

ANNUAL REPORT

OF THE

Superintendent of Banks

STATE FEDERAL
RELATIVE TO
SOCIETY
OF ASSOCIATION

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

FOR THE YEAR 1917

TRANSMITTED TO THE LEGISLATURE MARCH 15, 1918

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STATE OF NEW YORK

No. 12.

IN SENATE

MARCH 15, 1918

ANNUAL REPORT

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**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, 1918.*

To the Honorable 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, 1917.

Very respectfully yours,

GEORGE I. SKINNER,

Superintendent of Banks

REPORT

To the Legislature:

In compliance with the provisions of the Banking Law, I am submitting for your consideration that part 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. All of these corporations are strictly co-operative institutions. They differ in their management from savings banks, which are also mutual corporations, from the fact that their officers and directors are elected by the members instead of their affairs being managed and their officers elected by a self-perpetuating board of trustees named at the time of organization.

SAVINGS AND LOAN ASSOCIATIONS

The savings and loan system of this State dates back to the year 1851, when a bill authorizing the incorporation of "Building, Mutual Loan and Accumulating Fund Associations" was enacted. The building and loan movement in this country antedates this period by many years and, in fact, is said to have existed prior to the boasted co-operative systems of Germany and other European nations. It is sometimes claimed to have furnished a model for them.

The laws governing such associations in this State were until about twelve years ago in such condition as to permit many abuses and the present statute, which is as nearly perfect as the ingenuity of the founders of the present associations educated by some rather unfortunate experiences can make it, is the result of very careful consideration and successive amendments. It is only recently that the savings and loan associations of this State have commenced to take that place among its financial institutions to which, from their general usefulness to thrifty wage-earners and their special function of enabling wage-earners and laborers to obtain homes, they are entitled. It has been a source of great regret to those most interested in the movement that the farmers of the State have not adapted this co-operative system to their needs and made the same use of its opportunities as our urban population and the

dwellers in villages. It is peculiarly gratifying to the advocates of the system that, in a year in which, with the co-operation of the officers of these mutual associations, the savings of the thrifty and industrious have been, through patriotic motives, so largely invested in Liberty bonds, the work of these associations has shown such great progress.

Notwithstanding the voluntary liquidation of a number of associations, the involuntary liquidation of another and the fact that only one new association actually began business during the year, the total resources of the savings and loan associations of the State increased over \$6,400,000, and the total resources of such associations are now in excess of \$86,000,000.

The original building societies were neighborhood affairs and terminated with the maturity of the shares of the original members. Many of those most interested in the progress of these associations in the early days believed, from the experiences of the so-called national building and loan associations, that it would be impossible to properly conduct large institutions of this character. I can remember when one national association heralded in glaring advertisements the fact that its total resources had reached one million dollars. Experience has proved, however, that large associations can be operated safely, provided their loaning territory is limited and they are managed by competent officers. At the present time there are no less than twenty-one strictly local associations having resources of over one million dollars each, and the largest of these associations has total assets of \$4,318,148.

DISTRIBUTION BY COUNTIES

One of the most pleasing features of the savings and loan movement, in view of the lessons of thrift which such associations necessarily teach and the desire for home-owning which they promote and inculcate, is their very wide distribution geographically. Where well managed, moreover, they seem to thrive equally in small villages and in the large cities. Such associations are in existence in forty-seven of the sixty-two counties of the State, the number in a county varying from one to thirty-seven.

The following table gives the distribution of the associations reporting for the year 1917 by counties, together with their reported resources on the thirty-first days of December, 1916 and

1917, and the amount of the increase or decrease in such resources for each county during the year:

COUNTIES	Number of associations	REPORTED RESOURCES		Increase	Decrease
		Dec. 31, 1916	Dec. 31, 1917		
Albany.....	6	\$1,293,916	\$1,289,004	.....	\$4,912
Allegany.....	1	202,555	236,173	\$33,618	.....
Bronx.....	4	1,092,790	719,795	.....	372,995
Broome.....	2	264,357	271,886	7,529	.....
Cattaraugus.....	3	1,631,718	1,861,019	229,301	.....
Chautauqua.....	3	533,147	626,823	93,676	.....
Chemung.....	3	2,301,548	2,500,142	198,594	.....
Chenango.....	1	314,949	316,198	1,249	.....
Columbia.....	2	72,009	85,480	13,471	.....
Cortland.....	2	109,016	122,454	13,438	.....
Delaware.....	1	34,201	36,645	2,444	.....
Dutchess.....	1	697,131	744,891	47,760	.....
Erie.....	37	8,635,757	9,541,301	905,544	.....
Franklin.....	1	116,106	129,947	13,841	.....
Genesee.....	1	595,732	641,160	45,428	.....
Greene.....	1	221,871	261,572	39,701	.....
Herkimer.....	4	941,068	1,037,593	96,525	.....
Jefferson.....	2	646,033	686,648	40,615	.....
Kings.....	28	9,384,973	9,434,616	49,643	.....
Madison.....	2	215,245	219,335	4,090	.....
Monroe.....	18	3,266,995	3,346,908	79,913	.....
Nassau.....	3	499,361	501,355	1,994	.....
New York.....	32	11,321,691	12,517,055	1,195,364	.....
Niagara.....	3	2,815,162	3,481,531	666,369	.....
Oneida.....	5	4,759,909	4,980,499	220,590	.....
Onondaga.....	2	254,148	268,326	14,178	.....
Ontario.....	1	914,215	1,095,022	180,807	.....
Orange.....	9	2,839,186	3,207,371	368,185	.....
Orleans.....	2	370,935	374,357	3,422	.....
Oswego.....	5	1,871,297	1,932,855	61,558	.....
Otsego.....	1	734,674	884,201	149,527	.....
Queens.....	8	1,049,988	1,077,543	27,555	.....
Rensselaer.....	5	4,286,185	4,721,392	435,207	.....
Richmond.....	14	5,429,412	6,124,839	695,427	.....
Rockland.....	7	2,049,359	2,212,857	163,498	.....
St. Lawrence.....	5	1,577,258	1,784,330	207,072	.....
Saratoga.....	1	110,658	149,622	38,964	.....
Schenectady.....	1	1,137,733	1,246,625	108,892	.....
Steuben.....	6	1,689,991	1,778,241	88,250	.....
Sullivan.....	1	40,445	43,389	2,944	.....
Tioga.....	1	155,786	143,222	.....	12,564
Tompkins.....	2	46,406	80,332	33,926	.....
Ulster.....	4	474,525	544,318	69,793	.....
Warren.....	1	623,813	651,925	28,112	.....
Washington.....	1	28,642	35,017	6,375	.....
Westchester.....	9	1,956,097	2,105,268	149,171	.....
Yates.....	1	21,888	21,747	.....	141
Totals.....	253	\$79,629,881	\$86,072,829	\$6,833,560	\$390,612
Net increase.....	.....	.....	.....	6,442,948	.....

It appears from this table that the savings and loan associations of twenty-one counties reported resources of over one million dollars each, that there was an increase in the reported resources of every county except four, and that in only one of these counties was the decrease considerable.

MODEL BUILDING AND LOAN ASSOCIATION

The exceptional decrease shown in the reported resources of the savings and loan associations of the county of Bronx is due to the failure of the Model Building and Loan Association of Mott Haven as a result of the dishonesty of two of its officers. This failure is one of the rare cases in which the Department has been obliged to close a local savings and loan association on account of the criminal conduct of its officers, and was all the more remarkable from the good reputation that those officers had previously borne. The liquidation of this association has proceeded so rapidly that thirty-five per centum of their claims has already been paid to the investing members of the association, notwithstanding the involved condition in which its affairs were left as the result of the forgeries perpetrated.

EAGLE SAVINGS AND LOAN COMPANY

Mention has been made in recent reports of this Department of the affairs of the Eagle Savings and Loan Company, one of the surviving national building and loan associations, which not only suffered from the false theories originally adopted and the unsound methods practiced until prohibited by amendments to the Banking Law, but from two rather serious defalcations which were brought to light by examiners of this Department. Since the discovery of the last defalcation, its affairs have been further complicated by numerous suits brought by various members to have their claims preferred at the expense of the membership generally, on account of alleged false representations made by former officers, the probability being ignored that practically the same representations were made to all members of the same class. On account of the varied testimony in the individual cases, however, the courts seem to have been unable to formulate any general rule by which the rights of the various classes of members could be

determined and, with only five shareholders opposing, the members have since the close of the year voted to go into voluntary liquidation, in accordance with the provisions of section 486 of the Banking Law.

ASSOCIATIONS VOLUNTARILY DISSOLVED

The Broadway Dry Goods Co-operative Building and Loan Association of New York and the Mutual Savings, Loan and Building Association, of Rome, voluntarily liquidated their affairs during the year, paying all members in full, and have been finally dissolved by orders of the Supreme Court.

NEW ASSOCIATIONS

The following table gives the names and locations of the savings and loan associations organized during the year, together with the dates upon which the organization certificates were approved and the dates when their authorization certificates were issued:

NAME	Location	Certificate approved	Date of authorization
Schiller Park Savings and Loan Association	Buffalo	Sept. 4, 1917	Sept. 5, 1917
Northern Westchester Savings and Loan Association	Pleasantville	Sept. 14, 1917	Sept. 14, 1917
Cooperstown Savings and Loan Association	Cooperstown	Dec. 26, 1917	Dec. 26, 1917

The Northern Westchester Savings and Loan Association and the Cooperstown Savings and Loan Association had not yet commenced business at the close of the year.

ASSOCIATIONS IN LIQUIDATION

A number of the associations have done no new business in many years and are in practical liquidation, although their names are still carried upon our roster and their reports are included in our tabulations. The following table gives the names and locations of such associations:

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.

NATIONAL AND LOCAL ASSOCIATIONS

Although only two of the associations formerly classified as national building and loan associations are still engaged in active business, it seems only fair to the strictly local associations to separate their operations from those of the former national associations, although the present business of both classes of associations is governed by the same statute. 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 following table gives the principal items of assets and liabilities, receipts and disbursements of the associations of the State at the close of business December 31, 1917, with various items of general interest, the items being separately stated for the national and local associations:

Assets	Nationals	Locals	Totals
Loans on bond and mortgage	\$1,955,523	\$73,625,287	\$75,580,810
Loans on shares	35,343	2,084,722	2,120,065
Stocks and bonds	8,755	2,070,234	2,078,989
Shares of Land Bank of the State of New York	4,000	99,000	103,000
Land contracts	11,769	302,262	314,031
Real estate	1,181,433	1,489,652	2,671,085
Cash on hand and in bank	428,158	2,450,199	2,878,357
Furniture and fixtures	4,566	43,202	47,768
Installments due and unpaid .....	.....	28,473	28,473
Interest, premium, fees and fines due and unpaid	20,549	108,199	128,748
Other assets	29,321	92,182	121,503
Totals	\$3,679,417	\$82,393,412	\$86,072,829

LIABILITIES	Nationals	Locals	Totals
Due shareholders, dues	\$2,851,278	\$66,511,490	\$69,362,768
Due shareholders, matured shares	31,343	353,684	385,027
Due shareholders, dividends credited	104,260	8,445,346	8,549,606
Balance due borrowers on mortgage loans	14,951	255,985	270,936
Prior mortgages	218,550	135,200	353,750
Borrowed money	35,000	1,964,100	1,999,100
Advances by Land Bank		675,800	675,800
Undivided profits	277,332	1,415,465	1,692,797
Guaranty fund	21,751	2,310,012	2,331,763
Unearned or rebatable premium		167,120	167,120
Other liabilities	124,952	159,210	284,162
Totals	\$3,679,417	\$82,393,412	\$86,072,829
RECEIPTS			
Cash on hand January 1, 1917	\$250,706	\$2,999,670	\$3,250,376
Dues received	147,289	22,402,772	22,550,061
Prior mortgages	20,000	22,050	42,050
Money borrowed	79,280	4,282,142	4,361,422
Mortgages redeemed	352,984	8,984,978	9,337,962
Loans on shares repaid	11,312	2,018,597	2,029,909
Real estate sold	118,244	279,976	398,220
Fees received	357	36,115	36,472
Fines received	183	38,777	38,960
Interest received	97,847	4,171,233	4,269,080
Premium received	16,442	278,056	294,498
Rent received	62,587	75,992	138,579
Dividends retained on withdrawals	1,047	65,138	66,185
Other receipts	253,713	1,692,076	1,945,789
Totals	\$1,411,991	\$47,347,572	\$48,759,563
DISBURSEMENTS			
Loaned on mortgages	\$244,364	\$14,589,316	\$14,833,680
Loaned on shares	17,960	2,218,802	2,236,762
Payments to shareholders before maturity, dues	110,491	14,410,787	14,521,278
Paid matured shares	14,411	4,673,756	4,688,167
Payments to shareholders, dividends withdrawn	11,016	1,213,911	1,224,927
Cash dividends paid on income and accumulative pre- paid shares	10,403	349,009	359,412
Paid borrowed money and prior mortgages	130,230	3,520,487	3,650,717
Paid interest on borrowed money and prior mortgages	17,002	109,946	126,948
Paid for real estate	79,881	389,136	469,017
Paid salaries and clerk hire	24,719	318,597	343,316
Paid advertising, printing and postage	5,296	40,358	45,654
Paid rent	8,236	38,719	46,955
Paid repairs to real estate	16,963	32,296	49,259
Paid taxes, insurance, etc.	26,011	52,003	78,014
Other disbursements	266,850	2,940,250	3,207,100
Cash on hand December 31, 1917	428,158	2,450,199	2,878,357
Totals	\$1,411,991	\$47,347,572	\$48,759,563

MISCELLANEOUS ITEMS	Nationals	Locals	Totals
Shares in force January 1, 1917.....	127,913	1,799,464	1,927,377
Shares issued during the year.....	14,096	469,660	483,756
Shares withdrawn during the year.....	8,384	361,640	370,024
Shares in force December 31, 1917.....	133,625	1,907,484	2,041,109
Borrowing members.....	346	39,391	39,737
Shares held by borrowing members.....	10,373	508,504	518,877
Non-borrowing members.....	6,981	152,853	159,834
Shares held by non-borrowing members.....	123,252	1,398,980	1,522,232
Female shareholders*.....	2,675	63,331	66,006
Shares held by females*.....	43,773	455,703	499,476
Dividends credited on installment shares during the year	\$4,113	\$2,758,592	\$2,762,705
Dividends credited or paid in cash on other shares			
during the year.....	\$18,123	\$780,399	\$798,522
Filed and unpaid withdrawals December 31, 1917.....	\$756,920	\$76,494	\$833,414
Shares matured during the year.....	\$15,011	\$4,680,768	\$4,675,779
Operating expenses for the year, paid.....	\$49,680	\$446,617	\$496,297
Operating expenses for the year, unpaid.....	\$31	\$1,088	\$1,119
Amount of mortgages on property in this State.....	\$1,925,942	\$69,329,756	\$71,255,698
Amount of mortgage loans on farm property.....		\$1,351,397	\$1,351,397
Number of foreclosures commenced in 1917.....	39	223	262
Number of foreclosures completed in 1917.....	13	130	143
Number of parcels of real estate acquired in 1917 by			
foreclosure or settlement of loans.....	19	112	131

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

ITEMS OF SPECIAL INTEREST

While the total reported assets of all the associations of the State were \$86,072,829, an increase of \$6,442,948, the assets of the local associations amounted to \$82,393,412, an increase of \$6,390,741, or 8.4 per centum. The membership of all the associations of the State was 199,571, a decrease of 743, while the membership of the local associations decreased 1,873, leaving a total membership in the local associations of 192,244.

The female shareholders constituted nearly one-third of the membership of these associations, there being 66,006 female shareholders, holding 499,476 shares. Eighteen of the associations, moreover, did not report the number of female shareholders. The local associations paid over \$670,000 more to the holders of matured shares than during the previous year, the total amount so paid them being \$4,673,756. The total amount paid to the holders of matured shares by all the associations was \$4,688,167.

The extent to which these associations are used as a matter of temporary accommodation or their shareholders find themselves

unable to carry their shares to maturity, is indicated by the amount of withdrawals paid. The total withdrawals paid during the year amounted to \$15,746,205, of which amount \$15,624,698 was paid by the local associations. This is \$2,322,958 more than was paid during the preceding year.

Cash dividends were also paid to members to the amount of \$359,412, making total payments to members during the year of \$20,793,784, or more than one-fourth of the total resources of the associations at the beginning of the year.

The associations had cash on hand at the end of the year amounting to \$2,878,357. The amount of money borrowed by them, however, at the close of the year amounted to \$1,999,100, an increase of \$700,000. It is believed that this increase is largely due to their endeavors to participate as fully as possible in the placing of Liberty Loan bonds, either by direct investment and sale or by the issue of national defense savings shares. Savings and loan associations either for themselves or their patrons subscribed for Liberty Loan bonds to the amount of \$3,140,400.

One of the gratifying features of their reports is the continued increase in the guaranty funds of the local associations, consisting of the amounts set aside each year to meet unforeseen losses. The guaranty funds of the various local associations at the close of the year amounted to \$2,310,012. The undivided profits of the local associations at the close of the year amounted to \$1,415,465, giving them an aggregate surplus of \$3,725,477, or nearly 5 per centum of all the dues and dividends credited to members, an increase during the year of \$326,368.

The total surplus of all the associations of the State, including nationals, was \$4,024,560, or 5.14 per centum of the various amounts credited to their members.

EARNINGS, EXPENSES AND DIVIDENDS

There is sufficient uniformity at the present time in the business methods of the various savings and loan associations of the State so that, while to some extent an approximation, the principal items of profit and loss can be inserted under general headings. The following table gives as nearly as is practicable the earnings and expenses of the two classes of associations, together with totals:

EARNINGS	Nationals	Locals	Totals
Fees received.....	\$357	\$36,115	\$36,472
Fines received.....	183	38,777	38,960
Interest received.....	97,847	4,171,233	4,269,080
Premiums received.....	16,442	278,056	294,498
Rent received.....	62,587	75,992	138,579
Dividends forfeited.....	1,047	65,138	66,185
Totals.....	\$178,463	\$4,665,311	\$4,843,774
EXPENSES			
Paid interest on borrowed money and prior mortgages.....	\$17,002	\$109,946	\$126,948
Paid salaries and clerk hire.....	24,719	318,597	343,316
Paid advertising, printing and postage.....	5,296	40,358	45,654
Paid rent.....	8,236	38,719	46,955
Paid repairs to real estate.....	16,963	32,296	49,259
Paid taxes, insurance, etc.....	26,011	52,003	78,014
Miscellaneous operating expenses.....	11,460	50,031	61,491
Totals.....	\$109,687	\$641,950	\$751,637
Net earnings.....	\$68,776	\$4,023,361	\$4,092,137

The total net earnings of all the associations of the State, according to this table, appear to have been \$4,092,137, of which amount \$4,023,361 was reported by the local associations. The dues and dividends credited to the members of these associations on the first of the preceding year amounted to \$70,338,225, so that earnings were at the rate of over 5.7 per centum per annum.

The rate of dividends paid by 238 local associations upon their installment shares averaged five and three-eighths per centum, while 127 of these associations paid dividends on other classes of shares averaging four and one-half per centum per annum.

The two national associations still engaged in active business credited dividends upon their regular installment shares at the rate of six per centum per annum and paid dividends on other classes of shares at the average rate of five and five-eighths per centum per annum.

The operating expenses, or expenses of management, of the local associations during the year amounted to \$447,705, or substantially \$6.36 for each thousand dollars of accumulated capital, while the operating expenses of all the associations, including nationals, amounted to \$497,416, or \$6.78 for each thousand dollars of accumulated capital.

Upon the basis of resources, the economy exercised would be even more apparent, as the operating expenses of all the associations of the State would be \$5.77 for each thousand dollars of reported resources and for the local associations \$5.43.

LAND BANK OF THE STATE OF NEW YORK

In considering the total resources of the savings and loan system, there can very well be added the assets of the Land Bank of the State of New York, which amounted at the close of business on the thirty-first day of December, 1917, to over three-quarters of a million of dollars, an increase of nearly \$300,000 during the year.

This institution was designed to be a central institution for the savings and loan associations of the State. It constitutes, to some extent, a clearing house for the operations of its members and bears about the same relation to them that the Federal Reserve Bank bears to its member banks. Its purpose is to furnish member associations with funds at a comparatively low rate of interest and to make liquid, to as great a degree as is possible, the land values of the State whether the lands are located in farming sections or in cities. But, as has already been noted, from lack of understanding of the opportunities presented or for other reasons, none of the co-operative systems of the State which have thus far been developed have become popular among farmers and even the savings and loan associations of the State already organized have quite largely failed to avail themselves of the advantages offered by membership in this institution. Every association of the State is eligible for membership, but, through the injection of politics, the Land Bank was nearly wrecked at the time of its organization, and the prejudices then created have never been entirely removed. It must be admitted, moreover, that present conditions are hardly suitable for its rapid growth and the development of the ideas underlying its organization. It is perhaps indicative of its real merits that it has made as much progress as it has and at some future time it may fully realize the expectations of its founders. Its growth does not appear to compare unfavorably with that of the Farm Land Banks practically organized and supported by the National Government. The following table gives the names

and locations of the associations which are members of the Land Bank at the present time:

Members Associations of the Land Bank of the State of New York

NAME	LOCATION
American Co-operative Savings and Loan Association.....	New York.
Atlantic Savings and Loan Association.....	Brooklyn.
Bank Clerks' Co-operative Building and Loan Association of New York City.....	New York.
Bankers' Loan and Investment Company.....	New York.
Bay Ridge Savings and Loan Association.....	Brooklyn.
Bedford Co-operative Building-Loan Association.....	Brooklyn.
Brooklyn Mutual Building and Loan Association.....	Brooklyn.
Building and Loan Association of Newburgh, N. Y., The.....	Newburgh.
Bushwick Co-operative Building and Loan Association.....	Brooklyn.
Catskill Savings and Loan Association.....	Catskill.
Chenango Co-operative Savings and Loan Association of Nor- wich, N. Y., The.....	Norwich.
Co-operative Building Bank, The.....	New York.
Co-operative Savings and Loan Association of New York.....	New York.
Corning Co-operative Savings and Loan Association.....	Corning.
Dime Building and Loan Association, The.....	Oswego.
Dime Savings and Loan Association.....	Cortland.
East Brooklyn Savings and Loan Association.....	Brooklyn.
East New York Savings and Loan Association.....	Brooklyn.
Equitable Co-operative Building and Loan Association.....	Brooklyn.
First Farmers' Savings and Loan Association.....	Woodridge.
Franklin Society for Home Building and Savings, The.....	New York.
Geneva Permanent Loan and Savings Association.....	Geneva.
German-American Building and Loan Association of the City of New York, The.....	New York.
Gouverneur Savings and Loan Association.....	Gouverneur.
Hamilton Savings and Loan Association.....	Brooklyn.
Home Building and Loan Association of.....	Spring Valley.
Homestead Loan Association.....	Rochester.
Manhattan Savings and Loan Association.....	New York.
Mechanicville Co-operative Savings and Loan Association.....	Mechanicville.
Model Building and Loan Association of Brooklyn, N. Y., The.....	Brooklyn.
New Rochelle Co-operative Building and Loan Association.....	New Rochelle.
New York Edison Savings and Loan Association, The.....	New York.
Niagara Permanent Savings and Loan Association, The.....	Niagara Falls.
North Shore Building, Loan and Savings Association.....	Port Richmond.
Ogdensburg Savings and Loan Association.....	Ogdensburg.
Oriskany Falls Co-operative Savings and Loan Association.....	Oriskany Falls.
Pioneer Building-Loan and Savings Association of Troy, The... Troy.	Troy.
Polish-American Co-operative Savings and Loan Association... The.....	Brooklyn.
Prudential Savings and Loan Association.....	Port Richmond.
Queens County Co-operative Savings and Loan Association....	West New Brighton.
Rockaway Savings and Loan Association.....	Jamaica.
Rockaway Savings and Loan Association.....	Rockaway Park.
Saugerties Co-operative Savings and Loan Association, The... Serial Building, Loan and Savings Institution.....	Saugerties.
South Brooklyn Savings and Loan Association.....	New York.
South Shore Savings and Loan Association.....	Brooklyn.
Walton Co-operative Savings and Loan Association, The.....	New Dorp.
Westerleigh Building, Loan and Savings Association.....	Walton.
	West New Brighton.

The Land Bank has a capital of \$103,000, a surplus of \$5,425 and total resources of \$757,932.

It seems quite probable that, even during this period of high interest rates when the operations of all financial institutions are restricted by the enormous demands that are being made upon the financial resources of the country by the National Government, membership in this institution will prove valuable and the Land Bank may be able to demonstrate its usefulness.

CREDIT UNIONS

A credit union is the latest form of co-operative financial institution authorized by the laws of this State. The statute relating to credit unions is based partially upon the forms of co-operative finance existing in other countries and states and partially upon the experience of the savings and loan associations of this State. Credit unions were intended to enable wage-earners generally, by pooling their resources and their credit, to obtain small loans at reasonable rates and to assist farmers by the same means in procuring funds for productive purposes upon their personal credit. Although the formation of war savings societies and the sale of war savings certificates and war savings stamps will, in my judgment, affect to a considerable extent the business of these small institutions and will possibly prevent for a time their rapid growth, eleven credit unions were organized during the year 1917.

NEW CREDIT UNIONS

The following table gives the names and locations of the credit unions organized during the year, the dates on which their organization certificates were approved and the dates on which their authorization certificates were issued:

NAME	Location	Certificate approved	Date of authorization
New York Life Employees' Credit Union.....	New York....	Jan. 12, 1917	Jan. 17, 1917
Austrian Hungarian Credit Union.....	Brooklyn....	Nov. 14, 1916	Jan. 24, 1917
American Mutual Credit Union.....	New York....	Feb. 19, 1916	Mar. 22, 1917
Star Credit Union.....	Rochester....	April 25, 1917	May 9, 1917
Riverside Businessmen Credit Union of New York City.....	New York....	April 25, 1917	May 3, 1917
Jewish Farmers Co-operative Credit Union of Mountaindale, New York.....	Mountaindale.	Mar. 24, 1917	May 9, 1917
The Tribune Credit Union, Inc.....	New York....	April 13, 1917	June 7, 1917
Metals Credit Union.....	New York....	June 11, 1917	June 18, 1917
Homler Credit Union.....	New York....	June 22, 1917	July 17, 1917
Japanese Credit Union.....	New York....	June 11, 1917	June 23, 1917
Madison Avenue Credit Union.....	New York....	May 23, 1917	Sept. 27, 1917

The Japanese Credit Union did not begin business within the time limited and its corporate existence has been forfeited.

SUMMARY OF RESOURCES AND LIABILITIES

The following table contains a summary statement of the resources and liabilities of the credit unions of the State at the close of business on the thirty-first day of December, 1917, as reported to this department:

<i>Resources</i>	
Loans to members	\$319,869
Bonds	63,428
Shares of other credit unions	29
Cash on hand and in bank	74,205
Interest on loans due and accrued	1,857
Other assets	988
Totals	<u>\$465,367</u>
<i>Liabilities</i>	
Shares, fully paid	\$308,735
Shares, installment	23,774
Unpaid dividends credited on shares	272
Amount due members for deposits	53,633
Borrowed money	16,610
Guaranty fund	13,266
Undivided profits	16,637
Interest accrued on deposits	157
Interest accrued on borrowed money	7
Other liabilities	32,276
Totals	<u>\$465,367</u>

Although the law authorizing the organization of credit unions has only been in existence a short time, thirty-nine credit unions are now engaged in business in this State and, as appears by the foregoing table, they have accumulated total resources of \$465,367.

The greatest difficulty that has been found in connection with the organization and operation of credit unions is the fact that they have been incorporated largely by people of such limited business experience that it has been hard to find capable officers, and especially secretaries with sufficient knowledge of bookkeeping methods to enable them to keep their records correctly or even to make proper reports to this department. This trouble has been encountered, notwithstanding the thoroughness with which applications for authorization have been investigated

and so much care has been exercised that eleven applications for the authorization of credit unions were refused during the year.

CONCLUSION

The law relating to savings and loan associations, the Land Bank of the State of New York and credit unions will be printed in the appendix to this report. The appendix will also contain in slightly abbreviated form, the reports of all these corporations, together with summary statements of their resources and liabilities and, where reported, their receipts and disbursements. It 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 this department.

Respectfully submitted,

GEORGE I. SKINNER,

Superintendent of Banks.

APPENDIX

[21]

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 1917

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, 1918.**

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		1868	*1876
SAVINGS AND BUILDING FUND ASSOCIATION, No. 5	Albany		1869	*1876
SAVINGS AND BUILDING FUND ASSOCIATION, No. 6	Albany		1868	*1878
SAVINGS AND BUILDING FUND ASSOCIATION, No. 7	Albany		1875	*1877
SAVINGS AND BUILDING FUND ASSOCIATION, No. 9	Albany		1873	*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	Mar. 9, 1917
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	1893
CATHOLIC BUILDING AND LOAN FUND ASSOCIATION	Binghamton	Mar. 15, 1875	1875	*1881
Co-operative Building and Loan Association of Binghamton, N. Y.	Binghamton	April 2, 1886	1887	
Deposit Savings and Loan Association	Deposit	Mar. 1, 1894		1894
Home Mutual Loan and Savings Association of Binghamton, N. Y.	Binghamton	June 24, 1889	1889	
CATTARAUGUS COUNTY.				
Gowanda Co-operative Savings and Loan Association	Gowanda	Oct. 5, 1889	1890	
Olean Building, Loan and Savings Association	Olean	Feb. 1, 1892	1892	
Salamanca Loan and Building Association	Salamanca	Sept., 1882	1884	
CHAUTAUQUA COUNTY.				
Chautauqua First Equitable Building Society	Jamestown	Nov. 1, 1881	1881	1895
Chautauqua National Building, Loan and Savings Association	Jamestown	May 13, 1891	1891	1902
Dunkirk Savings and Loan Association	Dunkirk	April 1, 1889	1890	
Jamestown Co-operative Savings and Loan Association	Jamestown	Nov. 22, 1881	1894	1901
Jamestown Permanent-Loan and Building Association †	Jamestown	Nov. 22, 1881	1883	\$1894

Lake Shore Savings and Loan Association.....	Dunkirk.....	Feb. 13, 1891	1891	.....
Scandinavian Building and Loan Association.....	Jamestown.....	Aug. 5, 1890	1890	..... 1896
Silver Creek Co-operative Savings and Loan Association.....	Silver Creek.....	April 15, 1909	1909	.....
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	..... 1893
ÆTNA LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Mar. 21, 1872	1875	..... *1875
Ætina 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, 1878	1876	..... *1879
AURORA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Mar. 16, 1875	1875	..... *1879
Bavaria Mutual Permanent Savings and Loan Association.....	Buffalo.....	April 2, 1888	1890	..... 1896
BAVARIA STREET AIDING AND ACCUMULATING SOCIETY.....	Buffalo.....	Dec. 6, 1872	1875	..... *1875
Black Rock Capital Savings and Loan Association.....	Buffalo.....	.....	1889	..... 1893
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

* 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, g. s. † Formerly James-
town Permanent Loan and Building Association, g. s. 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 Am-
herst Savings and Aid Association, g. s. † Reincorporated July 9, 1895. ††† Formerly Commercial Union Co-operative Bank. a Taken possession of by
Superintendent of Banks.

LIST OF ASSOCIATIONS

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organised.	First report for year.	Closed.
ERIE COUNTY — (Continued).				
<i>Buffalo Dime Savings and Loan Association</i>	Buffalo	1890	1890	*1893
<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, 1876	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	*1870
<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	.....	1878	*1878
<i>CLINTON SAVINGS AND HELPING FUND ASSOCIATION, No. 2</i>	Buffalo	.....	1877	*1877
<i>CLINTON STREET SAVINGS AND AID ASSOCIATION</i>	Buffalo	May, 1870	1875	*1875
<i>Coit Savings and Aid Association</i>	Buffalo	.....	1890	1891
<i>COIT STREET SAVINGS AND AID ASSOCIATION</i>	Buffalo	.....	1875	*1878
<i>Cold Springs Permanent Savings and Loan Association</i> †.....	Buffalo	Feb. 3, 1890	1890	1897
<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	*1870
<i>COLUMBUS SAVINGS AND AID ASSOCIATION</i>	Buffalo	.....	1875	*1875
<i>Commercial Savings and Loan Association</i>	Buffalo	May 1, 1894	.....	1895
<i>Concordia Building and Loan Company</i> ¶.....	Buffalo	Mar. 22, 1897	.....	1897
<i>CONCORDIA SAVINGS AND AID ASSOCIATION</i>	Buffalo	Aug. 4, 1869	1875	*1875
<i>CONCORDIA SAVINGS AND AID ASSOCIATION OF BUFFALO</i>	Buffalo	April 1, 1876	1876	*1880
<i>CONCORDIA SAVINGS AND AID ASSOCIATION, No. 2</i>	Buffalo	Oct. 4, 1870	1875	*1876
<i>CONCORDIA SAVINGS AND AID ASSOCIATION, No. 3</i>	Buffalo	May 24, 1873	1875	*1877

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	††1899
Erie County Permanent Savings and Loan Association.....	Buffalo.....	Oct., 1888	1890	1902
ERIE COUNTY SAVINGS AND HELPING FUND ASSOCIATION.....	Buffalo.....	.....	1875	*1875
Erie Savings and Loan Association.....	Buffalo.....	Dec. 21, 1883	1889	.....
EXCELSIOR SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Aug. 6, 1870	1875	*1875
EXCELSIOR SAVINGS AND HELPING FUND ASSOCIATION, No. 2.....	Buffalo.....	Mar. 10, 1877	1878	*1878
Ferry Savings and Aid Association.....	Buffalo.....	May, 1889	1890	1901
Fifth Ward Permanent Dime Savings and Loan Association.....	Buffalo.....	Mar. 4, 1890	1890	††1896
FIRST WARD SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1878	*1879
Forest Avenue 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

* 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 MULLENBERG SAVINGS AND HELPING FUND ASSOCIATION.....	Buffalo.....	June 5, 1873	1875	*1878
GEORGE WASHINGTON SAVINGS AND HELPING FUND ASSOCIATION.....	Buffalo.....	June 1, 1869	1875	*1875
GEORGE WASHINGTON SAVINGS AND HELPING FUND ASSOCIATION, No. 2.....	Buffalo.....	May 8, 1876	1876	*1878
<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	1892
<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
German Co-operative Savings and Loan Association.....	Buffalo.....	Aug. 4, 1898	1898	.....
<i>Germania 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. 22, 1906
Goodell Permanent Loan Association.....	Buffalo.....	May 23, 1888	1890	.....
<i>Guilford Savings and Loan Association**</i>	Buffalo.....	Jan. 7, 1889	1889	††1903
Hamburgh Savings and Loan Association.....	Hamburgh.....	Jan. 1, 1890	1890	.....
HARMONY SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	*1878
HELVETIA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Feb. 5, 1873	1875	*1878
Hercules Permanent Savings and Loan Association.....	Buffalo.....	May 7, 1885	1890	.....
HICKORY SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1875	*1876
<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
Jefferson Savings and Loan Association	Buffalo	May 27, 1915	1915	
JEFFERSON SAVINGS AND AID ASSOCIATION	Buffalo		1875	*1875
<i>Johnson Permanent Savings and Loan Association</i>	Buffalo	April 16, 1883	1890	1893
Kenmore Savings and Loan Association	Kenmore	Nov. 15, 1916	1916	
KRETTNER PERMANENT SAVINGS AND LOAN ASSOCIATION	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
Lackawanna Savings and Loan Association	Lackawanna	Nov. 2, 1914	1914	
LA FAYETTE SAVINGS AND AID ASSOCIATION	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
LIBERTY SAVINGS AND AID ASSOCIATION	Buffalo		1875	*1878
LINCOLN SAVINGS AND AID ASSOCIATION	Buffalo	Mar. 13, 1875	1875	*1876
LIVINGSTON SAVINGS AND AID ASSOCIATION	Buffalo		1878	*1878
<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>Lutpold 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
MANHATTAN SAVINGS AND AID SOCIETY	Buffalo	Feb. 19, 1872	1875	*1876
<i>Masten and Eaton Permanent Savings and Aid Association</i>	Buffalo		1890	1899
<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	1893
<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
MUTUAL SAVINGS AND AID ASSOCIATION	Buffalo	April 1, 1874	1875	*1879
MUTUAL SAVINGS AND LOAN ASSOCIATION	Buffalo	Feb. 2, 1878	1878	
<i>National Dime Savings and Loan Association</i>	Buffalo	1891	1892	Mar. 16, 1895
NEW CLINTON AND PRATT SAVINGS AND AID ASSOCIATION	Buffalo		1875	*1875
NEW HICKORY SAVINGS AND AID ASSOCIATION, NO. 2	Buffalo		1877	*1878
NEW LINCOLN SAVINGS AND AID ASSOCIATION	Buffalo		1878	*1878
<i>New Reservoir Permanent Dime Savings and Loan Association</i>	Buffalo	Sept. 7, 1890	1890	§1893
NIAGARA LOAN AND ACCUMULATING FUND ASSOCIATION	Buffalo	June, 1870	1875	*1875
Niagara Savings and Loan Association	Tonawanda	May 9, 1890	1890	
<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

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	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
People's Dime Savings and Loan Association, No. 2.....	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
PEOPLE'S SAVINGS AND AID ASSOCIATION, No. 2.....	Buffalo.....	.....	1875	*1875
PERRY LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Mar. 8, 1877	1877	*1877
PERRY SAVINGS AND AID ASSOCIATION.....	Buffalo.....	.....	1878	*1879
<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
Polish Co-operative Savings and Loan Association.....	Buffalo.....	Mar. 29, 1909	1909	.....
<i>Pratt 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
Riverside Co-operative Savings and Loan Association.....	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
SAIN'T FRANCIS AIDING AND ACCUMULATING SOCIETY.....	Buffalo.....	Mar. 13, 1871	1875	*1875
SAVINGS AND LOAN ASSOCIATION, No. 1, OF BUFFALO.....	Buffalo.....	.....	1878	*1878
<i>Scajaquada Savings and Loan Association</i>	Buffalo.....	Sept 21, 1916	1916	.....
Schiller Park Savings and Loan Association.....	Buffalo.....	Sept. 4, 1917	1917	.....
<i>Second Ward Loan Association</i>	Buffalo.....	Mar. 14, 1889	1890	..... May 28, 1895
Security Savings and Loan Association of Buffalo, N. Y.....	Buffalo.....	Sept. 27, 1912	1912	.....
SENECA LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	.....	1875	*1878
<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
Seneca Savings and Loan Association.....	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
South Park Building Lot Association.....	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

Superior Permanent Savings and Loan Association.....	Buffalo.....	April 15, 1899	1890	1892
Sycamore and Johnson Permanent Savings and Loan Association.....	Buffalo.....	June 19, 1888	1890	**1892
Sycamore and Johnson Savings and Loan Association††.....	Buffalo.....	June 19, 1888	1892	
Sycamore Savings and Loan Association.....	Buffalo.....	Oct. 18, 1886	1890	April 29, 1895
SYCAMORE STREET SAVINGS AND AID ASSOCIATION.....	Buffalo.....		1875	*1875
Terrace Savings and Loan Association.....	Buffalo.....	Sept. 28, 1885	1890	1892
Third Ward Permanent Savings and Loan Association.....	Buffalo.....	Feb. 13, 1888	1890	1896
THIRTEENTH WARD LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	June 22, 1872	1875	*1876
THURINGIA SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Sept. 26, 1874	1875	*1878
TONAWANDA AID AND SAVINGS ASSOCIATION.....	Tonawanda.....	May 7, 1883	1889	*1889
Tonawanda Enterprise Aid and Savings Association.....	Tonawanda.....	Mar. 23, 1887	1889	1894
Twelfth Ward Savings and Aid Association.....	Buffalo.....	Mar. 10, 1887	1890	1894
UNION LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Aug. 8, 1876	1876	*1876
Union Savings and Aid Association.....	Buffalo.....		1890	Aug. 20, 1895
UNION SAVINGS AND MUTUAL BENEFIT ASSOCIATION.....	Buffalo.....	June 24, 1869	1875	*1875
Walden Avenue Dime Savings and Loan Association.....	Buffalo.....	April 13, 1889	1890	1893
Walden Avenue Permanent Savings and Loan Association.....	Buffalo.....	Mar. 26, 1889	1890	1895
Waverly Co-operative Savings and Loan Association.....	Buffalo.....	July 5, 1894	1890	||
WESTERN LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Sept. 16, 1870	1876	*1876
WESTERN SAVINGS AND AID ASSOCIATION.....	Buffalo.....		1875	*1875
WESTHALIA, No. 2, LOAN AND ACCUMULATING FUND ASSOCIATION.....	Buffalo.....	Mar. 21, 1872	1875	*1878
West Seneca Co-operative Savings and Loan Association.....	West Seneca.....	May 4, 1904	1904	Sept. 26, 1905
West Side Savings and Loan Association.....	Buffalo.....	Dec., 1889	1890	1893
West Utica Street Loan and Savings Association.....	Buffalo.....	Mar. 27, 1887	1890	1893
William and Sherman Mutual Savings and Loan Association.....	Buffalo.....	Oct. 2, 1882	1890	
William Street Dime Savings and Loan Association.....	Buffalo.....	July 9, 1889	1890	1894
William Street Permanent Savings and Loan Association.....	Buffalo.....	Oct. 13, 1879	1879	
Williamsville Savings and Loan Association.....	Williamsville.....	Aug. 12, 1913	1913	
Winslow Permanent Savings and Loan Association.....	Buffalo.....	Aug. 6, 1888	1890	1893
WORKINGMAN SAVINGS AND AID ASSOCIATION.....	Buffalo.....	Aug. 16, 1869	1875	*1875
WORKINGMEN'S SAVINGS AND AID ASSOCIATION.....	Buffalo.....		1877	*1878
WORKINGMEN'S SAVINGS AND LOAN FUND ASSOCIATION.....	Buffalo.....	May 17, 1875	1875	*1879
FRANKLIN COUNTY.				
Saranac Lake Co-operative Savings and Loan Association.....	Saranac Lake.....	Feb. 10, 1899	1899	
FULTON COUNTY.				
Gloversville Building and Loan Association.....	Gloversville.....	Oct. 2, 1888	1889	Oct. 13, 1908
Gloversville Homestead Building and Loan Association.....	Gloversville.....	July 30, 1891	1891	1Sept., 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 a.....	Catskill.....			

* The last report received was for that year. ** Name changed to Sycamore and Johnson Savings and Loan Association. † Business taken by the Freehold Savings and Loan Association in October. †† Formerly Sycamore and Johnson Permanent Savings and Loan Association, q. v. ††† Name changed to Genesee County Loan Association. ‡ All members not withdrawn were transferred to the Commercial Union Co-operative Bank, Albany. ‡‡ Formerly Genesee County Permanent Loan and Building Association, q. v. ‡‡‡ Consolidated with Masten and Easton Permanent Savings and Aid Association. ¶ Formerly Mulberry Permanent Savings and Loan Association, No. 3, q. v. || Never completed incorporation. a Formerly Building and Loan Association of Catskill. 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	5	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	d
<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 f</i>	Brooklyn	April 26, 1885	1885	f
<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., q. v. † Successor to Atlantic Co-operative Savings and Loan Association. †† Reincorporated July 9, 1895. ††† Removed from New York county in 1899. †††† Removed from New York county in 1908. ††††† Taken possession of and closed by Superintendent of Banks. ‡ Succeeded by Atlantic Building and Loan Association, q. v. †† Receiver appointed January 20, 1897. ††† Receiver appointed. § Did not do any business. §§ Formerly Goodman Street Dime Savings and Loan Association, q. v. ¶ Removed from Buffalo in 1897. ¶¶ Name changed to Provident Savings-Loan Investment Company. ¶¶ Merged in the Franklin Society for Home-building and Savings, of New York City. ¶¶ Formerly Town of New Utrecht Co-operative Building and Loan Association. ¶ Name changed to Bay Ridge Savings and Loan Association, Feb. 15, 1911. ¶ Name changed to Brooklyn City Co-operative Building and Loan Association. ¶ Name changed to East Brooklyn Savings and Loan Association, Jan. 1, 1911. ¶ Name changed to East Brooklyn Co-operative Building Association. ¶ Name changed to East New York Savings and Loan Association, Feb. 1, 1911. ¶ Name changed to East New York Co-operative Savings and Building-Loan Association. ¶ Name changed to East New York Savings and Loan Association, Feb. 21, 1911. ¶ Name changed to East Brooklyn Co-operative Building and Loan Association. ¶ Name changed to South Brooklyn Savings and Loan Association, March 15, 1911. ¶ Name changed to Atlantic Co-operative Savings and Loan Association. ¶ Name changed to Atlantic Savings and Loan Association, April 15, 1911. ¶ Name changed to Fifth Avenue Savings and Loan Association July 15, 1911. ¶ Name changed to Hamilton Savings and Loan Association January 1, 1915.

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
MONROE COUNTY — (Continued).				
ATLANTIC SAVINGS AND AID ASSOCIATION	Rochester		1875	*1875
Bauer Homestead Association	Rochester	Mar. 9, 1891	1891	1898
Beachwood Homestead Lot Association	Rochester	Dec., 1889	1891	1898
Brighton Permanent Savings and Loan Association	Brighton		1890	1891
Brookport Loan and Building Association	Brookport	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 Brookport	Brookport	Mar. 15, 1890	1890	1902
CITY CUMULATING FUND ASSOCIATION	Rochester		1875	*1875
Clifford and Elm Street Building Lot Association	Rochester	Sept. 22, 1891	1891	1894
Columbia Banking, Savings and Loan Association	Rochester	Feb. 28, 1884	1890	1898
Columbia Building Lot Association	Rochester	Feb. 24, 1893	1893	1898
COLUMBIA SAVING, AID AND LOAN ASSOCIATION	Rochester		1875	*1875
Commercial Loan Association	Rochester	Jan. 9, 1891	1891	1903
CONCORDIA SAVINGS, AID AND LOAN ASSOCIATION	Rochester	May 12, 1871	1875	*1875
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 State Savings and Loan Association	Rochester	May 18, 1891	1891	1893
ELEVENTH WARD SAVINGS, AID AND LOAN ASSOCIATION	Rochester		1875	*1875
Eighth Ward Permanent Loan Association	Rochester	April, 1885	1889	Dec. 4, 1905
Eighth Ward Standard Loan Association	Rochester	Sept. 20, 1889	1890	April 12, 1907
ELNTRACHT SAVINGS AND AID ASSOCIATION	Rochester	Jan., 1872	1875	*1875
ELEVENTH WARD SAVINGS, AID AND LOAN ASSOCIATION	Rochester		1875	*1875
Empire Permanent Loan Association	Rochester	Jan. 25, 1888	1891	*1893
Empire Permanent Savings and Loan Association	Rochester	Jan. 25, 1888	1893	1895
Empire State Savings, Loan and Investment Association	Rochester		1890	\$1891
Engel Building Lot Association	Rochester	May 27, 1891	1891	1894
Enterprise Permanent Savings and Loan Association	Rochester	Oct. 4, 1889	1890	Mar. 6, 1909
Equitable Co-operative Savings and Loan Association	Rochester	Jan. 12, 1895	1895	1898
Equitable Savings and Loan Association	Rochester	Mar. 2, 1891	1891	Nov. 21, 1892
Equity Co-operative Savings and Loan Association	Rochester	Oct. 13, 1894	1895	

<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	1900
<i>Hayward and Girard Park Lot Association</i>	Rochester	.....	1891	1891
<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 Asenue 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. s. § 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).				
<i>Lake View Homestead Association</i>	Rochester.....	May 19, 1890	1890	1897
<i>Leighton Lea Association</i>	Rochester.....	Mar. 13, 1890	1891	1903
<i>Lincoln Park Land Association</i>	Rochester.....	Jan. 19, 1888	1890	1899
<i>Lincoln Park Permanent Savings and Loan Association</i>	Rochester.....	Feb. 19, 1889	1890	Mar. 9, 1906
<i>Lincoln Permanent Loan Association</i>	Rochester.....	July 5, 1889	1890	Mar. 15, 1909
<i>Lowell Dime Permanent Savings and Loan Association</i>	Rochester.....	July 19, 1887	1890	1902
<i>Lytell Avenue Savings and Loan Association</i>	Rochester.....	June 18, 1883	1890	†1899
<i>McKee Place Land Association</i>	Rochester.....	Nov. 5, 1890	1890	1897
<i>Main Savings and Loan Association**</i>	Rochester.....	May 15, 1889	1890	*1892
<i>Maple Street Land Association</i>	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
<i>Monitor Savings and Loan Association</i>	Rochester.....	June 10, 1891	1891	1892
<i>Monroe Avenue Dime Banking and Loan Association</i>	Rochester.....	July 19, 1887	1890	Jan. 11, 1905
<i>Monroe Avenue Homestead Association</i>	Rochester.....	Nov. 26, 1890	1890	1902
MONROE CO-OPERATIVE BUILDING LOT ASSOCIATION	Rochester.....	.....	1875	*1875
<i>Monroe County Permanent Savings and Loan Association</i>	Rochester.....	Nov. 12, 1887	1890	Mar. 13, 1905
MONROE SAVINGS, AID AND LOAN ASSOCIATION	Rochester.....	May 11, 1871	1875	*1875
<i>Monroe Savings and Loan Association</i>	Rochester.....	Feb. 13, 1884	1890	May 3, 1910
<i>Mount Hope Avenue Dime Savings and Loan Association††</i>	Rochester.....	April 17, 1888	1890	1903
<i>Mutual Benefit Savings and Loan Association†</i>	Rochester.....	April 9, 1888	1892	Jan. 5, 1906
MUTUAL LOAN ASSOCIATION	Rochester.....	Feb. 26, 1872	1875	*1877
<i>National Savings and Loan Association</i>	Rochester.....	Jan. 2, 1889	1889	†1894
<i>Newcomb Homestead Association</i>	Rochester.....	Aug. 13, 1890	1890	1903
<i>New Homestead Loan Association</i>	Rochester.....	July 23, 1889	1890	Sept. 29, 1904
<i>Ninth Ward Savings and Loan Association</i>	Rochester.....	Feb. 24, 1886	1890	June 22, 1911
<i>North Avenue and Randolph Street Homestead Association</i>	Rochester.....	Mar. 4, 1890	1890	1896
<i>North Avenue Building Lot Association</i>	Rochester.....	Dec. 4, 1889	1891	1897
<i>North Avenue Permanent Savings and Loan Association</i>	Rochester.....	Mar. 11, 1886	1890	1902
NORTH CLINTON SAVINGS AND AID ASSOCIATION	Rochester.....	June 23, 1871	1875	*1875
<i>North Clinton Street Mechanics' Saving and Loan Association</i>	Rochester.....	Jan. 2, 1883	1890	Dec. 13, 1907
<i>North-eastern Permanent Savings and Loan Association</i>	Rochester.....	Jan. 2, 1890	1890	Nov. 24, 1908
<i>North Rochester Savings and Loan Association</i>	Rochester.....	July 1, 1890	1890	Jan. 2, 1905
NORTH STREET CENTRAL SAVINGS, AID AND LOAN ASSOCIATION	Rochester.....	June 20, 1871	1875	*1875
<i>North-western Homestead Association</i>	Rochester.....	Nov. 9, 1889	1891	Mar. 14, 1894
ONTARIO SAVINGS, AID AND LOAN ASSOCIATION	Rochester.....	.....	1875	*1875
ONTARIO STREET SAVINGS AND AID ASSOCIATION	Rochester.....	May 1, 1872	1875	*1876
<i>Park Avenue Loan Association</i>	Rochester.....	Mar. 16, 1888	1890	April 10, 1908
<i>People's Permanent Savings and Loan Association</i>	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	.....
REPUBLIC AID AND LOAN ASSOCIATION.....	Rochester	.....	1875	..... *1876
<i>Rochester and Kenmore Land Company</i>	Rochester	.....	1892	..... 1893
ROCHESTER CENTRAL AID AND LOAN ASSOCIATION.....	Rochester	May 9, 1871	1875	..... *1875
<i>Rochester Dime Savings and Loan Association</i>	Rochester	May 20, 1886	1892	..... 1896
<i>Rochester Equity Deposit and Loan Association</i>	Rochester	April 30, 1884	1890	Nov. 11, 1905
ROCHESTER FLOWER CITY SAVINGS AND AID ASSOCIATION.....	Rochester	.....	1878	..... *1881
ROCHESTER GERMAN SHARPSHOOTERS' CO-OPERATIVE BUILDING LOT ASSOCIATION.....	Rochester	.....	1877	..... *1877
ROCHESTER GERMAN SHOOTING PARK CO-OPERATIVE BUILDING LOT ASSOCIATION.....	Rochester	.....	1879	..... *1879
<i>Rochester Permanent Savings Association</i>	Rochester	.....	1892	Dec. 17, 1913
ROCHESTER SAVINGS, AID AND LOAN ASSOCIATION.....	Rochester	April 4, 1871	1875	..... *1875
ROCHESTER SAVINGS AND LOAN ASSOCIATION.....	Rochester	Jan. 23, 1877	1877	..... *1877
<i>Rochester Saving and Loan Association</i>].....	Rochester	Jan. 2, 1889	1894	Feb. 26, 1914
ROCHESTER SHOOTERS' CO-OPERATIVE BUILDING LOT ASSOCIATION.....	Rochester	Nov. 1, 1872	1875	..... *1875
ROCHESTER SHOOTING PARK CO-OPERATIVE LOT ASSOCIATION.....	Irondequoit	Nov. 23, 1872	1876	..... *1876
ROCHESTER SHOOTING PARK SOCIETY.....	Rochester	April 1, 1874	1875	..... *1875
<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
Security Loan Association.....	Rochester	May 17, 1881	1892	.....
<i>Sehm 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
STRASSBOURG BUILDING ASSOCIATION.....	Rochester	Aug. 14, 1874	1875	..... *1875
STRASSBURGER SAVINGS AND AID ASSOCIATION.....	Rochester	.....	1875	..... *1876
<i>Streb Lot Association</i>	Rochester	Aug. 11, 1891	1891	..... 1891
<i>Tenth Ward Dime Permanent Savings and Loan Association</i>	Rochester	June 16, 1887	1890	Dec. 22, 1905
<i>Teutonia Permanent Savings and Loan Association</i>	Rochester	.....	1890	..... |1896
TEUTONIA SAVINGS, AID AND LOAN ASSOCIATION.....	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
TWELFTH WARD SAVINGS AND LOAN ASSOCIATION.....	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	.....
UNION SAVINGS AND AID ASSOCIATION.....	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>Waklee Farm Dime Banking and Loan Association</i>	Rochester	Oct. 13, 1886	1890	..... 1902

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, 1903. ††† 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 Ois 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>Workmen'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. 9, 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
<i>Brooklyn Dry Goods Company Co-operative Building and Loan Association.</i>	New York	Sept. 12, 1898	1888	Mar. 14, 1917
California Perfume Co. Employees' Savings and Loan Association	New York	Mar. 4, 1916	1916	
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	1891	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
Citizens' Savings and Loan Association of New York City	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, 1888	1895	1898

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

LIST OF ASSOCIATIONS

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organised.	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	1890	1892
Investors' Savings and Loan Company****c.....	New York.....	Feb. 16, 1894	1896	*b1903
Italian Co-operative Building, Savings and Loan Association.....	New York.....	July 1, 1890	1891	Oct. 3, 1906
Jewelers' Building and Loan Association.....	New York.....	April, 1890	1890	*a1895
Keystone National Savings, Loan and Investment Association.....	New York.....	April 10, 1890	1890	**a1893
Keystone Savings and Loan Association***a.....	New York.....	April 10, 1890	1893	***a1894
Knickerbocker Co-operative Savings and Loan Association of the City of New York.....	New York.....	Sept. 14, 1898	1899	1899
Knickerbocker Savings and Loan Company*c†††.....	New York.....	June 18, 1883	1890	May 20, 1911
Kupeler Share Co-operative Savings and Loan Association.....	New York.....	April 16, 1903	.....	**†1903
Lenox Building Loan Company.....	New York.....	April 10, 1890	1894	†1898
Manhattan and Suburban Savings and Loan Institution.....	New York.....	April 27, 1882	1892	Nov. 23, 1905
Manhattan Mutual Co-operative Savings and Loan Association†.....	New York.....	Aug., 1887	1887	***
Manhattan Real Estate and Loan Company of New York.....	New York.....	Dec. 1, 1893	1893	\$1901
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	||
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 Dwinaker 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.....	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	1875	*1876

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

LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Continued).

NAMES OF ASSOCIATIONS.	Location.	Organized.	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.	.....	1889	*1889
<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 Tontine 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	1891	†††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. 15, 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. 15, 1894	1894	Jan. 2, 1905
<i>Westchester Co-operative Savings and Loan Association.</i>	New York.	May 20, 1895	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.	Nov. 1, 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	Feb. 16, 1918
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
Co-mopolitan 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
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
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	.....
DEERPARK AND WESTFALL BUILDING AND LOAN ASSOCIATION.....	Port Jervis.....	1872	1876	* 1878
DELAWARE BUILDING AND LOAN ASSOCIATION.....	Port Jervis.....	.....	1875	* 1877
Goshen Co-operative Savings and Loan Association (The).....	Goshen.....	Aug. 5, 1910	1910	.....
Homestead Building and Loan Association.....	Middletown.....	Dec., 1888	1889	.....
MIDDLETOWN BUILDING AND LOAN ASSOCIATION.....	Middletown.....	Sept. 23, 1873	1875	* 1876
MUTUAL BUILDING AND LOAN ASSOCIATION.....	Port Jervis.....	July 1, 1874	1875	* 1879

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

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	
WALKHILL 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	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.				
Cooperstown Savings and Loan Association	Cooperstown	Dec. 26, 1917		
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	May 1, 1882	1885	*1889
Industrial Building-Loan and Savings Association of Troy	Troy	May 1, 1889	1889	
Permanent Savings and Loan Association of Hoosick Falls, New York	Hoosick Falls	June, 1889	1889	
Pioneer Building-Loan and Savings Association of Troy	Troy	Feb. 25, 1889	1889	
Troy Co-operative Savings and Loan Association	Troy	Oct. 25, 1897	1897	
TROY SAVINGS COMPANY	Troy		1870	*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, 1892	1893	***1902
Prudential Saving and Loan Association	West New Brighton	May 22, 1916	1916	
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, 1892	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	
Nyack Building, Co-operative Savings and Loan Association	Nyack	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

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LIST OF SAVINGS AND LOAN ASSOCIATIONS — (Concluded).

NAMES OF ASSOCIATIONS.	Location.	Organized.	First report for year.	Closed.
SARATOGA COUNTY.				
Mechanicville Co-operative Savings and Loan Association.....	Mechanicville.....	April 25, 1905	1905	.....
SCHENECTADY COUNTY.				
Schenectady Building, Loan and Savings Association of the City of Schenectady.....	Schenectady.....	April, 1889	1889	.....
Standard Co-operative Savings and Loan Association.....	Schenectady.....	April 17, 1895	.....	1895
SENECA COUNTY.				
Seneca Building and Loan Association.....	Seneca Falls.....	April 1, 1893	1893	1898
STEBUEN 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 Bloods.....	North Cohocton.....	April 1, 1891	1891	1901
Wallace Co-operative Savings and Loan Association.....	Wallace.....	Feb. 24, 1891	1896	1899
Wayland Dime Savings and Loan Association.....	Wayland.....	Jan. 20, 1888	1888	.....
SUFFOLK COUNTY.				
Amityville Co-operative Building, Loan and Savings Association.....	Amityville.....	Nov. 20, 1893	1893	1896
Babylon and Oak Beach Co-operative Savings and Loan Association.....	Babylon.....	May 31, 1895	1895	†
Co-operative Savings and Loan Association of Sayville.....	Sayville.....	July 2, 1894	1894	Dec. 31, 1904
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	.....
WAVESLY MUTUAL LOAN ASSOCIATION.....	Waverly.....	April, 1876	1876	*1835
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. Home-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	.....
	Kingston.....	Jan. 11, 1892	1892	.....

Saugerties Co-operative Savings and Loan Association (The)	Saugerties	Nov. 7, 1907	1907	
Walkill Valley Savings and Loan Association	Walkill	Sept. 3, 1913	1913	
WARREN COUNTY.				
Glens Falls Savings and Loan Association	Glens Falls	Dec. 2, 1889	1890	
WASHINGTON COUNTY.				
Whitehall Co-operative Savings and Loan Association	Whitehall	Dec. 31, 1910		
WAYNE COUNTY.				
Lyons Co-operative Savings and Loan Association	Lyons	Mar. 31, 1909	1909	***Mar. 9, 1911
Wayne Building, Loan and Accumulating Fund Association	Palmyra	Mar. 8, 1888	1888	††1900
WESTCHESTER COUNTY.				
Fidelity Co-operative Savings and Loan Association	Yonkers	Jan. 19, 1897	1897	1898
Harrison Building and Loan Association	White Plains	Mar. 17, 1893	1893	1895
Hastings-on-Hudson Building, Co-operative Savings and Loan Association	Hastings-on-Hudson	June 13, 1901	1901	
Home Building and Loan Association of Mount Vernon	Mount Vernon	June 17, 1887	1887	
Mamaroneck Co-operative Savings and Loan Association	Mamaroneck	Dec. 24, 1890	1890	
New Rochelle Co-operative Building and Loan Association	New Rochelle	Sept. 15, 1888	1890	
Northern Westchester Savings and Loan Association	Pleasantville	Sept. 14, 1917		
Park View Lot Association	Yonkers	May 2, 1900	1900	1902
Peekskill Co-operative Building, Savings and Loan Association	Peekskill	July 1, 1890	1890	
Tarrytown and North Tarrytown Building and Loan Association	Tarrytown	1891	1895	
Tuckahoe Home Building and Loan Association	Tuckahoe	April 9, 1890	1890	
White Plains Building and Loan Association	White Plains	May 1, 1889	1889	1901
White Plains Savings and Loan Association	White Plains	Dec. 4, 1916	1916	
Williamsbridge Building and Loan Association	Williamsbridge	Feb. 28, 1890	1892	1893
Yonkers Building and Loan Association	Yonkers	Jan. 18, 1888	1888	
WYOMING COUNTY.				
Tonawanda Valley Co-operative Savings and Loan Association	Attica	May 14, 1907	1907	July 16, 1909
YATES COUNTY.				
Home Savings and Loan Association of Penn Yan	Penn Yan	Jan. 27, 1890	1890	

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

DETAILED STATEMENT

OF THE CONDITION OF THE

Savings and Loan Associations

OF THE

STATE OF NEW YORK

January 1, 1918

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.....	CHAS. F. KAHNLE.....	46 Bassett Street.
Attorney.....	LOUIS SILBERMAN.....	De Graaf Building.

ASSETS

Loans on bond and mortgage.....	\$221,370 41
Loans on shares.....	5,143 00
Real estate.....	20,523 00
Cash on hand and in bank.....	4,427 87
Furniture and fixtures.....	100 00
Advances for taxes, insurance, etc.....	8 00
	\$251,572 28

LIABILITIES

Due shareholders, dues.....	\$210,436 84
Due shareholders, dividends credited.....	16,227 56
Borrowed money.....	11,500 00
Undivided profits.....	5,993 41
Guaranty fund (as per section 392 of Banking Law).....	7,394 16
Suspended dues.....	20 31
	\$251,572 28

RECEIPTS

Cash on hand January 1, 1917.....	\$3,397 02
Dues credited to members.....	106,563 18
Money borrowed.....	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	36,156 34
Loans on shares repaid.....	8,030 00
Real estate sold.....	2,297 00
Fees received.....	105 00
Fines received.....	224 08
Interest received.....	12,986 48
Rent received.....	1,156 00
Dividends retained on withdrawals.....	735 36
Advances repaid.....	850 59
Fire loss.....	1,050 05
Profit and loss.....	31 05
Telephone.....	20
	\$188,582 35

DISBURSEMENTS

Loaned on mortgage.....	\$35,700 00
Loaned on shares.....	5,660 00
Dues repaid on withdrawal, or applied on loans.....	115,023 46
Dividends paid on withdrawal, or applied on loans.....	8,584 25
Paid borrowed money and prior mortgages.....	8,500 00
Paid interest on borrowed money and prior mortgages.....	327 09
Paid for real estate.....	3,820 00

Paid salaries and clerk-hire	\$2,908 67
Paid advertising, printing and postage.....	160 03
Paid repairs to real estate.....	340 68
Paid taxes, insurance, etc.....	1,165 25
Paid banking department, assessment.....	15 93
Officers' bonds	28 00
Advances for taxes, insurance, etc.....	36 00
State League dues.....	7 00
Fire loss	1,050 05
Telephone	55 55
Lights ..	44 40
Cleaning ..	99 14
Stationery ..	22 72
Fuel	155 00
Sundries ..	183 56
Miscellaneous	267 70
Cash on hand December 31, 1917.....	4,427 87
	\$188,582 35

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

Shares in force January 1, 1917, 7,192; shares issued during the year, 2,353; shares withdrawn during the year, 2,976; shares in force, 6,569. Borrowing members, 177, holding 1,978 shares; non-borrowing members, 839, holding 4,591 shares. Female shareholders, 598, holding 2,932 shares. Total dividends credited members during the year on instalment shares, \$7,336.25; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,876.52; rate 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,664.07. Unpaid none.

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

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$221,370.41. Two 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.....	\$75,026 21
Loans on shares.....	175 00
Real estate	10,672 33
Cash on hand and in bank.....	738 66
Furniture and fixtures.....	300 00
Interest, premium, fees and fines due and unpaid.....	1,686 87
Advances for taxes, insurance, etc.....	236 89
	\$88,835 96

LIABILITIES

Due shareholders, dues.....	\$64,911 43
Due shareholders, dividends credited.....	4,863 37
Balance to be paid borrowers on mortgage loans.....	300 00
Borrowed money.....	7,500 00
Undivided profits.....	7,361 16
Guaranty fund (as per section 392 of Banking law).....	3,900 00
	<hr/>
	\$88,835 96
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RECEIPTS

Cash on hand January 1, 1917.....	\$2,852 85
Dues credited to members.....	23,362 74
Money borrowed.....	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	20,259 01
Loans on shares repaid.....	197 00
Fines received.....	106 45
Interest received.....	4,328 58
Premium received.....	2,168 57
Rent received.....	865 02
Dividends retained on withdrawals.....	337 94
Advances repaid.....	51 30
	<hr/>
	\$60,029 46
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DISBURSEMENTS

Loaned on mortgage.....	\$13,525 00
Loaned on shares.....	182 00
Dues repaid on withdrawal, or applied on loans.....	21,472 54
Paid matured shares.....	6,011 96
Dividends paid on withdrawal, or applied on loans.....	732 37
Cash dividends paid on income and accumulative prepaid shares.....	1,986 82
Paid borrowed money and prior mortgages.....	9,100 00
Paid interest on borrowed money and prior mortgages.....	602 75
Paid for real estate.....	3,202 64
Paid salaries and clerk-hire.....	1,141 10
Paid advertising, printing and postage.....	338 71
Paid rent.....	300 00
Paid repairs to real estate.....	428 72
Paid taxes, insurance, etc.....	165 69
Paid banking department, assessment.....	6 67
Advances for taxes, insurance, etc.....	93 83
Cash on hand December 31, 1917.....	738 66
	<hr/>
	\$60,029 46
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Plan, permanent. Par value of shares, \$100. Instalments are 15 cents weekly.

Shares in force January 1, 1917, 7,435; shares issued during the year, 1,416; shares withdrawn during the year, 1,092; shares in force, 7,759. Borrowing members, 61, holding 768 shares; non-borrowing members, 370, holding 6,991 shares. Female shareholders, 316, holding 3,034 shares. Total dividends credited members during the year on instalment shares, \$1,987.13; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,986.82; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,011.96. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,779.81. 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, \$75,026.21. One foreclosure during the year.

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

No. 106 State street, Albany, N. Y.

[Organized under Law of 1851. Commenced business 1839]

Officers	Names	Post-office addresses
President.....	HENRY SCHAFFER.....	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.....	\$236,800 00
Loans on shares.....	26,472 00
Real estate	5,243 79
Cash on hand and in bank.....	3,199 57
Advances for taxes, insurance, etc.....	18 75
Street improvement certificates.....	154 93
	<hr/>
	\$271,889 04

LIABILITIES

Due shareholders, dues.....	\$194,084 20
Due shareholders, dividends credited.....	25,064 72
Balance to be paid borrowers on mortgage loans.....	1,000 00
Borrowed money	23,000 00
Undivided profits	18,378 92
Guaranty fund (as per section 392 of Banking Law).....	10,361 20
	<hr/>
	\$271,889 04

RECEIPTS

Cash on hand January 1, 1917.....	\$3,661 26
Dues credited to members.....	87,869 52
Money borrowed	25,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	44,200 00
Loans on shares repaid.....	43,319 00
Fines received	353 83
Interest received	15,311 32
Rent received	719 00
Dividends retained on withdrawals.....	1,105 75
Advances repaid	12 50
Certificates repaid	45 40
Repairs to real estate repaid.....	8 00
	<hr/>
	\$221,605 53

DISBURSEMENTS

Loaned on mortgage.....	\$58,350 00
Loaned on shares.....	43,090 00
Dues repaid on withdrawal, or applied on loans.....	66,130 13
Paid matured shares	22,531 32
Dividends paid on withdrawal, or applied on loans.....	3,513 26
Paid borrowed money and prior mortgages.....	17,000 00
Paid interest on borrowed money and prior mortgages.....	762 09
Paid for real estate.....	1,436 42
Paid salaries and clerk-hire.....	2,728 00
Paid advertising, printing and postage.....	603 42

Paid rent	\$720 00
Paid repairs to real estate.....	99 28
Paid taxes, insurance, etc.....	209 01
Paid banking department, assessment.....	16 29
Officers' bonds	34 00
Advances for taxes, insurance, etc.....	31 25
Street improvement certificates.....	200 33
Cleaning office	78 00
Telephone	60 73
Light	20 64
Adjustment, roll book.....	50
Office sundries and supplies.....	91 04
Insurance	34 79
Expense of moving and furnishing new office.....	635 51
Commission	30 00
Cash on hand December 31, 1917.....	3,199 57
	<hr/>
	\$221,605 58
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Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 7,461; shares issued during the year, 2,436; shares withdrawn during the year, 2,532; shares in force, 7,365. Borrowing members, 253, holding 4,139 shares; non-borrowing members, 764, holding 3,226 shares. Female shareholders, 509, holding 2,529 shares. Total dividends credited members during the year on instalment shares, \$9,719.81; rate 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,531.32. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,036.13. 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, \$10,500. Mortgages in force in New York State, \$236,800. One foreclosure 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.....	FRANCIS J. KELLEHER.....	7 Providence Street.
Secretary.....	EDWARD J. B. MURRAY.....	300 Quail Street.
Treasurer.....	JOHN J. GALLOGLY.....	B'way and Arch Street.
Attorney.....	ANDREW G. SEELMAN.....	68 State Street.

ASSETS

Loans on bond and mortgage.....	\$327,500 00
Loans on shares.....	20,689 00
Stocks and bonds.....	12,975 00
Cash on hand and in bank.....	583 95
Furniture and fixtures.....	150 00
Instalments due and unpaid.....	2,089 00
Interest, premium, fees and fines due and unpaid.....	1,843 65
Advances for taxes, insurance, etc.....	698 09
Interest accrued not due.....	1,624 90
Fines accrued not due.....	36 50
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	\$368,190 09
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LIABILITIES

Due shareholders, dues	\$280,746 50
Due shareholders, dividends credited	59,146 53
Borrowed money	9,500 00
Guaranty fund (as per section 392 of Banking Law)	18,444 72
Dues paid in advance	240 75
Interest paid in advance	104 30
Personal account	7 29

\$368,190 09

RECEIPTS

Cash on hand January 1, 1917	\$625 17
Dues credited to members	79,306 75
Money borrowed	49,500 00
Mortgages redeemed, foreclosed or transferred to real estate ..	56,985 44
Loans on shares repaid	25,002 00
Fees received	77 02
Fines received	599 78
Interest received	20,723 18
Dividends retained on withdrawals	1,162 37
Advances repaid	125 83
Liberty loan members' credits	4,325 00
Fire loss	4,226 00
Insurance	4 50
Accrued interest	154 45
Depreciation, furniture and fixtures	50 00
Profit and loss	108 93

\$242,976 42

DISBURSEMENTS

Loaned on mortgage	\$42,535 44
Loaned on shares	22,448 00
Dues repaid on withdrawal, or applied on loans	44,057 00
Paid matured shares	44,800 00
Dividends paid on withdrawal, or applied on loans	4,287 32
Cash dividends paid on income and accumulative prepaid shares	1,646 74
Paid borrowed money and prior mortgages	58,000 00
Paid interest on borrowed money and prior mortgages	822 89
Paid salaries and clerk-hire	915 00
Paid advertising, printing and postage	119 88
Paid rent	250 08
Personal account	125 00
Paid banking department, assessment	22 90
Officers' bonds and insurance	35 03
Advances for taxes, insurance, etc.	372 59
State League dues	8 00
Telephone	38 57
Light	9 00
New safe, moving and painting	127 00
Safe deposit box	5 00
Office supplies	33 58
Depreciation, furniture	50 00
Bonds purchased	17,454 45
Insurance, furniture	3 00
Fire losses	4,226 00
Cash on hand December 31, 1917	583 95

\$242,976 42

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

Shares in force January 1, 1917, 4,439; shares issued during the year, 618½; shares withdrawn during the year, 882½; shares in force, 4,175. Borrowing members, 259, holding 1,983½ shares; non-borrowing members, 326, holding 2,191½ shares. Female shareholders, 224, holding 1,364 shares. Total dividends credited members during the year on instalment shares, \$17,470.27; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,646.74; rate 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$44,800. 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, \$1,591.14. Unpaid, none.

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

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, \$5,500. Mortgages in force in New York State, \$327,500. No foreclosures 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.....	\$34,493 33
Cash on hand and in bank.....	788 05
Furniture and fixtures.....	12 00
	<hr/>
	\$35,293 38

LIABILITIES

Due shareholders, dues.....	\$32,172 35
Due shareholders, dividends credited.....	2,056 93
Undivided profits.....	822 41
Guaranty fund (as per section 392 of Banking Law).....	241 69
	<hr/>
	\$35,293 38

RECEIPTS

Cash on hand January 1, 1917.....	\$378 88
Dues credited to members.....	17,853 70
Money borrowed.....	2,350 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,660 00
Fees received.....	25
Fines received.....	5 50
Interest received.....	1,778 95
Dividends retained on withdrawals.....	27 42
Shares transferred.....	55 54
	<hr/>
	\$25,110 24

DISBURSEMENTS

Loaned on mortgage.....	\$11,200 00
Dues repaid on withdrawal, or applied on loans.....	7,116 40
Dividends paid on withdrawal, or applied on loans.....	233 28

Paid borrowed money and prior mortgages.....	\$5,450 00
Paid interest on borrowed money and prior mortgages.....	157 85
Paid salaries and clerk-hire.....	111 00
Paid banking department, examination.....	26 32
Paid banking department, assessment.....	2 56
Officers' bonds	8 00
Supplies	16 78
Cash on hand December 31, 1917.....	788 05
	\$25,110 24

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

Shares in force January 1, 1917, 767; shares issued during the year, 417; shares withdrawn during the year, 163; shares in force, 1,021. Borrowing members, 22, holding 319 shares; non-borrowing members, 73, holding 702 shares. Female shareholders, 20, holding 140 shares. Total dividends credited members during the year on instalment shares, \$706.96; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$416.46; rate 4 per cent. and 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, \$135.78. 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, \$34,493.33. 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 1890]

Officers	Names	Post-office addresses
President.....	WILLIAM E. FOSKETT.....	22 No. Pine Avenue.
Secretary.....	THOMAS H. BELL.....	749 Myrtle Avenue.
Treasurer.....	C. A. HOLLENBECK.....	448 Hamilton Street.
Attorney.....	WALTER E. WARD.....	1024 Madison Avenue.

ASSETS

Loans on bond and mortgage.....	\$237,055 00
Loans on shares.....	250 00
Stocks and bonds.....	1,859 10
Real estate	25,448 10
Cash on hand and in bank.....	7,851 61
Interest, premium, fees and fines due and unpaid.....	762 11
	\$273,225 92

LIABILITIES

Due shareholders, dues.....	\$200,574 03
Due shareholders, dividends credited.....	37,988 95
Borrowed money	5,000 00
Undivided profits	19,010 53
Guaranty fund (as per section 392 of Banking Law).....	9,500 00
Improvement to real estate, bill due.....	260 00
Balance due on Liberty bonds.....	40 00
Installments on account Liberty bonds.....	696 16
Interest paid in advance.....	156 25
	\$273,225 92

RECEIPTS

Cash on hand January 1, 1917.....	\$17,185 00
Dues credited to members.....	97,080 94
Money borrowed.....	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	67,752 00
Loans on shares repaid.....	367 00
Fees received.....	58 50
Interest received.....	17,401 46
Rent received.....	2,122 00
Liberty bonds sold.....	1,047 10
Over deposit by treasurer.....	1 00
Profit and loss, special reserve account.....	230 20
Profit and loss, premium account.....	3,707 67
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	\$216,952 87
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DISBURSEMENTS

Loaned on mortgage.....	\$50,410 00
Loaned on shares.....	617 00
Dues repaid on withdrawal, or applied on loans.....	122,930 27
Dividends paid on withdrawal, or applied on loans.....	12,844 45
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	20 83
Paid for real estate.....	6,334 10
Paid salaries and clerk-hire.....	1,727 15
Paid advertising, printing and postage.....	122 81
Paid rent.....	373 50
Paid repairs to real estate.....	394 74
Paid taxes, insurance, etc.....	1,150 30
Paid banking department, assessment.....	18 11
Officers' bonds.....	45 70
State League dues.....	7 00
Auditors.....	500 00
Furniture.....	6 69
Commission, collecting rents.....	51 30
Foreclosure costs.....	276 25
Withdrawn from reserve fund.....	13 15
Transfer from reserve fund to profit and loss.....	230 20
Transfer from bonds and mortgages to profit and loss.....	150 00
Transfer from premium to profit and loss.....	3,707 67
Liberty bonds purchased.....	2,170 04
Cash on hand December 31, 1917.....	7,851 61
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	\$216,952 87
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Plan, permanent. Par value of shares, \$105. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 8,987; shares issued during the year, 1,378; shares withdrawn during the year, 1,571; shares in force, 8,794. Borrowing members, 161, holding 2,229 shares; non-borrowing members, 831, holding 6,565 shares. Female shareholders, 362, holding 3,251 shares. Total dividends credited members during the year on instalment shares, \$11,413.40; 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, \$2,852.26. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 13 cents per share per week. No premium charged.

Loans have been made in Albany, Rensselaer and Schenectady counties, New York State. Largest mortgage loan outstanding, \$7,140. Mortgages in force in New York State, \$237,055. Three foreclosures during the year.

ALLEGANY COUNTY

ALFRED MUTUAL LOAN ASSOCIATION

No. 44 North 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 bonds and mortgage.....	\$211,491 06
Loans on shares.....	11,750 00
Stocks and bonds.....	1,600 00
Contracts for the sale of real estate.....	5,228 43
Real estate.....	3,000 00
Cash on hand and in bank.....	110 34
Furniture and fixtures.....	316 78
Instalments due and unpaid.....	1,260 11
Interest, premiums, fees and fines due and unpaid.....	1,274 07
Advances for taxes, insurance, etc.....	47 64
Rent due and unpaid.....	35 50
Supplies on hand.....	60 00
	<hr/>
	\$236,173 93

LIABILITIES

Due shareholders, dues.....	\$176,001 50
Due shareholders, dividends credited.....	37,059 06
Balance to be paid borrowers on mortgage loans.....	100 00
Borrowed money.....	15,220 00
Undivided profits.....	1,882 94
Guaranty fund (as per section 392 of Banking Law).....	5,540 00
Application deposits.....	7 50
Instalment dues prepaid.....	261 68
Interest prepaid.....	21 13
Suspense account.....	80 12
	<hr/>
	\$236,173 93

RECEIPTS

Cash on hand January 1, 1917.....	\$408 61
Dues credited to members.....	53,175 15
Money borrowed.....	22,500 00
Mortgages redeemed, foreclosed or transferred to real estate.....	19,817 89
Loans on shares repaid.....	9,150 00
Fees received.....	2 50
Fines received.....	476 41
Interest received.....	13,023 53
Rent received.....	354 36
Dividends retained on withdrawals.....	259 17
Advances repaid.....	59 34
Application deposits.....	363 41
Real estate contracts.....	1,879 44
Suspense account.....	80 12
	<hr/>
	\$121,549 93

DISBURSEMENTS

Loaned on mortgage.....	\$53,900 00
Loaned on shares.....	9,600 00
Dues repaid on withdrawal, or applied on loans.....	13,868 50
Paid matured shares.....	20,100 00
Dividends paid on withdrawal, or applied on loans.....	1,852 54
Cash dividends paid on income and accumulative prepaid shares.....	263 22
Paid borrowed money and prior mortgages.....	17,850 00
Paid interest on borrowed money and prior mortgages.....	699 65
Paid salaries and clerk-hire.....	795 00
Paid advertising, printing and postage.....	293 15
Paid repairs to real estate.....	12 82
Paid taxes, insurance, etc.....	50 85
Paid banking department, examination.....	30 50
Paid banking department, assessment.....	12 97
Officers' bonds.....	16 00
Advances for taxes, insurance, etc.....	91 93
State league dues and expenses.....	16 55
Application deposits used or returned.....	385 91
Liberty bonds.....	1,600 00
Cash on hand December 31, 1917.....	110 34
	\$121,549 93

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 2,805; shares issued during the year, 728¾; shares withdrawn during the year, 360½; shares in force, 3,173¼. Borrowing members, 163, holding 1,464½ shares; non-borrowing members, 337, holding 1,708¾ shares. Female shareholders, 220, holding 1,042¾ shares. Total dividends credited members during the year on instalment shares, \$11,591.40; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$263.22; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,100. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,120.70. Unpaid, none.

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

Loans have been made in Allegany county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$211,391.06. 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.....	295 East 139th Street.
Secretary.....	GEORGE A. SPENCER.....	247 Broadway.
Treasurer.....	J. H. HITTORFF.....	993 Jackson Avenue.
Attorney.....	JOHN DAVIS.....	68 William Street.

ASSETS

Loans on bond and mortgage.....	\$108,400 00
Loans on shares.....	5,935 00
Stocks and bonds.....	15,243 75
Cash on hand and in bank.....	181 32
Furniture and fixtures.....	100 00
	\$129,860 07

LIABILITIES

Due shareholders, dues	\$101,125 00
Due shareholders, dividends credited	15,643 00
Borrowed money	6,000 00
Undivided profits	3,349 47
Guaranty fund (as per section 392 of Banking Law)	2,624 60
Unearned or rebatable premium	1,118 00
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	\$129,860 07
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RECEIPTS

Cash on hand January 1, 1917	\$16,413 98
Dues credited to members	27,240 00
Money borrowed	19,000 00
Mortgages redeemed, foreclosed or transferred to real estate ..	19,800 00
Loans on shares repaid	3,640 00
Fees received	12 00
Fines received	19 43
Interest received	6,658 63
Premium received	200 00
Dividends retained on withdrawals	453 87
Advances repaid	57 13
Interest on bank balance	264 30
Exchange	20
Cash over	2 00
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	\$93,761 54
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DISBURSEMENTS

Loaned on mortgage	\$20,000 00
Loaned on shares	6,785 00
Dues repaid on withdrawal, or applied on bonds	15,225 00
Paid matured shares	20,209 67
Dividends paid on withdrawal, or applied on loans	1,967 80
Paid borrowed money and prior mortgages	13,000 00
Paid interest on borrowed money and prior mortgages	83 00
Paid salaries and clerk-hire	500 00
Paid advertising, printing and postage	161 88
Paid rent	165 00
Paid banking department, examination	19 50
Paid banking department, assessment	8 54
Officers' bonds	16 00
State League dues	6 00
Bonds purchased	15,243 75
Attorney fees	12 50
Directors' fees	81 00
Revenue stamps	1 20
Interest and commission on bonds purchased	91 88
Cab hire	2 00
Interest rebated	50
Cash on hand December 31, 1917	181 32
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	\$93,761 54
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,439; shares issued during the year, 372; shares withdrawn during the year, 530; shares in force, 2,281. Borrowing members, 35, holding 542 shares; non-borrowing members, 291, holding 1,739 shares. Female shareholders, 101, holding 603 shares. Total dividends credited members during the year on instalment shares, \$5,963.40; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,209.67. Entrance fee, 25 cents per book. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$945.58. Unpaid, none.

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

Loans have been made in Bronx, Queens, Richmond and Westchester counties, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$108,400. No 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.....	\$210,800 00
Real estate	8,750 00
Cash on hand and in bank.....	7,517 71
Furniture and fixtures.....	50 00
	\$227,117 71

LIABILITIES

Due shareholders, dues	\$161,334 23
Due shareholders, dividends credited.....	55,888 90
Undivided profits	6,310 86
Guaranty fund (as per section 392 of Banking Law).....	3,583 72
	\$227,117 71

RECEIPTS

Cash on hand January 1, 1917.....	\$12,064 88
Dues credited to members.....	37,294 46
Mortgages redeemed, foreclosed or transferred to real estate..	18,200 00
Real estate sold.....	3,106 22
Interest received	11,045 59
Premium received	145 80
Rent received	462 00
	\$82,318 95

DISBURSEMENTS

Loaned on mortgage.....	\$46,950 00
Dues repaid on withdrawal, or applied on loans.....	18,155 33
Dividends paid on withdrawal, or applied on loans.....	3,377 14
Paid for real estate.....	4,500 00
Paid salaries and clerk-hire.....	508 00
Paid advertising, printing and postage.....	47 25
Paid rent	100 00
Paid repairs to real estate.....	398 25
Paid taxes, insurance, etc.....	135 48

Paid banking department, examination.....	\$19 50
Paid banking department, assessment.....	12 91
Officers' bonds	8 00
League dues	17 00
Attorney's fees	215 00
Foreclosure costs	352 38
Examining property of association.....	5 00
Cash on hand December 31, 1917.....	7,517 71
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	\$82,318 95
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Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 3,018; shares issued during the year, 1,137; shares withdrawn during the year, 477; shares in force, 3,678. Borrowing members, 48, holding 1,960 shares; non-borrowing members, 266, holding 1,718 shares. Female shareholders, 116, holding 1,124 shares. Total dividends credited members during the year on instalment shares, \$11,621.09; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$685.25. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, about 1½ per cent.

Loans have been made in Bronx, Kings, New York, Queens, Richmond, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$23,750. Mortgages in force in New York State, \$201,300. One foreclosure 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 1868]

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.....	7 East 42d Street.

ASSETS

Loans on bond and mortgage.....	\$222,800 00
Loans on shares.....	4,830 00
Real estate	24,000 00
Cash on hand and in bank.....	1,061 84
Furniture and fixtures.....	106 53
Interest, premium, fees and fines due and unpaid.....	5,022 09
	<hr/>
	\$257,820 46
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LIABILITIES

Due shareholders, dues and dividends credited.....	\$238,209 26
Borrowed money	2,000 00
Undivided profits	4,687 94
Guaranty fund (as per section 392 of Banking Law).....	12,298 85
Personal accounts	624 41
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	\$257,820 46
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RECEIPTS

Cash on hand January 1, 1917.....	\$15,541 78
Dues credited to members.....	40,263 28
Money borrowed.....	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,750 00
Loans on shares repaid.....	4,334 46
Interest received.....	22,828 32
Premium received.....	140 15
Rent received.....	1,724 00
Personal accounts.....	1,293 05
Profit and loss.....	100 91
	\$104,975 95

DISBURSEMENTS

Loaned on mortgage.....	\$21,250 00
Loaned on shares.....	5,860 46
Dues repaid on withdrawal, or applied on loans.....	59,509 19
Paid borrowed money and prior mortgages.....	4,000 00
Paid interest on borrowed money and prior mortgages.....	41 79
Paid salaries and clerk-hire.....	850 00
Paid advertising, printing and postage.....	219 10
Paid rent.....	240 00
Paid repairs to real estate.....	145 69
Paid taxes, insurance, etc.....	715 64
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	16 67
Advances for taxes, insurance, etc.....	999 55
Profit and loss.....	16 66
Accrued interest.....	10,029 86
Cash on hand December 31, 1917.....	1,061 84
	\$104,975 95

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

Shares in force January 1, 1917, 2,307; shares issued during the year, 238; shares withdrawn during the year, 132; shares in force, 2,413. Borrowing members, 22, holding 358 shares; non-borrowing members, 319, holding 2,055 shares. Female shareholders, 163, holding 1,144 shares. Total dividends credited members during the year on instalment shares, \$11,311.37; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,309.10. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 21 cents per share per month on old loans.

Loans have been made in New York county, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$222,800. No 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.....	GEORGE W. ROEMER.....	1739 Topping Avenue.
Attorney.....	THEODORE H. FRIEND.....	132 Nassau Street.

ASSETS

Loans on bond and mortgage.....	\$94,100 00
Loans on shares.....	4,050 00
Stocks and bonds.....	400 00
Real estate	4,921 08
Cash on hand and in bank.....	1,527 43
	<hr/>
	\$104,998 51

LIABILITIES

Due shareholders, dues.....	\$80,449 00
Due shareholders, dividends credited.....	17,790 14
Undivided profits	2,791 56
Guaranty fund (as per section 392 of Banking Law).....	3,967 81
	<hr/>
	\$104,998 51

RECEIPTS

Cash on hand January 1, 1917.....	\$1,088 24
Dues credited to members.....	20,331 55
Money borrowed	1,800 00
Mortgages redeemed, foreclosed or transferred to real estate..	18,700 00
Loans on shares repaid.....	345 00
Fees received	14 50
Fines received	15 14
Interest received	5,082 34
Premium received	1,018 00
Collected on deficiency judgments.....	1,222 25
Liberty bonds	100 00
	<hr/>
	\$49,717 02

DISBURSEMENTS

Loaned on mortgage.....	\$20,300 00
Loaned on shares.....	1,370 00
Dues repaid on withdrawal, or applied on loans.....	9,286 00
Paid matured shares	9,500 00
Dividends paid on withdrawal, or applied on loans.....	1,634 66
Paid borrowed money and prior mortgages.....	4,300 00
Paid interest on borrowed money and prior mortgages.....	39 00
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	37 16
Paid rent	72 00
Paid taxes, insurance, etc.....	247 50
Paid banking department, examination.....	16 25
Paid banking department, assessment.....	7 02
Officers' bonds	30 00
Liberty bonds	500 00
Legal expense	250 00
Cash on hand December 31, 1917.....	1,527 43
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	\$49,717 02

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

Shares in force January 1, 1917, 3,330; shares issued during the year, 551; shares withdrawn during the year, 572; shares in force, 3,309. Borrowing members, 25, holding 1,159 shares; non-borrowing members, 100, holding 2,150 shares. Female shareholders, 64, holding 1,497 shares. Total dividends credited members during the year on instalment shares, \$6,384.91; rate, 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$9,500. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$739.16. 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, \$8,000. Mortgages in force in New York State, \$94,100. 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 1951. Commenced business 1866]

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.....	E. DAY CLARK.....	Binghamton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$221,450 00
Loans on shares.....	1,900 00
Cash on hand and in bank.....	225 20
Furniture and fixtures.....	125 00
	\$223,700 20

LIABILITIES

Due shareholders, dues.....	\$165,893 00
Due shareholders, dividends credited.....	15,916 38
Borrowed money.....	30,840 97
Undivided profits.....	6,121 44
Guaranty fund (as per section 392 of Banking Law).....	4,928 41
	\$223,700 20

RECEIPTS

Cash on hand January 1, 1917.....	\$44 63
Dues credited to members.....	39,876 50
Money borrowed.....	56,281 72
Mortgages redeemed, foreclosed or transferred to real estate..	33,500 00
Loans on shares repaid.....	425 00
Fees received.....	63 25
Fines received.....	83 58
Interest received.....	13,237 04
Dividends retained on withdrawals.....	232 39
Advances repaid.....	8 00
	\$143,752 11

DISBURSEMENTS

Loaned on mortgage.....	\$49,400 00
Loaned on shares.....	500 00
Dues repaid on withdrawal, or applied on loans.....	21,300 00
Paid matured shares.....	3,454 38
Dividends paid on withdrawal, or applied on loans.....	1,674 77
Cash dividends paid on income and accumulative prepaid shares.....	4,562 93
Paid borrowed money and prior mortgages.....	59,615 16
Paid interest on borrowed money and prior mortgages.....	1,796 19
Paid salaries and clerk-hire.....	775 00
Paid advertising, printing and postage.....	12 43
Paid rent.....	120 00
Paid taxes, insurance, etc.....	235 07
Paid banking department.....	35 98
Officers' bonds.....	30 00
Auditing committee.....	15 00
Cash on hand December 31, 1917.....	225 20
	\$143,762 11

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

Shares in force January 1, 1917, 2,270; shares issued during the year, 512; shares withdrawn during the year, 305; shares in force, 2,477. Borrowing members, 110, holding 1,134 shares; non-borrowing members, 99, holding 1,343 shares. Female shareholders, 70, holding 884 shares. Total dividends credited members during the year on instalment shares, \$3,939.50; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,562.93; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,454.38. 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, \$952.43. 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, \$6,000. Mortgages in force in New York State, \$221,450. 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.....	\$40,697 73
Loans on shares.....	1,453 00
Contracts for the sale of real estate.....	1,999 18
Cash on hand and in bank.....	3,774 44
Furniture and fixtures.....	200 00
Advances for taxes, insurance, etc.....	62 17
	\$48,186 52

LIABILITIES

Due shareholders, dues.....	\$37,825 28
Due shareholders, dividends credited.....	3,751 86
Borrowed money	5,000 00
Undivided profits	79 38
Guaranty fund (as per section 392 of Banking Law).....	1,530 00
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	\$48,186 52

RECEIPTS

Cash on hand January 1, 1917.....	\$1,078 66
Dues credited to members.....	6,165 21
Mortgages redeemed, foreclosed or transferred to real estate..	6,637 86
Loans on shares repaid.....	380 00
Fees received	1 50
Interest received	2,843 59
Dividends retained on withdrawals.....	8 80
Contracts for the sale of real estate.....	50 00
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	\$17,165 62

DISBURSEMENTS

Loaned on mortgage.....	\$700 00
Loaned on shares.....	100 00
Dues repaid on withdrawal, or applied on loans.....	5,210 18
Paid matured shares.....	2,507 22
Dividends paid on withdrawal, or applied on loans.....	333 61
Cash dividends paid on income and accumulative prepaid shares	1,079 16
Paid borrowed money and prior mortgages.....	2,500 00
Paid interest on borrowed money and prior mortgages.....	450 00
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	42 35
Paid rent	60 00
Officers' bonds	25 00
Advances for taxes, insurance, etc.....	45 28
Burglary insurance	6 38
Insurance, furniture and fixtures.....	6 66
Office expense	25 34
Cash on hand December 31, 1917.....	3,774 44
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	\$17,165 62

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

Shares in force January 1, 1917, 568; shares issued during the year, 154; shares withdrawn during the year, 144; shares in force, 578. Borrowing members, 13, holding 106 shares; non-borrowing members, 87, holding 472 shares. Female shareholders, 33, holding 165 shares. Total dividends credited members during the year on instalment shares, \$893.09; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,079.16; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$2,507.22. Membership fee, 25 cents per member. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$465.73. 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, \$40,697.73. No foreclosures during the year.

CATTARAUGUS COUNTY

GOWANDA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 37 Main street, Gowanda, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	C. J. HOWARD.....	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.....	\$904,575 69
Loans on shares.....	38,421 35
Stocks and bonds.....	108,310 53
Contracts for the sale of real estate.....	5,128 00
Real estate.....	5,500 00
Cash on hand and in bank.....	164,417 78
Furniture and fixtures.....	850 00
Interest, premium, fees and fines due and unpaid.....	1,081 91
Accrued interest.....	6,318 09
	<u>\$1,234,603 35</u>

LIABILITIES

Due shareholders, dues.....	\$1,124,434 98
Due shareholders, dividends credited.....	52,581 88
Undivided profits.....	40,498 47
Guaranty fund (as per section 392 of Banking Law).....	17,000 00
Light.....	4 69
Gas.....	12 90
Telephone.....	4 75
Advertising and printing.....	65 68
	<u>\$1,234,603 35</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$90,761 25
Dues credited to members.....	800,938 40
Mortgages redeemed, foreclosed or transferred to real estate..	137,589 65
Loans on shares repaid.....	34,756 26
Fees received.....	361 75
Fines received.....	25 34
Interest received.....	60,287 74
Rent received.....	182 50
Dividends retained on withdrawals.....	725 75
Real estate contract.....	480 00
Bonds.....	300 00
Liberty bonds.....	2,950 00
	<u>\$1,129,358 64</u>

DISBURSEMENTS

Loaned on mortgage.....	\$219,942 42
Loaned on shares.....	47,965 76
Dues repaid on withdrawal, or applied on loans.....	535,558 92
Paid matured shares.....	52,528 33
Dividends paid on withdrawal, or applied on loans.....	3,019 93

Cash dividends paid on income and accumulative prepaid shares	\$21,979 91
Paid interest on borrowed money and prior mortgages.....	180 97
Paid salaries and clerk-hire.....	3,243 45
Paid advertising, printing and postage.....	418 60
Paid rent	45 00
Paid repairs to real estate.....	171 20
Paid taxes, insurance, etc.....	204 61
Paid banking department, examination.....	68 23
Paid banking department, assessment.....	59 94
State league dues.....	13 00
Light and fuel.....	149 86
Telephone	70 45
Cleaning	38 00
Water	11 00
Books and stationery.....	133 75
Auditing	6 00
Night watchman	7 00
Attorney	55 90
Incidentals	48 63
Liberty bonds purchased.....	79,000 00
Cash on hand December 31, 1917.....	164,417 78
	\$1,129,358 64

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

Shares in force January 1, 1917, 7,533; shares issued during the year, 1,447; shares withdrawn during the year, 1,484; shares in force, 7,496. Borrowing members, 346, holding 2,378 shares; non-borrowing members, 1,091, holding 5,118 shares. Female shareholders, 571, holding 2,589 shares. Total dividends credited members during the year on instalment shares, \$17,307.19; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$27,593.45; rate, 3 per cent., 4½ per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$52,528.33. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,240.64. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$88.02.

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

Loans have been made in Cattaraugus, Chautauqua and Erie counties, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$904,675.69. 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.....	CHAS. W. SMITH.....	Olean, N. Y.
Secretary.....	F. V. R. STILLMAN.....	Olean, N. Y.
Treasurer.....	ALLAN R. WILLIAMS.....	Olean, N. Y.
Attorney.....	CREIGHTON S. ANDREWS.....	Olean, N. Y.

ASSETS

Loans on bond and mortgage.....	\$65,900 00
Loans on shares.....	1,573 00

Stocks and bonds	\$100 00
Contracts for the sale of real estate.....	103 00
Cash on hand and in bank.....	4,917 04
Balance, county clerk's office.....	15 09

\$72,608 13

LIABILITIES

Due shareholders, dues	\$54,903 57
Due shareholders, dividends credited.....	8,843 75
Borrowed money	5,500 00
Undivided profits	800 81
Guaranty fund (as per section 392 of Banking Law).....	2,560 00

\$72,608 13

RECEIPTS

Cash on hand January 1, 1917.....	\$3,122 49
Dues credited to members.....	20,335 77
Money borrowed	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,500 00
Loans on shares repaid.....	2,593 00
Interest received	3,501 15
Premium received	1,080 32
Dividends retained on withdrawals.....	54 23
Contracts for the sale of real estate.....	1,436 02
Liberty bonds	300 00
County clerk	8 89

\$45,431 87

DISBURSEMENTS

Loaned on mortgage.....	\$9,100 00
Loaned on shares.....	2,201 00
Dues repaid on withdrawal, or applied on loans.....	10,988 97
Paid matured shares.....	8,974 46
Dividends paid on withdrawal, or applied on loans.....	798 00
Cash dividends paid on income and accumulative prepaid shares	128 44
Paid borrowed money and prior mortgages.....	6,300 00
Paid interest on borrowed money and prior mortgages.....	135 76
Paid salaries and clerk-hire.....	1,040 00
Paid advertising, printing and postage.....	235 76
Paid rent	132 00
Paid banking department, examination.....	31 25
Paid banking department, assessment.....	5 19
Liberty bonds purchased.....	400 00
Mortgage tax	44 00
Cash on hand December 31, 1917.....	4,917 04

\$45,431 87

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

Shares in force January 1, 1917, 1,864; shares issued during the year, 406; shares withdrawn during the year, 297; shares in force, 1,973. Borrowing members, 67, holding 659 shares; non-borrowing members, 295, holding 1,314 shares. Female shareholders, 207, holding 1,327 shares. Total dividends credited members during the year on instalment shares, \$2,740.77; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$156.53; rate, 3½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,974.46. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,407.76. Unpaid, none.

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

Loans have been made in Cattaraugus county, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$65,900. 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.....	EDWARD F. HOY.....	Salamanca, N. Y.
Attorney.....	HUDSON ANSLEY.....	Salamanca, N. Y.

ASSETS

Loans on bond and mortgage	\$541,250 00
Cash on hand and in bank.....	12,306 64
Furniture and fixtures.....	100 00
Advances for taxes, insurance, etc.....	110 80
Attorney, advances	40 90
	<u>\$553,808 34</u>

LIABILITIES

Due shareholders, dues	\$421,366 20
Due shareholders, matured shares.....	250 00
Due shareholders, dividends credited.....	75,575 36
Balance to be paid borrowers on mortgage loans.....	1,875 00
Borrowed money	25,340 62
Undivided profits	80 01
Guaranty fund (as per section 392 of Banking Law).....	12,881 58
Unearned or rebatable premium.....	16,439 57
	<u>\$553,808 34</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$13,595 75
Dues credited to members.....	117,216 61
Money borrowed	30,462 00
Mortgages redeemed, foreclosed or transferred to real estate... ..	72,125 00
Fines received	194 57
Interest received	25,653 72
Premium received	3,712 50
Dividends retained on withdrawals.....	712 16
Advances repaid	93 57
Rent	42 00
	<u>\$263,807 88</u>

DISBURSEMENTS

Loaned on mortgage.....	\$63,125 00
Dues repaid on withdrawal, or applied on loans.....	68,416 86
Paid matured shares.....	64,231 80
Dividends paid on withdrawal, or applied on loans.....	7,614 44
Paid borrowed money and prior mortgages.....	43,708 84
Paid interest on borrowed money and prior mortgages.....	1,835 36
Paid salaries and clerk-hire.....	1,350 00
Paid advertising, printing and postage.....	175 55
Paid rent.....	216 00
Paid taxes, insurance, etc.....	16 00
Paid banking department, examination.....	35 00
Paid banking department, assessment.....	34 27
Advances for taxes, insurance, etc.....	144 91
State League dues.....	10 00
Refund of premium.....	507 90
Telephone.....	24 34
Fuel and light.....	16 50
Cleaning office.....	13 50
Supplies.....	24 97
Cash on hand December 31, 1917.....	12,306 64
	<hr/>
	\$263,807 88
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Plan, serial. Par value of shares, \$125. Instalments are 25 cents weekly. Shares in force January 1, 1917, 8,618; shares issued during the year, 1961; shares withdrawn during the year, 1,636; shares in force, 8,043. Borrowing members, 479, holding 4,265 shares; non-borrowing members, 429, holding 3,778 shares. Female shareholders, 448, holding 2,563 shares. Total dividends credited members during the year on instalment shares, \$25,550.40; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$64,231.80. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,850.86. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premiums 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, \$541,250. Two foreclosures during the year.

CHAUTAUQUA COUNTY
DUNKIRK SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	HENRY SMITH.....	528 Duer Street.
Secretary.....	WILLIAM T. MADIGAN.....	229 Central Avenue.
Treasurer.....	JAMES M. MADIGAN.....	Merchants National Bank.
Attorney.....	S. J. KARIN.....	Post-office Building.

ASSETS

Loans on bond and mortgage.....	\$286,000 00
Loans on shares.....	1,500 00
Stocks and bonds.....	2,500 00
Cash on hand and in bank.....	12,306 95
Furniture and fixtures.....	367 89
Interest, premium, fees and fines due and unpaid.....	352 34
	<hr/>
	\$303,027 18
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$265,523 31
Due shareholders, dividends credited.....	23,141 53
Balance to be paid borrowers on mortgage loans.....	5,300 00
Undivided profits.....	3,645 74
Guaranty fund (as per section 392 of Banking Law).....	5,416 60

\$303,027 18

RECEIPTS

Cash on hand January 1, 1917.....	\$11,819 45
Dues credited to members.....	122,995 28
Money borrowed.....	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	39,600 00
Loans on shares repaid.....	700 00
Real estate sold.....	1,940 00
Fees received.....	601 50
Fines received.....	174 61
Interest received.....	13,670 60
Rent received.....	70 00
Dividends retained on withdrawals.....	509 34
Sale of old pass books.....	1 68

\$195,082 46

DISBURSEMENTS

Loaned on mortgage.....	\$77,750 00
Loaned on shares.....	1,000 00
Dues repaid on withdrawal, or applied on loans.....	48,105 89
Paid matured shares.....	45,005 97
Dividends paid on withdrawal, or applied on loans.....	2,508 95
Paid borrowed money and prior mortgages.....	4,000 00
Paid interest on borrowed money and prior mortgages.....	23 46
Paid salaries and clerk-hire.....	1,400 00
Paid advertising, printing and postage.....	37 00
Paid rent.....	75 00
Paid repairs to real estate.....	210 00
Paid taxes, insurance, etc.....	46 74
Paid banking department, examination.....	24 12
Paid banking department, assessment.....	16 28
State League dues.....	7 00
Vault rent.....	20 00
Books and stationery.....	17 59
Telephone, light and cleaning.....	27 51
Liberty bonds purchased.....	2,500 00
Cash on hand December 31, 1917.....	12,306 95

\$195,082 46

Plan, serial. Par value of shares, \$100. Instalments are 25 cents weekly. Shares in force January 1, 1917, 8,240; shares issued during the year, 2,373; shares withdrawn during the year, 1,920; shares in force, 8,693. Borrowing members, 294, holding 2,912 shares; non-borrowing members, 1,379, holding 5,781 shares. Female shareholders, 847, holding 3,566 shares. Total dividends credited members during the year on instalment shares, \$12,304.67; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$45,005.97. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,584.10. 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, \$286,000. 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.....	C. C. COOLEY.....	Lake Shore Nat. Bank.
Attorney.....	J. L. HURLBERT.....	18 East Second Street.

