1892	1892	h
<i>East New York Savings and Loan Association g</i>	Brooklyn.....	.....	.....	.....
<i>Empire State Co-operative Savings and Loan Association</i> †††	Brooklyn.....	May 10, 1899	1899	1902
<i>Equitable Co-operative Building and Loan Association</i> ††	Brooklyn.....	June 4, 1888	1890	.....
<i>Excelsior Co-operative Savings and Loan Association</i>	Brooklyn.....	June 26, 1894	1894	**1897
<i>Fifth Avenue Co-operative Building and Loan Association m</i>	Brooklyn.....	Dec. 19, 1889	1890	m
<i>Fifth Avenue Savings and Loan Association</i>	Brooklyn.....	Dec. 19, 1889	1890	m
<i>Flatbush Co-operative Savings and Loan Association</i>	Brooklyn.....	Feb. 21, 1889	1890	.....
<i>Fort Greene Co-operative Building and Loan Association</i>	Brooklyn.....	July 19, 1889	1890	.....
<i>Fortuna Building, Co-operative Savings and Loan Association</i>	Brooklyn.....	July 22, 1895	1895	Oct. 4, 1906
<i>Franklin Co-operative Savings and Loan Association</i>	Brooklyn.....	June 10, 1897	.....	1897
<i>Fulton Co-operative Building and Loan Association</i>	Brooklyn.....	Oct. 2, 1888	1890	.....
<i>German Building and Saving Company of Brooklyn, N. Y.</i>	Brooklyn.....	Sept. 8, 1886	1888	.....
<i>Germania Building, Saving and Loan Institution</i>	Brooklyn.....	Jan. 17, 1888	1890	.....
<i>Greenpoint Polish Co-operative Savings and Loan Association</i> ††††	Brooklyn.....	Aug. 18, 1904	1904	Sept. 2, 1911
<i>Hamilton Co-operative Building and Loan Association n</i>	Brooklyn.....	May 27, 1889	1889	.....

Homestead Co-operative Building and Loan Association.....	Brooklyn.....	Dec. 12, 1888	1889	Mar. 6, 1909
Industrial Co-operative Building and Loan Association.....	Brooklyn.....	Sept. 1, 1887	1888	1893
John H. Shulls Co-operative Building and Loan Association.....	Brooklyn.....	Jan. 21, 1888	1890	1901
Kings County Co-operative Building and Loan Association.....	Brooklyn.....	Jan. 10, 1888	1888	Feb. 2, 1906
Kings County Savings and Loan Association.....	Brooklyn.....	Sept. 11, 1913	1913	
Long Island Building and Loan Association.....	Brooklyn.....	Mar. 28, 1888	1890	Nov. 6, 1911
Madison Co-operative Building and Loan Association.....	Brooklyn.....	July, 1888	1889	
Mechanics' Co-operative Bank.....	Brooklyn.....		1890	*1890
Mercantile Association of Brooklyn §§.....	Brooklyn.....	Jan., 1882	1896	1899
Model Building and Loan Association of Brooklyn, N. Y.....	Brooklyn.....	Oct., 1889	1890	
Montauk Building and Loan Association.....	Brooklyn.....	June, 1889	1890	Sept. 7, 1894
Montauk Co-operative Savings and Loan Association.....	Brooklyn.....	Aug. 26, 1901	1901	1902
Mutual Benefit Loan and Building Company.....	Brooklyn.....	May 13, 1893	1893	†††1901
Nassau Co-operative Building and Loan Association.....	Brooklyn.....	April 25, 1889	1890	
Ninth Street Savings and Loan Association.....	Brooklyn.....	Oct. 16, 1890	1890	1898
People's Building and Loan Association.....	Brooklyn.....		1889	1891
People's Co-operative Savings and Loan Association of Brooklyn.....	Brooklyn.....	July 30, 1895	1896	
People's Real Estate Tontine†††.....	Brooklyn.....	July 2, 1884	1885	†††Sept. 2, 1910
Polish-American Co-operative Savings and Loan Association.....	Brooklyn.....	Oct. 17, 1900	1900	
Prospect Home Building and Loan Association.....	Brooklyn.....	May 19, 1890	1890	
South Brooklyn Co-operative Building and Loan Association j.....	Brooklyn.....	May 11, 1886	1888	j
South Brooklyn Savings and Loan Association i.....	Brooklyn.....			
Suburban Co-operative Savings and Loan Association.....	Brooklyn.....	July 29, 1897	1897	June 24, 1909
Town of New Utrecht Co-operative Building and Loan Association b.....	Brooklyn.....	Mar. 28, 1887	1890	b
Twenty-ninth Ward Co-operative Savings and Loan Association.....	Brooklyn.....	Mar. 27, 1895	1895	
Union Co-operative Building and Loan Association†.....	Brooklyn.....	April 14, 1890	1890	
West End Co-operative Savings and Loan Association of Brooklyn.....	Brooklyn.....	May 18, 1896	1896	Oct. 24, 1904
Williamsburgh Co-operative Savings and Loan Association††††.....	Brooklyn.....	April 8, 1905	1905	Aug. 19, 1909
LEWIS COUNTY.				
Lowville Savings and Loan Association.....	Lowville.....	Sept. 4, 1889	1890	1893
LIVINGSTON COUNTY.				
Dansville Savings and Loan Association.....	Dansville.....	Jan. 16, 1888	1888	††1897
MADISON COUNTY.				
Canastota Savings and Loan Association.....	Canastota.....	Feb. 9, 1889	1889	
Oneida Saving, Building and Loan Association.....	Oneida.....	May 16, 1887	1887	
MONROE COUNTY.				
Alliance Loan Association.....	Rochester.....	Oct. 9, 1890	1890	1903
ALLEMANIA SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....		1875	*1876
American Homestead Saving and Loan Association §§.....	Rochester.....	May, 1888	1896	1902

* 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., g. v. † Successor to Atlantic Co-operative Savings and Loan Association. †† Reincorporated July 9, 1895. ††† Removed from New York county in 1899. †††† Removed from New York county in 1908. ††††† Taken possession of and closed by Superintendent of Banks. ‡ Succeeded by Atlantic Building and Loan Association, g. v. ‡‡ Receiver appointed January 20, 1897. ‡‡‡ Receiver appointed. § Did not do any business. §§ Formerly Goodman Street Dime Savings and Loan Association, g. v. ¶ Removed from Buffalo in 1897. ¶¶ Name changed to Provident Savings-Loan Investment Company. || Merged in the Franklin Society for Home-building and Savings, of New York City. a Formerly Town of New Utrecht Co-operative Building and Loan Association. b Name changed to Bay Ridge Savings and Loan Association, Feb. 15, 1911. c Formerly Brooklyn City Co-operative Building and Loan Association. d Name changed to Brooklyn City Savings and Loan Association Jan. 1, 1911. e Formerly East Brooklyn Co-operative Building Association. f Name changed to East Brooklyn Savings and Loan Association Feb. 1, 1911. g Formerly East New York Co-operative Savings and Building-Loan Association. h Name changed to East New York Savings and Loan Association Feb. 21, 1911. i Formerly South Brooklyn Co-operative Building and Loan Association. j Name changed to South Brooklyn Savings and Loan Association, March 15, 1911. k Formerly Atlantic Co-operative Savings and Loan Association. l Name changed to Atlantic Savings and Loan Association April 15, 1911. m Name changed to Fifth Avenue Savings and Loan Association July 15, 1911. n Name changed to Hamilton Savings and Loan Association January 1, 1915.

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organised.	First report for year.	Closed.
MONROE COUNTY — (Continued).				
ATLANTIC SAVINGS AND AID ASSOCIATION.....	Rochester.....		1875	*1875
Bauer Homestead Association.....	Rochester.....	Mar. 9, 1891	1891	1898
Beachwood Homestead Lot Association.....	Rochester.....	Dec., 1889	1891	1898
Brighton Permanent Savings and Loan Association.....	Brighton.....		1890	1891
Brockport Loan and Building Association.....	Brockport.....	Jan. 18, 1888	1890	April 25, 1910
Brown Street and Jefferson Avenue Dime Permanent Savings and Loan Association.....	Rochester.....	Sept. 3, 1887	1890	1901
CENTRAL BUILDING, AID AND LOAN ASSOCIATION.....	Rochester.....	Oct. 20, 1871	1875	*1875
Central Park Dime Savings and Loan Association.....	Rochester.....		1890	1891
Central Permanent Savings and Aid Association.....	Rochester.....	July 12, 1887	1890	July 1, 1892
CITIZENS' BUILDING LOT ASSOCIATION.....	Rochester.....	July 30, 1872	1875	*1875
Citizens' Permanent Savings and Loan Association.....	Rochester.....	Aug. 9, 1886	1890	Jan. 29, 1914
Citizens' Savings and Loan Association of Brockport.....	Brockport.....	Mar. 15, 1890	1890	1902
CITY CUMULATING FUND ASSOCIATION.....	Rochester.....		1875	*1875
Cliford and Ulm Street Building Lot Association.....	Rochester.....	Sept. 22, 1891	1891	1894
Columbia Banking, Savings and Loan Association.....	Rochester.....	Feb. 28, 1884	1890	
Columbia Building Lot Association.....	Rochester.....	Feb. 24, 1893	1893	1898
COLUMBIA SAVING, AID AND LOAN ASSOCIATION.....	Rochester.....		1875	*1876
Commercial Loan Association.....	Rochester.....	Jan. 9, 1891	1891	1903
CONCORDIA SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....	May 12, 1871	1875	*1876
Conkey Avenue Savings, Aid and Loan Association.....	Rochester.....	June 3, 1885	1890	1898
Consolidated Saving and Loan Association.....	Rochester.....	May 17, 1889	1890	
Cranston Street Building Lot Association.....	Rochester.....	Sept., 1889	1891	1894
Despatch Co-operative Savings and Loan Association.....	East Rochester.....	June 17, 1908	1908	
Dime Banking and Loan Association.....	Rochester.....	Oct. 1, 1886	1890	
East Main Street Homestead Association.....	Rochester.....	June 25, 1890	1890	1897
EAST ROCHESTER BUILDING LOT ASSOCIATION.....	Rochester.....		1875	*1875
East Rochester Permanent Loan Association.....	Rochester.....	June, 1886	1890	*1900
East Side Savings and Loan Association.....	Rochester.....	May 18, 1891	1891	1893
ELEVENTH WARD SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....		1875	*1877
Eighth Ward Permanent Loan Association.....	Rochester.....	April, 1885	1889	Dec. 4, 1905
Eighth Ward Standard Loan Association.....	Rochester.....	Sept. 26, 1889	1890	April 12, 1907
ENTRACRET SAVINGS AND AID ASSOCIATION.....	Rochester.....	Jan., 1872	1875	*1875
ELEVENTH WARD SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester.....		1875	*1875
Empire Permanent Loan Association.....	Rochester.....	Jan. 25, 1888	1891	†1893
Empire Permanent Savings and Loan Association.....	Rochester.....	Jan. 25, 1888	1893	1895
Empire State Savings, Loan and Investment Association.....	Rochester.....		1890	†1891
Engel Building Lot Association.....	Rochester.....		1891	1894
Enterprise Permanent Savings and Loan Association.....	Rochester.....	May 27, 1891	1891	
Equitable Co-operative Savings and Loan Association.....	Rochester.....	Oct. 4, 1889	1890	Mar. 6, 1909
Equitable Savings and Loan Association.....	Rochester.....	Jan. 12, 1895	1895	1898
Equity Savings and Loan Association.....	Rochester.....	Mar. 2, 1891	1891	Nov. 21, 1892
Equity Co-operative Savings and Loan Association.....	Rochester.....	Oct. 13, 1894	1895	

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

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

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

<i>Phoenix Savings and Loan Association</i>	Rochester	May 19, 1883	1890	Feb. 7, 1906
<i>Pinnacle Avenue Savings and Loan Association</i>	Rochester	Feb. 24, 1890	1890	.....
<i>Plymouth Avenue Savings and Loan Association</i>	Rochester	Jan. 1, 1891	1891	1898
<i>Polonia Savings and Loan Association</i>	Rochester	Jan. 27, 1890	1890	1892
<i>Profit Loan Association</i>	Rochester	May 24, 1886	1890	.....
<i>REPUBLIC AID AND LOAN ASSOCIATION</i>	Rochester	.....	1875	*1876
<i>Rochester and Kenmore Land Company</i>	Rochester	.....	1892	1893
<i>ROCHESTER CENTRAL AID AND LOAN ASSOCIATION</i>	Rochester	May 9, 1871	1875	*1875
<i>Rochester Dime Savings and Loan Association</i>	Rochester	May 20, 1886	1892	.....
<i>Rochester Equity Deposit and Loan Association</i>	Rochester	April 30, 1884	1890	Nov. 11, 1905
<i>ROCHESTER FLOWER CITY SAVINGS AND AID ASSOCIATION</i>	Rochester	.....	1878	*1881
<i>ROCHESTER GERMAN SHARPSHOOTERS' CO-OPERATIVE BUILDING LOT ASSOCIATION</i>	Rochester	.....	1877	*1877
<i>ROCHESTER GERMAN SHOOTING PARK CO-OPERATIVE BUILDING LOT ASSOCIATION</i>	Rochester	.....	1879	*1879
<i>Rochester Permanent Savings Association</i>	Rochester	.....	1892	Dec. 17, 1913
<i>ROCHESTER SAVINGS, AID AND LOAN ASSOCIATION</i>	Rochester	April 4, 1871	1875	*1875
<i>ROCHESTER SAVINGS AND LOAN ASSOCIATION</i>	Rochester	Jan. 23, 1877	1877	*1877
<i>Rochester Saving and Loan Association</i>	Rochester	Jan. 2, 1889	1894	Feb. 26, 1914
<i>ROCHESTER SHOOTERS' CO-OPERATIVE BUILDING LOT ASSOCIATION</i>	Rochester	Nov. 1, 1872	1875	*1875
<i>ROCHESTER SHOOTING PARK CO-OPERATIVE LOT ASSOCIATION</i>	Irondequoit	Nov. 23, 1872	1876	*1876
<i>ROCHESTER SHOOTING PARK SOCIETY</i>	Rochester	April 1, 1874	1875	*1875
<i>Saint Joseph Street Lot Association</i>	Rochester	.....	1890	1893
<i>Saint Joseph Street Permanent Savings and Loan Association</i>	Rochester	Aug. 25, 1886	1890	**1895
<i>Security Loan Association</i>	Rochester	May 17, 1881	1892	.....
<i>Selm Tract Building Lot Association</i>	Rochester	April 1, 1893	1893	1898
<i>Sixth Ward Permanent Savings and Loan Association</i>	Rochester	April, 1886	1890	1894
<i>South End Savings and Loan Association</i>	Rochester	Sept. 16, 1886	1890	1902
<i>South Park Homestead Tract Association</i>	Rochester	Dec. 2, 1889	1890	1901
<i>Standard Loan Association</i>	Rochester	Jan. 1, 1887	1890	1892
<i>State Building and Loan Association</i>	Rochester	Mar. 17, 1891	1891	1894
<i>STRASBURG BUILDING ASSOCIATION</i>	Rochester	Aug. 14, 1874	1875	*1875
<i>STRASBURGER SAVINGS AND AID ASSOCIATION</i>	Rochester	.....	1875	.....
<i>Street Lot Association</i>	Rochester	Aug. 11, 1891	1891	1894
<i>Tenth Ward Dime Permanent Savings and Loan Association</i>	Rochester	June 16, 1887	1890	Dec. 22, 1905
<i>Teutonic Permanent Savings and Loan Association</i>	Rochester	.....	1890	|| 1896
<i>TRUXTONIA SAVINGS, AID AND LOAN ASSOCIATION</i>	Rochester	.....	1875	*1875
<i>Third Ward Permanent Savings and Loan Association</i>	Rochester	July 13, 1886	1890	June 5, 1906
<i>Thirteenth Ward Permanent Loan Association</i>	Rochester	.....	1890	1891
<i>TWELFTH WARD SAVINGS AND LOAN ASSOCIATION</i>	Rochester	Jan. 7, 1872	1875	*1876
<i>Twentieth Ward Co-operative Savings and Loan Association</i>	Rochester	Feb. 11, 1896	1896	.....
<i>Union Dime Permanent Loan Association</i> †††	Rochester	Aug. 2, 1887	1890	April 1, 1909
<i>Union Permanent Savings and Loan Association</i>	Rochester	May 18, 1886	1890	.....
<i>UNION SAVINGS AND AID ASSOCIATION</i>	Rochester	Sept. 5, 1871	1875	*1878
<i>United Permanent Savings and Loan Association</i>	Rochester	Aug. 3, 1886	1890	.....
<i>Wadsworth Dime Banking, Aid and Loan Association</i>	Rochester	Oct. 12, 1887	1890	.....
<i>Wakelee Farm Dime Banking and Loan Association</i>	Rochester	Oct. 13, 1886	1890	.....

LIST OF ASSOCIATIONS

* The last report received was for that year. ** Purchased by Rochester Savings and Loan Association. † Formerly Fourth Ward Permanent Savings and Loan Association, *q. v.* †† Receiver appointed March 7, 1905. ††† Taken possession of and closed by Superintendent of Banks. ‡ Name changed to Rochester Savings and Loan Association by chap. 441, L. 1894. ‡‡ Name changed to Knickerbocker Building Loan Company. ‡‡‡ Formerly National Savings and Loan Association, *q. v.* || Receiver appointed.

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
MONROE COUNTY — (Concluded).				
<i>Warner Street Building Lot Association</i>	Rochester.....	.....	1890	1893
WASHINGTON AID AND LOAN ASSOCIATION.....	Rochester.....	Feb. 28, 1872	1875	*1875
<i>Washington Permanent Loan and Aid Association</i>	Rochester.....	May 11, 1886	1890	Dec. 28, 1905
<i>Webster Avenue Homestead Lot Association</i>	Rochester.....	May 2, 1890	1891	1896
WEST AVENUE BUILDING LOT ASSOCIATION.....	Rochester.....	April, 1873	1875	*1875
<i>West Avenue Loan Association</i>	Rochester.....	Nov. 10, 1890	1892	1898
<i>Western New York Permanent Savings and Loan Association</i>	Rochester.....	Mar. 18, 1889	1890	Sept. 16, 1907
Western Savings and Loan Association.....	Rochester.....	Jan. 8, 1894	1894	.....
<i>Westphalia Co-operative Savings and Loan Association</i>	Rochester.....	Oct. 11, 1887	1892	1899
WESTPHALIA SAVINGS AND AID ASSOCIATION.....	Rochester.....	May 20, 1875	1875	*1875
<i>West Side Permanent Loan Association</i>	Rochester.....	Mar. 9, 1883	1892	*1900
<i>William Otis Building Lot Association</i>	Rochester.....	April 30, 1890	1890	Jan. 28, 1907
<i>Windsor Permanent Savings and Loan Association</i>	Rochester.....	May, 1890	1890	1899
<i>Workingmen's Permanent Savings and Loan Association</i>	Rochester.....	April 3, 1886	1890	1897
NASSAU COUNTY.				
Hempstead Co-operative Building and Loan Association.....	Hempstead.....	Nov. 19, 1889	1890	.....
Port Washington Building and Loan Association of Queens County, N. Y.....	Port Washington.....	Oct. 28, 1891	1891	.....
Rockville Centre Savings and Loan Association.....	Rockville Centre.....	Nov. 29, 1889	1889	.....
NEW YORK COUNTY.				
American Co-operative Savings and Loan Association†.....	New York.....	Mar. 2, 1888	1888	.....
<i>Anglo-American Savings and Loan Association</i>	New York.....	Nov. 8, 1890	1890	†1900
<i>Assured Building-Loan Association</i>	New York.....	Nov. 7, 1889	1890	|||||1900
ASTORIA CO-OPERATIVE BUILDING ASSOCIATION.....	New York.....	May 24, 1870	1875	*1875
Bank Clerks' Co-operative Building and Loan Association of New York City.....	New York.....	Mar. 26, 1890	1890	.....
Bankers' Loan and Investment Company.....	New York.....	May, 1890	1890	.....
<i>Bellport Mutual Loan Association of New York</i>	New York.....	July, 1891	1891	1893
<i>Birkbeck Investment Savings and Loan Company of America</i> †††.....	New York.....	Feb. 18, 1892	1892	Dec. 27, 1912
<i>Breslau Building and Loan Association</i>	New York.....	May 23, 1891	1891	1892
Broadway Dry Goods Co-operative Building and Loan Association.....	New York.....	Sept. 12, 1888	1888	.....
California Perfume Co. Employees' Savings and Loan Association.....	New York.....	Mar. 4, 1915	1915	.....
CENTRAL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.....	New York.....	June 20, 1888	1888	*1888
<i>Central Park Co-operative Savings and Loan Association</i>	New York.....	Aug. 13, 1895	1895	1900
<i>Century Savings and Loan Company</i>	New York.....	Dec., 1891	1892	1892
<i>Chatterton Hill Building Lot Association</i>	New York.....	Jan. 27, 1899	1899	†††1901
<i>Chosen Friends' Home Loan and Savings League</i>	New York.....	Oct. 1, 1890	1890	†††1901
CITIZENS' MUTUAL LOAN AND ACCUMULATING FUND ASSOCIATION.....	New York.....	.....	1875	*1875
<i>Citizens' Savings and Loan Association of New York City</i>	New York.....	July 19, 1889	1890	.....
<i>City Loan and Investment Company</i>	New York.....	Mar., 1892	1892	†1894
<i>Colonial Co-operative Savings and Loan Association</i>	New York.....	Feb. 8, 1885	1895	1898

Columbia Mutual Building and Loan Association of New York	New York	June 7, 1892	1892	11902
Commonwealth Savings and Investment Company	New York	Feb. 10, 1891	1891	1893
Consolidated Building and Loan Association	New York		1890	1891
Co-operative Building Bank	New York	June 11, 1890	1890	
Co-operative Home Building Association of New York	New York	Oct. 7, 1903		11903
Co-operative REAL ESTATE ASSOCIATION	New York	Mar. 8, 1882	1882	1884
Co-operative Savings and Loan Association of New York†††	New York	June 4, 1888	1888	
Cosmopolitan Co-operative Building and Loan Association	New York		1890	1891
DAILY NEWS BUILDING AND LOAN ASSOCIATION	New York	April 26, 1888	1888	1889
Daily News Building, Savings and Loan Association||	New York	April 26, 1888	1888	1894
Daily News Savings and Building-Loan Association**	New York	April 26, 1888	1894	11896
Eagle Building, Mutual Loan and Accumulating Fund Association	New York	Feb. 9, 1891	1891	1892
East Side Co-operative Building and Loan Association	New York	Feb. 15, 1888	1888	11902
Edgehill Co-operative Savings and Loan Association	New York	April 30, 1909	1909	
Electric Building, Loan and Savings Association**a	New York	Mar. 23, 1891	1891	Aug. 17, 1911
Empire Loan and Investment Company	New York	April 20, 1894	1894	11896
Equitable Building and Loan Association|||	New York	April 6, 1891	1891	1893
Equitable Permanent Co-operative Building and Loan Association	New York	Sept. 8, 1888	1890	1892
Equitable Savings and Investment Association	New York	May, 1891	1891	1892
Equitable Savings Society††††*	New York	April, 1891	1893	1900
European Liberty Building, Co-operative Savings and Loan Association	New York	April 3, 1901	1901	Nov. 22, 1908
Excelsior Building and Loan Association*††††††††††	New York	June 19, 1888	1890	Jan. 30, 1912
Fairview Heights Building and Lot Association	New York	Oct. 14, 1902	1902	Nov. 20, 1906
Federal Co-operative Building and Loan Association	New York	July 1, 1888	1888	Jan. 29, 1906
First Bohemian-Slavonic Co-operative Savings and Loan Association	New York	June 12, 1889	1889	
FIRST CO-OPERATIVE LAND AND BUILDING SOCIETY	New York		1879	*1879
FIRST NATIONAL BUILDING AND MUTUAL LOAN ASSOCIATION	New York		1875	*1875
FIRST UNION CO-OPERATIVE BUILDING ASSOCIATION, SECTION 2	New York		1879	*1881
FIRST UNION CO-OPERATIVE LAND AND BUILDING SOCIETY	New York		1875	*1881
Flushing Heights Co-operative Savings and Loan Association*a	New York	Feb. 2, 1905		Feb. 16, 1906
Fordham Co-operative Building and Loan Association	New York	June 29, 1886	1890	1892
Franklin Mutual Building and Loan Association of New York	New York	Jan. 12, 1894		11894
Franklin Society for Home Building and Savings††	New York	April 26, 1888	1896	
Fraternity Co-operative Building and Loan Association	New York	July 5, 1888	1888	*1890
German-American Building and Loan Association of the City of New York	New York	June 7, 1888	1889	
Greenwich Building and Loan Association	New York	Oct. 15, 1889	1890	
Guardian Savings and Loan Company	New York	April 21, 1894	1895	11Nov. 1905
Hand in Hand Mutual Building and Loan Association	New York	Mar. 25, 1892	1892	11892
Harbor and Suburban Building and Savings Association††††***	New York	Nov., 1888	1894	Mar. 13, 1909
Harlem Co-operative Building and Loan Association	New York	Mar. 21, 1887	1887	11Feb. 9, 1904

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
NEW YORK COUNTY — (Continued).				
Harlem River Building, Loan and Savings Association.....	New York.....	April 15, 1891	1891	.....
Herald Employees' Co-operative Building and Loan Association.....	New York.....	May 28, 1888	1888	Mar. 9, 1907
Holland Building and Loan Association.....	New York.....	1890	*1891	.....
Home Circle Building and Loan Association.....	New York.....	Jan. 30, 1894	1894	1903
Home Mutual Building and Loan Association.....	New York.....	May 10, 1888	1890	**c1898
Hudson Co-operative Savings and Loan Association.....	New York.....	April 20, 1909	1909	June 2, 1913
Industrial Co-operative Building and Loan Association.....	New York.....	Sept. 6, 1887	1887	§1899
Industrial Savings and Loan Company****c†††	New York.....	April 25, 1893	1893	June 29, 1912
International Loan and Savings Society.....	New York.....	1890	1892	1892
Investors' Savings and Loan Company****c	New York.....	Feb. 16, 1894	1896	*b1903
Italian Co-operative Building, Savings and Loan Association.....	New York.....	July 1, 1890	1891	Oct. 3, 1906
Jewelers' Building and Loan Association.....	New York.....	April, 1890	1890	*a1895
Keystone National Savings, Loan and Investment Association.....	New York.....	April 10, 1890	1890	**a1893
Keystone Savings and Loan Association***a	New York.....	April 10, 1890	1893	****a1894
Knickerbocker Co-operative Savings and Loan Association of the City of New York.....	New York.....	Sept. 14, 1898	1899	1899
Knickerbocker Savings and Loan Company*c†††	New York.....	June 18, 1883	1890	May 20, 1911
Kupeler Share Co-operative Savings and Loan Association.....	New York.....	April 16, 1903	.....	*†1903
Lenox Building Loan Company.....	New York.....	April 10, 1890	1894	†1898
Manhattan and Suburban Savings and Loan Institution.....	New York.....	April 27, 1882	1892	Nov. 23, 1905
Manhattan Mutual Co-operative Savings and Loan Association†	New York.....	Aug., 1887	1887	***
Manhattan Real Estate and Loan Company of New York.....	New York.....	Dec. 1, 1893	1893	§1901
Manhattan Savings and Loan Association.....	New York.....	June 10, 1913	1913	.....
Mercantile Building and Loan Association.....	New York.....	April 3, 1890	1890	†1893
Mercantile Co-operative Bank.....	New York.....	Oct. 9, 1889	1889	§1899
Methodist Book Concern Employees' Co-operative Building and Loan Association.....	New York.....	June 1, 1888	1888	1888
Metropolitan Co-operative Building and Loan Association.....	New York.....	Feb. 22, 1888	1888	†1894
Millinery Building and Loan Association.....	New York.....	Dec. 31, 1888	1889	§1902
Mount Morris Co-operative Building and Loan Association.....	New York.....	Mar. 14, 1888	1888	.....
Murray Hill Co-operative Building and Loan Association**	New York.....	Mar. 5, 1888	1888	Nov. 30, 1906
Mutual Realty and Loan Corporation††	New York.....	April 3, 1890	1895	*1900
Mutual Savings and Distribution Fund Association.....	New York.....	Sept., 1889	1890	†1891
National Homestead Company.....	New York.....	Sept. 17, 1890	1890	§1892
National Mutual Building and Loan Association of New York.....	New York.....	April 19, 1888	1888	July 12, 1912
New Century Co-operative Savings and Loan Association.....	New York.....	Sept. 6, 1894	||||	||||
Newmark Dwinsker Co-operative Savings and Loan Association†††	New York.....	May 23, 1906	1906	July 13, 1911
New York and Bellport Co-operative Savings and Loan Association.....	New York.....	Aug. 13, 1900	.....	*†1900
New York and Suburban Co-operative Building and Loan Association.....	New York.....	Mar. 29, 1888	1889	.....
New York and Wakefield Co-operative Building and Loan Association.....	New York.....	June 4, 1888	1888	****a1909
New York Building-Loan Banking Company ca.....	New York.....	Jan., 1890	1890	1903
New York City Co-operative Savings and Loan Association.....	New York.....	.....	1890	1891
New York Co-operative Building and Loan Association.....	New York.....	Feb. 24, 1888	1888	.....

NEW YORK CO-OPERATIVE BUILDING LOT ASSOCIATION	New York	1868	1875	*1876
New York Edison Savings and Loan Association, The	New York	May 9, 1912	1912	
New York Mortgage Company of New York	New York	Mar., 1892	1893	Feb. 23, 1906
New York Mutual Savings and Loan Association	New York	June 26, 1890	1890	Feb. 12, 1907
New York National Building and Loan Association	New York	Jan. 13, 1890	1890	\$1899
New York State Mortgage Bank and Savings Association	New York	Sept. 28, 1891	1891	Feb. 10, 1912
NEW YORK TONTINE SOCIETY	New York	Oct., 1884	1884	*1884
New York World Co-operative Building and Loan Association	New York	Oct. 2, 1886	1890	*1902
Nineteenth Ward Co-operative Savings and Loan Association†††	New York	Mar. 18, 1902	1902	July 15, 1909
Nonpareil Savings and Loan Association	New York	April 11, 1891	1891	1892
Northern Building, Savings and Loan Association	New York	Sept. 12, 1889	1890	*1910
Novy Tabor Building and Mutual Loan Corporation	New York	Oct. 18, 1893	1893	Sept. 7, 1906
Ocean Avenue Lot Association¶¶¶***	New York	June 6, 1900	1900	1902
Ocean Breeze Building Lot Association	New York	June 27, 1899	1899	Nov. 26, 1909
Our Own Home Association	New York	May 20, 1901	1901	¶¶**1901
Park Building and Loan Association	New York	April 4, 1892	1892	April 18, 1904
People's Co-operative Building and Loan Association bb	New York	July 10, 1888	1890	1903
People's Real Estate Tontine*d	New York	July 2, 1884	1885	¶Sept. 2, 1910
Peter Cooper Savings and Loan Society	New York	Feb. 16, 1894	1894	¶¶1896
Polonia Co-operative Savings and Loan Association	New York	Mar. 12, 1903	1903	
Popular Banking, Savings and Loan Association****†††	New York	Oct. 25, 1886	1890	Mch. 29, 1912
Produce Exchange Building and Loan Association	New York	July 2, 1888	1888	
Prospect Co-operative Savings and Loan Association	New York	May 16, 1901	1901	¶¶**
Provident Co-operative Savings and Loan Association	New York	Feb. 20, 1895	1895	†††1898
Provident Savings-Loan Investment Company (The) ††	New York	Jan., 1882	1899	†††Mar. 9, 1906
Prudential Savings and Loan Association of New York, N. Y. (The) §§§	New York	June 1, 1888	1899	Mch. 8, 1913
Railroad Brotherhoods Savings and Building Association	New York	July 23, 1891	1892	
Railroad Co-operative Building and Loan Association	New York	Mar. 5, 1890	1890	
Railroad and Steamship Employees' Mutual-Building and Loan Association	New York	Feb. 2, 1891	1891	*1892
Republic Savings and Loan Association|||||	New York	Feb. 20, 1890	1893	\$1900
Retail Merchants' Co-operative Savings and Loan Association	New York	Mar. 19, 1895	1895	1896
Riverside Building and Loan Association	New York	Jan. 11, 1894	1894	¶¶¶1899
Rural Savings and Loan Association	New York	Nov. 10, 1914	1914	
Safety Co-Operative Building, Loan and Savings Association of New York City	New York	Sept. 18, 1888	1889	
Scandinavian Building and Mutual Loan Association of New York and Brooklyn	New York	Oct. 23, 1887	1889	
SECOND NATIONAL BUILDING AND MUTUAL LOAN ASSOCIATION	New York		1875	*1882
SECOND UNION CO-OPERATIVE LAND AND BUILDING SOCIETY	New York		1867	*1876

LIST OF ASSOCIATIONS

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

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organised.	First report for year.	Closed.
NEW YORK COUNTY — (Concluded).				
<i>Surety Building-Loan Mortgage Company</i> ***	New York.....	April, 1891	1892	1898
SECURITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.....	New York.....	.....	1890	*1890
<i>Security Investment Company</i>	New York.....	April, 1892	1892	†††1893
<i>Security Mutual Bank</i>	New York.....	April, 1891	1891	†††1892
Serial Building, Loan and Savings Institution.....	New York.....	Jan. 20, 1885	1885	.....
Sherman Park Bau-Verein, No. 1.....	New York.....	Dec. 31, 1891	1892	.....
<i>Sherman Park Savings and Building Association</i>	New York.....	Dec., 1891	1892	1894
<i>Silver Lake Park Building and Loan Association</i>	New York.....	Aug. 20, 1892	1892	1894
Star Co-operative Building and Loan Association.....	New York.....	Feb., 1888	1888	.....
Steamship Clerks' Savings and Loan Association.....	New York.....	Mar. 22, 1911	1911	.....
<i>Stuyvesant Co-operative Building and Loan Association</i> §§.....	New York.....	April 10, 1888	1888	1897
<i>Sun and Evening Sun Building, Mutual Loan and Accumulating Fund Association</i>	New York.....	June 19, 1888	1890	||||**1902
Teachers' Building and Loan Association of New York City.....	New York.....	Sept., 1888	1890	.....
Teachers' Co-operative Building and Loan Association of the City of New York.....	New York.....	July 6, 1888	1889	.....
<i>Teachers' Equitable Building-Loan Association</i>	New York.....	Feb. 20, 1890	1890	||||1893
<i>Treasury Corporation Co-operative Savings and Loan Association</i>	New York.....	Dec. 6, 1895	1895	¶¶Dec. 12, 1905
<i>Triangle-Building, Loan and Tonsine Savings Fund Association</i>	New York.....	Dec., 1889	1890	1893
<i>Twenty-third Ward Co-operative Building and Loan Association</i>	New York.....	April 20, 1888	1890	Jan. 24, 1907
<i>Union Building, Loan and Savings Association</i>	New York.....	Jan. 4, 1889	1889	Dec. 19, 1904
Union Square Permanent Co-operative Building and Loan Association.....	New York.....	Sept. 12, 1888	1889	.....
<i>United Building and Loan Bank</i>	New York.....	Jan. 1, 1891	1892	¶¶1894
<i>United Savings-Loan Society</i> **¶.....	New York.....	Oct. 1, 1890	1890	Jan. 20, 1904
<i>United States Bond Company</i>	New York.....	Jan. 1, 1891	1891	**1893
<i>United States Building-Loan League</i>	New York.....	Dec. 15, 1890	1891	**May 1, 1893
<i>United States Savings and Loan Bank</i> **§.....	New York.....	Dec. 18, 1890	1893	¶Jan. 5, 1905
<i>Universal Trust Company</i>||||.....	New York.....	July 22, 1891	1891	Feb. 16, 1912
<i>Washington Heights Savings and Loan Association</i>	New York.....	Jan. 18, 1894	1894	Jan. 2, 1905
<i>Westchester Co-operative Savings and Loan Association</i>	New York.....	May 20, 1896	1896	*1900
West End Co-operative Building and Loan Association.....	New York.....	Nov. 14, 1887	1888	.....
West Side Mutual Building, Loan and Saving Association of the City of New York.....	New York.....	Aug. 17, 1888	1890	.....
<i>Wood-Harmon Co-operative Savings and Loan Association</i>	New York.....	Sept. 24, 1900	1900	1903
WOODLAWN HEIGHTS MUTUAL BUILDING ASSOCIATION.....	New York.....	Oct. 4, 1875	1875	*1875
NIAGARA COUNTY.				
Home Co-operative Savings and Loan Association.....	North Tonawanda.....	Nov. 10, 1910	1910	.....
<i>Homestead Loan Association</i>	North Tonawanda.....	May 5, 1890	1890	1896
Lockport Savings and Loan Association.....	Lockport.....	Jan. 1, 1888	1890	.....
Niagara Permanent Savings and Loan Association.....	Niagara Falls.....	Sept. 5, 1887	1888	.....
<i>Niagara Savings and Loan Association</i>	Suspension Bridge.....	1890	1890	*1893
<i>North Tonawanda Aid and Savings Association</i>	North Tonawanda.....	May 1, 1887	1889	Sept. 25, 1894

ONEIDA COUNTY.

Cornhill Building and Loan Association.....	Utica.....	Feb. 7, 1891	1891	
Homestead Aid Association of Utica.....	Utica.....	Feb., 1884	1884	
Homestead Aid Association of Whitestown, N. Y.....	Whitesboro.....	April 3, 1893	1893	
Mutual Savings, Loan and Building Association of Rome, N. Y.....	Rome.....	Aug. 23, 1888	1890	
Oriskany Falls Co-operative Savings and Loan Association.....	Oriskany Falls.....	Oct. 1, 1900	1900	
Savings, Building and Loan Association of Utica.....	Utica.....	April, 1891	1891	1895

ONONDAGA COUNTY.

Atlantic Savings and Loan Association of Syracuse, N. Y.....	Syracuse.....	Mar. 21, 1892	1892	¶¶1900
Central City Building and Loan Association.....	Syracuse.....	Mar. 27, 1891	1891	†1898
Central New York Co-operative Savings and Loan Association.....	Syracuse.....	1889	1889	†1894
Commercial Building and Loan Company.....	Syracuse.....	1892	1892	†1892
Cosmopolitan Building and Loan Association.....	Syracuse.....	Mar. 30, 1892	1892	¶1901
Eastern Building and Loan Association of Syracuse, N. Y.....	Syracuse.....	Mar. 1, 1890	1890	Dec. 29, 1906
Empire Co-operative Savings' Building and Loan Association.....	Syracuse.....	Feb. 13, 1892	1892	†1894
Empire Savings and Loan Association || †††.....	Syracuse.....	Feb. 13, 1892	1894	July 29, 1912
Fair City Co-operative Savings and Loan Association.....	Syracuse.....	July 8, 1908	1908	
Home Building and Lot Association.....	Syracuse.....	Sept. 23, 1898	1898	**1901
Interstate Building and Mutual Loan Association.....	Syracuse.....	Jan. 25, 1893	1893	†1893
Merchants and Mechanics' Savings and Loan Association.....	Syracuse.....	Feb. 28, 1894	1894	1899
Merchants' Co-operative Savings and Loan Association.....	Syracuse.....	Mar., 1890	1890	1892
New York Savings and Loan Association.....	Syracuse.....	Dec. 27, 1893	1893	†1893
Onondaga Savings and Loan Association.....	Syracuse.....	June 22, 1893	1893	†1899
People's Building, Loan and Saving Association ††.....	Syracuse.....	Dec. 22, 1887	1887	†1901
Safety Investment and Loan Company.....	Syracuse.....	June 23, 1890	1890	¶¶1901
Syracuse Co-operative Savings and Loan Association.....	Syracuse.....	Feb. 4, 1888	1888	
United Savings, Building and Loan Association.....	Syracuse.....	July 14, 1893	1893	1894

ONTARIO COUNTY.

Geneva Permanent Loan and Saving Association.....	Geneva.....	April 19, 1886	1890	
Universal Savings and Loan Company.....	Geneva.....	Mar., 1891	1891	Nov. 18, 1908

ORANGE COUNTY.

Building and Loan Association of Newburgh, N. Y.....	Newburgh.....	May, 1886	1886	
Co-operative Loan and Savings Society.....	Port Jervis.....	Aug. 13, 1891	1892	
DEER PARK AND WESTFALL BUILDING AND LOAN ASSOCIATION.....	Port Jervis.....	1872	1876	*1878
DELAWARE BUILDING AND LOAN ASSOCIATION.....	Port Jervis.....		1875	*1877
Goshen Co-operative Savings and Loan Association (The).....	Goshen.....	Aug. 5, 1910	1910	
Homestead Building and Loan Association.....	Middletown.....	Dec., 1888	1889	
MIDDLETOWN BUILDING AND LOAN ASSOCIATION.....	Middletown.....	Sept. 23, 1873	1875	*1876
MUTUAL BUILDING AND LOAN ASSOCIATION.....	Port Jervis.....	July 1, 1874	1875	*1879

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

LIST OF ASSOCIATIONS

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
ORANGE COUNTY — (Concluded).				
NEVERSINK BUILDING AND LOAN ASSOCIATION.....			1875	*1879
ORANGE COUNTY BUILDING AND LOAN ASSOCIATION.....	Port Jervis.....	Aug. 2, 1875	1875	*1882
Orange County Building and Loan Association, No. 2.....	Port Jervis.....	Aug. 13, 1886	1890	.....
Port Jervis Building and Loan Association, No. 1, of the Village of Port Jervis, Orange County, N. Y.....				++++
Port Jervis Real Estate and Loan Association.....	Port Jervis.....	May 30, 1868	1875	.....
Port Jervis Savings and Loan Association, No. 1.....	Port Jervis.....	Aug., 1891	1892	.....
Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York.....	Port Jervis.....	May 30, 1868	1875	.....
WALKKILL BUILDING AND LOAN ASSOCIATION.....	Central Valley.....	April, 1890	1890	.....
Warwick, Monroe and Chester Building and Loan Association.....	Middletown.....	Oct. 12, 1873	1875	*1876
Woodbury, Monroe and Chester Building and Loan Association.....	Monroe.....	Feb. 27, 1903	1903	.....
	Central Valley.....	Feb., 1889	1890	††1903
ORLEANS COUNTY.				
Medina Savings and Loan Association.....	Medina.....	Mar. 20, 1888	1888	.....
Orleans County Co-operative Savings and Loan Association.....	Albion.....	July 16, 1889	1889	.....
OSWEGO COUNTY.				
Dime Building and Loan Association.....	Oswego.....	Mar. 5, 1890	1890	.....
EMPIRE SAVINGS AND AID ASSOCIATION.....	Oswego.....	.....	1884	*1888
Frontier Permanent Building and Loan Association.....	Oswego.....	Oct. 1, 1888	1888	.....
GERMAN DEPOSIT AND AID ASSOCIATION.....	Oswego.....	Aug. 4, 1874	1875	*1879
Home Savings and Aid Association.....	Oswego.....	Feb. 1, 1888	1888	1893
Lake City Building and Loan Association.....	Oswego.....	Aug. 14, 1890	1890	.....
MUTUAL DEPOSIT AND AID ASSOCIATION.....	Oswego.....	July 22, 1879	1879	*1883
ONTARIO SAVINGS AND AID ASSOCIATION.....	Oswego.....	July 8, 1873	1875	April, 1878
OSWEGO MUTUAL SAVINGS AND AID ASSOCIATION.....	Oswego.....	Feb. 20, 1884	1884	*1888
Oswego Savings and Loan Association.....	Oswego.....	April 16, 1888	1888	April, 1892
Reciprocity Building and Loan Association.....	Oswego.....	Oct. 16, 1890	1893	.....
Security Building and Loan Association.....	Oswego.....	Aug. 1, 1890	1890	.....
OTSEGO COUNTY.				
Oneonta Building and Loan Association.....	Oneonta.....	April 27, 1888	1888	.....
QUEENS COUNTY.				
Astoria Real Estate Association.....	Long Island City.....	Mar. 4, 1889	1890	*1902
Bohemian Tax-payers' Co-operative Savings and Loan Association of Long Island City.....	Long Island City.....	Jan. 4, 1897	1897	**Mar. 3, 1906
Central Permanent Building and Loan Association.....	Long Island City.....	Dec. 4, 1888	1889	.....
Columbia Building and Loan Association.....	Woodhaven.....	Aug. 14, 1889	1889	.....
Flushing Co-operative Savings and Loan Association.....	Flushing.....	Mar., 1888	1890	.....
Long Island City Building and Loan Association.....	Long Island City.....	June, 1887	1887	.....

Long Island Savings and Investment Association	Flushing	April 14, 1892	1893	
Queens County Co-operative Savings and Loan Association	Jamaica	May 22, 1888	1888	
Rockaway Savings and Loan Association	West Rockaway	Oct. 5, 1914	1914	
Whitestone Co-operative Savings and Loan Association	Whitestone	Aug. 31, 1891	1891	
RENSSELAER COUNTY.				
Castleton Building, Savings and Loan Association	Castleton	Feb. 24, 1913	1913	
<i>Castleton Savings and Loan Association</i>	Castleton		1890	1891
HOOSICK BUILDING AND LOAN ASSOCIATION	Hoosick Falls		1882	*1889
Industrial Building-Loan and Savings Association of Troy	Troy	May 1, 1889	1889	
Permanent Savings and Loan Association of Hoosick Falls, New York	Hoosick Falls	June, 1889	1889	
Pioneer Building-Loan and Savings Association of Troy	Troy	Feb. 25, 1889	1889	
Troy Co-operative Savings and Loan Association	Troy	Oct. 25, 1897	1897	
TROY SAVINGS COMPANY	Troy	1870	1875	*1881
RICHMOND COUNTY.				
Edgewater Co-operative Savings and Building-Loan Association	Stapleton	May, 1887	1887	
Milliken Co-operative Savings and Loan Association of New York	Mariner's Harbor	May 4, 1906	1906	
New Brighton Co-operative Savings and Loan Association	New Brighton	July 17, 1900	1900	
Northfield Building, Loan and Savings Association	Mariner's Harbor	Feb., 1887	1887	
North Shore Building, Loan and Savings Association	Port Richmond	April 18, 1888	1888	
Polish Savings and Loan Association of Richmond County, N. Y., The	Port Richmond	July 18, 1912	1912	
Port Richmond Co-operative Savings and Loan Association	Port Richmond	Feb. 3, 1910	1910	
<i>Prohibition Park Building, Loan and Savings Association</i>	West New Brighton	Dec. 9, 1902	1902	***1902
Richmond Borough Co-operative Savings and Loan Association	Mariner's Harbor	Aug. 25, 1902	1902	
Richmond County Building and Mutual Loan Association	Tottenville	Dec. 13, 1881	1881	
South Shore Savings and Loan Association	New Dorp	Feb. 17, 1915	1915	
Staten Island Building, Loan and Savings Association	West New Brighton	Feb. 8, 1876	1876	
Tompkinsville Co-operative Savings and Loan Association	Tompkinsville	July 13, 1908	1908	
Westerleigh Building, Loan and Savings Association	West New Brighton	Dec. 9, 1902	1902	
ROCKLAND COUNTY.				
Co-operative Savings and Loan Association of Spring Valley	Spring Valley	Sept. 1, 1889	1889	
<i>Helping Hand Building and Loan Association</i>	Spring Valley	May, 1891	1892	1893
Home Building and Loan Association of Spring Valley	Spring Valley	Mar. 1, 1891	1892	
Nysak Building, Co-operative Savings and Loan Association	Nysak	June 13, 1888	1890	
Orangetown Savings and Loan Association	Sparkill	May 27, 1915	1915	
Park Co-operative Savings and Loan Association of Pearl River, New York	Pearl River	April 25, 1899	1899	
Provident Building and Loan Association of Haverstraw, N. Y., Inc., The	Haverstraw	June 1, 1888	1890	
<i>Provident Building and Loan Association of Spring Valley, New York</i>	Haverstraw	June 1, 1888	1890	||
Suffern Savings and Loan Association	Suffern	Feb. 1, 1887	1887	
<i>Town of Ramapo Building and Loan Association, No. 1, of the Village of Suffern, Rockland County, New York</i> †††	Suffern	Feb. 1, 1887	1887	†††
ST. LAWRENCE COUNTY.				
Canton Savings and Loan Association	Canton	Feb. 27, 1889	1890	
Gouverneur Savings and Loan Association	Gouverneur	Jan. 14, 1892	1892	
Norwood Savings, Loan and Building Association	Norwood	May 1, 1890	1890	
Ogdensburg Savings and Loan Association	Ogdensburg	April 21, 1888	1888	
Potsdam Savings, Loan and Building Association	Potsdam	May 16, 1890	1890	

LIST OF ASSOCIATIONS

* The last report received was for that year. ** Receiver appointed 1906. *** Name changed to Westerleigh Building, Loan and Savings Association.
† Formerly Prohibition Park Building, Loan and Savings Association, q. v. †† Name changed to Warwick, Monroe and Chester Building and Loan Association.
††† Name changed to Suffern Savings and Loan Association, July 1, 1911. †††† Name changed to Port Jervis Savings and Loan Association Number 1, February 1, 1912. † Removed from Brooklyn, Kings County, December 7, 1899. § Reincorporated February 7, 1896. || Reincorporated October 18, 1896.
Name changed to The Provident Building and Loan Association of Haverstraw, N. Y., Inc., May 26, 1913.

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Concluded).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
SARATOGA COUNTY.				
Mechanicville Co-operative Savings and Loan Association.....	Mechanicville.....	April 25, 1905	1905	.....
SCHENECTADY COUNTY.				
Schenectady Building, Loan and Savings Association of the City of Schenectady.....	Schenectady.....	April, 1889	1889	.....
Standard Co-operative Savings and Loan Association.....	Schenectady.....	April 17, 1905	.....	1895
SENECA COUNTY.				
Seneca Building and Loan Association.....	Seneca Falls.....	April 1, 1893	1893	1898
STEBEN COUNTY.				
Avoca Co-operative Savings and Loan Association.....	Avoca.....	Nov. 14, 1889	1890	Feb. 21, 1916
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	1899	.....
Hammondsport Savings and Loan Association.....	Hammondsport.....	May 12, 1915	1915	.....
Hornellville 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 Bloeds.....	North Cohocton.....	April 1, 1891	1891	1901
Wallace Co-operative Savings and Loan Association.....	Wallace.....	Feb. 24, 1891	1896	1899
Wayland Dime Savings and Loan Association.....	Wayland.....	Jan. 20, 1888	1888	.....
SUFFOLK COUNTY.				
Amityville Co-operative Building, Loan and Savings Association.....	Amityville.....	Nov. 20, 1893	1893	1896
Babylon and Oak Beach Co-operative Savings and Loan Association.....	Babylon.....	May 31, 1895	1895	†
Co-operative Savings and Loan Association of Sayville.....	Sayville.....	July 2, 1894	1894	Dec. 31, 1904
SULLIVAN COUNTY.				
First Farmers' Savings and Loan Association.....	Centerville Station.....	Aug. 12, 1914	1914	.....
TIOGA COUNTY.				
Waverly Co-operative Savings and Loan Association.....	Waverly.....	July 21, 1903	1903	.....
WAVERLY MUTUAL LOAN ASSOCIATION.....	Waverly.....	April, 1876	1876	*1885
TOMPKINS COUNTY.				
Groton Savings and Loan Association.....	Groton.....	July 18, 1914	1914	.....
Ithaca Savings and Loan Association.....	Ithaca.....	May 17, 1915	1915	.....
Trumansburg Co-operative Savings and Loan Association.....	Trumansburg.....	April 30, 1907	1907	Aug. 25, 1909
ULSTER COUNTY.				
Home Co-operative Savings and Loan Association of the City of Kingston, Rondout, N. Y. Homo-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y.	Rondout.....	July 5, 1889	1889	§1891
Kingston Co-operative Savings and Loan Association.....	Rondout.....	July 21, 1891	1891	.....
Saugerties Co-operative Savings and Loan Association (The).....	Kingston.....	Jan. 11, 1892	1892	.....
Wallkill Valley Savings and Loan Association.....	Saugerties.....	Nov. 7, 1907	1907	.....
	Wallkill.....	Sept. 3, 1913	1913	.....

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

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

DETAILED STATEMENT
OF THE CONDITION OF THE
Savings and Loan Associations
OF THE
STATE OF NEW YORK

January 1, 1916

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]

Officers	Names	Post-office addresses
President.....	R. B. ROCK.....	145 Dongan Avenue.
Secretary.....	GUY H. BENJAMIN.....	11 Delaware Terrace.
Treasurer.....	W. S. VAN DERZEE.....	168 So. Pearl Street.
Attorney.....	LOUIS SILBERMAN.....	De Graaf Building.

ASSETS

Loans on bond and mortgage.....	\$202,270 41
Loans on shares	8,008 00
Real estate	19,000 00
Cash on hand and in bank.....	5,694 46
Furniture and fixtures	100 00
Advances for taxes, insurance, etc.....	83 89
	\$235,156 76

LIABILITIES

Due shareholders, dues	\$206,688 80
Due shareholders, dividends credited.....	16,809 11
Undivided profits	5,254 95
Guaranty fund (as per section 392 of Banking Law).....	6,383 59
Suspense account	20 31
	\$235,156 76

RECEIPTS

Cash on hand January 1, 1915.....	\$663 77
Dues credited to members.....	107,640 41
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	35,000 00
Loans on shares repaid.....	9,930 00
Fees received	117 51
Fines received	213 76
Interest received	12,770 13
Rent received	1,314 00
Dividends retained on withdrawals.....	345 89
Advances repaid	153 55
Miscellaneous items	20 11
Suspense account	1 52
	\$173,175 64

DISBURSEMENTS

Loaned on mortgage	\$27,900 00
Loaned on shares	9,525 00
Dues repaid on withdrawal, or applied on loans.....	100,486 37
Dividends paid on withdrawal, or applied on loans.....	7,167 40
Paid borrowed money and prior mortgages.....	18,000 00
Paid interest on borrowed money and prior mortgages.....	680 25
Paid salaries and clerk-hire.....	2,274 00
Paid advertising, printing and postage.....	25 69
Paid repairs to real estate.....	193 49
Paid taxes, insurance, etc.....	454 45
Paid banking department, assessment.....	17 84

Officers' bonds	\$24 00
Advances for taxes, insurance, etc.....	127 48
State League dues	7 50
Telephone	60 56
Light and fuel	183 92
Cleaning	89 15
Stationery	30 80
Miscellaneous items	233 28
Cash on hand December 31, 1915.....	5,694 46
	<hr/>
	\$173,175 64
	<hr/>

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

Shares in force January 1, 1915, 7,621; shares issued during the year, 2,182; shares withdrawn during the year, 2,755; shares in force, 7,048. Borrowing members, 160, holding 1,855 shares; non-borrowing members, 1,000, holding 5,193 shares. Female shareholders, 683, holding 3,139 shares. Total dividends credited members during the year on instalment shares, \$7,934.05; rate, 5 per cent. and 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,642.64; rate, 4 per cent. and 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,832.92. Unpaid, none.

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

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, \$5,800. Mortgages in force in New York State, \$202,270.41. No foreclosures during the year.

CENTRAL SAVINGS AND LOAN ASSOCIATION

No. 302 Central avenue, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1891]

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

ASSETS

Loans on bond and mortgage.....	\$94,778 47
Loans on shares	382 00
Real estate	8,442 10
Cash on hand and in bank.....	1,449 61
Furniture and fixtures	477 86
Interest, premium, fees and fines due and unpaid.....	1,866 17
Advances for taxes, insurance, etc.....	149 70
	<hr/>
	\$107,545 91
	<hr/>

LIABILITIES

Due shareholders, dues	\$75,815 49
Due shareholders, dividends credited.....	7,139 43
Balance to be paid borrowers on mortgage loans.....	3,400 00
Borrowed money	11,500 00
Undivided profits	6,240 99
Guaranty fund (as per section 392 of Banking Law).....	3,450 00
	<hr/>
	\$107,545 91
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$765 12
Dues credited to members.....	22,390 51
Money borrowed	20,000 00
Mortgages redeemed, foreclosed or transferred to real estate....	22,883 95
Loans on shares repaid.....	330 00
Real estate sold	25 00
Fines received	115 58
Interest received	4,767 06
Premium received	2,383 53
Rent received	500 00
Dividends retained on withdrawals.....	295 26
Advances repaid	79 71
Sale of fixtures	22 14
Insurance rebated	7 20
	<hr/>
	\$74,565 06

DISBURSEMENTS

Loaned on mortgage.....	\$18,600 00
Dues repaid on withdrawal, or applied on loans.....	27,351 43
Paid matured shares	3,187 06
Dividends paid on withdrawal, or applied on loans.....	677 49
Cash dividends paid on income and accumulative prepaid shares	1,611 26
Paid borrowed money and prior mortgages.....	11,500 00
Paid interest on borrowed money and prior mortgages.....	266 77
Paid for real estate.....	7,717 10
Paid salaries and clerk-hire.....	1,117 78
Paid advertising, printing and postage.....	453 68
Paid rent	500 00
Paid taxes, insurance, etc.....	79 50
Paid banking department, assessment.....	8 28
Advances for taxes, insurance, etc.....	38 82
Income tax	6 28
Cash on hand December 31, 1915.....	1,449 61
	<hr/>
	\$74,565 06

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

Shares in force January 1, 1915, 6,647; shares issued during the year, 1,518; shares withdrawn during the year, 1,021; shares in force, 7,144. Borrowing members, 78, holding 801 shares; non-borrowing members, 584, holding 6,343 shares. Female shareholders, 284, holding 2,486 shares. Total dividends credited members during the year on instalment shares, \$1,748.98; rate 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,658.22; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,187.06. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,071.46. Unpaid, none.

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

Loans have been made in Albany, Columbia, Essex, Greene, Onondaga, Rensselaer, Saratoga, Schenectady and Schoharie counties, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$94,778.47. Three foreclosures during the year.

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

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

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	HENRY SCHAFER.....	Albany, N. Y.
Secretary.....	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.....	\$217,600 00
Loans on shares	24,218 00
Cash on hand and in bank.....	1,707 72
Tax and street improvement certificates.....	114 28
	<hr/>
	\$243,639 98

LIABILITIES

Due shareholders, dues	\$170,952 21
Due shareholders, dividends credited.....	20,293 70
Balance to be paid borrowers on mortgage loans.....	3,800 00
Borrowed money	23,000 00
Undivided profits	16,317 62
Guaranty fund (as per section 392 of Banking Law).....	9,276 45
	<hr/>
	\$243,639 98

RECEIPTS

Cash on hand January 1, 1915.....	\$1,637 57
Dues credited to members	82,944 12
Money borrowed	32,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	52,400 00
Loans on shares repaid.....	39,077 00
Fines received	378 63
Interest received	13,703 56
Rent received	196 00
Dividends retained on withdrawals.....	1,175 49
Tax certificates redeemed.....	72 91
	<hr/>
	\$223,585 28

DISBURSEMENTS

Loaned on mortgage	\$63,765 00
Loaned on shares	38,916 00
Dues repaid on withdrawal, or applied on loans.....	57,375 73
Paid matured shares	26,263 10
Dividends paid on withdrawal, or applied on loans.....	3,449 80
Paid borrowed money and prior mortgages.....	27,000 00
Paid interest on borrowed money and prior mortgage.....	941 69
Paid salaries and clerk-hire.....	2,408 00
Paid advertising, printing and postage.....	528 63
Paid rent	720 00
Paid banking department, assessment.....	17 29
Officers' bonds	34 00
Tax and street improvement certificates.....	114 28
Auditing committee	30 00
Furniture and fixtures	9 13
Signs	19 05
Insurance	18 23
Lighting	15 00
Cleaning	78 00

Telephone	\$58 17
Office supplies	10 85
Pass books	35 00
Loan register	18 10
Internal revenue stamps	4 40
Miscellaneous items	48 13
Cash on hand December 31, 1915	1,707 72
	<hr/>
	\$223,585 28
	<hr/>

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

Shares in force January 1, 1915, 7,015; shares issued during the year, 3,016; shares withdrawn during the year, 2,891; shares in force, 7,140. Borrowing members, 215, holding 4,150 shares; non-borrowing members, 777, holding 2,990 shares. Female shareholders, 498, holding 2,241 shares. Total dividends credited members during the year on instalment shares, \$9,000.40; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$26,263.10. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,034.69. 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, \$3,200. Mortgages in force in New York State, \$217,600. No foreclosures during the year.

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

No. 467 Broadway, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President	JOHN H. LYNCH	27 Madison Avenue.
Secretary	EDWARD J. B. MURRAY	256 Quail Street.
Treasurer	JOHN J. GALLOGLY	First National Bank.
Attorney	ANDREW G. SEELMAN	68 State Street

ASSETS

Loans on bond and mortgage	\$301,700 00
Loans on shares	20,885 00
Cash on hand and in bank	152 21
Instalments due and unpaid	1,088 25
Interest, premium, fees and fines due and unpaid	722 49
Advances for taxes, insurance, etc.	650 34
Interest accrued	978 07
Fines accrued	17 02
	<hr/>
	\$326,193 38
	<hr/>

LIABILITIES

Due shareholders, dues	\$244,090 50
Due shareholders, dividends credited	50,061 16
Borrowed money	17,000 00
Undivided profits	8,270 08
Guaranty fund (as per section 392 of Banking Law)	6,455 36
Dues paid in advance	246 50
Interest paid in advance	62 49
Individual accounts	7 29
	<hr/>
	\$326,193 38
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$393 73
Dues credited to members	58,795 00
Money borrowed	41,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	52,550 00
Loans on shares repaid	13,681 00
Fees received	94 66
Fines received	509 77
Interest received	19,813 56
Dividends retained on withdrawals.....	1,900 36
Advances repaid	1,195 28
Individual accounts	2,052 83
	<hr/>
	\$191,986 19

DISBURSEMENTS

Loaned on mortgage	\$45,050 00
Loaned on shares	8,212 00
Dues repaid on withdrawal, or applied on loans.....	40,945 75
Paid matured shares	24,500 00
Dividends paid on withdrawal, or applied on loans.....	8,100 08
Cash dividends paid on income and accumulative prepaid shares	949 77
Paid borrowed money and prior mortgages.....	54,000 00
Paid interest on borrowed money and prior mortgages.....	1,743 07
Paid salaries and clerk-hire.....	720 00
Paid advertising, printing and postage.....	102 67
Paid rent	225 00
Paid banking department, examination.....	54 00
Paid banking department, assessment.....	25 17
Officers' bonds	22 00
Advances for taxes.....	223 39
State League dues and expenses.....	34 90
Individual accounts	6,680 89
Office furniture	64 15
Burglary insurance	38 60
Telephone, lighting and cleaning.....	42 70
Office supplies	43 59
Painting office sign	16 75
Loss on accounts	39 50
Cash on hand December 31, 1915.....	152 21
	<hr/>
	\$191,986 19

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

Shares in force January 1, 1915, 4,172½; shares issued during the year, 873; shares withdrawn during the year, 866; shares in force, 4,179½. Borrowing members, 256, holding 1,918½ shares; non-borrowing members, 325, holding 2,261 shares. Female shareholders, 225, holding 1,325½ shares. Total dividends credited members during the year on instalment shares, \$15,223.79; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$949.77; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$24,500. Entrance fee, 25 cents per share; maximum fee \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,349.86. 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, \$20,000. Mortgages in force in New York State, \$301,700. One foreclosure during the year.

VOORHEESVILLE SAVINGS AND LOAN ASSOCIATION

Voorheesville, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	FREDERIC V. GRIESMAN.....	Voorheesville, N. Y.
Secretary.....	JOHN C. GUFFIN.....	Voorheesville, N. Y.
Treasurer.....	JOHN C. GUFFIN.....	Voorheesville, N. Y.
Attorney.....	S. J. DARING.....	Voorheesville, N. Y.

ASSETS

Loans on bond and mortgage.....	\$17,478 33
Cash on hand and in bank.....	20 63
Furniture and fixtures.....	24 00
	<hr/>
	\$17,522 96

LIABILITIES

Due shareholders, dues.....	\$16,297 05
Due shareholders, dividends credited.....	561 68
Borrowed money.....	300 00
Undivided profits.....	302 07
Guaranty fund (as per section 392 of Banking Law).....	62 16
	<hr/>
	\$17,522 96

RECEIPTS

Cash on hand January 1, 1915.....	\$196 58
Dues credited to members.....	10,687 10
Money borrowed.....	3,400 00
Mortgages redeemed, foreclosed or transferred to real estate... ..	746 67
Fees received.....	1 25
Interest received.....	759 18
Dividends retained on withdrawals.....	13 53
	<hr/>
	\$15,804 31

DISBURSEMENTS

Loaned on mortgage.....	\$8,056 41
Dues repaid on withdrawal, or applied on loans.....	4,418 25
Dividends paid on withdrawal, or applied on loans.....	97 36
Paid borrowed money and prior mortgages.....	3,100 00
Paid interest on borrowed money and prior mortgages.....	25 67
Paid salaries and clerk-hire.....	52 00
Paid advertising, printing and postage.....	4 25
Paid rent.....	12 00
Paid banking department, assessment.....	1 74
Officers' bonds.....	8 00
Lighting and heating.....	8 00
Cash on hand December 31, 1915.....	20 63.
	<hr/>
	\$15,804 31

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

Shares in force January 1, 1915, 497; shares issued during the year, 161; shares withdrawn during the year, 101; shares in force, 557. Borrowing members, 9, holding 152 shares; non-borrowing members, 73, holding 405 shares. Female shareholders, 19, holding 133 shares. Total dividends credited members during the year on instalment shares, \$264.20; rate, 5 per cent. and 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$134.31; rate, 4 per cent. and 4½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$84.25. 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, \$3,700. Mortgages in force in New York State, \$17,478.33. No foreclosures during the year.

WEST END SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	WILLIAM E. FOSKETT.....	41 State Street.
Secretary.....	EDWARD W. DE ROUVILLE.....	854 Madison Avenue.
Treasurer.....	C. A. HOLLENBECK.....	88 Beaver Street.
Attorney.....	WALTER E. WARD.....	78 State Street.

ASSETS

Loans on bond and mortgage.....	\$267,810 00
Real estate	17,058 20
Cash on hand and in bank	5,037 41
Advances for taxes, insurance, etc.....	79 22
	<hr/>
	\$289,984 83

LIABILITIES

Due shareholders, dues	\$214,902 39
Due shareholders, dividends credited	33,803 27
Borrowed money	17,500 00
Undivided profits	12,454 89
Guaranty fund (as per section 392 of Banking Law).....	6,800 00
Unearned or rebatable premium	4,272 88
Special reserve	251 40
	<hr/>
	\$289,984 83

RECEIPTS

Cash on hand January 1, 1915	\$3,541 63
Dues credited to members	89,351 19
Money borrowed	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate...	47,825 00
Loans on shares repaid	1,080 00
Fees received	93 00
Interest received	14,383 07
Rent received	1,063 54
Advances repaid	313 17
Special reserve	307 40
Dues to profit and loss	3 00
	<hr/>
	\$172,961 00

DISBURSEMENTS

Loaned on mortgage	\$51,015 00
Dues repaid on withdrawal, or applied on loans	90,630 14
Dues repaid on withdrawal, or applied on loans.....	8,853 16
Paid borrowed money and prior mortgages	4,500 00
Paid interest on borrowed money and prior mortgages.....	596 48
Paid for real estate	8,553 16
Paid salaries and clerk-hire	1,382 71
Paid advertising, printing and postage	420 73

Paid rent	\$34 00
Paid repairs to real estate	312 05
Paid taxes, insurance, etc	328 86
Paid banking department, examination	35 50
Officers' bonds	12 00
Advances for taxes, insurance, etc.....	392 39
State League Dues.....	8 90
Auditing	578 32
Reserve premium returned	173 49
Shortage	96 70
Cash on hand December 31, 1915	5,037 41
	<hr/>
	\$172,961 00
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Plan, permanent. Par value of shares, \$105. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 9,092; shares issued during the year, 2,034; shares withdrawn during the year, 2,268; shares in force, 8,858. Borrowing members, 161, holding 2,535 shares; non-borrowing members, 874, holding 6, 323 shares. Female shareholders, 347, holding 3,300 shares. Total dividends credited members during the year on instalment shares, \$12,629.70; rate, 6½ per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,858.34. Unpaid, none.

Premium plan, premium-interest. Interest and premium paid by borrowing members, 6.44 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, \$267,810. Three foreclosures during the year.

ALLEGANY COUNTY

ALFRED MUTUAL LOAN ASSOCIATION

Main street, Alfred, N. Y.

[Organized under Law of 1851. Commenced business 1884]

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

ASSETS

Loans on bond and mortgage	\$175,088 81
Loans on shares	10,300 00
Contracts for the sale of real estate.....	6,682 56
Real estate	5,147 00
Cash on hand and in bak.....	17 62
Furniture and fixtures	316 78
Instalments due and unpaid	1,083 01
Interest, premium, fees and fines due and unpaid.....	1,099 19
Advances for taxes, insurance, etc.	15 83
Rent unpaid	49 00
Miscellaneous items	51 50
	<hr/>
	\$199,851 30
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$144,825 00
Due shareholders, dividends credited	32,626 08
Balance to be paid borrowers on mortgage loans.....	600 00
Borrowed money	15,300 00
Undivided profits	2,018 70
Guaranty fund (as per section 392 of Banking Law).....	4,360 00
Dues prepaid	120 52
Interest prepaid	1 00
	<hr/>
	\$199,851 30

RECEIPTS

Cash on hand January 1, 1915	\$3,370 88
Dues credited to members	31,938 26
Money borrowed	16,300 00
Mortgages redeemed, foreclosed or transferred to real estate..	20,658 80
Loans on shares repaid	10,900 00
Fees received	101 77
Fines received	487 88
Interest received	11,917 38
Rent received	282 25
Dividends retained on withdrawals	242 76
Real estate contracts	1,237 67
Application deposits	110 00
Expenses repaid	11 68
Furniture sold	2 50
	<hr/>
	\$97,561 83

DISBURSEMENTS

Loaned on mortgage	\$15,200 00
Loaned on shares	9,200 00
Dues repaid on withdrawal, or applied on loans.....	10,062 08
Paid matured shares	26,300 00
Dividends paid on withdrawal, or applied on loans.....	2,203 57
Paid borrowed money and prior mortgages	27,086 30
Paid interest on borrowed money and prior mortgages	890 95
Paid for real estate	5,147 00
Paid salaries and clerk-hire.....	555 00
Paid advertising, printing and postage	96 00
Paid rent	37 00
Paid repairs to real estate	192 04
Paid taxes, insurance, etc.	212 63
Paid banking department, examination	73 00
Paid banking department, assessment	15 56
Officers' bonds	16 00
Advances for taxes, insurance, etc.	3 53
State league dues and expenses	27 60
Application deposits	110 00
Furniture and fixtures	62 00
Office expenses	49 45
Commission for collecting rents	4 50
Cash on hand December 31, 1915	17 62
	<hr/>
	\$97,561 83

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

Shares in force January 1, 1915, 2,482; shares issued during the year, 393; shares withdrawn during the year, 315; shares in force, 2,560. Borrowing members, 150, holding 1,165 shares; non-borrowing members, 278, holding

1,395 shares. Female shareholders, 205, holding 927 shares. Total dividends credited members during the year on instalment shares, \$10,216.44; rate, 5¼ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,692.55. Entrance fee, 25 cents per book. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$785.55. 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, \$6,000. Mortgages in force in New York State, \$175,088.81. No foreclosures during the year.

BRONX COUNTY

EUREKA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

553 Courtland avenue, New York, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOHN L. BURGOYNE.....	553 Courtland Avenue.
Secretary.....	GEORGE A. SPENCER.....	611 Madison St., Brooklyn.
Treasurer.....	J. H. HITTORFF.....	993 Jackson Avenue.
Attorney.....	JOHN DAVIS.....	68 William Street.

ASSETS

Loans on bond and mortgage	\$97,400 00
Loans on shares	4,730 00
Real estate	3,640 20
Cash on hand and in bank	2,219 43
Furniture and fixtures	100 00
	\$108,089 63

LIABILITIES

Due shareholders, dues	\$87,979 00
Due shareholders, dividends credited	13,948 14
Undivided profits	3,313 72
Guaranty fund (as per section 392 of Banking Law)	2,046 77
Unearned or rebatable premium	802 00
	\$108,089 63

RECEIPTS

Cash on hand January 1, 1915	\$549 64
Dues credited to members	23,678 00
Money borrowed	2,300 00
Mortgages redeemed, foreclosed or transferred to real estate..	14,100 00
Loans on shares repaid	4,820 00
Fees received	17 75
Fines received	13 99
Interest received	6,198 02
Premium received	30 00
Dividends retained on withdrawals	372 79
Real estate	66 20
Exchange	94
	\$52,147 33

DISBURSEMENTS

Loaned on mortgage	\$11,900 00
Loaned on shares	4,300 00
Dues repaid on withdrawal, or applied on loans.....	13,318 00
Paid matured shares	11,692 55
Dividends paid on withdrawal, or applied on loans.....	1,794 91
Paid borrowed money and prior mortgages	2,300 00
Paid interest on borrowed money and prior mortgages	7 78
Paid for real estate	3,706 40
Paid salaries and clerk-hire	507 00
Paid advertising, printing and postage	83 99
Paid rent	120 00
Paid banking department, examination	19 60
Paid banking department, assessment	8 61
Officers' bonds	16 00
Dormant account	20 40
Metropolitan League dues	6 00
Directors' fees	95 00
Insurance rebated	7 93
Interest rebated	1 13
Miscellaneous items	22 60
Cash on hand December 31, 1915	2,219 43
	\$52,147 33

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

Shares in force January 1, 1915, 2,050; shares issued during the year, 537; shares withdrawn during the year, 389; shares in force, 2,198. Borrowing members, 31, holding 487 shares; non-borrowing members, 281, holding 1,711 shares. Female shareholders, 94, holding 525 shares. Total dividends credited members during the year on instalment shares, \$4,922.02; rate, 5 per cent.

No unpaid withdrawals. Amount of share matured during the year, \$11,692.55. Entrance fee, 25 cents per book. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$840.59. Unpaid none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent., and 6 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in New York, Queens, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$95,600. No foreclosures during the year.

MODEL BUILDING AND LOAN ASSOCIATION OF MOTT HAVEN

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

[Organized under Law of 1861. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN S. HANSON.....	37 Liberty Street.
Secretary.....	JOSEPH B. HARE.....	1813 Webster Avenue.
Treasurer.....	JULES F. VALOIS.....	2663 Third Avenue.
Attorney.....	HERBERT REEVES.....	55 Liberty Street.

ASSETS

Loans on bond and mortgage	\$308,487 45
Loans on shares	11,257 00
Real estate	31,308 00
Cash on hand and in bank	3,653 24
Furniture and fixtures	465 88

BRONX COUNTY

65

Interest, premium, fees and fines due and unpaid	\$6,644 52
Advances for taxes, insurance, etc.	570 77
Instalments due and unpaid.....	<u>\$7,592 00</u>

\$362,386 86

LIABILITIES

Due shareholders, dues	\$214,786 50
Due shareholders, matured shares	51,125 00
Due shareholders, dividends credited	33,839 72
Balance to be paid borrowers on mortgage loans	4,050 00
Prior mortgages	9,000 00
Borrowed money	18,000 00
Undivided profits	19,052 65
Guaranty fund (as per section 392 of Banking Law)	12,500 00
Interest accrued	32 99

\$362,386 86

RECEIPTS

Cash on hand January 1, 1915	\$3,409 28
Dues credited to members	77,737 00
Prior mortgages	9,000 00
Money borrowed	167,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,012 59
Loans on shares repaid	9,840 00
Real estate sold	5,585 00
Fees received	65 25
Fines received	171 12
Interest received	17,126 29
Premium received	3,860 34
Rent received	1,165 63
Dividends retained on withdrawals	464 96
Advances repaid	831 74
Profit and loss, dividends accrued	155 44
Interest accrued	32 99
Profit on sale of real estate	875 00
Cash over	10 27

\$306,342 90

DISBURSEMENTS

Loaned on mortgage	\$22,211 45
Loaned on shares	6,925 00
Dues repaid on withdrawal, or applied on loans.....	48,843 25
Paid matured shares	37,151 00
Dividends paid on withdrawal, or applied on loans.....	4,566 18
Paid borrowed money and prior mortgages	165,500 00
Paid interest on borrowed money and prior mortgages	902 97
Paid for real estate	11,148 00
Paid salaries and clerk-hire	2,640 35
Paid advertising, printing and postage.....	74 44
Paid rent	120 00
Paid repairs to real estate	321 14
Paid taxes, insurance, etc.	932 86
Paid banking department, examination	42 25
Paid banking department, assessment.....	25 59
Officers' bonds	34 00
Advances for taxes, insurance, etc.	866 64
Foreclosure expenses	242 04
Legal expenses	74 70

Internal revenue stamps	\$35 00
Collection charges	9 09
Protest fees	1 67
Inspectors of election	10 00
Letter carrier	5 00
To correct errors	7 04
Cash on hand December 31, 1915	3,653 24
	<hr/>
	\$306,342 90

Plan, serial. Par value of shares, \$125. Instalments are 50 cents monthly. Shares in force January 1, 1915, 8,281; shares issued during the year, 1,290; shares withdrawn during the year, 1,517; shares in force, 8,054. Borrowing members, 105, holding 2,185 shares; non-borrowing members, 557, holding 5,869 shares. Female shareholders, 285, holding 2,805 shares. Total dividends credited members during the year on instalment shares, \$14,816.35; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$41,026. Membership fee 75 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,929.55. 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, \$232,014.45. Two foreclosures during the year.

MOUNT ST. VINCENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 1932 Arthur avenue, New York, N. Y.

{Organized under Law of 1851. Commenced business 1888}

Officers	Names	Post-office addresses
President.....	WILLIAM C. BERGEN.....	130 West 180th Street.
Secretary.....	ANDREW J. FLYNN.....	1976 Hughes Avenue.
Treasurer.....	JAMES O'CONNELL.....	539 West 147th Street.
Attorney.....	JOHN J. O'GRADY.....	277 Broadway.

ASSETS

Loans on bond and mortgage	\$159,850 00
Contracts for the sale of real estate	3,182 39
Real estate	4,250 00
Cash on hand and in bank	9,359 70
Furniture and fixtures	50 00
	<hr/>
	\$176,692 09

LIABILITIES

Due shareholders, dues	\$124,491 02
Due shareholders, dividends credited	40,493 60
Undivided profits	9,108 52
Guaranty fund (as per section 392 of Banking Law).....	2,598 95
	<hr/>
	\$176,692 09

RECEIPTS

Cash on hand January 1, 1915	\$9,773 43
Dues credited to members	30,191 39
Mortgages redeemed, foreclosed or transferred to real estate..	500 00
Real estate sold	51 86

Interest received	\$9,020 62
Premium received	264 66
Rent received	520 00
	\$50,330 96

DISBURSEMENTS

Loaned on mortgage	\$15,600 00
Dues repaid on withdrawal, or applied on loans.....	20,271 82
Dividends paid on withdrawal, or applied on loans	4,178 97
Paid salaries and clerk-hire	508 00
Paid advertising, printing and postage.....	18 75
Paid rent	80 00
Paid repairs to real estate	8 78
Paid taxes, insurance, etc.	194 13
Paid banking department, examination	43 50
Paid banking department, assessment	12 48
Officers' bonds	7 36
State and Metropolitan League dues	17 25
Moving office	30 00
Miscellaneous items	22
Cash on hand December 31, 1915	9,359 70
	\$50,330 96

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

Shares in force January 1, 1915, 2,441; shares issued during the year, 266; shares withdrawn during the year, 46; shares in force, 2,661. Borrowing members, 38, holding 1,389 shares; non-borrowing members, 226, holding 1,272 shares. Female shareholders, 91, holding 839 shares. Total dividends credited members during the year on instalment shares, \$8,900.58; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$661.56. 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 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, \$153,350. No foreclosures during the year.

NORTH NEW YORK SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1883]

Officers	Names	Post-office addresses
President.....	FRANK A. HOOKER.....	1815 Webster Avenue.
Secretary.....	GEORGE W. CUDLIPP.....	251 E. Kingsbridge Road.
Treasurer.....	WILLIAM H. WRIGHT.....	351 East 141st Street.
Attorney.....	J. HOMER HILDRETH.....	Columbia Trust Co. Bldg., 3d Avenue and 148th Street.

ASSETS

Loans on bond and mortgage	\$230,050 00
Loans on shares	430 00
Real estate	17,000 00
Cash on hand and in bank	5,119 59
Furniture and fixtures	106 53
Interest, premium, fees and fines due and unpaid.....	4,703 55
	\$257,409 67

LIABILITIES

Due shareholders, dues	\$242,906 76
Undivided profits	2,117 08
Guaranty fund (as per section 392 of Banking Law)	12,271 98
Taxes, insurance, etc.	113 85
	<hr/>
	\$257,409 67

RECEIPTS

Cash on hand January 1, 1915	\$3,347 71
Dues credited to members	31,991 30
Money borrowed	13,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,200 00
Loans on shares repaid	5,390 00
Interest received	18,187 97
Premium received	179 76
Rent received	880 00
Assessments, taxes, etc.	860 65
Profit and loss	92 61
Suspense account	37 00
	<hr/>
	\$39,667 00

DISBURSEMENTS

Loaned on mortgage	\$7,133 50
Loaned on shares	3,945 00
Dues repaid on withdrawal, or applied on loans.....	42,551 42
Paid borrowed money and prior mortgages	13,500 00
Paid interest on borrowed money and prior mortgages.....	126 02
Paid for real estate	9,000 00
Paid salaries and clerk-hire	850 00
Paid advertising, printing and postage	149 61
Paid rent	240 00
Paid repairs to real estate	156 89
Paid taxes, insurance, etc.	273 30
Paid banking department, examination	16 90
Paid banking department, assessment	19 22
Interest accrued	4,703 55
Foreclosure costs, taxes, insurance, etc.	1,845 60
Commission for collecting rents	36 40
Cash on hand December 31, 1915	5,119 59
	<hr/>
	\$39,667 00

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

Shares in force January 1, 1915, 2,354; shares issued during the year, 156; shares withdrawn during the year, 165; shares in force, 2,345. Borrowing members, 20, holding 318 shares; non-borrowing members, 356, holding 2,027 shares. Female shareholders, 190, holding 1,102 shares. Total dividends credited members during the year on instalment shares, \$11,475.74; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,276.01. Unpaid, none.

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

Loans have been made in New York county, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$230,050. Two foreclosures during the year.

TREMONT BUILDING AND LOAN ASSOCIATION

No. 1931 Washington avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	THOMAS C. LEWIS.....	4260 Broadway.
Secretary.....	ROBERT I. LOMAS, JR.....	1941 Concourse.
Treasurer.....	MARTIN WALTER.....	1935 Concourse.
Attorney.....	TITLE GUARANTEE & TRUST CO.....	176 Broadway.

ASSETS

Loans on bond and mortgage	\$112,100 00
Loans on shares	4,525 00
Cash on hand and in bank	519 14
	<hr/>
	\$117,144 14

LIABILITIES

Due shareholders, dues	\$88,588 50
Due shareholders, dividends credited	20,512 85
Borrowed money	1,000 00
Undivided profits	3,808 40
Guaranty fund (as per section 392 of the Banking Law)	3,234 39
	<hr/>
	\$117,144 14

RECEIPTS

Cash on hand January 1, 1915	\$3,414 00
Dues credited to members	20,107 09
Money borrowed	6,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,500 00
Loans on share repaid	4,225 00
Fees received	13 50
Fines received	42 58
Interest received	6,406 13
Premium received	1,271 48
	<hr/>
	\$50,479 78

DISBURSEMENTS

Loaned on mortgage	\$7,000 00
Loaned on shares	1,400 00
Dues repaid on withdrawal, or applied on loans	26,623 50
Paid matured shares	2,500 00
Dividends paid on withdrawal, or applied on loans.....	6,240 57
Paid borrowed money and prior mortgages	5,500 00
Paid interest on borrowed money and prior mortgages	36 17
Paid salaries and clerk-hire	500 00
Paid advertising, printing and postage	28 84
Paid rent	72 00
Paid banking department, examination	13 10
Paid banking department, assessment	9 81
Officers' bonds	30 00
State League dues	5 75
Internal revenue stamps	90
Cash on hand December 31, 1915	519 14
	<hr/>
	\$50,479 78

Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly.
 Shares in force January 1, 1915, 3,902; shares issued during the year, 372;
 shares withdrawn during the year, 956; shares in force, 3,318. Borrowing

members, 26, holding 1,313 shares; non-borrowing members, 90, holding 2,005 shares. Female shareholders, 58, holding 1,307 shares. Total dividends credited members during the year on instalment shares, \$7,258.83; rate, 6 $\frac{3}{10}$ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$2,500. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$637.49. 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 Bronx county, New York State. Largest mortgage loan outstanding, \$9,500. Mortgages in force in New York State, \$112,100. 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]

Officers	Names	Post-office addresses
President.....	H. D. WHITMARSH.....	Binghamton, N. Y.
Secretary.....	FREDERICK J. BAUMANN..	416 Security Mut. Life Bldg.
Treasurer.....	CHARLES D. MATTHEWS...	Binghamton, N. Y.
Attorney.....	HENRY C. OLMSTEAD.....	Binghamton, N. Y.

ASSETS

Loans on bond and mortgage	\$181,775 00
Loans on shares	1,300 00
Cash on hand and in bank	3,005 53
Furniture and fixtures	125 00
	\$186,205 53

LIABILITIES

Due shareholders, dues	\$146,086 00
Due shareholders, dividends credited	14,240 61
Balance to be paid borrowers on mortgage loans.....	2,400 00
Borrowed money	15,068 00
Undivided profits	4,419 14
Guaranty fund (as per section 392 of Banking Law).....	3,991 78
	\$186,205 53

RECEIPTS

Cash on hand January 1, 1915	\$1,509 92
Dues credited to members	18,817 00
Money borrowed	27,518 00
Mortgages redeemed, foreclosed or transferred to real estate..	35,675 00
Loans on shares repaid	2,675 00
Fees received	68 50
Fines received	77 02
Interest received	10,559 75
Dividends retained on withdrawals	267 36
Refunds	30 45
	\$97,198 00

DISBURSEMENTS

Loaned on mortgage	\$42,950 00
Loaned on shares	2,050 00
Dues repaid on withdrawal, or applied on loans.....	24,376 00
Dividends paid on withdrawal, or applied on loans.....	1,894 39
Cash dividends paid on income and accumulative prepaid shares	4,280 39
Paid borrowed money and prior mortgages	16,750 00
Paid interest on borrowed money and prior mortgages.....	655 98
Paid salaries and clerk-hire.....	750 00
Paid advertising, printing and postage.....	17 03
Paid rent	120 00
Paid banking department, examination	63 72
Paid banking department, assessment	13 46
Officers' bonds	30 00
Mortgage tax and recording	241 50
Cash on hand December 31, 1915	3,005 53
	\$97,198 00

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 2,147; shares issued during the year, 302; shares withdrawn during the year, 358; shares in force, 2,091. Borrowing members, 103, holding 936 shares; non-borrowing members, 88, holding 1,155 shares. Female shareholders, 53, holding 610 shares. Total dividends credited members during the year on instalment shares, \$3,502.75; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,280.39; rate, 5 per cent.
 No unpaid withdrawals. Entrance fee, 10 cents per income share; 25 cents per instalment share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$917.03. 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, \$5,500. Mortgages in force in New York State, \$181,775. No foreclosures during the year.

HOME MUTUAL LOAN AND SAVINGS ASSOCIATION OF BINGHAMTON, NEW YORK

No. 18 Court street, Binghamton, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	W. H. HECOX.....	Binghamton, N. Y.
Secretary.....	WILLIAM A. JOHNSON.....	Binghamton, N. Y.
Treasurer.....	W. F. SHERWOOD.....	Binghamton, N. Y.
Attorney.....	M. E. PAGE.....	Binghamton, N. Y.

ASSETS

Loans on bond and mortgage	\$47,126 08
Loans on shares	1,088 00
Contracts for the sale of real estate	2,017 74
Real estate	881 95
Cash on hand and in bank	767 39
Furniture and fixtures	200 00
Advances for taxes, insurance, etc.	16 89
	\$52,098 05

LIABILITIES

Due shareholders, dues	\$38,656 65
Due shareholders, dividends credited	3,116 22
Balance to be paid borrowers on mortgage loans.....	1,177 45
Borrowed money	7,500 00
Undivided profits	347 73
Guaranty fund (as per section 392 of Banking Law)	1,300 00
	<hr/>
	\$52,098 05

RECEIPTS

Cash on hand January 1, 1915	\$323 39
Dues credited to members	6,000 75
Money borrowed	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,101 46
Loans on shares repaid	10 00
Fees received	1 25
Interest received	2,791 92
Dividends retained on withdrawals.....	10 16
Real estate contracts	3,077 19
	<hr/>
	\$23,316 12

DISBURSEMENTS

Loaned on mortgage	\$9,072 55
Loaned on shares	918 00
Dues repaid on withdrawal, or applied on loans	7,292 20
Paid matured shares	922 12
Dividends paid on withdrawal, or applied on loans.....	120 13
Cash dividends paid on income and accumulative prepaid shares	1,339 15
Paid borrowed money and prior mortgages	2,000 00
Paid interest on borrowed money and prior mortgages	280 67
Paid salaries and clerk-hire	350 00
Paid advertising, printing and postage	40 50
Paid rent	30 00
Paid taxes, insurance, etc	22 59
Paid banking department, examination	14 60
Paid banking department, assessment	16 89
Officers' bonds	12 50
Burglary insurance	12 75
Insurance on furniture and fixtures.....	6 90
Mortgage tax	32 50
Tellers	4 00
Moving office	60 68
Cash on hand December 31, 1915	767 39
	<hr/>
	\$23,316 12

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

Shares in force January 1, 1915, 400; shares withdrawn during the year, 104; members, 12, holding 114 shares; new shares issued during the year, 104; shares in force, 593. Borrowing members, 76, holding 479 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$22.12. Entrance fee, 25 cents per share, rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$922.12. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$517.33. Unpaid, none.

No premium plan. 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, \$3,500. Mortgages in force in New York State, \$47,126.08. No foreclosures during the year.

CATTARAUGUS COUNTY

GOWANDA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1889]

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

ASSETS

Loans on bond and mortgage	\$664,746 92
Loans on shares	28,493 40
Stocks and bonds	43,787 53
Contracts for the sale of real estate	5,783 07
Real estate	5,500 00
Cash on hand and in bank	56,078 34
Furniture and fixtures	850 00
Interest, premium, fees and fines due and unpaid	802 33
Interest accrued	3,834 24
	\$809,875 83

LIABILITIES

Due shareholders, dues	\$730,500 77
Due shareholders, dividends credited	40,049 70
Undivided profits	27,931 24
Guaranty fund (as per section 392 of Banking Law)	11,300 00
Expenses unpaid	94 12
	\$809,875 83

RECEIPTS

Cash on hand January 1, 1915	\$46,773 34
Dues credited to members	604,420 83
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate ..	66,440 90
Loans on shares repaid	35,038 69
Fees received	418 75
Fines received	29 15
Interest received	40,929 41
Rent received	140 00
Dividends retained on withdrawals	1,137 32
Bonds sold	2,985 09
Real estate contract	171 00
	\$803,484 48

DISBURSEMENTS

Loaned on mortgage	\$201,510 00
Loaned on shares	37,433 38
Dues repaid on withdrawal, or applied on loans	449,297 72

Paid matured shares	\$25,939 19
Dividends paid on withdrawal, or applied on loans.....	6,383 87
Cash dividends paid on income and accumulative prepaid shares	11,995 26
Paid borrowed money and prior mortgages	5,000 00
Paid interest on borrowed money and prior mortgages	61 00
Paid salaries and clerk-hire	2,596 00
Paid advertising, printing and postage	293 95
Paid repairs to real estate	180 00
Paid taxes, insurance, etc.	158 19
Paid banking department, examination	76 40
Paid banking department, assessment	47 74
League dues	15 50
Bonds purchased	6,000 00
Light and fuel	138 41
Office supplies	49 72
Books	67 10
Telephone	61 64
Cleaning	38 85
Desk	25 00
Miscellaneous items	37 22
Cash on hand December 31, 1915	56,078 34
	\$803,484 48

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

Shares in force January 1, 1915, 7,073; shares issued during the year, 1,675; shares withdrawn during the year, 1,211; shares in force, 7,537. Borrowing members, 269, holding 2,469 shares; non-borrowing members, 859, holding 5,068 shares. Female shareholders, 772, holding 2,592 shares. Total dividends credited members during the year on instalment shares, \$15,020.12; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares \$14,170.64; rate, 3 per cent. on savings shares, 4½ per cent. on income shares, and 6 per cent. on prepaid shares.

No unpaid withdrawals. Amount of shares matured during the year, \$25,939.19. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,323.39. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$94.12.

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

Loans have been made in Cattaraugus, Chautauqua and Erie counties, New York State. Largest mortgage loan outstanding, \$15,000. Mortgages in force in New York State, \$664,746.92. No foreclosures during the year.

OLEAN BUILDING, LOAN AND SAVINGS ASSOCIATION .

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

[Organized under Law of 1861. Commenced business 1892]

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

ASSETS

Loans on bond and mortgage	\$48,500 00
Loans and shares	2,500 65
Contracts for the sale of real estate	1,658 02

Cash on hand and in bank	\$3,435 80
Advances for taxes, insurance, etc.	3 76
County clerk	11 72
	<hr/>
	\$56,109 95
	<hr/>

LIABILITIES

Due shareholders, dues	\$45,870 55
Due shareholders, dividends credited	6,985 04
Undivided profits	904 36
Guaranty fund (as per section 392 of Banking Law)	2,350 00
	<hr/>
	\$56,109 95
	<hr/>

RECEIPTS

Cash on hand January 1, 1915	\$2,806 35
Dues credited to members	17,554 86
Mortgages redeemed, foreclosed or transferred to real estate ..	7,900 00
Loans on shares repaid	4,655 05
Fees received	50
Interest received	2,767 17
Premium received	885 65
Dividends retained on withdrawals	135 40
Paid on contracts	93 00
	<hr/>
	\$36,797 98
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$8,400 00
Loaned on shares	3,702 30
Dues repaid on withdrawal, or applied on loans	12,830 70
Paid matured shares	6,149 27
Dividends paid on withdrawal, or applied on loans	714 97
Cash dividends paid on income and accumulative prepaid shares ..	182 93
Paid salaries and clerk-hire	950 00
Paid advertising, printing and postage	198 81
Paid rent	120 00
Paid banking department, examination	46 49
Paid banking department, assessment	4 96
Advances for taxes, insurance, etc	1 41
Mortgage tax	38 50
Recording	14 28
County clerk	7 56
Cash on hand December 31, 1915	3,435 80
	<hr/>
	\$36,797 98
	<hr/>

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

Shares in force January 1, 1915, 1,566; shares issued during the year, 346; shares withdrawn during the year, 398; shares in force, 1,514. Borrowing members, 42, holding 485 shares; non-borrowing members, 268, holding 1,029 shares. Female shareholders, 162, holding 875 shares. Total dividends credited members during the year on instalment shares, \$1,998.53; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$269.37; rate, 3½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$14,051.04. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,283.09. 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, \$4,000. Mortgages in force in New York State, \$48,500. No foreclosures during the year.

SALAMANCA LOAN AND BUILDING ASSOCIATION

No. 10 Atlantic street, Salamanca, N. Y.

[Organized under Law of 1851. Commenced business 1882]

Officers	Names	Post-office addresses
President.....	ED. BOLARD.....	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.....	\$523,750 00
Cash on hand and in bank.....	2,567 77
Furniture and fixtures.....	100 00
Advances for taxes, insurance, etc.....	55 85
Attorney.....	.60 40
	<u>\$526,534 02</u>

LIABILITIES

Due shareholders, dues.....	\$404,076 17
Due shareholders, matured shares.....	250 00
Due shareholders, dividends credited.....	66,041 03
Balance to be paid borrowers on mortgage loans.....	1,850 00
Borrowed money.....	28,397 24
Undivided profits.....	81 38
Guaranty fund (as per section 392 of Banking Law).....	10,341 58
Unearned or rebatable premium.....	15,496 62
	<u>\$526,534 02</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$12,239 95
Dues credited to members.....	127,565 65
Money borrowed.....	48,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	73,519 00
Real estate sold.....	2,823 85
Fines received.....	222 02
Interest received.....	24,556 44
Premium received.....	5,527 50
Dividends retained on withdrawals.....	579 84
Advances repaid.....	77 25
	<u>\$296,311 50</u>

DISBURSEMENTS

Loaned on mortgage.....	\$93,025 00
Dues repaid on withdrawal, or applied on loans.....	21,291 33
Paid matured shares.....	97,375 00
Dividends paid on withdrawal, or applied on loans.....	8,557 42
Paid borrowed money and prior mortgages.....	63,530 48
Paid interest on borrowed money and prior mortgages.....	3,570 50
Paid for real estate.....	2,823 85

Paid salaries and clerk-hire.....	\$1,200 00
Paid advertising, printing and postage.....	60 06
Paid rent.....	216 00
Paid banking department, examination.....	59 70
Paid banking department, assessment.....	37 51
Advances for taxes, insurance, etc.....	99 95
State League dues.....	15 00
Premium refunded.....	550 22
Ledgers.....	50 00
Insurance.....	16 00
Telephone.....	16 00
Gas.....	15 90
Cleaning.....	13 00
Internal revenue stamps.....	14 00
Supplies.....	65 35
Miscellaneous items.....	41 46
Cash on hand December 31, 1915.....	2,567 77
	<hr/>
	\$295,311 50
	<hr/> <hr/>

Plan, serial. Par value of shares, \$125. Instalments are 25 cents weekly. Shares in force January 1, 1915, 8,598; shares issued during the year, 1,151; shares withdrawn during the year, 1,156; shares in force, 8,593. Borrowing members, 338, holding 3,972 shares; non-borrowing members, 535, holding 4,621 shares. Female shareholders, 501, holding 2,983 shares. Total dividends credited members during the year on instalment shares, \$22,599.87; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$97,375. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,722.77. Unpaid none.

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

Loans have been made in Cattaraugus county, New York State. Largest mortgage loan outstanding, \$25,000. Mortgages in force in New York State, \$523,750. One foreclosure during the year.

CHAUTAUQUA COUNTY

DUNKIRK SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	WILLIAM BOOKSTAVER.....	229 Central Avenue.
Secretary.....	WILLIAM T. MADIGAN.....	229 Central Avenue.
Treasurer.....	JAMES M. MADIGAN.....	Merchants National Ban ^y .
Attorney.....	WILLIAM BOOKSTAVER.....	229 Central Avenue.

ASSETS

Loans on bond and mortgage.....	\$229,750 00
Loans on shares.....	2,250 00
Real estate.....	2,075 12
Cash on hand and in bank.....	6,189 00
Advances for taxes, insurance, etc.....	37 88
	<hr/>
	\$240,302 00
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$211,492 46
Due shareholders, dividends credited.....	20,019 15
Balance to be paid borrowers on mortgage loans.....	1,600 00
Undivided profits	3,056 93
Guaranty fund (as per section 392 of Banking Law).....	4,133 46

\$240,302 00

RECEIPTS

Dues credited to members.....	\$97,579 34
Money borrowed	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	38,100 00
Loans on shares repaid	1,610 00
Fees received	538 46
Fines received	186 19
Interest received	11,282 73
Rent received	84 00
Dividends retained on withdrawals.....	585 28
Advances repaid	5 50

\$164,971 50

DISBURSEMENTS

Loaned on mortgage	\$47,450 00
Loaned on shares	1,940 00
Dues repaid on withdrawal, or applied on loans.....	53,930 42
Paid matured shares	33,768 05
Dividends paid on withdrawal, or applied on loans.....	2,512 36
Paid borrowed money and prior mortgages.....	17,000 00
Paid interest on borrowed money and prior mortgages.....	148 98
Paid salaries and clerk-hire.....	1,473 11
Paid advertising, printing and postage.....	24 50
Paid rent	75 00
Paid repairs to real estate.....	28 67
Paid taxes, insurance, etc.....	23 79
Paid banking department, examination	61 12
Paid banking department, assessment.....	16 79
Advances for taxes, insurance, etc.....	29 75
State League dues	7 60
Overdraft	135 81
Telephone, light and cleaning	29 45
Vault rent	20 00
Books and stationery	107 10
Cash on hand December 31, 1915.....	6,189 00

\$164,971 50

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

Shares in force January 1, 1915, 6,410; shares issued during the year, 2,178; shares withdrawn during the year, 1,762; shares in force, 6,826. Borrowing members, 279, holding 2,373 shares; non-borrowing members, 1,122, holding 4,453 shares. Female shareholders, 704, holding 2,812 shares. Total dividends credited members during the year on instalment shares, \$9,862.39; rate, 4.88 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$33,768.05. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,736.76. 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, \$229,750. No foreclosures during the year.

LAKE SHORE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	DANIEL SCANNELL.....	211 Park Avenue.
Secretary.....	JOHN J. MADIGAN.....	113 West Fourth Street.
Treasurer.....	CHESTER C. COOLEY.....	325 Eagle Street.
Attorney.....	J. L. HURLBERT.....	18 East Second Street.

ASSETS

Loans on bond and mortgage.....	\$192,215 04
Cash on hand and in bank.....	6,121 19
Advances for taxes, insurance, etc.....	60 60
	<hr/>
	\$198,396 83

LIABILITIES

Due shareholders, dues.....	\$163,016 44
Due shareholders, dividends credited.....	30,293 66
Undivided profits.....	1,594 48
Guaranty fund (as per section 392 of Banking Law).....	3,492 25
	<hr/>
	\$198,396 83

RECEIPTS

Cash on hand January 1, 1915.....	\$1,349 64
Dues credited to members.....	41,740 86
Money borrowed.....	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	16,506 00
Fees received.....	171 50
Fines received.....	260 18
Interest received.....	9,899 21
Advances repaid.....	8 10
	<hr/>
	\$79,935 49

DISBURSEMENTS

Loaned on mortgage.....	\$7,951 00
Dues repaid on withdrawal, or applied on loans.....	27,372 28
Paid matured shares.....	7,052 50
Dividends paid on withdrawal, or applied on loans.....	4,247 15
Paid borrowed money and prior mortgages.....	26,000 00
Paid interest on borrowed money and prior mortgages.....	424 21
Paid salaries and clerk-hire.....	610 00
Paid advertising, printing and postage.....	11 80
Paid rent.....	20 00
Paid banking department, examination.....	30 62
Paid banking department, assessment.....	15 37
Advances for taxes.....	59 62
State League dues.....	6 00
Holdup insurance.....	7 50
Night watchman.....	6 25
Cash on hand December 31, 1915.....	6,121 19
	<hr/>
	\$79,935 49

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

Shares in force January 1, 1915, 8,237; shares issued during the year, 1,705; shares withdrawn during the year, 1,656; shares in force, 8,286. Borrowing members, 157, holding 2,707 shares; non-borrowing members, 435, holding 5,579 shares. Female shareholders, 201, holding 2,342 shares. Total dividends credited members during the year on instalment shares, \$8,745.55; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,052.50. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$661.55. Unpaid, none.

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

Loans have been made in Chautauqua county, New York State. Largest mortgage loan outstanding, \$7,252. Mortgages in force in New York State, \$192,215.04. No foreclosures during the year.

SILVER CREEK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1894. Commenced business 1909]

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

ASSETS

Loans on bond and mortgage.....	\$44,664 56
Loans on shares.....	730 00
Cash on hand and in bank.....	835 21
	<u>\$46,229 77</u>

LIABILITIES

Due shareholders, dues.....	\$41,284 75
Due shareholders, dividends credited.....	3,422 18
Undivided profits.....	1,201 68
Guaranty fund (as per section 392 of Banking Law.....	321 16
	<u>\$46,229 77</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$3,278 67
Dues credited to members.....	18,722 79
Money borrowed.....	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,550 82
Loans on shares repaid.....	1,290 00
Fees received.....	71 50
Fines received.....	40 19
Interest received.....	2,490 34
	<u>\$41,444 31</u>

DISBURSEMENTS

Loaned on mortgage.....	\$14,750 82
Loaned on shares.....	540 00
Dues repaid on withdrawal, or applied on loans.....	17,820 04

Dividends paid on withdrawal, or applied on loans.....	\$911 35
Cash dividends paid on income and accumulative prepaid shares	129 17
Paid borrowed money and prior mortgages.....	6,000 00
Paid interest on borrowed money and prior mortgages.....	199 86
Paid salaries and clerk-hire.....	150 50
Paid advertising, printing and postage.....	8 19
Paid rent	26 00
Paid banking department, examination	23 00
Paid banking department, assessment	4 13
Officers' bonds	12 00
Advances for taxes, insurance, etc.....	72
Mortgage tax and recording.....	28 52
Minute book	4 00
Internal revenue stamps	80
Cash on hand December 31, 1915.....	835 21
	<hr/>
	\$41,444 31
	<hr/> <hr/>

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

Shares in force January 1, 1915, 1,115; shares issued during the year, 301; shares withdrawn during the year, 402; shares in force, 1,014. Borrowing members, 22, holding 317 shares; non-borrowing members, 204, holding 697 shares. Female shareholders, 55, holding 268 shares. Total dividends credited members during the year on instalment shares, \$1,627.05; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$129.17; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$230.01. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ 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, \$44,664.56. One foreclosure during the year.

CHEMUNG COUNTY

THE CHEMUNG VALLEY MUTUAL LOAN ASSOCIATION

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

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

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

ASSETS

Loans on bond and mortgage.....	\$1,580,627 43
Loans on shares	79,800 00
Real estate	1,513 78
Cash on hand and in bank.....	52,925 80
Furniture and fixtures	948 75
Instalments due and unpaid.....	4,029 29
Interest, premium, fees and fines due and unpaid.....	775 75
Advances for taxes, insurance, etc.....	1,688 13
	<hr/>
	\$1,722,308 93
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$1,436,471 80
Due shareholders, dividends credited	193,816 35
Balance to be paid borrowers on mortgage loans	1,600 00
Borrowed money	60,000 00
Undivided profits	1,250 36
Guaranty fund (as per section 392 of Banking Law)	25,985 58
Instalments prepaid	2,888 41
Interest prepaid	26 70
Interest on borrowed money	269 73
	<hr/>
	\$1,722,308 93
	<hr/>

RECEIPTS

Cash on hand January 1, 1915	\$32,450 02
Dues credited to members	408,113 81
Money borrowed	57,000 00
Mortgages redeemed, foreclosed or transferred to real estate ..	102,364 51
Loans on shares repaid	33,650 00
Real estate sold	727 20
Fees received	1,060 00
Fines received	923 01
Interest received	82,525 29
Rent received	22 00
Dividends retained on withdrawals	1,232 31
Advances repaid	1,060 86
Juvenile banks sold	12 00
	<hr/>
	\$721,141 01
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$221,340 00
Loaned on shares	61,750 00
Dues repaid on withdrawal, or applied on loans	202,530 04
Paid matured shares	113,000 00
Dividends paid on withdrawal, or applied on loans	11,767 90
Cash dividends paid on income and accumulative prepaid shares	16,061 06
Paid borrowed money and prior mortgages	30,000 00
Paid interest on borrowed money and prior mortgages	3,688 64
Paid for real estate	1,139 59
Paid salaries and clerk-hire	4,070 00
Paid advertising, printing and postage	187 12
Paid rent	700 00
Paid banking department, examination	98 00
Paid banking department, assessment	111 79
Advances for taxes, insurance, etc.	1,082 18
Appraisals	360 00
Furniture, fixtures, etc.	63 75
Juvenile banks returned	18 00
Miscellaneous items	227 14
Cash on hand December 31, 1915	52,925 80
	<hr/>
	\$721,141 01
	<hr/>

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

Shares in force January 1, 1915, 17,323; shares issued during the year, 3,293; shares withdrawn during the year, 2,467; shares in force, 18,149. Borrowing members, 1,213, holding 10,298 shares; non-borrowing members, 891, holding 7,851 shares. Female shareholders, 1,051, holding 6,896 shares.

Total dividends credited members during the year on instalment shares, \$53,780.01, rate 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$18,186.89; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$112,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,544.26. 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, \$1,580,627.43. Two foreclosures during the year.

ELMIRA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

Organized under Law of 1887. Commenced business 1888]

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

ASSETS

Loans on bond and mortgage	\$377,000 00
Loans on shares	21,000 00
Cash on hand and in bank	12,176 72
Furniture and fixtures	300 00
Instalments due and unpaid	1,479 00
Interest, premium, fees and fines due and unpaid	1,141 22
Advances for taxes, insurance, etc.	194 38
	<u>\$413,291 32</u>

LIABILITIES

Due shareholders, dues	\$359,922 00
Due shareholders, dividends credited	45,345 58
Balance to be paid borrowers on mortgage loans	500 00
Undivided profits	545 74
Guaranty fund (as per section 392 of Banking Law)	6,978 00
	<u>\$413,291 32</u>

RECEIPTS

Cash on hand January 1, 1915	\$7,759 48
Dues credited to members	93,085 94
Money borrowed	10,000 00
Mortgages redeemed (foreclosed or transferred to real estate..	43,200 00
Loans on shares repaid	23,750 00
Real estate sold	50 00
Fees received	213 00
Fines received	180 93
Interest received	20,607 14
Dividends retained on withdrawals	259 93
Advances repaid	79 70
Juvenile banks sold	4 00
	<u>\$199,190 12</u>

DISBURSEMENTS

Loaned on mortgage	\$51,400 00
Loaned on shares	25,350 00
Dues paid on withdrawal, or applied on loans	55,520 16
Paid matured shares	22,200 00
Dividends paid on withdrawal, or applied on loans	5,476 72
Cash dividends paid on income and accumulative prepaid shares	3,870 86
Paid borrowed money and prior mortgages	20,000 00
Paid interest on borrowed money and prior mortgages	385 42
Paid salaries and clerk-hire	1,806 00
Paid advertising, printing and postage	121 86
Paid banking department, examination	106 14
Paid banking department, assessment	29 35
Officers' bonds	20 00
Advances for taxes, insurance, etc.	101 36
State League dues and expenses	25 62
Auditing and appraising	144 00
Burglary and hold-up insurance	39 37
Furniture and fixture insurance	8 55
Telephone	24 00
Adding machine	171 50
Juvenile banks redeemed	126 00
Advanced interest refunded	65 30
Office supplies	21 19
Cash on hand December 31, 1915	12,176 72
	<hr/>
	\$199,190 12
	<hr/>

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

Shares in force January 1, 1915, 5,868; shares issued during the year, 1,227; shares withdrawn during the year, 1,166; shares in force, 5,929. Borrowing members, 270, holding 2,492 shares; non-borrowing members, 336, holding 3,437 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$13,367.45; rate, 4% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,302.53; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,200. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,210.59. 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, \$8,900. Mortgages in force in New York State, \$376,500. No foreclosures during the year.

THE ELMIRA MUTUAL BUILDING-LOAN ASSOCIATION

No. 258 State Street, Elmira, N. Y.

[Organized under Law of 1892. Commenced business 1893]

Officers	Names	Post-office addresses
Secretary.....	CHAS. J. DeLANEY.....	258 State Street.

ASSETS

Loans on bond and mortgage	\$6,156 52
Cash on hand and in bank	5,701 94
Advances for taxes, insurance, etc.	21 67
Profit and loss	2,122 62
	<hr/>
	\$14,002 75
	<hr/>

LIABILITIES

Due shareholders, dues	\$8,316 61
Due shareholders, dividends credited	2,361 65
Due shareholders, distribution of assets	3,324 49
	\$14,002 75

RECEIPTS

Cash on hand January 1, 1915	\$6,918 89
Dues credited to members	25 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,800 00
Interest received	453 26
Advances repaid	30 65
Real estate contracts	658 38
Furniture and fixtures sold	77 50
	\$12,963 68

DISBURSEMENTS

Paid salaries and clerk-hire	\$180 00
Paid advertising, printing and postage	10 53
Paid rent	20 20
Paid banking department, examination	26 50
Paid banking department, assessment	4 01
Paid shareholders, distribution of assets	6,956 04
County clerk and notary's fees	6 95
Collection and exchange	40 11
Traveling expense	13 60
Sundries	3 50
Cash on hand December 31, 1915	5,701 94
	\$12,963 68

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

Shares in force January 1, 1915, 1,373½; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 1,373½. Borrowing members, 2, 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 390 of the Banking Law, incurred and paid during the year, \$268.24. 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, New York State. Largest mortgage loan outstanding, \$2,800. Mortgages in force in New York State, \$6,156.52. No foreclosures during the year.

CHENANGO COUNTY

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

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

[Organized under Law of 1887. Commenced business 1888]

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

ASSETS

Loans on bond and mortgage	\$287,582 98
Loans on shares	19,642 00
Shares of Land Bank of State of New York	1,000 00
Real estate	10,300 00
Cash on hand and in bank	5,369 23
Furniture and fixtures	1,062 67
Advances for taxes, insurance, etc.	47 15
	<hr/>
	\$325,004 03
	<hr/>

LIABILITIES

Due shareholders, dues	\$254,554 58
Due shareholders, dividends credited	42,621 71
Balance to be paid borrowers on mortgage loans	1,725 25
Borrowed money	16,500 00
Undivided profits	2,838 54
Guaranty fund (as per section 392 of Banking Law)	6,763 95
	<hr/>
	\$325,004 03
	<hr/>

RECEIPTS

Cash on hand January 1, 1915	\$3,893 80
Dues credited to members	74,318 46
Money borrowed	27,200 00
Mortgages redeemed, foreclosed or transferred to real estate ..	52,502 45
Loans on shares repaid	12,655 00
Fees received	44 50
Fines received	24 21
Interest received	17,759 88
Rent received	515 33
Dividends retained on withdrawals	601 57
Advances repaid	24 45
Pass books	21 75
	<hr/>
	\$189,561 40
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$63,350 75
Loaned on shares	11,254 00
Dues repaid on withdrawal, or applied on loans	60,714 94
Paid matured shares	25,588 00
Dividends paid on withdrawal, or applied on loans	4,079 33
Cash dividends paid on income and accumulative prepaid shares	1,808 04
Paid borrowed money and prior mortgages	14,200 00
Paid interest on borrowed money and prior mortgages	273 14
Paid salaries and clerk-hire	1,140 00
Paid advertising, printing and postage	359 73
Paid repairs to real estate	78 92
Paid taxes, insurance, etc.	74 24
Paid banking department, examination	46 06
Paid banking department, assessment	23 12
Advances for taxes, insurance, etc.	20 45
Shares of Land Bank	1,000 00
Interest on advanced dues	53 23
Coal	93 22
Furniture and fixtures	35 00
Cash on hand December 31, 1915	5,369 23
	<hr/>
	\$189,561 40
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 2,965; shares issued during the year, 502; shares withdrawn during the year, 516; shares in force, 2,951. Borrowing members, 261, holding 1,464 shares; non-borrowing members, 254, holding 1,487 shares. Female shareholders, 180, holding 924 shares. Total dividends credited members during the year on instalment shares, \$11,616.91 rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,495.71; rate, 4 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$25,588. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,592.95. 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, \$4,700. Mortgages in force in New York State, \$287,582.98. One foreclosure during the year.

COLUMBIA COUNTY
HUDSON SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1910. Commenced business 1911]

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

ASSETS

Loans on bond and mortgage.....	\$49,478 50
Loans on shares	490 00
Cash on hand and in bank	74 94
Furniture and fixtures	15 00
	\$50,058 44

LIABILITIES

Due shareholders, dues	\$41,551 00
Due shareholders, dividends credited	3,298 19
Borrowed money	4,200 00
Undivided profits	767 04
Guaranty fund (as per section 392 of Banking Law).....	242 21
	\$50,058 44

RECEIPTS

Cash on hand January 1, 1915	\$39 68
Dues credited to members	13,287 00
Money borrowed	10,150 00
Mortgage redeemed, foreclosed or transferred to real estate..	1,261 25
Loans on shares repaid	455 00
Fees received	50 75
Fines received	32 36
Interest received	2,365 84
Dividends retained on withdrawals	68 84
Transfer fees	3 00
	\$27,713 32

DISBURSEMENTS

Loaned on mortgage	\$15,334 75
Loaned on shares	845 00
Dues repaid on withdrawal, or applied on loans.....	3,284 00
Dividends paid on withdrawal, or applied on loans.....	187 84
Cash dividends paid on income and accumulative prepaid shares	63 75
Paid borrowed money and prior mortgages.....	7,600 00
Paid interest on borrowed money and prior mortgages.....	91 92
Paid salaries and clerk-hire	125 00
Paid advertising, printing and postage	47 02
Paid banking department, assessment	3 52
Officers' bonds	12 00
Auditing	20 00
Safe	15 00
Moving and repairing safe	4 00
Inspectors of election	2 00
Internal revenue stamps	2 58
Cash on hand December 31, 1915	74 94
	<hr/>
	\$27,713 32
	<hr/>

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

Shares in force January 1, 1915, 1,040; shares issued during the year, 203; shares withdrawn during the year, 115; shares in force, 1,128. Borrowing members, 30, holding 331 shares; non-borrowing members, 170, holding 797 shares. Female shareholders, 38, holding 181 shares. Total dividends credited members during the year on instalment shares, \$1,639.27; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$67.50 rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$212.60. Unpaid, none.

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

Loans have been made in Columbia and Dutchess counties, New York State, largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$49,478.50. No foreclosures during the year.

STUYVESANT FALLS BUILDING AND LOAN ASSOCIATION

Stuyvesant Falls, N. Y.

[Organized under Law of 1851. Commenced business 1881]

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

ASSETS

Loans on bond and mortgage	\$13,425 00
Loans on shares	1,725 00
Cash on hand and in bank	13 36
	<hr/>
	\$15,163 36
	<hr/>

LIABILITIES

Due shareholders, dues	\$11,565 00
Due shareholders, dividends credited	2,449 83

Borrowed money	\$815 00
Undivided profits	3 21
Guaranty fund (as per section 392 of Banking Law)	330 32
	<hr/>
	\$15,163 36

RECEIPTS

Cash on hand January 1, 1915	\$74 11
Dues credited to members	2,673 00
Money borrowed	3,175 00
Mortgages redeemed, foreclosed or transferred to real estate..	400 00
Loans on shares repaid	185 00
Fees received	9 00
Fines received	7 91
Interest received	870 03
Dividends retained on withdrawals	8 91
	<hr/>
	\$7,402 96

DISBURSEMENTS

Loaned on mortgage	\$2,900 00
Loaned on shares	1,125 00
Dues repaid on withdrawal, or applied on loans	384 00
Paid matured shares	404 94
Dividends paid on withdrawal, or applied on loans	44 58
Paid borrowed money and prior mortgages	2,360 00
Paid interest on borrowed money and prior mortgages	101 82
Paid salaries and clerk-hire	50 00
Paid advertising, printing and postage	5 53
Paid banking department, examination	11 90
Paid banking department, assessment	1 83
Cash on hand December 31, 1915	13 36
	<hr/>
	\$7,402 96

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

Shares in force January 1, 1915, 193; shares issued during the year, 46; shares withdrawn during the year, 17; shares in force, 222. Borrowing members, 19, holding 122 shares; non-borrowing members, 26, holding 100 shares. Female shareholders, 13, holding 61 shares. Total dividends credited members during the year on instalment shares, \$693.90; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$404.94. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$55.53. 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, \$13,425. No foreclosures during the year.

CORTLAND COUNTY

THE CENTURY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

East Main street, Marathon, N. Y.

[Organized under Law of 1894. Commenced business 1895]

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

ASSETS

Loans on bond and mortgage	\$22,925 00
Loans on shares	1,180 00
Cash on hand and in bank	1,415 12
Furniture and fixtures	11 20
Advances for insurance	5 00
	<hr/>
	\$25,536 32

LIABILITIES

Due shareholders, dues.....	\$19,528 71
Due shareholders, dividends credited.....	2,334 15
Borrowed money	3,150 00
Undivided profits	72 89
Guaranty fund (as per section 392 of Banking Law).....	450 57
	<hr/>
	\$25,536 32

RECEIPTS

Cash on hand January 1, 1915.....	\$519 03
Dues credited to members.....	5,833 15
Money borrowed	2,400 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Loans on shares repaid	135 00
Fees received	29 00
Fines received	7 70
Interest received	1,270 35
Dividends retained on withdrawals.....	5 92
Attorney's fees	4 95
	<hr/>
	\$11,205 10

DISBURSEMENTS

Loaned on mortgage	\$1,700 00
Loaned on shares	600 00
Dues repaid on withdrawal, or applied on loans.....	744 00
Paid matured shares	4,614 40
Dividends paid on withdrawal, or applied on loans.....	68 07
Paid borrowed money and prior mortgages.....	1,650 00
Paid interest on borrowed money and prior mortgages.....	198 39
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage	2 10
Paid banking department, examination.....	36 58
Paid banking department, assessment.....	2 66
Advances for insurance.....	5 00
Attorney's fees	5 95
Mortgage tax	9 00
Internal revenue stamps.....	1 08

Telephone	\$0 75
Safe deposit box	2 00
Cash on hand December 31, 1915	1,415 12
	\$11,205 10

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

Shares in force January 1, 1915, 619; shares issued during the year, 106; shares withdrawn during the year, 70; shares in force, 655. Borrowing members, 26, holding 313 shares; non-borrowing members, 56, holding 342 shares. Female shareholders, 22, holding 81 shares. Total dividends credited members during the year on instalment shares, \$1,040.96; rate, 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$4,614.40. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$155.93. 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, \$2,700. Mortgages in force in New York State, \$22,925. No foreclosures during the year.

DIME SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1910. Commenced business 1911]

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

ASSETS

Loans on bond and mortgage	\$54,600 00
Loans on shares	1,195 00
Cash on hand and in bank	881 10
Interest, premium, fees and fines due and unpaid	138 99
Instalments due and unpaid	\$3,872 80

\$56,815 09

LIABILITIES

Due shareholders, dues	\$45,233 73
Due shareholders, dividends credited	2,461 16
Borrowed money	7,500 00
Undivided profits	1,413 56
Guaranty fund (as per section 392 of Banking Law)	206 64

\$56,815 09

RECEIPTS

Cash on hand January 1, 1915	\$123 18
Dues credited to members	18,445 75
Money borrowed	21,100 00
Mortgages redeemed, foreclosed or transferred to real estate	2,300 00
Loans on shares repaid	100 00
Fees received	80 90

Interest received	\$2,452 67
Premium received	735 80
Dividends retained on withdrawals.....	35 19
	\$45,373 49

DISBURSEMENTS

Loaned on mortgage	\$22,925 00
Loaned on shares	275 00
Dues repaid on withdrawal, or applied on loans.....	4,560 75
Dividends paid on withdrawal, or applied on loans.....	117 26
Cash dividends paid on income and accumulative prepaid shares	527 16
Paid borrowed money and prior mortgages.....	15,100 00
Paid interest on borrowed money and prior mortgages.....	394 04
Paid salaries and clerk-hire.....	359 98
Paid advertising, printing and postage.....	69 96
Paid rent	104 00
Paid banking department, examination.....	18 83
Paid banking department, assessment.....	21 39
Officers' bonds	12 00
State League dues	2 50
Internal revenue stamps.....	4 52
Cash on hand December 31, 1915.....	881 10
	\$45,373 49

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

Shares in force January 1, 1915, 2,012; shares issued during the year, 809; shares withdrawn during the year, 109; shares in force, 2,712. Borrowing members, 48, holding 631 shares; non-borrowing members, 182, holding 2,081 shares. Female shareholders, 67, holding 626 shares. Total dividends credited members during the year on instalment shares, \$1,305.93; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$527.16; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$552.96. Unpaid, none.

Premium plan, premium-interest.

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

Loans have been made in Cortland county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$54,600. No foreclosures during the year.

DELAWARE COUNTY

THE WALTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 136 Delaware street, Walton, N. Y.

[Organized under Law of 1904. Commenced business 1907]

Officers	Names	Post-office addresses
President.....	F. R. DARLING.....	Walton, N. Y.
Secretary.....	BLANCHE L. YENDES.....	Walton, N. Y.
Treasurer.....	ROBERT B. ST. JOHN.....	Walton, N. Y.
Attorney.....	A. G. PATTERSON.....	Walton, N. Y.

ASSETS	
Loans on bond and mortgage.....	\$23,550 00
Loans on shares	475 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	341 84
	<hr/>
	\$25,366 84
	<hr/>

LIABILITIES	
Due shareholders, dues	\$17,319 00
Due shareholders, dividends credited.....	1,967 89
Borrowed money	5,065 00
Undivided profits	817 81
Guaranty fund (as per section 392 of Banking Law).....	197 14
	<hr/>
	\$25,366 84
	<hr/>

RECEIPTS	
Cash on hand January 1, 1915.....	\$738 91
Dues credited to members.....	5,550 00
Money borrowed	8,835 00
Mortgages redeemed, foreclosed or transferred to real estate...	100 00
Loans on shares repaid	328 40
Fees received	52 75
Fines received	7 48
Interest received	1,153 00
Dividends retained on withdrawals.....	5 16
Advances repaid	47 53
	<hr/>
	\$16,818 23
	<hr/>

DISBURSEMENTS	
Loaned on mortgage	\$9,250 00
Loaned on shares	475 00
Dues repaid on withdrawal, or applied on loans.....	804 00
Dividends paid on withdrawal, or applied on loans.....	34 34
Cash dividends paid on income and accumulative prepaid shares	42 53
Paid borrowed money and prior mortgages.....	4,570 00
Paid interest on borrowed money and prior mortgages.....	150 51
Paid salaries and clerk-hire.....	48 50
Paid advertising, printing and postage.....	17 91
Paid banking department, examination.....	29 00
Paid banking department, assessment.....	2 10
Advances for taxes, insurance, etc.....	47 45
Shares of Land Bank.....	1,000 00
County clerk	1 13
Finance committee expenses.....	3 92
Cash on hand December 31, 1915.....	341 84
	<hr/>
	\$16,818 23
	<hr/>

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

Shares in force January 1, 1915, 283; shares issued during the year, 198; shares withdrawn during the year, 22; shares in force, 459. Borrowing members, 21, holding 160 shares; non-borrowing members, 60, holding 299 shares. Female shareholders, 25, holding 132 shares. Total dividends credited members during the year on instalment shares, \$680.38; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$42.53; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$71.46. 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, \$5,000. Mortgages in force in New York State, \$23,550. No foreclosures during the year.

DUTCHESS COUNTY

THE HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

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

Officers	Names	Post-office addresses
President.....	GEORGE W. KRIEGER.....	Poughkeepsie, N. Y.
Secretary.....	GEORGE W. POLK.....	Poughkeepsie, N. Y.
Treasurer.....	GULLFORD DUDLEY.....	Poughkeepsie, N. Y.
Attorney.....	JOHN J. MYLON.....	Poughkeepsie, N. Y.

ASSETS

Loans on bond and mortgage.....	\$556,500 00
Loans on shares.....	27,050 00
Real estate.....	2,965 62
Cash on hand and in bank.....	53,191 98
Furniture and fixtures.....	344 20
Instalments due and unpaid.....	2,961 17
Advances for taxes, insurance, etc.....	11 00
Interest, premiums, fees and fines due and unpaid.....	<u>\$1,256 09</u>
	<u><u>\$643,023 97</u></u>

LIABILITIES

Due shareholders, dues.....	\$490,560 00
Due shareholders, matured shares.....	29,481 40
Due shareholders, dividends credited.....	98,528 81
Undivided profits.....	10,120 83
Guaranty fund (as per section 392 of Banking Law).....	13,362 80
Dues advanced.....	772 98
Interest advanced.....	90 75
Individual accounts.....	100 00
Cash differences.....	6 40
	<u><u>\$643,023 97</u></u>

RECEIPTS

Cash on hand January 1, 1915.....	\$35,082 24
Dues credited to members.....	106,728 24
Mortgages redeemed, foreclosed or transferred to real estate..	71,050 00
Loans on shares repaid.....	9,550 00
Fees received.....	313 00
Fines received.....	853 09
Interest received.....	35,464 22
Rent received.....	200 00
Dividends retained on withdrawals.....	751 74
Advances repaid.....	6 60
Cash differences.....	25 02
	<u><u>\$260,024 15</u></u>

DISBURSEMENTS

Loaned on mortgage.....	\$91,150 00
Loaned on shares	12,400 00
Dues repaid on withdrawal, or applied on loans.....	43,126 00
Paid matured shares.....	49,402 59
Dividends paid on withdrawal, or applied on loans.....	7,453 74
Cash dividends paid on income and accumulative prepaid shares	695 28
Paid salaries and clerk-hire.....	1,694 00
Paid advertising, printing and postage.....	207 33
Paid rent	340 00
Paid taxes, insurance, etc.....	40 30
Paid banking department, examination.....	48 83
Paid banking department, assessment.....	43 79
Officers' bonds	52 00
Advances for taxes, insurance, etc.....	17 60
State League dues and expenses.....	23 90
Cash differences	24 00
Auditing	22 50
Telephone	44 51
Light	12 38
Care of office	23 45
Miscellaneous items	9 97
Cash on hand December 31, 1915.....	53,191 98
	<hr/>
	\$260,024 15
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 8,501; shares issued during the year, 1,229; shares withdrawn during the year, 1,275; shares in force, 8,455. Borrowing members, 455, holding 2,918 shares; non-borrowing members, 596, holding 5,537 shares. Female shareholders, 403, holding 2,870 shares. Total dividends credited members during the year on instalment shares, \$30,448.90; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$695.28; rate 4¼ per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$43,509.79. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,429.02. Unpaid, none.
 Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.
 Loans have been made in Dutchess, Putnam and Ulster counties, New York State. Largest mortgage loan outstanding, \$7,750. Mortgages in force in New York State, \$556,500. No foreclosures during the year.

ERIE COUNTY

AETNA PERMANENT SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	CHARLES H. SCHWENK.....	51 Fifteenth Street.
Secretary.....	WILLIAM E. SHIFFERENS.....	14 Seventeenth Street.
Treasurer.....	CONRAD KAISER.....	371 Vermont Street.
Attorney.....	GEORGE B. BURD.....	26 Erie Co. Bk. Bldg.

ASSETS

Loans on bond and mortgage	\$71,230 00
Loans on shares	5,280 00

Real estate	\$721 47
Cash on hand and in bank	13,259 40
Furniture and fixtures	260 39
	<hr/>
	\$90,751 26
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$73,202 60
Due shareholders, dividends credited	10,218 23
Undivided profits	970 93
Guaranty fund (as per section 392 of Banking Law)	3,600 00
Unearned or rebatable premium	2,759 50
	<hr/>
	\$90,751 26
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915	\$14,450 69
Dues credited to members	41,638 00
Mortgages redeemed, foreclosed or transferred to real estate ..	14,790 00
Loans on shares repaid	4,560 00
Fees received	113 75
Fines received	53 68
Interest received	5,244 70
Premium received	909 50
Dividends retained on withdrawals	523 35
	<hr/>
	\$82,283 67
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$17,080 00
Loaned on shares	960 00
Dues repaid on withdrawal, or applied on loans	33,053 00
Paid matured shares	15,420 10
Dividends paid on withdrawal, or applied on loans	1,612 52
Paid salaries and clerk-hire	768 75
Paid advertising, printing and postage	86 50
Paid taxes, insurance, etc.	20 29
Paid banking department, examination	15 50
Paid banking department, assessment	7 61
Cash on hand December 31, 1915	13,259 40
	<hr/>
	\$82,283 67
	<hr/> <hr/>

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1915, 2,626; shares issued during the year, 455; shares withdrawn during the year, 669; shares in force, 2,412. Borrowing members, 35, holding 512 shares; non-borrowing members, 296, holding 1,900 shares. Female shareholders, 139, holding 776 shares. Total dividends credited members during the year on instalment shares, \$5,134.35; rate, 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,420.10. Entrance fee, 25 cents per share. Operating expenses as defined in section 390 of the Banking Law, incurred and paid during the year, \$855.25. 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, \$71,230. 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.....	162 Riverside Avenue.
Treasurer.....	JAMES LEE.....	62 Amherst Street.
Attorney.....	JAMES P. SCHAUS.....	604 Curtiss Building.

ASSETS

Loans on bond and mortgage	\$259,132 50
Contracts for sale of real estate.....	360 00
Real estate	9,897 03
Cash on hand and in bank.....	33,381 94
	<hr/>
	\$302,771 47

LIABILITIES

Due shareholders, dues	\$251,147 00
Due shareholders, dividends credited	33,720 53
Undivided profits	6,303 94
Guaranty fund (as per section 392 of Banking Law).....	11,600 00
	<hr/>
	\$302,771 47

RECEIPTS

Cash on hand January 1, 1915.....	\$25,543 50
Dues credited to members	224,674 18
Mortgages redeemed, foreclosed or transferred to real estate..	42,901 48
Real estate sold	1,832 48
Fees received	752 25
Fines received	53 75
Interest received	14,174 41
Premium received	3,189 30
Rent received	560 00
Advances repaid	177 10
Refunds on telephone, light and stationery.....	16 67
	<hr/>
	\$313,875 12

DISBURSEMENTS

Loaned on mortgage	\$68,366 48
Dues repaid on withdrawal, or applied on loans.....	187,787 78
Dividends paid on withdrawal, or applied on loans.....	7,173 96
Paid borrowed money and prior mortgages.....	10,000 00
Paid interest on borrowed money and prior mortgages.....	90 00
Paid for real estate	1,419 48
Paid salaries and clerk-hire	3,209 50
Paid advertising, printing and postage.....	243 57
Paid rent	50 00
Paid repairs to real estate.....	347 83
Paid taxes, insurance, etc.	629 23
Paid banking department, examination	36 50
Paid banking department, assessment	20 11
Officers' bonds	68 00
State League dues	9 00
Mortgage tax	342 00
Legal services	142 15
Foreclosure expenses	75 25
Commission on sale of real estate.....	74 00
Heat and light	138 57
Telephone.....	44 89

Office furniture and fixtures	\$16 00
Office supplies	208 88
Cash on hand December 31, 1915.....	33, 381 94
	<hr/>
	\$313,875 12

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

Shares in force January 1, 1915, 10,432; shares issued during the year, 3,003; shares withdrawn during the year, 2,305; shares in force, 11,130. Borrowing members, 151, holding 1,290 shares; non-borrowing members, 1,737, holding 9,840 shares. Female shareholders, 540, holding 2,775 shares. Total dividends credited members during the year on instalment shares, \$10,542.50; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,045.74. 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, \$7,310. Mortgages in force in New York State, \$259,132.50. One foreclosure during the year.

CARLTON STREET PERMANENT SAVINGS AND AID ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1880]

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

ASSETS

Loans on bond and mortgage.....	\$26, 850 00
Cash on hand and in bank.....	9, 339 29
Furniture and fixtures	50 00
	<hr/>
	\$36, 239 29

LIABILITIES

Due shareholders, dues	\$32, 184 50
Due shareholders, dividends credited.....	2, 784 18
Undivided profits	595 91
Guaranty fund (as per section 392 of Banking Law).....	694 70
	<hr/>
	\$36, 239 29

RECEIPTS

Cash on hand January 1, 1915.....	\$3, 675 16
Dues credited to members.....	31, 413 25
Mortgages redeemed, foreclosed or transferred to real estate..	2, 600 00
Fees received	122 75
Interest received	1, 706 76
	<hr/>
	\$39, 517 92

DISBURSEMENTS

Loaned on mortgage.....	\$2, 450 00
Dues repaid on withdrawal, or applied on loans.....	26, 402 00
Dividends paid on withdrawal, or applied on loans.....	795 01

Paid salaries and clerk-hi	\$422 00
Paid advertising, printing and postage	13 87
Paid rent	40 00
Paid banking department,	19 00
Paid banking department, assessment	3 18
Advances for taxes	33 57
Cash on hand December 31, 1915	9, 339 29
	\$39,517 92

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

Shares in force January 1, 1915, 2,917; shares issued during the year, 491; shares withdrawn during the year, 381; shares in force, 3,027. Borrowing members, 24, holding 416 shares; non-borrowing members, 347, holding 2,611 shares. Female shareholders, 208, holding 1,498 shares. Total dividends credited members during the year on instalment shares, \$1,313.45; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$475.87. 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, \$2,500. Mortgages in force in New York State, \$26,850. No foreclosures during the year.

CLINTON MUTUAL SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1878]

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

ASSETS

Loans on bonds and mortgage	\$461, 122 43
Contracts for the sale of real estate	6, 250 39
Real estate	21, 800 00
Cash on hand and in bank	25, 632 54
Furniture and fixtures	420 80
Advances for taxes, insurance, etc.	435 51
	\$515,661 67

LIABILITIES

Due shareholders, dues	\$420, 352 50
Due shareholders, dividends credited	42, 308 70
Undivided profits	31, 000 00
Guaranty fund (as per section 392 of Banking Law)	22, 000 47
	\$515,661 67

RECEIPTS

Cash on hand January 1, 1915	\$31, 147 91
Dues credited to members	237, 365 50
Mortgages redeemed, foreclosed or transferred to real estate ...	51, 051 44
Real estate sold	1, 042 18

Fees received	\$1,027 50
Interest received	27,880 54
Rent received	1,523 67
Dividends retained on withdrawals.....	1,829 69
Advances repaid	537 59
Real estate contracts	928 27
Profit on sale of real estate.....	257 82
Judgments	25 00
	<hr/>
	\$354,617 11
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$80,810 00
Dues repaid on withdrawal, or applied on loans.....	204,953 25
Paid matured shares	24,502 04
Dividends paid on withdrawal, or applied on loans.....	11,054 58
Paid for real estate.....	1,042 18
Paid salaries and clerk-hire.....	3,346 00
Paid advertising, printing and postage.....	832 25
Paid repairs to real estate.....	818 96
Paid taxes, insurance, etc.....	875 24
Paid banking department, examination.....	65 50
Paid banking department, assessment.....	36 22
Advances for taxes, insurance, etc.....	86 01
Real estate contracts	255 42
Foreclosure expenses	208 12
Commissions on sale of real estate.....	32 50
Furniture and fixtures	66 30
Cash on hand December 31, 1915.....	25,632 54
	<hr/>
	\$354,617 11
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 18,607; shares issued during the year, 16,461; shares withdrawn during the year, 16,497; shares in force, 18,571. Borrowing members, 217, holding 2,052 shares; non-borrowing members, 2,783, holding 16,519 shares. Female shareholders, 1,806, holding 9,472 shares. Total dividends credited members during the year on instalment shares, \$19,759.58; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$24,502.04. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,178.25. 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, \$4,750. Mortgages in force in New York State, \$461,122.43. Two foreclosures during the year.

THE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF HAMBURG

No. 44 Main street, Hamburg, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	CARLTON E. ENO.....	Hamburg, N. Y.
Secretary.....	HENRY R. STRATEMEIER.....	Hamburg, N. Y.
Treasurer.....	REUBEN F. KNOCHE.....	Hamburg, N. Y.
Attorney.....	ALBERT L. STRATEMEIER.....	Hamburg, N. Y.

ASSETS

Loans on bond and mortgage	\$35,700 00
Loans on shares	1,373 84
Cash on hand and in bank	2,208 65
	<hr/>
	\$39,282 49

LIABILITIES

Due shareholders, dues	\$31,735 25
Due shareholders, dividends credited	1,839 34
Borrowed money	5,500 00
Undivided profits	82 90
Guaranty fund (as per section 392 of Banking Law)	125 00
	<hr/>
	\$39,282 49

RECEIPTS

Cash on hand January 1, 1915	\$1,216 52
Dues credited to members	19,361 25
Money borrowed	5,500 00
Loans on shares repaid	2,328 20
Fees received	153 75
Interest received	1,663 62
Premium received	235 64
Dividends retained on withdrawals	35 37
	<hr/>
	\$30,494 35

DISBURSEMENTS

Loaned on mortgage	\$15,550 00
Loaned on shares	3,022 04
Dues repaid on withdrawal, or applied on loans	6,848 75
Dividends paid on withdrawal, or applied on loans.....	213 10
Cash dividends paid on income and accumulative prepaid shares	39 40
Paid borrowed money and prior mortgages	2,000 00
Paid interest on borrowed money and prior mortgages	90 86
Paid salaries and clerk-hire	187 50
Paid advertising, printing and postage	136 33
Paid rent	150 00
Paid banking department, examination	45 00
Paid banking department, assessment	2 72
Cash on hand December 31, 1915	2,208 65
	<hr/>
	\$30,494 35

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

Shares in force January 1, 1915, 1,213; shares issued during the year, 615; shares withdrawn during the year, 143; shares in force, 1,685. Borrowing members, 29, holding 223 shares; non-borrowing members, 222, holding 1,462 shares. Female shareholders, 81, holding 286 shares. Total dividends credited members during the year on instalment shares, \$1,372.81; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$60.94; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$473.83. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$35,700. No foreclosures during the year.

DEPEW CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Depew, N. Y.

[Organized under Law of 1894. Commenced business 1895]

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

ASSETS

Loans on bond and mortgage.....	\$54,800 00
Cash on hand and in bank.....	5,477 44
Advances for insurance.....	27 00
	<hr/>
	\$60,304 44

LIAILITIES

Due shareholders, dues.....	\$50,739 24
Due shareholders, dividends credited.....	7,138 35
Undivided profits.....	1,151 23
Guaranty fund (as per section 392 of Bankin Law).....	1,275 62
	<hr/>
	\$60,304 44

RECEIPTS

Cash on hand January 1, 1915.....	\$1,191 37
Dues credited to members.....	22,515 75
Mortgages redeemed, foreclosed or transferred to real estate..	5,900 00
Fees received.....	4 00
Interest received.....	3,280 55
Advances repaid.....	31 25
	<hr/>
	\$32,922 92

DISBURSEMENTS

Loaned on mortgage.....	\$5,800 00
Dues repaid on withdrawal, or applied on loans.....	18,999 59
Dividends paid on withdrawal, or applied on loans.....	1,949 92
Paid salaries and clerk-hire.....	515 00
Paid advertising, printing and postage.....	7 00
Paid rent.....	77 00
Paid banking department, examination.....	19 00
Paid banking department, assessment.....	4 97
Officers' bonds.....	40 00
Advances for taxes, insurance, etc.....	27 00
Flowers.....	6 00
Cash on hand December 31, 1915.....	5,477 44
	<hr/>
	\$32,922 92

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

Shares in force January 1, 1915, 2,044; shares issued during the year, 340; shares withdrawn during the year, 438; shares in force, 1,946. Borrowing members, 48, holding 548 shares; non-borrowing members, 116, holding 1,398 shares. Female shareholders, 18, holding 220 shares. Total dividends credited to members during the year on instalment shares, \$2,513.29; rate, 7 per cent.

No unpaid withdrawals. Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$645. 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, \$54,800. No foreclosures during the year.

EAST BUFFALO SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1910. Commenced business 1913]

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

ASSETS

Loans on bond and mortgage	\$7,930 00
Loans on shares	250 00
Cash on hand and in bank	346 93
	\$8,526 93

LIABILITIES

Due shareholders, dues	\$7,864 00
Due shareholders, dividends credited	167 20
Undivided profits	464 48
Guaranty fund (as per section 392 of Banking Law).....	31 25
	\$8,526 93

RECEIPTS

Cash on hand January 1, 1915	\$80 73
Dues credited to members	6,834 50
Mortgages redeemed, foreclosed or transferred to real estate..	1,820 00
Loans on shares repaid	50 00
Fees received	61 25
Interest received	399 75
Dividends retained on withdrawals	29 14
	\$9,275 37

DISBURSEMENTS

Loaned on mortgage	\$3,120 00
Loaned on shares	300 00
Dues repaid on withdrawal, or applied on loans	5,316 50
Dividends paid on withdrawal, or applied on loans	111 71
Paid advertising, printing and postage	41 75
Paid banking department, examination	37 00
Paid banking department, assessment	1 48
Cash on hand December 31, 1915	346 93
	\$9,275 37

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1915, 509; shares issued during the year, 376; shares withdrawn during the year, 413; shares in force, 472. Borrowing members, 9, holding 57 shares; non-borrowing members, 95, holding 415 shares. Female shareholders, 32, holding 127 shares. Total dividends credited members during the year on instalment shares, \$249.19; rate 2½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$41.75. 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, \$1,950. Mortgages in force in New York State, \$7,930. No foreclosures during the year.

EAST SIDE SERIAL SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1892. Commenced business 1894]

Officers	Names	Post-office addresses
President.....	ALEXANDER FRANKE.....	553 Sherman Street.
Secretary.....	JACOB A. STAUCH.....	472 Hickory Street.
Treasurer.....	WILLIAM GERBER.....	115 East Genesee Street.
Attorney.....	CHARLES A. HAHL.....	Electric Building.

ASSETS

Loans on bond and mortgage	\$47,560 00
Loans on shares	530 00
Cash on hand and in bank	6,459 80
Furniture and fixtures	137 70
	\$54,687 50

LIABILITIES

Due shareholders, dues	\$49,285 81
Due shareholders, dividends credited	3,523 68
Undivided profits	1,094 62
Guaranty fund (as per section 392 of Banking Law)	745 77
Unearned or rebatable premium	37 62
	\$54,687 50

RECEIPTS

Cash on hand January 1, 1915.....	\$5,303 42
Dues credited to members	47,388 25
Mortgages redeemed, foreclosed or transferred to real estate..	2,820 00
Loans on shares repaid	1,619 00
Interest received	2,626 59
	\$59,757 26

DISBURSEMENTS

Loaned on mortgage	\$10,920 00
Loaned on shares	1,196 00
Dues repaid on withdrawal, or applied on loans	39,257 25
Dividends paid on withdrawal, or applied on loans.....	991 40
Paid salaries and clerk-hire	732 00
Paid advertising, printing and postage	94 51
Paid rent	83 05
Paid banking department, examination.....	19 00
Paid banking department, assessment	4 25
Cash on hand December 31, 1915	6,459 80
	\$59,757 26

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

Shares in force January 1, 1915, 3,505; shares issued during the year, 875; shares withdrawn during the year, 504; shares in force, 3,876. Borrowing members 33, holding 293 shares; non-borrowing members, 429, holding 3,583 shares. Female shareholders, 266, holding 1,395 shares. Total dividends credited members during the year on instalment shares, \$1,519.76; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$909.56. 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, \$4,500. Mortgages in force in New York State, \$47,560. No foreclosures during the year.

THE ELLICOTT PERMANENT SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1889]

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

ASSETS

Loans on bond and mortgage	\$61,555 00
Stocks and bonds	1,660 00
Cash on hand and in bank	10,155 76
Furniture and fixtures	190 00
	\$73,560 76

LIABILITIES

Due shareholders, dues	\$61,410 31
Due shareholders, dividends credited	7,993 34
Undivided profits	2,357 11
Guaranty fund (as per section 392 of Banking Law)	1,800 00
	\$73,560 76

RECEIPTS

Cash on hand January 1, 1915	\$11,403 18
Dues credited to members	53,202 50
Mortgages redeemed, foreclosed or transferred to real estate..	7,880 00
Fees received	122 75
Interest received	3,642 86
	\$76,251 29

DISBURSEMENTS

Loaned on mortgage	\$17,935 00
Dues repaid on withdrawal, or applied on loans	46,133 41
Dividends paid on withdrawal, or applied on loans	1,238 13
Paid salaries and clerk-hire	572 00
Paid advertising, printing and postage	89 90

Paid rent	\$100 00
Paid banking department, examination	21 50
Paid banking department, assessment	5 59
Cash on hand December 31, 1915	10,155 76
	<hr/>
	\$76,251 29
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 4,010; shares issued during the year, 491; shares withdrawn during the year, 292; shares in force, 4,209. Borrowing members, 46, holding 382 shares; non-borrowing members, 391, holding 3,827 shares. Female shareholders, 178, holding 1,162 shares. Total dividends credited members during the year on instalment shares, \$2,517.72; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$761.90. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$61,555. No foreclosures during the year.

ERIE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	WILLIAM A. JOYCE.....	39 Erie Street.
Secretary.....	GEORGE REPP.....	39 Erie Street.
Treasurer.....	W. H. D. BARR.....	39 Erie Street.
Attorney.....	JOHN M. HULL.....	Marine Nat. Bank Bldg.

ASSETS

Loans on bond and mortgage	\$853,703 92
Loans on shares	28,761 00
Contracts for the sale of real estate	4,969 35
Real estate	34,322 27
Cash on hand and in bank	33,928 97
Furniture and fixtures	2,693 00
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	\$958,378 51
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LIABILITIES

Due shareholders, dues	\$848,460 93
Due shareholders, dividends credited	73,931 69
Undivided profits	5,685 89
Guaranty fund (as per section 392 of Banking Law)	30,300 00
	<hr/>
	\$958,378 51
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RECEIPTS

Cash on hand January 1, 1915	\$35,069 07
Dues credited to members	442,169 39
Money borrowed	50,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	147,368 81
Loans on shares repaid	97,321 82
Real estate sold	33,194 30

Interest received	\$52,636 78
Rent received	3,727 00
Dividends retained on withdrawals	2,163 95
Real estate contracts	400 00
Appraisals	320 00
Rebate on electric light bill	17 69

\$864,388 81

DISBURSEMENTS

Loaned on mortgage	\$232,339 45
Loaned on shares	98,015 32
Dues repaid on withdrawal, or applied on loans	344,239 57
Paid matured shares	56,037 50
Dividends paid on withdrawal, or applied on loans	6,208 40
Paid borrowed money and prior mortgages	75,000 00
Paid interest on borrowed money and prior mortgages	1,034 17
Paid for real estate	1,978 34
Paid salaries and clerk-hire	5,073 33
Paid advertising, printing and postage.....	1,314 61
Paid rent	1,200 00
Paid repairs to real estate	247 69
Paid taxes, insurance, etc.	1,970 48
Paid banking department, examination	87 50
Paid banking department, assessment	65 08
Officers' bonds	84 00
Real estate contracts	305 27
Loss on sale of real estate	3,164 30
Appraisals	660 00
Mortgage tax	1,011 00
Burglary insurance	64 73
Liability insurance	20 00
Watchman	30 00
Telephone	61 96
Furniture and fixtures	48 50
Repairing fixtures	18 95
Miscellaneous items	179 69
Cash on hand December 31, 1915	33,928 97

\$864,388 81

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

Shares in force January 1, 1915, 49,758; shares issued during the year, 25,340; shares withdrawn during the year, 21,572; shares in force, 53,526. Borrowing members, 698, holding 27,135 shares; non-borrowing members, 6,767, holding 26,391 shares. Female shareholders, 3,606. Total dividends credited members during the year on instalment shares, \$25,143.65; rate, 5¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$14,216.89; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$56,037.50. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$8,369.58. 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, \$8,000. Mortgages in force in New York State, \$853,793.92. No foreclosure during the year.

FREEHOLD SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	FRANK P. PERSON.....	390 Elm Street.
Secretary.....	EDWARD J. ZITTEL.....	Main and Seneca Streets.
Treasurer.....	CHARLES J. FIX.....	808 Main Street.
Attorney.....	GODFREY M. FROHE.....	476 Ellicott Square.

ASSETS

Loans on bond and mortgage	\$140,092 00
Loans on shares	530 00
Contracts for the sale of real estate	2,200 00
Cash on hand and in bank	10,337 67
Advances for taxes, insurance, etc.	269 41
	<hr/>
	\$153,429 08

LIABILITIES

Due shareholders, dues	\$124,023 17
Due shareholders, dividends credited	17,892 60
Undivided profits	8,933 46
Guaranty fund (as per section 392 of Banking Law)	2,264 85
Unearned or rebatable premium.....	165 00
Real estate contract	150 00
	<hr/>
	\$153,429 08

RECEIPTS

Cash on hand January 1, 1915	\$1,223 40
Dues credited to members	106,023 38
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	26,575 00
Loans on shares repaid	450 00
Real estate sold	1,500 00
Fines received	12 25
Interest received	7,935 71
Rent received	216 15
Advances repaid	5 00
Real estate contracts	150 00
Appraisal fees	6 00
Premium returned	3 87
Payments on account of loss through defalcation	100 00
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	\$149,800 76

DISBURSEMENTS

Loaned on mortgage	\$28,985 00
Loaned on shares	725 00
Dues repaid on withdrawal, or applied on loans	93,824 48
Paid matured shares	1,040 00
Dividends paid on withdrawal, or applied on loans	2,359 59
Paid borrowed money and prior mortgages	10,000 00
Paid interest on borrowed money and prior mortgages	164 48
Paid salaries and clerk-hire	1,382 00
Paid advertising, printing and postage	39 51
Paid rent	300 00
Paid taxes, insurance, etc.	42 21
Paid banking department, examination	28 50
Paid banking department, assessment	11 24

Officers' bonds	\$42 50
Advances for taxes, insurance, etc.....	7 50
Appraisals	104 20
Commission on sale of real estate	37 50
Commission for collecting rents	6 30
Examining committee	42 00
Premium repaid	80 79
Burglary and fire insurance	24 49
Lighting, heating, etc.	173 80
Telephone	42 00
Cash on hand December 31, 1915	10,337 67
	\$149,800 76

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

Shares in force January 1, 1915, 8,428; shares issued during the year, 1,675; shares withdrawn during the year, 847; shares in force, 9,256. Borrowing members, 30, holding 344 shares; non-borrowing members, 949, holding 8,912 shares. Female shareholders, 612, holding 3,125 shares. Total dividends credited members during the year on instalment shares, \$5,565.04; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,040. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,188.30. 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, \$140,092. No foreclosures during the year.

GENESEE STREET SAVINGS AND LOAN ASSOCIATION

No. 1535 Genesee street, Buffalo, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	JOSEPH A. HELMER.....	206 Madison Street.
Secretary.....	OTTO R. GERLACH.....	97 Bissell Avenue.
Treasurer.....	GEORGE W. SCHMITT.....	338 Elmstie Street.
Attorney.....	J. A. WEISS.....	606 Mutual Life Building.

ASSETS

Loans on bond and mortgage	\$3,250 00
Cash on hand and in bank	2,653 69
	\$5,903 69

LIABILITIES

Due shareholders, dues	\$5,757 75
Due shareholders, dividends credited	97 25
Undivided profits	18 76
Guaranty fund (as per section 392 of Banking Law)	4 33
Unearned or rebatable premium	25 60
	\$5,903 69

RECEIPTS

Cash on hand January 1, 1915	\$756 00
Dues credited to members	9,872 75
Fees received	106 25
Fines received	18 67
Interest received	106 86
Premium received	25 60
	<hr/>
	\$10,886 13
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$3,250 00
Dues repaid on withdrawal, or applied on loans	4,873 25
Dividends paid on withdrawal, or applied on loans	4 39
Paid advertising, printing and postage	18 22
Paid banking department, examination	7 50
Paid banking department, assessment	1 05
Officers' bonds	4 00
Incorporation expenses	57 00
Cash short	4 32
Sundry supplies	12 71
Cash on hand December 31, 1915	2,653 69
	<hr/>
	\$10,886 13
	<hr/>

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

Shares in force January 1, 1915, 430; shares issued during the year, 773; shares withdrawn during the year, 234; shares in force, 969. Borrowing members, 3, holding 25 shares; non-borrowing members, 178, holding 944 shares. Female shareholders, 71, holding 273 shares. Total dividends credited members during the year on instalment shares, \$101.64; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$34.93. Unpaid, none.

Premium plan, gross. 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, \$1,560. Mortgages in force in New York State, \$3,250. No foreclosures during the year.

THE GERMAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1894. Commenced business 1898]

Officers	Names	Post-office addresses
President.....	MICHAEL KUNTZ.....	295 Grey Street.
Secretary.....	ARNOLD L. EATON.....	M. & T. National Bank.
Treasurer.....	DANIEL JUNG.....	568 E. Genesee Street.
Attorney.....	L. P. HANCOCK.....	Mutual Life Ins. Bldg.

ASSETS

Loans on bond and mortgage.....	\$25,140 00
Loans on shares	635 00
Contracts for the sale of real estate.....	1,400 00

Real estate	\$2,281 85
Cash on hand and in bank.....	1,579 92
Furniture and fixtures	154 50
	<hr/>
	\$31,191 27
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$27,238 34
Due shareholders, dividends credited.....	2,492 57
Undivided profits	860 36
Guaranty fund (as per section 392 of Banking Law).....	600 00
	<hr/>
	\$31,191 27
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$2,405 02
Dues credited to members.....	27,313 45
Money borrowed	750 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,610 00
Loans on shares repaid.....	480 00
Real estate sold	100 00
Fees received	32 60
Interest received	1,833 27
Premium received	105 27
Taxes repaid	12 04
	<hr/>
	\$40,641 65
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DISBURSEMENTS

Loaned on mortgage.....	\$3,930 00
Loaned on shares	540 00
Dues repaid on withdrawal, or applied on loans.....	28,017 83
Dividends paid on withdrawal, or applied on loans.....	1,094 71
Paid borrowed money and prior mortgages.....	750 00
Paid interest on borrowed money and prior mortgages.....	7 56
Paid for real estate	3,200 00
Paid salaries and clerk-hire.....	717 58
Paid advertising, printing and postage.....	25 00
Paid rent	78 00
Paid repairs to real estate.....	30 73
Paid taxes, insurance, etc.....	12 10
Paid banking department, examination.....	19 00
Paid banking department, assessment	3 28
Officers' bonds	4 00
Foreclosure expenses	493 66
Loss on mortgage.....	114 23
Interest refunded	8 25
Insurance on office furniture.....	6 35
Sundries	9 45
Cash on hand December 31, 1915.....	1,579 92
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	\$40,641 65
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Plan. permanent. Par value of shares, \$50 and \$130. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1915, 2,556; shares issued during the year, 607; shares withdrawn during the year, 771; shares in force, 2,392. Borrowing members, 21, holding 192 shares; non-borrowing members, 451, holding 2,200 shares. Female shareholders, 206, holding 921 shares. Total dividends

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credited members during the year on instalment shares, \$844.50; rate, 4 per cent.

No unpaid withdrawals. Membership fee, 10 cents and 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$840.38. Unpaid, none. Premium plan, instalment.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,600. Mortgages in force in New York State, \$25,140. Two foreclosures during the year.

GODELL PERMANENT LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1868]

Officers	Names	Post-office addresses
President.....	J. HENRY WALLENHORST.....	82 Goodell Street.
Secretary.....	JOHN R. SCHWEIGERT.....	34 Holland Street.
Treasurer.....	WILLIAM C. GERLACH.....	207 Goodell Street.
Attorney.....	CHARLES J. DECKOP.....	329 Brisbane Bldg.

ASSETS

Loans on bond and mortgage.....	\$71,730 00
Contracts for the sale of real estate.....	575 00
Cash on hand and in bank.....	10,174 30
Furniture and fixtures.....	379 33
Interest, premium, fees and fines due and unpaid.....	\$61 15

\$82,858 63

LIABILITIES

Due shareholders, dues.....	\$70,659 75
Due shareholders, dividends credited.....	8,984 57
Undivided profits.....	583 26
Guaranty fund (as per section 392 of Banking Law).....	1,891 05
Unearned or rebatable premium.....	740 00

\$82,858 63

RECEIPTS

Cash on hand January 1, 1915.....	\$8,498 50
Dues credited to members.....	36,108 50
Mortgages redeemed, foreclosed or transferred to real estate..	8,930 00
Real estate sold.....	2,350 00
Fees received.....	110 25
Interest received.....	4,484 04
Premium received.....	210 00
Rent received.....	72 00
Real estate contract.....	25 00

\$60,788 29

DISBURSEMENTS

Loaned on mortgage.....	\$13,740 00
Dues repaid on withdrawal, or applied on loans.....	30,879 00
Dividends paid on withdrawal, or applied on loans.....	2,170 83
Paid for real estate.....	1,599 00
Paid salaries and clerk-hire.....	747 00

Paid advertising, printing and postage.....	\$19 45
Paid rent	216 00
Paid taxes, insurance, etc.....	68 29
Paid banking department, examination.....	19 00
Paid banking department, assessment.....	6 40
Officers' bonds	12 00
Real estate contracts	600 00
Litigation expenses	258 95
Premium rebated	64 00
Fees refunded	2 00
Commission on sale of real estate.....	100 00
Search	5 00
Legal expenses	11 15
Loan committee	18 00
Office repairs	33 42
Furniture	6 25
Janitor	18 44
Water and gas	16 11
Miscellaneous	3 70
Cash on hand December 31, 1915.....	10,174 30
	<hr/>
	\$60,788 29
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1913, 3,007; shares issued during the year, 441; shares withdrawn during the year, 563; shares in force, 2,885. Borrowing members, 36, holding 288 shares; non-borrowing members, 396, holding 2,597 shares. Female shareholders, 265, holding 1,573 shares. Total dividends credited members during the year on instalment shares, \$3,200.04, rate, 4 per cent. to 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,084.12. 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, \$4,600. Mortgages in force in New York State, \$71,370. One foreclosure during the year.

HAMBURGH SAVINGS AND LOAN ASSOCIATION

Main street, Hamburg, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	NEWTON C. FISH.....	Hamburg, N. Y.
Secretary.....	GEORGE J. BRENDEL.....	Hamburg, N. Y.
Treasurer.....	OTHO CHURCHILL.....	Hamburg, N. Y.
Attorney.....	FRANK C. BRENDEL.....	527 Brisbane Building, Buffalo, N. Y.

ASSETS

Loans on bond and mortgage.....	\$64,181 24
Loans on shares	2,949 00
Contracts for the sale of real estate.....	1,070 43
Cash on hand and in bank.....	6,708 17
	<hr/>
	\$74,908 84
	<hr/>

LIABILITIES

Dues shareholders, dues.....	\$62,729 75
Due shareholders, matured shares.....	511 00
Due shareholders, dividends credited.....	8,932 35
Undivided profits.....	489 86
Guaranty fund (as per section 392 of Banking Law).....	1,459 87
Unearned or rebatable premium.....	786 01
	<hr/>
	\$74,908 84

RECEIPTS

Cash on hand January 1, 1915.....	\$3,950 84
Dues credited to members.....	26,873 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,003 36
Loans on shares repaid.....	1,091 00
Fees received.....	16 00
Fines received.....	186 51
Interest received.....	4,075 65
Premium received.....	270 00
Real estate contract.....	38 00
Profit on sale of real estate.....	236 89
	<hr/>
	\$48,741 25

DISBURSEMENTS

Loaned on mortgage.....	\$20,851 17
Loaned on shares.....	1,345 00
Dues repaid on withdrawal, or applied on loans.....	7,897 90
Paid matured shares.....	10,185 70
Dividends paid on withdrawal, or applied on loans.....	916 95
Cash dividends paid on income and accumulative prepaid shares.....	149 50
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	31 25
Paid rent.....	85 00
Paid banking department, examination.....	22 00
Paid banking department, assessment.....	5 47
Attorney's fees.....	236 89
Incidentals.....	6 25
Cash on hand December 31, 1915.....	6,708 17
	<hr/>
	\$48,741 25

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1915, 1,472; shares issued during the year, 418; shares withdrawn during the year, 548; shares in force, 1,342. Borrowing members, 22, holding 217 shares; non-borrowing members, 167, holding 1,125 shares. Female shareholders, 76, holding 428 shares. Total dividends credited members during the year on instalment shares, \$3,860.85; rate, 5.46 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$149.50; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,666.70. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$422.50. 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, \$64,181.24. One foreclosure during the year.

HERCULES PERMANENT SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	ALIOS REGER.....	76 Rose Street.
Secretary.....	WILLIAM C. CRAMER.....	24 Locust Street.
Treasurer.....	GEORGE SPINDLER.....	242 Cherry Street.
Attorney.....	JACOB STEIN.....	Mooney and Brisbane Bldg.

ASSETS

Loans on bond and mortgage.....	\$2,470 00
Cash on hand and in bank.....	689 47
Furniture and fixtures.....	50 00
	<hr/>
	\$3,209 47
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$2,955 50
Due shareholders, dividends credited.....	129 50
Undivided profits.....	1 00
Guaranty fund (as per section 392 of Banking Law).....	123 47
	<hr/>
	\$3,209 47
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RECEIPTS

Cash on hand January 1, 1915.....	\$1,355 83
Dues credited to members.....	6,048 00
Mortgages redeemed, foreclosed or transferred to real estate..	130 00
Fees received.....	47 22
Interest received.....	163 45
	<hr/>
	\$7,744 50
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DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$6,811 25
Dividends paid on withdrawal, or applied on loans.....	78 26
Paid salaries and clerk-hire.....	140 45
Paid advertising, printing and postage.....	9 29
Paid banking department, examination.....	14 50
Paid banking department, assessment.....	1 28
Cash on hand December 31, 1915.....	689 47
	<hr/>
	\$7,744 50
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 696; shares issued during the year, 360; shares withdrawn during the year, 611; shares in force, 445. Borrowing members, 3, holding 25 shares; non-borrowing members, 54, holding 420 shares. Female shareholders, 18, holding 122 shares. Total dividends credited members during the year on instalment shares, \$41.72; rate, 3½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$149.74. 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, \$1,040. Mortgages in force in New York State, \$2,470. No foreclosures during the year.

HOMESTEAD SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1884]

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

ASSETS

Loans on bond and mortgage.....	\$823,080 00
Loans on shares	40,297 00
Real estate	27,000 00
Cash on hand and in bank.....	61,663 04
Furniture and fixtures.....	1,050 00
	<hr/>
	\$953,090 04

LIABILITIES

Due shareholders, dues.....	\$859,916 71
Balance to be paid borrowers on mortgage loans.....	15,450 00
Undivided profits	11,442 25
Guaranty fund (as per section 392 of Banking Law).....	44,500 00
Unearned or rebatable premium.....	10,721 92
Contingent dividends	10,324 65
Income shares, dividends	516 00
Individual accounts	115 81
Suspense account	102 70
	<hr/>
	\$953,090 04

RECEIPTS

Cash on hand January 1, 1915.....	\$11,817 65
Dues credited to members.....	325,360 90
Mortgages redeemed, foreclosed or transferred to real estate..	91,305 00
Loans on shares repaid	176,890 00
Fees received	1,146 40
Interest received	47,895 92
Premium received	2,016 00
Rent received	360 00
Individual accounts	1,005 75
Suspense account	161 49
Expenses	13 21
	<hr/>
	\$657,972 32

DISBURSEMENTS

Loaned on mortgage	\$91,900 00
Loaned on shares	168,670 00
Dues and dividends repaid on withdrawal, or applied on loans.	167,622 03
Paid matured shares	125,728 71
Cash dividends paid on income and accumulative prepaid shares ..	1,453 00
Paid salaries and clerk-hire.....	4,424 00
Paid advertising, printing and postage.....	520 11
Paid rent	425 00
Paid repairs to real estate.....	870 53
Paid taxes, insurance, etc.....	439 76
Paid banking department, examination.....	79 50
Paid banking department, assessment.....	64 46

Individual accounts	\$1,161 57
Suspense account	184 91
Contingent dividends	9,523 50
Profit and loss, mortgage loans.....	1,041 70
Mortgage taxes	322 00
Premiums rebated	474 25
Fees rebated	21 60
Interest rebated	42 42
Sundry expenses	1,340 23
Cash on hand December 31, 1915.....	61,663 04
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	\$657,972 32
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Plan, permanent. Par value of shares, \$50 and \$100. Instalments are 10 cents and 20 cents weekly.

Shares in force January 1, 1915, 40,350½; shares issued during the year, 8,119½; shares withdrawn during the year, 8,938; shares in force, 39,532. Borrowing members, 353, holding 6,821 shares; non-borrowing members, 2,685, holding 32,711 shares. Female shareholders, 1,645, holding 21,769 shares. Total dividends credited members during the year on instalment shares, \$38,279.15; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,356; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$135,252.21. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,696.13. 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, \$823,080. No foreclosures during the year.

HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1881]

Officers	Names	Post-office addresses
President.....	EDWARD AST.....	210 Baltz Avenue.
Secretary.....	JULIEN A. RIESTER.....	230 East Ferry Street.
Treasurer.....	EUGENE J. RIESTER.....	538 Linwood Avenue.
Attorney.....	HENRY J. ROSCHE.....	237 East North Street.

ASSETS

Loans on bond and mortgage.....	\$69,842 00
Real estate	4,435 41
Cash on hand and in bank.....	15,682 06
Furniture and fixtures	75 00
	<hr/>
	\$90,034 47
	<hr/>

LIABILITIES

Due shareholders, dues	\$76,045 00
Undivided profits	5,686 38
Guaranty fund (as per section 392 of Banking Law).....	5,000 00
Unearned or rebatable premium.....	3,303 09
	<hr/>
	\$90,034 47
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RECEIPTS

Cash on hand January 1, 1915.....	\$6,494 73
Dues credited to members.....	30,678 75
Mortgages redeemed, foreclosed or transferred to real estate..	29,185 75
Real estate sold	5,614 95
Fees received	253 75
Fines received	135 53
Interest received	4,218 73
Premium received	950 00
Rent received	1,029 15
Clerical error	25
	<hr/>
	\$78,561 59

DISBURSEMENTS

Loaned on mortgage	\$22,850 00
Dues repaid on withdrawal, or applied on loans.....	27,394 49
Paid matured shares	9,239 17
Paid salaries and clerk-hire.....	736 70
Paid advertising, printing and postage.....	44 43
Paid rent	104 00
Paid repairs to real estate.....	508 22
Paid taxes, insurance, etc.....	393 23
Paid banking department, examination	21 50
Paid banking department, assessment.....	7 57
Officers' bonds	20 00
Premiums rebated	868 36
Interest rebated	50
Loss on sale of real estate.....	504 95
Commission on sale of real estate.....	27 50
Commission for collecting rent.....	102 91
Searches	56 00
Cash on hand December 31, 1915.....	15,682 06
	<hr/>
	\$78,561 59

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

Shares in force January 1, 1915, 2,531; shares issued during the year, 1,015; shares withdrawn during the year, 1,246; shares in force, 2,300. Borrowing members, 39, holding 365 shares; non-borrowing members, 379, holding 1,935 shares. Female shareholders, 202, holding 834 shares. Total dividends credited members during the year on instalment shares, \$3,413.97 rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$9,239.17. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,008.04. 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, \$4,500. Mortgages in force in New York State, \$69,842. 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.....	FRED WEISS.....	30 Herman Street.
Attorney.....	THEODORE STEEG.....	Genesee St. and Fillmore Ave.

ASSETS

Loans on bond and mortgage.....	\$22,000 00
Cash on hand and in bank.....	10,187 23
	\$32,187 23

LIABILITIES

Due shareholders, dues	\$25,729 14
Due shareholders, dividends credited.....	3,108 01
Undivided profits	789 13
Guaranty fund (as per section 392 of Banking Law).....	1,360 95
Unearned or rebatable premium.....	1,200 00
	\$32,187 23

RECEIPTS

Cash on hand January 1, 1915.....	\$8,278 03
Dues credited to members.....	13,640 67
Mortgages redeemed, foreclosed or transferred to real estate..	400 00
Fees received	84 45
Interest received	1,475 95
	\$23,879 10

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$12,320 73
Dividends paid on withdrawal, or applied on loans.....	902 22
Paid salaries and clerk-hire.....	437 25
Paid rent	10 00
Paid banking department, examination	18 00
Paid banking department, assessment.....	3 17
Stationery	50
Cash on hand December 31, 1915.....	10,187 23
	\$23,879 10

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

Shares in force January 1, 1915, 2,384; shares issued during the year, 2,003; shares withdrawn during the year, 2,178; shares in force, 2,209. Borrowing members, 8, holding 214 shares; non-borrowing members, 181, holding 1,995 shares. Female shareholders, 55, holding 410 shares. Total dividends credited members during the year on instalment shares, \$1,200.25; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year \$447.75. 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 Erie county, New York State. Largest mortgage loan outstanding, \$5,400. Mortgages in force in New York State, \$22,000. No foreclosures during the year.

IRISH-AMERICAN SAVINGS AND LOAN ASSOCIATION

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

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

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

ASSETS

Loans on bond and mortgage	\$2,108,919 55
Loans on shares	76,917 00
Cash on hand and in bank	146,760 31
Advances for taxes, insurance, etc	191 71
	<hr/>
	\$2,332,788 57

LIABILITIES

Due shareholders, dues	\$2,016,225 39
Due shareholders, dividends credited	185,873 15
Undivided profits	19,690 03
Guaranty fund (as per section 392 of Banking Law).....	110,000 00
Unearned or rebatable premium	1,000 00
	<hr/>
	\$2,332,788 57

RECEIPTS

Cash on hand January 1, 1915	\$158,632 52
Dues credited to members	859,866 54
Mortgages redeemed, foreclosed or transferred to real estate ..	247,667 39
Loans on shares repaid	60,204 25
Fees received	3,501 50
Fines received	453 33
Interest received	124,247 08
Dividends retained on withdrawals	6,734 81
Advances repaid	177 00
	<hr/>
	\$1,461,484 42

DISBURSEMENTS

Loaned on mortgage	\$480,295 00
Loaned on shares	72,144 75
Dues repaid on withdrawal, or applied on loans	443,756 97
Paid matured shares	271,175 50
Dividends paid on withdrawal, or applied on loans	31,569 55
Paid salaries and clerk-hire	8,871 96
Paid advertising, printing and postage	1,399 02
Paid rent	2,400 00
Paid banking department, examination	182 00
Paid banking department, assessment	149 79
Advances for taxes, insurance, etc.	249 47
Appraisals	1,988 00
Auditing	30 00
Individual accounts	512 10
Cash on hand December 31, 1915.....	146,760 31
	<hr/>
	\$1,461,484 42

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1915, 60,558; shares issued during the year, 13,128; shares withdrawn during the year, 7,876; shares in force, 65,810. Borrowing members, 800, holding 9,183 shares; non-borrowing members, 6,996, holding 56,627 shares. Female shareholders, 3,898, holding 32,905 shares. Total dividends credited members during the year on instalment shares, \$89,402.05; rate, 4 per cent., 5 per cent. and 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$12,734.80; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$271,175.50. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$15,201.08. 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, \$20,700. Mortgages in force in New York State, \$2,108,919.55. Two foreclosures during the year.

ITALIAN-AMERICAN SAVINGS AND LOAN ASSOCIATION

No. 228 Court street, Buffalo, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	CARMELO GUGINO	228 Court Street.
Secretary.....	MICHELE CABONI	228 Court Street.
Treasurer.....	MICHELE CABONI	228 Court Street.
Attorney.....	HORACE O. LANZA.....	923 White Building.

ASSETS

Loans on bond and mortgage	\$10,800 00
Cash on hand and in bank	4,385 00
	\$15,185 00

LIABILITIES

Due shareholders, dues	\$14,941 25
Undivided profits	243 75
	\$15,185 00

RECEIPTS

Dues credited to members	\$19,285 67
Fees received	16 25
Interest received	228 00
	\$19,529 92

DISBURSEMENTS

Loaned on mortgage	\$10,800 00
Dues repaid on withdrawal, or applied on loans	4,344 42
Protest fee	50
Cash on hand December 31, 1915	4,385 00
	\$19,529 92

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

Shares in force January 1, 1915, none; shares issued during the year, 591; shares withdrawn during the year, 60; shares in force, 531. Borrowing

members, 3, holding 65 shares; non-borrowing members, 38, holding 466 shares. Female shareholders, 4, holding 12 shares.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, 50 cents. Unpaid, none.

Premium plan, instalment. 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, \$4,300. Mortgages in force in New York State, \$10,800. No foreclosures during the year.

JEFFERSON SAVINGS AND LOAN ASSOCIATION

No. 1271 Jefferson street, Buffalo, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	WILLIAM G. BISHOP.....	1294 Jefferson Street.
Secretary.....	E. O. HEBERLEIN.....	230 Landon Street.
Treasurer.....	GEORGE SCHAAF.....	977 Humboldt Parkway.
Attorney.....	FREDERICK G. BAGLEY...	810 Chamber of Commerce Building.

ASSETS

Loans on bond and mortgage	\$11,000 00
Cash on hand and in bank	1,265 43
	\$12,265 43

LIABILITIES

Due shareholders, dues	\$10,653 75
Due shareholders, dividends credited	50 65
Balance to be paid borrowers on mortgage loans.....	1,500 00
Undivided profits	57 98
Guaranty fund (as per section 392 of Banking Law)	3 05
	\$12,265 43

RECEIPTS

Dues credited to members	\$12,164 00
Fees received	118 25
Interest received	104 23
	\$12,386 48

DISBURSEMENTS

Loaned on mortgage	\$9,500 00
Dues repaid on withdrawal, or applied on loans	1,510 25
Paid rent	110 80
Cash on hand December 31, 1915	1,265 43
	\$12,386 48

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

Shares in force January 1, 1915, none; shares issued during the year, 2,265; shares withdrawn during the year, 379; shares in force, 1,886. No borrowing members. Non-borrowing members, 388, holding 1,886 shares. Female shareholders, 165, holding 779 shares. Total dividends credited members during the year on instalment shares, \$49.65; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$110.80. 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, \$2,200. Mortgages in force in New York State, \$9,500. No foreclosures during the year.

LACKAWANNA SAVINGS AND LOAN ASSOCIATION

No. 1005 Ridge road, Lackawanna, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	TALMADGE BLASS.....	Lackawanna, N. Y.
Secretary.....	GEORGE H. WICKS.....	Lackawanna, N. Y.
Treasurer.....	L. L. WESTBROOK.....	Lackawanna, N. Y.
Attorney.....	JOHN J. SULLIVAN.....	Lackawanna, N. Y.

ASSETS

Loans on bond and mortgage	\$3,000 00
Cash on hand and in bank.....	2,308 28
	\$5,308 28

LIABILITIES

Due shareholders, dues	\$5,256 50
Undivided profits	14 14
Special deposits	20 00
Accounts payable	17 64
	\$5,308 28

RECEIPTS

Cash on hand January 1, 1915	\$369 50
Dues credited to members	4,889 00
Fees received	46 00
Fines received	61
Interest received	68 80
	\$5,373 91

DISBURSEMENTS

Loaned on mortgage	\$3,000 00
Paid advertising, printing and postage	40 60
Paid banking department, assessment	1 03
Officers' bonds	24 00
Cash on hand December 31, 1915	2,308 28
	\$5,373 91

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

Shares in force January 1, 1915, 406; shares issued during the year, 273; shares withdrawn during the year, none; shares in force, 679. Borrowing members, 2, holding 30 shares; non-borrowing members, 61, holding 649 shares. Female shareholders, 6, holding 46 shares.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$64.60. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$37.64.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,000. Mortgages in force in New York State, \$3,000. 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 1891]

Officers	Names	Post-office addresses
President.....	HENRY SCHMIDT.....	39 Blake Street.
Secretary.....	CHARLES LOWENSTEIN.....	1548 Fillmore Avenue.
Treasurer.....	ANTON VOLK.....	93 Stanton Street.
Attorney.....	J. ADAM WEISS.....	Mutual Life Bldg.

ASSETS

Loans on bond and mortgage	\$17,417 50
Loans on shares	1,010 00
Cash on hand and in bank	1,841 75
	\$20,269 25

LIABILITIES

Due shareholders, dues	\$16,682 90
Due shareholders, dividends credited	1,350 41
Undivided profits	837 24
Guaranty fund (as per section 392 of Banking Law)	1,000 00
Unearned or rebatable premium	398 70
	\$20,269 25

RECEIPTS

Cash on hand January 1, 1915	\$2,464 42
Dues credited to members	17,048 40
Money borrowed	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate ..	4,553 75
Loans on shares repaid	1,102 85
Fees received	156 80
Interest received	1,164 77
Premium received	243 90
	\$27,734 89

DISBURSEMENTS

Loaned on mortgage	\$4,400 00
Loaned on shares	472 50
Dues repaid on withdrawal, or applied on loans	18,425 50
Dividends paid on withdrawal, or applied on loans	913 52
Paid borrowed money and prior mortgages	1,000 00
Paid interest on borrowed money and prior mortgages	40 00
Paid salaries and clerk-hire	531 00
Paid advertising, printing and postage	54 58
Paid rent	20 00
Paid banking department, examination	21 50
Paid banking department, assessment	2 54
Officers' bonds	12 00
Cash on hand December 31, 1915	1,841 75
	\$27,734 89

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

Shares in force January 1, 1915, 2,901; shares issued during the year, 2,185; shares withdrawn during the year, 2,235; shares in force, 2,851. Borrowing members, 21, holding 530 shares; non-borrowing members, 205, holding 2,321 shares. Female shareholders, 8, holding 80 shares. Total dividends credited members during the year on instalment shares, \$804.50; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$617.58. 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, \$2,257.50. Mortgages in force in New York State, \$17,417.50. No foreclosures during the year.

NIAGARA SAVINGS AND LOAN ASSOCIATION

No. 12 Main street, Tonawanda, N. Y.

[Organized under Law of 1851. Commenced business 1890]

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

ASSETS

Loans on bond and mortgage	\$924,506 93
Loans on shares	7,410 00
Real estate	1,628 11
Cash on hand and in bank	271 70
Furniture and fixtures	500 00
Advances for taxes, insurance, etc.	99 52
Instalments due and unpaid	\$4,542 25
Interest, premium, fees and fines due and unpaid	1,540 79
	<hr/> <hr/>
	\$934,416 26

LIABILITIES

Due shareholders, dues	\$745,606 50
Due shareholders, dividends credited	115,286 53
Borrowed money	20,280 00
Undivided profits	21,243 23
Guaranty fund (as per section 392 of Banking Law)	32,000 00
	<hr/> <hr/>
	\$934,416 26

RECEIPTS

Cash on hand January 1, 1915	\$1,323 61
Dues credited to members	266,550 00
Money borrowed	162,360 00
Mortgages redeemed, foreclosed or transferred to real estate..	152,464 00
Loans on shares repaid	5,070 00
Real estate sold	7,381 37
Fees received	1,928 75
Fines received	893 95
Interest received	52,791 47

Premium received	\$5,239 25
Dividends retained on withdrawals	3,489 42
Advances repaid	70 02
Individual accounts	5,566 40
Profit and loss, real estate	2,247 08
Office fixtures	4 00
	<hr/>
	\$667,379 32

DISBURSEMENTS

Loaned on mortgage	\$190,970 00
Loaned on shares	5,590 00
Dues repaid on withdrawal, or applied on loans	108,616 00
Paid matured shares	149,500 00
Dividends paid on withdrawal, or applied on loans	10,594 30
Paid borrowed money and prior mortgages	180,720 00
Paid interest on borrowed money and prior mortgages	1,413 46
Paid for real estate	6,054 58
Paid salaries and clerk-hire	3,256 00
Paid advertising, printing and postage	127 59
Paid rent	300 00
Paid repairs to real estate	25 00
Paid taxes, insurance, etc.	30 58
Paid banking department, examination	93 00
Paid banking department, assessment	64 62
Advances for taxes, insurance, etc.	80 02
Individual accounts, fire insurance	8,107 05
Foreclosure costs	1,370 68
Legal expenses	7 47
Commission on sale of real estate	45 00
Miscellaneous office expenses	142 27
Cash on hand December 31, 1915	271 70
	<hr/>
	\$667,379 32

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

Shares in force January 1, 1915, 20,377; shares issued during the year, 7,547; shares withdrawn during the year, 5,821; shares in force, 22,103. Borrowing members, 650, holding 6,796 shares; non-borrowing members, 2,166, holding 15,307 shares. Female shareholders, 1,248, holding 7,264 shares. Total dividends credited members during the year on instalment shares, \$50,164.54; rate, 6 3/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$149,500. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,825.86. Unpaid, none.

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

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, \$12,091. Mortgages in force in New York State, \$924,506.93. Four foreclosures during the year.

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

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

[Organized under Law of 1851. Commenced business 1890]

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

ASSETS

Loans on bond and mortgage	\$94,200 00
Real estate	7,000 00
Cash on hand and in bank	13,412 49
Furniture and fixtures	300 00
	\$114,912 49

LIABILITIES

Due shareholders, dues	\$101,706 10
Due shareholders, dividends credited	9,507 33
Undivided profits	1,125 56
Guaranty fund (as per section 392 of Banking Law)	2,065 00
Salaries	508 50
	\$114,912 49

RECEIPTS

Cash on hand January 1, 1915	\$11,919 86
Dues credited to members	83,711 20
Mortgages redeemed, foreclosed or transferred to real estate ..	7,600 00
Fees received	471 90
Fines received	116 09
Interest received	4,770 78
Rent received	365 89
	\$108,955 72

DISBURSEMENTS

Loaned on mortgage	\$6,400 00
Dues repaid on withdrawal, or applied on loans	84,054 30
Dividends paid on withdrawal, or applied on loans	2,499 57
Paid salaries and clerk-hire	1,512 00
Paid advertising, printing and postage	144 75
Paid repairs to real estate	429 36
Paid taxes, insurance, etc	178 93
Paid banking department, examination	21 50
Paid banking department, assessment	9 14
Officers' bonds	12 00
State League dues	5 50
Light, heat and water	54 44
Books and supplies	221 74
Cash on hand December 31, 1915	13,412 49
	\$108,955 72

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

Shares in force January 1, 1915, 15,480; shares issued during the year, 4,719; shares withdrawn during the year, 4,333; shares in force, 15,866. Borrowing members, 49, holding 942 shares; non-borrowing members, 1,071, holding 14,924 shares. Female shareholders, 657, holding 7,564 shares. Total

dividends credited members during the year on instalment shares, \$2,675.12; rate, 3 per cent. and 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,950.43. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$508.50.

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, \$94,200. No foreclosures during the year.

POLISH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1894. Commenced business 1909]

Officers	Names	Post-office addresses
President.....	ANTHONY SCHREIBER.....	662 Fillmore Avenue.
Secretary.....	S. S. NOWICKI.....	615 Fillmore Avenue.
Treasurer.....	S. LIPOWICZ.....	347 Peckham Street.
Attorney.....	LEON J. NOWAK.....	801 Fillmore Avenue.

ASSETS

Loans on bond and mortgage	\$120,070 00
Cash on hand and in bank	11,319 30
Interest, premium, fees and fines due and unpaid	529 11
	<u>\$131,918 41</u>

LIABILITIES

Due shareholders, dues	\$123,493 89
Due shareholders, dividends credited	3,043 89
Undivided profits	4,383 70
Guaranty fund (as per section 392 of Banking Law)	900 00
Unearned or rebatable premium	96 93
	<u>\$131,918 41</u>

RECEIPTS

Cash on hand January 1, 1915	\$8,704 65
Dues credited to members	77,749 43
Mortgages redeemed, foreclosed or transferred to real estate ..	7,025 00
Fees received	167 00
Interest received	6,307 08
Premium received	72 00
	<u>\$100,025 16</u>

DISBURSEMENTS

Loaned on mortgage	\$24,590 00
Dues repaid on withdrawal, or applied on loans	59,560 14
Dividends paid on withdrawal, or applied on loans	3,555 01
Paid salaries and clerk-hire	617 00
Paid advertising, printing and postage	242 79
Paid rent	110 50
Paid banking department, examination	21 50
Paid banking department, assessment	8 92
Cash on hand December 31, 1915	11,319 30
	<u>\$100,025 16</u>

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

Shares in force January 1, 1915, 14,124; shares issued during the year, 8,500; shares withdrawn during the year, 6,519; shares in force, 16,105. Borrowing members, 9, holding 36 shares; non-borrowing members, 684, holding 16,069 shares. Female shareholders, 230, holding 3,770 shares. Total dividends credited members during the year on instalment shares, \$1,351.71; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,740.32; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$970.29. 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, \$120,070. No foreclosures during the year.

RIVERSIDE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1894. Commenced business 1895]

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

ASSETS

Loans on bond and mortgage	\$122,950 00
Real estate	7,739 86
Cash on hand and in bank	21,974 69
Furniture and fixtures	410 56
Advances for taxes, insurance, etc.	343 63
	<hr/>
	\$153,418 74

LIABILITIES

Due shareholders, dues and dividends	\$142,827 51
Due shareholders, matured shares	4,948 43
Undivided profits	2,142 80
Guaranty fund as per section 392 of Banking Law)	3,500 00
	<hr/>
	\$153,418 74

RECEIPTS

Cash on hand January 1, 1915	\$7,254 48
Dues credited to members	95,811 17
Mortgages redeemed, foreclosed or transferred to real estate..	15,250 00
Fees received	39 00
Interest received	6,324 96
Premium received	1,643 20
Rent received	627 50
Dividends retained on withdrawals	102 54
Advances repaid	56 15
Electric light refund	9 56
Sundries, profit and loss	3 35
	<hr/>
	\$127,121 91

DISBURSEMENTS

Loaned on mortgage	\$28,250 00
Dues repaid on withdrawal, or applied on loans.....	67,594 08
Paid matured shares	7,300 00
Paid salaries and clerk-hire	1,324 00
Paid advertising, printing and postage	60 65
Paid rent	30 00
Paid repairs to real estate	34 85
Paid taxes, insurance, etc.	190 60
Paid banking department, examination	28 50
Paid banking department, assessment	9 89
Officers' bonds	26 00
Advances for taxes, insurance, etc.	209 66
Furniture and fixtures	10 56
Light and heat	25 86
Cleaning	36 00
Water tax	7 50
Stationery	8 84
Expressage	23
Cash on hand December 31, 1915	21,974 69
	<hr/>
	\$127,121 91
	<hr/> <hr/>

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

Shares in force January 1, 1915, 6,571; shares issued during the year, 2,080; shares withdrawn during the year, 1,216; shares in force, 7,435. Borrowing members, 84, holding 1,260 shares; non-borrowing members, 1,046, holding 6,175 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$4,937.21; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$794.32; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$337.30. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,502.02. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ 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, \$122,950. No foreclosures during the year.

SECURITY SAVINGS AND LOAN ASSOCIATION OF BUFFALO, N. Y.

No. 10 Builders Exchange, Buffalo, N. Y.

[Organized under Law of 1910. Commenced business 1912]

Officers	Names	Post-office addresses
President.....	FERDINAND GRIMM.....	316 Terrace.
Secretary.....	FREDERICK BENNETT....	11 East Utica Street.
Treasurer.....	JOHN E. SCHUESLER.....	10 Builders' Exchange.
Attorney.....	JOSEPH A. WECHTER.....	809 Chamber of Commerce.

ASSETS

Loans on bond and mortgage	\$89,920 00
Loans on shares	4,390 00
Cash on hand and in bank.....	14,624 35
Furniture and fixtures	137 80
Advances for taxes, insurance, etc.	15 00
	<hr/>
	\$109,087 15
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$99,626 00
Due shareholders, dividends credited	6,369 81
Balance to be paid borrowers on mortgage loans	450 00
Undivided profits	1,444 34
Guaranty fund (as per section 392 of Banking Law)	1,107 00
Unearned or rebatable premium	90 00
	<hr/>
	\$109,087 15
	<hr/>

RECEIPTS

Cash on hand January 1, 1915	\$1,697 28
Dues credited to members	49,167 00
Mortgages redeemed, foreclosed or transferred to real estate..	11,619 33
Loans on shares repaid	3,585 50
Fees received	171 70
Fines received	71 86
Interest received	4,355 78
Premium received	1,062 58
Dividends retained on withdrawals	107 76
Cash over	12 50
	<hr/>
	\$71,851 29
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$33,308 32
Loaned on shares	6,930 50
Dues repaid on withdrawal, or applied on loans	15,644 00
Dividends paid on withdrawal, or applied on loans	504 16
Paid interest on borrowed money and prior mortgages	2 01
Paid salaries and clerk-hire	318 00
Paid advertising, printing and postage	53 60
Paid rent	75 00
Paid banking department, examination	100 50
Paid banking department, assessment	6 00
Officers' bonds	41 25
Advances for taxes, insurance, etc.	15 00
Appraisals	126 00
Safe	77 10
Safe deposit vault	10 00
Signs	15 30
Key	20
Cash on hand December 31, 1915	14,624 35
	<hr/>
	\$71,851 29
	<hr/>

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

Shares in force January 1, 1915, 3,765; shares issued during the year, 867; shares withdrawn during the year, 658; shares in force, 3,974. Borrowing members, 33, holding 470 shares; non-borrowing members, 371, holding 3,504 shares. Female shareholders, 122, holding 798 shares. Total dividends credited members during the year on instalment shares, \$4,265.84; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$639.35. 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, \$89,920. No foreclosures during the year.

SENECA SAVINGS AND LOAN ASSOCIATION

No. 2238 Seneca street, Buffalo, N. Y.

[Organized under Law of 1910. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	JOHN MAYER.....	88 Indian Ch. Road.
Secretary.....	FRED W. MOELICH.....	284 Cherry Street.
Treasurer.....	THOMAS W. GRIFFIN.....	2289 Seneca Street.
Attorney.....	E. A. PURTILL.....	705 D. S. Morgan Bldg.

ASSETS

Loans on bond and mortgage	\$780 00
Loans on shares	75 00
Cash on hand and in bank	4,933 75
Furniture and fixtures	18 00
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	\$5,806 75
	<hr/>

LIABILITIES

Due shareholders, dues	\$5,592 75
Due shareholders, dividends credited	146 31
Undivided profits	27 94
Guaranty fund (as per section 392 of Banking Law)	9 75
Unearned or rebatable premium	30 00
	<hr/>
	\$5,806 75
	<hr/>

RECEIPTS

Cash on hand January 1, 1915	\$2,864 64
Dues credited to members	5,663 00
Loans on shares repaid	512 00
Fees received	63 50
Interest received	147 97
Premium received	30 00
	<hr/>
	\$9,281 11
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$780 00
Loaned on shares	342 00
Dues repaid on withdrawal, or applied on loans	3,126 25
Dividends paid on withdrawal, or applied on loans	9 84
Paid salaries and clerk-hire	25 50
Paid advertising, printing and postage	16 65
Paid rent	25 40
Paid banking department, examination	14 50
Paid banking department, assessment	1 22
Furniture	6 00
Cash on hand December 31, 1915	4,933 75
	<hr/>
	\$9,281 11
	<hr/>

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

Shares in force January 1, 1915, 402; shares issued during the year, 254; shares withdrawn during the year, 81; shares in force, 575. Borrowing members, 2, holding 14 shares; non-borrowing members, 84, holding 561 shares. Female shareholders, 42, holding 172 shares. Total dividends credited members during the year on instalment shares, \$117.78; rate, 3¼ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$67.55. 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, \$780. Mortgages in force in New York State, \$780. No foreclosures during the year.

SYCAMORE AND JOHNSON SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1888]

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

ASSETS

Loans on bond and mortgage	\$38,610 00
Cash on hand and in bank	7,237 95
	\$45,847 95

LIABILITIES

Due shareholders, dues	\$42,224 75
Due shareholders, dividends credited	2,485 51
Undivided profits	296 84
Guaranty fund (as per section 392 of Banking Law)	840 85
	\$45,847 95

RECEIPTS

Cash on hand January 1, 1915	\$2,776 49
Dues credited to members	25,472 25
Mortgages redeemed, foreclosed or transferred to real estate..	15,470 00
Fees received	112 75
Interest received	1,966 83
	\$45,798 32

DISBURSEMENTS

Loaned on mortgage	\$7,800 00
Dues repaid on withdrawal, or applied on loans	29,292 25
Dividends paid on withdrawal, or applied on loans	510 89
Paid salaries and clerk-hire	833 75
Paid advertising, printing and postage	31 00
Paid rent	50 00
Paid banking department, examination	22 00
Paid banking department, assessment	4 48
Officers' bonds	16 00
Cash on hand December 31, 1915	7,237 95
	\$45,798 32

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

Shares in force January 1, 1915, 1,631; shares issued during the year, 451; shares withdrawn during the year, 236; shares in force, 1,846. Borrowing members, 41, holding 297 shares; non-borrowing members, 257, holding 1,549 shares. Female shareholders, 126, holding 623 shares. Total dividends credited members during the year on instalment shares, \$1,109.70; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$930.75. 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, \$38,610. No foreclosures during the year.

**WILLIAM AND SHERMAN MUTUAL SAVINGS AND LOAN
ASSOCIATION**

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

[Organized under Law of 1851. Commenced business 1882]

Officers	Names	Post-office addresses
President.....	GUSTAV KOCH.....	624 William Street.
Secretary.....	HENRY GEGER.....	114 Roehrer Avenue.
Treasurer.....	THEO. KUNZ.....	38 Goemmel Avenue.
Attorney.....	H. W. BRENDEL.....	806 Mutual Life Bldg.

ASSETS

Loans on bond and mortgage	\$7,400 00
Cash on hand and in bank.....	4,418 73
Furniture and fixtures	48 00
	\$11,866 73

LIABILITIES

Due shareholders, dues	\$10,035 75
Due shareholders, dividends credited	587 58
Undivided profits	761 40
Guaranty fund (as per section 392 of Banking Law).....	410 00
Unearned or rebatable premium	72 00
	\$11,866 73

RECEIPTS

Cash on hand January 1, 1915.....	\$3,309 49
Dues credited to members	6,234 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,100 00
Fees received	62 50
Interest received	614 14
Premium received	12 50
Advances repaid	68 98
	\$12,401 61

DISBURSEMENTS

Loaned on mortgage	\$500 00
Dues repaid on withdrawal, or applied on loans.....	6,629 25
Dividends paid on withdrawal, or applied on loans.....	514 67
Paid salaries and clerk-hire.....	233 50
Paid advertising, printing and postage.....	12 00
Paid rent	6 00

Paid banking department, examination	\$14 50
Paid banking department, assessment.....	1 88
Advances for taxes, insurance, etc.....	68 98
Attorney's fees	2 10
Cash on hand December 31, 1915.....	4,418 73
	<hr/>
	\$12,401 61
	<hr/> <hr/>

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

Shares in force January 1, 1915, 508; shares issued during the year, 250; shares withdrawn during the year, 276; shares in force 482. Borrowing members, 5, holding 52 shares; non-borrowing members, 83, holding 430 shares. Female shareholders, 35, holding 194 shares. Total dividends credited members during the year on instalment shares, \$407.59; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$253.60. 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, \$2,000. Mortgages in force in New York State, \$7,400. One foreclosure during the year.

WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1879]

Officers	Names	Post-office addresses
President.....	JOSEPH B. MILLER.....	259 Northampton Street.
Secretary.....	FRANK R. RUCKDESCHEL....	59 Walnut Street.
Treasurer.....	RUDOLPH GUNOLD.....	600 Goodyear Avenue.
Attorney.....	FRANK R. RUCKDESCHEL....	76 West Eagle Street.

ASSETS

Loans on bond and mortgage.....	\$23,166 00
Cash on hand and in bank.....	12,261 82
	<hr/>
	\$35,427 82
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$28,256 75
Due shareholders, dividends credited.....	2,504 60
Undivided profits	1,337 11
Guaranty fund (as per section 392 of Banking Law).....	1,800 00
Unearned or rebatable premium	1,529 36
	<hr/>
	\$35,427 82
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$10,105 68
Dues credited to members.....	13,797 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,516 75
Fees received	127 00
Interest received	1,503 24
Premium received	174 00
	<hr/>
	\$30,223 67
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$2,574 00
Dues repaid on withdrawal, or applied on loans.....	9,327 50
Paid matured shares	5,022 87
Dividends paid on withdrawal, or applied on loans.....	587 74
Paid salaries and clerk-hire.....	318 00
Paid advertising, printing and postage	5 10
Paid rent	52 00
Paid banking department, examination.....	14 50
Paid banking department, assesment.....	3 50
Officers' bonds	8 00
Premiums rebated	36 64
Blotters	12 00
Cash on hand December 31, 1915.....	12,261 82
	<hr/>
	\$30,223 67
	<hr/>

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

Shares in force January 1, 1915, 1,057; shares issued during the year, 508; shares withdrawn during the year, 536; shares in force, 1,029. Borrowing members, 20, holding 218 shares; non-borrowing members, 155, holding 811 shares. Female shareholders, 88, holding 437 shares. Total dividends credited members during the year on instalment shares, \$1,322.76; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,022.87. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$395.10. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 12½ cents per share per week. 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, \$23,166. No foreclosures during the year.

WILLIAMSVILLE SAVINGS AND LOAN ASSOCIATION

Main street, Williamsville, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	HOWARD G. BRITTING.....	Williamsville, N. Y.
Secretary.....	GEORGE H. DANIEL.....	Williamsville, N. Y.
Treasurer.....	WILLIAM J. JENKINS.....	Williamsville, N. Y.
Attorney.....	GEO. W. WALTERS.....	Williamsville, N. Y.

ASSETS

Loans on bond and mortgage.....	\$11,450 00
Loans on shares	731 00
Cash on hand and in bank.....	1,067 08
	<hr/>
	\$13,248 08
	<hr/>

LIABILITIES

Due shareholders, dues	\$10,232 09
Due shareholders, dividends credited.....	277 42
Borrowed money	2,500 00
Undivided profits	188 57
Guaranty fund (as per section 392 of Banking Law).....	50 00
	<hr/>
	\$13,248 08
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$726 65
Dues credited to members.....	11,490 40
Money borrowed	2,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,550 00
Loans on shares repaid.....	312 00
Fees received	35 70
Fines received	4 83
Interest received	356 69
Premium received	51 45
	<hr/>
	\$18,027 72

DISBURSEMENTS

Loaned on mortgage	\$8,450 00
Loaned on shares	705 00
Dues repaid on withdrawal, or applied on loans.....	7,621 04
Dividends paid on withdrawal, or applied on loans.....	30 64
Paid interest on borrowed money and prior mortgages.....	5 00
Paid salaries and clerk-hire.....	25 72
Paid advertising, printing and postage.....	14 47
Paid banking department, examination	29 30
Paid banking department, assessment.....	1 47
Officers' bonds.....	8 00
Advances returned	70 00
Cash on hand December 31, 1915.....	1,067 08
	<hr/>
	\$18,027 72

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

Shares in force January 1, 1915, 1,096; shares issued during the year, 176; shares withdrawn during the year, 487; shares in force, 785. Borrowing members, 12, holding 208 shares; non-borrowing members, 117, holding 577 shares. Female shareholders, 20, holding 102 shares. Total dividends credited members during the year on instalment shares, \$284.18; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$118.19. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$11,450. No foreclosures during the year.

FRANKLIN COUNTY

SARANAC LAKE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1894. Commenced business 1899]

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

ASSETS	
Loans on bond and mortgage.....	\$103,275 00
Loans on shares	5,929 00
Cash on hand and in bank	3,376 22
	<u>\$112,580 22</u>
	<u>\$112,580 22</u>
LIABILITIES	
Due shareholders, dues	\$88,171 00
Due shareholders, dividends credited	18,008 55
Balance to be paid borrowers on mortgage loans.....	2,848 95
Undivided profits	1,450 81
Guaranty fund (as per section 392 of Banking Law).....	2,100 91
	<u>\$112,580 22</u>
	<u>\$112,580 22</u>
RECEIPTS	
Cash on hand January 1, 1915	\$1,474 74
Dues credited to members	22,361 00
Mortgages redeemed, foreclosed or transferred to real estate..	6,850 00
Loans on shares repaid	2,388 35
Fees received	70 00
Fines received	6 50
Interest received	4,604 79
Premium received	1,397 43
Dividends retained on withdrawals	92 71
	<u>\$39,245 52</u>
	<u>\$39,245 52</u>
DISBURSEMENTS	
Loaned on mortgage	\$12,801 05
Loaned on shares	3,001 00
Dues repaid on withdrawal, or applied on loans	9,856 00
Paid matured shares	7,627 03
Dividends paid on withdrawal, or applied on loans	2,197 99
Paid salaries and clerk-hire	200 00
Paid advertising, printing and postage	9 65
Paid banking department, examination.....	24 00
Paid banking department, assessment	8 18
State League dues and expenses	32 90
Mortgage tax	111 50
Cash on hand December 31, 1915	3,376 22
	<u>\$39,245 52</u>
	<u>\$39,245 52</u>

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

Shares in force January 1, 1915, 1,869; shares issued during the year, 280; shares withdrawn during the year, 173; shares in force, 1,976. Borrowing members, 78, holding 627 shares; non-borrowing members, 246, holding 1,349 shares. Female shareholders, 143, holding 855 shares. Total dividends credited members during the year on instalment shares, \$5,675.99; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,627.03. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$242.55. 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, \$103,275. No foreclosures during the year.

GENESEE COUNTY

THE GENESEE COUNTY LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1879]

Officers	Names	Post-office addresses
President.....	G. S. GRISWOLD.....	Batavia, N. Y.
Secretary.....	W. G. POLLARD.....	Batavia, N. Y.
Treasurer.....	JOHN W. PRATT.....	Batavia, N. Y.

ASSETS

Loans on bond and mortgage	\$454,704 46
Loans on shares	8,745 00
Stocks and bonds	10,000 00
Real estate	8,000 00
Cash on hand and in bank.....	31,973 26
	\$513,422 72

LIABILITIES

Due shareholders, dues	\$430,462 59
Due shareholders, dividends credited.....	45,342 58
Balance to be paid borrowers on mortgage loans.....	800 00
Undivided profits	11,817 55
Guaranty fund (as per section 392 of Banking Law).....	25,000 00
	\$513,422 72

RECEIPTS

Cash on hand January 1, 1915.....	\$25,760 30
Dues credited to members	175,885 72
Mortgages redeemed, foreclosed or transferred to real estate..	54,320 21
Loans on shares repaid	11,957 00
Fees received	25
Interest received	27,737 46
Rent received	340 00
Dividends retained on withdrawals.....	359 15
	\$296,360 09

DISBURSEMENTS

Loaned on mortgage	\$59,570 00
Loaned on shares	8,907 00
Dues repaid on withdrawal, or applied on loans.....	149,030 31
Paid matured shares	31,838 61
Dividends paid on withdrawal, or applied on loans.....	9,412 47
Paid salaries and clerk-hire.....	4,278 00
Paid advertising, printing and postage.....	448 64
Paid repairs to real estate.....	63 50
Paid taxes, insurance, etc.....	226 11
Paid banking department, examination.....	52 46
Paid banking department, assessment.....	36 89
State League dues and expenses.....	47 50
Mortgage tax	239 25
Heat and light	202 59
Ice and water	9 80
Telephone	23 70
Cash on hand December 31, 1915.....	31,973 26
	\$296,360 09

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

Shares in force January 1, 1915, 6,637; shares issued during the year, 2,803; shares withdrawn during the year, 2,821; shares in force, 6,619. Borrowing members, 110, holding 960 shares; non-borrowing members, 1,765, holding 5,659 shares. Female shareholders, 919, holding 1,865 shares. Total dividends credited members during the year on instalment shares, \$7,805.01; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,072.46; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,838.61. Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,010.23. 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 Genesee county, New York State. Largest mortgage loan outstanding, \$17,000. Mortgages in force in New York State, \$454,704.46. No foreclosures during the year.

GREENE COUNTY

CATSKILL SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	PERCIVAL GOLDEN.....	Catskill, N. Y.
Secretary.....	THOMAS E. JONES.....	Catskill, N. Y.
Treasurer.....	P. GARDNER COFFIN.....	Catskill, N. Y.
Attorney.....	ORLIFF T. HEATH.....	Catskill, N. Y.

ASSETS

Loans on bond and mortgage.....	\$154,750 00
Loans on shares.....	2,947 21
Stocks and bonds.....	25,240 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	1,920 06
Furniture and fixtures.....	291 51
Interest, premium, fees and fines due and unpaid.....	113 56
Advances for taxes, insurance, etc.....	11 00
Interest accrued.....	849 41
	\$187,122 75

LIABILITIES

Due shareholders, dues.....	\$163,535 06
Due shareholders, dividends credited.....	15,669 86
Undivided profits.....	5,500 56
Guaranty fund (as per section 392 of Banking Law).....	2,380 00
Individual account.....	37 27
	\$187,122 75

RECEIPTS

Cash on hand January 1, 1915.....	\$8,171 18
Dues credited to members.....	45,106 22
Money borrowed.....	14,001 38
Mortgages redeemed, foreclosed or transferred to real estate..	26,500 00

Loans on shares repaid	\$4,706 00
Fines received	42 13
Interest received	9,210 90
Premium received	772 15
Dividends retained on withdrawals.....	91 62
Advances repaid.....	11 00
Profit and loss, amortization.....	62 82
Bonds, amortization	8 90
	<hr/>
	\$108,684 30

DISBURSEMENTS

Loaned on mortgage	\$48,190 00
Loaned on shares	1,405 00
Dues repaid on withdrawal, or applied on loans.....	16,939 82
Paid matured shares	19,572 90
Dividends paid on withdrawal, or applied on loans.....	1,775 75
Cash dividends paid on income and accumulative prepaid shares	663 01
Paid borrowed money and prior mortgages.....	14,001 38
Paid interest on borrowed money and prior mortgages.....	236 41
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	100 63
Paid rent	125 00
Paid banking department, examination.....	21 23
Paid banking department, assessment.....	13 35
Advances for taxes, insurance, etc.....	22 00
State League dues and expenses.....	19 82
Shares of Land Bank.....	1,000 00
Bonds	1,871 25
Bonds, amortization	62 82
Profit and loss, amortization	8 90
Interest accrued on bonds purchased.....	28 33
Mortgage tax	30 00
Premium refunded	42 60
Miscellaneous items	34 04
Cash on hand December 31, 1915.....	1,920 06
	<hr/>
	\$108,684 30

Plan, permanent. Par value of income shares is \$100, prepaid shares, \$25, classes A, B, C and E, \$100 and Class D, \$200. Monthly instalments on Class C are 35 cents, Class B, 50 cents, Classes A and D, \$1.

Shares in force January 1, 1915, 4,587 $\frac{3}{4}$; shares issued during the year, 1,413; shares withdrawn during the year, 601; shares in force, 5,399 $\frac{3}{4}$. Borrowing members, 95, holding 1,316 $\frac{1}{4}$ shares; non-borrowing members, 236, holding 4,083 $\frac{1}{2}$ shares. Female shareholders, 103, holding 1,495 shares. Total dividends credited members during the year on instalment shares, \$2,613.02; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,135.40; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$19,572.90. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$879.49. Unpaid, none.

No premium plan. Interest paid by borrowing members, 4 $\frac{1}{2}$ per cent., 6 per cent., 5 $\frac{1}{2}$ per cent. and 6 per cent. No premium charged.

Loans have been made in Greene county, New York State. Largest mortgage loan outstanding, \$9,500. Mortgages in force in New York State, \$154,750. One foreclosure during the year.

HERKIMER COUNTY

FRANKFORT SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1910. Commenced business 1912]

Officers	Names	Post-office addresses
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.

ASSETS

Loans on bond and mortgage.....	\$40,800 00
Loans on shares	405 00
Cash on hand and in bank.....	301 22
Furniture and fixtures.....	171 50
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	\$41,677 72
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$35,716 95
Due shareholders, dividends credited.....	2,649 83
Borrowed money	1,700 00
Undivided profits	1,238 76
Guaranty fund (as per section 392 of Banking Law).....	372 18
	<hr/>
	\$41,677 72
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RECEIPTS

Cash on hand January 1, 1915.....	\$469 57
Dues credited to members.....	25,787 35
Money borrowed	6,300 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,500 00
Fees received	74 30
Fines received	4 72
Interest received	2,282 43
	<hr/>
	\$39,418 37
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$16,025 00
Loaned on shares	280 00
Dues repaid on withdrawal, or applied on loans.....	17,379 58
Dividends paid on withdrawal, or applied on loans.....	341 03
Paid borrowed money and prior mortgages.....	4,600 00
Paid interest on borrowed money and prior mortgages.....	116 96
Paid salaries and clerk-hire.....	280 00
Paid advertising, printing and postage.....	53 24
Paid rent	13 34
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	3 13
Advances for insurance	2 37
Cash on hand December 31, 1915.....	301 22
	<hr/>
	\$39,418 37
	<hr/>

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

Shares in force January 1, 1915, 1,954; shares issued during the year, 743; shares withdrawn during the year, 451; shares in force, 2,246. Borrowing members, 37, holding 427 shares; non-borrowing members, 223, holding 1,819 shares. Female shareholders, 68, holding 392 shares. Total dividends credited members during the year on instalment shares, \$1,452.71; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$348.95. Unpaid, none.

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

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$2,500. Mortgages in force in New York State, \$40,800. No foreclosures during the year.

HERKIMER CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1894. Commenced business 1898]

Officers	Names	Post-office addresses
President.....	CHARLES STEWART.....	Herkimer, N. Y.
Secretary.....	CLARENCE B. ROOT.....	Herkimer, N. Y.
Treasurer.....	CLARENCE A. MCCREERY.....	Herkimer, N. Y.
Attorney.....	JAMES H. FAGAN.....	Herkimer, N. Y.

ASSETS

Loans on bond and mortgage	\$113,550 00
Loans on shares	740 00
Cash on hand and in bank.....	1,905 33
Furniture and fixtures.....	180 00
Interest, premium, fees and fines due and unpaid.....	561 50
Advances for taxes, insurance, etc.....	62 10
	<hr/>
	\$116,998 93

LIABILITIES

Due shareholders, dues	\$102,324 14
Due shareholders, dividends credited.....	10,244 92
Borrowed money	1,000 00
Undivided profits	2,252 37
Guaranty fund (as per section 392 of Banking Law).....	1,177 50
	<hr/>
	\$116,998 93

RECEIPTS

Cash on hand January 1, 1915.....	\$2,475 89
Dues credited to members.....	55,269 00
Money borrowed	5,250 00
Mortgages redeemed, foreclosed or transferred to real estate..	6,150 00
Loans on shares repaid	1,289 00
Fees received	80 05
Fines received	76 48
Interest received	4,908 01
Dividends retained on withdrawals.....	74 12
	<hr/>
	\$75,572 55

DISBURSEMENTS

Loaned on mortgage.....	\$33,700 00
Loaned on shares	1,089 00
Dues repaid on withdrawal, or applied on loans.....	33,038 38
Dividends paid on withdrawal, or applied on loans.....	512 48
Paid borrowed money and prior mortgages.....	4,250 00
Paid interest on borrowed money and prior mortgages.....	156 34
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	21 90
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	7 34
State League dues.....	4 00
Appraisals	19 75
Recording	35 50
Attorney	3 25
Furniture and fixtures	199 50
Insurance on furniture and fixtures.....	2 28
Safe deposit vault	5 00
Cash on hand December 31, 1915.....	1,905 33
	<hr/>
	\$75,572 55
	<hr/>

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

Shares in force January 1, 1915, 6,058; shares issued during the year, 1,601; shares withdrawn during the year, 585; shares in force, 7,074. Borrowing members, 67, holding 990 shares; non-borrowing members, 479, holding 6,084 shares. Female shareholders, 180, holding 1,861 shares. Total dividends credited members during the year on instalment shares, \$3,612.04; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$404.69; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Entrance fee, 5 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$891.18. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5½ 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, \$6,250. Mortgages in force in New York State, \$113,550. No foreclosures during the year.

ILION PERMANENT SAVING, BUILDING AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	S. T. RUSSELL.....	Ilion, N. Y.
Secretary.....	W. H. GRIMSHAW.....	Ilion, N. Y.
Treasurer.....	JOHN A. GIRLIN.....	Ilion, N. Y.
Attorney.....	JAMES CONKLING.....	Ilion, N. Y.

ASSETS

Loans on bond and mortgage.....	\$574,615 00
Real estate	6,800 00
Cash on hand and in bank.....	22,839 25
Furniture and fixtures	260 00
Interest accrued	187 00
	<hr/>
	\$604,701 25
	<hr/>

LIABILITIES

Due shareholders, dues	\$559,312 81
Undivided profits	11,581 92
Guaranty fund (as per section 392 of Banking Law)	12,410 00
Unearned or rebatable premium	21,396 52
	<hr/>
	\$604,701 25

RECEIPTS

Cash on hand January 1, 1915	\$18,946 85
Dues credited to members	254,523 14
Mortgages redeemed, foreclosed or transferred to real estate ..	107,547 97
Real estate sold	200 00
Fees received	489 20
Fines received	299 19
Interest received	28,218 56
Premium received	7,475 00
School bonds	13,500 00
	<hr/>
	\$431,199 91

DISBURSEMENTS

Loaned on mortgage	\$156,975 00
Dues repaid on withdrawal, or applied on loans	245,175 71
Paid salaries and clerk-hire	2,236 05
Paid advertising, printing and postage	50 60
Paid rent	240 00
Paid repairs to real estate	83 57
Paid taxes, insurance, etc.	449 46
Paid banking department, examination	59 00
Paid banking department, assessment	41 08
Officers' bonds	24 00
State League dues and expenses	57 04
Mortgage tax	779 50
Rebates on premiums	2,063 65
Auditors	40 00
Satisfying mortgages	69 25
Watchman	10 00
Insurance on furniture	6 75
Cash on hand December 31, 1915	22,839 25
	<hr/>
	\$431,199 91

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

Shares in force January 1, 1915, 18,099; shares issued during the year, 4,795; shares withdrawn during the year, 2,438; shares in force, 20,456. Borrowing members, 375, holding 5,072 shares; non-borrowing members, 1,378, holding 15,384 shares. Female shareholders, 689, holding 6,268 shares. Total dividends credited members during the year on instalment shares, \$21,322.39; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,664.44. Unpaid, none.

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

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$5,250. Mortgages in force in New York State, \$574,615. No foreclosures during the year.

LITTLE FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	FRANK SENIOR.....	Little Falls, N. Y.
Secretary.....	EDWARD H. KINGSBURY.....	Little Falls, N. Y.
Treasurer.....	JOHN O'ROURKE.....	Little Falls, N. Y.
Attorney.....	W. EARL WARD.....	Little Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$26,230 00
Loans on shares	115 00
Cash on hand and in bank.....	610 95
	<hr/>
	\$26,955 95

LIABILITIES

Due shareholders, dues	\$25,314 50
Due shareholders, dividends credited	533 31
Borrowed money	400 00
Undivided profits	627 91
Guaranty fund (as per section 392 of Banking Law).....	40 23
Attorney's fees	40 00
	<hr/>
	\$26,955 95

RECEIPTS

Cash on hand January 1, 1915	\$338 15
Dues credited to members	18,629 75
Money borrowed	2,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	370 00
Loans on shares repaid	289 00
Fees received	69 60
Fines received	51 57
Interest received	1,227 66
Dividends retained on withdrawals	5 90
	<hr/>
	\$23,181 63

DISBURSEMENTS

Loaned on mortgage	\$10,350 00
Loaned on shares	174 00
Dues repaid on withdrawal, or applied on loans.....	8,302 75
Dividends paid on withdrawal, or applied on loans.....	59 78
Paid borrowed money and prior mortgages	3,400 00
Paid interest on borrowed money and prior mortgages	68 73
Paid salaries and clerk-hire	150 00
Paid banking department, examination.....	22 50
Paid banking department, assessment	2 20
Books, stationery, etc.	40 72
Cash on hand December 31, 1915	610 95
	<hr/>
	\$23,181 64

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

Shares in force January 1, 1915, 1,304; shares issued during the year, 696; shares withdrawn during the year, 399; shares in force, 1,601. Borrowing members, 9, holding 162 shares; non-borrowing members, 273, holding 1,439 shares. Female shareholders, 72, holding 318 shares. Total dividends

credited members during the year on instalment shares, \$303.16; rate, 5 per cent.

Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$190.72. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$40.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. No premium charged.

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$4,800. Mortgages in force in New York State, \$26,230. No foreclosures during the year.

JEFFERSON COUNTY

CARTHAGE SAVINGS, LOAN AND BUILDING ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	C. E. FRANCIS.....	Carthage, N. Y.
Secretary.....	W. W. SWEET.....	Carthage, N. Y.
Treasurer.....	F. W. COBURN.....	Carthage, N. Y.
Attorney.....	W. A. PORTER.....	Carthage, N. Y.

ASSETS

Loans on bond and mortgage	\$279,703 50
Loans on shares	5,856 00
Cash on hand and in bank	7,818 11
Furniture and fixtures	1,200 00
	<hr/>
	\$294,577 61

LIABILITIES

Due shareholders, dues	\$234,286 93
Due shareholders, matured shares	26,900 00
Due shareholders, dividends credited	17,669 78
Undivided profits	11,553 90
Guaranty fund (as per section 392 of Banking Law)	4,167 00
	<hr/>
	\$294,577 61

RECEIPTS

Cash on hand January 1, 1915	\$4,206 05
Dues credited to members	90,249 62
Mortgages redeemed, foreclosed or transferred to real estate..	15,870 00
Loans on shares repaid	5,414 00
Interest received	14,030 73
Premium received	513 04
Dividends retained on withdrawals	223 44
	<hr/>
	\$130,506 88

DISBURSEMENTS

Loaned on mortgage	\$45,255 00
Loaned on shares	3,955 00
Dues repaid on withdrawal, or applied on loans.....	56,167 45
Paid matured shares	5,295 28
Dividends paid on withdrawal, or applied on loans	7,822 73

Cash dividends paid on income and accumulative prepaid shares	\$1,991 47
Paid salaries and clerk-hire	1,523 00
Paid advertising, printing and postage	126 55
Paid rent	250 00
Paid banking department, examination	37 00
Paid banking department, assessment	19 64
Advances for insurance	10 30
State League dues	8 00
Mortgage tax	211 50
Lighting	15 85
Cash on hand December 31, 1915	7,818 11
	\$130,506 88

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

Shares in force January 1, 1915, 1,333; shares issued during the year, 560; shares withdrawn during the year, 291; shares in force, 1,602. Borrowing members, 102, holding 456 shares; non-borrowing members, 249, holding, 1,146 shares. Female shareholders, 100, holding 348 shares. Total dividends credited members during the year on instalment shares, \$6,179.82; rate, 4½ per cent. and 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,989.69; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$10,155.07. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,933.70. 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, \$279,703.50. No foreclosures during the year.

WATERTOWN SAVINGS, LOAN AND BUILDING ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1868]

Officers	Names	Post-office addresses
President.....	WILLIAM H. MOORE.....	237 Mullin Street.
Secretary.....	WILLIAM J. SHEPARD.....	232 Stone Street.
Treasurer.....	WILLIAM J. SHEPARD.....	232 Stone Street.
Attorney.....	JOSEPH ATWELL.....	122 Winslow Street.

ASSETS

Loans on bond and mortgage	\$271,017 76
Loans on shares	11,243 00
Contracts for the sale of real estate	7,794 08
Real estate	6,594 01
Cash on hand and in bank	3,753 00
Furniture and fixtures	591 03
Advances for taxes, insurance, etc.	48 45
	\$301,041 33

LIABILITIES

Due shareholders, dues	\$237,577 79
Due shareholders, dividends credited	42,401 98
Undivided profits	14,594 93

Guaranty fund (as per section 392 of Banking Law)	\$6,196 81
Attorney's fees	269 82
	\$301,041 33

RECEIPTS

Cash on hand January 1, 1915	\$2,695 92
Dues credited to members	82,345 10
Mortgages redeemed, foreclosed or transferred to real estate..	29,860 00
Loans on shares repaid	12,214 00
Fees received	30 50
Fines received	97 47
Interest received	18,849 04
Rent received	556 85
Dividends retained on withdrawals	506 81
Advances repaid	55 85
Real estate contracts	135 22
Deficiency judgment	50 00
	\$147,396 76

DISBURSEMENTS

Loaned on mortgage	\$45,370 00
Loaned on shares	13,633 00
Dues repaid on withdrawal, or applied on loans	48,069 27
Paid matured shares	21,434 04
Dividends paid on withdrawal, or applied on loans	7,594 03
Cash dividends paid on income and accumulative prepaid shares	343 00
Paid for real estate	3,183 73
Paid salaries and clerk-hire	1,600 00
Paid advertising, printing and postage	184 38
Paid rent	75 00
Paid repairs to real estate	222 34
Paid taxes, insurance, etc.	745 90
Paid banking department, examination	44 50
Paid banking department, assessment	20 88
Advances for taxes, insurance, etc.	108 45
State League dues and expenses	29 38
Mortgage taxes	207 50
Foreclosure expenses	485 50
Legal services	15 00
Office repairs	15 02
Office supplies	15 71
Cleaning	8 93
Telephone	19 76
Insurance on furniture and fixtures	5 15
Agents' commissions	10 33
Gas	2 96
Cash on hand December 31, 1915	3,753 00
	\$147,396 76

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

Shares in force January 1, 1915, 11,818½; shares issued during the year, 3,458; shares withdrawn during the year, 2,667½; shares in force, 12,609. Borrowing members, 326, holding 2,378 shares; non-borrowing members, 994, holding 10,231 shares. Female shareholders, 598, holding 5,398 shares. Total dividends credited members during the year on instalment shares, \$13,584.69; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,363.07; rate, 4 per cent. and 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$21,434.04. Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,966.62. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2.08 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, \$271,017.76. Two foreclosures during the year.

KINGS COUNTY

ATLANTIC SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1887. Commenced business 1888. Reorganized under Law of 1892]

Officers	Names	Post-office addresses
President.....	JOHN J. P. FAGAN.....	321 Court Street.
Secretary.....	THOMAS J. SKUSE.....	321 Court Street.
Treasurer.....	JOHN A. LAWLER.....	321 Court Street.
Attorney.....	CHARLES A. WEBBER.....	44 Court Street.

ASSETS

Loans on bond and mortgage	\$1,214,950 00
Loans on shares	16,600 00
Shares of Land Bank of State of New York.....	5,000 00
Contracts for the sale of real estate	1,700 00
Real estate	11,500 00
Cash on hand and in bank	109,042 87
Furniture and fixtures	1,375 00
Interest, premium, fees and fines due and unpaid	754 90
	\$1,360,922 77

LIABILITIES

Due shareholders, dues	\$1,234,208 34
Due shareholders, dividends credited	36,216 40
Prior mortgages	5,000 00
Undivided profits	42,973 33
Guaranty fund (as per section 392 of Banking Law).....	29,654 13
Maturity fund	12,870 57
	\$1,360,922 77

RECEIPTS

Cash on hand January 1, 1915.....	\$77,300 99
Dues credited to members.....	342,856 55
Prior mortgages	700 00
Mortgages redeemed, foreclosed or transferred to real estate..	117,700 00
Loans on shares repaid.....	23,850 00
Real estate sold	5,349 55
Interest received	56,675 74
Rent received	576 15
Loan deposits	5,350 00
	\$630,358 98

DISBURSEMENTS

Loaned on mortgage	\$89,300 00
Loaned on shares	21,500 00
Dues repaid on withdrawal, or applied on loans.....	285,573 24

Paid matured shares	\$84,952 54
Cash dividends paid on income and accumulative prepaid shares	2,737 41
Paid borrowed money and prior mortgages.....	9,200 00
Paid interest on borrowed money and prior mortgages.....	647 40
Paid for real estate.....	2,849 55
Paid salaries and clerk-hire.....	4,852 00
Paid advertising, printing and postage.....	439 80
Paid banking department, examination.....	80 00
Paid banking department, assessment.....	97 20
Loan deposits	5,350 00
Shares of Land Bank.....	5,000 00
Reserve fund	3,666 17
Maturity fund	2,596 17
Expenses of Atlantic Building.....	473 36
General expenses	2,001 27
Cash on hand December 31, 1915.....	109,042 87
	<hr/>
	\$630,358 98
	<hr/>

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

Shares in force January 1, 1915, 37,184½; shares issued during the year, 5,361½; shares withdrawn during the year, 2,091; shares in force, 40,455. Borrowing members, 697, holding 6,240¾ shares; non-borrowing members, 2,700, holding 34,214¼ shares. Female shareholders, 1,425, holding 15,050 shares. Total dividends credited members during the year on instalment shares, \$15,093.15; rate, 4½ per cent. and 5⅓ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$23,-860.66; rate, 4 per cent., 4¼ per cent. and 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$84,952.54. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$7,293.07. 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, \$1,212,650. One foreclosure during the year.

BAY RIDGE SAVINGS AND LOAN ASSOCIATION

No. 7416 Third avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	WILLIAM B. HATFIELD.....	317 Ninety-third 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.....	\$114,900 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	8,890 70
Cash on hand and in bank.....	2,588 69
Furniture and fixtures	32 00
	<hr/>
	\$127,411 39
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$106,146 20
Due shareholders, dividends credited.....	14,182 20
Undivided profits	1,506 18
Guaranty fund (as per section 392 of Banking Law).....	5,561 81
Unearned or rebatable premium.....	15 00
	<hr/>
	\$127,411 39
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$634 66
Dues credited to members.....	29,099 11
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	13,250 00
Interest received	6,333 75
Premium received	458 95
Rent received	371 52
	<hr/>
	\$55,147 99
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$10,600 00
Dues repaid on withdrawal, or applied on loans.....	27,395 08
Dividends paid on withdrawal, or applied on loans.....	5,334 61
Cash dividends paid on income and accumulative prepaid shares ..	2,014 48
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	94 17
Paid salaries and clerk-hire.....	608 00
Paid advertising, printing and postage.....	148 90
Paid rent	130 61
Paid repairs to real estate.....	7 75
Paid taxes, insurance, etc.....	155 94
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	10 01
Officers' bonds	10 00
State League dues and expenses.....	15 25
Shares of Land Bank.....	1,000 00
Traveling expenses	15 00
Cash on hand December 31, 1915.....	2,588 69
	<hr/>
	\$55,147 99
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 50 cents monthly.

Shares in force January 1, 1915, 1,736; shares issued during the year, 493; shares withdrawn during the year, 239; shares in force, 1,990. Borrowing members, 49, holding 1,149 shares; non-borrowing members, 248, holding 841 shares. Female shareholders, 116, holding 1,990 shares. Total dividends credited members during the year on instalment shares, \$3,192.98; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,014.48; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$927.76. Unpaid, none.

Premium plan, installment. 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, \$9,000. Mortgages in force in New York State, \$114,900. No foreclosures during the year.

BEDFORD CO-OPERATIVE BUILDING LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES KAISER.....	1273 Jefferson Avenue.
Secretary.....	EDWIN F. HOWELL.....	9 Arlington Place.
Treasurer.....	THOMAS POWDERLY.....	190 Albany Avenue.
Attorney.....	MARTIN S. COHEN.....	302 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$114,648 66
Loans on shares.....	950 00
Shares of Land Bank of State of New York.....	5,000 00
Real estate.....	4,000 00
Cash on hand and in bank.....	3,959 28
Advances for taxes, insurance, etc.....	583 33
	<hr/>
	\$129,141 27

LIABILITIES

Dues shareholders, dues.....	\$97,693 93
Due shareholders, dividends credited.....	14,171 54
Balance to be paid borrowers on mortgage loans.....	44 00
Borrowed money.....	6,500 00
Undivided profits.....	3,242 78
Guaranty fund (as per section 392 of Banking Law).....	6,000 00
Maturity fund.....	1,489 04
	<hr/>
	\$129,141 27

RECEIPTS

Cash on hand January 1, 1915.....	\$9,668 65
Dues credited to members.....	26,081 27
Money borrowed.....	9,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	13,038 41
Loans on shares repaid.....	540 00
Interest received.....	7,359 93
Rent received.....	84 00
Advances repaid.....	980 51
Miscellaneous items.....	191 55
	<hr/>
	\$66,944 30

DISBURSEMENTS

Loaned on mortgage.....	\$19,535 83
Loaned on shares.....	1,180 00
Dues repaid on withdrawal, or applied on loans.....	22,916 05
Dividends paid on withdrawal, or applied on loans.....	2,578 13
Cash dividends paid on income and accumulative prepaid shares.....	944 76
Paid borrowed money and prior mortgages.....	8,000 00
Paid interest on borrowed money and prior mortgages.....	352 90
Paid salaries and clerk-hire.....	734 00
Paid advertising, printing and postage.....	88 92
Paid repairs to real estate.....	41 25
Paid taxes, insurance, etc.....	84 99
Paid banking department, examination.....	51 50
Paid banking department, assessment.....	9 86
Officers' bonds.....	14 00
Advances for taxes, insurance, etc.....	1,221 00

Shares of Land Bank.....	\$5,000 00
Maturity fund	87 98
Miscellaneous expenses	140 85
Cash on hand December 31, 1915.....	3,959 29
	<hr/>
	\$66,944 30
	<hr/> <hr/>

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

Shares in force January 1, 1915, 2,960; shares issued during the year, 826; shares withdrawn during the year, 710; shares in force, 3,076. Borrowing members, 80, holding 672 shares; non-borrowing members, 317, holding 2,404 shares. Female shareholders, 144, holding 1,069 shares. Total dividends credited members during the year on instalment shares, \$4,117.71; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,413.68; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$977.77. Unpaid, none.

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

Loans have been made in Bronx, Kings, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$114,648.66. No foreclosures during the year.

BROOKLYN AND NEW YORK ARCANUM BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 9 Greene avenue, Brooklyn, N. Y.

{Organized under Law of 1851. Commenced business 1885}

Officers	Names	Post-office addresses
President.....	CHARLES A. LENT.....	90 William St., New York.
Secretary.....	J. ADDISON ROBB.....	482 Greene Ave., Brooklyn.
Treasurer.....	J. ADDISON ROBB.....	482 Greene Ave., Brooklyn.
Attorney.....	I. N. SIEWWRIGHT.....	204 Montague St., Brooklyn.

ASSETS

Loans on bond and mortgage.....	\$81,200 00
Loans on shares	2,302 00
Cash on hand and in bank.....	3,135 14
Furniture and fixtures.....	52 90
Interest due and unpaid.....	216 76
Interest accrued	61 88
	<hr/>
	\$86,968 68
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$72,996 11
Due shareholders, dividends credited.....	5,747 32
Undivided profits	3,979 34
Guaranty fund (as per section 392 of Banking Law).....	1,838 47
Maturity reserve dividends.....	1,470 54
Suspense account	900 90
Interest paid in advance.....	36 00
	<hr/>
	\$86,968 68
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$1,751 41
Dues credited to members.....	21,599 83
Money borrowed	8,000 00

Mortgages redeemed, foreclosed or transferred to real estate..	\$7,850 00
Loans on shares repaid.....	1,455 00
Fees received	20 00
Fines received	129 43
Interest received	5,168 01
Dividends retained on withdrawals.....	139 62
Loan charges	25 00
Expenses returned	25 00
	\$46,163 30

DISBURSEMENTS

Loaned on mortgage.....	\$4,500 00
Loaned on shares.....	2,445 00
Dues repaid on withdrawal, or applied on loans.....	13,350 98
Paid matured shares	5,507 40
Dividends paid on withdrawal, or applied on loans.....	1,509 09
Cash dividends paid on income and accumulative prepaid shares	481 56
Paid borrowed money and prior mortgages.....	14,000 00
Paid interest on borrowed money and prior mortgages.....	100 24
Paid salaries and clerk-hire.....	618 00
Paid advertising, printing and postage.....	65 25
Paid rent	240 00
Paid banking department, examination.....	16 25
Paid banking department, assessment.....	7 25
Auditing	25 00
Furniture and fixtures.....	52 90
Supplies and sundries	109 24
Cash on hand December 31, 1915.....	3,135 14
	\$46,163 30

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

Shares in force January 1, 1915, 1,681; shares issued during the year, 371½; shares withdrawn during the year, 347½; shares in force, 1,705. Borrowing members, 35, holding 475½ shares; non-borrowing members, 158, holding 1,229½ shares. Female shareholders, 72, holding 488 shares. Total dividends credited members during the year on instalment shares, \$2,462.64; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$481.56; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,507.40. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,057.49. 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, \$81,200. No foreclosures during the year.

BROOKLYN CITY SAVINGS AND LOAN ASSOCIATION

No. 91 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JOSEPH V. SCULLEY.....	91 Court Street.
Secretary.....	GEORGE A. ROSE.....	91 Court Street.
Treasurer.....	THOMAS J. KELLY.....	91 Court Street.
Attorneys.....	DELANEY & NIPER.....	189 Montague Street.

ASSETS	
Loans on bond and mortgage.....	\$563,425 00
Stocks and bonds.....	4,590 00
Real estate	39,350 00
Cash on hand and in bank.....	19,881 62
Furniture and fixtures	500 00
	<u>\$627,746 62</u>

LIABILITIES	
Due shareholders, dues	\$561,272 78
Due shareholders, dividends credited.....	13,802 44
Undivided profits	12,982 92
Guaranty fund (as per section 392 of Banking Law).....	35,000 00
Payments on term mortgages.....	2,719 81
Suspense account	1,968 67
	<u>\$627,746 62</u>

RECEIPTS	
Cash on hand January 1, 1915.....	\$24,280 01
Dues credited to members.....	125,632 95
Money borrowed	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	43,650 00
Real estate sold	4,500 00
Fines received	143 49
Interest received	27,100 12
Premium received	3,373 90
Rent received	2,739 20
Payments on term mortgages.....	8,196 50
Stocks and bonds.....	5,700 00
Interest, premium, fees and fines dues and unpaid.....	154 41
Miscellaneous items	99 00
	<u>\$255,569 58</u>

DISBURSEMENTS	
Loaned on mortgage	\$58,250 00
Dues repaid on withdrawal, or applied on loans.....	124,355 71
Dividends paid on withdrawal, or applied on loans.....	13,157 31
Cash dividends paid on income and accumulative prepaid shares	9,227 03
Paid borrowed money and prior mortgages.....	10,000 00
Paid interest on borrowed money and prior mortgages.....	196 06
Paid for real estate	4,850 00
Paid salaries and clerk-hire.....	3,836 54
Paid advertising, printing and postage.....	162 68
Paid rent	1,010 00
Paid repairs to real estate.....	634 46
Paid taxes, insurance, etc.....	351 45
Paid banking department, examination.....	52 00
Paid banking department, assessment.....	45 21
Payments on term mortgages.....	7,960 10
Appraisals	95 00
General expenses	914 41
Sundries	90 00
Cash on hand December 31, 1915.....	19,881 62
	<u>\$255,569 58</u>

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

Shares in force January 1, 1915, 7,694 9/20; shares issued during the year, 1,161 1/4; shares withdrawn during the year, 1,031; shares in force, 7,824 7/10. Borrowing members, 167, holding 1,833 1/2 shares; non-borrowing members, 821, holding 5,991 1/2 shares. Female shareholders, 442, holding 3,145 7/10 shares. Total dividends credited members during the year on instalment shares \$12,523.82; rate, 5 per cent. Total dividends credited or paid on cash to members during the year on other shares, \$10,505.65; rate, 4 1/2 per cent. and 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,919.63. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 percent. 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, \$561,925. Two foreclosures during the year.

BROOKLYN MUTUAL BUILDING AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1883]

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

ASSETS

Loans on bond and mortgage.....	\$38,925 00
Loans on shares.....	2,670 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	3,667 00
Cash on hand and in bank.....	873 09
Furniture and fixtures.....	60 00
Interest, premium, fees and fines due and unpaid.....	120 00
Advances for taxes, insurance, etc.....	88 30
	<hr/>
	\$47,403 39

LIABILITIES

Due shareholders, dues.....	\$34,721 26
Due shareholders, matured shares.....	6,298 77
Due shareholders, dividends credited.....	5,407 98
Undivided profits.....	1 47
Guaranty fund (as per section 392 of Banking Law).....	959 22
Deposits for taxes.....	14 69
	<hr/>
	\$47,403 39

RECEIPTS

Cash on hand January 1, 1915.....	\$2,042 92
Dues credited to members.....	12,441 41
Money borrowed.....	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,600 00
Loans on shares repaid.....	3,420 00
Fines received.....	48 56
Interest received.....	2,493 56
Rent received.....	250 00
Dividends retained on withdrawals.....	63 34
Advances repaid.....	195 61
Dividends accrued.....	38
	<hr/>
	\$26,555 78

DISBURSEMENTS

Loaned on shares	\$2,360 00
Dues repaid on withdrawal, or applied on loans.....	9,632 42
Paid matured shares	3,949 24
Dividends paid on withdrawal, or applied on loans.....	1,947 52
Cash dividends paid on income and accumulative prepaid shares	35 96
Paid borrowed money and prior mortgages.....	6,000 00
Paid interest on borrowed money and prior mortgages.....	67 26
Paid salaries and clerk-hire.....	204 50
Paid advertising, printing and postage.....	58 07
Paid rent	120 00
Paid repairs to real estate.....	70 75
Paid taxes, insurance, etc.....	92 38
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	4 56
Officers' bonds	8 00
Advances for taxes, insurance, etc.....	100 68
State and Metropolitan League dues.....	9 00
Shares of Land Bank.....	1,000 00
Satisfaction piece	2 85
Cash on hand December 31, 1915.....	873 09
	<hr/>
	\$26,555 78
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 781½; shares issued during the year, 85; shares withdrawn during the year, 156½; shares in force, 710. Borrowing members, 26, holding 200 shares; non-borrowing members, 105, holding 510 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$1,700.40; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$83.24; rate, 5 per cent. No unpaid withdrawals. Amount of shares matured during the year, \$2,664.67. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$402.42. 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, \$38,925. No foreclosures during the year.

BUSHWICK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	C. F. CANFIELD.....	114 McDonough Street.
Secretary.....	WILLIAM A. ERNST.....	74 Van Buren Street.
Treasurer.....	DANIEL CANTY.....	134 McDonough Street.
Attorney.....	J. P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage	\$129,300 00
Loans on shares	1,725 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	20,479 69
Cash on hand and in bank.....	5,575 48
Furniture and fixtures	350 00
Advances for taxes, insurance, etc.....	36 95
	<hr/>
	\$158,467 12
	<hr/>

LIABILITIES

Due shareholders, dues	\$147,160 41
Undivided profits	3,740 50
Guaranty fund (as per section 392 of Banking Law)	7,500 00
Suspense account	66 21
	<hr/>
	\$158,467 12
	<hr/>

RECEIPTS

Cash on hand January 1, 1915	\$5,352 12
Dues credited to members	24,762 32
Money borrowed	12,500 00
Mortgages redeemed, foreclosed or transferred to real estate ..	21,400 00
Loans on shares repaid	2,085 50
Real estate sold	519 68
Interest received	8,196 76
Premium received	977 10
Rent received	921 90
Advances repaid	297 22
	<hr/>
	\$77,012 60
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$3,700 00
Loaned on shares	2,435 50
Dues repaid on withdrawal, or applied on loans	27,265 21
Paid matured shares	3,000 00
Cash dividends paid on income and accumulative prepaid shares	1,041 41
Paid borrowed money and prior mortgages	17,500 00
Paid interest on borrowed money and prior mortgages	189 17
Paid for real estate	10,350 00
Paid salaries and clerk-hire	2,160 56
Paid advertising, printing and postage	46 77
Paid rent	420 00
Paid repairs to real estate	274 57
Paid taxes, insurance, etc	1,011 81
Paid banking department, examination	29 25
Paid banking department, assessment	12 68
Advances for taxes, insurances, etc	290 11
Shares of Land Bank	1,000 00
Foreclosure costs	408 92
Attorney's fees	52 00
Suspense account	3 85
General expenses	245 31
Cash on hand December 31, 1915	5,575 48
	<hr/>
	\$77,012 60
	<hr/>

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

Shares in force January 1, 1915, 3,999; shares issued during the year, 581; shares withdrawn during the year, 553; shares in force, 4,027. Borrowing members, 51, holding 831 shares; non-borrowing members, 312, holding 3,196 shares. Female shareholders, 109, holding 944 shares. Total dividends credited members during the year on instalment shares, \$5,814.96; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,041.41; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,000. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,872.64. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 6 7/10 cents per share per month.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$129,300. One foreclosure during the year.

EAGLE SAVINGS AND LOAN COMPANY

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

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	WARD W. PICKARD.....	186 Remsen Street.
Secretary.....	WILLIAM H. GLUCK.....	186 Remsen Street.
Treasurer.....	WILLIAM H. GLUCK.....	186 Remsen Street.
Attorney.....	ALMET REED LATSON....	55 John Street, N. Y. City.

ASSETS

Loans on bond and mortgage	\$2,090,973 92
Loans on shares	23,115 19
Contracts for the sale of real estate.....	10,470 27
Real estate	332,821 04
Cash on hand and in bank	30,246 70
Furniture and fixtures	2,500 00
Interest and premium due and unpaid.....	17,350 46
Advances for taxes, insurance, etc.....	8,475 96
Individual accounts	2,546 67
Special trust funds	170 95
	<u>\$2,518,671 16</u>

LIABILITIES

Due shareholders, dues	\$2,101,782 39
Due shareholders, dividends credited.....	101,857 05
Prior mortgages	167,600 00
Undivided profits	53,183 15
Guaranty fund (as per section 392 of Banking Law).....	5,114 78
Shareholders deduction account	85,419 50
Interest accrued	1,715 17
Reserved for taxes	1,828 17
Special trust funds	170 95
	<u>\$2,518,671 16</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$46,931 12
Dues credited to members	145,671 85
Prior mortgages	8,575 00
Money borrowed	75,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	926,591 95
Loans on shares repaid	15,332 24
Real estate sold	102,477 85
Fines received	744 78
Interest received	111,705 97
Premium received	7,263 97
Rent received	18,615 98
Dividends retained on withdrawals.....	11,064 65
Advances repaid	20,386 99
Individual accounts	19,025 70
Real estate contracts	13,516 43
Certificates of deposit	19,254 04

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Shareholders' deduction account	\$97,562 37
Legal expenses	621 68
Profit and loss	7,369 66
	<hr/>
	\$1,647,712 23

DISBURSEMENTS

Loaned on mortgage.....	\$345,051 22
Loaned on shares	23,902 43
Dues repaid on withdrawal, or applied on loans.....	469,162 66
Dividends paid on withdrawal, or applied on loans.....	82,145 72
Cash dividends paid on income and accumulative prepaid shares	26,539 05
Paid borrowed money and prior mortgages	262,975 00
Paid interest on borrowed money and prior mortgages.....	15,346 68
Paid for real estate	125,075 06
Paid salaries and clerk-hire.....	16,871 74
Paid advertising, printing and postage.....	2,183 17
Paid rent	6,000 00
Paid repairs to real estate.....	9,985 59
Paid taxes, insurance, etc.....	10,433 94
Paid banking department, examination.....	113 75
Paid banking department, assessment	218 55
Advances for taxes, insurance, etc.....	22,867 88
Individual accounts	23,634 27
Real estate contracts	10,750 00
Taxes on real estate and interest.....	23,942 08
Recording, searching and bank examination.....	2,199 90
Appraisals	300 00
Discount on advanced payments.....	4 45
Attorney's fees	6,000 00
Internal revenue	108 20
Certificates of deposit	19,254 04
Shareholders deduction account	12,142 87
Deferred dividend	292 48
Mortgage tax	251 61
Legal expenses	3,224 40
Guaranty fund to shareholders deduction account.....	39,599 09
Profit and loss to shareholders deduction account.....	53,347 60
Profit and loss	673 50
Sundry expenses	2,868 60
Cash on hand December 31, 1915.....	30,246 70
	<hr/>
	\$1,647,712 23

Plan, permanent. Par value of shares, \$100. Instalments are 5, 12½, 16%, 25, 33½, 50 cents and \$1 monthly.