ASSETS

Loans on bond and mortgage.....	\$254,450 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	1,381 91.
Advances for taxes, insurance, etc.....	5 40
Individual accounts.....	230 30
	<hr/>
	\$257,067 61

LIABILITIES

Due shareholders, dues.....	\$208,357 29
Due shareholders, dividends credited.....	40,236 90
Balance to be paid borrowers on mortgage loans.....	2,500 00
Undivided profits.....	1,371 79
Guaranty fund (as per section 392 of Banking Law).....	4,601 63
	<hr/>
	\$257,067 61

RECEIPTS

Cash on hand January 1, 1917.....	\$9,879 18
Dues credited to members.....	53,823 30
Money borrowed.....	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	35,242 75
Fees received.....	304 16
Fines received.....	93 94
Interest received.....	12,205 15
Advances repaid.....	38 33
	<hr/>
	\$116,586 81

DISBURSEMENTS

Loaned on mortgage.....	\$69,600 00
Dues repaid on withdrawal, or applied on loans.....	24,963 28
Paid matured shares.....	6,086 60
Dividends paid on withdrawal, or applied on loans.....	3,717 57
Paid borrowed money and prior mortgages.....	9,000 00
Paid interest on borrowed money and prior mortgages.....	153 18
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	13 70
Paid rent.....	25 00
Paid banking department, assessment.....	14 49
Advances for taxes, insurance, etc.....	5 40
State League dues.....	6 00
Insurance.....	9 00
Express.....	68
Liberty bonds purchased.....	1,000 00
Entrance fees returned.....	10 00
Cash on hand December 31, 1917.....	1,381 91
	<hr/>
	\$116,586 81

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

Shares in force January 1, 1917, 9,347; shares issued during the year, 3,040; shares withdrawn during the year, 1,556; shares in force, 10,831. Borrowing members, 164, holding 3,174 shares; non-borrowing members, 555, holding 7,657 shares. Female shareholders, 268, holding 3,263 shares. Total dividends credited members during the year on instalment shares, \$11,346.10; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,086.60. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$654.33. 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, \$5,863. Mortgages in force in New York State, \$254,450. Two 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.....	\$40,050 00
Loans on shares.....	565 00
Stocks and bonds.....	26,000 00
Cash on hand and in bank.....	33 14
Furniture and fixtures.....	81 75
	\$66,729 89

LIABILITIES

Due shareholders, dues.....	\$52,898 75
Due shareholders, dividends credited.....	2,136 81
Borrowed money.....	9,900 00
Undivided profits.....	1,249 62
Guaranty fund (as per section 392 of Banking Law).....	544 71
	\$66,729 89

RECEIPTS

Cash on hand January 1, 1917.....	\$863 96
Dues credited to members.....	38,067 97
Money borrowed.....	18,425 00
Mortgages redeemed, foreclosed or transferred to real estate..	11,114 56
Loans on shares repaid.....	1,155 00
Fees received.....	94 25
Fines received.....	21 18
Interest received.....	3,143 03
	\$72,884 95

DISBURSEMENTS

Loaned on mortgage.....	\$7,000 00
Loaned on shares.....	600 00
Dues repaid on withdrawal, or applied on loans.....	15,179 19
Paid matured shares.....	13,953 32

Dividends paid on withdrawal, or applied on loans.....	\$360 37
Cash dividends paid on income and accumulative prepaid shares	445 00
Paid borrowed money and prior mortgages.....	8,525 00
Paid interest on borrowed money and prior mortgages.....	539 61
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage.....	18 74
Peid rent	26 00
Paid banking department, assessment.....	3 73
Officers' bonds	12 00
State League dues.....	3 00
Recording mortgages and mortgage tax.....	35 85
Liberty bonds purchased.....	26,000 00
Cash on hand December 31, 1917.....	33 14
	\$72,884 95

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

Shares in force January 1, 1917, 1,066; shares issued during the year, 734½; shares withdrawn during the year, 409; shares in force, 1,441½. Borrowing members, 28, holding 278 shares; non-borrowing members, 342, holding 1,163½ shares. Female shareholders, 106, holding 155 shares. Total dividends credited members during the year on instalment shares, \$1,786.74; rate, 7¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$445; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$13,440.19. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$245.59. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5¼ 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, \$40,050. No foreclosures 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.....	\$1,818,647 38
Loans on shares.....	77,250 00
Stocks and bonds.....	50,000 00
Contracts for the sale of real estate.....	1,017 45
Cash on hand and in bank.....	40,211 46
Furniture and fixtures.....	907 40
Instalments due and unpaid.....	4,145 83
Interest, premium, fees and fines due and unpaid.....	379 20
Advances for taxes, insurance, etc.....	821 55
	\$1,993,380 27

LIABILITIES

Due shareholders, dues	\$1,623,179 82
Due shareholders, matured shares	400 00
Due shareholders, dividends credited	221,350 01
Balance to be paid borrowers on mortgage loans	7,170 00
Borrowed money	99,000 00
Undivided profits	4,233 60
Guaranty fund (as per section 392 of Banking Law)	34,545 17
Installments prepaid	3,288 82
Interest prepaid	212 85
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	\$1,993,380 27

RECEIPTS

Cash on hand January 1, 1917	\$18,881 30
Dues credited to members	335,386 19
Money borrowed	139,000 00
Mortgages redeemed, foreclosed or transferred to real estate ..	187,665 35
Loans on shares repaid	49,050 00
Real estate sold	180 00
Fees received	1,401 00
Fines received	822 35
Interest received	94,914 24
Dividends retained on withdrawals	1,474 93
Advances repaid	815 83
Juvenile banks sold	13 00
	<hr/>
	\$879,604 19

DISBURSEMENTS

Loaned on mortgage	\$291,680 00
Loaned on shares	42,300 00
Dues repaid on withdrawal, or applied on loans	225,938 69
Paid matured shares	126,600 00
Dividends paid on withdrawal, or applied on loans	14,407 14
Cash dividends paid on income and accumulative prepaid shares	19,734 36
Paid borrowed money and prior mortgages	60,000 00
Paid interest on borrowed money and prior mortgages	1,647 24
Paid salaries and clerk-hire	4,740 00
Paid advertising, printing and postage	157 63
Paid rent	700 00
Paid banking department, examination	113 87
Paid banking department, assessment	109 16
Advances for taxes, insurance, etc.	443 33
Sundry expenses	294 06
Appraisals	372 00
Furniture and fixtures	147 25
Juvenile banks returned	8 00
Liberty bonds purchased	50,000 00
Cash on hand December 31, 1917	40,211 46
	<hr/>
	\$879,604 19

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

Shares in force January 1, 1917, 19,014; shares issued during the year, 3,571; shares withdrawn during the year, 2,593; shares in force, 19,992. Borrowing members, 1,530, holding 11,624 shares; non-borrowing members, 846, holding 8,368 shares. Female shareholders, 1,204, holding 7,732 shares. Total dividends credited members during the year on instalment shares, \$61,053.13; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$22,637.66; rate, 4 per cent.

Amount of filed and unpaid withdrawals December 31, 1917, \$400. Amount of shares matured during the year, \$127,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,263.69. 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, \$1,818,647.38. No 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.
Acting Secretary....	RUTH A. SPENCER.....	Elmira, N. Y.
Acting Treasurer....	RUTH A. SPENCER.....	Elmira, N. Y.
Attorney.....	HERSCHEL L. GARDNER.....	Elmira, N. Y.

ASSETS

Loans on bond and mortgage.....	\$460,250 00
Loans on shares.....	25,250 00
Stocks and bonds.....	9,200 00
Cash on hand and in bank.....	2,884 93
Furniture and fixtures.....	100 00
Instalments due and unpaid.....	2,262 00
Interest, premium, fees and fines due and unpaid.....	1,862 74
	<u>\$501,809 67</u>

LIABILITIES

Due shareholders, dues.....	\$413,358 00
Due shareholders, dividends credited.....	53,364 73
Borrowed money.....	25,000 00
Undivided profits.....	998 91
Guaranty fund (as per section 392 of Banking Law).....	8,952 03
Installment dues prepaid.....	136 00
	<u>\$501,809 67</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,316 51
Dues credited to members.....	91,206 00
Money borrowed.....	15,600 00
Mortgages redeemed, foreclosed or transferred to real estate... ..	44,000 00
Loans on shares repaid.....	20,425 00
Fees received.....	232 25
Fines received.....	263 19
Interest received.....	24,197 11
Rent received.....	41 42
Dividends retained on withdrawals.....	259 59
Advances repaid.....	21 66
	<u>\$197,562 73</u>

DISBURSEMENTS

Loaned on mortgage.....	\$69,250 00
Loaned on shares.....	21,500 00
Dues repaid on withdrawal, or applied on loans.....	48,450 00
Paid matured shares.....	22,400 00
Dividends paid on withdrawal, or applied on loans.....	4,792 03
Cash dividends paid on income and accumulative prepaid shares	4,849 12
Paid borrowed money and prior mortgages.....	10,600 00
Paid interest on borrowed money and prior mortgages.....	1,256 27
Paid salaries and clerk-hire.....	1,809 67
Paid advertising, printing and postage.....	195 46
Paid rent	61 14
Paid banking department, examination.....	47 50
Paid banking department, assessment.....	28 46
Sundry expenses	159 15
Appraisals	72 00
Juvenile banks redeemed.....	7 00
Liberty bonds purchased.....	9,200 00
Cash on hand December 31, 1917.....	2,884 93
	<hr/>
	\$197,562 73
	<hr/>

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

Shares in force January 1, 1917, 6,442; shares issued during the year, 1,204; shares withdrawn during the year, 953; shares in force, 6,693. Borrowing members, 218, holding 2,943 shares; non-borrowing members, 377, holding 3,750 shares. Female shareholders, 246, holding 1,962 shares. Total dividends credited members during the year on instalment shares, \$14,889.86; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$9,941.38; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,297.42. 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, \$460,250. 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

Cash on hand and in bank.....	\$2,324 15
Profit and loss.....	2,628 86
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	\$4,953 01
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LIABILITIES

Due shareholders, dues	\$1,898 17
Due shareholders, dividends credited.....	753 36
Due shareholders, division of assets.....	2,301 48
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	\$4,953 01
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RECEIPTS

Cash on hand January 1, 1917.....	\$4,269 84
Mortgages redeemed, foreclosed or transferred to real estate..	956 52
Interest received	135 26
Checks returned	66 54
	<hr/>
	\$5,428 16

DISBURSEMENTS

Paid salaries and clerk-hire.....	\$120 00
Paid advertising, printing and postage.....	6 50
Paid banking department	11 25
Collection and exchange.....	38 23
Notary fees	1 25
Storage	10 00
Loss on real estate mortgage.....	16 24
Assets divided	2,900 54
Cash on hand December 31, 1917.....	2,324 15
	<hr/>
	\$5,428 16

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

Shares in force January 1, 1917, 1,323½; shares issued during the year, none; shares withdrawn during the year, 673; shares in force, 650½. Non-borrowing members, 69, holding 650½ shares. Female shareholders, 5, holding 58 shares.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$174.73. Unpaid, none.

No premium plan. No premium charged.

No mortgage loans outstanding. 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.....	\$272,010 31
Loans on shares.....	12,010 50
Stocks and bonds.....	15,000 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	10,300 00
Cash on hand and in bank.....	4,634 95
Furniture and fixtures.....	1,207 59
Advances for taxes, insurance, etc.....	35 31
	<hr/>
	\$316,198 66

LIABILITIES

Due shareholders, dues.....	\$242,389 44
Due shareholders, dividends credited.....	45,089 94
Balance to be paid borrowers on mortgage loans.....	239 50
Borrowed money.....	15,000 00
Undivided profits.....	5,079 78
Guaranty fund (as per section 392 of Banking Law).....	8,400 00
	<hr/>
	\$316,198 66

RECEIPTS

Cash on hand January 1, 1917.....	\$12,141 24
Dues credited to members.....	67,733 95
Money borrowed.....	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	60,003 42
Loans on shares repaid.....	12,053 50
Fees received.....	35 00
Fines received.....	19 26
Interest received.....	16,731 70
Rent received.....	530 79
Dividends retained on withdrawals.....	1,146 30
Pass books.....	17 50
	<hr/>
	\$185,412 66

DISBURSEMENTS

Loaned on mortgage.....	\$60,474 29
Loaned on shares.....	6,030 00
Dues repaid on withdrawal, or applied on loans.....	58,372 14
Paid matured shares.....	33,600 00
Dividends paid on withdrawal, or applied on loans.....	3,613 25
Cash dividends paid on income and accumulative prepaid shares.....	1,647 24
Paid interest on borrowed money and prior mortgages.....	140 63
Paid salaries and clerk-hire.....	1,140 00
Paid advertising, printing and postage.....	198 81
Paid taxes, insurance, etc.....	410 39
Paid banking department, examination.....	107 43
Paid banking department, assessment.....	19 61
Interest on advance dues.....	23 92
Liberty bonds purchased.....	15,000 00
Cash on hand December 31, 1917.....	4,634 95
	<hr/>
	\$185,412 66

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 2,803; shares issued during the year, 445; shares withdrawn during the year, 678; shares in force, 2,570. Borrowing members, 233, holding 1,354 shares; non-borrowing members, 213, holding 1,216 shares. Female shareholders, 189, holding 957 shares. Total dividends credited members during the year on instalment shares, \$10,670.89; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on the other shares, \$3,954.79; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$33,600. Entrance fee, 50 cents per certificate. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,338.81. 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, \$3,600. Mortgages in force in New York State, \$272,010.13. 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.....	\$69,823 00
Loans on shares.....	580 00
Stocks and bonds.....	100 00
Cash on hand and in bank.....	17 90
Furniture and fixtures.....	15 00
	<hr/>
	\$70,536 40

LIABILITIES

Due shareholders, dues.....	\$56,645 00
Due shareholders, dividends credited.....	7,086 96
Borrowed money.....	4,450 00
Undivided profits.....	1,542 93
Guaranty fund (as per section 392 of Banking Law).....	811 51
	<hr/>
	\$70,536 40

RECEIPTS

Cash on hand January 1, 1917.....	\$1,155 17
Dues credited to members.....	13,679 00
Money borrowed.....	9,800 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,860 00
Loans on shares repaid.....	2,485 00
Fees received.....	37 00
Fines received.....	89 49
Interest received.....	3,765 11
Dividends retained on withdrawals.....	148 46
Advances repaid.....	12 00
	<hr/>
	\$35,031 23

DISBURSEMENTS

Loaned on mortgage.....	\$20,400 00
Loaned on shares.....	600 00
Dues repaid on withdrawal, or applied on loans.....	7,332 00
Dividends paid on withdrawal, or applied on loans.....	734 84
Cash dividends paid on income and accumulative prepaid shares.....	85 50
Paid borrowed money and prior mortgages.....	5,350 00
Paid interest on borrowed money and prior mortgages.....	42 03
Paid salaries and clerk-hire.....	250 00
Paid advertising, printing and postage.....	46 40
Paid banking department, examination.....	13 75
Paid banking department, assessment.....	4 36
Officers' bonds.....	12 00
Advances for taxes, insurance, etc.....	12 00
State League dues.....	5 00
Inspectors of election.....	2 00

Auditor's fees	\$20 00
Traveling expenses	1 45
Liberty bond purchased.....	100 00
Membership fee returned.....	2 00
Cash on hand December 31, 1917.....	17 90
	<hr/>
	\$35,031 23

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,097; shares issued during the year, 186; shares withdrawn during the year, 167; shares in force, 1,116. Borrowing members, 41, holding 426 shares; non-borrowing members, 155, holding 690 shares. Female shareholders, 34, holding 198 shares. Total dividends credited members during the year on instalment shares, \$2,770.49; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$95.12; 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, \$338.85. Unpaid, none.

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

Loans have been made in Columbia county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$69,823.50. 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.....	LE ROY DRUMM.....	Stuyvesant Falls, N. Y.
Treasurer.....	DORR ALLEN.....	Stuyvesant Falls, N. Y.
Attorney.....	WILLIAM GRAF.....	Hudson, N. Y.

ASSETS

Loans on bond and mortgage.....	\$14,325 00
Loans on shares.....	565 00
Cash on hand and in bank.....	54 30
	<hr/>
	\$14,944 30

LIABILITIES

Due shareholders, dues.....	\$11,099 00
Due shareholders, dividends credited.....	2,324 01
Borrowed money	905 00
Undivided profits	209 63
Guaranty fund (as per section 392 of Banking Law).....	406 66
	<hr/>
	\$14,944 30

RECEIPTS

Cash on hand January 1, 1917.....	\$1 23
Dues credited to members.....	2,595 70
Money borrowed	1,604 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Fees received	9 00
Fines received	10 05
Interest received	888 14
Dividends retained on withdrawals.....	1 68
	<hr/>
	\$6,109 80

DISBURSEMENTS

Loaned on mortgage.....	\$800 00
Dues repaid on withdrawal, or applied on loans.....	405 00
Paid matured shares.....	1,000 00
Dividends paid on withdrawal, or applied on loans.....	61 50
Paid borrowed money and prior mortgages.....	3,600 00
Paid interest on borrowed money and prior mortgages.....	104 98
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	19 02
Paid banking department, examination.....	13 10
Paid banking department, assessment.....	1 90
Cash on hand December 31, 1917.....	54 30
	<hr/>
	\$6,109 80
	<hr/> <hr/>

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

Shares in force January 1, 1917, 191; shares issued during the year, 38; shares withdrawn during the year, 14; shares in force, 215. Borrowing members, 18, holding 95 shares; non-borrowing members, 38, holding 120 shares. Female shareholders, 14, holding 49 shares. Total dividends credited members during the year on instalment shares, \$665.94; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,000. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$69.02. 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, \$1,400. Mortgages in force in New York State, \$14,325. 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.....	\$22,975 00
Loans on shares.....	2,175 00
Stocks and bonds.....	100 00
Real estate.....	662 96
Cash on hand and in bank.....	317 65
Furniture and fixtures.....	11 20
	<hr/>
	\$26,241 81
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$22,453 65
Due shareholders, dividends credited.....	3,134 84
Undivided profits.....	74 41
Guaranty fund (as per section 392 of Banking Law).....	578 91
	<hr/>
	\$26,241 81
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$727 62
Dues credited to members.....	5, 625 73
Money borrowed.....	1, 900 00
Mortgages redeemed, foreclosed or transferred to real estate..	850 00
Loans on shares repaid.....	1, 905 00
Fees received.....	7 00
Fines received.....	48 41
Interest received.....	1, 395 26
Dividends retained on withdrawals.....	19 47
Attorney's fees.....	1 25
Liberty bonds.....	500 00
	<hr/>
	\$12, 979 74

DISBURSEMENTS

Loaned on mortgage.....	\$600 00
Loaned on shares.....	1, 925 00
Dues repaid on withdrawal, or applied on loans.....	1, 555 20
Paid matured shares.....	3, 913 20
Dividends paid on withdrawal, or applied on loans.....	264 04
Paid borrowed money and prior mortgages.....	2, 950 00
Paid interest on borrowed money and prior mortgages.....	22 63
Paid for real estate.....	662 96
Paid salaries and clerk-hire.....	150 00
Paid advertising, printing and postage.....	9 41
Paid banking department, assessment.....	2 55
Mortgage tax.....	3 00
Attorney's fees.....	4 10
Liberty bonds purchased.....	600 00
Cash on hand December 31, 1917.....	317 65
	<hr/>
	\$12, 979 74

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

Shares in force January 1, 1917, 684; shares issued during the year, 28; shares withdrawn during the year, 63; shares in force, 649. Borrowing members, 24, holding 265 shares; non-borrowing members, 58, holding 384 shares. Female shareholders, 23, holding 95 shares. Total dividends credited members during the year on instalment shares, \$1,243.78; rate, 6¼ per cent.

No unpaid withdrawals. Amount of shares matured during year, \$3,913.20. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$169.06. 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, \$22,975. 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.....	A. J. BUCK.....	Cortland, N. Y.

ASSETS	
Loans on bond and mortgage	\$87,750 00
Loans on shares	1,400 00
Stocks and bonds	1,000 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	3,306 22
Cash on hand and in bank.....	1,634 03
Interest, premium, fees and fines due and unpaid.....	123 24
Instalments due and unpaid.....	\$4,198 65
	\$96,213 49

LIABILITIES	
Due shareholders, dues	\$61,972 30
Due shareholders, dividends credited.....	6,232 33
Borrowed money	11,000 00
Advances by Land Bank.....	14,000 00
Undivided profits	2,482 09
Guaranty fund (as per section 392 of Banking Law).....	526 77
	\$96,213 49

RECEIPTS	
Cash on hand January 1, 1917.....	\$1,951 81
Dues credited to members.....	16,620 75
Money borrowed	9,000 00
Mortgages redeemed, foreclosed or transeferred to real estate..	6,600 00
Loans on salaries repaid.....	1,175 00
Fees received	59 35
Interest received	4,330 56
Premium received	1,299 18
Dividends retained on withdrawls	53 94
	\$41,090 59

DISBURSEMENTS	
Loaned on mortgage	\$15,700 00
Loaned on shares	1,330 00
Dues repaid on withdrawal, or applied on loans.....	9,829 44
Dividends paid on withdrawal, or applied on loans.....	243 18
Cash dividends paid on income and accumulative prepaid shares	604 86
Paid borrowed money and prior mortgages	5,500 00
Paid interest on borrowed money and prior mortgages.....	1,183 49
Paid for real estate	3,306 22
Paid salaries and clerk-hire	503 43
Paid advertising, printing and postage	83 04
Paid rent	150 00
Paid banking department, assessment	5 90
Officers' bonds	12 00
State League dues	5 00
Liberty bonds purchased	1,000 00
Cash on hand December 31, 1917	1,634 03
	\$41,090 59

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

Shares in force January 1, 1917, 2,857; shares issued during the year, 593½; shares withdrawn during the year, 358; shares in force, 3,092½.

Borrowing members, 44 holding 1,003 shares; non-borrowing members, 151, holding 2,089½ shares. Female shareholders, 91, holding 918½ shares. Total dividends credited members during the year on instalment shares, \$2,512.46; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$604.86; 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, \$753.47. Unpaid, none.

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

Loans have been made in Cortland county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$87,750. One foreclosure during the year.

DELAWARE COUNTY

THE WALTON CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1894. Commenced business 1907]

Officers	Names	Post-office addresses
President.....	HENRY W. RETZ.....	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 and bond and mortgage	\$33,000 00
Loans on shares	1,642 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank	1,003 77
	\$36,645 77

LIABILITIES

Due shareholders, dues	\$29,654 00
Due shareholders, dividends credited.....	3,662 45
Borrowed money	1,500 00
Undivided profits	1,522 25
Guaranty fund (as per section 392 of Banking Law).....	307 07
	\$36,645 77

RECEIPTS

Cash on hand January 1, 1917.....	\$401 16
Dues credited to members	7,872 00
Money borrowed	3,750 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,550 00
Loans on shares repaid	450 00
Fees received	32 00
Fines received	11 05
Interest received	2,137 23
Dividends retained on withdrawals	57 12
	\$17,260 56

DISBURSEMENTS

Loaned on mortgage	\$4,400 00
Loaned on shares	442 00
Dues repaid on withdrawal, or applied on loans.....	2,748 00
Dividends paid on withdrawal, or applied on loans	380 77
Cash dividends paid on income and accumulative prepaid shares	126 70
Paid borrowed money and prior mortgages	7,750 00
Paid interest on borrowed money and prior mortgages	243 31
Paid salaries and clerk-hire	120 00
Paid advertising, printing and postage	22 74
Paid banking department, assessment	3 02
Officers' bonds	16 00
Advances for taxes, insurance, etc.....	75
State League dues	3 00
Book	50
Cash on hand December 31, 1917.....	\$1,003 77
	<hr/>
	\$17,260 56
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1.00 monthly.

Shares in force January 1, 1917, 569¼; shares issued during the year, 127; shares withdrawn during the year, 44; shares in force, 652¼. Borrowing members, 31, holding 203 shares; non-borrowing members, 97, holding 449¼ shares. Female shareholders, 39, holding 207¾ shares. Total dividends credited members during the year on instalment shares, \$1,200.26; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$126.70; 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, \$162.24. 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, \$33,000. 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.....	CLARENCE DE LAMATER.....	Poughkeepsie, N. Y.
Treasurer.....	GUILFORD DUDLEY.....	Poughkeepsie, N. Y.
Attorney.....	JOHN J. MYLÖD.....	Poughkeepsie, N. Y.

ASSETS

Loans on bond and mortgage	\$687,300 00
Loans on shares	27,100 00
Stocks and bonds	3,350 00
Real estate	2,965 62
Cash on hand and in bank	21,099 75
Furniture and fixtures	298 88
Instalments due and unpaid	2,777 64
Interest, premium, fees and fines due and unpaid.....	\$819 85
	<hr/>
	\$744,891 89
	<hr/>

LIABILITIES

Due shareholders, dues	\$558,044 00
Due shareholders, matured shares	32,540 80
Due shareholders, dividends credited	118,556 27
Balance to be paid borrowers on mortgage loans.....	2,800 00
Undivided profits	14,530 34
Guaranty fund (as per section 392 of Banking Law)	17,181 98
Interest paid in advance	30 25
Dues paid in advance	1,099 25
Individual accounts	100 00
	<hr/>
	\$744,891 89

RECEIPTS

Cash on hand January 1, 1917.....	\$20,385 06
Dues credited to members	126,018 48
Mortgages redeemed, foreclosed or transferred to real estate..	72,750 00
Loans on shares repaid.....	10,200 00
Fees received	416 25
Fines received	702 91
Interest received	41,429 27
Rent received	380 00
Dividends retained on withdrawals	1,286 22
Liberty bonds	1,650 00
	<hr/>
	\$275,218 19

DISBURSEMENTS

Loaned on mortgage	\$112,550 00
Loaned on shares	13,900 00
Dues repaid on withdrawal, or applied loans	55,294 65
Paid matured shares	52,675 86
Dividends paid on withdrawal, or applied loans	10,727 35
Cash dividends paid on income and accumulative prepaid shares	364 44
Paid salaries and clerk-hire	2,160 00
Paid advertising, printing and postage	247 45
Paid rent	360 00
Paid repairs to real estate	344 82
Paid taxes, insurance, etc.	43 69
Paid banking department, examination	45 42
Paid banking department, assessment	42 29
Officers' bonds	60 00
State League dues and expenses of delegate	49 40
Telephone	48 05
Light	13 70
Audit committee	15 00
Stationery	25 55
Janitor	6 00
Express	27
Cash difference	10 00
Interest returned	50 00
Typewriter	94 50
Liberty bonds purchased	5,000 00
Cash on hand December 31, 1917	21,099 75
	<hr/>
	\$275,218 19

Plan, serial. Par value of shares, \$200. Instalments are \$1.00 monthly. Shares in force January 1, 1917, 9,421; shares issued during the year, 1,641; shares withdrawn during the year, 1,262; shares in force, 9,800. Borrowing members, 370, holding 3,541 shares; non-borrowing members, 802,

holding 6,259 shares. Female shareholders, 456, holding 3,433 shares. Total dividends credited members during the year on instalment shares, \$35,605.63; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$754.02; rate, 4¼ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$64,673.26. Entrance fee, 25 cents per share. Operating expenses as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,069.92. 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, \$16,000. Mortgages in force in New York State, \$684,500. 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	\$89,050 00
Loans on shares	480 00
Stocks and bonds	1,050 00
Real estate	721 47
Cash on hand and in bank	3,750 85
Furniture and fixtures	273 00
	\$95,334 32

LIABILITIES

Due shareholders, dues	\$75,006 10
Due shareholders, dividends credited	10,722 10
Undivided profits	1,136 62
Guaranty fund (as per section 392 of Banking Law)	4,200 00
Unearned or rebatable premium	4,269 50
	\$95,334 32

RECEIPTS

Cash on hand January 1, 1917.....	\$7,048 90
Dues credited to members	34,781 35
Mortgages redeemed, foreclosed or transferred to real estate..	7,280 00
Loans on shares repaid	600 00
Fees received	152 25
Fines received	16 74
Interest received	5,377 20
Premium received	910 00
Dividends retained on withdrawals	960 00
Liberty bonds	150 00
	\$57,276 44

DISBURSEMENTS

Loaned on mortgage	\$11,180 00
Loaned on shares	1,080 00
Dues repaid on withdrawal, or applied on loans	20,390 25
Paid matured shares	16,620 00
Dividends paid on withdrawal, or applied on loans.....	1,835 65
Paid salaries and clerk-hire	753 00
Paid advertising, printing and postage	61 20
Paid repairs to real estate	90 00
Paid taxes, insurance, etc.	22 98
Paid banking department, examination	14 00
Paid banking department, assessment	6 51
Premium repaid	180 00
Furniture and fixtures	83 00
Liberty bonds purchased	1,200 00
Cash on hand December 31, 1917	3,759 85
	\$57,276 44

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 2,446; shares issued during the year, 609; shares withdrawn during the year, 446; shares in force, 2,609. Borrowing members, 42, holding 563 shares; non-borrowing members, 341, holding 2,046 shares. Female shareholders, 152, holding 847 shares. Total dividends credited members during the year on instalment shares, \$5,548.75; rate, 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$16,620. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$814.20. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 15 cents per share. Premium paid by borrowing members, \$10.00 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$8,060. Mortgages in force in New York State, \$89,050. 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.....	CONRAD MAY	249 East Street.
Secretary.....	FRED L. HEITZMANN.....	206 Dearborn Street
Treasurer.....	JAMES LEE.....	62 Amherst Street.
Attorney.....	JAMES P. SCHAUS.....	404 Curtliss Building.

ASSETS

Loans on bond and mortgage.....	\$264,810 00
Stocks and bonds.....	1,000 00
Real estate	20,119 12
Cash on hand and in bank.....	20,693 64
Advances for taxes, insurance, etc.....	279 21
	\$306,901 97

LIABILITIES

Due shareholders, dues.....	\$246,113 55
Due shareholders, dividends credited.....	34,567 37
Balance to be paid borrowers on mortgage loans.....	1,400 00

Undivided profits	\$11,621 05
Guaranty fund (as per section 392 of Banking Law).....	13,200 00
	\$306,901 97

RECEIPTS

Cash on hand January 1, 1917.....	\$14,763 04
Dues credited to members.....	231,595 18
Mortgages redeemed, foreclosed or transferred to real estate..	69,340 00
Real estate sold.....	1,175 00
Fines received	28 35
Interest received	17,051 80
Premium received	3,220 60
Rent received	1,405 00
	\$338,578 97

DISBURSEMENTS

Loaned on mortgage.....	\$45,430 00
Dues repaid on withdrawal, or applied on loans.....	243,798 98
Dividends paid on withdrawal, or applied on loans.....	8,778 56
Paid borrowed money and prior mortgages.....	10,000 00
Paid interest on borrowed money and prior mortgages.....	159 02
Paid for real estate.....	2,750 00
Paid salaries and clerk-hire.....	3,703 50
Paid advertising, printing and postage.....	445 49
Paid rent	150 00
Paid repairs to real estate.....	78 31
Paid taxes, insurance, etc.....	671 55
Paid banking department, examination.....	38 00
Paid banking department, assessment.....	19 95
Officers' bonds	77 19
Advances for taxes, insurance, etc.....	279 21
State League dues.....	7 00
Telephone	42 10
Lights	27 96
Heat	153 00
Mortgage tax	139 50
Office supplies	117 01
Liberty bonds purchased	1,000 00
Legal expense	19 00
Cash on hand December 31, 1917.....	20,693 64
	\$338,578 97

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

Shares in force January 1, 1917, 8,703; shares issued during the year, 1,329; shares withdrawn during the year, 1,261; shares in force, 8,771. Borrowing members, 133, holding 1,163 shares; non-borrowing members, 1,346, holding 7,608 shares. Female shareholders, 457, holding 2,300 shares. Total dividends credited members during the year on instalment shares, \$11,079.15; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,723.25. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$264,810. No foreclosures during the year.

CARLTON STREET PERMANENT SAVINGS AND AID ASSOCIATION

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

[Organized under Law of 1831. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CHARLES DETHLOFF.....	55 Berlin Street.
Secretary.....	JOHN A. GLÜNZ.....	39 Peach Street.
Treasurer.....	WILLIAM SCHMIDT.....	306 Carlton Street.
Attorney.....	LOUIS BRAUNLEIN.....	Mutual Life Bldg.

ASSETS

Loans on bond and mortgage.....	\$37,437 50
Cash on hand and in bank.....	5,917 77
Furniture and fixtures.....	50 00
	<u>\$43,405 27</u>

LIABILITIES

Due shareholders, dues.....	\$38,079 25
Due shareholders, dividends credited.....	3,360 96
Undivided profits	1,085 01
Guaranty fund (as per section 392 of Banking Law).....	880 05
	<u>\$43,405 27</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$8,804 73
Dues credited to members.....	41,235 75
Mortgages redeemed, foreclosed or transferred to real estate..	5,312 50
Fees received	171 25
Interest received	2,469 64
	<u>\$57,993 87</u>

DISBURSEMENTS

Loaned on mortgage.....	\$11,800 00
Dues repaid on withdrawal, or applied on loans.....	38,406 25
Dividends paid on withdrawal, or applied on loans.....	1,359 34
Paid salaries and clerk-hire.....	432 00
Paid advertising, printing and postage.....	9 66
Paid rent	51 50
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	3 35
Cash on hand December 31, 1917.....	5,917 77
	<u>\$57,993 87</u>

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

Shares in force January 1, 1917, 3,396; shares issued during the year, 685; shares withdrawn during the year, 583; shares in force, 3,498. Borrowing members, 33, holding 563 shares; non-borrowing members, 405, holding 2,935 shares. Female shareholders, 240, holding 1,609 shares. Total dividends credited members during the year on instalment shares, \$1,595.14; 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, \$493.16. 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, \$3,500. Mortgages in force in New York State, \$37,437.50. No foreclosures during the year.

CLINTON MUTUAL SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1831. Commenced business 1878]

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

ASSETS

Loans on bond and mortgage.....	\$521,674 62
Stocks and bonds.....	5,000 00
Contracts for the sale of real estate.....	2,866 21
Real estate.....	6,600 00
Cash on hand and in bank.....	30,040 12
Advances for taxes, insurance, etc.....	136 49
	<hr/>
	\$566,317 44

LIABILITIES

Due shareholders, dues.....	\$459,701 50
Due shareholders, dividends credited.....	48,696 20
Undivided profits.....	31,000 00
Guaranty fund (as per section 392 of Banking Law).....	26,919 74
	<hr/>
	\$566,317 44

RECEIPTS

Cash on hand January 1, 1917.....	\$28,785 10
Dues credited to members.....	247,046 25
Mortgages redeemed, foreclosed or transferred to real estate..	87,474 21
Real estate sold.....	7,270 79
Fees received.....	989 75
Interest received.....	31,280 00
Rent received.....	1,205 50
Dividends retained on withdrawals.....	1,673 23
Advances repaid.....	457 58
Profit on sale of real estate.....	3,366 00
Received on judgment.....	30 00
Contracts for sale of real estate.....	2,307 61
Taxes, insurance etc.....	31 91
	<hr/>
	\$411,917 93

DISBURSEMENTS

Loaned on mortgage.....	\$98,247 33
Dues repaid on withdrawal, or applied on loans.....	201,741 25
Paid matured shares.....	54,722 66
Dividends paid on withdrawal, or applied on loans.....	10,895 38
Paid for real estate.....	2,870 79
Paid salaries and clerk-hire.....	4,314 50
Paid advertising, printing and postage.....	927 94
Paid repairs to real estate.....	1,141 53
Paid taxes, insurance, etc.....	841 64
Paid banking department, examination.....	51 75
Paid banking department, assessment.....	34 21
Advances for taxes, insurance, etc.....	116 24
Commission for sale of real estate.....	177 50

Foreclosure costs	\$486 07
Typewriter	102 50
Taxes and interest charged to real estate contracts.....	206 52
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	30,040 12
	\$411,917 93

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

Shares in force January 1, 1917, 19,697; shares issued during the year, 14,258; shares withdrawn during the year, 14,928; shares in force, 19,027. Borrowing members, 216, holding 2,224 shares; non-borrowing members, 2,712, holding 16,803 shares. Female shareholders, 1,745, holding 9,763 shares. Total dividends credited members during the year on instalment shares, \$22,311.51; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$54,722.66. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,242.44. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$6,250. Mortgages in force in New York State, \$521,674.62. Three 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.....	ARTHUR J. STRAUB.....	Hamburg, N. Y.
Treasurer.....	REUBEN F. KNOCHE.....	Hamburg, N. Y.
Attorney.....	ALBERT L. STRATEMEIER.....	Hamburg, N. Y.

ASSETS

Loans on bond and mortgage.....	\$78,250 00
Loans on shares.....	4,215 15
Stocks and bonds.....	2,800 00
Cash on hand and in bank.....	921 10
Interest, premium, fees and fines due and unpaid.....	554 68
	\$86,740 93

LIABILITIES

Due shareholders, dues.....	\$70,487 75
Due shareholders, dividends credited.....	6,871 41
Borrowed money	8,500 00
Undivided profits	352 53
Guaranty fund (as per section 392 of Banking Law).....	450 00
Operating expense unpaid.....	79 24
	\$86,740 93

RECEIPTS

Cash on hand January 1, 1917.....	\$4,617 98
Dues credited to members.....	33,121 75
Money borrowed	19,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,800 00
Loans on shares repaid.....	2,757 25

Fees received	\$162 50
Interest received	3,975 05
Premium received	658 56
Dividends retained on withdrawals.....	125 71
Liberty bonds sold.....	950 00

\$78,668 80

DISBURSEMENTS

Loaned on mortgage.....	\$44,250 00
Loaned on shares	3,903 00
Dues repaid on withdrawal, or applied on loans.....	13,196 50
Dividends paid on withdrawal, or applied on loans.....	664 86
Cash dividends paid on income and accumulative prepaid shares	71 41
Paid borrowed money and prior mortgages.....	11,000 00
Paid interest on borrowed money and prior mortgages.....	503 36
Paid salaries and clerk-hire.....	275 00
Paid advertising, printing and postage.....	113 47
Paid banking department	20 10
Liberty bonds purchased.....	3,750 00
Cash on hand December 31, 1917.....	921 10

\$78,668 80

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

Shares in force January 1, 1917, 1,911; shares issued during the year, 650; shares withdrawn during the year, 213; shares in force, 2,348. Borrowing members, 35, holding 241 shares; non-borrowing members, 391, holding 2,107 shares. Female shareholders, 126, holding 569 shares. Total dividends credited members during the year on instalment shares, \$3,343.46; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$299.07; rate, 4 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, \$388.47. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$79.24.

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, \$8,000. Mortgages in force in New York State, \$78,250. No foreclosures during the year.

DEPEW CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 104 Sawyer avenue, Depew, N. Y.

[Organized under Law of 1894. Commenced business 1895]

Officers	Names	Post-office addresses
President.....	E. J. NASH.....	Depew, N. Y.
Secretary.....	J. FRED PETTYS.....	Depew, N. Y.
Treasurer.....	GUSTAV GRAMLICH.....	Depew, N. Y.
Attorney.....	S. JAY O'HART.....	Depew, N. Y.

ASSETS

Loans on bond and mortgage	\$79,700 00
Stocks and bonds	1,000 00
Real estate	909 10
Cash on hand and in bank	4,455 26
Furniture and fixtures	87 75
Insurance due	40 80

\$86,192 91

LIABILITIES

Due shareholders, dues	\$72,390 86
Due shareholders, dividends credited	8,933 70
Undivided profits	3,071 31
Guaranty fund (as per section 392 of Banking Law)	1,797 04
	<hr/>
	\$86,192 91
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RECEIPTS

Cash on hand January 1, 1917	\$14,947 80
Dues credited to members	33,298 88
Mortgages redeemed, foreclosed or transferred to real estate..	9,500 00
Fees received	17 25
Interest received	5,673 10
Advances repaid	17 80
	<hr/>
	\$63,454 83
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DISBURSEMENTS

Loaned on mortgage.....	\$23,700 00
Dues repaid on withdrawal, or applied on loans	30,614 10
Dividends paid on withdrawal, or applied on loans	2,359 28
Paid salaries and clerk-hire	800 00
Paid advertising, printing and postage	19 70
Paid rent	35 00
Paid repairs to real estate	201 68
Paid taxes, insurance, etc.	37 74
Paid banking department	19 25
Officers' bonds	45 00
Advances for taxes, insurance etc.	16 80
Errors	2 00
Liberty bonds purchased	1,000 00
Furniture	87 75
Light	19 54
Sundry expenses	41 73
Cash on hand December 31, 1917.....	4,455 26
	<hr/>
	\$63,454 83
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Plan, permanent. Par value of shares, \$100. Instalments are 16½ cents and 25 cents weekly.

Shares in force January 1, 1917, 2,380; shares issued during the year, 1,107; shares withdrawn during the year, 710; shares in force, 2,777. Borrowing members, 62, holding 797 shares; non-borrowing members, 262, holding 1,980 shares. Female shareholders, 37, holding 395 shares. Total dividends credited members during the year on instalment shares, \$3,078.11; rate, 8 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, \$960.97. 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, \$3,100. Mortgages in force in New York State, \$79,700. 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.....	EDWARD C. KATHER.....	47 Ludington Street.
Treasurer.....	CHARLES A. KLOCKE.....	1156 Lovejoy Street.
Attorney.....	GEORGE L. GROBE.....	Ellicott Square.

ASSETS

Loans on bond and mortgage.....	\$16,510 00
Loans on shares.....	835 00
Stocks and bonds.....	250 00
Cash on hand and in bank.....	1,431 44
	<hr/>
	\$19,026 44

LIABILITIES

Due shareholders, dues.....	\$17,294 00
Due shareholders, dividends credited.....	891 18
Undivided profits.....	697 65
Guaranty fund (as per section 392 of Banking Law).....	143 61
	<hr/>
	\$19,026 44

RECEIPTS

Cash on hand January 1, 1917.....	\$1,487 02
Dues credited to members.....	10,246 75
Loans on shares repaid.....	300 00
Fees received.....	69 25
Fines received.....	3 18
Interest received.....	822 05
Dividends retained on withdrawals.....	28 08
	<hr/>
	\$12,956 33

DISBURSEMENTS

Loaned on mortgage.....	\$4,420 00
Loaned on shares.....	675 00
Dues repaid on withdrawal, or applied on loans.....	5,892 50
Dividends paid on withdrawal, or applied on loans.....	138 96
Paid salaries and clerk-hire.....	104 00
Paid advertising, printing and postage.....	16 60
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	1 83
Officers' bonds.....	12 00
Liberty bonds purchased.....	250 00
Cash on hand December 31, 1917.....	1,431 44
	<hr/>
	\$12,956 33

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 719; shares issued during the year, 424; shares withdrawn during the year, 390; shares in force, 753. Borrowing members, 20, holding 147 shares; non-borrowing members, 115, holding 606 shares. Female shareholders, 51, holding 188 shares. Total dividends credited members during the year on instalment shares, \$620.92; 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, \$132.60. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,210. Mortgages in force in New York State, \$16,510. 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.....	353 Sherman Street.
Secretary.....	JACOB A. STAUCH.....	472 Hickory Street.
Treasurer.....	WILLIAM GERBER.....	115 East Genesee Street.
Attorney.....	CHARLES A. HAHN.....	Electric Building.

ASSETS

Loans on bond and mortgage.....	\$73,370 00
Loans on shares.....	970 00
Real estate	4,500 00
Cash on hand and in bank.....	2,145 49
Furniture and fixtures.....	260 70
	\$81,246 19

LIABILITIES

Due shareholders, dues.....	\$72,935 31
Due shareholders, dividends credited.....	6,050 12
Undivided profits	1,265 54
Guaranty fund (as per section 392 of Banking Law).....	979 22
Unearned or rebatable premium.....	16 00
	\$81,246 19

RECEIPTS

Cash on hand January 1, 1917.....	\$5,812 09
Dues credited to members.....	62,011 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,820 00
Loans on shares repaid.....	1,670 00
Real estate sold.....	900 00
Fines received	7 25
Interest received	3,800 01
Rent received	130 00
	\$82,150 35

DISBURSEMENTS

Loaned on mortgage.....	\$18,800 00
Loaned on shares	1,735 00
Dues repaid on withdrawal, or applied on loans.....	52,584 00
Dividends paid on withdrawal, or applied on loans.....	1,128 66
Paid for real estate.....	4,500 00
Paid salaries and clerk-hire.....	849 00
Paid advertising, printing and postage.....	63 54
Paid rent	89 30
Paid repairs to real estate.....	56 84

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Paid taxes, insurance, etc.....	\$50 86
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	5 16
Safe	123 00
Cash on hand December 31, 1917.....	2,145 49
	\$82,150 35

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

Shares in force January 1, 1917, 4,527; shares issued during the year, 1,365; shares withdrawn during the year, 645; shares in force, 5,247. Borrowing members, 38, holding 370 shares; non-borrowing members, 747, holding 4,877 shares. Female shareholders, 381, holding 1,874 shares. Total dividends credited members during the year on instalment shares, \$2,478.06; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,001.84. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$73,370. 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.....	118 East Eagle Street.
Treasurer.....	EDWARD D. REED.....	German-American Bank.
Attorney.....	WILLIAM G. KILHOFFER.....	308 Brisbane Bldg.

ASSETS

Loans on bond and mortgage.....	\$64,490 00
Stocks and bonds.....	2,000 00
Cash on hand and in bank.....	5,205 11
Furniture and fixtures.....	100 00
	\$71,795 11

LIABILITIES

Due shareholders, dues.....	\$59,101 07
Due shareholders, dividends credited.....	7,851 32
Undivided profits	2,642 72
Guaranty fund (as per section 392 of Banking Law).....	2,200 00
	\$71,795 11

RECEIPTS

Cash on hand January 1, 1917.....	\$4,795 85
Dues credited to members.....	58,162 96
Mortgages redeemed, foreclosed or transferred to real estate..	17,840 00
Fees received	103 25
Interest received	4,180 56
	\$85,082 62

DISBURSEMENTS

Loaned on mortgage.....	\$14,050 00
Dues repaid on withdrawal, or applied on loans.....	60,378 51
Dividends paid on withdrawal, or applied on loans.....	3,921 32
Paid salaries and clerk-hire.....	761 25
Paid advertising, printing and postage.....	81 52
Paid rent.....	150 00
Paid taxes, insurance, etc.....	5 48
Paid banking department, examination.....	21 00
Paid banking department, assessment.....	5 43
State League dues.....	5 00
Liberty bonds purchased.....	500 00
Cash on hand December 31, 1917.....	5,205 11
	<hr/>
	\$85,082 62
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 4,280; shares issued during the year, 413; shares withdrawn during the year, 755; shares in force, 3,938. Borrowing members, 41, holding 371 shares; non-borrowing members, 361, holding 3,567 shares. Female shareholders, 156, holding 1,048 shares. Total dividends credited members during the year on instalment shares, \$2,751.73; 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, \$997.77. 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, \$4,240. Mortgages in force in New York State, \$64,490. 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.....	EDWARD F. MEISTER.....	39 Erie Street.
Secretary.....	GEORGE REPP.....	39 Erie Street.
Treasurer.....	GEORGE KARBACH.....	39 Erie Street.
Attorney.....	JOHN M. HULL.....	1108 Marine Nat. Bk. B1.

ASSETS

Loans on bond and mortgage.....	\$1,144,770 52
Loans on shares.....	47,853 05
Contracts for the sale of real estate.....	6,340 46
Real estate.....	35,000 00
Cash on hand and in bank.....	94,755 60
Furniture and fixtures.....	4,500 00
	<hr/>
	\$1,333,219 63
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LIABILITIES

Due shareholders, dues.....	\$1,095,744 01
Due shareholders, matured shares.....	50,028 18
Due shareholders, dividends credited.....	87,250 01
Borrowed money.....	50,000 00
Undivided profits.....	3,197 43
Guaranty fund (as per section 392 of Banking Law).....	47,000 00
	<hr/>
	\$1,333,219 63
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RECEIPTS

Cash on hand January 1, 1917.....	\$27,382 41
Dues credited to members.....	648,722 61
Money borrowed.....	105,000 00
Mortgages redeemed, foreclosed or transferred to real estate... ..	193,593 61
Loans on shares repaid.....	55,139 45
Interest received.....	67,883 11
Rent received.....	1,191 80
Dividends retained on withdrawals.....	2,268 82
Contracts for the sale of real estate.....	870 00
Appraisals.....	798 00
Mortgage tax.....	1,437 25
Sold old books.....	158 03
Sold old table.....	4 00
Revenue stamps.....	13 17
Rebate on advertising.....	2 80
	<hr/>
	\$1,104,465 06

DISBURSEMENTS

Loaned on mortgage.....	\$304,179 77
Loaned on shares.....	65,377 00
Dues repaid on withdrawal, or applied on loans.....	451,430 98
Paid matured shares.....	82,433 19
Dividends paid on withdrawal, or applied on loans.....	6,726 01
Cash dividends paid on income and accumulative prepaid shares.....	566 16
Paid borrowed money and prior mortgages.....	80,000 00
Paid interest on borrowed money and prior mortgages.....	938 29
Paid salaries and clerk-hire.....	7,423 99
Paid advertising, printing and postage.....	1,068 76
Paid repairs to real estate.....	705 43
Paid taxes, insurance, etc.....	696 67
Paid banking department, examination.....	88 00
Paid banking department, assessment.....	68 66
Officers' bonds, compensation and burglary insurance.....	226 37
Mortgage taxes.....	1,437 25
Telephone.....	72 30
Electric bill.....	236 81
Gas bills.....	20 18
Sundries.....	345 32
Coal.....	100 50
Appraisals.....	504 00
Contract for the sale of real estate.....	392 99
Furniture and fixtures.....	4,670 83
Cash on hand December 31, 1917.....	94,755 60
	<hr/>
	\$1,104,465 06

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

Shares in force January 1, 1917, 66,960; shares issued during the year, 31,333; shares withdrawn during the year, 24,633; shares in force, 73,660. Borrowing members, 840, holding 38,159 shares; non-borrowing members, 7,970, holding 35,501 shares. Female shareholders, 3,766. Total dividends credited members during the year on instalment shares, \$31,405.87; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$19,442.79; rate, 4 per cent. and 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$81,385.87. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$9,022.23. Unpaid, none.

Premium plan, premium-interest. 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, \$25,000. Mortgages in force in New York State, \$1,144,770.52. One 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.....	PETER J. WEIGEL.....	218 Ellicott Square.
Secretary.....	EDWARD J. ZITTEL.....	672 Elm Street.
Treasurer.....	CHARLES J. FIX.....	808 Main Street.
Attorney.....	GODFREY M. FROHE.....	476 Ellicott Square.

ASSETS

Loans on bond and mortgage.....	\$165,299 52
Loans on shares.....	900 00
Stocks and bonds.....	8,512 00
Cash on hand and in bank.....	11,235 77
Advances for taxes, insurance, etc.....	132 73
	\$186,080 02

LIABILITIES

Due shareholders, dues.....	\$150,098 17
Due shareholders, dividends credited.....	23,877 43
Undivided profits.....	8,975 13
Guaranty fund (as per section 392 of Banking Law).....	2,968 37
Unearned or rebatable premium.....	125 00
Suspense account.....	35 92
	\$186,080 02

RECEIPTS

Cash on hand January 1, 1917.....	\$7,478 57
Dues credited to members.....	110,341 05
Mortgages redeemed, foreclosed or transferred to real estate..	21,747 60
Loans on shares repaid.....	400 00
Real estate sold.....	2,200 00
Interest received.....	10,238 54
Advances repaid.....	16 43
Profit and loss, sale of real estate.....	500 00
Bills receivable.....	100 00
Liberty bonds.....	488 00
Real estate contracts.....	200 00
	\$153,710 19

DISBURSEMENTS

Loaned on mortgage.....	\$26,737 12
Loaned on shares.....	825 00
Dues repaid on withdrawal, or applied on loans.....	98,842 33
Dividends paid on withdrawal, or applied on loans.....	3,821 91
Paid salaries and clerk-hire.....	1,609 00
Paid advertising, printing and postage.....	65 10
Paid rent.....	390 00
Paid banking department, examination.....	27 00
Paid banking department, assessment.....	11 09

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Officers' bonds	\$52 63
State League dues.....	6 00
Liberty bonds purchased.....	9,000 00
Fire insurance	9 45
Real estate committee.....	51 30
Auditing committee	51 00
Telephone	42 00
Lighting, heating, etc.....	281 37
Burglary insurance	27 12
Contracts for the sale of real estate.....	525 00
Bills receivable	100 00
Cash on hand December 31, 1917.....	11,235 77
	\$153,710 19

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

Shares in force January 1, 1917, 10,096; shares issued during the year, 1,781; shares withdrawn during the year, 745; shares in force, 11,132. Borrowing members, 40, holding 481 shares; non-borrowing members, 865, holding 10,651 shares. Female shareholders, 574, holding 3,319 shares. Total dividends credited members during the year on instalment shares, \$7,221.29; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,584.97. 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, \$7,150. Mortgages in force in New York State, \$165,299.52. 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.....	CHARLES BAUER, JR.....	2578 Bailey Avenue.
Secretary.....	OTTO R. GERLACH.....	97 Bissell Avenue.
Treasurer.....	EMIL HOLZBUNER.....	62 Wagner Place.
Attorney.....	J. ADAM WEISS.....	600 Mutual Life Building.

ASSETS

Loans on bond and mortgage.....	\$10,270 00
Stocks and bonds.....	200 00
Cash on hand and in bank.....	10,429 30
	\$20,899 30

LIABILITIES

Due shareholders, dues.....	\$19,886 25
Due shareholders, dividends credited.....	819 03
Undivided profits	87 22
Guaranty fund (as per section 392 of Banking Law).....	66 20
Unearned or rebatable premium.....	40 60
	\$20,899 30

RECEIPTS

Cash on hand January 1, 1917.....	\$3,382 92
Dues credited to members.....	28,170 25
Mortgages redeemed, foreclosed or transferred to real estate..	650 00
Fees received	155 62
Fines received	46 19
Interest received	695 88

\$33,100 86

DISBURSEMENTS

Loaned on mortgage.....	\$2,600 00
Dues repaid on withdrawal, or applied on loans.....	19,424 00
Dividends paid on withdrawal, or applied on loans.....	79 31
Paid salaries and clerk-hire.....	153 50
Paid advertising, printing and postage.....	138 95
Paid rent	12 00
Paid banking department, examination.....	13 00
Paid banking department, assessment	1 69
Officers' bonds	4 65
Office repairs	42 21
Liberty bonds purchased.....	200 00
Sundries	2 25
Cash on hand December 31, 1917.....	10,429 30

\$33,100 86

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

Shares in force January 1, 1917, 1,457; shares issued during the year, 1,217; shares withdrawn during the year, 635; shares in force, 2,039. Borrowing members, 7, holding 79 shares; non-borrowing members, 335, holding 1,960 shares. Female shareholders, 152, holding 744 shares. Total dividends credited members during the year on instalment shares, \$544.94; 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, \$355.25. 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, \$3,120. Mortgages in force in New York State, \$10,270. 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.....	ANDREW YOUNG	5826 Genesee Street.
Attorney.....	L. P. HANCOCK.....	Mutual Life Ins. Bldg.

ASSETS

Loans on bond and mortgage.....	\$32,770 00
Loans on shares.....	325 00
Contracts for the sale of real estate.....	3,325 00
Real estate	281 85
Cash on hand and in bank.....	3,198 86
Furniture and fixtures.....	134 50

\$40,035 21

LIABILITIES

Due shareholders, dues.....	\$34,391 26
Due shareholders, dividends credited.....	3,747 70
Undivided profits	1,196 25
Guaranty fund (as per section 392 of Banking Law).....	700 00
	<hr/>
	\$40,035 21

RECEIPTS

Cash on hand January 1, 1917.....	\$600 48
Dues credited to members.....	35,595 45
Money borrowed	800 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,345 00
Loans on shares repaid.....	645 00
Fees received	40 00
Interest received	2,341 65
Premium received	151 42
Advances repaid	13 75
	<hr/>
	\$47,532 75

DISBURSEMENTS

Loaned on mortgage.....	\$7,225 00
Loaned on shares.....	475 00
Dues repaid on withdrawal, or applied on loans.....	34,420 36
Dividends paid on withdrawal, or applied on loans.....	474 81
Paid borrowed money and prior mortgages.....	800 00
Paid interest on borrowed money and prior mortgages.....	7 46
Paid salaries and clerk-hire.....	706 12
Paid advertising, printing and postage.....	21 40
Paid rent	82 50
Paid repairs to real estate.....	49 34
Paid taxes, insurance, etc.....	4 72
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	3 23
Officers' bonds	10 02
Insurance, furniture	3 18
Sundry expense	31 25
Cash on hand December 31, 1917.....	3,198 86
	<hr/>
	\$47,532 75

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

Shares in force January 1, 1917, 2,596; shares issued during the year, 360; shares withdrawn during the year, 351; shares in force, 2,605. Borrowing members, 26, holding 243 shares; non-borrowing members, 484, holding 2,362 shares. Female shareholders, 244, holding 1,101 shares. Total dividends credited members during the year on instalment shares, \$1,206.54; 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, \$854.47. 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, \$3,400. Mortgages in force in New York State, \$32,770. No foreclosures during the year.

GOODELL PERMANENT LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1888]

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

ASSETS

Loans on bond and mortgage.....	\$84,570 00
Contracts for the sale of real estate.....	450 00
Cash on hand and in bank.....	11,444 29
Furniture and fixtures.....	379 33
Interest, premium, fees and fines due and unpaid..	<u>\$247 00</u>
	<u>\$96,843 62</u>

LIABILITIES

Due shareholders, dues.....	\$81,879 75
Due shareholders, dividends credited.....	10,563 92
Balance to be paid borrowers on mortgage loans.....	890 00
Undivided profits.....	259 95
Guaranty fund (as per section 392 of Banking Law).....	2,500 00
Unearned or rebatable premium.....	750 00
	<u>\$96,843 62</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$13,072 42
Dues credited to members.....	48,127 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,140 00
Interest received.....	4,966 79
Rent received.....	87 00
Correction of error.....	2 28
	<u>\$71,395 49</u>

DISBURSEMENTS

Loaned on mortgage.....	\$13,900 00
Dues repaid on withdrawal, or applied on loans.....	41,726 25
Dividends paid on withdrawal, or applied on loans.....	2,938 29
Paid salaries and clerk-hire.....	1,014 00
Paid advertising, printing and postage.....	21 25
Paid rent.....	216 00
Paid banking department.....	25 75
Officers' bonds.....	12 00
Janitor service.....	23 46
Gas and water.....	11 95
Office repairs.....	7 37
Miscellaneous.....	6 55
Interest assumed on mortgages.....	33 33
Premium refunded.....	15 00
Cash on hand December 31, 1917.....	11,444 29
	<u>\$71,395 49</u>

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

Shares in force January 1, 1917, 3,673; shares issued during the year, 903; shares withdrawn during the year, 820; shares in force, 3,756. Borrowing

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members, 23, holding 329 shares; non-borrowing members, 474, holding 3,427 shares. Female shareholders, 308, holding 1,915 shares. Total dividends credited members during the year on instalment shares, \$3,521.93; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,312.58. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent., 5½ per cent. and 6 per cent. Premium paid by borrowing members, \$5 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$5,120. Mortgages in force in New York State, \$84,570. No foreclosures 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.....	Brisbane Bldg., Buffalo.

ASSETS

Loans on bond and mortgage.....	\$70,965 50
Loans on shares.....	5,840 00
Stocks and bonds.....	3,828 00
Contracts for the sale of real estate.....	880 43
Cash on hand and in bank.....	7,909 53
	\$89,421 46

LIABILITIES

Due shareholders, dues.....	\$76,009 50
Due shareholders, matured shares.....	176 00
Due shareholders, dividends credited.....	10,014 89
Undivided profits.....	439 60
Guaranty fund (as per section 392 of Banking Law).....	1,854 34
Unearned or rebatable premium.....	927 13
	\$89,421 46

RECEIPTS

Cash on hand January 1, 1917.....	\$588 59
Dues credited to members.....	34,750 75
Mortgages redeemed, foreclosed or transferred to real estate..	6,270 00
Loans on shares repaid.....	800 00
Fees received.....	197 50
Interest received.....	4,083 30
Premium received.....	265 00
Sale of safe.....	75 00
Liberty bond instalments.....	1,174 00
Contracts for the sale of real estate.....	85 50
	\$48,289 64

DISBURSEMENTS

Loaned on mortgage.....	\$14,090 00
Loaned on shares	3,200 00
Dues repaid on withdrawal, or applied on loans.....	10,078 00
Paid matured shares.....	5,341 15
Dividends paid on withdrawal, or applied on loans.....	1,508 06
Cash dividends paid on income and accumulative prepaid shares	536 41
Paid salaries and clerk-hire	300 00
Paid advertising, printing and postage.....	44 97
Paid rent	150 00
Paid banking department, examination.....	26 70
Paid banking department, assessment.....	5 03
Liberty bonds purchased.....	5,000 00
Accrued interest on bonds.....	76 31
Incidentals	5 03
Interest paid on mortgage purchased.....	18 40
Cash on hand December 31, 1917.....	7,909 53
	<hr/>
	\$48,289 64
	<hr/>

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 1,244; shares issued during the year, 1,030; shares withdrawn during the year, 501; shares in force, 1,773. Borrowing members, 27, holding 256 shares; non-borrowing members, 291, holding 1,517 shares. Female shareholders, 96, holding 412 shares. Total dividends credited members during the year on instalment shares, \$3,544.95; rate, 5 9/10 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$536.41; rate, 4 1/2 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,464.75. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$500.05. 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, \$70,965.50. No foreclosures during the year.

HERCULES PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 188 Cherry street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1985]

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.....	Brisbane Building.

ASSETS

Loans on bond and mortgage.....	\$920 00
Cash on hand and in bank.....	1,977 65
Furniture and fixtures.....	50 00
	<hr/>
	\$2,947 65
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$2,709 50
Due shareholders, dividends credited.....	94 95
Undivided profits	48
Guaranty fund (as per section 392 of Banking Law).....	142 72
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	\$2,947 65
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,183 74
Dues credited to members.....	6,063 77
Mortgages redeemed, foreclosed or transferred to real estate..	1,170 00
Fees received	31 16
Interest received	121 67

\$8,570 34

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$6,445 02
Dividends paid on withdrawal, or applied on loans.....	58 16
Paid salaries and clerk-hire.....	78 06
Paid banking department, examination.....	10 25
Paid banking department, assessment.....	1 20
Cash on hand December 31, 1917.....	1,977 65

\$8,570 34

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

Shares in force January 1, 1917, 542; shares issued during the year, none; shares withdrawn during the year, 109; shares in force, 433. Borrowing members, 2, holding 16 shares; non-borrowing members, 65, holding 417 shares. Female shareholders, 25, holding 138 shares. Total dividends credited members during the year on instalment shares, \$38.12; 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, \$78.06. 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, \$780. Mortgages in force in New York State, \$920. 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.....	\$945,580 00
Loans on shares.....	30,923 00
Stocks and bonds.....	10,000 00
Real estate	27,000 00
Cash on hand and in bank.....	32,094 98
Furniture and fixtures.....	600 00

\$1,046,197 98

LIABILITIES

Due shareholders, dues and dividends credited.....	\$957,548 47
Due shareholders, dividends credited on income shares.....	1,308 00
Balance to be paid borrowers on mortgage loans.....	400 00
Undivided profits	11,182 48
Guaranty fund (as per section 392 of Banking Law).....	50,000 00
Unearned or rebatable premium.....	14,673 56
Individual accounts	236 53
Suspended dues, cash over.....	149 20

Contingent dividends	\$10,645 65
Suspense account	54 09
	<hr/>
	\$1,046,197 98

RECEIPTS

Cash on hand January 1, 1917.....	\$13,104 06
Dues credited to members.....	391,160 80
Mortgages redeemed, foreclosed or transferred to real estate..	107,175 00
Loans on shares repaid.....	120,091 00
Fees received	1,350 90
Interest received	55,302 51
Premium received	2,820 00
Rent received	445 00
Individual accounts	2,475 16
Suspended dues, cash over.....	188 82
Appraisals	4 00
Suspense accounts	54 09
	<hr/>
	\$694,171 34

DISBURSEMENTS

Loaned on mortgage.....	\$112,600 00
Loaned on shares.....	120,419 00
Dues repaid on withdrawal, or applied on loans.....	217,577 51
Paid matured shares	173,276 18
Cash dividends paid on income and accumulative prepaid shares	1,957 00
Paid salaries and clerk-hire.....	5,363 00
Paid advertising, printing and postage.....	461 84
Paid rent	474 75
Paid repairs to real estate.....	162 81
Paid taxes, insurance, etc.....	898 49
Paid banking department, examination.....	61 50
Paid banking department, assessment.....	66 41
Individual accounts	2,471 12
Contingent dividends	13,044 50
Suspended dues, cash over.....	240 29
Mortgage taxes	335 00
Premium rebated	920 61
Registry fees rebated.....	28 90
Interest rebated	63 63
Liberty bonds purchased.....	10,000 00
Sundry expenses	1,653 82
Cash on hand December 31, 1917.....	32,094 98
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	\$694,171 34

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

Shares in force January 1, 1917, 40,807; shares issued during the year, 8,833½; shares withdrawn during the year, 10,652; shares in force, 38,988½. Borrowing members, 433, holding 6,219 shares; non-borrowing members, 2,949, holding 32,769½ shares. Female shareholders, 2,045, holding 20,957 shares. Total dividends credited members during the year on instalment shares, \$44,533.23; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,330; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$186,320.68. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$7,949.41. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, \$4 on each \$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, \$945,580. No foreclosures during the year.

HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION

No. 813 Seneca street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1881]

Officers	Names	Post-office addresses
President.....	EDWARD AST.....	210 Baitz Avenue.
Secretary.....	JULIEN A. RIESTER.....	230 East Ferry Street.
Treasurer.....	EUGENE J. RIESTER.....	588 Linwood Avenue.
Attorney.....	HENRY J. ROSCHE.....	287 East North Street.

ASSETS

Loans on bond and mortgage.....	\$76,456 00
Stocks and bonds.....	1,000 00
Contracts for the sale of real estate.....	1,575 00
Cash on hand and in bank.....	10,566 72
Furniture and fixtures.....	75 00
	<hr/>
	\$89,672 72

LIABILITIES

Due shareholders, dues and dividends credited.....	\$71,891 82
Undivided profits.....	8,463 71
Guaranty fund (as per section 392 of Banking Law).....	5,000 00
Unearned or rebatable premium.....	4,317 19
	<hr/>
	\$89,672 72

RECEIPTS

Cash on hand January 1, 1917.....	\$13,405 33
Dues credited to members.....	31,718 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,876 50
Real estate sold.....	1,750 45
Fees received.....	290 50
Fines received.....	65 16
Interest received.....	4,732 76
Premium received.....	750 00
Rent received.....	234 70
Contract for the sale of real estate.....	525 00
Gain on real estate.....	1,041 85
	<hr/>
	\$64,390 25

DISBURSEMENTS

Loaned on mortgage.....	\$14,350 00
Dues repaid on withdrawal, or applied on loans.....	25,036 21
Paid matured shares.....	11,738 81
Paid salaries and clerk-hire.....	862 25
Paid advertising, printing and postage.....	9 35
Paid rent.....	104 00
Paid repairs to real estate.....	32 25
Paid taxes, insurance, etc.....	87 00
Paid banking department, assessment.....	6 28
Officers' bonds.....	20 00
Liberty bonds purchased.....	1,000 00
Premium rebated.....	343 19
Collection of rents.....	23 47
Commission on sale of real estate.....	157 82
Searches.....	11 00
Furniture.....	38 90
Moving.....	3 00
Cash on hand December 31, 1917.....	10,566 72
	<hr/>
	\$64,390 25

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

Shares in force January 1, 1917, 2,407; shares issued during the year, 1,161; shares withdrawn during the year, 1,169; shares in force, 2,399. Borrowing members 40, holding 373 shares; non-borrowing members, 375, holding 2,026 shares. Female shareholders, 200, holding 952 shares. Total dividends credited members during the year on instalment shares, \$3,196.90; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,738.81. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,022.07. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$76,456. No foreclosures during the year.

INDUSTRY PERMANENT DIME SAVING AND LOAN ASSOCIATION

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

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	PHILIPP ROSENKRANZ....	18 Sweeney Street.
Secretary.....	FRITZ WEISS.....	757 Broadway.
Treasurer.....	FRED WEISS.....	30 Herman Street.
Attorney.....	THEODORE STEEG.....	1048 Genesee Street.

ASSETS

Loans on bond and mortgage.....	\$30,315 40
Cash on hand and in bank.....	4,144 39
	<hr/>
	\$34,459 79

LIABILITIES

Due shareholders, dues.....	\$26,831 96
Due shareholders, dividends credited.....	3,102 32
Undivided profits.....	1,200 51
Guaranty fund (as per section 392 of Banking Law).....	1,515 00
Unearned or rebatable premium.....	1,810 00
	<hr/>
	\$34,459 79

RECEIPTS

Cash on hand January 1, 1917.....	\$9,574 72
Dues credited to members.....	16,609 32
Mortgages redeemed, foreclosed or transferred to real estate..	784 60
Fees received.....	133 05
Fines received.....	14 55
Interest received.....	1,635 33
Premium received.....	500 00
Advances repaid.....	79 50
Overdraft repaid.....	100 00
	<hr/>
	\$29,431 07

DISBURSEMENTS

Loaned on mortgage.....	\$7,500 00
Dues repaid on withdrawal, or applied on loans.....	16,124 84
Dividends paid on withdrawal, or applied on loans.....	1,075 64
Paid salaries and clerk-hire.....	443 25
Paid advertising, printing and postage.....	17 65

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Paid rent	\$10 00
Paid banking department, examination.....	25 00
Paid banking department, assessment	2 96
Advances for taxes, insurance, etc.....	79 50
Profit and loss	7 84
Cash on hand December 31, 1917.....	4,144 39
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	\$29,431 07
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,580; shares issued during the year, 1,920; shares withdrawn during the year, 1,868; shares in force, 1,632. Borrowing members, 9, holding 303 shares; non-borrowing members, 174, holding 1,329 shares. Female shareholders, 84, holding 660 shares. Total dividends credited members during the year on instalment shares, \$278.63; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$843.27; 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, \$498.86. 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, \$30,315.40. 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.....	\$2,708,753 66
Loans on shares.....	92,852 38
Stocks and bonds.....	45,850 00
Cash on hand and in bank.....	223,886 73
Advances for taxes, insurance, etc.....	27 55

Instalments due and unpaid.....	\$1,698 00
Interest, premium, fees and fines due and unpaid..	1,327 42

\$3,076,370 32

LIABILITIES

Due shareholders, dues.....	\$2,663,763 71
Due shareholders, dividends credited.....	239,798 50
Undivided profits	26,808 11
Guaranty fund (as per section 392 of Banking Law).....	145,000 00
Unearned or rebatable premium.....	1,000 00

\$3,076,370 32

RECEIPTS

Cash on hand January 1, 1917.....	\$237,997 06
Dues credited to members.....	1,144,183 53
Mortgages redeemed, foreclosed or transferred to real estate..	341,742 00
Loans on shares repaid.....	74,253 60
Fees received	3,905 25
Fines received	824 58
Interest received	166,154 72
Dividends retained on withdrawals.....	5,047 60
Advances repaid	139 79
Liberty bonds sold.....	4,150 00
National defense savings shares.....	15,677 00
	<hr/>
	<u>\$1,994,075 13</u>

DISBURSEMENTS

Loaned on mortgage.....	\$655,362 00
Loaned on shares.....	85,647 73
Dues repaid on withdrawal, or applied on loans.....	593,140 16
Paid matured shares.....	312,031 50
Dividends paid on withdrawal, or applied on loans.....	44,090 13
Paid salaries and clerk-hire.....	11,211 00
Paid advertising, printing and postage.....	1,696 88
Paid rent	2,400 00
Paid banking department, examination.....	179 55
Paid banking department, assessment.....	161 49
Advances for taxes, insurance, etc.....	55 35
Appraising property	3,274 00
Auditing	80 00
Individual accounts	532 20
National defense savings shares.....	5,150 00
Interest	22 23
Liberty bonds purchased.....	50 000 00
Accrued interest on bonds.....	154 18
Cash on hand December 31, 1917.....	228,886 73
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	<u>\$1,994,075 13</u>

Plan. serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 93,300; shares issued during the year, 33,463; shares withdrawn during the year, 14,166; shares in force, 112,602. Borrowing members, 946, holding 12,270 shares; non-borrowing members, 7,224, holding 100,332 shares. Female shareholders, 4,135, holding 56,301 shares. Total dividends credited members during the year on instalment shares, \$111,352.30; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$19,333.33; rate 3½ per cent. and 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$312,031.50. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$19,182.08. 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, \$30,000. Mortgages in force in New York State, \$2,708,753.66. Four 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	36 Mechanic Street.
Secretary.....	HORACE O. LANZA	228 Court Street.
Treasurer.....	HORACE O. LANZA	228 Court Street.
Attorney.....	HORACE O. LANZA	921 White Building.

ASSETS

Loans on bond and mortgage.....	\$18,000 00
Cash on hand and in bank.....	4,136 78
	\$22,136 78

LIABILITIES

Due shareholders, dues.....	\$11,190 16
Due shareholders, dividends credited.....	25 56
Borrowed money	10,000 00
Undivided profits	908 88
Guaranty fund (as per section 392 of Banking Law).....	12 18
	\$22,136 78

RECEIPTS

Cash on hand January 1, 1917.....	\$5,624 66
Dues credited to members.....	43,604 35
Money borrowed	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	38,780 00
Loans on shares repaid.....	760 00
Fees received	6 50
Interest received	1,583 95
Dividends retained on withdrawals.....	1 35
	\$100,360 81

DISBURSEMENTS

Loaned on mortgage.....	\$23,240 00
Loaned on shares.....	400 00
Dues repaid on withdrawal, or applied on loans.....	70,677 24
Dividends paid on withdrawal, or applied on loans.....	352 13
Cash dividends paid on income and accumulative prepaid shares	468 17
Paid interest on borrowed money and prior mortgages.....	47 05
Paid salaries and clerk-hire.....	445 00
Paid rent	3 34
Expenses, sale of mortgages.....	591 10
Cash on hand December 31, 1917.....	4,136 78
	\$100,360 81

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

Shares in force January 1, 1917, 713; shares issued during the year, 146; shares withdrawn during the year, 127; shares in force, 732. Borrowing members, 5, holding 99 shares; non-borrowing members, 53, holding 633 shares. Female shareholders, 6, holding 22 shares. Total dividends credited members during the year on instalment shares, \$194.40; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$488.17; 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, \$448.34. 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, \$4,000. Mortgages in force in New York State, \$18,000. No foreclosures during the year.

JEFFERSON SAVINGS AND LOAN ASSOCIATION

No. 1290 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.....	EDWARD DECK	166 Winslow Avenue.
Treasurer.....	GEORGE F. GROF.....	384 Crescent Avenue.
Attorney.....	FREDERICK G. BAGLEY...	275 Riley Street.

ASSETS

Loans on bond and mortgage.....	\$42,800 00
Loans on shares.....	1,895 00
Stocks and bonds.....	3,300 00
Cash on hand and in bank.....	5,175 86
Furniture and fixtures.....	300 00
	<hr/>
	\$53,470 86

LIABILITIES

Due shareholders, dues.....	\$50,067 00
Due shareholders, dividends credited.....	1,790 89
Undivided profits	1,011 18
Guaranty fund (as per section 392 of Banking Law).....	173 79
Due subscribers to Liberty bonds.....	428 00
	<hr/>
	\$53,470 86

RECEIPTS

Cash on hand January 1, 1917.....	\$5,457 75
Dues credited to members.....	49,023 75
Money borrowed	3,650 00
Mortgages redeemed, foreclosed or transferred to real estate..	700 00
Loans on shares repaid.....	666 00
Fees received	355 25
Interest received	2,453 44
Premium received	247 80
Dividends retained on withdrawals.....	70 01
Liberty bonds sold.....	1,700 00
Subscriptions on Liberty bonds.....	2,128 00
	<hr/>
	\$66 452 00

DISBURSEMENTS

Loaned on mortgage.....	\$17,500 00
Loaned on shares.....	1,995 00
Dues repaid on withdrawal, or applied on loans.....	30,271 00
Dividends paid on withdrawal, or applied on loans.....	233 77
Paid borrowed money and prior mortgages.....	3,650 00
Paid interest on borrowed money and prior mortgages.....	15 36
Paid salaries and clerk-hire.....	250 00
Paid advertising, printing and postage.....	191 30
Paid rent	259 00
Paid banking department, assessment.....	2 92
Office supplies	95 05
Furniture and fixtures.....	112 74
Liberty bonds purchased.....	6,700 00
Cash on hand December 31, 1917.....	5,175 86
	<hr/>
	\$66 452 00

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

Shares in force January 1, 1917, 2,978; shares issued during the year, 2,345; shares withdrawn during the year, 1,126; shares in force, 4,197. Borrowing members, 13, holding 130 shares; non-borrowing members, 681, holding 4,067 shares. Female shareholders, 388, holding 1,911 shares. Total dividends credited members during the year on instalment shares, \$1,365.10; rate $4\frac{1}{4}$ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$20.19; rate 3 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, \$908.09. 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, \$3,000. Mortgages in force New York State, \$42,800. No foreclosures during the year.

KENMORE SAVINGS AND LOAN ASSOCIATION

No. 2852 Delaware avenue, Kenmore, N. Y.

[Organized under law of 1914. Commenced business 1917]

Officers	Names	Post-office addresses
President.....	CHARLES A. SCHEELER.....	Buffalo, N. Y.
Secretary.....	JOHN S. GILBERT.....	Kenmore, N. Y.
Treasurer.....	WILLIAM W. WHITELOCK.....	Kenmore, N. Y.
Attorney.....	JOHN S. KNIBLOE.....	Buffalo, N. Y.

ASSETS

Loans on bond and mortgage.....	\$4,300 00
Loans on shares.....	46 00
Cash on hand and in bank.....	4,982 34
Furniture and fixtures.....	240 00
	<hr/>
	\$9,568 34

LIABILITIES

Due shareholders, dues.....	\$9,228 75
Due shareholders, dividends credited.....	31 78
Undivided profits.....	259 37
Guaranty fund (as per section 392 of Banking Law).....	3 44
Special deposit.....	20 00
Clerk-hire unpaid.....	25 00
	<hr/>
	\$9,568 34

RECEIPTS

Dues credited to members.....	\$10,775 25
Mortgages redeemed, foreclosed or transferred to real estate..	400 00
Loans on shares repaid.....	185 00
Fees received.....	331 50
Fines received.....	17 45
Interest received.....	175 55
Premium received.....	16 76
Rent received.....	12 00
Dividends retained on withdrawals.....	1 19
Guaranty fund.....	3 44
Special deposits.....	185 40
Profit and loss.....	25 50
Dividends credited.....	36 91
	<hr/>
	\$12,165 95

DISBURSEMENTS

Loaned on mortgage.....	\$4,700 00
Loaned on shares.....	231 00
Dues repaid on withdrawal, or applied on loans.....	1,546 50
Dividends paid on withdrawal, or applied on loans.....	5 13
Paid advertising, printing and postage.....	244 98
Paid banking department	10 25
Furniture and fixtures.....	240 00
Expense of loans.....	165 40
Profit and loss.....	40 35
Cash on hand December 31, 1917.....	4,982 34
	<hr/>
	\$12,165 95
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Plan, permanent. Par value of shares, \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1917, none; shares issued during the year, 1,238; shares withdrawn during the year, 209; shares in force, 1,029. Borrowing members, 3, holding 35 shares; non-borrowing members, 119, holding 994 shares. Female shareholders, 34, holding 140 shares. Total dividends credited members during the year on instalment shares, \$36.76; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, 15 cents; 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, \$244.98. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$25.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,300. Mortgages in force in New York State, \$4,300. No foreclosures during the year.

LACKAWANNA SAVINGS AND LOAN ASSOCIATION

No. 955 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.....	MARTIN T. RYAN.....	Lackawanna, N. Y.
Treasurer.....	MARTIN I. DELANEY.....	Lackawanna, N. Y.
Attorney.....	JOHN J. SULLIVAN.....	Lackawanna, N. Y.

ASSETS

Loans on bond and mortgage.....	\$13,300 00
Cash on hand and in bank.....	2,052 78
	<hr/>
	\$15,352 78
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$14,354 30
Due shareholders, dividends credited.....	622 86
Undivided profits	320 62
Guaranty fund (as per section 392 of Banking Law).....	30 00
Suspense account	25 00
	<hr/>
	\$15,352 78
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,338 08
Dues credited to members.....	6,045 88
Money borrowed	1,300 00
Fees received	10 00
Interest received	663 84
Suspense account	25 00
	<hr/>
	\$9,382 80
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$2,800 00
Dues repaid on withdrawal, or applied on loans.....	1,663 08
Dividends paid on withdrawal, or applied on loans.....	9 52
Paid borrowed money and prior mortgages.....	2,800 00
Paid interest on borrowed money and prior mortgages.....	13 42
Paid salaries and clerk-hire.....	14 50
Paid advertising, printing and postage.....	10 47
Paid banking department, assessment.....	1 70
Officers' bonds	17 33
Cash on hand December 31, 1917.....	2,052 78
	<hr/>
	\$9,382 80
	<hr/> <hr/>

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

Shares in force January 1, 1917, 942; shares issued during the year, 172; shares withdrawn during the year, 101; shares in force, 1,013. Borrowing members, 9, holding 133 shares; non-borrowing members, 73, holding 880 shares. Female shareholders, 10, holding 69 shares. Total dividends credited members during the year on instalment shares, \$377.75; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$119.94; rates, various.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$44. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,200. Mortgages in force in New York State, \$13,300. 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.....	1546 Fillmore Avenue.
Treasurer.....	ANTON VOLK.....	93 Stanton Street.
Attorney.....	J. ADAM WEISS.....	Mutual Life Bldg.

ASSETS

Loans on bond and mortgage.....	\$19,963 75
Loans on shares.....	311 25
Stocks and bonds.....	500 00
Cash on hand and in bank.....	4,971 40
	<hr/>
	\$25,746 40
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$21,665 37
Due shareholders, dividends credited.....	1,693 04
Undivided profits.....	1,012 99
Guaranty fund (as per section 392 of Banking Law).....	1,000 00
Unearned or rebatable premium.....	375 00
	<hr/>
	\$25,746 40
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$6,538 55
Dues credited to members.....	15,751 74
Mortgages redeemed, foreclosed or transferred to real estate..	1,467 50
Loans on shares repaid.....	268 75
Fees received.....	193 85
Fines received.....	65 35
Interest received.....	947 80
Premium received.....	539 98
Profit and loss, dues and dividends.....	104 50
	<hr/>
	\$25,878 02
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$6,256 25
Dues repaid on withdrawal, or applied on loans.....	12,498 25
Dividends paid on withdrawal, or applied on loans.....	1,007 38
Paid salaries and clerk-hire.....	577 90
Paid advertising, printing and postage.....	13 02
Paid rent.....	20 00
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	2 32
Officers' bonds.....	12 00
Liberty bonds purchased.....	500 00
Cash on hand December 31, 1917.....	4,971 40
	<hr/>
	\$25,878 02
	<hr/> <hr/>

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

Shares in force January 1, 1917, 2,647; shares issued during the year, 2,324; shares withdrawn during the year, 1,490; shares in force, 3,481. Borrowing members, 15, holding 400 shares; non-borrowing members, 240, holding 3,081 shares. Female shareholders, 121, holding 1,459 shares. Total dividends credited members during the year on instalment shares, \$1,004.97; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 5 cents and 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$622.92. 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, \$3,762.50. Mortgages in force in New York State, \$19,963.75. No foreclosures during the year.

NIAGARA SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1891. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	FRED ENGELKING.....	Tonawanda, N. Y.
Secretary.....	EDWARD W. BETTS.....	Tonawanda, N. Y.
Treasurer.....	CHARLES ZUCKMUIER.....	Tonawanda, N. Y.
Attorney.....	JOHN K. PATTON.....	Tonawanda, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,056,026 93
Loans on shares.....	6,240 00
Stocks and bonds.....	25,000 00
Real estate.....	3,652 75
Cash on hand and in bank.....	63,191 58
Furniture and fixtures.....	300 00
Advances for taxes, insurance, etc.....	181 42
Instalments due and unpaid.....	\$8,789 75
Interest, premium, fees and fines due and unpaid..	2,395 44
	\$1,154,592 68

LIABILITIES

Due shareholders, dues.....	\$938,588 50
Due shareholders, dividends credited.....	149,580 84
Borrowed money.....	1,400 00
Undivided profits.....	25,023 34
Guaranty fund (as per section 392 of Banking Law).....	40,000 00
	\$1,154,592 68

RECEIPTS

Cash on hand January 1, 1917.....	\$37,499 33
Dues credited to members.....	327,226 25
Mortgages redeemed, foreclosed or transferred to real estate..	162,110 00
Loans on shares repaid.....	3,640 00
Real estate sold.....	3,439 21
Fees received.....	1,818 25
Fines received.....	947 31
Interest received.....	61,475 17
Premium received.....	7,255 51
Dividends retained on withdrawals.....	3,423 89
Advances repaid.....	31 55
Profit and loss, real estate.....	2,288 96
	\$611,155 43

DISBURSEMENTS

Loaned on mortgage.....	\$204,880 00
Loaned on shares.....	6,890 00
Dues repaid on withdrawal, or applied on loans.....	115,975 00
Paid matured shares.....	170,170 00
Dividends paid on withdrawal, or applied on loans.....	10,512 74
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	126 50
Paid for real estate.....	5,463 85
Paid salaries and clerk-hire.....	6,240 00
Paid advertising, printing and postage.....	154 97
Paid rent.....	300 00
Paid banking department, examination.....	67 45
Paid banking department, assessment.....	70 33

Officers' bonds	\$32 00
Advances for taxes, insurance, etc.....	160 27
State League dues.....	15 00
Janitor	40 57
Insurance on furniture.....	7 63
Lighting	15 77
Office repairs	26 70
Liberty bonds purchased.....	25,000 00
Foreclosure costs	815 07
Cash on hand December 31, 1917.....	63,191 58
	\$611,155 43

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 25,396; shares issued during the year, 6,981; shares withdrawn during the year, 9,324; shares in force, 23,053. Borrowing members, 762, holding 7,960 shares; non-borrowing members, 2,393, holding 15,093 shares. Female shareholders, 1,282, holding 7,902 shares. Total dividends credited members during the year on instalment shares, \$63,482.83; rate, 6 3/10 per cent. No unpaid withdrawals. Amount of shares matured during the year, \$170,170. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,832.64. 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, \$12,090. Mortgages in force in New York State, \$1,056,026.93. Two 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.....	61 Earl Place.
Secretary.....	FRED SCHULTZ.....	166 Cherry Street.
Treasurer.....	A. C. KRANICHPELD.....	484 Genesee Street.
Attorney.....	J. J. STEIN.....	Brisbane Building.

ASSETS

Loans on bond and mortgage.....	\$89,200 00
Stocks and bonds.....	1,200 00
Real estate	7,000 00
Cash on hand and in bank.....	6,151 48
Furniture and fixtures.....	300 00
	\$103,851 48

LIABILITIES

Due shareholders, dues.....	\$91,224 20
Due shareholders, dividends credited.....	8,318 88
Undivided profits	1,898 40
Guaranty fund (as per section 392 of Banking Law).....	2,410 00
	\$103,851 48

RECEIPTS

Cash on hand January 1, 1917.....	\$5,394 44
Dues credited to members.....	80,227 40
Mortgages redeemed, foreclosed or transferred to real estate..	49,600 00
Fees received	332 20
Fines received	166 53
Interest received	5,335 15
Rent received	457 09
Dividends retained on withdrawals.....	67 10
	<hr/>
	\$141,579 91

DISBURSEMENTS

Loaned on mortgage.....	\$29,700 00
Dues repaid on withdrawal, or applied on loans.....	96,764 10
Dividends paid on withdrawal, or applied on loans.....	5,567 61
Paid salaries and clerk-hire.....	1,804 25
Paid advertising, printing and postage.....	4 25
Paid repairs to real estate.....	69 10
Paid taxes, insurance, etc.....	144 02
Paid banking department, examination.....	17 75
Paid banking department, assessment.....	8 20
Officers' bonds	12 00
State League dues.....	6 00
Light, fuel and water.....	52 80
New books	41 50
Sundry expense	36 85
Liberty bonds purchased	1,200 00
Cash on hand December 31, 1917.....	6,151 48
	<hr/>
	\$141,579 91

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

Shares in force January 1, 1917, 15,126; shares issued during the year, 3,322; shares withdrawn during the year, 3,846; shares in force, 14,602. Borrowing members, 56, holding 1,100 shares; non-borrowing members, 830, holding 13,502 shares. Female shareholders, 519, holding 7,176 shares. Total dividends credited members during the year on instalment shares, \$3,498.17; rate, 4 per cent. and 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, \$1,957.65. Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$89,200. One foreclosure 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.....	1199 Broadway.
Attorney.....	LEON J. NOWAK.....	801 Fillmore Avenue.

ASSETS

Loans on bond and mortgage.....	\$171,415 00
Stocks and bonds.....	24,700 00

Cash on hand and in bank.....	\$21,711 34
Interest, premium, fees and fines due and unpaid.....	951 07
	<hr/>
	<u>\$218,777 41</u>

LIABILITIES

Due shareholders, dues.....	\$182,873 57
Due shareholders, dividends credited.....	3,498 93
Borrowed money.....	23,200 00
Undivided profits.....	7,646 86
Guaranty fund (as per section 392 of Banking Law).....	1,500 00
Unearned or rebatable premium.....	58 05
	<hr/>
	<u>\$218,777 41</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$29,904 39
Dues credited to members.....	140,503 32
Money borrowed.....	23,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,705 00
Fees received.....	103 00
Interest received.....	9,917 46
	<hr/>
	<u>\$213,333 17</u>

DISBURSEMENTS

Loaned on mortgage.....	\$36,600 00
Dues repaid on withdrawal, or applied on loans.....	122,611 17
Dividends paid on withdrawal, or applied on loans.....	6,210 29
Paid interest on borrowed money and prior mortgages.....	13 65
Paid salaries and clerk-hire.....	1,098 50
Paid advertising, printing and postage.....	249 85
Paid rent.....	107 50
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	11 37
Liberty bonds purchased.....	24,700 00
Cash on hand December 31, 1917.....	21,711 34
	<hr/>
	<u>\$213,333 17</u>

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

Shares in force January 1, 1917, 20,026; shares issued during the year, 6,490; shares withdrawn during the year, 6,784; shares in force, 19,732. Borrowing members, 8, holding 33 shares; non-borrowing members, 738, holding 19,699 shares. Female shareholders, 221, holding 4,745 shares. Total dividends credited members during the year on instalment shares, \$1,499.47; rate, 4½ per cent. Total dividends, credited or paid in cash to members during the year on other shares, \$5,080.80; 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, \$1,455.85. 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 and Niagara counties, New York State. Largest mortgage loan outstanding, \$15,000. Mortgages in force in New York State, \$171,415. 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.....	538 Tonawanda Street.
Secretary.....	FRANK M. ROESSLER.....	27 Farmer Street.
Treasurer.....	GEORGE DEHLINGER.....	4 Hartman Place.
Attorney.....	JOHN S. DRUAR.....	Erie Co. Sav. Bank Bldg.

ASSETS

Loans on bond and mortgage.....	\$193,650 00
Loans on shares.....	150 00
Stocks and bonds.....	7,500 00
Real estate.....	7,739 86
Cash on hand and in bank.....	31,351 21
Furniture and fixtures.....	650 00
Advances for taxes, insurance, etc.....	263 01
	<hr/>
	\$241,304 08

LIABILITIES

Due shareholders, dues and dividends credited.....	\$207,388 04
Due shareholders, matured shares.....	23,500 00
Balance to be paid borrowers on mortgage loans.....	1,200 00
Undivided profits.....	4,116 04
Guaranty fund (as per section 392 of Banking Law).....	5,100 00
	<hr/>
	\$241,304 08

RECEIPTS

Cash on hand January 1, 1917.....	\$20,978 04
Dues credited to members.....	173,431 04
Mortgages redeemed, foreclosed or transferred to real estate..	28,600 00
Interest received.....	10,407 15
Premium received.....	2,631 91
Rent received.....	611 00
Dividends retained on withdrawals.....	163 10
Advances repaid.....	92 21
Liberty bonds sold.....	500 00
Depreciation, furniture and fixtures.....	36 25
Appraisals.....	75 00
Unclaimed balances.....	15 41
Dividends refunded.....	10 82
Profit and loss.....	1 00
	<hr/>
	\$237,557 93

DISBURSEMENTS

Loaned on mortgage.....	\$46,125 00
Dues repaid on withdrawal, or applied on loans.....	140,845 85
Paid matured shares.....	8,190 34
Paid salaries and clerk-hire.....	2,068 50
Paid advertising, printing and postage.....	73 67
Paid rent.....	35 00
Paid repairs to real estate.....	34 82
Paid taxes, insurance, etc.....	150 33
Paid banking department, assessment.....	13 30
Officers' bonds.....	26 00
Advances for taxes, insurance, etc.....	29 00
Liberty bonds purchased.....	8,000 00
Safe.....	100 00

Adding machine	\$166 25
Appraisal fees	90 00
Burglary insurance	41 50
Heat and light.....	29 46
Telephone	43 70
Cleaning office	50 50
Depreciation, furniture and fixtures.....	36 25
Books and sundries.....	57 25
Cash on hand December 31, 1917.....	31,351 21
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	\$237,557 93
	<hr/>

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

Shares in force January 1, 1917, 8,559; shares issued during the year, 3,328; shares withdrawn during the year, 217; shares in force, 11,670. Borrowing members, 118, holding 1,792 shares; non-borrowing members, 1,505, holding 9,878 shares. Female shareholders; no record kept. Total dividends credited members during the year on instalment shares, \$6,916.43; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,812.30; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$26,523.91. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,515.58. 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, \$5,100. Mortgages in force in New York State, \$193,650. No foreclosures during the year.

SCAJAQUADA SAVINGS AND LOAN ASSOCIATION

No. 863 East Ferry street, Buffalo, N. Y.

[Organized under Law of 1914. Commenced business 1916]

Officers	Names	Post-office addresses
President.....	FRED WEBER, Sr.....	475 Winslow Avenue.
Secretary.....	JOSEPH P. DONLAY.....	344 Bissell Avenue.
Treasurer.....	JOHN KRUGER.....	41 Carl Street.
Attorney.....	JOSEPH ROEMHILD, Jr....	Mutual Life Building.

ASSETS

Loans on shares.....	\$452 50
Cash on hand and in bank.....	1,317 18
	<hr/>
	\$1,769 68
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$1,687 80
Due shareholders, dividends credited.....	38 35
Undivided profits	39 24
Guaranty fund (as per section 392 of Banking Law).....	4 29
	<hr/>
	\$1,769 68
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,336 29
Dues credited to members.....	2,799 00
Loans on shares repaid.....	498 50
Fees received	55 05
Fines received	2 86
Interest received	67 34

Premium received	\$10 52
Dividends retained on withdrawals.....	4 05
Dividend repaid	5 10
	<hr/>
	\$4,778 71
	<hr/>

DISBURSEMENTS

Loaned on shares.....	\$926 00
Dues repaid on withdrawal, or applied on loans.....	2,436 60
Dividends paid on withdrawal, or applied on loans.....	24 70
Paid advertising, printing and postage.....	26 15
Paid banking department, assessment.....	1 08
Officers' bonds	32 00
Legal service	15 00
Cash on hand December 31, 1917.....	1,317 18
	<hr/>
	\$4,778 71
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 482; shares issued during the year, 651; shares withdrawn during the year, 634; shares in force, 499. Borrowing members, 11, holding 150 shares; non-borrowing members, 30, holding 349 shares. Female shareholders, 11, holding 171 shares. Total dividends credited members during the year on instalment shares, \$48.62; rate, 6½ 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, \$74.23. Unpaid, none.

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

No loans have been made.

SCHILLER PARK SAVINGS AND LOAN ASSOCIATION.

No. 2117 East Genesee street, Buffalo, N. Y.

[Organized under law of 1914. Commenced business 1917]

Officers	Names	Post-office addresses
President.....	CHARLES GEIGLE.....	92 Floss Avenue.
Secretary.....	PETER BRENDEL.....	267 Laurel Street.
Treasurer.....	ERNEST F. STORCK.....	2195 Genesee Street.
Attorney.....	J. ADAM WEISS.....	606 Mutual Life Bldg.

ASSETS

Cash on hand and in bank.....	\$3,202 39
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LIABILITIES

Due shareholders, dues.....	\$3,144 00
Due shareholders, dividends credited.....	5 64
Undivided profits	49 63
Guaranty fund (as per section 392 of Banking Law).....	3 12
	<hr/>
	\$3,202 39
	<hr/>

RECEIPTS

Dues credited to members.....	\$3,369 50
Fees received	44 10
Fines received	4 20
Interest received	14 09
	<hr/>
	\$3,431 89
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DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$225 50
Officer's bonds	4 00
Cash on hand December 31, 1917.....	3, 202 39
	<hr/>
	\$3, 431 89
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, none; shares issued during the year, 973; shares withdrawn during the year, 63; shares in force, 910. No borrowing members. Non-borrowing members, 180, holding 910 shares. Female shareholders, 20, holding 378 shares.

Total dividends credited members during the year on instalment shares, \$5.64; rate 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per book. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4. Unpaid, none.

Premium plan, gross.

No loans have been made.

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

No. 10 Builders Exchange, Pearl street, 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.....	254 Weiss Street.
Attorney.....	JOSEPH A. WECHTER.....	809 Chamber of Commerce.

ASSETS

Loans on bond and mortgage.....	\$141, 540 00
Loans on shares	20, 055 00
Stocks and bonds	9, 726 00
Real estate	910 00
Cash on hand and in bank.....	4, 239 09
Furniture and fixtures	137 80
Advances for taxes, insurance, etc.....	17 82
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	\$176, 625 71
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LIABILITIES

Due shareholders, dues.....	\$155, 309 00
Due shareholders, dividends credited.....	17, 780 32
Undivided profits	2, 003 39
Guaranty fund (as per section 392 of Banking Law).....	1, 483 00
Unearned or rebatable premium.....	50 00
	<hr/>
	\$176, 625 71
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RECEIPTS

Cash on hand January 1, 1917.....	\$1, 010 67
Dues credited to members.....	53, 305 25
Money borrowed	500 00
Mortgages redeemed, foreclosed or transferred to real estate..	9, 720 00
Loans and shares repaid.....	8, 202 00
Fees received	93 40
Fines received	41 50
Interest received	7, 424 25

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Premium received	\$1,622 84
Dividends retained on withdrawals.....	423 07
Cash over	45 98
Liberty bonds sold	5,274 00
	\$87,662 96

DISBURSEMENTS

Loaned on mortgage.....	\$15,890 00
Loaned on shares	18,007 00
Dues repaid on withdrawal, or applied on loans.....	30,489 75
Dividends paid on withdrawal, or applied on loans.....	2,109 31
Paid borrowed money and prior mortgages.....	500 00
Paid interest on borrowed money and prior mortgages.....	2 42
Paid salaries and clerk-hire.....	731 00
Paid advertising, printing and postage.....	106 44
Paid rent	275 00
Paid taxes, insurance, etc.....	25 65
Paid banking department, examination.....	24 45
Paid banking department, assessment.....	9 73
Officers' bonds	78 90
Advances for taxes, insurance, etc.....	4 82
Appraisals	132 00
Rent of safe deposit box.....	20 00
Profit and loss, errors.....	17 40
Liberty bonds purchased.....	15,000 00
Cash on hand December 31, 1917.....	4,239 09
	\$87,662 96

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

Shares in force January 1, 1917, 4,268; shares issued during the year, 719; shares withdrawn during the year, 774; shares in force, 4,213. Borrowing members, 84, holding 1,200 shares; non-borrowing members, 366, holding 3,013 shares. Female shareholders, 141 holding 921 shares. Total dividends credited members during the year on instalment shares, \$8,132.45; 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, \$1,343.34 Unpaid, none.

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

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$9,100. Mortgages in force in New York State, \$141,540. No foreclosures during the year.

SENECA SAVINGS AND LOAN ASSOCIATION

No. 2234 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.....	234 Cherry Street.
Treasurer.....	RICHARD G. WALLNAT.....	2336 Seneca Street.
Attorney.....	EDWARD A. PURTILL.....	709 D. S. Morgan Bldg.

ASSETS

Loans on bond and mortgage.....	\$7,795 00
Loans on shares	327 50
Cash on hand and in bank.....	1,737 89
	\$9,860 39

LIABILITIES

Due shareholders, dues	\$9,340 75
Due shareholders, dividends credited.....	459 08
Undivided profits	6 31
Guaranty fund (as per section 392 of Banking Law).....	33 25
Unearned or rebatable premium.....	21 00
	<hr/>
	\$9,860 39
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,146 64
Dues credited to members.....	7,275 00
Loans on shares repaid.....	505 00
Fees received	119 25
Interest received	375 50
Interest advanced on mortgage.....	41 75
	<hr/>
	\$13,463 14
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$5,845 00
Loaned on shares	582 50
Dues repaid on withdrawal, or applied on loans.....	4,945 75
Dividends paid on withdrawal, or applied on loans.....	92 48
Paid salaries and clerk-hire.....	63 00
Paid advertising, printing and postage.....	20 45
Paid rent	103 84
Paid banking department	14 00
Interest on mortgage.....	41 75
Furniture and fixtures.....	16 48
Cash on hand December 31, 1917.....	1,737 89
	<hr/>
	\$13,463 14
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Plan, permanent. Par value of shares, \$130. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 458; shares issued during the year 477; shares withdrawn during the year, 276; shares in force, 659. Borrowing members, 3, holding 22 shares; non-borrowing members, 141, holding 637 shares. Female shareholders, 70 holding 229 shares. Total dividends credited members during the year on instalment shares, \$269.90; 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, \$187.29. 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, \$2,500. Mortgages in force in New York State, \$7,795. No foreclosures during the year.

SYCAMORE AND JOHNSON SAVINGS AND LOAN ASSOCIATION

No. 755 Genesee street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CONRAD STELLRECHT	73 Berlin Street.
Secretary.....	GEORGE H. GEBAUER.....	160 Johnson Street.
Treasurer.....	OTTO MAYER	609 Sycamore Street.
Attorney.....	WM. O. WEIMAR	54 Hedley Place.

ASSETS

Loans on bond and mortgage.....	\$56,940 00
Cash on hand and in bank.....	7,093 03
	<u>\$64,033 03</u>

LIABILITIES

Due shareholders, dues	\$59,417 50
Due shareholders, dividends credited.....	3,342 29
Undivided profits	190 01
Guaranty fund (as per section 392 of Banking Law).....	1,083 23
	<u>\$64,033 03</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,566 07
Dues credited to members	31,023 75
Mortgages redeemed, foreclosed or transferred to real estate..	4,420 00
Fees received	185 25
Interest received	2,374 03
	<u>\$40,569 10</u>

DISBURSEMENTS

Loaned on mortgage	\$7,020 00
Dues repaid on withdrawal, or applied on loans.....	24,342 00
Dividends paid on withdrawal, or applied on loans.....	1,044 08
Paid salaries and clerk-hire.....	847 25
Paid advertising, printing and postage.....	24 00
Paid rent	85 00
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	4 36
Officers' bonds	16 00
Furniture and fixtures	79 38
Cash on hand December 31, 1917.....	7,093 03
	<u>\$40,569 10</u>

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

Shares in force January 1, 1917, 2,245; shares issued during the year 741; shares withdrawn during the year, 453; shares in force, 2,533. Borrowing members, 46, holding 438 shares; non-borrowing members, 367, holding 2,095 shares. Female shareholders, 166, holding 948 shares. Total dividends credited members during the year on instalment shares, \$1,393.94; 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, \$1,051.63. 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, \$4,550. Mortgages in force in New York State, \$56,940. 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 GEGOR	114 Roehrer Avenue.
Treasurer.....	THEO. KUNZ	38 Goembel Avenue.
Attorney.....	H. W. BRENDEL.....	Mutual Life Bldg.

ASSETS

Loans on bond and mortgage.....	\$6,600 00
Cash on hand and in bank.....	7,108 63
	\$13,708 63

LIABILITIES

Due shareholders, dues.....	\$11,936 50
Due shareholders, dividends credited.....	869 75
Undivided profits	377 38
Guaranty fund (as per section 392 of Banking Law).....	465 00
Unearned or rebatable premium.....	60 00
	\$13,708 63

RECEIPTS

Cash on hand January 1, 1917.....	\$6,208 97
Dues credited to members.....	5,438 25
Mortgages redeemed, foreclosed or transferred to real estate..	800 00
Fees received	27 75
Interest received	584 12
Advances repaid	43 76
	\$13,102 85

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$5,318 75
Dividends paid on withdrawal, or applied on loans.....	367 15
Paid salaries and clerk-hire.....	231 00
Paid advertising, printing and postage.....	10 00
Paid rent	6 00
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	1 81
Advances for taxes, insurance, etc.....	43 76
Attorney	1 75
Cash on hand December 31, 1917.....	7,108 63
	\$13,102 85

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

Shares in force January 1, 1917, 497; shares issued during the year, 111; shares withdrawn during the year, 229; shares in force, 379. Borrowing members, 4, holding 48 shares; non-borrowing members, 73, holding 331 shares. Female shareholders, 38, holding 160 shares. Total dividends credited members during the year on instalment shares, \$494.98; rate 4 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Laws incurred and paid during the year, \$248.75. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, \$2.50 per share.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$2,000. Mortgages in force in New York State, \$6,600. No foreclosures during the year.

WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION

No 291 William street, Buffalo, N. Y.

[Organized under Law of 1851. Commenced business 1879]

Officers	Names	Post-office addresses
President.....	JOSEPH B. MILLER.....	259 Northampton Street.
Secretary.....	FRANK R. RUCKDESCHEL....	59 Walnut Street.
Treasurer.....	RUDOLPH GUNOLD.....	600 Goodyear Avenue.
Attorney.....	FRANK R. RUCKDESCHEL....	73 West Eagle Street.

ASSETS

Loans on bond and mortgage.....	\$23,809 50
Cash on hand and in bank.....	14,865 30
	\$38,674 80

LIABILITIES

Due shareholders, dues.....	\$31,742 50
Due shareholders, dividends credited.....	2,498 37
Undivided profits.....	928 73
Guaranty fund (as per section 392 of Banking Law).....	1,800 00
Unearned or rebatable premium.....	1,705 20
	\$38,674 80

RECEIPTS

Cash on hand January 1, 1917.....	\$14,838 14
Dues credited to members.....	12,869 00
Fees received.....	77 75
Interest received.....	1,445 81
Premium received.....	72 50
	\$29,303 20

DISBURSEMENTS

Loaned on mortgage.....	\$1,072 50
Dues repaid on withdrawal, or applied on loans.....	6,782 25
Paid matured shares.....	5,654 12
Dividends paid on withdrawal, or applied on loans.....	530 36
Paid salaries and clerk-hire.....	318 00
Paid rent.....	53 00
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	3 22
Officers' bonds.....	8 00
Supplies.....	2 45
Cash on hand December 31, 1917.....	14,865 30
	\$29,303 20

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

Shares in force January 1, 1917, 977; shares issued during the year, 311; shares withdrawn during the year, 343; shares in force, 945. Borrowing members, 21, holding 228 shares; non-borrowing members, 139, holding 717 shares. Female shareholders, 51, holding 272 shares. Total dividends credited members during the year on instalment shares, \$1,322.44; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,654.12. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$381.45. 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, \$23,809.50. No foreclosures during the year.

WILLIAMSVILLE SAVINGS AND LOAN ASSOCIATION

No. 5596 Main street, Williamsville, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	B. MILLER	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.....	\$10,250 00
Loans on shares	1,308 00
Cash on hand and in bank.....	3,978 66
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	\$15,536 66

LIABILITIES

Due shareholders, dues	\$14,195 11
Due shareholders, dividends credited.....	1,060 66
Undivided profits	105 89
Guaranty fund (as per section 392 of Banking Law).....	175 00
	<hr/>
	\$15,536 66

RECEIPTS

Cash on hand January 1, 1917.....	\$861 07
Dues credited to members.....	10,619 00
Money borrowed	1,250 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,200 00
Loans on shares repaid.....	1,670 00
Fees received	48 00
Interest received	665 31
Premium received	60 79
	<hr/>
	\$16,374 17

DISBURSEMENTS

Loaned on mortgage	\$2,277 25
Loaned on shares	2,250 00
Dues repaid on withdrawal, or applied on loans.....	6,314 57
Dividends paid on withdrawal, or applied on loans.....	64 26
Paid borrowed money and prior mortgages.....	1,250 00
Paid interest on borrowed money and prior mortgages.....	144 66
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	22 93
Paid banking department, examination.....	12 20
Paid banking department, assessment.....	1 64
Officers' bonds	8 00
Cash on hand December 31, 1917.....	3,978 66
	<hr/>
	\$16,374 17

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

Shares in force January 1, 1917, 892; shares issued during the year, 157; shares withdrawn during the year, 208; shares in force, 841. Borrowing members, 17, holding 285 shares; non-borrowing members, 108, holding 556 shares. Female shareholders, 38, holding 148 shares. Total dividends credited members during the year on instalment shares, \$459.14; 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, \$80.93. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 cent and 2 cents per share per week.

Loans have been made in Erie county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$10,250. 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.....	C. J. AYRES.....	Saranac Lake, N. Y.
Treasurer.....	EUCLID C. PINE.....	Saranac Lake, N. Y.
Attorney.....	HERBERT P. COATS.....	Saranac Lake, N. Y.

ASSETS

Loans on bond and mortgage.....	\$119,500 00
Loans on shares	10,328 18
Cash on hand and in bank.....	119 40
	<hr/>
	\$129,947 58

LIABILITIES

Due shareholders, dues.....	\$101,672 00
Due shareholders, dividends credited.....	20,703 95
Balance to be paid borrowers on mortgage loans.....	425 00
Borrowed money	3,000 00
Undivided profits	1,381 32
Guaranty fund (as per section 392 of Banking Law).....	2,765 31
	<hr/>
	\$129,947 58

RECEIPTS

Cash on hand January 1, 1917.....	\$2,190 00
Dues credited to members.....	25,712 00
Money borrowed	6,250 00
Mortgages redeemed, foreclosed or transferred to real estate..	13,150 00
Loans on shares repaid.....	4,048 00
Fees received	137 50
Fines received	47 05
Interest received	5,264 98
Premium received	1,755 00
Dividends retained on withdrawals.....	230 87
Advances repaid	55 31
	<hr/>
	\$58,840 71

DISBURSEMENTS

Loaned on mortgage.....	\$23,650 00
Loaned on shares.....	9,215 18
Dues repaid on withdrawal, or applied on loans.....	9,399 00
Paid matured shares.....	11,049 15
Dividends paid on withdrawal, or applied on loans.....	1,752 38
Paid borrowed money and prior mortgages.....	3,250 00
Paid interest on borrowed money and prior mortgages.....	49 63
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	14 06
Paid banking department.....	37 11
State league dues and expenses.....	36 00
Mortgage taxes	68 80
Cash on hand December 31, 1917.....	119 40
	<hr/>
	\$58,840 71

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 2,031; shares issued during the year, 550; shares withdrawn during the year, 303; shares in force, 2,278. Borrowing members, 65, holding 579 shares; nonborrowing members, 229, holding 1,699 shares. Female shareholders, 124, holding 891 shares. Total dividends credited members during the year on instalment shares, \$6,639.77; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year \$11,049.15. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$250.06; 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, \$119,500. One foreclosure 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.
Attorney.....	JAMES L. KELLY.....	Batavia, N. Y.