Shares in force January 1, 1915, 119,318.9763; shares issued during the year, 4,333; shares withdrawn during the year, 18,375.8099; shares in force, 105,276.1664. Borrowing members, 388, holding 14,143.1664 shares; non-borrowing members, 4,193, holding 91,133 shares. Female shareholders, 1,832, holding 36,846 shares. Total dividends credited members during the year on instalment shares, \$10,838.76; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$38,708.33; rate 3½ per cent and 5 per cent. Amount of filed and unpaid withdrawals December 31, 1915, \$540,729.45.

Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$28,331.51. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1.98 per cent.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties, New York State. Largest mortgage

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loan outstanding, \$18,400. Mortgages in force in New York State, \$2,090,-973.92. Seven foreclosures during the year.

EAST BROOKLYN SAVINGS AND LOAN ASSOCIATION

No. 1012 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	BENJAMIN THOMPSON.....	810 Lexington Avenue.
Secretary.....	ALFRED BAILEY.....	1012 Gates Avenue.
Treasurer.....	JAMES B. SHAW.....	925 Green Avenue.
Attorney.....	WALTER L. DURACK.....	215 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$506,457 31
Loans on shares	350 00
Shares of Land Bank of State of New York.....	3,000 00
Real estate	29,824 50
Cash on hand and in bank	19,371 82
Furniture and fixtures	450 00
Advances for taxes, insurance, etc.....	286 34
	<hr/>
	\$559,739 97

LIABILITIES

Due shareholders, dues	\$491,469 00
Prior mortgages	22,600 00
Undivided profits	21,335 08
Guaranty fund (as per section 392 of Banking Law).....	22,441 35
Special deposits	1,613 27
Suspense account	280 37
	<hr/>
	\$559,739 97

RECEIPTS

Cash on hand January 1, 1915.....	\$18,584 56
Dues credited to members	140,906 98
Mortgages redeemed, foreclosed or transferred to real estate..	80,000 56
Loans on shares repaid	3,880 00
Real estate sold	5,800 00
Interest received	28,341 30
Rent received	2,384 24
Advances repaid	701 30
Special deposits	15,790 42
Guaranty fund	1,361 97
Insurance rebate	9 20
	<hr/>
	\$297,760 53

DISBURSEMENTS

Loaned on mortgage	\$77,800 00
Loaned on shares	480 00
Dues repaid on withdrawal, or applied on loans.....	123,348 78
Cash dividends paid on income and accumulative prepaid shares	3,633 11
Paid borrowed money and prior mortgages.....	15,150 00
Paid interest on borrowed money and prior mortgages.....	637 19
Paid for real estate	11,386 10
Paid salaries and clerk-hire.....	2,625 00
Paid advertising, printing and postage.....	359 39
Paid rent	900 00
Paid repairs to real estate.....	1,460 31
Paid taxes, insurance, etc.....	1,557 91

Paid banking department, examination.....	\$48 75
Paid banking department, assessment.....	40 30
Officers' bonds	14 00
Advances for taxes, insurance, etc.....	814 29
State and Metropolitan League dues and expenses.....	46 50
Dividends credited to members.....	18,449 17
Special deposits	14,517 34
Guaranty fund	1,361 97
Suspense account	6 00
Shares of Land Bank	3,000 00
Search	23 25
Attorney's fees	25 00
Commission on sale of real estate.....	50 00
Janitor	316 00
Heat	125 50
Light	169 85
Telephone	37 00
Sundry expenses	6 00
Cash on hand December 31, 1915.....	19,371 82
	<hr/>
	\$297,760 53
	<hr/>

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

Shares in force January 1, 1915, 10,819 17/20; shares issued during the year, 1,637; shares withdrawn during the year, 2,363 17/20; shares in force, 10,093. Borrowing members, 191, holding 2,619 shares; non-borrowing members, 1,226, holding 7,474 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$18,449.17; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,633.11; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,649.24. 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 and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$505,457.31. Two 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]

Officers	Names	Post-office addresses
President.....	EUGENE R. TICHENOR.....	189 Montague Street.
Secretary.....	MORRIS KLEIN.....	50 Bradford Street.
Treasurer.....	FRANK T. SMITH.....	141 Shepherd Avenue.
Attorney.....	WALTER L. DURACK.....	215 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$222,550 00
Loans on shares	9,600 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	700 00
Real estate	64,750 00
Cash on hand and in bank.....	9,328 94
Furniture and fixtures.....	60 00
Advances for taxes, insurance, etc.....	4,637 30
	<hr/>
	\$312,626 24
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LIABILITIES

Due shareholders, dues.....	\$242,360 08
Prior mortgages	25,100 00
Borrowed money	20,000 00
Undivided profits	0,614 58
Guaranty fund (as per section 392 of Banking Law)	16,535 05
Real estate mortgage.....	2,000 00
Suspense account	16 53
	<hr/>
	\$312,626 24
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RECEIPTS

Cash on hand January 1, 1915.....	\$8,883 82
Dues credited to members.....	83,802 55
Money borrowed	23,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	27,000 00
Loans on shares repaid.....	4,890 05
Real estate sold	6,250 00
Interest received	12,157 51
Premium received	2,338 81
Rent received	2,633 82
Advances repaid	3,765 90
Taxes, insurance, etc.....	1,123 61
Guaranty fund	2,435 05
Suspense account	53 26
Undivided earnings	867 99
Real estate repairs	58 30
Profit and loss	16,707 79
Furniture loss	10 00
Expense	1,466 66
	<hr/>
	\$197,445 12
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$26,000 00
Loaned on shares	9,745 05
Dues repaid on withdrawal, or applied on loans.....	100,776 57
Cash dividends paid on income and accumulative prepaid shares	6,119 72
Paid borrowed money and prior mortgages.....	3,500 00
Paid interest on borrowed money and prior mortgages.....	1,675 94
Paid salaries and clerk-hire.....	1,213 46
Paid advertising, printing and postage.....	172 99
Paid repairs to real estate.....	58 30
Paid taxes, insurance, etc.....	1,123 61
Paid banking department, examination.....	57 25
Paid banking department, assessment.....	22 96
Advances for taxes, insurance, etc.....	5,971 89
Shares of Land Bank	1,000 00
Profit and loss	11,206 88
Real estate profits	1,400 00
Mortgage on real estate	2,150 00
Undivided earnings	430 83
Suspense account	36 73
Interest transferred	10,481 57
Premium transferred	2,338 81
Rent transferred	2,633 82
Cash on hand December 31, 1915.....	9,328 94
	<hr/>
	\$197,445 12
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents and 25 cents weekly; 50 cents and \$1.08¼ monthly.

Shares in force January 1, 1915, 13,036½; shares issued during the year, 3,040; shares withdrawn during the year, 2,970; shares in force, 13,106½. Borrowing members, 46, holding 1,566 shares; non-borrowing members, 756, holding 11,540½ shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$5,675.90; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$6,119.72; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,386.45. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 1 per cent. and 2½ per cent.

Loans have been made in Kings, Nassau, Queens and Suffolk counties, New York State. Largest mortgage loan outstanding, \$18,500. Mortgages in force in New York State, \$222,550. No foreclosures during the year.

THE EQUITABLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 124 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JAMES P. JUDGE.....	189 Montague Street.
Secretary.....	THOMAS M. MANNION.....	244 Macon Street.
Treasurer.....	JAMES P. COLLINS.....	189 Montague Street.
Attorney.....	JAMES P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$197,600 00
Loans on shares	450 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	14,354 35
Advances for taxes, insurance, etc.....	48 24
	<hr/> <hr/>
	\$213,452 59

LIABILITIES

Due shareholders, dues	\$193,413 59
Undivided profits	6,963 68
Guaranty fund (as per section 392 of Banking Law).....	12,025 02
Dividends on income shares.....	1,050 30
	<hr/> <hr/>
	\$213,452 59

RECEIPTS

Cash on hand January 1, 1915.....	\$8,798 83
Dues credited to members	28,610 77
Money borrowed	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	23,275 00
Loans on shares repaid	1,300 00
Real estate sold	4,504 00
Interest and premium received	13,556 84
Advances repaid	275 72
	<hr/> <hr/>
	\$84,321 16

DISBURSEMENTS

Loaned on mortgage	\$19,150 00
Loaned on shares	450 00
Dues repaid on withdrawal, or applied on loans.....	15,606 50
Paid matured shares	18,850 00
Cash dividends paid on income and accumulative prepaid shares	1,930 39
Paid borrowed money and prior mortgages.....	4,000 00
Paid interest on borrowed money and prior mortgages.....	16 30
Paid for real estate.....	4,425 00
Paid salaries and clerk-hire	2,351 83
Paid advertising, printing and postage.....	46 55
Paid rent	370 00
Paid taxes, insurance, etc.....	1,431 01
Paid banking department, examination.....	34 67
Paid banking department, assessment.....	16 02
Advances for taxes, insurance, etc.....	103 52
Shares of Land Bank	1,000 00
Expenses	185 02
Cash on hand December 31, 1915.....	14,354 35
	<hr/>
	\$84,321 16
	<hr/>

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

Shares in force January 1, 1915, 5,360; shares issued during the year, 1,101; shares withdrawn during the year, 427; shares in force, 6,034. Borrowing members, 73, holding 932 shares; non-borrowing members, 270, holding 5,102 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$6,703.34; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,930.39; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$18,850. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,953.40. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, ¼ of 1 per cent.

Loans have been made in Bronx, Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$197,600. Two foreclosures during the year.

FIFTH AVENUE SAVINGS AND LOAN ASSOCIATION

No. 483a Fifth avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	WM. M. KELLOGG.....	488 Thirteenth Street.
Secretary.....	STEPHEN Y. McNAIR.....	1837 61st Street.
Treasurer.....	WM. J. ALLEN.....	505 Sixth Avenue.
Attorney.....	JAMES P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$87,900 00
Loans on shares	599 00
Real estate	5,718 73
Cash on hand and in bank	3,411 14
Furniture and fixtures	50 00
Interest, premium, fees and fines due and unpaid.....	835 75
	<hr/>
	\$98,514 62
	<hr/>

LIABILITIES

Due shareholders, dues	\$33,094 02
Due shareholders, dividends credited	52,728 20
Undivided profits	7,692 40
Guaranty fund (as per section 392 of Banking Law)	5,000 00
	<hr/>
	\$98,514 62
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915	\$475 20
Dues credited to members	7,559 63
Money borrowed	2,800 00
Mortgages redeemed, foreclosed or transferred to real estate..	14,650 00
Loans on shares repaid	2,234 00
Real estate sold	8,133 00
Interest received	5,275 84
Premium received	655 98
Rent received	408 99
Advances repaid	11 25
	<hr/>
	\$42,203 89
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$10,200 00
Loaned on shares	684 00
Dues repaid on withdrawal, or applied on loans	18,735 04
Dividends paid on withdrawals, or applied on loans	4,778 32
Paid borrowed money and prior mortgages	2,800 00
Paid interest on borrowed money and prior mortgages	28 89
Paid salaries and clerk-hire	760 99
Paid advertising, printing and postage	29 76
Paid rent	216 00
Paid repairs to real estate	228 64
Paid taxes, insurance, etc.	250 24
Paid banking department, examination	19 50
Paid banking department, assessment	8 62
State League dues and expenses	17 75
Auditing	30 00
Insurance	5 00
Cash on hand December 31, 1915	3,411 14
	<hr/>
	\$42,203 89
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Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 10 cents weekly and 25 cents monthly.

Shares in force January 1, 1915, 2,672 $\frac{2}{5}$; shares issued during the year, 337; shares withdrawn during the year, 191 $\frac{1}{2}$; shares in force, 2,817 $\frac{1}{2}$. Borrowing members, 32, holding 351 $\frac{1}{2}$ shares; non-borrowing members, 177, holding 2,466 shares. Female shareholders, 70, holding 943 shares. Total dividends credited members during the year on instalment shares, \$4,739.30; rate, 5 per cent and 5 $\frac{1}{2}$ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,059.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members 5 $\frac{1}{2}$ per cent and 6 per cent. Premium paid by borrowing members, 2 cents per share per week.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$6,700. Mortgages in force in New York State, \$87,900. No foreclosures during the year.

FLATBUSH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 849 Flatbush avenue, Brooklyn, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	EDWARD B. VANDERVEER.....	162 Montague Street.
Secretary.....	JOS. S. ROWLEE.....	174 Martense Street.
Treasurer.....	GEORGE W. EGBERT.....	355 East 16th Street.
Attorney.....	JOHN D. PRINCE, JR.....	166 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$112,839 03
Loans on shares	1,415 00
Cash on hand and in bank	5,085 59
Furniture and fixtures	100 00
Interest, premium, fees and fines due and unpaid.....	4,842 46
Advances for taxes, insurance, etc.....	2,344 17
	<hr/>
	\$126,626 25

LIABILITIES

Due shareholders, dues.....	\$91,183 00
Due shareholders, dividends credited.....	20,333 45
Undivided profits	2,468 66
Guaranty fund (as per section 392 of Banking Law).....	6,578 82
Unearned or rebatable premium	2,621 58
Suspense account	3,440 74
	<hr/>
	\$126,626 25

RECEIPTS

Cash on hand January 1, 1915.....	\$146 06
Dues credited to members	23,048 00
Money borrowed	20,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	10,918 94
Loans on shares repaid.....	845 00
Fees received	132 25
Fines received	837 79
Interest received	5,774 69
Premium received	25 00
Dividends retained on withdrawals	251 09
Suspense account	3,440 74
Profit and loss, premium earned	257 15
Profit and loss, interest accrued	80 50
Overpaid dues returned	15 00
	<hr/>
	\$66,272 21

DISBURSEMENTS

Loaned on mortgage	\$2,025 00
Loaned on shares	1,220 00
Dues repaid on withdrawal, or applied on loans.....	6,602 00
Paid matured shares	13,395 00
Dividends paid on withdrawal, or applied on loans.....	1,255 54
Paid borrowed money and prior mortgages.....	31,500 00
Paid interest on borrowed money and prior mortgages.....	237 23
Paid salaries and clerk-hire.....	835 00
Paid advertising, printing and postage.....	65 30
Paid rent	120 00
Paid banking department, examination.....	23 83
Paid banking department, assessment.....	10 18
Suspense account, dues	2,247 00

Suspense account, dividends.....	\$1,193 74
Premium rebated	314 15
Interest accrued	80 50
General expenses	62 15
Cash on hand December 31, 1915.....	5,085 59
	<hr/>
	\$66,272 21
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 1,683; shares issued during the year, 522; shares withdrawn during the year, 219; shares in force, 1,986. Borrowing members, 37, holding 605 shares; non-borrowing members, 247, holding 1,381 shares. Female shareholders, 101, holding 689 shares. Total dividends credited members during the year on instalment shares, \$5,840.14; rate, 6¼ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$13,395. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,082.45. Unpaid, none. Premium plan, gross.

Interest paid by borrowing members, 5 per cent. on mortgage loans; 6 per cent. on share loans. Premium paid by borrowing members, \$2.50 per share.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$12,177.50. Mortgages in force in New York State, \$112,839.03. No foreclosures during the year.

FORT GREENE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 401 Bridge street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN J. KENNEY.....	277 Myrtle Avenue.
Secretary.....	JOHN H. JACKSON.....	505 Clinton Avenue.
Treasurer.....	JAMES R. BRACKEN.....	205 St. James Place.
Attorney.....	HENRY E. HEISTAD.....	190 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$132,150 00
Loans on shares	7,132 00
Cash on hand and in bank.....	14,200 11
Furniture and fixtures	90 00
Interest, premium, fees and fines due and unpaid.....	1,458 33
	<hr/>
	\$155,030 44
	<hr/>

LIABILITIES

Due shareholders, dues	\$118,101 15
Due shareholders, dividends credited.....	29,221 65
Undivided profits	3,475 50
Guaranty fund (as per section 392 of Banking Law).....	4,226 14
Suspense account	6 00
	<hr/>
	\$155,030 44
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$7,714 22
Dues credited to members.....	23,941 41
Mortgages redeemed, foreclosed or transferred to real estate..	10,100 00
Loans on shares repaid.....	3,412 00
Fees received	27 25

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Fines received	\$63 95
Interest received	7,803 51
Premium received	1,114 12
Dividends retained on withdrawals.....	332 80
Advances repaid	28 50
Appraisals	25 00

\$54,562 76

DISBURSEMENTS

Loaned on mortgage.....	\$8,000 00
Loaned on shares	3,795 00
Dues repaid on withdrawal, or applied on loans.....	9,198 74
Paid matured shares	16,678 11
Dividends paid on withdrawal, or applied on loans.....	1,312 47
Paid interest on borrowed money and prior mortgages.....	132 46
Paid salaries and clerk-hire.....	856 00
Paid advertising, printing and postage.....	87 21
Paid rent	156 25
Paid banking department, examination.....	23 05
Paid banking department, assessment.....	11 61
Officers' bonds	6 00
Advances for taxes, insurance, etc.....	65 50
State League dues	11 25
Appraisals	25 00
Repairing sign	4 00
Cash on hand December 31, 1915.....	14,200 11

\$54,562 76

Plan, permanent. Par value of shares, \$200 and \$250. Instalments are 25 cents weekly and \$1, monthly.

Shares in force January 1, 1915, 2,039 17/20; shares issued during the year, 396; shares withdrawn during the year, 356 10/20; shares in force, 2,079 7/20. Borrowing members, 28, holding 379 1/2 shares; non-borrowing members, 233, holding, 1,699 17/20 shares. Female shareholders, 107, holding 637 9/20 shares. Total dividends credited members during the year on instalment shares, \$7,689.96; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$16,678.11. Membership fee, 25 cents and 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,120.71. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 4/5 of 1 per cent.

Loans have been made in Kings, Queens and Richmond counties, New York State. Largest mortgage loans outstanding, \$10,000. Mortgages in force in New York State, \$132,150. No foreclosures during the year.

FULTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 177 Court street, Brooklyn, N. Y.

[Organized under Law of 1851 Commenced business 1888]

Officers	Names	Post-office addresses
President.....	E. DROSSE.....	25 Broad Street, New York.
Secretary.....	J. F. RATHBON.....	215 Montague Street.
Treasurer.....	CHARLES C. JACOBS.....	796 President Street.
Attorney.....	RALPH K. JACOBS.....	215 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$42,200 00
Loans on shares	560 00
Real estate	10,250 00

Cash on hand and in bank.....	\$387 27
Furniture and fixtures.....	257 60
Interest, premium, fees and fines due and unpaid.....	282 50
	<hr/>
	\$53,937 37
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$44,368 07
Due shareholders, dividends credited.....	6,001 82
Undivided profits.....	129 25
Guaranty fund (as per section 392 of Banking Law).....	3,438 23
	<hr/>
	\$53,937 37
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RECEIPTS

Cash on hand January 1, 1915.....	\$373 05
Dues credited to members.....	11,986 85
Mortgages redeemed, foreclosed or transferred to real estate..	3,600 00
Loans on shares repaid.....	355 00
Fees received.....	10 00
Interest received.....	1,695 63
Rent received.....	768 00
	<hr/>
	\$18,788 53
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$10,700 00
Loaned on shares.....	670 00
Dues repaid on withdrawal, or applied on loans.....	4,627 13
Paid matured shares.....	714 21
Cash dividends paid on income and accumulative prepaid shares.....	794 80
Paid salaries and clerk-hire.....	338 00
Paid advertising, printing and postage.....	12 45
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	4 20
Real estate expenses.....	443 15
Gas and electricity.....	55 16
Sundry expenses.....	29 16
Cash on hand December 31, 1915.....	387 27
	<hr/>
	\$18,788 53
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Plan, serial. Par value of shares, \$100. Instalments are 10 cents weekly. Shares in force January 1, 1915, 549%; shares issued during the year, 342; shares withdrawn during the year, 73; shares in force, 818%. Borrowing members, 8, holding 98% shares; non-borrowing members, 63, holding 720 shares. Female shareholders, 14, holding 102 shares. Total dividends credited members during the year on instalment shares, \$1,424.56; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$794.80; rate, 5 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$434.77. Unpaid, none.

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

Loans have been made in Kings, Queens and Richmond counties, New York State. Largest mortgage loan outstanding \$5,000. Mortgages in force in New York State, \$42,200. No foreclosures during the year.

THE GERMAN BUILDING AND SAVING COMPANY OF BROOKLYN, N. Y.

No. 949 Willoughby avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1880]

Officers	Names	Post-office addresses
President.....	HENRY C. MACHOLD.....	166 Chauncey Street.
Secretary.....	ADAM ARCHINAL.....	1014 Forest Avenue.
Treasurer.....	ADAM ARCHINAL.....	1014 Forest Avenue.
Attorney.....	GEORGE L. STAMM.....	140 Nassau St., New York.

ASSETS

Loans on bond and mortgage.....	\$24,700 00
Loans on shares	669 00
Cash on hand and in bank.....	643 37
	<hr/>
	\$26,012 37

LIABILITIES

Due shareholders, dues.....	\$21,730 22
Due shareholders, dividends credited.....	2,117 12
Borrowed money	1,000 00
Undivided profits	596 60
Guaranty fund (as per section 392 of Banking Law).....	384 32
Unearned or rebatable premium.....	184 11
	<hr/>
	\$26,012 37

RECEIPTS

Cash on hand January 1, 1915.....	\$2,061 22
Dues credited to members.....	7,861 86
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Loans on shares repaid.....	1,291 00
Fees received	44 00
Fines received	44 87
Interest received	1,473 25
Premium received	19 00
Dividends retained on withdrawals.....	30 42
	<hr/>
	\$15,825 62

DISBURSEMENTS

Loaned on mortgage	\$6,550 02
Loaned on shares	1,108 00
Dues repaid on withdrawal, or applied on loans.....	5,578 58
Dividends paid on withdrawal, or applied on loans.....	294 34
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	121 80
Paid salaries and clerk-hire.....	479 50
Paid advertising, printing and postage.....	13 65
Paid banking department, examination.....	16 35
Paid banking department, assessment.....	2 56
Officers' bonds	8 80
Deposit vault	5 00
Attorney's fees	3 65
Cash on hand December 31, 1915.....	643 37
	<hr/>
	\$15,825 62

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

Shares in force January 1, 1915, 1,280; shares issued during the year, 445; shares withdrawn during the year, 320; shares in force, 1,405. Borrowing members, 13, holding 270 shares; non-borrowing members, 114, holding, 1,135 shares. Female shareholders, 35, holding 345 shares. Total dividends credited members during the year on instalment shares, \$738.82; rate, 4 per cent.

No unpaid withdrawals. Entrance or membership fee, 25 cents per member and 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$510.60. 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, \$3,200. Mortgages in force in New York State, \$24,700. No foreclosures during the year.

GERMANIA BUILDING, SAVING AND LOAN INSTITUTION

No. 1269 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FREDERICK S. SHACKNE....	110 Palmetto Street.
Secretary.....	WM. B. SCHWARTING.....	242 Woodbine Street.
Treasurer.....	A. H. WENZEL.....	1568 Putnam Avenue.
Attorney.....	GEO. F. ALEXANDER.....	115 Washington Street.

ASSETS

Loans on bond and mortgage	\$2,600 00
Loans on shares	200 00
Cash on hand and in bank	485 50
Furniture and fixtures	25 00
Interest, premium, fees and fines due and unpaid.....	58 00
	\$3,368 50

LIABILITIES

Due shareholders, dues	\$3,121 76
Due shareholders, dividends credited.....	117 62
Undivided profits	26 70
Guaranty fund (as per section 392 of Banking Law).....	102 42
	\$3,368 50

RECEIPTS

Cash on hand January 1, 1915.....	\$497 96
Dues credited to members.....	1,398 48
Mortgages redeemed, foreclosed or transferred to real estate..	950 00
Loans on shares repaid	642 20
Fees received	3 65
Interest received	190 51
Dividends retained on withdrawals.....	15 82
	\$3,698 62

DISBURSEMENTS

Loaned on mortgage	\$800 00
Loaned on shares	173 20
Dues repaid on withdrawal, or applied on loans.....	2,075 88
Dividends paid on withdrawal, or applied on loans.....	107 18
Paid salaries and clerk-hire.....	13 28
Paid advertising, printing and postage.....	14 14

Paid rent	\$12 00
Paid banking department, examination	9 75
Paid banking department, assessment.....	1 28
Shortage	5 00
Overcharge repaid	1 41
Cash on hand December 31, 1915.....	485 50
	\$3,698 62

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

Shares in force January 1, 1915, 357; shares issued during the year, 142; shares withdrawn during the year, 111; shares in force, 388. Borrowing members, 6, holding 78 shares; non-borrowing members, 43, holding 310 shares. Female shareholders, 13, holding 67 shares. Total dividends credited members during the year on instalment shares, \$117.62; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$39.42. 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, \$975. Mortgages in force in New York State, \$2,600. No foreclosures during the year.

HAMILTON SAVINGS AND LOAN ASSOCIATION

No. 498 Court street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	J. BARTH. CRONIN.....	573 Clinton Street.
Secretary.....	CHAS. J. CULLEN.....	39 Third Place.
Treasurer.....	FRANCIS SHEA.....	518 Court Street.
Attorney.....	JOHN P. HURLEY.....	489 Clinton Street.

ASSETS

Loans on bond and mortgage.....	\$95,050 00
Loans on shares	1,445 25
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	5,229 59
Cash on hand and in bank.....	2,626 34
Furniture and fixtures.....	695 68
Advances for taxes, insurance, etc.....	2,707 95
	\$108,754 81

LIABILITIES

Due shareholders, dues	\$103,192 33
Undivided profits	1,111 71
Guaranty fund (as per section 392 of Banking Law).....	4,450 77
	\$108,754 81

RECEIPTS

Cash on hand January 1, 1915.....	\$1,618 07
Dues credited to members.....	51,524 42
Money borrowed	14,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,600 00
Loans on shares repaid	2,741 75
Fines received	80 55
Interest received	5,746 60
Premium received	299 94

Rent received	\$345 95
Advances repaid	2,143 69
Check cashed	495 00
Deposit, account of appraisals, etc.....	110 00
Cash over	44 95
	<hr/>
	\$82,750 92

DISBURSEMENTS

Loaned on mortgage.....	\$4,600 00
Loaned on shares	2,440 00
Dues repaid on withdrawal, or applied on loans.....	42,730 80
Paid borrowed money and prior mortgages.....	20,200 00
Paid interest on borrowed money and prior mortgages.....	224 45
Paid salaries and clerk-hire.....	1,292 00
Paid advertising, printing and postage.....	159 88
Paid rent	286 00
Paid repairs to real estate.....	40 75
Paid taxes, insurance, etc.....	116 71
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	8 54
Officers' bonds	12 00
Advances for taxes, insurance, etc.....	1,377 23
State and Metropolitan League dues and expenses.....	28 25
Dividends.....	3,962 43
Shares of Land Bank	1,000 00
Expense of changing name.....	20 00
Drawing and recording lien.....	5 00
Street light	48 00
Check cashed	495 00
Error in dividend	90 00
Cash short	55 97
Deposits returned	110 00
Directors' fees	34 50
Light and heat	70 22
Janitor	53 00
Office supplies	127 79
Insurance on fixtures	10 44
Office fixtures	465 56
Petty cash	30 81
Cash on hand December 31, 1915.....	2,626 34
	<hr/>
	\$82,750 92

Plan, permanent. Par value of shares, \$200 and \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 5,352 9/20; shares issued during the year, 2,239; shares withdrawn during the year, 938; shares in force, 6,653 9/20. Borrowing members, 35, holding 508 9/20 shares; non-borrowing members, 641, holding, 6,145 shares. Female shareholders, 384, holding 3,425 1/2 shares. Total dividends credited members during the year on instalment shares, \$2,635.60; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,326.83; rate, 4 1/2 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,152.89. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 1/2 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, \$95,050. No foreclosures during the year.

KINGS COUNTY SAVINGS AND LOAN ASSOCIATION

No. 1161 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	A. LUDLOW PERKINS.....	1161 Fulton Street.
Secretary.....	EDGAR D. NESBITT.....	405 Quincy Street.
Treasurer.....	WESLEY S. TWIDDY.....	604 Hancock Street.
Attorney.....	JOHN R. MANLEY.....	822 Marcy Avenue.

ASSETS

Loans on bond and mortgage.....	\$4,700 00
Loans on shares	240 00
Cash on hand and in bank.....	183 60
Instalments due and unpaid.....	459 00
	\$5,582 60

LIABILITIES

Due shareholders, dues	\$5,115 00
Due shareholders, dividends credited.....	201 22
Balance to be paid borrowers on mortgage loans.....	250 00
Undivided profits	55
Guaranty fund (as per section 392 of Banking Law).....	15 83
	\$5,582 60

RECEIPTS

Cash on hand January 1, 1915.....	\$156 82
Dues credited to members.....	1,847 00
Loans on shares repaid.....	23 00
Fees received	5 00
Fines received	80
Interest received	228 79
Donation	6 50
	\$2,267 91

DISBURSEMENTS

Loaned on mortgage.....	\$1,450 00
Loaned on shares.....	180 00
Dues repaid on withdrawal, or applied on loans.....	345 00
Dividends paid on withdrawal, or applied on loans.....	6 78
Cash dividends paid on income and accumulative prepaid shares	75 25
Paid advertising, printing and postage.....	3 50
Paid banking department, examination.....	6 50
Paid banking department, assessment.....	1 28
Officers' bonds	16 00
Cash on hand December 31, 1915.....	183 60
	\$2,267 91

Plan, permanent. Par value of shares, \$200. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1915, 181; shares issued during the year, 30; shares withdrawn during the year, 19; shares in force, 192. Borrowing members, 6, holding 44 shares; non-borrowing members, 31, holding 148 shares. Female shareholders, 12, holding 42 shares. Total dividends credited members during the year on instalment shares, \$116.52; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$86.76; rate, 5 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$19.50. Unpaid, none.

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

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$2,500. Mortgages in force in New York State, \$4,450. No foreclosures during the year.

MADISON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 897 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	E. O. BRAGDON.....	80 Pine Street, New York.
Secretary.....	CHARLES F. WILCOX.....	18 Revere Place.
Treasurer.....	R. J. DOBBIN.....	690 Park Place.
Attorney.....	Z. D. RACE.....	176 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$111,200 00
Loans on shares	1,845 00
Real estate	4,600 00
Cash on hand and in bank.....	3,582 19
Furniture and fixtures	25 00
Advances for taxes, insurance, etc.....	106 00
	<hr/>
	\$121,358 19

LIABILITIES

Due shareholders, dues.....	\$108,159 00
Due shareholders, dividends credited.....	9,423 11
Undivided profits	1,710 58
Guaranty fund (as per section 392 of Banking Law).....	1,707 33
Special deposits	358 17
	<hr/>
	\$121,358 19

RECEIPTS

Cash on hand January 1, 1915.....	\$1,217 18
Dues credited to members.....	36,433 00
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	18,000 00
Loans on shares repaid.....	5,305 00
Fines received	94 31
Interest received	7,139 32
Premium received	159 60
Dividends retained on withdrawals.....	31 70
Special deposits	350 00
	<hr/>
	\$73,730 11

DISBURSEMENTS

Loaned on mortgage.....	\$18,700 00
Loaned on shares.....	5,860 00
Dues repaid on withdrawal, or applied on loans.....	6,939 00
Paid matured shares.....	24,540 52
Dividends paid on withdrawal, or applied on loans.....	1,576 44
Cash dividends paid on income and accumulative prepaid shares	1,950 00

Paid borrowed money and prior mortgages.....	\$5,000 00
Paid interest on borrowed money and prior mortgages.....	45 84
Paid for real estate.....	4,600 00
Paid salaries and clerk-hire.....	475 00
Paid advertising, printing and postage.....	79 10
Paid rent	84 00
Paid banking department, examination.....	25 00
Paid banking department, assessment.....	9 02
Officers' bonds	16 00
State and Metropolitan League dues and expenses.....	22 50
Special deposit	150 00
Special search	35 30
Auditing	24 00
Sundry expenses	16 20
Cash on hand December 31, 1915.....	3,582 19
	\$73,730 11

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

Shares in force January 1, 1915, 1,768; shares issued during the year, 455; shares withdrawn during the year, 354; shares in force, 1,869. Borrowing members, 47, holding 614 shares; non-borrowing members, 207, holding 1,255 shares. Female shareholders, 77, holding 460 shares. Total dividends credited members during the year on instalment shares, \$3,870.27; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,950; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$24,540.52. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$716.80. Unpaid, none.

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

Loans have been made in Kings, Queens, Rockland and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$5,600. Mortgages in force in New York State, \$44,000. No foreclosures during the year.

THE MODEL BUILDING AND LOAN ASSOCIATION OF BROOKLYN, N. Y.

No. 129 Ralph avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	THOMAS F. LARKIN.....	480-a McDonough Street.
Secretary.....	JOHN F. LYNCH.....	486-a Decatur Street.
Treasurer.....	FREDERICK L. JENKINS.....	133 Bainbridge Street.
Attorney.....	THOMAS F. HAGGERTY.....	1028 Gates Avenue.

ASSETS

Loans on bond and mortgage.....	\$47,750 00
Loans on shares.....	1,000 00
Stocks and bonds.....	2,700 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	4,757 59
Cash on hand and in bank.....	3,440 79
Interest, premium, fees and fines due and unpaid.....	127 92
	\$60,776 30

LIABILITIES

Due shareholders, dues.....	\$44,989 70
Due shareholders, dividends credited.....	4,626 51
Prior mortgages	5,500 00

Undivided profits	\$1,574 05
Guaranty fund (as per section 392 of Banking Law).....	3,900 00
Interest on prior mortgages.....	90 70
Special deposit	72 05
Suspense account	23 29
	<hr/>
	\$60,776 30
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$1,154 00
Dues credited to members.....	13,500 17
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,300 00
Loans on shares repaid	1,700 00
Real estate	142 41
Interest received	3,131 47
Premium received	763 27
Rent received	30 00
Dividends retained on withdrawals.....	51 56
Appraisals	10 00
	<hr/>
	\$29,782 88
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$3,900 00
Loaned on shares.....	2,150 00
Dues repaid on withdrawal, or applied on loans.....	5,581 57
Paid matured shares.....	4,109 87
Dividends paid on withdrawal, or applied on loans.....	612 72
Cash dividends paid on income and accumulative prepaid shares	663 99
Paid borrowed money and prior mortgages.....	2,000 00
Paid interest on borrowed money and prior mortgages.....	360 96
Paid for real estate	4,500 00
Paid salaries and clerk-hire.....	655 08
Paid advertising, printing and postage.....	36 10
Paid rent	120 00
Paid repairs to real estate.....	39 20
Paid taxes, insurance, etc.....	483 35
Paid banking department, examination.....	25 00
Paid banking department, assessment.....	5 00
Officers' bonds	16 00
State League dues and expenses.....	28 00
Shares of Land Bank	1,000 00
Attorney's fees	40 00
Appraisers' fees	10 00
Recording	2 25
Traveling expenses	3 00
Cash on hand December 31, 1915.....	3,440 79
	<hr/>
	\$29,782 88
	<hr/>

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

Shares in force January 1, 1915, 1,740½; shares issued during the year, 225; shares withdrawn during the year, 241; shares in force, 1,724½. Borrowing members, 21, holding 418½ shares; non-borrowing members, 111, holding 1,306 shares. Female shareholders, 48, holding 327 shares. Total dividends credited members during the year on instalment shares, \$1,670.21; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$663.99; rate, 5 per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$4,109.87. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$858.18. 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, \$47,750. No foreclosures during the year.

NASSAU CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 2738 Atlantic avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	GEORGE A. F. NORTH.....	75 Barbey Street.
Secretary.....	M. V. DORNEY.....	29 Jerome Street.
Treasurer.....	PETER J. EVERS.....	154 Linwood Street.
Attorneys.....	KIENDL & GROSS.....	215 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$495,855 07
Contracts for the sale of real estate.....	2,750 00
Real estate	19,744 70
Cash on hand and in bank.....	9,260 86
Furniture and fixtures.....	225 00
Interest due and unpaid.....	3,775 17
Advances for taxes, insurance, etc.....	1,117 73
Special deposits	45 00
Pass books	60 00
	\$532,833 53

LIABILITIES

Due shareholders, dues and dividends.....	\$493,886 28
Borrowed money	12,000 00
Undivided profits	5,264 82
Guaranty fund (as per section 392 of Banking Law).....	21,676 13
Suspense account	6 30
	\$532,833 53

RECEIPTS

Cash on hand January 1, 1915.....	\$19,770 96
Dues credited to members.....	106,467 71
Money borrowed	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	28,377 24
Fees received	123 00
Interest received	27,777 87
Premium received	4,633 28
Rent received	757 81
Advances repaid	665 75
Special deposits	119 00
Sundries	29 86
	\$203,722 48

DISBURSEMENTS

Loaned on mortgage	\$26,900 00
Dues and dividends repaid on withdrawal, or applied on loans	155,961 39
Paid borrowed money and prior mortgages.....	3,000 00

Paid interest on borrowed money and prior mortgages.....	\$593 25
Paid for real estate.....	3,324 35
Paid salaries and clerk-hire.....	2,733 84
Paid advertising, printing and postage.....	174 92
Paid rent.....	360 00
Paid taxes, insurance, etc.....	50 00
Paid banking department, examination.....	47 77
Paid banking department, assessment.....	39 45
Officers' bonds.....	33 60
Advances for taxes, insurance, etc.....	837 82
State and Metropolitan League dues.....	21 50
Special deposits.....	64 00
Pass books.....	77 25
Furniture.....	37 25
Lighting.....	56 69
Burglary alarm.....	30 00
Sundries.....	118 54
Cash on hand December 31, 1915.....	9,260 86
	<hr/> <hr/>
	\$203,722 48

Plan, permanent. Par value of shares \$100 and \$250. Instalments are 15 cents and 25 cents weekly.

Shares in force January 1, 1915, 15,320½; shares issued during the year, 1,934; shares withdrawn during the year, 1,781; shares in force, 15,473½. Borrowing members, 88, holding 1,215½ shares; non-borrowing members, 1,440, holding 14,258 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$24,333.91; rate, 5 per cent. and 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$18,850. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,492.90. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members 5½ per cent. Premiums 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, \$495,855.07. One foreclosure during the year.

PEOPLE'S CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF BROOKLYN

No. 14 Graham avenue, Brooklyn, N. Y.

[Organized under Law of 1894. Commenced business 1895]

Officers	Names	Post-office addresses
President.....	HENRY WEIL.....	309 Broadway, New York.
Secretary.....	MORRIS HIRSCH.....	334 Berry Street.
Treasurer.....	JOEL B. GOODMAN.....	45 E. 20th Street.
Attorneys.....	WEIL & PURVIN.....	309 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$77,600 00
Loans on shares.....	8,885 00
Stocks and bonds.....	25,280 00
Cash on hand and in bank.....	6,998 69
Interest unpaid.....	385 78
	<hr/> <hr/>
	\$119,149 47

LIABILITIES

Due shareholders, dues	\$96,037 00
Due shareholders, dividends credited.....	21,042 73
Guaranty fund (as per section 392 of Banking Law).....	1,814 59
Unearned or rebatable premium.....	255 15
	<hr/>
	\$119,149 47
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$6,874 91
Dues credited to members	16,893 00
Money borrowed	7,500 00
Loans on shares repaid.....	650 00
Fees received	64 15
Fines received	12 03
Interest received	6,163 70
Premium received	76 40
Dividends retained on withdrawals	280 29
Bonds sold	5,000 00
	<hr/>
	\$43,514 48
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$12,200 00
Loaned on shares	5,785 00
Dues repaid on withdrawal, or applied on loans.....	8,463 00
Dividends paid on withdrawal, or applied on loans.....	1,854 09
Paid borrowed money and prior mortgages.....	7,500 00
Paid interest on borrowed money and prior mortgages.....	63 08
Paid salaries and clerk-hire.....	277 00
Paid advertising, printing and postage.....	42 00
Paid rent	85 00
Paid banking department, examination.....	42 00
Paid banking department, assessment.....	8 57
Officers' bonds	72 00
Appraisals	40 90
Commissions	79 25
Notary	2 50
Internal revenue stamps	1 40
Cash on hand December 31, 1915.....	6,998 69
	<hr/>
	\$43,514 48
	<hr/>

Plan, serial. Par value of shares, \$200 and \$250. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1915, 1,313; shares issued during the year, 232; shares withdrawn during the year, 116; shares in force, 1,429. Borrowing members, 43, holding 463 shares; non-borrowing members, 176, holding 966 shares. Female shareholders, 92, holding 510 shares. Total dividends credited members during the year on instalment shares, \$5,579.65; rate 5 2/5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$600.05. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per \$1,000 semi-monthly.

Loans have been made in Kings and Nassau counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$8,800. Mortgages in force in New York State, \$68,800. 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 GUTOWSKI.....	5105 6th Avenue.
Secretary.....	FRANK A. JUREK.....	236 57th Street.
Treasurer.....	JOHN SKOWRONSKI.....	137 Nineteenth Street.
Attorney.....	CLEMENT F. ROZANSKI.....	17 State Street, N. Y. City.

ASSETS

Loans on bond and mortgage.....	\$121,700 00
Loans on shares.....	1,741 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	9,848 10
Cash on hand and in bank.....	10,228 26
Furniture and fixtures.....	100 00
Interest, premium, fees and fines due and unpaid.....	570 26
Advances for taxes, insurance, etc.....	365 18
Pass books.....	35 10
Deposit for electricity.....	5 00
	<hr/> \$145,592 90 <hr/>

LIABILITIES

Due shareholders, dues.....	\$130,461 43
Due shareholders, matured shares.....	409 76
Due shareholders, dividends credited.....	9,613 31
Undivided profits.....	3,433 25
Guaranty fund (as per section 392 of Banking Law).....	1,025 15
Special deposit, rent.....	50 00
	<hr/> \$145,592 90 <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$4,807 78
Dues credited to members.....	57,759 62
Mortgages redeemed, foreclosed or transferred to real estate..	900 00
Loans on shares repaid.....	2,187 00
Fees received.....	22 60
Fines received.....	38 89
Interest received.....	6,400 86
Rent received.....	972 00
Dividends retained on withdrawals.....	116 97
Advances repaid.....	1,463 34
Appraisals.....	67 50
Pass books.....	2 50
	<hr/> \$74,739 06 <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$25,850 00
Loaned on shares.....	857 00
Dues repaid on withdrawal, or applied on loans.....	30,071 33
Paid matured shares.....	1,028 60
Dividends paid on withdrawal, or applied on loans.....	1,700 30
Cash dividends paid on income and accumulative prepaid shares.....	1,254 80
Paid salaries and clerk-hire.....	1,039 50
Paid advertising, printing and postage.....	56 00
Paid rent.....	189 00

Paid repairs to real estate.....	\$141 40
Paid taxes, insurance, etc.....	200 76
Paid banking department, examination.....	22 75
Paid banking department, assessment.....	9 35
Officers' bonds.....	27 00
Advances for taxes, insurance, etc.....	917 11
State League dues.....	5 25
Shares of Land Bank.....	1,000 00
Appraisals.....	86 00
Legal expenses.....	2 15
Interest on special deposit.....	2 00
Furniture.....	4 10
Light and heat.....	40 20
Sundries.....	6 20
Cash on hand December 31, 1915.....	10,228 26
	<hr/>
	\$74,739 06
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1915, 1,918¼; shares issued during the year, 365; shares withdrawn during the year, 225; shares in force, 2,058¼. Borrowing members, 55, holding 728 shares; non-borrowing members, 323, holding 1,330¼ shares. Female shareholders, 77, holding 283 shares. Total dividends credited members during the year on instalment shares, \$3,011.76; rate, 5 per cent. and 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,915.39; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$409.76. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,363.15. 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 and Queens counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$121,700. No foreclosures during the year.

PROSPECT HOME BUILDING AND LOAN ASSOCIATION

No. 336 Ninth street, between Fifth and Sixth avenues, Brooklyn, N. Y.

{Organized under Law of 1851. Commenced business 1890}

Officers	Names	Post-office addresses
President.....	MELVIN W. MOREHOUSE.....	706 Cortelyou Road.
Secretary.....	GEORGE W. BALLWAY.....	1513 Eighth Avenue.
Treasurer.....	WILLIAM M. TOMLINS.....	524 Seventh Street.
Attorney.....	TITLE GUAR & TRUST CO.....	175 Remsen Street.

ASSETS

Loans on bond and mortgage.....	\$110,250 00
Loans on shares.....	4,519 00
Cash on hand and in bank.....	894 79
Furniture and fixtures.....	100 00
Interest, premium, fees and fines due and unpaid.....	1,207 04
	<hr/>
	\$116,970 83
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$85,245 63
Due shareholders, dividends credited.....	16,352 62
Prior mortgages.....	9,050 00

Undivided profits	\$3,612 08
Guaranty fund (as per section 392 of Banking Law)	2,522 71
Suspense account	12 75
Interest and premium advanced	5 01
Interest accrued	82 50
Special deposits	39 44
Salaries due	48 09
	<hr/>
	\$116,970 83

RECEIPTS

Cash on hand January 1, 1915	\$1,549 99
Dues credited to members	19,102 14
Money borrowed	6,610 00
Mortgages redeemed, foreclosed or transferred to real estate	9,950 00
Loans on shares repaid	1,308 00
Fines received	18 60
Interest received	5,695 77
Premium received	1,352 41
Dividends retained on withdrawals	579 37
Bonds sold	13,176 25
Special deposits	523 40
	<hr/>
	\$59,865 93

DISBURSEMENTS

Loaned on mortgage	\$21,100 00
Loaned on shares	3,920 00
Dues repaid on withdrawal, or applied on loans	13,246 00
Paid matured shares	8,605 02
Dividends paid on withdrawal, or applied on loans	3,108 70
Cash dividends paid on income and accumulative prepaid shares	555 75
Paid borrowed money and prior mortgages	6,610 00
Paid interest on borrowed money and prior mortgages	378 80
Paid salaries and clerk-hire	627 00
Paid advertising, printing and postage	89 89
Paid rent	150 00
Paid banking department, examination	17 33
Paid banking department, assessment	8 85
Officers' bonds	28 00
Special deposits	525 80
Cash on hand December 31, 1915	894 79
	<hr/>
	\$59,865 93

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

Shares in force January 1, 1915, 3,719; shares issued during the year, 771; shares withdrawn during the year, 616½; shares in force, 3,873½; borrowing members, 33, holding 921½ shares; non-borrowing members, 214; holding 2,952 shares. Female shareholders, 93, holding 1,069 shares. Total dividends credited members during the year on instalment shares, \$4,987.22; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$749.36; rate 4½ per cent., 4¼ per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year \$8,605.02. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$846.80. Operating expenses, as defined in section 390 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 and Richmond counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$8,500. Mortgages in force in New York State, \$99,000. 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]

Officers	Names	Post-office addresses
President.....	DAVID B. HUTTON.....	227 Brooklyn Avenue.
Secretary.....	JAMES H. STRAIN.....	565 Fifth Avenue.
Treasurer.....	EDWARD BIRKLE.....	1521 Beverly Road.
Attorney.....	WILLIAM J. POLGER.....	149 Broadway, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,113,430 00
Shares of Land Bank of State of New York.....	5,000 00
Contracts for the sale of real estate.....	31,243 40
Real estate	22,550 97
Cash on hand and in bank.....	61,547 55
Special deposit	5,000 00
	<u>\$1,238,771 92</u>

LIABILITIES

Due shareholders, dues	\$1,111,599 11
Prior mortgages	1,000 00
Undivided profits	52,948 18
Guaranty fund (as per section 392 of Banking Law).....	72,597 95
Suspense account	626 68
	<u>\$1,238,771 92</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$64,950 36
Dues credited to members	302,406 61
Prior mortgages	8,250 00
Mortgages redeemed, foreclosed or transferred to real estate..	78,400 00
Real estate sold	25,184 14
Interest received	67,115 46
Premium received	1,520 58
Rent received	1,664 65
Bills receivable	16,000 00
Profit on sale of real estate.....	1,643 79
Real estate contract	400 00
Appraiser's fees	230 00
Metropolitan League	75 00
	<u>\$567,840 59</u>

DISBURSEMENTS

Loaned on mortgage	\$112,950 00
Dues repaid on withdrawal, or applied on loans.....	336,405 07
Paid borrowed money and prior mortgages	11,750 00
Paid interest on borrowed money and prior mortgages.....	560 20
Paid for real estate	3,300 00
Paid salaries and clerk-hire.....	7,842 00
Paid advertising, printing and postage.....	778 60

Paid repairs to real estate.....	\$1,030 30
Paid taxes, insurance, etc.....	1,178 75
Paid banking department, examination.....	65 00
Paid banking department, assessment.....	87 17
Officers' bonds.....	80 00
Shares of Land Bank.....	5,000 00
Real estate contracts.....	20,500 00
Bills receivable.....	4,000 00
Suspense account.....	12 84
Tellers at election.....	15 00
Janitor.....	360 00
Light, heat and telephone.....	380 11
Cash on hand December 31, 1915.....	61,547 55
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	\$567,840 59
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Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 50 cents monthly.

Shares in force January 1, 1915, 28,066 $\frac{3}{10}$; shares issued during the year, 2,943; shares withdrawn during the year, 2,527; shares in force, 28,482 $\frac{3}{10}$. Borrowing members, 461, holding 11,096 $\frac{3}{10}$ shares; non-borrowing members, 2,173, holding 17,386 shares. Female shareholders, 1,072, holding 9,730 $\frac{3}{10}$ shares. Total dividends credited members during the year on instalment shares, \$43,997.52; rate $4\frac{1}{2}$ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year \$9,455.71. Unpaid, none.

No premium plan. Interest paid by borrowing members, $5\frac{1}{2}$ per cent. and 6 per cent. No premium charged.

Loans have been made in Kings, Queens and Suffolk counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$1,108,830. No foreclosures during the year.

TWENTY-NINTH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 142 E. Fourth street, Brooklyn, N. Y.

[Organized under Law of 1894. Commenced business 1895]

Officers	Names	Post-office addresses
President.....	HENRY DONNELLY.....	537 Fifty-ninth Street.
Secretary.....	ROLLA O. SMITH.....	295 Sherman Street.
Treasurer.....	HENRY BOESLAGER.....	1 East 7th Street.
Attorney.....	HENRY E. HEISTAD.....	190 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$19,000 00
Cash on hand and in bank.....	1,721 57
Furniture and fixtures.....	90 00
Rent.....	2 00
	<hr/>
	\$20,813 57
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$17,709 43
Borrowed money.....	1,400 00
Undivided profits.....	1,351 15
Guaranty fund (as per section 392 of Banking Law).....	322 99
Interest accrued.....	24 50
Commissions.....	5 50
	<hr/>
	\$20,813 57
	<hr/>

RECEIPTS

Cash on hand January 1, 1915	\$2,790 00
Dues credited to members	8,442 07
Money borrowed	1,400 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,250 00
Fees received	33 00
Fines received	1 47
Interest received	952 37
Premium received	217 34
Rent received	68 00
	<hr/>
	\$16,154 25
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$4,750 00
Dues repaid on withdrawal, or applied on loans.....	8,645 24
Dividends paid on withdrawal, or applied on loans.....	697 13
Paid interest on borrowed money and prior mortgages.....	30 00
Paid salaries and clerk-hire.....	62 00
Paid advertising, printing and postage.....	11 25
Paid rent	180 00
Paid repairs to real estate.....	15 94
Paid banking department, examination.....	16 25
Paid banking department, assessment.....	2 37
Notary's fees	4 00
Commissions	18 50
Cash on hand December 31, 1915.....	1,721 57
	<hr/>
	\$16,154 25
	<hr/>

Plan, permanent. Par value of shares, \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 465; shares issued during the year, 115; shares withdrawn during the year, 65; shares in force, 515. Borrowing members, 9, holding 76 shares; non-borrowing members, 111, holding 439 shares. Female shareholders, 35, holding 132 shares. Total dividends credited members during the year on instalment shares, \$697.13; rate, 5 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$271.75. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 1/2 per cent. Premium paid by borrowing members, 6 cents per share per week.

Loans have been made in Kings county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$19,000. No foreclosures during the year.

UNION CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 1424 Fulton street, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1890. Re-incorporated under Law of 1894]

Officers	Names	Post-office addresses
President.....	DANIEL S. BRUSH.....	388 Lexington Avenue.
Secretary.....	HENRY POWLES, JR.....	1077 East 40th Street.
Treasurer.....	GEORGE DOWNING.....	1049 East 17th Street.
Attorney.....	GILBERT P. BRUSH.....	120 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$42,900 00
Loans on shares	3,720 00
Real estate	3,311 47
Cash on hand and in bank.....	1,009 74

Furniture and fixtures	\$125 00
Interest, premium, fees and fines due and unpaid.....	966 91
	<hr/>
	\$52,033 12

LIABILITIES

Due shareholders, dues	\$38,674 12
Due shareholders, dividends credited	7,014 18
Borrowed money	4,000 00
Undivided profits	44 82
Guaranty fund (as per section 392 of Banking Law).....	2,300 00
	<hr/>
	\$52,033 12

RECEIPTS

Cash on hand January 1, 1915.....	\$3,080 73
Dues credited to members	9,910 14
Money borrowed	1,000 00
Loans on shares repaid	500 00
Interest received	3,368 73
Premium received	118 07
Rent received	145 00
Dividends retained on withdrawals	53 51
Advances repaid	196 75
Guaranty fund	200 00
Pass books	11 00
	<hr/>
	\$18,583 93

DISBURSEMENTS

Loaned on mortgage	\$3,400 00
Loaned on shares	825 00
Dues repaid on withdrawal, or applied on loans.....	2,181 50
Paid matured shares.....	6,204 96
Dividends paid on withdrawal, or applied on loans.....	126 24
Paid borrowed money and prior mortgages.....	2,000 00
Paid interest on borrowed money and prior mortgages.....	282 07
Paid salaries and clerk-hire	556 50
Paid advertising, printing and postage.....	38 90
Paid rent	180 00
Paid taxes, insurance, etc.....	221 36
Paid banking department, examination.....	16 25
Paid banking department, assessment	4 53
Officers' bonds	20 00
Advances for taxes, insurance, etc.....	51 75
Interest and premium accrued	1,265 13
Guaranty fund	200 00
Cash on hand December 31, 1915.....	1,009 74
	<hr/>
	\$18,583 93

Plan, serial. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 514½; shares issued during the year, 82; shares withdrawn during the year, 72; shares in force, 524½. Borrowing members, 21, holding 252½ shares; non-borrowing members, 35, holding 272 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$1,687.59; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$795.40. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5¼ 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, \$11,000. Mortgages in force in New York State, \$42,900. No foreclosures during the year.

MADISON COUNTY

CANASTOTA SAVINGS AND LOAN ASSOCIATION

No. 1 Tabor Block, South Peterboro street, Canastota, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	P. F. MILMOE.....	Canastota, N. Y.
Secretary.....	E. B. ROBBETS.....	Canastota, N. Y.
Treasurer.....	HOWARD D. BEMISS.....	Canastota, N. Y.
Attorney.....	D. F. WALLACE.....	Canastota, N. Y.

ASSETS

Loans on bond and mortgage	\$95,600 00
Loans on shares	6,398 50
Cash on hand and in bank.....	4,624 30
Furniture and fixtures	215 00
	<hr/>
	\$106,837 80

LIABILITIES

Due shareholders, dues	\$92,170 27
Due shareholders, dividends credited.....	10,957 11
Undivided profits	1,227 77
Guaranty fund (as per section 392 of Banking Law).....	1,809 55
Unearned or, rebatable premium.....	673 10
	<hr/>
	\$106,837 80

RECEIPTS

Cash on hand January 1, 1915.....	\$5,855 03
Dues credited to members	31,155 16
Mortgages redeemed, foreclosed or transferred to real estate.....	15,900 00
Loans on shares repaid.....	3,490 50
Fees received	150 50
Fines received	133 75
Interest received	5,206 19
Premium received	314 25
Dividends retained on withdrawals.....	142 51
	<hr/>
	\$62,347 89

DISBURSEMENTS

Loaned on mortgage	\$25,400 00
Loaned on shares.....	5,999 50
Dues repaid on withdrawal, or applied on loans.....	9,092 92
Paid matured shares	15,839 67
Dividends paid on withdrawal, or applied on loans.....	726 63
Paid salaries and clerk-hire.....	452 00
Paid advertising, printing and postage.....	12 00
Paid banking department, examination.....	23 00
Paid banking department, assessment.....	7 81
Officers' bonds	2 00
Recording tax	127 50
Unearned premium	26 71
Insurance on furniture and fixtures.....	2 00
Office supplies	4 85
Cash shortage	1 00
Cash on hand December 31, 1915.....	4,624 30
	<hr/>
	\$62,347 89

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

Shares in force January 1, 1915, 2,450; shares issued during the year, 602; shares withdrawn during the year, 566; shares in force, 2,486. Borrowing members, 129, holding 1,193 shares; non-borrowing members, 205, holding 1,293 shares. Female shareholders, 152, holding 937 shares. Total dividends credited members during the year on instalment shares, \$4,568.03; rate, 5¼ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,839.67. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$479.85. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5.72 per cent. 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, \$95,600. No foreclosures during the year.

ONEIDA SAVING, BUILDING AND LOAN ASSOCIATION

No. 53 Main street, Oneida, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	J. A. FERGUSON.....	Oneida, N. Y.
Secretary.....	F. H. MUNZ.....	Oneida, N. Y.
Treasurer.....	F. E. WEBSTER.....	Oneida, N. Y.
Attorney.....	JOSEPH BEAL.....	Oneida, N. Y.

ASSETS

Loans on bond and mortgage	\$108,520 00
Loans on shares	1,305 00
Cash on hand and in bank.....	447 64
Furniture and fixtures	224 45
	<u>\$110,497 09</u>

LIABILITIES

Due shareholders, dues	\$79,145 05
Due shareholders, dividends credited.....	10,223 64
Borrowed money	18,750 00
Undivided profits	38 40
Guaranty fund (as per section 392 of Banking Law).....	2,340 00
	<u>\$110,497 09</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$1,324 28
Dues credited to members.....	39,873 41
Money borrowed	10,200 00
Mortgages redeemed, foreclosed or transferred to real estate.....	15,960 00
Loans on shares repaid.....	3,075 00
Fines received	16 76
Interest received	6,428 48
Dividends retained on withdrawals.....	409 34
	<u>\$77,287 27</u>

DISBURSEMENTS

Loaned on mortgage.....	\$15,100 00
Loaned on shares	1,200 00
Dues repaid on withdrawal, or applied on loans.....	28,863 31

Paid matured shares	\$16,195 34
Dividends paid on withdrawal, or applied on loans.....	1,688 08
Paid borrowed money and prior mortgages.....	11,950 00
Paid interest on borrowed money and prior mortgages.....	974 08
Paid salaries and clerk-hire.....	700 00
Paid advertising, printing and postage.....	26 80
Paid rent	72 00
Paid banking department, examination	30 00
Paid banking department, assessment.....	9 08
Officers' bonds	10 00
State League dues	5 25
Lighting	10 20
Insurance on furniture and fixtures.....	5 49
Cash on hand December 31, 1915.....	447 64
	<hr/>
	\$77,287 27
	<hr/>

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

Shares in force January 1, 1915, 3,881; shares issued during the year, 658; shares withdrawn during the year, 950; shares in force, 3,589. Borrowing members, 87, holding 1,097 shares; non-borrowing members, 310, holding 2,492 shares. Female shareholders, 127, holding 929 shares. Total dividends credited members during the year on instalment shares, \$4,893.95; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$16,195.34. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$829.74. 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, \$108,520. No foreclosures during the year.

MONROE COUNTY

COLUMBIA BANKING, SAVING AND LOAN ASSOCIATION

No. 337 Gregory street, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	EDWARD WALLIS.....	80 Alexander Street.
Financial Secretary..	H. P. REIBLING.....	302-308 Granite Building.
Treasurer.....	LAWRENCE OBERLIES.....	704 Clinton Avenue, South.
Attorneys.....	MORRIS & MORRIS.....	301-302 Ellwanger & Barry Building.

ASSETS

Loans on bond and mortgage.....	\$1,174,046 26
Real estate	18,060 16
Cash on hand and in bank.....	54,865 82
	<hr/>
	\$1,246,972 24
	<hr/>

LIABILITIES

Due shareholders, dues	\$970,337 95
Due shareholders, dividends credited.....	117,636 32
Balance to be paid borrowers on mortgage loans.....	600 00
Undivided profits	40,628 83

Guaranty fund (as per section 392 of Banking Law)	\$55,000 00
Unearned or rebatable premium.....	58,472 88
Straight mortgages	4,296 26
	<hr/>
	\$1,246,972 24

RECEIPTS

Cash on hand January 1, 1915.....	\$67,078 62
Dues credited to members.....	381,917 40
Mortgages redeemed, foreclosed or transferred to real estate.	187,450 00
Real estate sold	1,300 00
Fees received	284 50
Fines received	584 89
Interest received	58,585 41
Premium received	20,750 00
Rent received	1,049 42
Straight mortgages	400 00
Closed accounts	2 20
	<hr/>
	\$719,402 44

DISBURSEMENTS

Loaned on mortgage	\$221,850 00
Dues repaid on withdrawal, or applied on loans.....	230,129 88
Paid matured shares	164,037 17
Dividends paid on withdrawal, or applied on loans.....	10,780 29
Cash dividends paid on income and accumulative prepaid shares	11,521 66
Paid for real estate	13,463 90
Paid salaries and clerk-hire.....	2,264 00
Paid advertising, printing and postage.....	296 08
Paid rent	120 00
Paid repairs to real estate.....	234 68
Paid taxes, insurance, etc.....	352 60
Paid banking department, examination.....	66 92
Paid banking department, assessment.....	87 15
Officers' bonds	36 00
Straight mortgages	500 00
Premiums refunded	8,728 99
Burglary insurance	67 30
Cash on hand December 31, 1915.....	54,865 82
	<hr/>
	\$719,402 44

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

Shares in force January 1, 1915, 28,683; shares issued during the year, 7,390; shares withdrawn during the year, 6,572½; shares in force, 29,500½. Borrowing members, 517, holding 11,493 shares; non-borrowing members, 1,516, holding 18,007½ shares. Female shareholders, 909, holding 10,044½ shares. Total dividends credited members during the year on instalment shares, \$46,099.18; rate, 7½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,521.66; rate, 5 per cent..

No unpaid withdrawals. Amount of shares matured during the year, \$164,037.17. Membership fee, 50 cents. Operating expenses, as defined in section 392 of the Banking Law, incurred and paid during the year, \$2,783.38. 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, \$20,000. Mortgages in force in New York State, \$1,174,046.26. Four foreclosures during the year.

CONSOLIDATED SAVING AND LOAN ASSOCIATION

No. 8 Triangle Building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	LOUIS C. LANGIE.....	Rochester.
Secretary.....	WILLIAM G. WOODWORTH.....	Rochester.
Treasurer.....	CHARLES C. ZOLLER.....	Rochester.
Attorney.....	EMIL LUDEKENS.....	Rochester.

ASSETS

Loans on bond and mortgage.....	\$188,600 00
Cash on hand and in bank.....	1,677 09
Furniture and fixtures.....	215 40
	<hr/>
	\$190,492 49

LIABILITIES

Due shareholders, dues.....	\$143,000 74
Due shareholders, dividends credited.....	34,547 59
Undivided profits.....	6,742 89
Guaranty fund (as per section 392 of Banking Law).....	6,201 27
	<hr/>
	\$190,492 49

RECEIPTS

Cash on hand January 1, 1915.....	\$2,296 04
Dues credited to members.....	34,934 89
Money borrowed.....	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	39,825 00
Fines received.....	112 60
Interest received.....	11,774 42
	<hr/>
	\$93,942 95

DISBURSEMENTS

Loaned on mortgage.....	\$59,900 00
Dues repaid on withdrawals, or applied on loans.....	22,351 29
Dividends paid on withdrawal, or applied on loans.....	2,906 18
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	100 00
Paid salaries and clerk-hire.....	1,508 00
Paid advertising, printing and postage.....	11 91
Paid rent.....	200 00
Paid banking department, examination.....	46 50
Paid banking department, assessment.....	13 22
State League dues and expenses.....	28 00
Auditing.....	40 00
Examining property.....	103 50
Repairing furniture, etc.....	24 94
Index.....	1 00
Profit and loss.....	10 56
Burglary insurance.....	14 26
Sundries.....	6 50
Cash on hand December 31, 1915.....	1,677 09
	<hr/>
	\$93,942 95

Plan, permanent. Par value of shares \$100 and \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 3,518; shares issued during the year, 699; shares withdrawn during the year, 423; shares in force, 3,794. Borrowing members, 92, holding 1,816 shares; non-borrowing members, 247, holding 1,978 shares. Female shareholders, 111, holding 705 shares. Total dividends credited members during the year on instalment shares, \$9,444.60; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,938.11. 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, \$11,800. Mortgages in force in New York State, \$188,600. No foreclosures during the year.

DESPATCH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Eyer Block, East Rochester, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers	Names	Post-office addresses
President.....	B. J. FRYATT.....	East Rochester.
Secretary.....	B. R. ERWIN.....	East Rochester.
Treasurer.....	A. H. BOWN.....	East Rochester.
Attorney.....	LEO J. RICE.....	East Rochester.

ASSETS

Loans on bond and mortgage.....	\$32,200 00
Loans on shares	1,470 00
Cash on hand and in bank	2,484 05
Instalments due and unpaid.....	\$140
Interest, premiums, fees and fines due and unpaid....	80
	\$36,154 05

LIABILITIES

Due shareholders, dues	\$30,249 84
Due shareholders, dividends credited.....	3,679 02
Balance to be paid borrowers on mortgage loans.....	1,000 00
Undivided profits	1,017 04
Guaranty fund (as per section 392 of Banking Law).....	208 15
	\$36,154 05

RECEIPTS

Cash on hand January 1, 1915.....	\$1,368 25
Dues credited to members	5,649 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,100 00
Loans on shares repaid	1,025 00
Fees received	5 00
Fines received	15 64
Interest received	1,737 49
	\$13,900 38

DISBURSEMENTS

Loaned on mortgage	\$6,600 00
Loaned on shares	1,815 00
Dues repaid on withdrawal, or applied on loans.....	2,621 93
Dividends paid on withdrawal, or applied on loans.....	214 08
Cash dividends paid on income and accumulative prepaid shares	25 00

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Paid salaries and clerk-hire	\$100 00
Paid advertising, printing and postage.....	21 58
Paid banking department, examination.....	15 56
Paid banking department, assessment.....	3 18
Cash on hand December 31, 1915.....	2,484 05
	<hr/>
	\$13,900 38
	<hr/> <hr/>

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

Shares in force January 1, 1915, 1,092; shares issued during the year, 66; shares withdrawn during the year, 149; shares in force, 1,009. Borrowing members, 15, holding 361 shares; non-borrowing members, 43, holding 648 shares. Female shareholders, 16, holding 185 shares. Total dividends credited members during the year on instalment shares, \$1,119.36; rate, 4¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$25; rate, 5 per cent. Amount of filed and unpaid withdrawals December 31, 1915, \$217.50. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$121.58. 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, \$2,200. Mortgages in force in New York State, \$32,200. No foreclosures during the year.

DIME BANKING AND LOAN ASSOCIATION

No. 938 Clinton avenue, North Rochester, N. Y.

{Organized under Law of 1851. Commenced business 1886}

Officers	Names	Post-office addresses
President.....	FERDINAND SCHWAB.....	8 La Force Street.
Secretary.....	ALEX. H. GEFPELL.....	105 Huntington Park.
Treasurer.....	CHRIS JESSEN.....	875 Clinton Avenue, North.
Attorney.....	ROBERT B. WICKES.....	47 So. Fitzhugh Street.

ASSETS

Loans on bond and mortgage.....	\$251,850 00
Cash on hand and in bank.....	4,081 76
	<hr/>
	\$255,931 76
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$204,087 99
Due shareholders, dividends credited.....	20,881 03
Undivided profits	10,348 15
Guaranty fund (as per section 392 of Banking Law).....	12,000 00
Unearned or rebatable premium.....	8,614 59
	<hr/>
	\$255,931 76
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RECEIPTS

Cash on hand January 1, 1915.....	\$15,382 88
Dues credited to members.....	49,601 54
Money borrowed	8,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	34,900 00
Fees received	128 50
Fines received	147 84
Interest received	13,313 23
	<hr/>
	\$121,473 99
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$56,100 00
Dues repaid on withdrawal, or applied on loans.....	41,645 51
Dividends paid on withdrawal, or applied on loans.....	6,464 74
Cash dividends paid on income and accumulative prepaid shares	2,616 00
Paid borrowed money and prior mortgages.....	8,000 00
Paid interest on borrowed money and prior mortgages.....	217 34
Paid salaries and clerk-hire	1,700 00
Paid advertising, printing and postage.....	84 65
Paid rent	60 00
Paid banking department, examination.....	46 50
Paid banking department, assessment.....	18 43
Premium rebated	439 06
Cash on hand December 31, 1915.....	4,081 76
	\$121,473 99

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

Shares in force January 1, 1915, 5,617½; shares issued during the year, 1,285; shares withdrawn during the year, 649; shares in force, 6,253½. Borrowing members, 179, holding 2,538½ shares; non-borrowing members, 638, holding 3,715 shares. Female shareholders, 676, holding 4,298½ shares. Total dividends credited members during the year on instalment shares, \$3,170.86; rate, 6% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,763.94; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,844.65. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 10 per cent.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$251,850. No foreclosures during the year.

EQUITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 92 Portland avenue, Rochester, N. Y.

[Organized under Law of 1894. Commenced business 1894]

Officers	Names	Post-office addresses
President.....	PETER W. SEILER.....	Rochester.
Secretary.....	HERBERT J. MUSSMACHER.....	Rochester.
Treasurer.....	FRANK J. SCHWALB.....	Rochester.
Attorneys.....	LEWIS, MCKAY & BOWEN.....	Rochester.

ASSETS

Loans on bond and mortgage.....	\$169,000 00
Loans on shares	468 00
Cash on hand and in bank.....	4,068 69
Furniture and fixtures.....	200 00
	\$173,736 69

LIABILITIES

Due shareholders, dues.....	\$141,136 71
Due shareholders, dividends credited.....	25,223 54
Borrowed money	3,000 00
Undivided profits	195 44
Guaranty fund (as per section 392 of Banking Law).....	4,181 00
	\$173,736 69

RECEIPTS

Cash on hand January 1, 1915.....	\$7,858 40
Dues credited to members	67,117 15
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	11,804 00
Loans on shares repaid.....	1,872 00
Fees received	39 00
Fines received	24 44
Interest received	9,278 92
	<hr/>
	\$100,993 91

DISBURSEMENTS

Loaned on mortgage.....	\$27,560 00
Loaned on shares.....	1,612 00
Dues repaid on withdrawal, or applied on loans.....	58,096 03
Dividends paid on withdrawal, or applied on loans.....	5,015 94
Paid borrowed money and prior mortgages.....	3,500 00
Paid interest on borrowed money and prior mortgages.....	32 67
Paid salaries and clerk-hire.....	868 00
Paid advertising, printing and postage.....	77 60
Paid rent	104 00
Paid banking department, examination	23 00
Paid banking department, assessment.....	12 48
Officers' bonds	14 00
State League dues	5 50
Finance committee	4 00
Cash on hand December 31, 1915.....	4,068 69
	<hr/>
	\$100,993 91

Plan, permanent. Par value of shares, \$104. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1915, 5,238; shares issued during the year, 666; shares withdrawn during the year, 342; shares in force, 5,562. Borrowing members, 72, holding 1,597 shares; non-borrowing members, 350, holding 3,965 shares. Female shareholders, 124, holding 1,198 shares. Total dividends credited members during the year on instalment shares, \$7,922.64; rate, 6 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,073.10. Unpaid, none.

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

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$12,480. Mortgages in force in New York State, \$169,000. No foreclosures during the year.

FAIRPORT PERMANENT LOAN ASSOCIATION

Fairport, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	WILLIAM A. BEEYON.....	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.....	\$78,600 00
Cash on hand and in bank.....	388 28

Furniture and fixtures	\$186 00
Instalments due and unpaid.....	270 00
Interest, premium, fees and fines due and unpaid.....	395 26
	<hr/>
	\$79,839 54
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$62,510 02
Due shareholders, dividends credited	13,344 54
Undivided profits	2,218 86
Guaranty fund (as per section 392 of Banking Law).....	1,766 12
	<hr/>
	\$79,839 54
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RECEIPTS

Cash on hand January 1, 1915.....	\$14,452 33
Dues credited to members.....	18,227 07
Mortgages redeemed, foreclosed or transferred to real estate..	6,600 00
Fees received	33 40
Fines received	87 19
Interest received	3,561 69
Premium received	1,280 89
Dividends retained on withdrawals.....	27 91
	<hr/>
	\$44,270 48
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DISBURSEMENTS

Loaned on mortgage	\$19,100 00
Dues repaid on withdrawal, or applied on loans.....	10,486 40
Paid matured shares	12,788 63
Dividends paid on withdrawal, or applied on loans.....	998 07
Paid salaries and clerk-hire	448 00
Paid advertising, printing and postage.....	16 60
Paid banking department, examination.....	23 00
Paid banking department, assessment.....	6 74
Burglary insurance	14 76
Cash on hand December 31, 1915.....	388 28
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	\$44,270 48
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1915, 2,015; shares issued during the year, 334; shares withdrawn during the year, 321; shares in force, 2,028. Borrowing members, 60, holding 771 shares; non-borrowing members, 134, holding 1,257 shares. Female shareholders, 50, holding 376 shares. Total dividends credited members during the year on instalment shares, \$4,200.41; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$12,788.63. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$464.60. 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, \$78,600. No foreclosures during the year.

GENESEE FALLS PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 368 Clinton avenue, North, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JOSEPH KLEPHUT.....	563 Garson Avenue.
Secretary.....	HENRY W. MARTENS.....	517 E. & B. Building.
Treasurer.....	DENNIS COFFEY.....	28 Ward Street.
Attorney.....	HENRY W. MARTENS.....	517 E. & B. Building.

ASSETS

Loans on bond and mortgage.....	\$18,300 00
Real estate	1,300 00
Cash on hand and in bank.....	819 44
Furniture and fixtures	50 00
Interest, premium, fees and fines due and unpaid.....	156 30
	<hr/>
	\$20,625 74

LIABILITIES

Due shareholders, dues	\$17,468 90
Due shareholders dividends credited.....	1,485 55
Undivided profits	109 94
Guaranty fund (as per section 392 of Banking Law)	924 75
Unearned or rebatable premium	636 60
	<hr/>
	\$20,625 74

RECEIPTS

Cash on hand January 1, 1915.....	\$823 46
Dues credited to members	1,955 45
Mortgages redeemed, foreclosed or transferred to real estate..	133 00
Fees received	1 00
Interest received	844 68
Premium received	20 00
Rent received	204 00
	<hr/>
	\$3,981 59

DISBURSEMENTS

Loaned on mortgage	\$400 00
Dues repaid on withdrawal, or applied on loans.....	1,383 52
Dividends paid on withdrawal, or applied on loans.....	30 98
Cash dividends paid on income and accumulative prepaid shares	532 50
Paid salaries and clerk-hire	684 10
Paid advertising, printing and postage.....	4 50
Paid rent	40 00
Paid repairs to real estate.....	14 50
Paid taxes, insurance, etc.....	36 12
Paid banking department, examination.....	33 50
Paid banking department, assessment.....	2 43
Cash on hand December 31, 1915.....	819 44
	<hr/>
	\$3,981 59

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

Shares in force January 1, 1915, 442; shares issued during the year, 14; shares withdrawn during the year, 42; shares in force, 414. Borrowing members, 9, holding 183 shares; non-borrowing members, 36, holding 231 shares. Female shareholders, 13, holding 136 shares. Total dividends credited mem-

bers during the year on instalment shares, \$255.36; rate 6¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$636.83; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$728.60. 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, \$18,300. No foreclosures during the year.

HOME BUILDERS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 236 State street, Rochester, N. Y.

[Organized under Laws of 1909. Commenced business 1910]

Officers	Names	Post-office addresses
President.....	FRANK H. CLEMENT.....	46 Lorimer Street.
Secretary.....	WILLIAM W. WALKER.....	168 Augustine Street.
Treasurer.....	JAMES M. HARRISON.....	1 Falls Street.
Attorney.....	CURTIS FITZSIMONS.....	236 State Street.

ASSETS

Loans on bond and mortgage.....	\$28,600 00
Loans on shares	100 00
Cash on hand and in bank.....	1,638 94
	\$30,338 94

LIABILITIES

Due shareholders, dues.....	\$25,898 00
Due shareholders, dividends credited	2,582 16
Undivided profits	1,620 34
Guaranty fund (as per section 392 of Banking Law).....	238 44
	\$30,338 94

RECEIPTS

Cash on hand January 1, 1915.....	\$1,316 78
Dues credited to members	5,605 00
Fees received	18 00
Fines received	4 50
Interest received	1,569 56
	\$8,513 84

DISBURSEMENTS

Loaned on mortgage	\$6,400 00
Dues repaid on withdrawal, or applied on loans.....	415 00
Dividends paid on withdrawal, or applied on loans.....	29 49
Paid advertising, printing and postage.....	1 74
Paid banking department, examination	15 00
Paid banking department, assesment.....	2 67
Officers' bonds	4 00
Safe deposit box	5 00
Seal	2 00
Cash on hand December 31, 1915.....	1,638 94
	\$8,513 84

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 442½; shares issued during the year, 53; shares withdrawn during the year, 15; shares in force 480½. Borrowing members, 17, holding 144 shares; non-borrowing members, 40, holding 336½ shares. Female shareholders, 10, holding 52 shares. Total dividends credited members during the year on instalment shares, \$1,076.13; rate 5½ per cent. No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$12.74. Unpaid, none.

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

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$3,200. Mortgages in force in New York State, \$28,600. No foreclosures during the year.

HOMESTEAD LOAN ASSOCIATION

No. 806 Powers Building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1861]

Officers	Names	Post-office addresses
President.....	JOHN P. SMITH.....	Platt Street.
Secretary.....	GEORGE W. COLBURN.....	204 Granite Building.
Treasurer.....	GEORGE W. THOMAS.....	806 Powers Building.
Attorney.....	GEORGE W. THOMAS.....	806 Powers Building.

ASSETS

Loans on bond and mortgage.....	\$63,505 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	192 12
Cash on hand and in bank.....	2,637 78
Advances for taxes, insurance, etc.....	6 80
	\$67,341 70

LIABILITIES

Due shareholders, dues.....	\$52,943 94
Due shareholders, dividends credited.....	2,939 35
Borrowed money.....	4,000 00
Undivided profits.....	4,308 04
Guaranty fund (as per section 392 of Banking Law).....	1,822 77
Unearned or rebatable premium.....	1,321 30
Appraisal.....	6 00
Individual account.....	30
	\$67,341 70

RECEIPTS

Cash on hand January 1, 1915.....	\$4,706 18
Dues credited to members.....	13,794 54
Money borrowed.....	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,405 00
Real estate sold.....	2,500 00
Fees received.....	51 00
Fines received.....	34 63
Interest received.....	2,804 55
Premium received.....	575 00
Dividends credited.....	2,429 10
Premiums earned.....	383 35
Individual account.....	255 00
Taxes rebated.....	95
Telephone.....	72
	\$35,940 02

DISBURSEMENTS

Loaned on mortgage	\$15,205 00
Dues repaid on withdrawal, or applied on loans.....	7,757 35
Paid matured shares	3,150 00
Dividends paid on withdrawal, or applied on loans.....	133 30
Cash dividends paid on income and accumulative prepaid shares	1,367 70
Paid interest on borrowed money and prior mortgages.....	63 33
Paid salaries and clerk-hire	673 00
Paid advertising, printing and postage.....	13 75
Paid rent	420 00
Paid banking department, examination	23 88
Paid banking department, assessment.....	5 25
Advances for taxes, insurance, etc.....	6 80
Shares of Land Bank	1,000 00
Dividends credited	2,429 10
Premiums refunded	559 05
Expense of real estate sale	23 25
Appraisals	42 00
Individual account	258 25
Sundry expenses	171 23
Cash on hand December 31, 1915.....	2,637 78
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	\$35,940 02
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Plan, permanent. Par value of shares, \$105. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1915, 965; shares issued during the year, 209; shares withdrawn during the year, 92; shares in force, 1,082. Borrowing members, 31, holding 476 shares; non-borrowing members, 79, holding 606 shares. Female shareholders, 46, holding 363 shares. Total dividends credited members during the year on instalment shares, \$1,061.40; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,367.70; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,150. Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,277.98. 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, \$6,205. Mortgages in force in New York State, \$63,505. 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]

Officers	Names	Post-office addresses
President.....	BERNARD LUEHM.....	629 N. Goodman Street.
Secretary.....	HENRY W. MARTENS.....	517 E. & B. Building.
Treasurer.....	JOHN B. WEGMAN.....	195 Fernwood Avenue.
Attorney.....	HENRY W. MARTENS.....	517 E. & B. Building.

ASSETS

Loans on bond and mortgage.....	\$11,900 00
Cash on hand and in bank	297 74
Furniture and fixtures	60 00
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	\$12,257 74
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LIABILITIES

Due shareholders, dues	\$9,652 21
Due shareholders, dividends credited	1,066 88
Undivided profits	721 91
Guaranty fund (as per section 392 of Banking Law)	505 74
Unearned or rebatable premium	311 00
	\$12,257 74

RECEIPTS

Cash on hand January 1, 1915.....	\$27 08
Dues credited to members	1,580 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,200 00
Interest received	685 05
	\$3,492 73

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$2,414 70
Dividends paid on withdrawal, or applied on loans.....	221 05
Cash dividends paid on income and accumulative prepaid shares	155 40
Paid salaries and clerk-hire	371 00
Paid advertising, printing and postage	3 85
Paid rent	12 00
Paid banking department, examination.....	15 00
Paid banking department, assessment	1 93
Cash on hand December 31, 1915.....	297 74
	\$3,492 73

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

Shares in force January 1, 1915, 222; shares issued during the year, none; shares withdrawn during the year, 22; shares in force, 200. Borrowing members, 10, holding 119 shares; non-borrowing members, 15, holding 81 shares. Female shareholders, 8, holding 64 shares. Total dividends credited members during the year on instalment shares, \$246.46; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$163.31; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$386.85. 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, \$11,900. No foreclosures during the year.

PINNACLE AVENUE SAVINGS AND LOAN ASSOCIATION

No. 842 Clinton avenue, South, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CHARLES C. REHITZ.....	Rochester.
Secretary.....	WILLIAM J. RICHTER.....	Rochester.
Treasurer.....	WILLIAM EISENBERG.....	Rochester.
Attorney.....	WILLIAM J. RICHTER.....	Rochester.

ASSETS

Loans on bond and mortgage.....	\$117,675 00
Cash on hand and in bank.....	2,690 73
Furniture and fixtures	50 00
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	\$120,415 73
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LIABILITIES

Due shareholders, dues	\$95,022 19
Due shareholders, dividends credited.....	12,536 74
Borrowed money	1,000 00
Undivided profits	2,273 45
Guaranty fund (as per section 392 of Banking Law).....	5,400 00
Unearned or rebatable premium	4,183 35
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	\$120,415 73
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RECEIPTS

Cash on hand January 1, 1915.....	\$4,478 52
Dues credited to members.....	63,925 57
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	17,550 00
Fees received	37 25
Fines received	22 87
Interest received	5,697 16
Premium received	1,467 00
Dividends retained on withdrawals.....	59 60
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	\$98,237 97
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DISBURSEMENTS

Loaned on mortgage.....	\$26,300 00
Dues repaid on withdrawal, or applied on loans.....	38,666 30
Paid matured shares	19,476 35
Dividends paid on withdrawal, or applied on loans.....	2,644 06
Paid borrowed money and prior mortgages.....	7,000 00
Paid interest on borrowed money and prior mortgages.....	154 44
Paid salaries and clerk hire.....	869 50
Paid rent	78 00
Paid banking department, examination.....	25 00
Paid banking department, assessment.....	9 04
Premium rebated	285 00
Office books and supplies.....	36 55
Examination by members	3 00
Cash on hand December 31, 1915.....	2,690 73
	<hr/>
	\$98,237 97
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Plan, permanent. Par value of shares, \$100. Instalments are 15 cents weekly.

Shares in force January 1, 1915, 1,808 $\frac{1}{4}$; shares issued during the year, 364; shares withdrawn during the year, 297 $\frac{1}{2}$; shares in force, 1,874 $\frac{3}{4}$. Borrowing members, 94, holding 1,176 $\frac{3}{4}$ shares; non-borrowing members, 401, holding 698 shares. Female shareholders, 189, holding 837 shares. Total dividends credited members during the year on instalment shares, \$4,515.01; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$19,467.35. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$987.05. 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, \$117,675. No foreclosures during the year.

PROFIT LOAN ASSOCIATION

No. 448 Powers Block, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	LEWIS H. GILBERT.....	Rochester, N. Y.
Secretary.....	WILLIAM J. TRIMBLE.....	Rochester, N. Y.
Treasurer.....	JOHN H. ASHTON.....	Rochester, N. Y.
Attorneys.....	GEO. & S. C. TRUESDALE.....	Rochester, N. Y.

ASSETS

Loans on bond and mortgage.....	\$472,600 00
Contracts for the sale of real estate.....	9,757 16
Real estate	2,281 71
Cash on hand and in bank.....	23,311 63
	<hr/>
	\$507,950 50

LIABILITIES

Due shareholders, dues	\$340,170 01
Due shareholders, dividends credited.....	116,419 91
Undivided profits	37,870 58
Guaranty fund (as per section 392 of Banking Law).....	13,490 00
	<hr/>
	\$507,950 50

RECEIPTS

Cash on hand January 1, 1915.....	\$17,763 01
Dues credited to members.....	138,831 87
Mortgages redeemed, foreclosed or transferred to real estate..	80,600 00
Fees received	14 00
Fines received	80 00
Interest received	20,047 66
Premium received	9,403 64
	<hr/>
	\$266,740 18

DISBURSEMENTS

Loaned on mortgage	\$120,800 00
Dues repaid on withdrawal, or applied on loans.....	107,526 52
Dividends paid on withdrawal, or applied on loans.....	10,552 63
Paid for real estate	2,112 76
Paid salaries and clerk-hire.....	1,576 00
Paid advertising, printing and postage.....	130 70
Paid rent	64 00
Paid repairs to real estate.....	26 10
Paid taxes, insurance, etc.....	232 27
Paid banking department, examination.....	81 00
Paid banking department, assessment.....	33 57
Officers' bonds	15 00
Attorney's fees	178 00
Commission on real estate sale.....	100 00
Cash on hand December 31, 1915.....	23,311 63
	<hr/>
	\$266,740 18

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

Shares in force January 1, 1915, 7,056; shares issued during the year, 2,004; shares withdrawn during the year, 1,209; shares in force, 7,851. Borrowing members, 158, holding 4,726 shares; non-borrowing members, 341, holding 3,125 shares. Female shareholders, 214, holding 2,208 shares. Total dividends credited members during the year on instalment shares, \$23,290.85; rate, 6½ per cent.

No unpaid withdrawals. Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,785.70. 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, \$472,600. Two foreclosures during the year.

SECURITY LOAN ASSOCIATION

No. 448 Powers Building, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1861]

Officers	Names	Post-office addresses
President.....	FRANK J. FLYNN.....	Rochester, N. Y.
Secretary.....	WILLIAM H. FARAGHER.....	Rochester, N. Y.
Treasurer.....	WILLIAM H. FARAGHER.....	Rochester, N. Y.
Attorney.....	GEORGE TRUESDALE.....	Rochester, N. Y.

ASSETS

Real estate	\$11,600 00
Cash on hand and in bank.....	562 13
	<hr/>
	\$12,162 13
	<hr/>

LIABILITIES

Due shareholders, dues	\$4,762 43
Due shareholders, dividends credited.....	936 15
Prior mortgages	4,800 00
Undivided profits	754 10
Guaranty fund (as per section 392 of Banking Law).....	909 45
	<hr/>
	\$12,162 13
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$712 41
Fees received	1 50
Rent received	960 00
	<hr/>
	\$1,673 91
	<hr/>

DISBURSEMENTS

Paid interest on borrowed money and prior mortgages.....	\$288 00
Paid repairs to real estate.....	221 57
Paid taxes, insurance, etc.....	544 85
Paid banking department, examination.....	7 50
Paid banking department, assessment.....	1 87
Commission for collecting rents.....	47 99
Cash on hand December 31, 1915.....	562 13
	<hr/>
	\$1,673 91
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Plan, permanent. Par value of shares, \$105. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1915, 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, 3, holding 11 shares. Amount of filed and unpaid withdrawals December 31, 1915, \$4,726.43.

Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$47.99. Unpaid, none.

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

No mortgage loans outstanding. No foreclosures during the year.

TWENTIETH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 341 Campbell street, Rochester, N. Y.

[Organized under Law of 1892. Commenced business 1896]

Officers	Names	Post-office addresses
President.....	HENRY A. MENSING.....	341 Campbell Street.
Secretary.....	AUGUST J. DENTINGER.....	40 Home Place.
Treasurer.....	JOHN SEILER.....	341 Campbell Street.
Attorney.....	WILLIAM F. LOVE.....	Court House, Rochester.

ASSETS

Loans on bond and mortgage.....	\$121,700 00
Cash on hand and in bank.....	7,683 29
Advances for taxes, insurance, etc.....	20 25
	<hr/>
	\$129,403 54

LIABILITIES

Due shareholders, dues.....	\$107,759 15
Due shareholders, dividends credited.....	13,691 90
Undivided profits.....	5,913 09
Guaranty fund (as per section 392 of Banking Law).....	2,039 40
	<hr/>
	\$129,403 54

RECEIPTS

Cash on hand January 1, 1915.....	\$7,719 03
Dues credited to members.....	71,802 09
Mortgages redeemed, foreclosed or transferred to real estate..	12,600 00
Fees received.....	286 80
Fines received.....	10 64
Interest received.....	6,118 13
Premium received.....	1,694 58
Dividends retained on withdrawals.....	2 68
	<hr/>
	\$100,233 95

DISBURSEMENTS

Loaned on mortgage.....	\$25,300 00
Dues repaid on withdrawal, or applied on loans.....	56,541 26
Paid matured shares.....	6,504 14
Dividends paid on withdrawal, or applied on loans.....	3,309 06
Paid salaries and clerk-hire.....	730 00
Paid advertising, printing and postage.....	28 50
Paid rent.....	50 00
Paid banking department, examination.....	23 88

Paid banking department, assessment.....	\$9 27
Advances for taxes, insurance, etc.....	20 25
Check protector	34 30
Cash on hand December 31, 1915.....	7,683 29
	\$100,233 95

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

Shares in force January 1, 1915, 5,140; shares issued during the year, 1,504; shares withdrawn during the year, 1,252; shares in force, 5,392. Borrowing members, 93, holding 1,368 shares; non-borrowing members, 528, holding 4,024 shares. Female shareholders, 229, holding 1,591 shares. Total dividends credited members during the year on instalment shares, \$6,181.30; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,504.14. Entrance fee, 10 cents and 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$842.80. 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 Monroe county, New York State. Largest mortgage loan outstanding, \$5,200. Mortgages in force in New York State, \$121,700. No foreclosures during the year.

UNION PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 664 Clinton avenue, North, Rochester, N. Y.

{Organized under Law of 1851. Commenced business 1886}

Officers	Names	Post-office addresses
President.....	ROBERT SIEBERT.....	Rochester.
Secretary.....	EDWARD A. SHULTS.....	34 City Hall.
Treasurer.....	CHARLES NUNNOLD.....	664 Clinton Avenue, North.
Attorneys.....	WERNER & HARRIS.....	Insurance Building.

ASSETS

Loans on bond and mortgage.....	\$52,640 00
Cash on hand and in bank.....	1,792 95
	\$54,432 95

LIABILITIES

Due shareholders, dues	\$42,407 51
Due shareholders, dividends credited.....	8,551 58
Undivided profits	1,300 92
Guaranty fund (as per section 392 of Banking Law).....	985 82
Unearned or rebatable premium.....	1,187 12
	\$54,432 95

RECEIPTS

Cash on hand January 1, 1915.....	\$61 72
Dues credited to members.....	15,687 43
Mortgages redeemed, foreclosed or transferred to real estate..	4,800 00
Fees received	36 40
Fines received	2 02
Interest received	2,588 69
Premium received	427 50
	\$23,603 76

DISBURSEMENTS

Loaned on mortgage	\$9,500 00
Dues repaid on withdrawal, or applied on loans.....	10,660 53
Dividends paid on withdrawal, or applied on loans.....	1,038 83
Paid salaries and clerk-hire.....	370 00
Paid advertising, printing and postage.....	19 55
Paid rent	52 00
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	4 40
Advances for taxes, insurance, etc.....	83 50
State League dues and expenses.....	28 00
Mortgage tax	28 50
Roll book	9 00
Notary's fees	1 50
Cash on hand December 31, 1915.....	1,792 95
	\$23,603 76

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

Shares in force January 1, 1915, 1,207; shares issued during the year, 354; shares withdrawn during the year, 114; shares in force, 1,447. Borrowing members, 29, holding 531 shares; non-borrowing members, 139, holding 916 shares. Female shareholders, 56, holding 371 shares. Total dividends credited members during the year on instalment shares, \$2,035.18; rate, 5½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$480.05. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5½ 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, \$52,640. No foreclosures during the year.

UNITED PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 510 Portland avenue, Rochester, N. Y.

[Organized under Laws of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	FRANK D. FOLSOM.....	130 Carter Street.
Secretary.....	LEO SPIEGEL.....	549 Bernard Street.
Treasurer.....	LOUIS KNAPP.....	Clifford Avenue.
Attorney.....	JOHN B. KILEY.....	Powers Building.

ASSETS

Loans on bond and mortgage.....	\$71,650 00
Cash on hand and in bank.....	1,687 31
Furniture and fixtures	50 00
	\$73,387 31

LIABILITIES

Due shareholders, dues	\$58,214 10
Due shareholders, dividends credited.....	11,831 15
Undivided profits	1,192 06
Guaranty fund (as per section 392 of Banking Law).....	2,150 00
	\$73,387 31

RECEIPTS

Cash on hand January 1, 1915.....	\$2,192 57
Dues credited to members.....	29,603 00
Mortgages redeemed, foreclosed or transferred to real estate.....	8,050 00
Fees received	22 70
Fines received	6 10
Interest received	3,278 50
Premium received	861 55
	<hr/>
	\$44,114 42

DISBURSEMENTS

Loaned on mortgage	\$13,300 00
Dues repaid on withdrawal, or applied on loans.....	27,223 34
Dividends paid on withdrawal or applied on loans.....	1,338 80
Paid salaries and clerk-hire.....	448 00
Paid advertising, printing and postage.....	55 10
Paid rent	25 00
Paid banking department, examination.....	23 01
Paid banking department, assessment.....	5 86
Officers' bonds	8 00
Cash on hand December 31, 1915.....	1,687 31
	<hr/>
	\$44,114 42

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1915, 1,361; shares issued during the year, 227; shares withdrawn during the year, 186; shares in force, 1,402. Borrowing members, 42, holding 373 shares; non-borrowing members, 223, holding 1,029 shares. Female shareholders, 98, holding 457 shares. Total dividends credited members during the year on instalment shares, \$3,516.85; rate, 7 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$528.10. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 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, \$3,600. Mortgages in force in New York State, \$71,650. No foreclosures during the year.

WADSWORTH DIME BANKING AID AND LOAN ASSOCIATION

No. 576 Hudson avenue, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	HENRY J. SIMMELINK.....	196 Hudson Avenue.
Secretary.....	GEORGE STURMER.....	954 Clifford Avenue.
Treasurer.....	JOSEPH F. RIBSTEIN.....	16 Exchange Pl. Bldg.

ASSETS

Loans on bond and mortgage.....	\$62,400 00
Cash on hand and in bank.....	2,299 32
Furniture and fixtures.....	40 00
	<hr/>
	\$64,739 32

LIABILITIES

Due shareholders, dues	\$53,921 80
Due shareholders, dividends credited.....	5,354 00
Undivided profits	2,463 52
Guaranty fund (as per section 392 of Banking Law).....	3,000 00
	<u>\$64,739 32</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$598 37
Dues credited to members.....	18,120 65
Mortgages redeemed, foreclosed or transferred to real estate.....	9,400 00
Fees received	23 70
Interest received	2,955 25
Premium received	1,500 75
	<u>\$32,598 72</u>

DISBURSEMENTS

Loaned on mortgage.....	\$9,700 00
Dues repaid on withdrawal, or applied on loans.....	16,820 20
Dividends paid on withdrawal, or applied on loans.....	1,856 65
Cash dividends paid on income and accumulative prepaid shares	1,278 50
Paid salaries and clerk-hire.....	494 35
Paid banking department, assessment.....	5 45
Safe	144 25
Cash on hand December 31, 1915	2,299 32
	<u>\$32,598 72</u>

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

Shares in force January 1, 1915, 1,386; shares issued during the year, 237; shares withdrawn during the year, 398; shares in force, 1,225. Borrowing members, 32, holding 624 shares, non-borrowing members, 85, holding 601 shares. Female shareholders, 34, holding 277 shares. Total dividends credited members during the year on instalment shares \$2,396.15; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,278.50; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$638.60. 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, \$4,500. Mortgages in force in New York State, \$62,400. No foreclosures during the year.

THE WESTERN SAVINGS AND LOAN ASSOCIATION

No. 232 Pierpont street, Rochester, N. Y.

[Organized under Law of 1892. Commenced business 1894]

Officers	Names	Post-office addresses
Vice-President.....	THOMAS A. SMYTH.....	Rochester, N. Y.
Secretary.....	E. C. STEPHENS.....	Rochester, N. Y.
Treasurer.....	E. C. STEPHENS.....	Rochester, N. Y.
Attorney.....	RICHARD E. WHITE.....	Rochester, N. Y.

ASSETS

Cash on hand and in bank.....	<u>\$577 71</u>
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LIABILITIES

Undivided profits	\$377 48
Withdrawal certificates	42 35
Interest reserved	157 88
	<hr/>
	\$577 71
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$560 29
Interest received	22 42
	<hr/>
	\$582 71
	<hr/>

DISBURSEMENTS

Paid banking department, examination.....	\$5 00
Cash on hand December 31, 1915.....	577 71
	<hr/>
	\$582 71
	<hr/>

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

Shares in force January 1, 1915, 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 390 of the Banking Law, incurred and paid during the year, none. Unpaid, none.

No mortgage loans outstanding. No foreclosures during the year.

NASSAU COUNTY

HEMPSTEAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 68 Main street, Hempstead, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	S. ALONZO SMITH.....	Hempstead, N. Y.
Secretary.....	GEORGE H. BAUKNEY.....	Hempstead, N. Y.
Treasurer.....	WILLIAM FLYER.....	Hempstead, N. Y.

ASSETS

Loans on bond and mortgage.....	\$203,640 00
Loans on shares	14,042 00
Cash on hand and in bank.....	16,116 66
Installments due and unpaid	\$2,113 00
Interest, premiums, fees and fines due and unpaid..	1,281 80
	<hr/>
	\$233,798 66
	<hr/>

LIABILITIES

Due shareholders, dues	\$182,182 00
Due shareholders, dividends credited.....	40,139 92
Undivided profits	7,365 79
Guaranty fund (as per section 392 of Banking Law).....	4,090 95
Special deposits	20 00
	<hr/>
	\$233,798 66
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$15,844 87
Dues credited to members.....	34,469 00
Money borrowed	1,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	21,600 00
Loans on shares repaid.....	11,232 00

Fees received	\$69 00
Fines received	539 20
Interest received	11,825 82
Premium received	1,181 90
Dividends retained on withdrawals	1,081 46
Special deposits	80 00
Apportioned profits	101 50
	<hr/>
	\$99,224 75

DISBURSEMENTS

Loaned on mortgage	\$38,200 00
Loaned on shares	11,250 00
Dues repaid on withdrawal, or applied on loans	23,780 00
Dividends paid on withdrawal, or applied on loans	7,534 56
Cash dividends paid on income and accumulative prepaid shares	86 00
Paid borrowed money and prior mortgages	1,200 00
Paid interest on borrowed money and prior mortgages	8 75
Paid salaries and clerk-hire	610 00
Paid advertising, printing and postage	25 88
Paid rent	60 00
Paid banking department, examination	56 90
Paid banking department, assessment	16 44
Officers' bonds	5 00
State League dues	7 00
Appraisers' fees	105 00
Books	162 56
Cash on hand December 31, 1915	16,116 66
	<hr/>
	\$99,224 75

Plan, serial. Par value of shares, \$200 and \$240. Instalment are \$1 monthly.

Shares in force January 1, 1915, 2,701; shares issued during the year, 516; shares withdrawn during the year, 353; shares in force, 2,864. Borrowing members, 131, holding 931 shares; non-borrowing members, 354, holding 1,933 shares. Female shareholders, 139, holding 755 shares. Total dividends credited members during the year on instalment shares, \$11,621.54; rate, 6% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$86; rate, 4 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$975.44. Unpaid, none.

Premium plan, instalment. 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 Nassau county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$203,640. No foreclosures during the year.

PORT WASHINGTON BUILDING AND LOAN ASSOCIATION OF QUEENS COUNTY, N. Y.

No. 277 Main street, Port Washington, N. Y.

{ Organized under Law of 1851. Commenced business 1891 }

Officers	Names	Post-office addresses
President.....	CHARLES F. LEWIS.....	Port Washington, N. Y.
Secretary.....	CHARLES E. HYDE.....	Port Washington, N. Y.
Treasurer.....	ALFRED C. BAYLES.....	Port Washington, N. Y.
Attorney.....	ALLEN PERCY BAXTER.....	Port Washington, N. Y.

ASSETS

Loans on bond and mortgage.....	\$168,900 00
Loans on shares	2,760 00
Cash on hand and in bank.....	16,040 14
Furniture and fixtures	190 17
	<hr/>
	\$187,890 31
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$144,392 00
Due shareholders, dividends credited.....	32,640 18
Balance to be paid borrowers on mortgage loans.....	900 00
Undivided profits	5,458 74
Guaranty fund (as per section 392 of Banking Law).....	4,499 39
	<hr/>
	\$187,890 31
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RECEIPTS

Cash on hand January 1, 1915.....	\$10,685 43
Dues credited to members.....	33,598 00
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate...	20,600 00
Loans on shares repaid.....	1,000 00
Fees received	45 00
Fines received	166 49
Interest received	9,225 46
Premium received	2,794 98
Dividends retained on withdrawals.....	364 69
	<hr/>
	\$83,480 05
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$20,300 00
Loaned on shares	800 00
Dues repaid on withdrawal, or applied on loans.....	5,682 00
Paid matured shares	23,733 44
Dividends paid on withdrawal, or applied on loans.....	911 67
Paid borrowed money and prior mortgages.....	14,600 00
Paid interest on borrowed money and prior mortgages.....	398 65
Paid salaries and clerk-hire.....	660 00
Paid advertising, printing and postage.....	66 93
Paid rent	75 00
Paid banking department, examination.....	53 81
Paid banking department, assessment.....	13 96
State League dues	5 50
Special deposits returned	94 49
Legal fees	7 54
Internal revenue stamps.....	1 92
Burglary insurance	25 00
Cabinet	10 00
Cash on hand December 31, 1915.....	16,040 14
	<hr/>
	\$83,480 05
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 2,617; shares issued during the year, 494;
 shares withdrawn during the year, 268; shares in force, 2,843. Borrowing
 members, 60, holding 624 shares; non-borrowing members, 232, holding 2,219
 shares. Female shareholders, 123, holding 1,162 shares. Total dividends
 credited members during the year on instalment shares, \$11,096.31; rate
 6 9/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$23,733.44. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$834.35. 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 county, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$168,900. No foreclosures during the year.

ROCKVILLE CENTRE SAVINGS AND LOAN ASSOCIATION

No. 76 Village avenue, Rockville Centre, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	DEVILLO N. BULSON.....	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.....	\$24,090 00
Loans on shares.....	3,345 00
Cash on hand and in bank.....	2,059 46
	<u>\$29,494 46</u>

LIABILITIES

Due shareholders, dues.....	\$19,430 44
Due shareholders, dividends credited.....	7,731 38
Undivided profits.....	532 64
Guaranty fund (as per section 392 of Banking Law).....	1,800 00
	<u>\$29,494 46</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$5,447 87
Dues credited to members.....	4,358 63
Loans on shares repaid.....	2,000 00
Fees received.....	2 00
Interest received.....	1,505 10
Premium received.....	196 20
	<u>\$13,509 80</u>

DISBURSEMENTS

Loaned on mortgage.....	\$7,090 00
Loaned on shares.....	3,925 00
Dues repaid on withdrawal, or applied on loans.....	243 37
Dividends paid on withdrawal, or applied on loans.....	25 24
Paid salaries and clerk-hire.....	100 00
Paid advertising, printing and postage.....	1 75
Paid rent.....	35 00
Paid banking department, examination.....	27 13
Paid banking department, assessment.....	2 85
Cash on hand December 31, 1915.....	2,059 46
	<u>\$13,509 80</u>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 309; shares issued during the year, 25; shares withdrawn during the year, 10; shares in force, 324. Borrowing members, 10, holding 135 shares; non-borrowing members, 38, holding 189 shares. Female shareholders, 22, holding 176 shares. Total dividends credited members during the year on instalment shares, \$1,698.47; rate 6 per cent. and 8 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$136.75. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 18 cents per share per month.

Loans have been made in Nassau county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$24,090. No foreclosures during the year.

NEW YORK COUNTY

AMERICAN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 147 East 125th street, New York, N. Y.

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

Officers	Names	Post-office addresses
President.....	DANIEL O'BRIEN.....	63 East 126th Street.
Secretary.....	ARCHIBALD W. McEWAN.....	2161 Bathgate Avenue.
Treasurer.....	GEORGE J. ELLIOTT.....	Ridgefield Park, N. J.
Attorney.....	MARTIN S. COHEN.....	302 Broadway.

ASSETS

Loans on bond and mortgage.....	\$57,732 54
Loans on shares	3,613 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	3,472 52
Furniture and fixtures	41 05
	\$65,859 11

LIABILITIES

Due shareholders, dues	\$50,981 50
Due shareholders, dividends credited.....	3,926 65
Borrowed money	3,904 94
Undivided profits	1,876 88
Guaranty fund (as per section 392 of Banking Law).....	1,869 00
Advances by Land Bank.....	3,000 00
Maturity fund	285 14
Deposit on loans	15 00
	\$65,859 11

RECEIPTS

Cash on hand January 1, 1915.....	\$669 02
Dues credited to members.....	15,685 18
Money borrowed	700 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,028 84
Loans on shares repaid.....	1,513 00
Fines received	1 02
Interest received	3,483 11
Rent received	50 00

Advances by Land Bank.....	\$3,000 00
Metropolitan League	15 00
	<hr/>
	\$30,145 17
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DISBURSEMENTS

Loaned on mortgage.....	\$12,350 00
Loaned on shares.....	1,473 00
Dues repaid on withdrawal, or applied on loans.....	6,614 18
Paid matured shares.....	1,961 29
Dividends paid on withdrawal, or applied on loans.....	562 27
Cash dividends paid on income and accumulative prepaid shares.....	671 39
Paid borrowed money and prior mortgages.....	1,025 00
Paid interest on borrowed money and prior mortgages.....	291 95
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	36 75
Paid rent	240 00
Paid banking department, examination.....	16 35
Paid banking department, assessment.....	4 88
State League dues	9 00
Shares of Land Bank.....	1,000 00
Dividends on matured shares.....	87 12
Special deposit	50 00
Attorney's fees	31 37
Office expenses	48 00
Cash on hand December 31, 1915.....	3,472 52
	<hr/>
	\$30,145 17
	<hr/> <hr/>

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

Shares in force January 1, 1915, 1,101½; shares issued during the year 337; shares withdrawn during the year, 138; shares in force, 1,300½. Borrowing members, 29, holding 206½ shares; non-borrowing members, 146, holding 1,094 shares. Female shareholders, 39, holding 195 shares. Total dividends credited members during the year on instalment shares, \$1,296.67; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$828.32; rate 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,961.29. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$515.12. 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, \$3,800. Mortgages in force in New York State, \$38,979. 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 1851. Commenced business 1890}

Officers	Names	Post-office addresses
President.....	WILLIAM J. NEVIUS.....	S. Orange, N. J.
Financial Secretary..	CHARLES S. GAUBERT.....	Bor 23, Sta. W, Brooklyn.
Treasurer.....	WILLIAM H. JUDSON.....	26 Broadway.
Attorney.....	HERBERT REEVES.....	55 Liberty Street.

ASSETS

Loans on bond and mortgage.....	\$904,490 00
Loans on shares.....	73,931 00

Shares of Land Bank of State of New York.....	\$6,000 00
Real estate	8,100 00
Cash on hand and in bank.....	56,789 11
Advances for taxes, insurance, etc.....	695 35
Interest accrued	4,896 99
Installments due and unpaid.....	\$1,228 00
Interest, premiums, fees and fines due and unpaid..	998 21
	<hr/>
	\$1,054,902 45

LIABILITIES

Due shareholders, dues	\$837,257 00
Due shareholders, dividends credited.....	128,488 10
Balance to be paid borrowers on mortgage loans.....	33,470 00
Borrowed money	30,000 00
Undivided profits	3,065 81
Guaranty fund (as per section 392 of Banking Law).....	22,000 00
Special deposits	578 54
Advance payments	43 00
	<hr/>
	\$1,054,902 45

RECEIPTS

Cash on hand January 1, 1915.....	\$26,379 78
Dues credited to members.....	215,310 00
Money borrowed	30,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	89,800 00
Loans on shares repaid.....	60,340 00
Real estate sold.....	866 68
Fees received	2 50
Fines received	187 10
Interest received	52,981 37
Rent received	112 43
Dividends retained on withdrawals.....	1,784 89
Advances repaid	944 07
Call loan repaid.....	25,000 00
Special deposits	2,778 23
Advance payments	57 00
Suspense	989 27
	<hr/>
	\$507,533 32

DISBURSEMENTS

Loaned on mortgage	\$166,100 00
Loaned on shares.....	57,988 00
Dues repaid on withdrawal, or applied on loans.....	128,267 00
Paid matured shares.....	57,800 00
Dividends paid on withdrawal, or applied on loans.....	14,580 02
Cash dividends paid on income and accumulative prepaid shares	5,813 95
Paid for real estate.....	3,362 59
Paid salaries and clerk-hire.....	3,300 00
Paid advertising, printing and postage.....	644 99
Paid repairs to real estate.....	236 95
Paid taxes, insurance, etc.....	175 43
Paid banking department, examination.....	78 10
Paid banking department, assessment.....	68 02
Officers' bonds	84 00
Advances for taxes, insurance, etc.....	279 19
Shares of Land Bank.....	6,000 00
Special deposits	2,426 39
Suspense	969 27

Advance payments	\$213 27
Withdrawals in escrow	1,381 15
Directors	735 00
Auditors	75 00
General expenses	145 89
Cash on hand December 31, 1915.....	56,789 11

\$507,533 32

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

Shares in force January 1, 1915, 16,930½; shares issued during the year, 6,168; shares withdrawn during the year, 4,349½; shares in force, 18,749. Borrowing members, 235, holding 4,308 shares; non-borrowing members, 2,081, holding 14,441 shares. Female shareholders, 703, holding 4,684½ shares. Total dividends credited members during the year on instalment shares, \$40,832.24; rate 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,813.95; rate 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$57,800. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,984.88. 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, \$378,890. One foreclosure during the year.

BANKERS' LOAN AND INVESTMENT COMPANY

Nos. 63 and 65 Wall street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CLARENCE W. CLARK.....	63 and 65 Wall Street.
Secretary.....	JOHN C. TEN EYCK.....	63 and 65 Wall Street.
Treasurer.....	ALBERT B. VOORHIS.....	63 and 65 Wall Street.
Attorney.....	JOHN C. TEN EYCK.....	63 and 65 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$141,809 24
Loans on shares.....	3,142 02
Stocks and bonds.....	5,235 00
Shares of Land Bank of State of New York.....	3,000 00
Contracts for the sale of real estate.....	5,219 68
Real estate	672,822 02
Cash on hand and in bank.....	12,395 71
Furniture and fixtures.....	4,288 36
Interest, premium, fees and fines due and unpaid.....	3,263 44
Advances for taxes, insurance, etc.....	24 60
Due from agents	63 37
Suspense	2,077 21
Bills receivable	75 00
Judgment	489 00

\$853,904 65

LIABILITIES

Due shareholders, dues.....	\$708,577 87
Due shareholders, dividends credited.....	9,220 81
Balance to be paid borrowers on mortgage loans.....	5,639 75

Prior mortgages	\$40,700 00
Borrowed money	37,500 00
Undivided profits	13,885 88
Guaranty fund (as per section 392 of Banking Law).....	8,658 66
Interest payable	1,235 18
Insurance reserve	9,954 85
Reserved for taxes.....	178 20
Bills payable	798 60
Underlying mortgage on real estate.....	17,500 00
Miscellaneous	54 85
	<hr/>
	\$853,904 65

RECEIPTS

Cash on hand January 1, 1915.....	\$4,571 23
Dues credited to members.....	19,393 91
Prior mortgages	11,500 00
Money borrowed	13,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	50,502 48
Loans on shares repaid.....	784 80
Real estate	7,514 11
Fees received	72 50
Fines received	5 16
Interest received	5,890 62
Premium received	6,176 60
Rent received	32,165 38
Dividends retained on withdrawals.....	22 74
Advances repaid	247 42
Contracts for sale of real estate.....	483 41
Real estate expenses returned.....	1,308 82
Agents	4,799 57
Insurance reserve	1,292 24
Guaranty fund	256 61
Suspense	9,466 69
Bills receivable	312 00
Contract	164 93
Profit and loss	1,429 37
Expenses returned	364 20
Miscellaneous	1,479 00
	<hr/>
	\$173,203 79

DISBURSEMENTS

Loaned on mortgage.....	\$32,167 34
Loaned on shares.....	1,642 40
Dues repaid on withdrawal, or applied on loans.....	8,958 08
Paid matured shares.....	1,526 41
Dividends paid on withdrawal, or applied on loans.....	979 80
Cash dividends paid on income and accumulative prepaid shares	16,689 36
Paid borrowed money and prior mortgages.....	25,000 00
Paid interest on borrowed money and prior mortgages.....	7,357 57
Paid for real estate.....	4,508 09
Paid salaries and clerk-hire.....	8,191 49
Paid advertising, printing and postage.....	1,945 21
Paid rent	975 00
Paid repairs to real estate.....	8,001 48
Paid taxes, insurance, etc.....	11,711 15
Paid banking department, examination	117 75
Paid banking department, assessment.....	61 43
Officers' bonds	40 00
Advances for taxes, insurance, etc.....	203 72

Shares of Land Bank.....	\$3,000 00
Contracts for real estate sold.....	2,700 00
Agents.....	4,829 58
Insurance reserve.....	51 78
Suspense.....	11,426 30
Bills receivable.....	12 00
Judgment.....	489 00
Contract.....	500 00
Furniture and fixtures.....	648 38
Profit and loss.....	697 76
Miscellaneous accounts.....	1,652 83
Legal expenses.....	2,653 21
Sundry expenses.....	2,070 94
Cash on hand December 31, 1915.....	12,395 71
	<hr/>
	\$173,203 79
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 25, 40, 50 and 70 cents and \$1 monthly.

Shares in force January 1, 1915, 9,153½; shares issued during the year, 1,032; shares withdrawn during the year, 1,008½; shares in force, 9,177. Borrowing members, 32, holding 989 shares; non-borrowing members, 651, holding 8,188 shares. Female shareholders, 445, holding 3,806½ shares. Total dividends credited members during the year on instalment shares, \$2,034.35; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,200.41; rate ⅞ per cent.; 4½ per cent. to 6 per cent.

Amount of filed and unpaid withdrawals December 31, 1915, \$500. Amount of shares matured during the year, \$1,526.41. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$13,041.51. Unpaid none.

Premium plan, instalment. Interest and premium paid by borrowing members, 50 cents to 66½ cents per share per month.

Loans have been made in Bronx, Kings, New York and Westchester counties, New York State, and in Texas and Virginia. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$117,341.59. No foreclosures during the year.

BROADWAY DRY GOODS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

c/o H. B. Claffin Corp., 224 Church street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	H. C. PLACE.....	Sea Cliff, L. I.
Secretary.....	J. G. CARYL.....	5443 Locust St., Phila., Pa.
Treasurer.....	L. L. PARR, JR.....	Brooklyn, N. Y.
Attorney.....	W. L. DURACK.....	215 Montague St., Brooklyn.

ASSETS

Loans on bond and mortgage.....	\$9,350 00
Loans on shares.....	968 00
Real estate.....	3,450 00
Cash on hand and in bank.....	2,711 20
Interest, premium, fees and fines due and unpaid.....	15 90
	<hr/>
	\$16,495 10
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$12,525 22
Due shareholders, dividends credited.....	3,016 69
Guaranty fund (as per section 392 of Banking Law).....	947 19
Suspense account.....	6 00
	<hr/>
	\$16,495 10

RECEIPTS

Cash on hand January 1, 1915.....	\$127 84
Dues credited to members.....	3,186 60
Money borrowed.....	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	10,250 00
Loans on shares repaid.....	200 00
Fines received.....	43 13
Interest received.....	1,215 60
Premiums received.....	240 90
Rent received.....	20 00
Advances repaid.....	185 03
Insurance refunded.....	11 44
	<hr/>
	\$16,980 54

DISBURSEMENTS

Loaned on shares.....	\$680 00
Dues repaid on withdrawal, or applied on loans.....	9,065 63
Dividends paid on withdrawal, or applied on loans.....	679 41
Cash dividends paid on income and accumulative prepaid shares.....	142 62
Paid borrowed money and prior mortgages.....	2,500 00
Paid interest on borrowed money and prior mortgages.....	61 76
Paid salaries and clerk-hire.....	385 62
Paid advertising, printing and postage.....	30 60
Paid rent.....	240 00
Paid repairs to real estate.....	64 27
Paid taxes, insurance, etc.....	90 27
Paid banking department, examination.....	19 60
Paid banking department, assessment.....	2 73
Officers' bonds.....	20 00
Advances for taxes, insurance, etc.....	48 95
Attorney's fees.....	199 18
Sundry expenses.....	38 70
Cash on hand December 31, 1915.....	2,711 20
	<hr/>
	\$16,980 54

Plan, serial. Par value of shares, \$100 and \$250. Instalments are 40 cents and \$1 monthly.

Shares in force January 1, 1915, 543; shares issued during the year, 5; shares withdrawn during the year, 125; shares in force, 423. Borrowing members, 4, holding 86 shares; non-borrowing members 49, holding 337 shares. No record of female shareholders. Total dividends credited or paid in cash to members during the year on other shares, \$142.62; rate, 2½ per cent.

Amount of filed and unpaid withdrawals December 31, 1915, \$4,931.46. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$714.92. 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 Queens county, New York State, and in New Jersey. Largest mortgage loan outstanding, \$3,700. Mortgages in force in New York State, \$7,550. No foreclosures during the year.

CALIFORNIA PERFUME COMPANY EMPLOYEES' SAVINGS AND LOAN ASSOCIATION

No. 31 Park place, New York, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	A. D. HENDERSON.....	31 Park Place.
Secretary.....	A. E. WILLIAMS.....	31 Park Place.
Treasurer.....	WM. SCHEELE.....	31 Park Place.

ASSETS

Stocks and bonds.....	\$5, 272 50
Cash on hand and in bank.....	154 49
	<hr/>
	\$5, 426 99

LIABILITIES

Due shareholders, dues.....	\$5, 254 00
Due shareholders, dividends credited.....	164 75
Guaranty fund (as per section 392 of Banking Law).....	8 24
	<hr/>
	\$5, 426 99

RECEIPTS

Dues credited to members.....	\$5, 619 00
Fines received.....	3 48
Interest received.....	44 18
Donation.....	193 29
	<hr/>
	\$5, 859 95

DISBURSEMENTS

Dues repaid on withdrawals, or applied on loans.....	\$365 00
Paid advertising, printing and postage.....	40 55
Paid rent.....	5 00
Securities.....	5, 240 66
Legal expenses.....	52 50
Sundry expenses.....	1 75
Cash on hand December 31, 1915.....	154 49
	<hr/>
	\$5, 859 95

Plan, serial. Par value of shares, \$100. Instalments are \$1 monthly.

Shares in force January 1, 1915, none; shares issued during the year, 530; shares withdrawn during the year, 61; shares in force, 469. Borrowing members, none; non-borrowing members, 90, holding 469 shares. Female shareholders, 43, holding 194 shares. Total dividends credited members during the year on instalment shares, \$164.75; rate 6 per cent.

Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$47.30. Unpaid, none.

No loans have been made.

CITIZENS' SAVING AND LOAN ASSOCIATION OF NEW YORK CITY

No 215 West 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1860]

Officers	Names	Post-office addresses
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.....	\$65,439 57
Loans on shares.....	2,605 00
Real estate	2,182 21
Cash on hand and in bank.....	6,771 71
Furniture and fixtures.....	300 00
	<hr/>
	\$77,298 49

LIABILITIES

Due shareholders, dues.....	\$69,903 32
Due shareholders, dividends credited.....	3,902 38
Undivided profits	1,545 81
Guaranty fund (as per section 392 of Banking Law).....	1,945 97
Exchange	1 01
	<hr/>
	\$77,298 49

RECEIPTS

Cash on hand January 1, 1915.....	\$1,510 20
Dues credited to members.....	19,336 69
Mortgages redeemed, foreclosed or transferred to real estate...	11,500 00
Loans on shares repaid.....	600 00
Real estate sold.....	320 00
Interest received	3,915 50
Premium received	425 45
Dividends credited	1,268 75
Guaranty fund	163 70
	<hr/>
	\$39,040 29

DISBURSEMENTS

Loaned on mortgage	\$5,750 00
Loaned on shares.....	580 00
Dues repaid on withdrawal, or applied on loans.....	20,133 67
Dividends paid on withdrawal, or applied on loans.....	1,221 48
Cash dividends paid on income and accumulative prepaid shares	1,985 87
Paid for real estate.....	90 32
Paid salaries and clerk-hire.....	660 00
Paid advertising, printing and postage.....	115 96
Paid rent	182 24
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	6 53
Profit and loss, guaranty fund.....	163 70
Profit and loss, dividends.....	1,268 75
Exchange	1 44
Sundry expenses	89 12
Cash on hand December 31, 1915.....	6,771 71
	<hr/>
	\$39,040 29

Plan, permanent. Par value of shares, \$250. Instalments are 50 cents weekly.

Shares in force January 1, 1915, 696; shares issued during the year, 55; shares withdrawn during the year, 144; shares in force, 607. Borrowing members, 33, holding 152 shares; non-borrowing members, 119, holding 455 shares. Female shareholders, 35, holding 94 shares. Total dividends credited members during the year on instalment shares, \$1,268.75; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,985.87; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,047.32. 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, Queens, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$4,000. Mortgages in force in New York State, \$28,430.57. No foreclosures during the year.

THE 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
Vice-President.....	RANSON CAYGILL.....	82 Beaver Street.
Secretary.....	ROBERT B. WALDO.....	23 and 25 East 26th Street.
Treasurer.....	CHARLES L. HEINS.....	Glen Ridge, N. J.
Attorneys.....	MACKELAR & GERBRACHT	48 Cedar Street.

ASSETS

Loans on bond and mortgage.....	\$9,000 00
Loans on shares.....	3,755 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	8,139 83
Real estate.....	111,228 45
Cash on hand and in bank.....	2,214 53
Furniture and fixtures.....	100 00
Advances for taxes, insurance, etc.....	34 48
	<u>\$135,472 29</u>

LIABILITIES

Due shareholders, dues.....	\$50,195 03
Due shareholders, matured shares.....	31,043 40
Due shareholders, dividends credited.....	19,629 82
Prior mortgages.....	26,000 00
Undivided profits.....	5,090 54
Guaranty fund (as per section 392 of Banking Law).....	3,513 50
	<u>\$135,472 29</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$6,506 02
Dues credited to members.....	129 50
Mortgages redeemed, foreclosed or transferred to real estate... ..	1,855 00
Loans on shares repaid.....	3,060 00
Real estate sold.....	1,521 06
Fines received.....	25 48
Interest received.....	1,378 65
Premiums received.....	413 92
Rent received.....	2,506 05
Advances repaid.....	155 87
Real estate contracts.....	613 94
Profit and loss.....	39 41
	<u>\$18,204 90</u>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$3,646 67
Dividends paid on withdrawal, or applied on loans.....	969 06

Paid borrowed money and prior mortgages.....	\$2,000 00
Paid interest on borrowed money and prior mortgages.....	1,375 00
Paid salaries and clerk-hire.....	1,762 35
Paid advertising, printing and postage.....	55 00
Paid rent.....	673 34
Paid repairs to real estate.....	1,568 90
Paid taxes, insurance, etc.....	998 43
Paid banking department, examination.....	48 85
Paid banking department, assessment.....	11 33
Advances for taxes, insurance, etc.....	38 98
Shares of Land Bank.....	1,000 00
Real estate contracts.....	108 13
Real estate expenses.....	29 99
Loss on real estate.....	476 06
Legal expenses.....	1,046 23
Individual accounts.....	39 41
Sundry expenses.....	142 64
Cash on hand December 31, 1915.....	2,214 53
	<hr/>
	\$18,204 90
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 12 cents weekly; 10 cents to \$1 monthly.

Shares in force January 1, 1915, 2,972; shares issued during the year, none; shares withdrawn during the year, 69; shares in force, 2,903. Borrowing members, 22, holding 210 shares; non-borrowing members, 297, holding 2,693 shares. Female shareholders, 89, holding 519 shares.

Amount of filed and unpaid withdrawals December 31, 1915, \$19,322.15. Membership fee, \$1 per member or 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,633.33. Unpaid, none.

Premium plan, 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, Kings, Orange, Ulster and Westchester counties, New York State, and in Connecticut, Pennsylvania and Rhode Island. Largest mortgage loan outstanding, \$2,800. Mortgages in force in New York State, \$8,200. One foreclosure during the year.

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF NEW YORK

No. 14 Bible House, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES STUART FOLSOM.....	14 Bible House.
Secretary.....	ARTHUR G. HOLBROOK.....	14 Bible House.
Treasurer.....	WILFRED M. THOMPSON.....	14 Bible House.
Attorneys.....	AUSTIN & MCKOWON.....	50 Church Street.

ASSETS

Loans on bond and mortgage.....	\$139,450 00
Loans on shares.....	15,304 25
Shares of Land Bank of State of New York.....	10,000 00
Cash on hand and in bank.....	804 21
Furniture and fixtures.....	1 00
Interest, premium, fees and fines due and unpaid.....	864 56
Advances for taxes, insurance, etc.....	5 94
	<hr/>
	\$166,429 96
	<hr/>

LIABILITIES

Due shareholders, dues	\$129,053 80
Balance to be paid borrowers on mortgage loans	18 04
Borrowed money	24,870 00
Undivided profits	4,915 74
Guaranty fund (as per section 392 of Banking Law)	6,500 00
Appraisal and examination fees	987 03
Suspense	85 35
	<hr/>
	\$166,429 96

RECEIPTS

Cash on hand January 1, 1915	\$845 15
Dues credited to members	55,172 20
Money borrowed	39,970 00
Mortgages redeemed, foreclosed or transferred to real estate ..	10,000 00
Loans on shares repaid	696 00
Fees received	41 00
Interest received	6,979 52
Premium received	48 96
Building loan contracts	7,350 00
Appraisal and examination fees	1,200 00
Metropolitan League	25 00
	<hr/>
	\$122,327 83

DISBURSEMENTS

Loaned on mortgage	\$54,050 00
Loaned on shares	344 00
Dues repaid on withdrawal, or applied on loans	17,456 32
Cash dividends paid on income and accumulative prepaid shares	4,000 25
Paid borrowed money and prior mortgages	21,800 00
Paid interest on borrowed money and prior mortgages	416 45
Paid salaries and clerk-hire	399 84
Paid advertising, printing and postage	147 49
Paid rent	500 00
Paid banking department, examination	29 75
Paid banking department, assessment	8 99
Officers' bonds	20 00
State and Metropolitan League dues	11 25
Shares of Land Bank	10,000 00
Building loan contracts	9,831 96
Dividends	1,278 23
Appraisal and examination fees	878 65
Directors' fees	300 00
Auditing	33 90
Interest refunded	3 00
Fees refunded	3 00
Internal revenue	6 94
Exchange	60
Telephone	3 00
Cash on hand December 31, 1915	804 21
	<hr/>
	\$122,327 83

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly or 43½ cents monthly.

Shares in force January 1, 1915, 3,012; shares issued during the year, 2,605½; shares withdrawn during the year, 1,211; shares in force, 4,406½. Borrowing members, 39, holding 1,583½ shares; non-borrowing members, 233,

holding 2,823 shares. Female shareholders, 122, holding 2,181 shares. Total dividends credited members during the year on instalment shares, \$1,254.11; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,024.37; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Membership fee \$1.00. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,404.23. Unpaid, none.

Premium plan, instalment. 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, \$30,000. Mortgages in force in New York State, \$118,150. No foreclosures during the year.

EDGEHILL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 37 Liberty street, New York, N. Y.

[Organized under Law of 1909. Commenced business 1909]

Officers	Names	Post-office addresses
President.....	ELIAS M. JOHNSON.....	Spuyten Duyvil.
Secretary.....	ALPHEUS H. FAVOUR.....	37 Liberty Street.
Treasurer.....	GILBERT H. JOHNSEN.....	Spuyten Duyvil.

ASSETS

Loans on bond and mortgage.....	\$33,000 00
Loans on shares.....	45 00
Cash on hand and in bank.....	955 26
	<hr/>
	\$34,000 26

LIABILITIES

Due shareholders, dues.....	\$30,416 94
Due shareholders, dividends credited.....	2,604 88
Undivided profits.....	362 45
Guaranty fund (as per section 392 of Banking Law).....	540 99
Unearned or rebatable premium.....	75 00
	<hr/>
	\$34,000 26

RECEIPTS

Cash on hand January 1, 1915.....	\$1,075 18
Dues credited to members.....	2,696 69
Loans on shares repaid.....	300 00
Interest received.....	2,075 84
Dividends retained on withdrawals.....	8 96
	<hr/>
	\$6,156 67

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$4,088 00
Dividends paid on withdrawal, or applied on loans.....	120 66
Cash dividends paid on income and accumulative prepaid shares.....	723 74
Paid salaries and clerk-hire.....	240 00
Paid advertising, printing and postage.....	12 57
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	3 44
Cash on hand December 31, 1915.....	955 26
	<hr/>
	\$6,156 67

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 566¼; shares issued during the year, none; shares withdrawn during the year, 44; shares in force, 522¼. Borrowing members, 5, holding 181 shares; non-borrowing members, 66, holding 341¼ shares. Female shareholders, 22, holding 119¼ shares. Total dividends credited members during the year on instalment shares, \$873.45; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$723.74; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$252.57. Unpaid, none.

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

Loans have been made in Bronx county, New York State. Largest mortgage loan outstanding, \$15,000. Mortgages in force in New York State, \$33,000. No foreclosures during the year.

THE FIRST BOHEMIAN-SLAVONIC CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 420 East Seventy-first street, New York, N. Y.

[Organized under Law of 1894. Commenced business 1899]

Officers	Names	Post-office addresses
President.....	THOMAS CAPEK.....	1429 First Avenue.
Secretary.....	VACLAV VESELY.....	419 E. 72d Street.
Treasurer.....	JAN STANEK.....	369 East 72d Street.
Attorney.....	THOMAS CAPEK.....	1929 First Avenue.

ASSETS

Loans on bond and mortgage.....	\$13,000 00
Loans on shares.....	1,556 00
Cash on hand and in bank.....	772 91
Furniture and fixtures.....	26 84
Interest, premium, fees and fines due and unpaid.....	272 95
	<hr/>
	\$15,628 70

LIABILITIES

Due shareholders, dues.....	\$14,643 25
Undivided profits.....	374 45
Guaranty fund (as per section 392 of Banking Law).....	611 00
	<hr/>
	\$15,628 70

RECEIPTS

Cash on hand January 1, 1915.....	\$2,173 10
Dues credited to members.....	2,597 75
Mortgages redeemed, foreclosed or transferred to real estate..	2,100 00
Loans on shares repaid.....	1,048 00
Fees received.....	13 00
Fines received.....	25 20
Interest received.....	905 95
Transfer fee.....	3 00
	<hr/>
	\$8,866 00

DISBURSEMENTS

Loaned on mortgage.....	\$3,500 00
Loaned on shares.....	454 00
Dues repaid on withdrawal, or applied on loans.....	1,633 00
Paid matured shares.....	1,672 00

Cash dividends paid on income and accumulative prepaid shares	\$673 89
Paid salaries and clerk-hire.....	126 50
Paid advertising, printing and postage.....	2 30
Paid rent	13 00
Paid banking department, examination.....	16 25
Paid banking department, assessment.....	2 15
Cash on hand December 31, 1915.....	772 91
	\$8, 866 00

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 202; shares issued during the year, 13; shares withdrawn during the year, 28; shares in force, 187. Borrowing members, 13, holding 46 shares; non-borrowing members, 38, holding 141 shares. Female shareholders, 23, holding 93 shares. Total dividends credited members during the year on instalment shares, \$745.89; rate, 62 cents per share.

No unpaid withdrawals. Amount of shares matured during the year, \$200. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$141.80. Unpaid, none.

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

Loans have been made in Bronx, Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$5,500. Mortgages in force in New York State, \$13,000. No foreclosures during the year.

THE FRANKLIN SOCIETY FOR HOME BUILDING AND SAVINGS

No. 38 Park Row, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES O'C. HENNESSY.	Hackensack, N. J.
Vice-President and Manager.....	HENRY A. THEIS.....	Haworth, N. J.
Secretary-Treasurer.	GILBERT LLOYD.....	55 Ocean Avenue, Brooklyn.
Attorney.....	FRANK H. HENNESSY.....	38 Park Row.

ASSETS

Loans on bond and mortgage.....	\$1, 767, 266 77
Loans on shares	5, 678 66
Shares of Land Bank of State of New York.....	1, 000 00
Contracts for the sale of real estate.....	96, 436 92
Real estate	152, 040 66
Cash on hand and in bank.....	49, 093 97
Furniture and fixtures.....	1, 571 03
Advances for taxes, insurance, etc.....	593 57
Interest accrued	3, 500 00
Accounts receivable	122 50
Deposits with Court of Chancery, New Jersey.....	5, 300 00
	\$2, 082, 604 08

LIABILITIES

Due shareholders, dues and dividends.....	\$1, 910, 630 57
Balance to be paid borrowers on mortgage loans.....	28, 488 00
Borrowed money	65, 000 00
Undivided profits	41, 972 13
Guaranty fund (as per section 392 of Banking Law).....	35, 000 00
Individual accounts	1, 513 38
	\$2, 082, 604 08

RECEIPTS

Cash on hand January 1, 1915.....	\$52,100 43
Dues and dividends credited to members.....	732,330 05
Money borrowed	200,000 00
Mortgages redeemed, foreclosed or transferred to real estate....	298,525 00
Loans on shares repaid.....	25,579 64
Real estate sold.....	70,068 27
Interest received	108,305 68
Advances repaid	1,301 51
Individual accounts	21,574 15
Real estate contracts	39,557 59
Loss charged to reserve fund collected.....	70 97
Attorney and appraisers' fees.....	3,759 35
Real estate profits.....	3,397 53
Drawing papers and recording.....	1,033 88
Miscellaneous profits	80 64
	<hr/>
	\$1,617,684 69

DISBURSEMENTS

Loaned on mortgage.....	\$349,611 67
Loaned on shares.....	15,544 55
Dues repaid on withdrawal, or applied on loans.....	734,348 45
Dividends credited	76,247 22
Cash dividends paid on income and accumulative prepaid shares	2,046 50
Paid borrowed money and prior mortgages.....	243,000 00
Paid interest on borrowed money and prior mortgages.....	3,070 64
Paid for real estate.....	46,799 50
Paid salaries and clerk-hire.....	9,426 50
Paid advertising, printing and postage.....	4,594 97
Paid rent	4,100 00
Paid repairs to real estate.....	2,387 90
Paid taxes, insurance, etc.....	5,901 55
Paid banking department, examination.....	172 00
Paid banking department, assessment.....	145 26
Advances for taxes, insurance, etc.....	538 33
Real estate contracts.....	35,209 02
Individual accounts	25,305 63
Losses charged to guaranty fund.....	723 54
Shares of Land Bank.....	1,000 00
Attorney and appraisers' fees.....	5,809 35
Auditing	300 00
Telephone	327 38
Sundry expenses	1,980 67
Cash on hand December 31, 1915.....	49,093 97
	<hr/>
	\$1,617,684 69

Plan, permanent. Par value of shares, \$100.

Shares in force January 1, 1915, 138,963; shares issued during the year, 38,344; shares withdrawn during the year, 30,217; shares in force, 147,090. Borrowing members, 757, holding 14,445 shares; non-borrowing members, 5,702, holding 132,645 shares. No record of female shareholders. Total dividends credited or paid in cash to members during the year, \$78,293.72; rate, 4 per cent. and $4\frac{1}{2}$ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$20,729.52. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$250.

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

Loans have been made in Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$16,000. Mortgages in force in New York State, \$408,273.53. Four foreclosures during the year.

**THE GERMAN-AMERICAN BUILDING AND LOAN ASSOCIATION OF THE
CITY OF NEW YORK**

No. 1 Third avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	IRVING W. DIMELow.....	52 Wall Street.
Secretary.....	HENRY G. ECKHOFF.....	412 E. 18th Street, B'klyn.
Treasurer.....	E. W. WIESER.....	108 Park Row.
Attorney.....	IRVING W. DIMELow.....	52 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$118, 010 91
Loans on shares.....	1, 910 00
Shares of Land Bank of State of New York.....	1, 000 00
Contracts for the sale of real estate.....	6, 221 78
Real estate.....	35, 433 96
Cash on hand and in bank.....	3, 636 48
Furniture and fixtures.....	300 00
Interest, premium, fees and fines due and unpaid.....	30 73
Advances for taxes, insurance, etc.....	103 53
Special deposits.....	69 70
	<hr/> <hr/>
	\$166, 717 09

LIABILITIES

Due shareholders, dues.....	\$135, 688 95
Due shareholders, dividends credited.....	19, 882 43
Prior mortgages.....	3, 300 00
Undivided profits.....	4, 337 07
Guaranty fund (as per section 392 of Banking Law).....	3, 508 64
	<hr/> <hr/>
	\$166, 717 09

RECEIPTS

Cash on hand January 1, 1915.....	\$6, 248 59
Dues credited to members.....	33, 627 30
Money borrowed.....	12, 750 00
Mortgages redeemed, foreclosed or transferred to real estate..	16, 756 62
Loans on shares repaid.....	3, 550 00
Fines received.....	90 47
Interest received.....	6, 995 76
Premium received.....	1, 447 18
Rent received.....	1, 801 32
Dividends retained on withdrawals.....	185 08
Advances repaid.....	260 32
Real estate contracts.....	2, 546 00
Special deposits.....	1, 145 30
	<hr/> <hr/>
	\$87, 403 94

DISBURSEMENTS

Loaned on mortgage.....	\$12, 410 30
Loaned on shares.....	2, 780 00
Dues repaid on withdrawal, or applied on loans.....	29, 118 42

Dividends paid on withdrawal, or applied on loans.....	\$6,069 13
Cash dividends paid on income and accumulative prepaid shares	708 75
Paid borrowed money and prior mortgages.....	20,250 00
Paid interest on borrowed money and prior mortgages.....	173 75
Paid for real estate.....	5,724 42
Paid salaries and clerk-hire.....	1,593 00
Paid advertising, printing and postage.....	162 30
Paid rent.....	210 00
Paid repairs to real estate.....	683 99
Paid taxes, insurance, etc.....	544 42
Paid banking department, examination.....	45 55
Paid banking department, assessment.....	13 04
Advances for taxes, insurance, etc.....	427 23
Real estate contracts.....	413 92
Special deposits.....	1,207 50
Shares of Land Bank.....	1,000 00
Fixtures.....	14 00
Janitor.....	30 00
Office expenses.....	34 69
Miscellaneous expenses.....	153 06
Cash on hand December 31, 1915.....	3,636 48
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	\$87,403 94
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Plan, serial and permanent. Par value of shares, \$100. Instalments are 10 cents weekly; \$1 monthly.

Shares in force January 1, 1915, 3,000; shares issued during the year, 249; shares withdrawn during the year, 540; shares in force, 2,709. Borrowing members, 54, holding 954 shares; non-borrowing members, 244, holding 1,755 shares. Female shareholders, 64, holding 260 shares. Total dividends credited members during the year on instalment shares, \$5,951.88; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$708.75; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,197.02. 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 Bronx, Kings, New York, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$105,110. No foreclosures during the year.

GREENWICH BUILDING AND LOAN ASSOCIATION

No. 21 East Fourteenth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN F. CLEARY.....	630 Hudson Street.
Secretary.....	T. CONROY.....	227 Henry Street.
Treasurer.....	M. C. F. CLEARY.....	630 Hudson Street.
Attorney.....	JAMES A. SPEER.....	44 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$6,000 00
Loans on shares.....	500 84
Cash on hand and in bank.....	802 90
Furniture and fixtures.....	75 00
Interest, premium, fees and fines due and unpaid.....	105 66
	<hr/>
	\$7,484 40
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LIABILITIES

Due shareholders, dues.....	\$5,216 80
Due shareholders, dividends credited.....	1,349 23
Guaranty fund (as per section 392 of Banking Law).....	359 52
Suspense account	553 85
	<hr/>
	\$7,484 40

RECEIPTS

Cash on hand January 1, 1915.....	\$1,021 19
Dues credited to members.....	935 80
Fines received	32 62
Interest and premium received.....	491 12
Dividends retained on withdrawals.....	33 19
	<hr/>
	\$2,513 92

DISBURSEMENTS

Loaned on shares.....	\$250 00
Dues repaid on withdrawal, or applied on loans.....	1,014 20
Dividends paid on withdrawal, or applied on loans.....	248 44
Paid salaries and clerk-hire.....	20 00
Paid advertising, printing and postage.....	15 10
Paid rent	120 00
Paid banking department, examination.....	9 75
Paid banking department, assessment.....	1 53
Officers' bonds	20 00
Moving safe	12 00
Cash on hand December 31, 1915.....	802 90
	<hr/>
	\$2,513 92

Plan, serial. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1915, 127; shares issued during the year, 19; shares withdrawn during the year, 21; shares in force, 125. Borrowing members, 1, holding 24 shares; non-borrowing members, 25, holding 101 shares. Female shareholders, 14, holding 54 shares. Total dividends credited members during the year on instalment shares, \$319.13; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$21.49; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$187.10. 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. No mortgages in force in New York State. No foreclosures during the year.

HARLEM RIVER BUILDING LOAN AND SAVINGS ASSOCIATION

407 East Forty-seventh street, New York, N. Y.

[Organized under Law of 1861. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	FRED DIETZ.....	407 East 47th Street.
Secretary.....	AUGUSTUS W. BUGGELN.....	3112 Webster Avenue.
Treasurer.....	C. F. SCHANE.....	2060 Third Avenue.
Attorney.....	AMOS H. STEPHENS.....	30 East 42nd Street.

ASSETS

Real estate	\$2,279 92
Cash on hand and in bank.....	617 57
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	\$2,897 49

LIABILITIES	
Due shareholders, dues.....	\$2,255 00
Undivided profits	466 49
Guaranty fund (as per section 392 of Banking Law).....	176 00
	\$2,897 49
RECEIPTS	
Cash on hand January 1, 1915.....	\$513 67
Interest received	18 90
Rent received	128 60
	\$661 17
DISBURSEMENTS	
Paid advertising, printing and postage.....	\$2 00
Paid taxes, insurance, etc.....	29 90
Paid banking department, examination.....	10 50
Paid banking department, assessment.....	1 20
Cash on hand December 31, 1915.....	617 57
	\$661 17

Plan, permanent. Par value of shares, \$100. Instalments are 55 cents monthly.

Shares in force January 1, 1915, 90; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 90. Borrowing members, none; non-borrowing members, 7, holding 90 shares. No female shareholders.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2. 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. No foreclosures during the year.

MANHATTAN SAVINGS AND LOAN ASSOCIATION

No. 185 East 117th street, New York, N. Y.

[Organized under Laws of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	JOHN B. BURGER.....	354 East 83rd Street.
Secretary.....	FRANK WAGNER.....	347 Beekman Avenue.
Treasurer.....	FRANK RADOVAN.....	347 East 122nd Street.
Attorney.....	WALTER L. DURACK.....	215 Montague St., Brooklyn.

ASSETS	
Loans on bond and mortgage.....	\$9,903 00
Loans on shares.....	192 00
Cash on hand and in bank.....	368 97
Furniture and fixtures.....	110 00
Deposit on meter.....	20 00
Books, etc.	60 00
	\$10,653 97
LIABILITIES	
Due shareholders, dues.....	\$10,083 62
Due shareholders, dividends credited.....	443 73
Borrowed money	43 00
Undivided profits	5 62
Guaranty fund (as per section 392 of Banking Law).....	78 00
	\$10,653 97

RECEIPTS

Cash on hand January 1, 1915.....	\$417 83
Dues credited to members.....	6, 300 50
Mortgages redeemed, foreclosed or transferred to real estate..	470 00
Loans on shares repaid.....	109 00
Fees received.....	14 50
Interest received.....	456 61
Dividends retained on withdrawals.....	4 89
Donation.....	2 50
Appraisals.....	50 00
Exchange.....	1 80
	<hr/>
	\$7, 917 63

DISBURSEMENTS

Loaned on mortgage.....	\$5, 100 00
Loaned on shares.....	151 00
Dues repaid on withdrawal, or applied on loans.....	2, 048 88
Dividends paid on withdrawal, or applied on loans.....	47 38
Paid borrowed money and prior mortgages.....	94 00
Paid interest on borrowed money and prior mortgages.....	10 98
Paid advertising, printing and postage.....	20 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	1 43
Officers' bonds.....	12 00
State League dues.....	5 00
Appraisals.....	18 10
Notary's fees and lighting.....	13 39
Exchange.....	1 50
Janitor.....	12 00
Cash on hand December 31, 1915.....	368 97
	<hr/>
	\$7, 917 63

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

Shares in force January 1, 1915, 584; shares issued during the year, 150; shares withdrawn during the year, 25; shares in force, 709. Borrowing members, 3, holding 42 shares; non-borrowing members, 104, holding 667 shares. Female shareholders, 12, holding 75 shares. Total dividends credited members during the year on instalment shares, \$216.36; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$134.24; rate, 4½ per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$59.89. Unpaid, none.

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

Loans have been made in Kings county, New York State, and in New Jersey. Largest mortgage loan outstanding, \$3,400. Mortgages in force in New York State, \$3,800. No foreclosures during the year.

MOUNT MORRIS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 147 East 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JAMES G. PATTON.....	812 Jackson Avenue.
Secretary.....	C. WOODS BOWERS.....	1404 St. Nicholas Avenue.
Treasurer.....	CHARLES T. DEERING.....	147 East 125th Street.
Attorney.....	HERBERT REEVES.....	55 Liberty Street.

ASSETS

Loans on bond and mortgage.....	\$11,216 75
Contracts for the sale of real estate.....	10,875 14
Real estate	50,794 52
Cash on hand and in bank.....	2,830 57
Furniture and fixtures.....	200 00
Interest, premium, fees and fines due and unpaid.....	1,473 03
Advances for taxes, insurance, etc.....	64 89
Interest accrued	11 31
	<hr/>
	\$77,466 21

LIABILITIES

Due shareholders, dues.....	\$73,017 50
Undivided profits	1,835 53
Guaranty fund (as per section 392 of Banking Law).....	1,979 43
Suspense account	625 00
Commission on sale of real estate.....	8 75
	<hr/>
	\$77,466 21

RECEIPTS

Cash on hand January 1, 1915.....	\$3,172 49
Dues credited to members.....	1,182 07
Mortgages redeemed, foreclosed or transferred to real estate... ..	1,000 00
Loans on shares repaid.....	303 87
Interest received	1,225 95
Premium received	166 20
Rent received	1,076 00
Advances repaid	7 50
Real estate contracts.....	1,602 57
Incidentals	63 00
	<hr/>
	\$9,799 65

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$1,662 36
Paid for real estate.....	832 45
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	172 50
Paid rent	180 00
Paid repairs to real estate.....	330 36
Paid taxes, insurance, etc.....	2,748 22
Paid banking department, examination.....	35 50
Paid banking department, assessment.....	6 62
Officers' bonds	16 00
Advances for taxes, insurance, etc.....	171 54
Commission	157 55
Collection	30
Telephone	55 68
Cash on hand December 31, 1915.....	2,830 57
	<hr/>
	\$9,799 65

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1915, 3,087; shares issued during the year, none; shares withdrawn during the year, 10; shares in force, 3,077. Borrowing members, 8, holding 27 shares; non-borrowing members, 330, holding 3,050 shares. Female shareholders, 119, holding 1,000 shares. Amount of filed and unpaid withdrawals December 31, 1915, \$55,106.06.

Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,182.03. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$8.75.

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. Largest mortgage loan outstanding, \$5,500. Mortgages in force in New York State, \$11,216.75. No foreclosures during the year.

THE NEW YORK AND SUBURBAN CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 147 East 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	ELIJAH D. CLARK.....	1031 Trinity Avenue.
Recording Sec.....	ABRAM D. WIMPRESS.....	2013 Fifth Avenue.
Treasurer.....	WILLIAM S. BECKLEY.....	133 East 23rd Street.
Attorney.....	ROBERT H. BERGMAN.....	3219 Third Avenue.

ASSETS

Loans on bond and mortgage.....	\$657,425 00
Loans on shares.....	24,222 00
Real estate.....	11,500 00
Cash on hand and in bank.....	14,548 28
Interest, premium, fees and fines due and unpaid.....	5,336 83
Advances for taxes, insurance, etc.....	524 08
	<hr/>
	\$713,556 19

LIABILITIES

Due shareholders, dues.....	\$533,708 00
Due shareholders, dividends credited.....	105,014 58
Balance to be paid borrowers on mortgage loans.....	12,900 00
Borrowed money.....	33,505 00
Undivided profits.....	5,855 26
Guaranty fund (as per section 392 of Banking Law).....	22,100 00
Special deposits.....	473 35
	<hr/>
	\$713,556 19

RECEIPTS

Cash on hand January 1, 1915.....	\$3,447 02
Dues credited to members.....	122,813 00
Money borrowed.....	158,005 00
Mortgages redeemed, foreclosed or transferred to real estate..	107,975 00
Loans on shares repaid.....	22,433 00
Fees received.....	525 50
Fines received.....	136 76
Interest received.....	39,775 59
Rent received.....	17 10
Dividends retained on withdrawals.....	1,290 07
Advances repaid.....	1,039 18
Special deposits.....	96 50
	<hr/>
	\$457,547 72

DISBURSEMENTS

Loaned on mortgage.....	\$124,900 00
Loaned on shares.....	23,415 00
Dues repaid on withdrawal, or applied on loans.....	53,457 00
Paid matured shares.....	46,755 00
Dividends paid on withdrawal, or applied on loans.....	5,212 64
Cash dividends paid on income and accumulative prepaid shares	1,465 24
Paid borrowed money and prior mortgages.....	165,250 00
Paid interest on borrowed money and prior mortgages.....	2,133 87
Paid for real estate.....	13,696 74
Paid salaries and clerk-hire.....	2,856 00
Paid advertising, printing and postage.....	499 43
Paid rent.....	600 00
Paid repairs to real estate.....	200 78
Paid banking department, examination.....	55 30
Paid banking department, assessment.....	48 85
Officers' bonds.....	20 00
Advances for taxes, insurance, etc.....	1,000 03
State and Metropolitan League dues.....	15 00
Special deposits.....	61 50
Expense of loans.....	400 50
Dividends, matured shares.....	941 16
To correct error.....	16 40
Cash on hand December 31, 1915.....	14,548 28
	\$457,547 72

Plan, serial. Par value of shares, \$200 and \$250. Instalments are \$1 monthly.

Shares in force January 1, 1915, 10,852; shares issued during the year, 1,814; shares withdrawn during the year, 1,830½; shares in force, 10,835½. Borrowing members, 270, holding 3,475 shares; non-borrowing members, 1,092, holding 7,360½ shares. Female shareholders, 657, holding 4,114 shares. Total dividends credited members during the year on instalment shares, \$28,898.15; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,465.24; rate, 4⅓ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$46,755. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,975.43. Unpaid, none.

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

Loans have been made in Bronx, 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, \$636,375. Two foreclosures during the year.

THE NEW YORK CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

Nos. 35-43 West 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1898]

Officers	Names	Post-office addresses
President.....	WM. M. EMBLER.....	17 Beekman Place.
Secretary.....	ISAAC S. MARTIN.....	48 West 125th Street.
Treasurer.....	JOHN R. BRODIE.....	37 Barclay Street.
Attorney.....	WILLIAM LANGDON.....	2 Rector Street.

ASSETS

Loans on bond and mortgage.....	\$268,025 00
Loans on shares.....	13,347 00
Contracts for the sale of real estate.....	5,900 00

Real Estate	\$29,673 77
Cash on hand and in bank.....	21,387 84
Interest, premium, fees and fines due and unpaid.....	1,244 97
Advances for taxes, insurance, etc.....	80 00
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	\$339,658 58
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LIABILITIES

Due shareholders, dues.....	\$261,497 21
Due shareholders, dividends credited.....	54,278 87
Balance to be paid borrowers on mortgage loans.....	3,700 00
Undivided profits	651 88
Guaranty fund (as per section 392 of Banking Law).....	18,000 00
Real estate contract.....	1,320 00
Suspense account	198 08
Special deposits	12 54
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	\$339,658 58
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RECEIPTS

Cash on hand January 1, 1915.....	\$10,696 28
Dues credited to members.....	70,253 38
Mortgages redeemed, foreclosed or transferred to real estate...	31,750 00
Loans on shares repaid.....	12,761 00
Real estate	113 40
Fees received	8 00
Fines received	366 93
Interest received	14,443 45
Premium received	5,717 47
Rent received	650 00
Dividends retained on withdrawals.....	1,251 20
Real estate contract.....	230 00
Special deposits	553 25
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	\$148,794 36
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DISBURSEMENTS

Loaned on mortgage.....	\$43,800 00
Loaned on shares.....	8,912 00
Dues repaid on withdrawal, or applied on loans.....	32,455 55
Paid matured shares.....	29,750 00
Dividends paid on withdrawal, or applied on loans.....	3,682 78
Cash dividends paid on income and accumulative prepaid shares	620 42
Paid salaries and clerk-hire.....	3,890 00
Paid advertising, printing and postage.....	380 85
Paid rent	717 50
Paid repairs to real estate.....	1,359 34
Paid taxes, insurance, etc.....	699 12
Paid banking department, examination.....	85 50
Paid banking department, assessment.....	23 80
Officers' bonds	60 00
Advances for taxes, insurance, etc.....	45 20
Special deposits	584 11
Commission for renting real estate.....	14 55
Legal services	97 50
Office repairs and insurance.....	94 29
Heating and lighting.....	134 01
Cash on hand December 31, 1915.....	21,387 84
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	\$148,794 36
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Plan, serial. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1915, 5,601; shares issued during the year, 1,356; shares withdrawn during the year, 1,393; shares in force, 5,564. Borrowing members, 105, holding 1,243 shares; non-borrowing members, 590, holding 4,321 shares. Female shareholders, 249, holding 1,508 shares. Total dividends credited members during the year on instalment shares, \$14,254.85; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$620.42; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$29,750. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,291.20. 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, \$11,500. Mortgages in force in New York State, \$258,275. No foreclosures during the year.

THE NEW YORK EDISON SAVINGS AND LOAN ASSOCIATION

No. 124 East 15th street, New York, N. Y.

[Organized under Law of 1910. Commenced business 1912]

Officers	Names	Post-office addresses
President.....	ARTHUR WILLIAMS.....	132 East 15th Street.
Financial Secretary..	J. C. ROBINSON.....	132 East 15th Street.
Treasurer.....	ADOLPH HERTZ.....	132 East 15th Street.
Attorneys.....	BEARDSLEY, HEMMENS & TAYLOR.....	60 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$284,165 00
Loans on shares.....	17,080 85
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	3,826 21
Instalments due and unpaid.....	609 00
Interest, premium, fees and fines due and unpaid.....	203 73
Advances for taxes, insurance, etc.....	483 02
Interest accrued.....	292 18
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	\$307,629 99
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LIABILITIES

Due shareholders, dues.....	\$271,503 25
Due shareholders, dividends credited.....	19,074 89
Borrowed money.....	15,000 00
Undivided profits.....	423 99
Guaranty fund (as per section 392 of Banking Law).....	1,440 86
Interest prepaid.....	47 00
Special deposits.....	50 00
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	\$307,629 99
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RECEIPTS

Cash on hand January 1, 1915.....	\$5,925 14
Dues credited to members.....	221,531 09
Money borrowed.....	32,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	100 00
Loans on shares repaid.....	24,533 25
Fines received.....	116 88
Interest received.....	13,727 56
Dividends retained on withdrawals.....	428 18

Advances repaid	\$530 93
Special deposits	631 61
Interest prepaid	47 00
	\$209, 571 58

DISBURSEMENTS

Loaned on mortgage.....	\$128, 015 00
Loaned on shares.....	31, 281 85
Dues repaid on withdrawal, or applied on loans.....	109, 167 33
Dividends paid on withdrawal, or applied on loans.....	2, 224 52
Cash dividends paid on income and accumulative prepaid shares	55 00
Paid borrowed money and prior mortgages.....	22, 000 00
Paid interest on borrowed money and prior mortgages.....	327 88
Advances for taxes, insurance, etc.....	956 09
Special deposits	681 61
Shares of Land Bank.....	1, 000 00
Interest returned	1 09
Fire loss	35 00
Cash on hand December 31, 1915.....	3, 826 21
	\$209, 571 58

Plan, serial. Par value of shares, \$100 and \$200. Instalments are 25 cents weekly or \$1 monthly.

Shares in force January 1, 1915, 9,348; shares issued during the year, 4,523; shares withdrawn during the year, 3,888; shares in force, 9,983. Borrowing members, 328, holding 2,921 shares; non-borrowing members, 1,433, holding 7,062 shares. Female shareholders, 185, holding 851 shares. Total dividends credited members during the year on instalment shares, \$11,435.50; rate, 5½ per cent., 6¼ per cent. and 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,707.53; rate, 5 per cent. to 6½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, none. Unpaid, none.

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

No premium charged.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$209,910. No foreclosures during the year.

POLONIA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 107 East Seventh street, New York, N. Y.

[Organized under Law of 1894. Commenced business 1903]

Officers	Names	Post-office addresses
President.....	LEON F. WAZETER.....	424 East Ninth Street.
Secretary.....	IGNATIUS W. RAITH.....	130 East Third Street.
Treasurer.....	ANTONI CHOTKOWSKI.....	104 East Seventh Street.
Attorney.....	FRANCIS X. WAZETER.....	130 East Seventh Street.

ASSETS

Loans on bond and mortgage.....	\$20, 900 00
Loans on shares.....	160 00
Real estate	4, 891 48
Cash on hand and in bank.....	108 08
Furniture and fixtures.....	75 00
	\$26, 134 56

LIABILITIES

Due shareholders, dues	\$24,670 41
Due shareholders, dividends credited.....	183 33
Undivided profits	839 68
Guaranty fund (as per section 392 of Banking Law).....	348 07
Suspense account	93 07
	<hr/>
	\$26,134 56
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$664 92
Dues credited to members.....	2,478 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,200 00
Loans on shares repaid.....	35 00
Real estate sold.....	413 50
Interest received	1,172 95
Advances repaid	21 62
Suspense account	70 00
Dividends, profit and loss.....	781 41
Guaranty fund, profit and loss.....	41 50
	<hr/>
	\$7,878 90
	<hr/> <hr/>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$5,623 00
Dividends paid on withdrawal, or applied on loans.....	32 54
Cash dividends paid on income and accumulative prepaid shares	696 75
Paid salaries and clerk-hire.....	250 00
Paid rent	60 00
Paid taxes, insurance, etc.....	224 81
Paid banking department, examination.....	16 55
Paid banking department, assessment.....	3 06
Advances for taxes, insurance, etc.....	8 25
Profit and loss, dividends	781 41
Profit and loss, guaranty fund.....	41 50
Exchange	10
Sundries	32 85
Cash on hand December 31, 1915.....	108 08
	<hr/>
	\$7,878 90
	<hr/> <hr/>

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

Shares in force January 1, 1915, 554; shares issued during the year, 16; shares withdrawn during the year, 97; shares in force, 473. Borrowing members, 4, holding 36 shares; non-borrowing members, 77, holding 437 shares. Female shareholders, 51, holding 306 shares. Total dividends credited members during the year on instalment shares, \$58.66; rate, 3 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$722.75; rate, 3 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$342.85. Unpaid, none.

No premium plan. 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, \$6,500. Mortgages in force in New York State, \$20,900. No foreclosures during the year.

RAILROAD BROTHERHOODS' SAVINGS AND BUILDING ASSOCIATION

No. 505 Fifth avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	EPHRAIM I. BAKER.....	505 Fifth Avenue.
Secretary.....	MICHAEL J. O'BRIEN.....	505 Fifth Avenue.
Treasurer.....	JOHN J. MOGRANE.....	505 Fifth Avenue.
Attorney.....	WILLIAM LANGDON.....	2 Rector Street.

ASSETS

Loans on bond and mortgage.....	\$111,650 00
Cash on hand and in bank.....	9,763 16
	\$121,413 16

LIABILITIES

Due shareholders, dues.....	\$89,655 51
Due shareholders, dividends credited.....	21,731 42
Undivided profits.....	2,499 35
Guaranty fund (as per section 392 of Banking Law).....	7,526 88
	\$121,413 16

RECEIPTS

Cash on hand January 1, 1915.....	\$6,550 43
Dues credited to members.....	46,192 97
Money borrowed ..	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate....	18,150 00
Fines received ..	3 15
Interest received ..	5,551 41
Premium received ..	2,710 47
	\$84,158 43

DISBURSEMENTS

Loaned on mortgage.....	\$23,000 00
Dues repaid on withdrawal, or applied on loans.....	38,628 42
Dividends paid on withdrawal, or applied on loans.....	5,526 67
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	102 25
Paid salaries and clerk-hire.....	1,606 25
Paid advertising, printing and postage.....	133 30
Paid rent ..	300 00
Paid banking department, examination ..	18 00
Paid banking department, assessment.....	9 03
Officers' bonds ..	20 00
State and Metropolitan League dues.....	11 25
Notary's fees and revenue stamps.....	5 10
Safe ..	35 00
Cash on hand December 31, 1915.....	9,763 16
	\$84,158 43

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 2,389; shares issued during the year, 399; shares withdrawn during the year, 52; shares in force, 2,736. Borrowing members, 44, holding, 505 shares; non-borrowing members, 286, holding 2,231 shares. Female shareholders, 114, holding 734 shares. Total dividends credited members during the year on instalment shares, \$5,611.71; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,075.90. Unpaid, none.

Premium plan, instalment. 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, \$7,500. Mortgages in force in New York State, \$73,050. No foreclosures during the year.

THE RALROAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 103 Park avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	JOHN F. FAIRLAMB.....	Yonkers, N. Y.
Secretary.....	GEORGE A. MARTIN.....	Yonkers, N. Y.
Treasurer.....	ALONZO H. JOSEPH.....	Yonkers, N. Y.
Attorney.....	EDWIN J. CRANDALL.....	New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1, 715, 075 47
Loans on shares.....	54, 293 41
Stocks and bonds.....	29, 044 25
Contracts for the sale of real estate.....	5, 122 74
Real estate.....	15, 625 91
Cash on hand and in bank.....	5, 621 42
Furniture and fixtures.....	750 00
Interest and premium unpaid.....	3, 584 96
	<u>\$1, 829, 118 16</u>

LIABILITIES

Due shareholders, dues.....	\$1, 650, 738 29
Due shareholders, dividends credited.....	80, 654 32
Borrowed money.....	32, 000 00
Undivided profits.....	7, 020 27
Guaranty fund (as per section 392 of Banking Law).....	56, 300 00
Suspense.....	413 47
Special deposits.....	1, 391 81
	<u>\$1, 829, 118 16</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$3, 380 74
Dues credited to members.....	500, 586 76
Money borrowed.....	95, 200 00
Mortgages redeemed, foreclosed or transferred to real estate.....	166, 176 69
Loans on shares repaid.....	44, 688 63
Real estate sold.....	21, 207 56
Fines received.....	204 50
Interest received.....	96, 554 51
Premium received.....	166 41
Rent received.....	232 94
Dividends retained on withdrawals.....	379 91
Advances repaid.....	1, 615 65
Bonds sold.....	2, 000 00
Special deposits.....	11, 442 66
Real estate contracts.....	463 09
Commissions.....	602 34
Miscellaneous.....	1, 034 12
	<u>\$946, 836 51</u>

DISBURSEMENTS

Loaned on mortgage.....	\$381,187 65
Loaned on shares.....	67,532 86
Dues repaid on withdrawal, or applied on loans.....	356,234 18
Paid matured shares.....	9,581 40
Dividends paid on withdrawal, or applied on loans.....	9,550 71
Cash dividends paid on income and accumulative prepaid shares.....	56 36
Paid borrowed money and prior mortgages.....	67,200 00
Paid interest on borrowed money and prior mortgages.....	353 50
Paid for real estate.....	23,457 79
Paid salaries and clerk-hire.....	8,214 64
Paid advertising, printing and postage.....	375 30
Paid rent.....	939 96
Paid taxes, insurance, etc.....	513 08
Paid banking department, examination.....	96 00
Paid banking department, assessment.....	113 54
Advances for taxes, insurance, etc.....	1,537 96
Recording taxes.....	1,799 00
Special deposits.....	10,496 80
Directors' fees.....	492 00
Auditing.....	265 00
Office expenses.....	675 33
Miscellaneous.....	542 03
Cash on hand December 31, 1915.....	5,621 42
	<hr/>
	\$946,836 51
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 37,928; shares issued during the year, 12,046; shares withdrawn during the year, 4,091; shares in force, 45,883. Borrowing members, 481, holding 7,647 shares; non-borrowing members, 2,917, holding 38,236 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$23,931.06; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$55,443.89; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$9,581.40. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$11,706.03. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 40 cents per share.

Loans have been made in Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$19,000. Mortgages in force in New York State, \$1,356,746.01. Three foreclosures during the year.

RURAL SAVINGS AND LOAN ASSOCIATION

No. 333 West 30th street, New York, N. Y.
 [Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	JOHN J. DILLON.....	903 West End Avenue.
Secretary.....	M. GERTRUDE KEYES.....	511 West 113th Street.
Treasurer.....	FERNAND DE GROOF.....	301 West 113th Street.
Attorney.....	JOHN E. CONNELLY.....	27 William Street.

ASSETS

Loans on bond and mortgage.....	\$6,500 00
Cash on hand and in bank.....	1,136 39
Interest accrued.....	47 66
	<hr/>
	\$7,684 05
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LIABILITIES

Due shareholders, dues	\$7, 596 00
Due shareholders, dividends credited.....	52 14
Undivided profits	63
Guaranty fund (as per section 392 of Banking Law).....	2 78
Dues paid in advance.....	32 50
	<hr/>
	\$7, 684 05

RECEIPTS

Cash on hand January 1, 1915.....	\$169 00
Dues credited to members.....	7, 590 50
Interest received	19 94
Dues paid in advance.....	32 50
	<hr/>
	\$7, 811 94

DISBURSEMENTS

Loaned on mortgage.....	\$6, 500 00
Dues repaid on withdrawal, or applied on loans.....	163 50
Paid banking department, examination.....	6 80
Paid banking department, assessment.....	1 01
Officers' bonds	2 00
Fees	50
Miscellaneous expenses	1 74
Cash on hand December 31, 1915.....	1, 136 39
	<hr/>
	\$7, 811 94

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

Shares in force January 1, 1915, 338; shares issued during the year, 162; shares withdrawn during the year, 36; shares in force, 464. Borrowing members, none; non-borrowing members, 39, holding 464 shares. Female shareholders, 10, holding 76 shares. Total dividends credited members during the year on instalment shares, \$36.84; rate, 3 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$14.96; rate, 2% per cent. and 3 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4.24. Unpaid, none.

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

Loans have been made in the State of New Jersey. Largest mortgage loan outstanding, \$6,500. No mortgages in force in New York State. No foreclosures during the year.

**SCANDINAVIAN BUILDING AND MUTUAL LOAN ASSOCIATION OF
NEW YORK AND BROOKLYN**

No. 207 East Fifty-sixth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1868]

Officers	Names	Post-office addresses
President.....	AUGUST HALLBLUM.....	46 Vesey Street.
Secretary.....	CHARLES G. EDLING.....	64 White Street.
Treasurer.....	ALBERT HANSEN.....	1380 Plympton Street.
Attorney.....	CHARLES W. LEEMAN.....	371 Fulton St., Brooklyn.

ASSETS

Contracts for the sale of real estate.....	\$1, 000 00
Real estate	4, 731 64

Cash on hand and in bank.....	\$782 07
Furniture and fixtures.....	50 00
Suspense account.....	134 59
	\$6, 698 30

LIABILITIES

Due shareholders, dues.....	\$4, 060 45
Due shareholders, matured shares.....	1, 385 77
Due shareholders, dividends credited.....	1, 105 87
Guaranty fund (as per section 392 of Banking Law).....	146 21
	\$6, 698 30

RECEIPTS

Cash on hand January 1, 1915.....	\$275 76
Dues credited to members.....	138 16
Mortgages redeemed, foreclosed or transferred to real estate..	8, 000 00
Loans on shares repaid.....	335 00
Interest received.....	351 66
	\$9, 100 58

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$5, 210 36
Paid matured shares.....	761 75
Dividends paid on withdrawal, or applied on loans.....	1, 390 91
Paid salaries and clerk-hire.....	36 00
Paid advertising, printing and postage.....	62 00
Paid rent.....	26 25
Paid taxes, insurance, etc.....	183 57
Paid banking department, examination.....	16 00
Paid banking department, assessment.....	2 03
Officers' bonds.....	12 00
Street assessments.....	617 64
Cash on hand December 31, 1915.....	782 07
	\$9, 100 58

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

Shares in force January 1, 1915, 120; shares issued during the year, none; shares withdrawn during the year, 40; shares in force, 80. Borrowing members, none; non-borrowing members, 14, holding 80 shares. Female shareholders, 1, holding 5 shares.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$136.25. Unpaid, none.

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

No mortgage loans outstanding. No foreclosures during the year.

SERIAL BUILDING, LOAN AND SAVINGS INSTITUTION

No. 16 Dey street, New York, N Y.

[Organized under Law of 1851. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	A. G. SAYLOR.....	16 Dey Street.
Secretary.....	EDWIN F. HOWELL.....	16 Dey Street.
Attorney.....	JOHN T. MULHALL.....	206 Broadway.

ASSETS

Loans on bond and mortgage.....	\$846, 088 78
Loans on shares.....	17, 294 75

Shares of Land Bank of State of New York.....	\$10,000 00
Contracts for the sale of real estate.....	11,898 09
Real estate	16,402 85
Cash on hand and in bank.....	19,030 36
Furniture and fixtures.....	400 00
Advances for taxes, insurance, etc.....	5,997 81
	<hr/>
	\$926,612 64

LIABILITIES

Due shareholders, dues.....	\$780,120 66
Due shareholders, dividends credited	57,283 13
Balance to be paid borrowers on mortgage loans.....	22,014 00
Prior mortgages	14,300 00
Undivided profits	21,878 68
Guaranty fund (as per section 392 of Banking Law).....	30,600 00
Maturity fund	416 17
	<hr/>
	\$926,612 64

RECEIPTS

Cash on hand January 1, 1915.....	\$31,047 26
Dues credited to members.....	268,283 31
Prior mortgages	5,500 00
Money borrowed	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	66,761 95
Loans on shares repaid.....	15,419 78
Real estate sold.....	2,323 67
Interest received	45,649 11
Premium received	166 28
Rent received	53 50
Advances repaid	6,082 47
Miscellaneous	79 84
	<hr/>
	\$451,347 15

DISBURSEMENTS

Loaned on mortgage.....	\$120,563 50
Loaned on shares.....	22,000 25
Dues repaid on withdrawal, or applied on loans.....	185,562 29
Dividends paid on withdrawal, or applied on loans.....	15,308 64
Cash dividends paid on income and accumulative prepaid shares	14,490 63
Paid borrowed money and prior mortgages.....	42,900 00
Paid interest on borrowed money and prior mortgages.....	935 93
Paid for real estate.....	2,969 37
Paid salaries and clerk-hire.....	4,594 00
Paid advertising, printing and postage.....	707 90
Paid repairs to real estate.....	454 86
Paid taxes, insurance, etc.....	2,318 11
Paid banking department, examination	71 50
Paid banking department, assessment.....	62 45
Officers' bonds	22 75
Advances for taxes, insurance, etc.....	8,865 16
Shares of Land Bank.....	10,000 00
Miscellaneous	469 45
Cash on hand December 31, 1915.....	19,030 36
	<hr/>
	\$451,347 15

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

Shares in force January 1, 1915, 19,530; shares issued during the year, 5,890; shares withdrawn during the year, 3,208; shares in force, 22,212. Borrowing members, 315, holding 2,818 shares; non-borrowing members, 2,323, holding 19,394 shares. Female shareholders, 1,367, holding 9,745 shares. Total dividends credited members during the year on instalment shares, \$8,357.60; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$27,355.35; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,794.10. 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, Orange, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,952.88. Mortgages in force in New York State, \$344,337.21. One foreclosure during the year.

SHERMAN PARK BAU-VEREIN No. 1

No. 222 East Forty-second street, New York, N. Y.
 (Organized under Law of 1851. Commenced business 1892)

Officers	Names	Post-office addresses
President.....	ERNST PROBST.....	Elmhurst, N. Y.
Secretary.....	JOHN EISENHAEUER.....	244 East 30th Street.
Treasurer.....	FRANK PAULHABER.....	307 East 92nd Street.
Attorneys.....	BARRETT & BUCKBEE.....	White Plains, N. Y.

ASSETS

Loans on bond and mortgage.....	\$9,200 00
Loans on shares.....	150 00
Cash on hand and in bank.....	947 55
	\$10,297 55

LIABILITIES

Due shareholders, dues.....	\$6,140 75
Due shareholders, dividends credited.....	1,886 23
Borrowed money.....	800 00
Undivided profits.....	983 64
Guaranty fund (as per section 392 of Banking Law).....	258 01
Unearned or rebatable premium.....	228 92
	\$10,297 55

RECEIPTS

Cash on hand January 1, 1915.....	\$565 60
Dues credited to members.....	1,362 40
Mortgages redeemed, foreclosed or transferred to real estate..	1,200 00
Fines received.....	2 48
Interest received.....	560 98
Premium received.....	16 00
Dividends retained on withdrawals.....	39 66
	\$3,747 12

DISBURSEMENTS

Loaned on shares.....	\$150 00
Dues repaid on withdrawal, or applied on loans.....	1,368 52
Paid matured shares.....	689 55
Dividends paid on withdrawal, or applied on loans.....	473 80
Paid interest on borrowed money and prior mortgages.....	40 00

Paid salaries and clerk-hire.....	\$50 00
Paid advertising, printing and postage.....	9 92
Paid banking department, examination.....	16 00
Paid banking department, assessment.....	1 78
Cash on hand December 31, 1915.....	947 55
	<hr/>
	\$3,747 12

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

Shares in force January 1, 1915, 106; shares issued during the year, none; shares withdrawn during the year, 20; shares in force, 86. Borrowing members, 7, holding 34 shares; non-borrowing members, 21, holding 52 shares. Female shareholders, 1, holding 3 shares. Total dividends credited members during the year on instalment shares, \$469.66; rate, 8 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$689.55. Membership fee \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$59.92. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 per cent. and 10 per cent.

Loans have been made in Queens and Westchester counties, New York State. Largest mortgage loan outstanding, \$2,800. Mortgages in force in New York State, \$9,200. No foreclosures during the year.

STAR CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 257 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	GEORGE H. PHILIPS.....	432 Central Park, West.
Secretary.....	CHRISTIAN PETERSEN.....	247 Broadway.
Treasurer.....	CHRISTIAN PETERSEN.....	247 Broadway.
Attorney.....	JAMES M. TULLY.....	270 Broadway.

ASSETS

Loans on bond and mortgage.....	\$10,500 00
Real estate.....	4,097 71
Cash on hand and in bank.....	511 09
	<hr/>
	\$15,108 80

LIABILITIES

Due shareholders, dues.....	\$7,709 17
Due shareholders, matured shares.....	2,211 39
Due shareholders, dividends credited.....	3,495 76
Undivided profits.....	156 60
Guaranty fund (as per section 392 of Banking Law).....	1,527 26
Suspense account.....	8 62
	<hr/>
	\$15,108 80

RECEIPTS

Cash on hand January 1, 1915.....	\$576 02
Dues credited to members.....	822 71
Mortgages redeemed, foreclosed or transferred to real estate....	14,000 00
Interest received.....	562 83
Premium received.....	196 40
Rent received.....	120 00
	<hr/>
	\$16,277 96

DISBURSEMENTS

Loaned on mortgage.....	\$2,000 00
Dues repaid on withdrawal, or applied on loans.....	1,020 00
Dividends paid on withdrawal, or applied on loans.....	2,908 74
Paid borrowed money and prior mortgages.....	10,000 00
Paid salaries and clerk-hire	105 00
Paid advertising, printing and postage.....	21 50
Paid rent	24 00
Paid repairs to real estate.....	142 45
Paid taxes, insurance, etc.....	63 80
Paid banking department, examination.....	14 50
Paid banking department, assessment.....	2 93
Officers' bonds	20 00
Suspense account	19 95
Auditors	16 00
Trustees	6 00
Notary's fees	2 00
Cash on hand December 31, 1915.....	511 09
	<hr/>
	\$16,277 96

Plan, permanent. Par value of shares, \$200 and \$250. Instalments are \$1 monthly.

Shares in force January 1, 1915, 129; shares issued during the year, 10; shares withdrawn during the year, none; shares in force, 139. Borrowing members, 5, holding 44 shares; non-borrowing members, 21, holding 95 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$683.78; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,015.29. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$192.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 6 cents to 10 cents per share per week.

Loans have been made in the State of New Jersey. Largest mortgage loan outstanding, \$4,000. No mortgages in force in New York State. No foreclosures during the year.

STEAMSHIP CLERKS' SAVINGS AND LOAN ASSOCIATION

Pier 14, East river, New York, N. Y.

{Organized under Law of 1910. Commenced business 1911}

Officers	Names	Post-office addresses
President.....	MARK ROYLANCE.....	Hasbrouck Hgts., N. J.
Secretary.....	EDWARD J. HOPKINS.....	427 West 54th Street.
Treasurer.....	JOHN J. HARRINGTON.....	307 W. 126th Street.
Attorney.....	MARTIN S. COHEN.....	302 Broadway.

ASSETS

Loans on bond and mortgage.....	\$23,850 00
Loans on shares.....	6,385 69
Stock and bonds.....	985 00
Cash on hand and in bank.....	1,201 55
Furniture and fixtures.....	84 64
Interest, premium, fees and fines due and unpaid.....	125 94
	<hr/>
	\$32,632 82

LIABILITIES

Due shareholders, dues.....	\$25,393 62
Due shareholders, dividends credited.....	962 12
Prior mortgages	4,000 00

Undivided profits	\$2, 148 32
Guaranty fund (as per section 392 of Banking Law)	56 34
Interest accrued	31 18
Special deposit	6 70
Suspense account	34 54
	<hr/>
	\$32, 632 82

RECEIPTS

Cash on hand January 1, 1915	\$685 20
Dues credited to members	11, 006 48
Prior mortgages	4, 000 00
Money borrowed	3, 500 00
Loans on shares repaid	7, 489 78
Fines received	22 27
Interest received	1, 542 99
Dividends retained on withdrawals	47 68
Advances repaid	55 01
Bonds sold	3, 056 05
Special deposit	30 00
Suspense account	34 54
Contribution refunded	15 00
Protested check	12 30
	<hr/>
	\$31, 497 30

DISBURSEMENTS

Loaned on mortgage	\$11, 550 00
Loaned on shares	7, 956 63
Dues repaid on withdrawal, or applied on loans	5, 719 71
Dividends paid on withdrawal, or applied on loans	234 51
Cash dividends paid on income and accumulative prepaid shares	52 70
Paid borrowed money and prior mortgages	3, 500 00
Paid interest on borrowed money and prior mortgages	19 17
Paid salaries and clerk-hire	65 00
Paid advertising, printing and postage	17 15
Paid banking department, examination	26 00
Paid banking department, assessment	2 58
Officers' bonds	20 00
Advances for taxes, insurance, etc.	55 01
State and Metropolitan League dues and expenses	20 14
Bond purchased	985 00
Special deposit	20 00
Appraisals	28 30
Safe deposit box	10 00
Cash box	75
Protested check	12 30
Collection	10
Internal revenue stamps	70
Cash on hand December 31, 1915	1, 201 55
	<hr/>
	\$31, 497 30

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 747; shares issued during the year, 576; shares withdrawn during the year, 351; shares in force, 972. Borrowing members, 63, holding 510 shares; non-borrowing members, 79, holding 462 shares. Female shareholders, 30, holding 192 shares. Total dividends credited members during the year on instalment shares, \$586.93; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$114.32; rate, 3% per cent. and 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$162.14. Unpaid, none.

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

Loans have been made in Kings, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,800. Mortgages in force in New York State, \$15,200. No foreclosures during the year.

TEACHERS' BUILDING AND LOAN ASSOCIATION OF NEW YORK CITY

No. 405 Lexington avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN F. WATERS.....	405 Lexington Avenue.
Secretary.....	JOSEPH C. COOPER.....	405 Lexington Avenue.
Treasurer.....	SAMUEL McC. CROSBY.....	405 Lexington Avenue.
Attorney.....	MAXWELL HALL ELLIOTT....	277 Broadway.

ASSETS

Loans on bond and mortgage.....	\$385,948 26
Loans on shares	10,131 00
Contracts for the sale of real estate.....	4,922 88
Real estate	110,306 00
Cash on hand and in bank.....	5,478 93
	<hr/>
	\$516,787 07
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$315,513 00
Due shareholders, matured shares.....	54,785 00
Due shareholders, dividends credited.....	59,995 87
Prior mortgages	60,000 00
Borrowed money	3,000 00
Undivided profits	5,487 81
Guaranty fund (as per section 392 of Banking Law).....	17,491 99
Suspense account	513 40
	<hr/>
	\$516,787 07
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RECEIPTS

Cash on hand January 1, 1915.....	\$19,424 21
Dues credited to members.....	56,545 00
Money borrowed	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate...	21,525 50
Loans on shares repaid.....	5,950 13
Real estate sold.....	18,622 49
Fees received	119 00
Fines received.....	105 31
Interest received	21,946 89
Premium received	251 80
Rent received	6,369 38
Dividends retained on withdrawals.....	1,084 44
Advances repaid	44 43
Real estate contracts.....	223 41
Profit and loss	1,091 94
Expenses repaid	92 60
Special deposits	50 00
	<hr/>
	\$168,446 53
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DISBURSEMENTS

Loaned on mortgage.....	\$40,700 00
Loaned on shares.....	6,291 00
Dues repaid on withdrawal, or applied on loans.....	42,233 00
Paid matured shares.....	35,660 00
Dividends paid on withdrawal, or applied on loans.....	5,238 15
Cash dividends paid on income and accumulative prepaid shares	2,595 00
Paid borrowed money and prior mortgages.....	12,000 00
Paid interest on borrowed money and prior mortgages.....	3,167 40
Paid for real estate.....	5,744 40
Paid salaries and clerk-hire.....	2,060 01
Paid advertising, printing and postage.....	133 24
Paid rent.....	480 00
Paid repairs to real estate.....	1,545 31
Paid taxes, insurance, etc.....	1,955 47
Paid banking department, examination.....	60 00
Paid banking department, assessment.....	38 13
Advances for taxes, insurance, etc.....	6 00
Expense account.....	773 10
Real estate contracts.....	150 85
Appraisals.....	44 60
Contingent fund.....	1,007 50
Reverted dividends, profit and loss.....	1,084 44
Cash on hand December 31, 1915.....	5,478 93
	\$168,446 53

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

Shares in force January 1, 1915, 4,873; shares issued during the year, 1,070; shares withdrawn during the year, 990; shares in force, 4,953. Borrowing members, 33, holding 291 shares; non-borrowing members, 847, holding 4,662 shares. Female shareholders, 775, holding 4,332 shares. Total dividends credited members during the year on instalment shares, \$13,488.41; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$324; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,660. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,116.15. Unpaid, none.

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

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, \$17,250. Mortgages in force in New York State, \$235,305.76. 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.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOSEPH G. FUREY.....	3035 Ocean Ave., Brooklyn.
Secretary.....	MAGNUS GROSS.....	166 East Sixtieth Street.
Treasurer.....	JOHN R. BOSS.....	Fordham Square, Bronx.
Attorney.....	F. C. LEUBUSCHER.....	258 Broadway.

ASSETS

Loans on bond and mortgage.....	\$125,670 00
Loans on shares.....	957 00

Contracts for the sale of real estate.....	\$3,275 00
Real estate	16,150 00
Cash on hand and in bank.....	1,355 44
Furniture and fixtures.....	150 00
Advances for taxes, insurance, etc.....	69 49
	<hr/>
	\$147,626 93
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LIABILITIES

Due shareholders, dues.....	\$86,294 00
Due shareholders, matured shares.....	24,960 00
Due shareholders, dividends credited.....	17,201 66
Borrowed money	10,660 00
Undivided profits	311 27
Guaranty fund (as per section 392 of Banking Law).....	8,100 00
Suspense account	100 00
	<hr/>
	\$147,626 93
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RECEIPTS

Cash on hand January 1, 1915.....	\$2,703 46
Dues credited to members.....	18,910 00
Money borrowed	7,170 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,800 00
Loans on shares repaid.....	148 00
Fees received	14 75
Fines received	26 81
Interest received	6,360 10
Premium received	211 05
Rent received	1,029 00
Dividends retained on withdrawals.....	433 21
Advances repaid	33 60
Dividend, profit and loss.....	4,721 80
Real estate contract.....	40 00
Guaranty fund, profit and loss.....	100 00
Suspense account	700 00
	<hr/>
	\$50,401 78
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DISBURSEMENTS

Loaned on mortgage.....	\$5,800 00
Loaned on shares.....	170 00
Dues repaid on withdrawal, or applied on loans.....	16,400 00
Paid matured shares.....	4,311 34
Dividends paid on withdrawal, or applied on loans.....	1,683 94
Cash dividends paid on income and accumulative prepaid shares	968 40
Paid borrowed money and prior mortgages.....	5,870 00
Paid interest on borrowed money and prior mortgages.....	545 94
Paid for real estate.....	4,200 00
Paid salaries and clerk-hire.....	1,599 94
Paid advertising, printing and postage.....	105 25
Paid rent	200 00
Paid repairs to real estate.....	560 75
Paid taxes, insurance, etc.....	603 44
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	11 40
Officers' bonds	24 00
Advances for taxes, insurance, etc.....	17 64
Legal expenses	350 00

Suspense account	\$700 00
Profit and loss, dividend	4,706 00
Profit and loss, guaranty fund	100 00
General expenses	68 80
Cash on hand December 31, 1915	1,355 44
	\$50,401 78

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

Shares in force January 1, 1915, 1,759; shares issued during the year, 389; shares withdrawn during the year, 472; shares in force, 1,676. Borrowing members, 30, holding 471 shares; non-borrowing members, 213, holding 1,205 shares. Female shareholders, 201, holding 1,134 shares. Total dividends credited members during the year on instalment shares, \$4,721.80; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$4,311.34. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,997.99. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 25 cents per share per month.

Loans have been made in Kings, New York, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$16,480. Mortgages in force in New York State, \$117,070. One foreclosure during the year.

UNION SQUARE PERMANENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

Metropolitan Building, No. 1 Madison avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President	JOHN W. GRIMMER	240 East 20th Street.
Secretary	JOHN A. ENGLERT	1 Madison Avenue.
Treasurer	GEORGE S. LANGDON	1 Madison Avenue.
Attorney	WILLIAM LANGDON	2 Rector Street.

ASSETS

Loans on bond and mortgage	\$36,900 00
Cash on hand and in bank	1,080 06
Furniture and fixtures	250 00
	\$38,230 06

LIABILITIES

Due shareholders, dues	\$29,760 05
Due shareholders, dividends credited	4,932 18
Borrowed money	1,500 00
Undivided profits	910 28
Guaranty fund (as per section 392 of Banking Law)	1,127 55
	\$38,230 06

RECEIPTS

Cash on hand January 1, 1915	\$7,623 83
Dues credited to members	7,232 48
Money borrowed	4,750 00
Mortgages redeemed, foreclosed or transferred to real estate	3,750 00

Real estate sold	\$2,000 00
Interest received	1,645 26
Premium received	786 26
Rent received	15 00
Appraisal fees repaid.....	8 20
Insurance repaid	12 50
	<hr/>
	\$27,823 53

DISBURSEMENTS

Loaned on mortgage.....	\$14,000 00
Dues repaid on withdrawal, or applied on loans.....	6,792 55
Dividends paid on withdrawal, or applied on loans.....	956 80
Cash dividends paid on income and accumulative prepaid shares	564 57
Paid borrowed money and prior mortgages.....	3,250 00
Paid interest on borrowed money and prior mortgages.....	96 87
Paid for real estate.....	275 00
Paid salaries and clerk-hire.....	420 00
Paid advertising, printing and postage.....	10 20
Paid rent	275 04
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	3 56
Officers' bonds	10 00
Appraisal fees advanced.....	8 20
Insurance advanced	19 13
Insurance on fixtures	2 00
Sundries	46 55
Cash on hand December 31, 1915.....	1,080 06
	<hr/>
	\$27,823 53

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 497; shares issued during the year, 114; shares withdrawn during the year, 39; shares in force, 572. Borrowing members, 19, holding 164 shares; non-borrowing members, 106, holding 408 shares. Female shareholders, 30, holding 104 shares. Total dividends credited members during the year on instalment shares, \$1,044.82; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$564.57; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$763.79. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 40 cents per share.

Loans have been made in Kings, Queens and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding \$6,000. Mortgages in force in New York State, \$29,250. No foreclosures during the year.

WEST END CO-OPERATIVE BUILDING AND LOAN ASSOCIATION
(Permanent)

No. 265 West 125th street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	FREDERICK HULBERG.....	265 West 125th Street.
Secretary.....	PHILIP E. DOLAN.....	265 West 125th Street.
Treasurer.....	ISAAC W. COLE.....	605 West 142d Street.

ASSETS

Loans on bond and mortgage.....	\$3,875 00
Real estate	11,697 39
Cash on hand and in bank.....	193 80

Furniture and fixtures	\$125 00
Interest and premium due and unpaid	3 49
	<hr/>
	\$15, 894 68
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$12, 120 55
Due shareholders, matured shares	1, 500 00
Borrowed money	2, 000 00
Undivided profits	237 82
Guaranty fund (as per section 392 of Banking Law)	36 31
	<hr/>
	\$15, 894 68
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915	\$272 10
Dues credited to members	1, 110 76
Mortgages redeemed, foreclosed or transferred to real estate ..	1, 250 00
Interest received	214 75
Premium received	105 84
Rent received	640 58
	<hr/>
	\$3, 594 03
	<hr/> <hr/>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans	\$1, 994 50
Paid borrowed money and prior mortgages	500 00
Paid interest on borrowed money and prior mortgages	138 50
Paid salaries and clerk-hire	5 00
Paid advertising, printing and postage	22 75
Paid rent	164 00
Paid repairs to real estate	329 69
Paid taxes, insurance, etc.	194 55
Paid banking department, examination	13 00
Paid banking department, assessment	2 24
Officers' bonds	4 00
Survey	12 00
Commission on sale of real estate	20 00
Cash on hand December 31, 1915	193 80
	<hr/>
	\$3, 594 03
	<hr/> <hr/>

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

Shares in force January 1, 1915, 195½; shares issued during the year, none; shares withdrawn during the year, 24; shares in force, 171½. Borrowing members, 6, holding 15½ shares; non-borrowing members, 23, holding 156 shares. Female shareholders, 11, holding 69 shares. Amount of filed and unpaid withdrawals December 31, 1915, \$10,666.96.

Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$195.75. 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 and Queens counties, New York State. Largest mortgage loan outstanding, \$1,500. Mortgages in force in New York State, \$3,875. No foreclosures during the year.

**WEST SIDE MUTUAL BUILDING, LOAN AND SAVING ASSOCIATION OF
THE CITY OF NEW YORK**

No. 267 West Thirty-fourth street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1889]

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.....	\$129,600 00
Contracts for the sale of real estate.....	2,419 27
Real estate	4,500 00
Cash on hand and in bank.....	7,821 01
Interest, premium, fees and fines due and unpaid.....	8 84
Interest accrued	2 00
	<hr/>
	\$144,351 12

LIABILITIES

Due shareholders, dues and dividends.....	\$123,273 68
Due shareholders, matured shares.....	4,972 70
Balance to be paid borrowers on mortgage loans.....	7,000 00
Undivided profits	5,100 05
Guaranty fund (as per section 392 of Banking Law).....	4,004 69
	<hr/>
	\$144,351 12

RECEIPTS

Cash on hand January 1, 1915.....	\$94 66
Dues credited to members.....	31,054 75
Money borrowed	3,900 00
Mortgages redeemed, foreclosed or transferred to real estate... ..	20,650 00
Real estate sold.....	201 03
Fines received	67 54
Interest received	6,202 79
Premium received	1,785 73
Rent received	152 50
Advances repaid	325 32
Appraisers' fees	6 80
Advertising sale of property.....	10 00
Painting	6 00
Fire loss	1,112 32
Exchange	2 29
	<hr/>
	\$65,571 73

DISBURSEMENTS

Loaned on mortgage.....	\$21,000 00
Dues and dividends repaid on withdrawal, or applied on loans	23,323 02
Cash dividends paid on income and accumulative prepaid shares	1,453 46
Paid borrowed money and prior mortgages.....	4,350 00
Paid interest on borrowed money and prior mortgages.....	22 80
Paid for real estate	4,997 51
Paid salaries and clerk-hire.....	613 90
Paid advertising, printing and postage.....	78 46
Paid rent	122 00
Paid repairs to real estate.....	58 63
Paid taxes, insurance, etc.....	202 79
Paid banking department, examination.....	32 00

Paid banking department, assessment.....	\$9 86
Officers' bonds	4 00
Advances for taxes, insurance, etc.....	325 32
State League dues.....	11 25
Fire loss	1, 112 32
Advertising sale of property.....	10 00
Painting	6 00
Burglary insurance	17 40
Cash on hand December 31, 1915.....	7, 821 01
	<hr/>
	\$65, 571 73
	<hr/>

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

Shares in force January 1, 1915, 2,971½; shares issued during the year, 710; shares withdrawn during the year, 587½; shares in force, 3,094. Borrowing members, 57, holding 1,366 shares; non-borrowing members, 163, holding, 1,728 shares. Female shareholders, 97, holding 1,239½ shares. Total dividends credited members during the year on instalment shares, \$4,902.31; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,453.46; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$947.01. 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 New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$4,700. Mortgages in force in New York State, \$36,900. One foreclosure during the year.

NIAGARA COUNTY

HOME CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Main street, North Tonawanda, N. Y.

[Organized under Law of 1909. Commenced business 1911]

Officers	Names	Post-office addresses
President.....	F. A. MCCOY.....	North Tonawanda, N. Y.
Secretary.....	EDWARD W. MESSING.....	North Tonawanda, N. Y.
Treasurer.....	HENRY SMOYER.....	North Tonawanda, N. Y.
Attorney.....	D. G. O'DAY.....	Tonawanda, N. Y.

ASSETS

Loans on bond and mortgage.....	\$41, 751 48
Loans on shares.....	900 00
Cash on hand and in bank.....	587 38
Installments due and unpaid.....	\$90 50
Interest, premium, fees and fines due and unpaid.....	44 53
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	\$43, 238 86
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LIABILITIES

Due shareholders, dues.....	\$35, 234 75
Due shareholders, dividends credited.....	4, 164 25
Borrowed money	3, 032 20
Undivided profits	300 91
Guaranty fund (as per section 392 of Banking Law).....	365 00
Suspense account	31 75
	<hr/>
	\$43, 238 86
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RECEIPTS

Cash on hand January 1, 1915.....	\$1,652 28
Dues credited to members.....	16,217 00
Money borrowed	6,102 20
Mortgages redeemed, foreclosed or transferred to real estate...	2,080 00
Loans on shares repaid.....	50 00
Fees received	128 00
Fines received	58 60
Interest received	2,153 63
Premium received	270 50
Dividends retained on withdrawals.....	93 82
Suspense account	29 50
	<hr/>
	\$28,835 53

DISBURSEMENTS

Loaned on mortgage.....	\$17,181 48
Loaned on shares.....	950 00
Dues repaid on withdrawal, or applied on loans.....	5,959 75
Dividends paid on withdrawal, or applied on loans.....	230 71
Paid borrowed money and prior mortgages.....	3,430 32
Paid interest on borrowed money and prior mortgages.....	199 68
Paid salaries and clerk-hire.....	185 00
Paid advertising, printing and postage.....	78 20
Paid banking department, examination.....	22 00
Paid banking department, assessment.....	3 01
Officers' bonds	8 00
Cash on hand December 31, 1915.....	587 38
	<hr/>
	\$28,835 53

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1915, 1,238; shares issued during the year, 508; shares withdrawn during the year, 479; shares in force, 1,267. Borrowing members, 39, holding 331 shares; non-borrowing members, 142, holding 936 shares. Female shareholders, 50, holding 305 shares. Total dividends credited members during the year on instalment shares, \$2,115.20; rate, 8 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$271.20. Unpaid, none.

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

Loans have been made in Erie and Niagara counties, New York State. Largest mortgage loan outstanding, \$2,080. Mortgages in force in New York State, \$41,751.48. No foreclosures during the year.

LOCKPORT SAVING AND LOAN ASSOCIATION

No. 6 Hodge Opera House Block, Lockport, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOHN A. McLAUGHLIN.....	Lockport, N. Y.
Secretary.....	MARK J. TOVELL.....	Lockport, N. Y.
Treasurer.....	J. WALTER DUNCAN.....	Lockport, N. Y.
Attorney.....	CHARLES C. DeLUDE.....	Lockport, N. Y.

ASSETS

Loans on bond and mortgage.....	\$151,580 00
Loans on shares.....	3,380 00
Real estate	527 29

Cash on hand and in bank.....	\$298 20
Furniture and fixtures.....	125 00
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	\$155, 910 49
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LIABILITIES

Due shareholders, dues.....	\$124, 209 75
Due shareholders, dividends credited.....	18, 479 52
Balance to be paid borrowers on mortgage loans.....	780 00
Borrowed money.....	5, 000 00
Undivided profits.....	612 86
Guaranty fund (as per section 392 of Banking Law).....	6, 800 00
Suspense account.....	28 36
	<hr/>
	\$155, 910 49
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$2, 164 31
Dues credited to members.....	49, 691 75
Money borrowed.....	16, 413 30
Mortgages redeemed, foreclosed or transferred to real estate..	37, 440 00
Loans on shares repaid.....	1, 430 00
Fees received.....	291 00
Fines received.....	139 93
Interest received.....	9, 235 22
Premium received.....	512 45
Dividends retained on withdrawals.....	846 24
Advances repaid.....	12 00
	<hr/>
	\$118, 176 20
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DISBURSEMENTS

Loaned on mortgage.....	\$21, 970 00
Loaned on shares.....	2, 470 00
Dues repaid on withdrawal, or applied on loans.....	34, 073 50
Paid matured shares.....	36, 013 80
Dividends paid on withdrawal, or applied on loans.....	4, 009 41
Paid borrowed money and prior mortgages.....	17, 413 30
Paid interest on borrowed money and prior mortgages.....	252 07
Paid for real estate.....	642 82
Paid salaries and clerk-hire.....	650 00
Paid advertising, printing and postage.....	111 49
Paid rent.....	100 00
Paid repairs to real estate.....	118 75
Paid banking department, examination.....	29 50
Paid banking department, assessment.....	13 11
Advances for taxes, insurance, etc.....	5 00
State League dues.....	5 25
Cash on hand December 31, 1915.....	298 20
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	\$118, 176 20
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Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 3,984; shares issued during the year, 1,164; shares withdrawn during the year, 1,598; shares in force, 3,550. Borrowing members, 192, holding 1,237 shares; non-borrowing members, 450, holding 2,313 shares. Female shareholders, 349, holding 1,329 shares. Total dividends credited members during the year on instalment shares, \$8,842.39; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$36,013.80. Entrance fee, 25 cents per share. Operating expenses, as defined in

section 390 of the Banking Law, incurred and paid during the year, \$866.74.
Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent.
Premium paid by borrowing members, 1 cent per share per week.

Loans have been made in Erie and Niagara counties, New York State.
Largest mortgage loan outstanding, \$5,460. Mortgages in force in New York State, \$151,580. One foreclosure during the year.

THE NIAGARA PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 311 Falls street, Niagara Falls, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	FRANK LE BLOND.....	Niagara Falls, N. Y.
Secretary.....	ANN E. RAE.....	Niagara Falls, N. Y.
Treasurer.....	ANN E. RAE.....	Niagara Falls, N. Y.
Attorneys.....	CARY & WALLACE.....	Niagara Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$2, 022, 705 00
Loans on shares	79, 869 00
Shares of Land Bank of State of New York	1, 000 00
Contracts for the sale of real estate.....	15, 323 36
Real estate	45, 518 75
Cash on hand and in bank.....	4, 159 27
Furniture and fixtures.....	350 00
Advances for taxes, insurance, etc.....	1, 200 46
	<u>\$2, 170, 125 84</u>

LIABILITIES

Due shareholders, dues.....	\$1, 857, 367 90
Due shareholders, dividends credited.....	178, 705 29
Borrowed money	11, 000 00
Undivided profits	43, 052 65
Guaranty fund (as per section 392 of Banking Law).....	80, 000 00
	<u>\$2, 170, 125 84</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$3, 819 41
Dues credited to members.....	736, 563 25
Money borrowed	28, 000 00
Mortgages redeemed, foreclosed or transferred to real estate..	245, 460 00
Loans on shares repaid.....	282, 353 50
Real estate sold.....	4, 550 00
Fees received	1, 104 75
Fines received	206 90
Interest received	117, 102 81
Premium received	11, 758 30
Rent received	3, 071 66
Dividends retained on withdrawals.....	2, 477 03
Advances repaid	154 31
Real estate contracts.....	638 75
	<u>\$1, 437, 260 67</u>

DISBURSEMENTS

Loaned on mortgage.....	\$428,659 00
Loaned on shares.....	297,950 00
Dues repaid on withdrawal, or applied on loans.....	339,189 20
Paid matured shares.....	280,606 22
Dividends paid on withdrawal, or applied on loans.....	13,987 78
Cash dividends paid on income and accumulative prepaid shares	33,538 85
Paid borrowed money and prior mortgages.....	17,000 00
Paid interest on borrowed money and prior mortgages.....	215 33
Paid for real estate.....	4,115 14
Paid salaries and clerk-hire.....	6,107 00
Paid advertising, printing and postage.....	1,145 72
Paid rent.....	1,260 00
Paid repairs to real estate.....	285 27
Paid taxes, insurance, etc.....	784 34
Paid banking department, examination.....	122 70
Paid banking department, assessment.....	140 20
Advances for taxes, insurance, etc.....	1,206 54
Shares of Land Bank.....	1,000 00
Real estate contracts.....	4,550 00
Legal expenses and foreclosures.....	399 38
Heating.....	261 44
Office improvements.....	166 95
Light, telephone, supplies, etc.....	410 34
Cash on hand December 31, 1915.....	4,159 27
	<hr/>
	\$1,437,260 67

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

Shares in force January 1, 1915, 41,978; shares issued during the year, 10,581; shares withdrawn during the year, 8,703; shares in force, 43,856. Borrowing members, 944, holding 15,679 shares; non-borrowing members, 4,208, holding 28,177 shares. Female shareholders, 2,524, holding 14,633 shares. Total dividends credited members during the year on instalment shares, \$67,778.41; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$33,538.85; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$280,606.22. Entrance fee, 25 cents per share, not to exceed \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$9,351.45. Unpaid, none.

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

Loans have been made in Niagara county, New York State. Largest mortgage loan outstanding, \$17,680. Mortgages in force in New York State, \$2,022,705. Two foreclosures during the year.

ONEIDA COUNTY

CORNHILL BUILDING AND LOAN ASSOCIATION

No. 230 South street, Utica, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	J. LEWIS JONES.....	Utica, N. Y.
Secretary.....	OWEN F. LUKER.....	Utica, N. Y.
Treasurer.....	CHARLES W. BUSHINGER.....	Utica, N. Y.
Attorney.....	HERBERT D. PITCHER.....	Utica, N. Y.

ASSETS

Loans on bond and mortgage.....	\$471,500 00
Loans on shares.....	14,890 00
Cash on hand and in bank.....	3,477 62
Interest, premium, fees and fines due and unpaid.....	535 40
Installments due and unpaid.....	<u>\$948 00</u>
	<u>\$490,403 02</u>

LIABILITIES

Due shareholders, dues.....	\$341,910 00
Due shareholders, dividends credited.....	72,624 50
Balance to be paid borrowers on mortgage loans.....	2,400 00
Borrowed money.....	52,065 50
Undivided profits.....	8,555 24
Guaranty fund (as per section 392 of Banking Law).....	10,854 00
Interest on borrowed money.....	1,993 78
	<u>\$490,403 02</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$2,76
Dues credited to members.....	85,699 50
Money borrowed.....	46,943 70
Mortgages redeemed, foreclosed or transferred to real estate..	71,675 00
Loans on shares repaid.....	9,670 00
Real estate sold.....	2,275 83
Fees received.....	159 00
Fines received.....	420 41
Interest received.....	20,475 67
Premium received.....	8,103 78
Dividends retained on withdrawals.....	310 85
Mortgage tax.....	299 50
	<u>\$246,036 00</u>

DISBURSEMENTS

Loaned on mortgage.....	\$103,475 00
Loaned on shares.....	12,670 00
Dues repaid on withdrawal, or applied on loans.....	35,273 00
Paid matured shares.....	29,500 00
Dividends paid on withdrawal, or applied on loans.....	5,668 13
Paid borrowed money and prior mortgages.....	49,892 20
Paid interest on borrowed money and prior mortgages.....	2,214 04
Paid for real estate.....	2,199 03
Paid salaries and clerk-hire.....	850 00
Paid advertising, printing and postage.....	21 84
Paid rent.....	2 00
Paid banking department, examination.....	44 50
Paid banking department, assessment.....	32 92
Trustees' expenses.....	102 00
Mortgage tax.....	511 00
Profit and loss, real estate.....	76 80
Filing mortgage.....	11 64
Internal revenue stamps.....	6 28
Flowers.....	8 00
Cash on hand December 31, 1915.....	3,477 62
	<u>\$246,036 00</u>

Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly. Shares in force January 1, 1915, 13,681; shares issued during the year, 2,813; shares withdrawn during the year, 2,013; shares in force, 14,481. Borrowing members, 269, holding 5,268 shares; non-borrowing members, 654, holding 9,213 shares. Female shareholders, 385, holding 5,316 shares. Total dividends credited members during the year on instalment shares, \$21,977.58; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$29,500. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,001.76. 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, \$469,100. Three foreclosures during the year.

THE HOMESTEAD AID ASSOCIATION OF UTICA

No. 90 Seneca street, Utica, N. Y.

[Organized under Law of 1851. Commenced business 1884]

Officers	Names	Post-office addresses
President.....	WATSON T. DUNMORE.....	90 Seneca Street.
Secretary.....	SHERWOOD S. CUBBAN.....	90 Seneca Street.
Treasurer.....	CHARLES B. ROGERS.....	First National Bank.
Attorney.....	WATSON T. DUNMORE.....	90 Seneca Street.

ASSETS

Loans on bond and mortgage.....	\$3,594,031 24
Loans on shares.....	198,046 35
Contracts for the sale of real estate.....	3,300 00
Real estate.....	20,000 00
Cash on hand and in bank.....	68,602 61
Interest, premium, fees and fines due and unpaid.....	2,626 39
Advances for taxes, insurance, etc.....	1,288 92
Interest accrued.....	1,014 38
	<u>\$3,888,909 89</u>

LIABILITIES

Due shareholders, dues.....	\$2,990,535 50
Due shareholders, matured shares.....	2,718 30
Due shareholders, dividends credited.....	597,842 20
Balance to be paid borrowers on mortgage loans.....	18,533 00
Borrowed money.....	175,054 53
Undivided profits.....	11,739 55
Guaranty fund (as per section 392 of Banking Law).....	91,965 57
Interest and premiums prepaid.....	130 97
Bills payable and accrued expenses.....	190 92
Interest accrued on borrowed money.....	190 35
	<u>\$3,888,909 89</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$37,015 81
Dues credited to members.....	613,173 50
Money borrowed.....	369,257 92
Mortgages redeemed, foreclosed or transferred to real estate..	449,671 00

Loans on shares repaid.....	\$97,147 65
Fees received	765 00
Fines received	1,363 78
Interest received	171,698 23
Premium received	10,599 14
Rent received	671 14
Dividends retained on withdrawals.....	2,317 85
Advances repaid	458 85
Mortgage taxes repaid.....	1,497 50
	<hr/>
	\$1,755,637 37

DISBURSEMENTS

Loaned on mortgage.....	\$612,965 15
Loaned on shares.....	115,905 00
Dues repaid on withdrawal, or applied on loans.....	331,258 00
Paid matured shares.....	190,779 58
Dividends paid on withdrawal, or applied on loans.....	58,490 67
Paid borrowed money and prior mortgages.....	348,033 05
Paid interest on borrowed money and prior mortgages.....	7,765 57
Paid salaries and clerk-hire.....	4,441 50
Paid advertising, printing and postage.....	293 75
Paid repairs to real estate.....	228,24
Paid taxes, insurance, etc.....	391 28
Paid banking department, examination.....	281 09
Paid banking department, assessment.....	262 00
Advances for taxes, insurance, etc.....	654 05
Mortgage taxes	2,995 50
Appraisals	1,435 00
Enlarging office building.....	1,233 49
Office and incidental expenses.....	621 84
Cash on hand December 31, 1915.....	68,602 61
	<hr/>
	\$1,755,637 37

Plan, serial. Par value of shares, \$100 and \$200. Instalments are \$1 and \$2 monthly.

Shares in force January 1, 1915, 73,787; shares issued during the year, 14,100; shares withdrawn during the year, 10,403; shares in force, 77,484. Borrowing members, 2,717, holding 35,633 shares, non-borrowing members, 3,028, holding 41,851 shares. Female shareholders, 2,080, holding 26,533 shares. Total dividends credited members during the year on instalment shares, \$158,974.90; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$151,175.14. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,792.09. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$190.92.

Premium plan, instalment. Interest paid by borrowing members, 4½ per cent., 5 per cent. and 6 per cent. Premium paid by borrowing members, ½ of 1 per cent.

Loans have been made in Herkimer and Oneida counties, New York State. Largest mortgage loan outstanding, \$66,000. Mortgages in force in New York State, \$3,594,031.24. Three foreclosures during the year.

THE HOMESTEAD AID ASSOCIATION OF WHITESTOWN, N. Y.

Whitesboro, N. Y.

[Organized under Law of 1892. Commenced business 1893]

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.....	Utica, N. Y.

ASSETS

Loans on bond and mortgage.....	\$65, 102 87
Loans on shares.....	1, 100 00
Cash on hand and in bank.....	307 34
Furniture and fixtures.....	50 71
Interest, premium, fees and fines due and unpaid.....	81 22
Advances for taxes, insurance, etc.....	12 80
	<hr/>
	\$66, 654 94

LIABILITIES

Due shareholders, dues.....	\$42, 639 88
Due shareholders, dividends credited.....	18, 889 44
Borrowed money.....	3, 900 00
Undivided profits.....	247 88
Guaranty fund (as per section 392 of Banking Law).....	977 74
	<hr/>
	\$66, 654 94

RECEIPTS

Cash on hand January 1, 1915.....	\$624 90
Dues credited to members.....	14, 816 24
Money borrowed.....	23, 000 00
Mortgages redeemed, foreclosed or transferred to real estate..	6, 550 00
Loans on shares repaid.....	900 00
Fees received.....	21 00
Fines received.....	30 14
Interest received.....	2, 633 65
Premium received.....	1, 284 41
Dividends retained on withdrawals.....	21 05
Advances repaid.....	495 55
	<hr/>
	\$50, 376 94

DISBURSEMENTS

Loaned on mortgage.....	\$11, 902 87
Dues repaid on withdrawal, or applied on loans.....	10, 510 81
Paid matured shares.....	6, 400 00
Dividends paid on withdrawal, or applied on loans.....	1, 011 53
Paid borrowed money and prior mortgages.....	19, 100 00
Paid interest on borrowed money and prior mortgages.....	280 77
Paid for real estate.....	145 73
Paid salaries and clerk-hire.....	125 00
Paid advertising, printing and postage.....	6 17
Paid taxes, insurance, etc.....	70 74
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	5 43
Advances for taxes, insurance, etc.....	495 55
Cash on hand December 31, 1915.....	307 34
	<hr/>
	\$50, 376 94

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

Shares in force January 1, 1915, 1,030½; shares issued during the year, 193½; shares withdrawn during the year, 101½; shares in force, 1,122½. Borrowing members, 45, holding 323 shares; non-borrowing members, 125, holding 799½ shares. Female shareholders, 66, holding 371¾ shares. Total dividends credited members during the year on instalment shares, \$3,051.41; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,400. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$131.17. 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, \$3,000 Mortgages in force in New York State, \$65,102.87. One foreclosure during the year.

MUTUAL SAVINGS, LOAN AND BUILDING ASSOCIATION OF ROME, N. Y.

No. 107 West Dominick street, Rome, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	F. M. SHELLEY.....	Rome, N. Y.
Secretary.....	T. E. GILBERT.....	Rome, N. Y.
Treasurer.....	J. G. LINK.....	Rome, N. Y.
Attorney.....	A. S. EVANS.....	Rome, N. Y.

ASSETS

Loans on bond and mortgage.....	\$14,633 46
Cash on hand and in bank.....	1,387 80
	<hr/>
	\$16,021 26

LIABILITIES

Due shareholders, dues.....	\$15,575 40
Due shareholders, dividends credited.....	439 24
Undivided profits.....	6 62
	<hr/>
	\$16,021 26

RECEIPTS

Cash on hand August 9, 1915.....	\$1,688 85
Dues credited to members.....	5,287 94
Mortgages redeemed, foreclosed or transferred to real estate..	3,990 00
Fees received.....	50
Fines received.....	7 27
Interest received.....	286 15
Dividends retained on withdrawals.....	10 70
	<hr/>
	\$11,271 41

DISBURSEMENTS

Loaned on mortgage.....	\$945 00
Dues repaid on withdrawal, or applied on loans.....	6,631 35
Dividends paid on withdrawal, or applied on loans.....	104 83
Paid borrowed money and prior mortgages.....	2,100 00
Paid interest on borrowed money and prior mortgages.....	47 60
Paid salaries and clerk-hire.....	37 50

Paid advertising, printing and postage.....	\$15 00
Paid banking department, assessment.....	2 33
Cash on hand December 31, 1915.....	1,367 80
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	\$11,271 41
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Plan, permanent. Par value of shares, \$105. Instalments are \$1 monthly. Shares in force August 9, 1915, 724; shares issued since August 9, 1915, 44; shares withdrawn since August 9, 1915, 133; shares in force, 635. Borrowing members, 17, holding 139 shares; non-borrowing members, 77, holding 496 shares. Female shareholders, 7, holding 32 shares. Amount of filed and unpaid withdrawals December 31, 1915, \$1,095.

Entrance fee, 25 cents for each 5 shares. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$52.50. 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, \$3,570. Mortgages in force in New York State, \$14,633.40. No foreclosures during the year.

ORISKANY FALLS CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Oriskany Falls, N. Y.

[Organized under Law of 1894. Commenced business 1900]

Officers	Names	Post-office addresses
President.....	HARRY H. HATHEWAY.....	Oriskany Falls, N. Y.
Secretary.....	BARTON M. VAN EVERA.....	Oriskany Falls, N. Y.
Treasurer.....	BARTON M. VAN EVERA.....	Oriskany Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$37,900 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	51 56
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	\$38,951 55
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LIABILITIES

Due shareholders, dues.....	\$33,241 71
Due shareholders, dividends credited.....	1,788 57
Borrowed money.....	2,560 26
Undivided profits.....	546 01
Guaranty fund (as per section 392 of Banking Law).....	825 00
	<hr/>
	\$38,951 55
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$2,788 62
Dues credited to members.....	11,039 94
Money borrowed.....	9,745 26
Mortgages redeemed, foreclosed or transferred to real estate..	7,700 00
Fees received.....	37 75
Fines received.....	23 81
Interest received.....	2,124 00
Dividends retained on withdrawals.....	5 33
	<hr/>
	\$33,464 71
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$8,800 00
Dues repaid on withdrawals, or applied on loans.....	16,022 64
Paid borrowed money and prior mortgages.....	7,195 00
Paid interest on borrowed money and prior mortgages.....	45 94
Paid salaries and clerk-hire.....	60 00
Paid advertising, printing and postage.....	3 16
Paid rent	185 53
Paid banking department, examination.....	37 12
Paid banking department, assessment.....	3 80
Shares of Land Bank.....	1,000 00
Discount	59 97
Cash on hand December 31, 1915.....	51 55
	<hr/>
	\$33,464 71
	<hr/>

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

Shares in force January 1, 1915, 723; shares issued during the year, 131; shares withdrawn during the year, 172; shares in force, 682. Borrowing members, 36, holding 350 shares; non-borrowing members, 52, holding 332 shares. Female shareholders, 25, holding 159 shares. Total dividends credited members during the year on instalment shares, \$1,788.57; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 300 of the Banking Law, incurred and paid during the year, \$248.69. 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, \$4,200. Mortgages in force in New York State, \$37,900. No foreclosures during the year.

ONONDAGA COUNTY

FAIR CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 631 University block, Syracuse, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers	Names	Post-office addresses
President.....	JACOB J. MOSES.....	804 Carbon Street.
Secretary.....	CLARENCE F. MOORE.....	101 Windsor Place.
Treasurer.....	ANDREW J. EATON.....	317 Primrose Avenue.
Attorney.....	WILLARD A. BILL.....	631 University Block.

ASSETS

Loans on bond and mortgage.....	\$7,200 00
Loans on shares.....	2,283 00
Cash on hand and in bank.....	2,758 16
	<hr/>
	\$12,241 16
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$8,134 00
Due shareholders, matured shares.....	2,335 78
Due shareholders, dividends credited.....	1,209 25
Borrowed money	350 00
Undivided profits	54 76
Guaranty fund (as per section 302 of Banking Law).....	157 37
	<hr/>
	\$12,241 16
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$14 52
Dues credited to members.....	3, 490 00
Money borrowed	6, 602 67
Mortgages redeemed, foreclosed or transferred to real estate..	3, 300 00
Loans on shares repaid.....	3, 931 00
Fees received	41 25
Fines received	8 79
Interest received	782 27
Dividends retained on withdrawals.....	64 48
	<hr/>
	\$18, 234 98

DISBURSEMENTS

Loaned on shares.....	\$2, 610 00
Dues repaid on withdrawal, or applied on loans.....	2, 598 00
Paid matured shares.....	2, 229 08
Dividends paid on withdrawal, or applied on loans.....	249 64
Paid borrowed money and prior mortgages.....	7, 647 16
Paid interest on borrowed money and prior mortgages.....	46 61
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	3 29
Paid banking department, examination.....	22 54
Paid banking department, assessment.....	2 00
Officers' bonds	10 00
Mortgage discharge	2 50
Notary's fees	1 00
Safe deposit box.....	5 00
Cash on hand December 31, 1915.....	2, 758 16
	<hr/>
	\$18, 234 98

Plan, permanent. Par value of shares, \$100. Instalments are \$1 monthly. Shares in force January 1, 1915, 327; shares issued during the year, 165; shares withdrawn during the year, 170; shares in force, 322. Borrowing members, 12, holding 133 shares; non-borrowing members, 40, holding 189 shares. Female shareholders, 2, holding 5 shares. Total dividends credited members during the year on instalment shares, \$691.91; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$4,564.86. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$68.29. 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, \$7,200. No foreclosures during the year.

SYRACUSE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 101 South Salina street, Syracuse, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	JOHN E. BIERHARDT.....	Syracuse, N. Y.
Secretary.....	EDWARD H. JAMES.....	Syracuse, N. Y.
Treasurer.....	JOHN J. KESEL.....	Syracuse, N. Y.
Attorney.....	GEORGE W. DRISCOLL.....	Syracuse, N. Y.

ASSETS

Loans on bond and mortgage.....	\$199, 672 00
Loans on shares.....	16, 584 00

Cash on hand and in bank.....	\$6,357 54
Furniture and fixtures.....	120 00
Instalments due and unpaid.....	112 00
Interest, premium, fees and fines due and unpaid.....	90 29
	<hr/>
	\$222,935 83
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$174,820 00
Due shareholders, dividends credited.....	34,918 90
Balance to be paid borrowers on mortgage loans.....	1,000 00
Undivided profits.....	1,729 62
Guaranty fund (as per section 392 of Banking Law).....	10,467 31
	<hr/>
	\$222,935 83
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$1,762 83
Dues credited to members.....	34,686 00
Money borrowed.....	5,400 00
Mortgages redeemed, foreclosed or transferred to real estate..	29,744 00
Loans on shares repaid.....	33,027 74
Fines received.....	48 66
Interest received.....	12,914 23
Dividends retained on withdrawals.....	283 49
	<hr/>
	\$117,866 95
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DISBURSEMENTS

Loaned on mortgage.....	\$21,500 00
Loaned on shares.....	33,676 74
Dues repaid on withdrawal, or applied on loans.....	9,822 00
Paid matured shares.....	36,956 12
Dividends paid on withdrawal, or applied on loans.....	1,273 02
Paid borrowed money and prior mortgages.....	5,400 00
Paid interest on borrowed money and prior mortgages.....	31 84
Paid salaries and clerk-hire.....	2,151 00
Paid advertising, printing and postage.....	86 98
Paid rent.....	399 96
Paid banking department, examination.....	42 35
Paid banking department, assessment.....	17 12
State League dues.....	7 25
Auditing.....	50 00
Telephone.....	48 00
Books and stationery.....	9 65
Insurance.....	2 00
Office disbursements.....	35 38
Cash on hand December 31, 1915.....	6,357 54
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	\$117,866 95
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 2,753; shares issued during the year, 466; shares withdrawn during the year, 384; shares in force, 2,835. Borrowing members, 127, holding 1,255 shares; non-borrowing members, 230, holding 1,580 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$9,602.55; rate, 5.65 per cent.

No unpaid withdrawals. Amount of shares matured during the year \$36,956.12. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,790.22. Unpaid, none.

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

Loans have been made in Onondaga county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$199,672. No foreclosures during the year.

ONTARIO COUNTY

GENEVA PERMANENT LOAN AND SAVING ASSOCIATION

No. 87-89 Seneca street, Geneva, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	MONTGOMERY S. SANFORD.....	2 Seneca Street.
Secretary.....	JOHN G. FARWELL.....	87-89 Seneca Street.
Treasurer.....	WILLIAM O'HANLON.....	2 Seneca Street.
Attorney.....	LEWIS W. KEYES.....	90 Seneca Street.

ASSETS

Loans on bond and mortgage.....	\$767, 397 00
Loans on shares.....	44, 662 00
Shares of Land Bank of State of New York.....	2, 000 00
Cash on hand and in bank.....	27, 760 52
Furniture and fixtures.....	621 72
Advances for taxes, insurance, etc.....	182 60
	\$842, 623 84

LIABILITIES

Due shareholders, dues.....	\$618, 242 70
Due shareholders, matured shares.....	41, 428 99
Due shareholders, dividends credited.....	137, 410 08
Balance to be paid borrowers on mortgage loans.....	7, 596 64
Undivided profits.....	9, 712 43
Guaranty fund (as per section 392 of Banking Law).....	16, 233 00
Advances by Land Bank.....	12, 000 00
	\$842, 623 84

RECEIPTS

Cash on hand January 1, 1915.....	\$4, 599 51
Dues credited to members.....	490, 519 74
Money borrowed.....	28, 000 00
Mortgages redeemed, foreclosed or transferred to real estate..	103, 911 00
Loans on shares repaid.....	19, 597 33
Fees received.....	80 72
Fines received.....	33 47
Interest received.....	40, 526 60
Premium received.....	7, 840 70
Dividends retained on withdrawals.....	292 84
Advances repaid.....	106 70
Advances by Land Bank.....	12, 000 00
Land Bank, expenses.....	40 95
Mortgage tax.....	21 45
	\$697, 571 01

DISBURSEMENTS

Loaned on mortgage.....	\$168,234 90
Loaned on shares.....	20,943 33
Dues repaid on withdrawal, or, applied on loans.....	421,870 01
Dividends paid on withdrawal, or applied on loans.....	10,559 77
Paid borrowed money and prior mortgages.....	35,500 00
Paid interest on borrowed money and prior mortgages.....	345 96
Paid salaries and clerk-hire.....	5,771 00
Paid advertising, printing and postage.....	628 65
Paid rent.....	1,000 00
Paid banking department, examination.....	109 64
Paid banking department, assessment.....	54 28
Advances for taxes, insurance, etc.....	210 55
Legal services and appraisals.....	180 50
Recording fees.....	879 83
Shares of Land Bank.....	2,000 00
Furniture and fixtures.....	744 22
Office supplies.....	777 85
Cash on hand December 31, 1915.....	27,760 52
	<hr/>
	\$697,571 01
	<hr/>

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

Shares in force January 1, 1915, 19,135; shares issued during the year, 5,569; shares withdrawn during the year, 4,401; shares in force 20,303. Borrowing members 291, holding 6,389 shares; non-borrowing members, 2,072, holding 13,914 shares. Female shareholders, 947, holding 2,112½ shares. Total dividends credited members during the year on instalment shares, \$20,111.60; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$14,830.84; rate, 4 per cent and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$41,428.99. Entrance fee, 4 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$8,177.50. 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, Ontario, Seneca, Wayne and Yates counties, New York State. Largest mortgage loan outstanding, \$19,000. Mortgages in force in New York State, \$767,397. No foreclosures during the year.

ORANGE COUNTY

THE BUILDING AND LOAN ASSOCIATION OF NEWBURGH, N. Y.
No. 44 Smith street, Newburgh, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	WILLIAM J. WYGANT.....	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.....	\$213,775 00
Loans on shares.....	5,245 00

Cash on hand and in bank.....	\$1,505 03
Furniture and fixtures	43 50
Interest, premium, fees and fines due and unpaid.....	520 66
Supplies	40 00
	<hr/>
	\$221,129 19
	<hr/>

LIABILITIES

Due shareholders, dues	\$177,952 50
Due shareholders, dividends credited	23,492 18
Balance to be paid borrowers on mortgage loans.....	700 00
Borrowed money	15,446 89
Undivided profits	361 02
Guaranty fund (as per section 392 of Banking Law).....	2,809 60
Suspense account	367 00
	<hr/>
	\$221,129 19
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$4,101 67
Dues credited to members	40,223 00
Money borrowed	56,776 11
Mortgages redeemed, foreclosed or transferred to real estate.....	16,600 00
Loans on shares repaid.....	5,270 00
Fines received	87 11
Interest received	10,141 24
Dividends retained on withdrawals.....	60 82
	<hr/>
	\$133,259 95
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$36,950 00
Loaned on shares	6,885 00
Dues repaid on withdrawal, or applied on loans.....	21,811 00
Paid matured shares	8,726 36
Dividends paid on withdrawal, or applied on loans.....	2,373 71
Cash dividends paid on income and accumulative prepaid shares	1,278 00
Paid borrowed money and prior mortgages.....	52,192 00
Paid interest on borrowed money and prior mortgages.....	699 95
Paid salaries and clerk-hire.....	650 00
Paid advertising, printing and postage.....	66 48
Paid banking department, examination.....	85 69
Paid banking department, assessment.....	15 23
Officers' bonds	16 00
State League dues	5 50
Cash on hand December 31, 1915.....	1,505 03
	<hr/>
	\$133,259 95
	<hr/>

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

Shares in force January 1, 1915, 3,155; shares issued during the year, 618½; shares withdrawn during the year, 512½; shares in force, 3,261. Borrowing members, 108, holding 959 shares; non-borrowing members, 308, holding, 2,302 shares. Female shareholders, 149, holding 865 shares. Total dividends credited members during the year on instalment shares, \$7,032.02; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,242; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year,

\$8,726.36. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$737.98. 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, \$213,775. No foreclosures during the year.

CO-OPERATIVE LOAN AND SAVINGS SOCIETY

Room 15, Hubbard Building, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
Vice-President.....	A. T. PERRY.....	Port Jervis, N. Y.
Secretary.....	C. E. HOLMES.....	Port Jervis, N. Y.
Treasurer.....	E. F. MAPES.....	Port Jervis, N. Y.
Attorney.....	EDWARD P. JONES.....	Port Jervis, N. Y.

ASSETS

Loans on bond and mortgage.....	\$309,450 00
Loans on shares.....	7,000 00
Contracts for the sale of real estate.....	888 00
Cash on hand and in bank.....	4,910 75
Furniture and fixtures.....	112 30
Interest, premium, fees and fines due and unpaid.....	1,293 87
	<u>\$323,654 92</u>

LIABILITIES

Due shareholders, dues.....	\$233,889 76
Due shareholders, dividends credited.....	16,086 23
Borrowed money.....	6,000 00
Undivided profits.....	14,174 56
Guaranty fund (as per section 392 of Banking Law).....	3,504 37
	<u>\$323,654 92</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$2,320 92
Dues credited to members.....	65,198 26
Money borrowed.....	25,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	41,700 00
Loans on shares repaid.....	2,650 00
Fines received.....	258 67
Interest received.....	12,956 79
Premium received.....	1,789 88
Dividends retained on withdrawals.....	3 70
Advances repaid.....	18 00
Real estate contract.....	12 00
	<u>\$151,908 22</u>

DISBURSEMENTS

Loaned on mortgage.....	\$75,250 00
Loaned on shares.....	1,300 00
Dues repaid on withdrawal, or applied on loans.....	31,494 50
Paid matured shares.....	9,906 80
Dividends paid on withdrawal, or applied on loans.....	2,975 24
Cash dividends paid on income and accumulative prepaid shares.....	4,945 71

Paid borrowed money and prior mortgages.....	\$19,000 00
Paid interest on borrowed money and prior mortgages.....	205 78
Paid for real estate	900 00
Paid salaries and clerk-hire.....	633 00
Paid advertising, printing and postage.....	81 50
Paid rent	100 00
Paid banking department, examination.....	74 15
Paid banking department, assessment.....	21 40
Advances for taxes, insurance, etc.....	6 00
State League dues and expenses.....	68 00
Furniture and fixtures	12 30
Hold up insurance	10 00
Lighting	8 24
Sundries	4 85
Cash on hand December 31, 1915.....	4,910 75
	\$151,908 22

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 4,368; shares issued during the year, 851; shares withdrawn during the year, 672½; shares in force, 4,546½. Borrowing members, 227, holding 1,582¼ shares; non-borrowing members, 406, holding 2,964¼ shares. Female shareholders, 236, holding 1,648½ shares. Total dividends credited members during the year on instalment shares, \$5,653.43; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,952.76; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$9,906.80. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$905.59. 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, \$309,450. Two foreclosures during the year.

THE GOSHEN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Goshen, N. Y.

[Organized under Law of 1909. Commenced business 1910]

Officers	Names	Post-office addresses
President.....	PERCY V. D. GOTT.....	Goshen, N. Y.
Secretary.....	CARLTON I. SMITH.....	Goshen, N. Y.
Treasurer.....	RALPH L. M3GEOCH.....	Goshen, N. Y.

ASSETS

Loans on bond and mortgage.....	\$55,925 00
Loans on shares	50 00
Cash on hand and in bank.....	92 17
	\$56,067 17

LIABILITIES

Due shareholders, dues	\$45,086 00
Due shareholders, dividends credited	2,694 99
Balance to be paid borrowers on mortgage loans.....	2,300 00
Borrowed money	3,100 00
Undivided profits	2,505 42
Guaranty fund (as per section 392 of Banking Law).....	225 83

Interest accrued	\$129 93
Salary	25 00
	<hr/>
	\$56,067 17
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915	\$427 14
Dues credited to members	10,333 00
Money borrowed	7,150 00
Mortgages redeemed, foreclosed or transferred to real estate ..	3,000 00
Fees received ..	38 25
Fines received ..	46 26
Interest received	2,898 70
Dividends retained on withdrawals	113 15
	<hr/>
	\$24,006 50
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$16,375 00
Loaned on shares	50 00
Dues repaid on withdrawal, or applied on loans	2,337 00
Dividends paid on withdrawal, or applied on loans	318 68
Cash dividends paid on income and accumulative prepaid shares ..	604 16
Paid borrowed money and prior mortgages	4,050 00
Paid interest on borrowed money and prior mortgages	54 99
Paid salaries and clerk-hire	100 00
Paid advertising printing and postage	6 50
Paid banking department, examination	14 00
Paid banking department, assessment	4 00
Cash on hand December 31, 1915	92 17
	<hr/>
	\$24,006 50
	<hr/> <hr/>

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

Shares in force January 1, 1915, 810; shares issued during the year, 161; shares withdrawn during the year, 51; shares in force, 920. Borrowing members, 30, holding 304 shares; non-borrowing members, 87, holding 616 shares. Female shareholders, 32, holding 174 shares. Total dividends credited members during the year on instalment shares, \$1,309.03; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$683.04; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$106.50. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$25.

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, \$53,825. No foreclosures during the year.

THE HOMESTEAD BUILDING AND LOAN ASSOCIATION

Nos. 63-67 North street, Middletown, N. Y.

[Organized under Law of 1861. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FRED S. ROGERS.....	Middletown, N. Y.
Secretary.....	H. J. LEONARD.....	Middletown, N. Y.
Treasurer.....	ARCHIBALD TAYLOR.....	Middletown, N. Y.
Attorney.....	THOMAS C. ROGERS.....	Middletown, N. Y.

ASSETS

Loans on bond and mortgage.....		\$216,165 00
Loans on shares		16,205 00
Cash on hand and in bank.....		20,714 18
Furniture and fixtures		50 00
Instalments due and unpaid.....	\$2,836 53	
Interest, premiums, fees and fines due and unpaid.....	266 71	
		<u>\$253,134 18</u>

LIABILITIES

Due shareholders, dues	\$182,004 61
Due shareholders, dividends credited	42,007 59
Balance to be paid borrowers on mortgage loans.....	4,271 70
Undivided profits	14,850 28
Guaranty fund (as per section 362 of Banking Law).....	10,000 00
	<u>\$253,134 18</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$14,733 11
Dues credited to members	37,069 38
Mortgages redeemed, foreclosed or transferred to real estate..	27,900 00
Loans on shares repaid	3,500 00
Fees received	38 50
Fines received	42 28
Interest received	11,679 63
Premium received	2,193 24
Dividends retained on withdrawals	387 60
	<u>\$97,543 74</u>

DISBURSEMENTS

Loaned on mortgage	\$43,828 30
Loaned on shares	5,920 00
Dues repaid on withdrawal, or applied on loans.....	8,649 51
Paid matured shares	16,560 10
Dividends paid on withdrawal, or applied on loans.....	1,296 07
Paid salaries and clerk-hire.....	445 00
Paid advertising, printing and postage.....	32 58
Paid rent	80 50
Paid banking department, examination.....	49 75
Paid banking department, assessment.....	17 00
Officers' bonds	40 00
State League dues	6 75
Carriage hire	4 00
Cash on hand December 31, 1915	20,714 18
	<u>\$97,543 74</u>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 3,018; shares issued during the year, 482; shares withdrawn during the year, 352; shares in force, 3,148. Borrowing members, 91, holding 1,101 shares; non-borrowing members, 287, holding 2,047 shares. Female shareholders, 148, holding 720 shares. Total dividends credited members during the year on instalment shares, \$11,464.80; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$16,560.10. Entrance fee, 10 cents per share, not to exceed \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$608.83. 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, \$7,000. Mortgages in force in New York State, \$216,165. No foreclosures during the year.

THE ORANGE COUNTY BUILDING AND LOAN ASSOCIATION, No. 2

No. 114 Pike street, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	WILLIAM S. BEVANS.....	9 Ball Street.
Secretary.....	JOHN J. DULEY.....	42 Sussex Street.
Treasurer.....	CHARLES L. CUNNINGHAM.....	8 Lyman Street.
Attorney.....	WILLIAM P. GREGG.....	Hubbard Building.

ASSETS

Loans on bond and mortgage	\$224,700 00
Real estate	2,157 00
Cash on hand and in bank	7,562 76
Furniture and fixtures	35 00
Advances for insurance	30 00
	<hr/>
	\$234,484 76

LIABILITIES

Due shareholders, dues	\$205,232 23
Due shareholders, dividends credited	12,926 21
Balance to be paid borrowers on mortgage loans	1,600 00
Undivided profits	11,933 63
Guaranty fund (as per section 392 of Banking Law)	2,792 69
	<hr/>
	\$234,484 76

RECEIPTS

Cash on hand January 1, 1915	\$5,268 25
Dues credited to members	63,739 51
Mortgages redeemed, foreclosed or transferred to real estate..	33,300 00
Fees received	45 00
Fines received	334 03
Interest received	10,867 07
Rent received	20 00
Advances repaid	20 98
Judgment	59 20
	<hr/>
	\$113,654 04

DISBURSEMENTS

Loaned on mortgage	\$66,500 00
Dues repaid on withdrawal, or applied on loans	20,319 39

Interest accrued	\$9,000 00
Dividends paid on withdrawal, or applied on loans.....	2,577 23
Cash dividends paid on income and accumulative prepaid shares	4,073 95
Paid interest on borrowed money and prior mortgages.....	70 05
Paid for real estate	2,635 00
Paid salaries and clerk-hire	544 25
Paid advertising, printing and postage.....	32 98
Paid rent	100 00
Paid repairs to real estate	38 62
Paid taxes, insurance, etc.	17 10
Paid banking department, examination	53 50
Paid banking department, assessment	14 96
Officers' bonds	22 00
Advances for insurance	30 00
State League expenses	55 75
Lighting	6 50
Cash on hand December 31, 1915.....	7,562 76
	<hr/>
	\$113,654 04
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 3,057½; shares issued during the year, 1,140; shares withdrawn during the year, 471; shares in force, 3,726½. Borrowing members, 146, holding 1,123½ shares; non-borrowing members, 390, holding 2,603 shares. Female shareholders, 187, holding 1,232 shares. Total dividends credited members during the year on instalment shares, \$4,341.15; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,145.53; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$9,000. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$761.48. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5.04 per cent. No premium charged.

Loans have been made in Orange, Sullivan and Ulster counties, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$224,700. One foreclosure during the year.

PORT JERVIS REAL ESTATE AND LOAN ASSOCIATION

No. 95 Pike street, Port Jervis, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	ALBERT T. PORTER.....	65 Sussex Street.
Secretary.....	EMMET A. BROWNE.....	18 Ferguson Street.
Treasurer.....	THEODORE LUDLUM.....	113 Ball Street.
Attorney.....	FRANK LYBOLT.....	Hubbard Building.

ASSETS

Loans on bond and mortgage	\$887,500 00
Loans on shares	20,265 00
Contracts for the sale of real estate.....	3,339 00
Real estate	18,007 13
Cash on hand and in bank.....	38,007 74
Furniture and fixtures	1,059 82
Instalments due and unpaid	5,294 69
	<hr/>
	\$973,473 38
	<hr/>

LIABILITIES

Due shareholders, dues	\$868,312 75
Due shareholders, dividends credited	78,307 55
Balance to be paid borrowers on mortgage loans.....	2,450 00
Undivided profits	8,657 99
Guaranty fund (as per section 392 of Banking Law).....	15,745 09
	<hr/>
	\$973,473 38

RECEIPTS

Cash on hand January 1, 1915.....	\$35,890 12
Dues credited to members	199,327 69
Mortgages redeemed, foreclosed or transferred to real estate..	138,100 00
Loans on shares repaid	13,179 00
Real estate sold	1,286 27
Fees received	93 00
Fines received	661 34
Interest received	39,011 77
Premium received	5,685 47
Rent received	569 78
Advances repaid	47 64
Bonds sold	15,518 13
Dividends accrued	139 68
Miscellaneous	200 41
	<hr/>
	\$449,710 30

DISBURSEMENTS

Loaned on mortgage	\$223,700 00
Loaned on shares	13,445 00
Dues repaid on withdrawal, or applied on loans.....	114,361 90
Dividends paid on withdrawal, or applied on loans.....	10,686 29
Cash dividends paid on income and accumulative prepaid shares	23,268 28
Paid for real estate	4,368 92
Paid salaries and clerk-hire	2,870 83
Paid advertising, printing and postage.....	211 41
Paid rent	160 00
Paid repairs to real estate	490 71
Paid taxes, insurance, etc.....	699 40
Paid banking department, examinations.....	172 72
Paid banking department, assessment	63 39
Officers' bonds	48 00
State League dues and expenses	100 25
Bonds purchased	15,518 13
Legal expenses	540 59
Auditing	30 00
Telephone	25 70
Lighting, supplies and repairs	51 80
Typewriter	15 00
Letter file	14 00
Miscellaneous expenses	860 24
Cash on hand December 31, 1915.....	38,007 74
	<hr/>
	\$449,710 30

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

Shares in force January 1, 1915, 14,270½; shares issued during the year, 2,995; shares withdrawn during the year, 2,046; shares in force, 15,219½. Borrowing members, 447, holding 4,436 shares; non-borrowing members, 1,040, holding 10,783½ shares. Female shareholders, 673, holding 5,492

shares. Total dividends credited members during the year on instalment shares, \$11,685.14; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$25,806.07; rate, 4½ per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,497.99. 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. Largest mortgage loan outstanding, \$28,000. Mortgages in force in New York State, \$382,200. 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]

Officers	Names	Post-office addresses
President.....	WILLIAM H. NEARPASS.....	4 Catherine Street.
Secretary.....	JOHN H. DEWITT.....	6 Jones Street.
Treasurer.....	AUGUSTUS P. ALTEMEIER.....	4 West Broome Street.
Attorneys.....	C. E. & S. M. CUDDERBACK.....	Room 7, Farnum Bldg.

ASSETS

Loans on bond and mortgage	\$212,650 00
Loans on shares	4,875 00
Contracts for the sale of real estate.....	2,447 50
Cash on hand and in bank	1,441 24
Furniture and fixtures	320 00
Interest, premium, fees and fines due and unpaid.....	634 71
	<u>\$222,368 45</u>

LIABILITIES

Due shareholders, dues	\$179,753 48
Due shareholders, matured shares.....	11,737 23
Due shareholders, dividends credited	26,613 57
Borrowed money	900 00
Undivided profits	88
Guaranty fund (as per section 392 of Banking Law).....	3,363 29
	<u>\$222,368 45</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$1,268 20
Dues credited to members	40,718 44
Money borrowed	13,700 00
Mortgages redeemed, foreclosed or transferred to real estate..	26,600 00
Loans on shares repaid	2,615 00
Fees received	15 50
Fines received	39 88
Interest received	8,217 22
Premium received	1,767 77
Advances repaid	87 80
Real estate contract	140 00
	<u>\$95,169 81</u>

DISBURSEMENTS

Loaned on mortgage	\$34,900 00
Loaned on shares	975 00
Dues repaid on withdrawal, or applied on loans.....	20,410 95
Paid matured shares	18,744 49
Dividends paid on withdrawal, or applied on loans.....	3,875 67
Cash dividend paid on income and accumulative prepaid shares	838 53
Paid borrowed money and prior mortgages.....	12,800 00
Paid interest on borrowed money and prior mortgages.....	309 12
Paid salaries and clerk-hire	498 00
Paid advertising, printing and postage.....	40 95
Paid rent	75 00
Paid taxes, insurance, etc.....	135 05
Paid banking department, examination.....	24 25
Paid banking department, assessment.....	16 29
Officers' bonds	10 00
Advances for taxes, insurance, etc.....	13 92
State League	41 50
Legal expenses	15 35
Lighting	4 50
Cash on hand December 31, 1915.....	1,441 24
	<hr/>
	\$95,169 81
	<hr/> <hr/>

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

Shares in force January 1, 1915, 2,178 $\frac{3}{4}$; shares issued during the year, 227 $\frac{1}{2}$; shares withdrawn during the year, 339; shares in force, 2,067 $\frac{1}{4}$. Borrowing members, 131, holding 1,082 $\frac{3}{4}$ shares; non-borrowing members, 196, holding 984 $\frac{1}{2}$ shares. Female shareholders, 89, holding 567 $\frac{1}{4}$ shares. Total dividends credited members during the year on instalment shares, \$7,129.99; rate, 4 $\frac{1}{2}$ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,306; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$23,037.23. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$669.95. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5.04 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, \$212,650. No foreclosures during the year.

UNION BUILDING AND LOAN ASSOCIATION OF THE TOWN OF WOODBURY, COUNTY OF ORANGE, STATE OF NEW YORK

Central Valley, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	JAMES C. RIDER.....	Central Valley, N. Y.
Secretary.....	W. M. GILDERSLEEVE.....	Central Valley, N. Y.
Treasurer.....	J. M. BARNES.....	Central Valley, N. Y.
Attorneys.....	J. W. & PERCY V. D. GOTT.....	Goshen, N. Y.