ASSETS

Loans on bond and mortgage.....	\$532,970 98
Loans on shares.....	12,230 00
Stocks and bonds.....	57,906 20
Real estate.....	8,000 00
Cash on hand and in bank.....	30,053 29
	\$641,160 47

LIABILITIES

Due shareholders, dues.....	\$536,103 96
Due shareholders, dividends credited.....	60,800 09
Undivided profits.....	11,256 42
Guaranty fund (as per section 392 of Banking Law).....	33,000 00
	\$641,160 47

RECEIPTS

Cash on hand January 1, 1917.....	\$26,286 43
Dues credited to members.....	205,661 61
Mortgages redeemed, foreclosed or transferred to real estate..	61,956 27
Loans on shares repaid.....	7,203 00
Interest received.....	33,322 87
Rent received.....	330 00
Dividends retained on withdrawals.....	383 29
Bonds sold.....	5,850 00
	\$340,993 47

DISBURSEMENTS

Loaned on mortgage.....	\$80,752 75
Loaned on shares.....	9,118 00
Dues repaid on withdrawal, or applied on loans.....	156,247 86
Paid matured shares.....	14,178 15
Dividends paid on withdrawal, or applied on loans.....	13,060 76
Paid salaries and clerk-hire.....	3,710 00
Paid advertising, printing and postage.....	672 84
Paid repairs to real estate.....	34 40
Paid taxes, insurance, etc.....	222 30
Paid banking department, examination.....	103 32
Paid banking department, assessment.....	36 20
Mortgage tax.....	228 00
Heat and light.....	253 98
Telephone and supplies.....	227 92
Liberty bonds purchased.....	30,049 95
Accrued interest on bonds purchased.....	43 75
Loss on bonds, charged off.....	2,000 00
Cash on hand December 31, 1917.....	30,053 29
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	\$340,993 47
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Plan, permanent. Par value of shares, \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 6,658; shares issued during the year, 3,042; shares withdrawn during the year, 3,200; shares in force 6,500. Borrowing members, 160, holding 1,002 shares; non-borrowing members, 1,812, holding 5,498 shares. Female shareholders, 906, holding 2,240 shares. Total dividends credited members during the year on instalment shares, \$8,414.07; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$14,161.25; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$14,178.15. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,364.74. 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, \$20,000. Mortgages in force in New York State, \$532,970.98. No foreclosures during the year.

GREENE COUNTY

CATSKILL SAVINGS AND LOAN ASSOCIATION

No. 325 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.....	\$205,050 00
Loans on shares.....	3,462 75
Stocks and bonds.....	43,340 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	7,551 39
Furniture and fixtures.....	517 86
Interest, premium, fees and fines due and unpaid.....	50 00
Accrued interest.....	600 00
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	\$261,572 00
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LIABILITIES

Due shareholders, dues and dividends credited.....	\$231,680 48
Balance to be paid borrowers on mortgage loans.....	100 00
Borrowed money	6,000 00
Undivided profits	9,654 42
Guaranty fund (as per section 392 of Banking Law).....	3,500 00
Suspense account	10,637 10
	<hr/>
	\$261,572 00
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RECEIPTS

Cash on hand January 1, 1917.....	\$2,426 53
Dues credited to members.....	62,228 35
Money borrowed	11,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,100 00
Loans on shares repaid.....	1,721 54
Fines received	50 22
Interest received	10,511 64
Premium received	239 32
Dividends retained on withdrawals.....	18 02
Suspense account	9,126 97
Amortization, discount bonds.....	59 62
Amortization, premium bonds.....	11 76
National defense shares.....	2,481 25
Liberty bonds	350 00
	<hr/>
	\$115,825 22
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DISBURSEMENTS

Loaned on mortgage.....	\$33,250 00
Loaned on shares.....	1,360 08
Dues repaid on withdrawal, or applied on loans.....	44,155 40
Dividends paid on withdrawal, or applied on loans.....	2,624 46
Cash dividends paid on income and accumulative prepaid shares	448 00
Paid borrowed money and prior mortgages.....	5,500 00
Paid interest on borrowed money and prior mortgages.....	38 60
Paid salaries and clerk-hire.....	850 00
Paid advertising, printing and postage.....	127 80
Paid rent	125 00
Paid banking department, examination.....	50 71
Paid banking department, assessment.....	14 11
State League dues.....	7 00
Safe	226 35
Sundries	24 85
Liberty bonds purchased	19,000 00
Individuals	37 27
Repairs	6 82
Safe deposit box.....	6 00
Amortization, discount bonds.....	59 62
Amortization, premium bonds.....	11 76
National defense shares.....	350 00
Cash on hand December 31, 1917.....	7,551 39
	<hr/>
	\$115,825 22
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$25, \$100, and \$200. Instalments are 35 cents, 50 cents and \$1 monthly.

Shares in force January 1, 1917, 6,743¼. Total dividends credited members during the year on instalment shares, \$2,378.58; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$4,122.36; rate 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,171.57. Unpaid, none.

No premium plan. Interest paid by borrowing members, 4½ per cent. 5 per cent. 5½ per cent. and 6 per cent. No premium charged.

Loans have been made in Greene county, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$205,050. No foreclosures during the year.

HERKIMER COUNTY

FRANKFORT SAVINGS AND LOAN ASSOCIATION

No. 128 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.....	E. LA GRANGE SMITH.....	Frankfort, N. Y.

ASSETS

Loans on bond and mortgage.....	\$73,800 00
Loans on shares.....	667 00
Cash on hand and in bank.....	1,075 82
Furniture and fixtures.....	171 50
	\$75,714 32

LIABILITIES

Due shareholders, dues.....	\$61,554 46
Due shareholders, dividends credited.....	6,523 30
Borrowed money.....	5,000 00
Undivided profits.....	2,004 38
Guaranty fund (as per section 392 of Banking Law).....	632 18
	\$75,714 32

RECEIPTS

Cash on hand January 1, 1917.....	\$628 61
Dues credited to members.....	35,856 85
Money borrowed.....	8,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	16,000 00
Loans on shares repaid.....	325 00
Fees received.....	94 20
Interest received.....	3,928 83
	\$64,833 49

DISBURSEMENTS

Loaned on mortgage.....	\$29,800 00
Loaned on shares.....	737 00
Dues repaid on withdrawal, or applied on loans.....	26,706 36
Dividends paid on withdrawal, or applied on loans.....	918 17
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	77 50

Paid salaries and clerk-hire.....	\$390 00
Paid advertising, printing and postage.....	36 09
Paid rent	10 00
Paid banking department, examination.....	18 00
Paid banking department, assessment.....	4 61
Advances for taxes, insurance, etc.....	2 37
Miscellaneous expense	57 57
Cash on hand December 31, 1917.....	1,075 82
	<hr/>
	\$64,833 49
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Plan, serial. Par value of shares, \$100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 2,723; shares issued during the year, 942; shares withdrawn during the year, 263; shares in force, 3,402. Borrowing members, 53, holding 755 shares; non-borrowing members, 293, holding 2,647 shares. Female shareholders, 132, holding 639 shares. Total dividends credited members during the year on instalment shares, \$3,015.56; 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, \$496.03. 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, \$3,500. Mortgages in force in New York State, \$73,800. No foreclosures during the year.

HERKIMER CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Pryne Building, 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.....	WILLIAM J. GARDINIER.....	Herkimer, N. Y.

ASSETS

Loans on bond and mortgage.....	\$164,850 00
Loans on shares.....	1,641 50
Stocks and bonds.....	4,250 00
Cash on hand and in bank.....	5,812 57
Furniture and fixtures.....	120 00
Interest, premium, fees and fines due and unpaid.....	623 00
	<hr/>
	\$177,297 07
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$145,433 62
Due shareholders, dividends credited.....	17,992 44
Borrowed money	8,500 00
Undivided profits	3,428 01
Guaranty fund (as per section 392 of Banking Law).....	1,943 00
	<hr/>
	\$177,297 07
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$4,484 57
Dues credited to members.....	68,000 69
Money borrowed	26,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,850 00
Loans on shares repaid.....	2,780 00
Fees received	49 10
Fines received	81 08
Interest received	7,928 52
Dividends retained on withdrawals.....	245 83
Advances repaid	57 06
Liberty bonds sold.....	750 00
	<hr/>
	\$123,226 85

DISBURSEMENTS

Loaned on mortgage.....	\$39,300 00
Loaned on shares.....	3,036 50
Dues repaid on withdrawal, or applied on loans.....	49,407 09
Dividends paid on withdrawal, or applied on loans.....	2,086 88
Paid borrowed money and prior mortgages.....	17,500 00
Paid interest on borrowed money and prior mortgages.....	185 19
Paid salaries and clerk-hire.....	800 00
Paid advertising, printing and postage.....	1 00
Paid banking department, assessment	9 56
State League dues.....	6 00
Insurance	2 06
Search	4 00
Appraisals	24 50
Attorney	3 00
Auditors	20 00
Recording	28 50
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	5,812 57
	<hr/>
	\$123,226 85

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

Shares in force January 1, 1917, 6,884; shares issued during the year, 1,382; shares withdrawn during the year, 1,782; shares in force, 6,484. Borrowing members, 82, holding 1,465 shares; non-borrowing members, 414, holding 5,019 shares. Female shareholders, 187, holding 1,772 shares. Total dividends credited members during the year on instalment shares, \$5,515.70; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$689.91; 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, \$885.06. Unpaid, none.

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

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$4,000. Mortgages in force in New York State, \$164,850. 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.....	SAMUEL T. RUSSELL.....	Ilion, N. Y.
Secretary.....	W. H. GRIMSHAW.....	Ilion, N. Y.
Treasurer.....	JOHN A. GIBLIN.....	Ilion, N. Y.
Attorney.....	JAMES CONKLING.....	Ilion, N. Y.

ASSETS

Loans on bond and mortgage.....	\$690,060 00
Stocks and bonds.....	10,000 00
Cash on hand and in bank.....	31,040 00

 \$731,100 00

LIABILITIES

Due shareholders, dues and dividends credited.....	\$664,773 95
Undivided profits.....	16,468 17
Guaranty fund (as per section 392 of Banking Law).....	15,641 36
Unearned or rebatable premium.....	34,216 52

 \$731,100 00

RECEIPTS

Cash on hand January 1, 1917.....	\$14,491 51
Dues credited to members.....	301,986 46
Mortgages redeemed, foreclosed or transferred to real estate..	127,740 00
Fees received.....	399 15
Fines received.....	473 40
Interest received.....	31,953 70
Premium received.....	6,165 00
Rent received.....	600 00

 \$483,809 22

DISBURSEMENTS

Loaned on mortgage.....	\$139,020 00
Dues repaid on withdrawal, or applied on loans.....	297,642 24
Paid salaries and clerk-hire.....	2,776 05
Paid advertising, printing and postage.....	70 25
Paid rent.....	600 00
Paid banking department, assessment.....	41 98
Officers' bonds.....	28 00
State League dues and delegates' expenses.....	37 00
Liberty bonds purchased.....	10,000 00
Rebate on premiums.....	1,929 10
Mortgage taxes.....	473 50
Auditors.....	60 00
Inspectors of election.....	10 00
Watchman.....	20 00
Satisfying mortgages.....	39 50
Furniture.....	14 85
Insurance on furniture.....	6 75
Cash on hand December 31, 1917.....	31,040 00

 \$483,809 22

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

Shares in force January 1, 1917, 24,003; shares issued during the year, 3,964; shares withdrawn during the year, 5,319; shares in force, 22,648. Borrowing members, 378, holding 6,572 shares; non-borrowing members, 1,409, holding 16,076 shares. Female shareholders, 694, holding 6,480 shares. Total dividends credited members during the year on instalment shares, \$25,590.49; 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, \$3,022.90. 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, \$690,060. No foreclosures during the year.

LITTLE FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

No. 603 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.....	\$45,450 00
Loans on shares.....	260 00
Stocks and bonds.....	6,096 48
Cash on hand and in bank.....	1,675 66
	<hr/>
	\$53,482 14

LIABILITIES

Due shareholders, dues.....	\$49,390 50
Due shareholders, dividends credited.....	2,810 80
Undivided profits.....	1,090 07
Guaranty fund (as per section 392 of Banking Law).....	190 77
	<hr/>
	\$53,482 14

RECEIPTS

Cash on hand January 1, 1917.....	\$3,157 40
Dues credited to members.....	31,136 00
Money borrowed.....	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,500 00
Loans on shares repaid.....	478 00
Fees received.....	93 50
Fines received.....	58 32
Interest received.....	2,215 22
Dividends retained on withdrawals.....	6 73
	<hr/>
	\$40,645 17

DISBURSEMENTS

Loaned on mortgage.....	\$10,000 00
Loans on shares.....	363 00
Dues repaid on withdrawal, or applied on loans.....	20,707 50
Dividends paid on withdrawal, or applied on loans.....	467 46
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	5 00

Paid salaries and clerk-hire.....	\$250 00
Paid advertising, printing and postage.....	71 62
Paid banking department, assessment.....	3 45
Bonds purchased	6,096 48
Difference in dues.....	5 00
Cash on hand December 31, 1917.....	1,675 66
	<hr/>
	\$40,645 17

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

Shares in force January 1, 1917, 2,233; shares issued during the year 935; shares withdrawn during the year, 733; shares in force, 2,435. Borrowing members, 18, holding 279 shares; non-borrowing members, 337, holding 2,156 shares. Female shareholders, 122, holding 615 shares. Total dividends credited members during the year on instalment shares, \$1,843.14; 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, \$321.62. Unpaid, none.

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

Loans have been made in Herkimer county, New York State. Largest mortgage loan outstanding, \$4,300. Mortgages in force in New York State, \$45,450. 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.....	\$285,265 50
Loans on shares.....	4,445 00
Stocks and bonds.....	3,000 00
Cash on hand and in bank.....	25,367 94
Furniture and fixtures.....	1,200 00
	<hr/>
	\$319,278 44

LIABILITIES

Due shareholders, dues.....	\$284,683 73
Due shareholders, dividends credited.....	14,953 74
Undivided profits.....	14,092 97
Guaranty fund (as per section 392 of Banking Law).....	5,548 00
	<hr/>
	\$319,278 44

RECEIPTS

Cash on hand January 1, 1917.....	\$11,249 43
Dues credited to members.....	70,746 04
Mortgages redeemed, foreclosed or transferred to real estate..	39,225 00
Loans on shares repaid.....	8,328 00
Interest received.....	16,690 10

Premium received	\$363 58
Dividends retained on withdrawals.....	236 25
	\$146, 838 40
DISBURSEMENTS	
Loaned on mortgage.....	\$30,475 00
Loaned on shares.....	8,498 00
Dues repaid on withdrawal, or applied on loans.....	55,283 20
Paid matured shares.....	12,746 66
Dividends paid on withdrawal, or applied on loans.....	6,565 41
Cash dividends paid on income and accumulative prepaid shares	2,492 13
Paid salaries and clerk-hire.....	1,599 30
Paid advertising, printing and postage.....	256 44
Paid rent	300 00
Paid banking department, examination.....	71 50
Paid banking department, assessment.....	19 36
Mortgage taxes	153 16
Insurance	10 30
Liberty bonds purchased.....	3,000 00
Cash on hand December 31, 1917.....	25,367 94
	\$146, 838 40

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

Shares in force January 1, 1917, 1,518; shares issued during the year, 441; shares withdrawn during the year, 557; shares in force, 1,402. Borrowing members, 96, holding 476 shares; non-borrowing members, 224, holding 926 shares. Female shareholders, 135, holding 396 shares. Total dividends credited members during the year on instalment shares, \$4,570.04; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,853.67; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$12,746.66. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,166.04. 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, \$7,500. Mortgages in force in New York State, \$285,265.50. No foreclosures during the year.

WATERTOWN SAVINGS, LOAN AND BUILDING ASSOCIATION

No. 105 Charlebois Brothers block, Watertown, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	ELI W. HERRICK.....	Watertown, N. Y.
Secretary.....	A. E. SHERWOOD.....	Watertown, N. Y.
Treasurer.....	A. E. SHERWOOD.....	Watertown, N. Y.
Attorney.....	JOSEPH ATWELL.....	122 Winslow Street.

ASSETS

Loans on bond and mortgage.....	\$322,781 76
Loans on shares.....	17,601 25
Stocks and bonds.....	3,950 00
Contracts for the sale of real estate.....	14,397 79
Real estate.....	6,688 00
Cash on hand and in bank.....	1,395 85
Furniture and fixtures.....	555 98
	\$367, 370 63

LIABILITIES

Due shareholders, dues.....	\$285,656 34
Due shareholders, dividends credited.....	49,687 90
Balance to be paid borrowers on mortgage loans.....	400 00
Borrowed money	2,000 00
Undivided profits	21,500 87
Guaranty fund (as per section 392 of Banking Law).....	8,125 52
	<hr/>
	\$367,370 63
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$12,217 62
Dues credited to members.....	84,764 99
Money borrowed	11,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	26,500 00
Loans on shares repaid.....	9,100 50
Fines received	56 42
Interest received	23,090 77
Rent received	773 25
Dividends retained on withdrawals.....	558 37
Advances repaid	58 30
Liberty bond sold.....	50 00
Contracts for the sale of real estate.....	2,246 08
Profit and loss, sale of real estate.....	2,034 51
	<hr/>
	\$172,450 81
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DISBURSEMENTS

Loaned on mortgage.....	\$56,425 00
Loaned on shares.....	15,521 00
Dues repaid on withdrawal, or applied on loans.....	46,496 04
Paid matured shares	22,539 84
Dividends paid on withdrawal, or applied on loans.....	6,959 50
Paid borrowed money and prior mortgages.....	9,000 00
Paid interest on borrowed money and prior mortgages.....	125 00
Paid for real estate.....	5,602 68
Paid salaries and clerk-hire.....	1,814 50
Paid advertising, printing and postage.....	94 24
Paid rent	133 33
Paid repairs to real estate.....	282 58
Paid taxes, insurance, etc.....	318 08
Paid banking department, examination.....	90 00
Paid banking department, assessment.....	20 81
Officers' bonds	28 00
Sundries	82 36
State League dues.....	7 00
Mortgage taxes	257 50
Foreclosure	271 88
Water rents	37 00
Moving	86 00
Signs	26 40
Office insurance	5 50
Meter	5 00
Bonds purchased	4,000 00
Furniture and fixtures.....	64 95
Interest on real estate contracts.....	760 77
Cash on hand December 31, 1917.....	1,395 85
	<hr/>
	\$172,450 81
	<hr/>

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

Shares in force January 1, 1917, 14,019; shares issued during the year, 3,198; shares withdrawn during the year, 2,440; shares in force 14,777. Borrowing members, 375, holding 2,957 shares; non-borrowing members, 975, holding 11,820 shares. Female shareholders, 615, holding 5,898 shares. Total dividends credited members during the year on instalment shares, \$16,128.29; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,542.98; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,539.84. Entrance fee, 25 cents per member. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,282.33. 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, \$322,781.76. One foreclosure 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.....	609 Sixth Street.
Secretary.....	THOMAS J. SKUSE.....	305 President Street.
Treasurer.....	JOHN A. LAWLER.....	497 First Street.
Attorney.....	CHARLES A. WEBBER.....	44 Court Street.

ASSETS

Loans on bond and mortgage.....	\$1,291,150 00
Loans on shares.....	24,350 00
Stocks and bonds.....	60,050 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	1,700 00
Real estate.....	12,200 00
Cash on hand and in bank.....	68,978 73
Furniture and fixtures.....	875 00

\$1,460,303 73

LIABILITIES

Due shareholders, dues.....	\$1,318,985 04
Due shareholders, dividends credited.....	37,406 64
Prior mortgages.....	5,750 00
Undivided profits.....	20,446 05
Guaranty fund (as per section 392 of Banking Law).....	42,709 79
Maturity fund.....	14,774 20
Interest paid in advance.....	467 33
Reserve fund.....	19,764 68

\$1,460,303 73

RECEIPTS

Cash on hand January 1, 1917.....	\$68,047 04
Dues credited to members.....	311,894 28
Prior mortgages	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	136,450 00
Loans on shares repaid.....	18,450 00
Real estate sold	6,100 00
Interest received	61,151 33
Rent received	612 00
Loan deposits received.....	2,000 00
Shares of Land Bank sold.....	4,000 00
Liberty bonds sold.....	26,770 00
	<hr/>
	\$637,474 65
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DISBURSEMENTS

Loaned on mortgage.....	\$116,200 00
Loaned on shares.....	26,200 00
Dues repaid on withdrawal, or applied on loans.....	244,974 97
Paid matured shares	62,359 64
Cash dividends paid on income and accumulative prepaid shares	2,670 75
Paid borrowed money and prior mortgages.....	6,000 00
Paid interest on borrowed money and prior mortgages.....	996 64
Paid for real estate	7,273 85
Paid salaries and clerk-hire.....	4,867 00
Paid advertising, printing and postage.....	401 80
Paid banking department, examination.....	45 50
Paid banking department, assessment.....	84 77
Loan deposits repaid.....	2,000 00
General expense	2,051 36
Atlantic Building expense.....	307 67
Maturity fund	1,596 38
Reserve fund	3,645 59
Bonds purchased	86,820 00
Cash on hand December 31, 1917.....	68,978 73
	<hr/>
	\$637,474 65
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 42,700; shares issued during the year, 5,003; shares withdrawn during the year, 8,266; shares in force, 39,437. Borrowing members, 789, holding 6,561 shares; non-borrowing members, 2,964, holding 32,876 shares. Female shareholders, 1,776, holding 20,948 shares. Total dividends credited members during the year on instalment shares, \$13,813.28; rate, 4¼ per cent. and 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$26,264.11; rate, 4 per cent., 4¼ per cent. and 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$62,359.64. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$7,320.16. 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, Queens, New York, Richmond, Suffolk and Westchester counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$1,291,150. Two foreclosures 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.....	\$115,063 80
Stocks and bonds.....	1,000 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	8,424 54
Cash on hand and in bank.....	438 01
Furniture and fixtures.....	50 00
	<hr/>
	\$125,976 35

LIABILITIES

Due shareholders, dues.....	\$100,250 72
Due shareholders, dividends credited.....	12,742 60
Borrowed money.....	7,000 00
Undivided profits.....	1,256 22
Guaranty fund (as per section 392 of Banking Law).....	4,726 81
	<hr/>
	\$125,976 35

RECEIPTS

Cash on hand January 1, 1917.....	\$5,068 76
Dues credited to members.....	27,823 06
Money borrowed.....	8,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	16,352 48
Interest received.....	6,485 17
Premium received.....	511 22
Rent received.....	1,294 41
	<hr/>
	\$65,535 10

DISBURSEMENTS

Loaned on mortgage.....	\$15,116 28
Dues repaid on withdrawal, or applied on loans.....	33,169 43
Dividends paid on withdrawal, or applied on loans.....	4,659 06
Cash dividends paid on income and accumulative prepaid shares.....	1,963 40
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	100 38
Paid for real estate.....	6,400 84
Paid salaries and clerk-hire.....	712 00
Paid advertising, printing and postage.....	75 72
Paid rent.....	180 00
Paid repairs to real estate.....	523 11
Paid taxes, insurance, etc.....	86 38
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	8 47
Officers' bonds.....	10 00
State League dues and expenses.....	72 00
Liberty bonds purchased.....	1,005 02
Cash on hand December 31, 1917.....	438 01
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	\$65,535 10

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 1,960; shares issued during the year, 342; shares withdrawn during the year, 359; shares in force, 1,943. Borrowing members, 60, holding 1,150 shares; non-borrowing members, 327, holding 793 shares. Female shareholders, 83, holding 245 shares. Total dividends credited members during the year on instalment shares, \$3,028.43; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,963.40; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,049.72. Unpaid, none.

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

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$115,063.80. One foreclosure 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.....	Brooklyn.
Secretary.....	EDWIN F. HOWELL.....	9 Arlington Place.
Treasurer.....	AUGUST BUERMANN.....	Brooklyn.
Attorney.....	MARTIN S. COHEN.....	302 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$110,849 09
Loans on shares.....	800 00
Stocks and bonds.....	6,930 21
Shares of land Bank of State of New York.....	2,000 00
Real estate.....	6,950 00
Cash on hand and in bank.....	7,973 39
Advances for taxes, insurance, etc.....	387 57
Loans to other savings and loan associations.....	2,000 00
	\$137,890 26

LIABILITIES

Due shareholders, dues.....	\$96,684 78
Due shareholders, dividends credited.....	16,582 68
Balance to be paid borrowers on mortgage loans.....	1,144 00
Borrowed money.....	5,000 00
Advances by Land Bank.....	9,000 00
Undivided profits.....	2,550 84
Guaranty fund (as per section 392 of Banking Law).....	6,000 00
Maturity fund.....	927 96
	\$137,890 26

RECEIPTS

Cash on hand January 1, 1917.....	\$1,838 16
Dues credited to members.....	26,915 37
Money borrowed.....	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	23,552 68
Loans on shares repaid.....	1,550 00

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Real estate sold	\$150 41
Interest received	6,980 77
Rent received	173 00
Dividends retained on withdrawals.....	480 98
Advances repaid	657 26
Land Bank dividend.....	50 00
Land Bank shares	3,000 00
Liberty bonds	1,102 89
National defense shares.....	5,041 18
Advances from Land Bank.....	5,000 00
Miscellaneous	6 48

\$77,499 18

DISBURSEMENTS

Loaned on mortgage.....	\$6,150 00
Loaned on shares	500 00
Dues repaid on withdrawal, or applied on loans.....	37,628 94
Dividends paid on withdrawal, or applied on loans.....	4,606 72
Cash dividends paid on income and accumulative prepaid shares	619 54
Paid borrowed money and prior mortgages.....	1,500 00
Paid interest on borrowed money and prior mortgages.....	693 88
Paid for real estate.....	3,413 90
Paid salaries and clerk-hire.....	826 00
Paid advertising, printing and postage.....	145 28
Paid repairs to real estate.....	210 16
Paid taxes, insurance, etc.....	173 21
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	9 44
Officers' bonds	18 00
Advances for taxes, insurance, etc.....	367 75
Liberty bonds purchased.....	8,033 10
Loans to other savings and loan associations.....	2,000 00
Forfeited dividends from maturity fund.....	480 98
National defense shares.....	1,134 89
Land Bank, advances repaid.....	1,000 00
Miscellaneous	1 00
Cash on hand December 31, 1917.....	7,973 39

\$77,499 18

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

Shares in force January 1, 1917, 3,322; shares issued during the year, 515; shares withdrawn during the year, 686; shares in force, 3,151. Borrowing members, 77, holding 687 shares; non-borrowing members, 315, holding 2,464 shares. Female shareholders, 150, holding 1,207 shares. Total dividends credited members during the year on instalment shares, \$4,411.26; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,420.96; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$989.28. Unpaid, none.

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

Loans have been made in Kings, Nassau and Queens counties, New York State. Largest mortgage loan outstanding, \$6,294.41. Mortgages in force in New York State, \$110,849.09. Two 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 Maiden Lane, New York
Secretary.....	J. ADDISON ROBB.....	482 Green Ave., Brooklyn.
Treasurer.....	J. ADDISON ROBB.....	482 Green Ave., Brooklyn.
Attorney.....	I. N. SIEVWRIGHT.....	204 Montague St., Brooklyn.

ASSETS

Loans on bond and mortgage.....	\$90,400 00
Loans on shares.....	1,475 00
Cash on hand and in bank.....	2,711 22
Furniture and fixtures.....	52 90
Interest, premium, fees and fines due and unpaid.....	58 40
Accrued interest	203 96
	<hr/>
	\$94,901 48

LIABILITIES

Due shareholders, dues.....	\$77,646 06
Due shareholders, dividends credited.....	6,393 66
Undivided profits	5,502 70
Guaranty fund (as per section 392 of Banking Law).....	2,301 80
Maturity reserve dividends.....	2,092 60
Suspense account	964 66
	<hr/>
	\$94,901 48

RECEIPTS

Cash on hand January 1, 1917.....	\$5,628 88
Dues credited to members.....	18,702 81
Money borrowed	2,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,000 00
Loans on shares repaid.....	1,110 00
Fees received	13 00
Fines received	110 73
Interest received	5,314 30
Dividends retained on withdrawals.....	334 48
	<hr/>
	\$45,714 20

DISBURSEMENTS

Loaned on mortgage.....	\$14,000 00
Loaned on shares.....	1,085 00
Dues repaid on withdrawal, or applied on loans.....	15,856 86
Paid matured shares.....	6,183 25
Dividends paid on withdrawal, or applied on loans.....	1,735 99
Cash dividends paid on income and accumulative prepaid shares	622 00
Paid borrowed money and prior mortgages.....	2,500 00
Paid interest on borrowed money and prior mortgages.....	30 56
Paid salaries and clerk-hire.....	618 00
Paid advertising, printing and postage.....	42 60
Paid rent	240 00
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	6 65
Audit	25 00
Sundries	42 07
Cash on hand December 31, 1917.....	2,711 22
	<hr/>
	\$45,714 20

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

Shares in force January 1, 1917, 1,772; shares issued during the year, 332; shares withdrawn during the year, 460; shares in force, 1,644. Borrowing members, 25, holding 452½ shares; non-borrowing members, 151, holding 1,191½ shares. Female shareholders, 63, holding 428 shares. Total dividends credited members during the year on instalment shares, \$3,214.46; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$622; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$6,183.25. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$967.67. 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, \$90,400. 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.
Attorney.....	JOSEPH H. DELANEY.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$603,400 00
Stocks and bonds.....	10,250 00
Real estate.....	30,000 00
Cash on hand and in bank.....	26,387 91
Accrued interest.....	3,485 26
	\$682,523 17

LIABILITIES

Due shareholders, dues.....	\$607,200 52
Due shareholders, dividends credited.....	15,275 57
Borrowed money.....	7,500 00
Undivided profits.....	13,586 41
Guaranty fund (as per section 392 of Banking Law).....	37,000 00
Suspended accounts.....	1,960 67
	\$682,523 17

RECEIPTS

Cash on hand January 1, 1917.....	\$33,458 64
Dues credited to members.....	140,540 02
Money borrowed.....	9,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	45,850 00
Real estate sold.....	9,100 00
Interest received.....	29,489 68
Premium received.....	2,431 24
Rent received.....	2,488 93
Payments on term mortgages.....	6,860 64
Stocks and bonds.....	3,300 00
Accrued interest.....	1,549 65
Sundries.....	186 70
	\$284,255 50

DISBURSEMENTS

Loaned on mortgage.....	\$70,450 00
Dues repaid on withdrawal, or applied on loans.....	121,156 66
Dividends paid on withdrawal, or applied on loans.....	14,216 17
Cash dividends paid on income and accumulative prepaid shares.....	9,331 44
Paid borrowed money and prior mortgages.....	1,500 00
Paid for real estate.....	320 43
Paid salaries and clerk-hire.....	3,463 92
Paid advertising, printing and postage.....	358 06
Paid rent.....	1,010 00
Paid repairs to real estate.....	132 70
Paid taxes, insurance, etc.....	853 75
Paid banking department, examination.....	41 00
Paid banking department, assessment.....	39 61
Payments on term mortgages.....	8,931 49
Accrued interest.....	5,157 54
Liberty bonds purchased.....	20,000 00
General expense.....	809 82
Sundries.....	95 00
Cash on hand December 31, 1917.....	26,387 91
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	\$284,255 50

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

Shares in force January 1, 1917, 7,892 13/20; shares issued during the year, 962 9/10; shares withdrawn during the year, 973 1/5; shares in force, 7,882 7/20. Borrowing members, 151, holding 1,743 7/20 shares; non-borrowing members, 860, holding 6,139 shares. Female shareholders, 456, holding 3,241 1/10 shares. Total dividends credited members during the year on instalment shares, \$13,027.64; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,579.37; 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, \$5,641.80. Unpaid, none.

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

Loans have been made in Kings, Nassau, New York, Queens, Richmond and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$601,900. 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.....	803 Putnam Avenue.
Secretary.....	EDWARD CROWN.....	505 Lorimer Street.
Treasurer.....	F. C. BRINS.....	256 Midwood Street.
Attorneys.....	REMSEN & PARSONS.....	60 Wall St., New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$53,425 00
Loans on shares.....	2,435 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	951 12
Furniture and fixtures.....	60 00
Interest, premium, fees and fines due and unpaid.....	366 12
Supplies on hand.....	15 00
	<hr/>
	\$58,252 24

LIABILITIES

Due shareholders, dues.....	\$42,759 91
Due shareholders, matured shares.....	6,720 25
Due shareholders, dividends credited.....	7,750 39
Undivided profits.....	9 44
Guaranty fund (as per section 392 of Banking Law).....	986 30
Suspense accounts.....	25 95
	<hr/>
	\$58,252 24
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RECEIPTS

Cash on hand January 1, 1917.....	\$4,322 92
Dues credited to members.....	11,422 54
Mortgages redeemed, foreclosed or transferred to real estate..	7,600 00
Loans on shares repaid.....	3,090 00
Fines received.....	18 32
Interest received.....	2,849 29
Dividends retained on withdrawals.....	48 64
Advances repaid.....	66 18
Dividends on shares reissued.....	85 80
Corrections.....	60
	<hr/>
	\$29,504 29
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DISBURSEMENTS

Loaned on mortgage.....	\$16,900 00
Loaned on shares.....	2,860 00
Dues repaid on withdrawal, or applied on loans.....	7,467 68
Paid matured shares.....	90 62
Dividends paid on withdrawal, or applied on loans.....	840 64
Paid salaries and clerk-hire.....	201 50
Paid advertising, printing and postage.....	31 37
Paid rent.....	120 00
Paid banking department, examination.....	16 25
Paid banking department, assessment.....	4 11
Officers' bonds.....	10 00
League dues.....	11 00
Cash on hand December 31, 1917.....	951 12
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	\$29,504 29
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 795; shares issued during the year, 130; shares withdrawn during the year, 175; shares in force, 750. Borrowing members, 32, holding 280 shares; non-borrowing members, 98, holding 470 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$2,406.63; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$134.18; 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, \$373.87. 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, \$3,300. Mortgages in force in New York State, \$53,425. 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.....	CHARLES J. MCGINNESS....	11 Union Avenue.
Secretary.....	WILLIAM A. ERNST.....	74 Van Buren Street.
Treasurer.....	DANIEL CANTY.....	134 McDonough Street.
Attorney.....	JAMES P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$128,950 00
Loans on shares.....	1,185 00
Stocks and bonds.....	6,450 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	10,600 00
Cash on hand and in bank.....	3,078 89
Furniture and fixtures.....	225 00
Advances for taxes, insurance, etc.....	58 00
	<hr/>
	\$151,546 89

LIABILITIES

Due shareholders, dues and dividends credited.....	\$139,992 03
Undivided profits.....	3,786 37
Guaranty fund (as per section 392 of Banking Law).....	7,700 00
Suspense account.....	68 49
	<hr/>
	\$151,546 89

RECEIPTS

Cash on hand January 1, 1917.....	\$12,790 91
Dues credited to members.....	23,202 83
Mortgages redeemed, foreclosed or transferred to real estate..	12,300 00
Loans on shares repaid.....	4,890 00
Interest received.....	7,835 42
Premium received.....	887 23
Rent received.....	927 60
Advances repaid.....	128 25
Suspense account.....	1 00
National defense shares.....	957 00
General expense account.....	7 94
	<hr/>
	\$63,928 18

DISBURSEMENTS

Loaned on mortgage.....	\$12,000 00
Loaned on shares.....	2,655 00
Dues repaid on withdrawal, or applied on loans.....	33,012 37
Paid matured shares.....	3,000 00
Cash dividends paid on income and accumulative prepaid shares.....	612 00
Paid salaries and clerk-hire.....	1,706 72
Paid advertising, printing and postage.....	122 30
Paid rent.....	420 00
Paid repairs to real estate.....	41 04
Paid taxes, insurance, etc.....	298 14
Paid banking department, examination.....	20 00
Paid banking department, assessment.....	10 31
Advances for taxes, insurance, etc.....	204 30
Liberty bonds purchased.....	6,450 00
General expense.....	297 11
Cash on hand December 31, 1917.....	3,078 89
	<hr/>
	\$63,928 18

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

Shares in force January 1, 1917, 4,344; shares issued during the year, 1,027; shares withdrawn during the year, 939; shares in force, 4,432. Borrowing members, 50, holding 886 shares; non-borrowing members, 295, holding 3,546 shares. Female shareholders, 105, holding 1,131 shares. Total dividends credited members during the year on instalment shares, \$5,999.13; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$612; rate, 4 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, \$2,538.19. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5½ per cent. and 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, \$128,950. No foreclosures during the year.

EAGLE SAVINGS AND LOAN COMPANY

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

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	JOHN K. BYARD.....	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.....	\$1,607,595 58
Loans on shares.....	22,855 19
Contracts for the sale of real estate.....	4,347 59
Real estate.....	422,598 10
Cash on hand and in bank.....	398,701 86
Furniture and fixtures.....	1,500 00
Interest, premium, fees and fines due and unpaid.....	14,597 59
Advances for taxes, insurance, etc.....	5,710 67
Individuals.....	17,369 57
	\$2,495,276 15

LIABILITIES

Due shareholders, dues.....	\$2,024,826 20
Due shareholders, dividends credited.....	62,813 16
Prior mortgages.....	149,350 00
Undivided profits.....	163,984 69
Guaranty fund (as per section 392 of Banking Law).....	5,114 78
Reserved for taxes.....	2,357 54
Accrued interest.....	1,459 38
Shareholders' deduction account.....	85,370 40
	\$2,495,276 15

RECEIPTS

Cash on hand January 1, 1917.....	\$210,831 98
Dues credited to members.....	16,571 06
Mortgages redeemed, foreclosed or transferred to real estate..	242,471 13
Real estate sold.....	79,279 09
Fines received.....	14 13
Interest received.....	86,300 62
Premium received.....	4,622 40
Rent received.....	27,323 25
Dividends retained on withdrawals.....	676 36
Advances repaid.....	9,445 69

Legal expense	\$277 05
Profit and loss	735 17
Individuals	14,432 96
	\$692,980 89

DISBURSEMENTS

Loaned on mortgage.....	\$76,066 20
Dues repaid on withdrawal, or applied on loans.....	29,926 68
Dividends paid on withdrawal, or applied on loans.....	8,544 69
Paid borrowed money and prior mortgages.....	12,350 00
Paid interest on borrowed money and prior mortgages.....	8,516 02
Paid for real estate	66,043 94
Paid salaries and clerk-hire.....	11,901 89
Paid advertising, printing and postage.....	829 17
Paid rent	6,000 00
Paid repairs to real estate.....	9,996 96
Paid taxes, insurance, etc.....	14,768 21
Paid banking department, examination.....	423 00
Paid banking department, assessment.....	147 14
Advances for taxes, insurance, etc.....	8,835 17
Attorney fees	7,250 00
Legal expenses	1,147 67
Sundries	1,695 88
Profit and loss.....	144 66
Mortgage tax	36 45
Appraising	40 00
Individuals	29,615 30
Cash on hand December 31, 1917.....	398,701 86
	\$692,980 89

Plan, permanent. Par value of shares, \$100. Instalments are 5 cents, 12½ cents, 16¾ cents, 25 cents, 33½ cents, 50 cents and \$1 monthly.

Shares in force January 1, 1917, 100,511.1065; shares issued during the year, none; shares withdrawn during the year, 1,523.8599; shares in force, 98,987.2466. Borrowing members, 214, holding 7,857.2466 shares; non-borrowing members, 4,187, holding 91,130 shares. Female shareholders, 1,815, holding 35,620 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$736,716.35.

Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$29,045.72. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 16½ cents per share per month.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties, New York State. Largest mortgage loan outstanding, \$11,400. Mortgages in force in New York State, \$1,607,595.58. Eleven 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.....	GEORGE J. BEYER.....	1112 Decatur Street.
Secretary.....	ALFRED BAILEY.....	1012 Gates Avenue.
Treasurer.....	WILLIAM STODDARD.....	590 Macon Street.
Attorney	BRYER H. PENDRY.....	1012 Gates Avenue.

ASSETS

Loans on bond and mortgage.....	\$480,914 20
Loans on shares	1,182 50

Stocks and bonds	\$33,133 25
Shares of Land Bank of State of New York.....	1,000 00
Real estate	34,807 25
Cash on hand and in bank.....	26,464 95
Furniture and fixtures.....	350 00
Advances for taxes, insurance, etc.....	591 16
	<hr/>
	\$578,443 31

LIABILITIES

Due shareholders, dues and dividends credited.....	\$501,580 08
Prior mortgages	18,000 00
Borrowed money	10,000 00
Undivided profits	23,418 13
Guaranty fund (as per section 392 of Banking Law).....	25,117 71
Special deposits	47 02
Suspense account	280 37
	<hr/>
	\$578,443 31

RECEIPTS

Cash on hand January 1, 1917.....	\$45,533 24
Dues credited to members.....	113,113 63
Prior mortgages	1,000 00
Money borrowed	10,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	55,804 01
Loans on shares repaid.....	1,390 00
Real estate sold.....	5,826 39
Interest received	29,764 98
Rent received	3,448 57
Advances repaid	1,544 36
Special deposits	8,113 14
Contingent fund	1,359 15
Furniture	50 00
Shares of Land Bank.....	2,000 00
Liberty bonds	5,574 00
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	\$284,521 47

DISBURSEMENTS

Loaned on mortgage.....	\$45,650 00
Loaned on shares	1,822 50
Dues repaid on withdrawal, or applied on loans.....	143,260 53
Cash dividends paid on income and accumulative prepaid shares	3,068 30
Paid borrowed money and prior mortgages.....	3,100 00
Paid interest on borrowed money and prior mortgages.....	115 57
Paid salaries and clerk-hire.....	2,953 50
Paid advertising, printing and postage.....	208 94
Paid rent	900 00
Paid repairs to real estate.....	415 97
Paid taxes, insurance, etc.....	1,236 49
Paid banking department, examination.....	35 00
Paid banking department, assessment.....	36 39
Officers' bonds	19 00
Advances for taxes, insurance, etc.....	1,776 81
League dues	46 00
Liberty bonds purchased.....	21,006 00
Special deposits	8,449 89
Tax search	23 75
Contracts for sale of real estate.....	118 48
Attorney	39 50

Telephone	\$66 40
Heat	142 75
Janitor	360 00
Light	133 59
Undivided profits	23,071 16
Cash on hand December 31, 1917.....	26,464 95
	\$284,521 47

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

Shares in force January 1, 1917, 10,322; shares issued during the year, 805; shares withdrawn during the year, 793; shares in force, 10,334. Borrowing members, 178, holding 3,026 shares; non-borrowing members, 1,176, holding 7,308 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$20,462.01; rate, 4¾ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,033.30; rate 4¾ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,830.18. 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, \$480,914.20. No foreclosures during the year.

EAST NEW YORK SAVINGS AND LOAN ASSOCIATION

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

[Organized under Law of 1892. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	EUGENE R. TICHIENOR.....	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.....	\$200,450 00
Loans on shares.....	11,700 00
Shares of Land Bank of State of New York.....	2,000 00
Contracts for the sale of real estate.....	600 00
Real estate	33,550 00
Cash on hand and in bank.....	5,379 24
Furniture and fixtures.....	60 00
Advances for taxes, insurance, etc.....	143 05
	\$253,882 29

LIABILITIES

Due shareholders, dues and dividends credited.....	\$181,673 36
Prior mortgages	7,850 00
Borrowed money	17,000 00
Advances by Land Bank.....	30,000 00
Undivided profits	6,358 93
Guaranty fund (as per section 392 of Banking Law).....	9,000 00
Mortgage on real estate.....	2,000 00
	\$253,882 29

RECEIPTS

Cash on hand January 1, 1917.....	\$20,520 08
Dues credited to members.....	55,576 14
Money borrowed.....	29,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	40,850 00
Loans on shares repaid.....	14,280 00
Real estate sold.....	86,750 00
Interest received.....	11,112 33
Premium received.....	1,761 41
Rent received.....	4,373 75
Profit and loss.....	13,969 55
Taxes, insurance, etc.....	175 86
Advances repaid.....	1,673 63
Liberty bonds sold.....	434 00
Special deposits.....	4,738 00
Land bank advances.....	30,000 00
Undivided earnings.....	3,838 61
Mortgage on real estate.....	2,000 00
Contingent fund.....	418 22
Real estate contract.....	100 00
Suspended accounts.....	7 26
Taxes, insurance, etc., transferred.....	6,192 41
Real estate repairs, transferred.....	97 00
Advertising, printing and postage, transferred.....	189 50
Salaries and clerk hire, transferred.....	1,007 00
	<hr/>
	\$329,064 75

DISBURSEMENTS

Loaned on mortgage.....	\$40,450 00
Loaned on shares.....	23,570 00
Dues repaid on withdrawal, or applied on loans.....	123,206 08
Cash dividends paid on income and accumulative prepaid shares.....	3,232 86
Paid borrowed money and prior mortgages.....	23,000 00
Paid interest on borrowed money and prior mortgages.....	3,296 36
Paid for real estate.....	30,800 00
Paid salaries and clerk-hire.....	1,007 00
Paid advertising, printing and postage.....	147 50
Paid rent.....	31 58
Paid repairs to real estate.....	97 00
Paid taxes, insurance, etc.....	6,322 61
Paid banking department, examination.....	68 00
Paid banking department, assessment.....	19 66
Premium.....	1,761 41
Advances for taxes, insurance, etc.....	958 52
Interest.....	7,815 97
Liberty bonds purchased.....	434 00
Mortgage on real estate.....	29,500 00
Special deposits.....	4,738 00
Land Bank share.....	1,000 00
Contingent fund.....	3,500 00
Suspended accounts.....	7 26
Real estate profit.....	50 00
Profit and loss.....	14,110 81
Undivided earnings.....	218 72
Rents.....	4,342 17
Cash on hand December 31, 1917.....	5,379 24
	<hr/>
	\$329,064 75

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

Shares in force January 1, 1917, 13,247; shares issued during the year, 2,098½; shares withdrawn during the year, 4,480½; shares in force, 10,865. Borrowing members, 41, holding 985 shares; non-borrowing members, 476, holding 9,880 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$2,602.17; rate, 2½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,232.86; rate, 2½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,186.08. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5¼ 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, \$16,100. Mortgages in force in New York State, \$200,450. Three 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.....	184 Midwood Street.
Attorney.....	JAMES P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$210,750 00
Stocks and bonds.....	6,000 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	5,474 06
Advances for taxes, insurance, etc.....	120 60
	<hr/>
	\$223,344 66
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$194,991 32
Prior mortgages.....	3,000 00
Undivided profits.....	10,825 74
Guaranty fund (as per section 392 of Banking Law).....	12,025 02
Dividends unpaid.....	1,065 58
Liberty bond installments.....	1,437 00
	<hr/>
	\$223,344 66
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$4,846 03
Dues credited to members.....	38,084 87
Mortgages redeemed, foreclosed or transferred to real estate..	21,225 00
Loans on shares repaid.....	3,000 00
Interest and premium received.....	14,101 65
Advances repaid.....	255 25
Liberty bonds sold.....	3,000 00
Liberty bond instalments.....	1,437 00
	<hr/>
	\$85,949 80
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DISBURSEMENTS

Loaned on mortgage.....	\$16,200 00
Loaned on shares.....	3,000 00
Dues repaid on withdrawal, or applied on loans.....	25,779 22
Paid matured shares.....	20,750 00
Cash dividends paid on income and accumulative prepaid shares.....	2,305 94
Paid interest on borrowed money and prior mortgages.....	75 00
Paid salaries and clerk-hire.....	2,337 84
Paid advertising, printing and postage.....	56 65
Paid rent.....	395 04
Paid banking department, examination.....	25 00
Paid banking department, assessment.....	13 92
Advances for taxes, insurance, etc.....	338 42
Expenses.....	198 71
Liberty bonds purchased.....	9,000 00
Cash on hand December 31, 1917.....	5,474 06
	\$85,949 80

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

Shares in force January 1, 1917, 6,504; shares issued during the year, 744; shares withdrawn during the year, 760; shares in force, 6,488. Borrowing members, 69, holding 643% shares; non-borrowing members, 271, holding 5,844% shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$6,611.93; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,305.94; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,750. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,988.24. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent.; premium paid by borrowing members, 8/10 of 1 per cent.

Loans have been made in Bronx, Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$11,100. Mortgages in force in New York State, \$210,750. No foreclosures during the year.

FIFTH AVENUE SAVINGS AND LOAN ASSOCIATION

No. 483a Fifth avenue, Brooklyn, N. Y.

{Organized under Law of 1851. Commenced business 1890}

Officers	Names	Post-office addresses
President.....	WM. M. KELLOGG.....	488 Thirteenth Street.
Secretary.....	STEPHEN Y. McNAIR.....	1837 61st Street.
Treasurer.....	WM. J. ALLEN.....	505 Sixth Avenue.
Attorney.....	JAMES P. JUDGE.....	189 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$83,150 00
Loans on shares.....	2,350 00
Stocks and bonds.....	1,330 00
Real estate.....	5,718 73
Cash on hand and in bank.....	2,214 63
Furniture and fixtures.....	50 00
Interest, premium, fees and fines due and unpaid.....	621 75
	\$95,444 11

LIABILITIES

Due shareholders, dues.....	\$24,284 20
Due shareholders, dividends credited.....	58,313 13
Undivided profits.....	7,846 78
Guaranty fund (as per section 392 of Banking Law).....	5,000 00
	<hr/>
	\$95,444 11
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$743 16
Dues credited to members.....	10,108 22
Money borrowed.....	7,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,900 00
Loans on shares repaid.....	1,059 00
Interest received.....	5,000 40
Premium received.....	610 84
Rent received.....	488 84
Liberty bonds sold.....	1,661 00
	<hr/>
	\$35,631 46
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DISBURSEMENTS

Loaned on mortgage.....	\$8,000 00
Loaned on shares.....	639 00
Dues repaid on withdrawal, or applied on loans.....	12,504 47
Dividends paid on withdrawal, or applied on loans.....	942 27
Paid borrowed money and prior mortgages.....	7,000 00
Paid interest on borrowed money and prior mortgages.....	86 23
Paid salaries and clerk-hire.....	786 91
Paid advertising, printing and postage.....	18 68
Paid rent.....	216 00
Paid taxes, insurance, etc.....	169 20
Paid banking department, examination.....	12 50
Paid banking department, assessment.....	6 57
State League dues.....	5 00
Auditors' fees.....	30 00
Liberty bonds purchased.....	3,000 00
Cash on hand December 31, 1917.....	2,214 63
	<hr/>
	\$35,631 46
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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, 1917, 3,044½%; shares issued during the year, 785; shares withdrawn during the year, 456%; shares in force, 3,372½%. Borrowing members, 29, holding 332% shares; non-borrowing members, 178, holding 3,040 shares. Female shareholders, 65 holding 1,147 shares. Total dividends credited members during the year on instalment shares \$4,384.24; rate, 5½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,056.59. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ 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, \$83,150. No foreclosures during the year.

FLATBUSH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 849 Flatbush avenue, Brooklyn, N. Y.

[Organized under Law of 1867. 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.....	\$133,622 26
Loans on shares	3,585 00
Cash on hand and in bank.....	1,157 85
Furniture and fixtures	100 00
Interest, premium, fees and fines due and unpaid.....	75 00
	<hr/>
	\$138,540 11

LIABILITIES

Due shareholders, dues	\$103,637 00
Due shareholders, dividends credited.....	19,756 73
Borrowed money	3,000 00
Undivided profits	3,430 40
Guaranty fund (as per section 392 of Banking Law).....	6,600 00
Unearned or rebatable premium.....	2,115 98
	<hr/>
	\$138,540 11

RECEIPTS

Cash on hand January 1, 1917.....	\$16,852 70
Dues credited to members.....	28,075 00
Money borrowed	4,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	10,861 02
Loans on shares repaid.....	1,130 00
Fees received	165 25
Fines received	101 66
Interest received	5,789 76
Premium received	1,158 25
Dividends retained on withdrawals.....	60 75
Appraisals	95 00
Profit and loss, premium earned.....	377 48
Refund	3 97
	<hr/>
	\$68,670 84

DISBURSEMENTS

Loaned on mortgage.....	\$43,645 75
Loaned on shares	3,005 00
Dues repaid on withdrawal, or applied on loans.....	3,522 00
Paid matured shares	14,200 00
Dividends paid on withdrawal, or applied on loans.....	303 76
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	12 34
Paid salaries and clerk-hire.....	740 00
Paid advertising, printing and postage.....	43 55
Paid rent	120 00
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	8 07
Appraisals	95 00
General expense	50 39
Premium rebated	370 15
Profit and loss, premium earned.....	377 48
Cash on hand December 31, 1917.....	1,157 85
	<hr/>
	\$68,670 84

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 2,065; shares issued during the year, 654; shares withdrawn during the year, 223; shares in force, 2,496. Borrowing members, 56, holding 839 shares; non-borrowing members, 312, holding 1,657 shares. Female shareholders, 149, holding 1,000 shares. Total dividends credited members during the year on instalment shares, \$5,992.20; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$14,200. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$953.94. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, \$1 to \$8.25 per share.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$11,297.50. Mortgages in force in New York State, \$133,622.26. 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.....	100 N. Oxford Street.
Secretary.....	GEORGE D. WILSON.....	219 Adelphi Street.
Treasurer.....	JAMES R. BRACKEN.....	146 Rutland Road.
Attorney.....	HENRY E. HEISTAD.....	190 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$146,200 00
Loans on shares.....	11,344 50
Stocks and bonds.....	500 00
Cash on hand and in bank.....	3,989 24
Furniture and fixtures.....	80 00
Interest, premium, fees and fines due and unpaid.....	2,381 05
	<u>\$164,494 79</u>

LIABILITIES

Due shareholders, dues.....	\$121,484 69
Due shareholders, dividends credited.....	30,459 70
Borrowed money.....	3,037 92
Undivided profits.....	4,613 22
Guaranty fund (as per section 392 of Banking Law).....	4,883 26
Appraisals.....	10 00
Suspense.....	6 00
	<u>\$164,494 79</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$17,720 62
Dues credited to members.....	24,104 22
Money borrowed.....	3,037 92
Mortgages redeemed, foreclosed or transferred to real estate..	8,200 00
Loans on shares repaid.....	4,714 00
Fees received.....	18 75
Fines received.....	93 09
Interest received.....	7,377 08
Premium received.....	861 75
Dividends retained on withdrawals.....	487 65
Advances repaid.....	104 00
	<u>\$66,719 08</u>

DISBURSEMENTS

Loaned on mortgage.....	\$32,200 00
Loaned on shares.....	5,495 00
Dues repaid on withdrawal, or applied on loans.....	9,735 61
Paid matured shares.....	11,593 21
Dividends paid on withdrawal, or applied on loans.....	1,851 28
Paid interest on borrowed money and prior mortgages.....	38 33
Paid salaries and clerk-hire.....	856 33
Paid advertising, printing and postage.....	27 27
Paid rent.....	125 00
Paid banking department, examination.....	15 00
Paid banking department, assessment.....	9 98
Officers' bonds.....	6 00
Advances for taxes, insurance, etc.....	59 00
State League dues.....	12 00
Appraisals.....	70 00
Auditors.....	16 00
Sign.....	15 00
Supplies.....	5 75
Liberty bonds purchased.....	500 00
Refund of interest.....	99 08
Cash on hand December 31, 1917.....	3,989 24
	\$66,719 08

Plan, permanent. Par Value of shares, \$200, and \$250. Instalments are 25 cents weekly and \$1 monthly.

Shares in force January 1, 1917, 2,078 $\frac{3}{10}$; shares issued during the year, year, 323; shares withdrawn during the year, 313 $\frac{6}{10}$; shares in force, 2,087 $\frac{7}{10}$. Borrowing members, 66, holding 715 $\frac{9}{20}$ shares; non-borrowing members, 205, holding 1,372 $\frac{1}{4}$ shares. Female shareholders, 106, holding 670 $\frac{3}{10}$ shares. Total dividends credited members during the year on instalment shares, \$8,307.42; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,593.21. Membership fee, 25 cents and 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during year, \$1,133.35. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. $5\frac{1}{2}$ per cent. and 6 per cent. Premium paid by borrowing members, $\frac{4}{5}$ of 1 per cent.

Loans have been made in Kings, Queens and Richmond counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$146,200. 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.

ASSETS

Loans on bond and mortgage.....	\$46,250 00
Real estate.....	10,250 00
Cash on hand and in bank.....	567 86
Furniture and fixtures.....	257 60
Interest, premium, fees and fines due and unpaid.....	315 00
	\$57,640 46

LIABILITIES

Due shareholders, dues.....	\$51,475 64
Due shareholders, dividends credited.....	2,495 97
Undivided profits	132 62
Guaranty fund (as per section 392 of Banking Law).....	3,536 23
	<hr/>
	\$57,640 46

RECEIPTS

Cash on hand January 1, 1917.....	\$639 01
Dues credited to members.....	16,144 33
Mortgages redeemed, foreclosed or transferred to real estate..	4,100 00
Loans on shares repaid.....	390 00
Fees received	6 50
Interest received	2,460 97
Rent received	755 00
	<hr/>
	\$24,495 81

DISBURSEMENTS

Loaned on mortgage.....	\$7,200 00
Loaned on shares.....	90 00
Dues repaid on withdrawal, or applied on loans.....	12,272 76
Dividends paid on withdrawal, or applied on loans.....	1,845 08
Cash dividends paid on income and accumulative prepaid shares	1,503 50
Paid salaries and clerk-hire.....	338 00
Paid advertising, printing and postage.....	17 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	4 24
Light	57 79
Sundry expenses	70 11
Expenses on real estate.....	516 47
Cash on hand December 31, 1917.....	567 86
	<hr/>
	\$24,495 81

Plan, serial. Par value of shares, \$100. Instalments are 10 cents weekly. Shares in force January 1, 1917, 862 $\frac{3}{4}$; shares issued during the year, 240; shares withdrawn during the year, 228; shares in force, 857 $\frac{3}{4}$. Borrowing members, 3, holding 65 $\frac{3}{4}$ shares; non-borrowing members, 61, holding 809 shares. Female shareholders, 19, holding 232 shares. Total dividends credited members during the year on instalment shares, \$727.46; rate 4 per cent. and 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,503.50; 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, \$482.90. Unpaid, none.

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

Loans have been made in Kings, Queens and Richmond counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$44,750. 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 1886]

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.....	\$26,900 00
Loans on shares.....	2,129 00
Cash on hand and in bank.....	2,438 31
	\$31,467 31

LIABILITIES	
Due shareholders, dues.....	\$27,295 00
Due shareholders, dividends credited.....	2,914 49
Undivided profits.....	607 35
Guaranty fund (as per section 392 of Banking Law).....	480 45
Unearned or rebatable premium.....	170 02
	\$31,467 31

RECEIPTS	
Cash on hand January 1, 1917.....	\$2,630 91
Dues credited to members.....	8,828 26
Mortgages redeemed, foreclosed or transferred to real estate..	600 00
Loans on shares repaid.....	1,477 00
Fees received.....	42 75
Fines received.....	58 62
Interest received.....	1,427 22
Dividends retained on withdrawals.....	30 73
	\$15,095 49

DISBURSEMENTS	
Loaned on mortgage.....	\$3,500 00
Loaned on shares.....	2,540 00
Dues repaid on withdrawal, or applied on loans.....	5,623 61
Dividends paid on withdrawal, or applied on loans.....	469 93
Paid salaries and clerk-hire.....	471 50
Paid advertising, printing and postage.....	13 70
Paid rent.....	12 00
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	2 64
Officers' bonds.....	8 80
Rent of vault.....	5 00
Cash on hand December 31, 1917.....	2,438 31
	\$15,095 49

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

Shares in force January 1, 1917, 1,505; shares issued during the year, 515; shares withdrawn during the year, 365; shares in force, 1,655. Borrowing members, 15, holding 315 shares; non-borrowing members, 119, holding 1,340 shares. Female shareholders, 34, holding 345 shares. Total dividends credited members during the year on instalment shares, \$941.78; rate 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share and 25 cents per member. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$511. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, up to 2 per cent.

Loans have been made in Kings, Nassau and Queens counties, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$26,900. No foreclosures during the year.

GERMANIA BUILDING, SAVINGS AND LOAN INSTITUTION

No. 1269 Gates avenue, Brooklyn, N. Y.

[Organized under Law of 1861. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FREDERICK S. SHACKNE....	65 Palmetto Street.
Secretary.....	GARFIELD HARMON	412 Central Avenue.
Treasurer.....	ALBIN H. WENZEL.....	1804 Norman Street.
Attorney.....	GEO. F. ALEXANDER.....	115 Washington Street.

ASSETS

Loans on bond and mortgage.....	\$7,600 00
Loans on shares.....	706 50
Cash on hand and in bank.....	1,316 43
Furniture and fixtures.....	25 00
Interest, premium, fees and fines due and unpaid.....	72 25
	<hr/>
	\$9,720 18

LIABILITIES

Due shareholders, dues.....	\$9,125 57
Due shareholders, dividends credited.....	363 13
Undivided profits.....	119 31
Guaranty fund (as per section 392, of Banking Law).....	112 17
	<hr/>
	\$9,720 18

RECEIPTS

Cash on hand January 1, 1917.....	\$1,597 83
Dues credited to members.....	6,150 87
Mortgages redeemed, foreclosed or transferred to real estate..	350 00
Loans on shares repaid.....	978 50
Fees received.....	9 25
Interest received.....	539 73
Dividends retained on withdrawals.....	22 02
Forfeiture on loan cancelled.....	12 17
Loan on share overdue, profit and loss.....	2 40
	<hr/>
	\$9,662 77

DISBURSEMENTS

Loaned on mortgage.....	\$3,850 00
Loaned on shares.....	1,160 00
Dues repaid on withdrawal, or applied on loans.....	3,265 18
Paid salaries and clerk-hire.....	10 00
Paid advertising, printing and postage.....	25 78
Paid rent.....	24 00
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 38
Cash on hand December 3, 1917.....	1,316 43
	<hr/>
	\$9,662 77

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

Shares in force January 1, 1917, 886; shares issued during the year, 366; shares withdrawn during the year, 336; shares in force, 916. Borrowing members, 9, holding 80 shares; non-borrowing members, 94, holding 836 shares. Female shareholders, 34, holding 218 shares. Total dividends credited members during the year on instalment shares, \$363.13; rate 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$59.78. 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, \$2,350. Mortgages in force in New York State, \$7,600. 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.....	\$102,650 00
Loans on shares.....	2,137 75
Stocks and bonds.....	1,953 50
Shares of Land Bank of State of New York.....	1,000 00
Real estate	15,635 80
Cash on hand and in bank.....	3,563 60
Furniture and fixtures.....	756 01
Advances for taxes, insurance, etc.....	3,108 31
	<hr/>
	\$130,804 97

LIABILITIES

Due shareholders, dues and dividends.....	\$125,376 46
Undivided profits	1,447 26
Guaranty fund (as per section 392 of Banking Law).....	3,971 25
Deposit	10 00
	<hr/>
	\$130,804 97

RECEIPTS

Cash on hand January 1, 1917.....	\$17,252 63
Dues credited to members.....	63,821 29
Mortgages redeemed, foreclosed or transferred to real estate..	5,700 00
Loans on shares repaid.....	3,742 75
Fines received	58 76
Interest received	5,831 10
Premium received	138 76
Rent received	1,123 26
Advances repaid	1,290 97
Deposits	135 00
Cash over	39 09
Liberty bond subscriptions.....	14,099 50
Dividend from Land Bank.....	25 00
	<hr/>
	\$113,258 11

DISBURSEMENTS

Loaned on mortgage.....	\$25,050 00
Loaned on shares.....	3,276 50
Dues repaid on withdrawal or applied on loans.....	57,640 28
Paid salaries and clerk-hire.....	765 46
Paid advertising, printing and postage.....	76 17
Paid rent	300 00
Paid repairs to real estate.....	40 00
Paid taxes, insurance, etc.....	384 25
Paid banking department.....	29 25
Dividends	3,942 44
Officers' bonds	12 00
Advances for taxes, insurance, etc.....	1,514 49
League dues	12 00
Light and heat.....	133 98

Directors fees	\$23 00
Deposits returned	125 00
Office supplies	38 75
Office furniture	128 11
Interest on bonds	11 10
Liberty bonds purchased.....	16,053 00
Lettering window	26 00
Janitor	72 00
Cash short	23 12
Petty cash	7 61
Auditing	10 00
Cash on hand December 31, 1917.....	3,563 60
	<hr/>
	\$113,258 11
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Plan, permanent. Par value of shares, \$200 and \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 7,922 19/20; shares issued during the year, 2,277 1/4; shares withdrawn during the year, 1,596 4/5; shares in force, 8,603 2/5. Borrowing members, 41, holding 571 2/5 shares; non-borrowing members, 794, holding 8,032 shares. Female shareholders, 483, holding 4,715 2/5 shares. Total dividends credited members during the year on instalment shares, \$2,536.66; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,405.78; 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, \$1,476.97. 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, \$6,000. Mortgages in force in New York State, \$102,650. 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.....	CHARLES T. TRACE.....	Maspeth, L. I.
Treasurer.....	SAMUEL W. LOW.....	37 Halsey Street.
Attorney.....	JOHN R. MANLEY.....	822 Marcy Avenue.

ASSETS

Loans on bond and mortgage	\$9,310 00
Loans on shares	375 00
Cash on hand and in bank	857 16
	<hr/>
	\$10,542 16
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LIABILITIES

Due shareholders, dues	\$9,817 00
Due shareholders, dividends credited	440 17
Undivided profits	228 36
Guaranty fund (as per section 392 of Banking Law)	56 63
	<hr/>
	\$10,542 16
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$81 48
Dues credited to members.....	4, 104 00
Loans on shares repaid	155 00
Fees received	9 00
Interest received	524 05
	<hr/>
	\$4, 873 53

DISBURSEMENTS

Loaned on mortgage.....	\$2, 000 00
Loaned on shares	325 00
Dues repaid on withdrawal, or applied on loans	1, 296 00
Dividends paid on withdrawal, or applied on loans.....	36 02
Cash dividends paid on income and accumulative prepaid shares	161 32
Paid borrowed money and prior mortgages	150 00
Paid banking department, examination.....	33 58
Paid banking department, assessment	1 45
Officers' bonds	13 00
Cash on hand December 31, 1917.....	857 16
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	\$4, 873 53

Plan, permanent. Par value of shares, \$200. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 209; shares issued during the year, 76; shares withdrawn during the year, 44; shares in force, 241. Borrowing members, 11, holding 66 shares; non-borrowing members, 35, holding 175 shares. Female shareholders, 20, holding 99 shares. Total dividends credited members during the year on instalment shares, \$213, 68; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$188.29; 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, \$13. 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, \$9, 310. 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.....	H. A. D. HOLLMAN.....	488 Monroe Street.
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.....	\$102, 600 00
Loans on shares	3, 110 00
Stocks and bonds.....	5, 000 00
Real estate	7, 119 66
Cash on hand and in bank.....	4, 435 47
Furniture and fixtures	25 00
Advances for taxes, insurance, etc.....	108 33
	<hr/>
	\$122, 398 46

LIABILITIES

Due shareholders, dues.....	\$99,512 00
Due shareholders, dividends credited.....	8,841 47
Borrowed money	11,000 00
Undivided profits	631 30
Guaranty fund (as per section 392 of Banking Law).....	2,255 52
Special deposit	158 17
	<hr/>
	\$122,398 46

RECEIPTS

Cash on hand January 1, 1917.....	\$5,911 74
Dues credited to members.....	29,394 00
Money borrowed	11,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	32,900 00
Loans on shares repaid.....	8,470 00
Real estate sold	2,300 00
Fees received	151 22
Fines received	58 97
Interest received	6,569 24
Premium received	61 40
Rent received	186 50
Dividends retained on withdrawals.....	495 33
Advances repaid	9 00
Special deposit	350 00
Withdrawal, account of mortgage loan.....	355 50
Rebates	68 76
	<hr/>
	\$98,281 66

DISBURSEMENTS

Loaned on mortgage	\$25,000 00
Loaned on shares	6,985 00
Dues repaid on withdrawal, or applied on loans.....	20,575 00
Paid matured shares	23,243 52
Dividends paid on withdrawals, or applied on loans.....	1,811 16
Cash dividends paid on income and accumulative prepaid shares	1,937 50
Paid borrowed money and prior mortgages.....	3,000 00
Paid interest on borrowed money and prior mortgages.....	178 75
Paid for real estate	3,200 00
Paid salaries and clerk-hire.....	475 00
Paid advertising, printing and postage.....	85 75
Paid rent	84 00
Paid taxes, insurance, etc.....	1,417 07
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	8 54
Advances for taxes, insurance, etc.....	117 33
Special deposit	350 00
Paid for deed of property, settlement of mortgage loan.....	100 00
Legal expenses	122 80
Sundry expenses	144 77
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	4,435 47
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	\$98,281 66

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

Shares in force January 1, 1917, 1,839; shares issued during the year, 393; shares withdrawn during the year, 553; shares in force, 1,684. Borrowing members, 50, holding 583 shares; non-borrowing members, 189, holding

1101 shares. Female shareholders, 73, holding 431 shares. Total dividends credited members during the year on instalment shares, \$3,770.23; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,937.50; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$23,243.52. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$789.52. 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, Rockland and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$5,600. Mortgages in force in New York State, \$49,000. 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.....	121 Bainbridge Street.
Attorney.....	THOMAS F. HAGGERTY.....	1028 Gates Avenue.

ASSETS

Loans on bond and mortgage.....	\$49,250 00
Loans on shares.....	3,065 00
Stocks and bonds.....	2,775 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	4,321 77
Cash on hand and in bank.....	3,600 49
Interest, premium, fees and fines due and unpaid.....	163 64
	<hr/>
	\$64,175 90

LIABILITIES

Due shareholders, dues.....	\$49,359 75
Due shareholders, dividends credited.....	4,738 49
Prior mortgages.....	3,000 00
Borrowed money.....	2,000 00
Undivided profits.....	1,081 55
Guaranty fund (as per section 392 of Banking Law).....	3,900 00
Accrued interest.....	91 11
Appraisals.....	5 00
	<hr/>
	\$64,175 90

RECEIPTS

Cash on hand January 1, 1917.....	\$5,220 19
Dues credited to members.....	14,617 02
Mortgages redeemed, foreclosed or transferred to real estate..	5,900 00
Loans on shares repaid.....	1,275 00
Interest received.....	3,088 56
Premium received.....	735 41
Rent received.....	420 00
Dividends retained on withdrawals.....	37 88
Appraisals.....	20 00
	<hr/>
	\$31,314 06

DISBURSEMENTS

Loaned on mortgage.....	\$2,000 00
Loaned on shares.....	3,240 00
Dues repaid on withdrawal, or applied on loans.....	8,120 47
Paid matured shares.....	8,599 71
Dividends paid on withdrawal, or applied on loans.....	320 20
Cash dividends paid on income and accumulative prepaid shares.....	888 03
Paid borrowed money and prior mortgages.....	3,000 00
Paid interest on borrowed money and prior mortgages.....	397 09
Paid salaries and clerk-hire.....	645 00
Paid advertising, printing and postage.....	14 50
Paid rent.....	135 00
Paid repairs to real estate.....	105 97
Paid taxes, insurance, etc.....	154 08
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	5 02
Officers' bonds.....	16 00
State League dues.....	5 00
State League convention.....	35 00
Repairs.....	5 00
Satisfaction of mortgage.....	2 50
Appraisals.....	15 00
Cash on hand December 31, 1917.....	3,600 49
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	\$31,314 06
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Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,932½; shares issued during the year, 378; shares withdrawn during the year, 729; shares in force, 1,581½. Borrowing members, 21, holding 433½ shares; non-borrowing members, 121, holding 1,148 shares. Female shareholders, 47, holding 477 shares. Total dividends credited members during the year on instalment shares, \$1,898.39; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$888.03; rate 5 per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,599.71. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$855.50. 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, \$6,000. Mortgages in force in New York State, \$49,250. No foreclosures during the year.

NASSAU CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 2738 Atlantic avenue, Brooklyn, N. Y.

[Organized under Law of 1851. Commenced business 1869]

Officers	Names	Post-office addresses
President.....	JAMES J. FARRELL.....	58 Jerome Street.
Secretary.....	M. V. DORNEY.....	209 Sunnyside Avenue.
Treasurer.....	PETER J. EVERS.....	154 Linwood Street.
Attorneys.....	KIENDL & GROSS.....	215 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$481,792 50
Stocks and bonds.....	5,000 00
Contracts for the sale of real estate.....	2,750 00
Real estate.....	32,397 94

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Cash on hand and in bank.....	\$4,833 53
Furniture and fixtures.....	325 00
Interest, premium, fees and fines due and unpaid.....	3,886 39
Advances for taxes, insurance, etc.....	1,253 35

\$532,238 71

LIABILITIES

Due shareholders, dues and dividends credited.....	\$501,876 53
Undivided profits.....	5,753 53
Guaranty fund (as per section 392 of Banking Law).....	24,377 60
Suspense account.....	8 81
Special deposits.....	222 24

\$532,238 71

RECEIPTS

Cash on hand January 1, 1917.....	\$30,604 71
Dues credited to members.....	122,767 94
Mortgages redeemed, foreclosed or transferred to real estate..	33,248 19
Real estate sold.....	1,494 50
Fees received.....	123 00
Interest received.....	25,985 45
Premium received.....	4,508 72
Rent received.....	2,443 87
Advances repaid.....	676 15
Special deposits.....	1,377 30
Liberty bonds sold.....	3,000 00
Sundries.....	10 20

\$226,240 03

DISBURSEMENTS

Loaned on mortgage.....	\$35,782 50
Dues repaid on withdrawal, or applied on loans.....	128,011 21
Paid matured shares.....	20,300 00
Dividends paid on withdrawal, or applied on loans.....	7,569 62
Paid for real estate.....	12,450 00
Paid salaries and clerk-hire.....	2,803 09
Paid advertising, printing and postage.....	369 99
Paid rent.....	240 00
Paid repairs to real estate.....	1,961 83
Paid taxes, insurance, etc.....	2,373 33
Paid banking department, examination.....	45 50
Paid banking department, assessment.....	32 84
Officers' bonds.....	31 20
Advances for taxes, insurance, etc.....	909 07
League dues.....	26 00
Special deposits.....	239 10
Liberty bonds purchased.....	8,000 00
Light and heat.....	123 97
Burglar alarm.....	37 50
Office furniture.....	25 00
Sundries.....	54 75
Cash on hand December 31, 1917.....	4,833 53

\$226,240 03

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

Shares in force January 1, 1917, 15,938½; shares issued during the year, 1,244¼; shares withdrawn during the year, 1,528; shares in force, 15,555¼.

Borrowing members, 87, holding 1,807 $\frac{1}{4}$ shares; non-borrowing members, 1,426, holding 13,748 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$25,309.30; rate 5 $\frac{1}{2}$ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,300. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,738.84. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 $\frac{1}{2}$ per cent. Premium paid by borrowing members, 4 cents and 10 cents per week per share.

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, \$481,792.50. 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
Acting President.....	SAMUEL H. BAER.....	465 W. Broadway, N. Y.
Secretary.....	MORRIS HIRSCH.....	334 Berry Street.
Treasurer.....	JOEL B. GOODMAN.....	57 W. 23d Street, N. Y.
Attorneys.....	WEIL & PURVIN.....	291 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$82,800 00
Loans on shares.....	7,910 00
Stocks and bonds.....	32,681 25
Cash on hand and in bank.....	5,972 84
Interest, premium, fees and fines due and unpaid.....	549 95
	\$129,914 04

LIABILITIES

Due shareholders, dues.....	\$105,021 00
Due shareholders, dividends credited.....	21,804 48
Suspense account.....	521 20
Guaranty fund (as per section 392 of Banking Law).....	2,417 36
Unearned or rebatable premium.....	150 00
	\$129,914 04

RECEIPTS

Cash on hand January 1, 1917.....	\$11,431 52
Dues credited to members.....	19,294 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,000 00
Loans on shares repaid.....	2,825 00
Fees received.....	22 15
Fines received.....	8 84
Interest received.....	6,557 98
Premium received.....	112 72
Dividends retained on withdrawals.....	284 86
Bonds sold.....	506 25
Suspense account.....	521 20
	\$49,564 52

DISBURSEMENTS

Loaned on mortgage.....	\$8,600 00
Loaned on shares.....	1,150 00
Dues repaid on withdrawal, or applied on loans.....	16,824 00
Dividends paid on withdrawal, or applied on loans.....	4,775 95
Paid salaries and clerk-hire.....	363 50
Paid advertising, printing and postage.....	62 20
Paid rent.....	85 00
Paid banking department, examination.....	16 50
Paid banking department, assessment.....	8 60
Officers' bonds.....	72 00
Appraisals.....	10 00
Interest on bonds purchased.....	52 68
Bonds purchased.....	11,560 00
Brokers commission.....	5 00
Loss on bonds sold.....	6 25
Cash on hand December 31, 1917.....	5,972 84
	\$49,564 52

Plan, serial. Par value of shares, \$200 and \$250. Instalments are 50 cents semi-monthly.

Shares in force January 1, 1917, 1,622; shares issued during the year, 178; shares withdrawn during the year, 216; shares in force, 1,584. Borrowing members 43, holding 454 shares; non-borrowing members, 189, holding 1,130 shares. Female shareholders, 91 holding 552 shares. Total dividends credited members during the year on instalment shares, \$2,920; rate, 2.55 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, \$597.70. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 cents per month on each \$100.

Loans have been made in Kings and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$9,600. Mortgages in force in New York State, \$74,000. 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.....	ROBERT JAGOCKI.....	707 Third Ave., Brooklyn.

ASSETS

Loans on bond and mortgage.....	\$183,800 00
Loans on shares.....	2,100 00
Stocks and bonds.....	3,100 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	9,500 00
Cash on hand and in bank.....	11,036 67
Furniture and fixtures.....	165 00
Interest, premium, fees and fines due and unpaid.....	1,476 53
Advances for taxes, insurance, etc.....	7 61
Deposit for electric meter.....	5 00
Bills receivable.....	3,000 00
	\$215,190 81

LIABILITIES

Due shareholders, dues.....	\$187,679 06
Due shareholders, dividends credited.....	12,003 22
Prior mortgages.....	9,000 00
Undivided profits.....	4,548 48
Guaranty fund (as per section 392 of Banking Law).....	1,960 05
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	\$215,190 81
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RECEIPTS

Cash on hand January 1, 1917.....	\$8,998 62
Dues credited to members.....	74,854 07
Prior mortgages.....	9,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	10,100 00
Loans on shares repaid.....	3,069 50
Real estate sold.....	1,452 80
Fees received.....	31 09
Fines received.....	16 31
Interest received.....	8,946 61
Rent received.....	865 00
Dividends retained on withdrawals.....	178 06
Advances repaid.....	845 79
Appraisals.....	82 50
Pass books.....	2 50
Liberty bonds sold.....	5,400 00
	<hr/>
	\$123,842 85
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DISBURSEMENTS

Loaned on mortgage.....	\$42,950 00
Loaned on shares.....	2,515 00
Dues repaid on withdrawal, or applied on loans.....	38,100 02
Paid matured shares.....	8,799 41
Dividends paid on withdrawal, or applied on loans.....	4,352 77
Paid for real estate.....	1,452 80
Paid salaries and clerk-hire.....	1,395 50
Paid advertising, printing and postage.....	196 00
Paid rent.....	180 00
Paid repairs to real estate.....	193 50
Paid taxes, insurance, etc.....	213 66
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	11 33
Officers' bonds.....	29 00
Advances for taxes, insurance, etc.....	633 91
League dues and expenses.....	17 00
Bills receivable.....	3,000 00
Appraisals.....	130 50
Liberty bonds purchased.....	8,500 00
Interest on Liberty bonds.....	1 55
Light and heat.....	29 88
Special deposit repaid.....	50 00
Furniture and fixtures.....	4 50
Interest on special deposit.....	2 00
Legal expense.....	50
Sundries.....	27 85
Cash on hand December 31, 1917.....	11,036 67
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	\$123,842 85
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Plan, permanent. Par value of shares, \$200. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1917, 2,376; shares issued during the year,

544; shares withdrawn during the year, 267; shares in force, 2,653. Borrowing members, 59, holding 967 shares; non-borrowing members, 432, holding 1,686 shares. Female shareholders, 107, holding 368 shares. Total dividends credited members during the year on instalment shares, \$3,864.50; rate, 5½ per cent. and 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,462.32; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,799.41. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,927.73. 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, \$9,000. Mortgages in force in New York State, \$183,800. One foreclosure during the year.

PROSPECT HOME BUILDING AND LOAN ASSOCIATION

No. 336 Ninth street, between Fifth and Sixth avenues, Brooklyn, N. Y.

[Organized under Law of 1861. 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.....	\$115,200 00
Loans on shares	4,107 00
Cash on hand and in bank.....	599 48
Furniture and fixtures	100 00
Interest, premium, fees and fines due and unpaid.....	940 15
	\$120,946 63

LIABILITIES

Due shareholders, dues	\$88,238 58
Due shareholders, dividends credited.....	16,633 10
Prior mortgages	9,050 00
Undivided profits	3,780 29
Guaranty fund (as per section 392 of Banking Law).....	3,143 57
Suspense account	12 75
Special deposit	20 25
Salaries due	68 09
	\$120,946 63

RECEIPTS

Cash on hand January 1, 1917.....	\$8,825 89
Dues credited to members.....	20,965 25
Money borrowed	9,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	6,700 00
Loans on shares repaid	3,272 50
Fines received	7 80
Interest received	5,537 62
Premium received	1,442 99
Dividends retained on withdrawals.....	425 21
Advances repaid	432 83
	\$57,210 09

DISBURSEMENTS

Loaned on mortgage	\$13,550 00
Loaned on shares	2,712 50
Dues repaid on withdrawal, or applied on loans.....	17,376 58
Paid matured shares	8,801 28
Dividends paid on withdrawal, or applied on loans.....	2,317 99
Cash dividends paid on income and accumulative prepaid shares	515 25
Paid borrowed money and prior mortgages.....	9,600 00
Paid interest on borrowed money and prior mortgages.....	115 33
Paid salaries and clerk-hire.....	815 50
Paid advertising, printing and postage.....	35 56
Paid rent	183 33
Paid banking department, examination	19 50
Paid banking department, assessment.....	8 26
Officers' bonds	32 00
Advances for taxes, insurance, etc.....	521 01
Light	6 02
Cash on hand December 31, 1917.....	599 48
	<hr/>
	\$57,210 09
	<hr/>

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

Shares in force January 1, 1917, 3,878½; shares issued during the year, 609½; shares withdrawn during the year, 486½; shares in force 4,001½. Borrowing members, 35, holding 896 shares; non-borrowing members, 221, holding 3,105½ shares. Female shareholders, 82, holding 988 shares. Total dividends credited members during the year on instalment shares, \$5,114.75; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$870.55; rate, 4½ per cent., 4¼ per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,801.28. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,072.41. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$68.09.

Premium plan, installment. 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, Queens and Richmond counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$8,500. Mortgages in force in New York State, \$102,150. No foreclosures 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. BOLGER.....	149 Broadway, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,149,930 00
Stocks and bonds	10,000 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	29,243 40
Real estate	23,187 32
Cash on hand and in bank.....	63,938 56
Advances for taxes, insurance, etc.....	306 00
	<hr/>
	\$1,277,605 28
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$1,116,021 69
Balance to be paid borrowers on mortgage loans.....	2,500 00
Prior mortgages.....	2,000 00
Undivided profits.....	83,881 73
Guaranty fund (as per section 392 of Banking Law).....	72,597 95
Suspense account.....	603 91
	<hr/>
	\$1,277,605 28

RECEIPTS

Cash on hand January 1, 1917.....	\$69,472 34
Dues credited to members.....	313,354 48
Prior mortgages.....	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	118,950 00
Interest received.....	71,870 09
Premium received.....	811 59
Rent received.....	760 00
Land bank stock sold.....	4,000 00
Contracts for the sale of real estate.....	200 00
Appraisals.....	130 00
	<hr/>
	\$581,548 50

DISBURSEMENTS

Loaned on mortgage.....	\$77,750 00
Dues repaid on withdrawal, or applied on loans.....	411,025 40
Paid borrowed money and prior mortgages.....	8,000 00
Paid interest on borrowed money and prior mortgages.....	167 43
Paid salaries and clerk-hire.....	8,254 00
Paid advertising, printing and postage.....	608 27
Paid taxes, insurance, etc.....	570 11
Paid banking department, examination.....	68 25
Paid banking department, assessment.....	78 88
Officers' bonds.....	80 00
Advances for taxes, insurance, etc.....	306 00
State League dues.....	29 00
Suspense account.....	4 58
Telephone, light and heat.....	243 49
Furniture.....	49 53
Tellers at election.....	15 00
Liberty bonds purchased.....	10,000 00
Janitor.....	360 00
Cash on hand December 31, 1917.....	63,938 56
	<hr/>
	\$581,548 50

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 30,107 $\frac{3}{10}$; shares issued during the year, 1,707; shares withdrawn during the year, 4,061 $\frac{3}{10}$; shares in force, 27,753. Borrowing members, 484, holding 11,571 $\frac{1}{2}$ shares; non-borrowing members, 1,897, holding 16,181 $\frac{1}{2}$ shares. Female shareholders, 806, holding 11,340 shares. Total dividends credited members during the year on instalment shares, \$45,871.29; 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, \$9,589.76. 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, Nassau, Queens and Suffolk counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$1,146,230. 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.....	East 4th Street.
Secretary.....	ROLLA O. SMITH.....	295 Sherman Street.
Treasurer.....	HENRY BOESELAGER.....	1 East 7th Street.
Attorney.....	HENRY E. HEISTAD.....	190 Montague Street.

ASSETS

Loans on bond and mortgage.....	\$21,250 00
Cash on hand and in bank.....	780 03
Furniture and fixtures	90 00
	<hr/>
	\$22,120 03
	<hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$18,582 77
Borrowed money	1,500 00
Undivided profits	1,605 47
Guaranty fund (as per section 392 of Banking Law).....	431 79
	<hr/>
	\$22,120 03
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RECEIPTS

Cash on hand January 1, 1917.....	\$5,320 46
Dues credited to members.....	7,499 79
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	500 00
Fines received	3 31
Interest received	1,003 69
Premium received	217 96
Rent received	20 00
	<hr/>
	\$16,065 21
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$4,250 00
Dues repaid on withdrawal, or applied on loans.....	8,995 30
Dividends paid on withdrawal, or applied on loans.....	824 31
Paid borrowed money and prior mortgages.....	900 00
Paid interest on borrowed money and prior mortgages.....	27 00
Paid salaries and clerk-hire.....	75 00
Paid rent	180 00
Paid banking department.....	15 50
Notary fees	4 50
Janitor, gas and fuel, etc.....	13 57
Cash on hand December 31, 1917.....	780 03
	<hr/>
	\$16,065 21
	<hr/>

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

Shares in force January 1, 1917, 551; shares issued during the year, 63; shares withdrawn during the year, 74; shares in force, 540. Borrowing members, 13, holding 85 shares; non-borrowing members, 115, holding 455 shares. Female shareholders, 41, holding 130 shares. Total dividends credited members during the year on instalment shares, \$824.31; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$288.57. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ 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, \$3,250. Mortgages in force in New York State, \$21,250. 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.....	\$36,300 00
Loans on shares	4,385 00
Real estate	3,311 47
Cash on hand and in bank.....	3,853 89
Furniture and fixtures.....	125 00
Interest, premium, fees and fines due and unpaid.....	1,013 04
Advances for taxes, insurance, etc.....	55 50
	\$49,043 90

LIABILITIES

Due shareholders, dues	\$38,767 87
Due shareholders, dividends credited.....	6,975 91
Borrowed money	1,000 00
Undivided profits	12
Guaranty fund (as per section 392 of Banking Law).....	2,300 00
	\$49,043 90

RECEIPTS

Cash on hand January 1, 1917.....	\$2,072 97
Dues credited to members.....	6,405 51
Mortgages redeemed, foreclosed or transferred to real estate..	2,800 00
Loans on shares repaid.....	1,030 00
Interest received	2,257 69
Premium received	71 51
Dividends retained on withdrawals.....	189 76
Advances repaid	88 62
	\$14,916 06

DISBURSEMENTS

Loaned on mortgage.....	\$1,200 00
Loaned on shares	1,535 00
Dues repaid on withdrawal, or applied on loans.....	2,529 50
Paid matured shares	1,016 30
Dividends paid on withdrawal, or applied on loans.....	428 92
Cash dividends paid on income and accumulative prepaid shares	221 98
Paid borrowed money and prior mortgages.....	3,000 00

Paid interest on borrowed money and prior mortgages.....	\$120 70
Paid salaries and clerk-hire.....	554 50
Paid advertising, printing and postage.....	19 80
Paid rent.....	180 00
Paid taxes, insurance, etc.....	81 30
Paid banking department, examination.....	12 50
Paid banking department, assessment.....	3 85
Officers' bonds.....	20 00
Advances for taxes, insurance, etc.....	117 12
Legal expense.....	17 70
Refund.....	3 00
Cash on hand December 31, 1917.....	3,853 89
	<hr/>
	\$14,916 06
	<hr/> <hr/>

Plan, serial. Par value of shares, \$200. Instalments are 25 cents weekly. Shares in force January 1, 1917, 469½; shares issued during the year, 82; shares withdrawn during the year, 41; shares in force, 510½. Borrowing members, 19, holding 231½ shares; non-borrowing members, 41, holding 279 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$1,578.86; rate, 3.84 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$131.85; rate, 3.84 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,016.30. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$774.30. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 5% per cent and 6 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, \$36,300. No foreclosures during the year.

MADISON COUNTY

CANASTOTA SAVINGS AND LOAN ASSOCIATION

No. 1 Tabor Block, South Peterboro street, Canastota, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	P. F. MILMOE.....	Canastota, N. Y.
Secretary.....	E. B. ROBERTS.....	Canastota, N. Y.
Treasurer.....	HOWARD D. BEMISS.....	Canastota, N. Y.
Attorney.....	D. F. WALLACE.....	Canastota, N. Y.

ASSETS

Loans on bond and mortgage.....	\$109,700 00
Loans on shares.....	6,460 00
Cash on hand and in bank.....	4,181 29
Furniture and fixtures.....	215 00
Advances for taxes, insurance, etc.....	20 67
	<hr/>
	\$120,576 96
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LIABILITIES

Due shareholders, dues.....	\$102,904 27
Due shareholders, dividends credited.....	13,428 14
Undivided profits.....	1,234 87
Guaranty fund (as per section 392 of Banking Law).....	2,380 91
Unearned or rebatable premium.....	628 77
	<hr/>
	\$120,576 96
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,595 71
Dues credited to members.....	33,411 76
Mortgages redeemed, foreclosed or transferred to real estate..	10,600 00
Loans on shares repaid.....	4,157 00
Fees received	134 00
Fines received	132 50
Interest received	6,229 12
Premium received	206 45
Dividends retained on withdrawals.....	150 59
	<hr/>
	\$58,617 13
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$16,300 00
Loaned on shares.....	4,545 00
Dues repaid on withdrawal, or applied on loans.....	15,648 57
Paid matured shares.....	11,035 37
Dividends paid on withdrawal, or applied on loans.....	2,137 93
Paid borrowed money and prior mortgages.....	4,000 00
Paid interest on borrowed money and prior mortgages.....	40 00
Paid salaries and clerk-hire.....	521 25
Paid advertising, printing and postage.....	8 05
Paid banking department, examination.....	38 87
Paid banking department, assessment.....	7 73
Officers' bonds	8 00
Advances for taxes, insurance, etc.....	20 67
Office supplies	17 85
Insurance	2 00
Recording taxes	81 50
Refunds	23 05
Cash on hand December 31, 1917.....	4,181 29
	<hr/>
	\$58,617 13
	<hr/> <hr/>

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

Shares in force January 1, 1917, 2,618; shares issued during the year, 536; shares withdrawn during the year, 564; shares in force, 2,590. Borrowing members, 148, holding 1,380 shares; non-borrowing members, 188, holding 1,210 shares. Female shareholders, 155, holding 1,059 shares. Total dividends credited members during the year on instalment shares, \$5,954.01; rate, 5¾ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,035.37. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$557.15. 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, \$109,700. No foreclosures during the year.

ONEIDA SAVING, BUILDING AND LOAN ASSOCIATION

No. 70 Main street, Oneida, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	GEORGE W. BUTCHER.....	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.....	\$96,555 00
Loan on shares.....	905 00
Cash on hand and in bank.....	1,012 11
Furniture and fixtures.....	239 45
Interest, premium, fees and fines due and unpaid.....	48 38
	<hr/>
	\$98,759 94

LIABILITIES

Due shareholders, dues.....	\$76,563 13
Due shareholders, dividends credited.....	10,059 05
Borrowed money.....	9,400 00
Undivided profits.....	2 76
Guaranty fund (as per section 392 of Banking Law).....	2,735 00
	<hr/>
	\$98,759 94

RECEIPTS

Cash on hand January 1, 1917.....	\$639 05
Dues credited to members.....	37,867 33
Money borrowed.....	8,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,325 00
Loans on shares repaid.....	1,300 00
Fines received.....	18 91
Interest received.....	5,931 94
Dividends retained on withdrawals.....	296 26
	<hr/>
	\$69,378 49

DISBURSEMENTS

Loaned on mortgage.....	\$12,700 00
Loaned on shares.....	900 00
Dues repaid on withdrawal, or applied on loans.....	22,601 27
Paid matured shares.....	15,156 89
Dividends paid on withdrawal, or applied on loans.....	1,306 21
Paid borrowed money and prior mortgages.....	14,050 00
Paid interest on borrowed money and prior mortgages.....	767 52
Paid salaries and clerk-hire.....	700 00
Paid advertising, printing and postage.....	36 95
Paid rent.....	72 00
Paid banking department, examination.....	37 75
Paid banking department, assessment.....	6 99
Officers' bonds.....	12 00
State League dues.....	6 00
Insurance.....	2 60
Light.....	10 20
Cash on hand December 31, 1917.....	1,012 11
	<hr/>
	\$69,378 49

192 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Plan, permanent. Par value of shares, \$100 and \$105. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 3,483; shares issued during the year, 534; shares withdrawn during the year, 982; shares in force, 3,035. Borrowing members, 70, holding 1,008 shares; non-borrowing members, 264, holding 2,027 shares. Female shareholders, 105, holding 793 shares. Total dividends credited members during the year on instalment shares, \$4,505.47; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,156.89. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$839.75. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 18/25 per cent. No premium charged.

Loans have been made in Madison and Oneida counties, New York State. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$96,555. 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.....	\$1,189,200 00
Loans on shares.....	500 00
Stocks and bonds.....	24,310 00
Real estate.....	20,593 68
Cash on hand and in bank.....	57,239 78
	\$1,291,843 46

LIABILITIES

Due shareholders, dues.....	\$997,249 44
Due shareholders, dividends credited.....	126,197 64
Balance to be paid borrowers on mortgage loans.....	900 00
Undivided profits.....	36,283 50
Guaranty fund (as per section 392 of Banking Law).....	65,000 00
Unearned or rebatable premium.....	62,472 88
Mortgage payments.....	3,740 00
	\$1,291,843 46

RECEIPTS

Cash on hand January 1, 1917.....	\$112,307 49
Dues credited to members.....	426,247 56
Mortgages redeemed, foreclosed or transferred to real estate..	254,850 00
Real estate sold.....	5,800 00
Fees received.....	232 00
Fines received.....	510 58
Interest received.....	59,331 11
Premium received.....	19,575 00
Rent received.....	1,923 59
Mortgage payments.....	1,800 00
Judgment.....	50 00
	\$882,717 33

DISBURSEMENTS

Loaned on mortgage.....	\$301,200 00
Dues repaid on withdrawal, or applied on loans.....	325,154 25
Paid matured shares.....	119,749 25
Dividends paid on withdrawal, or applied on loans.....	14,539 87
Cash dividends paid on income and accumulative prepaid shares.....	11,086 24
Paid for real estate.....	9,979 76
Paid salaries and clerk-hire.....	2,411 50
Paid advertising, printing and postage.....	177 98
Paid rent.....	120 00
Paid repairs to real estate.....	2,069 54
Paid taxes, insurance, etc.....	879 65
Paid banking department, examination.....	113 35
Paid banking department, assessment.....	76 61
Officers' bonds.....	36 00
Rent, safe deposit box.....	3 00
Premium refunded.....	12,880 55
Liberty bonds purchased.....	25,000 00
Cash on hand December 31, 1917.....	57,239 78
	<hr/>
	\$882,717 33
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Plan, permanent. Par value of shares, \$100. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 30,200 $\frac{1}{4}$; shares issued during the year, 5,104; shares withdrawn during the year, 6,274; shares in force, 29,030 $\frac{1}{4}$. Borrowing members, 527, holding 10,562 shares; non-borrowing members, 1,609, holding 13,468 $\frac{1}{4}$ shares. Female shareholders, 1,009, holding 10,631 shares. Total dividends credited members during the year on instalment shares, \$46,077.06; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,086.24; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$119,749.25. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,748.48. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 5 $\frac{1}{8}$ 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, \$24,000. Mortgages in force in New York State, \$1,189,200. 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.....	\$250,425 00
Real estate.....	1,509 20
Cash on hand and in bank.....	3,010 57
Furniture and fixtures.....	215 40
Rent assigned.....	30 00
	<hr/>
	\$255,190 17
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$196,277 51
Due shareholders, dividends credited.....	44,151 40
Borrowed money	3,000 00
Undivided profits	4,214 41
Guaranty fund (as per section 392 of Banking Law).....	7,546 85
	<hr/>
	\$255,190 17

RECEIPTS

Cash on hand January 1, 1917.....	\$18,157 77
Dues credited to members.....	47,579 90
Money borrowed	18,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	57,350 00
Fines received	142 30
Interest received	14,124 37
Refund	1 00
	<hr/>
	\$155,355 34

DISBURSEMENTS

Loaned on mortgage.....	\$92,000 00
Dues repaid on withdrawal, or applied on loans.....	31,439 74
Dividends paid on withdrawal, or applied on loans.....	8,179 91
Paid borrowed money and prior mortgages.....	16,500 00
Paid interest on borrowed money and prior mortgages.....	182 50
Paid for real estate.....	1,509 20
Paid salaries and clerk-hire.....	1,664 00
Paid advertising, printing and postage.....	51 81
Paid rent	200 00
Paid taxes, insurance, etc.....	12 60
Paid banking department, examination.....	57 81
Paid banking department, assessment.....	14 84
State League dues and expenses to convention.....	19 10
Auditor	50 00
Examining property	165 05
Inspectors of election.....	1 50
Pens	1 50
Ink	75
Insurance	22 07
Flowers	85
Rent assignment	30 00
Insurance advanced	81 30
Expenses of foreclosure.....	160 24
Cash on hand December 31, 1917.....	3,010 57
	<hr/>
	\$155,355 34

Plan, permanent. Par value of shares, \$100 and \$125. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 4,206; shares issued during the year, 1,123; shares withdrawn during the year, 746; shares in force, 4,583. Borrowing members, 120, holding 2,499 shares; non-borrowing members, 263, holding 2,084 shares. Female shareholders, 138, holding 849 shares. Total dividends credited members during the year on instalment shares, \$12,807.03; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,176.73. 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, \$26,000. Mortgages in force in New York State, \$250,425. One foreclosure 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. BOWEN.....	East Rochester.
Attorney.....	LEO J. RICE.....	East Rochester.

ASSETS

Loans on bond and mortgage.....		\$41,900 00
Loans on shares.....		1,445 00
Instalments due and unpaid.....	\$69 00	....
Interest, premium, fees and fines due and unpaid....	64 00	
		<u>\$43,345 00</u>

LIABILITIES

Due shareholders, dues.....		\$33,630 25
Due shareholders, dividends credited.....		5,095 98
Balance to be paid borrowers on mortgage loans.....		275 25
Borrowed money.....		2,000 00
Undivided profits.....		1,923 73
Guaranty fund (as per section 392 of Banking Law).....		372 04
Overdraft.....		36 75
Premium on bonds.....		11 00
		<u>\$43,345 00</u>

RECEIPTS

Cash on hand January 1, 1917.....		\$2,308 29
Dues credited to members.....		7,545 72
Money borrowed.....		4,300 00
Mortgages redeemed, foreclosed or transferred to real estate..		4,500 00
Fines received.....		21 97
Interest received.....		2,757 00
Premium received.....		6 00
Overdraft.....		36 75
		<u>\$21,475 73</u>

DISBURSEMENTS

Loaned on mortgage.....		\$3,104 25
Dues repaid on withdrawal, or applied on loans.....		7,314 81
Dividends paid on withdrawal, or applied on loans.....		1,289 67
Cash dividends paid on income and accumulative prepaid shares.....		15 00
Paid borrowed money and prior mortgages.....		9,300 00
Paid interest on borrowed money and prior mortgages.....		254 41
Paid salaries and clerk-hire.....		150 00
Paid advertising, printing and postage.....		12 44
Paid banking department, examination.....		31 35
Paid banking department, assessment.....		3 80
		<u>\$21,475 73</u>

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

Shares in force January 1, 1917, 1,173; shares issued during the year, 57; shares withdrawn during the year, 214; shares in force, 1,016. Borrowing

members, 23, holding 402 shares; non-borrowing members, 38, holding 614 shares. Female shareholders, 9, holding 128 shares. Total dividends credited members during the year on instalment shares, \$1,752.15; rate, 5 per cent. Total dividends credited or paid in cash to members during the year, on other shares, \$15; rate, 5 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$162.44. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$11. 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, \$41,900. 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 1880}

Officers	Names	Post-office addresses
President.....	FERDINAND SCHWAB.....	8 La Force Street.
Secretary.....	ALEX. H. GEFELL.....	105 Huntington Park.
Treasurer.....	CHRIS JESSEN.....	875 Clinton Avenue, North.
Attorney.....	ROBERT B. WICKES.....	47 So. Fitzhugh Street.

ASSETS

Loans on bond and mortgage.....	\$272,050 00
Cash on hand and in bank.....	5,081 72
	<hr/>
	\$277,131 72

LIABILITIES

Due shareholders, dues.....	\$220,091 09
Due shareholders, dividends credited.....	24,411 91
Undivided profits.....	14,675 25
Guaranty fund (as per section 392 of Banking Law).....	12,000 00
Unearned or rebatable premium.....	5,953 47
	<hr/>
	\$277,131 72

RECEIPTS

Cash on hand January 1, 1917.....	\$11,339 76
Dues credited to members.....	56,152 68
Money borrowed.....	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	42,700 00
Fees received.....	115 50
Fines received.....	85 96
Interest received.....	15,089 32
	<hr/>
	\$130,483 22

DISBURSEMENTS

Loaned on mortgage.....	\$60,900 00
Dues repaid on withdrawal, or applied on loans.....	48,461 17
Dividends paid on withdrawal, or applied on loans.....	5,779 19
Cash dividends paid on income and accumulative prepaid shares.	2,565 00
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	115 00
Paid salaries and clerk-hire.....	1,775 00
Paid advertising, printing and postage.....	119 55
Paid rent.....	60 00

Paid banking department, examination.....	\$37 50
Paid banking department, assessment.....	16 67
Premium rebated	572 42
Cash on hand December 31, 1917.....	5,081 72
	\$130,483 22

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

Shares in force January 1, 1917, 6,833½; shares issued during the year, 1,155; shares withdrawn during the year, 920; shares in force, 7,068½. Borrowing members, 169, holding 2,750½ shares; nonborrowing members, 506, holding 4,318 shares. Female shareholders, 343, holding 5,119½ shares. Total dividends credited members during the year on instalment shares, \$3,086.33; rate, 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,956.92; rate, 5½ per cent. and 6 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Operating expenscs, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,954.55. Unpaid, none.

Premium plan, gross. No premium plan. 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, \$13,200. Mortgages in force in New York State, \$272,050. 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.....	GEORGE A. DERTINGER.....	Rochester.
Treasurer.....	FRANK J. SCHWALB.....	Rochester.
Attorneys.....	LEWIS, MCKAY & BOWN.....	Rochester.

ASSETS

Loans on bond and mortgage.....	\$143,676 00
Loans on shares.....	832 00
Cash on hand and in bank.....	13,996 07
Furniture and fixtures.....	200 00
	\$158,704 07

LIABILITIES

Due shareholders, dues.....	\$128,961 04
Due shareholders, dividends credited.....	24,722 92
Undivided profits	55 11
Guaranty fund (as per section 392 of Banking Law).....	4,965 00
	\$158,704 07

RECEIPTS

Cash on hand January 1, 1917.....	\$19,849 24
Dues credited to members.....	73,111 00
Mortgages redeemed, foreclosed or transfered to real estate....	25,598 00
Loans on shares repaid.....	1,092 00
Fees received	28 50
Fines received	22 55
Interest received	8,809 28
	\$128,510 57

DISBURSEMENTS

Loaned on mortgage.....	\$31,512 00
Loaned on shares.....	1,040 00
Dues repaid on withdrawal, or applied on loans.....	73,609 80
Dividends paid on withdrawal, or applied on loans.....	7,249 37
Paid salaries and clerk-hire.....	896 50
Paid advertising, printing and postage.....	15 28
Paid rent.....	106 00
Paid banking department, examination.....	35 67
Paid banking department, assessment.....	10 38
Officers' bonds.....	10 00
State League dues.....	6 00
Hold up insurance.....	20 52
Finance committee.....	3 00
Cash on hand December 31, 1917.....	13,996 07
	<hr/>
	\$128,510 57
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Plan, permanent. Par value of shares, \$104. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1917, 5,703; shares issued during the year, 513; shares withdrawn during the year, 33; shares in force, 6,183. Borrowing members, 64, holding 1,381 shares; non-borrowing members, 323, holding 4,802 shares. Female shareholders, 120, holding 1,217 shares. Total dividends credited members during the year on instalment shares, \$7,473.15; 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, \$1,057.28. 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, \$143,676. No foreclosures during the year.

FAIRPORT PERMANENT LOAN ASSOCIATION

Fairport, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	WILLIAM A. BEETON.....	Fairport, N. Y.
Secretary.....	E. C. SNOW.....	Fairport, N. Y.
Treasurer.....	GEORGE G. MULLINER.....	Fairport, N. Y.
Attorney.....	E. J. FISK.....	Fairport, N. Y.

ASSETS

Loans on bond and mortgage.....	\$69,200 00
Real estate.....	3,412 80
Cash on hand and in bank.....	4,775 92
Furniture and fixtures.....	100 00
Instalments due and unpaid.....	\$130 00
Interest, premium, fees and fines due and unpaid..	264 80
	<hr/>
	\$77,488 72
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$57,188 95
Due shareholders, dividends credited.....	13,105 48

Borrowed money	\$2,500 00
Undivided profits	2,521 31
Guaranty fund (as per section 392 of Banking Law)	2,172 98
	<hr/>
	\$77,488 72
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917	\$9 44
Dues credited to members	23,243 01
Money borrowed	2,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	16,200 00
Fees received	23 40
Fines received	110 96
Interest received	3,520 54
Premium received	1,357 52
Dividends retained on withdrawals.....	51 78
	<hr/>
	\$47,016 65
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$7,900 00
Dues repaid on withdrawal, or applied on loans.....	16,459 17
Paid matured shares.....	10,542 27
Dividends paid on withdrawal, or applied on loans.....	1,194 02
Paid borrowed money and prior mortgages.....	1,900 00
Paid interest on borrowed money and prior mortgages.....	92 29
Paid for real estate.....	3,605 24
Paid salaries and clerk-hire.....	454 00
Paid advertising, printing and postage.....	33 65
Paid banking department, examination.....	38 40
Paid banking department, assessment.....	5 64
Insurance	16 05
Cash on hand December 31, 1917.....	4,775 92
	<hr/>
	\$47,016 65
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 1,887; shares issued during the year, 234; shares withdrawn during the year, 353; shares in force, 1,768. Borrowing members, 56, holding 692 shares; non-borrowing members, 107, holding 1,076 shares. Female shareholders, 54, holding 356 shares. Total dividends credited members during the year on instalment shares, \$3,902.42; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$10,541.94. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$487.65. 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, \$2,100. Mortgages in force in New York State, \$69,200. Three foreclosures during the year.

GENESEE FALLS PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 368 Clinton avenue, North, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1887]

Officers	Names	Post-office addresses
President.....	JOSEPH KIPPHUT.....	563 Garson Avenue.
Secretary.....	HENRY W. MARTENS.....	517 E. & B. Building.
Treasurer.....	DENNIS COFFEY.....	27 Emmett Street.
Attorney.....	HENRY W. MARTENS.....	517 E. & B. Building.