ASSETS

Loans on bond and mortgage	\$114,150 00
Loans on shares	3,920 00
Cash on hand and in bank	731 21

Furniture and fixtures	\$60 00
Interest, premium, fees and fines due and unpaid	2,231 80
Advances for taxes, insurance, etc.	249 78
	<hr/>
	\$121,342 79

LIABILITIES

Due shareholders, dues	\$74,464 00
Due shareholders, matured shares	6,344 98
Due shareholders, dividends credited	14,037 05
Borrowed money	16,000 00
Undivided profits	5,982 10
Guaranty fund (as per section 392 of Banking Law)	4,469 47
Interest accrued	45 19
	<hr/>
	\$121,342 79

RECEIPTS

Cash on hand January 1, 1915	\$2,904 86
Dues credited to members	15,148 00
Money borrowed	11,175 00
Mortgages redeemed, foreclosed or transferred to real estate ..	20,300 00
Loans on shares repaid	925 00
Fees received	50
Fines received	561 98
Interest received	7,209 52
Dividends retained on withdrawals	238 97
Advances repaid	322 13
Loans to savings and loan associations repaid	450 00
	<hr/>
	\$59,235 96

DISBURSEMENTS

Loaned on mortgage	\$28,050 00
Loaned on shares	100 00
Dues repaid on withdrawal, or applied on loans	9,502 00
Paid matured shares	9,344 32
Dividends paid on withdrawal, or applied on loans	3,075 01
Paid borrowed money and prior mortgages	6,600 00
Paid interest on borrowed money and prior mortgages	1,093 72
Paid salaries and clerk-hire	316 66
Paid advertising, printing and postage	21 46
Paid rent	60 00
Paid banking department, examination	30 69
Paid banking department, assessment	9 46
Advances for taxes, insurance, etc	291 18
State League dues and expenses	10 25
Cash on hand December 31, 1915	731 21
	<hr/>
	\$59,235 96

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

Shares in force January 1, 1915, 1,239; shares issued during the year, 272; shares withdrawn during the year, 216; shares in force, 1,295. Borrowing members, 63, holding 652 shares; non-borrowing members, 120, holding 643 shares. Female shareholders, 72, holding 516 shares. Total dividends credited members during the year on instalment shares, \$5,335.28; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$9,644.32. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$408.37. 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, \$12,000. Mortgages in force in New York State, \$114,150. No foreclosures during the year.

WARWICK, MONROE AND CHESTER BUILDING AND LOAN ASSOCIATION

No. 2 Lake street, Monroe, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	JOHN H. CARPENTER.....	Monroe, N. Y.
Secretary.....	E. F. RICHENBERG.....	Monroe, N. Y.
Treasurer.....	GEORGE M. ROE.....	Chester, N. Y.
Attorney.....	M. N. KANE.....	Warwick, N. Y.

ASSETS

Loans on bond and mortgage.....	\$160,255 00
Loans on shares	4,090 00
Cash on hand and in bank	5,470 84
Furniture and fixtures	95 00
Interest, premium, fees and fines due and unpaid.....	1,523 18
	<u>\$171,434 02</u>

LIABILITIES

Due shareholders, dues	\$138,131 87
Due shareholders, dividends credited	27,572 91
Balance to be paid borrowers on mortgage loans.....	1,300 00
Borrowed money	1,450 00
Guaranty fund (as per section 392 of Banking Law).....	2,779 14
	<u>\$171,434 02</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$3,367 59
Dues credited to members	29,115 22
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	13,975 00
Loans on shares repaid	1,470 00
Fees received	474 48
Fines received	48 55
Interest received	8,434 70
Dividends retained on withdrawals.....	327 16
Undivided profits	6 68
	<u>\$60,219 38</u>

DISBURSEMENTS

Loaned on mortgage	\$29,550 00
Loaned on shares	3,820 00
Dues repaid on withdrawal, or applied on loans.....	7,798 50
Paid matured shares	6,354 08
Dividends paid on withdrawal, or applied on loans.....	1,003 51
Paid borrowed money and prior mortgages	5,200 00
Paid interest on borrowed money and prior mortgages.....	165 97
Paid salaries and clerk-hire	250 00

Paid advertising, printing and postage.....	\$33 84
Paid rent	45 00
Paid banking department, examination.....	20 50
Paid banking department, assessment.....	11 89
Officers' bonds	20 00
State League dues	5 25
County clerk	176 60
Fees refunded	10 50
Attorney's fees	230 00
Individual accounts	28 50
Moving expenses	24 40
Cash on hand December 31, 1915.....	5,470 84
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	\$60,219 38
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 2,447; shares issued during the year, 466; shares withdrawn during the year, 239; shares in force, 2,674. Borrowing members, 99, holding 799 shares; non-borrowing members, 288, holding 1,875 shares. Female shareholders, 124, holding 665 shares. Total dividends credited members during the year on instalment shares, \$7,070.46; rate, 4.54 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,354.08. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$378.49. 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, \$160,255. No foreclosures during the year.

ORLEANS COUNTY

MEDINA SAVINGS AND LOAN ASSOCIATION

City Hall, Main street, Medina, N. Y.

[Organized under Law of 1851. Commenced business 1886]

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.....	\$322,647 50
Cash on hand and in bank.....	16,866 76
Instalments due and unpaid.....	\$396 25
Interest, premiums, fees and fines due and unpaid.....	879 10
	<hr/>
	\$339,514 26
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$239,396 00
Due shareholders, dividends credited.....	35,574 70
Undivided profits.....	7,043 56
Guaranty fund (as per section 392 of Banking Law).....	7,500 00
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	\$339,514 26
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$4,067 81
Dues credited to members.....	96,186 50
Money borrowed	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	41,782 00
Fees received	572 00
Fines received	527 95
Interest received	18,682 77
	\$167,819 03

DISBURSEMENTS

Loaned on mortgage.....	\$50,870 00
Dues repaid on withdrawal, or applied on loans.....	39,023 00
Paid matured shares.....	45,664 50
Dividends paid on withdrawal, or applied on loans.....	2,854 60
Paid borrowed money and prior mortgages.....	11,060 00
Paid interest on borrowed money and prior mortgages.....	166 66
Paid salaries and clerk-hire.....	1,095 50
Paid advertising, printing and postage.....	108 01
Paid rent	24 00
Paid banking department, examination.....	52 50
Paid banking department, assessment.....	23 50
State League dues.....	10 00
Cash on hand December 31, 1915.....	16,866 76
	\$167,819 03

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1915, 7,673; shares issued during the year, 2,288; shares withdrawn during the year, 2,201; shares in force, 7,760. Borrowing members, 309, holding 1,802 shares; non-borrowing members, 1,006, holding 5,958 shares. Female shareholders, 645, holding 2,765 shares. Total dividends credited members during the year on instalment shares, \$17,205.05; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$45,664.50. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,237.51. 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, \$322,647.50. No foreclosures during the year.

ORLEANS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Albion, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	ORVILLE H. TAYLOR.....	Albion, N. Y.
Secretary.....	HERBERT L. KEOWN.....	Albion, N. Y.
Treasurer.....	WILLIAM B. DYE.....	Albion, N. Y.
Attorney.....	HERBERT T. REED.....	Albion, N. Y.

ASSETS

Loans on bond and mortgage.....	\$7, 100 00
Cash on hand and in bank.....	530 31
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	\$7, 630 31
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$6, 435 00
Due shareholders, dividends credited.....	943 09
Undivided profits.....	2 02
Guaranty fund (as per section 392 of Banking Law).....	250 20
	<hr/>
	\$7, 630 31
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$227 74
Dues credited to members.....	1, 929 00
Mortgages redeemed, foreclosed or transferred to real estate..	1, 000 00
Loans on shares repaid.....	100 00
Fees received.....	12 50
Interest received.....	449 00
	<hr/>
	\$3, 718 24
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DISBURSEMENTS

Loaned on mortgage.....	\$200 00
Dues repaid on withdrawal, or applied on loans.....	858 00
Paid matured shares.....	1, 635 40
Dividends paid on withdrawal, or applied on loans.....	352 00
Paid salaries and clerk-hire.....	106 20
Paid advertising, printing and postage.....	19 75
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	1 58
Cash on hand December 31, 1915.....	530 31
	<hr/>
	\$3, 718 24
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 152; shares issued during the year, 54; shares withdrawn during the year, 19; shares in force, 187. Borrowing members, 6, holding 42 shares; non-borrowing members, 33, holding 145 shares. Female shareholders, 7, holding 17 shares. Total dividends credited members during the year on instalment shares, \$320.47; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,635.40. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$125.95. Unpaid, none.

No premium plan. 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, \$2,500. Mortgages in force in New York State, \$7,100. No foreclosures during the year.

OSWEGO COUNTY

THE DIME BUILDING AND LOAN ASSOCIATION

No. 153 West Second street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CHAUNCEY C. PLACE.....	Oswego, N. Y.
Secretary.....	WEBB G. COOPER.....	Oswego, N. Y.
Treasurer.....	GEORGE H. CLEAVER.....	Oswego, N. Y.
Attorney.....	LOUIS C. ROWE.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$708,375 00
Loans on shares.....	45,575 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	1,756 14
Real estate.....	16,645 50
Cash on hand and in bank.....	25,505 02
Furniture and fixtures.....	2,000 00
Interest, premium, fees and fines due and unpaid.....	3,890 28
Advances for taxes, insurance, etc.....	564 30
Contract loans.....	6,775 00
Rent accrued.....	112 83
	<hr/>
	\$812,199 07

LIABILITIES

Due shareholders, dues.....	\$579,004 36
Due shareholders, dividends credited.....	125,251 89
Balance to be paid borrowers on mortgage loans.....	4,125 00
Borrowed money.....	60,000 00
Undivided profits.....	26,533 77
Guaranty fund (as per section 392 of Banking Law).....	17,000 00
Accounts payable.....	195 80
Cash security.....	88 25
	<hr/>
	\$812,199 07

RECEIPTS

Cash on hand January 1, 1915.....	\$6,120 69
Dues credited to members.....	278,748 00
Money borrowed.....	80,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	65,825 00
Loans on shares repaid.....	41,540 00
Real estate sold.....	2,549 15
Fees received.....	457 40
Fines received.....	333 94
Interest received.....	37,199 21
Premium received.....	14,818 60
Rent received.....	426 50
Dividends retained on withdrawals.....	1,436 50
Advances repaid.....	785 99
Contract loans repaid.....	800 00
Miscellaneous interest.....	247 59
Profit on sale of real estate.....	750 85
Furniture and fixtures, profit and loss.....	111 18
Furniture sold.....	35 00
Cash security.....	150 00
Real estate contract.....	131 05

Fire insurance	\$3,034 97
Sundries	19 67
	<hr/>
	\$535,521 29
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$163,575 00
Loaned on shares.....	30,775 00
Dues repaid on withdrawal, or applied on loans.....	147,085 04
Paid matured shares.....	59,100 00
Dividends paid on withdrawal, or applied on loans.....	35,234 83
Cash dividends paid on income and accumulative prepaid shares	5,488 57
Paid borrowed money and prior mortgages.....	40,000 00
Paid interest on borrowed money and prior mortgages.....	2,500 01
Paid for real estate.....	14,194 65
Paid salaries and clerk-hire.....	2,484 19
Paid advertising, printing and postage.....	249 95
Paid repairs to real estate.....	281 91
Paid taxes, insurance, etc.....	455 84
Paid banking department, examination.....	72 50
Paid banking department, assessment.....	50 03
Advances for taxes, insurance, etc.....	655 07
Security returned	100 00
Profit and loss, foreclosures.....	1,310 83
Shares of Land Bank.....	1,000 00
Fire insurance repaid.....	3,034 97
Miscellaneous	28 50
Furniture and fixtures.....	1,546 18
Light and heat.....	276 60
Sundry expenses	516 60
Cash on hand December 31, 1915.....	25,505 02
	<hr/>
	\$535,521 29
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1915, 21,134½; shares issued during the year, 5,448; shares withdrawn during the year, 2,980½; shares in force, 23,602. Borrowing members, 598, holding 9,022 shares; non-borrowing members, 1,016, holding 14,580 shares. Female shareholders, 729, holding 8,428 shares. Total dividends credited members during the year on instalment shares, \$37,277.53; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,488.57; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$59,100. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,577.37. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$195.80.

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 Cayuga, Jefferson, Onondaga and Oswego counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$708,375. Five foreclosures during the year.

FRONTIER PERMANENT BUILDING AND LOAN ASSOCIATION

No. 23 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	WILLIAM H. QUIGLEY.....	Oswego, N. Y.
Secretary.....	EDWARD KELLY.....	Oswego, N. Y.
Treasurer.....	CHARLES R. MARSDEN.....	Oswego, N. Y.
Attorney.....	THOMAS H. KING.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$30,050 00
Loans on shares.....	1,300 00
Contracts for the sale of real estate.....	400 00
Cash on hand and in bank.....	338 79
Furniture and fixtures.....	75 00
Advances for taxes, insurance, etc.....	10 98
	<hr/>
	\$32,174 77

LIABILITIES

Due shareholders, dues.....	\$24,241 89
Due shareholders, dividends credited.....	4,766 04
Borrowed money.....	1,200 00
Undivided profits.....	1,117 60
Guaranty fund (as per section 392 of Banking Law).....	849 24
	<hr/>
	\$32,174 77

RECEIPTS

Cash on hand January 1, 1915.....	\$1,015 10
Dues credited to members.....	7,951 41
Money borrowed.....	500 00
Mortgages redeemed, foreclosed or transferred to real estate.....	1,150 00
Loans on shares repaid.....	300 00
Fees received.....	30 20
Interest received.....	1,433 70
Premium received.....	675 90
Mortgage tax refunded.....	50
	<hr/>
	\$13,056 81

DISBURSEMENTS

Loaned on mortgage.....	\$5,500 00
Loaned on shares.....	550 00
Dues repaid on withdrawal, or applied on loans.....	3,422 19
Paid matured shares.....	500 00
Dividends paid on withdrawal, or applied on loans.....	250 08
Cash dividends paid on income and accumulative prepaid shares.....	112 50
Paid borrowed money and prior mortgages.....	1,900 00
Paid interest on borrowed money and prior mortgages.....	109 00
Paid salaries and clerk-hire.....	244 48
Paid advertising, printing and postage.....	2 15
Paid rent.....	60 00
Paid banking department, examination.....	15 50
Paid banking department, assessment.....	3 00
Officers' bonds.....	10 00
State League dues.....	2 50
Mortgage tax.....	27 12

Office insurance	\$2 00
Janitor	2 00
Gas	5 50
Cash on hand December 31, 1915.....	338 79
	<hr/>
	\$13, 056 81
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1915, 1,204½; shares issued during the year, 262; shares withdrawn during the year, 28½; shares in force, 1,438. Borrowing members, 41, holding 461 shares; non-borrowing members, 59; holding 977 shares. Female shareholders, 40, holding 507 shares. Total dividends credited members during the year on instalment shares, \$1,613.25; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$112.50; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$500. Entrance fee, 10 cents per share. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$328.63. 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, \$2,400. Mortgages in force in New York State, \$30,050. One foreclosure 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]

Officers	Names	Post-office addresses
President.....	JAMES K. STOCKWELL.....	Oswego, N. Y.
Secretary.....	EDWARD KELLY.....	Oswego, N. Y.
Treasurer.....	WILLIAM H. KING.....	Oswego, N. Y.
Attorney.....	THOMAS H. KING.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$208, 500 00
Loans on shares.....	2, 900 00
Real estate	500 00
Cash on hand and in bank.....	9,696 71
Furniture and fixtures.....	183 87
Advances for taxes, insurance, etc.....	453 34
	<hr/>
	\$222, 233 92
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$163, 455 25
Due shareholders, dividends credited.....	49, 727 79
Undivided profits	604 74
Guaranty fund (as per section 392 of Banking Law).....	8, 426 60
Rent	19 54
	<hr/>
	\$222, 233 92
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RECEIPTS

Cash on hand January 1, 1915.....	\$2,638 48
Dues credited to members.....	52,068 57
Money borrowed	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	29,500 00
Loans on shares repaid.....	1,775 00
Fees received	77 30
Interest received	9,518 92
Premium received	4,691 68
Dividends retained on withdrawals.....	78 70
Advances repaid	366 24
Mortgage tax refunded.....	44 65
Interest refunded	4 77
Dues refunded	10 00
Fire loss	209 75
	<hr/>
	\$106,484 06

DISBURSEMENTS

Loaned on mortgage.....	\$28,450 00
Loaned on shares.....	1,500 00
Dues repaid on withdrawal, or applied on loans.....	31,818 26
Paid matured shares.....	19,150 00
Dividends paid on withdrawal, or applied on loans.....	5,127 65
Cash dividends paid on income and accumulative prepaid shares	1,353 84
Paid borrowed money and prior mortgages.....	6,700 00
Paid interest on borrowed money and prior mortgages.....	42 50
Paid salaries and clerk-hire.....	760 00
Paid advertising, printing and postage.....	114 00
Paid rent	96 00
Paid banking department, examination.....	30 00
Paid banking department, assessment.....	16 31
Officers' bonds	12 00
Advances for taxes, insurance, etc.....	742 68
State League dues.....	7 00
Fire loss refunded	584 75
Dues and fees refunded.....	20 77
Mortgage tax	143 00
Office furniture	98 87
Janitor	4 00
Lighting	15 72
Cash on hand December 31, 1915.....	9,696 71
	<hr/>
	\$106,484 06

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

Shares in force January 1, 1915, 5,768; shares issued during the year, 643; shares withdrawn during the year, 522; shares in force, 5,889. Borrowing members, 170, holding 2,563 shares; non-borrowing members, 206, holding 3,326 shares. Female shareholders, 117, holding 1,527 shares. Total dividends credited members during the year on instalment shares, \$12,233.15; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,353.84; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$19,150. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,107.59. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$19.54.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2% per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$208,500. Two foreclosures during the year.

RECIPROCITY BUILDING AND LOAN ASSOCIATION

22 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	LEROY SNODY.....	West Second Street.
Secretary.....	J. W. O'CONNOR.....	89 East Mohawk Street.
Treasurer.....	THOMAS PEARSON.....	East Second Street.
Attorney.....	JOHN J. WHITE.....	West First Street.

ASSETS

Loans on bond and mortgage.....	\$192,050 00
Contracts for the sale of real estate.....	900 00
Cash on hand and in bank.....	1,632 91
Furniture and fixtures.....	25 00
	<u>\$194,607 91</u>

LIABILITIES

Due shareholders, dues.....	\$154,199 67
Due shareholders, dividends credited.....	32,878 41
Undivided profits.....	122 13
Guaranty fund (as per section 392 of Banking Law).....	4,945 41
Unearned or rebatable premium.....	2,462 29
	<u>\$194,607 91</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$69 87
Dues credited to members.....	39,519 02
Mortgages redeemed, foreclosed or transferred to real estate..	19,250 00
Fees received.....	64 65
Interest received.....	10,361 37
Premium received.....	240 36
To correct error.....	13 07
	<u>\$69,518 34</u>

DISBURSEMENTS

Loaned on mortgage.....	\$23,050 00
Dues repaid on withdrawal, or applied on loans.....	36,174 85
Dividends paid on withdrawal, or applied on loans.....	4,251 03
Cash dividends paid on income and accumulative prepaid shares	950 00
Paid borrowed money and prior mortgages.....	2,000 00
Paid interest on borrowed money and prior mortgages.....	52 70
Paid salaries and clerk-hire.....	986 00
Paid advertising, printing and postage.....	6 40
Paid rent.....	72 00
Paid banking department, assessment.....	14 41
Officers' bonds.....	6 00
State League dues.....	6 25
Premiums rebated.....	268 64

Interest rebated	\$0 90
Attorney's services and stationery.....	25 00
Janitor	11 00
Fixtures and light	9 25
Car fare	1 00
Cash on hand December 31, 1915.....	1, 632 91
	<u>\$69,518 34</u>

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

Shares in force January 1, 1915, 7,473½; shares issued during the year, 646½; shares withdrawn during the year, 1,580½; shares in force, 6,539½. Borrowing members, 226, holding 2,114½ shares; non-borrowing members, 289, holding 4,425 shares. Female shareholders, 150, holding 1,623 shares. Total dividends credited members during the year on instalment shares, \$7,871.97; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$950; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,122.90. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members 5½ per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$192,050. No foreclosures during the year.

THE 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.....	UDELL E. BARTLETT.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$385, 450 00
Loans on shares	38, 354 00
Real estate	3, 196 98
Cash on hand and in bank.....	12, 817 55
Furniture and fixtures	324 00
Interest, premium, fees and fines due and unpaid.....	2, 488 13
Advances for taxes, insurance, etc.....	721 58
	<u>\$443, 352 24</u>

LIABILITIES

Due shareholders, dues.....	\$340, 218 58
Due shareholders, dividends credited	84, 746 79
Balance to be paid borrowers on mortgage loans.....	141 74
Undivided profits	9, 540 37
Guaranty fund (as per section 392 of Banking Law).....	8, 700 00
Overpayment	4 76
	<u>\$443, 352 24</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$5,685 01
Dues credited to members	84,810 76
Money borrowed	169 28
Mortgages redeemed, foreclosed or transferred to real estate..	31,720 00
Loans on shares repaid	54,165 50
Real estate sold	1,746 43
Fees received	229 69
Interest received	21,243 05
Premium received	10,772 92
Dividends retained on withdrawals	447 58
Advances repaid	449 86
Judgment	631 93
Real estate contract	167 00
	<hr/>
	\$212,239 01
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$53,313 26
Loaned on shares	63,640 00
Dues repaid on withdrawal, or applied on loans.....	17,106 33
Paid matured shares	46,703 80
Dividends paid on withdrawal, or applied on loans.....	2,681 54
Cash dividends paid on income and accumulative prepaid shares	2,432 05
Paid borrowed money and prior mortgages	7,169 28
Paid interest on borrowed money and prior mortgages.....	176 76
Paid for real estate	3,687 49
Paid salaries and clerk-hire	1,190 73
Paid advertising, printing and postage.....	48 78
Paid rent	50 00
Paid taxes, insurance, etc.	15 00
Paid banking department, examination.....	51 25
Paid banking department, assessment.....	29 67
Officers' bonds	24 00
Advances for taxes, insurance, etc.....	440 03
State League	29 00
Commissions for sale of real estate	153 04
Legal expenses	182 05
Premium rebated	7 50
Burglary insurance	37 50
Railroad fare	10 40
Adding machine	219 00
Labor	23 00
Cash on hand December 31, 1915.....	12,817 55
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	\$212,239 01
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10, 20, 30, 40 and 50 cents weekly.

Shares in force January 1, 1915, 15,351; shares issued during the year, 4,444; shares withdrawn during the year, 3,308½; shares in force 16,486½. Borrowing members, 382, holding 5,840 shares; non-borrowing members, 808, holding 10,646½ shares. Female shareholders, 387, holding 4,809 shares. Total dividends credited members during the year on instalment shares, \$25,293.62; rate, 7½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,274.55; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$46,703.80. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,413.41. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2% per cent.
 Loans have been made in Cayuga, Onondaga and Oswego counties, New York State. Largest mortgage loan outstanding, \$8,500. Mortgages in force in New York State, \$385,450. One foreclosure during the year.

OTSEGO COUNTY

THE ONEONTA BUILDING AND LOAN ASSOCIATION

No. 54 Chestnut street, Oneonta, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
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	\$563,320 00
Loans on shares	25,645 03
Contracts for the sale of real estate.....	9,105 18
Real estate	11,840 47
Cash on hand and in bank.....	11,119 78
Furniture and fixtures	681 98
Advances for taxes, insurance, etc.....	55 56
	\$621,768 00

LIABILITIES

Due shareholders, dues	\$470,094 38
Due shareholders, matured shares	21,300 00
Due shareholders, dividends credited	83,125 67
Balance to be paid borrowers on mortgage loans.....	1,100 00
Borrowed money	18,350 95
Undivided profits	7,797 33
Guaranty fund (as per section 392 of Banking Law).....	19,999 67
	\$621,768 00

RECEIPTS

Cash on hand January 1, 1915.....	\$14,668 66
Dues credited to members	215,388 18
Money borrowed	43,535 75
Mortgages redeemed, foreclosed or transferred to real estate..	67,082 00
Loans on shares repaid	13,900 24
Fees received	168 00
Fines received	695 26
Interest received	32,528 93
Premium received	1,474 01
Rent received	1,080 00
Dividends retained on withdrawals.....	835 68
Advances repaid	19 92
Real estate contracts.....	205 62
	\$391,582 25

DISBURSEMENTS

Loaned on mortgage.....	\$141,365 00
Loaned on shares.....	19,229 91
Dues repaid on withdrawal, or applied on loans.....	93,860 76
Paid matured shares.....	59,721 00
Dividends paid on withdrawal, or applied on loans.....	23,631 26
Cash dividends paid on income and accumulative prepaid shares.....	2,404 15
Paid borrowed money and prior mortgages.....	32,612 60
Paid interest on borrowed money and prior mortgages.....	1,374 77
Paid salaries and clerk-hire.....	2,181 78
Paid advertising, printing and postage.....	223 21
Paid rent.....	240 00
Paid repairs to real estate.....	149 21
Paid taxes, insurance, etc.....	204 93
Paid banking department, examination.....	136 34
Paid banking department, assessment.....	39 50
Officers' bonds.....	20 00
State League dues and expenses.....	28 40
Real estate contracts.....	3,000 00
Suspense account.....	6 00
Subscription, American Building Association News.....	2 00
Sundries.....	31 65
Cash on hand December 31, 1915.....	11,119 78
	\$391,582 25

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 6,651; shares issued during the year, 1,798; shares withdrawn during the year, 1,052; shares in force, 7,397.
 Borrowing members, 435, holding 2,708 shares; non-borrowing members, 794, holding 4,689 shares. Female shareholders, 422, holding 2,134 shares.
 Total dividends credited members during the year on instalment shares, \$24,333.22; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,813.58; rate, 4 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$57,000. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,725.04. Unpaid none.
 Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share per month.
 Loans have been made in Chenango, Delaware and Otsego counties, New York State. Largest mortgage loan outstanding, \$15,000. Mortgages in force in New York State, \$562,220. No foreclosures during the year.

QUEENS COUNTY

THE CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION

No. 169 Hunter avenue, Long Island City, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	F. J. SCHEUBICHER.....	38 Tenth Street.
Secretary.....	JOSEPH E. SIMON.....	38 Tenth Street.
Treasurer.....	JOSEPH PLATZ.....	274 Academy Street.
Attorney.....	JOHN R. MANLEY.....	367 Fulton St., B'klyn, N. Y.

ASSETS

Loans on bond and mortgage.....	\$106,400 00
Loans on shares.....	600 00
Real estate	1,205 93
Cash on hand and in bank.....	3,077 67
	<hr/>
	\$111,283 60
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$77,839 96
Due shareholders, matured shares.....	6,627 20
Due shareholders, dividends credited.....	21,675 26
Borrowed money	2,000 00
Undivided profits	111 35
Guaranty fund (as per section 392 of Banking Law).....	3,029 83
	<hr/>
	\$111,283 60
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RECEIPTS

Cash on hand January 1, 1915.....	\$8,557 32
Dues credited to members.....	17,985 33
Money borrowed	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate....	9,200 00
Loans on shares repaid.....	425 00
Real estate sold.....	1,950 00
Fees received	29 90
Fines received	47 30
Interest received	5,116 54
Premium received	1,466 73
Rent received	103 50
Advances repaid	8 60
	<hr/>
	\$50,390 22
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$27,300 00
Loaned on shares	875 00
Dues repaid on withdrawal, or applied on loans.....	11,826 45
Paid matured shares.....	1,767 35
Dividends paid on withdrawal, or applied on loans.....	1,349 61
Paid borrowed money and prior mortgages.....	3,500 00
Paid interest on borrowed money and prior mortgages.....	74 67
Paid for real estate.....	25 00
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage.....	58 64
Paid rent	202 00
Paid repairs to real estate.....	38 50
Paid taxes, insurance, etc.....	64 14
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	8 09
Advances for taxes, insurance, etc.....	8 60
Special deposits	45 00
Cash on hand December 31, 1915.....	3,077 67
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	\$50,390 22
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Plan, permanent. Par value of shares, \$200 and \$250. Instalments are \$1 monthly.

Shares in force January 1, 1915, 1,693; shares issued during the year, 272; shares withdrawn during the year, 416; shares in force, 1,549. Borrowing members, 45, holding 364 shares; non-borrowing members, 149, holding

1,185 shares. Female shareholders, 88, holding 688½ shares. Total dividends credited members during the year on instalment shares, \$5,818.37; rate, 6.039 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,140.69. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$410.64. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 25 cents per share per month.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$4,800. Mortgages in force in New York State, \$106,400. No foreclosures during the year.

COLUMBIA BUILDING AND LOAN ASSOCIATION

No. 4103 University Place, Woodhaven, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	FRANKLIN H. CORWIN.....	Woodhaven, N. Y.
Secretary.....	CUNNINGHAM FORSYTHE.....	Woodhaven, N. Y.
Treasurer.....	HENRY M. DE RONDE.....	Woodhaven, N. Y.
Attorney.....	GASTON F. LIVEYTT.....	Woodhaven, N. Y.

ASSETS

Loans on bond and mortgage.....		\$145,631 86
Loans on shares.....		5,325 00
Real estate.....		3,000 00
Cash on hand and in bank.....		5,741 74
Furniture and fixtures.....		50 00
Instalments due and unpaid.....	\$1,162 50	
Interest, premium, fees and fines due and unpaid.....	1,224 57	
		<u>\$159,748 60</u>

LIABILITIES

Due shareholders, dues.....	\$120,905 50
Due shareholders, dividends credited.....	34,463 84
Balance to be paid borrowers on mortgage loans.....	800 00
Guaranty fund (as per section 392 of Banking Law).....	3,579 26
	<u>\$159,748 60</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$3,027 14
Dues credited to members.....	26,049 00
Mortgages redeemed, foreclosed or transferred to real estate.....	15,900 00
Loans on shares repaid.....	2,002 00
Fees received.....	71 00
Fines received.....	323 56
Interest received.....	7,773 90
Premium received.....	1,987 25
Rent received.....	118 50
Dividends retained on withdrawals.....	225 06
Fire loss.....	550 00
Dividends accrued.....	3 00
	<u>\$58,030 41</u>

DISBURSEMENTS

Loaned on mortgage.....	\$20,700 00
Loaned on shares.....	2,917 00
Dues repaid on withdrawal, or applied on loans.....	11,821 00
Paid matured shares.....	10,240 00
Dividends paid on withdrawal, or applied on loans.....	2,405 82
Paid for real estate.....	2,688 14
Paid salaries and clerk-hire.....	500 00
Paid advertising, printing and postage.....	75 90
Paid rent.....	60 00
Paid repairs to real estate.....	696 40
Paid taxes, insurance, etc.....	126 51
Paid banking department, examination.....	16 45
Paid banking department, assessment.....	11 45
Officers' bonds.....	12 00
Hold up insurance.....	18 00
Cash on hand December 31, 1915.....	5,741 74
	<hr/>
	\$58,030 41
	<hr/> <hr/>

Plan, serial. Par value of shares, \$125. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1915, 3,439; shares issued during the year, 721; shares withdrawn during the year, 603; shares in force, 3,557. Borrowing members, 88, holding 1,269 shares; non-borrowing members, 229, holding 2,288 shares. Female shareholders, 91, holding 794 shares. Total dividends credited members during the year on instalment shares, \$9,365.27; rate, 6% per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$10,240. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$665.90. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 12 cents per share per month.

Loans have been made in Kings, Nassau and Queens counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$139,631.86. One foreclosure during the year.

FLUSHING COOPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 20 Main street, Flushing, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FRANK A. COLLINS.....	24 Locust Street.
Secretary.....	HARRY L. SMITH.....	57 State Street.
Treasurer.....	WILLIAM T. JAMES.....	120 Jamaica Avenue.
Attorney.....	GILBERT W. ROBERTS....	63 Wall Street, N. Y. City.

ASSETS

Loans on bond and mortgage.....	\$33,119 29
Cash on hand and in bank.....	602 42
Furniture and fixtures.....	10 00
	<hr/>
	\$33,731 71
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$25,092 00
Due shareholders, dividends credited.....	5,161 94
Borrowed money.....	800 00
Undivided profits.....	1,098 27
Guaranty fund (as per section 392 of Banking Law).....	1,579 50
	<hr/>
	\$33,731 71
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$3,091 66
Dues credited to members.....	7,064 00
Money borrowed.....	13,282 50
Mortgages redeemed, foreclosed or transferred to real estate..	2,566 84
Loans on shares repaid.....	100 00
Real estate.....	75 00
Interest received.....	1,725 28
Premium received.....	11 60
Rent received.....	15 00
Dividends retained on withdrawals.....	65 58
Tax certificates redeemed.....	330 45
	\$28,326 91

DISBURSEMENTS

Loaned on mortgage.....	\$7,300 00
Dues repaid on withdrawal, or applied on loans.....	1,530 00
Paid matured shares.....	4,899 52
Dividends paid on withdrawal, or applied on loans.....	261 38
Paid borrowed money and prior mortgages.....	12,432 50
Paid interest on borrowed money and prior mortgages.....	75 06
Paid salaries and clerk-hire.....	385 00
Paid advertising, printing and postage.....	103 32
Paid taxes, insurance, etc.....	17 68
Paid banking department, examination.....	13 35
Paid banking department, assessment.....	3 24
Surety bonds.....	27 00
Tax certificates.....	124 86
Attorney's fees.....	251 58
Assessment.....	200 00
Cash on hand December 31, 1915.....	602 42
	\$28,326 91

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 550½; shares issued during the year, 136; shares withdrawn during the year, 68; shares in force, 618½. Borrowing members, 1, holding 1 share; non-borrowing members, 114, holding 617½ shares. Female shareholders, 47, holding 195 shares. Total dividends credited members during the year on instalment shares, \$1,421.78; rate, 5 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$4,899.52. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$515.32. Unpaid, none.
 Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.
 Loans have been made in Queens county, New York State, and in New Jersey. Largest mortgage loan outstanding, \$4,900. Mortgages in force in New York State, \$32,062. No foreclosures during the year.

LONG ISLAND CITY BUILDING AND LOAN ASSOCIATION

No. 122 Main street, Long Island City, N. Y.

[Organized under Laws of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	WILLIAM H. GIBSON.....	39 Temple Street.
Secretary.....	JESSE F. ELLSWORTH.....	318 Jamaica Avenue.
Treasurer.....	JESSE F. ELLSWORTH.....	318 Jamaica Avenue.
Attorney.....	FRED'K N. SMITH.....	24 Jackson Avenue.

ASSETS

Loans on bond and mortgage.....	\$299,741 66
Loans on shares	5,895 00
Cash on hand and in bank	16,847 66
Advances for insurance	32 67
Suspense account	9 68
	<hr/>
	\$322,526 67
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$234,413 60
Due shareholders, dividends credited	68,140 60
Undivided profits	4,972 47
Guaranty fund (as per section 392 of Banking Law)	15,000 00
	<hr/>
	\$322,526 67
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915	\$30,330 16
Dues credited to members	42,348 00
Mortgages redeemed, foreclosed or transferred to real estate..	63,520 67
Loans on shares repaid	2,141 00
Fees received	87 75
Fines received	220 78
Interest received	14,484 56
Premium received	5,493 07
Advances repaid	6 50
Suspense account	17 02
	<hr/>
	\$158,649 51
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$64,476 18
Loaned on shares	3,515 00
Dues repaid on withdrawal, or applied on loans.....	38,196 00
Paid matured shares	23,668 23
Dividends paid on withdrawal, or applied on loans.....	9,567 05
Paid salaries and clerk-hire	1,462 00
Paid advertising, printing and postage	182 09
Paid rent	296 00
Paid banking department, examination	48 32
Paid banking department, assessment	24 64
Advances for insurance	17 17
Furniture and fixtures.....	243 47
Mortgage tax	15 00
Suspense account	26 70
Appraisals	64 00
Cash on hand December 31, 1915.....	16,847 66
	<hr/>
	\$158,649 51
	<hr/> <hr/>

Plan, serial. Par value of shares, \$125 and \$250. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1915, 5,554; shares issued during the year, 1,240; shares withdrawn during the year, 1,003; shares in force, 5,791. Borrowing members, 154, holding 1,838 shares; non-borrowing members, 384, holding 3,953 shares. Female shareholders, 247, holding 2,288 shares. Total dividends credited members during the year on instalment shares, \$16,403.09; rate 6 per cent.

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No unpaid withdrawals. Amount of shares matured during the year, \$14,342.82. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,183.56. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 22½ cents per month on share of \$125.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$299,741.66. No foreclosures during the year.

LONG ISLAND SAVINGS AND INVESTMENT ASSOCIATION

No. 89 Main street, Flushing, N. Y.

[Organized under Law of 1861. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	R. E. PARSONS.....	Flushing, N. Y.
Secretary.....	W. K. MURRAY.....	Flushing, N. Y.
Treasurer.....	THOMAS F. TUOHY.....	Flushing, N. Y.
Attorney.....	CLINTON B. SMITH.....	Flushing, N. Y.

ASSETS

Loans on bond and mortgage	\$56,850 18
Contracts for the sale of real estate.....	2,411 36
Real estate	3,500 00
Cash on hand and in bank	1,029 59
	\$63,791 13

LIABILITIES

Due shareholders, dues	\$40,344 58
Due shareholders, matured shares	4,600 00
Due shareholders, dividends credited	9,367 22
Borrowed money	3,500 00
Undivided profits	3,029 33
Guaranty fund (as per section 392 of Banking Law).....	2,950 00
	\$63,791 13

RECEIPTS

Cash on hand January 1, 1915	\$2,174 21
Dues credited to members	8,635 48
Money borrowed	13,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,649 12
Real estate sold	4,750 00
Fees received	24 13
Interest received	3,490 38
Premium received	944 74
Rent received	117 00
Dividends retained on withdrawals	13 57
Advances repaid	82 17
Profit on sale of real estate	283 90
Overpayment	12 00
	\$49,676 70

DISBURSEMENTS

Loaned on mortgage	\$7,650 00
Dues repaid on withdrawal, or applied on loans.....	11,872 91
Dividends paid on withdrawal, or applied on loans.....	1,674 04
Cash dividends paid on income and accumulative prepaid shares	1,115 41
Paid borrowed money and prior mortgages	17,200 00
Paid interest on borrowed money and prior mortgages.....	289 45
Paid for real estate	7,500 00
Paid salaries and clerk-hire	950 00
Paid advertising, printing and postage	9 00
Paid rent	60 00
Paid banking department, examination	19 80
Paid banking department, assessment	6 00
Officers' bonds	10 00
Advances for taxes, insurance, etc.	61 50
Expenses of meetings	115 00
Legal services	102 00
Overpayment	12 00
Cash on hand December 31, 1915.....	1,029 59
	<hr/>
	\$49,676 70
	<hr/>

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

Shares in force January 1, 1915, 1,274; shares issued during the year, 104½; shares withdrawn during the year, 165; shares in force, 1,213½. Borrowing members, 24, holding 526½ shares; non-borrowing members, 67, holding 687 shares. Female shareholders, 34, holding, 519½ shares. Total dividends credited members during the year on instalment shares, \$2,297.56; rate 5 per cent and 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,205.26; rate 5 per cent and 6% per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,144. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 15 cents per share per month.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$5,250. Mortgages in force in New York State, \$56,850.18. Two foreclosures during the year.

QUEENS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Jamaica, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	VALENTINE BAUGERT.....	Jamaica, N. Y.
Secretary.....	G. P. B. HOYT.....	Jamaica, N. Y.
Treasurer.....	STEPHEN R. CARMAN.....	Jamaica, N. Y.
Attorney.....	ADOLPH HERZOG, JR.....	Jamaica, N. Y.

ASSETS

Loans on bond and mortgage.....	\$39,944 54
Loans on shares.....	2,341 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	7,900 00
Cash on hand and in bank.....	4,930 35
Furniture and fixtures.....	10 00
Individual accounts	1,438 00
	<hr/>
	\$57,563 89
	<hr/>

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LIABILITIES

Due shareholders, dues.....	\$43,844 75
Due shareholders, dividends credited.....	6,108 93
Borrowed money.....	5,000 00
Undivided profits.....	950 67
Guaranty fund (as per section 392 of Banking Law).....	911 21
Real estate, profit and loss.....	748 33
	<hr/>
	\$57,563 89
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RECEIPTS,

Cash on hand January 1, 1915.....	\$388 74
Dues credited to members.....	7,117 75
Money borrowed.....	14,700 00
Mortgages redeemed, foreclosed or transferred to real estate..	6,201 10
Loans on shares repaid.....	975 00
Fees received.....	17 53
Fines received.....	10 90
Interest received.....	2,475 35
Premium received.....	66 80
Rent received.....	223 45
Dividends retained on withdrawals.....	170 07
Individual accounts.....	1,306 95
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	\$33,653 64
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$3,980 60
Loaned on shares.....	551 00
Dues repaid on withdrawal, or applied on loans.....	3,649 65
Dividends paid on withdrawal, or applied on loans.....	425 22
Cash dividends paid on income and accumulative prepaid shares.....	373 50
Paid borrowed money and prior mortgages.....	13,100 00
Paid interest on borrowed money and prior mortgages.....	146 33
Paid for real estate.....	2,900 00
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	77 95
Paid rent.....	24 00
Paid repairs to real estate.....	210 74
Paid taxes, insurance, etc.....	83 50
Paid banking department, examination.....	17 63
Paid banking department, assessment.....	4 66
Shares of Land Bank.....	1,000 00
Individual accounts.....	1,578 51
Cash on hand December 31, 1915.....	4,930 35
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	\$33,653 64
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 640; shares issued during the year, 119¾; shares withdrawn during the year, 120½; shares in force, 639¼. Borrowing members, 21, holding 190¼ shares; non-borrowing members, 71, holding 449 shares. Female shareholders, 25, holding 157½ shares. Total dividends credited members during the year on instalment shares, \$1,415.11; rate, 4¾ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$370.25; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$701.95. 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, \$39,944.54. No foreclosures during the year.

ROCKAWAY SAVINGS AND LOAN ASSOCIATION

No. 26 North Fifth avenue, Rockaway Park, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	JOHN O. KALB.....	Pelham Ave., Belle Harbor, N. Y.
Secretary.....	JOHN C. JUDGE.....	Newport St. & Henley Ave., Belle Harbor, N. Y.
Treasurer.....	WILLIAM T. GANTER....	Pelham Ave., Belle Harbor, N. Y.
Attorney.....	JOHN C. JUDGE.....	44 Court St., Brooklyn, N. Y.

ASSETS

Loans on bond and mortgage.....	\$13,600 00
Cash on hand and in bank.....	1,579 96
	<hr/>
	\$15,179 96

LIABILITIES

Due shareholders, dues	\$14,609 50
Due shareholders, dividends credited.....	505 94
Undivided profits	25 42
Guaranty fund (as per section 392 of Banking Law).....	39 10
	<hr/>
	\$15,179 96

RECEIPTS

Cash on hand January 1, 1915.....	\$766 92
Dues credited to members.....	11,820 75
Mortgages redeemed, foreclosed or transferred to real estate....	1,000 00
Interest received	765 94
	<hr/>
	\$14,353 61

DISBURSEMENTS

Loaned on mortgage.....	\$8,400 00
Dues repaid on withdrawal, or applied on loans.....	4,162 00
Dividends paid on withdrawal, or applied on loans.....	8 38
Paid advertising, printing and postage.....	175 11
Paid banking department, examinations.....	26 50
Paid banking department, assessment.....	1 66
Cash on hand December 31, 1915.....	1,579 96
	<hr/>
	\$14,353 61

Plan, serial. Par value of shares, \$100. Instalments are 25 cents weekly. Shares in force January 1, 1915, 1,190; shares issued during the year, 228; shares withdrawn during the year, 292; shares in force, 1,126. Borrowing members, 5, holding 76 shares; non-borrowing members, 311, holding 1,050 shares. Female shareholders, 83, holding 332 shares. Total dividends credited members during the year on instalment shares, \$514.32; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$188.61. Unpaid, none.

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

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$13,600. No foreclosures during the year.

WHITESTONE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 7 So. Eighth avenue, Whitestone, N. Y.

[Organized under Law of 1887. Commenced business 1891. Reincorporated under Law of 1894]

Officers	Names	Post-office addresses
President.....	DANIEL A. HARRISON.....	Whitestone, N. Y.
Secretary.....	L. M. FANNING.....	Whitestone, N. Y.
Treasurer.....	MOSES WORMS.....	Whitestone, N. Y.
Attorney.....	CLINTON T. ROE.....	44 Pine Street, N. Y. City.

ASSETS

Loans on bond and mortgage.....	\$196,500 00
Loans on shares.....	13,410 00
Contracts for the sale of real estate.....	3,949 00
Cash on hand and in bank.....	8,396 42
Furniture and fixtures.....	75 50
Interest, premium, fees and fines due and unpaid.....	298 10
Advances for taxes, insurance, etc.....	41 25
Instalments due and unpaid.....	\$1,012 48
	<u>\$222,670 27</u>

LIABILITIES

Due shareholders, dues.....	\$169,002 09
Due shareholders, dividends credited.....	30,509 50
Balance to be paid borrowers on mortgage loans.....	1,666 67
Undivided profits.....	11,835 41
Guaranty fund (as per section 392 of Banking Law).....	9,490 00
Overpayment.....	88 47
Sundries.....	78 13
	<u>\$222,670 27</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$2,827 86
Dues credited to members.....	53,523 49
Money borrowed.....	13,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	30,750 00
Loans on shares repaid.....	3,200 00
Fees received.....	135 50
Fines received.....	84 33
Interest received.....	10,958 03
Premium received.....	1,187 94
Rent received.....	120 00
Dividends retained on withdrawals.....	549 18
Advances repaid.....	87 00
Overpayment.....	88 47
Sundries.....	4 44
	<u>\$117,016 24</u>

DISBURSEMENTS

Loaned on mortgage.....	\$38,633 33
Loaned on shares.....	5,435 00
Dues repaid on withdrawal, or applied on loans.....	17,295 66
Paid matured shares.....	27,400 00
Dividends paid on withdrawal, or applied on loans.....	3,245 67
Paid borrowed money and prior mortgages.....	14,500 00
Paid interest on borrowed money and prior mortgages.....	118 71
Paid salaries and clerk-hire.....	720 00
Paid advertising, printing and postage.....	306 87
Paid rent.....	60 00
Paid banking department, examination.....	40 70
Paid banking department, assessment.....	15 70
Officers' bonds.....	16 00
Advances for taxes, insurance, etc.....	141 25
State League dues.....	12 25
Discounts on advance payments.....	43 01
Miscellaneous interest.....	547 50
Addressing machine.....	15 00
Attorney's fees.....	4 25
Janitor.....	48 00
Sundry expenses.....	20 92
Cash on hand December 31, 1915.....	8,396 42
	<hr/>
	\$117,016 24
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 2,731; shares issued during the year, 701; shares withdrawn during the year, 515; shares in force, 2,917. Borrowing members, 185, holding 1,229 shares; non-borrowing members, 275, holding 1,688 shares. Female shareholders, 159, holding 900 shares. Total dividends credited members during the year on instalment shares, \$10,096 69; rate, 6 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$17,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,184.04. 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, \$196,500. No foreclosures during the year.

RENSELAER COUNTY

CASTLETON BUILDING, SAVINGS AND LOAN ASSOCIATION

Main street, Castleton, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	PETER C. BRASHEAR.....	Castleton, N. Y.
Secretary.....	GEORGE S. SCHERMERHORN.....	Castleton, N. Y.
Treasurer.....	O. D. WOODFORD.....	Castleton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$22,000 00
Loans on shares.....	3,000 00

314 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Cash on hand and in bank	\$551 60
Instalments due and unpaid.....	<u>\$900 00</u>
	<u>\$25, 551 60</u>

LIABILITIES

Due shareholders, dues	\$22, 226 10
Due shareholders, dividends credited	1, 167 74
Borrowed money	2, 000 00
Undivided profits	87 74
Guaranty fund (as per section 392 of Banking Law)	70 02
	<u>\$25, 551 60</u>

RECEIPTS

Cash on hand January 1, 1915	\$164 69
Dues credited to members	12, 857 38
Money borrowed	3, 500 00
Mortgages redeemed, foreclosed or transferred to real estate	1, 500 00
Fees received	14 00
Fines received	2 20
Interest received	1, 157 00
Dividends retained on withdrawals	3 62
	<u>\$19, 198 89</u>

DISBURSEMENTS

Loaned on mortgage	\$8, 900 00
Loaned on shares	3, 000 00
Dues repaid on withdrawal, or applied on loans.....	3, 922 89
Dividends paid on withdrawal, or applied on loans.....	75 05
Cash dividends paid on income and accumulative prepaid shares	25 00
Paid borrowed money and prior mortgages	2, 500 00
Paid interest on borrowed money and prior mortgages	90 24
Paid salaries and clerk-hire	120 00
Paid advertising, printing and postage	12 06
Paid banking department, assessment	2 05
Cash on hand December 31, 1915	551 60
	<u>\$19, 198 89</u>

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

Shares in force January 1, 1915, 1,672; shares issued during the year, 286; shares withdrawn during the year, 208; shares in force, 1,750. Borrowing members, 13, holding 475 shares; non-borrowing members, 66, holding 1,275 shares. Female shareholders, 13, holding 130 shares. Total dividends credited members during the year on instalment shares, \$806.14; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$105.62; rate, 5 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$132.06. 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, \$2,200. Mortgages in force in New York State, \$22,000. No foreclosures during the year.

INDUSTRIAL BUILDING-LOAN AND SAVINGS ASSOCIATION OF TROY

National State Bank Building, Fulton and River streets, Troy, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	WALTER C. COLEMAN.....	Lakewood Place.
Secretary.....	WILLIAM DOWNS.....	52 Mill Street.
Treasurer.....	THOMAS J. PHILLIPS.....	Thompson Street.
Attorney.....	JAMES FARELL.....	15th Street and Avenue A.

ASSETS

Loans on bond and mortgage	\$173,450 00
Loans on shares	1,010 00
Contracts for the sale of real estate	5,465 21
Cash on hand and in bank	1,775 03
Advances for taxes, insurance, etc.	148 06
	\$181,848 30

LIABILITIES

Due shareholders, dues	\$142,368 52
Due shareholders, dividends credited	31,348 15
Balance to be paid borrowers on mortgage loans	400 00
Borrowed money	4,200 00
Guaranty fund (as per section 392 of Banking Law)	3,531 63
	\$181,848 30

RECEIPTS

Cash on hand January 1, 1915	\$7,530 48
Dues credited to members	31,216 28
Money borrowed	15,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	29,850 00
Loans on shares repaid	550 00
Fees received	19 00
Fines received	144 14
Interest received	10,394 82
Dividends retained on withdrawals	54 00
Advances repaid	101 32
Pass books	35 75
	\$95,095 79

DISBURSEMENTS

Loaned on mortgage	\$30,050 00
Loaned on shares	810 00
Dues repaid on withdrawal, or applied on loans	19,280 22
Paid matured shares	22,031 22
Dividends paid on withdrawal, or applied on loans	3,673 24
Paid borrowed money and prior mortgages	16,200 00
Paid interest on borrowed money and prior mortgages	542 73
Paid salaries and clerk-hire	266 00
Paid advertising, printing and postage.....	35 45
Paid rent	48 00
Paid taxes, insurance, etc.	156 00
Paid banking department, assessment	14 22
Advances for taxes, insurance, etc.	204 74
State League dues	6 50
Internal revenue stamps	2 44
Cash on hand December 31, 1915	1,775 03
	\$95,095 79

316 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

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

Shares in force January 1, 1915, 2,553; shares issued during the year, 447¾; shares withdrawn during the year, 490¼; shares in force, 2,510½. Borrowing members, 147, holding 876½ shares; non-borrowing members, 243, holding 1,634 shares. Female shareholders, 116, holding 609 shares. Total dividends credited members during the year on instalment shares, \$9,188.15; rate 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,031.22. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$358.39. 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, \$173,450. No foreclosures during the year.

**PERMANENT SAVINGS AND LOAN ASSOCIATION OF
HOOSICK FALLS, N. Y.**

No. 1 Main street, Hoosick Falls, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	G. FRANK RISING.....	Hoosick Falls, N. Y.
Secretary.....	WILLIAM PORTMAN.....	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	\$122,475 00
Loans on shares	2,544 00
Stocks and bonds	8,063 83
Contracts for the sale of real estate	1,336 00
Cash on hand and in bank	8,901 11
Advances for taxes, insurance, etc.	706 79
	\$144,026 73

LIABILITIES

Due shareholders, dues	\$118,221 00
Due shareholders, dividends credited	19,599 99
Undivided profits	2,149 91
Guaranty fund (as per section 392 of Banking Law)	4,010 33
Salary	30 00
Rent	15 50
	\$144,026 73

RECEIPTS

Cash on hand January 1, 1915	\$5,790 96
Dues credited to members	31,499 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,329 59
Loans on shares repaid	6,455 00
Fees received	17 50
Fines received	134 79
Interest received	7,787 92
Dividends retained on withdrawals	28 70
Advances repaid	1 16
Real estate contract	96 00
	\$61,140 62

DISBURSEMENTS

Loaned on mortgage	\$15,320 00
Loaned on shares	995 00
Dues repaid on withdrawal, or applied on loans	6,514 13
Paid matured shares	23,602 53
Dividends paid on withdrawal, or applied on loans	1,104 05
Paid salaries and clerk-hire	345 00
Paid advertising, printing and postage	28 41
Paid rent	46 50
Paid banking department, examination	21 26
Paid banking department, assessment	10 72
Advances for taxes, insurance, etc.	318 50
State League dues	5 25
Bonds purchased	3,702 50
Interest accrued on bonds	59 28
Commission on bonds	5 00
Mortgage tax	72 50
Interest and fines remitted	25 34
Interest on advances	63 54
Cash on hand December 31, 1915	8,901 11
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	\$61,140 62
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 2,505; shares issued during the year, 472; shares withdrawn during the year, 330; shares in force, 2,647. Borrowing members, 146, holding 784 shares; non-borrowing members, 279, holding 1,863 shares. Female shareholders, 156, holding 940 shares. Total dividends credited members during the year on instalment shares, \$6,399.61; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$23,602.53. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$425.16. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$45.50.

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, \$122,475. No foreclosures during the year.

THE PIONEER BUILDING-LOAN AND SAVINGS ASSOCIATION OF TROY

No. 30 Second street, Troy, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN W. BYRNE.....	Troy, N. Y.
Secretary.....	ELMER E. STANTON.....	Troy, N. Y.
Treasurer.....	W. W. TURNER.....	Troy, N. Y.
Attorney.....	CHARLES S. ALDRICH.....	Troy, N. Y.

ASSETS

Loans on bond and mortgage.....	\$3,112,427 50
Loans on shares.....	102,133 56
Stocks and bonds.....	2,300 00
Shares of Land Bank of State of New York.....	7,000 00

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Contracts for the sale of real estate.....	\$13,147 18
Real estate	16,622 98
Cash on hand and in bank.....	17,435 23
Advances for taxes, insurance, etc.....	10,379 68
	<u>\$3,281,446 07</u>

LIABILITIES

Due shareholders, dues.....	\$2,702,998 05
Due shareholders, dividends credited.....	472,260 50
Balance to be paid borrowers on mortgage loans.....	15,800 00
Undivided profits	41,442 52
Guaranty fund (as per section 392 of Banking Law).....	48,945 00
	<u>\$3,281,446 07</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$19,173 54
Dues credited to members.....	824,448 05
Money borrowed	85,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	417,963 12
Loans on shares repaid.....	140,142 50
Real estate sold.....	328 16
Fees received	2,539 25
Fines received	5,251 68
Interest received	166,904 88
Premium received	9,387 85
Advances repaid	6,045 83
Real estate contracts.....	279 20
Bonds	200 00
	<u>\$1,678,564 06</u>

DISBURSEMENTS

Loaned on mortgage.....	\$641,145 12
Loaned on shares.....	157,153 50
Dues repaid on withdrawal, or applied on loans.....	600,537 30
Dividends paid on withdrawal, or applied on loans.....	109,940 71
Cash dividends paid on income and accumulative prepaid shares	11,578 33
Paid borrowed money and prior mortgages.....	85,000 00
Paid interest on borrowed money and prior mortgages.....	1,308 59
Paid for real estate.....	15,492 20
Paid salaries and clerk-hire.....	6,118 00
Paid advertising, printing and postage.....	393 01
Paid rent	937 50
Paid banking department, assessment.....	214 97
Advances for taxes, insurance, etc.....	9,526 50
State League dues and expenses.....	47 75
Shares of Land Bank.....	7,000 00
New building account.....	1,235 52
Real estate contracts.....	11,599 28
Appraisals	1,260 00
Pass books	175 00
Miscellaneous	465 55
Cash on hand December 31, 1915.....	17,435 23
	<u>\$1,678,564 06</u>

Plan, serial. Par value of shares, \$250. Instalments are 25 cents weekly. Shares in force January 1, 1915, 51,605; shares issued during the year, 14,327; shares withdrawn during the year, 15,016; shares in force, 50,916. Borrowing members, 1,708, holding 12,297 shares; non-borrowing members, 6,110, holding 38,619 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$150,415.79; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,578.33; rate, 4½ per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$9,396.81. 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, \$3,112,427.50. Seven foreclosures 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]

Officers	Names	Post-office addresses
President.....	WILLIAM J. COLBY.....	Boardman Bldg.
Secretary.....	WILLIAM J. BENNETT.....	1906 Seventh Avenue
Treasurer.....	GEORGE N. FINDLATER.....	Watervliet, N. Y.
Attorney.....	H. JUDD WARD.....	12 First Street.

ASSETS

Loans on bond and mortgage	\$199,400 00
Loans on shares	9,412 00
Real estate	3,202 12
Cash on hand and in bank	339 60
Furniture and fixtures	121 00
Advances for taxes, insurance, etc.	74 10
	<hr/>
	\$212,548 82

LIABILITIES

Due shareholders, dues	\$166,962 20
Due shareholders, dividends credited	32,099 70
Balance to be paid borrowers on mortgage loans	4,750 00
Borrowed money	4,000 00
Undivided profits	29 19
Guaranty fund (as per section 392 of Banking Law)	4,707 73
	<hr/>
	\$212,548 82

RECEIPTS

Cash on hand January 1, 1915	\$89 70
Dues credited to members	52,875 80
Money borrowed	19,550 00
Mortgages redeemed, foreclosed or transferred to real estate..	28,800 00
Loans on shares repaid.....	6,926 00
Fees received	108 25
Fines received	268 99
Interest received	10,301 34
Premium received	2,046 41
Rent received	339 22

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Dividends retained on withdrawals	\$5 95
Advances repaid	565 58
Fire loss	1,181 60
Overpayment	60
	\$123,059 53

DISBURSEMENTS

Loaned on mortgage	\$32,700 00
Loaned on shares	8,723 00
Dues repaid on withdrawal, or applied on loans	37,965 20
Paid matured shares	7,208 64
Dividends paid on withdrawal, or applied on loans	5,016 85
Paid borrowed money and prior mortgages	24,950 00
Paid interest on borrowed money and prior mortgages	260 36
Paid for real estate	3,202 12
Paid salaries and clerk-hire	582 45
Paid advertising, printing and postage	79 37
Paid rent	75 00
Paid repairs to real estate	21 33
Paid taxes, insurance, etc.	40 72
Paid banking department, examination	18 40
Paid banking department, assessment	15 55
Officers' bonds	8 00
Advances for taxes, insurance, etc.	273 92
State League dues	5 75
Fire loss	1,181 60
Foreclosure expenses	327 22
Interest and premium repaid	5 91
Internal revenue stamps	2 84
Furniture and fixtures	5 40
Lighting	25 30
Stationery	25 00
Cash on hand December 31, 1915	339 60
	\$123,059 53

Plan, serial. Par value of shares, \$200. Instalments are 20 cents weekly. Shares in force January 1, 1915, 5,246; shares issued during the year, 1,483; shares withdrawn during the year, 1,675; shares in force, 5,054. Borrowing members, 149, holding 1,051 shares; non-borrowing members, 514, holding 4,003 shares. Female shareholders, 253, holding 1,428 shares. Total dividends credited members during the year on instalment shares, \$10,968.96; rate, 5.9 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,208.64. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$809.11. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5% 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, \$194,650. One foreclosure during the year.

RICHMOND COUNTY

EDGEWATER CO-OPERATIVE SAVINGS AND BUILDING-LOAN
ASSOCIATION

Nos. 12-14 Broad street, Stapleton, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JAMES E. CAFFREY.....	Stapleton, N. Y.
Secretary.....	HARRY HARSON.....	Stapleton, N. Y.
Treasurer.....	GEORGE H. WARE.....	Stapleton, N. Y.
Attorney.....	WILLIAM T. HOLT.....	42 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$613,350 00
Loans on shares.....	15,130 00
Real estate.....	2,883 31
Cash on hand and in bank.....	69,791 62
Furniture and fixtures.....	300 00
Advances for taxes, insurance, etc.....	127 95
Instalments due and unpaid.....	\$4,362 00
Interest premium, fees and fines due and unpaid.....	1,613 60
	<hr/>
	\$701,582 88

LIABILITIES

Due shareholders, dues.....	\$527,269 00
Due shareholders, dividends credited.....	133,174 95
Balance to be paid borrowers on mortgage loans.....	8,804 40
Undivided profits.....	424 53
Guaranty fund (as per section 392 of Banking Law).....	31,800 00
Special deposits.....	110 00
	<hr/>
	\$701,582 88

RECEIPTS

Cash on hand January 1, 1915.....	\$57,003 30
Dues credited to members.....	126,315 00
Mortgages redeemed, foreclosed or transferred to real estate..	89,050 00
Loans on shares repaid.....	14,795 00
Fees received.....	205 00
Fines received.....	398 59
Interest received.....	35,801 41
Premium received.....	6,924 66
Dividends retained on withdrawals.....	482 86
Advances repaid.....	33 00
Special deposits.....	1,463 50
Recording tax repaid.....	282 50
Dividends refunded.....	100 00
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	\$332,854 82

DISBURSEMENTS

Loaned on mortgage.....	\$123,762 00
Loaned on shares.....	16,330 00
Dues repaid or withdrawal, or applied on loans.....	46,728 00
Paid matured shares.....	58,000 00
Dividends paid on withdrawal, or applied on loans.....	10,184 85
Paid for real estate.....	2,883 31
Paid salaries and clerk-hire.....	1,900 00
Paid advertising, printing and postage.....	120 65
Paid rent.....	325 00

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Paid banking department, examination.....	\$62 00
Paid banking department, assessment.....	46 84
Advances for taxes, insurance, etc.....	127 70
Special deposits	1, 353 50
Recording tax	643 00
Furniture	15 70
Adjustment, dues account	117 00
Sundry expenses	465 05
Cash on hand December 31, 1915.....	69,791 62
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	\$332, 854 82
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 10,014; shares issued during the year, 2,086; shares withdrawn during the year, 1,517; shares in force 10,583. Borrowing members, 374, holding 3,408 shares; non-borrowing members, 1,107, holding 7,175 shares. Female shareholders, 601, holding 3,646 shares. Total dividends credited members during the year on installment shares, \$38,322.82; rate, 6 per cent. No unpaid withdrawals. Amount of shares matured during the year, \$58,000. Membership fee, 50 cents.

Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$2,810.70. Unpaid, none. Premium plan, installment.

Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$613,350. Three foreclosures during the year.

MILLIKEN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF NEW YORK

Richmond Terrace, Borough of Richmond, N. Y. City

[Organized under Law of 1894. Commenced business 1906]

Officers	Names	Post-office addresses
President.....	PHILIP O. HERMANN.....	Mariner's Harbor, N. Y.
Secretary.....	GEORGE ECKHARDT	West New Brighton, N. Y.
Treasurer.....	J. C. GRUBB.....	West New Brighton, N. Y.
Attorney.....	T. W. BAKER.....	60 Wall Street, N. Y. City.

ASSETS

Loans on bond and mortgage.....	\$16,300 00
Loans on shares.....	165 00
Cash on hand and in bank.....	354 41
Furniture and fixtures.....	38 00
Interest, premium, fees and fines due and unpaid.....	5 54
Advances for taxes, insurance, etc.....	32 00
	<hr/>
	\$16,894 95
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LIABILITIES

Dues shareholders, dues	\$13,451 34
Due shareholders, dividends credited.....	2,215 88
Borrowed money	300 00
Undivided profits	433 13
Guaranty fund (as per section 392 of Banking Law).....	494 60
	<hr/>
	\$16,894 95
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RECEIPTS

Cash on hand January 1, 1915.....	\$395 98
Dues credited to members.....	3,675 13
Money borrowed	5,100 00
Mortgages redeemed, foreclosed or transferred to real estate..	800 00
Loans on shares repaid	1,005 00
Fees received	17 00
Fines received	2 35
Interest received	933 37
Advances repaid	91 04
Interest accrued	35 28
	<hr/>
	\$12,055 15
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DISBURSEMENTS

Loaned on mortgage.....	\$300 00
Loaned on shares	265 00
Dues repaid on withdrawal, or applied on loans.....	4,690 12
Dividends paid on withdrawal, or applied on loans.....	254 68
Cash dividends paid on income and accumulative prepaid shares	28 12
Paid borrowed money and prior mortgages.....	5,900 00
Paid interest on borrowed money and prior mortgages.....	38 60
Paid salaries and clerk-hire	125 00
Paid advertising, printing and postage.....	32 08
Paid taxes, insurance, etc.....	32 00
Paid banking department, examination.....	18 35
Paid banking department, assessment.....	2 29
Officers' bonds	12 00
State League dues	2 50
Cash on hand December 31, 1915.....	354 41
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	\$12,055 15
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Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1915, 817; shares issued during the year, 78; shares withdrawn during the year, 158; shares in force, 737. Borrowing members, 9, holding 163 shares; non-borrowing members, 42, holding 574 shares. Female shareholders, 7, holding 95 shares. Total dividends credited members during the year on instalment shares, \$711.60; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, 28.12; rate, 5 per cent. Amount of filed and unpaid withdrawals December 31, 1915, \$3,119.04.

Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$171.58. Unpaid, none. No premium plan.

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

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$16,300. No foreclosures during the year.

**THE NEW BRIGHTON CO-OPERATIVE SAVINGS AND LOAN
ASSOCIATION**

No. 425 Richmond Terrace, New Brighton, N. Y.

[Organized under Law of 1894. Commenced business 1900]

Officers	Names	Post-office addresses
President.....	FRANK H. INNESS.....	New Brighton, N. Y.
Secretary.....	HARRY G. VAN VECHTEN.....	New Brighton, N. Y.
Treasurer.....	THOMAS H. HARPER.....	New Brighton, N. Y.
Attorney.....	HARRY F. ZURMUHLEN.....	New Brighton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$132,850 00
Loans on shares	5,380 00
Contracts for the sale of real estate.....	1,497 85
Cash on hand and in bank.....	6,634 25
Furniture and fixtures.....	120 00
Instalments due and unpaid.....	2,138 00
Interest, premium, fees and fines due and unpaid.....	841 15
Advances for insurance.....	90 00
	\$149,551 25

LIABILITIES

Due shareholders, dues	\$117,686 00
Due shareholders, dividends credited.....	26,640 63
Undivided profits	2,168 49
Guaranty fund (as per section 392 of Banking Law).....	3,056 13
	\$149,551 25

RECEIPTS

Cash on hand January 1, 1915.....	\$12,391 00
Dues credited to members.....	27,117 00
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	13,100 00
Loans on shares repaid.....	6,490 00
Real estate sold	340 00
Fees received	91 65
Fines received	372 64
Interest received	8,067 44
Premium received	1,347 00
Dividends retained on withdrawals.....	75 02
	\$70,891 75

DISBURSEMENTS

Loaned on mortgage.....	\$23,300 00
Loaned on shares	4,400 00
Dues repaid on withdrawal, or applied on loans.....	4,669 00
Paid matured shares	27,135 00
Dividends paid on withdrawal, or applied on loans.....	779 06
Paid borrowed money and prior mortgages.....	1,500 00
Paid interest on borrowed money and prior mortgages.....	11 88
Paid for real estate.....	1,837 85
Paid salaries and clerk-hire.....	265 00
Paid advertising, printing and postage.....	65 37
Paid rent	100 00
Paid banking department, examination.....	16 40
Paid banking department, assessment.....	11 44

Officers' bonds	\$15 00
Advances for taxes, insurance, etc.....	45 00
Mortgage tax	91 50
Flowers	15 00
Cash on hand December 31, 1915.....	6,634 25
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	\$70,891 75
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 2,179; shares issued during the year, 437; shares withdrawn during the year, 298; shares in force, 2,318. Borrowing members, 76, holding 825 shares; non-borrowing members, 227, holding 1,493 shares. Female shareholders, 99, holding 731 shares. Total dividends credited members during the year on instalment shares, \$8,420.06; rate, 6½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$27,135. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$460.37. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$132,850. One foreclosure during the year.

THE NORTHFIELD BUILDING-LOAN AND SAVINGS ASSOCIATION

No. 9 Union avenue, Mariner's Harbor, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JACOB I. HOUSMAN.....	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.....	\$631,535 61
Loans on shares	19,341 00
Contracts for the sale of real estate.....	3,405 00
Real estate	4,465 75
Cash on hand and in bank.....	18,882 75
Advances for taxes, insurance, etc.....	113 92
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	\$677,744 03
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LIABILITIES

Due shareholders, dues.....	\$523,534 00
Due shareholders, dividends credited.....	120,992 54
Undivided profits	8,453 69
Guaranty fund (as per section 392 of Banking Law).....	24,715 04
Miscellaneous	48 76
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	677,744 03
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RECEIPTS

Cash on hand January 1, 1915.....	\$27,976 38
Dues credited to members.....	115,334 00
Money borrowed	30,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	80,703 64

Loans on shares repaid.....	\$10,290 00
Real estate sold	2,600 00
Fees received	329 40
Fines received	345 60
Interest received	38,653 09
Premium received	3,785 39
Rent received	399 50
Dividends retained on withdrawals.....	250 01
Advances repaid	189 41
Real estate contracts	570 00
Appraisal fees	159 00
Miscellaneous	27 52
	<hr/>
	\$311,612 94

DISBURSEMENTS

Loaned on mortgage	\$103,293 25
Loaned on shares	11,806 00
Dues repaid on withdrawal, or applied on loans.....	58,932 00
Paid matured shares	66,200 00
Dividends paid on withdrawal, or applied on loans.....	11,719 40
Paid borrowed money and prior mortgages.....	30,000 00
Paid interest on borrowed money and prior mortgages.....	536 37
Paid for real estate.....	2,103 13
Paid salaries and clerk-hire.....	2,432 00
Paid advertising, printing and postage.....	241 22
Paid rent	240 00
Paid repairs to real estate.....	168 01
Paid taxes, insurance, etc.....	708 86
Paid banking department, examination.....	58 30
Paid banking department, assessment.....	47 81
Advances for taxes, insurance, etc.....	205 26
Recording mortgages	468 50
Real estate contracts	2,600 00
Appraisal fees	494 00
Attorney's fees	26 00
Operating expenses	417 74
Heat and light	12 50
Miscellaneous	19 84
Cash on hand December 31, 1915.....	18,882 75
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	\$311,612 94

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

Shares in force January 1, 1915, 9,264; shares issued during the year, 1,647; shares withdrawn during the year, 1,474; shares in force, 9,437. Borrowing members, 386, holding 3,592 shares; non-borrowing members, 938, holding, 5,845 shares. Female shareholders, 358, holding 2,618 shares. Total dividends credited members during the year on instalment shares, \$35,020.02; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$66,200. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,704.46. 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, \$5,000. Mortgages in force in New York State, \$631,535.61. One foreclosure during the year.

NORTH SHORE BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 25 Richmond avenue, Port Richmond, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FREDERICK A. VERDON....	West New Brighton, N. Y.
Secretary.....	ANNING S. PRALL.....	West New Brighton, N. Y.
Treasurer.....	ANDREW HAGAMAN.....	Port Richmond, N. Y.
Attorney.....	ALBERT C. FACH.....	Stapleton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$208,650 00
Loans on shares.....	2,150 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	7,932 41
Cash on hand and in bank.....	392 59
Furniture and fixtures.....	170 00
Instalments due and unpaid.....	4,103 00
Interest, premium, fees and fines due and unpaid.....	1,790 86
Advances for taxes, insurance, etc.....	58 37
	<hr/>
	\$226,247 23
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LIABILITIES

Due shareholders, dues.....	\$177,384 00
Due shareholders, dividends credited.....	37,999 99
Borrowed money.....	8,000 00
Undivided profits.....	1,276 90
Guaranty fund (as per section 392 of Banking Law).....	1,465 03
Suspense account.....	35 00
Advances payable.....	86 31
	<hr/>
	\$226,247 23
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RECEIPTS

Cash on hand January 1, 1915.....	\$5,668 01
Dues credited to members.....	43,974 00
Money borrowed.....	16,700 00
Mortgages redeemed, foreclosed or transferred to real estate.....	35,400 00
Loans on shares repaid.....	325 00
Fees received.....	220 60
Fines received.....	788 62
Interest received.....	12,241 39
Premium received.....	2,369 57
Rent received.....	372 50
Dividends retained on withdrawals.....	50 62
Advances repaid.....	2,359 09
Refund.....	35 00
Cash over.....	25 60
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	\$120,530 00
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DISBURSEMENTS

Loaned on mortgage.....	\$51,700 00
Loaned on shares.....	1,550 00
Dues repaid on withdrawal, or applied on loans.....	17,441 00
Paid matured shares.....	22,973 55
Dividends paid on withdrawal, or applied on loans.....	2,841 07
Paid borrowed money and prior mortgages.....	17,200 00
Paid interest on borrowed money and prior mortgages.....	544 58
Paid salaries and clerk-hire.....	1,596 00

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Paid advertising, printing and postage.....	\$188 91
Paid rent	144 00
Paid repairs to real estate.....	167 99
Paid taxes, insurance, etc.....	28 03
Paid banking department, examination.....	24 80
Paid banking department, assessment.....	16 08
Officers' bonds	80 00
Advances for taxes, insurance, etc.....	2,254 90
State League dues	12 50
Shares of Land Bank	1,000 00
Mortgage tax	235 50
Cash short	47 92
Internal revenue stamps	1 20
Commissions for collecting rents.....	52 38
Overpayment returned	10 00
Refund	27 00
Cash on hand December 31, 1915.....	392 59
	\$120,530 00

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 3,349; shares issued during the year, 1,108; shares withdrawn during the year, 614; shares in force, 3,843. Borrowing members, 107, holding 1,100 shares; non-borrowing members, 394, holding 2,743 shares. Female shareholders, 136, holding 1,020 shares. Total dividends credited members during the year on instalment shares, \$12,870.89; rate, 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,-973.55. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,-074.99. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$208,650. No foreclosures during the year.

THE POLISH SAVINGS AND LOAN ASSOCIATION OF RICHMOND COUNTY, N. Y.

No. 67 John street, Port Richmond, N. Y.

[Organized under Law of 1909. Commenced business 1912]

Officers	Names	Post-office addresses
President.....	JOHN S. JAKUBOWSKI.....	New Brighton, N. Y.
Secretary.....	JOHN KAMINSKI	Port Richmond, N. Y.
Treasurer.....	JOHN MOJECI	Port Richmond, N. Y.
Attorney.....	JOHN M. BRAISTED.....	Port Richmond, N. Y.

ASSETS

Loans on bond and mortgage.....	\$128,850 00
Loans on shares.....	1,035 00
Cash on hand and in bank.....	1,249 04
Furniture and fixtures.....	175 00
Interest, premium, fees and fines due and unpaid.....	45 46
	\$131,354 50

LIABILITIES

Due shareholders, dues.....	\$114,076 50
Due shareholders, dividends credited.....	8,973 53
Borrowed money.....	7,500 00
Undivided profits.....	204 47
Guaranty fund (as per section 392 of Banking Law).....	600 00
	<hr/>
	\$131,354 50

RECEIPTS

Cash on hand January 1, 1915.....	\$850 10
Dues credited to members.....	64,413 00
Money borrowed.....	25,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,250 00
Loans on shares repaid.....	3,590 00
Fees received.....	269 70
Fines received.....	32 88
Interest received.....	6,177 26
Premium received.....	582 24
Dividends retained on withdrawals.....	9 83
	<hr/>
	\$106,375 01

DISBURSEMENTS

Loaned on mortgage.....	\$72,000 00
Loaned on shares.....	1,950 00
Dues repaid on withdrawal, or applied on loans.....	6,926 00
Dividends paid on withdrawal, or applied on loans.....	184 73
Cash dividends paid on income and accumulative prepaid shares.....	52 08
Paid borrowed money and prior mortgages.....	22,700 00
Paid interest on borrowed money and prior mortgages.....	442 40
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	96 46
Paid banking department, examination.....	28 20
Paid banking department, assessment.....	5 66
Officers' bonds.....	14 00
State League dues.....	2 50
Mortgage tax.....	360 00
Internal revenue stamps.....	4 30
Fixtures.....	59 64
Cash on hand December 31, 1915.....	1,249 04
	<hr/>
	\$106,375 01

Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly. Shares in force January 1, 1915, 3,637; shares issued during the year 2,697; shares withdrawn during the year, 520; shares in force, 5,814. Borrowing members, 67, holding 1,723 shares; non-borrowing members, 233, holding 4,091 shares. Female shareholders, 64, holding 896 shares. Total dividends credited members during the year on instalment shares, \$2,344.33; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,059.78; rate 5 per cent. and 6 per cent. No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$417.26. Unpaid, none. Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share per month. Loans have been made in Richmond County, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$128,850. No foreclosures during the year.

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PORT RICHMOND CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 70 Richmond avenue, Port Richmond N. Y.

[Organized under Law of 1909. Commenced business 1910]

Officers	Names	Post-office addresses
President.....	EDGAR L. BENJAMIN.....	Heberton Avenue.
Secretary.....	HORATIO J. SHARRETT.....	70 Richmond Avenue.
Treasurer.....	PETER C. LA FORGE.....	West New Brighton, N. Y.
Attorney.....	FRANK I. SMITH.....	26 Richmond Avenue.

ASSETS

Loans on bond and mortgage.....	\$365,100 00
Loans on shares.....	11,095 00
Contracts for the sale of real estate.....	1,441 47
Cash on hand and in bank.....	3,697 80
Foreclosure balance due.....	2,267 73
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	\$383,602 00

LIABILITIES

Due shareholders, dues.....	\$316,056 96
Due shareholders, dividends credited.....	38,330 07
Balance to be paid borrowers on mortgage loans.....	4,200 00
Borrowed money.....	15,000 00
Guaranty fund (as per section 392 of Banking Law).....	9,880 57
Interest and premium paid in advance.....	134 40
	<hr/>
	\$383,602 00

RECEIPTS

Cash on hand January 1, 1915.....	\$2,128 57
Dues credited to members.....	86,069 58
Money borrowed.....	60,100 00
Mortgages redeemed, foreclosed or transferred to real estate.....	47,800 00
Loans on shares repaid.....	2,750 00
Real estate sold.....	55 72
Fees received.....	351 80
Fines received.....	116 41
Interest received.....	19,798 21
Premium received.....	3 872 47
Dividends retained on withdrawals.....	189 94
Foreclosure.....	2,302 88
Mortgage tax repaid.....	10 50
	<hr/>
	\$225,546 08

DISBURSEMENTS

Loaned on mortgage.....	\$116,350 00
Loaned on shares.....	8,665 00
Dues repaid on withdrawal, or applied on loans.....	32,318 02
Dividends paid on withdrawal, or applied on loans.....	4,081 81
Cash dividends paid on income and accumulative prepaid shares.....	5,133 00
Paid borrowed money and prior mortgages.....	48,100 00
Paid interest on borrowed money and prior mortgages.....	189 39
Paid for real estate.....	4,570 61
Paid salaries and clerk-hire.....	1,200 00
Paid advertising, printing and postage.....	215 91
Paid rent.....	150 00
Paid taxes, insurance, etc.....	579 00
Paid banking department, examinations.....	63 65

Paid banking department, assessment.....	\$22 39
State League dues.....	8 50
Directors' fees.....	120 00
Tellers, annual meeting.....	6 00
Auditors.....	45 00
Legal expenses.....	20 00
Burglary insurance.....	10 00
Cash on hand December 31, 1915.....	3,697 80
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	\$225,546 08
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Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly. Shares in force January 1, 1915, 9,359; shares issued during the year, 2,928; shares withdrawn during the year, 1,476; shares in force, 10,811. Borrowing members, 211, holding 4,620 shares; non-borrowing members, 376, holding 6,191 shares. Female shareholders, 185, holding 3,807 shares. Total dividends credited members during the year on instalment shares \$8,823.08; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$9,362.41; rate 6 per cent. No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,755.41. Unpaid, none. Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month. Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$365,100. One foreclosure during the year.

RICHMOND BOROUGH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 16 Bush avenue, Mariner's Harbor, N. Y.

[Organized under Law of 1894. Commenced business 1902]

Officers	Names	Post-office addresses
President.....	L. W. FREEMAN.....	Mariner's Harbor, N. Y.
Secretary.....	M. D. MINOR.....	Mariner's Harbor, N. Y.
Treasurer.....	JESSE H. LISSENDEN.....	Mariner's Harbor, N. Y.
Attorney.....	LOUIS J. ALTMAN.....	Stapleton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$64,700 00
Loans on shares.....	455 00
Cash on hand and in bank.....	2,974 51
Instalments due and unpaid.....	735 00
Interest, premium, fees and fines due and unpaid.....	354 47
Attorney's fees advanced.....	61 00
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	\$69,279 98
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LIABILITIES

Due shareholders, dues.....	\$42,868 00
Due shareholders, matured shares.....	11,979 95
Due shareholders, dividends credited.....	8,232 06
Borrowed money.....	4,000 00
Undivided profits.....	300 69

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Guaranty fund (as per section 392 of Banking Law).....	\$1,699 28
Dues overpaid	107 00
Due attorney	3 00
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	\$69,279 98
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RECEIPTS

Cash on hand January 1, 1915.....	\$31 69
Dues credited to members.....	11,353 00
Money borrowed	13,000 00
Mortgages redeemed, foreclosed or transferred to real estate.	12,100 00
Loans on shares repaid.....	550 00
Fees received	25 60
Fines received	149 51
Interest received	4,363 28
Dividends retained on withdrawals.....	307 31
Attorney's fees	15 00
Profit and loss	2 70
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	\$41,898 09
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DISBURSEMENTS

Loaned on shares.....	\$225 00
Dues repaid on withdrawal, or applied on loans.....	7,938 00
Paid matured shares.....	19,320 00
Dividends paid on withdrawal, or applied on loans.....	1,536 56
Cash dividends paid on income and accumulative prepaid shares .	24 00
Paid borrowed money and prior mortgages.....	9,100 00
Paid interest on borrowed money and prior mortgages.....	235 77
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	34 40
Paid rent	77 00
Paid banking department, examination.....	32 20
Paid banking department, assessment.....	6 58
Officer's bonds	20 00
Attorney's fees	73 00
Profit and loss	1 07
Cash on hand December 31, 1915.....	2,974 51
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	\$41,898 09
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 951; shares issued during the year, 128; shares withdrawn during the year, 232; shares in force, 847. Borrowing members, 35, holding 352 shares; non-borrowing members, 46, holding 495 shares. Female shareholders, 30, holding 247 shares. Total dividends credited members during the year on instalment shares, \$3,712.24; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$96; rate 6 per cent.

No unpaid withdrawals. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$431.40. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$3.

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

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$64,700. No foreclosures during the year.

RICHMOND COUNTY BUILDING AND MUTUAL LOAN ASSOCIATION

No. 192 Main street, Tottenville, Richmond Borough, N. Y.

[Organized under Law of 1851. Commenced business 1881]

Officers	Names	Post-office addresses
President.....	JOHN A. KENNEDY.....	Prince Bay, N. Y.
Secretary.....	GILBERT S. BARNES.....	Tottenville, N. Y.
Treasurer.....	ARTHUR W. BROWNE.....	Prince Bay, N. Y.
Attorney.....	WILLIAM T. HOLT.....	42 B'way, New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,008,700 00
Loans on shares	22,144 00
Contracts for the sale of real estate.....	3,624 50
Real estate	15,253 25
Cash on hand and in bank.....	13,230 90
Furniture and fixtures.....	2,098 75
Interest, premium, fees and fines due and unpaid.....	9,051 86
Advances for taxes, insurance, etc.....	1,193 77
Attorney	187 03
County clerk	77 73
Interest accrued	2,555 36
	\$1,078,117 15

LIABILITIES

Due shareholders, dues	\$905,591 00
Due shareholders, dividends credited.....	134,536 82
Balance to be paid borrowers on mortgage loans.....	4,275 00
Borrowed money	14,000 00
Undivided profits	831 19
Guaranty fund (as per section 392 of Banking Law).....	18,636 30
Individual accounts	136 43
Dues and interest paid in advance.....	66 00
Loan expenses	44 41
	\$1,078,117 15

RECEIPTS

Cash on hand January 1, 1915.....	\$18,164 51
Dues credited to members.....	182,570 00
Money borrowed	34,000 00
Mortgages redeemed, foreclosed or transferred to real estate.....	130,950 00
Loans on shares repaid.....	23,993 00
Fees received	419 50
Fines received	1,576 59
Interest received	58,101 47
Rent received	651 00
Dividends retained on withdrawals.....	861 07
Advances repaid	931 24
Individual accounts	4,034 82
Attorney	1,618 64
County clerk	181 18
Loan expenses	274 45
Mortgage tax refunded	678 50
Real estate contracts	181 00
Telephone	1 40
	\$459,188 37

DISBURSEMENTS

Loaned on mortgage.....	\$11,825 62
Loaned on shares	23,724 00
Dues repaid on withdrawal, or applied on loans.....	132,924 00
Paid matured shares	66,000 00
Dividends paid on withdrawal, or applied on loans.....	19,806 57
Cash dividends paid on income and accumulative prepaid shares ..	15,580 83
Paid borrowed money and prior mortgages.....	60,000 00
Paid interest on borrowed money and prior mortgages.....	784 44
Paid for real estate.....	950 00
Paid salaries and clerk-hire.....	2,977 60
Paid advertising, printing and postage.....	516 59
Paid rent	300 00
Paid repairs to real estate.....	313 44
Paid taxes, insurance, etc.....	816 95
Paid banking department, examination.....	112 10
Paid banking department, assessment.....	78 63
Officers' bonds	48 60
Advances for taxes, insurance, etc.....	1,114 41
State League dues	26 00
Individual accounts	4,804 03
Profit and loss, foreclosure.....	358 34
Mortgage taxes	562 50
Attorney	1,538 69
County clerk	178 18
Loan expenses	366 42
Fixtures ..	48 30
Lighting ..	40 61
Telephone ..	62 01
Miscellaneous ..	118 61
Cash on hand December 31, 1915.....	13,230 90
	<hr/>
	\$459,188 37
	<hr/>

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

Shares in force January 1, 1915, 14,982; shares issued during the year, 1,908; shares withdrawn during the year, 2,704; shares in force, 14,186. Borrowing members, 624, holding 5,607 shares; non-borrowing members, 1,273, holding 8,579 shares. Female shareholders, 791, holding 4,950 shares. Total dividends credited members during the year on instalment shares, \$40,279.23; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$15,996.22; rate 5 per cent. Amount of filed and unpaid withdrawals December 31, 1915, \$22,000.

Amount of shares matured during the year, \$66,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,138.32. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$24.

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

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$1,008,700. One foreclosure during the year.

SOUTH SHORE SAVINGS AND LOAN ASSOCIATION

No. 2409 Richmond Road, New Dorp, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	RUDOLPH JURGENSEN	New Dorp, N. Y.
Secretary.....	JAMES E. GRUNERT.....	New Dorp, N. Y.
Treasurer.....	W. LESLIE CONNER.....	New Dorp, N. Y.
Attorney.....	JOHN M. BRAISTED.....	Port Richmond, N. Y.

ASSETS

Loans on bond and mortgage.....	\$7,200 00
Cash on hand and in bank.....	100 03
Instalments due and unpaid.....	126 00
Interest, premium, fees and fines due and unpaid.....	13 60
	\$7,439 63

LIABILITIES

Due shareholders, dues	\$4,720 00
Due shareholders, dividends credited.....	91 45
Balance to be paid borrowers on mortgage loans.....	600 00
Borrowed money	2,000 00
Undivided profits	4 53
Guaranty fund (as per section 392 of Banking Law).....	5 05
Bills payable	13 60
Dues paid in advance.....	5 00
	\$7,439 63

RECEIPTS

Dues credited to members.....	\$4,717 00
Money borrowed	2,000 00
Fees received	93 20
Fines received	15 18
Interest received.....	220 50
Dividends retained on withdrawals.....	3 20
Advances repaid	21 00
Dues paid in advance.....	5 00
	\$7,075 08

DISBURSEMENTS

Loaned on mortgage	\$6,600 00
Dues repaid on withdrawal, or applied on loans.....	123 00
Paid interest on borrowed money and prior mortgages.....	60 00
Paid advertising, printing and postage.....	113 95
Officers' bonds	12 00
Advances for taxes, insurance, etc.....	28 60
Attorney's fees	37 50
Cash on hand December 31, 1915.....	100 03
	\$7,075 08

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, none; shares issued during the year, 357; shares withdrawn during the year, 44; shares in force, 313. Borrowing members, 3, holding 36 shares; non-borrowing members, 47, holding 277 shares. Female shareholders, 10, holding 55 shares. Total dividends credited members during the year on instalment shares, \$58.80; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$32.65; rate, 5 per cent.

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No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$125.95. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$13.60.

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, \$3,000. Mortgages in force in New York State, \$7,200. No foreclosures during the year.

STATEN ISLAND BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 1566 Richmond Terrace, Borough of Richmond, N. Y. City.

[Organized under Laws of 1851. Commenced business 1876]

Officers	Names	Post-office addresses
President.....	JOHN W. HUGHES.....	Port Richmond, N. Y.
Secretary.....	JAMES WHEELER.....	West New Brighton, N. Y.
Treasurer.....	JOHN F. SMITH.....	West New Brighton, N. Y.
Attorney.....	FRANK I. SMITH.....	Port Richmond, N. Y.

ASSETS

Loans on bond and mortgage.....	\$415,950 00
Loans on shares	11,425 00
Contracts for the sale of real estate.....	1,630 57
Cash on hand and in bank.....	35,229 81
Furniture and fixtures	83 00
Interest, premium, fees and fines due and unpaid.....	2,025 11
Advances for taxes, insurance, etc.....	172 97
	\$466,516 46

LIABILITIES

Due shareholders, dues	\$348,382 00
Due shareholders, dividends credited.....	92,220 81
Undivided profits	4,089 45
Guaranty fund (as per section 392 of Banking Law).....	21,800 00
Interest and premium advanced	24 20
	\$466,516 46

RECEIPTS

Cash on hand January 1, 1915.....	\$10,177 14
Dues credited to members.....	85,782 00
Money borrowed	8,400 00
Mortgages redeemed, foreclosed or transferred to real estate.....	76,070 00
Loans on shares repaid.....	5,075 00
Fees received	395 25
Fines received	755 41
Interest received	25,151 07
Premium received	4,943 87
Dividends retained on withdrawals.....	274 48
Advances repaid	138 25
Real estate contract	120 00
Interest on deposits	273 35
Expenses returned	23 00
On account of foreclosure.....	734 83
	\$216,313 85

DISBURSEMENTS

Loaned on mortgage	\$79,400 00
Loaned on shares	6,900 00
Dues repaid on withdrawal, or applied on loans.....	33,967 00
Paid matured shares	36,400 00
Dividends paid on withdrawal, or applied on loans.....	9,502 80
Paid borrowed money and prior mortgages.....	12,400 00
Paid interest on borrowed money and prior mortgages.....	354 56
Paid for real estate.....	758 61
Paid salaries and clerk-hire.....	1,710 50
Paid advertising, printing and postage.....	86 31
Paid rent	150 00
Paid banking department, examination.....	36 50
Paid banking department, assessment.....	31 90
Officers' bonds	40 00
Advances for taxes, insurance, etc.....	117 10
State League dues and expenses.....	21 75
On account of foreclosure.....	450 00
Mortgage tax	392 00
Appraisals	202 00
Interest and premium advanced.....	23 70
Legal expenses	55 45
Memorial	40 00
Burglary insurance	28 76
Repairing safe	15 00
Cash on hand December 31, 1915.....	35,229 71
	<hr/>
	\$218,313 65
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 6,231; shares issued during the year, 1,465; shares withdrawn during the year, 762; shares in force, 6,934. Borrowing members, 239, holding 2,099 shares; non-borrowing members, 566, holding 4,835 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$27,345.46; rate, 7 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$36,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,349.77. 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, \$415,950. One foreclosure during the year.

TOMPKINSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 4 Van Duzer street, Tompkinsville, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers	Names	Post-office addresses
President.....	HERMAN C. HAGEDORN...	Stapleton, N. Y.
Secretary.....	GEORGE C. HALL.....	Stapleton, N. Y.
Treasurer.....	ANTON L. SCHWAB.....	Tompkinsville, N. Y.
Attorney.....	ERNEST T. LINDEMANN...	45 B'way, New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$252,650 00
Loans on shares	10,354 00

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Cash on hand and in bank.....	\$10,874 52
Interest, premium, fees and fines due and unpaid.....	1,352 68
Advances for taxes, insurance, etc.....	98 54
Instalments due and unpaid.....	<u>\$1,972 00</u>

\$275,329 74

LIABILITIES

Due shareholders, dues.....	\$231,666 00
Due shareholders, dividends credited.....	37,897 17
Balance to be paid borrowers on mortgage loans.....	1,000 00
Undivided profits.....	843 97
Guaranty fund (as per section 392 of Banking Law).....	3,800 00
Individual accounts.....	73 42
Interest and premium advanced.....	32 98
Cash short.....	16 20

\$275,329 74

RECEIPTS

Cash on hand January 1, 1915.....	\$832 14
Dues credited to members.....	67,934 00
Money borrowed.....	9,000 00
Mortgages redeemed, foreclosed or transferred to real estate.....	14,700 00
Loans on shares repaid.....	9,090 00
Fees received.....	134 20
Fines received.....	130 23
Interest received.....	14,281 59
Premium received.....	2,736 55
Advances repaid.....	11 00
Individual accounts.....	58 42
Mortgage tax repaid.....	37 00
Cash over.....	10 00

\$118,955 13

DISBURSEMENTS

Loaned on mortgage.....	\$63,400 00
Loaned on shares.....	8,097 00
Dues repaid on withdrawal, or applied on loans.....	14,534 00
Dividends paid on withdrawal, or applied on loans.....	1,905 98
Paid borrowed money and prior mortgages.....	18,000 00
Paid interest on borrowed money and prior mortgages.....	438 61
Paid salaries and clerk-hire.....	659 92
Paid advertising, printing and postage.....	206 85
Paid rent.....	120 00
Paid banking department, examination.....	29 10
Paid banking department, assessment.....	16 30
Officers' bonds.....	24 00
Advances for taxes, insurance, etc.....	109 54
State and Metropolitan League dues and expenses.....	20 35
Individual accounts.....	109 96
Cash over.....	21 00
Mortgage tax.....	324 25
Typewriter.....	35 00
Burglary insurance.....	28 75
Cash on hand December 31, 1915.....	10,874 52

\$118,955 13

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 5,037; shares issued during the year,

1,293; shares withdrawn during the year, 444; shares in force, 5,886. Borrowing members, 145, holding 1,574 shares; non-borrowing members, 596, holding 4,312 shares. Female shareholders, 254, holding 1,932 shares. Total dividends credited members during the year on instalment shares, \$14,448.90; rate, 6½ per cent. Amount of filed and unpaid withdrawal December 31, 1915, \$8,000.

Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,094.87. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per share per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding \$6,000. Mortgages in force in New York State, \$251,650. Three foreclosures during the year.

WESTERLEIGH BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 830 Jewett avenue, West New Brighton, N. Y.

[Organized under Law of 1892. Commenced business 1893]

Officers	Names	Post-office addresses
President.....	JOHN DE MORGAN.....	West New Brighton, N. Y.
Secretary.....	HIRAM C. HORTON.....	West New Brighton, N. Y.
Treasurer.....	GEORGE W. BLAKE.....	West New Brighton, N. Y.
Attorney.....	MELVIN L. LECKER.....	149 B'way, New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$566 725 00
Loans on shares.....	15, 715 00
Shares of Land Bank of State of New York.....	1, 000 00
Contracts for the sale of real estate.....	3, 200 00
Real estate.....	6, 325 00
Cash on hand and in bank.....	6, 923 67
Furniture and fixtures.....	300 00
Interest and premium due and unpaid.....	1, 535 14
Advances for taxes, insurance, etc.....	266 01
	\$601, 889 82

LIABILITIES

Due shareholders, dues.....	\$432, 475 00
Due shareholders, dividends credited.....	109, 155 65
Balance to be paid borrowers on mortgage loans.....	1, 300 00
Borrowed money.....	32, 627 82
Undivided profits.....	4, 931 35
Guaranty fund (as per section 392 of Banking Law).....	21, 400 00
	\$601, 889 82

RECEIPTS

Cash on hand January 1, 1915.....	\$7, 127 30
Dues credited to members.....	105 932 50
Money borrowed.....	40, 075 74
Mortgages redeemed, foreclosed or transferred to real estate..	63, 230 00
Loans on shares repaid.....	9, 430 00
Real estate sold.....	3, 275 00
Fees received.....	318 70
Fines received.....	563 65
Interest received.....	34, 370 35
Premium received.....	5, 743 62

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Rent received	\$50 00
Dividends retained on withdrawals.....	3 69
Advances repaid	321 00
Cash over	22 83

\$270,464 38

DISBURSEMENTS

Loaned on mortgage	\$116,348 18
Loaned on shares.....	10,845 00
Dues repaid on withdrawal, or applied on loans.....	43,771 00
Paid matured shares.....	21,059 62
Dividends paid on withdrawal, or applied on loans.....	8,638 65
Cash dividends paid on income and accumulative prepaid shares	12 49
Paid borrowed money and prior mortgages.....	48,165 72
Paid interest on borrowed money and prior mortgage.....	2,266 50
Paid for real estate.....	5,539 54
Paid salaries and clerk-hire.....	2,677 00
Paid advertising, printing and postage.....	324 80
Paid rent	100 00
Paid repairs to real estate.....	16 75
Paid taxes, insurance, etc.....	1,187 46
Paid banking department, examination.....	65 50
Paid banking department, assessment.....	39 86
Officers' bonds	94 00
Advances for taxes, insurance, etc.....	391 85
State League dues.....	14 50
Shares of Land Bank.....	1,000 00
Mortgage tax	554 50
Furniture and fixtures.....	22 50
Maintenance of office property.....	62 98
Miscellaneous expenses	342 31
Cash on hand December 31, 1915.....	6,923 67

\$270,464 38

Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly. Shares in force January 1, 1915, 13,478; shares issued during the year, 3,087; shares withdrawn during the year, 2,129; shares in force, 14,436. Borrowing members, 236, holding 4,749 shares; non-borrowing members, 932, holding, 9,687 shares. No record of female shareholders. Total dividends credited members during the year on instalment shares, \$14,158.05; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$15,127.08; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$21,059.62. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,615.59. 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, \$566,725. One foreclosure during the year.

ROCKLAND COUNTY

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF SPRING VALLEY

First National Bank Bldg., Spring Valley, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	STEPHEN H. BURR.....	Spring Valley, N. Y.
Secretary.....	LEWIS H. FURMAN.....	Spring Valley, N. Y.
Treasurer.....	CHARLES H. MAPES.....	Spring Valley, N. Y.
Attorney.....	GEORGE A. BLAUVELT.....	Monsey, N. Y.

ASSETS

Loans on bond and mortgage.....	\$146,300 00
Cash on hand and in bank.....	3,485 32
Furniture and fixtures.....	14 06
Advances for taxes, insurance, etc.....	40 00
	\$149,839 38

LIABILITIES

Due shareholders, dues.....	\$105,961 00
Due shareholders, dividends credited.....	24,545 26
Balance to be paid borrowers on mortgage loans.....	284 40
Borrowed money.....	12,000 00
Undivided profits.....	2,806 44
Guaranty fund (as per section 392 of Banking Law).....	4,242 28
	\$149,839 38

RECEIPTS

Cash on hand January 1, 1915.....	\$2,221 15
Dues credited to members.....	24,453 50
Money borrowed.....	13,000 00
Mortgages redeemed, foreclosed or transferred to real estate... ..	19,900 00
Fees received.....	120 63
Fines received.....	65 36
Interest received.....	8,696 59
Premium received.....	435 25
Dividends retained on withdrawals.....	142 55
Advances repaid.....	97 00
	\$69,132 03

DISBURSEMENTS

Loaned on mortgage.....	\$19,715 00
Dues repaid on withdrawal, or applied on loans.....	5,694 00
Paid matured shares.....	29,515 00
Dividends paid on withdrawal, or applied on loans.....	1,385 39
Paid borrowed money and prior mortgages.....	8,000 00
Paid interest on borrowed money and prior mortgages.....	553 84
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	14 25
Paid rent.....	60 00
Paid banking department, examination.....	17 75
Paid banking department, assessment.....	11 53
Officer's bond.....	20 00
Advances for taxes, insurance, etc.....	18 00
State League dues and expenses.....	13 60

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Recording mortgages	\$27 75
Cash on hand December 31, 1915.....	3,485 32
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	\$69,132 03
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 1807; shares issued during the year, 466½; shares withdrawn during the year, 245; shares in force, 2,028½. Borrowing members, 80, holding 788½ shares; non-borrowing members, 147, holding 1,240 shares. Female shareholders, 84, holding 822 shares. Total dividends credited members during the year on instalment shares, \$7,364.37; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,515. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$735.60. 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, \$10,000. Mortgages in force in New York State, \$146,300. No foreclosures during the year.

HOME BUILDING AND LOAN ASSOCIATION OF SPRING VALLEY

Main Street, Spring Valley, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	CHARLES E. DE BAUN.....	Spring Valley, N. Y.
Secretary.....	ALEXANDER H. MERRITT.....	Spring Valley, N. Y.
Treasurer.....	LOUIS H. BOECHER, JR.....	Spring Valley, N. Y.
Attorney.....	JONATHAN W. SHERWOOD.....	Spring Valley, N. Y.

ASSETS

Loans on bond and mortgage.....	\$60,925 00
Loans on shares.....	1,450 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	257 97
Furniture and Fixtures.....	184 25
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	\$63,817 22
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$49,400 78
Due shareholders, dividends credited.....	3,653 38
Borrowed money	10,000 00
Undivided profits	7 34
Guaranty fund (as per section 392 of Banking Law).....	755 72
	<hr/>
	\$63,817 22
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$4,432 36
Dues credited to members.....	28,612 84
Money borrowed	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	800 00
Loans on shares repaid.....	2,065 00
Fees received	47 00

Fines received	\$7 21
Interest received	2,530 96
Premium received	205 60
Dividends retained on withdrawals	189 11
	\$48,940 08

DISBURSEMENTS

Loaned on mortgage.....	\$31,000 00
Loaned on shares.....	2,895 00
Dues repaid on withdrawal, or applied on loans	6,088 73
Dividends paid on withdrawal, or applied on loans.....	1,318 49
Paid borrowed money and prior mortgages.....	5,700 00
Paid interest on borrowed money and prior mortgages.....	231 00
Paid salaries and clerk-hire.....	175 00
Paid advertising, printing and postage.....	203 46
Paid banking department, examination	18 83
Paid banking department, assessment.....	3 55
Officer's bonds	8 00
State and Metropolitan League dues.....	8 50
Shares of Land Bank.....	1,000 00
Expenses of Land Bank.....	6 30
Insurance on fixtures.....	21 37
Internal revenue stamps.....	3 88
Cash on hand December 31, 1915.....	257 97
	\$48,940 08

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 632; shares issued during the year, 511; shares withdrawn during the year 92; shares in force, 1,051. Borrowing members, 43, holding 330 shares; non-borrowing members, 199, holding 721 shares. Female shareholders, 65, holding 304 shares. Total dividends credited members during the year on instalment shares, \$944.35; rate 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,290.12; rate 3½ per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$426.51. 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, \$6,000. Mortgages in force in New York State, \$60,925. No foreclosures during the year.

NYACK BUILDING, CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 24 North Broadway, Nyack, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES HARING	Piermont, N. Y.
Secretary.....	VICTOR ACKERMAN	Nyack, N. Y.
Treasurer.....	HOWARD GARNER	Nyack, N. Y.
Attorney.....	IRVING HOPPER	Nyack, N. Y.

ASSETS

Loans on bond and mortgage.....	\$370,540 00
Loans on shares.....	11,325 00
Stocks and bonds.....	13,062 50

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Real estate	\$4,036 56
Cash on hand and in bank.....	21,596 88
Furniture and fixtures.....	400 00
Interest accrued	1,141 30
	<hr/>
	\$422,102 24
	<hr/>

LIABILITIES

Due shareholders, dues	\$335,208 00
Due shareholders, dividends credited	71,543 85
Balance to be paid borrowers on mortgage loans.....	200 00
Undivided profits	5,197 66
Guaranty fund (as per section 392 of Banking Law).....	9,867 77
Suspense account	84 96
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	\$422,102 24
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$4,748 71
Dues credited to members.....	73,247 00
Money borrowed	17,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	45,350 00
Loans on shares repaid.....	4,210 00
Fees received	167 35
Fines received	486 20
Interest received	23,982 00
Rent received	180 00
Dividends retained on withdrawals.....	816 43
Suspense account	594 74
Profit and loss.....	127 48
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	\$170,909 91
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DISBURSEMENTS

Loaned on mortgage.....	\$28,183 05
Loaned on shares.....	4,085 00
Dues repaid on withdrawal, or applied on loans.....	32,702 00
Paid matured shares.....	36,800 00
Dividends paid on withdrawal, or applied on loans.....	7,448 96
Cash dividends paid on income and accumulative prepaid shares	256 00
Paid borrowed money and prior mortgages.....	32,000 00
Paid interest on borrowed money and prior mortgages.....	633 46
Paid for real estate.....	4,036 56
Paid salaries and clerk-hire.....	1,322 26
Paid advertising, printing and postage.....	57 57
Paid rent.....	180 00
Paid repairs to real estate.....	31 40
Paid taxes, insurance, etc.....	293 25
Paid banking department, examination.....	46 59
Paid banking department, assessment.....	30 80
Officers' bonds	20 00
Suspense account	631 93
Bonds, increase in value.....	112 50
Foreclosure proceedings	300 30
Interest returned to borrowers.....	35 80
Safe deposit box.....	15 00
Furniture.....	4 00
Burglary insurance	5 77
Internal revenue stamps.....	2 00

Office expenses	\$79 83
Cash on hand December 31, 1915.....	21,596 88
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	\$170,909 91
	<hr/> <hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, \$6,202; shares issued during the year, 779; shares withdrawn during the year, 809; shares in force, 6,172. Borrowing members, 221, holding 2,219 shares; non-borrowing members, 620, holding 3,953 shares. Female shareholders, 394, holding 2,590 shares. Total dividends credited members during the year on instalment shares, \$19,531.87; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,142.56; rate 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year \$36,800. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,685.43. Unpaid, none.

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

Loans have been made in Rockland and Westchester counties, New York State. Largest mortgage loan outstanding \$19,300. Mortgages in force in New York State, \$370,540. One foreclosure during the year.

ORANGETOWN SAVINGS AND LOAN ASSOCIATION

SPARKILL, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	MARTIN L. BELL.....	Sparkill, N. Y.
Secretary.....	OSWALD A. BAUER.....	Sparkill, N. Y.
Treasurer.....	JOHN P. GRAHAM.....	Sparkill, N. Y.
Attorney.....	OSWALD A. BAUER.....	Sparkill, N. Y.

ASSETS

Loans on bond and mortgage.....	\$6,600 00
Cash on hand and in bank.....	1,164 40
	<hr/>
	\$7,764 40

LIABILITIES

Due shareholders, dues.....	\$4,619 00
Due shareholders, dividends credited	71 63
Balance to be paid borrowers on mortgage loans.....	1,061 50
Borrowed money	2,000 00
Guaranty fund (as per section 392 of Banking Law).....	12 27
	<hr/>
	\$7,764 40

RECEIPTS

Dues credited to members.....	\$4,669 00
Money borrowed	2,000 00
Fees received	146 25
Fines received	3 30
Interest received	77 00
	<hr/>
	\$6,895 55

DISBURSEMENTS

Loaned on mortgage.....	\$5,538 50
Dues repaid on withdrawal, or applied on loans.....	50 00

Cash dividends paid on income and accumulative prepaid shares	\$39 00
Paid interest on borrowed money and prior mortgages	33 75
Paid salaries and clerk-hire	10 00
Paid advertising, printing and postage	52 00
Paid banking department, examination	7 50
Internal revenue stamps	40
Cash on hand December 31, 1915	1, 164 40
	\$6, 895 55

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

Shares in force January 1, 1915, none; shares issued during the year, 549; shares withdrawn during the year, 15; shares in force, 534. Borrowing members, 4, holding 33 shares; non-borrowing members, 83, holding 501 shares. Female shareholders, 18, holding 81 shares. Total dividends credited members during the year on instalment shares, \$71.63; rate 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$39; rate 4½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$62.40. 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 mortgages loan outstanding \$2,400. Mortgages in force in New York State, \$6,600. No foreclosures during the year.

**THE PARK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF
PEARL RIVER, N. Y.**

Central avenue, Pearl River, N. Y.

[Organized under Law of 1894. Commenced business 1899]

Officers	Names	Post-office addresses
President	WILLIAM A. SERVEN	Pearl River, N. Y.
Secretary	WILLIAM J. DOLAN	Pearl River, N. Y.
Treasurer	PHILIP BECKERLE	Pearl River, N. Y.
Attorney	IRVING HOPPER	Nyack, N. Y.

ASSETS

Loaned on bond and mortgage	\$217, 200 00
Loans on shares	3, 260 00
Cash on hand and in bank	1, 129 03
Furniture and fixtures	206 30
Instalments due and unpaid	\$927 00
Interest, premium, fees and fines due and unpaid	505 67
	\$221, 797 33

LIABILITIES

Due shareholders, dues	\$165, 006 00
Due shareholders, dividends credited	44, 041 45
Borrowed money	6, 800 00
Undivided profits	1, 052 33

Guaranty fund (as per section 392 of Banking Law)	\$3,608 45
Unearned or rebatable premium.....	1,289 10
	<hr/>
	\$221,797 33
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$148 96
Dues credited to members.....	34,875 00
Money borrowed	45,444 50
Mortgages redeemed, foreclosed or transferred to real estate..	12,350 00
Loans on shares repaid.....	900 00
Fees received	108 75
Fines received	130 46
Interest received	12,597 65
Premium received	799 38
Dividends retained on withdrawals.....	139 05
Cash over	95
	<hr/>
	\$107,494 70
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DISBURSEMENTS

Loaned on mortgage.....	\$31,300 00
Loaned on shares.....	1,600 00
Dues repaid on withdrawal, or applied on loans.....	15,166 00
Dividends paid on withdrawal, or applied on loans.....	5,817 23
Paid borrowed money and prior mortgages.....	50,394 50
Paid interest on borrowed money and prior mortgages.....	1,057 17
Paid salaries and clerk-hire.....	598 00
Paid advertising, printing and postage.....	113 25
Paid rent	24 00
Paid banking department, examination.....	22 97
Paid banking department, assessment.....	15 25
Advance for taxes, insurance, etc.....	223 66
State League dues	5 75
Safe deposit vault.....	12 00
Internal revenue stamps	5 36
Cash short	10 53
Cash on hand December 31, 1915.....	1,129 03
	<hr/>
	\$107,494 70
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 2,803; shares issued during the year, 370; shares withdrawn during the year, 219; shares in force, 2,954. Borrowing members, 133, holding 1,105 shares; non-borrowing members, 261, holding 1,849 shares. Female shareholders, 118, holding 773 shares. Total dividends credited members during the year on instalment shares, \$11,730.38; rate 6½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$758.36. 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, \$6,000. Mortgages in force in New York State, \$217,200. No foreclosures during the year.

**THE PROVIDENT BUILDING AND LOAN ASSOCIATION OF HAVER-
STRAW, N. Y., INC.**

No. 9-a Main street, Haverstraw, N. Y.

[Organized under Law of 1851. Commenced business 1890. Reorganized under
Law of 1894]

Officers	Names	Post-office addresses
President.....	PAUL P. KÄMMERLEN.....	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.....	\$353,300 00
Loans on shares.....	2,586 75
Real estate.....	7,657 31
Cash on hand and in bank.....	2,346 45
Furniture and fixtures.....	202 00
Advances for insurance.....	108 62
	\$366,201 13

LIABILITIES

Due shareholders, dues.....	\$269,973 26
Due shareholders, dividends credited.....	60,134 70
Borrowed money.....	22,800 00
Undivided profits.....	9,615 07
Guaranty fund (as per section 392 of Banking Law).....	3,636 67
Suspense account.....	41 43
	\$366,201 13

RECEIPTS

Cash on hand January 1, 1915.....	\$858 43
Dues credited to members.....	68,043 68
Money borrowed.....	41,800 00
Mortgages redeemed, foreclosed or transferred to real estate.....	24,300 00
Loans on shares repaid.....	953 25
Real estate sold.....	2,000 00
Fees received.....	302 25
Fines received.....	710 34
Interest received.....	19,840 71
Premium received.....	3,754 90
Rent received.....	559 51
Dividends retained on withdrawals.....	320 49
Advances repaid.....	32 78
	\$163,482 34

DISBURSEMENTS

Loaned on mortgage.....	\$79,600 00
Loaned on shares.....	1,115 00
Dues repaid on withdrawal, or applied on loans.....	11,102 17
Paid matured shares.....	13,446 37
Dividends paid on withdrawal, or applied on loans.....	2,544 86
Paid borrowed money and prior mortgages.....	46,750 00
Paid interest on borrowed money and prior mortgages.....	1,308 83
Paid for real estate.....	2,679 57
Paid salaries and clerk-hire.....	1,025 00

Paid advertising, printing and postage.....	\$63 50
Paid rent	60 00
Paid repairs to real estate.....	156 86
Paid taxes, insurance, etc.....	377 64
Paid banking department, examination.....	33 59
Paid banking department, assessment.....	22 99
Officers' bonds	4 00
Advances for insurance.....	108 62
State League dues	9 00
Fixtures	202 00
Attorney	110,00
Collecting	30 00
Auditing	10 00
Committee	188 35
Incidentals	187 54
Cash on hand December 31, 1915.....	2,346 45
	<hr/>
	\$163,482 34
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 5,305; shares issued during the year, 1,060; shares withdrawn during the year, 471; shares in force, 5,894. Borrowing members, 317, holding 1,876 shares; non-borrowing members, 742, holding 4,018 shares. Female shareholders, 328, holding 1,870 shares. Total dividends credited members during the year on instalment shares, \$19,573.29; rate 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$13,446.37. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,577.39. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 40 cents per share per month.

Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, \$3,600. Mortgages in force in New York State, \$353,300. No foreclosures during the year.

SUFFERN SAVINGS AND LOAN ASSOCIATION

Suffern, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JOHN L. CRANE.....	Suffern, N. Y.
Secretary.....	J. FRED. DURYEE.....	Suffern, N. Y.
Treasurer.....	ALFRED S. BUSH.....	Suffern, N. Y.
Attorney.....	FRANK S. HARRIS.....	Suffern, N. Y.

ASSETS

Loans on bond and mortgage.....	\$623,330 00
Loans on shares.....	12,575 00
Real estate	5,656 16
Cash on hand and in bank.....	23,541 39
Furniture and fixtures.....	27 00
Instalments due and unpaid.....	2,627 79
Interest, premium, fees and fines due and unpaid.....	733 18
Advances for taxes, insurance, etc.....	74 05
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	\$668,564 57
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LIABILITIES

Due shareholders, dues.....	\$519,957 13
Due shareholders, dividends credited.....	93,842 06
Balance to be paid borrowers on mortgage loans.....	4,304 99
Undivided profits.....	36,466 86
Guaranty fund (as per section 392 of Banking Law).....	12,767 92
Unearned or rebatable premium.....	952 01
Suspense account.....	98 02
Interest advanced.....	167 50
Premium advanced.....	8 08
	<hr/>
	\$668,564 57
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RECEIPTS

Cash on hand January 1, 1915.....	\$19,250 35
Dues credited to members.....	113,628 11
Money borrowed.....	26,100 00
Mortgages redeemed, foreclosed or transferred to real estate.....	50,535 00
Loans on shares repaid.....	13,193 00
Fees received.....	209 00
Fines received.....	746 31
Interest received.....	37,343 18
Premium received.....	1,094 61
Rent received.....	264 00
Dividends retained on withdrawals.....	949 39
Advances repaid.....	63 20
Appraisals.....	214 70
County clerk.....	703 57
Attorney.....	1,117 08
Suspense account.....	102 62
Pass books.....	30 60
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	\$265,594 72
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DISBURSEMENTS

Loaned on mortgage.....	\$38,895 01
Loaned on shares.....	9,613 00
Dues repaid on withdrawal, or applied on loans.....	27,196 82
Paid matured shares.....	76,862 77
Dividends paid on withdrawal, or applied on loans.....	5,372 59
Paid borrowed money and prior mortgages.....	27,068 83
Paid interest on borrowed money and prior mortgages.....	288 98
Paid for real estate.....	2,793 33
Paid salaries and clerk-hire.....	985 00
Paid advertising, printing and postage.....	63 45
Paid rent.....	60 00
Paid repairs to real estate.....	119 65
Paid taxes, insurance, etc.....	134 25
Paid banking department, examination.....	47 20
Paid banking department, assessment.....	45 11
Advances for taxes, insurance, etc.....	137 25
Appraisals.....	214 70
Country clerk.....	703 57
Attorney.....	1,117 08
Interest on advances.....	199 07
Interest rebated.....	32 50
Fines rebated.....	48 05
Fees rebated.....	1 00
Premium rebated.....	2 83
Suspense account.....	29 38
Internal revenue stamps.....	5 46

Incidental expenses	\$16 45
Cash on hand December 31, 1915.....	23, 541 39
	\$265, 594 72

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 8,485; shares issued during the year, 1,554; shares withdrawn during the year, 1,034; shares in force, 9,005. Borrowing members, 296, holding 3,792 shares; non-borrowing members, 580, holding 5,213 shares. Female shareholders, 310, holding 2,788 shares. Total dividends credited members during the year on instalment shares, \$34,476.06; rate 6.21 per cent. Total dividends credited or paid in cash to members during the year on other shares, 44 cents; rate, 4 per cent. No unpaid withdrawals. Amount of shares matured during the year, \$76,862.77. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,130.36. 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, \$7,400. Mortgages in force in New York State, \$591,530. No foreclosures during the year.

ST. LAWRENCE COUNTY

CANTON SAVINGS AND LOAN ASSOCIATION

Canton, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	GEORGE W. LEWIS.....	Canton, N. Y.
Secretary.....	C. J. PERKINS.....	Canton, N. Y.
Treasurer.....	H. M. BARBER.....	Canton, N. Y.
Attorney.....	LAWRENCE RUSSELL	Canton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$171, 183 00
Loans on shares.....	1, 735 00
Cash on hand and in bank.....	4, 011 18
Interest and fines due and unpaid.....	1, 350 95
Advances for taxes, insurance, etc.....	6 88
	\$178, 287 41

LIABILITIES

Due shareholders, dues.....	\$158, 418 83
Due shareholders, dividends credited.....	13, 900 54
Undivided profits	3, 420 09
Guaranty fund (as per section 392 of Banking Law).....	2, 547 95
	\$178, 287 41

RECEIPTS

Cash on hand January 1, 1915.....	\$1, 543 74
Dues credited to members.....	37, 508 12
Mortgages redeemed, foreclosed or transferred to real estate..	18, 949 63

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Loans on shares repaid.....	\$1,930 00
Interest received	8,169 84
Dividends retained	21 29
	\$68,122 62

DISBURSEMENTS

Loaned on mortgage	\$24,075 00
Loaned on shares.....	1,235 00
Dues repaid on withdrawal, or applied on loans.....	31,044 48
Dividends paid on withdrawal, or applied on loans.....	3,374 47
Cash dividends paid on income and accumulative prepaid shares	3,424 59
Paid salaries and clerk-hire.....	751 00
Paid advertising, printing and postage.....	16 00
Paid rent	60 00
Paid banking department, examination.....	37 30
Paid banking department, assessment.....	13 15
Advances for taxes, insurance, etc.....	2 93
Loan expenses	15 30
Books	19 25
Light, telephone, etc.....	42 97
Cash on hand December 31, 1915.....	4,011 18
	\$68,122 62

Plan, permanent. Par value of shares, \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 1,693; shares issued during the year, 376; shares withdrawn during the year, 318; shares in force, 1,751. Borrowing members, 61, holding 272 shares; non-borrowing members, 398, holding 1,479 shares. Female shareholders, 163, holding 519 shares. Total dividends credited members during the year on instalment shares, \$3,150.67; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,424.59; rate 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$904.52. 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, \$4,200. Mortgages in force in New York State, \$171,183.60. No foreclosures during the year.

GOVERNEUR SAVINGS AND LOAN ASSOCIATION

No. 42 Church street, Gouverneur, N. Y.

[Organized under Law of 1851. Commenced business 1892]

Officers	Names	Post-office addresses
President	BARNARD G. PARKER.....	Gouverneur, N. Y.
Secretary.....	BENJAMIN F. BROWN.....	Gouverneur, N. Y.
Treasurer.....	HARRY C. ROGERS.....	Gouverneur, N. Y.
Attorney.....	ARTHUR W. ORVIS.....	Gouverneur, N. Y.

ASSETS

Loans on bond and mortgage.....	\$638,249 15
Loans on shares.....	15,309 00
Stocks and bonds.....	256,726 01

Shares of Land Bank of State of New York.....	\$10,000 00
Contracts for the sale of real estate.....	1,880 88
Cash on hand and in bank.....	57,961 82
Interest, premium, fees and fines due and unpaid.....	2,747 83
Interest accrued.....	4,358 50
	<hr/>
	\$987,233 19

LIABILITIES

Due shareholders, dues.....	\$895,435 17
Due shareholders, matured shares.....	49,750 00
Due shareholders, dividends credited.....	17,679 15
Undivided profits.....	7,868 87
Guaranty fund (as per section 392 of Banking Law).....	16,500 00
	<hr/>
	\$987,233 19

RECEIPTS

Cash on hand January 1, 1915.....	\$29,753 46
Dues credited to members.....	205,425 00
Money borrowed.....	45,074 68
Mortgages redeemed, foreclosed or transferred to real estate.....	43,824 22
Loans on shares repaid.....	24,905 00
Fees received.....	25 00
Fines received.....	41 24
Interest received.....	46,299 36
Dividends retained on withdrawals.....	121 34
Bonds sold.....	79,982 74
Profit on bonds sold.....	132 09
Matured shares.....	2,000 00
Real estate contracts.....	120 00
	<hr/>
	\$477,704 13

DISBURSEMENTS

Loaned on mortgage.....	\$57,965 00
Loaned on shares.....	16,489 00
Dues repaid on withdrawal, or applied on loans.....	268,113 11
Paid matured shares.....	3,897 50
Dividends paid on withdrawal, or applied on loans.....	5,610 43
Cash dividends paid on income and accumulative prepaid shares.....	4,918 67
Paid borrowed money and prior mortgages.....	45,074 68
Paid interest on borrowed money and prior mortgages.....	865 77
Paid salaries and clerk-hire.....	2,739 00
Paid advertising, printing and postage.....	574 12
Paid rent.....	500 00
Paid banking department, examination.....	75 00
Paid banking department, assessment.....	73 49
Shares of Land Bank.....	10,000 00
Bonds, depreciation.....	1,988 75
Recording tax.....	225 50
Interest advanced.....	112 56
Miscellaneous.....	519 73
Cash on hand December 31, 1915.....	57,961 82
	<hr/>
	\$477,704 13

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 6,919; shares issued during the year, 1,907; shares withdrawn during the year, 2,171; shares in force, 6,655. Borrowing members, 93, holding 505 shares; non-borrowing members, 2,384, holding 6,150 shares. Female shareholders, 1,166, holding 2,995 shares. Total dividends credited members during the year on instalment shares, \$7,728.01; rate 5 per cent and 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$30,126.96; rate 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$2,019.01. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,332.85. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent to 6 $\frac{1}{2}$ per cent. No premium charged.