ASSETS

Loans on bonds and mortgage.....	\$14,650 00
Cash on hand and in bank.....	214 30
Interest, premium, fees and fines due and unpaid.....	125 40
	<hr/>
	\$14,989 70

LIABILITIES

Due shareholders, dues.....	\$11,995 52
Due shareholders, dividends credited.....	1,648 76
Undivided profits	88 32
Guaranty fund (as per section 392 of Banking Law).....	937 75
Unearned or rebatable premium.....	319 35
	<hr/>
	\$14,989 70

RECEIPTS

Cash on hand January 1, 1917.....	\$2,211 44
Dues credited to members.....	1,023 90
Mortgages redeemed, foreclosed or transferred to real estate..	100 00
Interest received	798 01
	<hr/>
	\$4,133 35

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$2,865 50
Dividends paid on withdrawal, or applied on loans.....	154 27
Cash dividends paid on income and accumulative prepaid shares	321 28
Paid salaries and clerk-hire.....	507 25
Paid advertising, printing and postage.....	3 50
Paid rent	38 75
Paid banking department, examination.....	26 50
Paid banking department, assessment.....	2 00
Cash on hand December 31, 1917.....	214 30
	<hr/>
	\$4,133 35

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

Shares in force January 1, 1917, 316; shares issued during the year, none; shares withdrawn during the year, 53; shares in force, 263. Borrowing members, 8, holding 131 shares; non-borrowing members, 18, holding 132 shares. Female shareholders, 5, holding 61 shares. Total dividends credited members during the year on instalment shares, \$244.52; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$339.91; 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, \$549.50. 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, \$14,650. 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.....	300 Frank Street.
Attorney.....	CURTIS FITZSIMONS.....	721 Powers Building.

ASSETS

Loans on bond and mortgage.....	\$37,600 00
Cash on hand and in bank.....	1,765 30
	\$39,365 30

LIABILITIES

Due shareholders, dues.....	\$30,159 95
Due shareholders, dividends credited.....	4,887 77
Balance to be paid borrowers on mortgage loans.....	1,500 00
Undivided profits	2,383 53
Guaranty fund (as per section 392 of Banking Law).....	434 05
	\$39,365 30

RECEIPTS

Cash on hand January 1, 1917.....	\$308 47
Dues credited to members.....	5,886 45
Mortgages redeemed, foreclosed or transferred to real estate..	4,200 00
Fees received	11 54
Fines received	10 46
Interest received	2,038 47
Dividends retained on withdrawals.....	87 36
	\$12,542 75

DISBURSEMENTS

Loaned on mortgage.....	\$7,400 00
Dues repaid on withdrawal, or applied on loans.....	3,209 00
Dividends paid on withdrawal, or applied on loans.....	111 61
Paid salaries and clerk-hire.....	15 00
Paid advertising, printing and postage.....	1 75
Paid banking department, examination.....	28 00
Paid banking department, assessment.....	3 09
Officers' bonds	4 00
Box rent	5 00
Cash on hand December 31, 1917.....	1,765 30
	\$12,542 75

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 510; shares issued during the year, 56; shares withdrawn during the year, 49; shares in force, 517. Borrowing members, 20, holding 202 shares; non-borrowing members, 43, holding 315

shares. Female shareholders, 14, holding 88 shares. Total dividends credited members during the year on instalment shares, \$1,536.97; 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, \$25.75. 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, \$2,800. Mortgages in force in New York State, \$36,100. 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.....	WILLIAM LOVE.....	Rochester.
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.....	\$70,889 32
Shares of Land Bank of State of New York.....	1,000 00
Real estate	192 12
Cash on hand and in bank.....	913 93
Advances for taxes, insurance, etc.....	37 50
	\$72,832 87

LIABILITIES

Due shareholders, dues.....	\$55,879 70
Due shareholders, dividends credited.....	2,996 90
Borrowed money	8,000 00
Undivided profits	2,604 63
Guaranty fund (as per section 392 of Banking Law).....	2,296 09
Unearned or rebatable premium.....	975 00
Suspense accounts	80 55
	\$72,832 87

RECEIPTS

Cash on hand January 1, 1917.....	\$383 92
Dues credited to members.....	14,467 55
Money borrowed	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	17,232 68
Fees received	67 65
Fines received	31 34
Interest received	3,672 17
Premium received	371 90
Telephone	10
Profit and loss.....	37 10
Suspense account	80 20
Dividends credited	2,939 10
	\$42,233 71

DISBURSEMENTS

Loaned on mortgage.....	\$12,400 00
Dues repaid on withdrawal, or applied on loans.....	11,333 55
Paid matured shares.....	5,145 00
Dividends paid on withdrawal, or applied on loans.....	742 35
Cash dividends paid on income and accumulative prepaid shares	1,493 10
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	599 19
Paid salaries and clerk-hire.....	661 00
Paid rent	455 00
Paid taxes, insurance, etc.....	44 34
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	5 56
Advances for taxes, insurance, etc.....	37 50
Appraisals	64 90
Sundry expenses	204 69
Dividends credited and charged to profit and loss.....	2,939 10
Dividends credited in error.....	2 50
Rebate of premiums.....	222 50
Cash on hand December 31, 1917.....	913 93
	<hr/>
	\$42,283 71
	<hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1917, 1,187; shares issued during the year, 283; shares withdrawn during the year, 323; shares in force, 1,147. Borrowing members, 39, holding 529 shares; non-borrowing members, 78, holding 618 shares. Female shareholders, 47, holding 377 shares. Total dividends credited members during the year on instalment shares, \$1,446; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,493.10; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,145. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,385.59. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 10 cents per share per week. Premium paid by borrowing members, 5 cents per share per week.

Loans have been made in Monroe and Wayne counties, New York State. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$70,689.32. One foreclosure 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.....	JOHN FRAZER.....	224 Wellington Avenue.
Secretary.....	HENRY W. MARTENS.....	517 E. & B. Building.
Treasurer.....	JOHN E. WEGMAN.....	195 Fernwood Avenue.
Attorney.....	HENRY W. MARTENS.....	517 E. & B. Building.

ASSETS

Loans on bond and mortgage.....	\$10,300 00
Cash on hand and in bank.....	186 31
	<hr/>
	\$10,486 31
	<hr/>

LIABILITIES	
Due shareholders, dues.....	\$7,984 74
Due shareholders, dividends credited.....	1,317 29
Undivided profits	452 18
Guaranty fund (as per section 392 of Banking Law).....	509 60
Unearned or rebatable premium.....	222 50
	\$10,486 31
RECEIPTS	
Cash on hand January 1, 1917.....	\$74 19
Dues credited to members.....	799 98
Interest received	547 50
	\$1,421 67
DISBURSEMENTS	
Dues repaid on withdrawal, or applied on loans.....	\$729 44
Dividends paid on withdrawal, or applied on loans.....	29 46
Cash dividends paid on income and accumulative prepaid shares	•62 75
Paid salaries and clerk-hire.....	369 50
Paid advertising, printing and postage.....	3 25
Paid rent	12 00
Paid banking department, examination.....	27 35
Paid banking department, assessment.....	1 61
Cash on hand December 31, 1917.....	186 31
	\$1,421 67

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

Shares in force January 1, 1917, 170; shares issued during the year, 5; shares withdrawn during the year, 24; shares in force, 151. Borrowing members, 9, holding 103 shares; non-borrowing members, 9, holding 48 shares. Female shareholders, 9, holding 68 shares. Total dividends credited members during the year on instalment shares, \$216.58; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$92.80; 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, \$384.75. 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, \$10,300. No foreclosures during the year.

PINNACLE AVENUE SAVINGS AND LOAN ASSOCIATION

No. 842 Clinton avenue, South, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	CHARLES C. REHTZ.....	Rochester.
Secretary.....	WILLIAM J. RICHTER.....	Rochester.
Treasurer.....	WILLIAM EISENBERG.....	Rochester.
Attorney.....	WILLIAM J. RICHTER.....	Rochester.

ASSETS	
Loans on bond and mortgage.....	\$125,525 00
Cash on hand and in bank.....	6,362 09
Furniture and fixtures.....	50 00
	\$131,937 09

LIABILITIES

Due shareholders, dues.....	\$93,744 85
Due shareholders, dividends credited.....	16,169 54
Advances by Land Bank.....	10,000 00
Undivided profits.....	2,729 85
Guaranty fund (as per section 392 of Banking Law).....	5,600 00
Unearned or rebatable premium.....	3,692 85
	<hr/>
	\$131,937 09
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$10,595 74
Dues credited to members.....	45,593 59
Mortgages redeemed, foreclosed or transferred to real estate..	15,700 00
Fees received.....	24 00
Fines received.....	10 24
Interest received.....	6,483 25
Premium received.....	1,107 00
Dividends retained on withdrawals.....	134 25
	<hr/>
	\$79,648 07
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DISBURSEMENTS

Loaned on mortgage.....	\$17,200 00
Dues repaid on withdrawal, or applied on loans.....	30,026 29
Paid matured shares.....	17,348 21
Dividends paid on withdrawals, or applied on loans.....	829 87
Paid borrowed money and prior mortgages.....	6,000 00
Paid interest on borrowed money and prior mortgages.....	528 15
Paid salaries and clerk-hire.....	871 00
Paid rent.....	117 00
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	8 96
Premium rebated.....	255 00
Books and supplies.....	82 00
Cash on hand December 31, 1917.....	6,362 09
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	\$79,648 07
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Plan, permanent. Par value of shares, \$100. Instalments are 15 cents weekly.

Shares in force January 1, 1917, 1,916 $\frac{1}{4}$; shares issued during the year, 301; shares withdrawn during the year, 323; shares in force, 1,894 $\frac{1}{4}$. Borrowing members, 101, holding 1,255 $\frac{1}{4}$ shares; non-borrowing members, 399, holding 639 shares. Female shareholders, 182, holding 849 shares. Total dividends credited members during the year on instalment shares, \$5,409.57; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$17,348.21. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,070. 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, \$125,525. No foreclosures during the year.

PROFIT LOAN ASSOCIATION

No. 448 Powers Block, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1899]

Officers	Names	Post-office addresses
President.....	LEWIS H. GILBERT.....	Rochester, N. Y.
Secretary.....	WILLIAM J. TRIMBLE.....	Brighton, N. Y.
Treasurer.....	JOHN H. ASETON.....	Rochester, N. Y.
Attorney.....	S. C. TRUESDALE.....	Rochester, N. Y.

ASSETS

Loans on bond and mortgage.....	\$547,600 00
Stocks and bonds.....	5,000 00
Contracts for the sale of real estate.....	6,550 00
Real estate.....	10,877 14
Cash on hand and in bank.....	21,122 61
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	\$591,149 75

LIABILITIES

Due shareholders, dues.....	\$396,242 37
Due shareholders, dividends credited.....	134,998 45
Undivided profits.....	42,858 93
Guaranty fund (as per section 392 of Banking Law).....	17,050 00
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	\$591,149 75

RECEIPTS

Cash on hand January 1, 1917.....	\$75,208 35
Dues credited to members.....	133,963 57
Mortgages redeemed, foreclosed or transferred to real estate..	78,900 00
Fees received.....	13 75
Fines received.....	97 07
Interest received.....	23,027 39
Premium received.....	9,874 91
Profit and loss.....	27 81
	<hr/>
	\$321,112 85

DISBURSEMENTS

Loaned on mortgage.....	\$151,100 00
Dues repaid on withdrawal, or applied on loans.....	115,553 11
Dividends paid on withdrawal, or applied on loans.....	18,751 39
Paid for real estate.....	6,000 00
Paid salaries and clerk-hire.....	1,987 00
Paid advertising, printing and postage.....	163 15
Paid rent.....	120 00
Paid repairs to real estate.....	28 86
Paid taxes, insurance, etc.....	372 16
Paid banking department, examination.....	91 50
Paid banking department, assessment.....	34 21
Officers' bonds.....	15 00
Furniture.....	8 25
Attorney's costs.....	765 61
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	21,122 61
	<hr/>
	\$321,112 85

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

Shares in force January 1, 1917, 7,934; shares issued during the year, 1,018; shares withdrawn during the year, 270; shares in force, 8,682. Borrowing members, 175, holding 5,476 shares; non-borrowing members, 369, holding 3,206 shares. Female shareholders, 259, holding 2,999 shares. Total dividends credited members during the year on instalment shares, \$25,111.17; rate, 6 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, \$2,285.15. 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 and Orleans counties, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$547,600. One foreclosure 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.....	STEPHEN TRUESDALE	Rochester, N. Y.

ASSETS

Real estate	\$11,600 00
Cash on hand and in bank.....	690 63
	<u>\$12,290 63</u>

LIABILITIES

Due shareholders, dues.....	\$4,762 43
Due shareholders, dividends credited.....	936 15
Prior mortgages	4,800 00
Undivided profits	882 60
Guaranty fund (as per section 392 of Banking Law).....	909 45
	<u>\$12,290 63</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$636 17
Rent received	980 50
	<u>\$1,616 67</u>

DISBURSEMENTS

Paid interest on borrowed money and prior mortgages.....	\$288 00
Paid salaries and clerk-hire.....	57 48
Paid repairs to real estate.....	253 77
Paid taxes, insurance, etc.....	317 57
Paid banking department, examination.....	7 50
Paid banking department, assessment.....	1 72
Cash on hand December 31, 1917.....	690 63
	<u>\$1,616 67</u>

Plan, permanent. Par value of shares, \$105. Instalments are 10 cents, 15 cents and 25 cents weekly.

Shares in force January 1, 1917, 118; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 118. No borrowing members. Non-borrowing members, 14, holding 118 shares. Female shareholders, 3, holding 11 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$4,726.47.

Membership fee, 25 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$57.48. Unpaid, none.

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

Loans have been made in Monroe county, New York State. No mortgage loans outstanding. No foreclosures during the year.

TWENTIETH WARD CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 341 Campbell street, Rochester, N. Y.

[Organized under Law of 1892. Commenced business 1896]

Officers	Names	Post-office addresses
President.....	HENRY A. MENSING.....	508 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.....	\$135,900 00
Stocks and bonds.....	3,000 00
Cash on hand and in bank.....	16,021 97
	<hr/>
	\$154,921 97

LIABILITIES

Due shareholders, dues.....	\$128,208 60
Due shareholders, dividends credited.....	18,139 31
Undivided profits.....	5,689 52
Guaranty fund (as per section 392 of Banking Law).....	2,884 54
	<hr/>
	\$154,921 97

RECEIPTS

Cash on hand January 1, 1917.....	\$13,153 73
Dues credited to members.....	90,342 50
Mortgages redeemed, foreclosed or transferred to real estate..	27,300 00
Fees received.....	309 25
Interest received.....	6,788 90
Premium received.....	1,970 26
Dividends retained on withdrawals.....	25 54
	<hr/>
	\$139,890 18

DISBURSEMENTS

Loaned on mortgage.....	\$27,600 00
Dues repaid on withdrawal, or applied on loans.....	76,037 07
Paid matured shares.....	11,352 64
Dividends paid on withdrawal, or applied on loans.....	4,559 85
Paid salaries and clerk-hire.....	1,103 75
Paid advertising, printing and postage.....	72 60
Paid rent.....	50 00
Paid banking department, examination.....	38 50
Paid banking department, assessment.....	9 79

Officers' bonds and insurance.....	\$30 37
Ticket for policemen's ball.....	2 00
Rent, safe deposit box.....	3 00
Liberty bonds purchased.....	3,000 00
Interest on Liberty bonds.....	8 64
Cash on hand December 31, 1917.....	16,021 97
	<hr/>
	\$130,800 18

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

Shares in force January 1, 1917, 6,297; shares issued during the year, 1,335; shares withdrawn during the year, 744; shares in force, 6,888. Borrowing members, 99, holding 1,339 shares; non-borrowing members, 599, holding 5,549 shares. Female shareholders, 268, holding 2,035 shares. Total dividends credited members during the year on instalment shares, \$8,277.84; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,352.64. 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, \$1,261.72. 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, \$6,000. Mortgages in force in New York State, \$135,900. No foreclosures during the year.

UNION PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 664 Clinton avenue, North, Rochester, N. Y.

{Organized under Law of 1851. Commenced business 1886}

Officers	Names	Post-office addresses
President.....	ROBERT SIEBERT.....	University Avenue.
Secretary.....	EDWARD A. SHULTS.....	34 City Hall.
Treasurer.....	CHARLES NUNNOLD.....	Irondequoit.
Attorneys.....	WERNER & HARRIS.....	Insurance Building.

ASSETS

Loans on bond and mortgage.....	\$53,640 00
Cash on hand and in bank.....	41 25

\$53,681 25

LIABILITIES

Due shareholders, dues.....	\$41,144 22
Due shareholders, dividends credited.....	8,571 62
Undivided profits.....	1,323 27
Guaranty fund (as per section 392 of Banking Law).....	1,213 33
Unearned or rebatable premium.....	1,428 81

\$53,681 25

RECEIPTS

Cash on hand January 1, 1917.....	\$3,007 07
Dues credited to members.....	15,528 85
Mortgages redeemed, foreclosed or transferred to real estate..	3,000 00
Fees received.....	25 70
Fines received.....	3 46
Interest received.....	2,634 05
Premium received.....	319 50
Advances repaid.....	5 22

\$24,523 85

DISBURSEMENTS

Loaned on mortgage.....	\$7, 100 00
Dues repaid on withdrawal, or applied on loans.....	15, 130 84
Dividends paid on withdrawal, or applied loans.....	1, 692 12
Paid salaries and clerk-hire.....	358 50
Paid advertising, printing and postage.....	20 38
Paid rent	52 00
Paid banking department, examination.....	17 25
Paid banking department, assessment.....	4 11
Officers' bonds	8 00
Advances for taxes, insurance, etc.....	12 50
State League dues.....	28 00
Furniture and repairs.....	16 40
Painting and hanging sign.....	5 50
Mortgage tax	34 50
Moving safe	2 00
Notary fees	50
Cash on hand December 31, 1917.....	41 25
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	\$24, 523 85
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,320; shares issued during the year, 257; shares withdrawn during the year, 339; shares in force, 1,238. Borrowing members, 30, holding 534 shares; non-borrowing members, 143, holding 704 shares. Female shareholders, 54, holding 241 shares. Total dividends credited members during the year on instalment shares, \$2,134.85; 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, \$490.78. 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, \$4,200. Mortgages in force in New York State, \$53,640. No foreclosures during the year.

UNITED PERMANENT SAVINGS AND LOAN ASSOCIATION

No. 508 Portland avenue, Rochester, N. Y.

[Organized under Law of 1851. Commenced business 1886]

Officers	Names	Post-office addresses
President.....	FRED KOCHLEIN	77 Holbrook Street.
Secretary.....	LEO SPIEGEL.....	235 Lux Street.
Treasurer.....	LOUIS KNAPP.....	4 Lochner Place.
Attorney.....	JAMES L. BREWER.....	218 Ellwanger and Barry Bldg.

ASSETS

Loans on bond and mortgage.....	\$85, 800 00
Cash on hand and in bank.....	3, 567 85
Furniture and fixtures.....	50 00
	<hr/>
	\$89, 417 85

LIABILITIES

Due shareholders, dues.....	\$69, 386 15
Due shareholders, dividends credited.....	16, 255 80
Undivided profits	1, 275 90
Guaranty fund (as per section 392 of Banking Law).....	2, 500 00
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	\$89, 417 85
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RECEIPTS

Cash on hand January 1, 1917.....	\$6,395 23
Dues credited to members.....	38,540 50
Mortgages redeemed, foreclosed or transferred to real estate..	14,400 00
Fees received	32 20
Interest received	4,168 92
Premium received	991 15
	<hr/>
	\$64,528 00
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$23,200 00
Dues repaid on withdrawal, or applied on loans.....	34,882 95
Dividends paid on withdrawal, or applied on loans.....	2,202 30
Paid salaries and clerk-hire.....	553 25
Paid advertising, printing and postage.....	36 80
Paid rent	43 75
Paid banking department, examination.....	11 17
Paid banking department, assessment.....	5 93
Officers' bonds	8 00
Legal expense	16 00
Cash on hand December 31, 1917.....	3,567 85
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	\$64,528 00
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Plan, permanent. Par value of shares, \$100 and \$200. Instalments are 10 cents and 25 cents weekly.

Shares in force January 1, 1917, 1,568; shares issued during the year, 322; shares withdrawn during the year, 248; shares in force, 1,642. Borrowing members, 49, holding 436 shares; non-borrowing members, 242, holding 1,206 shares. Female shareholders, 101, holding 501 shares. Total dividends credited members during the year on instalment shares, \$4,266.45; 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, \$657.80. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 5 cents per week per share of \$200.

Loans have been made in Monroe county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$85,800. 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.....	\$70,700 00
Cash on hand and in bank.....	792 62
Furniture and fixtures.....	40 00
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	\$71,532 62
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LIABILITIES

Due shareholders, dues.....	\$55,546 95
Due shareholders, dividends credited.....	8,881 00
Borrowed money	1,250 00
Undivided profits	2,604 67
Guaranty fund (as per section 392 of Banking Law).....	3,250 00
	<hr/>
	\$71,532 62
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RECEIPTS

Cash on hand January 1, 1917.....	\$10,163 04
Dues credited to members.....	16,452 35
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,500 00
Fees received	26 00
Interest received	3,271 90
Premium received	1,502 85
	<hr/>
	\$41,916 14
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$18,500 00
Dues repaid on withdrawal, or applied on loans.....	19,357 95
Dividends paid on withdrawal, or applied on loans.....	669 10
Cash dividends paid on income and accumulative prepaid shares	1,295 25
Paid borrowed money and prior mortgages.....	750 00
Paid interest on borrowed money and prior mortgages.....	20 00
Paid salaries and clerk-hire.....	494 00
Paid banking department, examination.....	22 18
Paid banking department, assessment.....	5 19
Supplies	9 85
Cash on hand December 31, 1917.....	792 62
	<hr/>
	\$41,916 14
	<hr/> <hr/>

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

Shares in force January 1, 1917, 1,323; shares issued during the year, 260; shares withdrawn during the year, 88; shares in force, 1,500. Borrowing members, 31, holding 708 shares; non-borrowing members, 82, holding 792 shares. Female shareholders, 39, holding 299 shares. Total dividends credited members during the year on instalment shares, \$2,342; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,295.25; 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, \$503.85. 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, \$14,000. Mortgages in force in New York State, \$70,700. 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..... \$608 37

LIABILITIES

Undivided profits \$408 14

Withdrawal certificates 42 35

Interest reserved on withdrawal certificates..... 157 88

\$608 37

RECEIPTS

Cash on hand January 1, 1917..... \$590 73

Interest received 23 68

\$614 41

DISBURSEMENTS

Paid banking department, examination..... \$5 00

Paid banking department, assessment..... 1 04

Cash on hand December 31, 1917..... 608 37

\$614 41

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

Shares in force January 1, 1917, none; shares issued during the year, none; shares withdrawn during the year, none; shares in force, none.

No unpaid withdrawals. No premium plan. No premium charged. No 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 1890]

Officers	Names	Post-office addresses
President.....	S. ALONZO SMITH.....	Hempstead, N. Y.
Secretary.....	GEORGE H. BAUKNEY.....	Hempstead, N. Y.
Treasurer.....	WILLIAM PLYER.....	Hempstead, N. Y.
.....	ADRIAN H. COURTENAY.....	Hempstead, N. Y.

ASSETS

Loans on bond and mortgage..... \$243,800 00

Loans on shares..... 9,610 00

Stocks and bonds..... 5,000 00

Cash on hand and in bank..... 4,241 95

Individual accounts 4 38

Instalments due and unpaid..... \$2,973 00

Interest, premium, fees and fines due and unpaid.... 1,425 00

\$262,656 33

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LIABILITIES

Due shareholders, dues	\$194,848 00
Due shareholders, dividends credited	43,291 89
Balance to be paid borrowers on mortgage loans	2,000 00
Borrowed money	10,000 00
Undivided profits	7,037 68
Guaranty fund (as per section 392 of Banking Law)	5,473 76
Special deposits	5 00
	<hr/>
	\$262,656 33
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917	\$32,675 11
Dues credited to members	39,722 00
Money borrowed	12,000 00
Mortgages redeemed, foreclosed or transferred to real estate ..	29,920 00
Loans on shares repaid	6,057 00
Fees received	121 00
Fines received	502 90
Interest received	12,790 54
Premium received	853 42
Dividends retained on withdrawals	771 74
Special deposits	90 00
Apportioned profits	541 21
	<hr/>
	\$136,044 92
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DISBURSEMENTS

Loaned on mortgage	\$62,000 00
Loaned on shares	3,232 00
Dues repaid on withdrawal, or applied on loans	41,413 00
Dividends paid on withdrawal, or applied on loans	17,008 83
Cash dividends paid on income and accumulative prepaid shares	92 00
Paid borrowed money and prior mortgages	2,000 00
Paid interest on borrowed money and prior mortgages	80 56
Paid salaries and clerk-hire	670 00
Paid advertising, printing and postage	40 85
Paid rent	100 00
Paid banking department, examination	28 20
Paid banking department, assessment	16 15
Officers' bonds	5 00
State League dues	7 00
Appraisals	105 00
Individual account	4 38
Liberty bonds purchased	5,000 00
Cash on hand December 31, 1917	4,241 95
	<hr/>
	\$136,044 92
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Plan, serial. Par value of shares, \$200 and \$240. Instalments are \$1 monthly.

Shares in force January 1, 1917, 2,985; shares issued during the year, 941; shares withdrawn during the year, 462; shares in force, 3,464. Borrowing members, 147, holding 1,265 shares; non-borrowing members, 528, holding 2,199 shares. Female shareholders, 182, holding 976 shares. Total dividends credited members during the year on instalment shares, \$13,342.72; rate, 5 67/100 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$92; 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, \$367.20. 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. on \$240 shares.

Loans have been made in Nassau county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$243,800. 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.....	GEORGE E. BAUER.....	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.....	\$197,350 00
Loans on shares.....	2,800 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	4,298 81
Furniture and fixtures.....	465 93
Instalments due and unpaid.....	\$1,816 00
Interest, premium, fees and fines due and unpaid.....	421 43
	\$205,914 74

LIABILITIES

Due shareholders, dues.....	\$154,193 00
Due shareholders, dividends credited.....	34,157 87
Borrowed money.....	4,000 00
Undivided profits.....	7,332 65
Guaranty fund (as per section 392 of Banking Law).....	5,871 02
Suspense account.....	360 20
	\$205,914 74

RECEIPTS

Cash on hand January 1, 1917.....	\$7,898 95
Dues credited to members.....	36,098 00
Money borrowed.....	16,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	25,381 81
Loans on shares repaid.....	650 00
Real estate sold.....	6,891 11
Fees received.....	43 00
Fines received.....	278 90
Interest received.....	10,912 64
Premium received.....	2,996 34
Dividends retained on withdrawals.....	1,402 65
Interest on suspense accounts.....	17 35
	\$108,770 75

DISBURSEMENTS

Loaned on mortgage.....	\$24,150 00
Loaned on shares.....	410 00
Dues repaid on withdrawal, or applied on loans.....	19,981 00
Paid matured shares.....	29,743 68
Dividends paid on withdrawal, or applied on loans.....	3,506 61
Paid borrowed money and prior mortgages.....	17,200 00
Paid interest on borrowed money and prior mortgages.....	201 48
Paid for real estate.....	5,889 72
Paid salaries and clerk-hire.....	1,333 00
Paid advertising, printing and postage.....	56 15
Paid rent.....	150 00
Paid repairs to real estate.....	348 25
Paid taxes, insurance, etc.....	110 57
Paid banking department, assessment.....	13 45
Officers' bonds.....	10 00
State League dues.....	6 00
Interest on suspense accounts.....	17 35
Revenue stamps.....	80
Insurance on furniture.....	3 50
New safe.....	225 00
Books.....	65 38
Insurance, burglary.....	25 00
Attorneys' fees.....	25 00
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	4,298 81
	\$108,770 75

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

Shares in force January 1, 1917, 3,001; shares issued during the year, 447; shares withdrawn during the year, 550; shares in force, 2,898. Borrowing members, 67, holding 725 shares; non-borrowing members, 259, holding 2,173 shares. Female shareholders, 135, holding 1,115 shares. Total dividends credited members during the year on instalment shares, \$12,877.94; rate, 6 7/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$29,743.68. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,649.03. 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, \$8,500. Mortgages in force in New York State, \$197,350. Three 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.....	\$27,000 00
Loans on shares.....	775 00

Stocks and bonds	\$3,000 00
Cash on hand and in bank.....	2,010 91
	\$32,785 91

LIABILITIES

Due shareholders, dues.....	\$20,875 68
Due shareholders, dividends credited.....	9,995 13
Undivided profits	115 10
Guaranty fund (as per section 392 of Banking Law).....	1,800 00
	\$32,785 91

RECEIPTS

Cash on hand January 1, 1917.....	\$3,403 07
Dues credited to members.....	4,741 39
Mortgages redeemed, foreclosed or transferred to real estate..	400 00
Loans on shares repaid.....	3,000 00
Fees received	2 00
Interest received	1,821 97
Premium received	211 23
Dividends retained on withdrawals.....	4 96
	\$13,584 62

DISBURSEMENTS

Loaned on mortgage.....	\$2,300 00
Dues repaid on withdrawal, or applied on loans.....	1,101 72
Paid matured shares.....	4,931 58
Dividends paid on withdrawal, or applied on loans.....	86 43
Paid salaries and clerk-hire.....	100 00
Paid advertising, printing and postage.....	8 50
Paid rent	35 00
Paid banking department, examination.....	7 57
Paid banking department, assessment.....	2 91
Liberty bonds purchased.....	3,000 00
Cash on hand December 31, 1917.....	2,010 91
	\$13,584 62

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 343; shares issued during the year, 20; shares withdrawn during the year, 37; shares in force, 326. Borrowing members, 10, holding 118 shares; non-borrowing members, 35, holding 208 shares. Female shareholders, 22, holding 199 shares. Total dividends credited members during the year on instalment shares, \$2,034.34; rate, 6 per cent. and 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$4,931.58. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$143.50. 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, \$27,000. 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.....	68 East 126th Street.
Secretary.....	ARCHIBALD W. McEWAN.....	2161 Bathgate Avenue.
Treasurer.....	FREDERICK SPRENGER.....	Bronxville, N. Y.
Attorney.....	MARTIN S. COHEN.....	302 Broadway.

ASSETS

Loans on bond and mortgage.....	\$61,852 71
Loans on shares.....	1,940 00
Stocks and bonds.....	3,750 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	3,120 44
Cash on hand and in bank.....	2,002 58
Furniture and fixtures.....	41 05
	\$73,706 78

LIABILITIES

Due shareholders, dues.....	\$56,641 85
Due shareholders, dividends credited.....	5,210 35
Borrowed money.....	5,104 94
Advances by Land Bank.....	2,400 00
Undivided profits.....	1,883 62
Guaranty fund (as per section 392 of Banking Law).....	2,136 50
Maturity dividend fund.....	329 52
	\$73,706 78

RECEIPTS

Cash on hand January 1, 1917.....	\$4,647 48
Dues credited to members.....	12,775 60
Money borrowed.....	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	6,868 44
Loans on shares repaid.....	2,678 00
Interest received.....	3,947 28
Liberty bonds sold, national defense shares.....	4,217 25
Special deposit.....	10 00
	\$37,144 05

DISBURSEMENTS

Loaned on mortgage.....	\$8,800 00
Loaned on shares.....	525 00
Dues repaid on withdrawal, or applied on loans.....	15,060 50
Paid matured shares.....	587 17
Dividends paid on withdrawal, or applied on loans.....	745 83
Cash dividends paid on income and accumulative prepaid shares.....	1,133 24
Paid interest on borrowed money and prior mortgages.....	370 63
Paid salaries and clerk-hire.....	250 00
Paid advertising, printing and postage.....	84 91
Paid rent.....	240 00
Paid repairs to real estate.....	65 68
Paid taxes, insurance, etc.....	164 74

Paid banking department, examination.....	\$19 50
Paid banking department, assessment.....	5 41
Officers' bonds	8 00
State League dues	16 00
Maturity dividend	19 86
Liberty bonds purchased.....	6,710 00
Land bank repaid.....	300 00
Special deposits	25 00
Office expenses	10 00
Cash on hand December 31, 1917.....	2,002 58
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	\$37,144 05
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,395½; shares issued during the year, 135; shares withdrawn during the year, 92; shares in force, 1,438½. Borrowing members, 29, holding 216½ shares; non-borrowing members, 159, holding 1,222 shares. Female shareholders, 44, holding 328 shares. Total dividends credited members during the year on instalment shares, \$1,570.58; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,026.31; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$587.17. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$608.91. 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, \$6,375.68. Mortgages in force in New York State, \$40,175.68. One foreclosure during the year.

**BANK CLERKS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION
OF NEW YORK CITY**

No. 60 Beaver street, 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.....	Box 23, Sta. W, Brooklyn.
Treasurer.....	WILLIAM H. JUDSON.....	60 Beaver Street.
Attorneys.....	TAYLOR, KELLEY, BECKER & ROBERTS	30 Pine Street.

ASSETS

Loans on bond and mortgage.....	\$1,046,680 35
Loans on shares.....	80,600 00
Stocks and bonds.....	89,600 00
Shares of Land Bank of State of New York.....	6,000 00
Contracts for the sale of real estate.....	5,064 00
Real estate	5,000 00
Cash on hand and in bank.....	26,470 34
Advances for taxes, insurance, etc.....	1,655 27
Accrued interest	6,975 59
Instalments due and unpaid.....	\$1,894 00
Interest, premium, fees and fines due and unpaid.	543 89
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\$1,288,063 55

LIABILITIES

Due shareholders, dues	\$1,037,710 00
Due shareholders, dividends credited.....	175,067 97
Balance to be paid borrowers on mortgage loans.....	21,700 00
Undivided profits	4,705 81
Guaranty fund (as per section 392 of Banking Law).....	28,500 00
Suspense account	90 95
Advance payments	127 00
Special deposits	161 82
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	\$1,268,063 55

RECEIPTS

Cash on hand January 1, 1917.....	\$61,239 64
Dues credited to members.....	262,680 00
Mortgages redeemed, foreclosed or transferred to real estate..	79,650 65
Loans on shares repaid.....	46,284 00
Fines received	402 47
Interest received	66,457 89
Rent received	313 00
Dividends retained on withdrawals.....	2,186 55
Advances repaid	832 31
Special deposits	1,085 73
Advance payments	201 00
Fees for title policies.....	298 85
Over credit by bank.....	20
Contracts for sale of real estate.....	280 03
Suspense account	311 92
Bills receivable	32,000 00
Bonds sold	35,000 00
	<hr/>
	\$589,274 24

DISBURSEMENTS

Loaned on mortgage.....	\$142,750 00
Loaned on shares.....	56,040 00
Dues repaid on withdrawal, or applied on loans.....	158,724 00
Paid matured shares.....	38,600 00
Dividends paid on withdrawal, or applied on loans.....	21,043 00
Cash dividends paid on income and accumulative prepaid shares	5,700 00
Paid for real estate.....	2,000 00
Paid salaries and clerk-hire.....	3,885 00
Paid advertising, printing and postage.....	612 66
Paid repairs to real estate.....	136 13
Paid taxes, insurance, etc.....	162 32
Paid banking department, examination.....	162 50
Paid banking department, assessment.....	71 16
Officers' bonds	84 00
Advances for taxes, insurance, etc.....	1,747 82
Suspense account	300 44
Advance payments	176 64
Fees for title policies.....	308 85
Bonds purchased	105,000 00
Bonds of Land Bank.....	10,000 00
Bills receivable	12,000 00
Commission, sale of real estate.....	100 00
Directors' and auditors' fees.....	1,002 00
Legal services	500 00
General expense	163 59
Special deposits	1,524 79
Cash on hand December 31, 1917.....	26,479 34
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	\$589,274 24

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 21,560½; shares issued during the year, 5,923; shares withdrawn during the year, 5,583½; shares in force, 21,900. Borrowing members, 269, holding 4,735 shares; non-borrowing members, 2,398, holding 17,165 shares. Female shareholders, 837, holding 6,022 shares. Total dividends credited members during the year on instalment shares, \$52,607.24; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,700; rate, 5 per cent. No unpaid withdrawals. Amount of shares matured during the year, \$38,600. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,247.25. 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, 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, \$428,889.35. No foreclosures 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.....	\$266,802 33
Loans on shares.....	10,058 00
Stocks and bonds.....	8,755 79
Shares of Land Bank of State of New York.....	3,000 00
Contracts for the sale of real estate.....	3,085 72
Real estate	636,763 46
Cash on hand and in bank.....	25,371 11
Furniture and fixtures.....	2,666 14
Interest, premium, fees and fines due and unpaid.....	4,266 98
Advances for taxes, insurance, etc.....	264 92
Judgment	489 00
Agents' collections and funds to be accounted for.....	2,535 86
Miscellaneous	53 08

\$964,112 39

LIABILITIES

Due shareholders, dues.....	\$712,799 90
Due shareholders, dividends credited.....	17,624 13
Balance to be paid borrowers on mortgage loans.....	14,651 13
Prior mortgages	44,200 00
Borrowed money	27,500 00
Undivided profits	104,532 56
Guaranty fund (as per section 392 of Banking Law).....	10,172 34
Interest payable	728 26
Reserve for taxes.....	325 80
Insurance reserve	13,244 82
Liberty Loan bond accounts.....	14,002 40
Underlying mortgages on real estate.....	4,300 00
Unpaid operating expenses.....	31 05

\$964,112 39

RECEIPTS

Cash on hand January 1, 1917.....	\$31,248 10
Dues credited to members.....	107,277 56
Prior mortgages.....	20,000 00
Money borrowed.....	73,780 00
Mortgages redeemed, foreclosed or transferred to real estate..	88,598 81
Loans on shares repaid.....	11,115 00
Real estate sold.....	38,965 63
Fees received.....	357 00
Fines received.....	48 65
Interest received.....	6,565 53
Premium received.....	9,483 64
Rent received.....	31,752 50
Dividends retained on withdrawals.....	34 11
Advances repaid.....	842 38
Contracts for the sale of real estate.....	168 92
Agents' collections and fund to be accounted for.....	4,389 12
Furniture and fixtures.....	2,300 12
Bills receivable.....	251 00
Individual account.....	1,080 00
Insurance reserve.....	1,331 69
Petty cash.....	812 58
Liberty Loan clubs.....	184,104 63
Real estate expense returned.....	582 12
Expense returned.....	594 26
Dividends.....	30 95
Profit and loss, real estate sales.....	9,772 01
Profit and loss, real estate value increased.....	14,309 08
Profit and loss, return of fees advanced counsel.....	2,055 75
Profit and loss, mortgage satisfactions.....	35 50
Profit and loss appraisals and inspection costs.....	1,010 00
Profit and loss, miscellaneous expense.....	393 54
Assentors' surplus.....	3,907 63
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	\$647,197 81

DISBURSEMENTS

Loaned on mortgages.....	\$154,773 95
Loaned on shares.....	17,778 00
Dues repaid on withdrawal, or applied on loans.....	58,917 54
Paid matured shares.....	8,000 79
Dividends paid on withdrawal, or applied on loans.....	1,708 79
Cash dividends paid on income and accumulative prepaid shares.....	8,417 67
Paid borrowed money and prior mortgages.....	108,780 00
Paid interest on borrowed money and prior mortgages.....	7,259 75
Paid for real estate.....	10,636 93
Paid salaries and clerk-hire.....	9,991 04
Paid advertising, printing and postage.....	4,018 33
Paid rent.....	1,250 00
Paid repairs to real estate.....	5,554 40
Paid taxes, insurance, etc.....	10,573 64
Paid banking department, examination.....	143 00
Paid banking department, assessment.....	55 46
Officers' bonds.....	40 00
Advances for taxes, insurance, etc.....	1,028 80
Contracts for the sale of real estate.....	750 00
Real estate value increase.....	14,309 08
Agents' collections and funds to be accounted for.....	6,930 13
Furniture and fixtures.....	340 25
Premiums.....	43 41
Real estate improvements.....	35 95
Petty cash.....	859 68
Bonds.....	4,418 75

Individual account	\$1,297 54
Bills receivable	251 00
Profit and loss, trust deeds and mortgages.....	470 35
Profit and loss, real estate sales.....	706 71
Profit and loss, real estate improvements.....	664 59
Profit and loss, furniture and fixtures.....	2,227 62
Profit and loss, inspection loans.....	130 75
Profit and loss, miscellaneous.....	265 00
Legal expenses	3,149 46
Commissions, real estate sales.....	575 05
Miscellaneous	376 85
Traveling expenses	582 95
Registration fees	25 00
Directors' fees	595 84
Registrar's service	100 00
Ice, towels and water.....	59 65
Assessor's surplus	3,444 43
Liberty Loan accounts.....	170,102 23
Telephone services	186 34
Cash on hand December 31, 1917.....	25,371 11
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	\$647,197 81
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Plan, permanent. Par value of shares, \$100. Instalments are 25 cents, 40 cents, 50 cents, 70 cents and \$1 monthly.

Shares in force January 1, 1917, 15,807; shares issued during the year, 12,680; shares withdrawn during the year, 5,075; shares in force, 23,412. Borrowing members, 52, holding 1,589 shares; non-borrowing members, 1,062, holding 21,823 shares. Female shareholders, 450, holding 4,500 shares. Total dividends credited members during the year on instalment shares, \$2,126.51; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$16,137.73; rate, 4½ per cent., 5 per cent., 5½ per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,000.79. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$16,260.40. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$31.05.

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, Kings, New York, Orange, Queens, and Westchester counties, New York State, and in Texas and Virginia. Largest mortgage loan outstanding, \$21,494. Mortgages in force in New York State, \$238,221.82. One foreclosure 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

Loans on bond and mortgage.....	\$7,900 00
Stocks and bonds	9,840 00
Cash on hand and in bank.....	217 28
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	\$17,957 28
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LIABILITIES

Due shareholders, dues.....	\$13,455 00
Due shareholders, dividends credited.....	1,089 71
Borrowed money	3,350 00
Guaranty fund (as per section 392 of Banking Law).....	62 57

\$17,957 28

RECEIPTS

Cash on hand January 1, 1917.....	\$261 94
Dues credited to members.....	7,029 00
Money borrowed	8,875 00
Fines received	4 54
Interest received	772 84
Dividends retained on withdrawals.....	12 85
Contribution from California Perfume Co., Inc.....	130 80

\$17,086 97

DISBURSEMENTS

Loaned on mortgage.....	\$7,900 00
Dues repaid on withdrawal, or applied on loans.....	3,088 00
Dividends paid on withdrawal, or applied on loans.....	127 61
Paid borrowed money and prior mortgages.....	5,525 00
Paid interest on borrowed money and prior mortgages.....	211 98
Paid rent	5 00
Paid banking department, examination.....	10 50
Paid banking department, assessment.....	1 60
Cash on hand December 31, 1917.....	217 28

\$17,086 97

Plan, serial. Par value of shares, \$100. Instalments are \$1 monthly. Shares in force January 1, 1917, 463; shares issued during the year, 243; shares withdrawn during the year, 169; shares in force, 537. No borrowing members. Non-borrowing members, 97, holding 537 shares. Female shareholders, 54, holding 239 shares. Total dividends credited members during the year on instalment shares, \$659; rate, 6 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$17.10. Unpaid, none. No premium plan. No premium charged.

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

Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$7,900. No foreclosures during the year.

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 1869]

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.....	\$59,389 57
Loans on shares.....	695 00
Stocks and bonds	1,350 00
Real estate	2,062 89
Cash on hand and in bank.....	3,030 67
Furniture and fixtures.....	300 00

\$66,828 13

LIABILITIES

Due shareholders, dues.....	\$59,714 59
Due shareholders, dividends credited.....	3,520 62
Undivided profits.....	1,107 53
Guaranty fund (as per section 392 of Banking Law).....	2,248 97
Accrued interest.....	3 42
Liberty bond account.....	233 00
	<hr/>
	\$66,828 13
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,096 31
Dues credited to members.....	14,227 44
Money borrowed.....	6,300 00
Mortgages redeemed, foreclosed or transferred to real estate.....	17,350 00
Loans on shares repaid.....	450 00
Interest received.....	3,365 41
Premium received.....	559 10
Profit and loss.....	06
Dividends credited instalment shares.....	1,218 32
Guaranty fund.....	144 78
Liberty bonds sold.....	1,883 00
Interest on bonds.....	6 34
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	\$46,600 76
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DISBURSEMENTS

Loaned on mortgage.....	\$8,500 00
Loaned on shares.....	560 00
Dues repaid on withdrawal, or applied on loans.....	17,146 38
Dividends paid on withdrawal, or applied on loans.....	1,516 79
Cash dividends paid on income and accumulative prepaid shares.....	1,596 13
Paid borrowed money and prior mortgages.....	8,800 00
Paid interest on borrowed money and prior mortgages.....	31 33
Paid salaries and clerk-hire.....	660 00
Paid advertising, printing and postage.....	53 60
Paid rent.....	183 20
Paid taxes, insurance, etc.....	24 33
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	5 27
Sundry expense.....	100 87
Suspense account.....	2 00
Profit and loss, guaranty fund.....	144 78
Profit and loss, dividends credited instalment shares.....	1,218 32
Liberty bonds purchased.....	3,000 00
Exchange.....	11
Profit and loss.....	4 56
Interest on bonds.....	2 92
Cash on hand December 31, 1917.....	3,030 67
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	\$46,600 76
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Plan, permanent. Par value of shares, \$250. Instalments are 50 cents weekly.

Shares in force January 1, 1917, 610; shares issued during the year, 74; shares withdrawn during the year, 110; shares in force, 574. Borrowing members, 27, holding 174 shares; non-borrowing members, 140, holding 400 shares. Female shareholders, 36, holding 125 shares. Total dividends credited members during the year on instalment shares, \$1,218.32; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,596.13; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,002.28. 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, \$5,000. Mortgages in force in New York State, \$30,489.57. 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.....	130 Water Street.
Secretary.....	ROBERT B. WALDO.....	23 and 25 East 26th Street.
Treasurer.....	CHARLES L. HEINS.....	Glen Ridge, N. J.
Attorneys.....	MACKELAR & GERBRACHT	43 Cedar Street.

ASSETS

Loans on bond and mortgage.....	\$6,100 00
Loans on shares	2,255 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	4,337 61
Real estate	111,400 75
Cash on hand and in bank.....	416 04
Furniture and fixtures.....	100 00
Advances for taxes, insurance, etc.....	24 00
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	\$125,633 40
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LIABILITIES

Due shareholders, dues	\$46,844 58
Due share holders, matured shares.....	31,343 40
Due shareholders, dividends credited.....	18,207 56
Prior mortgages	25,000 00
Undivided profits	1,047 81
Guaranty fund (as per section 392 of Banking Law).....	2,565 05
Accrued interest payable.....	625 00
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	\$125,633 40
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$916 04
Dues credited to members.....	79 89
Mortgages redeemed, foreclosed or transferred to real estate..	700 00
Fines received	15 16
Interest received	496 88
Premium received	169 79
Rent received	2,647 74
Advances repaid	28 00
Contracts for the sale of real estate.....	690 27
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	\$5,743 77
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DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$176 53
Paid matured shares.....	400 00
Dividends paid on withdrawal, or applied on loans.....	32 00
Paid interest on borrowed money and prior mortgages.....	625 00
Paid salaries and clerk-hire.....	1,566 50

Paid advertising, printing and postage.....	\$105 72
Paid rent	686 38
Paid repairs to real estate.....	985 92
Paid taxes, insurance, etc.....	505 29
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	8 53
Advances for taxes, insurance, etc.....	18 00
Contracts for the sale of real estate.....	48 94
Legal expense	62 75
Real estate expense.....	12 75
Sundry expenses	64 17
Cash on hand December 31, 1917.....	416 04
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	\$5,743 77
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Plan, permanent. Per value of shares, \$100. Instalments are 12 cents per week; 10 cents, 20 cents, 25 cents, 50 cents, 75 cents and \$1 monthly.

Shares in force January 1, 1917, 2,837; shares issued during the year, none; shares withdrawn during the year, 20; shares in force, 2,817. Borrowing members, 19, holding 159 shares; non-borrowing members, 293, holding 2,658 shares. Female shareholders, 89, holding 561 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$20,204.40.

Amount of shares matured during the year, \$1,000. 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, \$2,422.77. Unpaid, none.

Premium plan, instalment and premium interest. Interest paid by borrowing members, 5½ per cent. and 6 per cent. Premium paid by borrowing members, 1 4-5 per cent.

Loans have been made in Albany, Erie, 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, \$5,100. No foreclosures during the year.

CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF NEW YORK

No. 14 Bible House, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	CHARLES STUART FOLSOM.....	14 Bible House.
Secretary.....	ARTHUR G. HOLBROOK.....	14 Bible House.
Treasurer.....	ALBERT M. GLOVER.....	14 Bible House.
Attorneys.....	AUSTIN & MCKOWON.....	50 Church Street.

ASSETS

Loans on bond and mortgage.....	\$146,650 00
Loans on shares.....	895 00
Stocks and bonds.....	2,000 00
Shares of Land Bank of State of New York.....	10,000 00
Cash on hand and in bank.....	5,138 44
Furniture and fixtures.....	1 00
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	\$164,684 44
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LIABILITIES

Due shareholders, dues and dividends credited.....	\$107,281 62
Balance to be paid borrowers on mortgage loans.....	1,150 00
Advances by Land Bank.....	45,000 00
Undivided profits	3,840 73
Guaranty fund (as per section 392 of Banking Law).....	6,500 00

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Suspense account	\$85 55
Appraisal and examination charges.....	593 44
Interest due and accrued.....	233 10
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	\$164, 684 44

RECEIPTS

Cash on hand January 1, 1917.....	\$925 69
Dues credited to members.....	25, 676 09
Money borrowed	5, 417 28
Mortgages redeemed, foreclosed or transferred to real estate..	30, 300 00
Fees received	7 00
Fines received	1 72
Interest received	9, 454 08
Premium received	27 12
Building and loan contracts.....	20, 000 00
Dividend, Land Bank.....	250 00
Appraisal and examination charges.....	230 00
Land Bank, bond account.....	50, 283 50
Land Bank	50, 283 50
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	\$192, 855 98

DISBURSEMENTS

Loaned on mortgage.....	\$58, 600 00
Loaned on shares.....	50 00
Dues repaid on withdrawal, or applied on loans.....	27, 008 96
Cash dividends paid on income and accumulative prepaid shares	3, 655 30
Paid borrowed money and prior mortgages.....	15, 417 28
Pain interest on borrowed money and prior mortgages.....	1, 609 47
Paid salaries and clerk-hire.....	687 52
Paid advertising, printing and postage.....	177 81
Paid rent	500 00
Paid banking department, examination.....	26 00
Paid banking department, assessment.....	8 74
Officers' bonds	33 13
Sundry expenses	5 60
League dues and expenses.....	78 15
Dividends	1, 394 10
Building and loan contracts.....	18, 850 00
Liberty bonds purchased.....	2, 000 00
Land Bank, bond account.....	55, 283 50
Land Bank	283 50
Interest, Land Bank and Queens County Trust Co.....	1, 085 63
Appraisal and examination charges.....	593 59
Directors' fees	300 00
Auditors and by-law committees fees.....	59 13
Registering assignments to Land Bank.....	10 13
Cash on hand December 31, 1917.....	5, 138 44
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	\$192, 855 98

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly and 43½ cents monthly.

Shares in force January 1, 1917, 3,686½; shares issued during the year, 434; shares withdrawn during the year, 57½; shares in force, 4,063. Borrowing members, 27, holding 1,446 shares; non-borrowing members, 251, holding 2,617 shares. Female shareholders, 105, holding 2,107 shares. Total dividends credited members during the year on instalment shares, \$1,364.16; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$3,685.24; rate 4 per cent. and 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, \$1,851.47. 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, \$27,100. Mortgages in force in New York State, \$123,750. No foreclosures during the year.

EDGEHILL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 233 Broadway, New York, N. Y.

[Organized under Law of 1909. Commenced business 1909]

Officers	Names	Post-office addresses
Secretary.....	ALPHEUS H. FAVOUR.....	Prescott, Arizona.
Acting Secretary.....	FRANK DLOUHY, JR.	233 Broadway.

ASSETS

Cash on hand and in bank.....	\$387 94
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LIABILITIES

Undivided profits	\$387 94
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RECEIPTS

Cash on hand January 1, 1917.....	\$4,434 49
Dues credited to members.....	908 00
Mortgages redeemed, foreclosed or transferred to real estate..	30,000 00
Interest received	479 94
Dividends retained on withdrawals.....	8 01
	\$35,830 44

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$31,362 94
Dividends paid on withdrawal, or applied on loans.....	3,525 78
Cash dividends paid on income and accumulative prepaid shares	470 00
Paid salaries and clerk-hire.....	32 28
Paid rent	45 00
Paid banking department.....	6 50
Cash on hand December 31, 1917.....	387 94
	\$35,830 44

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

Shares in force January 1, 1917, 440 $\frac{1}{4}$; shares issued during the year, none; shares withdrawn during the year, 440 $\frac{1}{4}$; shares in force, none. Total dividends credited members during the year on instalment shares, \$856.55; rate 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$470; 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, \$77.28. Unpaid, none.

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

No loans outstanding. 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 East 72d Street.
Treasurer.....	JAN STANEK.....	369 East 72d Street.
Attorney.....	THOMAS CAPEK.....	1429 First Avenue.

ASSETS

Loans on bond and mortgage.....	\$12,000 00
Loans on shares.....	1,690 00
Stocks and bonds.....	100 00
Cash on hand and in bank.....	441 83
Furniture and fixtures.....	26 84
Interest, premium, fees and fines due and unpaid.....	364 30
Liberty bonds held for members.....	641 00
	<hr/>
	\$15,263 97
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$12,975 50
Due shareholders, dividends credited.....	1,145 44
Undivided profits.....	416 03
Guaranty fund (as per section 392 of Banking Law).....	727 00
	<hr/>
	\$15,263 97
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$182 90
Dues credited to members.....	1,645 25
Money borrowed.....	500 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Loans on shares repaid.....	628 00
Fees received.....	3 00
Fines received.....	33 50
Interest received.....	849 43
Dividends retained on withdrawals.....	66 32
Profit and loss.....	2 00
Payments on Liberty bonds.....	1,559 00
	<hr/>
	\$6,469 40
	<hr/>

DISBURSEMENTS

Loaned on shares.....	\$802 00
Dues repaid on withdrawal, or applied on loans.....	1,457 75
Dividends paid on withdrawal, or applied on loans.....	117 00
Paid borrowed money and prior mortgages.....	1,100 00
Paid interest on borrowed money and prior mortgages.....	70 08
Paid salaries and clerk-hire.....	123 00
Paid advertising, printing and postage.....	28 85
Paid rent.....	14 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	1 89
Liberty bonds purchased.....	2,300 00
Cash on hand December 31, 1917.....	441 83
	<hr/>
	\$6,469 40
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 170; shares issued during the year, 3; shares withdrawn during the year, 37; shares in force, 136. Borrowing members, 11, holding 32 shares; non-borrowing members, 31, holding 104 shares. Female shareholders, 15, holding 42 shares. Total dividends credited members during the year on instalment shares, \$764.60; 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, \$158.70. Unpaid, none.

Premium plan, instalment. 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, \$12,000. 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.....	2114 Caton Ave., Brooklyn.
Attorney.....	FRANK H. HENNESSY.....	Haworth, N. J.

ASSETS

Loans on bond and mortgage.....	\$2,611,871 75
Loans on shares.....	8,057 90
Stocks and bonds.....	139,100 00
Shares of Land Bank of State of New York.....	10,000 00
Contracts for the sale of real estate.....	53,315 93
Real estate	110,675 63
Cash on hand and in bank.....	62,763 88
Furniture and fixtures.....	700 00
Advances for taxes, insurance, etc.....	794 44
	<u>\$2,997,279 53</u>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$2,454,581 17
Balance to be paid borrowers on mortgage loans.....	15,536 00
Borrowed money	230,072 49
Advances by Land Bank.....	190,000 00
Undivided profits	55,173 07
Guaranty fund (as per section 392 of Banking Law).....	47,200 00
Individual accounts	4,716 80
	<u>\$2,997,279 53</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$36,539 25
Dues credited to members.....	1,104,781 08
Money borrowed	318,004 54
Mortgages redeemed, foreclosed or transferred to real estate..	380,483 88
Loans on shares repaid.....	24,522 06
Real estate sold.....	11,578 38
Interest received	138,568 86
Advances repaid	385 45
Liberty bonds	78,050 00
Contracts for the sale of real estate.....	88,893 21

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Individual accounts	\$25,811 22
Attorney and appraisal payments	10,571 10
Real estate profit	10,573 46
Miscellaneous profits	708 51
Drawing papers	1,690 22
Furniture and fixtures	200 00
Loans to savings and loan associations paid	35,000 00
Advances by Land Bank	200,000 00
	<hr/>
	\$2,466,361 02

DISBURSEMENTS

Loaned on mortgage	\$847,679 30
Loaned on shares	22,452 90
Dues repaid on withdrawal, or applied on loans	850,997 47
Dividends paid on withdrawal, or applied on loans	93,577 16
Cash dividends paid on income and accumulative prepaid shares	1,527 75
Paid borrowed money and prior mortgages	212,932 05
Paid interest on borrowed money and prior mortgages	10,411 85
Paid for real estate	7,241 20
Paid salaries and clerk-hire	12,292 50
Paid advertising, printing and postage	7,360 81
Paid rent	3,600 00
Paid repairs to real estate	514 37
Paid taxes, insurance, etc.	2,048 70
Paid banking department, examination	146 25
Paid banking department, assessment	146 67
Individual accounts	28,682 83
Advances for taxes, insurance, etc.	890 10
Audit	360 00
Commission on sale of real estate	150 00
Contracts for the sale of real estate	13,009 75
Attorney and appraisal payments	10,497 43
Loans charged to guaranty fund	770 58
Land Bank repayment	10,000 00
Miscellaneous, profit and loss	382 55
Liberty bonds purchased	217,150 00
Loans to savings and loan associations	35,000 00
Land Bank shares purchased	9,000 00
Sundry expenses	2,797 06
Telephone	247 45
Attorney's fees	1,730 41
Cash on hand December 31, 1917	62,763 88
	<hr/>
	\$2,466,361 02

Plan, permanent. Par value of shares, \$100.

Shares in force January 1, 1917, 172,118; shares issued during the year, 59,863; shares withdrawn during the year, 37,573; shares in force, 194,408. Borrowing members, 1,022, holding 20,332 shares; non-borrowing members, 3,660, holding 174,076 shares. Female shareholders, no record kept. Total dividends credited or paid in cash to members during the year, \$95,104.91; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$26,657.82. 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 Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$50,000. Mortgages in force in New York State, \$644,450.50. 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 1886]

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.....	390 East 7th Street, B'klyn.
Attorney.....	IRVING W. DIMELOW.....	52 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$103,511 47
Loans on shares.....	1,980 00
Stocks and bonds.....	1,237 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	5,776 39
Real estate	33,384 08
Cash on hand and in bank.....	3,753 57
Furniture and fixtures.....	300 00
Interest, premium, fees and fines due and unpaid.....	117 36
Advances for taxes, insurance, etc.....	46 00
Special deposits	35 00
	<hr/>
	\$151,140 87

LIABILITIES

Due shareholders, dues.....	\$118,041 85
Due shareholders, dividends credited.....	18,430 63
Borrowed money	8,800 00
Undivided profits	2,861 94
Guaranty fund (as per section 392 of Banking Law).....	3,006 45
	<hr/>
	\$151,140 87

RECEIPTS

Cash on hand January 1, 1917.....	\$8,008 88
Dues credited to members.....	27,877 06
Money borrowed	20,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	18,671 74
Loans on shares repaid.....	2,113 75
Fines received	9 88
Interest received	6,187 09
Premium received	768 30
Rent received	2,134 50
Dividends retained on withdrawals.....	243 83
Advances repaid	250 79
Special deposits	33 22
National defense shares.....	1,263 00
Contracts for the sale of real estate.....	610 50
	<hr/>
	\$88,172 54

DISBURSEMENTS

Loaned on mortgage.....	\$17,600 00
Loaned on shares.....	1,073 75
Dues repaid on withdrawal, or applied on loans.....	37,865 71
Dividends paid on withdrawal or applied on loans.....	4,215 84
Cash dividends paid on income and accumulative prepaid shares	1,444 24
Paid borrowed money and prior mortgages.....	14,500 00
Paid interest on borrowed money and prior mortgages.....	357 06

Paid salaries and clerk-hire	\$1,482 50
Paid advertising, printing and postage.....	136 05
Paid rent	240 00
Paid repairs to real estate.....	1,100 00
Paid taxes, insurance, etc.....	1,284 94
Paid banking department, examination.....	43 10
Paid banking department, assessment.....	10 21
Advances for taxes, insurance, etc.....	291 26
Liberty bond account.....	2,500 00
Special deposits	73 22
Miscellaneous expense	209 11
Office expense	11 98
Cash on hand December 31, 1917.....	3,753 57
	\$88,172 54

Plan, permanent. Par value of shares, \$100 and \$200. Instalments are 10 cents weekly and \$1 monthly.

Shares in force January 1, 1917, 1,933; shares issued during the year, 687; shares withdrawn during the year, 400; shares in force, 2,220. Borrowing members, 43, holding 886 shares; non-borrowing members, 285, holding 1,334 shares. Female shareholders, 38, holding 134 shares. Total dividends credited members during the year on instalment shares, \$4,654.54; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,444.24; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,079.64. Unpaid, none.

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

Loans have been made in Bronx, Kings, New York, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$4,500. Mortgages in force in New York State, \$88,661.47. 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.....	THOMAS 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.....	969 43
Cash on hand and in bank.....	1,268 60
Furniture and fixtures.....	75 00
Interest, premium, fees and fines due and unpaid.....	105 66
	\$8,418 69

LIABILITIES

Due shareholders, dues.....	\$5,896 00
Due shareholders, dividends credited.....	1,550 56
Guaranty fund (as per section 392 of Banking Law).....	375 94
Suspense account	596 19
	\$8,418 69

RECEIPTS

Cash on hand January 1, 1917.....	\$1,819 75
Dues credited to members.....	853 20
Loans on shares repaid.....	8 41
Fines received.....	38 61
Interest and premium received.....	456 04
Dividends retained on withdrawals.....	20 22

\$3,196 23

DISBURSEMENTS

Loaned on shares.....	\$500 00
Dues repaid on withdrawal, or applied on loans.....	872 00
Dividends paid on withdrawal, or applied on loans.....	392 33
Paid advertising, printing and postage.....	11 80
Paid rent.....	120 00
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 50
Officers' bonds.....	20 00
Cash on hand December 31, 1917.....	1,268 60

\$3,196 23

Plan, serial. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1917, 159; shares issued during the year, 43; shares withdrawn during the year, 29; shares in force, 173. Borrowing members, 1, holding 24 shares; non-borrowing members, 35, holding 149 shares. Female shareholders, 25, holding 111 shares. Total dividends credited members during the year on instalment shares, \$331; rate 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$151.80. 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 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 1851. 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.....	829 78
	<hr/>
	\$3,109 70

LIABILITIES

Due shareholders, dues and dividends credited.....	\$2,255 00
Undivided profits.....	604 70
Guaranty fund (as per section 392 of Banking Law).....	250 00
	<hr/>
	\$3,109 70

RECEIPTS

Cash on hand January 1, 1917.....	\$667 53
Interest received	26 23
Rent received	180 00
	<hr/>
	\$873 76
	<hr/> <hr/>

DISBURSEMENTS

Paid advertising, printing and postage.....	\$2 50
Paid taxes, insurance, etc.....	33 30
Paid banking department, examination.....	7 00
Paid banking department, assessment.....	1 18
Cash on hand December 31, 1917.....	829 78
	<hr/>
	\$873 76
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$100. Instalments are 55 cents monthly.

Shares in force January 1, 1917, 90; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 90. No borrowing members. Non-borrowing members, 7, holding 90 shares. Female shareholders, none.

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, \$2.50. Unpaid, none.

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

No 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.....	247 East 122nd Street.
Attorney.....	WALTER L. DURACK.....	215 Montague St., Brooklyn.

ASSETS

Loans on bond and mortgage.....	\$30,050 00
Loans on shares	150 00
Stocks and bonds	500 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	2,243 33
Furniture and fixtures.....	120 00
Interest, premium, fees and fines due and unpaid.....	30 75
Special deposits	120 00
	<hr/>
	\$34,214 08
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$32,097 46
Due shareholders, dividends credited.....	1,784 85
Undivided profits	131 23
Guaranty fund (as per section 392 of Banking Law).....	200 54
	<hr/>
	\$34,214 08
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,862 68
Dues credited to members.....	24,162 68
Mortgages redeemed, foreclosed or transferred to real estate..	2,500 00
Fees received	21 50
Interest received	1,476 92
Dividends retained on withdrawals.....	73
Appraisals	87 00
Legal expense	50 00
Metropolitan league	3 91
Money exchanges	1,096 51
	<hr/>
	\$33,261 93
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DISBURSEMENTS

Loaned on mortgage	\$14,300 00
Loaned on shares	150 00
Dues repaid on withdrawal, or applied on loans.....	14,266 32
Dividends paid on withdrawal, or applied on loans.....	329 24
Paid salaries and clerk-hire.....	70 00
Paid advertising, printing and postage.....	22 84
Paid rent	6 50
Paid taxes, insurance, etc.....	3 06
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	2 38
League dues	8 00
Liberty bonds purchased.....	500 00
Special deposit	100 00
Appraisal and legal expense.....	119 50
Janitor	13 00
Officers' bonds	12 00
Light	3 00
Notary	6 00
Money exchanges	1,096 76
Cash on hand December 31, 1917.....	2,243 33
	<hr/>
	\$33,261 93
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Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 817; shares issued during the year, 305; shares withdrawn during the year, 150; shares in force, 972. Borrowing members, 14, holding 302 shares; non-borrowing members, 138, holding 670 shares. Female shareholders 26, holding 136 shares. Total dividends credited members during the year on instalment shares, \$864.51; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$260.04; 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, \$140.74. Unpaid, none.

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

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, \$10,500. 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.....	824 Jackson Avenue.
Secretary.....	C. WOODS BOWERS.....	507 W. 160th Street.
Treasurer.....	CHARLES T. DEERING.....	Bath Beach.
Attorney.....	JOHN P. DUNN.....	41 Park Row.

ASSETS

Loans on bond and mortgage.....	\$18,916 75
Contracts for the sale of real estate.....	6,685 34
Real estate	40,607 35
Cash on hand and in bank.....	2,738 82
Furniture and fixtures	200 00
Interest, premium, fees and fines due and unpaid.....	440 97
Advances for taxes, insurance, etc.....	64 89
	<hr/>
	\$69,654 12

LIABILITIES

Due shareholders, dues and dividends credited.....	\$66,516 68
Undivided profits	448 26
Guaranty fund (as per section 392 of Banking Law).....	2,055 43
Suspense accounts	625 00
Commission account	8 75
	<hr/>
	\$69,654 12

RECEIPTS

Cash on hand January 1, 1917.....	\$385 92
Dues credited to members.....	455 00
Mortgages redeemed, foreclosed or transferred to real estate..	300 00
Real estate sold.....	7,000 00
Interest received	1,128 49
Premium received	196 22
Rent received	1,111 00
Advances repaid	189 28
Contracts for the sale of real estate.....	2,117 66
Telephone	69 59
Fire insurance	75 00
Rebate	2 85
	<hr/>
	\$13,031 01

DISBURSEMENTS

Loaned on mortgage	\$6,000 00
Dues repaid on withdrawal, or applied on loans.....	1,137 19
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	128 77
Paid rent	165 00
Paid repairs to real estate.....	322 80
Paid taxes, insurance, etc.....	1,444 80
Paid banking department, examination.....	35 75
Paid banking department, assessment.....	5 17
Officers' bonds	16 00
Telephone	37 95
Collection	30
Commission, sale of real estate.....	100 00
Loss on sale of real estate.....	298 46
Cash on hand December 31, 1917.....	2,738 82
	<hr/>
	\$13,031 01

Plan, permanent. Par value of shares, \$100 and \$250. Instalments are 12½ cents and 25 cents weekly.

Shares in force January 1, 1917, 3,053; shares issued during the year, none; shares withdrawn during the year, 12; shares in force, 3,041. Borrowing members, 7, holding 23 shares; non-borrowing members, 327, holding 3,018 shares. Female shareholders, 118, holding 990 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$54,337.69. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$948.02. 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 of \$250.

Loans have been made in Kings, Queens, New York and Westchester counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$12,916.75. 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.....	DE WITT V. WEED.....	451 West 162d Street.
Financial Secretary..	RICHARD N. COTTER.....	131 East 23d Street.
Treasurer.....	WILLIAM S. BECKLEY.....	133 East 23rd Street.
Attorney.....	ROBERT H. BERGMAN.....	3210 Third Avenue.

ASSETS

Loans on bond and mortgage.....	\$785,900 00
Loans on shares	28,680 00
Stocks and bonds	5,000 00
Real estate	10,000 00
Cash on hand and in bank.....	2,221 37
Interest, premium, fees and fines due and unpaid.....	7,115 74
Advances for taxes, insurance, etc.....	849 53
	<hr/>
	\$839,766 64

LIABILITIES

Due shareholders, dues	\$642,374 00
Due shareholders, dividends credited.....	121,791 46
Balance to be paid borrowers on mortgage loans.....	6,400 00
Borrowed money	35,005 00
Undivided profits	7,284 53
Guaranty fund (as per section 392 of Banking Law).....	26,000 00
Special deposits	911 65
	<hr/>
	\$839,766 64

RECEIPTS

Cash on hand January 1, 1917.....	\$14,237 43
Dues credited to members.....	155,580 00
Money borrowed	34,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	85,175 00
Loans on shares repaid.....	10,738 00
Fees received	517 30
Fines received	158 67
Interest received	42,946 00

Dividends retained on withdrawals	\$1,846 45
Advances repaid	1,358 59
Special deposits	429 50
Deficiency judgment	279 62
	\$347,266 65

DISBURSEMENTS

Loaned on mortgage	\$171,390 00
Loaned on shares	17,241 00
Dues repaid on withdrawal, or applied on loans.....	72,111 00
Paid matured shares	28,255 00
Dividends paid on withdrawal, or applied on loans.....	8,585 79
Cash dividends paid on income and accumulative prepaid shares	1,794 76
Paid borrowed money and prior mortgages.....	32,000 00
Paid interest on borrowed money and prior mortgages.....	1,654 07
Paid salaries and clerk-hire.....	3,119 50
Paid advertising, printing and postage.....	760 01
Paid rent	600 00
Paid repairs to real estate.....	163 00
Paid taxes, insurance, etc.....	50 00
Paid banking department, examination.....	43 30
Paid banking department, assessment.....	45 33
Officers' bonds	20 00
Advances for taxes, insurance, etc.....	2,042 72
League dues	18 00
Special deposits	151 80
Liberty bonds purchased.....	5,000 00
Cash on hand December 31, 1917.....	2,221 37
	\$347,266 65

Plan, serial. Par value of shares, \$200 and \$250. Instalments are \$1 monthly.

Shares in force January 1, 1917, 13,571; shares issued during the year, 2,068; shares withdrawn during the year, 2,312; shares in force, 13,327. Borrowing members, 321, holding 3,912 shares; non-borrowing members, 1,368, holding 9,415 shares. Female shareholders, 825, holding 6,691 shares. Total dividends credited members during the year on instalment shares, \$34,506.09; rate, 5½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,794.76; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$28,255. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,517.51. Unpaid, none.

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

Loans have been made in Bronx, Nassau, New York, Kings, 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, \$772,500. No 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 1888]

Officers	Names	Post-office addresses
President.....	WM. M. EMBLER.....	32 Beekman Place.
Secretary.....	ISAAC S. MARTIN.....	43 West 125th Street.
Treasurer.....	JOHN R. BRODIE.....	38 Park Place.
Attorney.....	WILLIAM LANGDON.....	2 Rector Street.

ASSETS

Loans on bond and mortgage.....	\$303,127 66
Loans on shares.....	7,088 00
Stocks and bonds.....	5,465 00
Contracts for the sale of real estate.....	5,900 00
Real estate	34,907 95
Cash on hand and in bank.....	2,715 87
Interest, premium, fees and fines due and unpaid.....	3,379 46
Advances for taxes, insurance, etc.....	704 20
	<hr/>
	\$363,288 14

LIABILITIES

Due shareholders, dues.....	\$256,553 40
Due shareholders, dividends credited.....	60,053 41
Balance to be paid borrowers on mortgage loans.....	21,300 00
Undivided profits	2,916 16
Guaranty fund (as per section 392 of Banking Law).....	18,000 00
Lease contracts	1,422 00
Real estate contracts.....	2,196 80
Mortgage account	421 58
Special deposits	226 71
Suspense account	198 08
	<hr/>
	\$363,288 14

RECEIPTS

Cash on hand January 1, 1917.....	\$51,174 82
Dues credited to members.....	56,868 94
Mortgages redeemed, foreclosed or transferred to real estate..	11,197 34
Loans on shares repaid.....	8,205 00
Real estate sold.....	2,650 00
Fees received	6 00
Fines received	293 45
Interest received	14,804 00
Premium received	5,658 66
Rent received	635 00
Dividends retained on withdrawals.....	1,690 60
Advances repaid	98 00
Liberty bonds sold.....	2,035 00
Real estate contracts.....	644 40
Mortgage account	359 33
Special deposit	603 00
Lease contracts	59 00
	<hr/>
	\$156,982 54

DISBURSEMENTS

Loaned on mortgage.....	\$47,734 00
Loaned on shares.....	4,179 00
Dues repaid on withdrawal, or applied on loans.....	47,905 49
Paid matured shares.....	31,750 00
Dividends paid on withdrawal, or applied on loans.....	5,059 19
Cash dividends paid on income and accumulative prepaid shares	112 47
Paid for real estate.....	2,600 00
Paid salaries and clerk-hire.....	3,867 50
Paid advertising, printing and postage.....	389 76
Paid rent	650 00
Paid repairs to real estate.....	265 08
Paid taxes, insurance, etc.....	534 40
Paid banking department, examination.....	49 35
Paid banking department, assessment.....	22 18

Officers' bonds	\$70 00
Advances for taxes, insurance, etc.....	722 20
Liberty bonds purchased.....	7,500 00
Specials deposits	461 01
Legal service	271 05
Miscellaneous office expense.....	123 99
Cash on hand December 31, 1917.....	2,715 87
	\$156,982 54

Plan, serial. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1917, 5,554; shares issued during the year, 1,139; shares withdrawn during the year, 1,257; shares in force, 5,436. Borrowing members 111, holding 1,475 shares; non-borrowing members, 560, holding 3,961 shares. Female shareholders, 230, holding 1,522 shares. Total dividends credited members during the year on instalment shares, \$15,491.20; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$112.47; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,750. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,101.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 40 cents per share per month.

Loans have been made in Bronx, Kings, Nassau, New York, Queens, Richmond and Westchester counties, New York State and in Connecticut and New Jersey. Largest mortgage loan outstanding, \$9,000. Mortgages in force in New York State, \$284,877.66. One foreclosure 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.....	130 East 15th Street.
Secretary.....	E. F. BONDY.....	130 East 15th Street.
Treasurer.....	ADOLPH HERTZ.....	130 East 15th Street.
Attorneys.....	BEARDSLEY, HEMMINS & TAYLOR	64 Wall Street.

ASSETS

Loans on bond and mortgage.....	\$474,750 00
Loans on shares.....	31,670 55
Stocks and bonds.....	20,950 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	3,527 90
Cash on hand and in bank.....	11,197 98
Instalments due and unpaid.....	1,036 50
Interest, premium, fees and fines due and unpaid.....	1,039 74
Advances for taxes, insurance, etc.....	284 60
Accrued interest on straight mortgages.....	1,815 93
Accrued interest on bonds.....	153 54
Unexpired insurance	10 52
	\$547,437 26

LIABILITIES

Due shareholders, dues.....	\$485,769 84
Due shareholders, matured shares.....	1,319 93
Due shareholders, dividends credited.....	55,246 11
Undivided profits	1,061 58
Guaranty fund (as per section 392 of Banking Law).....	3,854 38

Prepaid interest on mortgages	\$96 91
Prepaid interest on share loans.....	77
Prepaid interest on straight mortgages.....	37 74
Special deposit	50 00
	<hr/>
	\$547,437 26
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RECEIPTS

Cash on hand January 1, 1917.....	\$44,101 81
Dues credited to members.....	296,572 43
Mortgages redeemed, foreclosed or transferred to real estate..	13,075 00
Loans on shares.....	29,687 25
Fines received	238 70
Interest received	26,289 41
Rent received	6 00
Dividends retained on withdrawals.....	1,087 62
Advances repaid	986 95
Expense of closing loan repaid by borrowers.....	406 46
Special deposits	321 92
Suspense, fire loss.....	592 70
Miscellaneous charges	1 38
	<hr/>
	\$413,367 63
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DISBURSEMENTS

Loaned on mortgage.....	\$133,950 00
Loaned on shares.....	36,740 00
Dues repaid on withdrawal, or applied on loans.....	196,639 42
Paid matured shares.....	501 49
Dividends paid on withdrawal, or applied on loans.....	6,838 45
Paid for real estate.....	3,527 90
Paid taxes, insurance, etc.....	543 98
Advances for taxes, insurance, etc.....	1,086 08
Bonds purchased	20,950 00
Accrued interest on bonds purchased.....	108 49
Interest refunded	76 93
Mortgage loan expenses	595 58
Commissions	7 25
Miscellaneous charges	11 38
Suspense account, fire loss.....	592 70
Cash on hand December 31, 1917.....	11,197 98
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	\$413,367 63
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Plan, serial. Par value of shares, \$100 and \$200. Instalments are 25 cents weekly; \$1 monthly.

Shares in force January 1, 1917, 10,475; shares issued during the year, 2,129; shares withdrawn during the year, 2,812; shares in force 9,792. Borrowing members 317, holding 3,208 shares; non-borrowing members, 1,026, holding 6,584 shares. Female shareholders 236, holding 1,030 shares. Total dividends credited members during the year on instalment shares, \$21,211.87; rate, 6 per cent. and 6¼ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,750.82; rate, 4 ¼ per cent., 5 per cent., 6 per cent. and 6¼ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,821.42. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$556.70. Unpaid, none.

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

Loans have been made in Bronx, Nassau, New York, Kings, Queens, Richmond and Westchester counties, New York State and in Connecticut and New Jersey. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$369,630. One foreclosure during the year,

POLONIA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 109 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.....	106 East Seventh Street.
Treasurer.....	ANTONI CHOTKOWSKI.....	104 East Seventh Street.
Attorney.....	FRANCIS X. WAZETER.....	130 East Seventh Street.

ASSETS

Loans on bond and mortgage.....	\$20,000 00
Cash on hand and in bank.....	3,206 56
Furniture and fixtures.....	75 00
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	\$23,281 56

LIABILITIES

Due shareholders, dues.....	\$22,037 69
Due shareholders, dividends credited.....	324 06
Undivided profits.....	479 15
Guaranty fund (as per section 392 of Banking Law).....	418 39
Suspense account.....	22 27
	<hr/>
	\$23,281 56

RECEIPTS

Cash on hand January 1, 1917.....	\$525 84
Dues credited to members.....	5,193 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,500 00
Loans on shares repaid.....	45 00
Real estate sold.....	4,954 77
Interest received.....	1,205 55
Dividend, paid up stock.....	48 90
Profit and loss, real estate.....	80 27
	<hr/>
	\$15,553 33

DISBURSEMENTS

Loaned on mortgage.....	\$3,800 00
Dues repaid on withdrawal, or applied on loans.....	6,430 72
Dividends paid on withdrawal, or applied on loans.....	111 82
Cash dividends paid on income and accumulative prepaid shares.....	955 50
Paid salaries and clerk-hire.....	222 50
Paid advertising, printing and postage.....	8 50
Paid rent.....	60 00
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	2 48
Expense of selling real estate.....	348 50
Real estate account.....	366 10
Exchange.....	60
Suspense account.....	10 80
Cash on hand December 31, 1917.....	3,206 56
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	\$15,553 33

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

Shares in force January 1, 1917, 468; shares issued during the year 7; shares withdrawn during the year, 13; shares in force, 462. No borrowing members. Non-borrowing members, 92, holding 462 shares. Female

shareholders, 53, holding 311 shares. Total dividends credited members during the year on instalment shares, \$50.85; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,030.25; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$640.10. 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, \$20,000. 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. McGRANE.....	505 Fifth Avenue.
Attorney.....	WILLIAM LANGDON.....	2 Rector Street.

ASSETS

Loans on bond and mortgage.....	\$101,950 00
Stocks and bonds.....	2,350 00
Cash on hand and in bank.....	4,280 37
	\$108,580 37

LIABILITIES

Due shareholders, dues.....	\$76,962 50
Due shareholders, dividends credited.....	20,778 19
Undivided profits.....	3,230 80
Guaranty fund (as per section 392 of Banking Law).....	7,526 88
Instalments on Liberty bonds.....	82 00
	\$108,580 37

RECEIPTS

Cash on hand January 1, 1917.....	\$14,308 79
Dues credited to members.....	36,086 53
Mortgages redeemed, foreclosed or transferred to real estate..	11,800 00
Fines received.....	15 51
Interest received.....	5,052 32
Premium received.....	2,477 53
Liberty bonds sold.....	150 00
Instalments on Liberty bonds.....	82 00
	\$69,972 68

DISBURSEMENTS

Loaned on mortgage.....	\$6,000 00
Dues repaid on withdrawal, or applied on loans.....	48,618 96
Dividends paid on withdrawal, or applied on loans.....	6,568 49
Paid salaries and clerk-hire.....	1,576 75
Paid advertising, printing and postage.....	37 35
Paid rent.....	300 00
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	8 21

Officers' bonds	\$20 00
League dues	19 50
Punch	3 50
American Building Association News.....	2 25
Notary	2 00
Liberty bonds purchased.....	2, 505 30
Cash on hand December 31, 1917.....	4, 280 37
	\$69,972 68

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 2,756; shares issued during the year, 186; shares withdrawn during the year, 417; shares in force, 2,525. Borrowing members, 41, holding 460 shares; non-borrowing members, 278, holding 2,065 shares. Female shareholders, 107, holding 688 shares. Total dividends credited members during the year on instalment shares, \$5,323.71; rate, 6 per cent.
 No unpaid withdrawals. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$1,961.35. 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, \$68,450. No foreclosures during the year.

THE RAILROAD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 103 Park avenue, New York, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	JOHN F. FAIRLAMB.....	Yonkers, N. Y.
Secretary.....	GEORGE A. MARTIN.....	Yonkers, N. Y.
Treasurer.....	ALONZO H. JOSEPH.....	Yonkers, N. Y.
Attorney.....	EDWIN J. CRANDALL.....	White Plains, N. Y.

ASSETS

Loans on bond and mortgage.....	\$2, 261, 384 88
Loans on shares.....	80, 824 42
Stocks and bonds.....	30, 383 28
Contracts for the sale of real estate.....	21, 682 42
Real estate	32, 526 55
Cash on hand and in bank.....	34, 092 32
Furniture and fixtures.....	1, 250 00
Interest, premium, fees and fines due and unpaid.....	3, 097 86
Advances for taxes, insurance, etc.....	98 35
	\$2, 465, 340 08

LIABILITIES

Due shareholders, dues.....	\$2, 245, 642 70
Due shareholders, dividends credited.....	105, 458 89
Borrowed money	33, 000 00
Undivided profits	12, 766 79
Guaranty fund (as per section 392 of Banking Law).....	67, 300 00
Suspense account	1, 171 70
	\$2, 465, 340 08

RECEIPTS

Cash on hand January 1, 1917.....	\$13,676 42
Dues credited to members.....	703,387 18
Money borrowed.....	259,600 00
Mortgages redeemed, foreclosed or transferred to real estate..	314,432 68
Loans on shares repaid.....	66,571 07
Real estate sold.....	34,968 35
Fines received.....	213 16
Interest received.....	138,318 72
Premium received.....	104 95
Rent received.....	379 51
Dividends retained on withdrawals.....	447 71
Advances repaid.....	3,673 69
Bonds sold.....	1,094 25
Contracts for the sale of real estate.....	967 21
Loan expense security.....	8,254 30
Suspense account.....	6,840 85
Liberty bonds and war savings stamps.....	49,147 68
Miscellaneous.....	9,879 46
	<hr/>
	\$1,611,957 19

DISBURSEMENTS

Loaned on mortgage.....	\$438,701 51
Loaned on shares.....	81,146 34
Dues repaid on withdrawal, or applied on loans.....	568,384 00
Paid matured shares.....	7,091 76
Dividends paid on withdrawal, or applied on loans.....	10,643 46
Cash dividends paid on income and accumulative prepaid shares	88 28
Paid borrowed money and prior mortgages.....	316,600 00
Paid interest on borrowed money and prior mortgages.....	2,438 32
Paid for real estate.....	42,892 07
Paid salaries and clerk-hire.....	10,350 00
Paid advertising, printing and postage.....	544 45
Paid rent.....	2,499 92
Paid repairs to real estate.....	2,571 48
Paid taxes insurance, etc.....	1,032 43
Paid banking department, examination.....	202 10
Paid banking department, assessment.....	135 38
Advances for taxes, insurance, etc.....	3,944 05
Loan expense security.....	9,746 50
Recording taxes.....	1,419 50
Contracts for the sale of real estate.....	13,905 37
Suspense account.....	6,765 70
Office expense.....	1,430 29
Liberty bonds and war savings stamps.....	52,080 96
Miscellaneous.....	3,251 00
Cash on hand December 31, 1917.....	34,092 32
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	\$1,611,957 19

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

Shares in force January 1, 1917, 65,375; shares issued during the year, 12,058; shares withdrawn during the year, 5,655; shares in force, 71,778. Borrowing members, 576, holding 9,458 shares; non-borrowing members, 3,858 holding 62,320 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$30,896.77; rate 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$80,218.59; rate 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,091.76. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$14,486.47: Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 40 cents per share per month.

Loans have been made in New York, Nassau, Kings, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$20,000. Mortgages in force in New York State, \$1,892,851.11. Five 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.....	404 Riverside Drive.
Secretary.....	M. GERTRUDE KEYES....	511 West 113th Street.
Treasurer.....	FERNAND DE GROOF.....	47 West 21st St., Whitestone.
Attorney.....	JOHN E. CONNELLY.....	27 William Street.

ASSETS

Loans on bond and mortgage.....	\$7,900 00
Loans on shares.....	175 00
Cash on hand and in bank.....	4,673 65
Accrued interest	79 88
	<hr/>
	\$12,828 53

LIABILITIES

Due shareholders, dues.....	\$12,081 00
Due shareholders, dividends credited.....	683 46
Undivided profits	12 00
Guaranty fund (as per section 392 of Banking Law).....	52 07
	<hr/>
	\$12,828 53

RECEIPTS

Cash on hand January 1, 1917.....	\$2,502 65
Dues credited to members.....	2,908 50
Mortgages redeemed, foreclosed or transferred to real estate..	300 00
Loans on shares repaid.....	25 00
Interest received	559 39
Dividends retained on withdrawals.....	9 45
	<hr/>
	\$6,304 99

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$1,117 00
Paid matured shares.....	202 35
Dividends paid on withdrawal, or applied on loans.....	48 59
Cash dividends paid on income and accumulative prepaid shares	225 00
Paid salaries and clerk-hire.....	25 00
Paid banking department, examination.....	10 50
Paid banking department, assessment.....	1 65
Officers' bonds	1 25
Cash on hand December 31, 1917.....	4,673 65
	<hr/>
	\$6,304 99

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

Shares in force January 1, 1917, 544; shares issued during the year, 150; shares withdrawn during the year, 99; shares in force, 595. Borrowing members, 3, holding 105 shares; non-borrowing members, 45, holding 490 shares.

Female shareholders, 12, holding 95 shares. Total dividends credited members during the year on instalment shares, \$251.62; rate 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$247.81; rate 3% per cent. and 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$202.35. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year \$26.25. Unpaid, none.

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

Loans have been made in New Jersey. Largest mortgage loan outstanding, \$5,900. 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. 64 White street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	AUGUST HALLEBLOM.....	54 Barclay Street.
Secretary.....	CHARLES G. EDLING.....	64 White Street.
Treasurer.....	ALBERT HANSEN.....	1880 Plympton Street.
Attorney.....	CHARLES W. LEEMAN.....	375 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.....	170 93
Furniture and fixtures.....	50 00
Suspense account	134 59
	\$6,087 16
	\$6,087 16

LIABILITIES

Due shareholders, dues.....	\$3,710 45
Due shareholders, matured shares.....	1,235 77
Due shareholders, dividends credited.....	1,105 87
Guaranty fund (as per section 392 of Banking Law).....	15 07
Due secretary for disbursements.....	20 00
	\$6,087 16
	\$6,087 16

RECEIPTS

Cash on hand January 1, 1917.....	\$170 93
	\$170 93

DISBURSEMENTS

Cash on hand December 31, 1917.....	\$170 93
	\$170 93

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

Shares in force January 1, 1917, 80; shares issued during the year, none; shares withdrawn during the year, none; shares in force, 80. No borrowing members. 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 Bankin Law, incurred and paid during the year, none. Unpaid, none.

No premium plan. No premium charged.

No loans outstanding. No foreclosures during the year.

SERIAL BUILDING, LOAN AND SAVINGS INSTITUTION

No. 195 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1885]

Officers	Names	Post-office addresses
President.....	THOMAS W. CARROLL.....	195 Broadway.
Secretary.....	EDWIN F. HOWELL.....	195 Broadway.

ASSETS

Loans on bond and mortgage.....	\$1,084,643 75
Loans on shares	50,766 00
Stocks and bonds	49,550 00
Shares of Land Bank of State of New York.....	10,000 00
Contracts for the sale of real estate.....	10,026 00
Real estate	32,591 47
Cash on hand and in bank.....	30,156 54
Interest, premium, fees and fines due and unpaid.....	7,500 00
Advances for taxes, insurance, etc.....	7,663 73
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	\$1,282,897 49

LIABILITIES

Due shareholders, dues	\$1,028,829 80
Due shareholders, dividends credited.....	81,162 39
Balance to be paid borrowers on mortgage loans.....	21,240 57
Prior mortgages	3,500 00
Borrowed money	36,000 00
Advances by Land Bank.....	45,000 00
Undivided profits	32,064 73
Guaranty fund (as per section 392 of Banking Law).....	35,100 00
	<hr/>
	\$1,282,897 49

RECEIPTS

Cash on hand January 1, 1917.....	\$61,745 49
Dues credited to members.....	346,924 45
Money borrowed	36,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	166,577 85
Loans on shares repaid.....	52,386 00
Real estate sold	12,121 35
Interest received	61,854 72
Premium received	105 60
Advances repaid	5,414 61
Liberty bonds sold	37,566 96
National defense shares.....	47,607 11
Dividend from Land Bank.....	250 00
	<hr/>
	\$828,554 14

DISBURSEMENTS

Loaned on mortgage	\$262,836 27
Loaned on shares	80,688 00
Dues repaid on withdrawal, or applied on loans.....	256,617 62
Dividends paid on withdrawal, or applied on loans.....	18,376 64
Cash dividends paid on income and accumulative prepaid shares	16,347 06
Paid borrowed money and prior mortgages.....	3,250 00
Paid interest on borrowed money and prior mortgages.....	3,139 96
Paid for real estate	12,592 56
Paid salaries and clerk-hire.....	5,245 00
Paid advertising, printing and postage.....	1,046 69
Paid repairs to real estate.....	864 19

Paid taxes, insurance, etc.....	\$1,605 97
Paid banking department, examination.....	104 00
Paid banking department, assessment.....	66 97
Officers' bonds	24 50
Advances for taxes, insurance, etc.....	6,018 51
Liberty bonds purchased.....	87,116 96
National defense shares	36,815 31
Land Bank advances repaid.....	5,000 00
Furniture and fixtures.....	48 75
League and co-operative service.....	131 65
Miscellaneous expenses	460 99
Cash on hand December 31, 1917.....	30,156 54
	\$828,554 14

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

Shares in force January 1, 1917, 27,982; shares issued during the year, 8,570; shares withdrawn during the year, 5,710; shares in force, 30,842. Borrowing members, 399, holding 3,960 shares; non-borrowing members, 2,990, holding 26,882 shares. Female shareholders, 1,449, holding 12,477 shares. Total dividends credited members during the year on instalment shares, \$9,012.39; rate, 4 per cent and 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$37,874.05; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$6,957.58. Unpaid, none.

Premium plan, installment. 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, \$29,950. Mortgages in force in New York State, \$419,047.69. Two foreclosures during the year.

SHERMAN PARK BAU-VEREIN No. 1

No. 222 East Forty-second street, New York, N. Y.

[Organized under Law of 1851. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	ERNST PROBST.....	Elmhurst, N. Y.
Secretary.....	JOHN EISENHAEUER.....	244 East 30th Street.
Treasurer.....	FRANK FAULHABER.....	307 East 92nd Street.
Attorneys.....	BARRETT & BUCKBEE.....	White Plains, N. Y.

ASSETS

Loans on bond and mortgage.....	\$9,000 00
Loans on shares	500 00
Cash on hand and in bank.....	1,399 68
	\$10,899 68

LIABILITIES

Due shareholders, dues	\$6,843 25
Due shareholders, dividends credited.....	1,729 87
Borrowed money	800 00
Undivided profits	1,023 24
Guaranty fund (as per section 392 of Banking Law).....	301 00
Unearned or rebatable premium.....	202 32
	\$10,899 68

RECEIPTS

Cash on hand January 1, 1917.....	\$950 47
Dues credited to members.....	1,428 00
Loans on shares repaid.....	150 00
Fees received	1 00
Interest received	513 00
Dividends retained on withdrawals.....	70

\$3,043 17

DISBURSEMENTS

Loaned on shares	\$500 00
Dues repaid on withdrawal, or applied on loans.....	10 00
Paid matured shares.....	1,018 09
Dividends paid on withdrawal, or applied on loans.....	70
Paid interest on borrowed money and prior mortgages.....	40 00
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	16 10
Paid banking department, examination.....	7 00
Paid banking department, assessment.....	1 60
Cash on hand December 31, 1917.....	1,399 68

\$3,043 17

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

Shares in force January 1, 1917, 101; shares issued during the year, 2; shares withdrawn during the year, 9; shares in force, 94. Borrowing members, 6, holding 32 shares; non-borrowing members, 25, holding 62 shares. Female shareholders, 1, holding 3 shares. Total dividends credited members during the year on instalment shares, \$387.55; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,018.09. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$66.10. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 per cent. or 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, \$9,000. No foreclosures during the year.

STAR CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

No. 245 Broadway, New York, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	GEORGE H. PHILLIPS.....	482 Central Park, West.
Secretary.....	CHRISTIAN PETERSEN.....	247 Broadway.
Treasurer.....	CHRISTIAN PETERSEN.....	247 Broadway.

ASSETS

Loans on bond and mortgage.....	\$6,250 00
Real estate	4,097 71
Cash on hand and in bank.....	344 93

\$10,692 64

LIABILITIES

Due shareholders, dues	\$5,570 20
Due shareholders, dividends credited.....	3,361 89
Undivided profits	211 03
Guaranty fund (as per section 392 of Banking Law).....	1,549 52

\$10,692 64

RECEIPTS

Cash on hand January 1, 1917.....	\$179 39
Dues credited to members.....	187 50
Mortgages redeemed, foreclosed or transferred to real estate.....	4,250 00
Interest received	387 08
Premium received	148 96
Rent received	110 00
	<hr/>
	\$5,262 93
	<hr/> <hr/>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$2,000 81
Paid matured shares	1,724 28
Dividends paid on withdrawal, or applied on loans.....	959 86
Paid advertising, printing and postage.....	2 50
Paid rent	2 00
Paid taxes, insurance, etc.....	138 75
Paid banking department, examination.....	8 30
Paid banking department, assessment.....	1 88
Officers' bonds	8 00
Mortgage discount	60 00
Suspense account	8 62
Notary	3 00
Cash on hand December 31, 1917.....	344 93
	<hr/>
	\$5,262 93
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$200 and \$250. Instalments are \$1 monthly.

Shares in force January 1, 1917, 118; shares issued during the year, 8; shares withdrawn during the year, 19; shares in force, 107. Borrowing members, 3, holding 25 shares; non-borrowing members, 18, holding 82 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$533.65; rate, 4½ per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$15.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 40 cents per share per month.

Loans have been made in 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.....	Pier 14 East River.
Secretary.....	EDWARD J. HOPKINS.....	Pier 14 East River.
Treasurer.....	DAVID C. BOOTH.....	Pier 14, East River.
Attorney.....	MARTIN S. COHEN.....	302 Broadway.

ASSETS

Loans on bond and mortgage.....	\$23,950 00
Loans on shares	3,771 00
Stocks and bonds	24,043 75
Cash on hand and in bank.....	2,154 38
Furniture and fixtures	84 64
Interest, premium, fees and fines due and unpaid.....	294 74
	<hr/>
	\$54,298 51
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LIABILITIES

Due shareholders, dues	\$42,505 38
Due shareholders, dividends credited	2,744 33
Prior mortgages	4,000 00
Borrowed money	2,000 00
Undivided profits	2,667 91
Guaranty fund (as per section 392 of Banking Law)	261 22
Suspended shares	76 31
Accrued interest	36 66
Special deposit	6 70
	<hr/>
	\$54,298 51

RECEIPTS

Cash on hand January 1, 1917	\$2,380 87
Dues credited to members	15,733 28
Money borrowed	24,500 00
Mortgages redeemed, foreclosed or transferred to real estate ..	400 00
Loans on shares repaid	10,898 00
Fines received	20 58
Interest received	2,839 23
Dividends retained on withdrawals	69 40
National defense shares	35,536 56
Liberty bonds sold	29,650 00
Suspended shares	38 22
Special deposit	13 00
Insurance repaid	10 00
Suspense account	59 28
	<hr/>
	\$122,148 42

DISBURSEMENTS

Loaned on mortgage	\$3,000 00
Loaned on shares	8,539 00
Dues repaid on withdrawal, or applied on loans	9,130 03
Dividends paid on withdrawal, or applied on loans	393 25
Cash dividends paid on income and accumulative prepaid shares	110 91
Paid borrowed money and prior mortgages	24,500 00
Paid interest on borrowed money and prior mortgages	362 46
Paid salaries and clerk-hire	90 00
Paid advertising, printing and postage	17 25
Paid banking department, examination	18 40
Paid banking department, assessment	3 38
Officers' bonds	31 56
Advances for taxes, insurance, etc	10 00
League dues and expenses	31 70
Appraisal expenses	13 00
Rent, safe deposit box	13 68
National defense shares and dividends	29,762 83
Liberty bonds purchased	38,000 00
Bonds purchased	5,610 00
Accrued interest on bonds	282 94
Suspense account	73 65
Cash on hand December 31, 1917	2,154 38
	<hr/>
	\$122,148 42

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,136; shares issued during the year, 522; shares withdrawn during the year, 486; shares in force, 1,172. Borrowing

members, 44, holding 376 shares; non-borrowing members, 117, holding 796 shares. Female shareholders, 35, holding 195 shares. Total dividends credited members during the year on instalment shares, \$1,194.60; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$277.37; 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, \$184.19. Unpaid, none.

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

Loans have been made in Kings, Nassau, Richmond and Westchester counties, New York State and in New Jersey. Largest mortgage loan outstanding, \$6,800. Mortgages in force in New York State, \$18,700. 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 1868]

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.....	\$353,221 36
Loans on shares.....	6,894 00
Stocks and bonds.....	5,000 00
Real estate.....	112,406 00
Cash on hand and in bank.....	8,440 49
	<u>\$485,961 85</u>

LIABILITIES

Due shareholders, dues.....	\$302,358 00
Due shareholders, matured shares.....	42,760 00
Due shareholders, dividends credited.....	53,912 00
Prior mortgages.....	55,000 00
Undivided profits.....	12,651 03
Guaranty fund (as per section 392 of Banking Law).....	18,762 42
Suspense account.....	518 40
	<u>\$485,961 85</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$19,634 27
Dues credited to members.....	111,913 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,124 90
Loans on shares repaid.....	4,791 00
Fees received.....	52 00
Fines received.....	25 87
Interest received.....	20,027 09
Premium received.....	228 30
Rent received.....	5,839 25
Dividends retained on withdrawals.....	229 21
Bonds sold.....	25,347 50
Expense account.....	14 70
	<u>\$197,227 09</u>

DISBURSEMENTS

Loaned on mortgage.....	\$3,000 00
Loaned on shares.....	2,925 00
Dues repaid on withdrawal, or applied on loans.....	74,375 00
Paid matured shares.....	73,750 00
Dividends paid on withdrawal, or applied on loans.....	17,136 75
Cash dividends paid on income and accumulative prepaid shares.....	430 00
Paid for real estate.....	2,100 00
Paid salaries and clerk-hire.....	2,000 00
Paid advertising, printing and postage.....	132 20
Paid rent.....	435 00
Paid repairs to real estate.....	5,221 60
Paid banking department, examination.....	40 00
Paid banking department, assessment.....	31 90
Expense account.....	473 75
Liberty bonds purchased.....	5,000 00
Dividends on matured shares.....	1,735 40
Cash on hand December 31, 1917.....	8,440 49
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	\$197,227 09
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 4,858; shares issued during the year, 578; shares withdrawn during the year, 834; shares in force, 4,602. Borrowing members, 24, holding 221 shares; non-borrowing members, 861, holding 4,381 shares. Female shareholders, 798, holding 3,918 shares. Total dividends credited members during the year on instalment shares, \$14,207.96; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$430; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$72,525. Membership fee, \$1.00. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,026.55. 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, \$22,000. Mortgages in force in New York State, \$249,638.76. 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.....	6019 Tyndall Ave., Bronx.
Treasurer.....	JOHN R. ROSS.....	Fordham Square, Bronx.
Attorney.....	F. C. LEUBUSCHER.....	258 Broadway.

ASSETS

Loans on bond and mortgage.....	\$113,290 00
Loans on shares.....	850 00
Contracts for the sale of real estate.....	3,075 00
Real estate.....	19,150 00
Cash on hand and in bank.....	4,526 91
Furniture and fixtures.....	150 00
Advances for taxes, insurance, etc.....	30 19
	<hr/>
	\$141,072 10
	<hr/>

LIABILITIES

Due shareholders, dues	\$85,828 00
Due shareholders, matured shares.....	18,960 00
Due shareholders, dividends credited.....	17,274 82
Balance to be paid borrowers on mortgage loans.....	800 00
Borrowed money	9,460 00
Undivided profits	153 28
Guaranty fund (as per section 392 of Banking Law).....	8,500 00
Suspense account	96 00
	<hr/>
	\$141,072 10
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,961 53
Dues credited to members.....	16,107 00
Mortgages redeemed, foreclosed or transferred to real estate..	24,680 00
Loans on shares repaid.....	572 00
Fees received	16 50
Fines received	10 50
Interest received	5,874 63
Premium received	73 15
Rent received	1,115 45
Dividends retained on withdrawals.....	206 60
Advances repaid	46 30
Contract for sale of real estate.....	111 00
Contingent fund	200 00
Dividend from profit and loss.....	3,335 71
	<hr/>
	\$54,310 37
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DISBURSEMENTS

Loaned on mortgage.....	\$17,300 00
Loaned on shares.....	900 00
Dues repaid on withdrawal, or applied on loans.....	12,464 00
Paid matured shares	8,062 35
Dividends paid on withdrawal, or applied on loans.....	973 23
Paid borrowed money and prior mortgages.....	2,880 00
Paid interest on borrowed money and prior mortgages.....	607 50
Paid salaries and clerk-hire.....	1,599 92
Paid advertising, printing and postage.....	42 75
Paid rent	200 00
Paid repairs to real estate.....	313 80
Paid taxes, insurance, etc.....	487 01
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	9 56
Officers' bonds	24 00
Advances for taxes, insurance, etc.....	24 70
Suspense account	4 00
General expense	75 68
Attorney	250 00
Contingent fund	200 00
Dividend account	3,335 71
Cash on hand December 31, 1917.....	4,526 91
	<hr/>
	\$54,310 37
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 1,626; shares issued during the year, 398; shares withdrawn during the year, 564; shares in force, 1,460. Borrowing members, 29, holding 351 shares; non-borrowing members, 200, holding 1,109 shares. Female shareholders, 179, holding 893 shares. Total dividends credited members during the year on instalment shares, \$3,335.71; rate, 3 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,530.55. Membership fee, \$1.00. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,981.16. 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, \$99,490. No foreclosures 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.....	306 East 40th Street.
Secretary.....	JOHN A. ENGLETT.....	1 Madison Avenue.
Treasurer.....	GEORGE S. LANGDON.....	1 Madison Avenue.
Attorney.....	WILLIAM LANGDON.....	2 Rector Street.

ASSETS

Loans on bond and mortgage.....	\$36,450 00
Cash on hand and in bank.....	2,436 42
Furniture and fixtures.....	250 00
Appraisers' charges advanced.....	16 90
	\$39,153 32

LIABILITIES

Due shareholders, dues.....	\$30,518 71
Due shareholders, dividends credited.....	6,318 04
Undivided profits	1,010 60
Guaranty fund (as per section 392 of Banking Law).....	1,305 97
	\$39,153 32

RECEIPTS

Cash on hand January 1, 1917.....	\$353 81
Dues credited to members.....	6,463 61
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Interest received	1,993 39
Premium received	767 24
Expenses refunded	3 97
	\$10,582 02

DISBURSEMENTS

Loaned on mortgage.....	\$1,000 00
Dues repaid on withdrawal, or applied on loans.....	5,665 95
Dividends paid on withdrawal, or applied on loans.....	213 86
Cash dividends paid on income and accumulative prepaid shares	484 16
Paid salaries and clerk-hire.....	420 00
Paid advertising, printing and postage.....	10 00
Paid rent	275 04
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	3 19
Officers' bonds	10 00

Insurance	\$2 00
Sundry expenses	31 50
Appraisal charges advanced	16 90
Cash on hand December 31, 1917	2,436 42
	<hr/>
	\$10,582 02
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 558; shares issued during the year, 38; shares withdrawn during the year, 15; shares in force, 581. Borrowing members, 18, holding 165 shares; non-borrowing members 106, holding 416 shares. Female shareholders, 38, holding 115 shares. Total dividends credited members during the year on instalment shares, \$1,092.92; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$484.16; rate, 5 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$748.54. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 40 cents per share per month.

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, \$29,800. 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	F. HULBERG	265 West 125th Street.
Secretary	PHILIP E. DOLAN	265 West 125th Street.
Treasurer	ISAAC W. COLE	605 West 142d Street.
Attorney	EUGENE SWEENEY	271 West 125th Street.

ASSETS

Loans on bond and mortgage	\$375 00
Real estate	13,701 47
Cash on hand and in bank	328 38
Furniture and fixtures	125 00
	<hr/>
	\$14,529 85
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues and dividends credited	\$9,828 48
Due shareholders, matured shares	1,500 00
Borrowed money	3,000 00
Undivided profits	201 37
	<hr/>
	\$14,529 85
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917	\$102 48
Dues credited to members	490 43
Money borrowed	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate	1,000 00
Interest received	37 11
Premium received	21 04
Rent received	600 00
	<hr/>
	\$3,251 06
	<hr/> <hr/>

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$1,000 00
Paid interest on borrowed money and prior mortgages.....	120 00
Paid advertising, printing and postage.....	8 50
Paid repairs to real estate.....	97 29
Paid taxes, insurance, etc.....	1,499 28
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 84
Insurance on furniture.....	2 94
Legal expense.....	159 50
Discount.....	20 33
Expense, election of officers.....	3 00
Cash on hand December 31, 1917.....	328 38
	\$3,251 06

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

Shares in force January 1, 1917, 147½; shares issued during the year, none; shares withdrawn during the year, 4; shares in force, 143½. Borrowing members, 1, holding 1½ shares; non-borrowing members, 21, holding 142 shares. Female shareholders, 7, holding 37 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$11,173.78.

Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$14.44. 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. on new shares.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$375. Mortgages in force in New York State, \$375. No foreclosures during the year.

WEST SIDE MUTUAL BUILDING, LOAN AND SAVING ASSOCIATION OF THE CITY OF NEW YORK

No. 267 West Thirty-fourth street, New York, N. Y.

{Organized under Law of 1851. Commenced business 1888}

Officers	Names	Post-office addresses
President.....	FRANK H. GRAF.....	322 Seventh Avenue.
Secretary.....	ELDRIDGE N. SMITH.....	Lynbrook, N. Y.
Treasurer.....	HENRY W. LEIN.....	425 W. 43d Street.
Attorney.....	HUGO H. RITFERBUSCH.....	80 Maiden Lane.

ASSETS

Loans on bond and mortgage.....	\$141,800 00
Contracts for the sale of real estate.....	5,700 29
Real estate.....	2,500 00
Cash on hand and in bank.....	460 16
Interest, premium, fees and fines due and unpaid.....	38 23
Accrued interest.....	2 00
	\$150,500 68

LIABILITIES

Due shareholders, dues and dividends credited.....	\$135,441 15
Due shareholders, matured shares.....	1,409 37
Borrowed money.....	2,500 00
Undivided profits.....	6,335 66
Guaranty fund (as per section 392 of Banking Law).....	4,814 50
	\$150,500 68

RECEIPTS

Cash on hand January 1, 1917.....	\$3,167 39
Dues credited to members.....	48,005 32
Money borrowed.....	34,100 00
Mortgages redeemed, foreclosed or transferred to real estate..	21,600 00
Real estate sold.....	2,951 10
Fines received.....	84 47
Interest received.....	7,340 41
Premium received.....	2,069 14
Rent received.....	266 00
Advances repaid.....	19 54
	<hr/>
	\$119,603 37
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$37,700 00
Dues repaid on withdrawal, or applied on loans.....	44,368 00
Cash dividends paid on income and accumulative prepaid shares.....	1,433 10
Paid borrowed money and prior mortgages.....	31,600 00
Paid interest on borrowed money and prior mortgages.....	362 60
Paid for real estate.....	2,206 20
Paid salaries and clerk-hire.....	508 30
Paid advertising, printing and postage.....	93 66
Paid rent.....	124 00
Paid repairs to real estate.....	82 86
Paid taxes, insurance, etc.....	311 54
Paid banking department, examination.....	21 00
Paid banking department, assessment.....	9 09
Officers' bonds.....	4 00
League dues.....	12 00
Attorney's fees.....	171 76
Hold up insurance.....	17 40
Commission, sale of real estate.....	115 00
Commission, collection of rents.....	2 70
Cash on hand December 31, 1917.....	460 16
	<hr/>
	\$119,603 37
	<hr/> <hr/>

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

Shares in force January 1, 1917, 3,330; shares issued during the year, 702; shares withdrawn during the year, 439; shares in force, 3,593. Borrowing members, 58, holding 1,463 shares; non-borrowing members, 186, holding 2,130 shares. Female shareholders 107, holding 1,513 shares. Total dividends credited members during the year on instalment shares, \$5,737.60; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,433.10; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$274.95. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$762.06. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 3 cents per week per \$100. 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, \$7,500. Mortgages in force in New York State, \$59,600. 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.....	GEORGE E. SCHNELL.....	Tonawanda, N. Y.
Attorney.....	D. G. O'DAY.....	Tonawanda, N. Y.

ASSETS

Loans on bond and mortgages.....	\$78,390 00
Loans on shares.....	1,550 00
Stocks and bonds.....	500 00
Cash on hand and in bank.....	320 59
	\$80,760 59

LIABILITIES

Due shareholders, dues.....	\$64,768 00
Due shareholders, dividends credited.....	10,378 25
Borrowed money.....	4,121 92
Undivided profits.....	629 92
Guaranty fund (as per section 392 of Banking Law).....	855 00
Suspense account.....	7 50
	\$80,760 59

RECEIPTS

Cash on hand January 1, 1917.....	\$914 38
Dues credited to members.....	24,656 00
Money borrowed.....	5,771 92
Mortgages redeemed, foreclosed or transferred to real estate..	10,010 00
Loans on shares repaid.....	700 00
Fees received.....	221 25
Fines received.....	80 11
Interest received.....	4,231 00
Premium received.....	536 63
Dividends retained on withdrawals.....	264 73
	\$47,386 02

DISBURSEMENTS

Loaned on mortgage.....	\$27,820 00
Loaned on shares.....	500 00
Dues repaid on withdrawal, or applied on loans.....	8,491 50
Dividends paid on withdrawal, or applied on loans.....	658 58
Paid borrowed money and prior mortgages.....	8,397 62
Paid interest on borrowed money and prior mortgages.....	337 10
Paid salaries and clerk-hire.....	270 00
Paid advertising, printing and postage.....	48 09
Paid banking department, examination.....	20 80
Paid banking department, assessment.....	4 74
Officers' bonds.....	8 00
Suspense account.....	9 00
Liberty bonds purchased.....	500 00
Cash on hand December 31, 1917.....	320 59
	\$47,386 02

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly. Shares in force January 1, 1917, 1,622; shares issued during the year, 873; shares withdrawn during the year, 465; shares in force, 2,030. Borrowing members, 60, holding 603 shares; non-borrowing members, 209, holding 1,427 shares. Female shareholders, 71, holding 399 shares. Total dividends credited members during the year on instalment shares, \$4,193.01; 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, \$326.09. 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 \$4,030. Mortgages in force in New York State, \$78,390. 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.....	\$179, 890 00
Loans on shares.....	5, 200 00
Stocks and bonds.....	7, 000 00
Cash on hand and in bank.....	8, 852 06
Furniture and fixtures.....	125 00
	\$201, 067 06

LIABILITIES

Due shareholders, dues.....	\$157, 931 25
Due shareholders, dividends credited.....	26, 074 05
Balance to be paid borrowers on mortgage loans.....	1, 430 00
Borrowed money.....	6, 500 00
Undivided profits.....	1, 103 40
Guaranty fund (as per section 392 of Banking Law).....	8, 000 00
Suspense account.....	28 36
	\$201, 067 06

RECEIPTS

Cash on hand January 1, 1917.....	\$10, 533 87
Dues credited to members.....	53, 433 00
Money borrowed.....	6, 500 00
Mortgages redeemed, foreclosed or transferred to real estate..	26, 810 00
Loans on shares repaid.....	4, 290 00
Fees received.....	331 00
Fines received.....	175 71
Interest received.....	10, 816 34
Premium received.....	622 08
Dividends retained on withdrawals.....	854 10
Advances repaid.....	72 80
	\$114, 438 90

DISBURSEMENTS

Loaned on mortgage.....	\$40,170 00
Loaned on shares.....	5,720 00
Dues repaid on withdrawal, or applied on loans.....	29,507 50
Paid matured shares.....	18,070 00
Dividends paid on withdrawals, or applied on loans.....	3,957 40
Paid interest on borrowed money and prior mortgages.....	21 88
Paid salaries and clerk-hire.....	800 00
Paid advertising, printing and postage.....	126 75
Paid rent.....	100 00
Paid banking department, examination.....	28 90
Paid banking department, assessment.....	11 61
Advances for taxes, insurance, etc.....	72 80
Liberty bonds purchased.....	7,000 00
Cash on hand December 31, 1917.....	8,852 06
	\$114,438 90

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

Shares in force January 1, 1917, 3,931; shares issued during the year, 1,324; shares withdrawn during the year, 1,248; shares in force, 4,007. Borrowing members, 193, holding 1,437 shares; non-borrowing members, 458, holding 2,570 shares. Female shareholders, 322, holding 1,402 shares. Total dividends credited members during the year on instalment shares, \$10,598.01; rate 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$18,070. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,026.75. 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, \$7,020. Mortgages in force in New York State, \$179,890. No foreclosures 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.....	ANN E. RAE.....	Niagara Falls, N. Y.
Secretary.....	FRED H. KRULL.....	Niagara Falls, N. Y.
Attorneys.....	CARY & WALLACE.....	Niagara Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$3,031,152 35
Loans on shares.....	104,231 00
Stocks and bonds.....	10,500 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	9,113 55
Real estate.....	41,000 00
Cash on hand and in bank.....	1,647 72
Advances for taxes, insurance, etc.....	1,059 72
	\$3,199,704 34

LIABILITIES

Due shareholders, dues.....	\$2,722,880 35
Due shareholders, dividends credited.....	254,981 89
Borrowed money	42,000 00
Undivided profits	74,842 10
Guaranty fund (ás per section 392 of Banking Law).....	105,000 00
	<hr/>
	<u>\$3,199,704 34</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$16,218 63
Dues credited to members.....	1,094,678 20
Money borrowed	47,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	254,667 65
Loans on shares repaid.....	350,378 00
Fees received	1,305 00
Fines received	105 30
Interest received	171,454 85
Premium received	18,376 81
Rent received	3,100 00
Dividends retained on withdrawals.....	1,672 91
Advances repaid	282 02
Contracts for the sale of real estate.....	5,542 95
	<hr/>
	<u>\$1,964,762 32</u>

DISBURSEMENTS

Loaned on mortgage.....	\$892,460 00
Loaned on shares.....	353,879 00
Dues repaid on withdrawal, or applied on loans.....	405,745 00
Paid matured shares.....	224,023 35
Dividends paid on withdrawal, or applied on loans.....	6,692 55
Cash dividends paid on income and accumulative prepaid shares	50,468 40
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	460 16
Paid salaries and clerk-hire.....	9,464 00
Paid advertising, printing and postage.....	931 06
Paid rent	1,293 00
Paid repairs to real estate.....	204 82
Paid taxes, insurance, etc.....	708 74
Paid banking department, assessment.....	163 08
Officers' bonds	25 00
Advances for taxes, insurance, etc.....	130 15
Liberty bonds purchased.....	10,500 00
Committee	10 00
Coal	542 85
Sundries and supplies.....	412 52
Cash on hand December 31, 1917.....	1,647 72
	<hr/>
	<u>\$1,964,762 32</u>

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

Shares in force January 1, 1917, 52,139; shares issued during the year, 19,824; shares withdrawn during the year, 8,071; shares in force, 63,892. Borrowing members, 1,393, holding 24,637 shares; non-borrowing members, 4,927, holding 39,255 shares. Female shareholders, 3,019, holding 22,245 shares. Total dividends credited members during the year on instalment shares, \$93,908.62; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$50,468.40; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$224,023.35. Entrance fee, 25 cents per share; maximum charge, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$12,679.35. 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, \$3,031,152.35. One foreclosure 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.....	\$520,150 00
Loans on shares.....	14,055 00
Stocks and bonds.....	4,500 00
Cash on hand and in bank.....	340 56
Interest, premium, fees and fines due and unpaid.....	869 18
Instalments due and unpaid.....	\$1,374 00
	\$539,914 74

LIABILITIES

Due shareholders, dues.....	\$419,940 50
Due shareholders, dividends credited.....	76,661 62
Balance to be paid borrowers on mortgage loans.....	2,000 00
Borrowed money.....	13,950 00
Undivided profits.....	12,956 07
Guaranty fund (as per section 392 of Banking Law).....	13,506 00
Interest on borrowed money.....	533 33
Retired account.....	367 22
	\$539,914 74

RECEIPTS

Cash on hand January 1, 1917.....	\$585 15
Dues credited to members.....	145,615 50
Money borrowed.....	66,057 00
Mortgages redeemed, foreclosed or transferred to real estate..	111,425 00
Loans on shares repaid.....	9,650 00
Fees received.....	175 00
Fines received.....	719 09
Interest received.....	23,441 49
Premium received.....	8,747 83
Dividends retained on withdrawals.....	415 43
Mortgage taxes.....	452 50
Bonds.....	15 00
Retired account.....	367 22
	\$367,666 21

DISBURSEMENTS

Loaned on mortgage.....	\$116,450 00
Loaned on shares.....	10,560 00
Dues repaid on withdrawal, or applied on loans.....	47,726 00
Paid matured shares.....	71,500 00
Dividends paid on withdrawal, or applied on loans.....	8,218 33
Paid borrowed money and prior mortgages.....	104,152 50
Paid interest on borrowed money and prior mortgages.....	2,389 08
Paid salaries and clerk-hire.....	950 00
Paid advertising, printing and postage.....	17 99
Paid rent.....	2 00
Paid banking department, examination.....	49 75
Paid banking department, assessment.....	32 30
Officers' bonds.....	8 00
Trustees' expense.....	160 50
Auditors.....	10 00
Rubber bands.....	1 20
Mortgage taxes.....	583 00
Bonds purchased.....	4,515 00
Cash on hand December 31, 1917.....	340 56
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	\$367,666 21
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Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly. Shares in force January 1, 1917, 14,926; shares issued during the year, 3,237; shares withdrawn during the year, 2,607; shares in force, 15,556. Borrowing members, 273, holding 5,580 shares; non-borrowing memebtrs. 710, holding 9,976 shares. Female shareholders, 406, holding 5,564 shares. Total dividends credited members during the year on instalment shares, \$24,983.21; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$71,500. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,149.69. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 4% per cent. Premium paid by borrowing members, 1 4/5 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, \$518,150. One foreclosure 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.....	518 Seneca Street.
Secretary.....	SHERWOOD S. CURRAN.....	516 Seneca Street.
Treasurer.....	CHARLES B. ROGERS.....	First National Bank.
Attorney.....	WATSON T. DUNMORE.....	518 Seneca Street.

ASSETS

Loans on bond mortgage.....	\$4,001,184 24
Loans on shares.....	185,847 00
Stocks and bonds.....	61,369 80
Real Estate.....	20,000 00
Cash on hand and in bank.....	44,722 86
Interest, premium, fees and fines due and unpaid.....	2,867 41
Advances for taxes, insurance, etc.....	978 79
Accrued interest.....	1,178 67
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	\$4,318,148 77
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LIABILITIES

Due shareholders, dues.....	\$3,153,719 14
Due shareholders, matured shares.....	9,027 08
Due shareholders, dividends credited.....	643,939 09
Balance to be paid borrowers on mortgage loans.....	11,100 00
Borrowed money.....	374,321 55
Undivided profits.....	15,038 93
Guaranty fund (as per section 392 of Banking Law).....	109,446 60
Interest and premium prepaid.....	201 21
Suspense account.....	369 39
Unpaid bills.....	247 36
Accrued interest.....	738 42
	<hr/>
	\$4,318,148 77

RECEIPTS

Cash on hand January 1, 1917.....	\$29,830 06
Dues credited to members.....	621,292 00
Money borrowed.....	709,340 35
Mortgages redeemed, foreclosed or transferred to real estate.....	436,810 00
Loans on shares repaid.....	89,995 00
Fees received.....	704 00
Fines received.....	1,271 89
Interest received.....	197,038 17
Premium received.....	7,287 29
Rent received.....	600 00
Dividends retained on withdrawals.....	2,135 60
Advances repaid.....	718 83
Contracts for the sale of real estate.....	3,300 00
Mortgage taxes.....	1,016 00
Suspense account.....	13 19
Liberty bonds sold.....	2,000 00
National defense shares, dues.....	6,601 14
	<hr/>
	\$2,108,953 52

DISBURSEMENTS

Loaned on mortgage.....	\$586,005 00
Loaned on shares.....	101,934 00
Dues repaid on withdrawal, or applied on loans.....	270,947 00
Paid matured shares.....	393,973 37
Dividends paid on withdrawal, or applied on loans.....	46,389 05
Paid borrowed money and prior mortgages.....	569,090 66
Paid interest on borrowed money and prior mortgages.....	14,932 29
Paid salaries and clerk-hire.....	5,000 25
Paid advertising, printing and postage.....	262 11
Paid taxes, insurance, etc.....	430 82
Paid banking department, examination.....	153 24
Paid banking department, assessment.....	242 85
Advances for taxes, insurance, etc.....	312 99
Mortgage taxes.....	2,878 00
Appraisals.....	1,532 50
Suspense accounts.....	546 67
Office and incidental expenses.....	566 53
Liberty bonds purchased.....	65,000 00
National defense shares.....	2,000 00
Dividends on National defense shares.....	30 14
Dividends on suspense accounts.....	13 19
Cash on hand December 31, 1917.....	44,722 86
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	\$2,108,953 52

Plan, serial. Par value of shares, \$100 and \$200. Instalments are \$1 and \$2 monthly.

Shares in force January 1, 1917, 81,648; shares issued during the year, 14,325; shares withdrawn during the year, 10,400; shares in force, 85,573. Borrowing members, 2,829, holding 41,709, shares; non-borrowing members, 3,110, holding 43,864 shares. Female shareholders, 2,071, holding 29,829 shares. Total dividends credited members during the year on instalment shares, \$172,319.19; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$393,973.37. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$7,351.39. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$247.36.

Premium plan, instalment. Interest paid by borrowing members, 4½ per cent, 5 per cent and 6 per cent. Premium paid by borrowing members, 4/5 of 1 per cent.

Loans have been made in Herkimer and Oneida counties, New York State. Largest mortgage loan outstanding, \$65,000. Mortgages in force in New York State, \$4,001,184.24. Two 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.....	HENRY MILLER	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.....	\$80,202 87
Loans on shares.....	1,130 00
Cash on hand and in bank.....	2,032 59
Furniture and fixtures.....	50 71
Interest, premium, fees and fines due and unpaid.....	25 50
Advances for taxes, insurance, etc.....	12 80
	<hr/>
	\$83,454 47

LIABILITIES

Due shareholders, dues.....	\$49,211 52
Due shareholders, dividends credited.....	21,856 62
Borrowed money	10,620 06
Undivided profits	443 56
Guaranty fund (as per section 392 of Banking Law)	1,322 71
	<hr/>
	\$83,454 47

RECEIPTS

Cash on hand January 1, 1917.....	\$1,169 12
Dues credited to members.....	16,062 96
Money borrowed	29,493 09
Mortgages redeemed, foreclosed or transferred to real estate..	6,100 00
Fees received	24 00
Fines received	16 56
Interest received	3,133 33
Premium received	1,399 48
Dividends retained on withdrawals.....	2 94
	<hr/>
	\$57,401 48

DISBURSEMENTS

Loaned on mortgage.....	\$16,450 00
Dues repaid on withdrawal, or applied on loans.....	5,907 93
Paid matured shares.....	7,400 00
Dividends paid on withdrawal, or applied on loans.....	3,336 59
Paid borrowed money and prior mortgages.....	21,673 03
Paid interest on borrowed money and prior mortgages.....	341 36
Paid salaries and clerk-hire.....	150 00
Paid taxes, insurance, etc.....	86 86
Paid banking department, examination.....	17 85
Paid banking department, assessment.....	5 27
Cash on hand December 31, 1917.....	2,032 59
	<hr/>
	\$57,401 48
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917 1,075¼; shares issued during the year, 258½; shares withdrawn during the year, 45; shares in force, 1,288¼. Borrowing members, 57, holding 431¼ shares; non-borrowing members, 115, holding 857 shares. Female shareholders, 59, holding 321½ shares. Total dividends credited members during the year on instalment shares, \$3,499.31; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,400. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$150. Unpaid, none. Premium plan, instalment. Interest paid by borrowing members, 4½ per cent. Premium paid by borrowing members, 1 4/5 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, \$80,202.87. No foreclosures during the year.

MUTUAL SAVINGS, LOAN AND BUILDING ASSOCIATION OF
ROME, N. Y.

No. 109 West Dominick street, Rome, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	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.....	\$420 00
Stocks and bonds.....	1,500 00
Cash on hand and in bank.....	2,254 78
	<hr/>
	\$4,174 78
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$3,849 52
Due shareholders, dividends credited.....	178 03
Undivided profits.....	121 98
Guaranty fund (as per section 392 of Banking Law).....	25 25
	<hr/>
	\$4,174 78
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$546 92
Dues credited to members.....	15,281 00
Mortgages redeemed, foreclosed or transferred to real estate..	17,993 46
Fines received	15 38
Interest received	436 79
Dividends retained on withdrawals.....	30 18
Error corrected	1 21
	<hr/>
	\$34,304 94

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$27,727 04
Dividends paid on withdrawal, or applied on loans.....	571 16
Paid borrowed money and prior mortgages.....	1,892 00
Paid interest on borrowed money and prior mortgages.....	29 21
Paid salaries and clerk-hire.....	206 25
Paid advertising, printing and postage.....	32 40
Paid banking department, examination.....	24 98
Paid banking department, assessment.....	2 12
Officers' bonds	20 00
Safe deposit box.....	15 00
Attorney's fees	30 00
Liberty bonds purchased.....	1,500 00
Cash on hand December 31, 1917.....	2,254 78
	<hr/>
	\$34,304 94

Plan, permanent. Par value of shares, \$105. Instalments are \$1 monthly. Shares in force January 1, 1917, 582; shares issued during the year, none; shares withdrawn during the year, 369; shares in force, 213. Borrowing members, 1, holding 4 shares; non-borrowing members, 40, holding 209 shares. Female shareholders, none. Total dividends credited members during the year on instalment shares, \$131.33; rate, 2 per cent.

No unpaid withdrawals. Entrance fee, 25 cents per each 5 shares. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$273.65. Unpaid, none.

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

Loans have been made in Oneida county, New York State. Largest mortgage loan outstanding, \$420. Mortgages in force in New York State, \$420. 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.....	\$33,800 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	9 45
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	\$34,809 45

LIABILITIES

Due shareholders, dues.....	\$28,728 77
Due shareholders, dividends credited.....	1,423 29
Borrowed money	3,037 50
Undivided profits	624 89
Guaranty fund (as per section 392 of Banking Law).....	995 00
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	\$34,809 45

RECEIPTS

Cash on hand January 1, 1917.....	\$2,004 25
Dues credited to members.....	14,579 35
Money borrowed	30,162 50
Mortgages redeemed, foreclosed or transferred to real estate..	16,200 00
Fees received	61 00
Fines received	66 05
Interest received	2,168 48
	<hr/>
	\$65,241 63

DISBURSEMENTS

Loaned on mortgage.....	\$6,100 00
Dues repaid on withdrawal, or applied on loans.....	23,710 39
Paid borrowed money and prior mortgages.....	34,600 00
Paid interest on borrowed money and prior mortgages.....	657 09
Paid salaries and clerk-hire.....	60 00
Paid advertising, printing and postage.....	15 00
Paid banking department, examination.....	19 16
Paid banking department, assessment.....	3 77
Discount	66 77
Cash on hand December 31, 1917.....	9 45
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	\$65,241 63

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

Shares in force January 1, 1917, 805; shares issued during the year, 244; shares withdrawn during the year, 224; shares in force, 825. Borrowing members, 31, holding 338 shares; non-borrowing members, 70, holding 487 shares. Female shareholders, 30, holding 174 shares. Total dividends credited members during the year on instalment shares, \$1,423.29; 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, \$75. Unpaid, none.

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

Loans have been made in Madison and Oneida counties, New York State. Largest mortgage loan outstanding, \$4,200. Mortgages in force in New York State, \$33,800. No foreclosures during the year.

ONONDAGA COUNTY

FAIR CITY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 631 University Building, 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.....	817 Primrose Avenue.
Attorney.....	WILLARD A. RILL.....	631 University Bldg.

ASSETS

Loans on bond and mortgage.....	\$6,500 00
Loans on shares.....	2,010 00
Cash on hand and in bank.....	3,437 67
	<hr/>
	\$11,947 67

LIABILITIES

Due shareholders, dues.....	\$10,664 00
Due shareholders, dividends credited.....	1,059 51
Undivided profits.....	18 50
Guaranty fund (as per section 392 of Banking Law).....	205 66
	<hr/>
	\$11,947 67

RECEIPTS

Cash on hand January 1, 1917.....	\$1,448 26
Dues credited to members.....	4,923 93
Loans on shares repaid.....	1,435 00
Fees received.....	18 75
Fines received.....	15 45
Interest received.....	538 43
Dividends retained on withdrawals.....	29 44
	<hr/>
	\$8,409 26

DISBURSEMENTS

Loaned on shares.....	\$1,235 00
Dues repaid on withdrawal, or applied on loans.....	2,321 00
Paid matured shares.....	1,205 31
Dividends paid on withdrawal, or applied on loans.....	101 34
Paid interest on borrowed money and prior mortgages.....	2 00
Paid salaries and clerk-hire.....	50 00
Paid advertising, printing and postage.....	17 08
Paid banking department.....	27 36
Officers' bonds.....	10 00
Notary.....	2 50
Cash on hand December 31, 1917.....	3,437 67
	<hr/>
	\$8,409 26

Plan, permanent. Par value of shares, \$100. Instalments are \$1 monthly. Shares in force January 1, 1917, 438; shares issued during the year, 75; shares withdrawn during the year, 163; shares in force, 350. Borrowing members, 9, holding 122 shares; non-borrowing members, 37, holding 228 shares. Female shareholders, 12, holding 61 shares. Total dividends credited members during the year on instalment shares, \$499.83; rate, 5 per cent. No unpaid withdrawals. Amount of shares matured during the year, \$1,205.31. Entrance fee, 25 cents per share. Operating expenses, as defined

in section 390 of the Banking Law, incurred and paid during the year, \$79.58.
Unpaid, none.

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

Loans have been made in Onondaga county, New York State. Largest mortgage loan outstanding, \$3,000. Mortgages in force in New York State, \$6,500. 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.....	F. G. DUTTON.....	Syracuse, N. Y.

ASSETS

Loans on bond and mortgage.....	\$234,400 00
Loans on shares.....	20,245 00
Cash on hand and in bank.....	1,172 63
Furniture and fixtures.....	166 00
Instalments due and unpaid.....	364 00
Interest, premium, fees and fines due and unpaid.....	32 14
	<hr/>
	\$256,379 77

LIABILITIES

Due shareholders, dues.....	\$198,796 00
Due shareholders, dividends credited.....	42,266 91
Borrowed money.....	1,000 00
Undivided profits.....	2,699 55
Guaranty fund (as per section 392 of Banking Law).....	11,617 31
	<hr/>
	\$256,379 77

RECEIPTS

Cash on hand January 1, 1917.....	\$328 36
Dues credited to members.....	37,392 00
Money borrowed.....	4,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	30,350 00
Loans on shares repaid.....	40,185 00
Fines received.....	84 74
Interest received.....	14,949 94
Dividends retained on withdrawals.....	319 23
	<hr/>
	\$127,809 27

DISBURSEMENTS

Loaned on mortgage.....	\$42,400 00
Loaned on shares.....	44,815 00
Dues repaid on withdrawal, or applied on loans.....	8,613 00
Paid matured shares.....	19,193 24
Dividends paid on withdrawal, or applied on loans.....	1,359 11
Paid borrowed money and prior mortgages.....	7,200 00
Paid interest on borrowed money and prior mortgages.....	67 29
Paid salaries and clerk-hire.....	2,303 00
Paid advertising, printing and postage.....	32 79
Paid rent.....	399 96
Paid banking department, examination.....	39 86
Paid banking department, assessment.....	15 42

State League dues	\$7 00
Books and stationery.....	6 87
Auditors	50 00
Insurance	34 62
Telephone	48 00
Committee	15 00
Office disbursements	36 48
Cash on hand December 31, 1917.....	1,172 63
	<hr/> <hr/>
	\$127,809 27

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 3,100; shares issued during the year, 348; shares withdrawn during the year, 348; shares in force, 3,100. Borrowing members, 121, holding 1,394 shares; non-borrowing members, 230, holding 1,706 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$11,020.41; rate, 5 4/5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$19,193.24. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,933.72. 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, \$8,000. Mortgages in force in New York State, \$234,400. 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.....	\$1,000,786 19
Loans on shares.....	44,957 42
Stocks and bonds.....	11,490 00
Shares of Land Bank of State of New York.....	4,000 00
Real estate	5,791 00
Cash on hand and in bank.....	26,150 64
Furniture and fixtures.....	1,684 28
Advances for taxes, insurance, etc.....	162 80
	<hr/> <hr/>
	\$1,095,022 33

LIAILITIES

Due shareholders, dues.....	\$767,170 97
Due shareholders, matured shares.....	39,162 38
Due shareholders, dividends credited.....	155,588 63
Balance to be paid borrowers on mortgage loans.....	24,493 51
Advances by Land Bank.....	74,800 00
Undivided profits	12,805 84
Guaranty fund (as per section 392 of Banking Law).....	21,001 00
	<hr/> <hr/>
	\$1,095,022 33

RECEIPTS

Cash on hand January 1, 1917.....	\$8,434 66
Dues credited to members.....	625,068 74
Mortgages redeemed, foreclosed or transferred to real estate..	106,793 61
Loans on shares repaid.....	16,604 46
Real estate sold.....	9 00
Fees received.....	12 80
Fines received.....	29 89
Interest received.....	51,576 14
Premium received.....	9,190 85
Dividends retained on withdrawals.....	424 13
Advances repaid.....	819 71
Liberty bonds sold.....	14,050 00
Land Bank, advances repaid.....	40,000 00
Office expense.....	11 10
	<hr/>
	\$873,025 09

DISBURSEMENTS

Loaned on mortgage.....	\$228,061 00
Loaned on shares.....	25,216 25
Dues repaid on withdrawal, or applied on loans.....	477,093 19
Paid matured shares.....	28,127 54
Dividends paid on withdrawal, or applied on loans.....	33,483 57
Cash dividends paid on income and accumulative prepaid shares.....	428 88
Paid borrowed money and prior mortgages.....	7,000 00
Paid interest on borrowed money and prior mortgages.....	3,396 26
Paid salaries and clerk-hire.....	7,208 20
Paid advertising, printing and postage.....	1,325 24
Paid rent.....	1,000 00
Paid banking department, examination.....	84 50
Paid banking department, assessment.....	55 01
Advances for taxes, insurance, etc.....	837 37
Land Bank, advances.....	4,000 00
Office supplies.....	336 48
Recording fees.....	743 40
Furniture and fixtures.....	937 56
Land Bank shares.....	2,000 00
Liberty bonds purchased.....	25,540 00
Cash on hand December 31, 1917.....	26,150 64
	<hr/>
	\$873,025 09

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

Shares in force January 1, 1917, 20,483½; shares issued during the year, 7,755; shares withdrawn during the year, 6,784½; shares in force, 21,454. Borrowing members, 285, holding 5,920½ shares; non-borrowing members, 2,466, holding 15,533½ shares. Female shareholders, 1,252, holding 9,882½ shares. Total dividends credited members during the year on instalment shares, \$20,943.88; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$19,864.20; rate, 4 per cent. and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$10,131.97. Entrance fee, 4 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$9,858.82. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 72/100 per cent. Premium paid by borrowing members, 1 56/100 per cent. No premium charged.

Loans have been made in Monroe, New York, Ontario Seneca, Wayne and Yates counties, New York State. Largest mortgage loan outstanding, \$20,000. Mortgages in force in New York State, \$1,000,786.19. 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.....	44 Smith Street.
Secretary.....	LE GRAND W. PELLETT.....	44 Smith Street.
Treasurer.....	JAMES W. BARNES.....	99 Water Street.
Attorney.....	WILLIAM J. WYGANT.....	44 Smith Street.

ASSETS

Loans on bond and mortgage.....	\$361,850 00
Loans on shares.....	10,110 00
Shares of Land Bank of State of New York.....	2,000 00
Cash on hand and in bank.....	820 50
Furniture and fixtures.....	337 50
Interest, premium, fees and fines due and unpaid.....	194 20
Stationery and supplies.....	40 00
	<hr/>
	\$375,352 20

LIABILITIES

Due shareholders, dues.....	\$221,410 00
Due shareholders, dividends credited.....	31,348 17
Balance to be paid borrowers on mortgage loans.....	8,377 70
Prior mortgages.....	7,750 00
Borrowed money.....	63,660 77
Advances by Land Bank.....	38,000 00
Undivided profits.....	558 41
Guaranty fund (as per section 392 of Banking Law).....	3,880 15
Suspense account.....	367 00
	<hr/>
	\$375,352 20

RECEIPTS

Cash on hand January 1, 1917.....	\$572 12
Dues credited to members.....	60,783 50
Prior mortgages.....	5,550 00
Money borrowed.....	191,764 82
Mortgages redeemed, foreclosed or transferred to real estate..	12,300 00
Loans on shares repaid.....	6,420 00
Fines received.....	282 92
Interest received.....	16,063 89
	<hr/>
	\$293,737 25

DISBURSEMENTS

Loaned on mortgage.....	\$104,720 30
Loaned on shares.....	7,745 00
Dues repaid on withdrawal, or applied on loans.....	21,050 50
Paid matured shares.....	7,389 22
Dividends paid on withdrawal, or applied on loans.....	1,972 05
Cash dividends paid on income and accumulative prepaid shares.....	1,293 75
Paid borrowed money and prior mortgages.....	142,460 35
Paid interest on borrowed money and prior mortgages.....	3,898 87
Paid salaries and clerk-hire.....	750 00
Paid advertising, printing and postage.....	191 58
Paid banking department, examination.....	69 50

Paid banking department, assessment	\$17 08
Officers' bonds	8 00
State League dues and expenses.....	29 15
Books	25 75
Land Bank share.....	1,000 00
Adding machine	294 00
Recording	1 65
Cash on hand December 31, 1917.....	820 50
	<hr/>
	\$293,737 25
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 3,500½; shares issued during the year, 1,180½; shares withdrawn during the year, 544½; shares in force, 4,136½. Borrowing members, 175, holding 1,962 shares; non-borrowing members, 328, holding 2,174½ shares. Female shareholders, 185, holding 1,151 shares. Total dividends credited members during the year on instalment shares, \$9,305.82; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,480.50; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$7,389.22. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,004.48. 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, \$6,000. Mortgages in force in New York State, \$361,850. 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.....	ALMA T. PERRY.....	Port Jervis, N. Y.
Secretary.....	CHARLES E. HOLMES.....	Port Jervis, N. Y.
Treasurer.....	EUGENE F. MAPES.....	Port Jervis, N. Y.
Attorney.....	EDWARD P. JONES.....	Port Jervis, N. Y.

ASSETS

Loans on bond and mortgage.....	\$401,350 00
Loans on shares.....	6,450 00
Stocks and bonds	1,000 00
Contracts for the sale of real estate.....	778 36
Cash on hand and in bank.....	3,054 16
Furniture and fixtures.....	123 60
Interest, premium, fees and fines due and unpaid.....	1,774 62
Advances for taxes, insurance, etc.....	25 52
	<hr/>
	\$414,556 26
	<hr/>

LIABILITIES

Due shareholders, dues	\$373,621 00
Due shareholders, dividends credited.....	22,381 95
Undivided profits	3,789 74
Guaranty fund (as per section 392 of Banking Law).....	5,044 19
Accrued interest	184 93
Due income shareholders, dividends.....	9,534 45
	<hr/>
	\$414,556 26
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RECEIPTS

Cash on hand January 1, 1917.....	\$598 90
Dues credited to members.....	80,895 00
Money borrowed	16,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	30,200 00
Loans on shares repaid.....	3,575 00
Fines received	494 72
Interest received	18,319 90
Premium received	954 28
Dividends retained on withdrawals.....	143 63
Advances repaid	38 10
Contracts for the sale of real estate.....	55 64
	<hr/>
	\$151,275 17

DISBURSEMENTS

Loaned on mortgage.....	\$87,450 00
Loaned on shares.....	650 00
Dues repaid on withdrawal, or applied on loans.....	29,772 00
Paid matured shares.....	400 00
Dividends paid on withdrawal, or applied on loans.....	3,270 74
Cash dividends paid on income and accumulative prepaid shares	8,209 36
Paid borrowed money and prior mortgages.....	16,000 00
Paid interest on borrowed money and prior mortgages.....	240 49
Paid salaries and clerk-hire.....	867 00
Paid advertising, printing and postage.....	80 37
Paid rent	100 00
Paid banking department, examination.....	35 80
Paid banking department, assessment.....	22 10
Advances for taxes, insurance, etc.....	6 00
State League dues and expenses.....	31 50
Light	6 00
Furniture and fixtures	66 00
Sundries	13 65
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	3,054 16
	<hr/>
	\$151,275 17

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 5,281½; shares issued during the year, 1,069; shares withdrawn during the year, 452; shares in force, 5,898½. Borrowing members, 251, holding 2,039 shares; non-borrowing members, 507, holding 3,859½ shares. Female shareholders, 272, holding 1,167½ shares. Total dividends credited members during the year on instalment shares, \$6,565.06; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$8,070.28; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$400. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,098.52. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5.04 per cent. No premium charged.

Loans have been made in Broome, Orange and Sullivan counties, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$401,350. 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. MCGEOCH.....	Goshen, N. Y.

ASSETS

Loans on bond and mortgage.....	\$71,500 00
Loans on shares.....	950 00
Cash on hand and in bank.....	1,277 38
	<hr/>
	\$73,727 38

LIABILITIES

Due shareholders, dues.....	\$62,248 00
Due shareholders, dividends credited.....	6,024 80
Balance to be paid borrowers on mortgage loans.....	1,200 00
Undivided profits.....	3,751 48
Guaranty fund (as per section 392 of Banking Law).....	503 10
	<hr/>
	\$73,727 38

RECEIPTS

Cash on hand January 1, 1917.....	\$5,369 36
Dues credited to members.....	11,792 00
Money borrowed.....	4,700 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,275 00
Loans on shares repaid.....	50 00
Fees received.....	40 25
Fines received.....	44 26
Interest received.....	3,812 67
Dividends retained on withdrawals.....	115 54
	<hr/>
	\$30,199 08

DISBURSEMENTS

Loaned on mortgage.....	\$18,850 00
Loaned on shares.....	950 00
Dues repaid on withdrawal, or applied to loans.....	3,165 00
Dividends paid on withdrawal, or applied on loans.....	412 59
Cash dividends paid on income and accumulative prepaid shares.....	670 00
Paid borrowed money and prior mortgages.....	4,700 00
Paid interest on borrowed money and prior mortgages.....	31 82
Paid salaries and clerk-hire.....	100 00
Paid advertising, printing and postage.....	11 10
Paid banking department, examination.....	26 50
Paid banking department, assessment.....	4 69
Cash on hand December 31, 1917.....	1,277 38
	<hr/>
	\$30,199 08

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

Shares in force January 1, 1917, 1,017; shares issued during the year, 158; shares withdrawn during the year, 72; shares in force, 1,103. Borrowing members, 37, holding 379 shares; non-borrowing members, 93, holding 724 shares. Female shareholders, 34, holding 185 shares. Total dividends credited members during the year on instalment shares, \$2,379.07; rate, 6 per

cent. Total dividends credited or paid in cash to members during the year on other shares, \$670; 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, \$111.10. 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, \$8,000. Mortgages in force in New York State, \$70,300. No foreclosures during the year.

HOMESTEAD BUILDING AND LOAN ASSOCIATION

No. 63 North street, Middletown, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FRED S. ROGERS.....	Middletown, N. Y.
Secretary.....	H. J. LEONARD.....	Middletown, N. Y.
Treasurer.....	ARCHIBALD TAYLOR.....	Middletown, N. Y.
Attorney.....	THOMAS C. ROGERS.....	Middletown, N. Y.

ASSETS

Loans on bond and mortgage.....	\$257,215 00
Loans on shares.....	18,900 00
Stocks and bonds.....	17,750 00
Cash on hand and in bank.....	11,926 64
Furniture and fixtures.....	50 00
Advances for taxes, insurance, etc.....	137 00
Instalments due and unpaid.....	\$4,713 25
Interest, premium, fees and fines due and unpaid..	1,861 45

\$305,978 64

LIABILITIES

Due shareholders, dues.....	\$221,738 75
Due shareholders, dividends credited.....	54,953 99
Balance to be paid borrowers on mortgage loans.....	51 07
Undivided profits.....	13,413 68
Guaranty fund (as per section 392 of Banking Law).....	14,000 00
Payments on Liberty bonds.....	1,821 15

\$305,978 64

RECEIPTS

Cash on hand January 1, 1917.....	\$29,613 88
Dues credited to members.....	41,727 45
Mortgages redeemed, foreclosed or transferred to real estate..	18,000 00
Loans on shares repaid.....	5,195 00
Fees received.....	39 25
Fines received.....	17 82
Interest received.....	14,359 10
Premium received.....	1,533 48
Dividends retained on withdrawals.....	178 23
Liberty bonds sold.....	18,382 05

\$129,046 26

DISBURSEMENTS

Loaned on mortgage.....	\$44,618 93
Loaned on shares.....	4,660 00
Dues repaid on withdrawal, or applied on loans.....	5,282 00
Paid matured shares.....	26,660 88

Dividends paid on withdrawal, or applied on loans.....	\$592 78
Paid salaries and clerk-hire.....	625 00
Paid advertising, printing and postage.....	40 21
Paid rent.....	66 00
Paid banking department, examination.....	22 67
Paid banking department, assessment.....	43 25
Officers' bonds.....	40 00
Advances for taxes, insurance, etc.....	137 00
State League dues.....	7 00
Liberty bonds purchased.....	34,310 90
Livery.....	10 00
Safe deposit box.....	3 00
Cash on hand December 31, 1917.....	11,926 64
	<hr/>
	\$129,046 26
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 3,449; shares issued during the year, 447; shares withdrawn during the year, 316; shares in force, 3,580. Borrowing members, 110, holding 1,340 shares; non-borrowing members, 290, holding 2,240 shares. Female shareholders, 159, holding 817 shares. Total dividends credited members during the year on instalment shares, \$14,337.59; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$26,660.88. Entrance fee, 10 cents per share; maximum, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$791.21. 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, \$257,215. 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. DULFY.....	42 Sussex Street.
Treasurer.....	CHARLES L. CUNNINGHAM.....	9 Lyman Street.
Attorney.....	WILLIAM P. GREGG.....	Hubbard Building.

ASSETS

Loans on bond and mortgage.....	\$331,400 00
Stocks and bonds.....	1,000 00
Real estate.....	1,473 20
Cash on hand and in bank.....	3,730 34
Furniture and fixtures.....	35 00
	<hr/>
	\$337,638 54
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$291,707 76
Due shareholders, dividends credited.....	16,674 88
Balance to be paid borrowers on mortgage loans.....	3,100 00
Borrowed money.....	6,000 00
Undivided profits.....	16,009 36
Guaranty fund (as per section 392 of Banking Law).....	4,146 54
	<hr/>
	\$337,638 54
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,519 88
Dues credited to members.....	73,795 37
Money borrowed	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	29,300 00
Fees received	46 00
Fines received	307 26
Interest received	15,800 12
Rent received	156 00
Advances repaid	19 25
Judgment	61 50
	<hr/>
	\$129,005 38

DISBURSEMENTS

Loaned on mortgage.....	\$76,200 00
Dues repaid on withdrawal, or applied on loans.....	31,255 17
Paid matured shares.....	5,425 23
Dividends paid on withdrawal, or applied on loans.....	1,485 52
Cash dividends paid on income and accumulative prepaid shares	7,076 05
Paid interest on borrowed money and prior mortgages.....	45 00
Paid for real estate.....	1,907 76
Paid salaries and clerk-hire.....	634 00
Paid advertising, printing and postage.....	25 05
Paid rent	75 00
Paid repairs to real estate.....	27 73
Paid taxes, insurance, etc.....	35 86
Paid banking department, examination.....	28 75
Paid banking department, assessment.....	17 92
Officers' bonds	22 00
State League dues.....	7 00
Light	7 00
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	3,730 34
	<hr/>
	\$129,005 38

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

Shares in force January 1, 1917, 4,476½; shares issued during the year, 1,148; shares withdrawn during the year, 727; shares in force, 4,897½. Borrowing members, 193, holding 1,657 shares; non-borrowing members, 568, holding 3,240½ shares. Female shareholders, 242, holding 1,397½ shares. Total dividends credited members during the year on instalment shares, \$5,449.16; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,218.62; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$5,425.23. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$770.05. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 1/25 per cent. No premium charged.

Loans have been made in Orange, Sullivan and Ulster counties, New York State. Largest mortgage loan outstanding, \$22,000. Mortgages in force in New York State, \$331,400. 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 Avenue
Treasurer.....	THEODORE LUDLUM.....	118 Ball Street.
Attorney.....	FRANK LYBOLT.....	Hubbard Building.

ASSETS

Loans on bond and mortgage.....	\$1,052,000 00
Loans on shares.....	28,975 00
Stocks and bonds.....	1,000 00
Contracts for the sale of real estate.....	2,713 00
Real estate.....	28,796 13
Cash on hand and in bank.....	43,268 47
Furniture and fixtures.....	1,059 82
Advances for taxes, insurance, etc.....	65 50
Due for real estate repairs.....	579 09
	<hr/>
	\$1,158,457 01

LIABILITIES

Due shareholders, dues.....	\$1,031,562 25
Due shareholders, dividends credited.....	95,520 88
Balance to be paid borrowers on mortgage loans.....	2,500 00
Undivided profits.....	8,828 65
Guaranty fund (as per section 392 of Banking Law).....	20,045 23
	<hr/>
	\$1,158,457 01

RECEIPTS

Cash on hand January 1, 1917.....	\$33,576 12
Dues credited to members.....	209,453 34
Mortgages redeemed, foreclosed or transferred to real estate..	99,108 00
Loans on shares repaid.....	10,375 00
Real estate sold.....	3,734 00
Fees received.....	83 00
Fines received.....	693 80
Interest received.....	47,437 02
Premium received.....	3,125 21
Rent received.....	2,147 41
Advances repaid.....	516 13
Six per cent on back dues.....	97 27
	<hr/>
	\$410,346 30

DISBURSEMENTS

Loaned on mortgage.....	\$209,258 00
Loaned on shares.....	18,802 00
Dues repaid on withdrawal, or applied on loans.....	95,803 90
Dividends paid on withdrawal, or applied on loans.....	7,908 95
Cash dividends paid on income and accumulative prepaid shares.....	26,894 77
Paid salaries and clerk-hire.....	2,994 20
Paid advertising, printing and postage.....	139 93
Paid rent.....	80 00
Paid repairs to real estate.....	1,825 34
Paid taxes, insurance, etc.....	1,132 07
Paid banking department, examination.....	61 39
Paid banking department, assessment.....	65 43
Officers' bonds.....	48 00

State League dues	\$14 00
Commissions on real estate sold	9 38
Auditors	30 00
Expenses to State League.....	50 00
Liberty bonds purchased.....	1,000 00
Coal, supplies, etc.....	960 47
Cash on hand December 31, 1917.....	43,268 47
	<hr/>
	\$410,346 30
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 15,862; shares issued during the year, 2,869; shares withdrawn during the year, 1,548; shares in force, 17,183. Borrowing members, 532, holding 5,047 shares; non-borrowing members, 1,225, holding 12,136 shares. Female shareholders, 829, holding 6,492½ shares. Total dividends credited members during the year on instalment shares, \$14,092.25; rate, 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$31,148.10; 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, \$4,037.12. Unpaid, none.

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

Loans have been made in Orange, Rockland and Sullivan counties, New York State, and in Pennsylvania. Largest mortgage loan outstanding, \$24,000. Mortgages in force in New York State, \$1,039,600. No 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.....	FRANK VAN FLEET.....	16 Kingston Avenue.
Treasurer.....	AUGUSTUS P. ALTEMEIER.....	4 West Broome Street.
Attorneys.....	C. E. & S. M. CUDDEBACK.....	Room 7, Farnum Bldg.

ASSETS

Loans on bond and mortgage.....	\$188,025 00
Loans on shares.....	3,155 00
Stocks and bonds.....	600 00
Contracts for the sale of real estate.....	2,252 65
Cash on hand and in bank.....	1,833 07
Furniture and fixtures.....	320 00
Interest, premium, fees and fines due and unpaid.....	992 70
Advances for taxes, insurance, etc.....	27 60
	<hr/>
	\$197,206 02
	<hr/>

LIABILITIES

Due shareholders, dues	\$166,020 60
Due shareholders, matured shares.....	1,447 00
Due shareholders, dividends credited.....	23,847 63
Undivided profits	241 94
Guaranty fund (as per section 392 of Banking Law).....	4,232 11
Suspense account	1,416 74
	<hr/>
	\$197,206 02
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$6,417 60
Dues credited to members.....	31,364 22
Money borrowed	2,400 00
Mortgages redeemed, foreclosed or transferred to real estate..	37,750 00
Loans on shares repaid.....	1,515 00
Fees received	8 00
Fines received	77 39
Interest received	7,629 41
Premium received	885 25
Dividends retained on withdrawals.....	36
Contracts for the sale of real estate.....	100 30
Suspense account	1,416 74
	<hr/>
	\$89,564 27
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DISBURSEMENTS

Loaned on mortgage	\$26,425 00
Loaned on shares	2,295 00
Dues repaid on withdrawal, or applied on loans.....	30,664 05
Paid matured shares	18,400 00
Dividends paid on withdrawal, or applied on loans.....	4,187 57
Cash dividends paid on income and accumulative prepaid shares	1,940 66
Paid borrowed money and prior mortgages.....	2,400 00
Paid interest on borrowed money and prior mortgages.....	156 63
Paid salaries and clerk-hire.....	382 35
Paid advertising, printing and postage.....	16 95
Paid rent	75 00
Paid banking department, examination.....	28 75
Paid banking department, assessment.....	13 48
Officers' bonds	10 00
Advances for taxes, insurance, etc.....	18 00
State League dues.....	7 00
Legal expense	36 25
Light	5 00
Repairs	65 00
Cleaning.....	4 51
Liberty bonds purchased.....	600 00
Cash on hand December 31, 1917.....	1,833 07
	<hr/>
	\$89,564 27
	<hr/> <hr/>

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

Shares in force January 1, 1917, 1,890 $\frac{1}{4}$; shares issued during the year, 206 $\frac{1}{4}$; shares withdrawn during the year, 372; shares in force, 1,724 $\frac{3}{4}$. Borrowing members, 125, holding 921 $\frac{1}{2}$ shares; non-borrowing members, 137, holding 803 $\frac{1}{4}$ shares. Female shareholders, 74, holding 503 $\frac{3}{8}$ shares. Total dividends credited members during the year on instalment shares, \$5,609.20; rate, 4 $\frac{1}{2}$ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,359.16; rate, 4 per cent. and 4 $\frac{1}{2}$ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$19,784. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$565.81. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 1/25 per cent. No premium charged.

Loans have been made in Orange county, New York State. Largest mortgage loan outstanding, \$24,000. Mortgages in force in New York State, \$188,025. No foreclosures during the year.

**UNION BUILDING AND LOAN ASSOCIATION OF THE TOWN OF WOOD-
BURY, 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.....	GEORGE CORNELL.....	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.....	\$104,100 00
Loans on shares.....	3,853 00
Stocks and bonds.....	2,000 00
Real estate.....	6,646 44
Cash on hand and in bank.....	3,152 28
Furniture and fixtures.....	45 00
Interest, premium, fees and fines due and unpaid.....	1,703 54
Advances for taxes, insurance, etc.....	202 76
Loan to savings and loan association.....	2,000 00
	<hr/> <hr/>
	\$123,703 02

LIABILITIES

Due shareholders, dues.....	\$83,044 00
Due shareholders, matured shares.....	2,000 00
Due shareholders, dividends credited.....	16,239 12
Borrowed money.....	12,690 00
Undivided profits.....	4,565 65
Guaranty fund (as per section 392 of Banking Law).....	5,089 25
Accrued interest.....	75 00
	<hr/> <hr/>
	\$123,703 02

RECEIPTS

Cash on hand January 1, 1917.....	\$5,335 30
Dues credited to members.....	15,832 00
Money borrowed.....	4,765 00
Mortgages redeemed, foreclosed or transferred to real estate..	25,230 00
Loans on shares repaid.....	1,325 00
Fees received.....	50
Fines received.....	557 20
Interest received.....	7,216 62
Dividends retained on withdrawals.....	94 53
Advances repaid.....	167 60
Taxes refunded.....	6 50
	<hr/> <hr/>
	\$60,530 25

DISBURSEMENTS

Loaned on mortgage.....	\$14,980 00
Loaned on shares.....	1,368 00
Dues repaid on withdrawal, or applied on loans.....	7,204 00
Paid matured shares.....	19,228 22
Dividends paid on withdrawal, or applied on loans.....	2,215 66
Paid borrowed money and prior mortgages.....	3,700 00
Paid interest on borrowed money and prior mortgages.....	778 44
Paid for real estate.....	2,000 00
Paid salaries and clerk-hire.....	325 00
Paid advertising, printing and postage.....	26 25
Paid rent.....	60 00

Paid repairs to real estate.....	\$28 55
Paid taxes, insurance, etc.....	87 87
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	8 69
Advances for taxes, insurance, etc.....	191 15
State League dues.....	6 00
Improvements to real estate.....	1, 146 44
Recording deed.....	1 20
Loaned to savings and loan association.....	2,000 00
Liberty bonds purchased.....	2,000 00
Cash on hand December 31, 1917.....	3, 152 28
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	\$60, 530 25
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 1,420; shares issued during the year, 217; shares withdrawn during the year, 216; shares in force, 1,421. Borrowing members, 58, holding 596 shares; non-borrowing members, 150, holding 825 shares. Female shareholders, 94 holding 606 shares. Total dividends credited members during the year on instalment shares, \$5,730.74; rate, 5 7/10 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$15,174.25. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$417.25. 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, \$104,100. One foreclosure during the year.

WARWICK, MONROE AND CHESTER BUILDING AND LOAN ASSOCIATION

No. 2 Lake street, Monroe, N. Y.

[Organized under Law of 1831. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	JOHN H. CARPENTER.....	Monroe, N. Y.
Secretary.....	GEO. C. ROGERS.....	Monroe, N. Y.
Treasurer.....	GEORGE M. ROE.....	Chester, N. Y.
Attorney.....	M. N. KANE.....	Warwick, N. Y.

ASSETS

Loans on bond and mortgage.....	\$193, 480 00
Loans on shares.....	5, 645 00
Stocks and bonds.....	10, 000 00
Cash on hand and in bank.....	9, 504 19
Furniture and fixtures.....	95 00
Interest, premium, fees and fines due and unpaid.....	2, 030 78
	<hr/>
	\$220, 754 97
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$179, 140 82
Due shareholders, dividends credited.....	37, 823 54
Guaranty fund (as per section 392 of Banking Law).....	3, 785 61
	<hr/>
	\$220, 754 97
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$11, 823 17
Dues credited to members.....	39, 582 35
Money borrowed	2, 000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12, 950 00
Loans on shares repaid.....	1, 830 00
Fines received	111 46
Interest received	10, 593 63
Dividends retained on withdrawals.....	359 13
Advances repaid	425 43
Cancelled dividend	1 00
	<hr/>
	\$79, 676 11

DISBURSEMENTS

Loaned on mortgage.....	\$30, 500 00
Loaned on shares.....	1, 865 00
Dues repaid on withdrawal, or applied on loans.....	6, 434 00
Paid matured shares.....	15, 609 00
Dividends paid on withdrawal, or applied on loans.....	1, 092 35
Paid borrowed money and prior mortgages.....	3, 650 00
Paid interest on borrowed money and prior mortgages.....	41 33
Paid salaries and clerk-hire.....	370 00
Paid advertising, printing and postage.....	112 83
Paid rent	60 00
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	12 66
Officers' bonds	28 00
Recording mortgages and mortgage taxes.....	177 00
State League dues.....	6 00
Attorney's fees	190 00
Express	91
Profit and loss.....	34
Liberty bonds purchased.....	10, 000 00
Cash on hand December 31, 1917.....	9, 504 19
	<hr/>
	\$79, 676 11

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

Shares in force January 1, 1917, 3,002; shares issued during the year, 409; shares withdrawn during the year, 242; shares in force, 3,259. Borrowing members, 153, holding 1,051 shares; non-borrowing members, 325, holding 2,208 shares. Female shareholders, 180, holding 739 shares. Total dividends credited members during the year on instalment shares, \$10,118.59; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,609. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$578.08. 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, \$193,480. 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 1888]

Officers	Names	Post-office addresses
President.....	WILLIAM U. LEE.....	Medina, N. Y.
Secretary.....	HARRY F. WELTON.....	Medina, N. Y.
Treasurer.....	GEORGE A. NEWELL.....	Medina, N. Y.
Attorney.....	FRED L. DOWNS.....	Medina, N. Y.

ASSETS

Loans on bond and mortgage.....		\$352,962 50
Stocks and bonds.....		2,000 00
Cash on hand and in bank.....		12,647 88
Instalments due and unpaid.....	\$1,751 25	
Interest, premium, fees and fines due and unpaid..	2,190 18	
		<u>\$367,610 38</u>

LIABILITIES

Due shareholders, dues.....	\$312,026 00
Due shareholders, dividends credited.....	40,981 60
Undivided profits.....	5,102 78
Guaranty fund (as per section 392 of Banking Law).....	9,500 00
	<u>\$367,610 38</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$24,546 69
Dues credited to members.....	101,029 50
Money borrowed.....	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	42,227 60
Fees received.....	451 75
Fines received.....	857 34
Interest received.....	20,710 20
	<u>\$194,823 08</u>

DISBURSEMENTS

Loaned on mortgage.....	\$55,855 00
Dues repaid on withdrawal, or applied on loans.....	44,541 00
Paid matured shares.....	70,016 25
Dividends paid on withdrawal, or applied on loans.....	3,278 05
Paid borrowed money and prior mortgages.....	5,000 00
Paid interest on borrowed money and prior mortgages.....	15 23
Paid salaries and clerk-hire.....	1,140 00
Paid advertising, printing and postage.....	202 71
Paid rent.....	24 00
Paid banking department, examination.....	72 41
Paid banking department, assessment.....	22 50
State League dues.....	8 00
Liberty bonds purchased.....	2,000 00
Cash on hand December 31, 1917.....	12,647 88
	<u>\$194,823 08</u>

Plan, serial. Par value of shares, \$130. Instalments are 25 cents weekly.
 Shares in force January 1, 1917, 8,052; shares issued during the year, 1,807;
 shares withdrawn during the year, 2,218; shares in force, 7,641. Borrowing

members, 308, holding 1,908 shares; non-borrowing members, 961, holding 5,733 shares. Female shareholders, 605, holding 2,476 shares. Total dividends credited members during the year on instalment shares, \$20,318.10; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$70,016.25. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,366.71. Unpaid, none.

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

Loans have been made in Erie, Niagara and Orleans counties, New York State. Largest mortgage loan outstanding, \$9,750. Mortgages in force in New York State, \$352,962.50. 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.....	WARREN THOMPSON.....	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.....	\$5,300 00
Cash on hand and in bank.....	1,447 11
	<u>\$6,747 11</u>

LIABILITIES

Due shareholders, dues.....	\$5,650 00
Due shareholders, dividends credited.....	821 14
Undivided profits.....	98
Guaranty fund (as per section 392 of Banking Law).....	274 99
	<u>\$6,747 11</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,154 03
Dues credited to members.....	845 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Interest received.....	337 00
	<u>\$3,336 03</u>

DISBURSEMENTS

Loaned on mortgage.....	\$400 00
Dues repaid on withdrawal, or applied on loans.....	1,206 00
Dividends paid on withdrawal, or applied on loans.....	161 84
Paid salaries and clerk-hire.....	100 00
Paid rent.....	6 00
Paid banking department, examination.....	13 50
Paid banking department, assessment.....	1 58
Cash on hand December 31, 1917.....	1,447 11
	<u>\$3,336 03</u>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 144; shares issued during the year, 5; shares withdrawn during the year, 15; shares in force, 134. Borrowing members, 4, holding 30 shares; non-borrowing members, 24, holding 104 shares. Female shareholders, 4, holding 11 shares. Total dividends credited members during the year on instalment shares, \$206.37; 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, \$106. 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, \$5,300. 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.....	\$844,430 00
Loans on shares.....	20,940 00
Stocks and bonds.....	48,200 00
Shares of Land Bank of State of New York.....	2,000 00
Contracts for the sale of real estate.....	1,457 63
Real estate.....	23,375 42
Cash on hand and in bank.....	11,866 01
Furniture and fixtures.....	1,900 00
Interest, premium, fees and fines due and unpaid.....	5,403 79
Advances for taxes, insurance, etc.....	2,552 44
Contract loans.....	4,575 00
Accrued rent.....	365 33
	\$967,065 62

LIABILITIES

Due shareholders, dues.....	\$735,041 32
Due shareholders, dividends credited.....	127,933 00
Balance to be paid borrowers on mortgage loans.....	1,825 00
Borrowed money.....	20,000 00
Advances by Land Bank.....	18,000 00
Undivided profits.....	31,833 05
Guaranty fund (as per section 392 of Banking Law).....	22,650 00
Liberty loan instalments.....	9,380 00
Special deposits.....	388 25
Insurance money.....	15 00
	\$967,065 62

RECEIPTS

Cash on hand January 1, 1917.....	\$18,801 78
Dues credited to members.....	281,530 30
Money borrowed.....	21,600 00

Mortgages redeemed, foreclosed or transferred to real estate..	\$88,657 50
Loans on shares repaid.....	48,310 00
Real estate sold.....	2,836 50
Fees received.....	379 60
Fines received.....	96 19
Interest received.....	44,917 94
Premium received.....	17,626 01
Rent received.....	710 00
Dividends retained on withdrawals.....	2,348 50
Advances repaid.....	1,487 86
Real estate profit.....	963 50
Furniture and fixtures.....	100 00
Special deposits.....	2,522 50
Fire insurance.....	1,491 63
Bonds sold.....	1,550 00
Contract loans.....	1,300 00
Contract for the sale of real estate.....	147 73
Dividend, Land Bank.....	25 00
Cash over.....	41 90
	<hr/>
	\$537,444 44

DISBURSEMENTS

Loaned on mortgage.....	\$114,525 00
Loaned on shares.....	17,800 00
Dues repaid on withdrawal, or applied on loans.....	175,760 89
Paid matured shares.....	65,700 00
Dividends paid on withdrawal, or applied on loans.....	47,406 87
Cash dividends paid on income and accumulative prepaid shares.....	11,644 06
Paid borrowed money and prior mortgages.....	21,600 00
Paid interest on borrowed money and prior mortgages.....	1,813 34
Paid for real estate.....	11,341 42
Paid salaries and clerk-hire.....	4,136 59
Paid advertising, printing and postage.....	435 33
Paid repairs to real estate.....	151 23
Paid taxes, insurance, etc.....	916 17
Paid banking department, assessment.....	55 75
Advances for taxes, insurance, etc.....	2,097 33
Lank Bank, advances.....	2,000 00
Land Bank share.....	1,000 00
Liberty bonds purchased.....	40,370 00
Special deposit.....	2,172 50
Fire insurance.....	2,176 63
Loss, foreclosure.....	1,413 90
Light and heat.....	334 65
Sundry expense.....	617 30
Interest returned.....	38 22
Cash short.....	71 25
Cash on hand December 31, 1917.....	11,866 01
	<hr/>
	\$537,444 44

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

Shares in force January 1, 1917, 27,519; shares issued during the year, 6,101; shares withdrawn during the year, 5,517; shares in force, 28,103. Borrowing members, 821, holding 8,579 shares; non-borrowing members, 1,886, holding 19,524 shares. Female shareholders, 1,220, holding 10,671 shares. Total dividends credited members during the year on instalment shares, \$41,666.78; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,648.13; rate, 3½ per cent. and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$65,700. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,579.62. 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 Cayuga, Jefferson, Onondaga and Oswego counties, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$844,430. Four foreclosures during the year.

FRONTIER PERMANENT BUILDING AND LOAN ASSOCIATION

No. 32 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.....	\$38,200 00
Loans on shares.....	1,900 00
Stocks and bonds.....	1,003 25
Contracts for the sale of real estate.....	400 00
Cash on hand and in bank.....	1,966 92
Furniture and fixtures.....	75 00
	\$43,545 17

LIABILITIES

Due shareholders, dues.....	\$33,592 39
Due shareholders, dividends credited.....	8,202 87
Undivided profits.....	480 57
Guaranty fund (as per section 392 of Banking Law).....	1,053 34
Liberty bond instalments.....	216 00
	\$43,545 17

RECEIPTS

Dues credited to members.....	\$10,081 19
Mortgages redeemed, foreclosed or transferred to real estate..	3,400 00
Loans on shares repaid.....	2,150 00
Fees received.....	22 50
Interest received.....	1,828 50
Premium received.....	881 01
Advances repaid.....	10 98
Liberty bonds, instalments.....	216 00
Refund.....	12 50
	\$18,602 68

DISBURSEMENTS

Loaned on mortgage.....	\$5,950 00
Loaned on shares.....	2,600 00
Dues repaid on withdrawal, or applied on loans.....	5,609 79
Dividends paid on withdrawal, or applied on loans.....	461 72
Paid salaries and clerk-hire.....	244 48
Paid advertising, printing and postage.....	2 00
Paid rent.....	60 00

Paid banking department, assessment	\$3 22
Officers' bonds	10 00
State League dues.....	3 00
Liberty bonds purchased.....	1,003 25
Overdraft	622 96
Mortgage tax	29 50
Gas	6 69
Office repairs	26 15
Insurance	2 00
Janitor	1 00
Cash on hand December 31, 1917.....	1,966 92
	<hr/>
	\$18,602 68
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,596; shares issued during the year, 251; shares withdrawn during the year, 52; shares in force, 1,795. Borrowing members, 41, holding 518 shares; non-borrowing members, 72, holding 1,277 shares. Female shareholders, 30, holding 489 shares. Total dividends credited members during the year on instalment shares, \$2,228.25; 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, \$355.32. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5% per cent. Premium paid by borrowing members, 2% 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, \$38,200. No foreclosures during the year.

LAKE CITY BUILDING AND LOAN ASSOCIATION

No. 32 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890]

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.....	\$220,055 00
Loans on shares.....	4,750 00
Stocks and bonds.....	2,007 50
Contracts for the sale of real estate.....	4,350 00
Real estate	10,141 54
Cash on hand and in bank.....	5,604 92
Furniture and fixtures.....	223 30
	<hr/>
	\$247,132 26
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LIABILITIES

Due shareholders, dues.....	\$176,992 28
Due shareholders, dividends credited.....	59,724 93
Undivided profits	24 05
Guaranty fund (as per section 392 of Banking Law).....	9,768 00
Liberty bond instalments.....	623 00
	<hr/>
	\$247,132 26
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$127 05
Dues credited to members.....	41, 173 37
Mortgages redeemed, foreclosed or transferred to real estate..	20, 745 00
Loans on shares repaid.....	3, 650 00
Fees received	58 45
Interest received	11, 675 89
Premium received	5, 579 10
Dividends retained on withdrawals.....	22 67
Advances repaid	25 88
Mortgage taxes	69 50
Contracts for the sale of real estate.....	200 00
Profit and loss, real estate.....	246 30
Instalments on Liberty bonds.....	623 00
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	\$84, 196 21

DISBURSEMENTS

Loaned on mortgage.....	\$9, 250 00
Loaned on shares.....	5, 800 00
Dues repaid on withdrawal, or applied on loans.....	38, 170 24
Dividends paid on withdrawal, or applied on loans.....	12, 420 58
Cash dividends paid on income and accumulative prepaid shares	1, 358 33
Paid for real estate	7, 800 00
Paid salaries and clerk-hire.....	840 00
Paid advertising, printing and postage.....	11 90
Paid rent	96 00
Paid repairs to real estate.....	132 73
Paid taxes, insurance, etc.....	501 09
Paid banking department, assessment.....	15 34
Officers' bonds	12 00
State League dues.....	7 00
Gas	8 77
Mortgage taxes	38 00
Cash, error	5 65
Legal expense	22 94
Office repairs	37 15
Interest refunded	28 89
Insurance and taxes account.....	64
Janitor	7 00
Refund, rent	19 54
Liberty bonds purchased.....	2, 007 50
Cash on hand December 31, 1917.....	5, 604 92
	<hr/>
	\$84, 196 21

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

Shares in force January 1, 1917, 6,638; shares issued during the year, 241; shares withdrawn during the year, 308; shares in force, 6,571. Borrowing members, 168, holding 2,819 shares; non-borrowing members, 276, holding 3,752 shares. Female shareholders, 120, holding 1,853 shares. Total dividends credited members during the year on instalment shares, \$13,294.90; rate, 6½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,358.33; 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, \$1,019.82. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2¾ 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, \$220,055. Two foreclosures during the year.

RECIPROCITY BUILDING AND LOAN ASSOCIATION

No. 22 Arcade Building, East Bridge street, Oswego, N. Y.

[Organized under Law of 1851. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	EDGAR E. SHANNON.....	54 West Albany Street.
Secretary.....	J. W. O'CONNOR.....	89 East Mohawk Street.
Treasurer.....	THOMAS PEARSON.....	83 East Second Street.
Attorney.....	JOHN J. WHITE.....	207 West First Street.

ASSETS

Loans on bond and mortgage.....	\$192,775 00
Stocks and bonds.....	3,000 00
Contracts for the sale of real estate.....	750 00
Real estate.....	2,326 46
Cash on hand and in bank.....	1,501 80
Furniture and fixtures.....	25 00
Interest, premium, fees and fines due and unpaid.....	290 00
Advances for taxes, insurance, etc.....	394 92
	<hr/>
	\$201,063 18

LIABILITIES

Due shareholders, dues.....	\$158,327 98
Due shareholders, dividends credited.....	32,919 05
Borrowed money.....	1,900 00
Undivided profits.....	22 17
Guaranty fund (as per section 392 of Banking Law).....	5,875 58
Unearned or rebatable premium.....	2,018 40
	<hr/>
	\$201,063 18

RECEIPTS

Cash on hand January 1, 1917.....	\$286 07
Dues credited to members.....	40,482 66
Money borrowed.....	1,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	19,650 00
Fees received.....	28 95
Interest received.....	9,577 70
Premium received.....	982 36
Rent received.....	26 00
Profit and loss.....	27 41
Error, dues and dividends accounts.....	100 00
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	\$73,061 15

DISBURSEMENTS

Loaned on mortgage.....	\$16,275 00
Dues repaid on withdrawal, or applied on loans.....	40,166 43
Dividends paid on withdrawal, or applied on loans.....	7,884 36
Cash dividends paid on income and accumulative prepaid shares	1,187 50
Paid for real estate.....	1,362 28
Paid salaries and clerk-hire.....	951 50
Paid advertising, printing and postage.....	15 45
Paid rent.....	90 00
Paid banking department, examination.....	42 00
Paid banking department, assessment.....	12 80
Officers' bonds.....	5 40
Advances for taxes, insurance, etc.....	394 92
State League dues.....	6 00
Cleaning vault.....	12 00
Foreclosure.....	40 00

Premiums rebated	\$66 25
Janitor	16 00
Lights	6 46
Attorney	25 00
Liberty bonds purchased.....	3,000 00
Cash on hand December 31, 1917.....	1,501 80
	\$73,061 15

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

Shares in force January 1, 1917, 6,136; shares issued during the year, 389½; shares withdrawn during the year, 807½; shares in force, 5,718. Borrowing members, 246, holding 1,977 shares; non-borrowing members, 247, holding 3,741 shares. Female shareholders, 145, holding 1,395½ shares. Total dividends credited members during the year on instalment shares, \$7,867.58; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,187.50; 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 \$1,127.81. 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, \$2,900. Mortgages in force in New York State, \$192,775. One foreclosure 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.....	FRED M. RILEY.....	Oswego, N. Y.
Attorney.....	UDELLE BARTLETT.....	Oswego, N. Y.

ASSETS

Loans on bond and mortgage.....	\$376,140 00
Loans on shares.....	46,380 00
Stocks and bonds.....	12,500 00
Real estate	18,069 93
Cash on hand and in bank.....	15,985 12
Furniture and fixtures.....	374 00
Interest, premium, fees and fines due and unpaid.....	3,854 90
Advances for taxes, insurance, etc.....	746 52
	\$474,050 47

LIABILITIES

Due shareholders, dues.....	\$356,554 04
Due shareholders, dividends credited.....	94,239 76
Balance to be paid borrowers on mortgage loans.....	600 00
Undivided profits	11,106 67
Guaranty fund (as per section 392 of Banking Law).....	11,550 00
	\$474,050 47

RECEIPTS

Cash on hand January 1, 1917.....	\$5,753 73
Dues credited to members.....	80,768 31
Mortgages redeemed, foreclosed or transferred to real estate..	50,400 00
Loans on shares repaid.....	53,789 00
Real estate sold.....	1,775 00
Fees received.....	151 63
Interest received.....	22,509 43
Premium received.....	11,221 23
Rent received.....	272 00
Dividends retained on withdrawals.....	606 29
Advances repaid.....	340 31
	<hr/>
	\$227,586 93

DISBURSEMENTS

Loaned on mortgage.....	\$20,442 28
Loaned on shares.....	57,155 00
Dues repaid on withdrawal, or applied on loans.....	25,679 98
Paid matured shares.....	73,225 09
Dividends paid on withdrawal, or applied on loans.....	3,057 55
Cash dividends paid on income and accumulative prepaid shares.....	2,108 50
• Paid interest on borrowed money and prior mortgages.....	13 35
Paid for real estate.....	13,748 46
Paid salaries and clerk-hire.....	1,133 30
Paid advertising, printing and postage.....	44 28
Paid rent.....	200 00
Paid repairs to real estate.....	143 42
Paid taxes, insurance, etc.....	1,039 55
Paid banking department, assessment.....	28 53
Advances for taxes, insurance, etc.....	635 44
State League dues.....	22 00
Returned premium.....	8 67
Traveling expenses.....	10 80
Manual service.....	18 07
Payment of judgment.....	25 00
Commission, sale of real estate.....	50 00
Legal service.....	312 54
Liberty bonds purchased.....	12,500 00
Cash on hand December 31, 1917.....	15,985 12
	<hr/>
	\$227,586 93

Plan, permanent. Par value of shares, \$100. Instalments are 10 cents, 20 cents, 30 cents, 40 cents and 50 cents weekly.

Shares in force January 1, 1917, 16,867½; shares issued during the year, 2,327; shares withdrawn during the year, 3,684½; shares in force, 16,010. Borrowing members, 422, holding 6,057 shares; non-borrowing members, 672, holding 9,953 shares. Female shareholders, 363, holding 4,696 shares. Total dividends credited members during the year on instalment shares, \$28,400.65; rate, 7½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,108.50; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$73,225.09. Entrance fee, 5 to 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,437.07. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 2¾ per cent.

Loans have been made in Oswego county, New York State. Largest mortgage loan outstanding, \$9,600. Mortgages in force in New York State, \$376,140. Two foreclosures 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 1886]

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.....	\$801, 148 00
Loans on shares	28, 445 67
Stocks and bonds	5, 000 00
Contracts for the sale of real estate.....	5, 677 63
Real estate	11, 840 47
Cash on hand and in bank.....	31, 374 32
Furniture and fixtures.....	681 98
Advances for taxes, insurance, etc.....	33 53
	<hr/>
	\$884, 201 60

LIABILITIES

Due shareholders, dues	\$719, 495 09
Due shareholders, matured shares.....	1, 250 00
Due shareholders, dividends credited.....	92, 789 80
Balance to be paid borrowers on mortgage loans.....	1, 075 00
Borrowed money	27, 852 66
Undivided profits	9, 437 16
Guaranty fund (as per section 392 of Banking Law).....	32, 301 89
	<hr/>
	\$884, 201 60

RECEIPTS

Cash on hand January 1, 1917.....	\$10, 031 69
Dues credited to members.....	347, 853 31
Money borrowed	35, 756 06
Mortgages redeemed, foreclosed or transferred to real estate..	92, 007 00
Loans on shares repaid.....	22, 927 00
Fees received	209 00
Fines received	1, 151 77
Interest received	47, 113 30
Premium received	2, 104 62
Rent received	917 30
Dividends retained on withdrawals.....	614 30
Advances repaid	47 91
Contracts for sale of real estate.....	3, 165 69
Errors	6 12
Coal	7 73
Cash over	11 20
	<hr/>
	\$563, 924 60

DISBURSEMENTS

Loaned on mortgage	\$217, 900 00
Loaned on shares	24, 431 00
Dues repaid on withdrawal, or applied on loans.....	145, 817 82
Paid matured shares	64, 600 00
Dividends paid on withdrawals, or applied on loans.....	25, 673 12

Cash dividends paid on income and accumulative prepaid shares	\$4,243 57
Paid borrowed money and prior mortgages.....	39,110 00
Paid interest on borrowed money and prior mortgages.....	1,458 40
Paid salaries and clerk-hire.....	2,718 17
Paid advertising, printing and postage.....	487 96
Paid rent	240 00
Paid repairs to real estate.....	266 43
Paid taxes, insurance, etc.....	282 49
Paid banking department, examination.....	69 47
Paid banking department, assessment.....	44 41
Officers' bonds	20 00
Advances for taxes, insurance, etc.....	25 88
State League dues	11 00
Expense of committee, examining real estate.....	2 52
Coal	64 73
Liberty bonds purchased	5,000 00
American Building Association News.....	9 00
Errors	74 31
Cash on hand December 31, 1917.....	31,374 32
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	\$563,924 60
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 8,775; shares issued during the year, 2,412; shares withdrawn during the year, 1,215; shares in force 9,972, Borrowing members, 566, holding 3,830 shares; non-borrowing members, 1,003, holding 6,142 shares. Female shareholders, 539, holding, 2,894 shares. Total dividends credited members during the year on instalment shares, \$28,360.37; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$9,714.26; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$58,800. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,553.38. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per share per month.

Loans have been made in Broome, Chenango, Delaware, Otsego and Schoharie counties, New York State. Largest mortgage loan outstanding, \$30,500. Mortgages in force in New York State, \$801,148. No foreclosures during the year.

QUEENS COUNTY

THE CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION

No. 1 Bridge Plaza, Long Island City, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	W. A. COLE.....	112 Wilbur Avenue.
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.....	\$102,150 00
Loans on shares.....	675 00
Cash on hand and in bank.....	10,790 32
	<hr/>
	\$113,615 32
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$83,506 81
Due shareholders, matured shares.....	6,555 02
Due shareholders, dividends credited.....	19,839 46
Undivided profits.....	47 45
Guaranty fund (as per section 392 of Banking Law).....	3,651 58
Special deposit.....	15 00
	<hr/>
	\$113,615 32
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,274 56
Dues credited to members.....	21,138 66
Money borrowed.....	500 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,000 00
Loans on shares repaid.....	115 00
Real estate sold.....	1,100 00
Fees received.....	21 00
Fines received.....	54 75
Interest received.....	5,325 87
Premium received.....	1,106 21
Rent received.....	234 00
Advances repaid.....	28 70
Satisfaction piece.....	4 00
Special deposit.....	15 00
	<hr/>
	\$43,917 75
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DISBURSEMENTS

Loaned on mortgage.....	\$13,900 00
Loaned on shares.....	790 00
Dues repaid on withdrawal, or applied on loans.....	8,385 56
Paid matured shares.....	5,844 71
Dividends paid on withdrawal, or applied on loans.....	2,971 17
Paid borrowed money and prior mortgages.....	500 00
Paid interest on borrowed money and prior mortgages.....	2 50
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	11 20
Paid rent.....	204 00
Paid repairs to real estate.....	38 92
Paid taxes, insurance, etc.....	184 89
Paid banking department, examination.....	12 50
Paid banking department, assessment.....	7 13
Officers' bonds.....	8 00
Advances for taxes, insurance, etc.....	14 35
Satisfaction piece.....	4 00
Deed.....	10 00
Insurance, furniture.....	2 00
Repairs.....	9 00
Commission, sale of real estate.....	27 50
Cash on hand December 31, 1917.....	10,790 32
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	\$43,917 75
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,542½; shares issued during the year, 319½; shares withdrawn during the year, 195½; shares in force, 1,666½. Borrowing members, 50, holding 296½ shares; non-borrowing members, 162, holding 1,370 shares. Female shareholders, 88, holding 774 shares. Total dividends credited members during the year on instalment shares, \$5,898.49; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$10,312.21. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$434.20. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, about 30 cents per share per month.

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, \$102,150. 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. LIVETT.....	Woodhaven, N. Y.

ASSETS

Loans on bond and mortgage.....	\$158,375 00
Loans on shares.....	3,360 00
Real estate	6,241 56
Cash on hand and in bank.....	15,420 41
Advances for taxes, insurance, etc.....	286 73
Instalments due and unpaid.....	\$1,184 50
Interest, premium, fees and fines due and unpaid..	1,069 24

\$183,683 70

LIABILITIES

Due shareholders, dues.....	\$138,136 00
Due shareholders, dividends credited.....	40,911 58
Guaranty fund (as per section 392 of Banking Law).....	4,636 12

\$183,683 70

RECEIPTS

Cash on hand January 1, 1917.....	\$4,138 60
Dues credited to members.....	27,247 00
Money borrowed	5,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	14,675 00
Loans on shares repaid.....	4,255 00
Fees received	60 50
Fines received	383 02
Interest received	9,368 29
Premium received	2,222 28
Rent received	444 50
Dividends retained on withdrawals.....	429 00
Advances repaid	14 27

\$68,737 46

DISBURSEMENTS

Loaned on mortgage.....	\$7,975 00
Loaned on shares.....	2,915 00
Dues repaid on withdrawal, or applied on loans.....	12,471 50
Paid matured shares.....	16,500 00
Dividends paid on withdrawal, or applied on loans.....	2,433 08

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Paid borrowed money and prior mortgages.....	\$5,500 00
Paid interest on borrowed money and prior mortgages.....	58 42
Paid for real estate.....	3,602 73
Paid salaries and clerk-hire.....	625 00
Paid advertising, printing and postage.....	90 00
Paid rent.....	60 00
Paid repairs to real estate.....	673 15
Paid taxes, insurance, etc.....	327 38
Paid banking department, examination.....	15 40
Paid banking department, assessment.....	11 47
Officers' bonds.....	12 00
League dues.....	6 00
Insurance—hold-up, burglary, etc.....	20 92
Sundry expense.....	20 00
Cash on hand December 31, 1917.....	15,420 41
	\$68,737 46

Plan, serial. Par value of shares, \$125. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 3,927; shares issued during the year, 667; shares withdrawn during the year, 616; shares in force, 3,978. Borrowing members, 84, holding 1,455 shares; non-borrowing members, 258, holding 2,523 shares. Female shareholders, 110, holding 1,154 shares. Total dividends credited members during the year on instalment shares, \$10,075.86; rate, 6½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$16,500. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$833.92. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 12 cents per month per \$125.

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, \$152,375. 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.....	20 Main Street.
Treasurer.....	JOHN T. KENWORTHY.....	97 Buck Street.
Attorney.....	GILBERT W. ROBERTS.....	30 Pine Street, N. Y. City.

ASSETS

Loans on bond and mortgage.....	\$38,692 97
Loans on shares.....	400 00
Cash on hand and in bank.....	652 72
Furniture and fixtures.....	10 00
	\$39,755 69

LIABILITIES

Due shareholders, dues.....	\$31,402 00
Due shareholders, dividends credited.....	4,440 92
Borrowed money.....	1,000 00
Undivided profits.....	1,106 32
Guaranty fund (as per section 392 of Banking Law).....	1,806 45
	\$39,755 69

RECEIPTS

Cash on hand January 1, 1917.....	\$9,340 48
Dues credited to members.....	10,133 00
Money borrowed.....	7,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	200 85
Interest received.....	2,310 76
Premium received.....	3 40
Dividends retained on withdrawals.....	89 99
	<hr/>
	\$29,978 48
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$9,000 00
Loaned on shares.....	400 00
Dues repaid on withdrawal, or applied on loans.....	2,769 00
Paid matured shares.....	8,924 46
Dividends paid on withdrawal, or applied on loans.....	680 87
Paid borrowed money and prior mortgages.....	6,900 00
Paid interest on borrowed money and prior mortgages.....	110 58
Paid salaries and clerk-hire.....	385 00
Paid advertising, printing and postage.....	106 03
Paid taxes, insurance, etc.....	24 49
Paid banking department, examination.....	10 50
Paid banking department, assessment.....	3 32
Officers' bonds.....	11 51
Cash on hand December 31, 1917.....	652 72
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	\$29,978 48
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 833½; shares issued during the year 155; shares withdrawn during the year, 126½; shares in force, 862. Borrowing members, 3, holding 46 shares; non-borrowing members, 139, holding 816 shares. Female shareholders, 54, holding 250 shares. Total dividends credited members during the year on instalment shares, \$1,745.89; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,924.46. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$502.54. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, \$1 per \$1,000 per month.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$33,692.97. 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.....	818 Jamaica Avenue.
Attorney.....	FRED'K N. SMITH.....	24 Jackson Avenue.

ASSETS

Loans on bond and mortgage.....	\$309,870 82
Loans on shares.....	6,105 30
Real estate.....	7,668 31
Cash on hand and in bank.....	18,387 93
	<hr/>
	\$342,032 36
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$245,870 00
Due shareholders, dividends credited.....	67,565 17
Undivided profits.....	11,984 04
Guaranty fund (as per section 392 of Banking Law).....	16,000 00
Rents.....	238 25
Individual accounts.....	208 85
Suspense account.....	165 65
	<hr/>
	\$342,032 36

RECEIPTS

Cash on hand January 1, 1917.....	\$19,168 34
Dues credited to members.....	52,741 80
Mortgages redeemed, foreclosed or transferred to real estate..	34,229 18
Loans on shares repaid.....	7,378 70
Fees received.....	76 60
Fines received.....	350 40
Interest received.....	18,805 73
Premium received.....	7,295 18
Rent received.....	238 25
Suspense account.....	8 89
Individual account.....	198 18
	<hr/>
	\$140,491 25

DISBURSEMENTS

Loaned on mortgage.....	\$32,500 00
Loaned on shares.....	3,034 00
Dues repaid on withdrawal, or applied on loans.....	19,172 00
Paid matured shares.....	52,110 38
Dividends paid on withdrawal, or applied on loans.....	5,512 32
Paid for real estate.....	7,668 31
Paid salaries and clerk-hire.....	1,468 00
Paid advertising, printing and postage.....	116 53
Paid rent.....	300 00
Paid banking department, examination.....	35 00
Paid banking department, assessment.....	21 16
Officers' bonds and burglary insurance.....	37 56
League dues.....	12 00
Appraisers.....	33 00
Coal, light, cleaning and supplies.....	83 06
Cash on hand December 31, 1917.....	18,387 93
	<hr/>
	\$140,491 25

Plan, serial. Par value of shares, \$125 and \$250. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 6,688; shares issued during the year, 1,222; shares withdrawn during the year, 899; shares in force, 7,011. Borrowing members, 149, holding 2,357 shares; non-borrowing members, 427, holding 4,654 shares. Female shareholders, 293, holding 2,782 shares. Total dividends credited members during the year on instalment shares, \$17,800.12; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$211.28; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$52,110.38. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,050.15. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. and 6 per cent. Premium paid by borrowing members, 45 cents per \$250 share per month.

Loans have been made in Queens county, New York State. Largest mortgage loan outstanding, \$10,000. Mortgages in force in New York State, \$309,870.82. Four foreclosures during the year.

LONG ISLAND SAVINGS AND INVESTMENT ASSOCIATION

No. 98 Main street, Flushing, N. Y.

[Organized under Law of 1851. Commenced business 1892]

Officers	Names	Post-office addresses
President.....	R. E. PARSONS.....	Flushing, N. Y.
Secretary.....	C. L. MURRAY.....	Flushing, N. Y.
Treasurer.....	THOMAS F. TUOHY.....	Flushing, N. Y.
Attorney.....	CLINTON B. SMITH.....	Flushing, N. Y.

ASSETS

Loans on bond and mortgage.....	\$47,146 56
Loans on shares.....	3,500 00
Contracts for the sale of real estate.....	2,387 54
Real estate	3,500 00
Cash on hand and in bank.....	2,052 06
	<u>\$58,586 16</u>

LIABILITIES

Due shareholders, dues.....	\$43,162 09
Due shareholders, dividends credited.....	9,059 58
Borrowed money	2,500 00
Undivided profits	914 49
Guaranty fund (as per section 392 of Banking Law).....	2,950 00
	<u>\$58,586 16</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$2,742 59
Dues credited to members.....	6,937 06
Money borrowed	11,900 00
Mortgages redeemed, foreclosed or transferred to real estate.....	12,236 76
Fees received	25 75
Interest received	2,841 50
Premium received	540 85
Rent received	154 00
Dividends retained on withdrawals.....	21 66
Advances repaid	9 50
	<u>\$37,409 67</u>

DISBURSEMENTS

Loaned on mortgage	\$4,800 00
Loaned on shares.....	3,500 00
Dues repaid on withdrawal, or applied on loans.....	12,860 56
Dividends paid on withdrawal, or applied on loans.....	2,160 79
Cash dividends paid on income and accumulative prepaid shares.....	1,377 50
Paid borrowed money and prior mortgages.....	9,400 00
Paid interest on borrowed money and prior mortgages.....	54 04
Paid salaries and clerk-hire.....	950 00
Paid advertising, printing and postage.....	6 50
Paid rent	90 00
Paid taxes, insurance, etc.....	5 02
Paid banking department.....	19 70
Officers' bonds	10 00
Advances for taxes, insurance, etc.....	18 50
Expense of meetings.....	100 00
Moving safe	5 00
Cash on hand December 31, 1917.....	2,052 06
	<u>\$37,409 67</u>

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

Shares in force January 1, 1917, 1,216½; shares issued during the year, 185; shares withdrawn during the year, 162; shares in force, 1,239½. Borrowing members, 20, holding 427½ shares; non-borrowing members, 67, holding 812 shares. Female shareholders, 32, holding 507½ shares. Total dividends credited members during the year on instalment shares, \$1,735.35; rate 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,469.44; rate, 5 per cent, and 6 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, \$1,161.50. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, \$1.50 per \$1,000 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, \$47,146.56. No foreclosures during the year.

QUEENS COUNTY CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Jamaica, N. Y.

[Organized under Law of 1887. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	VALENTINE BAUGERT.....	Jamaica, N. Y.
Secretary.....	G. P. B. HOYT.....	Jamaica, N. Y.
Treasurer.....	STEPHEN B. CARMAN.....	Jamaica, N. Y.
Attorney.....	ADOLPH HERZOG, JR.....	Jamaica, N. Y.

ASSETS

Loans on bond and mortgage.....	\$46,373 99
Loans on shares.....	2,570 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate.....	7,900 00
Cash on hand and in bank.....	1,139 85
Furniture and fixtures.....	10 00
Interest, premium, fees and fines due and unpaid.....	1,043 76
Sundry accounts.....	264 55
	<hr/>
	\$60,302 15

LIABILITIES

Due shareholders, dues.....	\$44,360 25
Due shareholders, dividends credited.....	5,697 39
Borrowed money.....	2,250 00
Advances by Land Bank.....	4,800 00
Undivided profits.....	964 85
Guaranty fund (as per section 392 of Banking Law).....	1,093 51
Real estate profit and loss.....	698 33
Withdrawals payable January 15, 1918.....	422 82
Interest overpaid.....	15 00
	<hr/>
	\$60,302 15

RECEIPTS

Cash on hand January 1, 1917.....	\$952 38
Dues credited to members.....	8,496 85
Money borrowed.....	5,750 00
Mortgages redeemed, foreclosed or transferred to real estate..	29 00
Loans on shares repaid.....	1,040 00
Fees received.....	13 00
Fines received.....	8 62
Interest received.....	2,370 04

Premium received	\$107 40
Rent received	406 60
Dividends retained on withdrawals.....	290 42
Advances repaid	3,180 25
	<hr/>
	\$22,644 56

DISBURSEMENTS

Loaned on shares	\$1,130 00
Dues repaid on withdrawal, or applied on loans.....	4,887 00
Paid matured shares	5,427 01
Dividends paid on withdrawal, or applied on loans.....	725 08
Cash dividends paid on income and accumulative prepaid shares	292 50
Paid borrowed money and prior mortgages.....	4,400 00
Paid interest on borrowed money and prior mortgages.....	365 90
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage.....	96 85
Paid rent	48 00
Paid repairs to real estate.....	180 68
Paid taxes, insurance, etc.....	37 93
Paid banking department, examination.....	15 40
Paid banking department, assessment.....	4 55
Advances for taxes, insurance, etc.....	3,293 81
Cash on hand December 31, 1917.....	1,139 85
	<hr/>
	\$22,644 56

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 800¼; shares issued during the year, 75; shares withdrawn during the year, 131; shares in force, 744¼. Borrowing members, 24, holding 209¼ shares; non-borrowing members, 84, holding 535 shares. Female shareholders, 30, holding 191½ shares. Total dividends credited members during the year on instalment shares, \$1,607.67; rate, 4 41/50 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$286.70; rate, 4½ per cent. Amount of filed and unpaid withdrawals December 31, 1917, \$422.82.

Amount of shares matured during the year, \$5,427.01. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$744.85. Unpaid, none.

Premium plan, installment. 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, \$4,500. Mortgages in force in New York State, \$44,373.99. No foreclosures during the year.

ROCKAWAY SAVINGS AND LOAN ASSOCIATION

No. 86 Washington avenue, Rockaway Park, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
Vice-President	FRANK H. BERRY.....	Belle Harbor, N. Y.
Secretary.....	JOHN C. JUDGE.....	Belle Harbor, N. Y.
Treasurer.....	GEORGE S. SNYDER..	1001 Lorimer St., Brooklyn, N. Y.
Attorney.....	JOHN C. JUDGE.....	44 Court St., Brooklyn, N. Y.

ASSETS

Loans on bond and mortgage.....	\$22,200 00
Shares of Lank Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	281 11
	<hr/>
	\$23,481 11

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LIABILITIES

Due shareholders, dues.....	\$12,696 77
Due shareholders, dividends credited.....	729 99
Advances by Land Bank.....	9,450 00
Undivided profits.....	491 60
Guaranty fund (as per section 392 of Banking Law).....	112 75
	<hr/>
	\$23,481 11

RECEIPTS

Cash on hand January 1, 1917.....	\$2,190 51
Dues credited to members.....	5,849 77
Interest received.....	1,190 69
Premium received.....	35 00
Advances repaid.....	64 12
	<hr/>
	\$9,330 09

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$7,081 70
Dividends paid on withdrawal, or applied on loans.....	142 30
Paid borrowed money and prior mortgages.....	1,050 00
Paid interest on borrowed money and prior mortgages.....	494 38
Paid advertising, printing and postage.....	55 10
Paid rent.....	120 00
Paid banking department.....	72 00
Officers' bonds.....	14 50
Repairs.....	19 00
Cash on hand December 31, 1917.....	281 11
	<hr/>
	\$9,330 09

Plan, serial. Par value of shares, \$100. Instalments are 25 cents weekly. Shares in force January 1, 1917, 2,981; shares issued during the year, 236; shares withdrawn during the year, 339; shares in force, 2,878. Borrowing members, 9, holding 222 shares; non-borrowing members, 280, holding 2,656 shares. Female shareholders, 92, holding 501 shares.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$208.60. Unpaid, none.

Premium plan, gross. Interest paid by borrowing members 6 per cent. Premium paid by borrowing members, 1 per cent. and 2 per cent.

Loans have been made in Kings and Queens counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$22,200. 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.....	HENRY C. BUNCKE.....	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.....	\$240,000 00
Loans on shares.....	14,341 00
Cash on hand and in bank.....	1,104 01
Furniture and fixtures.....	100 50

Interest, premium fees and fines due and unpaid.....	\$412 43
Advances for taxes, insurance, etc.....	121 12
Petty cash	10 00
Instalments due and unpaid.....	\$1,503 50

\$256,089 06

LIABILITIES

Due shareholders, dues.....	\$198,854 79
Due shareholders, dividends credited.....	33,503 37
Balance to be paid borrowers on mortgage loans.....	100 00
Undivided profits	12,273 10
Guaranty fund (as per section 392 of Banking Law).....	11,357 80

\$256,089 06

RECEIPTS

Cash on hand January 1, 1917.....	\$12,103 03
Dues credited to members.....	47,059 41
Money borrowed	8,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	29,100 00
Loans on shares repaid.....	7,279 00
Real estate sold.....	4,500 00
Fees received	148 50
Fines received	101 32
Interest received	13,062 55
Premium received	1,396 97
Dividends retained on withdrawals.....	504 01
Advances repaid	73 00
Check drawn, returned to association.....	400 00

\$124,227 79

DISBURSEMENTS

Loaned on mortgage.....	\$57,700 00
Loaned on shares.....	9,385 00
Dues repaid on withdrawal, or applied on loans.....	17,520 68
Paid matured shares.....	22,888 30
Dividends paid on withdrawal, or applied on loans.....	2,612 33
Cash dividends paid on income and accumulative prepaid shares	1,304 16
Paid borrowed money and prior mortgages.....	8,500 00
Paid interest on borrowed money and prior mortgages.....	112 91
Paid salaries and clerk-hire.....	745 00
Paid advertising, printing and postage.....	325 88
Paid rent	60 00
Paid repairs to real estate.....	568 67
Paid taxes, insurance, etc.....	581 40
Paid banking department, examination.....	33 54
Paid banking department, assessment.....	15 18
Officers' bonds	16 00
Advances for taxes, insurance, etc.....	193 50
League dues	25 50
Discount on advance payments.....	73 98
Janitor	53 00
Building Loan News.....	2 00
Rent, safe deposit box.....	5 00
Sundries	1 75
Check issued, returned unused	400 00
Cash on hand December 31, 1917.....	1,104 01

\$124,227 79

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 3,200; shares issued during the year, 760; shares withdrawn during the year, 500; shares in force, 3,460. Borrowing members, 178, holding 1,362 shares; non-borrowing members, 327, holding 2,098 shares. Female shareholders, 190, holding 1,185 shares. Total dividends credited members during the year on instalment shares, \$11,114.83; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,304.16; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$22,888.30. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,234.13. 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, \$6,500. Mortgages in force in New York State, \$240,000. No foreclosure during the year.

RENSSELAER 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.....	\$36,700 00
Loans on shares.....	1,500 00
Cash on hand and in bank.....	621 80
	<hr/>
	\$38,821 80

LIABILITIES

Due shareholders, dues.....	\$31,749 24
Due shareholders, dividends credited.....	3,281 43
Borrowed money.....	3,100 00
Undivided profits.....	457 40
Guaranty fund (as per section 392 of Banking Law).....	233 73
	<hr/>
	\$38,821 80

RECEIPTS

Cash on hand January 1, 1917.....	\$571 56
Dues credited to members.....	10,599 35
Money borrowed.....	5,150 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,100 00
Loans on shares repaid.....	1,500 00
Fees received.....	10 00
Fines received.....	4 92
Interest received.....	2,120 96
Dividends retained on withdrawals.....	75 24
	<hr/>
	\$21,132 03

DISBURSEMENTS

Loaned on mortgage.....	\$9,000 00
Dues repaid on withdrawal, or applied on loans.....	7,225 70
Dividends paid on withdrawal, or applied on loans.....	468 54
Cash dividends paid on income and accumulative prepaid shares	50 00
Paid borrowed money and prior mortgages.....	3,450 00
Paid interest on borrowed money and prior mortgages.....	153 88
Paid salaries and clerk-hire.....	120 00
Paid advertising, printing and postage.....	17 30
Paid banking department, examination.....	21 90
Paid banking department, assessment.....	2 91
Cash on hand December 31, 1917.....	621 80
	<hr/>
	\$21,132 03
	<hr/>

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

Shares in force January 1, 1917, 1,686; shares issued during the year, 228; shares withdrawn during the year, 351; shares in force, 1,563. Borrowing members, 21, holding 623 shares; non-borrowing members, 43, holding 940 shares. Female shareholders, 11, holding 142 shares. Total dividends credited members during the year on instalment shares, \$1,343.42; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$148.56; 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, \$137.30. 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, \$3,500. Mortgages in force in New York State, \$36,700. 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 FARRELL.....	2001 15th Street.

ASSETS

Loans on bond and mortgage.....	\$204,800 00
Loan on shares.....	957 00
Contracts for the sale of real estate.....	5,465 21
Cash on hand and in bank.....	4,497 28
Advances for taxes, insurance, etc.....	174 81
	<hr/>
	\$215,894 30
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$167,465 61
Due shareholders, dividends credited.....	40,425 51
Borrowed money.....	4,000 00
Guaranty fund (as per section 392 of Banking Law).....	4,003 18
	<hr/>
	\$215,894 30
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$6, 029 46
Dues credited to members.....	34, 462 76
Money borrowed.....	14, 000 00
Mortgages redeemed, foreclosed or transferred to real estate..	19, 850 00
Loans on shares repaid.....	2, 095 00
Fees received.....	32 50
Fines received.....	251 37
Interest received.....	12, 250 84
Dividends retained on withdrawals.....	54 55
Advances repaid.....	205 66
	<hr/>
	\$89, 232 14

DISBURSEMENTS

Loaned on mortgage.....	\$24, 900 00
Loaned on shares.....	1, 407 00
Dues repaid on withdrawal, or applied on loans.....	13, 932 00
Paid matured shares.....	18, 504 82
Dividends paid on withdrawal, or applied on loans.....	2, 516 75
Paid borrowed money and prior mortgages.....	22, 000 00
Pain interest on borrowed money and prior mortgages.....	609 87
Paid salaries and clerk-hire.....	391 00
Paid advertising, printing and postage.....	64 15
Paid rent.....	48 00
Paid banking department, examination.....	69 15
Paid banking department, assessment.....	13 61
Officers' bonds.....	25 00
Advances for taxes, insurance, etc.....	222 59
State League dues.....	6 00
American Building Association News.....	6 00
Discharge of mortgages.....	3 12
Safe.....	15 00
Rubber stamp.....	80
Cash on hand December 31, 1917.....	4, 497 28
	<hr/>
	\$89, 232 14

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

Shares in force January 1, 1917, 2,690 $\frac{1}{4}$; shares issued during the year, 402 $\frac{3}{4}$; shares withdrawn during the year, 315 $\frac{1}{4}$; shares in force, 2,777 $\frac{3}{4}$. Borrowing members, 168, holding 1,058 $\frac{1}{4}$ shares; non-borrowing members, 260, holding 1,719 $\frac{1}{2}$ shares. Female shareholders, 118, holding 637 $\frac{3}{4}$ shares. Total dividends credited members during the year on instalment shares, \$10,770.67; rate, 5 $\frac{1}{2}$ per cent.

No unpaid withdrawals.

Amount of shares matured during the year, \$18,504.82. Membership fee, 50 cents per member and 25 cents per pass book. Operating expenses, as defined in Section 390 of the Banking Law, incurred and paid during the year, \$555.95. 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, \$6,000. Mortgages in force in New York State, \$204,800. No foreclosures during the year.

**PERMANENT SAVINGS AND LOAN ASSOCIATION OF
HOOSICK FALLS, N. Y.**

No. 1 Main street, Hoosick Falls, N. Y.

[Organized under Law of 1851. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	G. FRANK RISING.....	Hoosick Falls, N. Y.
Secretary.....	WILLIAM PORTMAN.....	Hoosick Falls, N. Y.
Treasurer.....	I. BURKE SURDAM, JR.....	Hoosick Falls, N. Y.
Attorney.....	GEORGE E. GREENE.....	Hoosick Falls, N. Y.

ASSETS

Loans on bond and mortgage.....	\$123,175 00
Loans on shares.....	2,600 00
Stocks and bonds.....	33,814 33
Contracts for the sale of real estate.....	1,158 00
Cash on hand and in bank.....	2,900 27
Advances for taxes, insurance, etc.....	240 06
Rensselaer county certificate of indebtedness.....	5,000 00
	<hr/>
	\$168,887 66

LIABILITIES

Due shareholders, dues.....	\$139,339 00
Due shareholders, dividends credited.....	22,478 93
Undivided profits.....	2,258 71
Guaranty fund (as per section 302 of Banking Law).....	4,811 02
	<hr/>
	\$168,887 66

RECEIPTS

Cash on hand January 1, 1917.....	\$11,124 76
Dues credited to members.....	35,259 00
Money borrowed.....	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	13,319 35
Loans on shares repaid.....	1,724 00
Fees received.....	20 50
Fines received.....	219 25
Interest received.....	8,879 08
Advances repaid.....	383 71
Contracts for the sale of real estate.....	82 00
Liberty bonds sold.....	52 00
Refund.....	4 00
	<hr/>
	\$73,067 65

DISBURSEMENTS

Loaned on mortgage.....	\$13,750 00
Loaned on shares.....	1,535 00
Dues repaid on withdrawal, or applied on loans.....	20,126 00
Paid matured shares.....	17,927 83
Dividends paid on withdrawal, or applied on loans.....	4,766 00
Paid borrowed money and prior mortgages.....	2,000 00
Paid interest on borrowed money and prior mortgages.....	17 33
Paid salaries and clerk-hire.....	469 17
Paid advertising, printing and postage.....	59 15
Paid rent.....	62 00
Paid banking department, examination.....	17 50
Paid banking department, assessment.....	10 93
Officers' bonds.....	20 00
Advances for taxes, insurance, etc.....	367 90
State League dues.....	6 00
Mortgage tax.....	69 00

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Liberty bonds purchased	\$3,900 00
Rensselaer county certificate of indebtedness.....	5,000 00
Legal services	52 67
Safe deposit box.....	5 50
Interest, correction	5 40
Cash on hand December 31, 1917.....	2,900 27
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	\$73,067 65
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 2,871; shares issued during the year, 540; shares withdrawn during the year, 449; shares in force, 2,962. Borrowing members, 136, holding 770 shares; non-borrowing members, 320, holding 2,192 shares. Female shareholders, 183, holding 1,076 shares. Total dividends credited members during the year on instalment shares, \$8,224.25; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$17,927.83. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$621.82. Unpaid, none.

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, \$123,175. One foreclosure 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.....	\$3,799,040 37
Loans on shares.....	124,177 00
Stocks and bonds.....	11,231 50
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	27,908 19
Real estate	29,576 47
Cash on hand and in bank.....	29,174 91
Furniture and fixtures.....	1,291 37
Advances for taxes, insurance, etc.....	6,717 21
	<hr/>
	\$4,030,117 02
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LIABILITIES

Due shareholders, dues.....	\$3,303,558 95
Due shareholders, dividends credited.....	582,803 95
Balance to be paid borrowers on mortgage loans.....	13,710 00
Undivided profits	62,544 12
Guaranty fund (as per section 392 of Banking Law).....	67,500 00
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	\$4,030,117 02
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RECEIPTS

Cash on hand January 1, 1917.....	\$12,220 49
Dues credited to members.....	883,647 95
Money borrowed.....	135,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	355,949 26
Loans on shares repaid.....	133,452 50
Real estate sold.....	17,305 26
Fees received.....	2,837 96
Fines received.....	5,474 16
Interest received.....	222,072 71
Advances repaid.....	13,135 61
Liberty bonds sold.....	41,680 63
Contracts for the sale of real estate.....	5,171 20
Town bonds.....	200 00
Land Bank shares.....	5,000 00
	<hr/>
	\$1,833,147 73

DISBURSEMENTS

Loaned on mortgage.....	\$713,880 06
Loaned on shares.....	156,163 50
Dues repaid on withdrawal, or applied on loans.....	566,975 15
Dividends paid on withdrawal, or applied on loans.....	110,392 04
Cash dividends paid on income and accumulative prepaid shares.....	12,791 35
Paid borrowed money and prior mortgages.....	135,000 00
Pain interest on borrowed money and prior mortgages.....	3,974 52
Paid for real estate.....	16,481 73
Paid salaries and clerk-hire.....	8,350 00
Paid advertising, printing and postage.....	1,039 02
Paid taxes, insurance, etc.....	831 53
Paid banking department, assessment.....	216 33
Officers' bonds.....	60 00
Advances for taxes, insurance, etc.....	11,193 08
State League dues.....	53 34
Contracts for the sale of real estate.....	12,164 32
Burglary insurance, etc.....	326 34
Furniture.....	1,291 37
Liberty bonds purchased.....	51,012 13
Guaranty fund, loss on real estate.....	944 34
Furniture expense.....	276 25
Miscellaneous.....	556 42
Cash on hand December 31, 1917.....	29,174 91
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	\$1,833,147 73

Plan, serial. Par value of shares, \$250. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 58,439; shares issued during the year, 20,797; shares withdrawn during the year, 17,053; shares in force, 62,183. Borrowing members, 2,052, holding 14,905 shares; non-borrowing members, 7,338, holding 47,278 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$181,012.14; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$12,791.35; 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, \$10,661.37. Unpaid, none.

No premium plan. Interest paid by borrowing members, 5 4/5 per cent. and 6 per cent. No premium charged.

Loans have been made in Albany, Columbia, Rensselaer, Saratoga and Schenectady counties, New York State. Largest mortgage loan outstanding, \$125,000. Mortgages in force in New York State, \$3,799,040.37. Four 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.....	National State Bank.
Treasurer.....	GEORGE N. FINDLATER.....	Watervliet.
Attorney.....	H. JUDD WARD.....	Troy, N. Y.

ASSETS

Loans on bond and mortgage.....	\$240,850 00
Loans on shares.....	8,560 00
Stocks and bonds.....	10,000 00
Real estate	5,911 72
Cash on hand and in bank.....	1,818 62
Furniture and fixtures.....	166 00
Advances for taxes, insurance, etc.....	566 92
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	\$267,673 26
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LIABILITIES

Due shareholders, dues.....	\$203,644 20
Due shareholders, dividends credited.....	41,258 15
Balance to be paid borrowers on mortgage loans.....	5,900 00
Borrowed money	10,400 00
Undivided profits	191 62
Guaranty fund (as per section 392 of Banking Law).....	5,891 29
Liberty loan instalments.....	388 00
	<hr/>
	\$267,673 26
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$18,819 55
Dues credited to members.....	56,865 40
Money borrowed	10,400 00
Mortgages redeemed, foreclosed or transferred to real estate..	25,103 90
Loans on shares repaid.....	8,702 50
Fees received	132 25
Fines received	312 54
Interest received	10,450 96
Premium received	2,004 86
Rent received	789 00
Advances repaid	99 48
Liberty bonds	388 00
	<hr/>
	\$134,068 44
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DISBURSEMENTS

Loaned on mortgage.....	\$64,703 90
Loaned on shares.....	9,690 50
Dues repaid on withdrawal, or applied on loans.....	38,124 40
Paid matured shares.....	2,799 38
Dividends paid on withdrawal, or applied on loans.....	4,712 97
Paid interest on borrowed money and prior mortgages.....	46 34
Paid salaries and clerk-hire.....	933 75
Paid advertising, printing and postage.....	103 75
Paid rent	79 17
Paid repairs to real estate.....	164 41
Paid taxes, insurance, etc.....	269 77
Paid banking department, examination.....	28 15
Paid banking department, assessment.....	14 55
Officers' bonds	13 35

Advances for taxes, insurance, etc.....	\$273 51
State League dues.....	7 00
Interest and premium repaid.....	6 92
Lighting	13 71
Stationery	131 91
Furniture and fixtures.....	48 35
Telephone	31 55
Insurance, furniture	2 48
Liberty bonds purchased	10,000 00
Cash on hand December 31, 1917.....	1,818 62
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	\$134,068 44
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Plan, serial. Par value of shares, \$200. Instalments are 20 cents weekly. Shares in force January 1, 1917, 5,450; shares issued during the year, 1,834; shares withdrawn during the year, 1,796; shares in force, 5,488. Borrowing members, 183, holding 1,750 shares; non-borrowing members, 535, holding 3,738 shares. Female shareholders, 269, holding 1,667 shares. Total dividends credited members during the year on instalment shares, \$11,038.65; rate, 4.816 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$2,799.38. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,415.02. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5½ per cent. Premium paid by borrowing members, 4 cents per share per week.