Loans have been made in Jefferson, Lewis and St. Lawrence counties, New York State. Largest mortgage loan outstanding, \$17,350. Mortgages in force in New York State, \$638,249.15. 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]

Officers	Names	Post-office addresses
President.....	FRED R. SMITH.....	Norwood, N. Y.
Secretary.....	GEORGE HARRIS.....	Norwood, N. Y.
Treasurer.....	FRANK L. SMITH.....	Norwood, N. Y.
Attorney.....	WILLIS J. FLETCHER.....	Norwood, N. Y.

ASSETS

Loans on bond and mortgage.....	\$42,858 22
Loans on shares.....	307 00
Cash on hand and in bank.....	1,586 18
	\$44,751 40

LIABILITIES

Due shareholders, dues.....	\$36,800 50
Due shareholders, dividends credited.....	6,488 61
Undivided profits.....	543 10
Guaranty fund (as per section 392 of Banking Law).....	919 19
	\$44,751 40

RECEIPTS

Cash on hand January 1, 1915.....	\$1,666 89
Dues credited to members.....	10,180 50
Money borrowed.....	500 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,343 00
Loans on shares repaid.....	475 00
Fees received.....	7 50
Interest received.....	2,780 81
Dividends retained on withdrawals.....	14 15
	\$23,967 85

DISBURSEMENTS

Loaned on mortgage.....	\$7,955 00
Loaned on shares.....	650 00
Dues repaid on withdrawal, or applied on loans.....	8,865 75

Dividends paid on withdrawal, or applied on loans.....	\$1,960 48
Paid borrowed money and prior mortgages.....	2,500 00
Paid interest on borrowed money and prior mortgages.....	60 20
Paid salaries and clerk-hire.....	285 45
Paid advertising, printing and postage.....	22 50
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	4 19
Officers' bonds	6 00
Mortgage tax	39 77
Attorney's fees	9 83
Cash on hand December 31, 1915.....	1,586 18
	<hr/>
	\$23,967 85
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Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 976; shares issued during the year, 135; shares withdrawn during the year, 104; shares in force, 1,007. Borrowing members, 24, holding 112 shares; non-borrowing members, 171, holding 895 shares. Female shareholders, 84, holding 457 shares. Total dividends credited members during the year on instalment shares, \$1,813.76; rate 4 per cent and 5 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking law, incurred and paid during the year, \$313.95. 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, \$42,858.22. No foreclosures during the year.

OGDENSBURG SAVINGS AND LOAN ASSOCIATION

No. 99 Ford street, Ogdensburg, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	EDGAR A. NEWALL.....	Ogdensburg, N. Y.
Secretary.....	ARTHUR L. JAMESON.....	Ogdensburg, N. Y.
Treasurer.....	ARTHUR L. JAMESON.....	Ogdensburg, N. Y.
Attorney.....	JOHN C. TULLOCH.....	Ogdensburg, N. Y.

ASSETS

Loans on bond and mortgage.....	\$272,750 00
Loans on shares.....	2,975 00
Stocks and bonds	15,000 00
Shares of Land Bank of State of New York.....	5,000 00
Cash on hand and in bank.....	12,668 78
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	\$308,393 78
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LIABILITIES

Due shareholders, dues	\$272,391 25
Due shareholders, dividends credited.....	25,821 51
Balance to be paid borrowers on mortgage loans.....	75 00
Undivided profits	4,006 02
Guaranty fund (as per section 392 of Banking Law).....	6,100 00
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	\$308,393 78
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RECEIPTS

Cash on hand January 1, 1915.....	\$19,956 45
Dues credited to members.....	81 322 25
Mortgages redeemed, foreclosed or transferred to real estate.....	36,100 00
Loans on shares repaid.....	6,750 00
Interest received.....	14,382 01
Dividends retained on withdrawals.....	120 51
	<hr/>
	\$158,631 22

DISBURSEMENTS

Loaned on mortgage.....	\$58,800 00
Loaned on shares.....	5,825 00
Dues repaid on withdrawal, or applied on loans.....	64,741 00
Dividends paid on withdrawal, or applied on loans.....	5,980 51
Cash dividends paid on income and accumulative prepaid shares.....	3,439 65
Paid salaries and clerk-hire.....	1,460 00
Paid advertising, printing and postage.....	193 14
Paid rent.....	240 00
Paid banking department, examination.....	38 00
Paid banking department, assessment.....	21 49
Officers' bonds.....	12 00
State League dues.....	8 75
Shares of Land Bank.....	5,000 00
Attorney's fees.....	27 00
Interest advanced.....	121 11
Protectograph and safety checks.....	48 41
Burglary insurance.....	6 38
Cash on hand December 31, 1915.....	12,668 78
	<hr/>
	\$158,631 22

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

Shares in force January 1, 1915, 4,692; shares issued during the year, 1,399; shares withdrawn during the year, 1,099; shares in force, 4,992. Borrowing members, 217, holding 890 shares; non-borrowing members, 599, holding 4,102 shares. Female shareholders, 394, holding 2,477 shares. Total dividends credited members during the year on instalment shares, \$5,254.12; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$6,200.25; rate 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,968.68. Unpaid, none.

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

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, \$4,000. Mortgages in force in New York State, \$272,750. No foreclosures during the year.

POTSDAM SAVINGS, LOAN AND BUILDING ASSOCIATION

No. 13 Elm street, Potsdam, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	THOMAS H. PERRIN.....	Potsdam, N. Y.
Secretary.....	FREDERICK E. BAUM.....	Potsdam, N. Y.
Treasurer.....	FREDERICK R. WOODRUFF.....	Potsdam, N. Y.
Attorney.....	CARLTON E. SANFORD.....	Potsdam, N. Y.

ASSETS

Loans on bond and mortgage.....	\$118,085 20
Loans on shares.....	6,085 50
Cash on hand and in bank.....	1,505 61
	<hr/>
	\$125,676 31
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$97,950 51
Due shareholders, dividends credited.....	22,190 53
Borrowed money.....	3,050 00
Undivided profits.....	446 07
Guaranty fund (as per section 392 of Banking Law).....	2,039 20
	<hr/>
	\$125,676 31
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$31 23
Dues credited to members.....	24,994 21
Money borrowed.....	5,050 00
Mortgages redeemed, foreclosed or transferred to real estate.....	9,375 00
Loans on shares repaid.....	4,321 50
Fees received.....	9 50
Fines received.....	2 10
Interest received.....	6,506 42
Dividends retained on withdrawals.....	119 08
Advances repaid.....	59 23
	<hr/>
	\$50,468 27
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$15,075 00
Loaned on shares.....	3,685 00
Dues repaid on withdrawal, or applied on loans.....	20,583 34
Paid matured shares.....	1,517 37
Dividends paid on withdrawal, or applied on loans.....	4,216 17
Paid borrowed money and prior mortgages.....	3,000 00
Paid interest on borrowed money and prior mortgages.....	23 79
Paid salaries and clerk hire.....	500 00
Paid advertising, printing and postage.....	96 05
Paid rent.....	100 00
Paid banking department, examination.....	23 50
Paid banking department, assessment.....	9 44
Officers' bonds.....	9 00
Advances for taxes, insurance, etc.....	66 73
Surplus, transfer to dues.....	52 25
Expressage.....	1 40
Internal revenue stamps.....	3 62
Cash on hand December 31, 1915.....	1,505 61
	<hr/>
	\$50,468 27
	<hr/>

Plan, permanent. Par value of shares, \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1915, 2,042½; shares issued during the year, 325½; shares withdrawn during the year, 385; shares in force, 1,983. Borrowing members, 44, holding 286 shares; non-borrowing members, 262, holding 1,697 shares. Female shareholders, 160, holding 1,025 shares. Total dividends credited members during the year on instalment shares, \$5,244.26; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,517.37. Membership fee, 50 cents. Operating expenses as defined in

section 390 of the Banking Law, incurred and paid during the year, \$710.07. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 25 cents per share per week. Premium paid by borrowing members, 7 cents per share per week.

Loans have been made in St. Lawrence county, New York State. Largest mortgage loan outstanding, \$13,000. Mortgages in force in New York State, \$118,085.20. No foreclosures during the year.

SARATOGA COUNTY

MECHANICVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 46½ North Main street, Mechanicville, N. Y.

[Organized under Law of 1894. Commenced business 1905]

Officers	Names	Post-office addresses
President.....	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.....	\$62,850 00
Loans on shares.....	1,888 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	5,096 06
Instalments due and unpaid.....	\$98 25
Interest, premium, fees and fines due and unpaid.....	39 59
	\$70,834 06

LIABILITIES

Due shareholders, dues.....	\$44,106 37
Due shareholders, matured shares.....	5,145 00
Due shareholders, dividends credited.....	4,925 00
Balance to be paid borrowers on mortgage loans.....	310 34
Undivided profits.....	466 83
Guaranty fund (as per section 392 of Banking Law).....	828 44
Advances by Land Bank.....	15,000 00
Interest and commission accrued.....	52 08
	\$70,834 06

RECEIPTS

Cash on hand January 1, 1915.....	\$430 96
Dues credited to members.....	20,423 31
Money borrowed.....	12,825 00
Mortgages redeemed.....	19,000 00
Loans on shares repaid.....	2,439 00
Fees received.....	123 80
Fines received.....	61 62
Interest received.....	3,239 65
Premium received.....	296 25
Advances by Land Bank.....	15,000 00
	\$73,891 69

DISBURSEMENTS

Loaned on mortgage	\$28,039 66
Loaned on shares	2,417 00
Dues repaid on withdrawal, or applied on loans.....	14,973 75
Paid matured shares.....	7,555 00
Dividends paid on withdrawal, or applied on loans.....	984 46
Paid borrowed money	12,825 00
Paid interest on borrowed money.....	288 30
Paid salaries and clerk hire.....	432 00
Paid advertising, printing and postage.....	109 43
Paid rent	60 00
Paid banking department, examination.....	20 30
Paid banking department, assessment.....	4 96
Officers' bonds	20 00
State League dues.....	3 00
Shares of Land Bank.....	1,000 00
County clerk	6 66
Revenue stamps and sundries.....	4 84
Traveling expenses	21 81
Burglary insurance	12 50
Lighting	16 96
Cash on hand December 31, 1915.....	5,096 06
	<hr/>
	\$73,891 69
	<hr/>

Plan, serial. Par value of shares, \$100. Instalments are 10 cents and 15 cents weekly.

Shares in force January 1, 1915, 3,047; shares issued during the year, 1,259; shares withdrawn during the year, 1,199½; shares in force, 3,106½. Borrowing members, 40, holding 705 shares; non-borrowing members, 266, holding 2,401½ shares. Female shareholders, 110, holding 756½ shares. Total dividends credited members during the year on instalment shares, \$2,625.27; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$63.32; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$12,700. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$687.20. 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, \$62,850. No foreclosures during the year.

SCHENECTADY COUNTY

SCHENECTADY BUILDING, LOAN AND SAVINGS ASSOCIATION OF THE
CITY OF SCHENECTADY

No. 277 Dock street, Schenectady, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN H. WHITE.....	Schenectady, N. Y.
Secretary.....	S. H. VISSCHER.....	Schenectady, N. Y.
Treasurer.....	WALTER BRIGGS.....	Schenectady, N. Y.
Attorney.....	WALTER BRIGGS.....	Schenectady, N. Y.

ASSETS

Loans on bond and mortgage.....	\$953,125 00
Loans on shares.....	35,439 00
Cash on hand and in bank.....	14,872 37
Furniture and fixtures.....	502 37
Interest, premium, fees and fines due and unpaid.....	5,197 26
Instalments due and unpaid.....	<u>\$11,039 00</u>

\$1,009,136 00

LIABILITIES

Due shareholders, dues.....	\$830,503 00
Due shareholders, dividends credited.....	136,659 81
Balance to be paid borrowers on mortgage loans.....	1,400 00
Borrowed money.....	12,500 00
Undivided profits.....	10,736 02
Guaranty fund (as per section 392 of Banking Law).....	17,337 17

\$1,009,136 00

RECEIPTS

Cash on hand January 1, 1915.....	\$9,643 23
Dues credited to members.....	212,637 00
Money borrowed.....	64,500 00
Mortgages redeemed, foreclosed or transferred to real estate.....	112,662 49
Loans on shares repaid.....	21,741 00
Fees received.....	441 00
Fines received.....	4 75
Interest received.....	55,032 96
Dividends retained on withdrawals.....	1,704 15
Recording tax.....	207 00
Appraisal fees.....	310 00

\$478,883 58

DISBURSEMENTS

Loaned on mortgage.....	\$169,075 00
Loaned on shares.....	30,884 00
Dues repaid on withdrawal, or applied on loans.....	107,456 00
Paid matured shares.....	60,104 92
Dividends paid on withdrawal, or applied on loans.....	15,127 17
Cash dividends paid on income and accumulative prepaid shares.....	5,012 55
Paid borrowed money and prior mortgages.....	71,000 00
Paid interest on borrowed money and prior mortgages.....	889 72

Paid salaries and clerk hire.....	\$2,564 00
Paid advertising, printing and postage.....	204 73
Paid rent	314 00
Paid banking department, assessment.....	67 54
State League dues.....	18 00
Recording tax	838 50
Appraisals	205 00
Interest refunded	6 50
Legal fees	55 58
Traveling	48 00
Livery	93 00
Profit and loss.....	25 00
Cash short	22 00
Cash on hand December 31, 1915.....	14,872 37
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	\$478,883 58
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 16,554; shares issued during the year, 3,445; shares withdrawn during the year, 2,668; shares in force, 17,331. Borrowing members, 693, holding 5,847 shares; non-borrowing members, 1,588, holding 11,484 shares. Female shareholders, 593, holding 3,549 shares. Total dividends credited members during the year on instalment shares, \$43,989.84; rate, 5¾ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,012.55; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$60,-104.92. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,241.73. 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, \$953,125. One foreclosure during the year.

STEBEN COUNTY

AVOCA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

AVOCA, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	W. W. HENDRYX.....	Avoca, N. Y.
Secretary.....	W. W. SMITH.....	Avoca, N. Y.
Treasurer.....	A. H. NOXON.....	Avoca, N. Y.

ASSETS

Loaned on bond and mortgage.....	\$4,209 10
Cash on hand and in bank.....	4,827 19
Instalments due and unpaid.....	46 00
Interest, premium, fees and fines due and unpaid.....	17 81
	<hr/>
	\$9,100 10
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LIABILITIES

Due shareholders, dues.....	\$7,404 00
Due shareholders, dividends credited.....	1,519 50
Undivided profits	9 15
Guaranty fund (as per section 392 of Banking Law).....	167 45
	\$9,100 10

RECEIPTS

Dues credited to members	\$1,320 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,909 64
Fees received	2 10
Fines received	15 26
Interest received	432 38
Dividends retained on withdrawals.....	44 58
	\$6,723 96

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$1,569 00
Paid matured shares	70 86
Dividends paid on withdrawal, or applied on loans.....	222 62
Paid salaries and clerk-hire.....	15 00
Paid advertising, printing and postage.....	2 14
Paid banking department, examination.....	15 50
Paid banking department, assessment.....	1 65
Cash on hand December 31, 1915.....	4,827 19
	\$6,723 96

Plan, serial, par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 119; shares issued during the year, 8; shares withdrawn during the year, 25; shares in force, 102. Borrowing members, 5, holding 36 shares; non-borrowing members, 10, holding 66 shares. Female shareholders, 5, holding 14 shares. Total dividends credited members during the year on instalment shares, \$398.21; rate, 5 per cent. No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$17.14. 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, \$1,500. Mortgages in force in New York State, \$4,209. No foreclosures during the year.

BATH SAVINGS AND LOAN ASSOCIATION

No. 1 Liberty street, Bath, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	W. S. CLOUGH.....	Bath, N. Y.
Secretary.....	JOHN H. FAUCETT.....	Bath, N. Y.
Treasurer.....	O. J. HEINAMAN.....	Bath, N. Y.
Attorney.....	THOMAS SHANNON.....	Bath, N. Y.

ASSETS

Loans on bond and mortgage.....	\$65,500 00
Contracts for the sale of real estate.....	515 57

Cash on hand and in bank.....	\$2,970 17
Furniture and fixtures ..	200 00
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	\$69,185 74
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LIABILITIES

Due shareholders, dues	\$54,007 67
Due shareholders, matured shares.....	7,066 69
Borrowed money	5,000 00
Undivided profits	2,178 38
Guaranty fund (as per section 392 of Banking Law).....	933 00
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	\$69,185 74
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RECEIPTS

Cash on hand January 1, 1915.....	\$2,768 44
Dues credited to members	28,643 39
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	6,150 00
Fees received	70 00
Interest received	3,350 95
Premium received	13 07
Real estate contract	62 71
	<hr/>
	\$44,058 56
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DISBURSEMENTS

Loaned on mortgage	\$14,150 00
Dues repaid on withdrawal, or applied on loans.....	24,914 11
Paid matured shares	160 00
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	213 40
Paid salaries and clerk-hire.....	485 00
Paid advertising, printing and postage.....	27 20
Paid rent	78 10
Paid taxes, insurance, etc.....	5 75
Paid banking department, examination.....	46 50
Paid banking department, assessment.....	5 33
State League dues	3 00
Cash on hand December 31, 1915.....	2,970 17
	<hr/>
	\$44,058 56
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1915, 5,243; shares issued during the year, 801½; shares withdrawn during the year, 382; shares in force, 5,662½. Borrowing members, 80, holding 1,248½ shares; non-borrowing members, 191, holding 4,414 shares. Female shareholders, 141, holding 2,368½ shares. Total dividends credited members during the year on instalment shares, \$2,109.55; rate, 4 per cent.

No unpaid withdrawals. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$593.30. Unpaid, none.

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

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$2,500. Mortgages in force in New York State, \$65,500. No foreclosures during the year.

CORNING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

CORNING, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	FRANK D. KINGSBURY.....	Corning, N. Y.
Secretary.....	WILLIAM J. HEERMANS.....	Corning, N. Y.
Treasurer.....	JOHN L. LEWIS.....	Corning, N. Y.
Attorney.....	FRANK H. FERRIS.....	Corning, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,093,700 00
Loans on shares	30,000 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	4,536 76
Real estate	9,917 96
Cash on hand and in bank.....	63,816 15
Furniture and fixtures	729 27
Instalments due and unpaid.....	2,625 76
Interest, premium, fees and fines due and unpaid.....	6,270 22
Advances for taxes, insurance, etc.....	76 28
	<hr/>
	\$1,212,672 40

LIABILITIES

Due shareholders, dues.....	\$934,593 18
Due shareholders, dividends credited.....	223,485 92
Balance to be paid borrowers on mortgage loans.....	300 00
Undivided profits	26,452 40
Guaranty fund (as per section 392 of Banking Law).....	27,840 90
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	\$1,212,672 40

RECEIPTS

Cash on hand January 1, 1915.....	\$32,489 02
Dues credited to members	204,937 63
Mortgages redeemed, foreclosed or transferred to real estate..	122,350 00
Loans on shares repaid.....	23,600 00
Real estate sold	2,386 14
Fees received	666 75
Fines received	751 11
Interest received	68,456 78
Rent received	209 00
Dividends retained on withdrawals.....	1,128 79
Advances repaid	242 85
Real estate contracts	2,240 66
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	\$459,458 73

DISBURSEMENTS

Loaned on mortgage	\$164,750 00
Loaned on shares	19,000 00
Dues repaid on withdrawal, or applied on loans.....	57,934 91
Paid matured shares	135,200 00
Dividends paid on withdrawal, or applied on loans.....	8,590 25
Paid interest on borrowed money and prior mortgages.....	8 69
Paid for real estate	3,150 51
Paid salaries and clerk-hire.....	1,947 00
Paid advertising, printing and postage.....	165 28
Paid rent	100 00

Paid repairs to real estate.....	\$87 29
Paid taxes, insurance, etc.....	259 21
Paid banking department, examinations.....	209 25
Paid banking department, assessment.....	81 87
Advances for taxes, insurance, etc.....	283 98
State League dues.....	20 50
Shares of Land Bank.....	1,000 00
Real estate contracts.....	2,675 00
Real estate agent.....	7 40
Furniture and fixtures.....	124 50
Telephone.....	36 94
Automobile hire.....	10 00
Cash on hand December 31, 1915.....	63,816 15
	<hr/>
	\$459,458 73
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 15,566; shares issued during the year, 2,588; shares withdrawn during the year, 1,788; shares in force, 16,366. Borrowing members, 697, holding 6,649 shares; non-borrowing members, 2,085, holding 9,717 shares. Female shareholders, 1,244, holding 5,545 shares. Total dividends credited members during the year on instalment shares, \$61,463.72; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,532.48; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$135,200. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,287.12. Unpaid, none.

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

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$41,500. Mortgages in force in New York State, \$1,093,700. One foreclosure during the year.

HAMMONDSPORT SAVINGS AND LOAN ASSOCIATION

Hammondsport, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	A. K. AINLAY.....	Hammondsport, N. Y.
Secretary.....	F. A. MOORE.....	Hammondsport, N. Y.
Treasurer.....	F. W. NEEF.....	Hammondsport, N. Y.
Attorney.....	W. S. DREW.....	Hammondsport, N. Y.

ASSETS

Loans on bond and mortgage.....	\$3,650 00
Cash on hand and in bank.....	1,881 74
Furniture and fixtures.....	91 50
Instalments due and unpaid.....	\$120 60
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	\$5,623 24
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LIABILITIES

Due shareholders, dues.....	\$5,538 90
Undivided profits.....	1 84
Salaries.....	82 50
	<hr/>
	\$5,623 24
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RECEIPTS

Dues credited to members	\$5,732 10
Fees received	228 80
Interest received	72 39
Returned from Board of Trade	4 26
Special deposits	30 00
	\$6,067 55

DISBURSEMENTS

Loaned on mortgage	\$3,650 00
Dues repaid on withdrawal, or applied on loans	193 20
Paid salaries and clerk-hire	12 50
Paid advertising, printing and postage	162 26
Paid rent	15 00
Paid taxes, insurance, etc	20 25
Paid banking department, examination	15 00
Officers' bonds	22 00
Safe	91 50
Search	4 10
Cash on hand December 31, 1915	1,881 74
	\$6,067 55

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

Shares in force January 1, 1915, none; shares issued during the year, 2,288; shares withdrawn during the year, 185; shares in force, 2,103. Borrowing members, 2, holding 37 shares; non-borrowing members, 113, holding 2,066 shares. Female shareholders, 19, holding 190 shares.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$211.76. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$82.50.

Premium plan, instalment. 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, \$2,650. Mortgages in force in New York State, \$3,650. No foreclosures during the year.

HORNELLSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 163 Main street, Hornell, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	J. W. NICHOLSON.....	Hornell, N. Y.
Secretary.....	F. M. CHARLES.....	Hornell, N. Y.
Treasurer.....	E. G. STRENS.....	Hornell, N. Y.
Attorney.....	W. S. CHARLES.....	Hornell, N. Y.

ASSETS

Loans on bond and mortgage.....	\$68,797 90
Cash on hand and in bank.....	199 77
	\$68,997 67

LIABILITIES

Due shareholders, dues	\$53,242 00
Due shareholders, dividends credited	10,495 82

Borrowed money	\$4,000 00
Undivided profits	44 85
Guaranty fund (as per section 392 of Banking Law).....	1,215 00
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	\$68,997 67

RECEIPTS

Cash on hand January 1, 1915.....	\$1,930 82
Dues credited to members.....	10,471 00
Money borrowed	9,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	13,142 10
Fees received	27 25
Fines received	14 54
Interest received	3,376 95
	<hr/>
	\$38,862 66

DISBURSEMENTS

Loaned on mortgage.....	\$18,600 00
Dues repaid on withdrawal, or applied on loans.....	11,422 00
Dividends paid on withdrawal, or applied on loans.....	2,192 29
Paid borrowed money and prior mortgages.....	5,900 00
Paid interest on borrowed money and prior mortgages.....	27 86
Paid salaries and clerk-hire.....	337 00
Paid advertising, printing and postage.....	31 62
Paid banking department, examinations.....	47 00
Paid banking department, assessment.....	5 62
State League dues.....	3 00
Mortgage recording tax.....	96 50
Cash on hand December 31, 1915.....	199 77
	<hr/>
	\$38,862 66

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 1,008; shares issued during the year, 99; shares withdrawn during the year, 348; shares in force, 759. Borrowing members, 45, holding 198 shares; non-borrowing members, 139, holding 561 shares. Female shareholders, 72, holding 339 shares. Total dividends credited members during the year on instalment shares, \$3,169.47; rate, 5 per cent.
 No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$371.62. 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, \$4,800. Mortgages in force in New York State, \$65,797.90. No foreclosures during the year.

MAPLE CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 140 Main street, Hornell, N. Y.

[Organized under Law of 1894. Commenced business 1906]

Officers	Names	Post-office addresses
President.....	WILLIAM H. MURRAY.....	Hornell, N. Y.
Secretary.....	JAMES N. ROBINSON.....	Hornell, N. Y.
Treasurer.....	CHARLES ADSIT.....	Hornell, N. Y.
Attorney.....	JAMES N. ROBINSON.....	Hornell, N. Y.

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ASSETS

Loans on bond and mortgage.....	\$160,119 49
Loans on shares	7,219 82
Contracts for the sale of real estate.....	750 00
Cash on hand and in bank.....	\$1,195 33
Furniture and fixtures.....	286 56
Interest, premium, fees and fines due and unpaid.....	1,674 00
	<hr/>
	\$171,245 20
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$132,857 48
Due shareholders, dividends credited.....	25,151 62
Balance to be paid borrowers on mortgage loans.....	4,500 00
Borrowed money	6,850 00
Undivided profits	114 57
Guaranty fund (as per section 392 of Banking Law).....	1,543 64
Unearned or rebatable premium.....	150 00
Interest accrued	77 89
	<hr/>
	\$171,245 20
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$49 59
Dues credited to members.....	32,763 55
Money borrowed	19,820 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,255 51
Loans on shares repaid.....	3,034 18
Fees received	158 50
Fines received	46 74
Interest received	8,110 27
Rent received	63 50
Dividends retained on withdrawals.....	97 65
Juvenile banks sold.....	14 00
	<hr/>
	\$76,413 49
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$44,800 00
Loaned on shares	5,242 00
Dues repaid on withdrawal, or applied on loans.....	5,478 95
Dividends paid on withdrawal, or applied on loans.....	350 35
Paid borrowed money and prior mortgages.....	17,970 00
Paid interest on borrowed money and prior mortgages.....	196 71
Paid salaries and clerk-hire.....	545 00
Paid advertising, printing and postage.....	87 30
Paid rent	72 00
Paid repairs to real estate.....	166 34
Paid taxes, insurance, etc.....	31 51
Paid banking department, examination.....	46 50
Paid banking department, assessment.....	10 34
Interest advanced on mortgage.....	64 58
Mortgage taxes	17 50
Safe	120 06
Recording	1 25
Internal revenue stamps.....	2 00
Insurance on real estate.....	3 50
Insurance on furniture and fixtures.....	3 27
Juvenile banks redeemed.....	9 00
Cash on hand December 31, 1915.....	1,195 33
	<hr/>
	\$76,413 49
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 2,425½; shares issued during the year, 633¼; shares withdrawn during the year, 231¾; shares in force, 2,827. Borrowing members, 83, holding 667 shares; non-borrowing members, 209, holding 2,160 shares. Female shareholders, 102, holding 723¼ shares. Total dividends credited members during the year on instalment shares, \$7,381.65; rate 5½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$714.32. Unpaid, none.

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

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$160,119.49. No foreclosures during the year.

WAYLAND DIME SAVINGS AND LOAN ASSOCIATION

Main street, Wayland, N. Y.

[Organized under Law of 1851. Commenced business 1883]

Officers	Names	Post-office addresses
President.....	A. L. MORLEY.....	Wayland, N. Y.
Secretary.....	P. H. ZIMMERMAN.....	Wayland, N. Y.
Treasurer.....	C. S. FOLTS.....	Wayland, N. Y.
Attorney.....	H. V. PRATT.....	Wayland, N. Y.

ASSETS

Loans on bond and mortgage.....	\$60,475 00
Cash on hand and in bank.....	571 60
	\$61,046 60

LIABILITIES

Due shareholders, dues.....	\$53,367 37
Borrowed money.....	1,500 00
Undivided profits.....	3,316 53
Guaranty fund (as per section 392 of Banking Law).....	2,862 70
	\$61,046 60

RECEIPTS

Cash on hand January 1, 1915.....	\$2,981 30
Dues credited to members.....	23,046 24
Money borrowed.....	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate.....	10,500 00
Fees received.....	20 50
Fines received.....	4 32
Interest received.....	2,934 07
Premium received.....	376 90
Suspense account.....	15 00
	\$41,378 33

DISBURSEMENTS

Loaned on mortgage.....	\$15,700 00
Paid matured shares.....	24,068 00
Paid interest on borrowed money and prior mortgages.....	22 50
Paid salaries and clerk-hire.....	800 78

Paid advertising, printing and postage.....	\$20 35
Paid rent	72 00
Paid banking department, examination.....	46 00
Paid banking department, assessment.....	5 13
Office fixtures	71 97
Cash on hand December 31, 1915.....	571 60
	<hr/>
	\$41,378 33
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1915, 3,744; shares issued during the year, 540; shares withdrawn during the year, 740; shares in force, 3,544. Borrowing members, 57, holding 1,273 shares; non-borrowing members, 126, holding 2,271 shares. Female shareholders, 73, holding 1,056 shares. Total dividends credited members during the year on instalment shares, \$1,868.70; rate 4 per cent.

No unpaid withdrawals. Membership fee, 75 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$899.13. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 1¼ 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, \$60,475. No foreclosures during the year.

SULLIVAN COUNTY

FIRST FARMERS SAVINGS AND LOAN ASSOCIATION

Centerville Station, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	HARRIS GOLDBERG	Klamesha, N. Y.
Secretary.....	I. D. WOLF.....	Centerville Station, N. Y.
Treasurer.....	ISAAC SUSSMAN	Centerville Station, N. Y.
Attorney.....	GEORGE J. KLEIN.....	Centerville Station, N. .

ASSETS

Loans on bond and mortgage.....	\$11,820 00
Loans on shares.....	8,072 85
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	731 31
Interest accrued	265 79
	<hr/>
	\$21,889 95
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$16,663 46
Due shareholders, dividends credited.....	2 97
Undivided profits	203 52
Guaranty fund (as per section 392 of Banking Law).....	20 00
Advances by Land Bank.....	5,000 00
	<hr/>
	\$21,889 95
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$1,464 05
Dues credited to members.....	6,430 96
Money borrowed.....	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	380 00
Loans on shares repaid.....	4,541 00
Fees received.....	165 00
Interest received.....	600 72
Advances by Land Bank.....	5,000 00
Protested checks.....	159 39
	<hr/>
	\$20,241 12
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$8,200 00
Loaned on shares.....	7,040 85
Dues repaid on withdrawal, or applied on loans.....	803 00
Dividends paid on withdrawal, or applied on loans.....	13
Cash dividends paid on income and accumulative prepaid shares.....	369 36
Paid borrowed money and prior mortgages.....	1,500 00
Paid interest on borrowed money and prior mortgages.....	17 50
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage.....	132 75
Paid rent.....	3 00
Paid banking department, examination.....	21 00
Paid banking department, assessment.....	1 91
Officers' bonds.....	6 00
State League dues.....	2 50
Shares of Land Bank.....	1,000 00
Officers' expenses.....	12 00
Appraisals.....	20 00
Organization expenses.....	35 00
Protested checks.....	159 39
Miscellaneous expenses.....	35 42
Cash on hand December 31, 1915.....	731 31
	<hr/>
	\$20,241 12
	<hr/> <hr/>

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

Shares in force January 1, 1915, 566; shares issued during the year, 252; shares withdrawn during the year, 67; shares in force, 751. Borrowing members, 5, holding 120 shares; non-borrowing members, 148, holding 631 shares. Female shareholders, 12, holding 14 shares. Total dividends credited or paid in cash to members during the year, \$372.46; rate 4 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$396.67. Unpaid, none.

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

Loans have been made in Sullivan and Ulster counties, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$11,820. No foreclosures during the year.

TIOGA COUNTY

THE WAVERLY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 331 Broad street, Waverly, N. Y.

[Organized under Law of 1894. Commenced business 1903]

Officers	Names	Post-office addresses
Vice-President.....	E. S. HANFORD.....	Waverly, N. Y.
Secretary.....	LOUIS J. BULEY.....	Waverly, N. Y.
Treasurer.....	LOUIS J. BULEY.....	Waverly, N. Y.
Attorney.....	FREDERICK E. HAWKES.....	Waverly, N. Y.

ASSETS

Loans on bond and mortgage.....	\$159,216 00
Loans on shares.....	10,019 69
Stocks and bonds.....	16,905 00
Cash on hand and in bank.....	1,680 12
Interest, premium, fees and fines due and unpaid.....	291 35
Instalments due and unpaid.....	\$113 00
	<hr/> <hr/>
	\$188,112 16

LIABILITIES

Due shareholders, dues.....	\$135,437 00
Due shareholders, dividends credited.....	39,250 42
Borrowed money.....	13,000 00
Guaranty fund (as per section 392 of Banking Law).....	424 74
	<hr/> <hr/>
	\$188,112 16

RECEIPTS

Cash on hand January 1, 1915.....	\$7,781 65
Dues credited to members.....	25,046 00
Money borrowed.....	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,850 00
Loans on shares repaid.....	8,240 00
Fees received.....	133 25
Fines received.....	149 80
Interest received.....	12,349 45
Premium received.....	55 50
Dividends retained on withdrawals.....	466 82
Bonds sold.....	55,454 99
Loan to a savings and loan association repaid.....	10,000 00
Suspense account.....	4 80
	<hr/> <hr/>
	\$147,532 26

DISBURSEMENTS

Loaned on mortgage.....	\$46,700 00
Loaned on shares.....	1,891 00
Dues repaid on withdrawal, or applied on loans.....	5,398 00
Paid matured shares.....	87,775 52
Dividends paid on withdrawal, or applied on loans.....	1,063 75
Paid borrowed money and prior mortgages.....	2,000 00
Paid interest on borrowed money and prior mortgages.....	332 08
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	53 24

Paid banking department, examination.....	\$63 80
Paid banking department, assessment.....	17 57
Officers' bonds	20 00
Suspense account	142 68
Mortgage tax	83 50
Attorney's expenses	8 00
Internal revenue stamps	3 00
Cash on hand December 31, 1915.....	1,680 12
	<hr/>
	\$147,532 26
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 1,973; shares issued during the year, 521; shares withdrawn during the year, 534; shares in force, 1,960. Borrowing members, 75, holding 711 shares; non-borrowing members, 168, holding 1,249 shares. Female shareholders, 81, holding 576 shares. Total dividends credited members during the year on instalment shares, \$11,064.91; rate 5% per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$87,775.52. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year \$381.24. Unpaid none.

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

Loans have been made in Chemung and Tioga counties, New York State. Largest mortgage loan outstanding, \$30,000. Mortgages in force in New York State, \$159,216. Two foreclosures during the year.

TOMPKINS COUNTY

GROTON SAVINGS AND LOAN ASSOCIATION

Cortland street, Groton, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	CARLETON F. BROWN.....	Groton, N. Y.
Secretary.....	W. W. GILBERT.....	Groton, N. Y.
Treasurer.....	C. O. RHODES.....	Groton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$2,950 00
Loans on shares.....	206 00
Cash on hand and in bank.....	109 24
Pass books	33 25
	<hr/>
	\$3,298 49
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$3,226 30
Undivided profits	70 25
Guaranty fund (as per section 392 of Banking Law).....	1 94
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	\$3,298 49
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RECEIPTS

Cash on hand January 1, 1915.....	\$295 18
Dues credited to members.....	4,581 90
Loans on shares repaid.....	151 00

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Fees received	\$50 10
Fines received	7 65
Interest received	79 09
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	\$5,164 92
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DISBURSEMENTS

Loaned on mortgage.....	\$2,950 00
Loaned on shares.....	357 00
Dues repaid on withdrawal, or applied on loans.....	1,643 50
Paid advertising, printing and postage.....	64 02
Paid banking department, examination.....	11 59
Paid banking department, assessment.....	1 03
Officers' bonds	26 04
State League dues.....	2 50
Cash on hand December 31, 1915.....	109 24
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	\$5,164 92
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1915, 765; shares issued during the year, 501; shares withdrawn during the year, 410; shares in force, 856. Borrowing members, 11, holding 145 shares; non-borrowing members, 60, holding 711 shares. Female shareholders, 8, holding 76 shares.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$92.56. Unpaid, none.

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

Loans have been made in Tompkins county, New York State. Largest mortgage loan outstanding, \$2,000. Mortgages in force in New York State, \$2,950. No foreclosures during the year.

ITHACA SAVINGS AND LOAN ASSOCIATION

Ithaca, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	FRANK L. MORSE.....	Ithaca, N. Y.
Secretary.....	HARRY C. BALDWIN.....	Ithaca, N. Y.
Treasurer.....	BENJAMIN L. JOHNSON.....	Ithaca, N. Y.
Attorney.....	HARRY C. BALDWIN.....	Ithaca, N. Y.

ASSETS

Loans on bond and mortgage.....	\$8,550 00
Cash on hand and in bank.....	16 75
Instalments due and unpaid.....	268 00
Interest, premium, fees and fines due and unpaid.....	14 80
	<hr/>
	\$8,849 55
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$6,023 00
Due shareholders, matured shares.....	2,700 00
Undivided profits	126 55
	<hr/>
	\$8,849 55
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RECEIPTS

Dues credited to members.....	\$8,536 00
Mortgages redeemed, foreclosed or transferred to real estate..	450 00
Fees received	268 00
Fines received	6 13
Interest received	79 31
	<hr/>
	\$9,339 44

DISBURSEMENTS

Loaned on mortgage.....	\$9,000 00
Dues repaid on withdrawal, or applied on loans.....	81 00
Paid advertising, printing and postage.....	193 30
Paid banking department, examination.....	11 59
Officers' bonds	20 00
Expenses of incorporation.....	16 80
Cash on hand December 31, 1915.....	16 75
	<hr/>
	\$9,339 44

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, none; shares issued during the year, 1,020; shares withdrawn during the year, 34; shares in force, 986. Borrowing members, 6, holding 63 shares; non-borrowing members, 204, holding 923 shares. Female shareholders, 74, holding 353 shares.
 No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$230.10. Unpaid, none.
 Premium plan, gross. Interest paid by borrowing members, 6 per cent. No premium charged.
 Loans have been made in Tompkins county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$8,550. No foreclosures during the year.

ULSTER COUNTY

THE HOME-SEEKERS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF THE CITY OF KINGSTON

No. 23 Broadway, Kingston, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	ADELBERT H. MAMBERT.....	Kingston, N. Y.
Secretary.....	IRVIN McCAUSLAND	Kingston, N. Y.
Treasurer.....	CHARLES R. O'CONNOR.....	Kingston, N. Y.
Attorney.....	FREDRICK STEPHAN, Jr.	Kingston, N. Y.

ASSETS

Loans on bond and mortgage.....	\$239,975 00
Loans on shares.....	1,000 00
Contracts for the sale of real estate.....	4,445 13
Real estate	1,575 10
Cash on hand and in bank.....	505 85
Advances for taxes, insurance, etc.....	56 00
Instalments due and unpaid.....	\$1,306 04
Interest, premium, fees and fines due and unpaid....	198 95
	<hr/>
	\$247,557 08

LIABILITIES

Due shareholders, dues.....	\$185,560 04
Due shareholders, dividends credited.....	29,654 89
Balance to be paid borrowers on mortgage loans.....	500 00
Borrowed money.....	7,400 00
Undivided profits.....	13,688 35
Guaranty fund (as per section 392 of Banking Law).....	7,970 16
Unearned or rebatable premium.....	2,088 14
Individual accounts.....	695 50
	<hr/>
	\$247,557 08

RECEIPTS

Cash on hand January 1, 1915.....	\$649 72
Dues credited to members.....	43,657 70
Money borrowed.....	17,900 00
Mortgages redeemed, foreclosed or transferred to real estate.....	27,250 00
Loans on shares repaid.....	450 00
Fees received.....	206 38
Fines received.....	354 15
Interest received.....	13,821 18
Dividends retained on withdrawals.....	227 03
Advances repaid.....	91 10
Individual accounts.....	880 34
Real estate contracts.....	189 58
Cash over.....	31 38
Rent.....	83 00
	<hr/>
	\$105,791 56

DISBURSEMENTS

Loaned on mortgage.....	\$39,650 00
Loaned on shares.....	650 00
Dues repaid on withdrawal, or applied on loans.....	7,483 17
Paid matured shares.....	32,948 50
Dividends paid on withdrawal, or applied on loans.....	956 27
Paid borrowed money and prior mortgages.....	18,075 00
Paid interest on borrowed money and prior mortgages.....	238 77
Paid for real estate.....	1,575 10
Paid salaries and clerk-hire.....	880 00
Paid advertising, printing and postage.....	84 95
Paid rent.....	50 00
Paid taxes, insurance, etc.....	64 81
Paid banking department, examination.....	75 21
Paid banking department, assessment.....	17 40
Officers' bonds.....	20 00
Advances for taxes, insurance, etc.....	40 80
State League dues.....	7 75
Individual accounts.....	147 93
Real estate contracts.....	2,000 00
Legal expenses.....	257 17
Cash over.....	34 60
Fines remitted.....	8 78
Furniture.....	17 50
Insurance on furniture.....	2 00
Cash on hand December 31, 1915.....	505 85
	<hr/>
	\$105,791 56

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

Shares in force January 1, 1915, 3,376½; shares issued during the year, 825½; shares withdrawn during the year, 441; shares in force, 3,761. Bor-

rowing members, 181, holding 1,199 $\frac{7}{8}$ shares; non-borrowing members, 426, holding 2,561 $\frac{1}{8}$ shares. Female shareholders, 211, holding 1,023 $\frac{1}{4}$ shares. Total dividends credited members during the year on instalment shares, \$12,725.37; rate 6 per cent and 6 $\frac{1}{2}$ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$32,948.50. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,062.20. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1 per cent to 2 per cent.

Loans have been made in Ulster county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$239,975. 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]

Officers	Names	Post-office addresses
President.....	EDWARD T. STELLE.....	Kingston, N. Y.
Secretary.....	ARTHUR C. CONNELLY.....	Kingston, N. Y.
Treasurer.....	ALBERT K. HART.....	Kingston, N. Y.
Attorney.....	ARTHUR C. CONNELLY.....	Kingston, N. Y.

ASSETS

Loans on bond and mortgage.....	\$89,560 00
Loans on shares.....	1,830 00
Contracts for the sale of real estate.....	278 66
Real estate.....	2,265 39
Cash on hand and in bank.....	4,522 80
Furniture and fixtures.....	50 00
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	\$98,506 85

LIABILITIES

Due shareholders, dues.....	\$78,424 05
Due shareholders, dividends credited.....	14,387 83
Undivided profits.....	3,923 27
Guaranty fund (as per section 392 of Banking Law).....	1,771 70
	<hr/>
	\$98,506 85

RECEIPTS

Cash on hand January 1, 1915.....	\$2,079 91
Dues credited to members.....	16,434 81
Money borrowed.....	9,850 00
Mortgages redeemed, foreclosed or transferred to real estate.....	6,290 00
Loans on shares repaid.....	820 00
Fees received.....	44 50
Fines received.....	64 30
Interest received.....	5,471 18
Rent received.....	68 00
Dividends retained on withdrawals.....	196 56
Real estate contracts.....	51 69
	<hr/>
	\$41,370 95

DISBURSEMENTS

Loaned on mortgage	\$14,510 45
Loaned on shares	1,150 00
Dues repaid on withdrawal, or applied on loans.....	5,556 50
Paid matured shares.....	3,600 00
Dividends paid on withdrawal, or applied on loans.....	839 59
Cash dividends paid on income and accumulative prepaid shares	101 14
Paid borrowed money and prior mortgages.....	10,220 00
Paid interest on borrowed money and prior mortgages.....	132 33
Paid salaries and clerk-hire.....	525 00
Paid advertising, printing and postage.....	89 57
Paid rent	18 00
Paid taxes, insurance, etc.....	25 15
Paid banking department, examination.....	37 40
Paid banking department, assessment.....	7 52
State League dues.....	4 00
Inspectors of election.....	4 00
Check protector	20 00
Office furniture	7 50
Cash on hand December 31, 1915.....	4,522 80
	\$41,370 95

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

Shares in force January 1, 1915, 1,193 $\frac{1}{4}$; shares issued during the year, 172 $\frac{1}{2}$; shares withdrawn during the year, 133; shares in force, 1,232 $\frac{3}{4}$. Borrowing members, 59, holding 453 $\frac{3}{4}$ shares; non-borrowing members, 172, holding 779 shares. Female shareholders, 68, holding 429 $\frac{1}{4}$ shares. Total dividends credited members during the year on instalment shares, \$3,582.99; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$689.38; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,600. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$640.57. 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, \$89,560. No foreclosures during the year.

THE SAUGERTIES CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 24 Ulster avenue, Saugerties, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers	Names	Post-office addresses
President.....	MARTIN CANTINE	Saugerties, N. Y.
Secretary.....	WILLIAM L. DARBEE.....	Saugerties, N. Y.
Treasurer.....	CHARLES CLUM.....	Saugerties, N. Y.
Attorney.....	FREDERICK E. W. DARROW.....	Saugerties, N. Y.

ASSETS.

Loans on bond and mortgage	\$48,875 00
Loans on shares	690 00
Shares of Land Bank of State of New York.....	1,000 00

Cash on hand and in bank	\$3,645 85
Instalments due and unpaid	70 00
Interest, premium, fees and fines due and unpaid.....	60 45
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	\$54,341 30
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LIABILITIES

Due shareholders, dues	\$47,789 42
Due shareholders, dividends credited	6,017 95
Undivided profits	110 07
Guaranty fund (as per section 392 of Banking Law).....	423 86
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	\$54,341 30
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RECEIPTS

Cash on hand January 1, 1915.....	\$522 30
Dues credited to members	13,007 50
Money borrowed	2,260 46
Mortgages redeemed, foreclosed or transferred to real estate..	5,045 00
Loans on shares repaid	85 00
Fees received	48 85
Fines received	55 91
Interest received	2,354 63
Dividends retained on withdrawals	91 05
Advances repaid	23 06
	<hr/>
	\$23,493 76
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$10,150 00
Loaned on shares	175 00
Dues repaid on withdrawal, or applied on loans.....	2,824 50
Dividends paid on withdrawal, or applied on loans.....	359 23
Cash dividends paid on income and accumulative prepaid shares	4 00
Paid borrowed money and prior mortgages	4,880 08
Paid interest on borrowed money and prior mortgages	52 76
Paid salaries and clerk-hire	162 00
Paid advertising, printing and postage	75 66
Paid banking department, examination	42 99
Paid banking department, assessment	4 19
Officers' bonds	16 00
Advances for taxes, insurance, etc.....	23 06
State League dues	2 50
Shares of Land Bank	1,000 00
Mortgage taxes	50 99
Roll book	9 00
Sundry expenses	15 45
Cash short	50
Cash on hand December 31, 1915.....	3,645 85
	<hr/>
	\$23,493 76
	<hr/>

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

Shares in force, January 1, 1915, 963; shares issued during the year, 198; shares withdrawn during the year, 91; shares in force, 1,070. Borrowing members, 39, holding 227½ shares; non-borrowing members, 269, holding 842½ shares. Female shareholders, 68, holding 209 shares. Total dividends credited members during the year on instalment shares, \$2,049.20; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$47.31; rate, 4½ per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$280.61. 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, \$48,875. No foreclosures during the year.

WALKKILL VALLEY SAVINGS AND LOAN ASSOCIATION

Walkill, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	FRANK J. WILKIN.....	Walkill, N. Y.
Secretary.....	CLARENCE J. CROSSLEY.....	Walkill, N. Y.
Treasurer.....	HERBERT HALL.....	Walkill, N. Y.
Attorney.....	HENRY R. DEWITT.....	Kingston, N. Y.

ASSETS

Loans on bond and mortgage	\$13,700 00
Loans on shares	120 00
Cash on hand and in bank	892 97
Furniture and fixtures	50 00
	<hr/>
	\$14,762 97
	<hr/>

LIABILITIES

Due shareholders, dues	\$14,145 00
Due shareholders, dividends credited	578 68
Undivided profits	23
Guaranty fund (as per section 392 of Banking Law)	39 06
	<hr/>
	\$14,762 97
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$19 67
Dues credited to members	9,505 00
Money borrowed	2,200 00
Loans on shares repaid	125 80
Fees received	9 50
Fines received	5 00
Interest received	643 75
Dividends retained on withdrawals	3 24
	<hr/>
	\$12,511 96
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$8,150 00
Loaned on shares	190 00
Dues repaid on withdrawal, or applied on loans.....	452 00
Dividends paid on withdrawal, or applied on loans.....	16 24
Cash dividends paid on income and accumulative prepaid shares	93 33
Paid borrowed money and prior mortgages	2,650 00
Paid interest on borrowed money and prior mortgages.....	19 31
Paid advertising, printing and postage	33 25
Paid banking department, examination.....	7 09
Paid banking department, assessment.....	1 43

State League expenses	\$5 40
Telephone	50
Internal revenue stamps	44
Cash on hand December 31, 1915.....	892 97
	<hr/>
	\$12,511 96
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1915, 385; shares issued during the year, 266; shares withdrawn during the year, 27; shares in force, 624. Borrowing members, 9, holding 96 shares; non-borrowing members 116, holding 528 shares. Female shareholders, 31, holding 152 shares. Total dividends credited members during the year on instalment shares, \$428.97; rate, 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$93.33; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$39.59. 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, \$2,800. Mortgages in force in New York State, \$13,700. No foreclosures during the year.

WARREN COUNTY

GLENS FALLS SAVINGS AND LOAN ASSOCIATION

Glen and Bay streets, Glen Falls, N. Y.

[Organized under Laws of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	B. B. FOWLER.....	Glens Falls, N. Y.
Secretary.....	CHARLES H. CARSON.....	Glens Falls, N. Y.
Treasurer.....	CHARLES H. CARSON.....	Glens Falls, N. Y.
Attorney.....	LOUIS M. BROWN.....	Glens Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$499,053 14
Real estate	8,553 98
Cash on hand and in bank.....	35,562 34
Furniture and fixtures.....	300 00
Advances for taxes, insurance, etc.....	47 45
	<hr/>
	\$543,516 91
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$410,519 80
Due shareholders, dividends credited.....	88,456 30
Balance to be paid borrowers on mortgage loans.....	1,343 34
Undivided profits	9,492 85
Guaranty fund (as per section 392 of Banking Law).....	24,948 80
Unearned or rebatable premium.....	8,755 82
	<hr/>
	\$543,516 91
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$4,291 61
Dues credited to members	98,186 85
Mortgages redeemed, foreclosed or transferred to real estate..	260,796 82
Fees received	658 00
Fines received	224 20
Interest received	28,914 67
Premium received	234 00
Rent received	390 00
Dividends retained on withdrawals.....	68 65
Advances repaid	134 94
Collateral loan repaid	30,000 00
	<hr/>
	\$423,899 74

DISBURSEMENTS

Loaned on mortgage	\$239,140 36
Dues repaid on withdrawal, or applied on loans.....	74,596 00
Paid matured shares	33,815 10
Dividends paid on withdrawal, or applied on loans.....	13,049 95
Paid for real estate	8,761 77
Paid salaries and clerk-hire.....	2,100 00
Paid advertising, printing and postage.....	85 70
Paid rent	300 00
Paid repairs to real estate.....	47 70
Paid taxes, insurance, etc.....	574 48
Paid banking department, assessment.....	40 25
Recording taxes	839 42
Recording fees	121 31
Premiums rebated	14,698 39
Overpayment refunded	20 17
Interest accrued pending foreclosure suit.....	71 40
Books	70 85
Sundries	4 55
Cash on hand December 31, 1915.....	35,562 34
	<hr/>
	\$423,899 74

Plan, permanent. Par value of shares, \$130. Instalments are 20 cents weekly.

Shares in force January 1, 1915, 9,744; shares issued during the year, 2,632; shares withdrawn during the year, 2,770; shares in force, 9,606. Borrowing members, 266, holding 3,775 shares; non-borrowing members, 640, holding 5,831 shares. Female shareholders, 508, holding 4,054 shares. Total dividends credited members during the year on instalment shares, \$32,733.95; rate, $7\frac{1}{4}$ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$33,815.10. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,677.86. Unpaid, none.

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

Loans have been made in Essex, Hamilton, Saratoga, Warren and Washington counties, New York State. Largest mortgage loan outstanding, \$26,000. Mortgages in force in New York State, \$499,053.14. One foreclosure during the year.

WASHINGTON COUNTY

WHITEHALL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Whitehall, N. Y.

[Organized under Law of 1909, Commenced business 1911]

Officers	Names	Post-office addresses
President.....	JAMES H. RILEY.....	Whitehall, N. Y.
Secretary.....	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.....	\$20,350 00
Loans on shares	760 16
Stocks and bonds	450 00
Cash on hand and in bank.....	1,147 72
	<hr/>
	\$22,707 88
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$20,088 05
Due shareholders, dividends credited.....	1,884 23
Undivided profits	613 03
Guaranty fund (as per section 392 of Banking Law).....	114 38
Individual accounts	8 19
	<hr/>
	\$22,707 88
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$164 72
Dues credited to members.....	5,118 50
Money borrowed	905 00
Mortgages redeemed, foreclosed or transferred to real estate.....	1,925 00
Loans on shares repaid.....	150 00
Fees received	11 90
Interest received	1,011 09
Premium received	205 59
Dividends retained on withdrawals.....	6 48
Advances by borrowers	47 67
School bonds	300 00
	<hr/>
	\$9,845 95
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$4,500 00
Loaned on shares.....	770 00
Dividends paid on withdrawal or applied on loans.....	32 54
Dues repaid on withdrawal or applied on loans.....	513 00
Paid borrowed money and prior mortgages.....	2,630 00
Paid interest on borrowed money and prior mortgages.....	41 72
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage.....	3 26
Paid banking department, assessment.....	2 33
Officers' bonds	4 00
Advances repaid borrowers.....	50 38
Mortgage discharge	1 00
Cash on hand December 31, 1915.....	1,147 72
	<hr/>
	\$9,845 95
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Plan, serial. Par value of shares, \$100. Instalments are 10 cents weekly. Shares in force January 1, 1915, 1,162; shares issued during the year, 119; shares withdrawn during the year, 65; shares in force, 1,216. Borrowing members, 16, holding 181 shares; non-borrowing members, 85, holding 1,035 shares. Female shareholders, 26, holding 195 shares. Total dividends credited members during the year on instalment shares, \$908.84; rate, 3 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$157.26. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 11 cents per share per week. Premium paid by borrowing members, 1¼ per cent.

Loans have been made in Washington county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$20,350. No foreclosures during the year.

WESTCHESTER COUNTY

THE HASTINGS-ON-HUDSON BUILDING, CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Hastings-on-Hudson, N. Y.

[Organized under Law of 1894. Commenced business 1901]

Officers	Names	Post-office addresses
President.....	JAMES C. MAGEE.....	Hastings-on-Hudson, N. Y.
Secretary.....	JOHN HOLZDERBER, JR.....	Hastings-on-Hudson, N. Y.
Treasurer.....	M. D. BROWN.....	Yonkers, N. Y.
Attorney.....	ELLERY E. ALBEE.....	Dobbs Ferry, N. Y.

ASSETS

Loans on bond and mortgage.....	\$82,400 00
Loans on shares.....	620 00
Cash on hand and in bank.....	7,905 61
Furniture and fixtures.....	155 00
	\$91,080 61

LIABILITIES

Due shareholders, dues.....	\$55,136 00
Due shareholders, matured shares.....	21,788 72
Due shareholders, dividends credited.....	11,643 56
Guaranty fund (as per section 392 of Banking Law).....	2,512 33
	\$91,080 61

RECEIPTS

Cash on hand January 1, 1915.....	\$10,457 63
Dues credited to members.....	16,467 00
Mortgages redeemed, foreclosed or transferred to real estate.....	14,400 00
Loans on shares repaid.....	250 00
Fees received.....	44 30
Fines received.....	76 91
Interest received.....	4,813 93
Dividends retained on withdrawals.....	445 06
Unearned premium on surety bond.....	1 04
	\$46,955 87

DISBURSEMENTS

Loaned on mortgage.....	\$20,800 00
Loaned on shares.....	770 00
Dues repaid on withdrawal, or applied on loans.....	8,210 00
Paid matured shares.....	7,831 66
Dividends paid on withdrawal or applied on loans.....	1,114 42
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	37 28
Paid rent.....	50 00
Paid banking department, examination.....	12 76
Paid banking department, assessment.....	7 14
Officers' bonds.....	17 00
Cash on hand December 31, 1915.....	7,905 61
	<hr/>
	\$46,955 87
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 1,269; shares issued during the year, 219; shares withdrawn during the year, 191; shares in force, 1,297. Borrowing members 32, holding 480 shares; non-borrowing members 114, holding 817 shares. Female shareholders, 30, holding 225 shares. Total dividends credited members during the year on instalment shares, \$4,670.71; rate, 5.673 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$2,808.10. Entrance fee, 20 cents per share. Operating expenses, as defined, in section 390 of the Banking Law, incurred and paid during the year, \$304.28. 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, \$82,400. No foreclosures during the year.

HOME BUILDING AND LOAN ASSOCIATION OF MOUNT VERNON

Nos. 49-51 South Fourth avenue, Mount Vernon, N. Y.

[Organized under Law of 1851. Commenced business 1877]

Officers	Names	Post-office addresses
President.....	CHARLES H. PHILLIPS.....	Mount Vernon, N. Y.
Secretary.....	E. D. W. HEINSOHN.....	Mount Vernon, N. Y.
Treasurer.....	H. J. FAULHABER.....	Mount Vernon, N. Y.
Attorney.....	JOHNSON & MILLS.....	Mount Vernon, N. Y.

ASSETS

Loans on bond and mortgage.....	\$171,650 00
Loans on shares.....	14 245 00
Cash on hand and in bank.....	9,312 37
Furniture and fixtures.....	400 00
Instalments due and unpaid.....	1,617 45
Interest, premium, fees and fines due and unpaid.....	425 50
Advances for insurance.....	4 00
Stationery, etc.....	100 15
	<hr/>
	\$197,754 47
	<hr/>

LIABILITIES

Due shareholders, dues	\$165,776 00
Due shareholders, dividends credited.....	26,522 00
Undivided profits	36 00
Guaranty fund (as per section 392 of Banking Law).....	2,983 02
Suspense account	2,064 93
Interest paid in advance.....	22 52
Dues paid in advance	350 00
	<hr/>
	\$197,754 47

RECEIPTS

Cash on hand January 1, 1915.....	\$905 90
Dues credited to members.....	52,360 00
Money borrowed	15,500 00
Mortgages redeemed, foreclosed or transferred to real estate.	21,700 00
Loans on shares repaid.....	3,950 00
Fees received	217 35
Fines received	159 73
Interest received	10,779 34
Dividends retained on withdrawals.....	440 65
Advances repaid	6 00
	<hr/>
	\$106,018 97

DISBURSEMENTS

Loaned on mortgage.....	\$40,500 00
Loaned on shares.....	12,000 00
Dues repaid on withdrawal, or applied on loans.....	20,112 00
Paid matured shares	4,221 85
Dividends paid on withdrawal, or applied on loans.....	2,204 82
Paid borrowed money and prior mortgages.....	15,500 00
Paid interest on borrowed money and prior mortgages.....	356 10
Paid salaries and clerk-hire.....	982 66
Paid advertising, printing and postage.....	350 68
Paid rent	300 00
Paid banking department, examination	25 85
Advances for insurance.....	4 00
Suspense account	20 00
Sundries	128 64
Cash on hand December 31, 1915.....	9,312 37
	<hr/>
	\$106,018 97

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

Shares in force January 1, 1915, 4,182; shares issued during the year, 1,402; shares withdrawn during the year, 690; shares in force, 4,894. Borrowing members, 96, holding 1,035 shares; non-borrowing members, 572, holding 3,859 shares. Female shareholders, 223, holding 1,366 shares. Total dividends credited members during the year on instalment shares, \$9,405.20; rate, 5.76 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,000. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,761.98. Unpaid, none.

No premium plan. 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, \$171,650. No foreclosures during the year.

THE MAMARONECK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 54 Boston Post road, west, Mamaroneck, N. Y.

[Organized under Law of 1887. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	CHARLES FIELD GRIFFEN.....	Mamaroneck, N. Y.
Secretary.....	FRED WILSON.....	Mamaroneck, N. Y.
Treasurer.....	DANIEL WARREN.....	Mamaroneck, N. Y.
Attorney.....	BURTON C. MEIGHAN.....	Mamaroneck, N. Y.

ASSETS

Loans on bond and mortgage.....		\$179,150 00
Loans on shares.....		21,533 96
Real estate.....		2,923 00
Cash on hand and in bank.....		9,051 57
Instalments due and unpaid.....	\$305 00	
Interest, premium, fees and fines due and unpaid.....	308 50	
		<u>\$212,658 53</u>

LIABILITIES

Due shareholders, dues.....	\$165,127 00
Due shareholders, dividends credited.....	38,307 53
Borrowed money.....	5,000 00
Guaranty fund (as per section 392 of Banking Law).....	4,224 00
	<u>\$212,658 53</u>

RECEIPTS

Cash on hand January 1, 1915.....	\$423 08
Dues credited to members.....	34,397 00
Money borrowed.....	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	21,925 00
Loans on shares repaid.....	4,329 00
Fees received.....	132 75
Fines received.....	317 91
Interest received.....	11,932 73
Premium received.....	147 09
Dividends retained on withdrawals.....	197 64
Dividends accrued.....	65 95
	<u>\$77,868 15</u>

DISBURSEMENTS

Loaned on mortgage.....	\$8,400 00
Loaned on shares.....	12,657 96
Dues repaid on withdrawal, or applied on loans.....	15,764 00
Paid matured shares.....	8,998 55
Dividends paid on withdrawal, or applied on loans.....	2,273 49
Paid borrowed money and prior mortgages.....	15,500 00
Paid interest on borrowed money and prior mortgages.....	489 79
Paid for real estate.....	2,500 00
Paid salaries and clerk-hire.....	900 00
Paid advertising, printing and postage.....	140 67
Paid rent.....	60 00
Paid banking department, examination.....	17 10
Paid banking department, assessment.....	15 62
Officers' bonds.....	28 00
State League dues.....	7 25
Fire loss.....	616 15

388 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Foreclosure costs	\$423 00
Safe deposit box	25 00
Cash on hand December 31, 1915.	9,051 57
	\$77,868 15

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1915, 2,669; shares issued during the year, 516; shares withdrawn during the year, 373; shares in force, 2,812. Borrowing members, 92, holding 1,348 shares; non-borrowing members, 182, holding 1,464 shares. Female shareholders, 96, holding 791 shares. Total dividends credited members during the year on instalment shares, \$10,523.69; rate, 5 3/5 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$8,998.55. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,160.92. 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, \$179,150. Two foreclosures during the year.

NEW ROCHELLE CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 85 Division street, New Rochelle, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President	JOSEPH T. BROWN	New Rochelle, N. Y.
Secretary	G. F. FLANDREAUX	New Rochelle, N. Y.
Treasurer	F. W. PETERSON	New Rochelle, N. Y.
Attorney	JOHN F. LAMBDEN	New Rochelle, N. Y.

ASSETS

Loans on bond and mortgage	\$224,900 00
Loans on shares	10,200 00
Shares of Land Bank of State of New York	1,000 00
Real estate	6,936 27
Cash on hand and in bank	15,661 33
Instalments due and unpaid	1,752 02
Interest, premium, fees and fines due and unpaid	1,183 89
Advances for taxes, insurance, etc.	655 90
Real estate, repairs	279 44
Interest accrued	150 00
	\$262,718 85

LIABILITIES

Due shareholders, dues	\$207,678 00
Due shareholders, dividends credited	47,953 56
Undivided profits	200 05
Guarantee fund (as per section 392 of Banking Law)	6,519 16
Unclaimed check	368 08
	\$262,718 85

RECEIPTS

Cash on hand January 1, 1915.....	\$26,265 70
Dues credited to members.....	45,934 23
Mortgages redeemed, foreclosed or transferred to real estate.....	17,400 00
Loans on shares repaid	3,600 00
Fees received	99 00
Interest received	11,727 56
Rent received	650 55
Fines received	524 40
Premiums received	3,197 24
	<hr/>
	\$109,398 68
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$39,400 00
Loaned on shares	3,800 00
Dues repaid on withdrawal, or applied on loans.....	14,381 00
Paid matured shares	31,489 10
Dividends paid on withdrawal, or applied on loans.....	1,880 75
Paid salaries and clerk-hire.....	1,088 65
Paid advertising, printing and postage.....	66 50
Paid rent	60 00
Paid repairs to real estate.....	192 10
Paid taxes, insurance, etc.....	291 92
Paid banking department, examination	26 80
Paid banking department, assessment	19 09
Officers' bonds	24 00
State League dues	7 75
Shares of Land Bank	1,000 00
Stationery	9 69
Cash on hand December 31, 1915.....	15,661 33
	<hr/>
	\$109,398 68
	<hr/> <hr/>

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

Shares in force January 1, 1915, 3,676; shares issued during the year, 736; shares withdrawn during the year, 539; shares in force, 3,873. Borrowing members, 103, holding 1,096 shares; non-borrowing members, 392, holding 2,777 shares. Female shareholders, 155, holding 926 shares. Total dividends credited members during the year on instalment shares, \$14,327.16; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,489.10. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,275.68. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1½ per cent.

Loans have been made in Bronx and Westchester counties, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$224,900. No foreclosures during the year.

**PEEKSKILL CO-OPERATIVE BUILDING, SAVINGS AND LOAN
ASSOCIATION**

No. 906 South street, Peekskill, N. Y.

[Organized under Law of 1887. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	EDWARD F. HILL.....	Peekskill, N. Y.
Secretary.....	EDWARD G. HALSEY.....	Peekskill, N. Y.
Treasurer.....	DUDLEY C. HASBROUCK.....	Peekskill, N. Y.
Attorney.....	EDWARD G. HALSEY.....	Peekskill, N. Y.

ASSETS

Loans on bond and mortgage	\$56,000 00
Loans on shares	125 00
Real estate	4,200 00
Cash on hand and in bank.....	2,047 21
Interest, premium, fees and fines due and unpaid.....	1,110 68
	<hr/>
	\$63,482 89

LIABILITIES

Due shareholders, dues	\$49,305 50
Due shareholders, dividends credited	8,397 97
Undivided profits	3,917 24
Guaranty fund (as per section 392 of Banking Law).....	1,814 18
Due directors	48 00
	<hr/>
	\$63,482 89

RECEIPTS

Cash on hand January 1, 1915.....	\$732 07
Dues credited to members.....	11,787 50
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate.....	15,500 00
Fees received	28 75
Fines received	49 40
Interest received.....	3,133 42
Premium received	1,498 99
	<hr/>
	\$37,730 13

DISBURSEMENTS

Loaned on mortgage	\$3,250 00
Loaned on shares	25 00
Dues repaid on withdrawal or applied on loans.....	14,909 00
Paid matured shares	208 56
Dividends paid on withdrawal or applied on loan.....	3,188 65
Paid borrowed money	8,000 00
Paid interest on borrowed money.....	257 82
Paid for real estate	5,042 97
Paid salaries and clerk-hire	614 00
Paid advertising, printing and postage.....	31 75
Paid repairs to real estate.....	2 10
Paid taxes, insurance, etc.....	126 23
Paid banking department, examination	19 80
Paid banking department, assessment.....	6 00
Internal revenue stamps	1 04
Cash on hand December 31, 1915.....	2,047 21
	<hr/>
	\$37,730 13

Plan, permanent. Par value of shares, \$200. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1915, 1,255; shares issued during the year, 196; shares withdrawn during the year, 358; shares in force, 1,093. Borrowing members, 42, holding 331 shares; non-borrowing members, 83, holding 762 shares. Female shareholders, 62, holding 458 shares. Total dividends credited members during the year on instalment shares, \$1,455.40; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,847.30; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$208.56. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$645.75. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$48.

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, \$4,000. Mortgages in force in New York State, \$56,000. Two foreclosures during the year.

TARRYTOWN AND NORTH TARRYTOWN BUILDING AND LOAN ASSOCIATION

Fulling Building, Broadway, Tarrytown, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	CHAS. F. ZINCK.....	North Tarrytown, N. Y.
Secretary.....	ALFRED S. RANDALL.....	North Tarrytown, N. Y.
Treasurer.....	FREDERICK E. BLUNDEN.....	North Tarrytown, N. Y.
Attorney.....	CHARLES D. MILLARD.....	Tarrytown, N. Y.

ASSETS

Loans on bond and mortgage	\$155,860 00
Real estate	17,792 00
Cash on hand and in bank.....	5,937 37
	\$179,589 37

LIABILITIES

Due shareholders, dues	\$139,465 00
Due shareholders, dividends credited	35,137 28
Balance to be paid borrowers on mortgage loans.....	675 00
Undivided profits	362 09
Guaranty fund (as per section 392 of Banking Law).....	3,950 00
	\$179,589 37

RECEIPTS

Cash on hand January 1, 1915.....	\$144 28
Dues credited to members	26,097 00
Mortgages redeemed, foreclosed or transferred to real estate.....	35,700 00
Fees received	235 21
Fines received	593 19
Interest received	7,200 92
Premium received	2,786 87
Rent received	871 09
Dividends retained on withdrawals	370 69
Advances repaid	100 00
	\$74,099 25

DISBURSEMENTS

Loaned on mortgage	\$28,275 00
Dues repaid on withdrawal, or applied on loans.....	17,383 00
Paid matured shares	5,581 38
Dividends paid on withdrawal, or applied on loans.....	4,389 72
Paid borrowed money and prior mortgages.....	2,425 00
Paid for real estate	6,407 00
Paid salaries and clerk-hire.....	700 00
Paid advertising, printing and postage	32 50
Paid rent	50 00
Paid repairs to real estate.....	133 26
Paid taxes, insurance, etc.....	754 67
Paid banking department, examination.....	17 60
Paid banking department, assessment.....	13 48
Attorney	1,875 00
Water rent	124 27
Cash on hand December 31, 1915.....	5,937 37
	<hr/>
	\$74,099 25
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 2,374; shares issued during the year, 367; shares withdrawn during the year, 305; shares in force, 2,346. Borrowing members, 56, holding 740 shares; non-borrowing members, 247, holding 1,606 shares. Female shareholders, 61, holding 540 shares. Total dividends credited members during the year on instalment shares, \$7,713.35; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,581.38. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$782.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 33 cents per share per month.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$6,900. Mortgages in force in New York State, \$155,860. Four foreclosures during the year.

TUCKAHOE HOME BUILDING AND LOAN ASSOCIATION

Depot square, East, Tuckahoe, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	SAMUEL M. STEVENSON.....	Tuckahoe, N. Y.
Secretary.....	BENJAMIN B. RILEY.....	Tuckahoe, N. Y.
Treasurer.....	C. DUSENBERRY, JR.....	Tuckahoe, N. Y.
Attorney.....	HERBERT D. LENT.....	Tuckahoe, N. Y.

ASSETS

Loans on bond and mortgage.....	\$271,464 00
Loans on shares	14,335 00
Real estate	14,856 23
Cash on hand and in bank.....	1,573 30
Furniture and fixtures	175 00
	<hr/>
	\$302,403 53
	<hr/>

LIABILITIES

Due shareholders, dues	\$218,847 00
Due shareholders, dividends credited.....	61,416 72
Borrowed money	17,000 00
Undivided profits	20 52
Guaranty fund (as per section 392 of Banking Law).....	5,119 29
	<hr/>
	\$302,403 53

RECEIPTS

Cash on hand January 1, 1915.....	\$5,025 06
Dues credited to members	48,070 00
Money borrowed	38,600 00
Mortgages redeemed, foreclosed or transferred to real estate.	54,050 00
Loans on shares repaid	11,572 00
Fees received	174 05
Fines received	242 68
Interest received	14,548 24
Premium received	4,392 71
Rent received	765 00
Dividends retained on withdrawals	1,214 43
Dues and dividends, foreclosure	1,100 12
Dividends accrued	4 56
	<hr/>
	\$179,758 85

DISBURSEMENTS

Loaned on mortgage	\$68,064 00
Loaned on shares	7,795 00
Dues repaid on withdrawal, or applied on loans.....	26,198 00
Paid matured shares	32,400 00
Dividends paid on withdrawal, or applied on loans.....	6,753 45
Paid borrowed money and prior mortgages.....	21,600 00
Paid interest on borrowed money and prior mortgages.....	559 85
Paid for real estate	11,982 25
Paid salaries and clerk-hire	889 00
Paid advertising, printing and postage.....	181 97
Paid rent	120 00
Paid repairs to real estate.....	248 16
Paid taxes, insurance, etc.....	589 31
Paid banking department, examination.....	25 97
Paid banking department, assessment.....	21 22
Officers' bonds and burglary insurance.....	37 82
Mortgage tax	359 50
Premium rebated	24 75
Interest rebated	62 70
Furniture and fixtures	75 00
Moving safe	85 70
Money chest	93 90
Lighting	18 00
Cash on hand December 31, 1915.....	1,573 30
	<hr/>
	\$179,758 85

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

Shares in force January 1, 1915, 3,991; shares issued during the year, 656; shares withdrawn during the year, 701; shares in force, 3,946. Borrowing members, 86, holding 1,302 shares; non-borrowing members, 321, holding 2,644 shares. Female shareholders, 196, holding 1,662 shares. Total dividends credited members during the year on instalment shares, \$16,511.20; rate, 8.46 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$32,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,426.39. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 33 cents per share per month.

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$271,464. Two foreclosures during the year.

THE YONKERS BUILDING AND LOAN ASSOCIATION

Nos. 20-26 South Broadway, Yonkers, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	F. A. GARNJOST.....	Yonkers, N. Y.
Secretary.....	EDWIN F. HOWARD.....	Yonkers, N. Y.
Treasurer.....	RICHARD EDIE, JR.....	Yonkers, N. Y.
Attorney.....	WILLIAM W. SCRUGHAM.....	Yonkers, N. Y.

ASSETS

Loans on bond and mortgage.....	\$427, 226 76
Loans on shares	8, 190 00
Real estate	8, 404 27
Cash on hand and in bank	464 76
Interest, premium, fees and fines due and unpaid.....	657 57
	\$444, 943 36

LIABILITIES

Due shareholders, dues	\$386, 533 20
Due shareholders, dividends credited	26, 772 02
Borrowed money	19, 800 00
Undivided profits	1, 706 07
Guaranty fund (as per section 392 of Banking Law).....	10, 022 07
Appraisals	110 00
	\$444, 943 36

RECEIPTS

Cash on hand January 1, 1915.....	\$470 54
Dues credited to members.....	131, 304 81
Money borrowed	56, 800 00
Mortgages redeemed, foreclosed or transferred to real estate.	53, 737 20
Loans on shares repaid	6, 530 75
Fines received	45 84
Interest received	24, 330 12
Premium received	84 18
Rent received	224 00
Rentals credited to real estate.....	160 00
Appraisals	230 00
Bills receivable	316 03
Dividends, errors	5 86
	\$274, 239 33

DISBURSEMENTS

Loaned on mortgage	\$101, 186 43
Loaned on shares	6, 855 75
Dues repaid on withdrawal, or applied on loans.....	58, 215 52

Paid matured shares	\$14,576 10
Dividends paid on withdrawal, or applied on loans.....	4,355 34
Cash dividends paid on income and accumulative prepaid shares	11,608 35
Paid borrowed money and prior mortgages.....	66,600 00
Paid interest on borrowed money and prior mortgages.....	411 69
Paid for real estate.....	6,902 41
Paid salaries and clerk-hire.....	1,500 00
Paid advertising, printing and postage.....	140 50
Paid rent	300 00
Paid repairs to real estate.....	23 46
Paid taxes, insurance, etc.....	139 11
Paid banking department, examination.....	36 10
Paid banking department, assessment.....	28 75
Officers' bonds	20 00
Foreclosure expenses	425 85
Appraisals	140 00
Auditing	60 00
Sundries	249 21
Cash on hand December 31, 1915.....	464 76
	<hr/>
	\$274,239 33
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1915, 7,665; shares issued during the year, 2,028; shares withdrawn during the year, 1,688; shares in force 8,005. Borrowing members, 262, holding 2,625 shares; non-borrowing members, 963, holding 5,380 shares. Female shareholders, 590, holding 2,998 shares. Total dividends credited members during the year on instalment shares, \$7,338.71; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,944.95; rate, 4½ per cent. and 5 per cent. No unpaid withdrawals. Amount of shares matured during the year, \$14,576.10. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,269.71. 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, \$427,226.76. Two 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]

Officers	Names	Post-office addresses
President.....	WILLIAM H. FIERO.....	Penn Yan, N. Y.
Secretary.....	EDWARD D. ROSE.....	Penn Yan, N. Y.
Treasurer.....	HOBART R. YETTER.....	Penn Yan, N. Y.
Attorney.....	WILLIAM H. FIERO.....	Penn Yan, N. Y.

ASSETS

Loans on bond and mortgage.....	\$17,850 00
Cash on hand and in bank.....	3,041 75
	<hr/>
	\$20,891 75
	<hr/>

LIABILITIES

Due shareholders, dues	\$16,995 50
Due shareholders, dividends credited.....	2,427 41
Undivided profits	618 84
Guaranty fund (as per section 392 of Banking Law).....	850 00
	<hr/>
	\$20,891 75
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RECEIPTS

Cash on hand January 1, 1915.....	\$2,149 86
Dues credited to members	6,825 45
Mortgages redeemed, foreclosed or transferred to real estate.	3,675 00
Fees received	26 30
Fines received	33 40
Interest received	1,102 39
Dividends retained on withdrawals	61 75
	<hr/>
	\$13,874 15
	<hr/>

DISEURSEMENTS

Loaned on mortgage	\$3,100 00
Dues repaid on withdrawal, or applied on loans.....	5,900 46
Paid matured shares	1,004 01
Dividends paid on withdrawal, or applied on loans.....	551 70
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	7 77
Paid rent	20 00
Paid banking department, examinations.....	42 00
Paid banking department, assessment.....	2 46
Officers' bonds	4 00
Cash on hand December 31, 1915.....	3,041 75
	<hr/>
	\$13,874 15
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Plan, permanent. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1915, 425½; shares issued during the year, 131½; shares withdrawn during the year, 133½; shares in force, 423½. Borrowing members, 16, holding, 81 shares; non-borrowing members, 35, holding 342½ shares. Female shareholders 17, holding 100 shares. Total dividends credited members during the year on instalment shares, \$720.34; rate 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,004.01; Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$231.77. Unpaid, none.

No Premium plan. Interest paid by borrowing members 5 1/5 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, \$17,850. Two foreclosures during the year.

COMPARATIVE TABLE

OF

**ASSETS, LIABILITIES, RECEIPTS, DISBURSEMENTS, ETC., OF
SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1915**

[397]

COMPARATIVE TABLE OF ASSETS, LIABILITIES, RECEIPTS, DISBURSEMENTS,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
ALBANY COUNTY				
1	Albany County Savings and Loan Association.....	\$202,270	\$8,008	
2	Central Savings and Loan Association.....	94,778	382	
3	Permanent Savings and Loan Association of Albany, N. Y.....	217,600	24,218	
4	Safety Building-Loan and Savings Ass'n of the City of Albany (The).....	301,709	20,885	
5	Voorheesville Savings and Loan Association.....	17,478		
6	West End Savings and Loan Association.....	267,810		
	Total.....	\$1,101,636	\$53,493	
ALLEGANY COUNTY				
7	Alfred Mutual Loan Association.....	\$175,088	\$10,300	
BRONX COUNTY				
8	Eureka Co-operative Savings and Loan Association (The).....	\$97,400	\$4,730	
9	Model Building and Loan Association of Mott Haven.....	308,487	11,287	
10	Mount St. Vincent Co-operative Building and Loan Association.....	159,850		
11	North New York Savings and Loan Association.....	230,050	430	
12	Tremont Building and Loan Association.....	112,100	4,525	
	Total.....	\$907,887	\$30,942	
BROOME COUNTY				
13	Co-operative Building and Loan Association of Binghamton, N. Y.....	\$181,775	\$1,300	
14	Home Mutual Loan and Savings Association of Binghamton, N. Y.....	47,126	1,088	
	Total.....	\$228,901	\$2,388	
CATTARAUGUS COUNTY				
15	Gowanda Co-operative Saving and Loan Association.....	\$664,746	\$28,493	\$43,787
16	Olean Building, Loan and Savings Association.....	48,500	2,500	
17	Salamanca Loan and Building Association.....	523,750		
	Total.....	\$1,236,996	\$30,993	\$43,787
CHAUTAUQUA COUNTY				
18	Dunkirk Savings and Loan Association.....	\$229,750	\$2,250	
19	Lake Shore Savings and Loan Association.....	192,215		
20	Silver Creek Co-operative Savings and Loan Association.....	44,664	730	
	Total.....	\$466,629	\$2,980	
CHEMUNG COUNTY				
21	Chemung Valley Mutual Loan Association (The).....	\$1,580,627	\$79,800	
22	Elmira Co-operative Savings and Loan Association.....	377,000	21,000	
23	Elmira Mutual Building-Loan Association (The).....	6,156		
	Total.....	\$1,963,783	\$100,800	
CHENANGO COUNTY				
24	Chenango Co-operative Savings and Loan Ass'n of Norwich, N. Y. (The).....	\$287,582	\$19,642	
COLUMBIA COUNTY				
25	Hudson Savings and Loan Association.....	\$49,478	\$490	
26	Stuyvesant Falls Building and Loan Association.....	13,425	1,725	
	Total.....	\$62,903	\$2,215	

NOTE.— The items given for each association require ten consecutive pages.

ETC., OF SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1915

Assets									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium fees and fines due and unpaid	Other assets	Total	
		\$19,000	\$5,694	\$100			\$84	\$235,156	1
		8,442	1,449	477		\$1,866	151	107,545	2
			1,707				114	243,639	3
			152		\$1,088	722	1,646	326,193	4
			20	24				17,522	5
		17,058	5,037				79	289,984	6
		\$44,500	\$14,059	\$601	\$1,088	\$2,588	\$2,074	\$1,220,039	
	\$6,682	\$5,147	\$17	\$316	\$1,083	\$1,099	\$119	\$199,851	7
		\$3,640	\$2,219	\$100				\$108,089	8
		31,308	3,653	466		\$6,644	\$572	362,386	9
	\$3,182	4,250	9,359	50			1	176,692	10
		17,000	5,119	106		4,703	1	257,409	11
			519					117,144	12
	\$3,182	\$56,198	\$20,869	\$721		\$11,347	\$574	\$1,021,720	
			\$3,005	\$125				\$186,205	13
	\$2,017	\$881	767	200			\$19	52,098	14
	\$2,017	\$881	\$3,772	\$325			\$19	\$238,303	
	\$5,783	\$5,500	\$56,078	\$850		\$802	\$3,836	\$809,875	15
	1,658		3,435				18	56,109	16
			2,567	100			117	526,534	17
	\$7,441	\$5,500	\$62,080	\$950		\$802	\$3,969	\$1,392,518	
		\$2,075	\$6,189				\$38	\$240,302	18
			6,121				60	198,396	19
			835					46,229	20
		\$2,075	\$13,145				\$98	\$484,927	
		\$1,513	\$52,925	\$948	\$4,029	\$775	\$1,691	\$1,722,308	21
			12,176	300	1,479	1,141	195	413,291	22
			5,701				2,145	14,002	23
		\$1,513	\$70,802	\$1,248	\$5,508	\$1,916	\$4,031	\$2,149,601	
\$1,000		\$10,300	\$5,369	\$1,062			\$49	\$325,004	24
			\$74	\$15			\$1	\$50,058	25
			13					15,163	26
			\$87	\$15			\$1	\$65,221	

The name of the next association in alphabetical order first appears on page 408.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, ¹ dues	Due shareholders, ¹ ma- tured shares	Due shareholders, divi- dends credited
ALBANY COUNTY				
1	Albany County Savings and Loan Association	\$206,688		\$16,809
2	Central Savings and Loan Association	75,815		7,139
3	Permanent Savings and Loan Association of Albany, N. Y.	170,952		20,293
4	Safety Building-Loan and Savings Ass'n of the City of Albany (The) ..	244,090		50,061
5	Voorheesville Savings and Loan Association	16,297		561
6	West End Savings and Loan Association	214,902		33,803
	Total	\$928,744		\$128,666
ALLEGANY COUNTY				
7	Alfred Mutual Loan Association	\$144,825		\$32,626
BRONX COUNTY				
8	Eureka Co-operative Savings and Loan Association (The)	\$87,979		\$13,948
9	Model Building and Loan Association of Mott Haven	214,786	\$51,125	33,839
10	Mount St. Vincent Co-operative Building and Loan Association ..	124,491		40,493
11	North New York Savings and Loan Association	242,906		
12	Tremont Building and Loan Association	88,588		20,512
	Total	\$758,750	\$51,125	\$108,792
BROOME COUNTY				
13	Co-operative Building and Loan Association of Binghamton, N. Y.	\$146,086		\$14,240
14	Home Mutual Loan and Savings Association of Binghamton, N. Y.	38,656		3,116
	Total	\$184,742		\$17,356
CATTARAUGUS COUNTY				
15	Gowanda Co-operative Saving and Loan Association	\$730,500		\$40,049
16	Olean Building, Loan and Savings Association	45,870		6,985
17	Salamanca Loan and Building Association	404,076	\$250	66,041
	Total	\$1,180,446	\$250	\$113,075
CHAUTAUQUA COUNTY				
18	Dunkirk Savings and Loan Association	\$211,492		\$20,019
19	Lake Shore Savings and Loan Association	163,016		30,293
20	Silver Creek Co-operative Savings and Loan Association	41,284		3,422
	Total	\$415,792		\$53,734
CHEMUNG COUNTY				
21	Chemung Valley Mutual Loan Association (The)	\$1,436,471		\$193,816
22	Elmira Co-operative Savings and Loan Association	359,922		45,345
23	Elmira Mutual Building-Loan Association (The)	8,316		2,361
	Total	\$1,804,709		\$241,522
CHENANGO COUNTY				
24	Chenango Co-operative Savings and Loan Ass'n of Norwich, N. Y. (The) ..	\$254,554		\$42,621
COLUMBIA COUNTY				
25	Hudson Savings and Loan Association	\$41,551		\$3,298
26	Shuyvesant Falls Building and Loan Association	11,565		2,449
	Total	\$53,116		\$5,747

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Undivided profits	Guaranty fund	Unearned or reletable premium	Other liabilities	Total	
			\$5,254	\$6,383		\$22	\$235,156	1
\$3,400		\$11,500	6,240	3,450		1	107,545	2
3,800		23,000	16,317	9,276		1	243,639	3
		17,000	8,270	6,455		317	326,193	4
		300	302	62			17,522	5
		17,500	12,454	6,800	\$4,272	253	289,984	6
\$7,200		\$69,300	\$48,837	\$32,426	\$4,272	\$594	\$1,220,039	
\$600		\$15,300	\$2,018	\$4,360		\$122	\$199,851	7
			\$3,313	\$2,046	\$802	\$1	\$108,089	8
\$4,050	\$9,000	\$18,000	19,052	12,500		34	362,386	9
			9,108	2,598		2	176,662	10
			2,117	12,271		115	257,409	11
		1,000	3,308	3,234		2	117,144	12
\$4,050	\$9,000	\$19,000	\$37,398	\$32,649	\$802	\$154	\$1,021,720	
\$2,400		\$15,068	\$4,419	\$3,991		\$1	\$186,205	13
1,177		7,500	347	1,300		2	52,098	14
\$3,577		\$22,568	\$4,766	\$5,291		\$3	\$238,303	
			\$27,931	\$11,300		\$95	\$809,875	15
			904	2,350			56,109	16
\$1,850		\$28,397	81	10,341	\$15,496	2	526,534	17
\$1,850		\$28,397	\$28,916	\$23,991	\$15,496	\$97	\$1,392,518	
\$1,600			\$3,056	\$4,133		\$2	\$240,302	18
			1,594	3,492		1	198,396	19
			1,201	321		1	46,229	20
\$1,600			\$5,851	\$7,946		\$4	\$484,927	
\$1,600		\$60,000	\$1,250	\$25,985		\$3,186	\$1,722,308	21
500			545	6,978		1	413,291	22
						3,325	14,002	23
\$2,100		\$60,000	\$1,795	\$32,963		\$6,512	\$2,149,601	
\$1,725		\$16,500	\$2,838	\$6,763		\$3	\$325,004	24
		\$4,200	\$767	\$242			\$50,058	25
		815	3	330		\$1	15,163	26
		\$5,015	\$770	\$572		\$1	\$65,221	

The name of the next association in alphabetical order first appears on page 408.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION				
		Cash on hand January 1, 1915	Dues received	Prior mortgages	Money borrowed
ALBANY COUNTY					
1	Albany County Savings and Loan Association.....	\$663	\$107,640		\$5,000
2	Central Savings and Loan Association.....	785	22,300		20,000
3	Permanent Savings and Loan Association of Albany, N. Y.....	1,637	82,944		32,000
4	Safety Bldg.-Loan and Savings Ass'n of the City of Albany (The)	393	58,705		41,000
5	Voorheesville Savings and Loan Association.....	196	10,687		3,400
6	West End Savings and Loan Association.....	3,541	89,351		15,000
	Total.....	\$7,195	\$371,807		\$116,400
ALLEGANY COUNTY					
7	Alfred Mutual Loan Association.....	\$3,370	\$31,938		\$16,300
BRONX COUNTY					
8	Eureka Co-operative Savings and Loan Association (The).....	\$549	\$23,678		\$2,300
9	Model Building and Loan Association of Mott Haven.....	3,409	77,737	\$9,000	167,000
10	Mount St. Vincent Co-operative Building and Loan Association.....	9,773	30,191		
11	North New York Savings and Loan Association.....	3,347	31,991		13,500
12	Tremont Building and Loan Association.....	3,414	20,107		6,500
	Total.....	\$20,492	\$183,704	\$9,000	\$189,300
BROOME COUNTY					
13	Co-operative Building and Loan Association of Binghamton, N.Y.....	\$1,509	\$18,817		\$27,518
14	Home Mutual Loan and Savings Associat'n of Binghamton, N.Y.....	323	6,000		4,000
	Total.....	\$1,832	\$24,817		\$31,518
CATTARAUGUS COUNTY					
15	Gowanda Co-operative Saving and Loan Association.....	\$46,773	\$604,420		\$5,000
16	Olean Building, Loan and Savings Association.....	2,806	17,554		
17	Salamanca Loan and Building Association.....	12,239	127,565		48,200
	Total.....	\$61,818	\$749,539		\$53,200
CHAUTAUQUA COUNTY					
18	Dunkirk Savings and Loan Association.....		\$97,579		\$15,000
19	Lake Shore Savings and Loan Association.....	\$1,349	41,740		10,000
20	Silver Creek Co-operative Savings and Loan Association.....	3,278	18,722		6,000
	Total.....	\$4,627	\$158,041		\$31,000
CHEMUNG COUNTY					
21	Chemung Valley Mutual Loan Association (The).....	\$32,450	\$408,113		\$57,000
22	Elmira Co-operative Savings and Loan Association.....	7,759	93,085		10,000
23	Elmira Mutual Building-Loan Association (The).....	6,918	25		
	Total.....	\$47,127	\$501,223		\$67,000
CHENANGO COUNTY					
24	Chenango Co-op. Savings and Loan Ass'n of Norwich, N.Y.(The)	\$3,893	\$74,318		\$27,200
COLUMBIA COUNTY					
25	Hudson Savings and Loan Association.....	\$39	\$13,287		\$10,150
26	Stuyvesant Falls Building and Loan Association.....	74	2,673		3,175
	Total.....	\$113	\$15,960		\$13,325

NOTE.— The items given for each association require ten consecutive pa ges.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$35,000	\$9,030		\$117	\$218	\$12,770		\$1,314	\$345	\$178	\$173,175	1
22,883	330			115	4,767	\$2,383	500	295	137	74,565	2
52,400	39,077			378	13,703		196	1,175	75	223,585	3
52,550	13,681		94	509	19,813			1,900	3,251	191,986	4
745					759			13	2	15,804	5
47,825	1,080		93		14,383		1,063		625	172,961	6
\$211,404	\$64,098		\$305	\$1,220	\$66,195	\$2,383	\$3,073	\$3,728	\$4,268	\$852,076	
\$20,658	\$10,900		\$101	\$487	\$11,917		\$282	\$242	\$1,366	\$97,561	7
\$14,100	\$4,820		\$17	\$13	\$6,198	\$30		\$372	\$70	\$52,147	8
9,012	9,340	\$5,585	65	171	17,126	3,860	\$1,165	464	1,908	306,342	9
500		51			9,020	264	529		2	50,330	10
15,200	5,390				18,187	179	880		993	89,667	11
8,500	4,225		13	42	6,406	1,271			1	50,479	12
\$47,312	\$24,275	\$5,636	\$95	\$226	\$56,937	\$5,004	\$2,574	\$836	\$2,974	\$548,965	
\$35,675	\$2,675		\$68	\$77	\$10,559			\$267	\$33	\$97,198	13
7,101	10		1		2,791			10	3,080	23,316	14
\$42,776	\$2,685		\$69	\$77	\$13,350			\$277	\$3,113	\$120,514	
\$66,440	\$35,038		\$418	\$29	\$40,929		\$140	\$1,137	\$3,160	\$803,484	15
7,900	4,655				2,787	\$885		135	95	36,797	16
73,519		\$2,823		222	24,556	5,527		579	81	295,311	17
\$147,859	\$39,693	\$2,823	\$418	\$251	\$68,262	\$6,412	\$140	\$1,851	\$3,336	\$1,135,592	
\$38,100	\$1,610		\$538	\$186	\$11,282		\$84	\$585	\$7	\$164,971	18
16,506			171	260	9,899				10	79,935	19
9,550	1,290		71	40	2,490				3	41,444	20
\$64,156	\$2,900		\$780	\$486	\$23,671		\$84	\$585	\$20	\$286,350	
\$102,364	\$33,650	\$727	\$1,060	\$923	\$82,525		\$22	\$1,232	\$1,075	\$721,141	21
43,200	23,760	50	213	180	20,607			259	87	199,190	22
4,800					453				767	12,963	23
\$150,364	\$57,400	\$777	\$1,273	\$1,103	\$103,585		\$22	\$1,491	\$1,929	\$933,294	
\$52,502	\$12,655		\$44	\$24	\$17,759		\$515	\$601	\$50	\$189,561	24
\$1,261	\$455		\$50	\$32	\$2,365			\$68	\$6	\$27,713	25
400	185		9	7	870			8	1	7,402	26
\$1,661	\$640		\$59	\$39	\$3,235			\$76	\$7	\$35,115	

The name of the next association in alphabetical order first appears on page 408.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues repaid on withdrawal	Paid matured shares	Dividends paid on withdrawal
ALBANY COUNTY						
1	Albany County Savings and Loan Association	\$27,900	\$9,525	\$100,486		\$7,167
2	Central Savings and Loan Association	18,800		27,851	\$3,187	677
3	Permanent Savings and Loan Ass'n of Albany, N. Y.	63,765	38,918	57,375	26,263	3,449
4	Safety B.-L. & S. Ass'n of the City of Albany (The)	45,050	8,212	40,945	24,500	8,100
5	Voorheesville Savings and Loan Association	8,086		4,418		97
6	West End Savings and Loan Association	51,015		90,874		8,853
	Total	\$214,386	\$56,653	\$321,149	\$53,950	\$28,343
ALLEGANY COUNTY						
7	Alfred Mutual Loan Association	\$15,200	\$9,200	\$10,062	\$26,300	\$2,203
BRONX COUNTY						
8	Eureka Co-operative Savings and Loan Ass'n (The)	\$11,900	\$4,300	\$13,318	\$11,692	\$1,794
9	Model Building and Loan Association of Mott Haven	22,211	6,925	48,843	37,151	4,566
10	Mount St. Vincent Co-operative Building and Loan Ass'n	15,600		20,371		4,178
11	North New York Savings and Loan Association	7,133	3,945	42,551		
12	Tremont Building and Loan Association	7,000	1,400	26,823	2,500	6,240
	Total	\$63,844	\$16,570	\$151,606	\$51,343	\$16,778
BROOME COUNTY						
13	Co-operative Bldg. and Loan Ass'n of Binghamton, N. Y.	\$42,950	\$2,050	\$24,376		\$1,804
14	Home Mutual L. & S. Ass'n of Binghamton, N. Y.	9,072	918	7,292	\$922	120
	Total	\$52,022	\$2,968	\$31,668	\$922	\$2,014
CATTARAUGUS COUNTY						
15	Gowanda Co-operative Saving and Loan Association	\$201,510	\$37,433	\$449,297	\$25,939	\$6,383
16	Olean Building, Loan and Savings Association	8,400	3,702	12,830	6,149	714
17	Salamanca Loan and Building Association	93,025		21,291	97,375	8,657
	Total	\$302,935	\$41,135	\$483,418	\$129,463	\$15,754
CHAUTAUQUA COUNTY						
18	Dunkirk Savings and Loan Association	\$47,450	\$1,940	\$53,930	\$33,766	\$2,512
19	Lake Shore Savings and Loan Association	7,951		27,372	7,052	4,247
20	Silver Creek Co-operative Savings and Loan Ass'n	14,750	540	17,820		911
	Total	\$70,151	\$2,480	\$99,122	\$40,820	\$7,670
CHEMUNG COUNTY						
21	Chemung Valley Mutual Loan Association (The)	\$221,340	\$61,750	\$202,530	\$113,000	\$11,767
22	Elmira Co-operative Savings and Loan Association	51,400	25,350	55,520	22,200	5,476
23	Elmira Mutual Building-Loan Association (The)					
	Total	\$272,740	\$87,100	\$258,050	\$135,200	\$17,243
CHENANGO COUNTY						
24	Chenango Co-op. S. & L. Ass'n of Norwich, N. Y. (The)	\$63,350	\$11,254	\$60,714	\$25,588	\$4,079
COLUMBIA COUNTY						
25	Hudson Savings and Loan Association	\$15,334	\$345	\$3,284		\$187
26	Stuyvesant Falls Building and Loan Association	2,900	1,125	384	\$404	44
	Total	\$18,234	\$1,970	\$3,668	\$404	\$231

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
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, 1915	Total	
\$1,611	\$18,000	\$680		\$2,274	\$25		\$193	\$454	\$777	\$5,694	\$173,175	1
	11,500	266	\$7,717	1,117	453	\$500		79	58	1,449	74,565	2
	27,000	941		2,403	528	720			513	1,707	223,585	3
949	54,000	1,743		726	90	225			7,300	152	191,986	4
	3,100	25		52	4	12			20	20	15,804	5
	4,500	596	8,553	1,382	420	34	312	328	1,357	5,037	172,961	6
\$2,560	\$118,100	\$4,251	\$16,270	\$7,953	\$1,520	\$1,491	\$505	\$861	\$10,025	\$14,059	\$832,076	
	\$27,086	\$890	\$5,147	\$555	\$96	\$37	\$192	\$212	\$364	\$17	\$97,561	7
	\$2,300	\$7	\$3,706	\$507	\$33	\$120			\$201	\$2,219	\$52,147	8
	165,500	902	11,148	2,640	74	120	\$321	\$932	1,356	3,653	300,342	9
				508	18	80	3	194	114	9,359	50,330	10
	13,500	126	9,000	850	149	240	156	273	6,625	5,119	89,667	11
	5,500	36		500	28	72			61	519	50,479	12
	\$186,800	\$1,071	\$23,854	\$5,005	\$352	\$632	\$485	\$1,399	\$3,357	\$20,869	\$548,965	
\$4,280	\$16,750	\$655		\$750	\$17	\$120			\$351	\$3,005	\$97,198	13
1,339	2,000	280		350	40	30		\$22	164	767	23,316	14
\$5,619	\$18,750	\$935		\$1,100	\$57	\$150		\$22	\$515	\$3,772	\$120,514	
\$11,995	\$5,000	\$61		\$2,596	\$186		\$180	\$158	\$6,668	\$56,078	\$803,484	15
182				950	198	\$120			117	3,435	36,797	16
	63,530	3,570	\$2,823	1,200	56	216			1,001	2,567	295,311	17
\$12,177	\$68,530	\$3,631	\$2,823	\$4,746	\$440	\$336	\$180	\$158	\$7,786	\$62,080	\$1,135,592	
	\$17,000	\$148		\$1,473	\$24	\$75	\$28	\$23	\$411	\$6,189	\$164,971	18
	26,000	424		610	11	20			127	6,121	79,935	19
\$129	6,000	199		150	8	26			76	835	41,444	20
\$129	\$49,000	\$771		\$2,233	\$43	\$121	\$28	\$23	\$614	\$13,145	\$236,350	
\$16,081	\$30,000	\$3,688	\$1,139	\$4,070	\$187	\$700			\$1,964	\$52,925	\$721,141	21
3,870	20,000	385		1,806	121				886	12,176	199,190	22
				180	10	20			7,052	5,701	12,963	23
\$19,951	\$50,000	\$4,073	\$1,139	\$6,056	\$318	\$720			\$9,902	\$70,802	\$933,294	
\$1,808	\$14,200	\$273		\$1,140	\$359		\$78	\$74	\$1,275	\$5,369	\$189,561	24
\$63	\$7,600	\$91		\$125	\$47				\$63	\$74	\$27,713	25
	2,360	101		50	5				16	13	7,402	26
\$63	\$9,960	\$192		\$175	\$52				\$79	\$87	\$35,115	

The name of the next association in alphabetical order first appears on page 408.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION						
		Shares in force January 1, 1915	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1915	Borrowing members	Shares held by borrowing members
ALBANY COUNTY							
1	Albany County Savings and Loan Association	\$7,621	\$2,182	\$2,755	\$7,048	\$180	\$1,855
2	Central Savings and Loan Association	8,647	1,518	1,021	7,144	78	801
3	Permanent Savings and Loan Association of Albany, N. Y.	7,015	3,016	2,891	7,140	215	4,150
4	Safety Building-Loan and Savings Association of the City of Albany (The)	4,172	873	866	4,179	256	1,918
5	Voorheesville Savings and Loan Association	497	161	101	557	9	152
6	West End Savings and Loan Association	9,092	2,034	2,268	8,858	161	2,535
	Total	\$35,044	\$9,784	\$9,902	\$34,926	\$879	\$11,411
ALLEGANY COUNTY							
7	Alfred Mutual Loan Association	\$2,482	\$393	\$315	\$2,560	\$150	\$1,165
BRONX COUNTY							
8	Eureka Co-operative Savings and Loan Association (The) ..	\$2,050	\$537	\$389	\$2,198	\$31	\$487
9	Model Building and Loan Association of Mott Haven	8,281	1,290	1,517	8,054	105	2,185
10	Mount St. Vincent Co-operative Building and Loan Ass'n ..	2,441	266	46	2,661	38	1,389
11	North New York Savings and Loan Association	2,354	158	165	2,345	20	318
12	Tremont Building and Loan Association	3,902	372	956	3,318	26	1,313
	Total	\$19,028	\$2,621	\$3,073	\$18,576	\$220	\$5,692
BROOME COUNTY							
13	Co-operative Building and Loan Ass'n of Binghamton, N. Y.	\$2,147	\$302	\$358	\$2,091	\$103	\$936
14	Home Mutual Loan and Savings Ass'n of Binghamton, N. Y.	626	104	137	593	12	114
	Total	\$2,773	\$406	\$495	\$2,684	\$115	\$1,050
CATTARAUGUS COUNTY							
15	Gowanda Co-operative Saving and Loan Association	\$7,073	\$1,675	\$1,211	\$7,537	\$269	\$2,469
16	Olean Building, Loan and Savings Association	1,568	346	398	1,514	42	485
17	Salamanca Loan and Building Association	8,598	1,151	1,156	8,593	333	3,972
	Total	\$17,237	\$3,172	\$2,765	\$17,644	\$649	\$6,926
CHAUTAUQUA COUNTY							
18	Dunkirk Savings and Loan Association	\$6,410	\$2,178	\$1,762	\$6,826	\$279	\$2,373
19	Lake Shore Savings and Loan Association	8,237	1,705	1,656	8,286	157	2,707
20	Silver Creek Co-operative Savings and Loan Association	1,115	301	402	1,014	22	317
	Total	\$15,762	\$4,184	\$3,820	\$16,126	\$453	\$5,397
CHEMUNG COUNTY							
21	Chemung Valley Mutual Loan Association (The)	\$17,323	\$3,293	\$2,467	\$18,149	\$1,213	\$10,298
22	Elmira Co-operative Savings and Loan Association	5,868	1,227	1,166	5,929	270	2,492
23	Elmira Mutual Building-Loan Association (The)	1,373	.....	.....	1,373	2	50
	Total	\$24,564	\$4,520	\$3,633	\$25,451	\$1,485	\$12,840
CHENANGO COUNTY							
24	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The)	\$2,965	\$502	\$516	\$2,951	\$261	\$1,464
COLUMBIA COUNTY							
25	Hudson Savings and Loan Association	\$1,040	\$203	\$115	\$1,128	\$30	\$331
26	Stuyvesant Falls Building and Loan Association	193	46	17	222	19	122
	Total	\$1,233	\$249	\$132	\$1,350	\$49	\$453

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Non-borrowing members	Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1915	Dividends credited to members and paid in cash on other shares in 1915	Filed and unpaid with-drawals Dec. 31, 1915	Shares matured in 1915	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 1915	Number of foreclosures completed in 1915	No. of parcels of real estate taken during year	Number
\$1,000	\$5,193	\$683	\$3,139	\$7,934	\$1,642			\$2,832		\$202,270				1
584	6,343	284	2,486	1,743	1,658		\$3,187	2,071		94,773	3	3		2
777	2,990	498	2,241	9,000			26,263	4,034		217,600				3
325	2,261	225	1,325	15,223	949		24,500	1,349		301,700	1	1		4
73	405	19	133	264	134			84		17,478				5
874	6,323	347	3,300	12,629				1,858		267,310	3	3	3	6
\$3,633	\$23,515	\$2,066	\$12,624	\$46,798	\$4,383		\$53,950	\$12,228		\$1,101,636	7	7	3	
\$278	\$1,395	\$205	\$927	\$10,216			\$26,300	\$785		\$175,088				7
\$281	\$1,711	\$94	\$525	\$4,922			\$11,692	\$840		\$95,600				8
557	5,869	285	2,805	14,816			41,026	2,929		232,014	3	2	1	9
226	1,272	91	839	8,900				661		153,350				10
356	2,027	190	1,102	11,475				1,276		230,050	2	2	2	11
90	2,005	58	1,307	7,258			2,500	637		112,100				12
\$1,510	\$12,884	\$718	\$6,578	\$47,371			\$55,218	\$6,343		\$823,114	5	4	4	
\$88	\$1,155	\$53	\$610	\$3,502	\$4,280			\$917		\$181,775				13
76	479	*	*	808				517		47,126				14
\$164	\$1,634	\$53	\$610	\$4,310	\$4,280		\$922	\$1,434		\$228,901				
\$859	\$5,068	\$772	\$2,592	\$15,020	\$14,170		\$25,939	\$3,323	\$94	\$664,746				15
269	1,029	162	875	1,998	269			1,283		48,500				16
535	4,621	501	2,983	22,599			97,375	1,722		523,750	2	1	1	17
\$1,662	\$10,718	\$1,435	\$6,450	\$39,617	\$14,439		\$137,365	\$6,328	\$94	\$1,236,996	2	1	1	
\$1,122	\$4,453	\$704	\$2,812	\$9,862			\$33,768	\$1,736		\$229,750				18
435	5,579	201	2,342	8,745			7,052	661		192,215				19
204	697	55	268	1,627	\$129			230		44,664	1	1		20
\$1,761	\$10,729	\$960	\$5,422	\$20,234	\$129		\$40,820	\$2,627		\$466,629	1	1		
\$891	\$7,851	\$1,051	\$6,896	\$53,780	\$18,186		\$112,400	\$5,544		\$1,580,627	2	2	1	21
336	3,437	*	*	13,367	4,302		22,200	2,210		376,500				22
135	1,323	13	124					268		6,156				23
\$1,362	\$12,611	\$1,064	\$7,020	\$67,147	\$22,488		\$134,600	\$8,022		\$1,963,283	2	2	1	
\$254	\$1,487	\$180	\$924	\$11,616	\$3,495		\$25,588	\$1,592		\$287,582	1	1		24
\$170	\$797	\$38	\$181	\$1,639	\$67			\$212		\$49,478				25
26	100	13	61	693			\$404	55		13,425				26
\$196	\$897	\$51	\$242	\$2,332	\$67		\$404	\$267		\$62,903				

The name of the next association in alphabetical order first appears on page 408.