Loans have been made in Albany, Rensselaer and Saratoga counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$234,750. No foreclosures 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.....	OTTO LOEFFLER.....	Stapleton, N. Y.
Treasurer.....	GEORGE H. WARE.....	Stapleton, N. Y.
Attorney.....	WILLIAM T. HOLT.....	42 Broadway, New York.

ASSETS

Loans on bond and mortgage.....	\$691,100 00
Loans on shares.....	26,485 00
Stocks and bonds.....	10,000 00
Real estate	4,548 11
Cash on hand and in bank.....	32,614 92
Furniture and fixtures.....	300 00
Advances for taxes, insurance, etc.....	370 48
Instalments due and unpaid.....	\$5,932 00
Interest, premium, fees and fines due and unpaid..	2,741 00
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	\$765,418 51
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LIABILITIES

Due shareholders, dues.....	\$579,619 00
Due shareholders, dividends credited.....	143,763 00
Balance to be paid borrowers on mortgage loans.....	2,800 00
Undivided profits.....	2,350 07
Guaranty fund (as per section 392 of Banking Law).....	36,484 37
Special deposits.....	73 00
Suspense account.....	329 07
	<hr/>
	\$765,418 51

RECEIPTS

Cash on hand January 1, 1917.....	\$66,659 40
Dues credited to members.....	124,020 00
Mortgages redeemed, foreclosed or transferred to real estate..	93,300 00
Loans on shares repaid.....	13,740 00
Real estate sold.....	2,800 00
Fees received.....	53 50
Fines received.....	522 15
Interest received.....	43,446 90
Premium received.....	8,061 65
Rent received.....	455 00
Dividends retained on withdrawals.....	927 43
Advances repaid.....	207 00
Mortgage tax repaid.....	275 50
Special deposits.....	803 00
Adjusting and balancing dividends.....	96 32
	<hr/>
	\$355,367 85

DISBURSEMENTS

Loaned on mortgage.....	\$121,600 00
Loaned on shares.....	17,965 00
Dues repaid on withdrawal, or applied on loans.....	47,944 00
Paid matured shares.....	104,800 00
Dividends paid on withdrawal, or applied on loans.....	11,516 64
Paid for real estate.....	2,969 27
Paid salaries and clerk-hire.....	2,050 00
Paid advertising, printing and postage.....	153 14
Paid rent.....	375 00
Paid repairs to real estate.....	321 19
Paid taxes, insurance, etc.....	119 55
Paid banking department, examination.....	45 90
Paid banking department, assessment.....	45 64
Advances for taxes, insurance, etc.....	45 00
Special deposits repaid.....	1,092 00
Sundry expenses.....	602 55
Recording taxes.....	405 00
Liberty bonds purchased.....	10,000 00
Office furniture.....	244 50
Suspense account.....	438 55
Adjusting and balancing dues.....	20 00
Cash on hand December 31 1917.....	32,614 92
	<hr/>
	\$355,367 85

Plan serial. Par value of shares \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 10,784; shares issued during the year, 615; shares withdrawn during the year, 1,449; shares in force, 9,950. Borrowing members, 420, holding 3,863 shares; non-borrowing members, 1,040, holding 6,087 shares. Female shareholders, 575, holding 3,860 shares. Total

dividends credited members during the year on instalment shares, \$44,714.80; rate, 6 19/100 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$104,800. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,180.69. 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 and New York counties, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$691,100. One foreclosure 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. ZURMULLEN.....	New Brighton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$176,800 00
Loans on shares.....	7,650 00
Stocks and bonds.....	5,000 00
Cash on hand and in bank.....	5,169 07
Furniture and fixtures.....	110 00
Instalments due and unpaid.....	2,403 00
Interest, premium, fees and fines due and unpaid.....	1,310 33
Advances for taxes, insurance, etc.....	184 00
	\$198,626 40

LIABILITIES

Due shareholders, dues.....	\$155,555 00
Due shareholders, dividends credited.....	36,714 00
Undivided profits.....	2,229 79
Guaranty fund (as per section 392 of Banking Law).....	4,127 61
	\$198,626 40

RECEIPTS

Cash on hand January 1, 1917.....	\$9,705 89
Dues credited to members.....	35,355 00
Mortgages redeemed, foreclosed or transferred to real estate..	22,250 00
Loans on shares repaid.....	5,550 00
Fees received.....	127 30
Fines received.....	235 34
Interest received.....	9,924 49
Premium received.....	1,856 50
Dividends retained on withdrawals.....	52 47
Advances repaid.....	12 50
	\$85,069 49

DISBURSEMENTS

Loaned on mortgage.....	\$36,800 00
Loaned on shares.....	7,540 00
Dues repaid on withdrawal, or applied on loans.....	9,645 00
Paid matured shares.....	15,753 00

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Dividends paid on withdrawal or applied on loans.....	\$3,423 87
Paid salaries and clerk-hire.....	310 00
Paid advertising, printing and postage.....	92 85
Paid rent	100 00
Paid banking department, examination.....	11 70
Paid banking department, assessment.....	20 30
Officers' bonds	13 50
Advances for taxes, insurance, etc.....	61 50
Mortgage taxes	244 00
Floral piece, director's funeral.....	20 00
Liberty bonds purchased.....	5,000 00
Suspense account	864 70
Cash on hand December 31, 1917.....	5,169 07
	\$85,069 49

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 2,735; shares issued during the year, 601; shares withdrawn during the year, 292; shares in force, 3,044. Borrowing members, 95, holding 1,101 shares; non-borrowing members, 293, holding 1,943 shares. Female shareholders, 143, holding 1,051 shares. Total dividends credited members during the year on instalment shares, \$10,815.74; rate, 6½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$15,753. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$536.35. 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, \$6,200. Mortgages in force in New York State, \$176,800. No foreclosures 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.....	AZEL F. NIERRELL.....	Mariner's Harbor, 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.....	\$718,281 91
Loans on shares.....	14,946 00
Stocks and bonds.....	11,700 00
Contracts for the sale of real estate.....	3,930 00
Real estate	3,500 00
Cash on hand and in bank.....	10,600 49
Advances for taxes, insurance, etc.....	65 42
	\$762,923 82

LIABILITIES

Due shareholders, dues.....	\$576 631 00
Due shareholders, matured shares.....	1,620 00
Due shareholders, dividends credited.....	134,231 22
Borrowed money	10,000 00
Undivided profits	12,024 97

Guaranty fund (as per section 392 of Banking Law).....	\$28,303 80
Suspense account	112 83
	<hr/>
	\$762,923 82

RECEIPTS

Cash on hand January 1, 1917.....	\$48,501 88
Dues credited to members.....	131,862 00
Money borrowed	35,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	110,819 00
Loans on shares repaid.....	8,895 00
Real estate sold.....	1,000 00
Fees received	487 80
Fines received	366 72
Interest received	41,962 44
Premium received	4,054 21
Rent received	462 00
Dividends retained on withdrawals.....	283 61
Advances repaid	113 95
Contract loans	410 00
Appraisals	273 00
Liberty bonds	8,000 00
Miscellaneous	50 18
	<hr/>
	\$392,541 79

DISBURSEMENTS

Loaned on mortgage.....	\$169,525 89
Loaned on shares.....	10,805 00
Dues repaid on withdrawal, or applied on loans.....	61,395 00
Paid matured shares.....	75,600 00
Dividends paid on withdrawal, or applied on loans.....	13,215 16
Paid borrowed money and prior mortgages.....	25,000 00
Paid interest on borrowed money and prior mortgages.....	214 35
Paid salaries and clerk-hire.....	2,294 00
Paid advertising, printing and postage.....	369 94
Paid rent	240 00
Paid repairs to real estate.....	72 11
Paid taxes, insurance, etc.....	185 60
Paid banking department, examination.....	40 90
Paid banking department, assessment.....	44 07
Officers' bonds	120 00
Advances for taxes, insurance, etc.....	78 95
Fuel and lights.....	14 10
Attorney	19 00
Burglary insurance	177 99
Janitor	72 00
Appraisals	632 00
Recording mortgages	770 50
Contracts for the sale of real estate.....	1,000 00
Liberty bonds purchased	20,000 00
Sundry appraising expenses.....	119 78
Suspense account	34 96
Cash on hand December 31, 1917.....	10,500 49
	<hr/>
	\$392,541 79

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 10,170; shares issued during the year, 2,439; shares withdrawn during the year, 1,533; shares in force, 11,076. Borrowing members, 439, holding 4,025 shares; non-borrowing members, 1,141, holding 7,051 shares. Female shareholders, 422, holding 2,956 shares. Total dividends credited members during the year on instalment shares, \$38,511.34; rate, 6 per cent.

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No unpaid withdrawals. Amount of shares matured during the year, \$75,600. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,766.81. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 5 cents per \$100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$718,281.91. No foreclosures during the year.

NORTH SHORE BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 25 Richmond avenue, Port Richmond, N. Y.

[Organized under Law of 1851. Commenced business 1888]

Officers	Names	Post-office addresses
President.....	FREDERICK A. VERDON....	West New Brighton, 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.....	\$274,700 00
Loans on shares.....	1,325 00
Stocks and bonds.....	24,625 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	12,885 42
Cash on hand and in bank.....	14,270 15
Furniture and fixtures	225 00
Interest, premium, fees and fines due and unpaid.....	1,995 36
Advances for taxes, insurance, etc.....	92 50
Instalments due and unpaid.....	<u>\$7,721 00</u>
	<u>\$331,118 43</u>

LIABILITIES

Due shareholders, dues.....	\$229,486 00
Due shareholders, dividends credited.....	48,941 12
Borrowed money	30,325 00
Advances by Land Bank.....	19,000 00
Undivided profits	411 96
Guaranty fund (as per section 392 of Banking Law).....	2,903 94
Cash over	50 41
	<u>\$331,118 43</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$6,116 20
Dues credited to members.....	60,063 00
Money borrowed	32,825 00
Mortgages redeemed, foreclosed or transferred to real estate..	42,900 00
Loans on shares repaid.....	2,175 00
Fees received	233 20
Fines received	414 57
Interest received	16,684 55
Premium received	3,114 65
Rent received	626 35
Advances repaid	9 00
Profit and loss, mortgage tax.....	15 00
Advances from Land Bank.....	27,000 00

Liberty bonds sold	\$7,375 00
Land Bank, dividend.....	25 00
Cash over	91 41
	\$199,667 93

DISBURSEMENTS

Loaned on mortgage.....	\$66,900 00
Loaned on shares	625 00
Dues repaid on withdrawal, or applied on loans.....	13,896 00
Paid matured shares.....	30,046 45
Dividends paid on withdrawal, or applied on loans.....	1,749 22
Paid borrowed money and prior mortgages.....	26,400 00
Paid interest on borrowed money and prior mortgages.....	2,380 84
Paid salaries and clerk-hire.....	1,800 00
Paid advertising, printing and postage.....	138 18
Paid rent	147 00
Paid repairs to real estate.....	492 40
Paid taxes, insurance, etc.....	43 75
Paid banking department, examination.....	25 60
Paid banking department, assessment.....	17 47
Officers' bonds	80 00
Advances for taxes, insurance, etc.....	62 75
League dues and expenses.....	32 00
Commission, collecting rent.....	27 90
Mortgage taxes	319 50
Attorney's fees	13 92
Advances from Land Bank repaid.....	8,000 00
Liberty bonds purchased.....	32,000 00
Cash over repaid	41 00
Checks returned	97 00
To correct error.....	61 80
Cash on hand December 31, 1917.....	14,270 15
	\$199,667 93

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

Shares in force January 1, 1917, 4,799; shares issued during the year, 1,155; shares withdrawn during the year, 612; shares in force, 5,342. Borrowing members, 129, holding 1,366 shares; non-borrowing members, 642, holding 3,976 shares. Female shareholders, 180, holding 1,404 shares. Total dividends credited members during the year on instalment shares, \$14,939.96; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$30,046.45. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,239. 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, \$8,000. Mortgages in force in New York State, \$274,700. No foreclosures during the year.

THE POLISH SAVINGS AND LOAN ASSOCIATION OF RICHMOND COUNTY

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 MOJECKI.....	Port Richmond, N. Y.
Attorney.....	JAMES BURKE, JR.....	Port Richmond, N. Y.

ASSETS

Loans on bond and mortgage.....	\$348,600 00
Loans on shares.....	9,800 00
Stocks and bonds.....	15,000 00
Shares of Land Bank of State of New York.....	2,000 00
Cash on hand and in bank.....	4,762 97
Furniture and fixtures.....	165 00
Interest, premium, fees and fines due and unpaid.....	126 92
	<hr/>
	\$380,454 89

LIABILITIES

Due shareholders, dues.....	\$278,852 69
Due shareholders, dividends credited.....	22,940 74
Balance to be paid borrowers on mortgage loans.....	7,300 00
Borrowed money.....	30,000 00
Advances by Land Bank.....	38,000 00
Undivided profits.....	361 46
Guaranty fund (as per section 392 of Banking Law).....	3,000 00
	<hr/>
	\$380,454 89

RECEIPTS

Cash on hand January 1, 1917.....	\$4,042 25
Dues credited to members.....	99,335 30
Money borrowed.....	104,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,200 00
Loans on shares repaid.....	1,505 00
Fees received.....	329 70
Fines received.....	53 43
Interest received.....	17,843 53
Premium received.....	1,488 53
Dividends retained on withdrawals.....	26 21
Advances repaid.....	18 70
Liberty loan account.....	2,767 50
Advanced by Land Bank.....	25,000 00
Mortgage tax repaid.....	4 00
	<hr/>
	\$259,614 15

DISBURSEMENTS

Loaned on mortgage.....	\$126,000 00
Loaned on shares.....	6,640 00
Dues repaid on withdrawal, or applied on loans.....	20,465 17
Dividends paid on withdrawal, or applied on loans.....	573 96
Paid borrowed money and prior mortgages.....	81,000 00
Paid interest on borrowed money and prior mortgages.....	2,241 25
Paid salaries and clerk-hire.....	975 00
Paid advertising, printing and postage.....	116 35
Paid rent.....	35 00
Paid banking department, examination.....	15 30
Paid banking department, assessment.....	14 62

Officers bonds.....	\$14 00
Advances for taxes, insurance, etc.....	18 70
State League dues.....	11 00
Land Bank share.....	1,000 00
Liberty bond purchased.....	15,000 00
Telephone.....	30 00
Mortgage taxes.....	656 50
Recording mortgages.....	4 33
Check protector.....	30 00
Miscellaneous.....	10 00
Cash on hand December 31, 1917.....	4,762 97
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	\$259,614 15
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Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly. Shares in force January 1, 1917, 8,301; shares issued during the year, 3,297; shares withdrawn during the year, 1,016; shares in force, 10,582. Borrowing members, 171, holding 3,053 shares; non-borrowing members 491, holding 7,529 shares. Female shareholders, 138, holding 1,701 shares. Total dividends credited members during the year on instalment shares, \$6,005.18; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,894.45; 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, \$1,191.35. 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, \$7,800. Mortgages in force in New York State, \$348,600. No foreclosures during the year.

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.....	239 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.....	\$514,350 00
Loans on shares.....	9,205 00
Stocks and bonds.....	12,174 00
Contracts for the sale of real estate.....	1,319 20
Cash on hand and in bank.....	6,276 41
	<hr/>
	\$543,324 61
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LIABILITIES

Due shareholders, dues.....	\$443,823 70
Due shareholders, dividends credited.....	56,869 71
Balance to be paid borrowers on mortgage loans.....	2,600 00
Borrowed money.....	13,700 00
Guaranty fund (as per section 392 of Banking Law).....	19,188 20
Instalments on Liberty bonds.....	7,143 00
	<hr/>
	\$543,324 61
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$13,997 71
Dues credited to members.....	92,474 91
Money borrowed.....	108,577 77
Mortgages redeemed, foreclosed or transferred to real estate..	66,400 00
Loans on shares repaid.....	3,135 00
Real estate sold.....	62 85
Fees received.....	330 85
Fines received.....	91 28
Interest received.....	29,181 48
Premium received.....	5,597 89
Dividends retained on withdrawals.....	2 30
Advances repaid.....	92 00
Foreclosure claim.....	2,395 92
Deficiency judgment.....	33 92
Liberty bonds.....	15,084 86
	<hr/>
	\$337,458 74

DISBURSEMENTS

Loaned on mortgage.....	\$160,600 00
Loaned on shares.....	6,490 00
Dues repaid on withdrawal, or applied on loans.....	22,868 00
Paid matured shares.....	8,516 56
Dividends paid on withdrawal, or applied on loans.....	2,349 79
Cash dividends paid on income and accumulative prepaid shares.....	8,508 00
Paid borrowed money and prior mortgages.....	94,877 77
Paid interest on borrowed money and prior mortgages.....	808 47
Paid for real estate.....	2,499 12
Paid salaries and clerk-hire.....	1,750 00
Paid advertising, printing and postage.....	239 35
Paid rent.....	150 00
Paid taxes, insurance, etc.....	767 50
Paid banking department, examination.....	62 30
Paid banking department, assessment.....	27 26
Officers' bonds.....	65 00
Advances for taxes, insurance, etc.....	17 50
League dues and expenses.....	44 85
Directors.....	264 00
Auditors.....	90 00
Legal expense.....	35 00
Burglary insurance.....	30 00
Tellers.....	6 00
War Savings stamps.....	824 00
Liberty bonds purchased.....	19,291 86
Cash on hand December 31, 1917.....	6,276 41
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	\$337,458 74

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

Shares in force January 1, 1917, 12,535; shares issued during the year, 2,890; shares withdrawn during the year, 1,534; shares in force, 13,881. Borrowing members, 242, holding 6,302 shares; non-borrowing members, 424, holding 7,579 shares. Female shareholders, 247, holding 4,626 shares. Total dividends credited members during the year on instalment shares, \$14,474.08; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$11,551.93; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$8,516.56. Entrance fee, 10 cents and 25 cents per share. Operating ex-

penses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,674.20. 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, \$514,350. One foreclosure during the year.

PRUDENTIAL SAVINGS AND LOAN ASSOCIATION

No. 1157 Castleton avenue, West New Brighton, N. Y.

[Organized under a Law of 1914. Commenced business 1916]

Officers	Names	Post-office addresses.
President	E. E. HARDIN.....	West New Brighton, N. Y.
Secretary	EDGAR N. STUART.....	West New Brighton, N. Y.
Treasurer.....	CHRISTIAN P. STORBERG...	West New Brighton, N. Y.
Attorney.....	HOWARD H. WARZEL....	West New Brighton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$18,000 00
Stocks and bonds	600 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	358 67
Instalments due and unpaid.....	<u>\$482 00</u>
	<u>\$19,958 67</u>

LIABILITIES

Due shareholders, dues	\$14,417 00
Due shareholders, dividends credited.....	399 86
Advances by Land Bank.....	5,000 00
Undivided profits	101 81
Guaranty fund (as per section 392 of Banking Law).....	40 00
	<u>\$19,958 67</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,964 46
Dues credited to members.....	11,833 00
Money borrowed	9,753 14
Fees received	153 40
Fines received	7 98
Interest received	701 56
Premium received	139 20
Liberty bonds sold.....	2,000 00
	<u>\$26,552 74</u>

DISBURSEMENTS

Loaned on mortgage.....	\$16,700 00
Dues repaid on withdrawal, or applied on loans.....	804 00
Paid borrowed money and prior mortgages.....	4,753 14
Paid interest on borrowed money and prior mortgages.....	125 83
Paid salaries and clerk-hire.....	10 00
Paid advertising, printing and postage.....	107 60
Mortgage tax	83 50
Liberty bonds purchased	2,800 00
Land Bank, one share.....	1,000 00
Accrued interest	10 00
Cash on hand December 31, 1917.....	358 67
	<u>\$26,552 74</u>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 448; shares issued during the year, 772; shares withdrawn during the year, 117; shares in force, 1,103. Borrowing members, 7, holding 91 shares; non-borrowing members, 180, holding 1,012 shares. Female shareholders, 42, holding 211 shares. Total dividends credited members during the year on instalment shares, \$399.86; rate, 5 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, \$117.60. Unpaid, none.

Premium plan, installment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 20 cents per \$100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$4,200. Mortgages in force in New York State, \$18,000. No foreclosures 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.
Secretary.....	M. D. MINOR.....	Mariner's Harbor
Treasurer.....	ELMER F. HUNT.....	Port Richmond.
Attorney.....	JAMES BURKE, Jr.....	Port Richmond.

ASSETS

Loans on bond and mortgage.....	\$56,650 00
Loans on shares.....	1,880 00
Stocks and bonds.....	2,080 00
Cash on hand and in bank.....	4,665 46
Instalments due and unpaid.....	490 00
Interest, premium, fees and fines due and unpaid.....	503 51
	<hr/>
	\$66,268 97

LIABILITIES

Due shareholders, dues.....	\$50,778 00
Due shareholders, matured shares.....	26 00
Due shareholders, dividends credited.....	11,409 60
Borrowed money.....	2,000 00
Undivided profits.....	365 91
Guaranty fund (as per section 392 of Banking Law).....	1,485 46
Dues overpaid.....	204 00
	<hr/>
	\$66,268 97

RECEIPTS

Cash on hand January 1, 1917.....	\$3,863 33
Dues credited to members.....	11,402 70
Money borrowed.....	3,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,600 00
Loans on shares repaid.....	425 00
Fees received.....	62 00
Fines received.....	67 81
Interest received.....	3,336 41
Dividends retained on withdrawals.....	295 60
Liberty bonds sold.....	2,920 00
Attorney.....	9 00
Messenger.....	2 00
	<hr/>
	\$38,013 85

DISBURSEMENTS

Loaned on mortgage.....	\$11,950 00
Loaned on shares	1,800 00
Dues repaid on withdrawal, or applied on loans.....	7,693 70
Paid matured shares	1,452 04
Dividends paid on withdrawal, or applied on loans.....	1,452 26
Cash dividends paid on income and accumulative prepaid shares	96 00
Paid borrowed money and prior mortgages.....	3,500 00
Paid interest on borrowed money and prior mortgages.....	31 50
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	48 90
Paid rent	55 00
Paid banking department, assessment.....	4 69
Officers' bonds	12 00
League dues	5 00
Messenger service	2 00
Recording papers	3 50
Attorney	9 00
Mortgage tax	30 00
Liberty bonds purchased	5,000 00
Profit and loss, fees returned.....	2 80
Cash on hand December 31, 1917.....	4,665 46
	<hr/>
	\$38,013 85
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 815; shares issued during the year, 310; shares withdrawn during the year, 125; shares in force, 1,000. Borrowing members, 48, holding 333 shares; non-borrowing members, 57, holding 667 shares. Female shareholders, 45, holding 316 shares. Total dividends credited members during the year on instalment shares, \$3,212.80; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$44; rate, 6 per cent. Amount of filed and unpaid withdrawals December 31, 1917, \$1,172.10. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$322.90. Unpaid, none.

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

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$5,000. Mortgages in force in New York State, \$56,650. 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.....	CHARLES A. MARSHALL...	Tottenville, N. Y.
Secretary.....	GILBERT S. BARNES.....	Tottenville, N. Y.
Treasurer.....	ARTHUR W. BROWNE.....	Prince Bay, N. Y.
Attorneys.....	{ CHARLES A. MARSHALL... }	Tottenville, N. Y.
	{ ARTHUR H. YETMAN..... }	

ASSETS

Loans on bond and mortgage.....	\$1,080,000 00
Loans on shares	24,195 00
Stocks and bonds	19,400 00
Contracts for the sale of real estate.....	9,259 00
Real estate	37,460 25
Cash on hand and in bank.....	25,199 71

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Furniture and fixtures.....	\$1,731 71
Interest, premium, fees and fines due and unpaid.....	5,132 98
Advances for taxes, insurance, etc.....	2,003 13
Attorney.....	731 56
Bills receivable.....	600 90
Loan expense.....	61 42
Accrued interest.....	3,519 07
County clerk.....	237 14
	<hr/>
	\$1,209,531 87

LIABILITIES

Due shareholders, dues.....	\$1,016,082 00
Due shareholders, dividends credited.....	148,916 57
Balance to be paid borrowers on mortgage loans.....	9,422 95
Borrowed money.....	15,000 00
Undivided profits.....	2,567 89
Guaranty fund (as per section 392 of Banking Law).....	17,445 08
Individual accounts.....	97 38
	<hr/>
	\$1,209,531 87

RECEIPTS

Cash on hand January 1, 1917.....	\$67,705 02
Dues credited to members.....	200,225 00
Money borrowed.....	65,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	151,500 00
Loans on shares repaid.....	15,784 00
Real estate sold.....	6,754 06
Fees received.....	753 75
Fines received.....	3,076 07
Interest received.....	72,774 42
Rent received.....	2,050 26
Dividends retained on withdrawals.....	715 06
Advances repaid.....	5,516 27
Printing.....	5 00
Mortgage tax repaid.....	407 50
Contract for the sale of real estate.....	532 50
Individual accounts.....	5,035 13
Insurance adjustments.....	485 00
Attorney's fees.....	3,030 77
Bills receivable.....	1,611 20
County clerk's fees advanced.....	291 55
Liberty bonds sold.....	1,600 00
Loan expenses repaid.....	502 44
	<hr/>
	\$605,355 00

DISBURSEMENTS

Loaned on mortgage.....	\$188,519 25
Loaned on shares.....	16,885 00
Dues repaid on withdrawal, or applied on loans.....	104,635 00
Paid matured shares.....	81,800 00
Dividends paid on withdrawal, or applied on loans.....	14,208 38
Cash dividends paid on income and accumulative prepaid shares.....	18,107 67
Paid borrowed money and prior mortgages.....	60,000 00
Paid interest on borrowed money and prior mortgages.....	733 33
Paid for real estate.....	27,142 00
Paid salaries and clerk-hire.....	3,733 16
Paid advertising, printing and postage.....	533 47
Paid rent.....	300 00

Paid repairs to real estate.....	\$978 14
Paid taxes, insurance, etc.....	834 42
Paid banking department, examination.....	124 60
Paid banking department, assessment.....	69 90
Officers' bonds.....	52 20
Advances for taxes, insurance, etc.....	6,422 53
League dues and expenses.....	55 80
Individual accounts.....	7,314 72
Mortgage taxes.....	755 50
County clerk.....	430 47
Loan expense advanced.....	536 27
Fixtures.....	30 72
Fines rebated.....	85 42
Insurance adjustments.....	485 00
Telephone.....	67 73
Lights.....	64 67
Miscellaneous.....	234 24
Attorney's fees advanced.....	4,059 42
Liberty bonds purchased.....	21,000 00
Guaranty fund.....	7,538 48
Foreclosure costs.....	3,583 70
County clerk's fees.....	18 00
Profit and loss, real estate.....	404 00
Bills receivable.....	2,212 10
Contracts for the sale of real estate.....	6,200 00
Cash on hand December 31, 1917.....	25,199 71
	<hr/>
	\$605,355 00
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 15,017; shares issued during the year, 3,213; shares withdrawn during the year, 2,390; shares in force, 15,840. Borrowing members, 591, holding 5,400 shares; non-borrowing members, 1,360, holding 10,440 shares. Female shareholders, 653, holding 3,810 shares. Total dividends credited members during the year on instalment shares, \$42,141.72; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$18,501.67; rate, 5 per cent. Amount of filed and unpaid withdrawals December 31, 1917, \$4,264.19. Amount of shares matured during the year, \$81,800. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,066.99. Unpaid, none.

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

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$12,000. Mortgages in force in New York State, \$1,080,000. Fourteen foreclosures during the year.

SOUTH SHORE SAVINGS AND LOAN ASSOCIATION

No. 11 Sixth street, New Dorp, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	A. J. GROUT.....	New Dorp, N. Y.
Secretary.....	A. E. POST.....	Midland, N. Y.
Treasurer.....	E. C. LANGSTROTH.....	Midland, N. Y.
Attorney.....	JOHN M. BRAISTED.....	Port Richmond, N. Y.

ASSETS

Loans on bond and mortgage.....	\$26,350 00
Loans on shares.....	228 00
Shares of Land Bank of State of New York.....	1,000 00

Deal estate	\$1 00
Cash on hand and in bank.....	1,917 42
Accrued interest	14 40
	<hr/>
	\$29,510 82
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$17,811 59
Due shareholders, dividends credited.....	381 65
Balance to be paid borrowers on mortgage loans.....	2,500 00
Advances by Land Bank.....	8,000 00
Undivided profits	731 89
Guaranty fund (as per section 392 of Banking Law).....	64 05
Suspense account	21 64
	<hr/>
	\$29,510 82
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,361 96
Dues credited to members.....	10,875 10
Money borrowed	6,000 00
Loans on shares repaid.....	368 00
Fees received	91 10
Fines received	35 46
Interest received	1,148 84
Premium received	70 10
Dividends retained on withdrawals.....	30 96
Insurance collected, fire loss.....	783 04
	<hr/>
	\$20,764 56
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DISBURSEMENTS

Loaned on mortgage.....	\$12,950 00
Loaned on shares	516 00
Dues repaid on withdrawal, or applied on loans.....	2,889 05
Dividends paid on withdrawal, or applied on loans.....	88 84
Paid interest on borrowed money and prior mortgages.....	253 52
Paid salaries and clerk-hire.....	252 00
Paid advertising, printing and postage.....	49 47
Paid rent	25 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	1 82
Officers' bonds	10 00
Insurance claim repaid.....	783 04
Land Bank share and accrued interest.....	1,014 40
Appraisals	1 00
Cash on hand December 31, 1917.....	1,917 42
	<hr/>
	\$20,764 56
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 461; shares issued during the year, 373; shares withdrawn during the year, 116; shares in force, 718. Borrowing members, 13, holding 141 shares; non-borrowing members, 109, holding 577 shares. Female shareholders, 38, holding 139 shares. Total dividends credited members during the year on instalment shares, \$221.15; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$173.21; 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, \$337.47. 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, \$3,000. Mortgages in force in New York State, \$26,350. No foreclosures during the year.

STATEN ISLAND BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 207 Taylor street, West New Brighton, 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.....	JOHN H. MADDEN.....	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.....	\$428,300 00
Loans on shares.....	9,200 00
Stocks and bonds.....	45,000 00
Cash on hand and in bank.....	28,851 92
Furniture and fixtures.....	200 00
Interest, premium, fees and fines due and unpaid.....	944 65
Advances for taxes, insurance, etc.....	117 35
	<hr/>
	\$512,613 92

LIABILITIES

Due shareholders, dues.....	\$391,235 00
Due shareholders, dividends credited.....	91,950 91
Undivided profits.....	4,203 31
Guaranty fund (as per section 302 of Banking Law).....	24,900 00
Interest advanced.....	271 75
Premium advanced.....	52 95
	<hr/>
	\$512,613 92

RECEIPTS

Cash on hand January 1, 1917.....	\$23,967 52
Dues credited to members.....	100,805 00
Money borrowed.....	21,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	89,050 00
Loans on shares repaid.....	4,275 00
Fees received.....	472 75
Fines received.....	783 79
Interest received.....	28,808 76
Premium received.....	5,386 16
Dividends retained on withdrawals.....	383 04
Advances repaid.....	473 85
	<hr/>
	\$275,405 87

DISBURSEMENTS

Loaned on mortgage.....	\$54,300 00
Loaned on shares.....	5,275 00
Dues repaid on withdrawal, or applied on loans.....	32,450 00
Paid matured shares.....	78,000 00
Dividends paid on withdrawal, or applied on loans.....	6,412 59
Paid borrowed money and prior mortgages.....	21,000 00
Pain interest on borrowed money and prior mortgages.....	443 26
Paid salaries and clerk-hire.....	1,913 00

Paid advertising, printing and postage.....	\$161 23
Paid rent	150 00
Paid banking department, examination.....	35 60
Paid banking department, assessment.....	30 37
Officers' bonds	40 00
Advances for taxes, insurance, etc.....	373 85
Furniture and fixtures.....	295 25
Convention expense	39 50
Burglar insurance	29 60
Legal expense	10 00
Mortgage tax	434 70
Appraisals	160 00
Liberty bonds purchased.....	45,000 00
Cash on hand December 31, 1917.....	28,851 92
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	\$275,405 87
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 7,740; shares issued during the year, 1,648; shares withdrawn during the year, 1,200; shares in force, 8,188. Borrowing members, 228, holding 2,408 shares; non-borrowing members, 706, holding 5,780 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$29,641.18; rate 7 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$78,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,681.58. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month for each \$100.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$6,500. Mortgages in force in New York State, \$428,300. Three foreclosures during the year.

THIRD WARD SAVINGS AND LOAN ASSOCIATION

No. 2068 Richmond Terrace, Port Richmond, N. Y.

[Organized under Law of 1892. Commenced business 1906]

Officers	Names	Post-office addresses
President	JAMES H. HARIGAN.....	1413 Richmond Avenue.
Secretary	M. J. HUGHES.....	2068 Richmond Terrace.
Treasurer	CHARLES A. FERRIE.....	203 Pelton Avenue.
Attorney	JOHN M. BRAISTED.....	Bank Bldg., Port Richmond.

ASSETS

Loans on bond and mortgage.....	\$28,650 00
Loans on shares.....	935 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	450 86
Advances for taxes, insurance, etc.....	32 00
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	\$31,067 86
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LIABILITIES

Due shareholders, dues.....	\$26,207 00
Due shareholders, dividends credited.....	2,629 02
Borrowed money	900 00
Undivided profits	744 05
Guaranty fund (as per section 392 of Banking Law).....	587 79
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	\$31,067 86
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$853 66
Dues credited to members.....	13,903 25
Money borrowed	12,800 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,500 00
Loans on shares repaid.....	70 00
Fees received	133 37
Interest received	1,315 90
Sale of furniture.....	38 00
	<hr/>
	\$30,614 18

DISBURSEMENTS

Loaned on mortgage.....	\$13,850 00
Loaned on shares	395 00
Dues repaid on withdrawal, or applied on loans.....	2,483 76
Dividends paid on withdrawal, or applied on loans.....	183 01
Cash dividends paid on income and accumulative prepaid shares	81 87
Paid borrowed money and prior mortgages.....	11,900 00
Pain interest on borrowed money and prior mortgages.....	77 69
Paid salaries and clerk-hire.....	100 00
Paid advertising, printing and postage.....	53 88
Paid banking department, examination.....	13 30
Paid banking department, assessment.....	2 06
Officers' bonds	12 00
League dues	8 00
Legal expenses	2 75
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	450 86
	<hr/>
	\$30,614 18

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

Shares in force January 1, 1917, 1,000; shares issued during the year, 663½; shares withdrawn during the year, 139; shares in force, 1,524½. Borrowing members, 14, holding 236½ shares; non-borrowing members, 86, holding 1,238 shares. Female shareholders, 14, holding 194 shares. Total dividends credited members during the year on instalment shares, \$851.68; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$81.87; 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, \$173.88. 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, \$6,000. Mortgages in force in New York State, \$28,650. No foreclosures during the year.

TOMPKINSVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 4 Van Duzer street, Tompkinsville, N. Y.

[Organized under Law of 1894. Commenced business 1908]

Officers.....	Names	Post-office addresses
President.....	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 E'way, New York, N. Y.

ASSETS

Loans on bond and mortgage.....	\$417,550 00
Loans on shares.....	21,017 00

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Stocks and bonds	\$3,500 00
Cash on hand and in bank.....	3,297 74
Interest, premium, fees and fines due and unpaid.....	1,922 05
Advances for taxes, insurance, etc.....	22 50
Instalments due and unpaid.....	\$3,451 00

\$447,309 29

LIABILITIES

Due shareholders, dues.....	\$341,958 00
Due shareholders, dividends credited.....	67,007 27
Balance to be paid borrowers on mortgage loans.....	2,900 00
Borrowed money	24,000 00
Undivided profits	1,250 15
Guaranty fund (as per section 392 of Banking Law).....	8,000 00
Suspense account	51 42
Cash over	11 45
Instalments on Liberty bonds.....	2,131 00

\$447,309 29

RECEIPTS

Cash on hand January 1, 1917.....	\$932 93
Dues credited to members.....	94,834 00
Money borrowed	215,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	50,700 00
Loans on shares repaid.....	10,255 00
Fees received	206 15
Fines received	280 64
Interest received	23,656 07
Premium received	4,409 32
Advances repaid	117 00
Individuals	161 06
Mortgage taxes repaid	119 55
Cash over	20 45
Liberty bonds sold.....	10,000 00
Instalments on Liberty bonds.....	2,131 00

\$412,823 17

DISBURSEMENTS

Loaned on mortgage.....	\$141,650 00
Loaned on shares.....	12,065 00
Dues repaid on withdrawal, or applied on loans.....	36,019 00
Dividends paid on withdrawal, or applied on loans.....	6,315 55
Paid borrowed money and prior mortgages.....	195,000 00
Paid interest on borrowed money and prior mortgages.....	1,235 59
Paid salaries and clerk-hire.....	1,086 63
Paid advertising, printing and postage.....	86 62
Paid rent	120 00
Paid banking department, examination.....	30 60
Paid banking department, assessment.....	21 50
Officers' bonds	24 00
Liberty bonds purchased.....	13,500 00
League dues and expenses.....	38 00
Burglary insurance	25 00
Hold up insurance.....	28 12
Cabinet.....	27 50
Mortgage taxes	719 75
Individuals.....	1,485 94
Interest and premium overpaid.....	3 58
Error in cash found.....	20 00

Cash short	\$0 25
Sundries.	22 80
Cash on hand December 31, 1917.....	3,297 74
	<hr/>
	\$412,823 17
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 7,084; shares issued during the year, 1,993; shares withdrawn during the year, 946; shares in force, 8,131. Borrowing members, 151, holding 2,763 shares; non-borrowing members, 801, holding 5,368 shares. Female shareholders, 332, holding 2,329 shares. Total dividends credited members during the year on instalment shares, \$22,233.73; rate, 6½ 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, \$1,458.67. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per \$100 per month.

Loans have been made in Richmond county, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State, \$417,550. One foreclosure during the year.

WESTERLEIGH BUILDING, LOAN AND SAVINGS ASSOCIATION

No. 830 Jewett avenue, Westerleigh, 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. DECKER.....	149 B'way, New York. N. Y.

ASSETS

Loans on bond and mortgage.....	\$771,255 00
Loans on shares.....	24,012 00
Stocks and bonds.....	10,226 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	5,301 32
Real estate	6,672 00
Cash on hand and in bank.....	5,172 25
Furniture and fixtures.....	396 15
Interest, premium, fees and fines due and unpaid.....	2,580 10
Advances for taxes, insurance, etc.....	106 15
	<hr/>
	\$826,720 97
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$607,080 68
Due shareholders, dividends credited.....	132,873 07
Balance to be paid borrowers on mortgage loans.....	7,694 50
Borrowed money	47,791 41
Undivided profits	4,381 31
Guaranty fund (as per section 392 of Banking Law).....	26,900 00
	<hr/>
	\$826,720 97
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RECEIPTS

Cash on hand January 1, 1917.....	\$30,956 50
Dues credited to members.....	169,313 47
Money borrowed.....	40,184 05

Mortgages redeemed, foreclosed or transferred to real estate.	\$98,750 00
Loans on shares repaid	11,850 00
Fees received	519 40
Fines received	598 65
Interest received	41,162 41
Premium received	6,132 88
Rent received	276 00
Dividends retained on withdrawals	36
Advances repaid	1,000 41
Mortgage tax returned	15 00
Contracts for the sale of real estate	525 00
Revenue stamps	92
Furniture	3 75
Liberty bonds sold	3,974 00
	<hr/>
	\$405,262 80

DISBURSEMENTS

Loaned on mortgage	\$241,525 50
Loaned on shares	18,507 00
Dues repaid on withdrawal or applied on loans	47,352 50
Paid matured shares	45,093 38
Dividends paid on withdrawal, or applied on loans	11,109 20
Cash dividends paid on income and accumulative prepaid shares	889 11
Paid borrowed money and prior mortgages	12,654 06
Paid interest on borrowed money and prior mortgages	1,034 23
Paid salaries and clerk-hire	3,499 00
Paid advertising, printing and postage	641 08
Paid rent	100 00
Paid repairs to real estate	253 83
Paid taxes, insurance, etc	144 20
Paid banking department, examination	56 90
Paid banking department, assessment	42 47
Officers' bonds	127 82
Advances for taxes, insurance, etc	791 75
League dues	16 00
Expense, miscellaneous	648 56
Office building maintenance	122 31
Furniture and fixtures	88 65
Mortgage taxes	1,193 00
Liberty bonds purchased	14,200 00
Cash on hand December 31, 1917	5,172 25
	<hr/>
	\$405,262 80

Plan, serial. Par value of shares, \$100. Instalments are 50 cents monthly. Shares in force January 1, 1917, 16,327; shares issued during the year, 5,044; shares withdrawn during the year, 2,095; shares in force, 19,276. Borrowing members, 303, holding 5,638 shares; non-borrowing members, 1,254, holding 13,588 shares. Female shareholders, no record kept. Total dividends credited members during the year on instalment shares, \$16,994.92; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$22,141.44; rate, 5 per cent. and 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$45,093.38. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$5,032.46. 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, \$6,000. Mortgages in force in New York State, \$771,255. No foreclosures 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.....	\$156,900 00
Loans on shares	100 00
Stocks and bonds.....	10,000 00
Real estate	1,927 80
Cash on hand and in bank.....	3,651 29
Furniture and fixtures.....	14 06
	\$172,593 15

LIABILITIES

Due shareholders, dues.....	\$127,776 71
Due shareholders, dividends credited.....	30,052 71
Borrowed money	7,000 00
Undivided profits	2,665 82
Guaranty fund (as per section 392 of Banking Law).....	5,098 62
	\$172,593 15

RECEIPTS

Cash on hand January 1, 1917.....	\$4,763 40
Dues credited to members.....	26,711 00
Money borrowed	7,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,000 00
Fees received	67 13
Fines received	113 74
Interest received	8,915 30
Premium received	586 20
Rent received	90 00
Dividends retained on withdrawals.....	78 14
Advances repaid	40 00
	\$50,364 91

DISBURSEMENTS

Loaned on mortgage.....	\$13,900 00
Dues repaid on withdrawal, or applied on loans.....	2,719 00
Paid matured shares.....	18,816 00
Dividends paid on withdrawal, or applied on loans.....	388 23
Paid interest on borrowed money and prior mortgages.....	4 33
Paid salaries and clerk-hire.....	600 00
Paid advertising, printing and postage	18 00
Paid rent	60 00
Paid repairs to real estate.....	65 86
Paid taxes, insurance, etc.....	64 38
Paid banking department, examination.....	18 10
Paid banking department, assessment.....	9 97
Officers' bonds	20 00
State league dues.....	6 00
Recording mortgage.....	23 75

Liberty bonds purchased.....	\$10,000 00
Cash on hand December 31, 1917.....	3,651 29
	\$50,364 91

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

Shares in force January 1, 1917, 2,093; shares issued during the year, 266; shares withdrawn during the year, 165; shares in force, 2,194. Borrowing members, 104, holding 866½ shares; non-borrowing members, 199, holding 1,327½ shares. Female shareholders, 91, holding 889 shares. Total dividends credited members during the year on instalment shares, \$8,631.11; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$18,816. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$704. 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 in Rockland county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$156,900. 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.....	\$113,000 00
Loans on shares	2,670 00
Stocks and bonds	950 00
Shares of Land Bank of State of New York.....	2,000 00
Cash on hand and in bank.....	1,261 74
Furniture and fixtures	359 25
	\$120,240 99

LIABILITIES

Due shareholders, dues.....	\$73,757 16
Due shareholders, dividends credited.....	9,686 63
Balance to be paid borrowers on mortgage loans.....	1,280 00
Borrowed money	7,000 00
Advances by Land Bank.....	27,000 00
Undivided profits	241 59
Guaranty fund (as per section 392 of Banking Law).....	1,275 61
	\$120,240 99

RECEIPTS

Cash on hand January 1, 1917.....	\$4,965 79
Dues credited to members.....	19,425 95
Money borrowed	33,100 00
Mortgages redeemed, foreclosed or transferred to real estate..	7,524 31
Loans on shares repaid.....	1,455 00
Fees received	36 00
Fines received	21 61
Interest received	5,597 77
Premium received	525 70

Dividends retained on withdrawals.....	\$72 73
Liberty bond sold.....	50 00
Land Bank, dividend.....	25 00
Discount.	3 50
	\$72,803 36

DISBURSEMENTS

Loaned on mortgage.....	\$33,169 31
Loaned on shares.....	1,595 00
Dues repaid on withdrawal, or applied on loans.....	10,784 84
Dividends paid on withdrawal, or applied on loans.....	503 60
Cash dividends paid on income and accumulative prepaid shares	558 00
Paid borrowed money and prior mortgages.....	21,100 00
Paid interest on borrowed money and prior mortgages.....	1,244 03
Paid salaries and clerk-hire.....	175 00
Paid advertising, printing and postage.....	73 00
Paid rent	60 00
Paid banking department, examination.....	18 10
Paid banking department, assessment.....	6 67
Officers' bonds	8 00
State League dues and expenses.....	41 15
Land Bank expenses.....	3 00
Insurance.	25 92
Adding machine	175 00
Protest.	1 00
Land Bank share.....	1,000 00
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	1,261 74
	\$72,803 36

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,294; shares issued during the year, 374; shares withdrawn during the year, 190; shares in force, 1,478. Borrowing members, 74, holding 572 shares; non-borrowing members, 271, holding 906 shares. Female shareholders, 94, holding 403 shares. Total dividends credited members during the year on instalment shares, \$1,778.50; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,441.47; rate, 6 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, \$383.07. 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 in Rockland county, New York State. Largest mortgage loan, outstanding, \$6,000. Mortgages in force in New York State, \$113,000. 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.....	\$451,215 00
Loans on shares.....	7,647 00

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Stocks and bonds	\$11,937 50
Real estate	4,036 56
Cash on hand and in bank	4,341 25
Furniture and fixtures	400 00
Accrued interest	672 43

\$480,249 74

LIABILITIES

Due shareholders, dues	\$366,157 00
Due shareholders, dividends credited	77,936 05
Balance to be paid borrowers on mortgage loans	1,018 50
Borrowed money	17,500 00
Undivided profits	4,971 73
Guaranty fund (as per section 392 of Banking Law)	12,663 29
Suspense	3 17

\$480,249 74

RECEIPTS

Cash on hand January 1, 1917	\$27,496 55
Dues credited to members	80,195 00
Money borrowed	35,000 00
Mortgages redeemed, foreclosed or transferred to real estate	64,325 00
Loans on shares repaid	11,113 00
Real estate sold	1,860 80
Fees received	242 10
Fines received	513 51
Interest received	27,710 64
Rent received	300 00
Dividends retained on withdrawals	1,214 34
Bonds, depreciation	1,262 50
Profit and loss items	71 20
Suspense	645 55

\$251,950 19

DISBURSEMENTS

Loaned on mortgage	\$134,481 50
Loaned on shares	3,235 00
Dues repaid on withdrawal, or applied on loans	43,445 00
Paid matured shares	33,000 00
Dividends paid on withdrawal, or applied on loans	10,142 55
Cash dividends paid on income and accumulative prepaid shares	239 00
Paid borrowed money and prior mortgages	17,500 00
Paid interest on borrowed money and prior mortgages	463 18
Paid salaries and clerk-hire	1,329 26
Paid advertising, printing and postage	60 41
Paid rent	180 00
Paid repairs to real estate	20 36
Paid taxes, insurance, etc.	105 39
Paid banking department, examination	30 90
Paid banking department, assessment	27 22
Officers' bonds	20 00
Profit and loss items	2,328 23
Interest returned	30 00
Rent of safe deposit box	15 00
Sundry expense	98 72
Furniture insurance	4 00
Suspense	853 22
Cash on hand December 31, 1917	4,341 25

\$251,950 19

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 6,389; shares issued during the year 1,054; shares withdrawn during the year, 926; shares in force, 6,517. Borrowing members, 258, holding 2,446 shares; non-borrowing members, 626, holding 4,071 shares. Female shareholders, 427, holding 2,848 shares. Total dividends credited members during the year on instalment shares, \$21,119.31; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,641.15; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$33,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,707.39. 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, \$451,215. 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.....	\$33,200 00
Cash on hand and in bank.....	1,092 11
Furniture and fixtures.....	39 00
	\$34,331 11

LIABILITIES

Due shareholders, dues.....	\$26,796 00
Due shareholders, dividends credited.....	1,085 15
Balance to be paid borrowers on mortgage loans.....	1,658 88
Borrowed money.....	4,500 00
Undivided profits.....	166 34
Guaranty fund (as per section 392 of Banking Law).....	114 74
Expenses unpaid.....	10 00
	\$34,331 11

RECEIPTS

Cash on hand January 1, 1917.....	\$613 87
Dues credited to members.....	13,827 00
Money borrowed.....	4,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	800 00
Loans on shares repaid.....	260 00
Fees received.....	102 75
Fines received.....	48 76
Interest received.....	1,640 36
Dividends retained on withdrawals.....	36 94
	\$21,829 68

DISBURSEMENTS

Loaned on mortgage.....	\$15,611 05
Loaned on shares	200 00
Dues repaid on withdrawal, or applied on loans.....	2,748 00
Dividends paid on withdrawal, or applied on loans.....	98 05
Cash dividends paid on income and accumulative prepaid shares	499 50
Paid borrowed money and prior mortgages.....	1,200 00
Paid interest on borrowed money and prior mortgages.....	140 57
Paid salaries and clerk-hire.....	85 00
Paid advertising, printing and postage.....	103 65
Paid banking department, examination.....	12 60
Paid banking department, assessment.....	2 15
Officers' bonds	28 00
Safe deposit box rent.....	9 00
Cash on hand December 31, 1917.....	1,092 11
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	\$21,829 68
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Plan, permanent. Par value of shares, \$100 and \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 843; shares issued during the year, 294; shares withdrawn during the year, 146; shares in force, 991. Borrowing members, 23, holding 166 shares; non-borrowing members, 151, holding 825 shares. Female shareholders, 32, holding 145 shares. Total dividends credited members during the year on instalment shares, \$780.86; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$384.37; 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, \$225.65. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$10.

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

Loans have been in Rockland county, New York State. Largest mortgage loan outstanding, \$3,600. Mortgages in force in New York State, \$33,200. No foreclosures during the year.

THE PARK CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION OF PEARL RIVER, NEW YORK

Central avenue, Pearl River, N. Y.

[Organized under Law of 1894. Commenced business 1899]

Officers	Names	Post-office addresses
President.....	WILLIAM A. SERVEN.....	Pearl River, N. Y.
Secretary.....	WILLIAM J. DOLAN.....	Pearl River, N. Y.
Treasurer.....	PHILIP BECKERLE	Pearl River, N. Y.
Attorney.....	IRVING HOPPER	Nyack, N. Y.

ASSETS

Loans on bond and mortgage.....	\$225,450 00
Loans on shares.....	6,620 00
Stocks and bonds.....	10,000 00
Cash on hand and in bank.....	5,386 87
Furniture and fixtures.....	208 30
Instalments due and unpaid.....	\$1,396 00
Interest, premium, fees and fines due and unpaid....	781 41
	<hr/>
	\$247,665 17
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$183,540 00
Due shareholders, dividends credited.....	48,719 94
Balance to be paid borrowers on mortgage loans.....	750 85
Borrowed money	7,500 00
Undivided profits	1,330 97
Guaranty fund (as per section 392 of Banking Law).....	5,146 39
Unearned or retable premium	669 10
Profit and loss	7 92
	<hr/>
	\$247,665 17

RECEIPTS

Cash on hand January 1, 1917.....	\$313 82
Dues credited to members.....	37,975 00
Money borrowed	46,900 00
Mortgages redeemed, foreclosed or transferred to real estate.	31,800 00
Loans on shares repaid	2,010 00
Fees received	114 25
Fines received	286 20
Interest received	13,701 91
Premium received	1,076 52
Dividends retained on withdrawals.....	335 75
Advances repaid	376 60
Repairs on mortgaged house repaid.....	85 50
Profit and loss	13 62
	<hr/>
	\$134,989 17

DISBURSEMENTS

Loaned on mortgage	\$31,549 15
Loaned on shares	4,725 00
Dues repaid on withdrawal, or applied on loans.....	30,851 00
Dividends paid on withdrawal, or applied on loans.....	11,576 17
Paid borrowed money and prior mortgages.....	39,400 00
Paid interest on borrowed money and prior mortgages.....	444 34
Paid salaries and clerk-hire	688 00
Paid advertising, printing and postage.....	40 25
Paid rent	24 00
Paid banking department, examination	17 90
Paid banking department, assessment.....	14 55
Advances for taxes, insurance, etc.....	233 74
State League dues	7 00
Safe deposit box	12 00
Miscellaneous	13 50
Profit and loss	5 70
Liberty bonds purchased	10,000 00
Cash on hand December 31, 1917.....	5,386 87
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	\$134,989 17

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

Shares in force January 1, 1917, 3,162; shares issued during the year, 364; shares withdrawn during the year, 376; shares in force, 3,150. Borrowing members, 180, holding 1,139 shares; non-borrowing members, 262, holding 2,011 shares. Female shareholders, 143, holding 820 shares. Total dividends credited members during the year on instalment shares, \$14,052.41; rate, 7 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, \$771.25. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 10 cents per share per month. Loans have been made in Rockland county, New York State. Largest mortgage loan outstanding, \$4,400. Mortgages in force in New York State, \$224,699.15. 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 1889. Reorganized under Law
of 1894]

Officers	Names	Post-office addresses
President.....	ALFRED MILLER.....	Haverstraw, N. Y.
Secretary.....	HERMAN M. PURDY.....	Haverstraw, N. Y.
Treasurer.....	HENRY FURMAN.....	Haverstraw, N. Y.
Attorney.....	JOHN W. FURMA.....	Haverstraw, N. Y.

ASSETS

Loans on bond and mortgage.....	\$454,200 00
Loans on shares	4,550 00
Stocks and bonds	12,417 50
Real estate	16,241 77
Cash on hand and in bank.....	557 57
Advances for taxes, insurance, etc.....	144 67
	\$488,111 51

LIABILITIES

Due shareholders, dues.....	\$373,353 82
Due shareholders, dividends credited.....	84,116 82
Borrowed money	18,100 00
Undivided profits	6,247 83
Guaranty fund (as per section 392 of Banking Law).....	6,278 41
Suspense account	14 03
	\$488,111 51

RECEIPTS

Cash on hand January 1, 1917.....	\$3,672 99
Dues credited to members.....	89,575 31
Money borrowed	104,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	36,800 00
Loans on shares repaid.....	1,000 00
Real estate sold	2,225 00
Fees received	364 75
Fines received	168 30
Interest received	25,533 30
Premium received	4,741 12
Rent received	756 45
Dividends retained on withdrawals.....	878 02
Refund, insurance and telephone.....	12 01
Advances repaid	475 52
	\$271,103 67

DISBURSEMENTS

Loaned on mortgage	\$101,340 00
Loaned on shares	2,985 00
Dues repaid on withdrawal, or applied on loans.....	23,865 65
Paid matured shares	33,422 13

Dividends paid on withdrawal, or applied on loans.....	\$4,299 45
Cash dividends paid on income and accumulative prepaid shares.....	493 31
Paid borrowed money and prior mortgages.....	86,800 00
Paid interest on borrowed money and prior mortgages.....	898 50
Paid for real estate.....	13,405 93
Paid salaries and clerk-hire.....	1,250 10
Paid advertising, printing and postage.....	82 18
Paid rent.....	100 00
Paid repairs to real estate.....	202 45
Paid taxes, insurance, etc.....	391 25
Paid banking department, examination.....	43 56
Paid banking department, assessment.....	25 64
Advances for taxes, insurance, etc.....	542 08
State League dues.....	8 00
Light.....	13 14
Heat.....	38 50
Telephone.....	57 00
Burglar insurance.....	23 10
Collecting rents.....	42 00
Pass books.....	90 65
Incidental expenses.....	126 48
Cash on hand December 31, 1917.....	557 57
	\$271,103 67

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 6,579; shares issued during the year, 1,137; shares withdrawn during the year, 624; shares in force, 7,092. Borrowing members, 369, holding 2,406 shares; non-borrowing members, 865, holding 4,686 shares. Female shareholders, 382, holding 2,186 shares. Total dividends credited members during the year on instalment shares, \$26,049.03; rate, 7 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$493.31; rate, 4½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$33,422.13. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,831.15. Unpaid, none.

Premium plan, premium interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 1 1/5 per cent.

Loans have been made in Orange and Rockland counties, New York State, and in New Jersey. Largest mortgage loan outstanding, \$7,000. Mortgages in force in New York State, \$448,200. 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.....	\$599,859 23
Loans on shares.....	14,127 00
Stocks and bonds.....	15,025 07
Real estate.....	4,377 18
Cash on hand and in bank.....	33,010 22

350 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Furniture and fixtures	\$27 00
Instalments due and unpaid	2,663 13
Interest, premium, fees and fines due and unpaid.....	579 75
	<hr/>
	\$669,668 58

LIABILITIES

Due shareholders, dues	\$531,532 18
Due shareholders, dividends credited	84,253 15
Balance to be paid borrowers on mortgage loans	958 25
Undivided profits	36,793 11
Guaranty fund (as per section 392 of Banking Law)	15,482 59
Unearned or rebatable premium	337 63
Suspense account	29 26
Interest advanced	262 00
Premium advanced	13 56
County clerk account	6 85
	<hr/>
	\$669,668 58

RECEIPTS

Cash on hand January 1, 1917.....	\$58,822 36
Dues credited to members	122,014 78
Money borrowed	6,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	96,754 25
Loans on shares repaid.....	10,440 00
Fees received	231 00
Fines received	895 90
Interest received	37,337 35
Premium received	1,422 05
Rent received	255 30
Dividends retained on withdrawals	890 82
Appraisals	184 05
Pass books	34 65
County clerk's account.....	658 27
Attorney's account	870 00
Suspense account	156 52
Taxes refunded	2 60
	<hr/>
	\$336,969 90

DISBURSEMENTS

Loaned on mortgage	\$85,697 55
Loaned on shares	10,375 00
Dues repaid on withdrawal, or applied on loans.....	93,508 37
Paid matured shares	58,133 16
Dividends paid on withdrawal, or applied on loans.....	30,702 75
Paid borrowed money and prior mortgages.....	6,000 00
Paid interest on borrowed money and prior mortgages.....	128 33
Paid salaries and clerk-hire	1,085 00
Paid advertising, printing and postage.....	106 90
Paid rent	60 00
Paid repairs to real estate	10 00
Paid taxes, insurance, etc.....	182 72
Paid banking department, examination.....	37 35
Paid banking department, assessment.....	41 89
Appraisals	184 05
Incidental expenses	114 64
Fines rebated	4 60
Interest rebated	32 62
Interest on advanced payments.....	216 25
County clerk's account.....	659 07

Attorney's account	\$870 00
Premium on loans rebated.....	2 97
Suspense account	148 56
Interest on retired shares.....	632 83
Liberty bonds purchased.....	15,025 07
Cash on hand December 31, 1917.....	33,010 22
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	\$336,969 90
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 9,503; shares issued during the year, 1,580; shares withdrawn during the year, 1,520; shares in force, 9,563. Borrowing members, 295, holding 2,978 shares; non-borrowing members, 613, holding 6,585 shares. Female shareholders, 324, holding 2,956 shares. Total dividends credited members during the year on instalment shares, \$37,206.27; rate, 6 1/10 per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$58,133.16. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,366.54. 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, \$572,709.23. One foreclosure 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.....	ROY H. BASSETT.....	Canton, N. Y.
Treasurer.....	H. M. BARBER.....	Canton, N. Y.
Attorney.....	LAWRENCE RUSSELL.....	Canton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$272,895 73
Loans on shares	4,850 00
Stocks and bonds	82,454 17
Real estate	7,186 71
Cash on hand and in bank.....	3,976 71
Furniture and fixtures	424 65
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	\$371,787 97
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues	\$351,255 68
Due shareholders, dividends credited	11,251 33
Undivided profits	5,980 96
Guaranty fund (as per section 392 of Banking Law).....	3,300 00
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	\$371,787 97
	<hr/> <hr/>

RECEIPTS

Cash on hand, January 1, 1917.....	\$5,457 26
Dues credited to members.....	230,134 31
Money borrowed	12,500 00

Mortgages redeemed, foreclosed or transferred to real estate.	\$24,620 23
Loans on shares repaid	3,030 00
Interest received	13,653 49
Rent received	400 50
Dividends retained on withdrawals.....	16 43
Advances repaid	24 48
Profit and loss, bonds	400 87
Bond investments	15,700 00
	<hr/>
	\$305,937 57

DISBURSEMENTS

Loaned on mortgage	\$111,755 54
Loaned on shares	6,470 00
Dues repaid on withdrawal, or applied on loans.....	60,722 39
Dividends paid on withdrawal, or applied on loans.....	4,353 93
Cash dividends paid on income and accumulative prepaid shares	5,569 95
Paid borrowed money and prior mortgages.....	12,500 00
Paid interest on borrowed money and prior mortgages.....	1,230 13
Paid for real estate	7,186 71
Paid salaries and clerk-hire	975 00
Paid advertising, printing and postage.....	192 70
Paid repairs to real estate	109 99
Paid taxes, insurance, etc.....	51 58
Paid banking department, examination	37 00
Paid banking department, assessment	12 86
Books	67 14
Sundry expenses	147 12
Bond investments	90,154 17
Furniture and fixtures	424 65
Cash on hand December 31, 1917.....	3,976 71
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	\$305,937 57

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

Shares in force January 1, 1917, 1,552; shares issued during the year, 2,595; shares withdrawn during the year, 1,141; shares in force, 3,006. Borrowing members, 48, holding 216 shares; non-borrowing members, 752, holding 2,790 shares. Female shareholders, 363, holding 1,910 shares. Total dividends credited members during the year on instalment shares, \$2,751.90; rate, 4 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,569.95; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,381.96. 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, \$7,000. Mortgages in force in New York State, \$272,895.73. One foreclosure 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.....	\$593,335 27
Loans on shares.....	11,499 00
Stocks and bonds.....	216,611 42
Shares of Land Bank of State of New York.....	10,000 00
Contracts for the sale of real estate.....	1,000 00
Real estate	17,508 99
Cash on hand and in bank.....	50,684 86
Interest, premium, fees and fines due and unpaid.....	3,098 23
Accrued interest	3,425 63
	<hr/>
	\$907,163 40

LIABILITIES

Due shareholders, dues	\$812,433 14
Due shareholders, matured shares.....	38,250 00
Due shareholders, dividends credited.....	21,070 89
Undivided profits	10,339 37
Guaranty fund (as per section 392 of Banking Law).....	20,500 00
Liberty loan bonds.....	4,570 00
	<hr/>
	\$907,163 40

RECEIPTS

Cash on hand January 1, 1917.....	\$33,763 41
Dues credited to members.....	173,535 50
Mortgages redeemed, foreclosed or transferred to real estate.....	49,944 00
Loans on shares repaid.....	6,736 00
Fees received	17 50
Fines received	38 12
Interest received	42,106 86
Rent received	240 00
Dividends retained on withdrawals.....	204 84
Advances repaid	56 44
Profit and loss, bonds sold.....	340 00
Bonds sold	10,451 37
Liberty bonds sold.....	8,770 00
National defense shares.....	7,527 50
	<hr/>
	\$333,731 64

DISBURSEMENTS

Loaned on mortgage.....	\$20,940 00
Loaned on shares.....	8,384 00
Dues repaid on withdrawal, or applied on loans.....	168,549 27
Paid matured shares.....	6,012 50
Dividends paid on withdrawal, or applied on loans.....	2,721 75
Cash dividends paid on income and accumulative prepaid shares	3,834 51
Paid for real estate.....	17,710 46
Paid salaries and clerk-hire.....	2,917 00
Paid advertising, printing and postage.....	393 30

Paid rent	\$250 00
Paid repairs to real estate.....	464 58
Paid taxes, insurance, etc.....	232 55
Paid banking department, examination	52 14
Paid banking departemnt, assessment.....	51 00
Advances for taxes, insurance, etc.....	114 73
Profit and loss, bonds.....	126 37
Miscellaneous account	361 92
Fuel	462 95
Mortgage taxes	54 75
Liberty loan bonds.....	29,200 00
National defense shares	20,213 00
Cash on hand December 31, 1917.....	50,684 86
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	\$333,731 64
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Plan, permanent. Par value of shares, \$200. Instalments are 25 cents and \$1 weekly.

Shares in force January 1, 1917, 6,492; shares issued during the year, 626; shares withdrawn during the year, 981; shares in force, 6,137. Borrowing members, 82, holding 490 shares; non-borrowing members, 490, holding 5,647 shares. Female shareholders, 1,061, holding 2,653 shares. Total dividends credited members during the year on instalment shares, \$8,015.90; rate 5 per cent. and 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$28,310.56; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$514.50. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$4,285.17. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. and 6½ per cent. No premium charged.

Loans have been made in Jefferson, Lewis, New York and St. Lawrence counties, New York State. Largest mortgage loan outstanding, \$14,025. Mortgages in force in New York State, \$593,335.29. One foreclosure 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.....	FREDERICK R. SMITH	Norwood, N. Y.
Secretary.....	WILLIS J. FLETCHER.....	Norwood, N. Y.
Treasurer.....	FRANK L. SMITH.....	Norwood, N. Y.
Attorney.....	WILLIS J. FLETCHER.....	Norwood, N. Y.

ASSETS

Loans on bond and mortgage.....	\$47,555 94
Loans on shares	71 00
Stocks and bonds.....	1,500 00
Cash on hand and in bank.....	1,973 25
Furniture and fixtures.....	94 00
	<hr/>
	\$51,194 19
	<hr/>

LIABILITIES

Due shareholders, dues	\$38,247 98
Due shareholders, dividends credited.....	8,615 68
Borrowed money	2,000 00
Undivided profits	1,192 31
Guaranty fund (as per section 392 of Banking Law).....	1,138 22
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	\$51,194 19
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RECEIPTS

Cash on hand January 1, 1917.....	\$1,682 35
Dues credited to members	12,400 10
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	9,107 28
Loans on shares repaid.....	600 00
Fees received	9 00
Interest received	3,639 03
Dividends retained on withdrawals.....	6 79
	<hr/>
	\$29,444 55

DISBURSEMENTS

Loaned on mortgage.....	\$8,508 00
Loaned on shares.....	410 00
Dues repaid on withdrawal, or applied on loans.....	13,287 62
Dividends paid on withdrawal, or applied on loans.....	1,290 16
Paid borrowed money and prior mortgages.....	1,750 00
Paid interest on borrowed money and prior mortgages.....	60 60
Paid salaries and clerk-hire	315 00
Paid advertising, printing and postage.....	131 25
Paid banking department, examination.....	52 67
Paid banking department, assessment.....	3 96
Officers' bonds	6 00
State League dues	3 00
Liberty bonds purchased.....	1,500 00
Recording taxes	60 42
Adding machine	92 62
Cash on hand December 31, 1917.....	1,973 25
	<hr/>
	\$29,444 55

Plan, permanent. Par value of shares, \$200. Instalments are 25 cents weekly.

Shares in force January 1, 1917, 1,076; shares issued during the year, 415; shares withdrawn during the year, 256; shares in force, 1,235. Borrowing members, 28, holding 144 shares; non-borrowing members, 186, holding 1,092 shares. Female shareholders, 103, holding 520 shares. Total dividends credited members during the year on instalment shares, \$2,208.93; 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, \$455.25. 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, \$47,555.94. No foreclosure 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. NEWELL.....	Ogdensburg, N. Y.
Secretary.....	ARTHUR L. JAMESON.....	Ogdensburg, N. Y.
Treasurer.....	ARTHUR L. JAMESON.....	Ogdensburg, N. Y.
Attorney.....	JOHN C. TULLOCH.....	Ogdensburg, N. Y.

ASSETS

Loans on bond and mortgage.....	\$273,258 00
Loans on shares	150 00

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Stocks and bonds	\$31,815 53
Shares of Land Bank of State of New York.....	2,000 00
Cash on hand and in bank.....	16,218 67
	<hr/>
	\$323,442 20

LIABILITIES

Due shareholders, dues.....	\$285,592 00
Due shareholders, dividends credited.....	27,272 82
Undivided profits	3,227 38
Guaranty fund (as per section 392 of Banking Law).....	7,350 00
	<hr/>
	\$323,442 20

RECEIPTS

Cash on hand January 1, 1917.....	\$23,431 60
Dues credited to members	82,008 25
Mortgages redeemed, foreclosed or transferred to real estate..	43,320 00
Loans on shares repaid.....	4,950 00
Interest received	15,951 68
Dividends retained on withdrawals.....	200 14
Liberty bonds sold.....	1,300 00
Land bank shares.....	3,000 00
	<hr/>
	\$174,161 67

DISBURSEMENTS

Loaned on mortgage.....	\$35,575 00
Loaned on shares.....	2,200 00
Dues repaid on withdrawal, or applied on loans.....	89,258 50
Dividends paid on withdrawal, or applied on loans.....	12,938 03
Cash dividends paid on income and accumulative prepaid shares	3,216 66
Paid salaries and clerk-hire.....	2,020 00
Paid advertising, printing and postage.....	273 84
Paid rent	240 00
Paid banking department, examination.....	87 82
Paid banking department, assessment.....	20 71
Officers' bonds	12 00
Accrued interest	31 06
State League dues.....	8 00
Burglary insurance	6 38
Safe	25 00
Attorney's fees	30 00
Liberty bonds	12,000 00
Cash on hand December 31, 1917.....	16,218 67
	<hr/>
	\$174,161 67

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

Shares in force January 1, 1917, 5,136; shares issued during the year, 1,292; shares withdrawn during the year, 1,192; shares in force, 5,236. Borrowing members, 190, holding 787 shares; non-borrowing members, 601, holding 4,449 shares. Female shareholders, 385, holding 2,528 shares. Total dividends credited members during the year on instalment shares, \$5,364.41; rate 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$7,806.07; rate, 4 per cent.

No unpaid withdrawals. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,615.22. 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, \$8,000. Mortgages in force in New York State, \$273,258. 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. FERRIN.....	Potsdam, N. Y.
Secretary.....	FREDERICK E. BAUM.....	Potsdam, N. Y.
Treasurer.....	FREDERICK E. WOODRUFF.....	Potsdam, N. Y.
Attorney.....	HOWARD E. THOMPSON.....	Potsdam, N. Y.

ASSETS

Loans on bond and mortgage.....	\$118,310 20
Loans on shares.....	5,750 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	5,683 82
	\$130,744 02

LIABILITIES

Due shareholders, dues.....	\$102,692 93
Due shareholders, dividends credited.....	24,512 35
Undivided profits.....	909 98
Guaranty fund (as per section 392 of Banking Law).....	2,628 76
	\$130,744 02

RECEIPTS

Dues credited to members.....	\$26,275 29
Mortgages redeemed, foreclosed or transferred to real estate..	6,275 00
Loans on shares repaid.....	4,207 00
Fees received.....	10 50
Fines received.....	1 20
Interest received.....	7,032 36
Dividends retained on withdrawals.....	60 67
	\$43,862 02

DISBURSEMENTS

Loaned on mortgage.....	\$3,500 00
Loaned on shares.....	3,580 00
Dues repaid on withdrawal, or applied on loans.....	15,807 39
Paid matured shares.....	11,589 53
Dividends paid on withdrawal, or applied on loans.....	1,803 28
Paid salaries and clerk-hire.....	535 00
Paid advertising, printing and postage.....	29 13
Paid rent.....	100 00
Paid banking department, examination.....	58 34
Paid banking department, assessment.....	8 53
Officers' bonds.....	6 00
Liberty bonds purchased.....	1,000 00
Sundry accounts.....	6 68
Overdraft.....	154 32
Cash on hand December 31, 1917.....	5,683 82
	\$43,862 02

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

Shares in force January 1, 1917, 2,148; shares issued during the year, 285; shares withdrawn during the year, 291½; shares in force, 2,141½. Borrowing members, 54, holding 417½ shares; non-borrowing members, 273, holding 1,724 shares. Female shareholders, 166, holding 1,118½ shares. Total dividends credited members during the year on instalment shares, \$5,810.49; rate, 4% per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$11,589.53. Membership fee, 50 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$676.81. 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, \$118,310.20. No foreclosures during the year.

SARATOGA COUNTY

MECHANICVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 44 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.....	ADLBERT J. HARVEY.....	Mechanicville, N. Y.
Attorney.....	J. F. TERRY.....	Mechanicville, N. Y.

ASSETS

Loans on bond and mortgage.....	\$142,350 00
Loans on shares.....	1,420 00
Stocks and bonds.....	2,700 00
Shares of Land Bank of State of New York.....	3,000 00
Cash on hand and in bank.....	152 71
	\$149,622 71

LIABILITIES

Due shareholders, dues.....	\$63,665 76
Due shareholders, matured shares.....	5,118 00
Due shareholders, dividends credited.....	7,648 43
Balance to be paid borrowers on mortgage loans.....	7,900 00
Borrowed money.....	10,050 00
Advances by Land Bank.....	52,850 00
Undivided profits.....	786 37
Guaranty fund (as per section 392 of Banking Law).....	1,201 23
Accrued interest, Land Bank bonds.....	362 63
Accrued commission, Land Bank bonds.....	40 29
	\$149,622 71

RECEIPTS

Cash on hand January 1, 1917.....	\$506 75
Dues credited to members.....	27,204 94
Money borrowed.....	22,550 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,600 00
Loans on shares repaid.....	4,487 00

Fees received	\$104 30
Fines received	36 43
Interest received	7,435 97
Premium received	644 75
Advances by Land Bank.....	17,000 00
Liberty bonds sold.....	1,400 00
	<hr/>
	\$84,970 14

DISBURSEMENTS

Loaned on mortgage.....	\$33,827 00
Loaned on shares.....	3,905 00
Dues repaid on withdrawal, or applied on loans.....	17,392 98
Paid matured shares.....	1,917 00
Dividends paid on withdrawal, or applied on loans.....	1,666 61
Paid borrowed money and prior mortgages.....	13,100 00
Paid interest on borrowed money and prior mortgages.....	2,503 93
Paid salaries and clerk-hire.....	592 50
Paid advertising, printing and postage.....	142 99
Paid rent	80 00
Paid banking department, examination.....	35 14
Paid banking department, assessment.....	7 54
Officers' bonds	20 00
Land Bank repaid.....	4,150 00
State League dues.....	5 00
Electric light	29 04
Hold up and burglary insurance.....	12 50
Traveling expenses	32 16
Books	50 94
Sundries	1 51
County clerk fees.....	16 70
Commissions to Land Bank.....	228 89
Land Bank share.....	1,000 00
Liberty bonds purchased.....	4,100 00
Cash on hand December 31, 1917.....	152 71
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	\$84,970 14

Plan, serial. Par value of shares, \$100. Instalments are 10 cents and 15 cents weekly.

Shares in force January 1, 1917, 3,863 $\frac{1}{4}$; shares issued during the year, 1,103; shares withdrawn during the year, 975 $\frac{1}{4}$; shares in force, 3,991. Borrowing members, 84, holding 1,589 shares; non-borrowing members, 249, holding 2,402 shares. Female shareholders, 93, holding 378 shares. Total dividends credited members during the year on instalment shares, \$3,788.01; rate, 5% per cent. Total dividends credited or paid in cash to members during the year on other shares, \$153.82; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$1,000. Entrance fee, 10 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$966.64. 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, \$5,500. Mortgages in force in New York State, \$142,350. No foreclosures during the year.

SCHENECTADY COUNTY

THE 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 1839]

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.....	\$1,171,625 00
Loans on shares.....	47,700 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	22,657 15
Furniture and fixtures.....	406 92
Interest, premium, fees and fines due and unpaid.....	3,236 69
Instalments due and unpaid.....	<u>\$5,963 00</u>

\$1,246,625 76

LIABILITIES

Due shareholders, dues.....	\$1,032,602 00
Due shareholders, dividends credited.....	177,052 73
Balance to be paid borrowers on mortgage loans.....	2,700 00
Undivided profits.....	10,568 60
Guaranty fund (as per section 392 of Banking Law).....	23,702 43

\$1,246,625 76

RECEIPTS

Cash on hand January 1, 1917.....	\$40,902 92
Dues credited to members.....	258,863 00
Money borrowed.....	36,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	116,350 00
Loans on shares repaid.....	23,543 00
Fees received.....	462 00
Fines received.....	289 61
Interest received.....	70,025 67
Dividends retained on withdrawals.....	1,019 99
Advances repaid.....	87 22
Correction of error.....	10 00
Over in cash.....	49 62
Rebate, recording tax.....	196 48
Transfer fees.....	28 00
Appraisals.....	360 00

\$548,187 51

DISBURSEMENTS

Loaned on mortgage.....	\$237,650 00
Loaned on shares.....	29,994 00
Dues repaid on withdrawal, or applied on loans.....	85,788 00
Paid matured shares.....	114,555 18
Dividends paid on withdrawal, or applied on loans.....	9,545 08
Cash dividends paid on income and accumulative prepaid shares.....	5,425 52

Paid borrowed money and prior mortgages.....	\$36,000 00
Paid interest on borrowed money and prior mortgages.....	316 11
Paid salaries and clerk-hire.....	2,786 00
Paid advertising, printing and postage.....	190 62
Paid rent.....	314 00
Paid banking department, examination.....	62 24
Paid banking department, assessment.....	68 22
Advances for taxes, insurance, etc.....	87 22
State League dues.....	15 00
Mortgage recording taxes.....	1,183 00
Liberty bonds purchased.....	1,000 00
Interest refunded.....	29 00
Short in cash.....	16 40
Livery.....	115 50
Appraisals.....	262 50
Traveling expense.....	68 10
Insurance.....	11 92
Over in cash found.....	46 75
Cash on hand December 31, 1917.....	22,657 15
	<hr/>
	\$548,187 51
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.
 Shares in force January 1, 1917, 19,657; shares issued during the year, 3,939; shares withdrawn during the year, 2,755; shares in force, 20,841. Borrowing members, 824, holding 7,308 shares; non-borrowing members, 1,853, holding 13,533 shares. Female shareholders, 617, holding 3,683 shares. Total dividends credited members during the year on instalment shares, \$58,149.24; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$5,425.52; rate, 4½ per cent.
 No unpaid withdrawals. Amount of shares matured during the year, \$114,555.18. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,501.14. 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 York State, \$1,171,625. One foreclosure during the year.

STEBEN COUNTY

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.....	\$60,550 00
Stocks and bonds.....	3,700 00
Cash on hand and in bank.....	6,906 01
Furniture and fixtures.....	200 00
	<hr/>
	\$71,356 01
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues and dividends credited.....	\$58,126 80
Due shareholders, matured shares.....	7,766 03
Borrowed money.....	2,000 00
Undivided profits.....	2,210 18
Guaranty fund (as per section 392 of Banking Law).....	1,253 00
	<hr/>
	\$71,356 01
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$5,166 42
Dues credited to members.....	30,815 50
Mortgages redeemed, foreclosed or transferred to real estate..	12,700 00
Fees received.....	25 00
Interest received.....	3,652 11
Premium received.....	27 94
Liberty bonds sold.....	1,350 00
	<hr/>
	\$53,736 97
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DISBURSEMENTS

Loaned on mortgage.....	\$9,150 00
Dues repaid on withdrawal, or applied on loans.....	31,891 89
Paid interest on borrowed money and prior mortgages.....	80 00
Paid salaries and clerk-hire.....	485 50
Paid advertising, printing and postage.....	42 85
Paid rent.....	73 96
Paid taxes, insurance, etc.....	5 75
Paid banking department, examination.....	26 75
Paid banking department, assessment.....	5 11
State League dues.....	5 00
Profit and loss.....	14 15
Liberty bonds purchased.....	5,050 00
Cash on hand December 31, 1917.....	6,906 01
	<hr/>
	\$53,736 97
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 5,433; shares issued during the year, 445; shares withdrawn during the year, 309½; shares in force, 5,618½. Borrowing members, 72, holding 1,159 shares; non-borrowing members, 187, holding 4,459½ shares. Female shareholders, 130, holding 2,234½ shares. Total dividends credited members during the year on instalment shares, \$2,935.82; 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, \$607.31. 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, \$4,500. Mortgages in force in New York State, \$60,550. No foreclosures during the year.

CORNING CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

No. 51 East Market street, Corning, N. Y.

[Organized under Law of 1887. Commenced business 1889]

Officers	Names	Post-office addresses
President.....	JOHN C. WHEELER.....	Corning, N. Y.
Secretary.....	G. ARTHUR HEERMANS.....	Corning, N. Y.
Treasurer.....	JOHN L. LEWIS.....	Corning, N. Y.
Attorney.....	FRANK H. FERRIS.....	Corning, N. Y.

ASSETS

Loans on bond and mortgage.....	\$1,249,250 00
Loans on shares	39,000 00
Shares of Land Bank of State of New York.....	1,000 00
Contracts for the sale of real estate.....	4,903 28
Real estate	46,380 18
Cash on hand and in bank.....	3,411 10
Furniture and fixtures.....	2,493 94
Instalments due and unpaid.....	3,413 81
Interest, premium, fees and fines due and unpaid.....	7,259 48
Advances for taxes. insurance, etc.....	66 34
	<hr/>
	\$1,357,178 13

LIABILITIES

Due shareholders, dues	\$1,014,226 82
Due shareholders, matured shares	200 00
Due shareholders, dividends credited	232,807 83
Balance to be paid borrowers on mortgage loans.....	1,000 00
Borrowed money	45,100 00
Undivided profits	27,487 88
Guaranty fund (as per section 392 of Banking Law).....	35,264 73
Accrued interest	865 87
Operating expenses unpaid	225 00
	<hr/>
	\$1,357,178 13

RECEIPTS

Cash on hand January 1, 1917.....	\$47,679 96
Dues credited to members.....	242,319 48
Money borrowed	90,700 00
Mortgages redeemed, foreclosed or transferred to real estate..	190,600 00
Loans on shares repaid.....	33,750 00
Real estate sold.....	856 90
Fees received	1,188 25
Fines received	1,128 05
Interest received	76,351 44
Rent received	1,563 33
Dividends retained on withdrawals.....	1,795 33
Advances repaid	689 23
Contract for the sale of real estate.....	452 40
Bonds sold	20,000 00
Furniture sold	238 40
	<hr/>
	\$709,312 77

DISBURSEMENTS

Loaned on mortgage.....	\$285,100 00
Loaned on shares	38,650 00
Dues repaid on withdrawal, or applied on loans.....	87,229 78
Paid matured shares	184,000 00
Dividends paid on withdrawal, or applied on loans.....	13,363 48

Paid borrowed money and prior mortgages.....	\$45,600 00
Paid interest on borrowed money and prior mortgages.....	445 37
Paid for real estate	23,442 50
Paid salaries and clerk-hire	2,407 00
Paid advertising, printing and postage.....	178 49
Paid rent	683 34
Paid repairs to real estate.....	147 40
Paid taxes, insurance, etc.....	844 76
Paid banking department, examination.....	77 75
Paid banking department, assessment.....	76 61
Advances for taxes, insurance, etc.....	51 96
State League dues.....	17 00
Furniture and fixtures.....	2,247 07
Contracts for the sale of real estate.....	856 90
Bonds purchased	20,000 00
Profit and loss	66 16
Real estate agent.....	36 00
Sundry office expenses.....	380 10
Cash on hand December 31, 1917.....	3,411 10
	\$709,312 77

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, \$17,815; shares issued during the year, 3,923; shares withdrawn during the year, 2,429; shares in force, 19,309. Borrowing members, 795, holding 7,741 shares; non-borrowing members, 2,430, holding 11,568 shares. Female shareholders, 1,426, holding 7,022 shares. Total dividends credited members during the year on instalment shares, \$66,850.87; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,970.12; rate, 4 per cent. No unpaid withdrawals. Amount of shares matured during the year, \$183,200. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,701.93. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$225. 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, \$32,000. Mortgages in force in New York State, \$1,249,250. Three foreclosures 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.....	GEO. W. FAY.....	Hammondsport, N. Y.
Secretary.....	F. A. MOORE.....	Hammondsport, N. Y.
Treasurer.....	F. W. NEFF.....	Hammondsport, N. Y.

ASSETS

Loans on bond and mortgage.....	\$19,400 00
Loans on shares	30 00
Cash on hand and in bank.....	848 50
Furniture and fixtures.....	91 50
	\$20,370 00

LIABILITIES

Due shareholders, dues	\$19,521 00
Due shareholders, dividends credited	775 70
Undivided profits	28 58
Guaranty fund (as per section 392 of Banking Law).....	44 12
	<hr/>
	\$20,370 00
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RECEIPTS

Cash on hand January 1, 1917.....	\$3,273 04
Dues credited to members.....	9,549 50
Money borrowed	1,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	2,300 00
Loans on shares repaid.....	180 00
Fees received	24 20
Interest received	925 12
Special deposits	76 75
	<hr/>
	\$17,828 61
	<hr/> <hr/>

DISBURSEMENTS

Loaned on mortgage	\$10,800 00
Loaned on shares	45 00
Dues repaid on withdrawal, or applied on loans.....	4,086 00
Dividends paid on withdrawal, or applied on loans.....	57 10
Paid borrowed money and prior mortgages.....	1,500 00
Paid interest on borrowed money and prior mortgages.....	27 25
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	23 15
Paid rent	37 50
Paid banking department, examination	18 25
Paid banking department, assessment	1 86
Officers' bonds.....	14 00
Loan expenses	70 00
Cash on hand December 31, 1917.....	848 50
	<hr/>
	\$17,828 61
	<hr/> <hr/>

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

Shares in force January 1, 1917, 2,087; shares issued during the year, 242; shares withdrawn during the year, 320; shares in force, 2,009. Borrowing members, 10, holding 334 shares; non-borrowing members, 59, holding 1,675 shares. Female shareholders, 13, holding 128 shares. Total dividends credited members during the year on instalment shares, \$481.50; 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, \$374.65. Unpaid, none.

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, \$5,600. Mortgages in force in New York State, \$19,400. No foreclosure 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.....	GEORGE D. PRANGEN.....	Hornell, N. Y.
Secretary.....	F. M. CHARLES.....	Hornell, N. Y.
Treasurer.....	E. G. STEVENS.....	Hornell, N. Y.
Attorney.....	W. S. CHARLES.....	Hornell, N. Y.

ASSETS

Loans on bond and mortgage.....	\$53,845 30
Real estate	2,500 00
Cash on hand and in bank.....	607 64
Interest, premium, fees and fines due and unpaid.....	800 00
	<hr/>
	\$57,752 94
	<hr/>

LIABILITIES

Due shareholders, dues	\$41,426 00
Due shareholders, matured shares	3,597 62
Due shareholders, dividends credited	8,743 29
Borrowed money	2,000 00
Undivided profits	409 78
Guaranty fund (as per section 392 of Banking Law).....	1,495 00
Salaries	81 25
	<hr/>
	\$57,752 94
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,397 84
Dues credited to members.....	8,177 56
Money borrowed	2,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,031 50
Fees received	14 00
Fines received	6 54
Interest received	2,840 54
Rent received	180 00
	<hr/>
	\$19,647 98
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$2,100 00
Dues repaid on withdrawal, or applied on loans.....	9,801 00
Paid matured shares	4,571 98
Dividends paid on withdrawal, or applied on loans.....	1,762 56
Paid interest on borrowed money and prior mortgages.....	173 67
Paid salaries and clerk-hire	337 00
Paid advertising, printing and postage.....	23 64
Paid repairs to real estate.....	35 51
Paid taxes, insurance, etc.	66 27
Paid banking department, examination	34 00
Paid banking department, assessment	4 71
State League dues	5 00
Foreclosure expenses	125 00
Cash on hand December 31, 1917.....	607 64
	<hr/>
	\$19,647 98
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 820; shares issued during the year, 56; shares withdrawn during the year, 162; shares in force, 714. Borrowing

members 35, holding 188 shares; non-borrowing members, 114, holding 526 shares. Female shareholders, 59, holding 272 shares. Total dividends credited members during the year on instalment shares, \$2,785.73; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$407.19. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year \$365.64. Operating expenses as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$81.25.

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

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$53,845.30. 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.....	CHARLES E. HURD.....	Hornell, N. Y.
Treasurer.....	CHARLES ADEIR.....	Hornell, N. Y.
Attorney.....	FLOYD G. GREENE.....	Hornell, N. Y.

ASSETS

Loans on bond and mortgage.....	\$192,882 50
Loans on shares.....	6,127 00
Contracts for the sale of real estate.....	550 00
Cash on hand and in bank.....	2,954 33
Furniture and fixtures.....	125 56
Interest, premium, fees and fines due and unpaid.....	2,030 73
	\$204,670 12

LIABILITIES

Due shareholders, dues.....	\$174,282 28
Due shareholders, dividends credited.....	26,605 99
Undivided profits.....	1,201 72
Guaranty fund (as per section 392 of Banking Law).....	2,580 13
	\$204,670 12

RECEIPTS

Cash on hand January 1, 1917.....	\$3,579 33
Dues credited to members.....	64,453 25
Mortgages redeemed, foreclosed or transferred to real estate..	29,792 50
Loans on shares repaid.....	11,461 05
Fees received.....	135 75
Fines received.....	65 30
Interest received.....	12,288 32
Dividends retained on withdrawals.....	257 27
Advances repaid.....	140 60
Furniture and fixtures.....	13 00
Contract for the sale of real estate.....	100 00
	\$122,286 37

DISBURSEMENTS	
Loaned on mortgage.....	\$42,150 00
Loaned on shares.....	5,483 92
Dues repaid on withdrawal, or applied on loans.....	24,199 96
Paid matured shares.....	42,400 00
Dividends paid on withdrawal, or applied on loans.....	3,647 30
Paid salaries and clerk-hire.....	851 25
Paid advertising, printing and postage.....	55 76
Paid rent.....	78 00
Paid banking department, examination.....	71 49
Paid banking department, assessment.....	12 77
Advances for taxes, insurance, etc.....	140 60
State League dues.....	6 00
Supplies.....	139 81
Insurance.....	43 27
Telephone.....	30 00
Attorney's charges and recording.....	5 75
Furniture and fixtures.....	14 00
Adjustment, juvenile shares.....	2 16
Cash on hand December 31, 1917.....	2,954 33
	\$122,286 37

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 3,168; shares issued during the year, 535 $\frac{1}{4}$; shares withdrawn during the year, 610; shares in force, 3,093 $\frac{1}{4}$. Borrowing members, 103, holding 855 $\frac{1}{4}$ shares; non-borrowing members, 254, holding 2,238 shares. Female shareholders, 123, holding 876 shares. Total dividends credited members during the year on instalment shares, \$9,473.76; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$504.41; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$42,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,204.09. Unpaid, none.

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

Loans have been made in Steuben county, New York State. Largest mortgage loan outstanding, \$7,500. Mortgages in force in New York State. \$192,882.50. No foreclosures during the year.

WAYLAND DIME SAVINGS AND LOAN ASSOCIATION

South 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.....	PETER A. ENGEL.....	Wayland, N. Y.
Treasurer.....	C. S. FOLTS.....	Wayland, N. Y.
Attorney.....	H. V. PRATT.....	Wayland, N. Y.

ASSETS	
Loans on bond and mortgage.....	\$53,050 00
Cash on hand and in bank.....	13,865 34
	\$66,915 34

LIABILITIES	
Due shareholders, dues and dividends credited.....	\$59,358 39
Undivided profits.....	4,331 49
Guaranty fund (as per section 392 of Banking Law).....	3,225 46
	\$66,915 34

RECEIPTS

Cash on hand January 1, 1917.....	\$5,106 63
Dues credited to members.....	20,999 82
Mortgages redeemed, foreclosed or transferred to real estate..	10,350 00
Fees received	13 50
Interest received	3,214 61
Premium received	432 05
	<hr/>
	\$40,116 61

DISBURSEMENTS

Loaned on mortgage.....	\$2,900 00
Dues repaid on withdrawal, or applied on loans.....	22,531 70
Paid salaries and clerk-hire.....	716 30
Paid advertising, printing and postage.....	50
Paid rent	20 00
Paid banking department, examination.....	17 50
Paid banking department, assessment.....	18 50
Lights	7 50
Office supplies	12 31
Error	26 96
Cash on hand December 31, 1917.....	13,865 34
	<hr/>
	\$40,116 61

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

Shares in force January 1, 1917, 3,605; shares issued during the year, 296; shares withdrawn during the year, 75; shares in force, 3,826. Borrowing members, 57, holding 1,158½ shares; non-borrowing members, 132, holding 2,667½ shares. Female shareholders, 68, holding 1,194½ shares. Total dividends credited members during the year on instalment shares, \$2,204.81; rate, 4 per cent.

No unpaid withdrawals. Membership fee, 50 cents and 75 cents. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$756.71. 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, \$3,100. Mortgages in force in New York State, \$53,050. No foreclosures during the year.

SULLIVAN COUNTY

FIRST FARMERS SAVINGS AND LOAN ASSOCIATION

Woodridge, N. Y.

[Organized under Law of 1914. Commenced business 1914]

Officers	Names	Post-office addresses
President.....	A. J. PANTEL.....	South Fallsburgh, N. Y.
Secretary.....	I. D. WOLF.....	Woodridge, N. Y.
Treasurer.....	ISAAC SUSSMAN.....	Woodridge, N. Y.
Attorney.....	GEORGE J. KLEIN.....	Woodridge, N. Y.

ASSETS

Loans on bond and mortgage.....	\$34,746 74
Loans on shares.....	6,157 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	760 96
Interest, premium, fees and fines due and unpaid.....	724 41
	<hr/>
	\$43,389 11

LIABILITIES

Due shareholders, dues.....	\$24,915 06
Due shareholders, dividends credited.....	50 24
Advances by Land Bank.....	17,500 00
Undivided profits.....	829 41
Guaranty fund (as per section 392 of Banking Law).....	94 40
	<hr/>
	\$43,389 11
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$537 18
Dues credited to members.....	5,228 00
Mortgages redeemed, foreclosed or transferred to real estate..	4,470 96
Loans on shares repaid.....	7,956 00
Fees received.....	9 00
Interest received.....	2,281 85
Advances by Land Bank.....	3,000 00
	<hr/>
	\$23,482 99
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DISBURSEMENTS

Loaned on mortgage.....	\$7,800 00
Loaned on shares.....	7,171 00
Dues repaid on withdrawal, or applied on loans.....	3,586 50
Dividends paid on withdrawal, or applied on loans.....	1 63
Cash dividends paid on income and accumulative prepaid shares.....	788 75
Paid interest on borrowed money and prior mortgages.....	925 56
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	7 00
Paid rent.....	2 00
Paid banking department, examination.....	22 25
Paid banking department, assessment.....	3 39
Officers' bonds.....	20 00
Land Bank repaid.....	2,000 00
Profit and loss.....	41 70
Auditing.....	6 25
Miscellaneous.....	46 00
Cash on hand December 31, 1917.....	760 96
	<hr/>
	\$23,482 99
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Plan, permanent. Par value of shares, \$100. Instalments are 50 cents monthly.

Shares in force January 1, 1917, 649; shares issued during the year, 533; shares withdrawn during the year, 96; shares in force, 1,086. Borrowing members, 16, holding 370 shares; non-borrowing members, 239, holding 716 shares. Female shareholders, 42, holding 326 shares. Total dividends credited or paid in cash to members during the year, \$828.05; rate, 4 per cent.

No unpaid withdrawals. Membership fee, \$1. Operating expense, as defined in section 390 of the Banking Law, incurred and paid during the year, \$381.25. 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, \$34,746.74. 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
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.....	\$136,915 00
Loans on shares.....	1,835 00
Cash on hand and in bank.....	4,172 97
Interest, premium, fees and fines due and unpaid.....	299 30
Instalments due and unpaid.....	\$411 00
	<hr/> <hr/>
	\$143,222 27

LIABILITIES

Due shareholders, dues.....	\$105,322 00
Due shareholders, dividends credited.....	26,328 03
Borrowed money.....	9,000 00
Guaranty fund (as per section 392 of Banking Law).....	2,572 24
	<hr/> <hr/>
	\$143,222 27

RECEIPTS

Cash on hand January 1, 1917.....	\$540 45
Dues credited to members.....	23,289 00
Money borrowed.....	15,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	12,150 00
Loans on shares repaid.....	1,730 00
Fees received.....	84 25
Fines received.....	139 20
Interest received.....	8,553 71
Dividends retained on withdrawals.....	274 17
Bonds sold.....	7,086 29
	<hr/> <hr/>
	\$68,847 07

DISBURSEMENTS

Loaned on mortgage.....	\$4,400 00
Loaned on shares.....	960 00
Dues repaid on withdrawal, or applied on loans.....	4,092 00
Paid matured shares.....	31,833 74
Dividends paid on withdrawal, or applied on loans.....	697 66
Paid borrowed money and prior mortgages.....	21,500 00
Paid interest on borrowed money and prior mortgages.....	801 01
Paid salaries and clerk-hire.....	300 00
Paid advertising, printing and postage.....	31 98
Paid banking department, examination.....	23 50
Paid banking department, assessment.....	10 21
Officers' bonds.....	20 00
Attorney.....	4 00
Cash on hand December 31, 1917.....	4,172 97
	<hr/> <hr/>
	\$68,847 07

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

Shares in force January 1, 1917, 1,892; shares issued during the year, 321; shares withdrawn during the year, 256; shares in force, 1,957. Borrowing members, 89, holding 586 shares; non-borrowing members, 164, holding 1,371 shares. Female shareholders, 88, holding 575 shares. Total dividends credited members during the year on instalment shares, \$7,391.49; rate, 5.94 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,833.74. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$355.98. 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 Chemung and Tioga counties, New York State. Largest mortgage loan outstanding, \$30,000. Mortgages in force in New York State, \$136,915. No foreclosures during the year.

TOMPKINS COUNTY

GROTON SAVINGS AND LOAN ASSOCIATION

Main 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.....	W. G. RHODES.....	Groton, N. Y.

ASSETS

Loans on bond and mortgage.....	\$12,110 00
Loans on shares.....	368 00
Cash on hand and in bank.....	379 37
	\$12,857 37

LIABILITIES

Due shareholders, dues.....	\$9,661 00
Due shareholders, dividends credited.....	326 27
Balance to be paid borrowers on mortgage loans.....	1,200 00
Borrowed money.....	1,200 00
Undivided profits.....	426 21
Guaranty fund (as per section 392 of Banking Law).....	43 89
	\$12,857 37

RECEIPTS

Cash on hand January 1, 1917.....	\$389 41
Dues credited to members.....	8,468 80
Money borrowed.....	1,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	3,140 00
Loans on shares repaid.....	755 00
Fees received.....	140 90
Fines received.....	25 48
Interest received.....	527 28
Dividends retained on withdrawals.....	19 92
	\$14,666 79

DISBURSEMENTS

Loaned on mortgage.....	\$6,200 00
Loaned on shares.....	734 00
Dues repaid on withdrawal, or applied on loans.....	6,093 30

Dividends paid on withdrawal, or applied on loans.....	\$66 19
Cash dividends paid on income and accumulative prepaid shares	12 45
Paid borrowed money and prior mortgages.....	1,000 00
Paid interest on borrowed money and prior mortgages.....	14 56
Paid salaries and clerk-hire.....	120 00
Paid advertising, printing and postage.....	18 31
Paid banking department, examination.....	14 00
Paid banking department, assessment.....	1 61
Officers' bonds	12 00
State League dues.....	1 00
Cash on hand December 31, 1917.....	379 37
	<hr/>
	\$14,666 79
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Plan, permanent. Par value of shares, \$100. Instalments are 10 cents weekly.

Shares in force January 1, 1917, 1,108; shares issued during the year, 1,409; shares withdrawn during the year, 979; shares in force, 1,538. Borrowing members, 10, holding 190 shares; non-borrowing members, 91, holding 1,348 shares. Female shareholders, 24, holding 291 shares. Total dividends credited members during the year on instalment shares, \$313.31; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$12.45; 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, \$151.31. 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, \$3,000. Mortgages in force in New York State, \$12,110. No foreclosures during the year.

ITHACA SAVINGS AND LOAN ASSOCIATION

No. 120 E. State street, Ithaca, N. Y.

[Organized under Law of 1914. Commenced business 1915]

Officers	Names	Post-office addresses
President.....	SIDNEY L. HOWELL.....	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.....	\$63,850 00
Loans on shares.....	2,368 10
Cash on hand and in bank.....	217 05
Instalments due and unpaid.....	931 00
Interest, premium, fees and fines due and unpaid.....	109 41
	<hr/>
	\$67,475 56
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$60,015 76
Due shareholders, dividends credited.....	408 00
Prior mortgages	2,500 00
Borrowed money	700 00
Undivided profits	3,775 80
Guaranty fund (as per section 392 of Banking Law).....	76 00
	<hr/>
	\$67,475 56
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$639 52
Dues credited to members.....	30,359 79
Prior mortgages.....	2,500 00
Money borrowed.....	13,715 00
Loans on shares repaid.....	315 00
Fees received.....	159 75
Fines received.....	100 03
Interest received.....	2,980 42
Dividends retained on withdrawals.....	37 67
	<hr/>
	\$50,807 18

DISBURSEMENTS

Loaned on mortgage.....	\$29,850 00
Loaned on shares.....	2,683 10
Dues repaid on withdrawal, or applied on loans.....	4,022 17
Dividends paid on withdrawal, or applied on loans.....	93 01
Cash dividends paid on income and accumulative prepaid shares.....	187 21
Paid borrowed money and prior mortgages.....	13,015 00
Paid interest on borrowed money and prior mortgages.....	98 93
Paid salaries and clerk-hire.....	330 00
Paid advertising, printing and postage.....	115 20
Paid banking department.....	3 13
Officers' bonds.....	20 00
State League dues.....	1 00
Books, stationery, etc.....	165 13
Suspense account.....	6 25
Cash on hand December 31, 1917.....	217 05
	<hr/>
	\$50,807 18

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

Shares in force January 1, 1917, 2,296; shares issued during the year, 639; shares withdrawn during the year, 380; shares in force, 2,555. Borrowing members 46, holding 426 shares; non-borrowing members, 406, holding 2,129 shares. Female shareholders, 170, holding 737 shares. Total dividends credited members during the year on instalment shares, \$501.01; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$187.21; 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, \$631.33. 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, \$5,000. Mortgages in force in New York State, \$63,850. No foreclosures during the year.

ULSTER COUNTY

THE HOME-SEEKERS' CO-OPERATIVE SAVINGS AND LOAN
ASSOCIATION OF THE CITY OF KINGSTON, N. Y.

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.....	FREDBRICK STEPHAN, JR.....	Kingston, N. Y.

ASSETS

Loans on bond and mortgage.....		\$298,275 00
Loans on shares.....		2,200 00
Stocks and bonds.....		8,000 00
Contracts for the sale of real estate.....		8,054 10
Real estate		725 10
Cash on hand and in bank.....		654 65
Advances for taxes, insurance, etc.....		60 50
Accrued interest		127 50
Installments due and unpaid.....	\$1,126 83	
Interest, premium, fees and fines due and unpaid..	316 74	
		<u>\$318,096 85</u>

LIABILITIES

Due shareholders, dues.....	\$248,279 95
Due shareholders, dividends credited.....	40,468 68
Undivided profits	18,069 95
Guaranty fund (as per section 392 of Banking Law).....	9,401 36
Unearned or rebatable premium.....	727 98
Individual accounts	1,148 93
	<u>\$318,096 85</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$9,593 78
Dues credited to members.....	61,557 12
Money borrowed	17,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	24,750 00
Loans on shares repaid	300 00
Real estate sold.....	866 51
Fees received	229 06
Fines received	348 94
Interest received	17,101 36
Rent received	72 00
Dividends retained on withdrawals.....	348 72
Advances repaid	30 62
Individual accounts	1,484 29
Contracts for the sale of real estate.....	2,049 17
Cash differences	95 77
Profit on sale of real estate.....	58 49
Legal expenses refunded.....	7 50
	<u>\$136,393 33</u>

DISBURSEMENTS

Loaned on mortgage.....	\$66,200 00
Loaned on shares.....	1,400 00
Dues repaid on withdrawal, or applied on loans.....	11,543 28

Paid matured shares.....	\$20,600 00
Dividends paid on withdrawal, or applied on loans.....	1,744 69
Paid borrowed money and prior mortgages.....	17,500 00
Paid interest on borrowed money and prior mortgages.....	151 64
Paid for real estate.....	866 51
Paid salaries and clerk-hire.....	1,255 95
Paid advertising, printing and postage.....	88 54
Paid rent.....	50 00
Paid repairs to real estate.....	43 87
Paid taxes, insurance, etc.....	51 61
Paid banking department, examination.....	83 10
Paid banking department, assessment.....	17 11
Officers' bonds.....	20 00
Advances for taxes, insurance, etc.....	35 12
State League dues.....	7 00
Insurance, furniture.....	5 91
Legal expense.....	60 72
Telephone.....	9 00
Individual accounts.....	315 80
Contracts for the sale of real estate.....	5,525 00
Cash differences.....	136 83
Commission on sale of real estate.....	25 00
Entrance fee repaid.....	2 00
Liberty bonds purchased.....	8,000 00
Cash on hand December 31, 1917.....	654 65
	\$136,393 33

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 4,494½; shares issued during the year, 995¼; shares withdrawn during the year, 429; shares in force, 5,060¾. Borrowing members, 221, holding 1,491¾ shares; non-borrowing members, 560, holding 3,569 shares. Female shareholders, 267, holding 1,397¼ shares. Total dividends credited members during the year on instalment shares, \$13,636.05; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$28.80; rate, 3½ per cent. and 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$20,600. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,436.40. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 1 per cent.

Loans have been made in Dutchess and Ulster counties, New York State. Largest mortgage loan outstanding, \$6,000. Mortgages in force in New York State, \$298,275. 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.....	\$99,370 00
Loans on shares.....	900 00
Stocks and bonds.....	4,602 65

Contract for the sale of real estate.....	\$159 34
Real estate	2,265 39
Cash on hand and in bank.....	311 82
Furniture and fixtures.....	50 00
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	\$107,659 20
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LIABILITIES

Due shareholders, dues.....	\$84,594 28
Due shareholders, dividends credited.....	15,986 84
Borrowed money	450 00
Undivided profits	4,334 22
Guaranty fund (as per section 392 of Banking Law).....	2,293 86
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	\$107,659 20
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RECEIPTS

Cash on hand January 1, 1917.....	\$3,273 37
Dues credited to members.....	16,547 27
Money borrowed	5,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,865 00
Loans on shares repaid.....	1,000 00
Fees received	41 00
Fines received	60 49
Interest received	5,694 34
Rent received	52 00
Dividends retained on withdrawals.....	94 38
Advances repaid	24 60
Contracts for the sale of real estate.....	64 17
Subscriptions to Liberty bonds.....	2,834 93
Miscellaneous	14 09
	<hr/>
	\$43,665 64
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DISBURSEMENTS

Loaned on mortgage.....	\$11,087 54
Loaned on shares.....	1,100 00
Dues repaid on withdrawal, or applied on loans.....	11,798 26
Paid matured shares	3,200 00
Dividends paid on withdrawal, or applied on loans.....	3,063 83
Cash dividends paid on income and accumulative prepaid shares	229 64
Paid borrowed money and prior mortgages.....	4,550 00
Paid interest on borrowed money and prior mortgages.....	48 88
Paid salaries and clerk-hire.....	550 00
Paid advertising, printing and postage.....	36 96
Paid rent	24 00
Paid taxes, insurance, etc.....	31 99
Paid banking department, examination.....	26 00
Paid banking department, assessment.....	7 14
Advances for taxes, insurance, etc.....	24 60
State League dues	5 00
Liberty bonds purchased.....	7,537 58
Inspector of election.....	4 00
Traveling expenses	10 00
Building and Loan News.....	2 00
Check book	4 88
Express	2 52
Miscellaneous	9 00
Cash on hand December 31, 1917.....	311 82
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	\$43,665 64
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,282; shares issued during the year, 160; shares withdrawn during the year, 150½; shares in force, 1,291½. Borrowing members, 59, holding 501 shares; non-borrowing members, 181, holding 790½ shares. Female shareholders, 77, holding 465 shares. Total dividends credited members during the year on instalment shares, \$3,641.97; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$1,208.29; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$3,200. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$639.36. 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, \$99,370. 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. DARBEÉ.....	Saugerties, N. Y.
Treasurer.....	CHARLES CLUM.....	Saugerties, N. Y.
Attorney.....	FREDERICK E. W. DARROW.....	Saugerties, N. Y.