* No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
CORTLAND COUNTY				
27	Century Co-operative Savings and Loan Association (The)	\$22,925	\$1,180	
28	Dime Savings and Loan Association	54,600	1,195	
	Total	\$77,525	\$2,375	
DELAWARE COUNTY				
29	Walton Co-operative Savings and Loan Association (The)	\$23,550	\$475	
DUTCHESS COUNTY				
30	Home Co-operative Savings and Loan Association (The)	\$556,500	\$27,050	
ERIE COUNTY				
31	Aetna Permanent Savings and Loan Association	\$71,230	\$5,280	
32	Black Rock Mutual Home and Savings Association	259,132		
33	Carlton Street Permanent Savings and Aid Association	26,850		
34	Clinton Mutual Savings and Loan Association	461,122		
35	Co-operative Savings and Loan Association of Hamburg (The)	35,700	1,373	
36	Depew Co-operative Savings and Loan Association	54,800		
37	East Buffalo Savings and Loan Association	7,930	250	
38	East Side Serial Savings and Loan Association	47,590	530	
39	Ellicott Permanent Savings and Loan Association (The)	61,555		\$1,660
40	Erie Savings and Loan Association	853,703	28,761	
41	Freehold Savings and Loan Association	140,092	530	
42	Genesee Street Savings and Loan Association	3,250		
43	German Co-operative Savings and Loan Association (The)	25,140	635	
44	Goodell Permanent Loan Association	71,730		
45	Hamburg Savings and Loan Association	64,183	2,949	
46	Heracles Permanent Savings and Loan Association	2,470		
47	Homestead Savings and Loan Association	823,080	40,297	
48	Hydraulic Mutual Savings and Loan Association	69,842		
49	Industry Permanent Dime Saving and Loan Association	22,000		
50	Irish-American Savings and Loan Association	2,108,919	76,917	
51	Italian-American Savings and Loan Association	10,800		
52	Jefferson Savings and Loan Association	11,000		
53	Lackawanna Savings and Loan Association	3,000		
54	Lovejoy Permanent Dime Savings and Loan Association	17,417	1,010	
55	Niagara Savings and Loan Association	924,506	7,410	
56	People's Dime Savings and Loan Association, N o. 2 (The)	94,200		
57	Polish Co-operative Savings and Loan Association	120,070		
58	Riverside Co-operative Savings and Loan Association	122,950		
59	Security Savings and Loan Association of Buffalo, N. Y.	89,920	4,390	
60	Seneca Savings and Loan Association	780	75	
61	Sycamore and Johnson Savings and Loan Association	38,610		
62	William and Sherman Mutual Savings and Loan Association	7,400		
63	William Street Permanent Savings and Loan Association	23,166		
64	Williamsville Savings and Loan Association	11,450	731	
	Total	\$6,685,555	\$171,138	\$1,660
FRANKLIN COUNTY				
65	Saranac Lake Co-operative Savings and Loan Association	\$103,275	\$5,929	
GENESEE COUNTY				
66	Genesee County Loan Association (The)	\$454,704	\$3,745	\$10,000
GREENE COUNTY				
67	Catskill Savings and Loan Association	\$154,750	\$2,947	\$25,240

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

ASSETS									
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Instalments due and unpaid	Interest, premium fees and fines due and unpaid	Other assets	Total	Number
			\$1,415	\$11			\$5	\$25,536	27
			881			\$138	1	56,815	28
			\$2,296	\$11		\$138	\$6	\$82,351	
\$1,000			\$341					\$25,366	29
		\$2,985	\$53,191	\$344	\$2,961		\$12	\$643,023	30
		\$721	\$13,259	\$260			\$1	\$90,751	31
	\$360	9,897	33,381				1	302,771	32
			9,339	50				36,239	33
	6,250	21,800	25,632	420			437	515,661	34
			2,208				1	39,282	35
			5,477				27	60,304	36
			346					8,526	37
			6,459	137			1	54,057	38
			10,155	190				73,560	39
	4,969	34,322	33,928	2,693			2	958,378	40
	2,200		10,337				270	153,429	41
			2,853				1	5,903	42
	1,400	2,281	1,579	154			2	31,191	43
	575		10,174	379				82,858	44
	1,070		6,708					74,908	45
			685	50				3,209	46
		27,000	61,663	1,050				953,090	47
		4,435	15,682	75				90,034	48
			10,187					32,187	49
			146,760				192	2,332,788	50
			4,385					15,185	51
			1,265					12,265	52
			2,308					5,308	53
			1,841				1	20,269	54
		1,628	271	500			101	934,416	55
		7,000	13,412	300				114,912	56
			11,319			\$529		131,918	57
		7,739	21,974	410			345	153,418	58
			14,624	137			16	109,087	59
			4,933	18				5,806	60
			7,237					45,847	61
			4,418	48				11,866	62
			12,261					35,427	63
			1,067					13,248	64
	\$16,824	\$116,823	\$507,931	\$6,871		\$529	\$1,397	\$7,508,728	
			\$3,376					\$112,580	65
		\$8,000	\$31,973					\$513,422	66
\$1,000			\$1,920	\$291		\$113	\$861	\$187,122	67

The name of the next association in alphabetical order first appears on page 418.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
CORTLAND COUNTY				
27	Century Co-operative Savings and Loan Association (The)	\$19,528		\$2,334
28	Dime Savings and Loan Association	45,233		2,461
	Total	\$64,761		\$4,795
DELAWARE COUNTY				
29	Walton Co-operative Savings and Loan Association (The)	\$17,319		\$1,967
DUTCHESS COUNTY				
30	Home Co-operative Savings and Loan Association (The)	\$490,560	\$29,481	\$98,528
ERIE COUNTY				
31	Aetna Permanent Savings and Loan Association	\$73,202		\$10,218
32	Black Rock Mutual Home and Savings Association	251,147		33,720
33	Carlton Street Permanent Savings and Aid Association	32,194		2,784
34	Clinton Mutual Savings and Loan Association	420,352		42,308
35	Co-operative Savings and Loan Association of Hamburg (The)	31,735		1,839
36	Depew Co-operative Savings and Loan Association	50,739		7,138
37	East Buffalo Savings and Loan Association	7,864		167
38	East Side Serial Savings and Loan Association	49,285		3,523
39	Ellicott Permanent Savings and Loan Association (The)	61,410		7,993
40	Erie Savings and Loan Association	848,480		73,931
41	Freehold Savings and Loan Association	124,023		17,892
42	Genesee Street Savings and Loan Association	5,757		97
43	German Co-operative Savings and Loan Association (The)	27,238		2,492
44	Goodell Permanent Loan Association	70,659		8,984
45	Hamburg Savings and Loan Association	62,729	\$511	8,932
46	Hercules Permanent Savings and Loan Association	2,955		129
47	Homestead Savings and Loan Association	359,916		516
48	Hydraulic Mutual Savings and Loan Association	78,045		
49	Industry Permanent Dime Saving and Loan Association	25,729		3,108
50	Irish-American Savings and Loan Association	2,016,225		185,873
51	Italian-American Savings and Loan Association	14,941		
52	Jefferson Savings and Loan Association	10,653		60
53	Lackawanna Savings and Loan Association	5,256		
54	Lovejoy Permanent Dime Savings and Loan Association	16,682		1,350
55	Niagara Savings and Loan Association	745,606		115,286
56	People's Dime Savings and Loan Association, No. 2 (The)	101,706		9,507
57	Polish Co-operative Savings and Loan Association	123,493		3,043
58	Riverside Co-operative Savings and Loan Association	142,827	4,948	
59	Security Savings and Loan Association of Buffalo, N. Y.	99,628		6,369
60	Seneca Savings and Loan Association	5,692		146
61	Sycamore and Johnson Savings and Loan Association	42,224		2,485
62	William and Sherman Mutual Savings and Loan Association	10,035		587
63	William Street Permanent Savings and Loan Association	28,256		2,504
64	Williamsville Savings and Loan Association	10,232		277
	Total	\$6,454,763	\$5,459	\$553,248
FRANKLIN COUNTY				
65	Saranac Lake Co-operative Savings and Loan Association	\$88,171		\$13,008
GENESEE COUNTY				
66	Genesee County Loan Association (The)	\$430,462		\$45,342
GREENE COUNTY				
67	Catskill Savings and Loan Association	\$163,535		\$15,669

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
		\$3,150	\$72	\$450		\$2	\$25,536	27
		7,500	1,413	206		2	56,815	28
		\$10,650	\$1,485	\$656		\$4	\$82,351	
		\$5,065	\$817	\$197		\$1	\$25,366	29
			\$10,120	\$13,362		\$972	\$643,023	30
			\$970	\$3,600	\$2,759	\$2	\$90,751	31
			6,303	11,600		1	302,771	32
			595	694		2	36,239	33
			31,000	22,000		1	515,661	34
		\$5,500	82	125		1	39,282	35
			1,151	1,275		1	60,304	36
			464	31			8,526	37
			1,094	745	37	3	54,687	38
			2,357	1,800			73,560	39
			5,685	30,300		2	958,378	40
			8,933	2,264	165	152	153,429	41
			18	4	25	2	5,903	42
			860	600		1	31,191	43
			583	1,891	740	1	82,858	44
			489	1,459	786	2	74,908	45
			1	123		1	3,209	46
\$15,450			11,442	44,500	10,721	10,545	953,090	47
			5,686	5,090	3,303		90,034	48
			789	1,369	1,200		32,187	49
			19,690	110,000	1,000		2,332,788	50
			243				15,185	51
1,500			57	3			12,265	52
			14				5,308	53
			837	1,000	398		20,269	54
		20,230	21,243	32,000			934,416	55
			1,125	2,065		509	114,912	56
			4,383	900	96	3	131,918	57
			2,142	3,500		1	153,418	58
450			1,444	1,107	90	1	109,087	59
			27	9	30	2	5,806	60
			296	840		2	45,847	61
			761	410	72	1	11,866	62
			1,337	1,800	1,529	1	35,427	63
		2,500	188	50		1	13,248	64
\$17,400		\$28,230	\$132,289	\$283,055	\$22,951	\$11,283	\$7,508,728	
\$2,848			\$1,450	\$2,100		\$3	\$112,580	65
\$800			\$11,817	\$25,000		\$1	\$513,422	66
			\$5,500	\$2,380		\$38	\$137,122	67

The name of the next association in alphabetical order first appears on page 418.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand	Dues received	Prior mortgages	Money borrowed
		January 1, 1915			
CORTLAND COUNTY					
27	Century Co-operative Savings and Loan Association (The).....	\$519	\$5,833		\$2,400
28	Dime Savings and Loan Association.....	123	18,445		21,100
	Total.....	\$642	\$24,278		\$23,500
DELAWARE COUNTY					
29	Walton Co-operative Savings and Loan Association (The).....	\$738	\$5,550		\$8,835
DUTCHESS COUNTY					
30	Home Co-operative Savings and Loan Association (The).....	\$35,082	\$106,728		
ERIE COUNTY					
31	Aetna Permanent Savings and Loan Association.....	\$14,450	\$41,638		
32	Black Rock Mutual Home and Savings Association.....	25,543	224,674		
33	Carlton Street Permanent Savings and Aid Association.....	3,675	31,413		
34	Clinton Mutual Savings and Loan Association.....	31,147	237,365		
35	Co-operative Savings and Loan Association of Hamburg (The).....	1,216	19,381		\$5,500
36	Depew Co-operative Savings and Loan Association.....	1,191	22,515		
37	East Buffalo Savings and Loan Association.....	80	6,834		
38	East Side Serial Savings and Loan Association.....	5,303	47,388		
39	Elliott Permanent Savings and Loan Association (The).....	11,403	53,202		
40	Erie Savings and Loan Association.....	35,089	442,169		50,000
41	Freshhold Savings and Loan Association.....	1,223	108,623		5,000
42	Genesee Street Savings and Loan Association.....	756	9,872		
43	German Co-operative Savings and Loan Association (The).....	2,405	27,313		750
44	Goodell Permanent Loan Association.....	8,498	36,108		
45	Hamburg Savings and Loan Association.....	3,950	28,873		
46	Hercules Permanent Savings and Loan Association.....	1,355	6,048		
47	Homestead Savings and Loan Association.....	11,817	325,360		
48	Hydraulic Mutual Savings and Loan Association.....	6,494	30,678		
49	Industry Permanent Dime Saving and Loan Association.....	8,278	13,640		
50	Irish-American Savings and Loan Association.....	158,632	859,866		
51	Italian-American Savings and Loan Association.....		19,285		
52	Jefferson Savings and Loan Association.....		12,164		
53	Lackawanna Savings and Loan Association.....	369	4,889		
54	Lovejoy Permanent Dime Savings and Loan Association.....	2,464	17,048		1,000
55	Niagara Savings and Loan Association.....	1,323	266,550		162,360
56	People's Dime Savings and Loan Association, No. 2 (The).....	11,919	83,711		
57	Polish Co-operative Savings and Loan Association.....	8,704	77,749		
58	Riverside Co-operative Savings and Loan Association.....	7,254	95,811		
59	Security Savings and Loan Association of Buffalo, N. Y.....	1,697	49,167		
60	Seneca Savings and Loan Association.....	2,864	5,663		
61	Sycamore and Johnson Savings and Loan Association.....	2,776	25,472		
62	William and Sherman Mutual Savings and Loan Association.....	3,309	6,234		
63	William Street Permanent Savings and Loan Association.....	10,105	13,797		
64	Williamsville Savings and Loan Association.....	726	11,490		2,500
	Total.....	\$385,995	\$3,257,970		\$327,110
FRANKLIN COUNTY					
65	Saranac Lake Co-operative Savings and Loan Association....	\$1,474	\$22,361		
GENESEE COUNTY					
66	Genesee County Loan Association (The).....	\$25,760	\$175,885		
GREENE COUNTY					
67	Catskill Savings and Loan Association.....	\$8,171	\$45,106		\$14,001

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$1,000	\$135		\$29	\$7	\$1,270			\$5	\$7	\$11,205	27
2,300	100		80		2,452	\$735		35	3	45,373	28
\$3,300	\$235		\$109	\$7	\$3,722	\$735		\$40	\$10	\$58,578	
\$100	\$328		\$52	\$7	\$1,153			\$5	\$50	\$16,818	29
\$71,050	\$9,550		\$313	\$853	\$35,484		\$200	\$751	\$33	\$260,024	30
\$14,790	\$4,580		\$113	\$53	\$5,244	\$909		\$523	\$3	\$82,283	31
42,901		\$1,832	752	53	14,174	3,189	\$560		197	313,875	32
2,600			122		1,706				1	39,517	33
51,051		1,042	1,027		27,880		1,523	1,829	1,753	354,617	34
5,900	2,328		153		1,663	235		35	3	30,494	35
1,820	50		4		3,280				32	32,922	36
2,820	1,619		61		399			29	2	9,275	37
7,880			122		2,626				1	59,757	38
147,368	97,321	33,194			3,642		3,727	2,163	2	76,251	39
26,575	450	1,500		12	52,636		216		741	864,358	40
			106	18	7,935				266	149,800	41
7,610	480	100	32		106	25			3	10,886	42
8,930		2,350	110		1,833	105			13	40,641	43
12,003	1,091		16	186	4,484	210	72		26	60,788	44
130			47		4,075	270			277	48,741	45
91,305	176,890		1,146		163				1	7,744	46
29,185		5,614	253	135	47,895	2,016	360		1,183	657,972	47
400			84		4,218	950	1,029		5	78,561	48
247,667	60,204		3,501	453	1,475				2	23,879	49
			16		124,247			6,734	180	1,461,484	50
			118		228					19,529	51
			46		104					12,386	52
4,553	1,102		156		68				1	5,373	53
152,464	5,070	7,381	1,928	893	1,164	243		3,489	4	27,734	54
7,600			471	116	52,791	5,239			7,891	667,379	55
7,025			167		4,770		365		3	108,955	56
15,250			39		6,307	72			1	100,025	57
11,619	3,585		171	71	6,324	1,643	627	102	71	127,121	58
	512		83		4,355	1,062		107	17	71,851	59
15,470			112		147	30			2	9,239	60
2,100			62		1,966				2	45,798	61
4,516			127		614	12			70	12,401	62
2,550	312		35	4	1,503	174			1	30,223	63
					356	51			3	18,027	64
\$924,082	\$355,574	\$53,013	\$11,160	\$1,994	\$390,378	\$16,435	\$8,479	\$15,011	\$12,757	\$5,659,958	
\$6,850	\$2,388		\$70	\$6	\$4,604	\$1,307		\$92	\$3	\$39,245	65
\$54,320	\$11,957				\$27,737		\$340	\$359	\$2	\$296,300	66
\$26,500	\$4,706			\$42	\$9,210	\$772		\$91	\$85	\$108,684	67

The name of the next association in alphabetical order first appears on page 418.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues receiv on with- drawal	Paid matured shares	Dividends paid on with- drawal
CORTLAND COUNTY						
27	Century Co-operative Savings and Loan Ass'n (The)	\$1,700	\$600	\$744	\$4,614	68
28	Dime Savings and Loan Association	22,925	275	4,560	.....	117
	Total	\$24,625	\$875	\$5,304	\$4,614	\$185
DELAWARE COUNTY						
29	Walton Co-operative Savings and Loan Ass'n (The)	\$9,250	\$475	\$304	.....	\$34
DUTCHESS COUNTY						
30	Home Co-operative Savings and Loan Ass'n (The)	\$91,150	\$12,400	\$43,126	\$49,402	\$7,453
ERIE COUNTY						
31	Aetna Permanent Savings and Loan Association	\$17,080	\$960	\$33,053	\$15,420	\$1,612
32	Black Rock Mutual Home and Savings Association	68,366	.....	187,787	.....	7,173
33	Carlton Street Permanent Savings and Aid Ass'n	2,450	.....	26,402	.....	795
34	Clinton Mutual Savings and Loan Association	80,810	.....	204,953	24,502	11,054
35	Co-operative Savings and Loan Ass'n of Hamburg (The)	15,550	3,022	6,545	.....	213
36	Depew Co-operative Savings and Loan Association	5,800	.....	13,999	.....	1,949
37	East Buffalo Savings and Loan Association	3,120	300	5,316	.....	111
38	East Side Serial Savings and Loan Association	10,820	1,196	39,257	.....	991
39	Ellicott Permanent Savings and Loan Ass'n (The)	17,935	.....	46,133	.....	1,238
40	Erie Savings and Loan Association	232,339	98,015	344,239	56,037	6,208
41	Freehold Savings and Loan Association	28,985	725	93,324	1,040	2,359
42	Genesee Street Savings and Loan Association	3,250	.....	4,373	.....	4
43	German Co-operative Savings and Loan Ass'n (The)	3,930	540	28,017	.....	1,094
44	Goodell Permanent Loan Association	13,740	.....	36,376	.....	2,170
45	Hamburg Savings and Loan Association	20,851	1,345	7,897	10,185	916
46	Hercules Permanent Savings and Loan Association . . . . .	.....	.....	6,811	.....	78
47	Homestead Savings and Loan Association	91,900	168,670	187,622	125,728	.....
48	Hydraulic Mutual Savings and Loan Association	22,850	.....	27,394	9,239	.....
49	Industry Permanent Dime Saving and Loan Ass'n . . . . .	.....	.....	12,320	.....	902
50	Irish-American Savings and Loan Association	480,295	72,144	443,756	271,175	31,569
51	Italian-American Savings and Loan Association	10,800	.....	4,344	.....	.....
52	Jefferson Savings and Loan Association	9,500	.....	1,510	.....	.....
53	Lackawanna Savings and Loan Association	3,000	.....	.....	.....	.....
54	Lovejoy Permanent Dime Savings and Loan Ass'n	4,400	472	18,425	.....	913
55	Niagara Savings and Loan Association	190,970	5,590	108,616	149,500	10,594
56	People's Dime Savings and Loan Ass'n, No. 2 (The)	6,400	.....	84,054	.....	2,499
57	Polish Co-operative Savings and Loan Association	24,590	.....	59,560	.....	3,555
58	Riverside Co-operative Savings and Loan Ass'n	28,250	.....	67,594	7,300	.....
59	Security Savings and Loan Association of Buffalo, N. Y.	33,308	6,930	15,644	.....	504
60	Seneca Savings and Loan Association	780	342	3,126	.....	9
61	Sycamore and Johnson Savings and Loan Ass'n	7,800	.....	29,292	.....	510
62	William and Sherman Mutual Savings and Loan Ass'n	500	.....	6,629	.....	514
63	William Street Permanent Savings and Loan Ass'n	2,574	.....	9,327	5,022	587
64	Williamsville Savings and Loan Association	8,450	705	7,621	.....	30
	Total	\$1,451,493	\$360,956	\$2,172,122	\$875,148	\$90,151
FRANKLIN COUNTY						
65	Saranac Lake Co-operative Savings and Loan Ass'n	\$12,801	\$3,001	\$9,856	\$7,627	\$2,197
GENESEE COUNTY						
66	Genesee County Loan Association (The)	\$59,570	\$8,907	\$149,030	\$31,838	\$9,412
GREENE COUNTY						
67	Catskill Savings and Loan Association	\$48,190	\$1,405	\$16,939	\$19,572	\$1,775

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS											Number	
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, 1915		Total
\$527	\$1,650 15,100	\$198 394		\$150 359	\$2 69	\$104			\$64 62	\$1,415 881	\$11,205 45,373	27 28
\$527	\$16,750	\$592		\$509	\$71	\$104			\$126	\$2,296	\$56,578	
\$42	\$4,570	\$150		\$48	\$17				\$1,087	\$341	\$16,818	29
\$695				\$1,694	\$207	\$340		\$40	\$326	\$53,191	\$260,024	30
	\$10,000	\$90	\$1,419	\$768 3,209 422	\$86 243 13	\$50 40	\$347	\$20 629	\$25 1,181	\$13,259 33,381	\$82,283 313,875	31 32
\$39	2,000	90	1,042	3,346 187 515	832 136 7	150 77	818	875	56 51	9,339 25,632	39,517 354,617	33 34
				732 572	94 89	83 100			98 51	2,208 5,477	30,494 32,922	35 36
	75,000 10,000	1,034 164	1,978	41 732 572	94 89	83 100			41 25 29	3,446 6,459 10,155	9,275 59,757 76,251	37 38 39
	750	7	3,200 1,599	5,073 1,382	1,314 39	1,200 300	247	1,970 42	5,806 603	33,928 10,337	864,388 149,800	40 41
				18 717 747	18 25 19	78 85	30	12 68	88 662	2,653 1,579	10,886 40,641	42 43
149				300 140	31 9	85			274 17	6,708 689	48,741 7,744	44 45 46
1,453				4,424 736 437 8,371	520 44 10 1,399	425 104 10 2,400	870 508	439 393	14,253 1,611	61,663 15,682	657,972 78,561	47 48 49 50
				40 531	40 54	110 20			23 1	10,187 4,385	23,879 19,529	51 52
	1,000 180,720	40 1,413	6,054	1,365 2,306	127 144	300 110	25 429	30 178	25 327	12,356 5,373	12,356 5,373	53 54
				617 1,324	242 60	110 30			32 365	13,412 21,974	108,955 127,121	55 56
		2		318 25	53 16	75 25	34	190	393 25	11,319 4,933	100,025 9,281	57 58 59
				833 233	31 12	50 6			45 89	7,237 4,418	45,798 12,401	60 61 62
				318 25	5 14	52			77 110	12,261 1,067	30,223 18,027	63 64
\$1,641	\$279,470	\$2,845	\$15,292	\$41,570	\$5,757	\$6,096	\$3,308	\$4,846	\$41,332	\$507,931	\$5,659,958	
				\$200	\$9				\$178	\$3,376	\$39,245	65
				\$4,278	\$448		\$63	\$226	\$615	\$31,973	\$296,360	66
\$663	\$14,001	\$236		\$600	\$100	\$125			\$3,158	\$1,920	\$108,684	67

The name of the next association in alphabetical order first appears on page 418.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION						
		Shares in force January 1, 1915	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1915	Borrowing members	Shares held by borrowing members
CORTLAND COUNTY							
27	Century Co-operative Savings and Loan Association (The) . . .	619	106	70	655	26	313
28	Dime Savings and Loan Association	2,012	809	109	2,712	48	631
	Total	2,631	915	179	3,367	74	944
DELAWARE COUNTY							
29	Walton Co-operative Savings and Loan Association (The) . . .	283	198	22	459	21	160
DUTCHESS COUNTY							
30	Home Co-operative Savings and Loan Association (The) . . .	8,501	1,229	1,275	8,455	455	2,918
ERIE COUNTY							
31	Aetna Permanent Savings and Loan Association	2,626	455	669	2,412	35	512
32	Black Rock Mutual Home and Savings Association	10,432	3,003	2,305	11,130	151	1,290
33	Carlton Street Permanent Savings and Aid Association	2,917	491	381	3,027	24	416
34	Clinton Mutual Savings and Loan Association	18,607	16,461	16,497	18,571	217	2,052
35	Co-operative Savings and Loan Association of Hamburg (The) . . .	1,213	615	143	1,685	29	223
36	Depew Co-operative Savings and Loan Association	2,044	340	438	1,946	48	548
37	East Buffalo Savings and Loan Association	509	376	413	472	9	57
38	East Side Serial Savings and Loan Association	3,505	875	504	3,876	33	293
39	Ellicott Permanent Savings and Loan Association (The)	4,010	491	292	4,209	46	382
40	Erie Savings and Loan Association	49,758	25,340	21,572	53,526	698	27,135
41	Freehold Savings and Loan Association	8,428	1,675	847	9,256	30	344
42	Genesee Street Savings and Loan Association	430	773	234	969	3	25
43	German Co-operative Savings and Loan Association (The)	2,556	607	771	2,392	21	192
44	Goodell Permanent Loan Association	3,007	441	563	2,885	36	288
45	Hamburg Savings and Loan Association	1,472	418	548	1,342	22	217
46	Heroules Permanent Savings and Loan Association	696	360	611	445	3	25
47	Homestead Savings and Loan Association	40,350	8,120	8,938	39,532	353	6,821
48	Hydraulic Mutual Savings and Loan Association	2,531	1,015	1,246	2,300	39	365
49	Industry Permanent Dime Saving and Loan Association	2,384	2,003	2,178	2,209	8	214
50	Irish-American Savings and Loan Association	60,558	13,138	7,876	65,810	800	9,183
51	Italian-American Savings and Loan Association	591	60	60	531	3	65
52	Jefferson Savings and Loan Association		2,285	379	1,886		
53	Lackawanna Savings and Loan Association	406	273		679	2	30
54	Lovejoy Permanent Dime Savings and Loan Association	2,901	2,185	2,235	2,851	21	530
55	Niagara Savings and Loan Association	20,377	7,547	5,821	22,103	650	6,796
56	People's Dime Savings and Loan Association, No. 2 (The)	15,480	4,719	4,333	15,868	49	942
57	Polish Co-operative Savings and Loan Association	14,124	8,500	6,519	16,105	9	36
58	Riverside Co-operative Savings and Loan Association	6,671	2,080	1,218	7,435	84	1,260
59	Security Savings and Loan Association of Buffalo, N. Y.	3,765	867	658	3,974	33	470
60	Seneca Savings and Loan Association	402	254	81	575	2	14
61	Sycamore and Johnson Savings and Loan Association	1,631	451	236	1,846	41	297
62	William and Sherman Mutual Savings and Loan Association	508	250	276	482	5	52
63	William Street Permanent Savings and Loan Association	1,057	508	538	1,029	20	218
64	Williamsville Savings and Loan Association	1,096	176	487	785	12	208
	Total	286,351	107,653	89,863	304,141	3,536	61,500
FRANKLIN COUNTY							
65	Saranac Lake Co-operative Savings and Loan Association	1,869	280	173	1,976	78	627
GENESEE COUNTY							
66	Genesee County Loan Association (The)	6,637	2,803	2,821	6,619	110	960
GREENE COUNTY							
67	Catskill Savings and Loan Association	4,587	1,413	601	5,399	95	1,316

NOTE.—The items given for each association require ten consecutive pages.

MISCELLANEOUS ITEMS

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RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Non-borrowing members	Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1915	Dividends credited to members and paid in cash on other shares in 1915	Filed and unpaid withdrawals Dec. 31, 1915	Shares matured in 1915	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 1915	Number of foreclosures completed in 1915	No. of parcels of real estate taken during year	Number
56	342	22	81	\$1,040			\$4,614	\$155		\$22,925				27
182	2,081	67	626	1,305	\$527			552		54,600				28
238	2,423	89	707	\$2,345	\$527		\$4,614	\$707		\$77,525				
60	299	25	132	\$680	\$42			\$71		\$23,550				29
596	5,537	403	2,870	\$30,448	\$695		\$43,509	\$2,429		\$556,500				30
296	1,900	139	776	\$5,134			\$15,420	\$855		\$71,230				31
1,737	9,840	540	2,775	10,542				4,045		259,132		1	1	32
347	2,611	208	1,498	1,313				475		26,850				33
2,783	16,519	1,806	9,472	19,759			24,502	4,178		461,122	4	2	1	34
222	1,462	81	286	1,372	\$60			473		35,700				35
116	1,398	18	220	2,513				645		54,800				36
95	415	32	127	249				41		7,930				37
429	3,583	266	1,395	1,519				909		47,560				38
391	3,827	178	1,162	2,517				761		61,555				39
6,767	26,391	3,606	*	25,143	14,216		56,037	8,369		853,703	1			40
949	8,912	612	3,125	5,565			1,040	2,188		140,092	2			41
178	944	71	273	101				34		3,250		2	2	42
451	2,200	206	921	944				840		25,140	2	2	2	43
396	2,597	265	1,573	3,290				1,084		71,370	1	1	1	44
167	1,125	76	428	3,860	149		6,666	422		64,181	1	1	1	45
54	420	18	122	41				149		2,470				46
2,635	32,711	1,645	21,769	38,279	1,356		135,252	6,696		823,080				47
379	1,935	202	834	3,413			9,239	1,008		69,842				48
181	1,995	55	410	1,200				447		22,000				49
6,996	56,627	3,898	32,905	89,402	12,734		271,175	15,201		2,108,919	10	2		50
38	466	4	12							10,800				51
338	1,886	165	779	49	1			110		9,500				52
61	649	6	46					64		3,000				53
205	2,321	8	80	804				617	\$37	17,417				54
2,166	15,307	1,248	7,264	50,164			149,500	3,825		924,508	6	4	4	55
1,071	14,924	657	7,564	2,675				1,950	508	84,200				56
694	16,069	230	3,770	1,351	2,740			970		120,070				57
1,046	6,175	*	*	4,987	794		337	1,502		122,950				58
371	3,504	122	798	4,265				639		89,920				59
84	561	42	172	117				67		730				60
257	1,540	126	623	1,109				930		38,610				61
83	430	35	194	407				253		7,400				62
155	811	88	437	1,322			5,022	395		23,166	1	1		63
117	577	20	102	284				118		11,450				64
32,345	242,641	16,673	101,912	\$283,640	\$32,050		\$674,190	\$60,260	\$545	\$6,683,695	27	14	10	
246	1,349	143	855	\$5,675			\$7,627	\$242		\$103,275				65
1,765	5,659	919	1,865	\$7,805	\$11,072		\$31,838	\$5,010		\$454,704				66
236	4,083	103	1,495	\$2,613	\$4,135		\$19,572	\$879		\$154,750		1		67

The name of the next association in alphabetical order first appears on page 418.

* No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
HERKIMER COUNTY				
68	Frankfort Savings and Loan Association.....	\$40,800	\$405	
69	Herkimer Co-operative Savings and Loan Association.....	113,550	740	
70	Ilion Permanent Saving, Building and Loan Association.....	574,615		
71	Little Falls Building, Savings and Loan Association.....	26,230	115	
	Total.....	\$755,195	\$1,260	
JEFFERSON COUNTY				
72	Carthage Savings, Loan and Building Association.....	\$279,703	5,856	
73	Watertown Savings, Loan and Building Association.....	271,017	11,243	
	Total.....	\$550,720	\$17,099	
KINGS COUNTY				
74	Atlantic Savings and Loan Association.....	\$1,214,950	\$16,600	
75	Bay Ridge Savings and Loan Association.....	114,900		
76	Bedford Co-operative Building-Loan Association.....	114,645	950	
77	Brooklyn and New York Arcanum Building, Loan and Savings Ass'n.....	81,200	2,302	
78	Brooklyn City Savings and Loan Association.....	563,425		\$4,590
79	Brooklyn Mutual Building and Loan Association.....	38,925	2,070	
80	Bushwick Co-operative Building and Loan Association.....	129,300	1,735	
81	Eagle Savings and Loan Company.....	2,000,973	23,115	
82	East Brooklyn Savings and Loan Association.....	506,457	350	
83	East New York Savings and Loan Association.....	222,550	9,800	
84	Equitable Co-operative Building and Loan Association (The).....	197,600	450	
85	Fifth Avenue Savings and Loan Association.....	87,900	599	
86	Flatbush Co-operative Savings and Loan Association.....	112,839	1,415	
87	Fort Greene Co-operative Building and Loan Association.....	132,150	7,132	
88	Fulton Co-operative Building and Loan Association.....	42,200	560	
89	German Building and Saving Company of Brooklyn, N. Y. (The).....	24,700	669	
90	Germania Building, Savings and Loan Institution.....	2,600	200	
91	Hamilton Savings and Loan Association.....	95,050	1,445	
92	Kings County Savings and Loan Association.....	4,700	240	
93	Madison Co-operative Building and Loan Association.....	111,200	1,845	
94	Model Building and Loan Association of Brooklyn, N. Y. (The).....	47,750	1,000	2,700
95	Nassau Co-operative Building and Loan Association.....	495,855		
96	People's Co-operative Savings and Loan Association of Brooklyn.....	77,600	8,885	25,280
97	Polish-American Co-operative Savings and Loan Association.....	121,700	1,741	
98	Prospect Home Building and Loan Association.....	110,250	4,519	
99	South Brooklyn Savings and Loan Association.....	1,113,430		
100	Twenty-ninth Ward Co-operative Savings and Loan Association.....	19,000		
101	Union Co-operative Building and Loan Association.....	42,900	3,720	
	Total.....	\$7,916,752	\$91,732	\$32,570
MADISON COUNTY				
102	Canastota Savings and Loan Association.....	\$95,600	\$6,398	
103	Oneida Saving, Building and Loan Association.....	108,520	1,305	
	Total.....	\$204,120	\$7,703	

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

ASSETS									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium fees and fines due and unpaid	Other assets	Total	
			\$301	\$171				\$41,677	68
			1,905	190		\$561	\$82	116,993	69
		\$6,800	22,839	260			187	604,701	70
			610					26,985	71
		\$6,800	\$25,655	\$611		\$561	\$249	\$790,331	
			\$7,818	\$1,200				\$294,577	72
	\$7,794	\$6,594	3,753	591			\$49	301,041	73
	\$7,794	\$6,594	\$11,571	\$1,791			\$49	\$595,618	
\$5,000	\$1,700	\$11,500	\$109,042	\$1,375		\$754	\$1	\$1,360,922	74
1,000		8,890	2,588	32			1	127,411	75
5,000		4,000	3,959				584	129,141	76
			3,135	52		216	63	86,993	77
		39,350	19,881	500				627,746	78
1,000		3,667	873	60		120	88	47,403	79
1,000		20,479	5,575	350			38	158,467	80
	10,470	332,821	30,240	2,500		17,350	11,196	2,518,671	81
3,000		29,824	19,371	450			287	559,739	82
1,000	700	64,750	9,328	60			4,658	312,626	83
1,000			14,354				48	213,452	84
		5,718	3,411	50			1	98,514	85
			5,085	100		835	1	126,626	86
			14,200	90		4,842	2,345	155,030	87
		10,250	387	257		1,458		53,937	88
			643			282	1	26,012	89
			485	25				3,388	90
1,000	5,229		2,626	695		58	2,709	108,754	91
			183		\$459			5,582	92
		4,600	3,582	25			106	121,358	93
1,000		4,757	3,440			127	2	60,776	94
	2,750	19,744	9,260	225			4,099	532,833	95
			6,998				1	119,149	96
1,000		9,848	10,228	100		385		145,592	97
			894	100		570	405	116,670	98
5,000	31,243	22,550	61,547			1,207		1,238,771	99
			1,721	90			5,001	20,813	100
		3,311	1,009	125		966	2	52,033	101
\$26,000	\$52,092	\$596,059	\$344,051	\$7,261	\$459	\$29,170	\$32,518	\$9,128,664	
			\$4,624	\$215				\$106,837	102
			447	224			\$1	110,497	103
			\$5,071	\$439			\$1	\$217,334	

The name of the next association in alphabetical order first appears on page 428.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
HERKIMER COUNTY				
68	Frankfort Savings and Loan Association	\$35,716		\$2,649
69	Herkimer Co-operative Savings and Loan Association	102,324		10,244
70	Ilion Permanent Saving, Building and Loan Association	559,312		
71	Little Falls Building, Savings and Loan Association	25,314		533
	Total	722,666		\$13,426
JEFFERSON COUNTY				
72	Carthage Savings, Loan and Building Association	\$234,286	\$26,900	\$17,669
73	Watertown Savings, Loan and Building Association	237,577		42,401
	Total	\$471,863	\$26,900	\$60,070
KINGS COUNTY				
74	Atlantic Savings and Loan Association	\$1,234,208		\$36,216
75	Bay Ridge Savings and Loan Association	106,146		14,182
76	Bedford Co-operative Building-Loan Association	97,693		14,171
77	Brooklyn and New York Arcanum Building, Loan and Savings Ass'n	72,996		5,747
78	Brooklyn City Savings and Loan Association	561,272		13,802
79	Brooklyn Mutual Building and Loan Association	34,721	\$6,298	5,407
80	Bushwick Co-operative Building and Loan Association	147,160		
81	Eagle Savings and Loan Company	2,101,782		101,857
82	East Brooklyn Savings and Loan Association	491,469		
83	East New York Savings and Loan Association	242,860		
84	Equitable Co-operative Building and Loan Association (The)	193,413		
85	Fifth Avenue Savings and Loan Association	33,094		52,728
86	Flatbush Co-operative Savings and Loan Association	91,183		20,333
87	Fort Greene Co-operative Building and Loan Association	118,101		29,231
88	Fulton Co-operative Building and Loan Association	44,368		6,001
89	German Building and Saving Company of Brooklyn, N. Y. (The)	21,730		2,117
90	Germania Building, Savings and Loan Institution	3,121		117
91	Hamilton Savings and Loan Association	103,192		
92	Kings County Savings and Loan Association	5,115		201
93	Madison Co-operative Building and Loan Association	108,159		9,423
94	Model Building and Loan Association of Brooklyn, N. Y. (The)	44,989		4,626
95	Nassau Co-operative Building and Loan Association	493,886		
96	People's Co-operative Savings and Loan Association of Brooklyn	96,037		21,042
97	Polish-American Co-operative Savings and Loan Association	130,461	409	9,613
98	Prospect Home Building and Loan Association	85,245		16,352
99	South Brooklyn Savings and Loan Association	1,111,599		
100	Twenty-ninth Ward Co-operative Savings and Loan Association	17,709		
101	Union Co-operative Building and Loan Association	38,674		7,014
	Total	\$7,829,883	\$6,707	\$370,170
MADISON COUNTY				
102	Canastota Savings and Loan Association	\$92,170		\$10,957
103	Oneida Saving, Building and Loan Association	79,145		10,223
	Total	\$171,315		\$21,180

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Undivided profits	Guaranty fund	Unearned or retable premium	Other liabilities	Totals	
		\$1,700	\$1,238	\$372		\$2	\$41,677	68
		1,000	2,252	1,177		1	116,998	69
		400	11,581	12,410	\$21,396	2	604,701	70
			627	40		41	26,955	71
		\$3,100	\$15,698	\$13,999	\$21,396	\$46	\$790,331	
			\$11,553	\$4,167		\$2	\$294,577	72
			14,594	6,196		273	301,041	73
			\$26,147	\$10,363		\$275	\$595,618	
	\$5,000		\$42,973	\$29,654		\$12,871	\$1,360,922	74
			1,506	5,561	\$15	1	127,411	75
\$44	\$6,500		3,242	6,000		1,491	129,141	76
			3,979	1,838		2,408	86,968	77
			12,982	35,000		4,690	627,746	78
			1	959		17	47,403	79
			3,740	7,500		87	158,467	80
	167,600		53,183	5,114		89,135	2,518,671	81
	22,600		21,335	22,441		1,894	559,739	82
	25,100	20,000	6,614	16,535		2,017	312,626	83
			6,963	12,025		1,051	213,452	84
			5,000	5,000			98,514	85
			7,692	6,578	2,621	3,443	126,626	86
			2,468	4,226		7	155,030	87
			129	3,438		1	53,937	88
		1,000	596	384	184	1	26,012	89
			26	102		2	3,368	90
			1,111	4,450		1	108,754	91
250			15	15		1	5,582	92
			1,710	1,707		359	121,358	93
	5,500		1,574	3,900		187	60,776	94
		12,000	5,264	21,676		7	532,833	95
				1,814	255	1	119,149	96
			3,433	1,625		51	145,592	97
	9,050		3,612	2,522		189	116,970	98
	1,000		52,948	72,597		627	1,238,771	99
		1,400	1,351	322		31	20,813	100
		4,000	44	2,300		1	52,033	101
\$294	\$235,850	\$44,900	\$241,951	\$275,283	\$3,075	\$120,551	\$9,128,664	
			\$1,227	\$1,809	\$673	\$1	\$106,837	102
		\$18,750	38	2,340		1	110,497	103
		\$18,750	\$1,265	\$4,149	673	\$2	\$217,334	

The name of the next association in alphabetical order first appears on page 428.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION				
		Cash on hand January 1, 1915	Dues received	Prior mortgages	Money borrowed
HERKIMER COUNTY					
68	Frankfort Savings and Loan Association.....	\$489	\$25,787		\$6,300
69	Herkimer Co-operative Savings and Loan Association.....	2,475	55,269		5,250
70	Ilion Permanent Savings, Building and Loan Association.....	18,946	254,623		
71	Little Falls Building, Savings and Loan Association.....	338	18,629		2,200
	Total.....	\$22,228	\$354,208		\$13,750
JEFFERSON COUNTY					
72	Carthage Savings, Loan and Building Association.....	\$1,206	\$90,249		
73	Watertown Savings, Loan and Building Association.....	2,695	82,346		
	Total.....	\$6,901	\$172,594		
KINGS COUNTY					
74	Atlantic Savings and Loan Association.....	\$77,300	\$342,856	\$700	
75	Bay Ridge Savings and Loan Association.....	634	29,099		\$5,000
76	Bedford Co-operative Building-Loan Association.....	9,668	26,081		9,000
77	Brooklyn and New York Arcanum Bldg., Loan and Savings Ass'n.....	1,751	21,599		8,000
78	Brooklyn City Savings and Loan Association.....	24,280	125,632		10,000
79	Brooklyn Mutual Building and Loan Association.....	2,042	12,441		4,000
80	Bushwick Co-operative Building and Loan Association.....	5,332	24,762		12,500
81	Eagle Savings and Loan Company.....	46,931	145,671	8,575	75,000
82	East Brooklyn Savings and Loan Association.....	18,584	140,806		
83	East New York Savings and Loan Association.....	8,883	83,802		23,000
84	Equitable Co-operative Building and Loan Association (The).....	8,798	28,610		4,000
85	Fifth Avenue Savings and Loan Association.....	475	7,559		2,800
86	Flushing Co-operative Savings and Loan Association.....	146	23,048		20,500
87	Fort Greene Co-operative Building and Loan Association.....	7,714	23,941		
88	Fulton Co-operative Building and Loan Association.....	373	11,986		
89	German Building and Saving Company of Brooklyn, N. Y. (The).....	2,061	7,861		2,000
90	Germania Building, Savings and Loan Institution.....	497	1,398		
91	Hamilton Savings and Loan Association.....	1,618	51,524		14,000
92	Kings County Savings and Loan Association.....	156	1,847		
93	Madison Co-operative Building and Loan Association.....	1,217	36,433		5,000
94	Model Building and Loan Association of Brooklyn, N. Y. (The).....	1,154	13,500		2,000
95	Nassau Co-operative Building and Loan Association.....	19,770	106,467		15,000
96	People's Co-operative Savings and Loan Association of Brooklyn.....	6,874	16,893		7,500
97	Polish-American Co-operative Savings and Loan Association.....	4,807	57,759		
98	Prospect Home Building and Loan Association.....	1,549	19,102		6,610
99	South Brooklyn Savings and Loan Association.....	64,950	302,406	8,250	
100	Twenty-ninth Ward Co-operative Savings and Loan Association.....	2,790	8,442		1,400
101	Union Co-operative Building and Loan Association.....	3,080	9,910		1,000
	Total.....	\$323,454	\$1,681,535	\$17,525	\$228,310
MADISON COUNTY					
102	Canastota Savings and Loan Association.....	\$5,855	\$31,155		
103	Oneida Saving, Building and Loan Association.....	1,324	39,873		\$10,200
	Total.....	\$7,179	\$71,028		\$10,200

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$4,500			\$74	\$4	\$2,282				\$2	\$39,418	68
6,150	\$1,289		80	76	4,908			\$74	1	75,572	69
107,547		\$200	489	299	28,218	\$7,475			13,502	431,199	70
370	289		69	51	1,227			5	3	23,181	71
\$118,567	\$1,578	\$200	\$712	\$430	\$36,635	\$7,475		\$79	\$13,508	\$569,370	
\$15,870	\$5,414				\$14,030	\$513		\$223	\$1	\$130,506	72
29,860	12,214		\$30	\$97	18,849		\$556	506	244	147,396	73
\$45,730	\$17,628		\$30	\$97	\$32,879	\$513	\$556	\$729	\$245	\$277,902	
\$117,700	\$23,850	\$5,349			\$56,675		\$576		\$5,352	\$630,358	74
13,250					6,333	\$458	371		2	55,147	75
13,038	540				7,359		84		1,174	66,946	76
7,850	1,455		\$20	\$129	5,168			\$139	52	46,163	77
43,650		4,500		143	27,100	3,373	2,739		14,152	255,569	78
1,600	3,430			48	2,493		250	63	198	26,555	79
21,400	2,085	519			8,198	977	921		300	77,012	80
926,591	15,332	102,477		744	111,705	7,263	18,615	11,064	177,744	1,647,712	81
80,000	3,880	5,800			28,341		2,384		17,865	287,760	82
27,000	4,890	6,250			12,157	2,338	2,633		26,492	137,445	83
23,275	1,300	4,504			13,556				278	84,321	84
14,650	2,234	8,133			5,275		655	408	14	42,203	85
10,918	845		132	837	5,774		25		251	66,272	86
10,100	3,412		27	63	7,803	1,114		332	56	54,562	87
3,600	355		10		1,665		768		1	18,788	88
1,000	1,291		44	44	1,473	19		30	2	15,825	89
950	642		3		190			15	3	3,698	90
3,600	2,741			80	5,746	299	345		2,797	82,750	91
	23		5		228				8	2,267	92
18,000	5,305			94	7,139	159		31	352	73,730	93
7,300	1,700				3,131	763	30	51	153	29,782	94
28,377			123		27,777	4,633	757		818	203,722	95
	650		64	12	6,163	76		280	5,002	43,514	96
900	2,187		22	38	6,400		972	116	1,538	74,739	97
9,950	1,308			18	5,695	1,352		579	13,702	59,865	98
78,400		25,184			67,115	1,520	1,664		18,351	567,840	99
2,250			33	1	952	217	68		1	16,154	100
	500				3,368	118	145	53	409	18,583	101
\$1,465,349	\$79,945	\$162,716	\$483	\$2,251	\$435,007	\$25,359	\$33,730	\$13,004	\$290,612	\$1,759,280	
\$15,900	\$3,490		\$150	\$133	\$5,206	\$314		\$142	\$2	\$62,347	102
15,960	3,075			16	6,428			409	2	77,287	103
\$31,860	\$6,565		\$150	\$149	\$11,634	\$314		\$551	\$4	\$139,634	

The name of the next association in alphabetical order first appears on page 428.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	COMPARATIVE TABLE OF ASSETS, LIABILITIES,				
		Loaned on mortgage	Loaned on shares	Dues repaid on withdrawal	Paid matured shares	Dividends paid on withdrawal
HERKIMER COUNTY						
68	Frankfort Savings and Loan Association	\$16,025	\$280	\$17,379		\$341
69	Herkimer Co-operative Savings and Loan Association	33,700	1,089	33,038		512
70	Hion Permanent Saving, Building and Loan Association	156,975		245,175		
71	Little Falls Building, Savings and Loan Association	10,350	174	8,302		59
	Total	\$217,050	\$1,543	\$303,894		\$912
JEFFERSON COUNTY						
72	Carthage Savings, Loan and Building Association	\$45,255	\$3,955	\$56,167	\$5,295	\$7,822
73	Watertown Savings, Loan and Building Association	45,570	13,633	48,069	21,434	7,594
	Total	\$90,825	\$17,588	\$104,236	\$26,729	\$15,416
KINGS COUNTY						
74	Atlantic Savings and Loan Association	\$39,300	\$21,500	\$285,573	\$84,952	
75	Bay Ridge Savings and Loan Association	10,600		27,395		\$5,334
76	Bedford Co-operative Building-Loan Association	19,535	1,180	22,918		2,578
77	Brooklyn and N. Y. Arcanum Bldg., L. and S. Asso.	4,500	2,445	13,350	5,507	1,509
78	Brooklyn City Savings and Loan Association	58,250		124,355		13,157
79	Brooklyn Mutual Building and Loan Association		2,360	9,632	3,949	1,947
80	Bushwick Co-operative Building and Loan Ass'n	3,700	2,435	27,265	3,000	
81	Eagle Savings and Loan Company	345,051	23,902	469,192		82,145
82	East Brooklyn Savings and Loan Association	77,800	480	123,348		
83	East New York Savings and Loan Association	26,090	9,745	100,776		
84	Equitable Co-operative Bldg. and Loan Ass'n (The)	19,150	450	15,606	18,850	
85	Fifth Avenue Savings and Loan Association	10,200		15,735		4,778
86	Flathush Co-operative Savings and Loan Association	2,025	1,220	6,602	13,395	1,255
87	Fort Greene Co-operative Building and Loan Ass'n	8,000	3,795	9,198	16,678	1,312
88	Fulton Co-operative Building and Loan Association	10,700	670	4,627	714	
89	German Bldg. and Saving Co. of Brooklyn, N. Y. (The)	6,550	1,103	5,578		294
90	Germania Building, Savings and Loan Institution	8,803	173	2,075		107
91	Hamilton Savings and Loan Association	4,600	2,440	42,730		
92	Kings County Savings and Loan Association	1,450	180	345		6
93	Madison Co-operative Building and Loan Association	18,700	5,880	6,939	24,540	1,576
94	Model Bldg. and Loan Ass'n of Brooklyn, N. Y. (The)	3,903	2,150	5,581	4,109	612
95	Nassau Co-operative Building and Loan Association	26,900		155,961		
96	People's Co-op. Savings and Loan Ass'n of Brooklyn	12,200	5,785	8,463		1,854
97	Polish-American Co-operative Savings and Loan Ass'n	25,850	857	30,071	1,028	1,700
98	Prospect Home Building and Loan Association	21,100	3,920	13,246	8,605	3,108
99	South Brooklyn Savings and Loan Association	112,950		336,405		
100	Twenty-ninth Ward Co-op. Savings and Loan Ass'n	4,750		8,645		697
101	Union Co-operative Building and Loan Association	3,400	823	2,181	6,204	126
	Total	\$927,961	\$94,164	\$1,876,760	\$191,531	\$124,095
MADISON COUNTY						
102	Canastota Savings and Loan Association	\$25,400	\$5,999	\$9,092	\$15,339	\$726
103	Oneida Saving, Building and Loan Association	15,100	1,200	28,863	16,195	1,688
	Total	\$40,500	\$7,199	\$37,955	\$32,034	\$2,414

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
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, 1915	Total	
.....	\$4,600	\$116	.....	\$280	\$53	\$13	.....	.....	\$30	\$301	\$39,418	68
.....	4,250	156	.....	600	21	.....	.....	.....	301	1,905	75,572	69
.....	3,400	68	.....	2,236	50	240	\$83	\$449	3,152	22,839	431,199	70
.....	.....	.....	.....	150	.....	.....	.....	.....	68	610	23,181	71
.....	\$12,250	\$340	.....	\$3,266	\$124	\$253	\$83	\$449	\$3,551	\$25,655	\$569,370	.....
\$1,991	.....	.....	.....	\$1,523	\$126	\$250	.....	.....	\$304	\$7,818	\$130,506	72
343	.....	.....	\$3,183	1,600	184	75	\$222	\$745	901	3,753	147,396	73
\$2,334	.....	.....	\$3,183	\$3,123	\$310	\$325	\$222	\$745	\$1,295	\$11,571	\$277,902	.....
\$2,737	\$9,200	\$647	\$2,849	\$4,852	\$439	.....	.....	.....	\$19,267	\$109,042	\$630,358	74
2,014	5,000	94	.....	608	148	\$130	\$7	\$155	1,074	2,588	55,147	75
944	8,000	352	.....	734	88	.....	44	84	6,530	3,959	66,944	76
481	14,000	100	.....	618	65	240	.....	.....	213	3,135	46,163	77
9,227	10,000	196	4,850	3,836	162	1,010	634	851	9,160	19,881	255,569	78
35	6,000	67	.....	204	58	120	70	92	1,148	873	26,555	79
1,041	17,500	189	10,200	2,160	46	420	274	1,011	2,196	5,575	77,012	80
26,839	262,975	15,346	125,075	16,871	2,183	6,000	9,985	10,433	221,799	30,246	1,647,712	81
3,633	15,150	637	11,386	2,625	359	900	1,460	1,557	39,054	19,371	297,760	82
6,119	3,500	1,675	.....	1,213	172	.....	58	1,123	37,736	9,323	197,445	83
1,930	4,000	16	4,425	2,351	46	370	.....	1,431	1,342	14,354	84,321	84
.....	2,800	28	.....	760	29	216	.....	228	84	3,411	42,203	85
.....	31,500	237	.....	835	65	120	.....	.....	3,933	5,085	66,272	86
.....	.....	132	.....	856	87	156	.....	.....	148	14,200	54,562	87
794	.....	.....	.....	338	12	.....	.....	.....	546	337	18,788	88
.....	1,000	121	.....	479	13	.....	.....	.....	39	643	15,825	89
.....	.....	.....	.....	14	12	.....	.....	.....	19	485	3,698	90
75	20,200	224	.....	1,292	159	286	40	116	8,037	2,626	82,750	91
1,950	5,000	45	4,600	475	79	84	.....	.....	25	183	2,287	92
663	2,000	360	4,500	655	36	120	39	483	300	3,582	73,730	93
.....	3,000	593	3,324	2,733	174	360	.....	50	1,367	9,260	203,722	95
.....	7,500	63	.....	277	42	85	.....	.....	247	6,998	43,514	96
1,254	.....	.....	.....	1,039	56	189	141	200	2,126	10,228	74,739	97
555	6,610	378	.....	627	89	150	.....	.....	583	894	59,885	98
.....	11,750	560	3,300	7,842	778	.....	1,030	1,176	30,502	61,547	567,840	99
.....	.....	30	.....	62	11	180	15	.....	43	1,721	16,154	100
.....	2,000	282	.....	556	38	180	.....	76	1,706	1,009	18,583	101
\$59,991	\$448,685	\$22,372	\$174,509	\$54,911	\$5,451	\$11,328	\$14,025	\$19,088	\$390,358	\$344,051	\$4,759,230	.....
.....	.....	.....	.....	\$452	\$12	.....	.....	.....	\$203	\$4,624	\$62,347	102
.....	\$11,950	\$974	.....	700	26	\$72	.....	.....	72	447	77,287	103
.....	\$11,950	\$974	.....	\$1,152	\$38	\$72	.....	.....	\$275	\$5,071	\$139,634	.....

The name of the next association in alphabetical order first appears on page 428.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION						
		Shares in force January 1, 1915	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1915	Borrowing members	Shares held by borrowing members
HERKIMER COUNTY							
68	Frankfort Savings and Loan Association.....	1,954	743	451	2,246	37	427
69	Herkimer Co-operative Savings and Loan Association.....	6,058	1,601	535	7,074	67	990
70	Ilion Permanent Saving, Building and Loan Association.....	13,099	4,795	2,438	20,456	375	5,072
71	Little Falls Building, Savings and Loan Association.....	1,304	696	399	1,601	9	162
	Total.....	27,415	7,835	3,873	31,377	488	6,651
JEFFERSON COUNTY							
72	Carthage Savings, Loan and Building Association.....	1,333	560	291	1,602	102	456
73	Watertown Savings, Loan and Building Association.....	11,818	3,458	2,607	12,609	326	2,378
	Total.....	13,151	4,018	2,958	14,211	428	2,834
KINGS COUNTY							
74	Atlantic Savings and Loan Association.....	37,184	5,302	2,091	40,455	697	6,241
75	Bay Ridge Savings and Loan Association.....	1,736	493	239	1,990	49	1,149
76	Bedford Co-operative Building-Loan Association.....	2,960	826	710	3,076	80	672
77	Brooklyn and New York Arcanum Bldg., Loan and Sav. Ass'n	1,681	371	347	1,705	35	476
78	Brooklyn City Savings and Loan Association.....	7,694	1,161	1,031	7,824	167	1,833
79	Brooklyn Mutual Building and Loan Association.....	781	85	156	710	26	200
80	Bushwick Co-operative Building and Loan Association.....	3,999	581	533	4,027	51	831
81	Eagle Savings and Loan Company.....	119,318	4,333	18,375	105,276	383	14,143
82	East Brooklyn Savings and Loan Association.....	19,819	1,637	2,363	10,093	191	2,619
83	East New York Savings and Loan Association.....	13,036	3,040	2,970	13,106	46	1,566
84	Equitable Co-operative Building and Loan Association (The)	5,380	1,101	427	6,034	73	932
85	Fifth Avenue Savings and Loan Association.....	2,672	337	192	2,817	32	351
86	Flatbush Co-operative Savings and Loan Association.....	1,683	522	219	1,986	37	605
87	Fort Greene Co-operative Building and Loan Association.....	2,039	396	356	2,079	28	379
88	Fulton Co-operative Building and Loan Association.....	549	342	73	818	8	98
89	German Building and Saving Co. of Brooklyn, N. Y. (The)	1,280	445	320	1,405	13	270
90	Germania Building, Savings and Loan Institution.....	357	142	111	388	6	78
91	Hamilton Savings and Loan Association.....	5,352	2,239	938	6,653	35	508
92	Kings County Savings and Loan Association.....	181	30	19	192	6	44
93	Madison Co-operative Building and Loan Association.....	1,768	455	354	1,869	47	614
94	Model Building and Loan Ass'n of Brooklyn, N. Y. (The)	1,740	225	241	1,724	21	418
95	Nassau Co-operative Building and Loan Association.....	15,320	1,934	1,781	15,473	88	1,215
96	People's Co-operative Savings and Loan Ass'n of Brooklyn	1,313	232	116	1,429	43	463
97	Polish-American Co-operative Savings and Loan Association	1,918	365	225	2,053	55	728
98	Prospect Home Building and Loan Association.....	3,719	771	617	3,873	33	921
99	South Brooklyn Savings and Loan Association.....	28,066	2,943	2,527	28,482	461	11,096
100	Twenty-ninth Ward Co-operative Savings and Loan Ass'n	465	115	65	515	9	76
101	Union Co-operative Building and Loan Association.....	514	82	72	524	21	252
	Total.....	273,504	30,565	37,488	286,581	2,746	48,778
MADISON COUNTY							
102	Canastota Savings and Loan Association.....	2,450	602	566	2,486	129	1,193
103	Oneida Saving, Building and Loan Association.....	3,881	658	950	3,589	87	1,097
	Total.....	6,331	1,260	1,516	6,075	216	2,290

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Non-borrowing members	Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1915	Dividends credited to members and paid in cash on other shares in 1915	Filed and unpaid with-drawals Dec. 31, 1915	Shares matured in 1915	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 1915	Number of foreclosures completed in 1915	No. of arrears of real estate taxen during year	Number
223	1,819	68	392	\$1,452				\$348		\$40,800				68
479	6,084	180	1,861	3,612	\$404			891		113,550				69
1,378	15,384	689	6,268	21,322				2,064		574,615				70
273	1,439	72	318	303				190	\$40	26,230				71
2,353	24,726	1,009	8,839	\$26,689	\$404			\$4,093	\$40	\$755,195				
249	1,146	100	348	\$6,179	\$4,980			\$1,933		\$279,703				72
994	10,231	598	5,398	13,584	1,363		\$10,155	1,966		271,017	4	2	3	73
1,243	11,377	698	5,746	\$19,763	\$6,352		\$31,589	\$3,899		\$550,720	4	2	3	
2,700	34,214	1,425	15,050	\$15,083	\$23,860		\$84,952	\$7,293		\$1,212,650	1	1	1	74
248	841	116	1,990	3,192	2,014			927		114,900				75
317	2,404	144	1,069	4,117	1,413			977		114,648				76
159	1,229	72	488	2,462	481		5,507	1,057		81,200				77
821	5,991	442	3,145	12,523	10,505			5,919		561,925	3	2	1	78
105	510	*	1,700	83	1,700			2,664		38,925				79
812	3,196	109	944	5,814	1,041			2,872		129,306	1	1	2	80
4,193	91,133	1,832	36,846	10,838	38,708	\$540,729		28,331		2,090,973	120	7	30	81
1,226	7,474	*	*	18,449	3,633			4,649		505,457	2	2	2	82
756	11,540	*	*	5,675	6,119			1,386		222,550				83
270	5,102	*	*	6,703	1,930		18,850	2,953		197,600	2	2	2	84
177	2,466	70	943	4,739				1,089		87,900				85
247	1,321	101	689	5,840			13,395	1,082		112,539				86
233	1,700	107	637	7,689			16,678	1,120		132,150	1			87
63	720	14	102	1,424	794			434		42,200				88
114	1,135	35	345	738				510		24,700				89
43	810	13	67	117				39		2,600				90
641	6,145	384	3,425	2,635	1,326			2,152		95,050	1			91
31	148	12	42	116	86			19		4,450				92
207	1,255	77	400	3,870	1,950		24,540	716		44,000				93
111	1,306	48	327	1,670	663		4,109	858		47,750				94
1,440	14,258	*	*	24,333			18,850	3,492		495,855	1	1	1	95
176	966	92	510	5,579				600		68,800				96
323	1,330	77	283	3,011	1,915		409	1,363		121,700				97
214	2,952	93	1,069	4,987	749		8,605	846	\$48	99,000	1	1		98
2,173	17,386	1,072	9,730	43,997				9,455		1,108,330				99
111	439	35	132	697				271		19,000				100
35	272	*	*	1,687				795		42,900				101
17,445	217,803	6,370	78,293	\$199,695	\$97,270	\$540,729	\$201,559	\$81,577	\$48	\$7,819,852	132	17	42	
205	1,293	152	937	\$4,568			\$15,839	\$479		\$95,600				102
310	2,492	127	929	4,893			16,195	829		108,520				103
515	3,785	279	1,866	\$9,461			\$32,034	\$1,308		\$204,120				

The name of the next association in alphabetical order first appears on page 428.

* No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
MONROE COUNTY				
104	Columbia Banking, Saving and Loan Association.....	\$1,174,046		
105	Consolidated Saving and Loan Association.....	188,600		
106	Despatch Co-operative Savings and Loan Association.....	32,200	\$1,470	
107	Dime Banking and Loan Association.....	251,850		
108	Equity Co-operative Savings and Loan Association.....	169,000	468	
109	Fairport Permanent Loan Association.....	78,600		
110	Genesee Falls Permanent Savings and Loan Association.....	18,300		
111	Home-Builders' Co-operative Savings and Loan Association.....	28,600	100	
112	Homestead Loan Association.....	63,505		
113	Hudson Street Permanent Saving and Loan Association.....	11,900		
114	Pinnacle Avenue Savings and Loan Association.....	117,675		
115	Profit Loan Association.....	472,600		
116	Security Loan Association.....			
117	Twentieth Ward Co-operative Savings and Loan Association.....	121,700		
118	Union Permanent Savings and Loan Association.....	52,640		
119	United Permanent Savings and Loan Association.....	71,650		
120	Wadsworth Dime Banking, Aid and Loan Association.....	62,400		
121	Western Savings and Loan Association (The).....			
	Total.....	\$2,915,266	\$2,038	
NASSAU COUNTY				
122	Hempstead Co-operative Building and Loan Association.....	\$203,640	\$14,042	
123	Port Washington Building and Loan Ass'n of Queens County, N. Y.....	168,900	2,760	
124	Rockville Centre Savings and Loan Association.....	24,090	3,345	
	Total.....	\$396,630	\$20,147	
NEW YORK COUNTY				
125	American Co-operative Savings and Loan Association.....	\$57,732	\$3,613	
126	Bank Clerks' Co-operative Building and Loan Ass'n of New York City.....	904,490	73,931	
127	Bankers' Loan and Investment Company.....	141,909	3,142	\$5,235
128	Broadway Dry Goods Co-operative Building and Loan Association.....	9,350	968	
129	California Perfume Company Employees' Savings and Loan Ass'n.....			5,272
130	Citizens' Saving and Loan Association of New York City.....	65,439	2,605	
131	Co-operative Building Bank (The).....	9,000	3,755	
132	Co-operative Savings and Loan Association of New York.....	139,450	15,304	
133	Edgehill Co-operative Savings and Loan Association.....	33,000	45	
134	First Bohemian-Slavonic Co-operative Savings and Loan Ass'n (The).....	13,000	1,556	
135	Franklin Society for Home Building and Savings (The).....	1,767,266	5,678	
136	German-American Building and Loan Ass'n of the City of N. Y. (The).....	118,010	1,910	
137	Greenwich Building and Loan Association.....	6,000	500	
138	Harlem River Building, Loan and Savings Association.....			
139	Manhattan Savings and Loan Association.....	9,903	192	
140	Mount Morris Co-operative Building and Loan Association.....	11,216		
141	New York and Suburban Co-operative Building and Loan Ass'n (The).....	657,425	24,222	
142	New York Co-operative Building and Loan Association (The).....	268,025	13,347	
143	New York Edison Savings and Loan Association (The).....	284,165	17,080	
144	Polonia Co-operative Savings and Loan Association.....	20,900	160	
145	Railroad Brotherhoods' Savings and Building Association.....	111,650		
146	Railroad Co-operative Building and Loan Association (The).....	1,715,075	54,293	29,044
147	Rural Savings and Loan Association.....	6,500		
148	Scandinavian Building and Mutual Loan Ass'n of N. Y. and Brooklyn.....			
149	Serial Building, Loan and Savings Institution.....	846,088	17,294	
150	Sherman Park Bau-Verein, No. 1.....	9,200	160	
151	Star Co-operative Building and Loan Association.....	10,500		
152	Steamship Clerk's Savings and Loan Association.....	23,850	6,385	985
153	Teachers' Building and Loan Association of New York City.....	385,948	10,131	
154	Teachers' Co-operative Building and Loan Ass'n of the City of N. Y.....	125,670	957	
155	Union Square Permanent Co-operative Building and Loan Association.....	36,900		
156	West End Co-operative Building and Loan Association (Permanent).....	3,875		
157	West Side Mutual Building, Loan and Saving Ass'n of the City of N. Y.....	129,600		
	Total.....	\$7,921,036	\$257,218	\$40,536

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

ASSETS									Number	
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total		
		\$18,060	\$54,865					\$1	\$1,246,972	104
			1,677	\$215					190,492	105
			2,484						38,154	106
			4,081						255,931	107
			4,068	200					173,736	108
			388	188					79,839	109
		1,300	819	50	\$270	\$395		156	20,625	110
\$1,000			1,638						30,338	111
		192	2,637						67,341	112
			297	60					12,257	113
	\$9,757	2,281	2,690	50					120,415	114
		11,600	23,311					1	507,050	115
			562						12,162	116
			7,683					20	129,403	117
			1,792						54,432	118
			1,687	50					73,387	119
			2,299	40					64,739	120
			577						577	121
\$1,000	\$9,757	\$33,433	\$113,555	\$851	\$270	\$551	\$29	\$3,076,750		
			\$16,116						\$233,798	122
			16,040	\$190					137,890	123
			2,059						29,494	124
			\$34,215	\$190					\$451,182	
\$1,000			\$3,472	\$41				\$1	\$65,859	125
6,000		\$8,100	56,789				5,892	5,892	1,054,902	126
3,000	\$5,219	672,822	12,395	4,288		\$3,263	2,731	2,731	853,904	127
		3,450	2,711			15	1	1	16,495	128
			154						5,426	129
			6,771	300				1	77,298	130
1,000	8,139	111,228	2,214	100				36	135,472	131
10,000			804	1				6	166,429	132
			955			864			34,000	133
			779	26				2	15,628	134
1,000	98,436	152,040	49,093	1,571			9,520	2,082,004	2,082,004	135
1,000	6,221	35,433	3,636	360			30	177	166,717	136
			802	75			105	2	7,484	137
		2,279	617					1	2,897	138
			368	110					10,653	139
	10,875	50,794	2,830	200				80	77,466	140
		11,500	14,548			1,473		78	713,556	141
	5,900	29,673	21,387			5,336		525	339,658	142
1,000			3,826			1,244		82	307,629	143
			108	75	\$609	203		746	26,134	144
		4,891	9,763						121,413	145
	5,122	15,625	5,621	750			3,584	4	1,829,118	146
			1,136					48	7,684	147
	1,000	4,731	782	50				135	6,698	148
	11,398	16,402	19,030	400				6,000	926,612	149
			947						10,297	150
		4,097	511						15,108	151
			1,201	84				125	32,632	152
	4,922	110,306	5,478					2	516,787	153
	3,275	16,150	1,355	150				69	147,626	154
			1,080	250					38,230	155
			193	125				3	15,894	156
	2,419	4,500	7,821					8	144,351	157
\$34,000	\$160,926	\$1,267,900	\$239,170	\$8,896	\$609	\$16,525	\$25,845	\$9,972,661		

The name of the next association in alphabetical order first appears on page 438.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
MONROE COUNTY				
104	Columbia Banking, Saving and Loan Association	\$970,337		\$117,636
105	Consolidated Saving and Loan Association	143,000		34,547
106	Despatch Co-operative Savings and Loan Association	30,249		3,679
107	Dime Banking and Loan Association	204,087		20,881
108	Equity Co-operative Savings and Loan Association	141,136		25,223
109	Fairport Permanent Loan Association	62,510		13,344
110	Genesee Falls Permanent Savings and Loan Association	17,468		1,485
111	Home-Builders' Co-operative Savings and Loan Association	25,898		2,582
112	Homestead Loan Association	52,943		2,939
113	Hudson Street Permanent Saving and Loan Association	9,652		1,066
114	Pinnacle Avenue Savings and Loan Association	95,022		12,536
115	Profit Loan Association	340,170		116,419
116	Security Loan Association	4,762		936
117	Twentieth Ward Co-operative Savings and Loan Association	107,759		13,691
118	Union Permanent Savings and Loan Association	42,407		8,551
119	United Permanent Savings and Loan Association	58,214		11,831
120	Wadsworth Dime Banking, Aid and Loan Association	53,921		5,354
121	Western Savings and Loan Association (The)			
	Total	\$2,359,535		\$392,700
NASSAU COUNTY				
122	Hempstead Co-operative Building and Loan Association	\$182,182		\$40,139
123	Port Washington Building and Loan Ass'n of Queens County, N. Y.	144,392		32,640
124	Rockville Centre Savings and Loan Association	19,430		7,731
	Total	\$346,004		\$80,510
NEW YORK COUNTY				
125	American Co-operative Savings and Loan Association	\$50,981		\$3,026
126	Bank Clerks' Co-operative Building and Loan Ass'n of New York City	837,257		128,488
127	Bankers' Loan and Investment Company	708,577		9,220
128	Broadway Dry Goods Co-operative Building and Loan Association	12,525		3,016
129	California Perfume Company Employees' Savings and Loan Ass'n	5,254		164
130	Citizens' Saving and Loan Association of New York City	69,903		3,902
131	Co-operative Building Bank (The)	50,195	\$31,043	19,629
132	Co-operative Savings and Loan Association of New York	129,053		
133	Edgehill Co-operative Savings and Loan Association	30,416		2,604
134	First Bohemian-Slavonic Co-operative Savings and Loan Ass'n (The)	14,643		
135	Franklin Society for Home Building and Savings (The)	1,910,630		
136	German-American Building and Loan Ass'n of the City of N. Y. (The)	135,688		19,882
137	Greenwich Building and Loan Association	5,216		1,349
138	Harlem River Building, Loan and Savings Association	2,255		
139	Manhattan Savings and Loan Association	10,083		443
140	Mount Morris Co-operative Building and Loan Association	73,017		
141	New York and Suburban Co-operative Building and Loan Ass'n (The)	533,708		105,014
142	New York Co-operative Building and Loan Association (The)	261,497		54,278
143	New York Edison Savings and Loan Association (The)	271,583		19,074
144	Polonia Co-operative Savings and Loan Association	24,670		183
145	Railroad Brotherhoods' Savings and Building Association	89,655		21,731
146	Railroad Co-operative Building and Loan Association (The)	1,650,738		80,654
147	Rural Savings and Loan Association	7,596		52
148	Scandinavian Building and Mutual Loan Ass'n of N. Y. and Brooklyn	4,060	1,385	1,105
149	Serial Building, Loan and Savings Institution	760,120		57,283
150	Sherman Park Bau-Verein, No. 1	6,140		1,886
151	Star Co-operative Building and Loan Association	7,709	2,211	3,495
152	Steamship Clerk's Savings and Loan Association	25,393		962
153	Teachers' Building and Loan Association of New York City	315,513	54,785	59,995
154	Teachers' Co-operative Building and Loan Ass'n of the City of N. Y.	86,294	24,960	17,201
155	Union Square Permanent Co-operative Building and Loan Ass'n	29,760		4,932
156	West End Co-operative Building and Loan Association (Permanent)	12,120	1,500	
157	West Side Mutual Building, Loan and Savings Ass'n of the City of N. Y.	123,273	4,972	
	Total	\$8,275,532	\$120,856	\$620,468

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
\$600			\$40,828	\$55,000	\$58,472	\$4,299	\$1,246,972	104
1,000			6,742	6,201		2	190,492	105
			1,017	208		1	36,154	106
		\$3,000	10,348	12,000	8,614	1	255,931	107
			195	4,181		1	173,736	108
			2,218	1,760		1	79,839	109
			109	924	636	3	20,625	110
		4,000	1,620	238			30,358	111
			4,308	1,822	1,321	8	67,341	112
		1,000	721	505	311	2	12,257	113
			2,273	5,400	4,183	1	120,415	114
	\$4,800		37,870	13,490		1	507,950	115
			754	909		1	12,162	116
			5,913	2,039		1	129,403	117
			1,300	985	1,187	2	54,432	118
			1,192	2,150			73,387	119
			2,463	3,000		1	64,739	120
			377			200	577	121
\$1,600	\$4,800	\$8,000	\$120,048	\$110,818	\$74,724	\$4,525	\$3,076,750	
			\$7,365	\$4,090		\$22	\$233,798	122
\$900			5,458	4,499		1	187,880	123
			532	1,800		1	29,491	124
\$900			\$13,355	\$10,389		\$24	\$451,182	
		\$3,904	\$1,876	\$1,869		\$3,303	\$65,859	125
\$33,470		30,000	3,065	22,000		622	1,054,902	126
5,639	\$40,700	37,500	13,885	8,658		29,725	853,904	127
				947		7	16,495	128
				8			5,426	129
			1,545	1,945		3	77,298	130
	26,000		5,090	3,513		2	135,472	131
18		24,870	4,915	6,500		1,073	166,429	132
			382	540	\$75	3	34,000	133
			374	611			15,628	134
28,488		65,000	41,972	35,000		1,514	2,082,604	135
	3,300		4,337	3,508		2	166,717	136
				359		560	7,484	137
			466	176			2,897	138
		43	5	78		1	10,653	139
			1,835	1,979		635	77,466	140
12,900		33,505	5,855	22,100		474	713,556	141
3,700			651	18,000		1,532	339,658	142
		15,000	423	1,440		99	307,629	143
			839	348		94	26,134	144
			2,499	7,528		2	121,413	145
		32,000	7,620	56,300		1,806	1,829,118	146
				2		34	7,684	147
				146		2	6,698	148
22,014	14,300		21,878	30,600		417	926,612	149
		800	983	258	228	2	10,297	150
			156	1,527		10	15,108	151
	4,000		2,148	56		73	32,632	152
	60,000	3,000	5,487	17,491		516	516,787	153
		10,660	311	8,100		100	147,626	154
		1,500	910	1,127		1	38,230	155
		2,000	237	36		1	15,894	156
7,000			5,100	4,004		2	144,351	157
\$113,229	\$148,300	\$259,782	\$134,824	\$256,752	\$303	\$42,615	\$9,972,561	

The name of the next association in alphabetical order first appears on page 438.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand	Dues received	Prior mortgages	Money borrowed
		January 1, 1915			
MONROE COUNTY					
104	Columbia Banking, Saving and Loan Association	\$67,078	\$381,917		
105	Consolidated Saving and Loan Association	2,286	34,934		\$5,000
106	Despatch Co-operative Savings and Loan Association	1,368	5,649		
107	Dime Banking and Loan Association	15,382	49,601		8,000
108	Equity Co-operative Savings and Loan Association	7,858	67,117		3,000
109	Fairport Permanent Loan Association	14,452	18,227		
110	Genesee Falls Permanent Savings and Loan Association	823	1,955		
111	Home-Builders' Co-operative Savings and Loan Association	1,316	5,605		
112	Homestead Loan Association	4,706	13,794		4,000
113	Hudson Street Permanent Saving and Loan Association	27	1,580		
114	Pinnacle Avenue Savings and Loan Association	4,478	63,925		5,000
115	Profit Loan Association	17,763	138,831		
116	Security Loan Association	712			
117	Twentieth Ward Co-operative Savings and Loan Association	7,719	71,802		
118	Union Permanent Savings and Loan Association	61	15,687		
119	United Permanent Savings and Loan Association	2,192	29,603		
120	Wadsworth Dime Banking, Aid and Loan Association	598	18,120		
121	Western Savings and Loan Association (The)	560			
	Total	\$149,389	\$918,347		\$25,000
NASSAU COUNTY					
122	Hempstead Co-operative Building and Loan Association	15,844	34,469		\$1,200
123	Port Washington Bldg. and Loan Ass'n of Queens County, N. Y.	10,685	33,598		5,000
124	Rockville Centre Savings and Loan Association	5,447	4,358		
	Total	\$31,976	\$72,425		\$6,200
NEW YORK COUNTY					
125	American Co-operative Savings and Loan Association	\$669	\$15,685		\$700
126	Bank Clerks' Co-operative Building and Loan Ass'n of N. Y. City	26,379	215,310		30,000
127	Bankers' Loan and Investment Company	4,571	19,393	\$11,500	13,000
128	Broadway Dry Goods Co-operative Building and Loan Ass'n	127	3,186		1,500
129	California Perfume Company Employee's Savings and Loan Ass'n		5,619		
130	Citizens' Saving and Loan Association of New York City	1,510	19,338		
131	Co-operative Building Bank (The)	6,506	129		
132	Co-operative Savings and Loan Association of New York	845	55,172		39,970
133	Edgehill Co-operative Savings and Loan Association	1,075	2,696		
134	First Bohemian-Slavonic Co-op. Savings and Loan Ass'n (The)	2,173	2,597		
135	Franklin Society for Home Building and Savings (The)	52,100	732,330		280,000
136	German-American Bldg. and Loan Ass'n of the City of N. Y. (The)	6,248	33,627		12,750
137	Greenwich Building and Loan Association	1,021	935		
138	Harlem River Building, Loan and Savings Association	513			
139	Manhattan Savings and Loan Association	417	6,390		
140	Mount Morris Co-operative Building and Loan Association	3,172	1,182		
141	New York and Suburban Co-operative Bldg. and Loan Ass'n (The)	3,447	122,813		158,005
142	New York Co-operative Building and Loan Association (The)	10,696	70,253		
143	New York Edison Savings and Loan Association (The)	5,925	221,531		32,000
144	Polonia Co-operative Savings and Loan Association	664	2,478		
145	Railroad Brotherhoods' Savings and Building Association	6,550	46,192		5,000
146	Railroad Co-operative Building and Loan Association (The)	3,380	500,586		95,200
147	Rural Savings and Loan Association	169	7,590		
148	Scandinavian Bldg. and Mutual Loan Ass'n of N. Y. and Bklyn.	275	138		
149	Serial Building, Loan and Savings Institution	31,047	268,263	5,500	10,000
150	Sherman Park Bau-Verein, No. 1	565	1,362		
151	Star Co-operative Building and Loan Association	576	822		
152	Steamship Clerk's Savings and Loan Association	685	11,006	4,000	3,500
153	Teachers' Building and Loan Association of New York City	19,424	56,545		15,000
154	Teachers' Co-operative Bldg. and Loan Ass'n of the City of N. Y.	2,703	18,910		7,170
155	Union Square Permanent Co-operative Bldg. and Loan Ass'n	7,623	7,232		4,750
156	West End Co-operative Building and Loan Ass'n (Permanent)	272	1,110		
157	West Side Mut. Bldg., Loan and Saving Ass'n of the City of N.Y.	94	31,054		3,900
	Total	\$201,421	\$2,481,472	\$21,000	\$692,445

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	Number
\$187,450		\$1,300	\$284	\$584	\$58,585	\$20,750	\$1,049		\$405	\$719,402	104
39,825				112	11,774				1	93,942	105
4,100	\$1,025		5	15	1,737				1	13,900	106
34,900			128	147	13,313				2	121,473	107
11,804	1,872		39	24	9,278				1	100,993	108
6,600			33	87	3,561	1,280		\$27	3	44,270	109
133			1	1	544	20	204		1	3,981	110
4,405		2,500	18	34	1,569				1	8,513	111
1,200			51	4	2,804	575			3,071	35,940	112
17,550			37	22	686					3,492	113
80,600			14	80	5,697	1,467		59		98,237	114
12,600			286	10	20,047	9,403				266,740	115
4,800			36	2	6,118	1,084		2		1,673	116
8,050			22	6	2,588	427				23,603	118
9,400			23		3,378	861				44,114	119
					2,955	1,500				32,598	120
					22					582	121
\$423,417	\$2,897	\$3,800	\$978	\$1,127	\$144,955	\$37,977	\$2,213	\$98	\$3,498	\$1,713,686	
\$21,600	\$11,232		\$69	\$539	\$11,825	\$1,181		\$1,081	\$184	\$99,224	122
20,600	1,000		45	166	9,225	2,794		364	3	83,480	123
	2,000		2		1,505	196			1	13,509	124
\$42,200	\$14,232		\$116	\$705	\$22,555	\$4,171		\$1,445	\$188	\$196,213	
\$5,028	\$1,513			\$1	\$3,483		\$50	\$3,016		\$30,145	125
89,800	60,340	\$866		187	52,981		112	\$1,784	29,774	507,533	126
50,502	784	7,371	\$72	5	5,890	\$6,176	32,165	22	21,752	173,203	127
10,250	200			43	1,215	240	20		199	16,980	128
				3	44				193	5,859	129
11,500	600	320			3,915	425			1,434	39,040	130
1,855	3,060	1,521		25	1,378	413	2,506		811	18,204	131
10,000	696		41		6,979	48			8,576	122,327	132
	300				2,075				2	6,156	133
2,100	1,048		13	25	905			8	5	8,866	134
298,525	25,579	70,068			108,305				70,777	1,617,684	135
16,756	3,550			90	6,995	1,447	1,801	185	3,954	87,403	136
				32	491			33	1	2,513	137
					18		128		2	661	138
470	109		14		456			4	57	7,917	139
1,000	303				1,225	166	1,076		1,675	9,799	140
107,975	22,433		525	136	39,775		17	1,290	1,131	457,547	141
31,750	12,761		8	366	14,443	5,717	650	1,251	899	148,794	142
100	24,533			116	13,727			428	1,211	299,571	143
2,200	35	413			1,172				916	7,878	144
18,150				3	5,551	2,710			2	84,158	145
166,178	44,688	21,207		204	96,554	166	232	379	18,064	946,836	146
					19				33	7,811	147
8,000	335				351				1	9,100	148
66,761	15,419	2,323			45,649	166	53		6,166	451,347	149
1,200				2	560	16		39	3	3,747	150
14,000					562	196	120		1	16,277	151
	7,489			22	1,542			47	3,206	31,497	152
21,525	5,950	18,622	119	105	21,946	251	6,369	1,084	1,606	168,446	153
7,800	148		14	26	6,360	211	1,029	433	5,697	50,401	154
3,750		2,000			1,645	786	15		22	27,823	155
1,250					214	106	640		3	3,594	156
20,650		201		67	6,202	1,785	152		1,466	65,571	157
\$969,073	\$231,873	\$124,912	\$806	\$1,458	\$452,627	\$21,024	\$47,135	\$6,987	\$182,455	\$5,434,688	

The name of the next association in alphabetical order first appears on page 438.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues repaid on with- drawals	Paid matured shares	Dividends paid on with- drawals
MONROE COUNTY						
104	Columbia Banking, Saving and Loan Association	\$221,850		\$230,129	\$164,037	\$10,780
105	Consolidated Saving and Loan Association	59,900		22,351		2,906
106	Despatch Co-operative Savings and Loan Association	6,600	\$1,815	2,621		214
107	Dime Banking and Loan Association	56,100		41,645		6,464
108	Equity Co-operative Savings and Loan Association	27,560	1,612	58,090		5,015
109	Fairport Permanent Loan Association	19,100		10,486	12,788	998
110	Genesee Falls Permanent Savings and Loan Ass'n	400		1,383		30
111	Home-Builders' Co-operative Savings and Loan Ass'n	6,400		415		29
112	Homestead Loan Association	15,205		7,757	3,150	133
113	Hudson Street Permanent Saving and Loan Ass'n			2,414		221
114	Pinnacle Avenue Savings and Loan Association	26,300		38,666	19,476	2,644
115	Profit Loan Association	120,800		107,526		10,552
116	Security Loan Association					
117	Twentieth Ward Co-operative Savings and Loan Ass'n	25,300		56,541	6,504	3,309
118	Union Permanent Savings and Loan Association	9,500		10,660		1,038
119	United Permanent Savings and Loan Association	13,300		27,223		1,338
120	Wadsworth Dime Banking, Aid and Loan Ass'n	9,700		16,820		1,856
121	Western Savings and Loan Association (The)					
	Total	\$618,015	\$3,427	\$634,733	\$205,955	\$47,527
NASSAU COUNTY						
122	Hempstead Co-operative Building and Loan Ass'n	\$38,200	\$11,250	\$23,780		\$7,534
123	Port Washington Bldg. and L. Ass'n of Queens Co., N. Y.	20,300	800	5,682	\$23,733	911
124	Rockville Centre Savings and Loan Association	7,090	3,925	243		25
	Total	\$65,590	\$15,975	\$29,705	\$23,733	\$8,470
NEW YORK COUNTY						
125	American Co-operative Savings and Loan Association	\$12,350	\$1,473	\$6,614	\$1,961	\$562
126	Bank Clerks' Co-op Bldg. and L. Ass'n of N. Y. City	166,100	57,988	128,287	57,800	14,580
127	Bankers' Loan and Investment Company	32,167	1,642	8,958	1,526	979
128	Broadway Dry Goods Co-op. Bldg. and Loan Ass'n		680	9,065		679
129	California Perfume Co. Employees' S. and L. Ass'n			365		
130	Citizens' Saving and Loan Ass'n of New York City	5,750	580	20,133		1,221
131	Co-operative Building Bank (The)			3,646		969
132	Co-operative Savings and Loan Ass'n of New York	54,050	344	17,456		
133	Edgehill Co-operative Savings and Loan Association			4,088		120
134	First Bohemian-Slavonic Co-op. S. and L. Ass'n (The)	3,500	454	1,633	1,672	
135	Franklin Society for Home Building and Savings (The)	349,611	15,544	734,348		76,247
136	German-Am. B. & L. Ass'n of the City of N. Y. (The)	12,410	2,780	29,118		6,069
137	Greenwich Building and Loan Association		250	1,014		248
138	Harlem River Building, Loan and Savings Association					
139	Manhattan Savings and Loan Association	5,100	151	2,048		47
140	Mount Morris Co-operative Building and Loan Ass'n			1,662		
141	New York and Suburban Co-op. B. & L. Ass'n (The)	124,900	23,415	53,457	46,755	5,212
142	New York Co-operative Building and Loan Ass'n (The)	43,800	8,912	32,455	29,750	3,682
143	New York Edison Savings and Loan Ass'n (The)	128,015	31,281	109,167		2,224
144	Polonia Co-operative Savings and Loan Association			5,623		32
145	Railroad Brotherhoods' Savings and Building Ass'n	23,000		38,628		5,526
146	Railroad Co-operative Building and Loan Ass'n (The)	381,187	67,532	356,234	9,581	9,550
147	Rural Savings and Loan Association	6,500		163		
148	Scandinavian Bldg. & Mut. L. Ass'n of N. Y. & Brooklyn			5,210	761	1,390
149	Serial Building, Loan and Savings Institution	120,563	22,000	185,562		15,308
150	Sherman Park Bau-Verein, No. 1		150	1,368	689	473
151	Star Co-operative Building and Loan Association	2,000		1,020		2,308
152	Steamship Clerk's Savings and Loan Association	11,550	7,956	5,719		234
153	Teachers' Building and Loan Ass'n of N. Y. City	40,700	6,291	42,233	35,660	5,238
154	Teachers' Co-op. Bldg. & L. Ass'n of the City of N. Y.	5,800	170	16,400	4,311	1,683
155	Union Square Permanent Co-op. Bldg. and Loan Ass'n	14,000		6,792		956
156	West End Co-op. Bldg. and Loan Ass'n (Permanent)			1,994		
157	West Side Mut. Bldg. L. & S. Ass'n of the City of N. Y.	21,000		23,323		
	Total	\$1,564,053	\$249,593	\$1,853,763	\$190,466	\$155,537

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

DISBURSEMENTS												Number
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, 1915	Total	
\$11,521			\$13,463	\$2,264	\$296	\$120	\$234	\$352	\$9,491	\$54,865	\$719,402	104
25	\$5,000	\$100		1,508	11	200			289	1,077	93,942	105
2,616	8,000	217		100	21				20	2,484	13,900	106
	3,500	32		1,700	84	60			506	4,081	121,473	107
				868	77	104			61	4,068	100,993	108
				448	16				46	388	44,270	109
532				684	4	40			39	819	3,981	110
					13		14		30	1,638	8,513	111
1,367		63		371	3	420			4,622	2,637	35,940	112
155	7,000	154		869		12			19	297	3,492	113
			2,112	1,576	130	64			360	2,690	98,237	114
									411	23,311	266,740	115
									58	562	1,673	116
				790	28	50			88	7,683	100,233	117
				370	19	52			172	1,792	23,603	118
				448	55	25			38	1,687	44,114	119
1,278				494					151	2,299	32,598	120
									5	577	582	121
\$17,494	\$23,500	\$854	\$15,575	\$13,103	\$758	\$1,225	\$495	\$1,164	\$16,306	\$113,555	\$1,713,686	
\$86	\$1,200	\$8		\$610	\$25	\$60			\$355	\$16,116	\$99,224	122
	14,600	398		660	66	75			215	16,040	85,480	123
				100	1	35			31	2,059	13,509	124
\$86	\$15,800	\$406		\$1,370	\$92	\$170			\$601	\$34,215	\$196,213	
\$671	\$1,025	\$291		\$200	\$36	\$240			\$1,250	\$3,472	\$30,145	125
5,813			\$3,362	3,300	644		\$236	\$175	12,479	56,789	507,533	126
16,089	25,000	7,357	4,508	8,191	1,945	975	8,001	11,711	31,159	12,395	173,203	127
142	2,500	61		385	30	240	64	90	333	2,711	16,980	128
				40	5				5,295	154	5,859	129
1,985			90	660	115	182			1,553	6,771	39,040	130
	2,000	1,375		1,762	55	673	1,568	998	2,944	2,214	13,204	131
4,000	21,800	416		399	147	500			22,411	804	122,327	132
723				240	12				18	955	6,156	133
673				126	2	13			21	772	8,866	134
2,046	243,000	3,070	46,799	9,426	4,594	4,100	2,387	5,901	71,518	49,093	1,617,684	135
708	20,250	173	5,724	1,593	162	210	683	544	3,343	3,636	87,403	136
				20	15	120			44	802	2,513	137
					2				13	617	661	138
					20				79	368	7,917	139
				600	172	180	330	2,748	445	2,830	9,799	140
1,465	165,250	2,133	13,695	2,856	499	600	200		2,562	14,548	457,547	141
620				3,890	380	717	1,359	699	1,143	21,387	148,794	142
55	22,000	327		250		60			2,676	3,826	299,571	143
696				1,606	133	300			885	108	7,878	144
	5,000	102		8,214	375	939			100	9,793	84,158	145
56	67,200	353	23,457						513	5,621	946,836	146
				36	62	26			12	1,136	7,811	147
				4,594	707				650	782	9,100	148
	42,900	935	2,989	50	9				183	19,497	451,347	149
		40		105	21	24	142	63	21	947	3,747	150
	10,000			65	17				83	511	16,277	151
52	3,500	19		2,060	133	480	1,545	1,955	1,184	1,201	31,497	152
2,595	12,000	3,167	5,744	2,060	133	480	1,545	1,955	3,167	5,478	168,446	153
998	5,870	546	4,200	1,599	105	200	560	603	6,002	1,355	50,401	154
564	3,250	94		420	10	275			105	1,080	27,823	155
	500	138		5	22	164	329	194	55	193	3,594	156
1,453	4,350	22	4,997	613	78	122	58	202	1,532	7,821	65,571	157
\$56,494	\$657,489	\$20,630	\$116,672	\$53,265	\$10,542	\$11,345	\$17,916	\$29,150	\$208,603	\$239,170	\$5,434,683	

The name of the next association in alphabetical order first appears on page 438.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force	Shares issued	Shares withdrawn	Shares in force	Borrowing	Shares held by
		January 1, 1915	during the year	during the year	December 31, 1915	members	borrowing members
MONROE COUNTY							
104	Columbia Banking, Saving and Loan Association.....	28,683	7,390	6,873	29,500	517	11,493
105	Consolidated Saving and Loan Association.....	3,518	699	423	3,794	92	1,816
106	Despatch Co-operative Savings and Loan Association.....	1,092	66	149	1,009	15	361
107	Dime Banking and Loan Association.....	5,617	1,285	649	6,253	179	2,532
108	Equity Co-operative Savings and Loan Association.....	5,238	666	342	5,562	72	1,597
109	Fairport Permanent Loan Association.....	2,015	334	321	2,028	60	771
110	Genesee Falls Permanent Savings and Loan Association.....	442	14	42	414	9	183
111	Home-Builders' Co-operative Savings and Loan Association.....	442	53	15	480	17	144
112	Homestead Loan Association.....	965	209	82	1,082	31	476
113	Hudson Street Permanent Saving and Loan Association.....	222	.....	22	200	10	119
114	Pinnacle Avenue Savings and Loan Association.....	1,898	364	297	1,875	94	1,177
115	Profit Loan Association.....	7,056	2,004	1,209	7,851	158	4,726
116	Security Loan Association.....	118	.....	.....	118	.....	.....
117	Twentieth Ward Co-operative Savings and Loan Association.....	5,140	1,504	1,252	5,392	93	1,368
118	Union Permanent Savings and Loan Association.....	1,297	354	114	1,447	29	531
119	Union Permanent Savings and Loan Association.....	1,361	227	186	1,402	42	373
120	Wadsworth Dime Banking, Aid and Loan Association.....	1,356	237	398	1,225	32	624
121	Western Savings and Loan Association (The).....	.....	.....	.....	.....	.....	.....
	Total.....	66,310	15,406	12,084	69,632	1,450	28,297
NASSAU COUNTY							
122	Hempstead Co-operative Building and Loan Association.....	2,701	516	353	2,864	131	931
123	Pt. Washington Bldg. & L. Ass'n of Queens County, N. Y.....	2,617	494	268	2,843	60	624
124	Rockville Centre Savings and Loan Association.....	309	25	10	324	10	135
	Total.....	5,627	1,035	631	6,031	201	1,690
NEW YORK COUNTY							
125	American Co-operative Savings and Loan Association.....	1,101	337	138	1,300	29	206
126	Bank Clerks' Co-op. Bldg. and Loan Ass'n of New York City.....	16,930	6,168	4,349	18,749	235	4,308
127	Bankers' Loan and Investment Company.....	9,153	1,032	1,008	9,177	32	989
128	Broadway Dry Goods Co-operative Building and Loan Ass'n.....	543	5	125	423	4	86
129	California Perfume Company Employees' Sav. and L. Ass'n.....	.....	530	61	469	.....	.....
130	Citizens' Saving and Loan Association of New York City.....	696	55	144	607	33	152
131	Co-operative Building Bank (The).....	2,972	.....	69	2,903	22	210
132	Co-operative Savings and Loan Association of New York.....	3,012	2,605	1,211	4,406	39	1,583
133	Edgehill Co-operative Savings and Loan Association.....	566	.....	44	522	5	181
134	First Bohemian-Slavonic Co-op. Sav. and Loan Ass'n (The).....	202	13	28	187	13	46
135	Franklin Society for Home Building and Savings (The).....	138,963	38,344	30,217	147,090	757	14,445
136	German-American B. & L. Ass'n of the City of New York (The).....	3,000	249	540	2,709	54	954
137	Greenwich Building and Loan Association.....	127	19	21	125	1	24
138	Harlem River Building, Loan and Savings Association.....	90	.....	.....	90	.....	.....
139	Manhattan Savings and Loan Association.....	584	150	25	709	3	42
140	Mount Morris Co-operative Building and Loan Ass'n.....	3,087	.....	10	3,077	8	27
141	New York and Suburban Co-op. Bldg. and L. Ass'n (The).....	10,852	1,814	1,831	10,835	270	3,475
142	New York Co-operative Building and Loan Ass'n (The).....	5,601	1,356	1,393	5,564	105	1,243
143	New York Edison Savings and Loan Association (The).....	9,348	4,523	3,888	9,983	328	2,921
144	Polonia Co-operative Savings and Loan Association.....	554	16	97	473	4	36
145	Railroad Brotherhoods' Savings and Building Association.....	2,389	399	52	2,736	44	505
146	Railroad Co-operative Building and Loan Association (The).....	37,928	12,046	4,091	45,883	451	7,647
147	Rural Savings and Loan Association.....	338	162	36	464	.....	.....
148	Scandinavian Bldg. and Mut. Loan Ass'n of N. Y. and Bklyn.....	120	.....	40	80	.....	.....
149	Serial Building, Loan and Savings Institution.....	19,530	5,890	3,208	22,212	315	2,818
150	Sherman Park Bau-Verein, No. 1.....	106	.....	20	86	7	34
151	Star Co-operative Building and Loan Association.....	129	10	.....	139	5	44
152	Steamship Clerk's Savings and Loan Association.....	747	576	351	972	63	510
153	Teachers' Building and Loan Ass'n of New York City.....	4,873	1,070	990	4,953	33	291
154	Teachers' Co-op. Bldg. and Loan Ass'n of the City of N. Y.....	1,759	389	472	1,676	30	471
155	Union Square Permanent Co-operative Bldg. and L. Ass'n.....	497	114	39	572	19	164
156	West End Co-operative Bldg. and Loan Ass'n (Permanent).....	195	.....	24	171	6	15
157	West Side Mut. Bldg., Loan and Sav. Ass'n of the City of N.Y.....	2,971	710	587	3,094	57	1,366
	Total.....	278,963	78,582	55,109	302,436	3,002	44,793

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

MISCELLANEOUS ITEMS														
Non-borrowing members	Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1915	Dividends credited to members and paid in cash on other shares in 1915	Filed and unpaid with-drawals Dec. 31, 1915	Shares matured in 1915	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 1915	Number of foreclosures completed in 1915	No. of parcels of real estate taken during year	Number
1,516	18,007	909	10,044	\$46,099	\$11,521		\$164,037	\$2,783		\$1,174,046	5	4	4	104
247	1,978	111	705	9,444				1,938		188,600				105
43	648	16	135	1,119	25	\$217		121		32,200				106
638	3,715	676	4,298	3,170	7,763			1,844		251,850				107
350	3,965	124	1,198	7,922				1,073		169,000				108
134	1,257	55	376	4,200			12,788	464		78,600				109
36	231	13	136	255	630			728		18,300				110
40	336	10	52	1,076				12		28,600				111
79	606	46	363	1,061	1,367		3,150	1,277		63,505				112
15	81	8	64	246	163			386		11,900				113
401	698	189	837	4,515			19,476	987		117,675				114
341	3,125	214	2,208	23,290				1,785		472,600	4	2	1	115
14	118	3	11			4,726		47						116
528	4,024	229	1,591	6,181			6,504	842		121,700				117
139	916	56	371	2,035				480		52,640				118
223	1,029	98	457	3,516				528		71,650				119
85	601	34	277	2,396	1,278			638		62,400				120
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	121
4,829	41,335	2,791	23,173	\$116,526	\$22,753	\$4,943	\$205,955	\$15,933		\$2,915,266	9	6	5	
354	1,933	139	755	\$11,621	\$86			\$975		\$203,640				122
232	2,219	123	1,162	11,096			\$23,733	834		188,900				123
38	189	22	176	1,698				136		24,090				124
624	4,341	284	2,093	\$24,415	\$86		\$23,733	\$1,945		\$396,630				
146	1,094	39	195	\$1,296	\$828		\$1,961	\$515		\$38,979				125
2,081	14,441	703	4,684	40,832	5,813		57,800	4,984		378,890	3	1	1	126
651	8,188	445	3,806	2,034	11,200	\$500	1,526	13,041		117,341				127
49	337	*	*	*	142	4,931		714		7,550				128
90	469	43	194	164				47						129
119	455	35	94	1,268	1,985			1,047		28,439				130
297	2,693	89	510			19,322		2,633		8,200		1		131
233	2,823	122	2,181	1,254	4,024			1,404		118,150				132
66	341	22	119	873	723			252		33,000				133
38	141	23	93	745			209	141		13,000				134
5,702	132,645	*	*	*	78,293			20,729	\$250	405,273	4	4	4	135
244	1,755	64	260	5,951	708			2,197		105,110	1		1	136
25	101	14	54	319	21			187						137
7	90	*	*	*				2						138
104	667	12	75	216	134			59		3,800				139
330	3,050	119	1,000			55,106		1,182	8	11,216				140
1,092	7,360	657	4,114	28,898	1,465		46,755	3,975		636,375	2	2	2	141
500	4,321	249	1,598	14,254	620		29,750	5,291		258,275	2			142
1,433	7,062	185	851	11,435	1,707			342		209,910				143
77	437	51	306	58	722			2,075		20,900				144
286	2,231	114	734	5,611				2,075		73,050				145
2,917	38,236	*	*	23,931	55,443		9,581	11,706		1,356,746	3	3	4	146
39	464	10	76	36	14			4						147
14	80	1	5					136						148
2,323	19,394	1,367	9,745	8,357	27,355			5,794		344,337	1	1	1	149
21	52	1	3	469				59		9,200				150
21	95	*	*	683			1,015							151
79	462	30	192	586	114			162		15,200				152
847	4,662	775	4,332	13,488	324		31,680	3,116		235,395	1	1	1	153
213	1,205	201	1,134	4,721			4,311	1,997		117,070	1	1	1	154
106	408	30	104	1,044	564			763		29,250				155
23	156	11	69			10,666		195		3,875				156
163	1,728	97	1,239	4,902	1,453			847		36,900	2	1	2	157
20,426	257,643	5,509	37,776	\$173,425	\$193,652	\$90,525	\$185,277	\$85,788	\$258	\$4,618,431	20	15	17	

The name of the next association in alphabetical order first appears on page 438.

* No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
NIAGARA COUNTY				
158	Home Co-operative Savings and Loan Association.....	\$41,751	\$900	
159	Lockport Saving and Loan Association.....	151,580	3,380	
160	Niagara Permanent Savings and Loan Association (The).....	2,022,705	79,869	
	Total	\$2,216,036	\$84,149	
ONEIDA COUNTY				
161	Cornhill Building and Loan Association.....	\$471,500	\$14,890	
162	Homestead Aid Association of Uliza (The).....	3,594,031	198,046	
163	Homestead Aid Association of Whitestown, N. Y. (The).....	65,102	1,100	
164	Mutual Savings, Loan and Building Association of Rome, N. Y.....	14,633		
165	Oriskany Falls Co-operative Savings and Loan Association.....	37,900		
	Total	\$4,183,166	\$214,036	
ONONDAGA COUNTY				
166	Fair City Co-operative Savings and Loan Association.....	\$7,200	\$2,283	
167	Syracuse Co-operative Savings and Loan Association.....	199,672	16,584	
	Total	\$206,872	\$18,867	
ONTARIO COUNTY				
168	Geneva Permanent Loan and Saving Association.....	\$767,397	\$44,662	
ORANGE COUNTY				
169	Building and Loan Association of Newburgh, N. Y. (The).....	\$213,775	\$5,245	
170	Co-operative Loan and Savings Society.....	309,450	7,000	
171	Goshen Co-operative Savings and Loan Association (The).....	55,925	50	
172	Homestead Building and Loan Association.....	216,165	16,205	
173	Orange County Building and Loan Association, No. 2 (The).....	224,700		
174	Port Jervis Real Estate and Loan Association.....	887,500	20,265	
175	Port Jervis Savings and Loan Association, No. 1.....	212,650	4,875	
176	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York.....	114,150	3,920	
177	Warwick, Monroe and Chester Building and Loan Association.....	160,255	4,090	
	Total	\$2,394,570	61,650	
ORLEANS COUNTY				
178	Medina Savings and Loan Association.....	\$322,647		
179	Orleans County Co-operative Savings and Loan Association.....	7,100		
	Total	\$329,747		
OSWEGO COUNTY				
180	Dime Building and Loan Association (The).....	\$708,375	\$45,575	
181	Frontier Permanent Building and Loan Association.....	30,050	1,300	
182	Lake City Building and Loan Association.....	208,500	2,900	
183	Reciprocity Building and Loan Association.....	192,050		
184	Security Building and Loan Association (The).....	385,450	38,354	
	Total	\$1,524,425	\$88,129	
OTSEGO COUNTY				
185	Oneonta Building and Loan Association (The).....	\$563,320	\$25,645	

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

ASSETS									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium fees and fines due and unpaid	Other assets	Total	
			\$587					\$43,238	158
		\$527	298	\$125				155,910	159
\$1,000	\$15,323	45,518	4,159	350			\$1,201	\$2,170,125	160
\$1,000	\$15,323	\$46,045	\$5,044	\$475			\$1,201	\$2,369,273	
			\$3,477			\$535	\$1	\$490,403	161
	\$3,300	\$20,000	69,602			2,626	2,304	3,888,909	162
			307	\$50		81	14	66,654	163
\$1,000			1,387				1	16,021	164
			51					38,951	165
\$1,000	\$3,300	\$20,000	\$73,824	\$50		\$3,242	\$2,320	\$4,500,938	
			\$2,758					\$12,241	166
			6,357	\$120	\$112	\$90		222,935	167
			\$9,115	\$120	\$112	\$90		\$235,176	
\$2,000			\$27,760	\$621			\$183	\$842,623	168
			\$1,505	\$43		\$520	\$41	\$221,199	169
	\$888		4,910	112		1,293	1	323,654	170
			92					56,067	171
			20,714	50				253,134	172
		\$2,157	7,562	35			30	234,484	173
	3,339	18,007	38,007	1,059	\$5,294		2	973,473	174
	2,447		1,441	320		634	1	222,368	175
			731	60		2,231	250	121,342	176
			5,470	95		1,523	1	171,434	177
	\$6,674	\$20,164	\$90,432	\$1,774	\$5,294	\$6,201	\$326	\$2,577,085	
			\$16,866				\$1	\$339,514	178
			530					7,630	179
			\$17,396				\$1	\$347,144	
\$1,000	\$1,756	\$16,645	\$25,505	\$2,000		\$3,890	\$7,453	\$812,199	180
	400		338	75			11	32,174	181
		500	9,696	183			454	222,233	182
	900		1,632	25				194,607	183
		3,196	12,817	324		2,488	723	443,352	184
\$1,000	\$3,056	\$20,341	\$49,988	\$2,607		\$6,378	\$8,641	\$1,704,565	
	\$9,105	\$11,840	\$11,119	\$681			\$58	\$621,768	185

The name of the next association in alphabetical order first appears on page 448.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION					
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited		
NIAGARA COUNTY						
158	Home Co-operative Savings and Loan Association	\$35,234		\$4,164		
159	Lockport Saving and Loan Association	124,209		18,479		
160	Niagara Permanent Savings and Loan Association (The)	1,857,367		178,705		
	Total	\$2,016,810		\$201,348		
ONEIDA COUNTY						
161	Cornhill Building and Loan Association	\$341,910		\$72,624		
162	Homestead Aid Association of Utica (The)	2,990,535	\$2,718	\$597,842		
163	Homestead Aid Association of Whitestown, N. Y. (The)	42,639		18,889		
164	Mutual Savings, Loan and Building Association of Rome, N. Y.	15,575		439		
165	Oriskany Falls Co-operative Savings and Loan Association	33,241		1,788		
	Total	\$3,423,900	\$2,718	\$691,582		
ONONDAGA COUNTY						
166	Fair City Co-operative Savings and Loan Association	\$8,134	\$2,335	\$1,209		
167	Syracuse Co-operative Savings and Loan Association	174,820		34,918		
	Total	\$182,954	\$2,335	\$36,127		
ONTARIO COUNTY						
168	Geneva Permanent Loan and Saving Association	\$618,242	\$41,428	\$137,410		
ORANGE COUNTY						
169	Building and Loan Association of Newburgh, N. Y. (The)	\$177,952		\$23,492		
170	Co-operative Loan and Savings Society	283,889		16,086		
171	Goshen Co-operative Savings and Loan Association (The)	45,086		2,694		
172	Homestead Building and Loan Association	182,004		42,007		
173	Orange County Building and Loan Association, No. 2 (The)	205,232		12,926		
174	Port Jervis Real Estate and Loan Association	868,312		78,307		
175	Port Jervis Savings and Loan Association, No. 1	179,753	\$11,737	26,613		
176	Union Building and Loan Ass'n of the Town of Woodbury, county of Orange, State of New York	74,464	6,344	14,037		
177	Warwick, Monroe and Chester Building and Loan Association	138,131		27,572		
	Total	\$2,154,823	\$18,081	\$243,734		
ORLEANS COUNTY						
178	Medina Savings and Loan Association	\$289,396		\$35,574		
179	Orleans County Co-operative Savings and Loan Association	6,435		943		
	Total	\$295,831		\$36,517		
OSWEGO COUNTY						
180	Dime Building and Loan Association (The)	\$579,004		\$125,251		
181	Frontier Permanent Building and Loan Association	24,241		4,766		
182	Lake City Building and Loan Association	163,455		49,727		
183	Reciprocity Building and Loan Association	154,199		32,878		
184	Security Building and Loan Association (The)	340,218		84,746		
	Total	\$1,261,117		\$297,368		
OTSEGO COUNTY						
185	Oneonta Building and Loan Association (The)	\$470,094	\$21,300	\$83,125		

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
		\$3,032	\$390	\$385		\$33	\$43,238	158
\$780		5,000	612	6,800		30	155,910	159
		11,000	43,052	80,000		1	2,170,125	160
\$780		\$19,032	\$44,054	\$87,185		\$64	\$2,369,273	
\$2,400		\$52,065	\$8,555	\$10,854		\$1,995	\$490,403	161
18,533		175,054	11,739	91,965		523	3,888,909	162
		3,900	247	977		2	66,654	163
			6			1	16,021	164
		2,550	546	825		1	38,951	165
\$20,933		\$233,569	\$21,093	\$104,621		\$2,522	\$4,500,938	
		\$350	\$54	\$157		\$2	\$12,241	166
\$1,000			1,729	10,467		1	222,935	167
\$1,000		\$350	\$1,783	\$10,624		\$3	\$235,176	
\$7,596			\$9,712	\$16,233		\$12,002	\$842,623	168
\$700		\$15,446	\$361	\$2,809		\$369	\$221,129	169
		8,000	14,174	3,504		1	323,654	170
2,300		3,100	2,505	225		157	56,067	171
4,271			14,850	10,000		2	253,134	172
1,600			11,933	2,792		1	234,484	173
2,450			8,657	15,745		2	973,473	174
		900		3,363		2	222,368	175
		16,000	5,982	4,469		46	121,342	176
1,300		1,650		2,779		2	171,434	177
\$12,621		43,096	\$58,462	\$45,686		\$582	\$2,577,085	
			\$7,043	\$7,500		\$1	\$339,514	178
			2	250			7,630	179
			\$7,045	\$7,750		\$1	\$347,144	
\$1,125		\$60,000	\$26,533	\$17,000		\$286	\$812,199	180
		1,200	1,117	849		1	32,174	181
			604	8,426		21	222,233	182
			122	4,945	\$2,462	1	194,607	183
141			9,540	8,700		7	443,352	184
\$4,266		\$61,200	\$37,916	\$39,920	\$2,462	\$316	\$1,704,565	
\$1,100		\$18,350	\$7,797	\$19,999		\$3	\$621,768	185

The name of the next association in alphabetical order first appears on page 448.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION				
		Cash on hand January 1, 1915	Dues received	Prior mortgages	Money borrowed
NIAGARA COUNTY					
158	Home Co-operative Savings and Loan Association	\$1,652	\$16,217		\$6,102
159	Lockport Saving and Loan Association	2,164	49,691		16,413
160	Niagara Permanent Savings and Loan Association (The)	3,819	736,563		28,000
	Total	\$7,635	\$802,471		\$50,515
ONEIDA COUNTY					
161	Cornhill Building and Loan Association	\$2	\$85,699		\$46,943
162	Homestead Aid Association of Utica (The)	37,015	613,173		369,257
163	Homestead Aid Association of Whites town, N. Y. (The)	624	14,816		23,000
164	Mutual Savings, Loan and Building Association of Rome, N. Y.	323	10,497		25
165	Oriskany Falls Co-operative Savings and Loan Association	2,788	11,039		9,745
	Total	\$40,752	\$735,224		\$448,970
ONONDAGA COUNTY					
166	Fair City Co-operative Savings and Loan Association	\$14	\$3,490		\$6,602
167	Syracuse Co-operative Savings and Loan Association	1,762	34,686		5,400
	Total	\$1,776	\$38,176		\$12,002
ONTARIO COUNTY					
168	Geneva Permanent Loan and Saving Association	\$4,599	\$480,519		\$28,000
ORANGE COUNTY					
169	Building and Loan Association of Newburgh, N. Y. (The)	\$4,101	\$40,223		\$56,776
170	Co-operative Loan and Savings Society	2,320	65,198		25,000
171	Goshen Co-operative Savings and Loan Association (The)	427	10,333		7,150
172	Homestead Building and Loan Association	14,733	37,069		
173	Orange County Building and Loan Association, No. 2 (The)	5,268	63,739		
174	Port Jervis Real Estate and Loan Association	35,890	199,327		
175	Port Jervis Savings and Loan Association, No. 1	1,268	40,718		13,700
176	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York	2,904	15,148		11,175
177	Warwick, Monroe and Chester Building and Loan Association ..	3,367	29,115		3,000
	Total	\$70,278	\$500,870		\$116,801
ORLEANS COUNTY					
178	Medina Savings and Loan Association	\$4,067	\$96,196		\$6,000
179	Orleans County Co-operative Savings and Loan Association	227	1,929		
	Total	\$4,294	\$98,115		\$6,000
OSWEGO COUNTY					
180	Dime Building and Loan Association (The)	\$6,120	\$278,748		\$80,000
181	Frontier Permanent Building and Loan Association	1,015	7,951		500
182	Lake City Building and Loan Association	2,638	52,068		5,500
183	Reciprocity Building and Loan Association	69	39,519		
184	Security Building and Loan Association (The)	5,685	84,810		169
	Total	\$15,527	\$463,096		\$86,169
OTSEGO COUNTY					
185	Oneonta Building and Loan Association (The)	\$14,668	\$215,388		\$43,535

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$2,080	\$50		\$128	\$58	\$2,153	\$270		\$93	\$32	\$28,835	158
37,440	1,430		291	139	9,235	512		846	15	118,178	159
245,460	282,353	\$4,550	1,104	206	117,102	11,758	\$3,071	2,477	797	1,437,260	160
\$284,980	\$283,833	\$4,550	\$1,523	\$403	\$128,490	\$12,540	\$3,071	\$3,416	\$944	\$1,584,271	
\$71,675	\$9,670	\$2,275	\$159	\$420	\$20,475	\$8,103		\$310	\$305	\$246,036	161
449,671	97,147		765	1,363	171,698	10,599	\$671	2,317	1,961	1,755,637	162
6,550	900		21	30	2,633	1,284		21	497	50,376	163
6,386				10	585			17	752	18,575	164
7,700			37	23	2,124			5	3	33,464	165
\$541,962	\$107,717	\$2,275	\$982	\$1,846	\$197,515	\$19,986	\$671	\$2,670	\$3,518	\$2,104,088	
\$3,300	\$3,931		\$41	\$9	\$782			\$64	\$2	\$18,234	166
29,744	33,027			48	12,914			283	2	117,866	167
\$33,044	\$36,958		\$41	\$56	\$13,696			\$347	\$4	\$136,100	
\$103,911	\$19,597		\$90	\$33	\$40,526	\$7,840		\$292	\$12,174	\$697,571	168
\$16,600	\$5,270			\$87	\$10,141			\$60	\$1	\$133,259	169
41,700	2,650			258	12,956	\$1,789		3	34	151,908	170
3,000			\$38	46	2,898			113	1	24,006	171
27,900	3,500		38	42	11,679	2,193		387	2	97,543	172
33,300			45	334	10,867		\$20		81	113,654	173
138,100	13,179	\$1,286	93	661	39,011	5,685	569		15,909	449,710	174
26,600	2,615		15	39	8,217	1,767			230	95,169	175
20,300	925			561	7,209			236	775	59,235	176
13,975	1,470		474	48	8,434			327	9	60,219	177
\$321,475	\$29,609	\$1,286	\$703	\$2,076	\$111,412	\$11,434	\$589	\$1,128	\$17,042	\$1,184,703	
\$41,782			\$572	\$527	\$18,682				\$3	\$167,819	178
1,000	\$100		12		449				1	3,718	179
\$42,782	\$100		\$584	\$527	\$19,131				\$4	\$171,537	
\$65,825	\$41,540	\$2,540	\$457	\$333	\$37,199	\$14,818	\$426	\$1,436	\$6,070	\$535,521	180
1,150	300		30		1,433	675		2	2	13,056	181
29,500	1,775		77		9,518	4,691		78	639	106,484	182
19,250			64		10,361	240			15	69,518	183
31,720	54,165	1,746	229		21,243	10,772		447	1,253	212,239	184
\$147,445	\$97,780	\$4,295	\$857	\$333	\$79,754	\$31,196	\$426	\$1,961	\$7,979	\$936,818	
\$67,082	\$13,900		\$168	\$695	\$32,528	\$1,474	\$1,080	\$835	\$229	\$391,582	185

The name of the next association in alphabetical order first appears on page 448.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues repaid on with- drawal	Paid matured shares	Dividends paid on with- drawal
NIAGARA COUNTY						
158	Home Co-operative Savings and Loan Association.....	\$17,181	\$980	\$5,959	.....	\$230
159	Lockport Saving and Loan Association.....	21,970	2,470	34,073	\$36,013	4,009
160	Niagara Permanent Savings and Loan Ass'n (The)....	428,659	297,950	339,189	230,606	13,987
	Total.....	\$487,810	\$301,370	\$379,221	\$316,619	\$18,226
ONEIDA COUNTY						
161	Cornhill Building and Loan Association.....	\$103,475	\$12,670	\$35,273	\$29,500	\$5,668
162	Homestead Aid Association of Utica (The).....	612,965	115,905	331,258	199,779	53,490
163	Homestead Aid Association of Whitestown, N. Y. (The).....	11,902	.....	10,510	6,400	1,011
164	Mutual Savings, Loan and Building Ass'n of Rome, N. Y.	2,820	.....	11,111	.....	133
165	Oriskany Falls Co-operative Savings and Loan Ass'n.....	8,800	.....	16,022	.....	.....
	Total.....	\$739,962	\$128,575	\$404,174	\$235,679	\$65,302
ONONDAGA COUNTY						
166	Fair City Co-operative Savings and Loan Ass'n.....	.....	\$2,610	\$2,598	\$2,229	\$249
167	Syracuse Co-operative Savings and Loan Association....	\$21,500	35,676	9,822	36,956	1,273
	Total.....	\$21,500	\$36,286	\$12,420	\$39,185	\$1,522
ONTARIO COUNTY						
168	Geneva Permanent Loan and Saving Association.....	\$168,234	\$20,943	\$421,870	.....	\$10,559
ORANGE COUNTY						
169	Building and Loan Ass'n of Newburgh, N. Y. (The)....	\$36,950	\$6,885	\$21,611	\$8,726	\$2,373
170	Co-operative Loan and Savings Society.....	75,250	1,300	31,494	9,906	2,975
171	Goshen Co-operative Savings and Loan Association (The).....	16,375	50	2,337	.....	318
172	Homestead Building and Loan Association.....	43,828	5,920	8,549	16,560	1,296
173	Orange County Building and Loan Ass'n, No. 2 (The)....	66,500	.....	20,319	9,000	2,577
174	Port Jarvis Real Estate and Loan Association.....	223,700	13,445	114,361	.....	10,686
175	Port Jarvis Savings and Loan Association, No. 1.....	34,900	975	20,410	18,744	3,875
176	Union Building and Loan Ass'n of the Town of Wood- bury, County of Orange, State of New York.....	28,050	100	9,502	9,344	3,075
177	Warwick, Monroe and Chester Bldg. and Loan Ass'n....	29,550	3,820	7,798	6,354	1,003
	Total.....	\$555,103	\$32,495	\$236,581	\$78,634	\$28,178
ORLEANS COUNTY						
178	Medina Savings and Loan Association.....	\$50,870	.....	\$39,023	\$45,664	\$2,854
179	Orleans County Co-operative Savings and Loan Ass'n....	200	.....	853	1,635	352
	Total.....	\$51,070	.....	\$39,881	\$47,299	\$3,206
OSWEGO COUNTY						
180	Dime Building and Loan Association (The).....	\$163,575	\$30,775	\$147,085	\$59,100	\$35,234
181	Frontier Permanent Building and Loan Association....	5,500	550	3,422	500	250
182	Lake City Building and Loan Association.....	28,450	1,500	31,813	19,150	5,127
183	Reciprocity Building and Loan Association.....	23,050	.....	36,174	.....	4,251
184	Security Building and Loan Association (The).....	53,313	63,640	17,106	46,793	2,681
	Total.....	\$273,888	\$96,465	\$235,605	\$125,453	\$47,543
OTSEGO COUNTY						
185	Oneonta Building and Loan Association (The).....	\$141,365	\$19,229	\$93,860	\$59,721	\$23,631

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
Cash dividends paid on income and accumulated unpaid 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, 1915	Total	
.....	\$3,430	\$199		\$185	\$78				\$36	\$587	\$28,835	158
.....	17,413	252	\$642	650	111	\$100	\$118		57	298	118,176	159
\$33,538	17,000	215	4,115	6,107	1,145	1,260	285	\$784	8,261	4,159	1,437,260	160
\$33,538	\$37,843	\$666	\$4,757	\$6,942	\$1,334	\$1,360	\$403	\$784	\$8,354	\$5,044	\$1,584,271	
.....	\$49,892	\$2,214	\$2,199	\$350	\$21	\$2			\$795	\$3,477	\$246,036	161
.....	348,033	7,765		4,441	293		\$228	\$391	7,437	68,602	1,765,637	162
.....	19,100	280	145	125	6			70	520	307	50,376	163
.....	2,625	170		144	128				57	1,387	18,575	164
.....	7,195	45		60	3	185			1,103	51	33,464	165
.....	\$426,845	\$10,474	\$2,344	\$5,620	\$451	\$187	\$228	\$461	9,962	\$73,824	\$2,104,088	
.....	\$7,647	\$46		\$50	\$3				\$44	\$2,758	\$18,234	166
.....	5,400	31		2,151	86	\$399			215	6,357	117,866	167
.....	\$13,047	\$77		\$2,201	\$89	\$399			\$259	\$9,115	\$136,100	
.....	\$35,500	\$345		\$5,771	\$628	\$1,000			\$4,961	\$27,760	\$697,571	168
\$1,278	\$52,192	\$699		\$650	\$66				\$124	\$1,505	\$133,259	169
4,945	19,000	205	\$900	633	81	\$100			208	4,910	151,908	170
604	4,050	54		100	6				20	92	24,006	171
.....		70	2,635	445	32	80			119	20,714	97,543	172
4,073			4,368	544	32	100	\$38	\$17	187	7,562	113,654	173
23,268				2,870	211	190	490	699	17,445	38,007	449,710	174
838	12,900	309		498	40	75		135	129	1,441	95,169	175
.....	6,600	1,093		316	21	60			343	731	59,235	176
.....	5,200	165		250	33	45			531	5,470	60,219	177
\$35,006	\$99,842	\$2,595	\$7,903	\$6,306	\$522	\$620	\$528	\$851	\$19,107	\$80,432	\$1,184,703	
.....	\$11,060	\$166		\$1,095	\$108	\$24			\$89	\$16,866	\$167,819	178
.....				106	19				18	530	3,718	179
.....	\$11,060	\$166		\$1,201	\$127	\$24			\$107	\$17,396	\$171,537	
\$5,488	\$40,000	\$2,500	\$14,194	\$2,484	\$249		\$281	\$455	\$3,596	\$25,505	\$535,521	180
112	1,900	109		244	2	\$60			69	338	13,056	181
1,353	6,700	42		760	114	98			1,878	9,696	106,484	182
950	2,000	52		988	6	72			345	1,632	69,518	183
2,432	7,169	176	3,687	1,190	48	50		15	1,212	12,817	212,239	184
\$10,335	\$57,769	\$2,879	\$17,881	\$5,664	\$419	\$273	\$281	\$470	\$11,900	\$49,988	\$936,818	
\$2,404	\$32,612	\$1,374		\$2,181	\$223	\$240	\$149	\$204	\$3,270	\$11,119	\$391,582	185

The name of the next association in alphabetical order first appears on page 448.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Shares in force January 1, 1915	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1915	Borrowing members	Shares held by borrowing members
NIAGARA COUNTY							
158	Home Co-operative Savings and Loan Association.....	1,238	508	479	1,267	39	331
159	Lockport Saving and Loan Association.....	3,984	1,164	1,598	3,550	192	1,237
160	Niagara Permanent Savings and Loan Association (The).....	41,978	10,581	8,703	43,856	944	15,679
	Total.....	47,200	12,253	10,780	48,673	1,175	17,247
ONEIDA COUNTY							
161	Cornhill Building and Loan Association.....	13,681	2,813	2,013	14,481	269	5,268
162	Homestead Aid Association of Utica (The).....	73,787	14,100	10,403	77,484	2,717	35,633
163	Homestead Aid Association of Whitestown, N. Y. (The).....	1,030	193	101	1,122	45	323
164	Mutual Savings, Loan and Building Ass'n of Rome, N. Y.	724	44	133	635	17	139
165	Oriskany Falls Co-operative Savings and Loan Association.....	723	131	172	682	36	350
	Total.....	89,945	17,281	12,822	94,404	3,064	41,713
ONONDAGA COUNTY							
166	Fair City Co-operative Savings and Loan Association.....	327	165	170	322	12	133
167	Syracuse Co-operative Savings and Loan Association.....	2,753	466	384	2,835	127	1,255
	Total.....	3,080	631	554	3,157	139	1,388
ONTARIO COUNTY							
168	Geneva Permanent Loan and Saving Association.....	19,135	5,569	4,401	20,303	291	6,389
ORANGE COUNTY							
169	Building and Loan Association of Newburgh, N. Y. (The).....	3,155	618	512	3,261	108	959
170	Co-operative Loan and Savings Society.....	4,868	851	673	4,546	227	1,532
171	Goshen Co-operative Savings and Loan Association (The).....	810	161	51	920	30	304
172	Homestead Building and Loan Association.....	3,018	482	352	3,148	91	1,101
173	Orange County Building and Loan Association, No. 2 (The).....	3,057	1,140	471	3,726	146	1,123
174	Port Jervis Real Estate and Loan Association.....	14,270	2,985	2,046	15,219	447	4,436
175	Port Jervis Savings and Loan Association, No. 1.....	2,178	228	339	2,067	131	1,083
176	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York.....	1,239	272	216	1,295	63	652
177	Warwick, Monroe and Chester Building and Loan Ass'n.....	2,447	466	239	2,674	99	799
	Total.....	34,542	7,213	4,899	36,856	1,342	12,039
ORLEANS COUNTY							
178	Medina Savings and Loan Association.....	7,673	2,288	2,201	7,760	309	1,802
179	Orleans County Co-operative Savings and Loan Association.....	152	54	19	187	6	42
	Total.....	7,825	2,342	2,220	7,947	315	1,844
OSWEGO COUNTY							
180	Dime Building and Loan Association (The).....	21,134	5,448	2,980	23,602	598	9,022
181	Frontier Permanent Building and Loan Association.....	1,204	262	28	1,438	41	461
182	Lake City Building and Loan Association.....	5,768	643	522	5,889	170	2,563
183	Reciprocity Building and Loan Association.....	7,473	646	1,580	6,539	226	2,114
184	Security Building and Loan Association (The).....	15,351	4,444	3,306	16,486	382	5,840
	Total.....	50,930	11,443	8,419	53,954	1,417	20,000
OTSEGO COUNTY							
185	Oneonta Building and Loan Association (The).....	6,651	1,798	1,052	7,397	435	2,708

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

MISCELLANEOUS ITEMS														
Non-borrowing members	Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1915	Dividends credited to members and paid in cash on other shares in 1915	Filed and unpaid with-drawals Dec. 31, 1915	Shares matured in 1915	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 1915	Number of foreclosures completed in 1915	No. of parcels of real estate taken during year	Number
142	936	50	305	\$2,115				\$271		\$41,751				158
450	2,313	349	1,329	9,842			\$36,013	866		151,580	1	1	1	159
4,208	28,177	2,524	14,633	67,778	\$33,538		280,606	9,351		2,022,705	3	2	2	160
4,800	31,426	2,923	16,267	\$78,735	\$33,538		\$316,619	\$10,488		\$2,216,036	4	3	3	
654	9,213	385	5,316	\$21,977			\$29,500	\$1,001		\$469,100	1	3	3	161
3,023	41,831	2,080	26,533	158,974			151,175	6,792	\$190	3,594,031	3	3	3	162
125	799	66	371	3,051			6,400	131		65,162	1	1	1	163
77	436	7	32			\$1,095		52		14,633				164
52	332	25	159	1,788				248		37,900				165
3,936	52,691	2,563	32,411	\$185,790		\$1,095	\$187,075	\$8,224	\$190	\$4,180,766	5	7	4	
40	189	2	5	\$691			\$4,564	\$68		\$7,200				166
230	1,580	4	5	9,602			36,956	2,790		199,672				167
270	1,769	2	5	\$10,293			\$41,520	\$2,858		\$206,872				
2,072	13,914	947	2,112	\$20,111	\$14,830		\$41,428	\$8,177		\$767,397	2			168
308	2,302	149	865	\$7,032	\$1,242		\$8,726	\$737		\$213,775				169
406	2,964	236	1,648	5,653	4,952		9,906	905		309,459				170
87	616	32	174	1,309	683			106	\$25	53,625	2			171
287	2,047	143	720	11,464			16,560	608		216,165				172
390	2,603	187	1,232	4,341	4,145		9,000	761		224,700	1	1	1	173
1,040	10,783	673	5,492	11,685	25,806			3,497		882,200	3	2	1	174
196	984	89	567	7,129	1,306		23,037	669		212,650				175
120	643	72	516	5,335			9,644	408		114,150	1			176
288	1,876	124	665	7,070			6,354	378		160,255				177
3,122	24,817	1,710	11,879	\$61,018	\$38,134		\$83,227	\$8,069	\$25	\$2,386,970	5	5	2	
1,006	5,958	645	2,765	\$17,205			\$45,664	\$1,237		\$322,647				178
33	145	7	17	320			1,635	125		7,100				179
1,039	6,103	652	2,782	\$17,525			\$47,299	\$1,362		\$329,747				
1,016	14,580	729	8,428	\$37,277	\$5,488		\$59,100	\$3,577	195	\$708,375	4	5	5	180
59	977	40	507	1,613	112		500	328		30,050	1	1		181
206	3,326	117	1,527	12,233	1,353		19,150	1,107	19	208,500	2	2		182
289	4,425	150	1,623	7,871	950			1,122		192,050				183
808	10,646	387	4,809	25,293	2,274		46,703	1,413		385,450	3	1	1	184
2,378	33,954	1,423	16,894	\$84,287	\$10,177		\$125,453	\$7,547	\$214	\$1,524,425	10	9	6	
794	4,689	422	2,134	\$24,333	\$3,813		\$57,000	\$2,725		\$562,220				185

The name of the next association in alphabetical order first appears on page 448.
 * No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
QUEENS COUNTY				
186	Central Permanent Building and Loan Association (The).....	\$106,400	\$600	
187	Columbis Building and Loan Association.....	145,631	5,325	
188	Flushing Co-operative Savings and Loan Association.....	33,119		
189	Long Island City Building and Loan Association.....	299,741	5,895	
190	Long Island Savings and Investment Association.....	56,850		
191	Queens County Co-operative Savings and Loan Association.....	39,944	2,341	
192	Rockaway Savings and Loan Association.....	13,600		
193	Whitestone Co-operative Savings and Loan Association.....	196,500	13,410	
	Total.....	\$891,785	\$27,571	
RENSSELAER COUNTY				
194	Castleton Building, Savings and Loan Association.....	\$22,000	\$3,000	
195	Industrial Building-Loan and Savings Association of Troy.....	173,450	1,010	
196	Permanent Savings and Loan Association of Hoosick Falls, N. Y.....	122,475	2,544	\$8,063
197	Pioneer Building-Loan and Savings Association of Troy (The).....	3,112,427	102,133	2,300
198	Troy Co-operative Savings and Loan Association.....	199,400	9,412	
	Total.....	\$3,629,752	118,099	\$10,363
RICHMOND COUNTY				
199	Edgewater Co-operative Savings and Building-Loan Association.....	\$613,350	\$15,130	
200	Milliken Co-operative Savings and Loan Association of New York.....	16,300	165	
201	New Brighton Co-operative Savings and Loan Association (The).....	132,850	5,330	
202	Northfield Building, Loan and Savings Association (The).....	631,535	19,341	
203	North Shore Building, Loan and Savings Association.....	208,650	2,150	
204	Polish Savings and Loan Association of Richmond County (The).....	128,850	1,035	
205	Port Richmond Co-operative Savings and Loan Association.....	365,100	11,095	
206	Richmond Borough Co-operative Savings and Loan Association.....	64,700	455	
207	Richmond County Building and Mutual Loan Association.....	1,008,700	22,144	
208	South Shore Savings and Loan Association.....	7,200		
209	Staten Island Building, Loan and Savings Association.....	415,950	11,425	
210	Tompkinsville Co-operative Savings and Loan Association.....	252,650	10,354	
211	Westerleigh Building, Loan and Savings Association.....	566,725	15,715	
	Total.....	\$4,412,560	\$114,389	
ROCKLAND COUNTY				
212	Co-operative Savings and Loan Association of Spring Valley.....	\$146,300		
213	Home Building and Loan Association of Spring Valley.....	60,925	\$1,450	
214	Nyack Building, Co-operative Savings and Loan Association.....	370,540	11,325	\$13,062
215	Orangetown Savings and Loan Association.....	6,600		
216	Park Co-operative Savings and Loan Ass'n of Pearl River, N. Y. (The).....	217,200	3,260	
217	Provident Building and Loan Ass'n of Spring Valley, N. Y. (The).....	353,300	2,536	
218	Suffern Savings and Loan Association.....	623,330	12,575	
	Total.....	\$1,778,195	\$31,196	\$13,062
ST. LAWRENCE COUNTY				
219	Canton Savings and Loan Association.....	\$171,183	\$1,735	
220	Gouverneur Savings and Loan Association.....	638,249	15,309	\$256,726
221	Norwood Savings, Loan and Building Association.....	42,858	307	
222	Ogdensburg Savings and Loan Association.....	272,750	2,975	15,000
223	Potdam Savings, Loan and Building Association.....	118,085	6,085	
	Total.....	\$1,243,125	\$26,411	\$271,726