ASSETS

Loans on bond and mortgage.....	\$70,675 00
Loans on shares.....	1,105 00
Stocks and bonds.....	4,500 00
Shares of Land Bank of State of New York.....	1,000 00
Cash on hand and in bank.....	4,084 90
Instalments due and unpaid.....	50 00
Interest, premium, fees and fines due and unpaid.....	21 27
	<hr/>
	\$81,436 17

LIABILITIES

Due shareholders, dues.....	\$69,684 55
Due shareholders, dividends credited.....	10,783 31
Undivided profits.....	226 09
Guaranty fund (as per section 392 of Banking Law).....	742 22
	<hr/>
	\$81,436 17

RECEIPTS

Cash on hand January 1, 1917.....	\$2,776 70
Dues credited to members.....	14,299 25
Money borrowed.....	1,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	5,125 00
Loans on shares repaid.....	705 00
Fees received.....	36 50
Fines received.....	151 76
Interest received.....	3,799 89
Dividends retained on withdrawals.....	138 19
Advances repaid.....	8 75
Mortgage tax returned.....	5 00
	<hr/>
	\$28,046 04

DISBURSEMENTS

Loaned on mortgage.....	\$12,325 00
Loaned on shares.....	1,060 00
Dues repaid on withdrawal, or applied on loans.....	4,042 00
Dividends paid on withdrawal, or applied on loans.....	547 77
Cash dividends paid on income and accumulative prepaid shares.....	148 00
Paid borrowed money and prior mortgages.....	1,000 00
Pain interest on borrowed money and prior mortgages.....	6 67
Paid salaries and clerk-hire.....	160 00
Paid advertising, printing and postage.....	19 82
Paid taxes, insurance, etc.....	52 50
Paid banking department, examination.....	29 25
Paid banking department, assessment.....	5 04
Officers' bonds.....	16 00
Advances for taxes, insurance, etc.....	6 25
State League dues and expenses.....	34 15
Accrued interest.....	2 44
Safe deposit box rent.....	5 00
Cash short.....	50
Index book.....	75
Liberty bonds purchased.....	4,500 00
Cash on hand December 31, 1917.....	4,084 90
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	\$28,046 04
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,219¾; shares issued during the year, 148; shares withdrawn during the year, 117½; shares in force, 1,250¼. Borrowing members, 57, holding 353¾ shares; non-borrowing members, 227, holding 896½ shares. Female shareholders, 69, holding 243 shares. Total dividends credited members during the year on instalment shares, \$3,143.19; rate 4½ per cent. Total dividends credited or paid in cash to members during the year on other shares, \$172.22; 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, \$235.72. 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, \$70,675. No foreclosures during the year.

WALLKILL VALLEY SAVINGS AND LOAN ASSOCIATION

Wallkill, N. Y.

[Organized under Law of 1910. Commenced business 1913]

Officers	Names	Post-office addresses
President.....	FRANK J. WILKIN.....	Wallkill, N. Y.
Secretary.....	CLARENCE V. CROSSLEY.....	Wallkill, N. Y.
Treasurer.....	F. N. BOYD.....	Wallkill, N. Y.
Attorney.....	ROBERT HUME.....	Walden, N. Y.

ASSETS

Loans on bond and mortgage.....	\$36,450 00
Loans on shares.....	600 00
Cash on hand and in bank.....	77 56
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	\$37,127 56
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LIABILITIES

Due shareholders, dues.....	\$32,691 00
Due shareholders, dividends credited.....	2,542 99
Borrowed money.....	1,500 00
Undivided profits.....	224 68
Guaranty fund (as per section 392 of Banking Law).....	168 89
	<hr/>
	\$37,127 56

RECEIPTS

Cash on hand January 1, 1917.....	\$3,034 65
Dues credited to members.....	12,523 00
Money borrowed.....	12,100 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,100 00
Loans on shares repaid.....	110 00
Fees received.....	7 75
Fines received.....	17 48
Interest received.....	1,999 10
Dividends retained on withdrawals.....	27 77
	<hr/>
	\$30,919 75

DISBURSEMENTS

Loaned on mortgage.....	\$11,200 00
Loaned on shares.....	450 00
Dues repaid on withdrawal, or applied on loans.....	2,496 00
Dividends paid on withdrawal, or applied on loans.....	138 89
Cash dividends paid on income and accumulative prepaid shares.....	72 00
Paid borrowed money and prior mortgages.....	16,100 00
Paid interest on borrowed money and prior mortgages.....	178 50
Paid salaries and clerk-hire.....	125 00
Paid advertising, printing and postage.....	26 30
Paid banking department, examination.....	22 50
Paid banking department, assessment.....	2 75
Sundries.....	5 25
Safe.....	25 00
Cash on hand December 31, 1917.....	77 56
	<hr/>
	\$30,919 75

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

Shares in force January 1, 1917, 803; shares issued during the year, 187; shares withdrawn during the year, 92; shares in force, 898. Borrowing members, 25, holding 115 shares; non-borrowing members, 130, holding 783 shares. Female shareholders, 43, holding 183 shares. Total dividends credited members during the year on instalment shares, \$1,287.17; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$184; 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, \$156.55. Unpaid, none.

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

Loans have been made in Orange and Ulster counties, New York State. Largest mortgage loan outstanding, \$3,500. Mortgages in force in New York State, \$36,450. No foreclosures during the year.

WARREN COUNTY

GLEN'S FALLS SAVINGS AND LOAN ASSOCIATION

Glens Falls Insurance Building, Glens 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.....	\$639,106 50
Contracts for the sale of real estate.....	1,005 36
Real estate	11,097 18
Cash on hand and in bank.....	443 85
Furniture and fixtures.....	250 00
Advances for taxes, insurance, etc.....	22 16
	<hr/>
	\$651,925 05
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$418,447 85
Due shareholders, dividends credited.....	87,647 65
Borrowed money	105,000 00
Undivided profits	12,450 31
Guaranty fund (as per section 392 of Banking Law).....	25,304 77
Unearned or rebatable premium.....	3,074 47
	<hr/>
	\$651,925 05
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RECEIPTS

Cash on hand January 1, 1917.....	\$727 59
Dues credited to members.....	113,016 18
Money borrowed	67,500 00
Mortgages redeemed, foreclosed or transferred to real estate..	48,793 29
Fees received	647 75
Fines received	302 79
Interest received	37,785 91
Rent received	705 00
Dividends retained on withdrawals.....	9 55
Advances repaid	19 04
Contracts for the sale of real estate.....	47 68
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	\$269,554 78
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DISBURSEMENTS

Loaned on mortgage.....	\$73,579 98
Dues repaid on withdrawal, or applied on loans.....	43,134 88
Paid matured shares.....	106,284 90
Dividends paid on withdrawal, or applied on loans.....	9,030 70
Paid borrowed money and prior mortgages.....	25,000 00
Paid interest on borrowed money and prior mortgages.....	4,278 15
Paid for real estate.....	3,743 20
Paid salaries and clerk-hire.....	2,000 00
Paid advertising, printing and postage.....	56 75
Paid rent	400 00
Paid taxes, insurance, etc.....	361 97
Paid banking department, examination.....	75 89
Paid banking department, assessment.....	37 86

Advances for taxes, insurance, etc.....	\$22 16
Recording fees	65 80
Recording taxes	345 50
Books and office supplies.....	106 60
Premium rebates	584 21
Sundries	2 40
Cash on hand December 31, 1917.....	443 85
	<hr/>
	\$269,554 78
	<hr/>

Plan, permanent. Par value of shares, \$130. Instalments are 20 cents weekly.

Shares in force January 1, 1917, 10,490; shares issued during the year, 2,591; shares withdrawn during the year, 2,372; shares in force, 10,709. Borrowing members, 286, holding 4,835 shares; non-borrowing members, 681, holding 5,874 shares. Female shareholders, 529, holding 4,161 shares. Total dividends credited members during the year on instalment shares, \$29,304.75; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$106,284.90. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$2,565.75. 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, \$30,030. Mortgages in force in New York State, \$639,106.50. No foreclosures 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.....	\$33,775 00
Loans on shares.....	620 16
Stocks and bonds.....	250 00
Cash on hand and in bank.....	372 31
	<hr/>
	\$35,017 47
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$29,376 17
Due shareholders, dividends credited.....	4,014 23
Borrowed money	200 00
Undivided profits	1,136 22
Guaranty fund (as per section 392 of Banking Law).....	255 66
Instalments on Liberty bonds.....	20 00
Individual accounts	1 19
Due banking department.....	14 00
	<hr/>
	\$35,017 47
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$317 05
Dues credited to members.....	7,543 37
Money borrowed.....	3,975 00
Mortgages redeemed, foreclosed or transferred to real estate..	1,600 00
Loans on shares repaid.....	315 00
Fees received.....	14 40
Interest received.....	1,732 99
Premium received.....	405 87
Dividends retained on withdrawals.....	31 19
Individual accounts.....	91 33
Instalments on Liberty bonds.....	20 00
School bond.....	150 00
Sale of pass-books.....	40
	<hr/>
	\$16,196 60

DISBURSEMENTS

Loaned on mortgage.....	\$7,900 00
Loaned on shares.....	385 00
Dues repaid on withdrawal, or applied on loans.....	2,558 79
Dividends paid on withdrawal, or applied on loans.....	220 30
Paid borrowed money and prior mortgages.....	4,225 00
Paid interest on borrowed money and prior mortgages.....	49 15
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	9 87
Paid banking department, examination.....	13 93
Paid banking department, assessment.....	2 69
Officers' bonds.....	4 00
Advances for taxes, insurance, etc.....	7 36
Liberty bonds purchased.....	100 00
Drawing papers.....	2 00
Office supplies.....	9 16
Pass books.....	43 36
Individual accounts.....	93 68
Cash on hand December 31, 1917.....	372 31
	<hr/>
	\$16,196 60

Plan, serial. Par value of shares, \$100. Instalments are 10 cents weekly. Shares in force January 1, 1917, 1,245; shares issued during the year, 144; shares withdrawn during the year, 149; shares in force, 1,240. Borrowing members, 25, holding 302 shares; non-borrowing members, 78, holding 938 shares. Female shareholders, 23, holding 185 shares. Total dividends credited members during the year on instalment shares, \$1,393.99; rate, 6 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$26; 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, \$268.39. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 11 cents per share per week. Premium paid by borrowing members, about 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, \$33,775. 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.....	MAURICE D. BROWN.....	Yonkers, N. Y.
Attorney.....	ELLERY E. ALBEE.....	Dobbs Ferry, N. Y.

ASSETS

Loans on bond and mortgage.....	\$73,600 00
Loans on shares.....	3,995 00
Stocks and bonds.....	2,000 00
Cash on hand and in bank.....	6,414 01
Furniture and fixtures.....	155 00
	<hr/>
	\$86,164 01
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$69,376 00
Due shareholders, dividends credited.....	13,762 94
Guaranty fund (as per section 392 of Banking Law).....	3,020 07
Overpayment in cash.....	5 00
	<hr/>
	\$86,164 01
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$7,383 87
Dues credited to members.....	16,717 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,200 00
Loans on shares repaid.....	5,450 00
Fees received.....	36 60
Fines received.....	53 14
Interest received.....	5,109 02
Dividends retained on withdrawals.....	2 15
Overpayment.....	5 00
Transfers.....	50
	<hr/>
	\$49,957 28
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$3,800 00
Loaned on shares.....	975 00
Dues repaid on withdrawal, or applied on loans.....	4,634 00
Paid matured shares.....	29,877 94
Dividends paid on withdrawal, or applied on loans.....	1,940 31
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	31 15
Paid rent.....	25 00
Paid banking department, examination.....	13 00
Paid banking department, assessment.....	6 97
Officers' bonds.....	17 00
League dues.....	7 00
Counsel fees.....	15 90
Liberty bonds purchased.....	2,000 00
Cash on hand December 31, 1917.....	6,414 01
	<hr/>
	\$49,957 28
	<hr/>

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 1,379; shares issued during the year, 183; shares withdrawn during the year, 201; shares in force, 1,361. Borrowing members, 26, holding 371 shares; non-borrowing members, 133, holding 990 shares. Female shareholders, 32, holding 220 shares. Total dividends credited members during the year on instalment shares, \$4,641.09; rate, 5 7/10 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$12,974.20. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$296.05. 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, \$73,600. No foreclosures during the year.

HOME BUILDING AND LOAN ASSOCIATION OF MOUNT VERNON

No. 48 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.....	HARRY V. MORGAN.....	Mount Vernon, N. Y.

ASSETS

Loans on bond and mortgage.....	\$273,550 00
Loans on shares.....	7,885 00
Stocks and bonds.....	7,870 00
Cash on hand and in bank.....	4,851 71
Furniture and fixtures.....	400 00
Instalments due and unpaid.....	3,535 00
Interest, premium, fees and fines due and unpaid.....	817 52
Advances for taxes, insurance, etc.....	267 57
	\$299,176 80

LIABILITIES

Due shareholders, dues.....	\$238,675 00
Due shareholders, dividends credited.....	35,756 59
Borrowed money.....	16,000 00
Undivided profits.....	826 31
Guaranty fund (as per section 392 of Banking Law).....	4,262 94
Liberty loan.....	3,093 65
Suspended accounts.....	562 31
	\$299,176 80

RECEIPTS

Cash on hand January 1, 1917.....	\$679 01
Dues credited to members.....	74,990 00
Money borrowed.....	22,000 00
Mortgages redeemed, foreclosed or transferred to real estate..	18,200 00
Loans on shares repaid.....	11,105 00
Fees received.....	298 00
Fines received.....	142 02
Interest received.....	15,716 82
Dividends retained on withdrawals.....	672 70

Advances repaid	\$70 00
Earnings on shares.....	3 20
Liberty loan	9,843 65
	\$153,720 40

DISBURSEMENTS

Loaned on mortgage.....	\$45,800 00
Loaned on shares	7,995 00
Dues repaid on withdrawal, or applied on loans.....	27,902 00
Paid matured shares	25,605 00
Dividends paid on withdrawal, or applied on loans	3,359 57
Cash dividends paid on income and accumulative prepaid shares	27 00
Paid borrowed money and prior mortgages.....	21,000 00
Paid interest on borrowed money and prior mortgages.....	235 80
Paid salaries and clerk-hire.....	934 96
Paid advertising, printing and postage.....	122 63
Paid rent	360 00
Paid taxes, insurance, etc.....	337 57
Paid banking department, examination.....	39 00
Paid banking department, assessment.....	16 36
Sundries	222 31
Stationery	162 49
Appraisals	129 00
Liberty bonds purchased	14,620 00
Cash on hand December 31, 1917.....	4,851 71
	\$153,720 40

Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 5,973; shares issued during the year, 1,105; shares withdrawn during the year, 936; shares in force, 6,142. Borrowing members, 103, holding 1,259 shares; non-borrowing members 682, holding 4,883 shares. Female shareholders, 264, holding 1,716 shares. Total dividends credited members during the year on instalment shares, \$13,616.52; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$27; rate, 4½ per cent. No unpaid withdrawals. Amount of shares matured during the year, \$24,990. Entrance fee, 15 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,700.08. 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, \$8,400. Mortgages in force in New York State, \$273,550. 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.....	\$203,850 00
Loans on shares	33,350 00

Real estate	\$2,211 00
Cash on hand and in bank.....	4,140 84
Instalments due and unpaid.....	\$620 00
Interest, premium, fees and fines due and unpaid..	420 50
	<hr/>
	\$243,551 84

LIABILITIES

Due shareholders, dues.....	\$183,913 00
Due shareholders, dividends credited.....	41,330 84
Borrowed money	13,650 00
Guaranty fund (as per section 392 of Banking Law).....	4,658 00
	<hr/>
	\$243,551 84

RECEIPTS

Cash on hand January 1, 1917.....	\$1,821 67
Dues credited to members.....	48,318 00
Money borrowed	35,200 00
Mortgages redeemed, foreclosed or transferred to real estate..	24,200 00
Loans on shares repaid.....	7,894 00
Fees received	213 50
Fines received	383 23
Interest received	13,630 10
Premium received	269 68
Rent received	104 50
Dividends retained on withdrawals.....	173 68
Dividends on shares issued in old series.....	1,118 30
	<hr/>
	\$133,326 66

DISBURSEMENTS

Loaned on mortgage.....	\$29,500 00
Loaned on shares	23,425 00
Dues repaid on withdrawal, or applied on loans.....	15,648 00
Paid matured shares	31,000 00
Dividends paid on withdrawal, or applied on loans.....	2,616 98
Paid borrowed money and prior mortgages.....	25,050 00
Paid interest on borrowed money and prior mortgages.....	587 00
Paid salaries and clerk-hire.....	1,000 00
Paid advertising, printing and postage.....	140 51
Paid rent	85 00
Paid taxes, insurance, etc.....	57 02
Paid banking department, examination.....	18 60
Paid banking department, assessment.....	14 21
Officers' bonds	28 00
State League dues	7 00
Repairs to office safe.....	8 50
Cash on hand December 31, 1917.....	4,140 84
	<hr/>
	\$133,326 66

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

Shares in force January 1, 1917, 3,160; shares issued during the year, 825; shares withdrawn during the year, 462; shares in force, 3,523. Borrowing members, 95, holding 1,288 shares; non-borrowing members, 205, holding 2,235 shares. Female shareholders, 114, holding 1,005 shares. Total dividends credited members during the year on instalment shares, \$13,336.15; rate, 5 95/100 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$31,000. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,269.01. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 3 cents and 4 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, \$203,850. No 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.....	G. F. FLANDREAUX.....	New Rochelle, N. Y.
Secretary.....	W. J. VAN WINKLE.....	New Rochelle, N. Y.
Treasurer.....	F. W. PETERSON.....	New Rochelle, N. Y.
Attorney.....	JOHN F. LAMPDEN.....	New Rochelle, N. Y.

ASSETS

Loans on bond and mortgage.....	\$258,400 00
Loans on shares	2,800 00
Stocks and bonds	5,000 00
Shares of Land Bank of State of New York.....	1,000 00
Real estate	9,340 57
Cash on hand and in bank.....	13,388 89
Instalments due and unpaid.....	1,055 80
Interest, premium, fees and fines due and unpaid.....	623 21
Advances for taxes, insurance, etc.....	686 96
Accrued interest	150 00
	<hr/>
	\$292,445 43
	<hr/>

LIABILITIES

Due shareholders, dues	\$217,752 00
Due shareholders, dividends credited	46,780 61
Balance to be paid borrowers on mortgage loans.....	300 00
Advances by land Bank.....	18,000 00
Undivided profits	955 00
Guaranty fund (as per section 392 of Banking Law).....	8,070 92
Unclaimed checks	368 08
Dues paid in advance.....	185 00
Interest and premium paid in advance.....	33 82
	<hr/>
	\$292,445 43
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$27,663 90
Dues credited to members.....	52,931 13
Mortgages redeemed, foreclosed or transferred to real estate..	35,972 46
Loans on shares repaid.....	3,600 00
Fees received	105 00
Fines received	492 15
Interest received	14,134 08
Premium received	3,752 46
Rent received	1,180 08
Dividends retained on withdrawals.....	325 28
Adjustment of cash differences.....	201 07
	<hr/>
	\$140,357 61
	<hr/>

DISBURSEMENTS

Loaned on mortgage	\$48,700 00
Loaned on shares	2,000 00

Dues repaid on withdrawal, or applied on loans.....	\$16,156 00
Paid matured shares	44,113 29
Dividends paid on withdrawal, or applied on loans.....	2,379 98
Paid borrowed money and prior mortgages.....	2,000 00
Paid interest on borrowed money and prior mortgages.....	1,000 00
Paid for real estate	2,580 56
Paid salaries and clerk-hire	1,231 34
Paid advertising, printing and postage.....	106 12
Paid rent	60 00
Paid repairs to real estate.....	233 61
Paid taxes, insurance, etc.....	952 90
Paid banking department, examination	26 80
Paid banking department, assessment	18 18
Officers' bonds	24 00
Recording fees	13 20
League dues	17 00
Land Bank fee	1 50
Desk and mail box.....	26 60
Moving safe	10 00
Lettering door	5 50
Dues repaid	5 00
Express	30
Chairs	6 50
Liberty Loan bonds purchased.....	5,000 00
Interest on bonds.....	13 26
Foreclosure costs	255 98
Car fare	40
Books and stationery	30 70
Cash on hand December 31, 1917.....	13,388 89
	\$140,357 61

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

Shares in force January 1, 1917, 4,194; shares issued during the year, 877; shares withdrawn during the year, 703; shares in force, 4,368. Borrowing members, 119, holding 1,263 shares; non-borrowing members, 442, holding 3,105 shares. Female shareholders, 157, holding 943 shares. Total dividends credited members during the year on instalment shares, \$15,958.93; rate, 5½ per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$44,113.29. Membership fee, \$1. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,518.46. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, about 1 6/10 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, \$258,400. One foreclosure during the year.

**PEEKSKILL CO-OPERATIVE BUILDING, SAVINGS AND LOAN
ASSOCIATION**

No. 906 South street, Peekskill, N. Y.

[Organized under Law of 1887. Commenced business 1890]

Officers	Names	Post-office addresses
President.....	EDWARD F. HILL.....	Peekskill, N. Y.
Secretary.....	EDWARD G. HALSEY.....	Peekskill, N. Y.
Treasurer.....	DUDLEY C. HASBROUCK.....	Peekskill, N. Y.
Attorney.....	EDWARD G. HALSEY.....	Peekskill, N. Y.

ASSETS

Loans on bond and mortgage.....	\$59,100 00
Loans on shares	1,835 00
Real estate	5,555 82

390 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Cash on hand and in bank	\$1,599 75
Interest, premium, fees and fines due and unpaid.....	1,160 15
	<hr/>
	\$69,250 72
	<hr/>

LIABILITIES

Due shareholders, dues.....	\$53,965 00
Due shareholders, dividends credited.....	9,098 69
Undivided profits	3,980 84
Guaranty fund (as per section 392 of Banking Law).....	2,206 19
	<hr/>
	\$69,250 72
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$8,955 09
Dues credited to members.....	12,810 00
Money borrowed	4,300 00
Mortgages redeemed, foreclosed or transferred to real estate..	8,650 00
Loans on shares repaid.....	975 00
Real estate sold	315 00
Fines received	92 90
Interest received	3,673 36
Premium received	1,598 03
	<hr/>
	\$41,369 38
	<hr/>

DISBURSEMENTS

Loaned on mortgage.....	\$10,900 00
Loaned on shares.....	1,625 00
Dues repaid on withdrawal, or applied on loans.....	11,105 50
Paid matured shares	2,003 52
Dividends paid on withdrawal, or applied on loans.....	2,585 45
Paid borrowed money and prior mortgages.....	4,300 00
Paid interest on borrowed money and prior mortgages.....	114 59
Paid for real estate.....	6,165 47
Paid salaries and clerk-hire.....	718 00
Paid advertising, printing and postage.....	10 50
Paid taxes, insurance, etc.....	215 72
Paid banking department, examination.....	21 81
Paid banking department, assessment.....	4 07
Cash on hand, December 31, 1917.....	1,599 75
	<hr/>
	\$41,369 38
	<hr/>

Plan, permanent. Par value of shares, \$200. Instalments are 50 cents and \$1 monthly.

Shares in force January 1, 1917, 1,243; shares issued during the year, 182; shares withdrawn during the year, 275; shares in force, 1,150. Borrowing members, 64, holding 462 shares; non-borrowing members, 73, holding 688 shares. Female shareholders, 63, holding 540 shares. Total dividends credited members during the year on instalment shares, \$1,268.04; rate, 8 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$2,039.78; rate, 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$2,003.52. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$728.50. Unpaid, none.

Premium plan, premium-interest. Interest paid by borrowing members, 6 per cent. Premium paid by borrowing members, 2 per cent.
Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$4,000. Mortgages in force in New York State, \$59,100. Three foreclosures during the year.

TARRYTOWN AND NORTH TARRYTOWN BUILDING AND LOAN ASSOCIATION

Nos. 17-19 Broadway, Tarrytown, N. Y.

[Organized under Law of 1851. Commenced business 1891]

Officers	Names	Post-office addresses
President.....	EDWIN W. MILLER.....	Tarrytown, N. Y.
Secretary.....	ALFRED S. RANDALL.....	Tarrytown, N. Y.
Treasurer.....	WM. F. SMITH.....	North Tarrytown, N. Y.
Attorney.....	CHARLES D. MILLARD.....	Tarrytown, N. Y.

ASSETS

Loans on bond and mortgage.....	\$130,625 00
Real estate	33,846 00
Cash on hand and in bank.....	4,398 72
	<u>\$168,869 72</u>

LIABILITIES

Due shareholders, dues.....	\$129,657 00
Due shareholders, dividends credited.....	32,760 45
Balance to be paid borrowers on mortgage loans.....	1,300 00
Undivided profits	327 27
Guaranty fund (as per section 392 of Banking Law).....	4,825 00
	<u>\$168,869 72</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$1 75
Dues credited to members.....	23,416 00
Money borrowed	1,900 00
Mortgages redeemed, foreclosed or transferred to real estate..	21,650 00
Real estate sold	1,000 00
Fees received	141 61
Fines received	240 91
Interest received	6,584 20
Premium received	2,529 17
Rent received	2,384 99
Dividends retained on withdrawals.....	185 55
Advances repaid	667 69
	<u>\$60,701 87</u>

DISBURSEMENTS

Loaned on mortgage.....	\$10,125 00
Dues repaid on withdrawal, or applied on loans.....	11,363 00
Paid matured shares	24,737 13
Dividends paid on withdrawal, or applied on loans.....	1,928 99
Paid borrowed money and prior mortgages.....	2,487 00
Paid interest on borrowed money and prior mortgages.....	6 65
Paid for real estate.....	1,980 00

Paid salaries and clerk-hire	\$675 00
Paid advertising, printing and postage.....	21 21
Paid rent	50 00
Paid repairs to real estate.....	383 11
Paid taxes, insurance, etc.....	1,491 19
Paid banking department, examination.....	19 50
Paid banking department, assessment.....	11 27
Advances for taxes, insurance, etc.....	695 28
Attorney's fees	328 82
Cash on hand December 31, 1917.....	4,398 72
	\$60,701 87

Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 2,120; shares issued during the year, 167; shares withdrawn during the year, 351; shares in force, 1,936. Borrowing members, 60, holding 690 shares; non-borrowing members, 146, holding 1,246 shares. Female shareholders, 64, holding 674 shares. Total dividends credited members during the year on instalment shares, \$8,838.80; rate, 6 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$24,737.13. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$746.21. 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, \$130,625. One foreclosure 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.....	\$320,450 00
Loans on shares	13,732 00
Real estate	10,743 88
Cash on hand and in bank.....	518 77
Furniture and fixtures	212 54
	\$345,657 19

LIABILITIES

Due shareholders, dues.....	\$257,016 00
Due shareholders, dividends credited.....	72,971 76
Borrowed money	8,500 00
Undivided profits	42 57
Guaranty fund (as per section 392 of Banking Law).....	7,126 86
	\$345,657 19

RECEIPTS

Cash on hand January 1, 1917.....	\$7,040 17
Dues credited to members.....	55,875 00
Money borrowed	15,600 00
Mortgages redeemed, foreclosed or transferred to real estate..	15,000 00
Loans on shares repaid	9,225 00
Real estate sold.....	4,637 35
Fees received	185 25
Fines received	277 69
Interest received	15,880 40
Premium received	5,295 27
Rent received	1,176 00
Dividends retained on withdrawals.....	417 24
Certificate of deposit.....	17,000 00
Dividends on new shares.....	4 21
Expense, sale of real estate.....	634 82
Profit and loss	5 00
	<hr/>
	\$148,253 40
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DISBURSEMENTS

Loaned on mortgage.....	\$64,850 00
Loaned on shares	8,522 00
Dues repaid on withdrawal, or applied on loans.....	9,584 00
Paid matured shares	35,400 00
Dividends paid on withdrawal, or applied on loans.....	2,389 35
Paid borrowed money and prior mortgages.....	7,100 00
Paid interest on borrowed money and prior mortgages.....	125 49
Paid salaries and clerk-hire.....	1,000 00
Paid advertising, printing and postage.....	81 50
Paid rent	120 00
Paid repairs to real estate.....	585 83
Paid taxes, insurance, etc.....	536 25
Paid banking department, examination	26 00
Paid banking department, assessment.....	19 18
Officers' bonds and burglary insurance.....	37 82
Telephone	28 71
Light	18 00
Mortgage taxes	286 50
Commission, collecting rents.....	24 00
Certificate of deposit	17,000 00
Cash on hand December 31, 1917.....	518 77
	<hr/>
	\$148,253 40
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly.

Shares in force January 1, 1917, 4,414; shares issued during the year 714; shares withdrawn during the year, 400; shares in force, 4,728. Borrowing members, 104, holding 1,577 shares; non-borrowing members, 400, holding 3,151 shares. Female shareholders, 243, holding 1,980 shares. Total dividends credited members during the year on instalment shares, \$19,922.78; rate, 8 13/100 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$35,400. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$1,286.03. Unpaid, none.

Premium plan, instalment. Interest paid by borrowing members, 5 per cent. Premium paid by borrowing members, 33 cents per share per month.

394 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Loans have been made in Westchester county, New York State. Largest mortgage loan outstanding, \$8,000. Mortgages in force in New York State, \$320,450. No foreclosures during the year.

WHITE PLAINS SAVINGS AND LOAN ASSOCIATION

No. 5 Court Street, White Plains, N. Y.

[Organized under Law of 1914. Commenced business 1917]

Officers	Names	Post-office addresses
President.....	HENRY A. VOGHT.....	85 Main Street.
Secretary.....	R. FRANKLIN HULL.....	5 Court Street.
Treasurer.....	ROBERT F. SMITH.....	Realty Building.
Attorney.....	EUGENE F. MCKINLEY.....	Realty Building.

ASSETS

Loans on bond and mortgage.....	\$7,537 92
Cash on hand and in bank.....	964 15
	<hr/>
	\$8,502 07
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LIABILITIES

Due shareholders, dues.....	\$7,221 00
Balance to be paid borrowers on mortgage loans.....	1,000 00
Undivided profits.....	199 87
Guaranty fund (as per section 392 of Banking Law).....	9 99
Printing, postage and telephone unpaid.....	17 71
Attorney.....	47 50
Special deposits.....	6 00
	<hr/>
	\$8,502 07
	<hr/> <hr/>

RECEIPTS

Dues credited to members.....	\$8,300 00
Mortgages redeemed, foreclosed or transferred to real estate..	262 08
Fees received.....	236 25
Fines received.....	64 35
Interest received.....	211 89
Special deposits.....	194 50
	<hr/>
	\$9,269 07
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DISBURSEMENTS

Loaned on mortgage.....	\$6,800 00
Dues repaid on withdrawal, or applied on loans.....	1,079 00
Paid salaries and clerk-hire.....	37 50
Paid advertising, printing and postage.....	197 97
Paid banking department.....	11 45
Officers' bonds.....	28 00
Paid from special deposits.....	141 00
Auditors.....	10 00
Cash on hand December 31, 1917.....	964 15
	<hr/>
	\$9,269 07
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Plan, serial. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, none; shares issued during the year, 945; shares withdrawn during the year, 158; shares in force, 787. Borrowing members, 4, holding 39 shares; non-borrowing members, 111, holding 748 shares. Female shareholders, 11, holding 127 shares. Amount of filed and unpaid withdrawals December 31, 1917, \$100. Entrance fee, 25 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$273.47. Operating expenses, as defined in section 390 of the Banking Law, incurred during the year and remaining unpaid, \$17.71.

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, \$3,297.23. Mortgages in force in New York State, \$6,537.92. No 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.....	\$490,696 72
Loans on shares	12,295 00
Stocks and bonds	58,252 00
Real estate	11,244 92
Cash on hand and in bank.....	17,619 44
Interest, premium, fees and fines due and unpaid.....	962 39
Accrued interest	583 79
	\$591,654 26
	\$591,654 26

LIABILITIES

Due shareholders, dues and dividends credited.....	\$580,146 98
Undivided profits	192 87
Guaranty fund (as per section 392 of Banking Law).....	11,223 72
Surplus account	90 69
	\$591,654 26
	\$591,654 26

RECEIPTS

Cash on hand January 1, 1917.....	\$36,626 87
Dues credited to members.....	193,005 50
Mortgages redeemed, foreclosed or transferred to real estate..	57,577 74
Loans on shares repaid.....	30,701 00
Fines received	24 98
Interest received	32,471 63
Rent received	1,287 00

396 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Rebate on foreclosure	\$20 00
National defense shares	8,007 81
Appraisals	340 00
	<hr/>
	\$360,062 53
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DISBURSEMENTS

Loaned on mortgage.....	\$75,495 06
Loaned on shares	30,847 00
Dues repaid on withdrawal, or applied on loans.....	85,076 86
Paid matured shares	27,836 33
Dividends paid on withdrawal, or applied on loans.....	31,411 35
Cash dividends paid on income and accumulative prepaid shares	18,687 49
Paid for real estate.....	4,849 88
Paid salaries and clerk-hire.....	2,260 00
Paid advertising, printing and postage.....	349 30
Paid rent	300 00
Paid repairs to real estate.....	311 65
Paid taxes, insurance, etc.....	215 38
Paid banking department.....	68 54
Bonds	43,181 25
National defense shares, withdrawn.....	13 00
Juvenile Banks	160 00
Accrued interest on bonds purchased.....	532 23
Commission on bonds purchased.....	50 00
Appraisals	340 00
Liberty bonds purchased.....	20,000 00
Sundries	457 77
Cash on hand December 31, 1917.....	17,619 44
	<hr/>
	\$360,062 53
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Plan, permanent. Par value of shares, \$200. Instalments are \$1 monthly. Shares in force January 1, 1917, 9,853; shares issued during the year, 2,878; shares withdrawn during the year, 2,064; shares in force, 10,667. Borrowing members, 299, holding 3,173 shares; non-borrowing members, 1,528, holding 7,494 shares. Female shareholders, 787, holding 4,127 shares. Total dividends credited members during the year on instalment shares, \$7,964.69; rate, 5 per cent. Total dividends credited or paid in cash to members during the year on other shares, \$19,405.71; rate, 4½ per cent. and 5 per cent.

No unpaid withdrawals. Amount of shares matured during the year \$27,836.33. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$3,367.07. 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, \$10,000. Mortgages in New York State, \$490,696.72. 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.....	\$18,950 00
Stocks and bonds.....	1,000 00
Cash on hand and in bank.....	1,797 59
	<hr/>
	\$21,747 59
	<hr/> <hr/>

LIABILITIES

Due shareholders, dues.....	\$17,464 40
Due shareholders, dividends credited.....	2,725 03
Undivided profits.....	508 16
Guaranty fund (as per section 392 of Banking Law).....	1,050 00
	<hr/>
	\$21,747 59
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RECEIPTS

Cash on hand January 1, 1917.....	\$3,738 67
Dues credited to members.....	6,033 52
Mortgages redeemed, foreclosed or transferred to real estate..	1,000 00
Fees received.....	22 80
Fines received.....	18 81
Interest received.....	1,084 35
Dividends retained on withdrawals.....	64 92
	<hr/>
	\$11,963 07
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DISBURSEMENTS

Loaned on mortgage.....	\$1,800 00
Dues repaid on withdrawal, or applied on loans.....	6,029 04
Paid matured shares.....	500 00
Dividends paid on withdrawal, or applied on loans.....	581 01
Paid salaries and clerk-hire.....	200 00
Paid advertising, printing and postage.....	10 88
Paid rent.....	20 00
Paid banking department, examination.....	18 25
Paid banking department, assessment.....	2 30
Officers' bonds.....	4 00
Liberty bonds purchased.....	1,000 00
Cash on hand December 31, 1917.....	1,797 59
	<hr/>
	\$11,963 07
	<hr/> <hr/>

Plan, permanent. Par value of shares, \$200 and \$250. Instalments are 20 cents and 25 cents weekly.

Shares in force January 1, 1917, 494½; shares issued during the year, 114; shares withdrawn during the year, 164½; shares in force, 444. Borrowing members, 17, holding 90 shares; non-borrowing members, 33 holding 354 shares. Female shareholders, 16, holding 91½ shares. Total dividends credited members during the year on instalment shares, \$761.11; rate, 4 per cent.

No unpaid withdrawals. Amount of shares matured during the year, \$500. Entrance fee, 20 cents per share. Operating expenses, as defined in section 390 of the Banking Law, incurred and paid during the year, \$234.88. Unpaid, none.

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

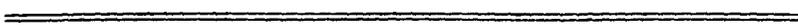
Loans have been made in Yates county, New York State. Largest mortgage loan outstanding, \$3,300. Mortgages in force in New York State, \$18,950. No foreclosures during the year.



COMPARATIVE TABLE

OF

ASSETS, LIABILITIES, RECEIPTS, DISBURSEMENTS, ETC., OF
SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1917



[399]

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.....	\$221,370	\$5,143	
2	Central Savings and Loan Association.....	75,026	175	
3	Permanent Savings and Loan Association of Albany, N. Y.....	236,800	26,472	
4	Safety Building-Loan and Savings Association of the City of Albany (The).....	327,500	20,689	\$12,975
5	Voorheesville Savings and Loan Association.....	34,493		
6	West End Savings and Loan Association.....	237,055	250	1,859
	Total.....	\$1,132,244	\$52,729	\$14,834
ALLEGANY COUNTY				
7	Alfred Mutual Loan Association.....	\$211,491	\$11,750	\$1,600
BRONX COUNTY				
8	Eureka Co-operative Savings and Loan Association (The).....	\$108,460	\$5,935	\$15,243
9	Mount St. Vincent Co-operative Building and Loan Association.....	210,800		
10	North New York Savings and Loan Association.....	222,800	4,830	
11	Tremont Building and Loan Association.....	94,100	4,050	400
	Total.....	\$636,100	\$14,815	\$15,643
BROOME COUNTY				
12	Co-operative Building and Loan Association of Binghamton, N. Y.....	\$221,450	\$1,900	
13	Home Mutual Loan and Savings Association of Binghamton, N. Y.....	40,697	1,453	
	Total.....	\$262,147	\$3,353	
CATTARAUGUS COUNTY				
14	Gowanda Co-operative Saving and Loan Association.....	\$904,575	\$38,421	\$108,310
15	Olean Building, Loan and Savings Association.....	65,900	1,573	100
16	Salamanca Loan and Building Association.....	541,250		
	Total.....	\$1,511,725	\$39,994	\$108,410
CHAUTAUQUA COUNTY				
17	Dunkirk Savings and Loan Association.....	\$286,000	\$1,500	\$2,500
18	Lake Shore Savings and Loan Association.....	254,450		1,000
19	Silver Creek Co-operative Savings and Loan Association.....	40,050	565	26,000
	Total.....	\$580,500	\$2,065	\$29,500
CHEMUNG COUNTY				
20	Chemung Valley Mutual Loan Association (The).....	\$1,818,647	\$77,250	\$50,000
21	Elmira Co-operative Savings and Loan Association.....	460,250	25,250	9,200
22	Elmira Mutual Building-Loan Association (The).....			
	Total.....	\$2,278,897	\$102,500	\$59,200
CHENANGO COUNTY				
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The).....	\$272,010	\$12,010	\$15,000
COLUMBIA COUNTY				
24	Hudson Savings and Loan Association.....	\$69,823	\$580	\$100
25	Stuyvesant Falls Building and Loan Association.....	14,325	565	
	Total.....	\$84,148	\$1,145	\$100

NOTE.— The items given for each association require ten consecutive pages

ETC., OF SAVINGS AND LOAN ASSOCIATIONS FOR THE YEAR 1917

ASSETS									Number
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	
		\$20,523	\$4,427	\$100			\$9	\$251,572	1
		10,672	738	300		\$1,686	238	88,835	2
		5,243	3,199				175	271,889	3
			583	150	\$2,089	1,843	2,361	368,190	4
			788	12				35,293	5
		25,448	7,851				762	273,225	6
		\$61,886	\$17,586	\$562	\$2,089	\$4,291	\$2,783	\$1,289,004	
	\$5,228	\$3,000	\$110	\$316	\$1,260	\$1,274	\$144	\$236,173	7
			\$181	\$100			\$1	\$129,860	8
		\$8,750	7,517	50				227,117	9
		24,000	1,061	106		\$5,022	1	257,820	10
		4,921	1,527					104,998	11
		\$37,671	\$10,286	\$256		\$5,022	\$2	\$719,705	
			\$225	\$125				\$223,700	12
	\$1,999		3,774	200			\$63	48,186	13
	\$1,999		\$3,999	\$325			\$63	\$271,886	
	\$5,128	\$5,500	\$164,417	\$850		\$1,081	\$6,321	\$1,234,603	14
	103		4,917				15	72,608	15
			12,306	100			152	553,808	16
	\$5,231	\$5,500	\$181,640	\$950		\$1,081	\$6,488	\$1,861,019	
			\$12,306	\$367		\$352	\$2	\$303,027	17
			1,381				236	257,067	18
			33	81				66,729	19
			\$13,720	\$448		\$352	\$238	\$626,823	
	\$1,017		\$40,211	\$907	\$4,145	\$379	\$824	\$1,993,380	20
			2,884	100	2,262	1,862	1	501,809	21
			2,324				2,629	4,953	22
	\$1,017		\$45,419	\$1,007	\$6,407	\$2,241	\$3,454	\$2,500,142	
	\$1,000	\$10,300	\$4,634	\$1,207			\$37	\$316,198	23
			\$17	\$15			\$1	\$70,536	24
			54					14,944	25
			\$71	\$15			\$1	\$85,480	

The name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
ALBANY COUNTY				
1	Albany County Savings and Loan Association.....	\$210,436		\$16,227
2	Central Savings and Loan Association.....	64,911		4,863
3	Permanent Savings and Loan Association of Albany, N. Y.....	194,084		25,064
4	Safety Building-Loan and Savings Association of the City of Albany (The).....	280,746		59,146
5	Voorheesville Savings and Loan Association.....	32,172		2,056
6	West End Savings and Loan Association.....	200,574		37,988
	Total.....	\$982,923		\$145,344
ALLEGANY COUNTY				
7	Alfred Mutual Loan Association.....	\$176,001		\$37,059
BRONX COUNTY				
8	Eureka Co-operative Savings and Loan Association (The).....	\$101,125		\$15,643
9	Mount St. Vincent Co-operative Building and Loan Association.....	161,334		55,888
10	North New York Savings and Loan Association.....	238,209		
11	Tremont Building and Loan Association.....	80,449		17,790
	Total.....	\$581,117		\$89,321
BROOME COUNTY				
12	Co-operative Building and Loan Association of Binghamton, N. Y.....	\$165,893		\$15,916
13	Home Mutual Loan and Savings Association of Binghamton, N. Y.....	37,825		3,751
	Total.....	\$203,718		\$19,667
CATTARAUGUS COUNTY				
14	Gowanda Co-operative Saving and Loan Association.....	\$1,124,434		\$52,581
15	Olean Building, Loan and Savings Association.....	54,903		8,843
16	Salamanca Loan and Building Association.....	421,366	\$250	75,575
	Total.....	\$1,600,703	\$250	\$136,999
CHAUTAUQUA COUNTY				
17	Dunkirk Savings and Loan Association.....	\$265,523		\$23,141
18	Lake Shore Savings and Loan Association.....	208,357		40,236
19	Silver Creek Co-operative Savings and Loan Association.....	52,898		2,136
	Total.....	\$526,778		\$65,513
CHEMUNG COUNTY				
20	Chemung Valley Mutual Loan Association (The).....	\$1,623,179	\$400	\$221,350
21	Elmira Co-operative Savings and Loan Association.....	413,358		53,364
22	Elmira Mutual Building-Loan Association (The).....	1,898		753
	Total.....	\$2,038,435	\$400	\$275,467
CHENANGO COUNTY				
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The).....	\$242,389		\$45,089
COLUMBIA COUNTY				
24	Hudson Savings and Loan Association.....	\$56,645		\$7,086
25	Stuyvesant Falls Building and Loan Association.....	11,099		2,324
	Total.....	\$67,744		\$9,410

NOTE.— The items given for each association require ten consecutive pages

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Total	Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities		
		\$11,500		\$5,993	\$7,394		\$22	\$251,572	1
\$300		7,500		7,361	3,900			88,835	2
1,000		23,000		18,378	10,361		2	271,889	3
		9,500			18,444		354	368,190	4
				822	241		2	35,293	5
		5,000		19,010	9,500		1,153	273,225	6
\$1,300		\$56,500		\$51,564	\$49,840		\$1,533	\$1,289,004	
\$100		\$15,220		\$1,882	\$5,540		\$371	\$236,173	7
		\$6,000		\$3,349	\$2,624	\$1,118	\$1	\$129,860	8
				6,310	3,583		2	227,117	9
		2,000		4,687	12,298		626	257,820	10
				2,791	3,967		1	104,998	11
		\$8,000		\$17,137	\$22,472	\$1,118	\$630	\$719,795	
		\$30,840		\$6,121	\$4,928		\$2	\$223,700	12
		5,000		79	1,530		1	48,186	13
		\$35,840		\$6,200	\$6,458		\$3	\$271,866	
		\$5,500		\$40,498	\$17,000		\$90	\$1,234,603	14
		25,340		800	2,560		2	72,608	15
\$1,875				80	12,881	\$16,439	2	553,808	16
\$1,875		\$30,840		\$41,378	\$32,441	\$16,439	\$94	\$1,861,019	
\$5,300				\$3,645	\$5,416		\$2	\$303,027	17
2,500				1,371	4,601		2	257,067	18
		\$9,900		1,249	544		2	66,729	19
\$7,800		\$9,900		\$6,265	\$10,561		\$6	\$626,823	
\$7,170		\$99,000		\$4,233	\$34,545		\$3,503	\$1,993,380	20
		25,000		998	8,952		137	501,809	21
							2,302	4,953	22
\$7,170		\$124,000		\$5,231	\$43,497		\$5,942	\$2,500,142	
\$239		\$15,000		\$5,079	\$8,400		\$2	\$316,198	23
		\$4,450		\$1,542	\$811		\$2	\$70,536	24
		905		209	406		1	14,944	25
		\$5,355		\$1,751	\$1,217		\$3	\$85,480	

The name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand	Dues received	Prior mortgages	Money borrowed
		January 1, 1917			
ALBANY COUNTY					
1	Albany County Savings and Loan Association	\$3,397	\$106,563		\$15,00
2	Central Savings and Loan Association	2,852	23,362		5,50
3	Permanent Savings and Loan Association of Albany, N. Y.	3,661	87,869		25,00
4	Safety Building-Loan and Savings Association of the City of Albany (The)	625	79,306		49,50
5	Voorheesville Savings and Loan Association	378	17,853		2,35
6	West End Savings and Loan Association	17,185	97,080		10,00
	Total	\$28,098	\$412,033		\$107,35
ALLEGANY COUNTY					
7	Alfred Mutual Loan Association	\$408	\$53,175		\$22,50
BRONX COUNTY					
8	Eureka Co-operative Savings and Loan Association (The)	\$16,413	\$27,240		\$19,00
9	Mount St. Vincent Co-operative Building and Loan Association ..	12,064	37,294		
10	North New York Savings and Loan Association	15,541	40,263		6,00
11	Tremont Building and Loan Association	1,088	20,331		1,80
	Total	\$45,106	\$125,128		\$26,80
BROOME COUNTY					
12	Co-operative Building and Loan Association of Binghamton, N. Y. .	\$44	\$39,876		\$56,28
13	Home Mutual Loan and Savings Association of Binghamton, N. Y. .	1,078	6,165		
	Total	\$1,122	\$46,041		\$56,28
CATTARAUGUS COUNTY					
14	Gowanda Co-operative Saving and Loan Association	\$90,761	\$800,938		
15	Olean Building, Loan and Savings Association	3,122	20,335		\$5,50
16	Salamanca Loan and Building Association	13,595	117,216		30,46
	Total	\$107,478	\$938,489		\$35,96
CHAUTAUQUA COUNTY					
17	Dunkirk Savings and Loan Association	\$11,819	\$122,995		\$3,00
18	Lake Shore Savings and Loan Association	9,879	53,823		5,00
19	Silver Creek Co-operative Savings and Loan Association	863	38,067		18,42
	Total	\$22,561	\$214,885		\$26,42
CHEMUNG COUNTY					
20	Chemung Valley Mutual Loan Association (The)	\$18,881	\$385,386		\$139,00
21	Elmira Co-operative Savings and Loan Association	1,316	91,206		15,60
22	Elmira Mutual Building-Loan Association (The)	4,269			
	Total	\$24,466	\$476,592		\$154,60
CHENANGO COUNTY					
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The)	\$12,141	\$67,733		\$15,00
COLUMBIA COUNTY					
24	Hudson Savings and Loan Association	\$1,155	\$13,679		\$8,80
25	Stuyvesant Falls Building and Loan Association	1	2,595		1,60
	Total	\$1,156	\$16,274		\$11,40

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	
\$36,156	\$3,030	\$2,297	\$105	\$224	\$12,986		\$1,156	\$735	\$1,933	\$188,582	1
20,259	197			106	4,328	\$2,168	865	337	55	60,029	2
44,200	43,319			353	15,311		719	1,105	68	221,605	3
56,985	25,002		77	599	20,723			1,162	8,997	242,976	4
2,660				5	1,778			27	59	25,110	5
67,752	367		58		17,401		2,122		4,987	216,952	6
\$223,012	\$76,915	\$2,297	\$240	\$1,287	\$72,527	\$2,168	\$4,862	\$3,366	\$16,099	\$955,254	
\$19,817	\$9,150		\$2	\$476	\$13,023		\$354	\$259	\$2,385	\$121,549	7
\$19,800	\$3,640		\$12	\$19	\$6,658	\$200		\$453	\$326	\$93,761	8
18,200		\$3,106			11,045	145			2	82,318	9
12,750	4,334				22,828	140	1,724		1,395	104,975	10
18,700	345		14	15	5,082	1,018			1,324	49,717	11
\$69,450	\$8,319	\$3,106	\$26	\$34	\$45,613	\$1,503	\$2,186	\$453	\$3,047	\$330,771	
\$33,500	\$425		\$63	\$83	\$13,237			\$232	\$11	\$143,752	12
6,637	380		1		2,843			8	53	17,165	13
\$40,137	\$305		\$64	\$83	\$16,080			\$240	\$64	\$160,917	
\$137,589	\$34,756		\$361	\$25	\$60,287		\$182	\$725	\$3,734	\$1,129,358	14
7,500	2,593				3,501	\$1,080		54	1,746	45,431	15
72,125				194	25,653	3,712		712	138	263,807	16
\$217,214	\$37,349		\$361	\$219	\$89,441	\$4,792	\$182	\$1,491	\$5,618	\$1,438,596	
\$39,600	\$700	\$1,940	\$601	\$174	\$13,670		\$70	\$509	\$4	\$195,082	17
35,242			304	93	12,205				40	116,586	18
11,114	1,155		94	21	3,143				2	72,884	19
\$85,956	\$1,855	\$1,940	\$999	\$288	\$29,018		\$70	\$509	\$46	\$384,552	
\$187,665	\$49,050	\$180	\$1,401	\$822	\$94,914			\$1,474	\$331	\$879,604	20
44,000	20,425		232	263	24,197		\$41	259	23	197,562	21
956					135				68	5,428	22
\$232,621	\$69,475	\$180	\$1,633	\$1,085	\$119,246		\$41	\$1,733	\$922	\$1,082,594	
\$60,003	\$12,053		\$35	\$19	\$16,731		\$530	\$1,146	\$21	\$185,412	23
\$3,860	\$2,485		\$37	\$89	\$3,765			\$148	\$13	\$35,031	24
1,000			9	10	888			1	1	6,109	25
\$4,860	\$2,485		\$46	\$99	\$4,653			\$149	\$14	\$41,140	

The name of the next association in alphabetical order first appears on page 410.

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	\$35,700	\$5,660	\$115,023		\$8,584
2	Central Savings and Loan Association	13,525	182	21,472	\$6,011	732
3	Permanent Savings and Loan Association of Albany, N. Y. . .	58,350	43,090	66,130	22,531	3,513
4	Safety Building-Loan and Savings Association of the City of Albany (The).....	42,535	22,448	44,057	44,800	4,287
5	Voorheesville Savings and Loan Association	11,200		7,116		233
6	West End Savings and Loan Association	50,410	617	122,930		12,844
	Total.....	\$211,720	\$71,997	\$376,728	\$73,342	\$30,193
ALLEGANY COUNTY						
7	Alfred Mutual Loan Association	\$53,900	\$9,600	\$13,868	\$20,100	\$1,852
BRONX COUNTY						
8	Eureka Co-operative Savings and Loan Association (The)...	\$20,000	\$6,785	\$15,225	\$20,209	\$1,967
9	Mount St. Vincent Co-operative Building and Loan Association	46,950		18,155		3,377
10	North New York Savings and Loan Association	21,250	5,860	59,509		
11	Tremont Building and Loan Association	20,300	1,370	9,286	9,500	1,634
	Total.....	\$108,500	\$14,015	\$102,175	\$29,709	\$6,978
BROOME COUNTY						
12	Co-operative Building and Loan Association of Binghamton, N. Y.	\$49,400	\$500	\$21,300	\$3,454	\$1,674
13	Home Mutual Loan and Savings Association of Binghamton, N. Y.	700	100	5,210	2,507	333
	Total.....	\$50,100	\$600	\$26,510	\$5,961	\$2,007
CATTARAUGUS COUNTY						
14	Gowanda Co-operative Saving and Loan Association	\$219,942	\$47,985	\$535,558	\$52,528	\$3,019
15	Olean Building, Loan and Savings Association	9,100	2,201	10,988	8,974	798
16	Salamanca Loan and Building Association	63,125		68,416	64,231	7,614
	Total.....	\$292,167	\$50,186	\$614,962	\$125,733	\$11,431
CHAUTAUQUA COUNTY						
17	Dunkirk Savings and Loan Association	\$77,750	\$1,000	\$48,105	\$45,005	\$2,508
18	Lake Shore Savings and Loan Association	69,600		24,963	6,086	3,717
19	Silver Creek Co-operative Savings and Loan Association	7,000	600	15,179	13,953	360
	Total.....	\$154,350	\$1,600	\$88,247	\$65,044	\$6,585
CHEMUNG COUNTY						
20	Chemung Valley Mutual Loan Association (The).....	\$291,680	\$42,300	\$225,938	\$126,600	\$14,407
21	Elmira Co-operative Savings and Loan Association	69,250	21,500	48,450	22,400	4,792
22	Elmira Mutual Building-Loan Association (The).....					
	Total.....	\$360,930	\$63,800	\$274,388	\$149,000	\$19,199
CHENANGO COUNTY						
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The).....	\$60,474	\$6,030	\$58,372	\$33,600	\$3,613
COLUMBIA COUNTY						
24	Hudson Savings and Loan Association	\$20,400	\$600	\$7,332		\$734
25	Stuyvesant Falls Building and Loan Association	800		435	\$1,000	61
	Total.....	\$21,200	\$600	\$7,737	\$1,000	\$795

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, 1917		Total
	\$3,500	\$327	\$3,820	\$2,908	\$160		\$340	\$1,165	\$1,968	\$4,427	\$188,582	1
\$1,986	9,100	602	3,202	1,141	338	\$300	428	165	107	738	60,029	2
	17,000	762	1,436	2,728	603	720	99	209	1,235	3,199	221,605	3
1,646	58,000	822		915	119	250			22,514	583	242,976	4
	5,450	157		111					55	788	25,110	5
	5,000	20	6,334	1,727	122	373	394	1,150	7,180	7,851	216,952	6
\$3,632	\$103,050	\$2,690	\$14,792	\$9,530	\$1,342	\$1,643	\$1,261	\$2,689	\$33,059	\$17,586	\$955,254	
\$263	\$17,850	\$609		\$795	\$293		\$12	\$50	\$2,157	\$110	\$121,549	7
	\$13,000	\$83		\$500	\$161	\$165			\$15,485	\$181	\$93,761	8
			\$4,500	508	47	100	\$398	\$135	631	7,517	82,318	9
	4,000	41		850	219	240	145	715	11,085	1,061	104,975	10
	4,300	39		600	37	72		247	805	1,527	49,717	11
	\$21,300	\$163	\$4,500	\$2,458	\$464	\$577	\$543	\$1,097	\$28,006	\$10,286	\$330,771	
\$4,562	\$59,615	\$1,796		\$775	\$12	\$120		\$235	\$84	\$225	\$143,752	12
1,079	2,500	450		300	42	60			110	3,774	17,165	13
\$5,641	\$62,115	\$2,246		\$1,075	\$54	\$180		\$235	\$194	\$3,999	\$160,917	
\$21,979		\$180		\$3,243	\$418	\$45	\$171	\$204	\$79,669	\$164,417	\$1,129,358	14
128	\$6,300	135		1,040	235	132			483	4,917	45,431	15
	43,708	1,835		1,350	175	216		16	815	12,306	263,907	16
\$22,107	\$50,008	\$2,150		\$5,633	\$828	\$393	\$171	\$220	\$80,967	\$181,640	\$1,438,596	
	\$4,000	\$23		\$1,400	\$37	\$75	\$210	\$46	\$2,617	\$12,306	\$195,082	17
	9,000	153		600	13	25			1,048	1,381	116,586	18
\$445	8,525	539		150	18	26			26,056	33	72,884	19
\$445	\$21,525	\$715		\$2,150	\$68	\$126	\$210	\$46	\$29,721	\$13,720	\$384,552	
\$19,734	\$60,000	\$1,647		\$4,740	\$157	\$700			\$51,490	\$40,211	\$879,604	20
4,849	10,600	1,256		1,809	195	61			9,516	2,884	197,562	21
				120	6				2,978	2,324	5,428	22
\$24,583	\$70,600	\$2,903		\$6,669	\$358	\$761			\$63,984	\$45,419	\$1,082,594	
\$1,647		\$140		\$1,140	\$198			\$410	\$15,154	\$4,634	\$185,412	23
\$85	\$5,350	\$42		\$250	\$46				\$175	\$17	\$35,031	24
	3,600	104		50	19				16	54	6,109	25
\$85	\$8,950	\$146		\$300	\$65				\$191	\$71	\$41,140	

The name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January	Shares issued during the	Shares withdrawn during	Shares in force Decem-	Borrowing	Shares held by borrow-	Non-borrowing
		1, 1917	year	the year	ber 31, 1917	members	ing members	members
ALBANY COUNTY								
1	Albany County Savings and Loan Association.....	7,192	2,353	2,976	6,569	177	1,978	839
2	Central Savings and Loan Association.....	7,435	1,416	1,092	7,759	61	768	370
3	Permanent Savings and Loan Association of Albany, N. Y. . . .	7,461	2,436	2,532	7,365	253	4,139	764
4	Safety Building-Loan and Savings Association of the City of Albany (The).....	4,439	618	882	4,175	259	1,983	326
5	Voorheesville Savings and Loan Association.....	767	417	163	1,021	22	319	73
6	West End Savings and Loan Association.....	8,987	1,378	1,571	8,794	161	2,229	831
	Total.....	36,281	8,618	9,216	35,683	933	11,416	3,203
ALLEGANY COUNTY								
7	Alfred Mutual Loan Association.....	2,805	728	360	3,173	163	1,464	337
BRONX COUNTY								
8	Eureka Co-operative Savings and Loan Association (The).....	2,439	372	530	2,281	35	542	291
9	Mount St. Vincent Co-operative Building and Loan Ass'n. . . .	3,018	1,137	477	3,678	48	1,960	266
10	North New York Savings and Loan Association.....	2,307	238	132	2,413	22	358	319
11	Tremont Building and Loan Association.....	3,330	551	572	3,309	25	1,159	100
	Total.....	11,094	2,298	1,711	11,681	130	4,019	976
BROOME COUNTY								
12	Co-operative Building and Loan Ass'n of Binghamton, N. Y. . .	2,270	512	305	2,477	110	1,134	99
13	Home Mutual Loan and Savings Ass'n of Binghamton, N. Y. . .	568	154	144	578	13	106	87
	Total.....	2,838	666	449	3,055	123	1,240	186
CATTARAUGUS COUNTY								
14	Gowanda Co-operative Saving and Loan Association.....	7,533	1,447	1,484	7,496	346	2,378	1,091
15	Olean Building, Loan and Savings Association.....	1,864	406	297	1,973	67	659	295
16	Salamanca Loan and Building Association.....	8,618	1,061	1,636	8,043	479	4,265	429
	Total.....	18,015	2,914	3,417	17,512	892	7,302	1,815
CHAUTAUQUA COUNTY								
17	Dunkirk Savings and Loan Association.....	8,240	2,373	1,920	8,693	294	2,912	1,379
18	Lake Shore Savings and Loan Association.....	9,347	3,040	1,556	10,831	164	3,174	555
19	Silver Creek Co-operative Savings and Loan Association.....	1,066	784	409	1,441	28	278	342
	Total.....	18,653	6,197	3,885	20,965	486	6,364	2,276
CHEMUNG COUNTY								
20	Chemung Valley Mutual Loan Association (The).....	19,014	3,571	2,593	19,992	1,530	11,624	846
21	Elmira Co-operative Savings and Loan Association.....	6,442	1,204	953	6,693	218	2,943	377
22	Elmira Mutual Building-Loan Association (The).....	1,323		673	650			69
	Total.....	26,779	4,775	4,219	27,335	1,748	14,567	1,292
CHENANGO COUNTY								
23	Chenango Co-operative Savings and Loan Association of Norwich, N. Y. (The).....	2,803	445	678	2,570	233	1,354	213
COLUMBIA COUNTY								
24	Hudson Savings and Loan Association.....	1,097	186	167	1,116	41	426	155
25	Stuyvesant Falls Building and Loan Association.....	191	38	14	215	18	95	38
	Total.....	1,288	224	181	1,331	59	521	193

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

MISCELLANEOUS ITEMS														
Shares held by non-bor- rowing members	Female shareholders	Shares held by females	Dividends credited to members on instal- ment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid with- drawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real es- tate taken during year	Number
4,591	598	2,932	\$7,336	\$1,876			\$3,664		\$221,370	\$1,600	2	2	2	1
6,991	316	3,034	1,987	1,986		\$6,011	1,779		75,026		2	1	1	2
3,226	509	2,529	9,719			22,531	5,036		236,800	2,000		1	1	3
2,192	224	1,364	17,470	1,646		44,800	1,591		327,500					4
702	20	140	706	416			135		34,493	2,875				5
6,565	362	3,251	11,413				2,852		237,055	3,675	2	3	2	6
24,267	2,029	13,250	\$48,631	\$5,924		\$73,342	\$15,057		\$1,132,244	\$10,150	6	7	6	
1,709	220	1,042	\$11,591	\$263		\$20,100	\$1,120		\$211,391	\$22,000	1			7
1,739	101	603	\$5,963			\$20,209	\$945		\$108,400					8
1,718	116	1,124	11,621				685		201,300		1	1	1	9
2,055	163	1,144	11,311				1,309		222,800					10
2,150	64	1,497	6,354			9,500	739		94,100					11
7,662	444	4,368	\$35,279			\$29,709	\$3,678		\$626,600		1	1	1	
1,343	70	884	\$3,939	\$4,562		\$3,454	\$952		\$221,450					12
472	33	165	898	1,079		2,507	465		40,697					13
1,815	103	1,049	\$4,837	\$5,641		\$5,961	\$1,417		\$262,147					
5,118	571	2,589	\$17,307	\$27,593		\$52,528	\$4,240	\$88	\$904,575	\$72,670	3			14
1,314	207	1,327	2,740	156		8,974	1,407		65,900					15
3,778	448	2,563	25,550			64,231	1,850		541,250	875		2		16
10,210	1,226	6,479	\$45,597	\$27,749		\$125,733	\$7,497	\$88	\$1,511,725	\$73,545	3	2		
5,781	847	3,566	\$12,304			\$45,005	\$1,584		\$286,000	\$1,800	1			17
7,657	268	3,263	11,346			6,086	654		254,450		2	2		18
1,163	106	155	1,786	\$445		13,440	245		40,950					19
14,601	1,221	6,984	\$25,436	\$445		\$64,531	\$2,485		\$580,500	\$1,800	3	2		
8,368	1,204	7,732	\$61,053	\$22,637	\$400	\$127,000	\$6,263		\$1,818,647	\$800	1			20
3,750	246	1,962	14,889	9,941		22,400	2,297		460,250					21
650	5	58					174							22
12,768	1,455	9,752	\$75,942	\$32,578	\$400	\$149,400	\$8,734		\$2,278,897	\$800	1			
1,216	189	957	\$10,670	\$3,954		\$33,600	\$1,338		\$272,010	\$890	3	1		23
690	34	198	\$2,770	\$95			\$338		\$69,823					24
120	14	49	665			\$1,000	69		14,325					25
810	48	247	\$3,435	\$95		\$1,000	\$407		\$84,148					

The name of the next association in alphabetical order first appears on page 410.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Loans on bond and mortgage	Loans on shares	Stocks and bonds
CORTLAND COUNTY				
26	Century Co-operative Savings and Loan Association (The).....	\$22,975	\$2,175	\$100
27	Dime Savings and Loan Association.....	87,750	1,400	1,000
	Total.....	\$110,725	\$3,575	\$1,100
DELAWARE COUNTY				
28	Waltou Co-operative Savings and Loan Association (The).....	\$33,000	\$1,642	
DUTCHESS COUNTY				
29	Home Co-operative Savings and Loan Association (The).....	\$687,300	\$27,100	\$3,350
ERIE COUNTY				
30	Aetna Permanent Savings and Loan Association.....	\$89,050	\$480	\$1,050
31	Black Rock Mutual Home and Savings Association.....	264,810		1,000
32	Carlton Street Permanent Savings and Aid Association.....	37,437		2,800
33	Clinton Mutual Savings and Loan Association.....	521,674		5,000
34	Co-operative Savings and Loan Association of Hamburg (The).....	78,250	4,215	2,800
35	Depew Co-operative Savings and Loan Association.....	79,700		1,000
36	East Buffalo Savings and Loan Association.....	16,510	835	250
37	East Side Serial Savings and Loan Association.....	73,370	970	
38	Ellicott Permanent Savings and Loan Association (The).....	64,490		2,000
39	Erie Savings and Loan Association.....	1,144,770	47,853	
40	Freehold Savings and Loan Association.....	165,299	900	8,512
41	Genesee Street Savings and Loan Association.....	10,270		200
42	German Co-operative Savings and Loan Association (The).....	32,770	325	
43	Goodell Permanent Loan Association.....	84,570		
44	Hamburgh Savings and Loan Association.....	70,965	5,840	3,826
45	Hercules Permanent Savings and Loan Association.....	920		
46	Homestead Savings and Loan Association.....	945,580	30,923	10,000
47	Hydraulic Mutual Savings and Loan Association.....	76,456		1,000
48	Industry Permanent Dime Saving and Loan Association.....	30,315		
49	Irish-American Savings and Loan Association.....	2,708,753	92,852	45,850
50	Italian-American Savings and Loan Association.....	18,000		
51	Jefferson Savings and Loan Association.....	42,800	1,895	3,300
52	Kenmore Savings and Loan Association.....	4,300	46	
53	Lackawanna Savings and Loan Association.....	13,300		
54	Lovejoy Permanent Dime Savings and Loan Association.....	19,963	311	500
55	Niagara Savings and Loan Association.....	1,056,026	6,240	25,000
56	People's Dime Savings and Loan Association, No. 2 (The).....	89,200		1,200
57	Polish Co-operative Savings and Loan Association.....	171,415		24,700
58	Riverside Co-operative Savings and Loan Association.....	193,650	150	7,500
59	Scajaquada Savings and Loan Association.....		452	
60	Schiller Park Savings and Loan Association.....			
61	Security Savings and Loan Association of Buffalo, N. Y.....	141,540	20,055	9,726
62	Seneca Savings and Loan Association.....	7,795	327	
63	Sycamore and Johnson Savings and Loan Association.....	56,940		
64	William and Sherman Mutual Savings and Loan Association.....	6,600		
65	William Street Permanent Savings and Loan Association.....	23,809		
66	Williamsville Savings and Loan Association.....	10,250	1,308	
	Total.....	\$8,351,547	\$215,977	\$154,414
FRANKLIN COUNTY				
67	Saranac Lake Co-operative Savings and Loan Association.....	\$119,500	\$10,328	
GENESEE COUNTY				
68	Genesee County Loan Association (The).....	\$532,970	\$12,230	\$57,906
GREENE COUNTY				
69	Catskill Savings and Loan Association.....	\$205,050	\$3,482	\$43,340

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	Instalments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets		Total
		\$662	\$317	\$11			\$1	\$26,241	26
\$1,000		3,306	1,634			\$123		96,213	27
\$1,000		\$3,968	\$1,951	\$11		\$123	\$1	\$122,454	
\$1,000			\$1,003					\$36,645	28
		\$2,965	\$21,099	\$298	\$2,777		\$2	\$744,891	29
		\$721	\$3,759	\$273			\$1	\$95,334	30
		20,119	20,693				279	306,901	31
			5,917	50			1	43,405	32
	\$2,866	6,600	30,040				137	566,317	33
			921			\$554		86,740	34
		909	4,455	87			41	86,192	35
		4,500	1,431					19,026	36
			2,145	260			1	81,246	37
			5,205	100				71,795	38
	6,340	35,000	94,755	4,500			1	1,333,219	39
			11,235				134	186,080	40
			10,429					20,899	41
	3,325	281	3,198	134			2	40,035	42
	450		11,444	379				96,843	43
	880		7,909				1	89,421	44
			1,977	50				2,947	45
		27,000	32,094	600				1,046,197	46
	1,575		10,566	75				89,672	47
			4,144					34,459	48
			228,886				29	3,076,370	49
			4,136					22,136	50
			5,175	300				53,470	51
			4,982	240				9,568	52
			2,052					15,352	53
			4,971				1	25,746	54
		3,652	63,191	300			183	1,154,592	55
		7,000	6,151	300				108,851	56
			21,711					218,777	57
		7,739	31,351	650		951	264	241,304	58
			1,317					1,769	59
			3,202					3,202	60
		910	4,239	137			18	176,625	61
			1,737				1	9,860	62
			7,093					64,033	63
			7,108					13,708	64
			14,865					38,674	65
			3,978					15,536	66
	\$15,436	\$114,431	\$678,462	\$8,435		\$1,505	\$1,094	\$9,541,301	
			\$119					\$129,947	67
		\$8,000	\$30,053				\$1	\$641,160	68
\$1,000			\$7,551	\$517		\$50	\$602	\$261,572	69

The name of the next association in alphabetical order first appears on page 420.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Due shareholders, dues	Due shareholders, ma- tured shares	Due shareholders, divi- dends credited
CORTLAND COUNTY				
26	Century Co-operative Savings and Loan Association (The).....	\$22,453		\$3,134
27	Dime Savings and Loan Association.....	61,972		6,232
	Total.....	\$84,425		\$9,366
DELAWARE COUNTY				
28	Walton Co-operative Savings and Loan Association (The).....	\$29,654		\$3,662
DUTCHESS COUNTY				
29	Home Co-operative Savings and Loan Association (The).....	\$558,044	\$32,540	\$118,556
ERIE COUNTY				
30	Aetna Permanent Savings and Loan Association.....	\$75,006		\$10,722
31	Black Rock Mutual Home and Savings Association.....	246,113		34,567
32	Carlton Street Permanent Savings and Aid Association.....	38,079		3,366
33	Clinton Mutual Savings and Loan Association.....	459,701		48,696
34	Co-operative Savings and Loan Association of Hamburg (The).....	70,487		6,871
35	Depew Co-operative Savings and Loan Association.....	72,390		8,933
36	East Buffalo Savings and Loan Association.....	17,294		891
37	East Side Serial Savings and Loan Association.....	72,935		6,056
38	Ellicott Permanent Savings and Loan Association (The).....	59,101		7,851
39	Erie Savings and Loan Association.....	1,095,744	\$50,028	87,256
40	Freehold Savings and Loan Association.....	150,098		23,877
41	Genesee Street Savings and Loan Association.....	19,886		816
42	German Co-operative Savings and Loan Association (The).....	34,391		3,747
43	Goodell Permanent Loan Association.....	81,879		10,563
44	Hamburgh Savings and Loan Association.....	76,009	176	10,014
45	Hercules Permanent Savings and Loan Association.....	2,709		94
46	Homestead Savings and Loan Association.....	957,548		1,308
47	Hydraulic Mutual Savings and Loan Association.....	71,891		
48	Industry Permanent Dime Saving and Loan Association.....	26,831		3,102
49	Irish-American Savings and Loan Association.....	2,653,236		239,798
50	Italian-American Savings and Loan Association.....	11,190		25
51	Jefferson Savings and Loan Association.....	50,067		1,796
52	Kenmore Savings and Loan Association.....	9,228		31
53	Lackawanna Savings and Loan Association.....	14,354		622
54	Lovejoy Permanent Dime Savings and Loan Association.....	21,665		1,693
55	Niagara Savings and Loan Association.....	938,588		149,586
56	People's Dime Savings and Loan Association, No. 2 (The).....	91,224		8,318
57	Polish Co-operative Savings and Loan Association.....	182,873		3,498
58	Riverside Co-operative Savings and Loan Association.....	207,388	23,500	
59	Scajaquada Savings and Loan Association.....	1,687		38
60	Schiller Park Savings and Loan Association.....	3,144		5
61	Security Savings and Loan Association of Buffalo, N. Y.....	155,309		17,780
62	Seneca Savings and Loan Association.....	9,340		459
63	Sycamore and Johnson Savings and Loan Association.....	59,417		3,342
64	William and Sherman Mutual Savings and Loan Association.....	11,936		869
65	William Street Permanent Savings and Loan Association.....	31,742		2,498
66	Williamsville Savings and Loan Association.....	14,195		1,060
	Total.....	\$8,094,675	\$73,704	\$700,121
FRANKLIN COUNTY				
67	Saranac Lake Co-operative Savings and Loan Association.....	\$101,672		\$20,703
GENESEE COUNTY				
68	Genesee County Loan Association (The).....	\$536,103		\$60,800
GREENE COUNTY				
69	Catskill Savings and Loan Association.....	\$231,680		

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	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities		
							Total		
				\$74	\$578		\$2	\$26,241	26
		\$11,000	\$14,000	2,482	526		1	96,213	27
		\$11,000	\$14,000	\$2,556	\$1,104		\$3	\$122,454	
		\$1,500		\$1,522	\$307			\$36,645	28
\$2,800				\$14,530	\$17,181		\$1,240	\$744,891	29
\$1,400				\$1,136	\$4,200	\$4,269	\$1	\$95,334	30
				11,621	13,200			306,901	31
				1,085	880		1	43,405	32
		\$8,500		31,000	26,919		1	566,317	33
				352	450		80	86,740	34
				3,071	1,797		1	86,192	35
				697	143		1	19,026	36
				1,265	979	16	1	81,246	37
				2,642	2,200		1	71,795	38
		50,000		3,197	47,000			1,333,219	39
				8,975	2,968	125	37	186,080	40
				87	66	40	1	20,899	41
				1,196	700		1	40,035	42
890				259	2,500	750	2	96,843	43
				439	1,854	927	2	89,421	44
					142		2	2,947	45
400				11,182	50,000	14,673	11,086	1,046,197	46
				8,463	5,000	4,317	1	89,672	47
				1,200	1,515	1,810	1	34,459	48
				26,808	145,000	1,000	10,528	3,076,370	49
		10,000		908	12		1	22,136	50
				1,011	173		429	53,470	51
				259	3		47	9,568	52
				320	30		26	15,352	53
				1,012	1,000	375	1	25,746	54
		1,400		25,023	40,000		1	1,154,592	55
				1,898	2,410		1	103,851	56
		23,200		7,646	1,500	58	2	218,777	57
1,200				4,116	5,100			241,304	58
				39	4		1	1,769	59
				49	3		1	3,202	60
				2,003	1,483	50		176,625	61
				6	33	21	1	9,860	62
				190	1,083		1	64,033	63
				377	465	60	1	13,708	64
				928	1,800	1,705	1	38,674	65
				105	175		1	15,536	66
\$3,890		\$93,100		\$160,565	\$362,737	\$30,196	\$22,263	\$9,541,301	
\$425		\$3,000		\$1,381	\$2,765		\$1	\$129,947	67
				\$11,256	\$33,000		\$1	\$641,160	68
\$100		\$6,000		\$9,654	\$3,500		\$10,638	\$261,572	69

The name of the next association in alphabetical order first appears on page 420.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand	Dues received	Prior mortgages	Money borrowed
		January 1, 1917			
CORTLAND COUNTY					
26	Century Co-operative Savings and Loan Association (The).....	\$727	\$5,625		\$1,900
27	Dime Savings and Loan Association.....	1,951	18,620		9,000
	Total.....	\$2,678	\$22,245		\$10,900
DELAWARE COUNTY					
28	Walton Co-operative Savings and Loan Association (The).....	\$401	\$7,872		\$3,750
DUTCHESS COUNTY					
29	Home Co-operative Savings and Loan Association (The).....	\$20,385	\$126,018		
ERIE COUNTY					
30	Aetna Permanent Savings and Loan Association.....	\$7,048	\$34,781		
31	Black Rock Mutual Home and Savings Association.....	14,763	231,595		
32	Carlton Street Permanent Savings and Aid Association.....	8,804	41,235		
33	Clinton Mutual Savings and Loan Association.....	28,785	247,046		
34	Co-operative Savings and Loan Association of Hamburg (The).....	4,617	33,121		\$19,500
35	Depew Co-operative Savings and Loan Association.....	14,947	33,298		
36	East Buffalo Savings and Loan Association.....	1,487	10,246		
37	East Side Serial Savings and Loan Association.....	5,812	62,011		
38	Elliott Permanent Savings and Loan Association (The).....	4,795	58,162		
39	Erie Savings and Loan Association.....	27,382	648,722		105,000
40	Freehold Savings and Loan Association.....	7,478	110,341		
41	Genesee Street Savings and Loan Association.....	3,382	28,170		
42	Gerran Co-operative Savings and Loan Association (The).....	600	35,595		800
43	Goodell Permanent Loan Association.....	13,072	48,127		
44	Hamburg Savings and Loan Association.....	588	34,750		
45	Heracles Permanent Savings and Loan Association.....	1,183	6,063		
46	Homestead Savings and Loan Association.....	13,104	391,160		
47	Hydraulic Mutual Savings and Loan Association.....	13,405	31,718		
48	Industry Permanent Dime Saving and Loan Association.....	9,574	16,609		
49	Irish-American Savings and Loan Association.....	237,997	1,144,133		
50	Italian-American Savings and Loan Association.....	5,624	43,604		10,000
51	Jefferson Savings and Loan Association.....	5,457	49,023		3,650
52	Kenmore Savings and Loan Association.....		10,775		
53	Lackawanna Savings and Loan Association.....	1,338	6,045		1,300
54	Lovejoy Permanent Dime Savings and Loan Association.....	6,538	15,751		
55	Niagara Savings and Loan Association.....	37,499	327,226		
56	People's Dime Savings and Loan Association, No. 2 (The).....	5,384	80,227		
57	Polish Co-operative Savings and Loan Association.....	29,904	140,503		23,200
58	Riverside Co-operative Savings and Loan Association.....	20,978	173,431		
59	Scajaquada Savings and Loan Association.....	1,336	2,799		
60	Schiller Park Savings and Loan Association.....		3,369		
61	Security Savings and Loan Association of Buffalo, N. Y.....	1,010	53,305		500
62	Seneca Savings and Loan Association.....	5,146	7,275		
63	Sycamore and Johnson Savings and Loan Association.....	2,566	31,023		
64	William and Sherman Mutual Savings and Loan Association.....	6,208	5,438		
65	William Street Permanent Savings and Loan Association.....	14,838	12,869		
66	Williamsville Savings and Loan Association.....	861	10,619		1,250
	Total.....	\$563,520	\$4,220,215		\$165,200
FRANKLIN COUNTY					
67	Saranac Lake Co-operative Savings and Loan Association.....	\$2,190	\$25,712		\$6,250
GENESEE COUNTY					
68	Genesee County Loan Association (The).....	\$26,286	\$205,661		
GREENE COUNTY					
69	Catskill Savings and Loan Association.....	\$2,426	\$62,228		\$11,500

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	
\$850	\$1,905		\$7	\$48	\$1,395			\$19	\$503	\$12,979	26
6,600	1,175		59		4,330	\$1,299		53	3	41,090	27
\$7,450	\$3,080		\$66	\$48	\$5,725	\$1,299		\$72	\$506	\$54,069	
\$2,550	\$450		\$32	\$11	\$2,137			\$57		\$17,260	28
\$72,750	\$10,200		\$416	\$702	\$41,429		\$380	\$1,286	\$1,652	\$275,218	29
\$7,280	\$600		\$152	\$16	\$5,377	\$910		\$960	\$152	\$57,276	30
69,340		\$1,175		28	17,051	3,220	\$1,405		1	338,578	31
5,312			171		2,469				2	57,993	32
87,474		7,270	989		31,280		1,205	1,673	6,195	411,917	33
12,800	2,757		162		3,975	658		125	953	78,668	34
9,500			17		5,673				19	63,454	35
	300		69	3	822			28	1	12,956	36
7,820	1,670	900		7	3,800		130		2	82,150	37
17,840			103		4,180				2	85,082	38
193,593	55,139				67,883		1,191	2,268	3,287	1,104,465	39
21,747	400	2,200			10,238				1,306	153,710	40
650			155	46	695				2	33,100	41
7,345	645		40		2,341	151			15	47,532	42
5,140					4,966		87		3	71,395	43
6,270	800		197		4,083	265			1,336	48,289	44
1,170			31		121				2	8,570	45
107,175	120,091		1,350		55,302	2,820	445		2,724	694,171	46
9,876		1,750	290	65	4,732	750	234		1,570	64,390	47
784			133	14	1,635	500			182	29,431	48
341,742	74,253		3,905	824	166,154			5,047	19,970	1,994,075	49
38,780	760		6		1,583			1	2	100,360	50
700	666		355		2,453	247		70	3,831	66,452	51
400	185		331	17	175	16		1	253	12,165	52
			10		665				26	9,382	53
1,467	268		193	65	947	539			110	25,878	54
162,110	3,640	3,439	1,818	947	61,475	7,255		3,423	2,323	611,155	55
49,600			332	166	5,335		457		67	141,579	56
9,705			103		9,917				1	213,333	57
28,600					10,407	2,631	611	168	731	237,557	58
	498		55	2	67	10		4	7	4,778	59
			44	4	14					3,431	60
9,720	8,202		93	41	7,424	1,622		423	5,322	87,662	61
	505		119		375				43	13,463	62
4,420			185		2,374				1	40,569	63
800			27		584				45	13,102	64
			77		1,445	72			2	29,303	65
1,200	1,670		48		665	60			1	16,374	66
\$1,220,360	\$273,049	\$16,734	\$11,560	\$2,245	\$498,680	\$21,726	\$5,777	\$14,258	\$50,421	\$7,063,745	
\$13,150	\$4,048		\$137	\$47	\$5,264	\$1,755		\$230	\$57	\$58,840	67
\$61,956	\$7,203				\$33,322		\$330	\$383	\$5,852	\$340,993	68
\$15,100	\$1,721			\$50	\$10,511	\$239		\$18	\$12,032	\$115,825	69

The name of the next association in alphabetical order first appears on page 420.

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
CORTLAND COUNTY						
26	Century Co-operative Savings and Loan Association (The) ..	\$600	\$1,925	\$1,555	\$3,913	\$264
27	Dime Savings and Loan Association	15,700	1,330	9,829	.....	243
	Total.....	\$16,300	\$3,255	\$11,384	\$3,913	\$507
DELAWARE COUNTY						
28	Walton Co-operative Savings and Loan Association (The) ..	\$4,400	\$442	\$2,748	.....	\$380
DUTCHESS COUNTY						
29	Home Co-operative Savings and Loan Association (The)....	\$112,550	\$13,900	\$55,294	\$52,675	\$10,727
ERIE COUNTY						
30	Aetna Permanent Savings and Loan Association	\$11,180	\$1,080	\$20,390	\$16,620	\$1,835
31	Black Rock Mutual Home and Savings Association	45,430	.....	243,798	.....	8,778
32	Carlton Street Permanent Savings and Aid Association	11,800	.....	38,406	.....	1,359
33	Clinton Mutual Savings and Loan Association	98,247	.....	201,741	54,722	10,895
34	Co-operative Savings and Loan Association of Hamburg (The)	44,250	3,903	13,196	.....	664
35	Depew Co-operative Savings and Loan Association	23,700	.....	30,614	.....	2,359
36	East Buffalo Savings and Loan Association	4,420	675	5,892	.....	138
37	East Side Ser'al Savings and Loan Association	18,800	1,735	52,584	.....	1,128
38	Ellicott Permanent Savings and Loan Association (The)	14,050	.....	60,376	.....	3,921
39	Eric Savings and Loan Association	304,179	65,377	451,430	82,433	6,726
40	Freehold Savings and Loan Association	26,737	825	98,842	.....	3,821
41	Genesee Street Savings and Loan Association	2,600	.....	19,424	.....	79
42	German Co-operative Savings and Loan Association (The) ..	7,225	475	34,420	.....	474
43	Goodell Permanent Loan Association	13,900	.....	41,726	.....	2,938
44	Hamburg Savings and Loan Association	14,090	3,200	10,073	5,341	1,508
45	Hercules Permanent Savings and Loan Association .....	.....	.....	6,445	.....	58
46	Homestead Savings and Loan Association	112,600	120,419	217,577	173,276	.....
47	Hydraulic Mutual Savings and Loan Association	14,350	.....	25,036	11,738	.....
48	Industry Permanent Dime Saving and Loan Association	7,500	.....	16,124	.....	1,075
49	Irish-American Savings and Loan Association	655,362	85,647	593,140	312,031	44,090
50	Italian-American Savings and Loan Association	23,240	400	70,677	.....	352
51	Jefferson Savings and Loan Association	17,500	1,995	30,271	.....	233
52	Kenmore Savings and Loan Association	1,700	231	1,546	.....	5
53	Lackawanna Savings and Loan Association	2,800	.....	1,663	.....	9
54	Lovejoy Permanen Dime Savings and Loan Association	6,256	.....	12,498	.....	1,007
55	Niagara Savings and Loan Association	204,880	6,890	115,975	170,170	10,512
56	People's Dime Savings and Loan Association, No. 2 (The) ..	29,700	.....	96,764	.....	5,567
57	Polish Co-operative Savings and Loan Association	36,600	.....	122,611	.....	6,210
58	Riverside Co-operative Savings and Loan Association	46,125	.....	140,845	8,190	.....
59	Seaquada Savings and Loan Association .....	.....	926	2,436	.....	24
60	Schiller Park Savings and Loan Association .....	.....	.....	225	.....	.....
61	Security Savings and Loan Association of Buffalo, N. Y.	15,890	18,007	30,489	.....	2,109
62	Seneca Savings and Loan Association	5,845	582	4,945	.....	92
63	Sycamore and Johnson Savings and Loan Association	7,020	.....	24,342	.....	1,044
64	William and Sherman Mutual Savings and Loan Association ..	.....	.....	5,318	.....	367
65	William Street Permanent Savings and Loan Association	1,072	.....	6,782	5,654	530
66	Williamsville Savings and Loan Association	2,277	2,250	6,314	.....	64
	Total.....	\$1,834,325	\$314,617	\$2,854,940	\$840,175	\$119,971
FRANKLIN COUNTY						
67	Saranac Lake Co-operative Savings and Loan Association	\$23,650	\$9,215	\$9,399	\$11,049	\$1,752
GENESEE COUNTY						
68	Genesee County Loan Association (The)	\$80,752	\$9,118	\$156,247	\$14,178	\$13,060
GREENE COUNTY						
69	Catskill Savings and Loan Association	\$33,250	\$1,360	\$44,155	.....	\$2,624

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, 1917	Total	
\$604	\$2,950 5,500	\$22 1,183	\$662 3,306	\$150 503	\$9 83	\$150			\$612 1,025	\$317 1,634	\$12,979 41,090	26 27
\$604	\$8,450	\$1,205	\$3,968	\$653	\$92	\$150			\$1,637	\$1,951	\$54,069	
\$126	\$7,750	\$243		\$120	\$22				\$26	\$1,003	\$17,260	28
\$364				\$2,150	\$247	\$360	\$344	\$43	\$5,465	\$21,099	\$275,218	29
				\$753 3,703 432 9	\$61 445 51	\$150	\$90 78	\$22 671	\$1,486 1,923 19	\$3,759 20,693 5,917	\$57,276 338,578 57,993	30 31 32
\$71	11,000	503	2,870	4,314 275 800 104 849 761	927 113 19 16 63 81	35 201	1,141	841	6,179 3,772 1,234 280	30,040 921 4,455 1,431	411,917 78,668 63,454 12,956	33 34 35 36
566	80,000	938	4,500	7,423 1,609 153 706	1,068 65 138 21	89 150	56	50	151 533 8,169	2,145 5,205 94,755	82,150 85,082 1,104,465	37 38 39
536	800	7		1,014 300 78	21 44	216 150			136 5,133 12	11,444 7,909 1,977	71,395 48,289 8,570	40 41 42 43
1,957				5,363 862 443	461 9 17	474 104 10	162 32	898 87	28,890 1,606 4,144	32,094 10,566 4,144	694,171 64,390 29,431	44 45 46 47
468	3,650	15		11,211 445 250	1,696 3 191	2,400 3			59,612 639 6,913	228,886 4,136 5,175	1,994,075 100,360 66,452	48 49 50 51
	2,800	13		14 577 6,240	10 13 154	20			457 21 536	4,982 2,052 4,971	12,165 9,382 25,878	52 53 54
	1,000	126	5,463	1,804 1,098 2,068	4 249 73	300 107 35	69	144	26,254 1,376 24,734	63,191 6,151 21,711	611,155 141,579 215,333	55 56 57
		13		2,068 26	73 26	35	34	150	8,686 49 4	31,351 1,317 3,202	237,557 4,778 3,431	58 59 60
	500	2		731 63 847	106 20 24	275 103 85		25	15,289 76 114	4,239 1,737 7,093	87,662 13,463 40,569	61 62 63
	1,250	144		231 318 50	10 6 22	6 53			62 29 25	17,108 14,865 3,978	13,102 29,303 16,374	64 65 66
\$3,598	\$111,000	\$1,920	\$15,583	\$55,889	\$6,420	\$5,559	\$2,617	\$3,630	\$215,039	\$678,462	\$7,063,745	
	\$3,250	\$49		\$200	\$14				\$143	\$119	\$58,840	67
				\$3,710	\$672		\$34	\$222	\$32,947	\$30,053	\$340,993	68
\$448	\$5,500	\$38		\$850	\$127	\$125			\$19,797	\$7,551	\$115,825	69

The name of the next association in alphabetical order first appears on page 420.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January	Shares issued during the	Shares withdrawn during	Shares in force Decem-	Borrowing members	Shares held by borrow-	Non-borrowing members
		1, 1917	year	the year	ber 31, 1917		ing members	
CORTLAND COUNTY								
26	Century Co-operative Savings and Loan Association (The).....	684	28	63	649	24	265	58
27	Dime Savings and Loan Association.....	2,557	593	358	3,092	44	1,003	151
	Total.....	3,541	621	421	3,741	68	1,268	209
DELAWARE COUNTY								
28	Walton Co-operative Savings and Loan Association (The).....	569	127	44	652	31	203	97
DUTCHESS COUNTY								
29	Home Co-operative Savings and Loan Association (The).....	9,421	1,641	1,262	9,800	370	3,541	802
ERIE COUNTY								
30	Aetna Permanent Savings and Loan association.....	2,446	609	446	2,609	42	563	341
31	Black Rock Mutual Home and Savings Association.....	8,703	1,329	1,261	8,771	133	1,163	1,346
32	Carlton Street Permanent Savings and Aid Association.....	3,396	685	583	3,498	33	563	405
33	Clinton Mutual Savings and Loan Association.....	19,697	14,528	14,928	19,027	216	2,224	2,712
34	Co-operative Savings and Loan Association of Hamburg (The)	1,911	650	213	2,348	35	241	391
35	Depew Co-operative Savings and Loan Association.....	2,380	1,107	710	2,777	62	797	262
36	East Buffalo Savings and Loan Association.....	719	424	390	753	20	147	115
37	East Side Serial Savings and Loan Association.....	4,527	1,365	645	5,247	38	370	747
38	Elliott Permanent Savings and Loan Association (The).....	4,280	413	755	3,938	41	371	361
39	Erie Savings and Loan Association.....	66,960	31,333	24,633	73,660	840	38,159	7,970
40	Freehold Savings and Loan Association.....	10,096	1,781	745	11,132	40	481	865
41	Genesee Street Savings and Loan Association.....	1,457	1,217	635	2,039	7	79	335
42	German Co-operative Savings and Loan Association (The).....	2,596	360	351	2,605	26	243	484
43	Goodell Permanent Loan Association.....	3,673	903	820	3,756	23	329	474
44	Hamburg Savings and Loan Association.....	1,244	1,030	501	1,773	27	256	291
45	Hercules Permanent Savings and Loan Association.....	542	109	433	2	16	65	
46	Homestead Savings and Loan Association.....	40,807	8,833	10,652	38,988	433	6,219	2,949
47	Hydraulic Mutual Savings and Loan Association.....	2,407	1,161	1,169	2,399	40	373	375
48	Industry Permanent Dime Saving and Loan Association.....	1,580	1,920	1,868	1,632	9	303	174
49	Irish-American Savings and Loan Association.....	93,300	33,468	14,166	112,602	946	12,270	7,224
50	Italian-American Savings and Loan Association.....	713	146	127	732	5	99	53
51	Jefferson Savings and Loan Association.....	2,978	2,345	1,126	4,197	13	130	681
52	Kenmore Savings and Loan Association.....		1,238	209	1,029	3	35	119
53	Lackawanna Savings and Loan Association.....	942	172	101	1,013	9	133	73
54	Lovejoy Permanent Dime Savings and Loan Association.....	2,647	2,324	1,490	3,481	15	400	240
55	Niagara Savings and Loan Association.....	25,396	6,981	9,324	23,053	762	7,960	2,393
56	People's Dime Savings and Loan Association, No. 2 (The)	15,126	3,322	3,846	14,602	56	1,100	830
57	Polish Co-operative Savings and Loan Association.....	20,026	6,490	6,784	19,732	8	33	738
58	Riverside Co-operative Savings and Loan Association.....	8,559	3,328	217	11,670	118	1,792	1,505
59	Scajaquada Savings and Loan Association.....	482	651	634	499	11	150	30
60	Schiller Park Savings and Loan Association.....		973	63	910			180
61	Security Savings and Loan Association of Buffalo, N. Y.....	4,268	719	774	4,213	84	1,200	366
62	Seneca Savings and Loan Association.....	458	477	276	659	3	22	141
63	Sycamore and Johnson Savings and Loan Association.....	2,245	741	453	2,533	46	435	367
64	William and Sherman Mutual Savings and Loan Association	497	111	229	379	4	48	73
65	William Street Permanent Savings and Loan Association.....	977	311	343	945	21	225	139
66	Williamsville Savings and Loan Association.....	892	157	203	841	17	285	108
	Total.....	358,927	133,332	101,784	390,475	4,188	79,220	35,922
FRANKLIN COUNTY								
67	Saranac Lake Co-operative Savings and Loan Association.....	2,031	550	303	2,278	65	579	229
GENESEE COUNTY								
68	Genesee County Loan Association (The).....	6,658	3,042	3,200	6,500	160	1,002	1,812
GREENE COUNTY								
69	Catskill Savings and Loan Association.....	6,743						

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid withdrawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real estate taken during year	Number
384	23	95	\$1,243			\$3,913	\$169		\$22,975	\$3,700			1	26
2,089	91	918	2,512	\$604			753		87,750		1	1	1	27
2,473	114	1,013	\$3,755	\$604		\$3,913	922		\$110,725	\$3,700	1	1	2	
449	39	207	\$1,200	\$126			\$162		\$33,000	\$12,700				28
6,259	456	3,433	\$35,605	\$754		\$64,673	\$3,069		\$684,500					29
2,046	152	847	\$5,548			\$16,620	\$814		\$89,050					30
7,698	457	2,300	11,079				4,723		264,810		1			31
2,935	240	1,609	1,595				493		37,437					32
16,803	1,745	9,763	22,311			54,722	5,242		521,674		5	3	2	33
2,107	126	569	3,343	\$299			388	\$79	78,250					34
1,980	37	395	3,078				960		79,700					35
606	51	188	620				132		16,510					36
4,877	381	1,874	2,478				1,001		73,370					37
3,567	156	1,048	2,751				997		64,490					38
35,501	3,766	*	31,405	19,442		\$1,385	9,022		1,144,770		3	1		39
10,651	574	3,319	7,221				2,584		165,299					40
1,960	152	744	544				355		10,270	\$650				41
2,362	244	1,101	1,206				854		32,770	500				42
3,427	308	1,915	3,521				1,312		84,570					43
1,517	96	412	3,544	536		6,464	500		70,965					44
417	25	138	38				78		920					45
32,769	2,045	20,957	44,533	2,330		186,320	7,949		945,580		1			46
2,026	200	952	3,196			11,738	1,022		76,456					47
1,329	84	660	278	843			498		30,315					48
100,332	*	*	111,852	19,333		312,031	19,182		2,708,753		29	4		49
633	6	22	194	488			448		18,000					50
4,067	338	1,911	1,365	20			908		42,800					51
994	34	140	36				244	25	4,300					52
880	10	69	377	119			44		13,300					53
3,081	121	1,459	1,004				622		19,963					54
15,093	1,282	7,902	63,482			170,170	6,832		1,056,026		6	2	2	55
13,502	519	7,176	3,498				1,957		89,200		1			56
19,699	221	4,745	1,499	5,080			1,455		171,415					57
9,873	*	*	6,916	1,812		26,523	2,515		193,650					58
349	11	171	48				74							59
910	20	378	5				4							60
3,013	141	921	8,132				1,343		141,540					61
637	70	229	269				187		7,795					62
2,095	166	948	1,393				1,051		56,940					63
331	38	160	494				248		6,600					64
717	51	272	1,322			5,654	381		23,809					65
556	38	148	459				80		10,250					66
311,255	13,955	75,442	\$350,634	\$50,302		\$871,627	\$76,499	\$104	\$8,351,547	\$1,150	45	11	4	
1,699	124	891	\$6,639			\$11,049	\$250		\$119,500		1	1	1	67
5,498	906	2,240	\$8,414	\$14,161		\$14,178	\$4,864		\$532,976	\$36,340				68
			\$2,378	\$4,122			\$1,171		\$205,050	\$7,900				69

The name of the next association in alphabetical order first appears on page 420.

* 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				
70	Frankfort Savings and Loan Association	\$73,800	\$667	
71	Herkimer Co-operative Savings and Loan Association	164,850	1,641	\$4,250
72	Ilion Permanent Saving, Building and Loan Association	690,060		10,000
73	Little Falls Building, Savings and Loan Association	45,450	260	6,098
	Total	\$974,160	\$2,568	\$20,346
JEFFERSON COUNTY				
74	Carthage Savings, Loan and Building Association	\$285,265	\$4,445	\$3,000
75	Watertown Savings, Loan and Building Association	322,781	17,601	3,950
	Total	\$608,046	\$22,046	\$6,950
KINGS COUNTY				
76	Atlantic Savings and Loan Association	\$1,291,150	\$24,350	\$60,050
77	Bay Ridge Savings and Loan Association	115,063		1,000
78	Bedford Co-operative Building-Loan Association	110,849	800	6,930
79	Brooklyn and New York Arcanum Building, Loan and Savings Association	90,400	1,475	
80	Brooklyn City Savings and Loan Association	603,400		19,250
81	Brooklyn Mutual Building and Loan Association	53,425	2,435	
82	Bushwick Co-operative Building and Loan Association	128,950	1,185	6,450
83	Eagle Savings and Loan Company	1,607,595	22,855	
84	East Brooklyn Savings and Loan Association	480,914	1,182	33,133
85	East New York Savings and Loan Association	200,450	11,700	
86	Equitable Co-operative Building and Loan Association (The)	210,750		6,000
87	Fifth Avenue Savings and Loan Association	83,150	2,350	1,339
88	Flatbush Co-operative Savings and Loan Association	133,622	3,585	
89	Fort Greene Co-operative Building and Loan Association	146,200	11,344	500
90	Fulton Co-operative Building and Loan Association	46,250		
91	German Building and Saving Company of Brooklyn, N. Y. (The)	26,900	2,129	
92	Germania Building, Savings and Loan Institution	7,600	706	
93	Hamilton Savings and Loan Association	102,650	2,137	1,953
94	Kings County Savings and Loan Association	9,310	375	
95	Madison Co-operative Building and Loan Association	102,600	3,110	5,000
96	Model Building and Loan Association of Brooklyn, N. Y. (The)	49,250	3,065	2,775
97	Nassau Co-operative Building and Loan Association	481,792		5,000
98	People's Co-operative Savings and Loan Association of Brooklyn	82,800	7,910	32,681
99	Polish-American Co-operative Savings and Loan Association	183,800	2,100	3,100
100	Prospect Home Building and Loan Association	115,200	4,107	
101	South Brooklyn Savings and Loan Association	1,149,930		10,000
102	Twenty-ninth Ward Co-operative Savings and Loan Association	21,250		
103	Union Co-operative Building and Loan Association	36,300	4,385	
	Total	\$7,671,550	\$113,285	\$195,161
MADISON COUNTY				
104	Canastota Savings and Loan Association	\$109,700	\$6,460	
105	Oneida Saving, Building and Loan Association	96,555	905	
	Total	\$206,255	\$7,365	

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	Instalments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
			\$1,075	\$171			\$1	\$75,714	70
			5,812	120		\$623	1	177,297	71
			31,040					731,100	72
			1,675				1	53,482	73
			\$39,602	\$291		\$623	\$3	\$1,037,593	
			\$25,367	\$1,200			\$1	\$319,278	74
	\$14,397	\$6,688	1,395	555			3	367,370	75
	\$14,397	\$6,688	\$26,762	\$1,755			\$4	\$686,648	
\$1,000	\$1,700	\$12,200	\$68,978	\$875				\$1,460,303	76
1,000		8,424	438	50			\$1	125,976	77
2,000		6,950	7,973				2,388	137,890	78
			2,711	52		\$58	205	94,901	79
		30,000	26,387				3,486	682,523	80
1,000			951	60		366	15	58,252	81
1,000		10,600	3,078	225			58	151,546	82
	4,347	422,598	398,701	1,500		14,597	23,083	2,495,276	83
1,000		34,807	26,464	350			593	578,443	84
2,000	600	33,550	5,379	60			143	253,882	85
1,000			5,474				120	223,344	86
		5,718	2,214	50		621	2	95,444	87
			1,157	100		75	1	138,540	88
		10,250	3,989	80		2,381		164,494	89
			567	257		315	1	57,640	90
			2,438					31,467	91
			1,316	25		72	1	9,720	92
1,000		15,635	3,563	756			3,110	130,804	93
			857					10,542	94
		7,119	4,435	25			109	122,398	95
1,000		4,321	3,600			163	1	64,175	96
	2,750	32,397	4,833	325		3,886	1,255	532,238	97
			5,972			549	2	129,914	98
1,000		9,500	11,036	165		1,476	3,013	215,190	99
1,000	29,243	23,187	63,938	90		940	307	1,277,605	100
			780	90				22,120	101
		3,311	3,853	125		1,013	56	49,043	103
\$14,000	\$38,640	\$670,567	\$661,681	\$5,270		\$26,512	\$37,950	\$9,434,616	
			\$4,181	\$215			\$20	\$120,576	104
			1,012	239		\$48		98,759	105
			\$5,193	\$454		\$48	\$20	\$219,335	

The name of the next association in alphabetical order first appears on page 430.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, ma- tured shares	Due shareholders, divi- dends credited
HERKIMER COUNTY				
70	Frankfort Savings and Loan Association	\$61,554		\$6,523
71	Herkimer Co-operative Savings and Loan Association	145,433		17,992
72	Ilion Permanent Saving, Building and Loan Association	664,773		
73	Little Falls Building, Savings and Loan Association	49,390		2,810
	Total	\$921,150		\$27,325
JEFFERSON COUNTY				
74	Carthage Savings, Loan and Building Association	\$284,683		\$14,953
75	Watertown Savings, Loan and Building Association	285,656		49,687
	Total	\$570,339		\$64,640
KINGS COUNTY				
76	Atlantic Savings and Loan Association	\$1,318,985		\$37,406
77	Bay Ridge Savings and Loan Association	100,250		12,742
78	Bedford Co-operative Building-Loan Association	96,684		16,582
79	Brooklyn and New York Arcanum Building, Loan and Savings Assoc'n	77,646		6,393
80	Brooklyn City Savings and Loan Association	607,200		15,275
81	Brooklyn Mutual Building and Loan Association	42,759	\$6,720	7,750
82	Bushwick Co-operative Building and Loan Association	139,992		
83	Eagle Savings and Loan Company	2,024,326		62,813
84	East Brooklyn Savings and Loan Association	501,580		
85	East New York Savings and Loan Association	181,673		
86	Equitable Co-operative Building and Loan Association (The)	194,991		
87	Fifth Avenue Savings and Loan Association	24,284		58,313
88	Flatbush Co-operative Savings and Loan Association	103,637		19,756
89	Fort Greene Co-operative Building and Loan Association	121,434		30,459
90	Fulton Co-operative Building and Loan Association	51,475		2,495
91	German Building and Saving Company of Brooklyn, N. Y. (The)	27,295		2,914
92	Germania Building, Savings and Loan Institution	9,125		363
93	Hamilton Savings and Loan Association	125,376		
94	Kings County Savings and Loan Association	9,817		440
95	Madison Co-operative Building and Loan Association	99,512		8,841
96	Model Building and Loan Association of Brooklyn, N. Y. (The)	49,359		4,738
97	Nassau Co-operative Building and Loan Association	501,876		
98	People's Co-operative Savings and Loan Association of Brooklyn	105,021		21,804
99	Polish-American Co-operative Savings and Loan Association	187,679		12,003
100	Prospect Home Building and Loan Association	88,238		16,033
101	South Brooklyn Savings and Loan Association	1,116,021		
102	Twenty-ninth Ward Co-operative Savings and Loan Association	18,582		
103	Union Co-operative Building and Loan Association	38,767		6,975
	Total	\$7,964,134	\$6,720	\$344,695
MADISON COUNTY				
104	Canastota Savings and Loan Association	\$102,904		\$13,428
105	Oneida Saving, Building and Loan Association	76,563		10,059
	Total	\$179,467		\$23,487

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	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
		\$5,000		\$2,004	\$632		\$1	\$75,714	70
		8,500		3,428	1,943		1	177,297	71
				16,468	15,641	\$34,216	2	731,100	72
				1,090	190		2	53,482	73
		\$13,500		\$22,990	\$18,406	\$34,216	\$6	\$1,037,593	
				\$14,092	\$5,548		\$2	\$319,278	74
\$400		\$2,000		21,500	8,125		2	367,370	75
\$400		\$2,000		\$35,592	\$13,073		\$4	\$686,648	
	\$5,750			\$20,446	\$42,709		\$35,007	\$1,460,303	76
		\$7,000		1,256	4,726		2	125,976	77
\$1,144		5,000	\$9,000	2,550	6,000		930	137,890	78
		7,500		5,502	2,301		3,059	94,901	79
				13,586	37,000		1,962	682,523	80
				9	988		28	58,252	81
				3,786	7,700		68	151,546	82
	149,350			163,984	5,114		89,189	2,495,276	83
	18,000	10,000		23,418	25,117		328	578,443	84
	7,850	17,000	30,000	6,358	9,000		2,001	253,882	85
	3,000			10,825	12,025		2,503	223,344	86
		3,000		7,846	5,000		1	95,444	87
		3,037		3,430	6,600	\$2,115	2	138,540	88
				4,613	4,883		18	164,494	89
				132	3,536		2	57,640	90
				607	480	170	1	31,467	91
				119	112		1	9,720	92
				1,447	3,971		10	130,804	93
				228	56		1	10,542	94
		11,000		631	2,255		159	122,398	95
	3,000	2,000		1,081	3,900		97	64,175	96
				5,753	24,377		232	532,238	97
					2,417	150	522	129,914	98
	9,000			4,548	1,960			215,190	99
	9,050			3,780	3,143		102	120,946	100
2,500	2,000			83,881	72,597		606	1,277,605	101
		1,500		1,605	431		2	22,120	102
		1,000			2,300		1	49,043	103
\$3,644	\$207,000	\$68,037	\$39,000	\$371,421	\$290,696	\$2,435	\$136,534	\$9,434,616	
				\$1,234	\$2,380	\$628	\$2	\$120,576	104
		\$9,400		2	2,735			98,759	105
		\$9,400		\$1,236	\$5,115	\$628	\$2	\$219,335	

The name of the next association in alphabetical order first appears on page 430.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand	Dues received	Prior mortgages	Money borrowed
		January 1, 1917			
HERKIMER COUNTY					
70	Frankfort Savings and Loan Association	\$628	\$35,856		\$5,000
71	Herkimer Co-operative Savings and Loan Association	4,484	68,000		26,000
72	Ilion Permanent Saving, Building and Loan Association	14,491	301,986		
73	Little Falls Building, Savings and Loan Association	3,157	31,136		1,000
	Total	\$22,760	\$436,978		\$35,000
JEFFERSON COUNTY					
74	Carthage Savings, Loan and Building Association	\$11,249	\$70,746		
75	Watertown Savings, Loan and Building Association	12,217	84,763		\$11,000
	Total	\$23,466	\$155,509		\$11,000
KINGS COUNTY					
76	Atlantic Savings and Loan Association	\$68,047	\$311,894	\$2,000	
77	Bay Ridge Savings and Loan Association	5,068	27,823		\$8,000
78	Bedford Co-operative Building-Loan Association	1,838	26,915		1,000
79	Brooklyn and New York Arcanum Building, Loan and Savings Association	5,628	18,702		2,500
80	Brooklyn City Savings and Loan Association	33,458	140,540		9,000
81	Brooklyn Mutual Building and Loan Association	4,322	11,422		
82	Bushwick Co-operative Building and Loan Association	12,790	23,202		
83	Eagle Savings and Loan Company	210,831	16,571		
84	East Brooklyn Savings and Loan Association	45,533	113,113	1,000	10,000
85	East New York Savings and Loan Association	20,520	55,576		29,000
86	Equitable Co-operative Building and Loan Association (The)	4,846	38,084		
87	Fifth Avenue Savings and Loan Association	743	10,108		7,000
88	Flatbush Co-operative Savings and Loan Association	16,852	28,075		4,000
89	Fort Greene Co-operative Building and Loan Association	17,720	24,104		3,037
90	Fulton Co-operative Building and Loan Association	639	16,144		
91	German Building and Saving Company of Brooklyn, N. Y. (The)	2,630	8,828		
92	Germania Building, Savings and Loan Institution	1,597	6,150		
93	Hamilton Savings and Loan Association	17,252	63,821		
94	Kings County Savings and Loan Association	81	4,104		
95	Madison Co-operative Building and Loan Association	5,911	29,394		11,000
96	Model Building and Loan Association of Brooklyn, N. Y. (The)	5,220	14,617		
97	Nassau Co-operative Building and Loan Association	30,604	122,767		
98	People's Co-operative Savings and Loan Association of Brooklyn	11,431	19,294		
99	Polish-American Co-operative Savings and Loan Association	8,998	74,854	9,000	
100	Prospect Home Building and Loan Association	8,825	20,965		9,600
101	South Brooklyn Savings and Loan Association	69,472	313,354	2,000	
102	Twenty-ninth Ward Co-operative Savings and Loan Association	5,320	7,499		1,500
103	Union Co-operative Building and Loan Association	2,072	6,405		
	Total	\$618,248	\$1,554,325	\$14,000	\$95,637
MADISON COUNTY					
104	Canastota Savings and Loan Association	\$3,595	\$33,411		
105	Oncida Saving, Building and Loan Association	639	37,867		\$8,000
	Total	\$4,234	\$71,278		\$8,000

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
\$16,000	\$325		\$94		\$3,928				\$2	\$64,833	70
12,850	2,780		49	\$81	7,928			\$245	809	123,226	71
127,740			399	473	31,953	\$6,165	\$600		2	483,809	72
2,500	478		93	58	2,215			6	2	40,645	73
\$159,090	\$3,583		\$635	\$612	\$46,024	\$6,165	\$600	\$251	\$815	\$712,513	
\$39,225	\$8,328				\$16,690	\$363		\$236	\$1	\$146,838	74
26,500	9,100			\$56	23,090		\$773	558	4,393	172,430	75
\$65,725	\$17,428			\$56	\$39,780	\$363	\$773	\$794	\$4,394	\$319,288	
\$136,450	\$18,450	\$6,100			\$61,151		\$612		\$32,770	\$637,474	76
16,352					6,485	\$511	1,294		2	65,535	77
23,552	1,550	150			6,980		173	\$480	14,361	77,499	78
12,000	1,110		\$13	\$110	5,314			334	3	45,714	79
45,850		9,100			29,489	2,431	2,488		11,899	294,255	80
7,600	3,090			18	2,840			48	155	29,504	81
12,300	4,890				7,835	887	927		1,097	63,928	82
242,471		79,279		14	86,300	4,622	27,323	676	24,893	692,980	83
55,804	1,390	5,826			29,764		3,448		18,643	294,521	84
40,850	14,280	86,750			11,112	1,761	4,373		64,842	329,064	85
21,225	3,000				14,101				4,693	35,949	86
8,900	1,059				5,060	610	488		1,663	35,631	87
10,861	1,130		165	101	5,789	1,158		60	479	68,670	88
8,200	4,714		18	93	7,377	861		487	108	66,719	89
4,100	390		6		2,460		755		1	24,495	90
600	1,477		42	58	1,427			30	3	15,095	91
350	978		9		539			22	17	9,662	92
5,700	3,742			58	5,831	138	1,123		15,593	113,258	93
	155		9		524					4,873	94
32,900	8,470	2,300	151	58	6,569	61	136	495	786	98,281	95
5,900	1,275				3,088	735	420	37	22	31,314	96
33,248		1,494	123		25,985	4,508	2,443		5,068	226,240	97
8,000	2,825		22	8	6,557	112		284	1,031	49,564	98
10,100	3,069	1,452	31	16	8,946		865	178	6,333	123,842	99
6,700	3,272			7	5,537	1,442		425	437	57,210	100
118,950					71,870	811	760		4,331	581,548	101
500				3	1,003	217	20		3	16,065	102
2,800	1,030				2,257	71		189	92	14,916	103
\$872,263	\$81,346	\$192,451	\$589	\$544	\$422,199	\$20,936	\$47,698	\$3,745	\$209,825	\$4,133,806	
\$10,600	\$4,157		\$134	\$132	\$6,229	\$206		\$150	\$3	\$58,617	104
15,325	1,300			18	5,931			296	2	69,378	105
\$25,925	\$5,457		\$134	\$150	\$12,160	\$206		\$446	\$5	\$127,995	

The name of the next association in alphabetical order first appears on page 430.