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

ASSETS									
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Instalments due and unpaid	Interest, premium fees and fines due and unpaid	Other assets	Total	Number
		\$1,205	\$3,077				\$1	\$111,283	186
		3,000	5,741	\$50			1	159,748	187
			602	10				33,731	188
			16,847				43	322,526	189
	\$2,411	3,500	1,029				1	63,791	190
\$1,000		7,900	4,930	10			1,438	57,563	191
			1,579					15,179	192
	3,949		8,396	75		\$296	42	222,670	193
\$1,000	\$6,360	\$15,605	\$42,201	\$145		\$296	\$1,526	\$986,491	
			\$551					\$25,551	194
	\$5,465		1,775				\$145	181,848	195
	1,336		8,901				707	144,026	196
\$7,000	13,147	\$15,387	17,435				11,617	3,281,446	197
		3,202	339	\$121			74	212,548	198
\$7,000	\$19,948	\$18,589	\$29,001	\$121			\$12,546	\$3,845,419	
		\$2,883	\$69,791	\$300			\$125	\$701,582	199
			354	38		\$5	32	16,894	200
	\$1,497		6,634	120	\$2,138	841	91	149,551	201
	3,405	4,465	13,882				116	677,744	202
\$1,000		7,932	392	170	4,103	1,790	60	226,247	203
			1,249	175		45		131,354	204
	1,441		3,697				2,269	383,602	205
			2,974				61	69,279	206
	3,624	15,253	13,230	2,098		354	4,017	1,078,117	207
			100			13		7,439	208
	1,630		35,229	83		2,025	174	466,516	209
			10,874			1,352	99	275,329	210
1,000	3,100	6,325	6,923	300		1,535	266	601,889	211
\$2,000	\$14,697	\$36,858	\$170,329	\$3,284	\$7,102	\$17,011	\$7,313	\$4,785,543	
			\$3,485	\$14			\$40	\$149,839	212
\$1,000			257	184			1	63,817	213
		\$4,036	21,596	400			1,143	422,102	214
			1,164					7,764	215
			1,129	208				221,797	216
		7,657	2,346	202			110	366,201	217
		5,656	23,541	27	\$2,627	\$733	75	668,564	218
\$1,000		\$17,349	\$53,518	\$1,085	\$2,627	\$733	\$1,369	\$1,900,084	
			\$4,011			\$1,350	\$8	\$178,287	219
\$10,000	\$1,880		57,961			2,747	4,361	987,233	220
			1,586					44,751	221
5,000			12,668					308,393	222
			1,505				1	125,676	223
\$15,000	\$1,880		\$77,731			\$4,097	\$4,370	\$1,644,340	

The name of the next association in alphabetical order first appears on page 458.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
QUEENS COUNTY				
183	Central Permanent Building and Loan Association (The).....	\$77,839	\$6,627	\$21,675
187	Columbia Building and Loan Association.....	120,905		34,463
188	Flushing Co-operative Savings and Loan Association.....	25,092		5,161
189	Long Island City Building and Loan Association.....	234,413		68,140
190	Long Island Savings and Investment Association.....	40,344	4,600	9,367
191	Queens County Co-operative Savings and Loan Association.....	45,844		6,103
192	Rockaway Savings and Loan Association.....	14,609		505
193	Whitestone Co-operative Savings and Loan Association.....	169,002		30,509
	Total	\$726,048	\$11,227	\$175,928
RENSSELAER COUNTY				
194	Castleton Building, Savings and Loan Association.....	\$22,226		\$1,167
195	Industrial Building-Loan and Savings Association of Troy.....	142,368		31,343
196	Permanent Savings and Loan Association of Hoosick Falls, N. Y.....	118,221		19,599
197	Pioneer Building-Loan and Savings Association of Troy (The).....	2,702,998		472,260
198	Troy Co-operative Savings and Loan Association.....	166,962		32,099
	Total	\$3,152,775		\$556,473
RICHMOND COUNTY				
199	Edgewater Co-operative Savings and Building-Loan Association.....	\$527,269		\$133,174
200	Miliken Co-operative Savings and Loan Association of New York.....	13,451		2,215
201	New Brighton Co-operative Savings and Loan Association (The).....	117,686		26,640
202	Northfield Building, Loan and Savings Association (The).....	523,534		120,962
203	North Shore Building, Loan and Savings Association.....	177,384		37,909
204	Polish Savings and Loan Association of Richmond County (The).....	114,076		8,973
205	Port Richmond Co-operative Savings and Loan Association.....	316,056		38,330
206	Richmond Borough Co-operative Savings and Loan Association.....	42,868	\$11,979	8,232
207	Richmond County Building and Mutual Loan Association.....	905,591		134,536
208	South Shore Savings and Loan Association.....	4,720		91
209	Staten Island Building, Loan and Savings Association.....	343,382		92,220
210	Tompkinsville Co-operative Savings and Loan Association.....	231,666		37,897
211	Westerleigh Building, Loan and Savings Association.....	432,475		109,155
	Total	\$3,755,158	\$11,979	\$750,454
ROCKLAND COUNTY				
212	Co-operative Savings and Loan Association of Spring Valley.....	\$105,961		\$24,545
213	Home Building and Loan Association of Spring Valley.....	49,400		3,653
214	Nyack Building, Co-operative Savings and Loan Association.....	335,208		71,543
215	Orangetown Savings and Loan Association.....	4,619		71
216	Park Co-operative Savings and Loan Ass'n of Pearl River, N. Y. (The).....	165,006		44,041
217	Provident Building and Loan Association of Spring Valley, N. Y. (The).....	269,973		60,134
218	Suffern Savings and Loan Association.....	519,957		93,842
	Total	\$1,450,124		\$297,829
ST. LAWRENCE COUNTY				
219	Canton Savings and Loan Association.....	158,418		13,900
220	Gouverneur Savings and Loan Association.....	895,435	\$49,750	17,679
221	Norwood Savings, Loan and Building Association.....	36,800		6,488
222	Ogdensburg Savings and Loan Association.....	272,391		25,321
223	Potsdam Savings, Loan and Building Association.....	97,950		22,190
	Total	\$1,460,994	\$49,750	\$86,078

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
		\$2,000	\$111	\$3,029		\$2	\$111,283	186
\$800				3,579		1	159,748	187
		800	1,098	1,579		1	33,731	188
			4,972	15,000		1	322,526	189
		3,500	3,029	2,950		1	63,791	190
		5,000	950	911		750	57,563	191
			25	39		1	15,179	192
1,666			11,835	9,490		168	222,670	193
\$2,466		\$11,300	\$22,020	\$36,577		\$925	\$986,491	
		\$2,000	\$87	\$70		\$1	\$25,551	194
\$400		4,200		3,531		1	181,548	195
			2,149	4,010		47	144,026	196
15,800			41,442	48,945		1	3,281,446	197
4,750		4,000	29	4,707		1	212,548	198
\$20,950		\$10,200	\$43,707	\$61,263		\$51	\$3,845,419	
			\$424	\$31,800		\$111	\$701,582	199
\$3,804		\$300	433	494		1	16,894	200
			2,168	3,056		1	149,551	201
			8,453	24,715		50	677,744	202
		8,000	1,276	1,465		123	236,247	203
		7,500	204	600		1	131,584	204
4,200		15,000		9,880		136	333,602	205
		4,000	390	1,699		111	69,270	206
4,275		14,000	831	18,636		248	1,078,117	207
600		2,000	4	5		19	7,439	208
			4,089	21,800		25	466,516	209
1,000			843	3,800		123	275,329	210
1,300		32,627	4,931	21,400		1	601,889	211
\$20,179		\$83,427	\$24,046	\$139,350		\$950	\$4,785,543	
		\$12,000	\$2,806	\$4,242		\$1	\$149,839	212
\$284		10,000	7	755		2	63,817	213
200			5,197	9,867		87	422,102	214
1,061		2,000		12		1	7,764	215
		6,300	1,052	3,608	\$1,289	1	221,797	216
		22,800	9,615	3,636		43	366,201	217
4,304			36,466	12,767	952	276	668,564	218
\$5,849		\$53,600	\$55,143	\$34,887	\$2,241	\$411	\$1,900,084	
			\$3,420	\$2,547		\$2	\$178,287	219
			7,868	16,500		1	967,233	220
			543	919		1	44,751	221
\$75			4,006	6,100			308,393	222
		\$3,050	446	2,039		1	125,676	223
\$75		\$3,050	\$16,283	\$28,105		\$5	\$1,644,340	

The name of the next association in alphabetical order first appears on page 458.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION				
		Cash on hand January 1, 1915	Dues received	Prior mortgages	Money borrowed
QUEENS COUNTY					
186	Central Permanent Building and Loan Association (The)	\$8,557	\$17,985		\$5,500
187	Columbia Building and Loan Association	3,027	26,049		
188	Flushing Co-operative Savings and Loan Association	3,091	7,064		13,282
189	Long Island City Building and Loan Association	30,330	42,348		
190	Long Island Savings and Investment Association	2,174	8,635		13,500
191	Queens County Co-operative Savings and Loan Association	388	7,117		14,700
192	Rockaway Savings and Loan Association	766	11,820		
193	Whitestone Co-operative Savings and Loan Association	2,827	53,523		13,500
	Total	\$51,160	\$174,541		\$60,482
RENSSELAER COUNTY					
194	Castleton Building, Savings and Loan Association	\$164	\$12,857		\$3,500
195	Industrial Building-Loan and Savings Association of Troy	7,530	31,216		15,200
196	Permanent Savings and Loan Association of Hoosick Falls, N. Y.	5,790	31,499		
197	Pioneer Building-Loan and Savings Association of Troy (The)	19,173	824,448		85,000
198	Troy Co-operative Savings and Loan Association	89	52,875		19,550
	Total	\$32,746	\$952,895		\$123,250
RICHMOND COUNTY					
199	Edgewater Co-operative Savings and Building-Loan Association	\$57,003	\$126,315		
200	Milliken Co-operative Savings and Loan Association of New York	395	3,875		\$5,100
201	New Brighton Co-operative Savings and Loan Association (The)	12,391	27,117		1,500
202	Northfield Building, Loan and Savings Association (The)	27,976	115,334		20,000
203	North Shore Building, Loan and Savings Association	5,668	43,974		16,700
204	Polish Savings and Loan Association of Richmond County (The)	850	64,413		25,200
205	Port Richmond Co-operative Savings and Loan Association	2,128	86,069		60,100
206	Richmond Borough Co-operative Savings and Loan Association	31	11,353		13,000
207	Richmond County Building and Mutual Loan Association	18,164	182,570		34,000
208	South Shore Savings and Loan Association		4,717		2,000
209	Staten Island Building, Loan and Savings Association	10,177	85,782		8,400
210	Tompkinsville Co-operative Savings and Loan Association	832	67,934		9,000
211	Westerleigh Building, Loan and Savings Association	7,127	105,932		40,075
	Total	\$142,742	\$925,185		\$245,075
ROCKLAND COUNTY					
212	Co-operative Savings and Loan Association of Spring Valley	\$2,221	\$24,453		\$13,000
213	Home Building and Loan Association of Spring Valley	4,432	28,612		10,000
214	Nyaek Building, Co-operative Savings and Loan Association	4,748	73,247		17,000
215	Orangetown Savings and Loan Association		4,669		2,000
216	Park Co-op. Sav. and Loan Ass'n of Pearl River, New York (The)	148	34,875		45,444
217	Provident Bldg. and Loan Ass'n of Spring Valley, N. Y. (The)	858	68,043		41,800
218	Suffern Savings and Loan Association	19,250	113,628		26,100
	Total	\$31,657	\$347,527		\$155,344
ST. LAWRENCE COUNTY					
219	Canton Savings and Loan Association	\$1,543	\$37,508		
220	Gouverneur Savings and Loan Association	29,753	205,425		\$45,074
221	Norwood Savings, Loan and Building Association	1,666	10,180		500
222	Ogdensburg Savings and Loan Association	19,956	81,322		
223	Potadam Savings, Loan and Building Association	31	24,994		5,050
	Total	\$52,949	\$359,429		\$50,624

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$9,200	\$425	\$1,950	\$29	\$47	\$5,116	\$1,466	\$103		\$12	\$50,390	186
15,900	2,002		71	323	7,773	1,987	118	\$225	555	58,050	187
2,565	100	75			1,725	11	15	65	333	28,326	188
63,520	2,141		37	220	14,484	5,493			26	158,049	189
15,649		4,750	24		3,490	944	117	13	380	49,076	190
6,201	975		17	10	2,475	66			1,311	33,053	191
1,000					765				2	14,363	192
30,750	3,200		135	84	10,958	1,187	120	549	183	117,016	193
\$144,785	\$8,843	\$6,775	\$363	\$684	\$46,786	\$11,154	\$696	\$1,022	\$2,802	\$510,093	
\$1,500			\$14	\$2	\$1,157			\$3	\$1	\$19,198	194
29,850	\$550		19	144	10,394			54	135	95,095	195
9,329	6,455		17	134	7,787			28	101	61,140	196
417,963	140,142	\$328	2,539	5,251	106,904	\$9,387			7,429	1,678,564	197
28,800	6,926		108	208	10,301	2,046	\$339	5	1,752	123,059	198
\$487,442	\$154,073	\$328	\$2,697	\$5,799	\$196,543	\$11,433	\$339	\$90	\$9,421	\$1,977,056	
\$89,050	\$14,795		\$205	\$398	\$35,801	\$6,924		\$482	\$1,981	\$332,854	199
800	1,005		17	2	833			128	1	12,055	200
13,100	6,490	\$340	91	372	8,007	1,347		75	1	70,891	201
80,703	10,280	2,600	229	345	38,653	3,785	\$399	250	945	311,612	202
35,400	325		220	788	12,241	2,309		50	2,423	120,530	203
5,250	3,590		269	32	6,177	882		9	3	106,375	204
47,800	2,750	55	351	116	10,798	3,872		189	2,318	225,546	205
12,100	550		25	149	4,383			307	20	41,898	206
130,950	23,993		419	1,578	58,101		651	861	7,903	459,188	207
			93	15	220			3	27	7,075	208
78,070	5,075		395	755	25,151	4,943		274	1,291	218,313	209
14,700	9,090		134	130	14,281	2,736			118	118,955	210
63,230	9,430	3,275	318	563	34,370	5,743	50	3	348	270,464	211
\$569,153	\$37,383	\$6,270	\$2,866	\$5,241	\$258,156	\$32,301	\$1,472	\$2,503	\$17,409	\$2,295,756	
\$19,900			\$120	\$65	\$8,696	\$435		\$142	\$100	\$69,132	212
800	\$2,065		47	7	2,580	205		189	3	48,940	213
45,350	4,210		167	486	23,982		\$180	816	723	170,909	214
			146	3	77					6,895	215
12,350	900		108	130	12,597	799		139	4	107,494	216
24,300	953	\$2,000	302	716	19,840	3,754	559	320	37	163,482	217
50,585	13,193		209	748	37,343	1,094	264	949	2,233	265,594	218
\$153,285	\$21,321	\$2,000	\$1,099	\$2,153	\$105,115	\$6,287	\$1,003	\$2,555	\$3,100	\$832,446	
\$18,949	\$1,930				\$3,169				\$23	\$68,122	219
43,824	24,905		\$25	\$41	46,299			\$121	\$2,237	477,704	220
8,343	475		7		2,780			14	2	28,967	221
36,100	6,750				14,382			120	1	158,631	222
9,375	4,321		9	2	6,506			119	61	50,468	223
\$116,591	\$38,381		\$41	\$43	\$78,136			\$374	\$82,324	\$778,892	

The name of the next association in alphabetical order first appears on page 458.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues repaid on withdrawal	Paid matured shares	Dividends paid on withdrawal
QUEENS COUNTY						
186	Central Permanent Building and Loan Ass'n (The).....	\$27,300	\$875	\$11,826	\$1,767	\$1,349
187	Columbia Building and Loan Association.....	20,700	2,917	11,821	10,240	2,405
188	Flushing Co-operative Savings and Loan Association.....	7,300		1,590	4,899	261
189	Long Island City Building and Loan Association.....	64,476	3,515	38,196	23,668	9,567
190	Long Island Savings and Investment Association.....	7,650		11,872		1,674
191	Queens County Co-operative Savings and Loan Ass'n.....	3,980	551	3,649		425
192	Rockaway Savings and Loan Association.....	8,400		4,182		8
193	Whitestone Co-operative Savings and Loan Association.....	38,633	5,435	17,295	27,400	3,245
	Total.....	\$178,459	\$13,293	\$100,401	\$67,974	\$18,934
RENSSELAER COUNTY						
194	Castleton Building, Savings and Loan Association.....	\$8,900	\$3,000	\$3,922		\$75
195	Industrial Building-Loan and Savings Ass'n of Troy.....	30,050	810	19,280	\$22,031	3,673
196	Permanent Savs. and Loan Ass'n of Hoosick Falls, N. Y.....	15,320	995	8,514	23,602	1,104
197	Pioneer Building-Loan and Savings Ass'n of Troy (The).....	641,145	157,133	600,537		109,940
198	Troy Co-operative Savings and Loan Association.....	32,700	8,723	37,965	7,208	5,016
	Total.....	\$728,115	\$170,681	\$668,218	\$52,841	\$119,808
RICHMOND COUNTY						
199	Edgewater Co-op. Savings and Building-Loan Ass'n.....	\$123,742	\$16,320	\$46,726	\$58,000	\$10,184
200	Mililton Co-operative Savings and Loan Ass'n of N. Y.....	300	265	4,690		254
201	New Brighton Co-op. Savings and Loan Ass'n (The).....	23,300	4,400	4,660	27,135	779
202	Northfield Building, Loan and Savings Ass'n (The).....	103,293	11,806	58,932	66,200	11,710
203	North Shore Building, Loan and Savings Association.....	51,700	1,550	17,441	22,973	2,841
204	Pofish Savs. and Loan Ass'n of Richmond Co. (The).....	72,000	1,950	6,928		184
205	Port Richmond Co-operative Savings and Loan Ass'n.....	116,350	8,685	32,318		4,081
206	Richmond Borough Co-operative Savings and Loan Ass'n.....		225	7,938	19,330	1,536
207	Richmond County Building and Mutual Loan Ass'n.....	111,825	23,724	132,924	66,000	19,806
208	South Shore Savings and Loan Association.....	6,600		123		
209	Staten Island Building, Loan and Savings Ass'n.....	79,400	6,900	33,967	36,400	9,502
210	Tompkinsville Co-operative Savings and Loan Ass'n.....	63,400	8,097	14,534		1,905
211	Westerleigh Building, Loan and Savings Association.....	116,348	10,945	43,771	21,059	8,638
	Total.....	\$668,278	\$94,757	\$404,959	\$317,037	\$71,429
ROCKLAND COUNTY						
212	Co-operative Savings and Loan Ass'n of Spring Valley..	\$19,715		\$5,694	\$29,515	\$1,385
213	Home Building and Loan Association of Spring Valley..	31,000	\$2,895	6,088		1,318
214	Nyaek Building, Co-operative Savings and Loan Ass'n.....	28,183	4,085	32,702	36,800	7,448
215	Orangetown Savings and Loan Association.....	5,538		50		
216	Park Co-op. S. & L. Ass'n of Pearl River, N. Y. (The).....	31,300	1,600	15,166		5,817
217	Provident Bldg. and L. Ass'n of Spring Valley, N. Y. (The).....	79,600	1,115	11,102	13,446	2,544
218	Suffern Savings and Loan Association.....	88,895	9,613	27,196	76,862	5,372
	Total.....	\$284,231	\$19,306	\$97,998	\$156,623	\$23,884
ST. LAWRENCE COUNTY						
219	Canton Savings and Loan Association.....	\$24,075	\$1,235	\$31,044		\$3,374
220	Gouverneur Savings and Loan Association.....	57,965	16,489	268,113	\$3,897	5,610
221	Norwood Savings, Loan and Building Association.....	7,965	650	8,865		1,960
222	Ogdensburg Savings and Loan Association.....	58,800	5,825	64,741		5,980
223	Potsdam Savings, Loan and Building Association.....	15,075	3,685	20,583	1,517	4,216
	Total.....	\$163,870	\$27,884	\$393,346	\$5,414	\$21,140

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
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, 1915	Total	
	\$3,500	\$74	\$25	\$150	\$58	\$202	\$38	\$64	\$85	\$3,077	\$50,390	186
	12,482	75	2,688	500	75	60	696	126	61	5,741	58,030	187
				385	103			17	622	602	28,326	188
\$1,115	17,200	289	7,500	1,402	182	296			440	16,847	158,649	189
373	13,100	146	2,900	950	9	60			328	1,029	49,676	190
				600	77	24	210	83	2,605	4,930	33,663	191
	14,500	118			175				29	1,579	14,353	192
				720	306	60			908	8,396	117,016	193
\$1,488	\$60,782	\$702	\$13,113	\$4,767	\$985	\$702	\$944	\$290	\$5,078	\$42,201	\$510,093	
\$25	\$2,500	\$90		\$120	\$12				\$3	\$551	\$19,198	194
	16,200	542		266	35	\$48		\$156	229	1,775	95,095	195
				345	28	46			4,285	8,901	61,140	196
11,578	85,000	\$1,308	\$15,492	\$6,118	393	937			31,528	17,435	1,678,564	197
	24,950	260	3,202	582	79	75	\$21	40	1,899	339	123,059	198
\$11,603	\$128,650	\$2,200	\$18,694	\$7,431	\$547	\$1,106	\$21	\$196	\$37,944	\$29,001	\$1,977,056	
\$28	\$5,900	\$38	\$2,883	\$1,900	\$120	\$325			\$2,833	\$69,791	\$332,854	199
	1,500	11	1,837	125	32			\$32	37	354	12,055	200
	30,000	536	2,103	265	65	100			196	6,634	70,891	201
	17,200	544	2,432	241	240	\$168	708		4,352	18,882	311,612	202
52	22,700	442	1,596	188	144	167	28		3,766	392	120,530	203
5,133	48,100	189	300	96	215	150			476	1,249	106,375	204
24	9,100	235	4,570	1,200	34	77		570	299	3,697	225,546	205
15,580	60,000	764	950	2,977	516	300	313	816	9,463	2,974	41,898	206
		60			113				79	100	459,188	207
	12,400	354	758	1,710	88	150			1,457	35,229	218,313	208
	18,000	438		659	206	120			722	10,874	118,955	209
12	48,165	2,266	5,539	2,677	324	100	16	1,187	2,594	6,923	270,464	211
\$20,829	\$273,065	5,877	\$18,640	\$16,141	\$2,236	\$1,706	\$664	\$3,350	\$26,409	\$170,329	\$2,295,756	
	\$8,000	\$553		\$600	\$14	\$60			\$111	\$3,485	\$69,132	212
	5,700	231		175	203				1,073	257	48,940	213
\$256	32,000	633	\$4,036	1,322	56	180	\$31	\$293	1,288	21,596	170,909	214
39		33		10	52				9	1,164	6,895	215
	50,394	1,057	2,679	598	113	24			296	1,129	107,494	216
	46,750	1,308	2,679	1,025	63	60	156	377	911	2,346	163,482	217
	27,068	288	2,793	985	63	60	119	134	2,605	23,541	265,594	218
\$295	\$169,912	\$4,103	\$9,508	\$4,715	\$564	\$384	\$306	\$804	\$6,293	\$53,518	\$832,446	
\$3,424				\$751	\$16	\$60			\$132	\$4,011	\$68,122	219
4,918	\$45,074	\$865		2,739	574	500			12,999	57,961	477,704	220
	2,500	60		285	22				84	1,586	23,967	221
3,439				1,460	193	240			5,285	12,668	158,631	222
	3,000	23		500	96	100			168	1,505	50,468	223
\$11,781	\$50,574	\$948		\$5,735	\$901	\$900			\$18,668	\$77,731	\$778,892	

The name of the next association in alphabetical order first appears on page 458.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January 1, 1915	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1915	Borrowing members	Shares held by borrowing members
QUEENS COUNTY							
186	Central Permanent Building and Loan Association (The)...	1,693	272	416	1,549	45	364
187	Columbia Building and Loan Association.....	3,439	721	603	3,557	88	1,269
188	Flushing Co-operative Savings and Loan Association.....	550	136	68	618	1	1
189	Long Island City Building and Loan Association.....	5,554	1,240	1,003	5,791	154	1,838
190	Long Island Savings and Investment Association.....	1,274	104	165	1,213	24	526
191	Queens County Co-operative Savings and Loan Association.....	640	119	120	639	21	190
192	Rockaway Savings and Loan Association.....	1,190	228	292	1,126	5	76
193	Whitestone Co-operative Savings and Loan Association.....	2,731	701	515	2,917	185	1,229
	Total.....	17,071	3,521	3,182	17,410	523	5,493
RENSSELAER COUNTY							
194	Castleton Building, Savings and Loan Association.....	1,672	286	208	1,750	13	475
195	Industrial Building-Loan and Savings Association of Troy.....	2,553	447	490	2,510	147	876
196	Permanent Savings and Loan Ass'n of Hooeick Falls, N. Y.....	2,505	472	330	2,647	146	784
197	Pioneer Building-Loan and Savings Ass'n of Troy (The).....	51,605	14,327	15,016	50,916	1,708	12,297
198	Troy Co-operative Savings and Loan Association.....	5,246	1,483	1,675	5,054	149	1,051
	Total.....	63,581	17,015	17,719	62,877	2,163	15,483
RICHMOND COUNTY							
199	Edgewater Co-operative Savings and Building-Loan Ass'n.....	10,014	2,086	1,517	10,583	374	3,408
200	Milliken Co-operative Savings and Loan Ass'n of New York.....	817	78	158	737	9	153
201	New Brighton Co-operative Savings and Loan Ass'n (The).....	2,179	437	298	2,318	76	825
202	Northfield Building, Loan and Savings Association (The).....	9,204	1,647	1,474	9,437	386	3,592
203	North Shore Building, Loan and Savings Association.....	3,349	1,108	614	3,843	107	1,100
204	Polish Savings and Loan Ass'n of Richmond County (The).....	3,637	2,697	520	5,814	67	1,723
205	Port Richmond Co-operative Savings and Loan Association.....	9,359	2,928	1,476	10,811	211	4,620
206	Richmond Borough Co-operative Savings and Loan Ass'n.....	951	128	232	847	35	352
207	Richmond County Building and Mutual Loan Association.....	14,982	1,908	2,704	14,186	624	5,607
208	South Shore Savings and Loan Association.....		357	44	313	3	86
209	Staten Island Building, Loan and Savings Association.....	6,231	1,465	762	6,934	239	2,099
210	Tompkinsville Co-operative Savings and Loan Association.....	5,037	1,293	444	5,886	145	1,574
211	Westerleigh Building, Loan and Savings Association.....	13,478	3,087	2,129	14,436	236	4,749
	Total.....	79,298	19,219	12,372	86,146	2,512	29,848
ROCKLAND COUNTY							
212	Co-operative Savings and Loan Association of Spring Valley.....	1,807	466	245	2,028	80	788
213	Home Building and Loan Association of Spring Valley.....	632	511	92	1,051	43	330
214	Nyack Building, Co-operative Savings and Loan Association.....	6,202	779	809	6,172	221	2,219
215	Orangetown Savings and Loan Association.....		549	15	534	4	83
216	Park Co-operative Savings and Loan Association of Pearl River, New York (The).....	2,803	370	219	2,954	133	1,105
217	Provident Building and Loan Association of Spring Valley, N. Y. (The).....	5,305	1,060	471	5,894	317	1,876
218	Suffern Savings and Loan Association.....	8,485	1,554	1,034	9,005	296	3,792
	Total.....	25,234	5,289	2,885	27,638	1,094	10,143
ST. LAWRENCE COUNTY							
219	Canton Savings and Loan Association.....	1,693	376	318	1,751	61	272
220	Gouverneur Savings and Loan Association.....	6,919	1,907	2,171	6,655	93	505
221	Norwood Savings, Loan and Building Association.....	976	135	104	1,007	24	112
222	Ogdensburg Savings and Loan Association.....	4,692	1,399	1,099	4,992	217	899
223	Potsdam Savings, Loan and Building Association.....	2,042	326	385	1,983	44	286
	Total.....	16,322	4,143	4,077	16,388	439	2,065

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Non-borrowing members	Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1915	Dividends credited to members and paid in cash on other shares in 1915	Filed and unpaid withdrawals Dec. 31, 1915	Shares matured in 1915	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 1915	Number of foreclosures completed in 1915	No. of parcels of real estate taken during year	Number
149	1,185	88	688	\$5,818			\$3,140	\$410		\$106,400				186
229	2,288	91	794	9,365			10,240	665		139,631	1	1	1	187
114	617	47	195	1,421			4,899	515		32,082				188
384	3,953	247	2,288	16,403			14,342	2,183		299,741	3			189
67	687	34	519	2,297	\$1,205			1,144		56,850	2	2	2	190
71	449	25	157	1,415	370			701		39,944				191
311	1,050	83	332	514				188		13,600				192
275	1,688	159	900	10,096			17,400	1,184		196,500				193
1,600	11,917	774	5,873	\$47,329	\$1,575		\$55,021	\$6,990		\$884,748	6	3	4	
66	1,275	13	130	\$806	\$105			\$132		\$22,000				194
243	1,634	116	609	9,188			\$22,031	358		173,450				195
279	1,863	156	940	6,399			23,602	425	\$45	122,475				196
6,110	38,619	*	*	150,415	11,578			9,396		3,112,427	12	7	7	197
514	4,003	253	1,428	10,968			7,208	809		194,660	2	1	1	198
7,212	47,394	538	3,107	\$177,776	\$11,683		\$52,841	\$11,120	\$45	\$3,625,002	14	8	8	
1,107	7,175	601	3,646	\$38,322			\$58,000	\$2,810		\$613,350	4	3	1	199
42	574	7	95	711	\$28	\$3,119		171		16,300				200
227	1,493	99	731	8,420			27,135	460		132,850	1	1	1	201
938	5,845	358	2,618	35,020			66,200	3,704		631,535	3	1	1	202
394	2,743	136	1,020	12,870			22,973	2,074		208,650	1			203
233	4,091	64	896	2,344	3,059			417		128,850				204
376	6,191	185	3,807	8,823	9,362			1,756		365,100	2	1		205
46	495	30	247	3,712	96			431	\$3	64,700	1			206
1,273	8,579	791	4,950	40,279	15,996	22,000	66,000	4,138	24	1,008,700	1	1	1	207
47	277	10	55	58	32			125	13	7,200				208
566	4,835	*	*	27,345			36,400	2,349		415,950	1	1	1	209
596	4,312	254	1,932	14,448		8,000		1,094		251,650	4	3		210
932	9,687	*	*	14,158	15,127		21,059	3,615		566,725	2	1	2	211
6,777	56,297	2,535	19,997	\$206,510	\$43,700	\$33,119	\$297,767	\$23,143	\$40	\$4,411,560	20	12	7	
147	1,240	84	822	\$7,364			\$22,515	\$735		\$146,300				212
199	721	65	304	944	\$1,290			426		60,925				213
620	3,953	394	2,590	19,531	2,142		36,800	1,965		370,540	1	1	1	214
83	501	18	81	71	39			62		6,600				215
261	1,849	118	773	11,730				758		217,200				216
742	4,018	328	1,870	19,573			13,446	1,577		353,300	1		1	217
580	5,213	310	2,788	34,476			76,862	1,130		591,530			1	218
2,632	17,495	1,317	9,228	\$93,689	\$3,471		\$149,623	\$6,373		\$1,746,395	2	1	3	
399	1,479	163	519	\$3,150	\$3,424			\$904		\$171,183				219
2,381	6,150	1,166	2,985	7,728	30,126			4,332		638,249	1			220
171	895	84	457	1,813			\$2,019	313		42,858				221
593	4,102	391	2,477	5,254	6,200			1,968		272,750				222
262	1,697	160	1,025	5,244			1,517	710		118,085				223
3,814	14,323	1,967	7,473	\$23,189	\$39,750		\$3,536	\$8,227		\$1,243,125	1			

The name of the next association in alphabetical order first appears on page 458.
 * No separate record kept.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
SARATOGA COUNTY				
224	Mechanicville Co-operative Savings and Loan Association	\$62,850	\$1,888	
SCHENECTADY COUNTY				
225	Schenectady Building, Loan and Savings Ass'n of the City of Schenectady (The)	\$953,125	\$35,439	
STEBUN COUNTY				
226	Avoca Co-operative Savings and Loan Association	\$4,209		
227	Bath Savings and Loan Association	65,500		
228	Corning Co-operative Savings and Loan Association	1,093,700	30,000	
229	Hammondsport Savings and Loan Association	3,650		
230	Hornellsville Co-operative Savings and Loan Association	68,797		
231	Maple City Co-operative Savings and Loan Association	160,119	7,219	
232	Wayland Dime Savings and Loan Association	60,475		
	Total	\$1,456,450	\$37,219	
SULLIVAN COUNTY				
233	First Farmers' Savings and Loan Association	\$11,820	\$8,072	
TIOGA COUNTY				
234	Waverly Co-operative Savings and Loan Association (The)	\$159,216	\$10,019	\$16,905
TOMPKINS COUNTY				
235	Groton Savings and Loan Association	\$2,950	\$206	
236	Ithaca Savings and Loan Association	8,550		
	Total	\$11,500	\$206	
ULSTER COUNTY				
237	Home-Seekers' Co-operative Savings and Loan Ass'n of the City of Kingston, N. Y. (The)	\$239,975	\$1,000	
238	Kingston Co-operative Savings and Loan Association	89,560	1,830	
239	Saugerties Co-operative Savings and Loan Association (The)	48,875	690	
240	Walkkill Valley Savings and Loan Association	13,700	120	
	Total	\$392,110	\$3,640	
WARREN COUNTY				
241	Glens Falls Savings and Loan Association	\$499,053		
WASHINGTON COUNTY				
242	Whitehall Co-operative Savings and Loan Association	\$20,350	\$760	\$450
WESTCHESTER COUNTY				
243	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The)	\$82,400	\$620	
244	Home Building and Loan Association of Mount Vernon	171,650	14,245	
245	Mamaroneck Co-operative Savings and Loan Association (The)	179,150	21,533	
246	New Rochelle Co-operative Building and Loan Association	224,900	10,200	
247	Peekskill Co-operative Building, Savings and Loan Association	56,000	125	
248	Tarrytown and North Tarrytown Building and Loan Association	155,860		
249	Tuckahoe Home Building and Loan Association	271,464	14,335	
250	Yonkers Building and Loan Association (The)	427,226	8,190	
	Total	\$1,568,650	\$69,248	
YATES COUNTY				
251	Home Savings and Loan Association of Penn Yan	\$17,850		
	Grand total	\$64,440,907	\$1,880,904	\$466,299

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

ASSETS									Number
Shares of Land Bank, State of New York	Land contracts	Real estate	Cash on hand and in bank	Furniture and fixtures	Installments due and unpaid	Interest, premium fees and fines due and unpaid	Other assets	Total	
\$1,000			\$5,096					\$70,834	224
			\$14,872	\$502		\$5,197	\$1	\$1,009,136	225
			\$4,827		\$46	\$17	\$1	\$9,100	226
\$1,000	\$515		\$200					\$9,135	227
	4,536	\$9,917	63,816	729	2,625	6,270	70	1,212,672	228
			1,881	91			1	5,623	229
			199				1	68,997	230
	750		1,195	286		1,674	2	171,245	231
			571					61,046	232
\$1,000	\$5,801	\$9,917	\$75,459	\$1,306	\$2,671	\$7,961	\$94	\$1,597,868	
\$1,000			\$731				\$266	\$21,889	233
			\$1,680			\$291	\$1	\$188,112	234
			\$109				\$33	\$3,298	235
			16		\$268	\$14	1	8,849	236
			\$125		\$268	\$14	\$34	\$12,147	
	\$4,445	\$1,575	\$505				\$57	\$247,557	237
	278	2,265	4,522	\$50			1	86,506	238
\$1,000			3,645	50	\$70	\$60	1	54,341	239
			892					14,762	240
\$1,000	\$4,723	\$3,840	\$9,564	\$100	\$70	\$60	\$59	\$415,166	
		\$8,553	\$35,562	\$300			\$48	\$543,516	241
			\$1,147					\$22,707	242
			\$7,905	\$155				\$91,080	243
			9,312	400	\$1,617	\$425	\$105	197,754	244
		\$2,923	9,051				1	212,658	245
\$1,000	6,936		15,661		1,752	1,183	1,086	262,718	246
	4,200		2,047			1,110		63,482	247
	17,792		5,937					179,589	248
	14,856		1,573	175				302,403	249
	8,404		464			687	2	444,943	250
\$1,000		\$55,111	\$51,950	\$730	\$3,369	\$3,375	\$1,194	\$1,754,627	
			\$3,041					\$20,891	251
\$100,000	\$357,582	\$2,448,900	\$2,411,201	\$46,645	\$33,491	\$120,287	\$113,442	\$72,419,668	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
SARATOGA COUNTY				
224	Mechanicville Co-operative Savings and Loan Association	\$44,106	\$5,145	\$4,925
SCHENECTADY COUNTY				
225	Schenectady Building, Loan and Savings Ass'n of the City of Schenectady (The)	\$830,503		\$136,650
STEBEN COUNTY				
226	Ovoca Co-operative Savings and Loan Association	\$7,404		\$1,519
227	Bath Savings and Loan Association	54,007	\$7,066	
228	Corning Co-operative Savings and Loan Association	934,593		223,435
229	Hammondsport Savings and Loan Association	5,538		
230	Hornellsville Co-operative Savings and Loan Association	53,242		10,495
231	Maple City Co-operative Savings and Loan Association	132,857		25,151
232	Wayland Dime Savings and Loan Association	53,367		
	Total	\$1,241,008	\$7,066	\$260,850
SULLIVAN COUNTY				
233	First Farmers' Savings and Loan Association	\$16,663		\$2
TIOGA COUNTY				
234	Waverly Co-operative Savings and Loan Association (The)	\$135,437		\$39,250
TOMPKINS COUNTY				
235	Groton Savings and Loan Association	\$3,226		
236	Ithaca Savings and Loan Association	6,023	\$2,700	
	Total	\$9,249	\$2,700	
ULSTER COUNTY				
237	Home-Seekers' Co-operative Savings and Loan Ass'n of the City of Kingston, N. Y. (The)	\$185,560		\$29,654
238	Kingston Co-operative Savings and Loan Association	78,424		14,387
239	Saugerties Co-operative Savings and Loan Association (The)	47,789		6,017
240	Walkill Valley Savings and Loan Association	14,145		578
	Total	\$325,918		\$50,636
WARREN COUNTY				
241	Glens Falls Savings and Loan Association	\$410,519		\$88,456
WASHINGTON COUNTY				
242	Whitehall Co-operative Savings and Loan Association	\$20,088		\$1,884
WESTCHESTER COUNTY				
243	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The)	\$55,136	\$21,788	\$11,643
244	Home Building and Loan Association of Mount Vernon	165,776		26,522
245	Mamaroneck Co-operative Savings and Loan Association (The)	165,127		38,307
246	New Rochelle Co-operative Building and Loan Association	207,678		47,953
247	Peekskill Co-operative Building, Savings and Loan Association	49,305		8,397
248	Tarrytown and North Tarrytown Building and Loan Association	139,465		35,137
249	Tuckahoe Home Building and Loan Association	218,847		61,416
250	Yonkers Building and Loan Association (The)	386,533		26,772
	Total	\$1,387,867	\$21,788	\$256,147
YATES COUNTY				
251	Home Savings and Loan Association of Penn Yan	\$16,995		\$2,427
	Grand total	\$59,019,270	\$436,295	\$7,475,229

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
\$310			\$466	\$828		\$15,054	\$70,834	224
\$1,400		\$12,590	\$10,736	\$17,337		\$1	\$1,009,136	225
		\$5,000	\$9	\$167		\$1	\$9,100	226
			2,178	933		1	69,185	227
\$300			26,452	27,840		2	1,212,672	228
			1			84	5,623	229
		4,000	44	1,215		1	68,997	230
4,500		6,850	114	1,543	\$150	80	171,245	231
		1,500	3,316	2,862		1	61,046	232
\$4,800		\$17,350	\$32,114	\$34,560	\$150	\$170	\$1,597,868	
			\$203	\$20		\$5,001	\$21,889	233
		\$13,000		\$424		\$1	\$188,112	234
			\$70	\$1		\$1	\$3,298	235
			126				8,849	236
			\$196	\$1		\$1	\$12,147	
\$500		\$7,400	\$13,688	\$7,970	\$2,088	\$697	\$247,557	237
			3,923	1,771		1	98,506	238
			110	423		2	54,341	239
				39			14,762	240
\$500		\$7,400	\$17,721	\$10,203	\$2,088	\$700	\$415,166	
\$1,343			\$9,492	\$24,948	\$8,755	\$3	\$543,516	241
			\$613	\$114		\$8	\$22,707	242
				\$2,512		\$1	\$91,080	243
			\$36	2,983		2,437	197,754	244
		\$5,000		4,224			212,658	245
			200	6,519		368	262,718	246
			3,917	1,814		49	63,482	247
\$675			362	3,950			179,589	248
		17,000	20	5,119		1	302,403	249
		19,800	1,706	10,022		110	444,943	250
\$875		\$41,800	\$6,241	\$37,143		\$2,966	\$1,754,627	
			\$618	\$850		\$1	\$20,891	251
\$266,616	\$397,950	\$1,243,831	\$1,277,416	\$1,914,092	\$159,388	\$229,571	\$72,419,658	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION				
		Cash on hand January 1, 1915	Dues received	Prior mortgages	Money borrowed
SARATOGA COUNTY					
224	Mechanicville Co-operative Savings and Loan Association	\$430	\$20,423		\$12,825
SCHENECTADY COUNTY					
225	Schenectady Building, Loan and Savings Association of the City of Schenectady (The)	\$9,643	\$212,637		\$64,500
STUBEN COUNTY					
226	Avoca Co-operative Savings and Loan Association		\$1,320		
227	Bath Savings and Loan Association	\$2,768	28,643		\$3,000
228	Corning Co-operative Savings and Loan Association	32,489	204,937		
229	Hammondsport Savings and Loan Association		5,732		
230	Hornellsville Co-operative Savings and Loan Association	1,930	10,471		9,900
231	Maple City Co-operative Savings and Loan Association	49	31,925		19,520
232	Wayland Dime Savings and Loan Association	2,981	23,046		1,500
	Total	\$40,217	\$306,074		\$34,220
SULLIVAN COUNTY					
233	First Farmers' Savings and Loan Association	\$1,464	\$6,430		\$1,500
TIOGA COUNTY					
234	Waverly Co-operative Savings and Loan Association (The)	\$7,781	\$25,046		\$15,000
TOMPKINS COUNTY					
235	Groton Savings and Loan Association	\$295	\$4,581		
236	Ithaca Savings and Loan Association		8,536		
	Total	\$295	\$13,117		
ULSTER COUNTY					
237	Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. (The)	\$649	\$43,657		\$17,900
238	Kingston Co-operative Savings and Loan Association	2,079	16,434		9,850
239	Saugerties Co-operative Savings and Loan Association (The)	522	13,007		2,260
240	Walkill Valley Savings and Loan Association	19	9,505		2,200
	Total	\$3,269	\$82,603		\$32,210
WARREN COUNTY					
241	Glens Falls Savings and Loan Association	\$4,291	\$98,186		
WASHINGTON COUNTY					
242	Whitehall Co-operative Savings and Loan Association	\$164	\$5,118		\$905
WESTCHESTER COUNTY					
243	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The)	\$10,457	\$16,467		
244	Home Building and Loan Association of Mount Vernon	905	52,360		\$15,500
245	Mamaroneck Co-operative Savings and Loan Association (The)	423	34,397		4,000
246	New Rochelle Co-operative Building and Loan Association	26,265	45,934		
247	Peakskill Co-operative Building, Savings and Loan Association	732	11,787		5,000
248	Tarrytown and North Tarrytown Building and Loan Association	144	26,097		
249	Tuckahoe Home Building and Loan Association	5,025	48,070		38,600
250	Yonkers Building and Loan Association (The)	470	131,304		58,300
	Total	\$44,421	\$366,416		\$119,900
YATES COUNTY					
251	Home Savings and Loan Association of Penn Yan	\$2,149	\$6,825		
	Grand total	\$1,935,784	\$18,737,145	\$47,525	\$3,502,421

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

RECEIPTS											Number
Mortgages redeemed	Loans on shares repaid	Real estate sold	Fees received	Fines received	Interest received	Premium received	Rent received	Dividends forfeited	Other receipts	Total	
\$19,000	\$2,439		\$123	\$61	\$3,289	\$298			\$15,003	\$73,891	224
\$112,662	\$21,741		\$441	\$4	\$55,032			\$1,704	\$519	\$478,883	225
\$4,909				\$15	\$432			\$44	\$3	\$6,723	226
6,150			\$70		3,350	\$13		64	64	44,058	227
122,350	\$23,600	\$2,386	666	751	68,456		\$209	\$1,128	2,486	459,458	228
			228		72				35	6,067	229
18,142			27	14	3,376				2	38,862	230
12,255	3,034		158	46	8,110		63	97	856	76,413	231
10,500			20	4	2,934	376			17	41,378	232
\$169,306	\$26,634	\$2,386	\$1,169	\$830	\$86,730	\$389	\$272	\$1,269	\$3,463	\$672,959	
\$380	\$4,541		\$165		\$600				\$5,161	\$20,241	233
\$12,850	\$8,240		\$133	\$149	\$12,349	\$55		\$466	\$65,463	\$147,532	234
	\$151		\$50	\$7	\$79				\$1	\$5,164	235
\$450			268	6	79					9,339	236
\$450	\$151		\$318	\$13	\$158				\$1	\$14,503	
\$27,250	\$450		\$206	\$354	\$13,821			\$227	\$1,277	\$105,791	237
6,290	820		44	64	5,471		\$68	196	54	41,370	238
5,045	85		48	55	2,354			91	26	23,493	239
	125		9	5	643			3	2	12,511	240
\$38,585	\$1,480		\$307	\$478	\$22,289		\$68	\$517	\$1,359	\$183,165	
\$260,796			\$658	\$224	\$28,914	\$234	\$390	\$65	\$30,138	\$423,899	241
\$1,925	\$150		\$11		\$1,011	\$205		\$6	\$350	\$9,845	242
\$14,400	\$250		\$43	\$76	\$4,813			\$445	\$4	\$46,955	243
21,700	3,950		217	159	10,763			440	24	106,018	244
21,925	4,329		132	317	11,982	\$147		197	69	77,868	245
17,400	3,600		99	524	11,727	3,197	\$650		2	109,398	246
15,500			28	49	3,133	1,498			3	37,730	247
35,700			235	593	7,200	2,786	871	370	103	74,099	248
54,050	11,572		174	242	14,548	4,392	765	1,214	1,106	179,758	249
53,737	6,530			45	24,282	84	224		763	274,239	250
\$234,412	\$30,231		\$928	\$2,005	\$88,398	\$12,104	\$2,510	\$2,666	\$2,074	\$906,065	
\$3,875			\$26	\$33	\$1,102			\$61	\$3	\$13,874	251
\$8,789,068	\$1,949,804	\$384,042	\$34,406	\$36,725	\$3,581,121	\$289,501	\$111,930	\$72,869	\$800,897	\$40,273,238	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION					
		Loaned on mortgage	Loaned on shares	Dues repaid on withdrawal	Paid matured shares	Dividends paid on withdrawal
SARATOGA COUNTY						
224	Mechanicville Co-operative Savings and Loan Ass'n....	\$28,039	\$2,417	\$14,973	\$7,555	\$984
SCHENECTADY COUNTY						
225	Schenectady Building, Loan and Savings Ass'n of the City of Schenectady (The).....	\$169,075	\$30,884	\$107,456	\$60,104	\$15,127
STEBEN COUNTY						
226	Avoca Co-operative Savings and Loan Ass'n.....			\$1,569	\$70	\$222
227	Bath Savings and Loan Association.....	\$14,150		24,914	160	
228	Corning Co-operative Savings and Loan Ass'n.....	164,750	\$19,000	57,934	135,200	8,590
229	Hammondsport Savings and Loan Association.....	3,650		193		
230	Hornellville Co-operative Savings and Loan Ass'n.....	18,600		11,422		2,192
231	Maple City Co-operative Savings and Loan Ass'n.....	44,800	5,242	5,047		350
232	Wayland Dime Savings and Loan Association.....	15,700			24,068	
	Total.....	\$261,650	\$24,242	\$101,079	\$159,498	\$11,354
SULLIVAN COUNTY						
233	First Farmers' Savings and Loan Association.....	\$8,200	\$7,040	\$803		
TIOGA COUNTY						
234	Waverly Co-operative Savings and Loan Ass'n (The)...	\$46,700	\$1,891	\$5,398	\$87,775	\$1,063
TOMPKINS COUNTY						
235	Groton Savings and Loan Association.....	\$2,950	\$357	\$1,643		
236	Ithaca Savings and Loan Association.....	9,000		81		
	Total.....	\$11,950	\$357	\$1,724		
ULSTER COUNTY						
237	Home-Seekers' Co-operative Savings and Loan Ass'n of the City of Kingston, N. Y. (The).....	\$39,650	\$650	\$7,483	\$32,948	\$956
238	Kingston Co-operative Savings and Loan Association.....	14,510	1,150	5,556	3,600	839
239	Saugerties Co-operative Savings and Loan Ass'n (The)...	10,150	175	2,824		359
240	Walkill Valley Savings and Loan Association.....	8,150	190	452		16
	Total.....	\$72,460	\$2,165	\$16,315	\$36,548	\$2,170
WARREN COUNTY						
241	Glens Falls Savings and Loan Association.....	\$239,140		\$74,596	\$33,815	\$13,049
WASHINGTON COUNTY						
242	Whitehall Co-operative Savings and Loan Association..	\$4,500	\$770	\$513		\$32
WESTCHESTER COUNTY						
243	Hastings-on-Hudson Bldg., Co-op. S. and L. Ass'n (The).....	\$20,800	\$770	\$8,210	\$7,831	\$1,114
244	Home Building and Loan Association of Mount Vernon.....	40,500	12,000	20,112	4,221	2,204
245	Mamaroneck Co-op. Savings and Loan Ass'n (The)....	8,400	12,657	15,764	8,998	2,273
246	New Rochelle Co-operative Building and Loan Ass'n...	39,400	3,800	14,381	31,489	1,880
247	Peckahill Co-operative Bldg., Savings and Loan Ass'n..	3,250	25	14,909	208	3,188
248	Tarrytown and North Tarrytown Bldg. and Loan Ass'n.	28,275		17,383	5,581	4,389
249	Tuckahoe Home Building and Loan Association.....	68,064	7,795	26,198	32,400	6,753
250	Yonkers Building and Loan Association (The).....	101,186	6,855	58,215	14,576	4,355
	Total.....	\$309,875	\$43,902	\$175,172	\$165,304	\$26,156
YATES COUNTY						
251	Home Savings and Loan Association of Penn Yan.....	\$3,100		\$5,900	\$1,004	\$551
	Grand total.....	\$12,090,489	\$2,081,792	\$12,650,147	\$3,916,771	\$1,083,741

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												Number
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, 1915	Total	
	\$12,825	\$288		\$432	\$109	\$60			\$1,113	\$5,096	\$73,891	224
\$5,012	\$71,000	\$889		\$2,564	\$204	\$314			\$1,382	\$14,872	\$478,883	225
	\$1,000	\$213		\$15	\$2				\$18	\$4,827	\$6,723	226
		8	\$3,150	1,947	165	\$78		\$5	56	2,970	44,058	227
				12	162	15		259	4,452	63,816	459,458	228
	5,900	27		337	31			20	134	1,881	6,067	229
	17,970	196		545	87	72	166	31	154	1,195	38,862	230
		22		800	20	72			125	571	76,413	231
	\$24,870	\$466	\$3,150	\$4,141	\$494	\$337	\$253	\$315	\$5,651	\$75,459	\$672,959	232
\$369	\$1,500	\$17		\$150	\$132	\$3			\$1,296	\$731	\$20,241	233
	\$2,000	\$332		\$300	\$53				\$340	\$1,680	\$147,532	234
					\$64				\$41	\$109	\$5,164	235
					193				49	16	9,339	236
					257				\$90	\$125	\$14,503	
\$101	\$18,075	\$238	\$1,575	\$860	\$84	\$50		\$64	\$2,633	\$505	\$105,791	237
4	10,220	132		525	89	18		25	83	4,522	41,370	238
93	4,880	52		162	75				1,167	3,645	23,493	239
	2,650	19			33				16	892	12,511	240
\$198	\$35,825	\$441	\$1,575	\$1,567	\$281	\$68		\$89	\$3,899	\$9,564	\$183,165	
			\$8,761	\$2,100	\$85	\$300	\$47	\$574	\$15,870	\$35,562	\$423,899	241
	\$2,630	\$41		\$150	\$3				\$59	\$1,147	\$9,845	242
				\$200	\$37	\$50			\$38	\$7,905	\$46,955	243
	\$15,500	\$356		982	350	300			181	9,312	106,018	244
	15,500	489	\$2,500	900	140	60			1,136	9,051	77,868	245
				1,088	66	60	\$192	\$291	1,090	15,661	109,398	246
	8,000	257	5,042	614	31		2	126	31	2,047	37,730	247
	2,425		6,407	700	32	50	133	754	2,033	5,937	74,099	248
	21,600	559	11,982	889	181	120	248	599	807	1,573	179,758	249
\$11,608	66,600	411	6,902	1,500	140	300	23	139	965	464	274,239	250
\$11,608	\$129,625	\$2,072	\$32,833	\$6,873	\$977	\$940	\$598	\$1,899	\$6,281	\$51,950	\$906,065	
				\$200	\$7	\$20			\$51	\$3,041	\$13,874	251
\$326,740	\$3,704,667	\$102,438	\$513,623	\$301,204	\$38,789	\$45,818	\$42,002	\$68,744	\$895,072	\$2,411,201	\$40,273,238	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January 1, 1915	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1915	Borrowing members	Shares held by borrowing members
SARATOGA COUNTY							
224	Mechanicville Co-operative Savings and Loan Association	3,047	1,259	1,200	3,106	40	705
SCHENECTADY COUNTY							
225	Schenectady Building, Loan and Savings Association of the City of Schenectady (The)	16,554	3,445	2,668	17,331	693	5,847
STEBEN COUNTY							
226	Avoca Co-operative Savings and Loan Association	119	8	25	102	5	36
227	Bath Savings and Loan Association	5,243	801	382	5,662	80	1,248
228	Corning Co-operative Savings and Loan Association	15,566	2,588	1,788	16,366	697	6,649
229	Hammondsport Savings and Loan Association		2,288	186	2,103	2	37
230	Hornellsville Co-operative Savings and Loan Association	1,008	99	348	759	45	198
231	Maple City Co-operative Savings and Loan Association	2,425	633	231	2,827	83	667
232	Wayland Dime Savings and Loan Association	3,744	540	740	3,544	57	1,273
	Total	28,105	6,957	3,699	31,363	969	10,108
SULLIVAN COUNTY							
233	First Farmers' Savings and Loan Association	566	252	67	751	5	120
TIOGA COUNTY							
234	Waverly Co-operative Savings and Loan Association (The)	1,973	521	534	1,960	75	711
TOMPKINS COUNTY							
235	Groton Savings and Loan Association	765	501	410	856	11	145
236	Ithaca Savings and Loan Association		1,020	34	986	6	63
	Total	765	1,521	444	1,842	17	208
ULSTER COUNTY							
237	Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. (The)	3,376	826	441	3,761	181	1,200
238	Kingston Co-operative Savings and Loan Association	1,193	172	133	1,232	59	453
239	Saugerties Co-operative Savings and Loan Association (The)	963	198	91	1,070	39	228
240	Walkill Valley Savings and Loan Association	385	266	27	624	9	96
	Total	5,917	1,462	692	6,687	288	1,977
WARREN COUNTY							
241	Glens Falls Savings and Loan Association	9,744	2,632	2,770	9,606	266	3,775
WASHINGTON COUNTY							
242	Whitehall Co-operative Savings and Loan Association	1,162	119	65	1,216	16	181
WESTCHESTER COUNTY							
243	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The)	1,269	219	191	1,297	32	480
244	Home Building and Loan Association of Mount Vernon	4,182	1,402	690	4,894	96	1,035
245	Mamaroneck Co-operative Savings and Loan Ass'n (The)	2,669	516	373	2,812	92	1,348
246	New Rochelle Co-operative Building and Loan Association	3,676	736	539	3,873	103	1,096
247	Peekskill Co-operative Building, Savings and Loan Ass'n	1,255	196	358	1,093	42	331
248	Tarrytown and North Tarrytown Building and Loan Ass'n	2,374	367	395	2,346	56	740
249	Tuckahoe Home Building and Loan Association	3,991	656	701	3,946	86	1,302
250	Yonkers Building and Loan Association (The)	7,665	2,028	1,688	8,005	262	2,625
	Total	27,081	6,120	4,035	28,266	769	8,957
YATES COUNTY							
251	Home Savings and Loan Association of Penn Yan	425	132	134	423	16	81
	Grand Total	1,659,401	411,160	335,834	1,734,727	35,249	449,186

RECEIPTS, DISBURSEMENTS, ETC.—(Concluded)

MISCELLANEOUS ITEMS														
Non-borrowing members	Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1915	Dividends credited to members and paid in cash on other shares in 1915	Filed and unpaid withdrawals Dec. 31, 1915	Shares matured in 1915	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 1915	Number of foreclosures completed in 1915	No. of parcels of real estate taken during year	Number
266	2,401	110	756	\$2,625	\$63		\$12,700	\$687		\$62,850	1			224
1,588	11,484	593	3,549	\$43,989	\$5,012		\$60,104	\$3,241		\$953,125	1	1		225
10	66	5	14	\$398				\$17		\$4,209	1			226
191	4,414	141	2,368	2,109				593		65,500				227
2,085	9,717	1,244	5,545	61,463	\$2,532		\$135,200	2,287		1,093,700	1	1	2	228
113	2,066	19	190					211	\$82	3,650				229
139	561	72	339	3,169				371		68,797	1			230
209	2,160	102	723	7,881				714		160,119				231
126	2,271	73	1,056	1,868				899		60,475				232
2,873	21,255	1,656	10,235	\$76,388	\$2,532		\$135,200	\$5,092	\$82	\$1,456,450	3	1	2	
148	631	12	14		\$372			\$396		\$11,820				233
168	1,249	81	576	\$11,064			\$87,775	\$381		\$159,216	1	2		234
80	711	8	76					\$92		\$2,950				235
204	923	74	353					230		8,550				236
284	1,634	82	429					\$322		\$11,500				
426	2,561	211	1,023	\$12,725			\$32,948	\$1,062		\$239,975	1	1	2	237
172	779	68	429	3,582	\$689		3,600	640		89,560				238
269	842	68	209	2,049	47			280		48,875				239
116	528	31	152	428	93			39		13,700				240
983	4,710	378	1,813	\$18,784	\$820		\$36,548	\$2,021		\$392,110	1	1	2	
640	5,831	508	4,054	\$32,733			\$33,815	\$2,677		\$499,053		1	2	241
85	1,035	26	195	\$908				\$157		\$20,350				242
114	817	30	225	\$4,670			\$2,808	\$304		\$82,400				243
572	3,859	223	1,366	9,405			1,000	1,761		171,650				244
182	1,464	96	791	10,523	\$65		8,998	1,160		179,150	2	2	1	245
392	2,777	155	926	14,327			31,489	1,275		224,900				246
83	762	62	458	1,455	1,847		203	645	\$48	56,000	2	2	2	247
247	1,606	61	540	7,713			5,581	782		155,860	6	4	4	248
321	2,644	196	1,662	16,511			32,400	1,426		271,464	1	2	2	249
963	5,380	590	2,998	7,338	11,944		14,576	2,269		427,228	1	2	2	250
2,874	19,309	1,413	8,966	\$71,942	\$13,856		\$97,060	\$9,622	\$48	\$1,568,650	12	12	11	
35	342	17	100	\$720			\$1,004	\$231		\$17,850		2		251
144, 13.	1,285,541	64,666	469,268	\$2,442,558	\$641,654	\$670,411	\$3,859,279	\$433,897	\$1,629	\$60,478,582	298	139	142	

Blank Used for Annual Report of Savings and Loan Associations

ANNUAL REPORT

Of the
 located at No. Street,
 in the
 of
 for the year ending December 31, 1916,
 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

<i>Assets</i>	<i>Liabilities</i>
1. Loans on bond and mortgage, 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 unpaid † \$.... 10. Interest, premium, fees and fines due and unpaid † \$.... 11. Other assets (see schedule B) Total \$....	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 borrowers on mortgage loans (see schedule A) 5. Prior mortgages 6. Borrowed money 7. Undivided profits 8. Advances by Land Bank .. 9. Guaranty fund as required by section 392 of Banking Law 10. Unearned or rebatable premium † 11. Other liabilities (see schedule C) Total \$....

* How acquired.
 † See section 385 of chapter 369, Laws of 1914.
 ‡ Extend separately if carried as assets.

REPORT FOR THE YEAR ENDING DECEMBER 31, 1916

<i>Receipts</i>	<i>Disbursements</i>
1. Cash on hand January 1, 1916 \$....	1. Loaned on mortgage (see schedule A) \$....
2. Dues received (see schedule F)	2. Loaned on shares
3. Prior mortgages	3. Dues repaid on withdrawal, or applied on loans (see schedule F)
4. Money borrowed	4. Paid matured shares, dues* and dividends* (see schedule F)
5. Mortgages redeemed, foreclosed or transferred to real estate account (see schedule A)	5. Dividends paid on withdrawal, or applied on loans (see schedule F)
6. Loans on shares repaid	6. Cash dividends paid on income and accumulative prepaid shares (see schedule F)
7. Real estate sold	7. Paid borrowed money and prior mortgages
8. Fees received by association and its agents	8. Paid interest on borrowed money and prior mortgages
9. Fines received	9. Paid for real estate (including foreclosures and transfers)
10. Interest received	10. Paid salaries and clerk-hire
11. Premium received	11. Paid advertising, printing and postage
12. Rent received	12. Paid rent
13. Dividends retained on withdrawals	13. Paid repairs to real estate
14. Other receipts (see schedule D)	14. Paid taxes, insurance, etc., on real estate held
	15. Other disbursements (see schedule E)
	16. Cash on hand December 31, 1916 \$....
Total \$....	Total \$....

* Deduct dues from subdivision No. 3; deduct dividends from subdivision No. 5.

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, 1916?.....
 How many shares were issued during the year 1916?.....
 How many shares were withdrawn during the year 1916?.....
 How many shares in force at the close of business December 31, 1916?....
5. How many borrowing members have you?..... Give total
 number of shares held by them December 31, 1916.....
6. How many non-borrowing members have you?..... Give total
 number of shares held by them December 31, 1916.....
7. How many female shareholders?..... Give total number
 of shares held by them December 31, 1916.....
8. Give total dividends credited members on installment shares (including
 matured shares) during the year 1916, \$....., dates,
rate per cent per annum.
9. Give total dividends credited or paid in cash to members on other shares
 during the year 1916, \$....., dates, rate
 per cent per annum.
10. Give total dividends forfeited by withdrawing members during year 1916,
 \$.....
11. State total amount of filed and unpaid withdrawals December 31, 1916,
 \$.....
12. State total amount of shares matured during year 1916, 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 1916
 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 1916, as salaries, com-
 missions, fees, or other compensation to the officers, directors, auditors,
 attorneys, agents, clerks, and all other employees, and for rent, adver-
 tising, 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.. { President \$..... Expires.....
 Secretary, \$..... Expires.....
 Treasurer, \$..... Expires.....
 Attorney, \$..... Expires.....
19. What premium plan do you follow: gross, installment or premium-
 interest?.....
20. What rate of interest is paid by borrowing members?.....
21. What is the usual premium charged borrowing members?.....
22. In what States and in what counties of this State have you loaned
 money?.....
23. State the largest mortgage loan you have outstanding, \$.....
24. State amount outstanding on mortgages in force on property in this
 State, \$.....
25. State total number of foreclosures commenced in 1916.....

472 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

26. State total number of foreclosures completed in 1916.....
 27. State number of parcels of real estate taken during the year upon the
 foreclosure or settlement of mortgage loans.....

SCHEDULE A

Loans on bond and mortgage December 31, 1915, including prior mortgages	\$.....	
Less balance to be paid on mortgage loans December 31, 1915. ....	.....
<hr/>		
Net amount in mortgages December 31, 1915, including prior mortgages	\$.....	
Amount loaned on bond and mortgage during the year 1916, including prior mortgages.....	.....
Balance to be paid on mortgage loans December 31, 1916.....	.....
<hr/>		
Total	\$.....	
Less item 5 of receipts, viz.:	{ Mortgages redeemed during the year 1916, in- cluding prior mortgages..... Mortgages foreclosed during the year 1916, in- cluding prior mortgages..... Mortgages transferred to real estate during the year 1916, including prior mortgages...	
	
	
<hr/>		
Loans on bond and mortgage December 31, 1916, including prior mortgages (item No. 1 of assets).....	\$.....	
<hr/> <hr/>		

SCHEDULE B

Other assets:	
Taxes, insurance, etc., advanced.....	\$.....
.....
.....
.....
<hr/> <hr/>	

SCHEDULE C

Other liabilities:	
.....	\$.....
.....
.....
<hr/> <hr/>	

SCHEDULE D

Other receipts:	
Taxes, insurance, etc., repaid.....	\$.....
.....
.....
<hr/> <hr/>	

SCHEDULE E

Other disbursements: Banking Department: } Examination \$.....	
Assessment .....	.....
Taxes, insurance, etc., advanced.....	.....
.....
.....
<hr/> <hr/>	

SCHEDULE F

DUES CREDITED	Balance December 31, 1915	Received dur- ing year 1916	Repaid dur- ing year 1916	Due share- holders Dec. 31, 1916
Matured shares.....	\$.....	*\$.....	\$.....	\$..... †
Installment shares..... †
Savings shares..... †
Accumulative prepaid shares..... †
Income shares..... †
Juvenile savings shares..... †
Totals.....	\$.....	\$.....	\$.....	\$..... †

DIVIDENDS CREDITED	Balance December 31, 1915	Credited during year 1916	Paid during year 1916	Balance stand- ing to credit of shareholders Dec. 31, 1916
Matured shares.....	\$.....	*\$.....	\$.....	\$..... †
Installment shares..... †
Savings shares..... †
Accumulative prepaid shares..... †
Income shares..... †
Juvenile savings shares..... †
Totals.....	\$.....	\$.....	\$.....	\$..... †

* 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..... } ss:
 CITY OF..... }

..... President, and

* Secretary Treasurer of the being duly sworn, each for himself deposes and says, that the foregoing report of the assets and liabilities of the said association at the close of business December 31, 1916, and of its receipts and disbursements during the calendar year ending December 31, 1916, 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..... } ss:
 CITY OF..... }

I,, a *Notary Public* in and for the county above named, do hereby certify that, on the..... day of....., 1917, 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.

LAND BANK
OF THE
STATE OF NEW YORK

[475]

LAND BANK OF THE STATE OF NEW YORK

No. 115 Broadway, New York, N. Y.

[Organized under Laws of 1914. Commenced business 1915]

ASSETS

Loans secured by first liens on real estate.....	\$52,250 00
Earned commission on debenture loans.....	17 37
Loans on collateral security.....	50,000 00
Cash	48,342 27
Other assets, viz.: Accrued interest.....	1,167 49
Total	\$151,777 13

LIABILITIES

Capital stock paid in.....	\$100,000 00
Guaranty fund	500 00
Undivided profits	902 13
Debenture bonds outstanding	50,000 00
Other liabilities, viz.: Interest accrued on bonds.....	375 00
Total	\$151,777 13

When organized: December 29, 1914.
 Under what State Laws: New York.
 Principal place of business: New York City.
 Authorized amount of capital: \$100,000.
 Amount of capital subscribed: \$100,000.
 What is the personal liability of stockholders? None.
 How much of its capital stock is owned by the officers of the company?
 All owned by member associations.
 How much, if any, of the stock owned by its officers is pledged to the
 company as collateral? None.
 Amount of loans due from directors: None.
 Total amount of its capital stock held by the company as collateral:
 None.
 Rates of dividends for past five years: None.
 Do you cause a personal examination of offered security to be made by
 salaried employees of the company who are entirely free from local influences
 before money is advanced to borrower? Yes.
 State the sections of country in which loans are made, giving the prin-
 cipal counties: Nassau, Ontario, Queens, Rockland, Saratoga, Seneca, Suffolk,
 Sullivan, and Westchester counties, New York State.
 State the number and amount of mortgages with interest six months or
 more in arrears: None.
 Total amount loaned to date: \$50,000.
 Total amount of loans unpaid and outstanding: Guaranteed, \$50,000.
 Number and amount of loans extended the past two years: None.
 Is the company subject to examination by local State officers? Yes.
 What officers? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: \$50,000.
 Total amount of debentures certified: \$50,000.
 Total liability for debenture bonds as per statement: \$50,000.
 Trustees for debentures: State Comptroller.

OFFICERS AND DIRECTORS

B. G. Parker.....	President.
D. B. Hutton.....	First Vice-President.
W. H. Judson.....	Second Vice-President.
E. E. Stanton.....	Third Vice-President.
J. G. Farwell.....	Fourth Vice-President.
J. J. Dillon.....	Secretary-Treasurer.
E. F. Howell.....	Managing Director.
R. B. Van Cortlandt.....	Director.
F. D. Kingsbury.....	Director.
W. G. Cooper.....	Director.
I. H. Hyde.....	Director.
C. S. Folsom.....	Director.
G. F. Flandreaux.....	Director.
J. P. Judge.....	Director.
B. Thompson.....	Director.

BUILDING LOT ASSOCIATION

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ERIE COUNTY

SOUTH PARK BUILDING LOT ASSOCIATION

No. 796 Ellicott Street, Buffalo, N. Y.

[Organized under Law of 1892. Commenced business 1893]

Officers	Names	Post-office addresses
President.....	JOHN A. WETZIG.....	207 Masten Street.
Secretary.....	JAMES T. MAHANEY.....	205 Hamburg Street.
Treasurer.....	GEORGE H. LAMY.....	796 Ellicott Street.
Attorney.....	THOMAS C. BURKE.....	1031 Marine Bank Bldg.

ASSETS

Real estate	\$26,976 00
Cash on hand and in bank.....	256 12
	<hr/>
	\$27,232 12
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$27,232 12
	<hr/>

RECEIPTS

Cash on hand January 1, 1915.....	\$380 05
Interest received ..	18 61
Rent received . .	40 00
	<hr/>
	\$438 66
	<hr/>

DISBURSEMENTS

Paid advertising, printing and postage.....	\$5 18
Paid taxes, insurance, etc.....	143 57
Paid banking department, examination.....	14 50
Paid banking department, assessment.....	2 94
Attorney's fees	16 35
Cash on hand December 31, 1915.....	256 12
	<hr/>
	\$438 66
	<hr/>

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CREDIT UNIONS

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AMKANKO CREDIT UNION

No. 120 Broadway, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	W. D. FOSTER.....	120 Broadway.
Vice-President.....	GEO. E. GADDIS.....	447 West 14th Street.
Secretary.....	A. W. LANGDON.....	447 West 14th Street.
Treasurer.....	W. O. STARR.....	447 West 14th Street.

ASSETS

Loans to members	\$1,253 00
Cash	2,702 98
Interest on loans due and accrued.....	29 13
Income due from stock held in trust for credit unions.....	87 50
	\$4,072 61

LIABILITIES

Shares, fully paid	\$3,330 00
Shares, instalment	9 00
Amount due members for deposits.....	143 60
Guaranty fund	137 47
Undivided profits	387 03
Interest accrued on deposits	51
Salaries	65 00
	\$4,072 61

RECEIPTS

Payments on shares	\$3,620 00
Deposits	253 10
Loans to members repaid.....	840 00
Bonds sold	1,791 69
Interest received	23 25
Entrance fees received	82 20
Dividends on stock held in trust.....	262 50
	\$6,872 74

DISBURSEMENTS

Shares withdrawn	\$281 00
Deposits withdrawn	109 50
Loans to members	2,093 00
Bonds purchased	1,593 63
Printing and stationery	92 63
Cash on hand and on deposit December 31, 1915.....	2,702 98
	\$6,872 74

Par value of shares, \$5.

Shares in force January 1, 1915, none; shares issued during the year, 721; shares withdrawn during the year, 55; shares in force, 666.

Borrowing members, 39, holding 131 shares; non-borrowing members, 90, holding 535 shares. Female shareholders, 30, holding 174 shares. Nine members are depositors. Largest deposit balance December 31, 1915, \$64.00.

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Total dividends credited members during the year, \$365.80; rate 48 per cent.

Total amount of interest credited or paid in cash to members on deposits during the year, 51 cents; rate, 4 per cent.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, ten cents per share.

Transfer fee, twenty-five cents.

Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$100.

BOROUGH OF BROOKLYN CREDIT UNION

Nos. 115-117 Manhattan avenue, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	MARCUS SHAPIRO.....	22 Manahan Street.
Vice-President.....	HARRIS PERLMAN.....	238 Hopkins Street.
Secretary.....	HENRY GOLD.....	2851 W. 24th St., Coney Island.
Treasurer.....	MAX ISICOWITCH.....	35 Manhattan Avenue.

ASSETS

Loans to members	\$5,014 05
Cash	330 21
Interest on loans due and accrued.....	119 63
	\$5,463 89

LIABILITIES

Shares, fully paid	\$5,070 00
Shares, instalment	245 78
Undivided profits	148 11
	\$5,463 89

RECEIPTS

Payments on shares	\$5,663 38
Loans to members repaid	3,857 40
Interest received	61 89
Entrance fees received	58 00
Fines received	6 75
Interest transferred from previous society.....	64 79
	\$9,712 21

DISBURSEMENTS

Shares withdrawn	\$347 60
Loans to members	8,871 45
Salaries	62 50
Printing and stationery	42 95
Rental	7 50
Lawyer's fee	50 00
Cash on hand and on deposit December 31, 1915.....	330 21
	\$9,712 21

Par value of shares, \$10.

Shares in force January 1, 1915, none; shares issued during the year, 541; shares withdrawn during the year, 34; shares in force, 507.

Borrowing members, 45, holding 357 shares; non-borrowing members, 29, holding 150 shares. Female shareholders, 6, holding 9 shares.
 Amount of filed and unpaid withdrawals December 31, 1915, none.
 Entrance fee, ten cents per share.
 Transfer fee, twenty-five cents.
 Interest paid by borrowing members, 1 per cent. per month.
 Largest loan outstanding, \$500.

COMMERCIAL CREDIT UNION OF BROOKLYN

No. 326 Ninth street, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	BENJAMIN AMMERMAN	Brooklyn, N. Y.
Vice-President.....	PHILLIP ABRAMSON	Brooklyn, N. Y.
Secretary.....	MEYER TARSHIS	Brooklyn, N. Y.
Treasurer.....	MAX PECK	Brooklyn, N. Y.

ASSETS

Loans to members	\$5,124 90
Cash	659 22
Furniture and fixtures	50 00
	\$5,834 12

LIABILITIES

Shares, fully paid	\$800 00
Shares, instalment	5,033 00
Guaranty fund	1 12
	\$5,834 12

RECEIPTS

Payments on shares	\$6,021 50
Loans to members repaid.....	2,150 10
Interest received	170 73
Entrance fees received	288 50
Fines received	2 60
	\$8,633 43

DISBURSEMENTS

Shares withdrawn	\$188 50
Loans to members	7,275 00
Salaries	176 00
Printing and stationery	41 01
Banking department	4 00
Furniture and fixtures	50 00
Organization expenses	206 70
Officers' bonds	8 00
Rent	25 00
Cash on hand and on deposit December 31, 1915.....	659 22
	\$8,633 43

Par value of shares, \$25.
 Shares in force January 1, 1915, none; shares issued during the year, 576; shares withdrawn during the year, 13; shares in force, 563.
 Borrowing members, 77, holding 156 shares; non-borrowing members, 228, holding 407 shares. Female shareholders, 47, holding 76 shares.

Amount of filed and unpaid withdrawals December 31, 1915, none.
 Entrance fee, fifty cents per share.
 Transfer fee, fifty cents per share.
 Interest paid by borrowing members, 1 per cent per month.
 Largest loan outstanding, \$234.

COOPERATIVE CREDIT UNION

No. 124 Delancey street, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	JOSEPH GEDALECIA	124 Delancey Street.
Vice-President.....	JOEL SHOUBEIN	183 East Broadway.
Secretary.....	SOL. GOODMAN	124 Delancey Street.
Treasurer.....	PHIL. GELIBTER	175 East Broadway.

ASSETS

Loans to members.....	\$322 00
Cash	324 49
Fines receivable	21 07
Supplies	50 00
Profit and loss	20 79
	\$738 35

LIABILITIES

Shares, fully paid	\$520 00
Shares, installment	133 60
Amount due members for deposits.....	84 75
	\$738 35

RECEIPTS

Payments on shares.....	\$657 60
Deposits	108 75
Loans to members repaid.....	193 00
Interest received	7 66
Entrance fees received	65 10
	\$1,032 11

DISBURSEMENTS

Shares withdrawn	\$4 00
Deposits withdrawn	24 00
Loans to members	515 00
Printing and stationery	75 21
Banking department	4 00
Organization expenses	32 85
Postage, etc.	24 56
Advertising	14 00
Rent	9 00
Treasurer's bond	5 00
Cash on hand and on deposit December 31, 1915.....	324 49
	\$1,032 11

Par value of shares, \$5.

Shares in force January 1, 1915, none; shares issued during the year, 104;
 shares withdrawn during the year, none; shares in force, 104.

Borrowing members, 19, holding 19 shares; non-borrowing members, 172, holding 85 shares. Female shareholders, 13, holding 13 shares. Seven members are depositors. Largest deposit balance December 31, 1915, \$41.00. Amount of filed and unpaid withdrawals December 31, 1915, none.
 Entrance fee, twenty-five cents.
 Transfer fee, five cents.
 Interest paid by borrowing members, 1 per cent. per month.
 Largest loan outstanding, \$47.50.

FRATERNAL CREDIT UNION

No. 80 Leonard street, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	ISREAL DREXLER.....	49 Lorimer Street.
Vice-President.....	H. KNOPMACHER.....	162 Cook Street.
Secretary.....	EDWARD BRAFF.....	97 Middleton Street.
Treasurer.....	N. CHAISEN.....	372 Wallabout Street.

ASSETS

Loans to members	\$1,605 00
Cash	40 78
	<u>\$1,645 78</u>

LIABILITIES

Shares, fully paid	\$1,565 00
Shares, installment	61 00
Undivided profits	19 78
	<u>\$1,645 78</u>

RECEIPTS

Payments on shares	\$1,626 00
Loans to members repaid.....	1,882 50
Interest received	132 00
Entrance fees received	16 64
Fines received	5 07
	<u>\$3,662 21</u>

DISBURSEMENTS

Loans to members	\$3,487 50
Salaries	75 00
Printing and stationery	42 93
Rent	16 00
Cash on hand and on deposit December 31, 1915.....	40 78
	<u>\$3,662 21</u>

Par value of shares, \$5.

Shares in force January 1, 1915, none; shares issued during the year, 735; shares withdrawn during the year, 105; shares in force, 630.

Borrowing members, 42, holding 630 shares; non-borrowing members, none. Female shareholders, 2, holding 15 shares.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, fifty cents.

Transfer fee, fifty cents.

Interest paid by borrowing members, 8 per cent. per annum.

Largest loan outstanding, \$200.

GREAT NORTHERN CREDIT UNION

No. 202 Weimar street, Elmhurst, N. Y.

[Organized 1914]

Officers	Names	Post-office addresses
President.....	CHARLES SCHNEE	Woodhaven, N. Y.
Vice-President.....	IRWIN B. KRANZ.....	Woodhaven, N. Y.
Secretary and Treas..	ARTHUR M. FIEBIG.....	202 Weimar St., Elmhurst.

ASSETS

Loans to members	\$1,388 60
Cash	91 99
Interest on loans due and accrued.....	19 77
Fines accrued	14 11
	<hr/>
	\$1,514 47

LIABILITIES

Shares, fully paid	\$1,105 00
Shares, installment	43 80
Amount due members for deposits.....	176 00
Guaranty fund	58 07
Undivided profits	123 37
Interest accrued on deposits.....	8 23
	<hr/>
	\$1,514 47

RECEIPTS

Cash on hand January 1, 1915.....	\$86 20
Payments on shares	1,332 75
Deposits	540 50
Loans to members repaid.....	2,953 82
Interest received	173 02
Entrance fees received	25 20
Fines received	47 69
	<hr/>
	\$5,159 18

DISBURSEMENTS

Shares withdrawn	\$1,196 50
Deposits withdrawn	378 91
Loans to members	3,448 00
Printing and stationery	8 20
Banking department	7 47
Desk	10 00
Treasurer's bond	7 50
Notary fees	75
Postage, car fare and telephone.....	9 86
Cash on hand and on deposit December 31, 1915.....	91 99
	<hr/>
	\$5,159 18

Par value of shares, \$5.

Shares in force January 1, 1915, 202½; shares issued during the year, 266 14/25; shares withdrawn during the year, 239 3/10; shares in force, 229 19/25.

Borrowing members, 36, holding 79 4/5 shares; non-borrowing members, 48, holding 149 24/25 shares. Female shareholders, 33, holding 101 4/25 shares. Seventeen members are depositors. Largest deposit balance December 31, 1915, \$45.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, ten cents per share.

Transfer fee, twenty-five cents per share.
 Interest paid by borrowing members, 1 per cent per month.
 Largest loan outstanding, \$150.

GROCERS' CREDIT UNION

No. 64 East 106th street, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	I. J. SITOMER.....	222 West 144th Street.
Vice-President.....	M. MENDELSON.....	1654 Lexington Avenue.
Secretary.....	S. B. FLIASHNICK.....	2157 Mapes Avenue.
Treasurer.....	J. BRILL.....	14 West 138th Street.

ASSETS

Loans to members	\$3, 639 50
Cash	57 71
	<hr/>
	\$3, 697 21

LIABILITIES

Shares, instalment	\$3, 542 75
Guaranty fund	2 30
Undivided profits	152 16
	<hr/>
	\$3, 697 21

RECEIPTS

Payments on shares	\$3, 557 75
Loans to members repaid	2, 950 50
Interest received	329 50
Entrance fees received	1 50
Fines received	80
	<hr/>
	\$6, 840 05

DISBURSEMENTS

Shares withdrawn	\$15 00
Loans to members	6, 590 00
Salaries	50 00
Printing and stationery	41 59
Attorney's fee	55 00
Rent	25 75
Unaccepted loan returned	5 00
Cash on hand and on deposit December 31, 1915.....	57 71
	<hr/>
	\$6, 840 05

Par value of shares, \$25.

Shares in force January 1, 1915, none; shares issued during the year, 380; shares withdrawn during the year, 4; shares in force, 376.

Borrowing members, 80, holding 239 shares; non-borrowing members, 45, holding 137 shares. Female shareholders, 18, holding 49 shares.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, fifty cents.

Transfer fee, fifty cents.

Interest paid by borrowing members, 5 per cent per annum.

Largest loan outstanding, \$200.

REPORT ON CREDIT UNIONS

KINGS COUNTY CREDIT UNION

No. 60 Graham avenue, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	JACOB PANAMONE.....	204 Floyd Street.
Vice-President.....	MAX EISMAN.....	511 Willoughby Avenue.
Secretary.....	BENJAMIN KONIPOL.....	452 Bergeline Ave., West New York, N. J.
Treasurer.....	JACOB CHAISEN.....	142 Teneyck Street.

ASSETS

Loans to members	\$214 00
Cash	1,605 40
Interest on loans due and accrued	2 20
	<hr/>
	\$1,821 60

LIABILITIES

Shares, fully paid	\$1,785 00
Shares, installment	12 75
Undivided profits	23 85
	<hr/>
	\$1,821 60

RECEIPTS

Payments on shares	\$1,797 75
Loans to members repaid	6 00
Entrance fees received	18 15
Members' books	3 50
	<hr/>
	\$1,825 40

DISBURSEMENTS

Loans to members	\$220 00
Cash on hand and on deposit December 31, 1915.....	1,605 40
	<hr/>
	\$1,825 40

Par value of shares, \$5.

Shares in force January 1, 1915, none; shares issued during the year, 363; shares withdrawn during the year, none; shares in force, 363.

Borrowing members, 7, holding 158 shares; non-borrowing members, 28, holding 205 shares. Female shareholders, 4, holding 53 shares.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, five cents per share. Transfer fee, twenty-five cents.

Interest paid by borrowing members, 12 per cent. per annum.

Largest loan outstanding, \$58.

MARX & RAWOLLE EMPLOYEES' CREDIT UNION

No. 9 Van Brunt street, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	MICHAEL PYNE.....	9 Van Brunt Street.
Vice-President.....	JAMES McAVOY.....	9 Van Brunt Street.
Secretary.....	EDMUND W. CAIN.....	9 Van Brunt Street.
Treasurer.....	H. QUACKENBUSH.....	9 Van Brunt Street.

ASSETS

Loans to members.....	\$37 00
Cash	542 02
Interest on bank balances accrued.....	6 19
	<hr/>
	\$585 21
	<hr/>

LIABILITIES

Shares, fully paid.....	\$576 00
Shares, instalment	40
Guaranty fund	25
Interest accrued on deposits.....	6 19
Interest accrued on borrowed money.....	2 37
	<hr/>
	\$585 21
	<hr/>

RECEIPTS

Payments on shares	\$1,203 76
Loans to members repaid.....	187 00
Interest received	2 37
Fines received	25
	<hr/>
	\$1,393 37
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$627 35
Loans to members	224 00
Cash on hand and on deposit December 31, 1915.....	542 02
	<hr/>
	\$1,393 37
	<hr/>

Par value of shares, \$1.00.

Shares in force January 1, 1915, none; shares issued during the year, 1,203 $\frac{3}{4}$; shares withdrawn during the year, 627 35/100; shares in force, 576 40/100.

Borrowing members, 12, holding 148 shares; non-borrowing members, 26, holding 428 40/100 shares. Female shareholders, none.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, none.

Transfer fee, none.

Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$8.

METROPOLITAN CREDIT UNION

No. 52 Tompkins avenue, Brooklyn, N. Y.

[Organized 1914]

Officers	Names	Post-office addresses
President.....	MAX KALICHSTEIN	221 Pulaski Street.
Vice-President.....	NATHAN GLUSKIN.....	265 Lynch Street.
Secretary.....	HENRY GOLD	2851 West 24th St., Coney Island.
Treasurer.....	ABRAHAM HALPERN	117 Essex St., New York.

ASSETS

Loans to members.....	\$7,004 00
Cash	840 77
Interest on loans due and accrued.....	120 56
	<hr/>
	\$7,965 33
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REPORT ON CREDIT UNIONS

LIABILITIES

Shares, fully paid.....	\$7,220 00
Shares, instalment.....	287 81
Guaranty fund.....	138 35
Undivided profits.....	319 17
	<hr/>
	\$7,965 33
	<hr/>

RECEIPTS

Payments on shares.....	\$7,713 31
Loans to members repaid.....	10,984 00
Interest received.....	445 21
Entrance fees received.....	147 65
	<hr/>
	\$19,290 17
	<hr/>

DISBURSEMENTS

Shares withdrawn.....	\$205 50
Loans to members.....	17,988 00
Salaries.....	60 00
Printing and stationery.....	53 65
Banking department.....	6 00
Rentals.....	28 75
Treasurer's bond.....	7 50
Counsel fee.....	75 00
Office furniture.....	25 00
Cash on hand and on deposit December 31, 1915.....	840 77
	<hr/>
	\$19,290 17
	<hr/>

Par value of shares, \$10.

Shares in force January 1, 1915, none; shares issued during the year, 739; shares withdrawn during the year, 17; shares in force, 722.

Borrowing members, 118, holding 539 shares; non-borrowing members, 39, holding 183 shares. Female shareholders, 18, holding 105 shares.

Total dividends credited members for the year, \$319.17; rate, 7½ per cent.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, ten cents.

Transfer fee, twenty-five cents.

Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$350.

MUTUAL INVESTMENT CREDIT UNION

No. 253 Broadway, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	EDWARD REYNOLDS.....	49 Leland Avenue, New Rochell.
Vice-President.....	W. I. CAPEN.....	131 Vista Pl., Mt. Vernon.
Secretary and Treas..	F. J. KERNAN.....	285 President St., Brooklyn.

ASSETS

Loans to members.....	\$19,936 61
Cash.....	1,547 77
Sundry accounts receivable.....	55 00
	<hr/>
	\$21,539 38
	<hr/>

LIABILITIES

Shares, fully paid.....	\$4,260 00
Shares, instalment	8,538 25
Borrowed money	3,000 00
Guaranty fund	733 13
Undivided profits	1,167 38
Unearned interest	539 27
Sundry accounts payable.....	3,301 35
	<hr/>
	\$21,539 38
	<hr/>

RECEIPTS

Payments on shares.....	\$13,318 75
Deposits	7,200 01
Loans to members repaid.....	29,212 36
Money Borrowed	3,000 00
Interest received	1,953 01
Entrance fees received.....	344 00
Commission on merchandise purchased.....	668 69
Sale of candy.....	180 25
Goods purchased on account of borrowing members.....	3,246 35
	<hr/>
	\$59,123 42
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$520 50
Deposits withdrawn	7,200 01
Loans to members.....	48,609 70
Interest on borrowed money.....	50 01
Salaries	1,070 00
Printing and stationery.....	38 81
Postage	71 25
Miscellaneous	15 37
Cash on hand and on deposit December 31, 1915.....	1,547 77
	<hr/>
	\$59,123 42
	<hr/>

Par value of shares, \$1.00.

Shares in force January 1, 1915, none; shares issued during the year, 13,318; shares withdrawn during the year, 520; shares in force, 12,798. Borrowing members, 503, holding 4,660 shares;; non-borrowing members, 185, holding 8,138 shares. Female shareholders, 59, holding 1,109 shares. Total amount of interest credited or paid in cash to members on deposits during the year, \$87.85; rate 4 per cent.

Amount of filed and unpaid withdrawals December 31, 1915, none. Entrance fee, fifty cents. Transfer fee, twenty-five cents.

Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$945.82.

PROSPERITY FUND CREDIT UNION

No. 34 Nassau street, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	WILLIAM L. SIMRELL.....	34 Nassau Street.
Vice-President.....	F. C. DENNING.....	34 Nassau Street.
Secretary.....	FREDERICK S. STEVENSON.	34 Nassau Street.
Treasurer.....	HENRY O. BARBER.....	34 Nassau Street.

REPORT ON CREDIT UNIONS

ASSETS	
Loans to members.....	\$1,950 00
Cash	678 33
	\$2,628 33
LIABILITIES	
Shares, fully paid	\$558 00
Amount due members for deposits.....	2,019 26
Guaranty fund	90
Undivided profits	2 69
Interest prepaid on loans.....	47 48
	\$2,628 33
RECEIPTS	
Payments on shares	\$558 00
Deposits	2,422 54
Interest received	59 17
	\$3,039 71
DISBURSEMENTS	
Deposits withdrawn	\$403 28
Loans to members	1,950 00
Printing and stationery.....	25
County clerk, fee.....	36
Commissioner of deeds' fee.....	1 00
Interest allowed	6 49
Cash on hand and on deposit December 31, 1915.....	678 33
	\$3,039 71

Par value of shares, \$1.00.

Shares in force January 1, 1915, none; shares issued during the year, 558; shares withdrawn during the year, none; shares in force, 558.

Borrowing members 23, holding 23 shares; non-borrowing members, 305, holding 535 shares. Female shareholders, 91, holding 119 shares. Forty members are depositors. Largest deposit balance December 31, 1915, \$401.76.

Total amount of interest credited or paid in cash to members on deposits during the year, \$6.49; rate, 4 per cent.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, none.

Transfer fee, none.

Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$250.

SPEEDWELL CREDIT UNION

No. 119 West 40th street, New York, N. Y.

[Organized 1914]

Officers	Names	Post-office addresses
President.....	MARTIN SAMUELS	645 West 171st Street.
Vice-President	MILLARD SHRODER	530 West 113th Street.
Secretary (Pro Tem.)	RUTH M. WHEELER	473 West 158th Street.
Treasurer.....	RUTH M. WHEELER	473 West 158th Street.

ASSETS	
Loans to members	\$823 00
Bonds	2,965 00
Cash	5,672 33
Interest accrued on bonds	21 66
	\$9,481 99

LIABILITIES	
Shares, fully paid	\$7,224 00
Amount due members for deposits	2,037 80
Guaranty fund	78 22
Undivided profits	123 77
Interest accrued on deposits	18 20
	\$9,481 99

RECEIPTS	
Cash on hand January 1, 1915	\$3,668 77
Payments on shares	5,477 00
Deposits	2,813 03
Loans to members repaid	1,888 00
Interest received	300 95
Fines received	2 67
	\$14,150 42

DISBURSEMENTS	
Shares withdrawn	\$2,599 25
Deposits withdrawn	1,584 88
Dividends paid	71 88
Loans to members	2,171 00
Bonds purchased	1,950 00
Printing and stationery	58 80
Banking department	9 37
Rent of safe deposit box	5 00
Treasurer's bond	15 00
Income tax	1 00
Interest paid depositors	11 91
Cash on hand and on deposit December 31, 1915	5,672 33
	\$14,150 42

Par value of shares, \$1.00.

Shares in force January 1, 1915, 4,346; shares issued during the year, 5,477; shares withdrawn during the year, 2,599; shares in force, 7,224.

Borrowing members, 132, holding 6,700 shares; non-borrowing members, 3, holding 524 shares. Female share holders, 14, holding 827 shares; 27 members are depositors. Largest deposit balance December 31, 1915, \$346.66.

Total dividends credited members during the year, \$71.88; rate, 4 per cent.

Total amount of interest credited or paid in cash to members on deposits during the year, \$11.91; rate, 4 per cent.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, none.

Transfer fee, none.

Interest paid by borrowing members, 6 per cent., 9 per cent. and 12 per cent. per annum.

Largest loan outstanding, \$110.

THE UNITED CREDIT UNION

No. 250 East 67th street, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	LEO TRAWIG.....	341 East 120th Street.
Vice-President.....	KOPEL STUBENHAUS.....	509 East 173d Street.
Secretary.....	ELIAS W. KLAR.....	250 East 67th Street.
Treasurer.....	HARRY BERKOWITZ.....	4047 Hill Avenue.

ASSETS

Loans to members	\$1,455 38
Cash	44 56

 \$1,499 94

LIABILITIES

Shares, fully paid	\$1,355 00
Shares, installment	76 41
Amount due members for deposits.....	18 00
Guaranty fund	37 43
Undivided profits	13 10

 \$1,499 94

RECEIPTS

Payments on shares	\$1,486 41
Deposits	18 00
Loans to members repaid	1,198 82
Interest received	133 38
Entrance fees received	33 40
Transfer fees received	25

 \$2,870 26

DISBURSEMENTS

Shares withdrawn	\$55 00
Loans to members	2,654 20
Salaries	25 00
Printing and stationery	35 38
Organizing expense	16 62
Rent	22 50
Legal expense	13 00
Banking department	4 00
Cash on hand and on deposit December 31, 1915.....	44 56

 \$2,870 26

Par value of shares, \$5.00.

Shares in force January 1, 1915, none; shares issued during the year, 339; shares withdrawn during the year, 11; shares in force, 328.

Borrowing members, 27, holding 131 shares; non-borrowing members, 44, holding 197 shares. Female shareholders, 19, holding 51 shares. One member is a depositor. Largest deposit balance December 31, 1915, \$18.

Amount of filed and unpaid withdrawals December 31, 1915, none.

Entrance fee, ten cents per share.

Transfer fee, twenty-five cents per share.

Interest paid by borrowing members, 6 per cent per annum.

Largest loan outstanding, \$250.

EXTRACTS FROM THE LAWS

RELATING TO THE

ORGANIZATION AND SUPERVISION

OF

SAVINGS AND LOAN ASSOCIATIONS
AND CREDIT UNIONS

[499]

Chap. 369.

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.

Credit union. The term, "credit union," when used in this chapter, means a domestic moneyed but non-stock corporation organized under article eleven of chapter six hundred eighty-nine of the laws of nineteen hundred nine, as amended by chapter five hundred eighty-two of the laws of nineteen hundred thirteen, or article eleven of this chapter, for the purpose of promoting thrift among its members and of making loans to its members at reasonable rates with or without security.

* * * * *

§ 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 unincumbered 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. If by means of consolidation a railroad corporation shall own and possess the properties and franchises which prior thereto belonged to similar corporations, and if the outstanding capital stock of the railroad corporation formed by such consolidation shall be equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made, and if during the five years next preceding such consolidation no one of the consolidating railroad corporations shall have failed regularly and punctually to pay the matured principal and interest of all its mortgage indebtedness, and if in addition thereto during the five years next preceding such consolidation, the dividends paid in cash by one or more of such consolidating corporations have equaled or exceeded four per centum per annum upon an amount equal to the combined capital stock of the consolidating corporations as outstanding at the time of each dividend payment during such five-year period, such successor railroad corporation formed by such consolidation shall be considered as having regularly and punctually paid such matured principal and interest and such dividends equal to or exceeding four per centum per annum during the same period of five years, provided further that the amount of dividends paid in cash during each of such five years has equaled or exceeded four per centum per annum on the stock of the consolidated corporation as outstanding at the time of such consolidation.

(b) The mortgage bonds of the following railroad corporations: The Chicago and Northwestern Railroad Company; Chicago, Burlington and Quincy Railroad Company, Michigan Central Railroad Company, Illinois Central Railroad Company, Pennsylvania Railroad Company, Delaware and Hudson Company, Delaware, Lackawanna and Western Railroad Company, New York, New Haven and Hartford Railroad Company, Boston and Maine Railroad Company, Maine Central Railroad Company, the Chicago and Alton Railroad Company, Morris and Essex Railroad Company, Central Railroad of New Jersey, United New Jersey Railroad and Canal Company, also in the mortgage bonds of railroad companies whose lines are leased or operated or controlled by any railroad company specified in this paragraph if said bonds be guaranteed both as to principal and interest by the railroad company to which said lines are leased

or by which they are operated or controlled. Provided that at the time of making investments authorized by this paragraph the said railroad corporations issuing such bonds shall have earned and paid regular dividends of not less than four per centum per annum in cash on all their issues of capital stock for the ten years next preceding such investment, and provided the capital stock of any said railroad corporations shall equal or exceed in amount one-third of the par value of all its bonded indebtedness; and further provided that all bonds authorized for investment by this paragraph shall be secured by a mortgage which is a first mortgage on either the whole or some part of the railroad and railroad property of the company issuing such bonds, or that such bonds shall be mortgage bonds of an issue to retire all prior mortgage debts of such railroad company; provided, further, that the mortgage which secures the bonds authorized by this paragraph is dated, executed and recorded prior to January first, nineteen hundred and five.

(c) The mortgage bonds of the Chicago, Milwaukee and Saint Paul Railway Company, and the Chicago, Rock Island and Pacific Railway Company, so long as they shall continue to earn and pay at least four per centum dividends per annum on their outstanding capital stock, and provided their capital stock shall equal or exceed in amount one-third of the par value of all their bonded indebtedness, and further provided that all bonds of either of said companies hereby authorized for investment shall be secured by a mortgage which is a first mortgage on either the whole or some part of the railroad or railroad property actually in the possession of and operated by said company, or that such bonds shall be mortgage bonds of an issue to retire all prior debts of 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 therefor, to an amount at least equal to four per centum per annum upon the capital stock outstanding at the time of such consolidation or purchase of said corporation which has issued or assumed such bonds.

* * * * *

Street railroad corporations shall not be considered railroad corporations within the meaning of this subdivision.

8. * * * * *

(b) Promissory notes made payable to the order of the savings bank upon demand by a savings and loan association of this state which has been incorporated for three years or more and has an accumulated capital of at least fifty thousand dollars.

10. Bonds of the land bank of the state of New York.

§ 239-a. A savings bank may also invest moneys deposited therein, the sums credited to the guaranty fund thereof and the income derived therefrom in:

1. Judgments heretofore or hereafter obtained against the state, for or on account of any liability or obligation heretofore created or incurred by the state.

2. Contracts entered into by the special examiner and appraiser of canal lands and the owner of lands, structures and waters or property rights pertaining thereto or connected therewith, heretofore appropriated or damaged by the state in the construction of the improved canals, as provided for by chapter one hundred and ninety-five of the laws of nineteen hundred and eight and acts amendatory thereof.

And it is hereby authorized to purchase, take an assignment of, hold, sell and assign said judgments and contracts, and to liquidate and settle the same with the state as hereinafter provided.

On obtaining a judgment or entering into a contract, and on the approval by the attorney-general of the title to lands, structures and waters appropriated or damaged, as herein provided, the attorney-general may certify such approval to the person or persons entitled to payment by reason of such appropriation or damage, in duplicate.

Every such assignment and every subsequent assignment thereof by the bank shall be in duplicate and set forth the postoffice address of the assignee; and one copy thereof must be forthwith filed by the assignee with the comptroller.

On the assignment of such judgment or contract to a savings bank, the assignor shall thereupon deliver to such savings bank the duplicate certificates of the attorney-general, one of which shall thereupon be filed by such savings bank with the state comptroller.

The comptroller is hereby authorized and it shall be his duty to pay to such savings bank immediately upon the effecting of any such assignment and the filing thereof with him, the interest, if any, accrued on such judgment or contract debt to the time of the effecting of the assignment, and he shall on the first day of January of each year, until the judgment or contract debt is paid in full, pay to such bank or its assigns the interest which has accrued thereon since the time of effecting the assignment, provided, however, that the comptroller may at any time serve upon such bank or its assignee, either personally or by mailing the same to the postoffice address given in the assignment, a notice to the effect that

funds are available for the payment of the same and that he is authorized and ready to issue his warrant to pay the same, whereupon it shall be the duty of every such assignee to accept such payment. Interest shall be allowed and paid by the state on each such judgment or contract so assigned until the twentieth day after the service by the comptroller of the aforementioned notice or until payment, if payment be sooner made. At any time after such assignment and certificate by the attorney-general shall be filed with the comptroller, the comptroller may demand of the attorney-general that the abstract of title and certificate of search as to incumbrances and all releases, waivers, contract settlements, conveyances and other instruments affecting such title be filed forthwith in the office of the comptroller. The filing thereof shall thereupon authorize the comptroller to make payment as hereinabove provided.

In determining the value of the assets or property held by a savings bank or of said judgments or contracts the superintendent of banks shall value such judgments and contracts at the face value thereof with accrued interest.

A savings bank shall not purchase any such judgments or contract and take an assignment thereof unless such assignment shall be indorsed with the approval of the attorney-general, and, upon said approval being so indorsed, the judgment or contract assigned shall thereby become and remain until paid a valid obligation of the state to the assignee thereof, or to its successor or assigns, for the amount therein specified.

The word "judgment" as used in this section includes and is intended to be synonymous with the words "determination" and "award".

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 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 por-

tion 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 mort-

gage 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. This restriction shall not apply to money obtained from the land bank of the state of New York through

the issue of bonds on its account and secured by the assignment of bonds and mortgages or other securities by such association.

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 advanced 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 association 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 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 such association, 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, of at least five savings or instalment shares, or of other shares equal in value to one matured instalment 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 superintendent 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 members at a special or annual election; or when the number of directors 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 shall be delayed or withheld, and for every day that it shall fail to report any such omitted matter, unless the time therefor shall have been extended by the superintendent as provided by section forty-nine of this chapter.

§ 414. Preference of deposits made by savings and loan associations.

All the property of any bank or trust company which shall become insolvent, shall be applied by the trustees, assignees or re-

ceivers thereof, or by the superintendent of banks, if such insolvent bank or trust company is being liquidated by him under the provisions of section fifty-seven of this chapter, in the first place ratably and proportionately to the payment in full of any sum or sums of money deposited therewith by any savings bank, savings and loan association or credit union, but not to an amount exceeding that authorized to be so deposited by the provisions of this chapter, and subject to any other preference provided for in the charter of any such bank or trust company.

§ 415. Annual report to shareholders.

Every savings and loan association shall prepare and publish annually and deliver to each shareholder on application a complete statement of its financial condition including the receipts and disbursements since its last previous statement.

§ 416. Construction of reference to laws of eighteen hundred and ninety-two.

Whenever reference is made prior to May thirty-first, eighteen hundred ninety-eight, in any of the statutes of the state of New York to article five or six or to articles five and six of chapter six hundred eighty-nine of the laws of eighteen hundred ninety-two, such references shall be construed to refer to article ten of this chapter.

§ 417. Rights of certain associations preserved.

The repeal of chapter one hundred twenty-two of the laws of eighteen hundred fifty-one, chapter five hundred sixty-four of the laws of eighteen hundred seventy-five, chapter ninety-six of the laws of eighteen hundred seventy-eight, and chapter five hundred fifty-six of the laws of eighteen hundred eighty-seven, article five of chapter six hundred eighty-nine of the laws of eighteen hundred ninety-two, article six of chapter six hundred eighty-nine of the laws of eighteen hundred ninety-two as originally 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 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 associations, corporations and persons with whom it has contracts, engagements or undertakings, in instalments or otherwise; to enter into any contract engagement or undertaking with such

associations, corporations or persons for the withdrawal of such money or property, with any increase thereof, or for the payment to them or to any association, corporation or person of any sum of money, at any time, either fixed or uncertain; to lend money to savings and loan associations upon the security of their promissory notes with or without collateral.

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 by section two hundred and 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; to return to, or permit such savings and loan associations to retain any sums of money so collected in excess of the amount required to meet the obligations of such associations respectively.

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. Issuing of bonds.

Bonds shall be issued in series of not less than fifty thousand dollars. All bonds 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 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 bonds shall be sufficient

to liquidate the debt in a period not exceeding forty years. In the event of any default for more than ninety days in the payment of the principal of, or for more than ninety days in the payment of any instalment of interest upon, any of said bonds, the superintendent of banks may, of his own motion, and shall, upon the request in writing of the holders of said bonds in default to the amount of fifty thousand dollars, forthwith take possession of and proceed to liquidate the land bank. Upon such liquidation he shall be entitled in the name of the land bank to enforce all of its rights and securities and to collect and realize upon all of its assets, including all mortgages assigned to the said land bank by the several member associations, and deposited with the comptroller of the state of New York, up to the amounts advanced by the land bank to the several member associations thereon. Upon any such liquidation all said bonds then issued and outstanding shall forthwith become due and payable equally and ratably out of all the assets of said land bank in advance of any other debts thereof not specifically preferred by law.

§ 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.

ARTICLE XI.

Credit Unions.

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§ 450. Incorporation; organization certificate.

When authorized by the superintendent of banks as provided in section twenty-three of this chapter, seven or more persons employed or residing in the state of New York may form a corporation to be known as a credit union. 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 of the corporation which shall include the words "credit union."

2. The place where its business is to be transacted. If the condition of membership is employment of its members by a certain individual, partnership or corporation, the place of business of such individual, partnership or corporation may be stated as the place of business of such credit union.

3. The par value of the shares, which shall not exceed twenty-five dollars.

4. The full name, residence and post-office address of each of the incorporators and the number of shares subscribed for by each.

5. The term of its existence, which may be perpetual.

6. The number of its directors which shall not be less than five, and the names and addresses of the incorporators who shall be its directors until the first annual meeting of shareholders.

§ 451. 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 credit union shall be conducted with reference to the following matters:

1. The purposes of the corporation.
2. The qualifications for membership.
3. The date during the month of January of the annual meeting; the manner of conducting meetings; the method by which members shall be notified of meetings, and the number of members which shall constitute a quorum.
4. The number of directors necessary to constitute a quorum, and the compensation and duties of officers elected by the directors.
5. The powers and duties of the credit committee and the number of members, not less than three, of which it shall be composed.
6. The powers and duties of the supervisory committee and the number of members, not less than three, of which it shall be composed.
7. The conditions upon which shares may be issued, paid for, transferred and withdrawn.
8. The fines, if any, which shall be charged for failure punctually to meet obligations to the corporation.
9. The conditions upon which deposits may be received and withdrawn.
10. The manner in which the funds of the corporation shall be employed.
11. The conditions upon which loans may be made and repaid
12. The maximum rate of interest that may be charged upon loans.
13. The method of receipting for money paid on account of shares, deposits or loans.
14. The manner in which the guaranty fund shall be accumulated.
15. The manner in which dividends shall be determined and paid to members.
16. Whether the members shall be equally and ratably liable for the payment of the debts of the corporation.

§ 452. When corporate existence begins; conditions precedent to commencing business.

When the superintendent of banks shall have endorsed his approval on the organization certificate, as provided by section twenty-three of this chapter, the corporate existence of the credit union shall begin, and it shall then have power to elect officers and to transact such other business as relates to its organization. But it shall transact no other business, until the superintendent shall have duly issued to it the authorization certificate specified in section twenty-four of this chapter.

§ 453. General powers.

In addition to the powers conferred by the general corporation law, a credit union shall, subject to the restrictions and limitations contained in this article and in its by-laws, have the following powers:

1. To issue shares to persons qualified for membership.
2. To charge an entrance fee to subscribers for such shares.
3. To charge a reasonable fee for the transfer of its shares.
4. To receive the savings of its members in payment of shares or on deposit.
5. To lend money to its members upon such terms and conditions as the by-laws provide and as the credit committee shall approve, at rates not exceeding one per centum per month, inclusive of all charges incident to the making of such loan.
6. To deposit any moneys received by it and not lent to members, as provided in section four hundred and fifty-six of this article.
7. To borrow money to an amount not exceeding forty per centum of the capital of such corporation, except where the capital is five thousand dollars or less, in which event such credit union may borrow any amount up to two thousand dollars.
8. To reduce its liability to shareholders as provided in section four hundred and sixty-two of this article.
9. To fine members for failure to meet punctually obligations to such credit union.
10. To expel members, as provided in section four hundred and sixty-three of this article.
11. To impress a lien upon the shares and dividends of any member to the extent of any loans made to him and for any dues or fines payable by him.
12. To cancel the shares of any member who withdraws or is

expelled, and apply the withdrawal value thereof to the liquidation of such member's indebtedness to the corporation.

13. To hold shares in and make deposits with other credit unions.

14. To invest any moneys received by it and not lent to its members in the securities which are authorized as investments for savings banks by subdivisions one, two, three, four, five and seven of section two hundred and thirty-nine of this chapter.

§ 454. Limitations upon powers.

No credit union shall:

1. Pay any commission or compensation for securing members or for the sale of its shares.

2. Make any loan in excess of fifty dollars unless security therefor is taken. The term "security" within the meaning of this subdivision shall include an endorsed note.

3. Impose a fine, in case of failure of a member to make payments on shares, exceeding two per centum per month or fraction of a month on amounts due, except that a minimum fine of five cents per month or fraction thereof may be imposed.

4. Permit any director, officer or member of the credit committee or supervisory committee to borrow directly or indirectly or become surety for any loan or advance made by the corporation, unless such loan shall have been approved at a regularly called meeting of the members of the corporation by a majority vote of those present, and the notice of such meeting shall have stated that the question of loans to directors, officers or members of committees would be considered at such meeting.

5. Issue shares or accept deposits in trust, except in the name of the trustee, as such, for a specified beneficiary whose residence shall be disclosed to the credit union by such trustee.

6. Issue any shares except to those qualified for membership under its by-laws, and unless there is printed upon the certificate or other evidence of such shares the words "transferable only to qualified members."

7. Lend to any of its members without requiring at the time of such loan a surrender and pledge of any certificates or other evidences of membership, issued by such credit union to the member to whom such loan is to be made.

§ 455. Capital.

The capital of a credit union shall consist of the payments made by members on shares, and unpaid dividends credited thereon.

§ 456. Deposit of funds; preference.

The capital, deposits, undivided profits and guaranty fund of any credit union may be deposited in one or more savings banks, state banks or trust companies, incorporated under the laws of the state of New York, or in national banks located in the state. Funds deposited in a state bank or trust company shall, in the event of the liquidation of such depository, be entitled to priority of payment to the same extent as deposits of savings banks as provided in section two hundred and seventy-eight of this chapter.

§ 457. Guaranty fund; how created and regulated.

Every credit union shall create a guaranty fund which shall in no case exceed the capital of the corporation, plus fifty per centum of its other liabilities, and which shall be held to meet contingencies until the corporation is dissolved, when it may be distributed among the shareholders.

Such guaranty fund shall be created and regulated as follows:

1. All entrance fees, transfer fees and fines remaining after the payment of organization expenses shall be set aside to such fund.
2. At the close of each fiscal year twenty-five per centum of the net earnings of the corporation for the year shall be carried to such fund, provided that, upon the recommendation of the board of directors, the shareholders, at the annual meeting, may increase or, if such fund equals or exceeds its capital, may decrease the proportion of net earnings to be thus set aside.
3. Any sums recovered on items previously charged to it shall be credited to such fund.

Losses incurred by a credit union may be charged to its guaranty fund.

§ 458. Calculation to determine whether dividends may be declared and amount thereof.

On or after the date of the close of each fiscal year, in order to determine whether a dividend may be declared, and the amount thereof, the earnings from all sources, may be credited to the credit union's profit and loss account and the following items shall be charged against such account:

1. All expenses paid or incurred of whatever nature in the management of its affairs, the collection of its debts or the transaction of its business.
2. The interest paid, or accrued and unpaid, on debts owing by it.

3. All losses sustained by it in excess of its guaranty fund.

The credit balance of the profit and loss account as thus determined shall constitute the undivided profits of the credit union at the close of such period, and shall be applicable to the payment of dividends except as provided in the next succeeding section.

§ 459. Dividends to shareholders; how often and from what payable; conditions precedent.

The directors of any credit union may, at the close of each fiscal year, declare such dividend from its undivided profits as they shall judge expedient. But no credit union shall declare, credit or pay any dividend to its shareholders until it shall have:

1. Made good any existing impairment of its capital.

2. Carried to its guaranty fund such part of its net earnings as is required by section four hundred fifty-seven of this article.

Only fully paid shares shall be entitled to dividends, and shares which shall have been fully paid during any year in which dividends were declared shall be entitled only to a proportionate part of such dividends calculated from the first day of the month following such payment in full.

§ 460. Change of location.

Any credit union 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 and accompanied by the written assent thereto of at least two-thirds of its shareholders. If the proposed place of business is within the limits of the village, borough or city, if in a city not divided into boroughs, in which the place of business of the credit union 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 credit union 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 present place of business of such credit union is located. If the superintendent shall grant his certificate authorizing the change of location, as provided in section fifty of this chapter, the credit union 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, the credit union 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.

§ 461. Exemptions and individual liability of shareholders.

The shares of members of any credit union and all the accumulations on such shares shall be exempt from sale on execution and proceedings supplementary thereto to the amount of six hundred dollars. The transfer of such shares shall not be taxable under the provisions of article twelve of the tax law.

Unless the by-laws so provide the shareholders of such a credit union shall not be individually liable for the payment of its debts.

§ 462. Reduction of liability to shareholders.

Whenever the losses of any such credit union resulting from a depreciation in the value of its securities or otherwise exceed its undivided profits and guaranty fund, so that the estimated value of its assets is less than the total amount due its shareholders, the board of directors may, with the written approval of the superintendent of banks, order a reduction of the liability to each of its shareholders, so as to divide the loss equitably among such shareholders. If thereafter the credit union shall realize from such assets a greater amount than was fixed in the order of reduction, such excess shall be divided among the shareholders whose assets were reduced, but to the extent of such reduction only.

§ 463. Manner of withdrawal and expulsion of members; effect upon liabilities to credit union.

A member desiring to withdraw from a credit union shall file a written notice of his intention to withdraw. The board of directors may expel any member who has not carried out his engagements with the credit union, or who has been convicted of a criminal offense, or who neglects or refuses to comply with the provisions of this article, or of the by-laws, or who habitually neglects to pay his debts, or who becomes insolvent or bankrupt. The members at any regularly called meeting may expel any member whose private life is a source of scandal. But no member

shall be expelled until he has been informed in writing of the charges against him and shall have had reasonable opportunity to be heard.

Any member of a credit union who withdraws or is expelled shall not be relieved of any liability to the corporation. The amounts paid in on shares or deposited by such members, together with any dividends credited to their shares and any interest which has accrued on their deposits, shall be repaid to them in the order of their withdrawal or expulsion, as funds become available therefor, but the credit union may deduct from such payments any sums due it from such members.

§ 464. Meetings of shareholders; voting.

At all meetings of shareholders of every credit union each shareholder shall have one vote irrespective of the number of shares which he holds, and no shareholder may vote by proxy. At any annual or special meeting a decision of the board of directors may be overruled by a majority vote of all the shareholders.

1. Annual meeting. An annual meeting for the election of directors, a credit committee and a supervisory committee shall be held during the month of January upon such notice and at such time and place as the by-laws provide.

2. Special meetings. At the request of ten members, or by order of the directors or the supervisory committee, special meetings may be held, after notice to the members as provided in the by-laws.

§ 465. Qualifications and disqualifications of directors.

Every director of a credit union shall be a shareholder in his own right; 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 his qualifying share 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.

§ 466. Oaths of directors, officers and members of committees.

Each director, officer and member of committee 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 credit union, 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, of at least one share subscribed for by him or standing

in his name on the books of the credit union 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, officers and members of committees making it, and certified by an officer authorized by law to administer oaths, and immediately transmitted to the superintendent of banks.

§ 467. Tenure of office of directors.

The directors, unless sooner disqualified or removed, shall hold office until the next annual meeting of shareholders after their election and until their successors are elected and have qualified.

§ 468. Powers and duties of directors; not entitled to compensation.

The board of directors of every credit union shall have the general management of the affairs, funds and records of the corporation. The directors shall hold an annual meeting within ten days after the annual meeting of shareholders for the purpose of electing a president, vice-president, secretary and treasurer of the corporation.

If the by-laws so provide the directors may elect the same person as secretary and treasurer.

No member of the board of directors shall receive any compensation for his services as a member of said board.

Whenever the directors shall deem any loan unsafe they may, in their discretion, require additional security to be given by the borrower, and if such security is not furnished as required by them, they may declare the loan due and take action to collect the same.

§ 469. Special duties of directors.

Unless the by-laws shall expressly reserve any or all of the following duties to the shareholders, it shall be the special duty of the directors:

1. To act upon all applications for membership and to expel members.
2. To fix the amount of surety bond required of each officer having the control or custody of funds.
3. To determine from time to time the rate of interest which shall be allowed on deposits and charged on loans.
4. To fix the maximum number of shares which may be held by, and the maximum amount which may be lent to any one member.

5. To declare dividends.
6. To recommend amendments to the by-laws.
7. To fill vacancies in the board of directors or in the credit committee.
8. To direct the deposit or investment of funds, except loans to members, and to perform such other duties as the by-laws may prescribe.

§ 470. Credit committee; duties.

The credit committee of every credit union shall meet as often as necessary, after due notice has been given to each member, for the purpose of passing upon applications of members for loans and advances. Every such application must be made in writing and must state the purpose for which the loan is desired and the security offered. No loan shall be made unless the application has received the unanimous approval of the members of the committee present at the meeting, provided that a majority of the committee shall be present.

Any applicant for a loan may appeal from the decision of the credit committee to the board of directors.

In no case shall a member of the credit committee receive any compensation for his services as a member of such committee, or serve as a member of the supervisory committee.

If a credit union is located elsewhere than in a city, its board of directors may, if the by-laws so provide, act as its credit committee.

§ 471. Supervisory committee; powers and duties.

The supervisory committee shall have power:

1. To suspend at any time by unanimous vote, at a meeting called for that purpose, the credit committee or any member of the board of directors or any officer.
2. By a majority vote to call a meeting of the shareholders to consider any violation of this article or the by-laws, or any practices of the credit union which, in the opinion of the committee, are unsafe or unauthorized.

It shall be the duty of the supervisory committee:

1. To inspect the securities, cash and accounts of the credit union and supervise the acts of its board of directors, officers and credit committee.
2. Within seven days after the suspension of the credit committee, to cause notice of a special meeting to be given to the

shareholders to take such action regarding such suspension as may be deemed necessary.

3. To fill vacancies in the supervisory committee until the next annual meeting of the shareholders.

4. At the close of each fiscal year to make an audit of the books and records and an examination of the business and affairs of the credit union for the year and to make a full report of its assets and liabilities, receipts and disbursements to the board of directors, and to cause such report to be read at the annual meeting of shareholders and filed with the records of such credit union.

In no case shall a member of the supervisory committee receive any compensation for his services as a member of such committee, or serve as a member of the credit committee.

§ 472. Officers; powers, duties and compensation.

The powers, duties and compensation of the officers of any credit union shall be such as are prescribed in the by-laws.

§ 473. Amendment of by-laws; approval of superintendent of banks.

The by-laws of a credit union may be changed or amended by a three-fourths vote of the shareholders present at any meeting; provided the proposed change or amendment shall have first had the approval of the superintendent of banks; and provided further, that notice of such meeting, containing a true copy of the proposed change or amendment, shall have been given to each shareholder as prescribed in the by-laws. A copy of any change or amendment thus adopted shall be filed in the office of the superintendent of banks within thirty days after its adoption. Any credit union deeming itself aggrieved by the refusal of the superintendent of banks to give his approval to a proposed change or amendment, may apply to any justice of the supreme court of the district wherein the credit union is located, upon notice to the superintendent of banks, for a review of such decision. Such justice shall review the decision of the superintendent and may overrule or set aside the action of the superintendent and approve such change or amendment. An approval thus obtained shall enable such credit union to make the change or amendment as approved.

§ 474. Credit union not liable for taxation.

Any credit union subject to the provisions of this article shall be deemed an institution for savings within the meaning of the

law which exempts such institutions from taxation. No law which taxes corporations in any form, or the shares thereof or the accumulations therein, shall apply to corporations doing business in accordance with the provisions of this article, unless such corporations are specifically named in said law.

§ 475. Fiscal year.

The fiscal year of every credit union shall end at the close of business on the thirty-first day of December.

§ 476. Communications from banking department must be submitted to directors and supervisory committee, and noted in minutes.

Each official communication directed by the superintendent of banks or one of his deputies to a credit union 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 credit union, shall be submitted, by the officer receiving it, to the board of directors and to the supervisory committee at the next meeting of such board or committee and duly noted in the minutes of the meetings of such board, or committee.

§ 477. Reports to superintendent; penalty for failure to make.

On or before the first day of February in each year, every credit union 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 and shall be in the form and contain the matters prescribed by the superintendent. Every such report shall be verified by the oaths of the president, treasurer, secretary, and a majority of the members of the supervisory committee. 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 credit union has been transacted at the location required by this article and not elsewhere.

Every such credit union 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 credit union 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 credit union shall forfeit to the people of the state the sum of five dollars for every day that such report shall be delayed or withheld, and for every day that it shall fail to report any such omitted matter, unless the time therefor shall have been extended by the superintendent as provided by section forty-nine of this chapter.

§ 478. Penalty for loans to nonmembers; recovery.

Any officer, director or member of a committee of a credit union who knowingly permits a loan to be made or participates in a loan to a nonmember of the corporation shall be guilty of a misdemeanor and shall be primarily liable to the corporation for the amount thus illegally loaned, and the illegality of such a loan shall be no defense in any action by the corporation to recover the amount lent.

§ 479. Penalty for use of term "Credit Union."

The use by any person, partnership, association or corporation, other than those authorized as provided in this article, of any name or title which contains the two words "credit" and "union" shall be a misdemeanor.

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