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
HERKIMER COUNTY						
70	Frankfort Savings and Loan Association	\$29,800	\$737	\$26,706		\$918
71	Herkimer Co-operative Savings and Loan Association	39,300	3,036	49,407		2,086
72	Ilion Permanent Saving, Building and Loan Association	139,020		297,642		
73	Little Falls Building, Savings and Loan Association	10,000	363	20,707		467
	Total	\$218,120	\$4,136	\$394,462		\$3,471
JEFFERSON COUNTY						
74	Carthage Savings, Loan and Building Association	\$30,475	\$8,498	\$55,283	\$12,746	\$6,565
75	Watertown Savings, Loan and Building Association	56,425	15,521	49,496	22,539	6,959
	Total	\$86,900	\$24,019	\$101,779	\$35,285	\$13,524
KINGS COUNTY						
76	Atlantic Savings and Loan Association	\$116,200	\$26,200	\$244,974	\$62,359	
77	Bay Ridge Savings and Loan Association	15,116		33,169		\$4,650
78	Bedford Co-operative Building-Loan Association	6,150	500	37,628		4,606
79	Brooklyn and New York Arcanum Building, Loan and Savings Association	14,000	1,085	15,856	6,183	1,735
80	Brooklyn City Savings and Loan Association	70,450		121,158		14,216
81	Brooklyn Mutual Building and Loan Association	16,900	2,860	7,467	90	840
82	Bushwick Co-operative Building and Loan Association	12,000	2,655	33,012	3,000	
83	Eagle Savings and Loan Company	76,066		29,926		8,544
84	East Brooklyn Savings and Loan Association	45,650	1,822	143,260		
85	East New York Savings and Loan Association	40,450	23,570	123,203		
86	Equitable Co-operative Building and Loan Association (The)	16,200	3,000	25,779	20,750	
87	Fifth Avenue Savings and Loan Association	8,000	639	12,504		942
88	Flatbush Co-operative Savings and Loan Association	43,645	3,005	3,522	14,200	303
89	Fort Greene Co-operative Building and Loan Association	32,200	5,495	9,735	11,593	1,851
90	Fulton Co-operative Building and Loan Association	7,200	90	12,272		1,845
91	German Building and Saving Company of Brooklyn, N. Y. (The)	3,500	2,540	5,623		469
92	Germania Building, Savings and Loan Institution	3,850	1,160	3,265		
93	Hamilton Savings and Loan Association	25,050	3,276	57,640		
94	Kings County Savings and Loan Association	2,000	325	1,296		36
95	Madison Co-operative Building and Loan Association	25,000	6,985	20,575	23,243	1,811
96	Model Building and Loan Association of Brooklyn, N. Y. (The)	2,000	3,240	8,120	8,599	320
97	Nassau Co-operative Building and Loan Association	35,782		128,011	20,300	7,569
98	People's Co-operative Savings and Loan Association of Brooklyn	8,600	1,150	16,824		4,775
99	Polish-American Co-operative Savings and Loan Association	42,950	2,515	38,100	8,799	4,352
100	Prospect Home Building and Loan Association	13,550	2,712	17,376	8,801	2,317
101	South Brooklyn Savings and Loan Association	77,750		411,025		
102	Twenty-ninth Ward Co-operative Savings and Loan Ass'n	4,250		8,995		824
103	Union Co-operative Building and Loan Association	1,200	1,535	2,529	1,016	425
	Total	\$765,709	\$98,359	\$1,572,845	\$188,933	\$62,442
MADISON COUNTY						
104	Canastota Savings and Loan Association	\$16,300	\$4,545	\$15,648	\$11,035	\$2,137
105	Oncida Saving, Building and Loan Association	12,700	900	22,601	15,156	1,306
	Total	\$29,000	\$5,445	\$38,249	\$26,191	\$3,443

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, 1917		Total
	\$5,000	\$77		\$390	\$36	\$10			\$84	\$1,075	\$64,833	70
	17,500	185		800	1			5,099		5,812	123,226	71
	1,000	5		2,776	70	600		12,661		31,040	483,809	72
				250	71			6,107		1,675	40,645	73
	\$23,500	\$267		\$4,216	\$178	\$610			\$23,951	\$39,602	\$712,513	
\$2,492				\$1,599	\$256	\$300			\$3,257	\$25,367	\$146,838	74
	\$9,000	\$125	\$5,602	1,814	94	133	\$282	\$318	5,747	1,395	172,450	75
\$2,492	\$9,000	\$125	\$5,602	\$3,413	\$350	\$433	\$282	\$318	\$9,004	\$26,762	\$319,288	
\$2,670	\$6,000	\$996	\$7,273	\$4,867	\$401				\$96,556	\$68,978	\$637,474	76
1,963	1,000	100	6,400	712	75	\$180	\$523	\$86	1,114	438	65,535	77
619	1,500	693	3,413	826	145		210	173	13,063	7,973	77,499	78
622	2,500	30		618	42	240			92	2,711	45,714	79
9,331	1,500		320	3,463	358	1,010	132	853	35,079	26,387	284,255	80
612				201	31	120			44	951	29,504	81
				1,706	122	420	41	298	6,984	3,078	63,928	82
	12,350	8,516	66,043	11,901	829	6,000	9,996	14,768	49,340	398,701	692,980	83
3,068	3,100	115		2,953	203	900	415	1,236	55,330	26,464	284,521	84
3,232	23,000	3,296	30,800	1,007	147	31	97	6,322	68,527	5,379	329,064	85
2,305		75		2,337	56	365			9,578	5,474	85,949	86
	7,000	86		786	18	216			3,057	2,214	35,631	87
	1,000	12		740	43	120		169	923	1,157	68,670	88
		38		856	27	125			810	3,989	66,719	89
1,503				338	17				663	567	24,495	90
				471	12	12			29	2,438	15,095	91
				10	25	24			12	1,316	9,662	92
				765	76	300	40	384	22,164	3,563	113,258	93
161	150								48	857	4,873	94
1,937	3,000	178	3,200	475	85	84		1,417	5,856	4,435	98,281	95
888	3,000	397		645	14	125	105	154	97	3,600	31,314	96
			12,450	2,803	389	240	1,961	2,373	9,529	4,833	226,240	97
				363	62	85			11,733	5,972	49,564	98
			1,452	1,395	196	180	193	213	12,461	11,036	123,842	99
515	9,600	115		815	35	183			592	599	57,210	100
	8,000	167		8,254	608				570	11,236	63,938	101
	900	27		75		180			34	780	16,065	102
221	3,000	120		554	19	180		81	180	3,853	14,916	103
\$29,647	\$86,600	\$14,961	\$131,351	\$49,936	\$4,041	\$11,360	\$13,713	\$29,097	\$415,131	\$661,681	\$4,133,806	
	\$4,000	\$40		\$521	\$8				\$202	\$4,181	\$58,617	104
	14,050	767		700	36	\$72			78	1,012	69,378	105
	\$18,050	\$807		\$1,221	\$44	\$72			\$280	\$5,193	\$127,995	

The name of the next association in alphabetical order first appears on page 430.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January	Shares issued during the	Shares withdrawn during	Shares in force Decem-	Borrowing	Shares held by borrow-	Non-borrowing
		1, 1917	year	the year	ber 31, 1917	members	ing members	members
HERKIMER COUNTY								
70	Frankfort Savings and Loan Association.....	2,723	942	263	3,402	53	755	293
71	Herkimer Co-operative Savings and Loan Association.....	6,384	1,382	1,782	6,484	82	1,465	414
72	Ilion Permanent Saving, Building and Loan Association.....	24,003	3,964	5,319	22,648	378	6,572	1,409
73	Little Falls Building, Savings and Loan Association.....	2,233	935	733	2,435	18	279	337
	Total.....	35,843	7,223	8,097	34,969	531	9,071	2,453
JEFFERSON COUNTY								
74	Carthage Savings, Loan and Building Association.....	1,518	441	557	1,402	96	476	224
75	Watertown Savings, Loan and Building Association.....	14,019	3,198	2,440	14,777	375	2,957	975
	Total.....	15,537	3,639	2,997	16,179	471	3,433	1,199
KINGS COUNTY								
76	Atlantic Savings and Loan Association.....	42,700	5,003	8,266	39,437	789	6,561	2,964
77	Bay Ridge Savings and Loan Association.....	1,960	342	359	1,943	60	1,150	327
78	Brooklyn Mutual Building and Loan Association.....	3,322	515	686	3,151	77	687	315
79	Brooklyn and New York Arcanum Building, Loan and Savings Association.....	1,772	332	460	1,644	25	452	151
80	Brooklyn City Savings and Loan Association.....	7,892	963	973	7,882	151	1,743	860
81	Brooklyn Mutual Building and Loan Association.....	795	130	175	750	32	280	98
82	Bushwick Co-operative Building and Loan Association.....	4,344	1,027	939	4,432	50	886	295
83	Eagle Savings and Loan Company.....	100,511	.....	1,524	98,987	214	7,857	4,187
84	East Brooklyn Savings and Loan Association.....	10,322	805	793	10,334	178	3,026	1,176
85	East New York Savings and Loan Association.....	13,247	2,098	4,480	10,865	41	985	476
86	Equitable Co-operative Building and Loan Association (The).....	6,504	744	760	6,488	69	644	271
87	Fifth Avenue Savings and Loan Association.....	3,044	785	457	3,372	29	332	178
88	Flatbush Co-operative Savings and Loan Association.....	2,065	654	223	2,496	56	839	312
89	Fort Greene Co-operative Building and Loan Association.....	2,078	323	314	2,087	66	715	205
90	Fulton Co-operative Building and Loan Association.....	862	240	228	874	3	65	61
91	German Building and Saving Company of Brooklyn, N. Y. (The).....	1,505	515	365	1,655	15	315	119
92	Germania Building, Savings and Loan Institution.....	886	366	336	916	9	80	94
93	Hamilton Savings and Loan Association.....	7,923	2,277	1,597	8,603	41	571	794
94	Kings County Savings and Loan Association.....	209	76	44	241	11	66	35
95	Madison Co-operative Building and Loan Association.....	1,839	398	553	1,684	50	583	189
96	Model Building and Loan Association of Brooklyn, N. Y. (The).....	1,932	378	729	1,581	21	433	121
97	Nassau Co-operative Building and Loan Association.....	15,838	1,245	1,528	15,555	87	1,807	1,426
98	People's Co-operative Savings and Loan Association of Brooklyn.....	1,622	178	216	1,584	43	454	189
99	Polish-American Co-operative Savings and Loan Association.....	2,376	544	267	2,653	59	967	432
100	Prospect Home Building and Loan Association.....	3,878	609	486	4,001	35	896	221
101	South Brooklyn Savings and Loan Association.....	30,107	1,707	4,061	27,753	484	11,571	1,897
102	Twenty-ninth Ward Co-operative Savings and Loan Association.....	551	63	74	540	13	85	115
103	Union Co-operative Building and Loan Association.....	469	82	41	510	19	231	41
	Total.....	270,553	22,399	30,934	262,018	2,727	44,281	17,549
MADISON COUNTY								
104	Canastota Savings and Loan Association.....	2,618	536	564	2,590	148	1,380	188
105	Oneida Saving, Building and Loan Association.....	3,483	534	982	3,035	70	1,008	264
	Total.....	6,101	1,070	1,546	5,625	218	2,388	452

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

MISCELLANEOUS ITEMS														
Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid withdrawal Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real estate taken during year	Number
2,647	132	639	\$3,015				\$496		\$73,800	\$1,200				70
5,019	187	1,772	5,515	\$689			885		164,850					71
16,076	694	6,480	25,590				3,022		690,060		1			72
2,156	122	615	1,843				321		45,450					73
25,898	1,135	9,506	\$35,963	\$689			\$4,724		\$974,160	\$1,200	1			
926	135	396	\$4,570	\$7,853		\$12,746	\$2,166		\$285,265	\$51,725				74
11,820	615	5,898	16,126	1,542		22,539	2,282		322,781		2	1	2	75
12,746	750	6,294	\$20,696	\$9,395		\$35,285	\$4,448		\$608,046	\$51,725	2	1	2	
32,876	1,776	20,948	\$13,813	\$26,264		\$62,359	\$7,320		\$1,291,150		2	2	2	76
793	83	245	3,028	1,963			1,049		115,063		1	1	1	77
2,464	150	1,207	4,411	1,420			989		110,849		2	2	1	78
1,192	63	428	3,214	622		6,183	967		90,400					79
6,139	456	3,241	13,027	11,579			5,641		601,900		2	2		80
470	*	*	2,406	134			373		53,425					81
3,546	105	1,131	5,999	612		3,000	2,538		128,950					82
91,130	1,815	35,620		\$736,716			29,045		1,607,595		36	11	17	83
7,308	*	*	20,462	3,068			4,830		480,914					84
9,880	*	*	2,602	3,232			1,186		200,450		1	3	3	85
5,844	*	*	6,611	2,305		20,750	2,988		210,750					86
3,040	65	1,147	4,384				1,056		83,150					87
1,657	149	1,000	5,992			14,200	953		133,622					88
1,372	106	670	8,307			11,593	1,133	\$10	146,200					89
809	19	232	727	1,503			482		44,750					90
1,340	34	345	941				511		26,900					91
836	34	218	363				59		7,600					92
8,032	483	4,715	2,536	1,405			1,476		102,550					93
175	20	99	213	188			13		9,310					94
1,101	73	431	3,770	1,937		23,243	789		49,000			2		95
1,148	47	477	1,898	888		8,599	855		49,250					96
13,748	*	*	25,309			20,300	3,738		481,792		1	1	4	97
1,130	91	552	2,920				597		74,000					98
1,686	107	368	3,864	3,462		8,799	1,927		183,800		1	1	1	99
3,105	82	988	5,114	870		8,801	1,072		102,150	\$4,000				100
16,182	806	11,340	45,871				9,589		1,146,230		2			101
455	41	130	824				288		21,250					102
279	*	*	1,578	131		1,016	774		36,300					103
217,737	6,605	85,532	\$190,184	\$61,583	\$736,716	\$188,843	\$82,238	\$78	\$7,589,400	\$4,000	48	23	31	
1,210	155	1,059	\$5,954			\$11,035	\$557		\$109,700					104
2,027	105	793	4,505			15,156	839		96,555					105
3,237	260	1,852	\$10,459			\$26,191	\$1,396		\$206,255					

The name of the next association in alphabetical order first appears on page 430.

* 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				
106	Columbia Banking, Saving and Loan Association.....	\$1,189,200	\$500	\$24,310
107	Consolidated Saving and Loan Association.....	250,425		
108	Despatch Co-operative Savings and Loan Association.....	41,900	1,445	
109	Dime Banking and Loan Association.....	272,050		
110	Equity Co-operative Savings and Loan Association.....	143,676	832	
111	Fairport Permanent Loan Association.....	69,200		
112	Genesee Falls Permanent Savings and Loan Association.....	14,650		
113	Home-Builders' Co-operative Savings and Loan Association.....	37,600		
114	Homestead Loan Association.....	70,689		
115	Hudson Street Permanent Saving and Loan Association.....	10,300		
116	Pinnacle Avenue Savings and Loan Association.....	125,525		
117	Profit Loan Association.....	547,600		5,000
118	Security Loan Association.....			
119	Twentieth Ward Co-operative Savings and Loan Association.....	135,900		3,000
120	Union Permanent Savings and Loan Association.....	53,640		
121	United Permanent Savings and Loan Association.....	85,800		
122	Wadsworth Dime Banking, Aid and Loan Association.....	70,700		
123	Western Savings and Loan Association (The).....			
	Total.....	\$3,118,855	\$2,777	\$32,310
NASSAU COUNTY				
124	Hempstead Co-operative Building and Loan Association.....	\$243,800	\$9,610	\$5,000
125	Port Washington Building and Loan Ass'n of Queens County, N. Y.....	197,350	2,800	1,000
126	Rockville Centre Savings and Loan Association.....	27,000	775	3,000
	Total.....	\$468,150	\$13,185	\$9,000
NEW YORK COUNTY				
127	American Co-operative Savings and Loan Association.....	\$61,852	\$1,940	\$3,750
128	Bank Clerks' Co-operative Building and Loan Ass'n of New York City.....	1,046,689	80,600	89,600
129	Bankers' Loan and Investment Company.....	266,802	10,058	8,755
130	California Perfume Company Employees' Savings and Loan Association.....	7,900		9,840
131	Citizens' Saving and Loan Association of New York City.....	59,389	695	1,350
132	Co-operative Building Bank (The).....	6,100	2,255	
133	Co-operative Savings and Loan Association of New York.....	146,650	895	2,000
134	Edgehill Co-operative Savings and Loan Association.....			
135	First Bohemian-Slavonic Co-operative Savings and Loan Association (The).....	12,000	1,690	100
136	Franklin Society for Home Building and Savings (The).....	2,611,871	8,057	139,100
137	German-American Building and Loan Ass'n of the City of New York (The).....	103,511	1,980	1,237
138	Greenwich Building and Loan Association.....	6,000	969	
139	Harlem River Building, Loan and Savings Association.....			
140	Manhattan Savings and Loan Association.....	30,050	150	500
141	Mount Morris Co-operative Building and Loan Association.....	18,916		
142	New York and Suburban Co-operative Building and Loan Ass'n (The).....	785,900	28,680	5,000
143	New York Co-operative Building and Loan Association (The).....	303,127	7,088	5,465
144	New York Edison Savings and Loan Association (The).....	474,750	31,670	20,950
145	Polonia Co-operative Savings and Loan Association.....	20,000		
146	Railroad Brotherhoods' Savings and Building Association.....	101,950		2,350
147	Railroad Co-operative Building and Loan Association (The).....	2,261,384	80,824	30,383
148	Rural Savings and Loan Association.....	7,900	175	
149	Scandinavian Building and Mutual Loan Ass'n of New York and Brooklyn.....			
150	Serial Building, Loan and Savings Institution.....	1,084,643	50,766	49,550
151	Sherman Park Bau-Verein, No. 1.....	9,000	900	
152	Star Co-operative Building and Loan Association.....	6,250		
153	Steamship Clerk's Savings and Loan Association.....	23,950	3,771	24,043
154	Teachers' Building and Loan Association of New York City.....	353,221	6,894	5,000
155	Teachers' Co-operative Building and Loan Ass'n of the City of New York.....	113,290	850	
156	Union Square Permanent Co-operative Building and Loan Association.....	36,450		
157	West End Co-operative Building and Loan Association (Permanent).....	375		
158	West Side Mutual Building, Loan and Saving Association of the City of New York.....	141,800		
	Total.....	\$10,101,720	\$320,507	\$398,973

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
		\$20,593	\$57,239				\$1	\$1,291,843	106
		1,509	3,010	\$215			31	255,190	107
			5,081					43,345	108
			13,996	200				277,131	109
		3,412	4,775	100			1	158,704	110
			214					77,488	111
			1,765			\$125		14,989	112
\$1,000		192	913					39,365	113
			186					72,832	114
			6,362	50				10,486	115
	\$6,550	10,877	21,122					131,937	116
		11,600	690					591,149	117
			16,021					12,290	118
			41					154,921	119
			3,567	50				53,681	120
			792	40				89,417	121
			608					71,532	122
								608	123
\$1,000	\$6,550	\$48,183	\$136,382	\$655		\$125	\$71	\$3,346,908	
			\$4,241				\$5	\$262,656	124
			4,298	\$465			1	205,914	125
			2,010					32,735	126
			\$10,549	\$465			\$6	\$501,355	
\$1,000		\$3,120	\$2,002	\$41			\$1	\$73,706	127
6,000	\$5,064	5,000	26,479				8,631	1,268,063	128
3,000	3,085	636,763	25,371	2,666		\$4,266	3,346	964,112	129
			217					17,957	130
		2,062	3,030	300				66,828	131
1,000	4,337	111,400	416	100			25	125,633	132
10,000			5,138	1				164,684	133
			387					387	134
			441	26			364	15,263	135
10,000	53,315	110,675	62,763	700			798	2,997,279	136
1,000	5,776	33,384	3,753	300			117	151,140	137
			1,268	75			105	8,418	138
		2,279	829				1	3,109	139
			2,243	120			30	34,214	140
	6,685	40,607	2,738	200			440	69,654	141
		10,000	2,221				7,115	839,766	142
	5,900	34,907	2,715				3,379	363,288	143
1,000		3,527	11,197		\$1,036	1,039	2,268	547,437	144
			3,206	75				23,281	145
			4,280					108,580	146
	21,682	32,526	34,092	1,250		3,097	102	2,465,340	147
			4,673				80	12,828	148
	1,000	4,731	170	50			136	6,087	149
10,000	10,026	32,591	30,156			7,500	7,665	1,282,897	150
			1,399					10,899	151
		4,097	344				1	10,692	152
			2,154	84			2	54,298	153
		112,406	8,440			294		485,961	154
	3,075	19,150	4,526	150			31	141,072	155
			2,436	250			17	39,153	156
		13,701	328	125				14,529	157
	5,700	2,500	460				2	150,500	158
\$44,000	\$125,645	\$1,215,426	\$249,872	\$6,513	\$1,036	\$27,784	\$25,579	\$12,517,055	

The name of the next association in alphabetical order first appears on page 440.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Due shareholders, dues	Due shareholders, ma- tured shares	Due shareholders, divi- dends credited
MONROE COUNTY				
106	Columbia Banking, Saving and Loan Association	\$997,249		\$126,197
107	Consolidated Saving and Loan Association	196,277		44,151
108	Despatch Co-operative Savings and Loan Association	33,630		5,095
109	Dime Banking and Loan Association	220,091		24,411
110	Equity Co-operative Savings and Loan Association	128,961		24,722
111	Fairport Permanent Loan Association	57,188		13,105
112	Genesee Falls Permanent Savings and Loan Association	11,995		1,648
113	Home-Builders' Co-operative Savings and Loan Association	30,159		4,887
114	Homestead Loan Association	55,879		2,996
115	Hudson Street Permanent Saving and Loan Association	7,984		1,317
116	Pinnacle Avenue Savings and Loan Association	93,744		16,169
117	Profit Loan Association	396,242		134,998
118	Security Loan Association	4,762		936
119	Twentieth Ward Co-operative Savings and Loan Association	128,208		18,139
120	Union Permanent Savings and Loan Association	41,144		8,571
121	United Permanent Savings and Loan Association	69,386		16,255
122	Wadsworth Dime Banking, Aid and Loan Association	55,546		8,881
123	Western Savings and Loan Association (The)			
	Total	\$2,528,445		\$452,478
NASSAU COUNTY				
124	Hempstead Co-operative Building and Loan Association	\$194,848		\$43,291
125	Port Washington Building and Loan Association of Queens County, N. Y.	154,193		34,157
126	Rockville Centre Savings and Loan Association	20,875		9,995
	Total	\$369,916		\$87,443
NEW YORK COUNTY				
127	American Co-operative Savings and Loan Association	\$56,641		\$5,210
128	Bank Clerks' Co-operative Building and Loan Association of New York City	1,037,710		175,067
129	Bankers' Loan and Investment Company	712,799		17,624
130	California Perfume Company Employees' Savings and Loan Association	13,455		1,086
131	Citizens' Saving and Loan Association of New York City	59,714		3,320
132	Co-operative Building Bank (The)	46,844	\$31,343	18,207
133	Co-operative Savings and Loan Association of New York	107,281		
134	Edgehill Co-operative Savings and Loan Association	12,975		1,145
135	First Bohemian-Slavonic Co-operative Savings and Loan Association (The)	2,454,581		
136	Franklin Society for Home Building and Savings (The)	118,041		18,430
137	German-American Building and Loan Ass'n of the City of New York (The)	5,896		1,550
138	Greenwich Building and Loan Association	2,255		
139	Harlem River Building, Loan and Savings Association	32,097		1,784
140	Manhattan Savings and Loan Association	66,516		
141	Mount Morris Co-operative Building and Loan Association	642,374		121,791
142	New York and Suburban Co-operative Building and Loan Association (The)	256,553		60,053
143	New York Co-operative Building and Loan Association (The)	485,769	1,319	55,246
144	New York Edison Savings and Loan Association (The)	22,037		324
145	Polonia Co-operative Savings and Loan Association	76,962		20,778
146	Railroad Brotherhoods' Savings and Building Association	2,245,642		105,458
147	Railroad Co-operative Building and Loan Association (The)	12,081		683
148	Rural Savings and Loan Association	3,710	1,235	1,105
149	Scandinavian Building and Mutual Loan Ass'n of New York and Brooklyn	1,028,829		81,162
150	Seard Building, Loan and Savings Institution	6,843		1,729
151	Sherman Park Bau-Verein, No. 1	5,570		3,361
152	Star Co-operative Building and Loan Association	42,505		2,744
153	Steamship Clerks' Savings and Loan Association	302,358	42,760	53,912
154	Teachers' Building and Loan Association of New York City	85,828	18,960	17,274
155	Teachers' Co-operative Building and Loan Ass'n of the City of New York	30,518		6,318
156	Union Square Permanent Co-operative Building and Loan Association	9,828	1,500	
157	West End Co-operative Building and Loan Association (Permanent)			
158	West Side Mutual Building, Loan and Saving Association of the City of New York	135,441	1,409	
	Total	\$10,119,653	\$98,526	\$775,564

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	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
\$900				\$36,283	\$65,000	\$62,472	\$3,742	\$1,291,843	106
275		\$3,000		4,214	7,546		2	255,190	107
		2,000		1,923	372		50	43,345	108
				14,675	12,000	5,953	1	277,131	109
		2,500		55	4,965		1	158,704	110
				2,521	2,172		2	77,488	111
				88	937	319	1	14,989	112
1,500		8,000		2,383	434		2	39,365	113
				2,604	2,296		82	72,632	114
				452	509		2	10,486	115
			\$10,000	2,729	5,600	3,692	3	131,937	116
				42,858	17,050		1	591,149	117
	\$4,800			882	909		1	12,290	118
				5,689	2,884		1	154,921	119
				1,323	1,213	1,428	2	53,681	120
		1,250		1,275	2,500		1	89,417	121
				2,604	3,250		1	71,532	122
				408			200	608	123
\$2,675	\$4,800	\$16,750	\$10,000	\$122,966	\$129,637	\$75,061	\$4,096	\$3,346,908	
\$2,000		\$10,000		\$7,037	\$5,473		\$7	\$262,656	124
		4,000		7,332	5,871		361	205,914	125
				115	1,800			32,785	126
\$2,000		\$14,000		\$14,484	\$13,144		\$368	\$501,355	
		\$5,104	\$2,400	\$1,883	\$2,136		\$332	\$73,706	127
\$21,700		4,705		4,705	28,500		381	1,268,063	128
14,651	\$44,200	104,332		104,332	10,172		32,634	964,112	129
		3,350			62		1	17,957	130
	25,000			1,107	2,248		239	66,827	131
				1,047	2,565		627	125,633	132
1,150			45,000	3,840	6,500		913	164,684	133
				387				387	134
				416	727			15,263	135
15,536		230,072	190,000	55,173	47,200		4,717	2,097,279	136
		8,800		2,861	3,006		2	151,140	137
					375		597	8,418	138
				604	250			3,109	139
				131	200		2	34,214	140
				448	2,055		635	69,654	141
6,400		35,005		7,284	26,000		912	339,766	142
21,300				2,916	18,000		4,466	363,288	143
				1,061	3,854		188	547,437	144
				479	418		23	23,281	145
				3,230	7,526		84	108,580	146
		33,000		12,766	67,300		1,174	2,465,340	147
				12	52			12,828	148
				15	15		22	6,087	149
21,240	3,500	36,000	45,000	32,064	35,100		2	1,282,897	150
		800		1,023	301		1	10,899	151
				211	1,549	\$202	1	10,692	152
	4,000	2,000		2,667	261		121	54,298	153
	55,000	9,460		12,651	18,762		518	485,961	154
800				153	8,500		97	141,072	155
		3,000		1,010	1,305		2	39,153	156
				201				14,529	157
		2,500		6,335	4,814		1	150,500	158
\$102,777	\$131,700	\$396,591	\$282,400	\$261,197	\$299,753	\$202	\$48,692	\$12,517,055	

The name of the next association in alphabetical order first appears on page 440.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand	Dues received	Prior mortgages	Money borrowed
		January 1, 1917			
MONROE COUNTY					
106	Columbia Banking, Saving and Loan Association	\$112,307	\$426,247		
107	Consolidated Saving and Loan Association	18,157	47,579		\$18,000
108	Despatch Co-operative Savings and Loan Association	2,308	7,545		4,300
109	Dime Banking and Loan Association	11,339	56,152		5,000
110	Equity Co-operative Savings and Loan Association	19,849	73,111		
111	Fairport Permanent Loan Association	9	23,243		2,500
112	Genesee Falls Permanent Savings and Loan Association	2,211	1,023		
113	Home-Builders' Co-operative Savings and Loan Association	308	5,886		
114	Homestead Loan Association	383	14,467		3,000
115	Hudson Street Permanent Saving and Loan Association	74	799		
116	Pinnacle Avenue Savings and Loan Association	10,595	45,593		
117	Profit Loan Association	75,208	133,963		
118	Security Loan Association	636			
119	Twentieth Ward Co-operative Savings and Loan Association	13,153	90,342		
120	Union Permanent Savings and Loan Association	3,007	15,528		
121	United Permanent Savings and Loan Association	6,395	38,540		
122	Wadsworth Dime Banking, Aid and Loan Association	10,163	16,452		2,000
123	Western Savings and Loan Association (The)	590			
	Total	\$286,692	\$996,470		\$34,800
NASSAU COUNTY					
124	Hempstead Co-operative Building and Loan Association	\$32,675	\$39,722		\$12,000
125	Fort Washington Building and Loan Ass'n of Queens County, N. Y.	7,898	36,098		16,200
126	Rockville Centre Savings and Loan Association	3,403	4,741		
	Total	\$43,976	\$80,561		\$28,200
NEW YORK COUNTY					
127	American Co-operative Savings and Loan Association	\$4,647	\$19,775		\$2,000
128	Bank Clerks' Co-operative Building and Loan Ass'n of New York City	61,289	262,680		
129	Bankers' Loan and Investment Company	31,248	107,277	\$20,000	73,780
130	California Perfume Company Employees' Savings and Loan Ass'n	261	7,029		8,875
131	Citizens' Saving and Loan Association of New York City	1,096	14,227		6,300
132	Co-operative Building Bank (The)	916	79		
133	Co-operative Savings and Loan Association of New York	925	25,676		5,417
134	Edgell Co-operative Savings and Loan Association	4,434	908		
135	First Bohemian-Slavonic Co-operative Savings and Loan Ass'n (The)	182	1,645		500
136	Franklin Society for Home Building and Savings (The)	36,539	1,104,781		318,004
137	German-American Building and Loan Ass'n of the City of N. Y. (The)	8,008	27,877		20,000
138	Greenwich Building and Loan Association	1,819	853		
139	Harlem River Building, Loan and Savings Association	667			
140	Manhattan Savings and Loan Association	3,862	24,162		
141	Mount Morris Co-operative Building and Loan Association	385	455		
142	New York and Suburban Co-operative Building and Loan Ass'n (The)	14,237	155,580		34,000
143	New York Co-operative Building and Loan Association (The)	51,174	56,868		
144	New York Edison Savings and Loan Association (The)	44,101	296,572		
145	Polonia Co-operative Savings and Loan Association	525	5,193		
146	Railroad Brotherhoods' Savings and Building Association	14,308	36,086		
147	Railroad Co-operative Building and Loan Association (The)	13,676	703,387		259,600
148	Rural Savings and Loan Association	2,502	2,908		
149	Scandinavian Building and Mutual Loan Ass'n of N. Y. and Brooklyn	170			
150	Serial Building, Loan and Savings Institution	61,745	346,924		36,000
151	Sherman Park Bau-Yerein, No. 1	950	1,428		
152	Star Co-operative Building and Loan Association	178	187		
153	Steamship Clerks' Savings and Loan Association	2,380	15,733		24,500
154	Teachers' Building and Loan Association of New York City	19,634	111,913		
155	Teachers' Co-operative Building and Loan Ass'n of the City of N. Y.	1,961	16,107		
156	West End Co-operative Building and Loan Ass'n	353	6,463		
157	West End Co-operative Building and Loan Ass'n (Permanent)	102	490		1,000
158	West Side Mutual Building, Loan and Saving Association of the City of New York	3,167	48,005		34,100
	Total	\$387,442	\$3,394,268	\$20,000	\$824,076

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
\$254,850		\$5,800	\$232	\$510	\$59,331	\$19,575	\$1,923		\$1,942	\$882,717	106
57,350				142	14,124				3	155,355	107
4,500				21	2,757	6			38	21,475	108
42,700			115	85	15,089				3	130,493	109
25,598	\$1,092		29	22	8,809				1	128,510	110
16,200			23	110	3,529				3	47,016	111
100					798	1,357		\$51	1	4,133	112
4,200			11	10	2,038				87	12,542	113
17,232			67	31	3,672	371			3,060	42,293	114
					547				1	1,421	115
15,790			24	10	6,485	1,107		134	2	79,648	116
78,900			13	97	23,027	9,874			30	321,112	117
							980			1,616	118
27,300			309		6,788	1,970		25	3	139,890	119
3,000			25	3	2,634	319			7	24,523	120
14,400			32		4,168	991			2	64,528	121
8,500			26		3,271	1,502			2	41,916	122
					23				1	614	123
\$570,530	\$1,092	\$5,800	\$905	\$1,041	\$157,079	\$37,072	\$2,903	\$297	\$5,101	\$2,099,782	
\$29,920	\$6,057		\$121	\$502	\$12,790	\$853		\$771	\$633	\$136,044	124
25,381	650	\$6,891	43	278	10,912	2,990		1,402	21	108,770	125
400	3,000		2		1,821	211		4	2	13,584	126
\$55,701	\$9,707	\$6,891	\$166	\$780	\$25,523	\$4,060		\$2,177	\$656	\$258,398	
\$6,868	\$2,678				\$3,947				\$4,229	\$37,144	127
79,650	46,284			\$402	66,457		\$313	\$2,186	70,013	589,274	128
88,598	11,115	\$38,965	\$357	48	6,565	\$9,483	31,732	34	227,975	647,197	129
				4	772			12	133	17,086	130
17,350	450				3,365	559			3,253	46,600	131
700				15	496	169	2,647		721	5,743	132
30,300			7	1	9,454	27			121,048	192,855	133
30,000					479			8	1	35,820	134
1,000	628			33	849			66	1	6,489	135
380,483	24,522	11,578		3	138,568				451,886	2,466,361	136
18,671	2,113			9	6,187	768	2,134	243	2,162	88,172	137
	8			38	456				20	3,196	138
					26				2	873	139
2,500			21		1,476				1,240	33,261	140
300		7,000			1,128	196	1,111		2,456	13,031	141
85,175	10,738		517	158	42,946			1,846	2,069	347,266	142
11,197	8,205	2,650		293	14,804	5,658	635	1,690	3,802	156,982	143
13,075	29,687			238	26,289		6	1,087	2,312	413,367	144
3,500	45	4,954			1,205				131	15,553	145
11,800				15	5,052	2,477			234	69,972	146
314,432	66,571	34,968		213	138,318	104	379	447	79,862	1,611,957	147
300	25				559				9	6,304	148
										170	149
166,577	52,386	12,121			61,854	105			90,842	828,554	150
	150		1		513				1	3,043	151
4,250					387	148	110		1	5,262	152
400	10,898			20	2,839			69	65,309	122,148	153
9,124	4,791		52	25	20,027	228	5,839	229	25,365	197,227	154
24,680	572		16	10	5,874	73	1,115	206	3,696	54,310	155
1,000					1,993	767			6	10,582	156
1,000					37	21	600		1	3,251	157
21,600		2,951		84	7,340	2,069	266		21	119,603	158
\$1,324,530	\$271,866	\$115,187	\$980	\$1,606	\$570,262	\$22,852	\$47,087	\$8,152	\$1,160,335	\$8,148,643	

The name of the next association in alphabetical order first appears on page 440.

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
MONROE COUNTY						
106	Columbia Banking, Saving and Loan Association	\$301,200		\$325,154	\$119,749	\$14,539
107	Consolidated Saving and Loan Association	92,000		31,439		8,179
108	Despatch Co-operative Savings and Loan Association	3,104		7,314		1,289
109	Dime Banking and Loan Association	60,900		48,461		5,779
110	Equity Co-operative Savings and Loan Association	31,512	\$1,040	73,609		7,249
111	Fairport Permanent Loan Association	7,900		16,459	10,542	1,194
112	Genesee Falls Permanent Savings and Loan Association			2,865		154
113	Home-Builders' Co-operative Savings and Loan Ass'n	7,400		3,209		111
114	Homestead Loan Association	12,400		11,333	5,145	742
115	Hudson Street Permanent Saving and Loan Association			729		29
116	Pinnacle Avenue Savings and Loan Association	17,200		30,026	17,348	829
117	Profit Loan Association	151,100		115,553		18,751
118	Security Loan Association					
119	Twentieth Ward Co-operative Savings and Loan Ass'n	27,600		76,037	11,352	4,559
120	Union Permanent Savings and Loan Association	7,100		15,130		1,692
121	United Permanent Savings and Loan Association	23,200		34,882		2,202
122	Wadsworth Dime Banking, Aid and Loan Association	18,500		19,357		669
123	Western Savings and Loan Association (The)					
	Total	\$761,116	\$1,040	\$811,557	\$164,136	\$67,967
NASSAU COUNTY						
124	Hempstead Co-operative Building and Loan Association	\$62,000	\$3,225	\$41,413		\$17,008
125	Pt. Washington Bld. and Loan Ass'n of Queens County, N. Y.	24,150	410	19,981	\$29,743	3,506
126	Rockville Centre Savings and Loan Association	2,300		1,101	4,931	86
	Total	\$88,450	\$3,635	\$62,495	\$34,674	\$20,600
NEW YORK COUNTY						
127	American Co-operative Savings and Loan Association	88,800	\$525	\$15,060	\$587	\$745
128	Bank Clerks' Co-op. Bldg. and Loan Ass'n of New York City	142,750	56,040	158,724	38,600	21,043
129	Bankers' Loan and Investment Company	154,773	17,778	58,917	8,000	1,708
130	California Perfume Company Employees' Sav. and L. Ass'n	7,900		3,088		127
131	Citizens' Saving and Loan Association of New York City	8,500	560	17,146		1,516
132	Co-operative Building Bank (The)			176	400	32
133	Co-operative Savings and Loan Ass'n of New York	58,600	50	27,008		
134	Edgehill Co-operative Savings and Loan Association			31,262		3,525
135	First Bohemian-Slavonic Co-op. Sav. and Loan Ass'n (The)		802	1,457		117
136	Franklin Society for Home Building and Savings (The)	847,679	22,452	850,997		93,577
137	German-American Bldg. and L. A. of the City of N. Y. (The)	17,600	1,073	37,865		4,215
138	Greenwich Building and Loan Association		500	872		392
139	Harlem River Building, Loan and Savings Association					
140	Manhattan Savings and Loan Association	14,300	150	14,266		329
141	Mount Morris Co-operative Building and Loan Ass'n	6,000		1,137		
142	New York and Suburban Co-op. Bldg. and Loan Ass'n (The)	171,390	17,241	72,111	28,255	8,585
143	New York Co-operative Building and Loan Ass'n (The)	47,734	4,179	47,905	31,750	5,059
144	New York Edison Savings and Loan Association (The)	133,950	36,740	196,639	501	6,838
145	Polonia Co-operative Savings and Loan Association	3,800		6,430		111
146	Railroad Brotherhoods' Savings and Building Association	6,000		48,618		6,588
147	Railroad Co-operative Building and Loan Ass'n (The)	438,701	81,146	568,384	7,091	10,643
148	Rural Savings and Loan Association			1,117	202	48
149	Scandinavian Bldg. and Mut. L. Ass'n of N. Y. and Brooklyn					
150	Serial Building, Loan and Savings Institution	262,336	80,688	256,617		18,376
151	Sherman Park Bau-Verein, No. 1		500	10	1,018	
152	Star Co-operative Building and Loan Association			2,000	1,724	959
153	Steamship Clerks' Savings and Loan Association	3,000	8,539	9,130		393
154	Teachers' Building and Loan Ass'n of New York City	3,000	2,925	74,375	73,750	17,136
155	Teachers' Co-op. Bldg. and Loan Ass'n of the City of N. Y.	17,300	900	12,464	8,062	973
156	Union Square Permanent Co-op. Building and Loan Ass'n	1,000		5,665		213
157	West End Co-op. Building and Loan Ass'n (Permanent)			1,000		
158	West Side Mut. Bldg., L. and S. Ass'n of the City of N. Y.	37,700		44,368		
	Total	\$2,393,313	\$332,788	\$2,564,905	\$199,940	\$203,248

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

DISBURSEMENTS												
Cash dividends paid on income and accumulative prepaid shares	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand December 31, 1917	Total	Number
\$11,086			\$9,979	\$2,411	\$177	\$120	\$2,069	\$879	\$38,115	\$57,239	\$882,717	106
15	\$16,500	\$182	1,509	1,664	51	209		12	609	3,010	155,355	107
2,565	9,300	254		1,500	12				37		21,475	108
	5,000	115		1,775	119	60			628	5,081	130,483	109
	1,900	92	3,605	896	15	106			87	13,996	128,510	110
321				454	33				62	4,775	47,016	111
				507	3	38			31	214	4,133	112
1,493	5,000	599		15	1				41	1,765	12,542	113
62				661		455		44	3,498	913	42,283	114
	6,000	528		369	3	12			31	186	1,421	115
			6,000	871		117			367	6,362	79,648	116
		288		1,987	183	120	28	372	5,916	21,122	321,112	117
				57			253	317	11	690	1,616	118
				1,103	72	50			3,096	16,021	139,890	119
				358	20	52			130	41	24,523	120
				553	36	43			45	3,567	64,528	121
1,295	750	20		494					39	792	41,916	122
									6	608	614	123
\$16,837	\$44,450	\$2,078	\$21,093	\$14,325	\$705	\$1,373	\$2,350	\$1,624	\$52,749	\$136,382	\$2,099,782	
\$92	\$2,000	\$80		\$670	\$40	\$100			\$5,175	\$4,241	\$136,044	124
	17,200	201	\$5,889	1,333	50	150	\$348	\$110	1,395	4,298	108,770	125
				100	8	35			3,013	2,010	13,584	126
\$92	\$19,200	\$281	\$5,889	\$2,103	\$104	\$285	\$348	\$110	\$9,583	\$10,549	\$258,398	
\$1,133		\$370		\$250	\$84	\$240	\$65	\$164	\$7,119	\$2,002	\$37,144	127
5,700			\$2,000	3,885	612		136	162	133,143	26,479	589,274	128
8,417	\$108,780	7,259	10,636	9,991	4,018	1,250	5,554	10,573	214,172	25,371	647,197	129
	5,525	211				5			13	217	17,086	130
1,596	8,800	31		660	53	183		24	4,601	3,030	46,600	131
				1,566	105	686	985	505	247	416	5,743	132
3,655	15,417	1,609		687	177	500			80,014	5,138	192,855	133
470				32		45			9	387	35,830	134
	1,100	70		123	28	14			2,317	441	6,469	135
1,527	212,932	10,411	7,241	12,292	7,360	3,600	514	2,048	330,968	62,763	2,466,361	136
1,444	14,500	357		1,482	136	240	1,100	1,264	3,143	3,753	88,172	137
					11	120			33	1,268	3,196	138
				70	22	6			9	829	873	139
				600	128	165	322	1,441	1,872	2,243	33,261	140
1,794	32,000	1,654		3,119	780	600	163	50	497	2,738	13,031	141
			2,600	3,867	389	650	265	534	7,323	2,221	347,266	142
112			3,527					543	9,223	2,715	156,982	143
				222	8	60			23,432	11,197	413,367	144
955				1,576	37	300			761	3,206	15,553	145
88	316,600	2,438	42,892	10,350	544	2,499	2,571	1,032	2,573	4,280	69,972	146
225				25					92,886	34,092	1,611,957	147
									14	4,673	6,304	148
16,347	3,250	3,139	12,592	5,245	1,046		864	1,605	135,793	30,156	828,554	150
		40		50	16				10	1,399	3,043	151
					2	2			93	344	5,262	152
110	24,500	362		90	17				73,853	2,154	122,148	153
430			2,100	2,000	132	435	5,221		7,283	8,440	197,227	154
	2,880	607		1,599	42	200	313	487	3,957	4,526	54,310	155
484				420	10	275			79	2,436	10,582	156
		120			8				97	1,499	3,251	157
1,433	31,600	362	2,206	508	93	124	82	311	356	460	119,603	158
\$45,920	\$777,884	\$29,665	\$85,794	\$60,709	\$15,840	\$12,199	\$18,252	\$22,419	\$1,135,892	\$249,872	\$8,148,643	

The name of the next association in alphabetical order first appears on page 440.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January 1, 1917	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1917	Borrowing members	Shares held by borrowing members	Non-borrowing members
MONROE COUNTY								
106	Columbia Banking, Saving and Loan Association	30,200	5,104	6,274	29,030	527	10,562	1,609
107	Consolidated Saving and Loan Association	4,206	1,123	746	4,583	120	2,499	263
108	Despatch Co-operative Savings and Loan Association	1,173	57	214	1,016	28	402	38
109	Dime Banking and Loan Association	6,833	1,155	920	7,068	169	2,750	506
110	Equity Co-operative Savings and Loan Association	5,703	513	33	6,183	64	1,381	323
111	Fairport Permanent Loan Association	1,887	234	353	1,768	56	692	107
112	Genesee Falls Permanent Savings and Loan Association	316		53	263	8	131	18
113	Home-Builders Co-operative Savings and Loan Ass'n	510	56	49	517	20	202	43
114	Homestead Loan Association	1,187	283	323	1,147	39	529	78
115	Hudson Street Permanent Saving and Loan Association	170	5	24	151	9	103	9
116	Pinnacle Avenue Savings and Loan Association	1,916	301	323	1,894	101	1,255	399
117	Profit Loan Association	7,934	1,018	270	8,682	175	5,476	369
118	Security Loan Association				118			14
119	Twentieth Ward Co-operative Savings and Loan Ass'n	6,297	1,355	744	6,888	99	1,339	599
120	Union Permanent Savings and Loan Association	1,320	297	339	1,238	30	534	143
121	United Permanent Savings and Loan Association	1,568	322	248	1,642	49	436	242
122	Wadsworth Dime Banking, Aid and Loan Association	1,328	260	88	1,500	31	708	82
123	Western Savings and Loan Association (The)							
	Total	72,666	12,023	11,001	73,688	1,525	28,999	4,842
NASSAU COUNTY								
124	Hempstead Co-operative Building and Loan Association	2,985	941	462	3,464	147	1,265	528
125	Pt. Washington Bldg. and L. Ass'n of Queens County, N. Y.	3,001	447	550	2,898	67	725	259
126	Rockville Centre Savings and Loan Association	343	20	37	326	10	118	35
	Total	6,329	1,408	1,049	6,688	224	2,108	822
NEW YORK COUNTY								
127	American Co-operative Savings and Loan Association	1,395	135	92	1,438	29	216	159
128	Bank Clerks' Co-op. Bldg. and Loan Ass'n of N. Y. City	21,560	5,923	5,583	21,900	269	4,735	2,398
129	Bankers' Loan and Investment Company	15,807	12,630	5,075	23,412	52	1,589	1,062
130	California Perfume Company Employees' Sav. and Loan Ass'n	463	243	169	537			97
131	Citizens' Saving and Loan Association of New York City	610	74	110	574	27	174	140
132	Co-operative Building Bank (The)	2,837		20	2,817	19	159	293
133	Co-operative Savings and Loan Association of New York	3,686	434	57	4,063	27	1,446	251
134	Edgehill Co-operative Savings and Loan Association	440		440				
135	First Bohemian-Slavonic Co-op. Sav. and Loan Ass'n (The)	170	3	37	136	11	32	31
136	Franklin Society for Home Building and Savings (The)	172,118	59,863	37,573	194,408	1,022	20,332	8,090
137	German-American B. and L. Ass'n of the City of N. Y. (The)	1,933	687	400	2,220	43	886	285
138	Greenwich Building and Loan Association	159	43	29	173	1	24	35
139	Harlem River Building, Loan and Savings Association	90			90			7
140	Manhattan Savings and Loan Association	817	305	150	972	14	302	138
141	Mount Morris Co-operative Building and Loan Ass'n	3,053		12	3,041	7	23	327
142	New York and Suburban Co-op. Bldg. and Loan Ass'n (The)	13,571	2,068	2,312	13,327	321	3,912	1,368
143	New York Co-operative Building and Loan Ass'n (The)	5,554	1,139	1,257	5,436	111	1,475	560
144	New York Edison Savings and Loan Association (The)	10,475	2,129	2,812	9,792	317	3,208	1,026
145	Polonia Co-operative Savings and Loan Association	468	7	13	462			92
146	Railroad Brotherhoods' Savings and Building Association	2,756	186	417	2,525	41	460	278
147	Railroad Co-operative Building and Loan Ass'n (The)	65,375	12,058	5,655	71,778	576	9,458	3,853
148	Rural Savings and Loan Association	544	150	99	595	3	105	45
149	Scandinavian B. and Mut. L. Ass'n of N. Y. and Brooklyn	80			80			14
150	Serial Building, Loan and Savings Institution	27,982	8,570	5,710	30,842	399	3,960	2,990
151	Sherman Park Bau-Verein, No. 1	101	2	9	94	6	32	25
152	Star Co-operative Building and Loan Association	118	8	19	107	3	25	18
153	Steamship Clerks' Savings and Loan Association	1,136	522	486	1,172	44	376	117
154	Teachers' Building and Loan Ass'n of New York City	4,858	578	834	4,602	24	211	861
155	Teachers' Co-op. Bldg. and Loan Ass'n of the City of N. Y.	1,626	398	564	1,460	29	351	200
156	Union Square Permanent Co-op. Bldg. and Loan Ass'n	558	38	15	581	18	165	106
157	West End Co-op. Bldg. and Loan Ass'n (Permanent)	147		4	143	1	1	21
158	West Side Mut. Bldg., L. and S. Ass'n of the City of N. Y.	3,330	702	439	3,593	58	1,463	186
	Total	363,817	108,945	70,392	402,370	3,472	55,130	25,648

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS															
Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Fied and unpaid withdrawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real estate taken during year	Number	
18,468	1,009	10,631	\$46,077	\$11,086		\$119,749	\$2,748		\$1,189,200	\$6,500	7	4	4	106	
2,084	138	849	12,807				2,176		250,425	12,200	1	1	1	107	
614	9	128	1,752	15			162	\$11	41,900					108	
4,318	343	5,119	3,086				1,954		272,050				2	109	
4,802	120	1,217	7,473	7,956			1,057		143,676					110	
1,076	54	356	3,902			10,541	487		69,200	1,800	5	3	2	111	
132	5	61	244	339			549		14,650					112	
315	14	88	1,536				25		36,100					113	
618	47	377	1,446	1,493		5,145	1,385		70,689	10,798	3	1		114	
48	9	68	216	92			384		10,300					115	
639	182	849	5,409			17,348	1,070		125,525					116	
3,206	259	2,999	25,111				2,285		547,600		10	1	1	117	
118	3	11			\$4,726		57							118	
5,549	268	2,035	8,277			11,352	1,261		135,900					119	
704	54	241	2,134				490		53,640					120	
1,206	101	501	4,266				657		85,890					121	
792	39	299	2,342	1,295			503		70,700					122	
														123	
44,689	2,654	25,829	\$126,078	\$22,276	\$4,726	\$164,135	\$17,250	\$11	\$3,117,355	\$31,298	26	10	10		
2,199	182	976	\$13,342	\$92			\$867		\$243,800					124	
2,173	135	1,115	12,877			\$29,743	1,649		197,350			3	2	125	
208	22	199	2,084			4,931	143		27,000					126	
4,580	339	2,290	\$28,253	\$92		\$34,674	\$2,659		\$468,150			3	2		
1,222	44	328	\$1,570	\$1,026		\$587	\$608		\$40,175		1	1		127	
17,165	837	6,022	52,607	5,700		38,600	6,247		428,889		1		1	128	
21,823	450	4,590	2,126	16,137		8,000	16,260	\$31	238,221		1	1		129	
537	54	239	659				17		7,900					130	
400	36	125	1,218	1,596			1,002		30,489					131	
2,658	89	561			\$20,204	1,000	2,422		5,100					132	
2,617	105	2,107	1,364	3,685			1,851		123,750	\$4,000				133	
			856	470			77							134	
104	15	42	764				158		12,000					135	
174,076	*	*		95,104			26,657	250	644,450	13,350	9	4	4	136	
1,334	38	134	4,654	1,444			2,079		88,661		1		1	137	
149	25	111	331				151							138	
90							2							139	
670	26	136	864	260			140		10,500					140	
3,018	118	990			54,337		948	8	12,916					141	
9,415	825	6,691	34,506	1,794		28,255	4,517		772,500					142	
3,961	230	1,522	15,491	112		31,750	5,101		284,877		1	1		143	
6,584	236	1,030	21,211	5,750		1,821	556		369,630		1	1	1	144	
462	53	311	50	1,030			640		20,000					145	
2,065	107	688	5,323				1,961		68,450					146	
62,320	*	*	30,896	80,218		7,091	14,486		1,892,851		7	5	5	147	
490	12	95	251	247			202			7,900				148	
80	1	5												149	
26,882	1,449	12,477	9,012	37,874			6,957		419,047	33,159	2	2	3	150	
62	1	3	387				1,018		9,000					151	
82	*	*	533				15							152	
796	35	195	1,194	277			184		18,700					153	
4,381	798	3,918	14,207	430		72,525	3,026		249,688		2	1	1	154	
1,109	179	893	3,335			5,530	1,981		99,490					155	
416	38	115	1,092	484			748		29,800					156	
142	7	37			11,173		14		375					157	
2,130	107	1,513	5,737	1,433		274	762		59,600		2	1	1	158	
347,240	5,915	44,788	\$210,238	\$255,071	\$35,714	\$196,653	\$99,659	\$289	\$5,937,059	\$58,409	28	17	18		

The name of the next association in alphabetical order first appears on page 440.
 *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				
159	Home Co-operative Savings and Loan Association	\$78,390	\$1,550	\$500
160	Lockport Saving and Loan Association	179,890	5,200	7,000
161	Niagara Permanent Savings and Loan Association (The)	3,031,152	104,231	10,500
	Total	\$3,289,432	\$110,981	\$18,000
ONEIDA COUNTY				
162	Cornhill Building and Loan Association	\$520,150	\$14,055	\$4,500
163	Homestead Aid Association of Utica (The)	4,001,184	185,847	61,369
164	Homestead Aid Association of Whitestown, N. Y. (The)	80,202	1,130	
165	Mutual Savings, Loan and Building Association of Rome, N. Y.	420		1,500
166	Oriskany Falls Co-operative Savings and Loan Association	33,800		
	Total	\$4,635,756	\$201,032	\$67,369
ONONDAGA COUNTY				
167	Fair City Co-operative Savings and Loan Association	\$6,500	\$2,010	
168	Syracuse Co-operative Savings and Loan Association	234,400	20,245	
	Total	\$240,900	\$22,255	
ONTARIO COUNTY				
169	Geneva Permanent Loan and Saving Association	\$1,000,786	\$44,957	\$11,490
ORANGE COUNTY				
170	Building and Loan Association of Newburgh, N. Y. (The)	\$361,850	\$10,110	
171	Co-operative Loan and Savings Society	401,350	6,450	\$1,000
172	Goshen Co-operative Savings and Loan Association (The)	71,500	950	
173	Homestead Building and Loan Association	257,215	18,900	17,750
174	Orange County Building and Loan Association, No. 2 (The)	331,400		1,000
175	Port Jervis Real Estate and Loan Association	1,052,000	28,975	1,000
176	Port Jervis Savings and Loan Association, No. 1	188,025	3,155	600
177	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York	104,100	3,853	2,000
178	Warwick, Monroe and Chester Building and Loan Association	193,480	5,645	10,000
	Total	\$2,960,920	\$78,038	\$33,350
ORLEANS COUNTY				
179	Medina Savings and Loan Association	\$352,962		\$2,000
180	Orleans County Co-operative Savings and Loan Association	5,300		
	Total	\$358,262		\$2,000
OSWEGO COUNTY				
181	Dime Building and Loan Association (The)	\$844,430	\$20,940	\$48,200
182	Frontier Permanent Building and Loan Association	38,200	1,900	1,003
183	Lake City Building and Loan Association	220,055	4,750	2,007
184	Reciprocity Building and Loan Association	192,775		3,000
185	Security Building and Loan Association (The)	376,140	46,380	12,500
	Total	\$1,671,600	\$73,970	\$66,710
OTSEGO COUNTY				
186	Oneonta Building and Loan Association (The)	\$801,148	\$28,445	\$5,000

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	
			\$320					\$80,760	159
\$1,000	\$9,113	\$41,000	8,852	\$125				201,067	160
			1,647				\$1,061	3,199,704	161
\$1,000	\$9,113	\$41,000	\$10,819	\$125			\$1,061	\$3,481,531	
		\$20,000	\$340			\$869		\$539,914	162
			44,722			2,867	\$2,159	4,318,148	163
			2,032	\$50		25	15	83,454	164
\$1,000			2,254					4,174	165
			9					34,809	166
\$1,000		\$20,000	\$49,357	\$50		\$3,761	\$2,174	\$4,980,499	
			\$3,437					\$11,947	167
			1,172	\$166	\$364	\$32		256,379	168
			\$4,609	\$166	\$364	\$32		\$268,326	
\$4,000		\$5,791	\$26,150	\$1,684			\$164	\$1,095,022	169
\$2,000			\$820	\$337		\$194	\$41	\$375,352	170
	\$778		3,054	123		1,774	27	414,556	171
			1,277					73,727	172
			11,926	50			137	305,978	173
		\$1,473	3,730	35				337,638	174
	2,713	28,796	43,268	1,059			646	1,158,457	175
	2,252		1,833	320		992	29	197,206	176
		6,646	3,152	45		1,703	2,204	123,703	177
			9,504	95		2,030		220,754	178
\$2,000	\$5,743	\$36,915	\$78,564	\$2,064		\$6,693	\$3,084	\$3,207,371	
			\$12,647				\$1	\$367,610	179
			1,447					6,747	180
			\$14,094				\$1	\$374,357	
\$2,000	\$1,457	\$23,375	\$11,866	\$1,900		\$5,403	\$7,494	\$967,065	181
	406		1,966	75			1	43,545	182
	4,350	10,141	5,604	223			2	247,132	183
	750	2,326	1,501	25		290	396	201,063	184
		18,069	15,985	374		3,854	748	474,050	185
\$2,000	\$6,957	\$53,911	\$36,922	\$2,597		\$9,547	\$8,641	\$1,932,855	
	\$5,677	\$11,840	\$31,374	\$681			\$36	\$884,201	186

The name of the next association in alphabetical order first appears on page 450.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
NIAGARA COUNTY				
159	Home Co-operative Savings and Loan Association.....	\$64,768		\$10,378
160	Lockport Saving and Loan Association.....	157,931		26,074
161	Niagara Permanent Savings and Loan Association (The).....	2,722,880		254,981
	Total.....	\$2,945,579		\$291,433
ONEIDA COUNTY				
162	Cornhill Building and Loan Association.....	\$419,940		\$76,661
163	Homestead Aid Association of Utica (The).....	3,153,719	\$9,027	643,939
164	Homestead Aid Association of Whitestown, N. Y. (The).....	49,211		21,856
165	Mutual Savings, Loan and Building Association of Rome, N. Y.....	3,849		178
166	Oriskany Falls Co-operative Savings and Loan Association.....	28,728		1,423
	Total.....	\$3,655,447	\$9,027	\$744,057
ONONDAGA COUNTY				
167	Fair City Co-operative Savings and Loan Association.....	\$10,664		\$1,059
168	Syracuse Co-operative Savings and Loan Association.....	198,796		42,266
	Total.....	\$209,460		\$43,325
ONTARIO COUNTY				
169	Geneva Permanent Loan and Saving Association.....	\$767,170	\$39,162	\$155,588
ORANGE COUNTY				
170	Building and Loan Association of Newburgh, N. Y. (The).....	\$221,410		\$31,348
171	Co-operative Loan and Savings Society.....	373,621		22,381
172	Goshen Co-operative Savings and Loan Association (The).....	62,248		6,024
173	Homestead Building and Loan Association.....	221,738		54,953
174	Orange County Building and Loan Association, No. 2 (The).....	291,707		16,674
175	Port Jervis Real Estate and Loan Association.....	1,031,562		95,520
176	Port Jervis Savings and Loan Association, No. 1.....	166,020	\$1,447	23,847
177	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York.....	83,044	2,000	16,239
178	Warwick, Monroe and Chester Building and Loan Association.....	179,140		37,828
	Total.....	\$2,630,490	\$3,447	\$304,814
ORLEANS COUNTY				
179	Medina Savings and Loan Association.....	\$312,026		\$40,981
180	Orleans County Co-operative Savings and Loan Association.....	5,650		821
	Total.....	\$317,676		\$41,802
OSWEGO COUNTY				
181	Dime Building and Loan Association (The).....	\$735,041		\$127,933
182	Frontier Permanent Building and Loan Association.....	33,592		8,202
183	Lake City Building and Loan Association.....	176,992		59,724
184	Reciprocity Building and Loan Association.....	158,327		32,919
185	Security Building and Loan Association (The).....	356,354		94,239
	Total.....	\$1,460,306		\$323,017
OTSEGO COUNTY				
186	Oneonta Building and Loan Association (The).....	\$719,495	\$1,250	\$92,789

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	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
		\$4,121		\$629	\$855		\$9	\$80,760	159
\$1,430		6,500		1,103	8,000		29	201,067	160
		42,000		74,842	105,000		1	3,199,704	161
\$1,430		\$52,621		\$76,574	\$113,855		39	\$3,481,531	
\$2,000		\$13,950		\$12,956	\$13,506		\$901	\$539,914	162
11,100		374,321		15,038	109,446		1,558	4,318,148	163
		10,620		443	1,322		2	83,454	164
				121	25		1	4,174	165
		3,037		624	995		2	34,809	166
\$13,100		\$401,928		\$29,182	\$125,294		\$2,464	\$4,980,499	
				\$18	\$205		\$1	\$11,947	167
		\$1,000		2,699	11,617		1	256,379	168
		\$1,000		\$2,717	\$11,822		\$2	\$268,326	
\$24,493			\$74,800	\$12,805	\$21,001		\$3	\$1,095,022	169
\$8,377	\$7,750	\$63,660	\$38,000	\$558	\$3,830		\$369	\$375,352	170
				3,789	5,044		9,721	414,556	171
1,200				3,751	503		1	73,727	172
51				13,413	14,000		1,823	305,978	173
3,100		6,000		16,009	4,146		2	337,638	174
2,500				8,828	20,045		2	1,158,457	175
				241	4,232		1,419	197,206	176
		12,690		4,565	5,089		76	123,703	177
					3,785		1	220,754	178
\$15,228	\$7,750	\$82,350	\$38,000	\$51,154	\$60,724		\$13,414	\$3,207,371	
				\$5,102	\$9,500		\$1	\$367,610	179
					274		2	6,747	180
				\$5,102	\$9,774		\$3	\$374,357	
\$1,825		\$20,000	\$18,000	\$31,833	\$22,650		\$9,783	\$967,065	181
				480	1,053		218	43,545	182
				24	9,765		624	247,132	183
		1,900		22	5,875	\$2,018	2	201,063	184
600				11,106	11,550		1	474,050	185
\$2,425		\$21,900	\$18,000	\$43,465	\$50,896	\$2,018	\$10,628	\$1,932,855	
\$1,075		\$27,852		\$9,437	\$32,301		\$2	\$884,201	186

The name of the next association in alphabetical order first appears on page 450.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand January	Dues received	Prior mortgages	Money borrowed
		1, 1917			
NIAGARA COUNTY					
159	Home Co-operative Savings and Loan Association	\$914	\$24,656		\$5,771
160	Lockport Saving and Loan Association	10,533	53,433		6,500
161	Niagara Permanent Savings and Loan Association (The)	16,218	1,094,678		47,000
	Total	\$27,665	\$1,172,767		\$59,271
ONEIDA COUNTY					
162	Cornhill Building and Loan Association	\$585	\$145,615		\$66,057
163	Homestead Aid Association of Utica (The)	29,830	621,292		709,340
164	Homestead Aid Association of Whitestown, N. Y. (The)	1,169	16,062		29,493
165	Mutual Savings, Loan and Building Association of Rome, N. Y.	546	15,281		
166	Oriskany Falls Co-operative Savings and Loan Association	2,004	14,579		30,162
	Total	\$34,134	\$812,829		\$835,052
ONONDAGA COUNTY					
167	Fair City Co-operative Savings and Loan Association	\$1,448	\$4,923		
168	Syracuse Co-operative Savings and Loan Association	328	37,392		\$4,200
	Total	\$1,776	\$42,315		\$4,200
ONTARIO COUNTY					
169	Geneva Permanent Loan and Saving Association	\$8,434	\$625,068		
ORANGE COUNTY					
170	Building and Loan Association of Newburgh, N. Y. (The)	\$572	\$60,783	\$5,550	\$101,764
171	Co-operative Loan and Savings Society	598	80,895		16,000
172	Goshen Co-operative Savings and Loan Association (The)	5,369	11,792		4,700
173	Homestead Building and Loan Association	29,613	41,727		
174	Orange County Building and Loan Association, No. 2 (The)	3,519	73,795		6,000
175	Fort Jervis Real Estate and Loan Association	33,576	209,453		
176	Fort Jervis Savings and Loan Association, No. 1	6,417	31,364		2,400
177	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York	5,335	15,832		4,765
178	Warwick, Monroe and Chester Building and Loan Association	11,823	39,582		2,000
	Total	\$96,822	\$565,223	\$5,550	\$227,629
ORLEANS COUNTY					
179	Medina Savings and Loan Association	\$24,546	\$101,029		\$5,000
180	Orleans County Co-operative Savings and Loan Association	1,154	845		
	Total	\$25,700	\$101,874		\$5,000
OSWEGO COUNTY					
181	Dime Building and Loan Association (The)	\$18,801	\$281,530		\$21,600
182	Frontier Permanent Building and Loan Association		10,081		
183	Lake City Building and Loan Association	127	41,173		
184	Reciprocity Building and Loan Association	286	40,482		1,900
185	Security Building and Loan Association (The)	5,753	80,768		
	Total	\$24,967	\$454,034		\$23,500
OTSEGO COUNTY					
186	Oneonta Building and Loan Association (The)	\$10,031	\$347,853		\$35,756

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	
\$10,010	\$700		\$221	\$80	\$4,231	\$536		\$264	\$3	\$47,386	159
26,810	4,290		331	175	10,816	622		854	74	114,438	160
254,667	350,378		1,305	105	171,454	18,376	\$3,100	\$1,672	5,809	1,964,762	161
\$291,487	\$355,368		\$1,857	\$360	\$186,501	\$19,534	\$3,100	\$2,790	\$5,886	\$2,126,586	
\$111,425	\$9,650		\$175	\$719	\$23,441	\$8,747		\$415	\$837	\$367,666	162
435,810	89,995		704	1,271	197,038	7,287	\$600	2,135	13,651	2,108,953	163
6,100			24	16	3,133	1,399		2	3	57,401	164
17,993				15	436			30	3	34,304	165
16,200			61	66	2,168				1	65,241	166
\$587,528	\$99,645		\$964	\$2,087	\$226,216	\$17,433	\$600	\$2,582	\$14,495	\$2,633,565	
	\$1,435		\$18	\$15	\$538			\$29	\$3	\$8,409	167
\$30,350	40,185			84	14,949			319	2	127,809	168
\$30,350	\$41,620		\$18	\$99	\$15,487			\$348	\$5	\$136,218	
\$106,793	\$16,604	\$9	\$12	\$29	\$51,576	\$9,190		\$424	\$54,886	\$873,025	169
\$12,300	\$6,420			\$282	\$16,063				\$3	\$293,737	170
30,200	3,575			494	18,319	\$954		\$143	97	151,275	171
4,275	50		\$40	44	3,812			115	2	30,199	172
15,000	5,195		39	17	14,359	1,533		178	18,385	129,046	173
29,300			46	307	15,800			\$156	82	129,005	174
99,108	10,375	\$3,734	83	693	47,437	3,125	2,147		615	410,346	175
27,750	1,515		8	77	7,629	885			1,519	89,564	176
25,230	1,325			557	7,216			94	176	60,530	177
12,950	1,830			111	10,593			359	428	79,676	178
\$269,113	\$30,285	\$3,734	\$216	\$2,582	\$141,228	\$6,497	\$2,303	\$889	\$21,307	\$1,373,378	
\$42,227			\$451	\$857	\$20,710				\$3	\$194,823	179
1,000					337					3,336	180
\$43,227			\$451	\$857	\$21,047				\$3	\$198,159	
\$88,657	\$48,310	\$2,836	\$379	\$96	\$44,917	\$17,626	\$710	\$2,348	\$9,634	\$537,444	181
3,400	2,150		22		1,828	881			240	18,602	182
20,745	3,650		58		11,675	5,579		22	1,167	84,196	183
19,650			28		9,577	932	26		130	73,061	184
50,400	53,789	1,775	151		22,509	11,221	272	606	342	227,586	185
\$182,852	\$107,899	\$4,611	\$638	\$96	\$90,506	\$36,289	\$1,008	\$2,976	\$11,513	\$940,889	
\$92,007	\$22,927		\$209	\$1,151	\$47,113	\$2,104	\$917	\$614	\$3,242	\$563,924	186

The name of the next association in alphabetical order first appears on page 450.

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
NIAGARA COUNTY						
159	Home Co-operative Savings and Loan Association.....	\$27,820	\$500	\$8,491	.....	\$658
160	Lockport Saving and Loan Association.....	40,170	5,720	29,507	\$18,070	3,957
161	Niagara Permanent Savings and Loan Association (The)....	892,460	353,879	405,745	224,023	6,692
	Total.....	\$960,450	\$360,099	\$443,743	\$242,093	\$11,307
ONEIDA COUNTY						
162	Cornhill Building and Loan Association.....	\$116,450	\$10,560	\$47,726	\$71,500	\$8,218
163	Homestead Aid Association of Utica (The).....	586,005	101,934	270,947	393,973	48,389
164	Homestead Aid Association of Whitestown, N. Y. (The).....	16,450	.....	5,907	7,400	3,336
165	Mutual Savings, Loan and Building Association of Rome, N. Y. ....	.....	.....	27,727	.....	571
166	Oriskany Falls Co-operative Savings and Loan Association.....	6,100	.....	23,710	.....	.....
	Total.....	\$725,005	\$112,494	\$376,017	\$472,873	\$60,514
ONONDAGA COUNTY						
167	Fair City Co-operative Savings and Loan Association.....	.....	\$1,235	\$2,321	\$1,205	\$101
168	Syracuse Co-operative Savings and Loan Association.....	\$42,400	44,815	8,613	19,193	1,359
	Total.....	\$42,400	\$46,050	\$10,934	\$20,398	\$1,460
ONTARIO COUNTY						
169	Geneva Permanent Loan and Saving Association.....	\$228,061	\$25,216	\$477,093	\$28,127	\$33,483
ORANGE COUNTY						
170	Building and Loan Association of Newburgh, N. Y. (The)....	\$104,720	\$7,745	\$21,050	\$7,389	\$1,972
171	Co-operative Loan and Savings Society.....	87,450	650	29,772	400	3,270
172	Gothen Co-operative Savings and Loan Association (The)....	18,850	950	3,165	.....	412
173	Homestead Building and Loan Association.....	44,618	4,660	5,282	26,660	592
174	Orange County Building and Loan Association, No. 2 (The)....	76,200	.....	31,255	5,425	1,485
175	Port Jervis Real Estate and Loan Association.....	209,258	18,802	95,803	.....	7,908
176	Port Jervis Savings and Loan Association, No. 1.....	26,425	2,295	30,664	18,400	4,187
177	Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York.....	14,980	1,368	7,204	19,228	2,215
178	Warwick, Monroe and Chester Building and Loan Association.....	30,500	1,865	6,434	15,609	1,092
	Total.....	\$613,001	\$38,335	\$230,629	\$93,111	\$23,133
ORLEANS COUNTY						
179	Medina Savings and Loan Association.....	\$55,855	.....	\$44,541	\$70,016	\$3,278
180	Orleans County Co-operative Savings and Loan Association.....	400	.....	1,206	.....	161
	Total.....	\$56,255	.....	\$45,747	\$70,016	\$3,439
OSWEGO COUNTY						
181	Dime Building and Loan Association (The).....	\$114,525	\$17,800	\$175,760	\$65,700	\$47,406
182	Frontier Permanent Building and Loan Association.....	5,950	2,600	5,609	.....	461
183	Lake City Building and Loan Association.....	9,250	5,800	38,170	.....	12,420
184	Reciprocity Building and Loan Association.....	16,275	.....	40,166	.....	7,884
185	Security Building and Loan Association (The).....	20,442	57,155	25,679	73,225	3,057
	Total.....	\$166,442	\$83,355	\$285,384	\$138,925	\$71,228
OTSEGO COUNTY						
186	Oneonta Building and Loan Association (The).....	\$217,900	\$24,431	\$145,817	\$64,600	\$25,673

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, 1917		Total
	\$8,397	\$337		\$270	\$48				\$545	\$320	\$47,386	159
\$50,468	5,000	460		800	126	\$100	1,293	\$204	7,115	8,852	114,438	160
\$50,468	\$13,397	\$818		9,464	931			\$708	11,788	1,647	1,964,762	161
				\$10,534	\$1,105	\$1,393	\$204	\$708	\$19,448	\$10,819	\$2,126,586	
	\$104,152	\$2,389		\$950	\$17	\$2			\$5,362	\$340	\$367,666	162
	569,090	14,932		5,000	252			\$430	73,279	44,722	2,108,953	163
	21,673	341		150	32			86	26	2,032	57,401	164
	1,892	29		208	32				1,593	2,254	34,304	165
	34,600	657		60	15				90	9	65,241	166
	\$731,407	\$18,348		\$6,366	\$316	\$2		\$516	\$80,350	\$49,357	\$2,633,565	
		\$2		\$50	\$17				\$41	\$3,437	\$8,409	167
	\$7,200	67		2,303	32	\$399			256	1,172	127,809	168
	\$7,200	\$69		\$2,353	\$49	\$399			\$297	\$4,609	\$136,218	
\$428	\$7,000	\$3,396		\$7,208	\$1,325	\$1,000			\$34,538	\$26,150	\$873,025	169
\$1,293	\$142,460	\$3,898		\$750	\$191				\$1,449	\$820	\$293,737	170
8,209	16,000	240		867	80	\$100			1,183	3,054	151,275	171
670	4,700	31		100	11				33	1,277	30,199	172
7,076		45	\$1,907	625	40	66			34,577	11,926	129,046	173
26,894				634	25	75	\$27	\$35	1,086	3,730	129,005	174
1,940	2,400	156		2,994	139	80	1,825	1,132	2,243	43,268	410,346	175
				382	16	75			791	1,833	89,564	176
	3,700	778	2,000	325	26	60	28	87	5,379	3,152	60,530	177
	3,650	41		370	112	60			10,439	9,504	79,676	178
\$46,082	\$172,910	\$5,189	\$3,907	\$7,047	\$640	\$516	\$1,880	\$1,254	\$57,180	\$78,564	\$1,373,378	
	\$5,000	\$15		\$1,140	\$202	\$24			\$2,105	\$12,647	\$194,823	179
				100		6			16	1,447	3,336	180
	\$5,000	\$15		\$1,240	\$202	\$30			\$2,121	\$14,094	\$198,159	
\$11,644	\$21,600	\$1,813	\$11,341	\$4,136	\$435		\$151	\$916	\$52,351	\$11,866	\$537,444	181
				244	2	\$60			1,710	1,966	18,602	182
1,358			7,800	840	11	96	132	501	2,214	5,604	84,196	183
1,187			1,362	951	15	90			3,630	1,501	73,061	184
2,108		13	13,748	1,133	44	200	143	1,039	13,615	15,985	227,586	185
\$16,297	\$21,600	\$1,826	\$34,251	\$7,304	\$507	\$446	\$426	\$2,456	\$73,520	\$36,922	\$940,889	
\$4,243	\$39,110	\$1,458		\$2,718	\$467	\$240	\$266	\$282	\$5,325	\$31,374	\$563,924	186

The name of the next association in alphabetical order first appears on page 450.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January	Shares issued during the	Shares withdrawn during	Shares in force Decem-	Borrowing	Shares held by borrow-	Non-borrowing
		1, 1917	year	the year	ber 31, 1917	members	ing members	members
NIAGARA COUNTY								
159	Home Co-operative Savings and Loan Association.....	1,622	873	465	2,030	60	603	209
160	Lockport Saving and Loan Association.....	3,931	1,324	1,248	4,007	193	1,437	458
161	Niagara Permanent Savings and Loan Association (The)....	52,139	19,824	8,071	63,892	1,393	24,637	4,927
	Total.....	57,692	22,021	9,784	69,929	1,646	26,677	5,594
ONEIDA COUNTY								
162	Cornhill Building and Loan Association.....	14,926	3,237	2,607	15,556	273	5,580	710
163	Homestead Aid Association of Utica (The).....	81,648	14,325	10,400	85,573	2,829	41,709	3,110
164	Homestead Aid Association of Whitestown N. Y. (The)....	1,075	258	45	1,288	57	431	115
165	Mutual Savings, Loan and Building Assn. of Rome, N. Y....	582	.....	369	213	1	4	40
166	Oriskany Falls Co-operative Savings and Loan Ass'n.....	805	244	224	825	31	338	70
	Total.....	99,036	18,064	13,645	103,455	3,191	48,062	4,045
ONONDAGA COUNTY								
167	Fair City Co-operative Savings and Loan Association.....	438	75	163	350	9	122	37
168	Syracuse Co-operative Savings and Loan Association.....	3,100	348	348	3,100	121	1,394	230
	Total.....	3,538	423	511	3,450	130	1,516	267
ONTARIO COUNTY								
169	Geneva Permanent Loan and Saving Association.....	20,483	7,755	6,784	21,454	285	5,920	2,466
ORANGE COUNTY								
170	Building and Loan Association of Newburgh, N. Y. (The)...	3,500	1,180	544	4,136	175	1,962	328
171	Co-operative Loan and Savings Society.....	5,281	1,069	452	5,898	251	2,039	507
172	Goshen Co-operative Savings and Loan Association (The)...	1,017	158	72	1,103	37	379	93
173	Homestead Building and Loan Association.....	3,449	447	316	3,580	110	1,340	290
174	Orange County Building and Loan Assn., No. 2 (The).....	4,476	1,148	727	4,897	193	1,657	568
175	Port Jervis Real Estate and Loan Association.....	15,862	2,869	1,548	17,183	532	5,047	1,225
176	Port Jervis Savings and Loan Association, No. 1.....	1,890	206	372	1,724	125	921	137
177	Union Building and Loan Association of the Town of Wood-							
	bury, County of Orange, State of New York.....	1,420	217	216	1,421	58	596	150
178	Warwick, Monroe and Chester Building and Loan Assn.....	3,092	409	242	3,259	153	1,051	325
	Total.....	39,987	7,703	4,489	43,201	1,634	14,992	3,623
ORLEANS COUNTY								
179	Medina Savings and Loan Association.....	8,052	1,807	2,218	7,641	308	1,908	961
180	Orleans County Co-operative Savings and Loan Assn.....	144	5	15	134	4	30	24
	Total.....	8,196	1,812	2,233	7,775	312	1,938	985
OSWEGO COUNTY								
181	Dime Building and Loan Association (The).....	27,519	6,101	5,517	28,103	821	8,579	1,886
182	Frontier Permanent Building and Loan Association.....	1,596	251	52	1,795	41	518	72
183	Lake City Building and Loan Association.....	6,638	241	308	6,571	168	2,819	276
184	Reciprocity Building and Loan Association.....	6,136	389	807	5,718	246	1,977	247
185	Security Building and Loan Association (The).....	16,867	2,827	3,684	16,010	422	6,057	672
	Total.....	58,756	9,809	10,368	58,197	1,698	19,950	3,153
OTSEGO COUNTY								
186	Oneonta Building and Loan Association (The).....	8,775	2,412	1,215	9,972	566	3,330	1,003

NOTE.—The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on installment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid withdrawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real estate taken during year	Number
1,427	71	399	\$4,193	.....	.....	.....	\$326	.....	\$78,390	.....	.....	.....	.....	159
2,570	322	1,402	10,598	.....	.....	\$18,070	1,026	.....	179,890	.....	.....	.....	.....	160
39,255	3,019	22,245	98,908	\$50,468	.....	224,023	12,679	.....	3,031,152	.....	.....	1	.....	161
43,252	3,412	24,046	\$108,699	\$50,468	.....	\$242,093	\$14,031	.....	\$3,289,432	.....	.....	1	.....
9,976	406	5,564	\$24,983	.....	.....	\$71,500	\$1,149	.....	\$518,150	.....	5	1	.....	162
43,864	2,071	29,829	172,319	.....	.....	393,973	7,351	\$247	4,001,184	.....	2	2	.....	163
857	59	321	3,499	.....	.....	7,400	150	.....	80,202	.....	.....	.....	.....	164
209	*	*	131	.....	.....	.....	273	.....	420	.....	.....	.....	.....	165
487	30	174	1,423	.....	.....	.....	75	.....	33,800	.....	.....	.....	.....	166
55,393	2,566	35,888	\$202,355	.....	.....	\$472,873	\$8,998	\$247	\$4,633,756	.....	7	3	.....
228	12	61	\$499	.....	.....	\$1,205	\$79	.....	\$6,500	.....	.....	.....	.....	167
1,706	*	*	11,020	.....	.....	19,193	2,933	.....	234,400	.....	.....	.....	.....	168
1,934	12	61	\$11,519	.....	.....	\$20,398	\$3,012	.....	\$240,900	.....	.....	.....	.....
15,534	1,232	9,882	\$20,943	\$19,864	.....	\$10,131	\$9,858	.....	\$1,000,736	\$118,113	.....	.....	.....	169
2,174	185	1,151	\$9,305	\$1,480	.....	\$7,389	\$1,004	.....	\$361,850	\$3,100	.....	.....	.....	170
3,859	272	1,167	6,565	8,070	.....	400	1,098	.....	401,350	.....	1	2	.....	171
724	34	185	2,379	670	.....	.....	111	.....	70,300	.....	.....	.....	.....	172
2,240	159	817	14,337	.....	.....	26,660	791	.....	257,215	.....	1	.....	.....	173
3,240	242	1,397	5,449	7,218	.....	5,425	770	.....	331,400	.....	.....	1	1	174
12,136	829	6,492	14,092	31,148	.....	.....	4,037	.....	1,039,600	.....	7	.....	.....	175
803	74	503	5,609	2,359	.....	19,784	565	.....	188,025	4,000	.....	.....	.....	176
825	94	606	5,730	.....	.....	15,174	417	.....	104,100	.....	1	1	1	177
2,208	180	739	10,118	.....	.....	15,609	578	.....	193,480	.....	.....	.....	.....	178
28,209	2,069	13,057	\$73,584	\$50,945	.....	\$90,441	\$9,371	.....	\$2,947,320	\$7,100	10	4	2	
5,733	605	2,476	\$20,318	.....	.....	\$70,016	\$1,366	.....	\$352,962	\$4,240	1	.....	.....	179
104	4	11	206	.....	.....	.....	106	.....	5,300	.....	.....	.....	.....	180
5,837	609	2,487	\$20,524	.....	.....	\$70,016	\$1,472	.....	\$358,262	\$4,240	1	.....	.....
19,524	1,220	10,671	\$41,566	\$11,648	.....	\$65,700	\$5,579	.....	\$844,430	\$70,700	3	4	3	181
1,277	30	489	2,228	.....	.....	.....	355	.....	38,200	.....	.....	.....	.....	182
3,752	120	1,853	13,294	1,358	.....	.....	1,019	.....	220,055	.....	2	2	3	183
3,741	145	1,395	7,867	1,187	.....	.....	1,127	.....	192,775	.....	1	1	1	184
9,953	363	4,696	28,400	2,108	.....	73,225	1,437	.....	376,140	.....	1	2	4	185
38,247	1,878	19,104	\$93,355	\$16,301	.....	\$138,925	\$9,517	.....	\$1,671,600	\$70,700	7	9	11	
6,142	539	2,894	\$28,360	\$9,714	.....	\$58,800	\$3,553	.....	\$801,148	\$64,850	1	.....	.....	186

The name of the next association in alphabetical order first appears on page 450.
 * 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				
187	Central Permanent Building and Loan Association (The).....	\$102,150	\$675	
188	Columbia Building and Loan Association.....	158,375	3,360	
189	Flushing Co-operative Savings and Loan Association.....	38,692	400	
190	Long Island City Building and Loan Association.....	309,870	6,105	
191	Long Island Savings and Investment Association.....	47,146	3,500	
192	Queens County Co-operative Savings and Loan Association.....	46,373	2,570	
193	Rockaway Savings and Loan Association.....	22,200		
194	Whitestone Co-operative Savings and Loan Association.....	240,000	14,341	
	Total.....	\$964,806	\$30,951	
RENSSELAER COUNTY				
195	Castleton Building, Savings and Loan Association.....	\$36,700	\$1,500	
196	Industrial Building-Loan and Savings Association of Troy.....	204,800	957	
197	Permanent Savings and Loan Association of Hoosick Falls, N. Y.....	123,175	2,600	\$33,814
198	Pioneer Building-Loan and Savings Association of Troy (The).....	3,799,040	124,177	11,231
199	Troy Co-operative Savings and Loan Association.....	240,650	8,560	10,000
	Total.....	\$4,404,365	\$137,794	\$55,045
RICHMOND COUNTY				
200	Edgewater Co-operative Savings and Building-Loan Association.....	\$691,100	\$26,485	\$10,000
201	New Brighton Co-operative Savings and Loan Association (The).....	176,800	7,650	5,000
202	Northfield Building, Loan and Savings Association (The).....	718,281	14,946	11,700
203	North Shore Building, Loan and Savings Association.....	274,700	1,325	24,625
204	Polish Savings and Loan Association of Richmond County (The).....	348,600	9,800	15,000
205	Port Richmond Co-operative Savings and Loan Association.....	514,350	9,205	12,174
206	Prudential Savings and Loan Association.....	18,000		600
207	Richmond Borough Co-operative Savings and Loan Association.....	56,650	1,880	2,080
208	Richmond County Building and Mutual Loan Association.....	1,080,000	24,195	19,400
209	South Shore Savings and Loan Association.....	26,350		228
210	Staten Island Building, Loan and Savings Association.....	428,300	9,200	45,000
211	Third Ward Savings and Loan Association.....	28,650	935	1,000
212	Tompkinsville Co-operative Savings and Loan Association.....	417,550	21,017	3,500
213	Westerleigh Building, Loan and Savings Association.....	771,255	24,012	10,226
	Total.....	\$5,550,588	\$150,878	\$160,305
ROCKLAND COUNTY				
214	Co-operative Savings and Loan Association of Spring Valley.....	\$156,900	\$100	\$10,000
215	Home Building and Loan Association of Spring Valley.....	113,000	2,670	950
216	Nyaack Building, Co-operative Savings and Loan Association.....	451,215	7,647	11,937
217	Orangetown Savings and Loan Association.....	33,200		
218	Park Co-operative Savings and Loan Association of Pearl River, New York (The).....	225,450	6,620	10,000
219	Provident Building and Loan Association of Haverstraw, N. Y., Inc. (The).....	454,200	4,550	12,417
220	Suffern Savings and Loan Association.....	599,859	14,127	15,025
	Total.....	\$2,033,824	\$35,714	\$60,329
ST. LAWRENCE COUNTY				
221	Canton Savings and Loan Association.....	\$272,835	\$4,850	\$82,454
222	Gouverneur Savings and Loan Association.....	593,335	11,499	216,611
223	Norwood Savings, Loan and Building Association.....	47,555	71	1,500
224	Ogdensburg Savings and Loan Association.....	273,258	150	31,815
225	Potsdam Savings, Loan and Building Association.....	118,310	5,750	1,000
	Total.....	\$1,305,353	\$22,320	\$333,380

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	Instalments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
			\$10,790					\$113,615	187
		\$6,241	15,420				\$287	183,683	188
			652	\$10			1	39,755	189
		7,668	18,387				2	342,032	190
	\$2,387	3,500	2,052				1	58,586	191
\$1,000		7,900	1,139	10		\$1,043	267	60,302	192
1,000			281					23,481	193
			1,104	100		412	132	256,089	194
\$2,000	\$2,387	\$25,309	\$49,825	\$120		\$1,455	\$690	\$1,077,543	
			\$621					\$38,821	195
	\$5,465		4,497				\$175	215,894	196
	1,158		2,900				5,240	168,887	197
\$1,000	27,908	\$29,576	29,174	\$1,291			6,720	4,030,117	198
1,000		5,911	1,818	166			568	267,673	199
\$1,000	\$34,531	\$35,487	\$39,010	\$1,457			\$12,703	\$4,721,392	
		\$4,548	\$32,614	\$300			\$371	\$765,418	200
			5,169	110	\$2,403	\$1,310	184	198,626	201
	\$3,930	3,500	10,500				66	762,923	202
\$1,000		12,885	14,270	225		1,995	93	331,118	203
2,000			4,762	165		126	1	380,454	204
1,000	1,319		6,276					543,324	205
			358					19,958	206
			4,665					66,268	207
	0,259	37,460	25,199	1,731	490	503	7,155	1,209,531	208
1,000		1	1,917			5,132	14	29,510	209
			28,851	200			118	512,613	210
			450			944	32	31,067	211
			3,297				23	447,309	212
1,000	5,301	6,672	5,172	396		2,580	106	826,720	213
\$6,000	\$19,809	\$65,066	\$143,500	\$3,127	\$2,893	\$14,512	\$8,163	\$6,124,839	
		\$1,927	\$3,651	\$14			\$1	\$172,593	214
\$2,000			1,261	359				120,240	215
		4,036	4,341	400			673	480,249	216
			1,092	39				34,331	217
			5,386	208			1	247,665	218
			16,241	557			146	488,111	219
			4,377	33,010	27	\$2,663	1	669,668	220
\$2,000		\$26,581	\$49,298	\$1,047	\$2,663	\$579	\$822	\$2,212,857	
		\$7,186	\$3,976	\$424			\$2	\$371,787	221
\$10,000	\$1,000	17,508	50,684			\$3,098	3,428	907,163	222
			1,973	94			1	51,194	223
2,000			16,218				1	323,442	224
			5,683				1	130,744	225
\$12,000	\$1,000	\$24,694	\$78,534	\$518		\$3,098	\$3,433	\$1,784,330	

The name of the next association in alphabetical order first appears on page 460.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Due shareholders, dues	Due shareholders, mar- tured shares	Due shareholders, divi- dends credited
QUEENS COUNTY				
187	Central Permanent Building and Loan Association (The).....	\$83,506	\$6,555	\$19,839
188	Columbia Building and Loan Association.....	138,136		40,911
189	Flushing Co-operative Savings and Loan Association.....	31,402		4,440
190	Long Island City Building and Loan Association.....	245,870		67,565
191	Long Island Savings and Investment Association.....	43,162		9,059
192	Queens County Co-operative Savings and Loan Association.....	44,360		5,697
193	Rockaway Savings and Loan Association.....	12,696		729
194	Whitestone Co-operative Savings and Loan Association.....	198,854		33,503
	Total.....	\$797,986	\$6,555	\$181,743
RENSSELAER COUNTY				
195	Castleton Building, Savings and Loan Association.....	\$31,749		\$3,281
196	Industrial Building-Loan and Savings Association of Troy.....	167,465		40,425
197	Permanent Savings and Loan Association of Hoosick Falls, N. Y.....	139,339		22,478
198	Pioneer Building-Loan and Savings Association of Troy (The).....	3,303,558		582,803
199	Troy Co-operative Savings and Loan Association.....	203,044		41,258
	Total.....	\$3,845,755		\$690,245
RICHMOND COUNTY				
200	Edgewater Co-operative Savings and Building-Loan Association.....	\$579,619		\$143,763
201	New Brighton Co-operative Savings and Loan Association (The).....	155,555		36,714
202	Northfield Building, Loan and Savings Association (The).....	576,631	\$1,620	134,231
203	North Shore Building, Loan and Savings Association.....	229,486		48,941
204	Polish Savings and Loan Association of Richmond County (The).....	278,862		22,940
205	Port Richmond Co-operative Savings and Loan Association.....	443,823	56,869	
206	Prudential Savings and Loan Association.....	14,417		399
207	Richmond Borough Co-operative Savings and Loan Association.....	50,778	26	11,409
208	Richmond County Building and Mutual Loan Association.....	1,016,082		148,916
209	South Shore Savings and Loan Association.....	17,811		381
210	Staten Island Building, Loan and Savings Association.....	391,235		91,950
211	Third Ward Savings and Loan Association.....	26,207		2,629
212	Tompkinsville Co-operative Savings and Loan Association.....	341,968		67,007
213	Westerleigh Building, Loan and Savings Association.....	607,080		132,873
	Total.....	\$4,729,534	\$58,515	\$842,153
ROCKLAND COUNTY				
214	Co-operative Savings and Loan Association of Spring Valley.....	\$127,776		\$30,052
215	Home Building and Loan Association of Spring Valley.....	73,757		9,686
216	Nyack Building, Co-operative Savings and Loan Association.....	366,157		77,936
217	Orangetown Savings and Loan Association.....	26,796		1,085
218	Park Co-operative Savings and Loan Association of Pearl River, New York (The).....	183,540		48,719
219	Provident Building and Loan Association of Haverstraw, N. Y., Inc. (The).....	373,353		84,116
220	Suffern Savings and Loan Association.....	\$31,532		84,253
	Total.....	\$1,682,911		\$335,847
ST. LAWRENCE COUNTY				
221	Canton Savings and Loan Association.....	\$351,255		\$11,251
222	Gouverneur Savings and Loan Association.....	\$12,433	\$38,250	21,070
223	Norwood Savings, Loan and Building Association.....	38,247		8,615
224	Ogdensburg Savings and Loan Association.....	285,592		27,272
225	Potsdam Savings, Loan and Building Association.....	102,692		24,512
	Total.....	\$1,590,219	\$38,250	\$92,720

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

LIABILITIES								Total	Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or reliable premium	Other liabilities		
				\$47	\$3,651		\$17	\$113,615	187
					4,636			183,683	188
		\$4,000		1,106	1,806		1	39,755	189
				11,984	16,000		613	342,082	190
		2,500		914	2,950		1	58,586	191
		2,250	\$4,800	964	1,093		1,138	60,302	192
			9,450	491	112		3	23,481	193
\$100				12,273	11,357		2	256,069	194
\$100		\$5,750	\$14,250	\$27,779	\$41,605		\$1,775	\$1,077,543	
		\$3,100		\$457	\$233		\$1	\$38,821	195
		4,000			4,003		1	215,894	196
\$13,710				2,258	4,811		1	168,887	197
5,900		10,400		62,544	67,500		2	4,030,117	198
				191	5,891		389	267,673	199
\$19,610		\$17,500		\$65,450	\$82,438		\$394	\$4,721,392	
\$2,800				\$2,350	\$36,484		\$402	\$765,418	200
				2,229	4,127		1	198,626	201
		\$10,000		12,024	28,303		114	762,923	202
		30,325	\$19,000	411	2,963		52	331,118	203
7,300		30,000	38,000	361	3,000		1	380,454	204
2,600		13,700			19,188		7,144	543,324	205
			5,000	101	40		1	19,968	206
		2,000		365	1,485		205	66,268	207
9,422		15,000		2,567	17,445		99	1,209,531	208
2,500			8,000	731	64		23	29,510	209
				4,203	24,900		325	512,613	210
		900		744	587			31,067	211
2,900		24,000		1,250	8,000		2,194	447,309	212
7,694		47,791		4,381	26,900		1	826,720	213
\$35,216		\$173,716	\$70,000	\$31,717	\$173,426		\$10,562	\$6,124,839	
		\$7,000		\$2,665	\$5,098		\$2	\$172,593	214
\$1,280		7,000	\$27,000	241	1,275		1	120,240	215
1,018		17,500		4,971	12,662		4	480,249	216
1,658		4,500		166	114		12	34,331	217
		7,500		1,330	5,146	\$669	11	247,665	218
		18,100		6,247	6,278		17	488,111	219
958				36,792	15,482	337	313	669,668	220
\$5,664		\$61,600	\$27,000	\$52,413	\$46,056	\$1,006	\$360	\$2,212,857	
				\$5,980	\$3,300		\$1	\$371,787	221
				10,339	20,500		4,571	907,162	222
		\$2,000		1,192	1,138		2	51,194	223
				3,227	7,350		1	323,442	224
				909	2,628		3	130,744	225
		\$2,000		\$21,647	\$34,916		\$4,578	\$1,784,330	

The name of the next association in alphabetical order first appears on page 460.

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand	Dues received	Prior mortgages	Money borrowed
		January 1, 1917			
QUEENS COUNTY					
187	Central Permanent Building and Loan Association (The)	\$5,274	\$21,138		\$500
188	Columbia Building and Loan Association	4,138	27,247		5,500
189	Flushing Co-operative Savings and Loan Association	9,340	10,133		7,900
190	Long Island City Building and Loan Association	19,168	52,741		
191	Long Island Savings and Investment Association	2,742	6,937		11,900
192	Queens County Co-operative Savings and Loan Association	952	8,496		5,750
193	Rockaway Savings and Loan Association	2,190	5,849		
194	Whitestone Co-operative Savings and Loan Association	12,103	47,059		8,500
	Total	\$55,907	\$179,600		\$40,050
RENSSELAER COUNTY					
195	Castleton Building, Savings and Loan Association	\$571	\$10,599		\$5,150
196	Industrial Building-Loan and Savings Association of Troy	6,029	34,462		14,000
197	Permanent Savings and Loan Association of Hoosick Falls, N. Y.	11,124	35,259		2,000
198	Pioneer Building-Loan and Savings Association of Troy (The)	12,220	883,647		135,000
199	Troy Co-operative Savings and Loan Association	18,819	56,865		10,400
	Total	\$48,763	\$1,020,832		\$166,550
RICHMOND COUNTY					
200	Edgewater Co-operative Savings and Building-Loan Association	\$66,659	\$124,020		
201	New Brighton Co-operative Savings and Loan Association (The)	9,705	35,355		
202	Northfield Building, Loan and Savings Association (The)	48,501	131,862		\$35,000
203	North Shore Building, Loan and Savings Association	6,116	60,063		32,825
204	Polish Savings and Loan Association of Richmond County (The)	4,042	99,335		104,000
205	Fort Richmond Co-operative Savings and Loan Association	13,997	92,474		108,577
206	Prudential Savings and Loan Association	1,964	11,833		9,753
207	Richmond Borough Co-operative Savings and Loan Association	3,863	11,402		3,000
208	Richmond County Building and Mutual Loan Association	67,705	200,225		65,000
209	South Shore Savings and Loan Association	1,361	10,875		6,000
210	Staten Island Building, Loan and Savings Association	23,967	100,805		21,000
211	Third Ward Savings and Loan Association	853	13,903		12,800
212	Tompkinsville Co-operative Savings and Loan Association	932	94,834		215,000
213	Westerleigh Building, Loan and Savings Association	30,956	169,313		40,134
	Total	\$280,621	\$1,156,299		\$653,139
ROCKLAND COUNTY					
214	Co-operative Savings and Loan Association of Spring Valley	\$4,763	\$26,711		\$7,000
215	Home Building and Loan Association of Spring Valley	4,965	19,425		35,100
216	Nyack Building, Co-operative Savings and Loan Association	27,496	80,195		35,000
217	Orangetown Savings and Loan Association	613	13,827		4,500
218	Park Co-op. Sav. and Loan Ass'n of Pearl River, New York (The)	313	37,975		46,900
219	Provident Bldg. and Loan Ass'n of Haverstraw, N. Y., Inc (The)	3,672	89,575		104,900
220	Suffern Savings and Loan Association	58,822	122,014		6,000
	Total	\$100,644	\$389,722		\$237,400
ST. LAWRENCE COUNTY					
221	Canton Savings and Loan Association	\$5,457	\$230,134		\$12,500
222	Gouverneur Savings and Loan Association	33,763	173,535		
223	Norwood Savings, Loan and Building Association	1,682	12,400		2,000
224	Ogdensburg Savings and Loan Association	23,431	82,008		
225	Potsdam Savings, Loan and Building Association		26,275		
	Total	\$64,333	\$524,352		\$14,500

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	
\$9,000	\$115	\$1,100	\$21	\$54	\$5,325	\$1,106	\$234		\$50	\$43,917	187	
14,675	4,255		60	383	9,368	2,222	444	\$429	16	68,737	188	
200					2,310	3		89	3	29,978	189	
34,229	7,378		76	350	18,805	7,295	238		211	140,491	190	
12,236			25		2,841	540	154		13	37,409	191	
29	1,040		13	8	2,370	107	406		290	22,644	192	
					1,190	35			66	9,330	193	
29,100	7,279	4,500	148	101	13,062	1,396		504	475	124,227	194	
\$99,469	\$20,067	\$5,600	\$343	\$896	\$55,271	\$12,704	\$1,476	\$1,333	\$4,017	\$476,733		
\$1,100	\$1,500		\$10	\$4	\$2,120			\$75	\$3	\$21,132	195	
19,850	2,095		32	251	12,250			54	209	89,232	196	
13,319	1,734		20	219	8,879				523	73,067	197	
355,949	133,452	\$17,305	2,837	5,474	222,072				65,191	1,833,147	198	
25,103	8,702		132	312	10,450	\$2,004	\$789		492	134,068	199	
\$415,321	\$147,473	\$17,305	\$3,031	\$6,260	\$255,771	\$2,004	\$789	\$129	\$66,418	\$2,150,646		
\$93,300	\$13,740	\$2,800	\$53	\$522	\$43,446	\$8,061	\$455	\$927	\$1,384	\$355,367	200	
22,250	5,550		127	235	9,924	1,856		52	15	85,069	201	
110,819	8,895	1,000	487	366	41,962	4,054	462	283	8,850	392,541	202	
42,900	2,175		233	414	16,684	3,114	626		34,517	199,667	203	
3,200	1,505		329	53	17,843	1,488			26	27,793	204	
66,400	3,135	62	330	91	29,181	5,597			2	17,612	337,458	205
			153	7	701	139				2,002	26,552	206
12,600	425		62	67	3,366				295	2,933	38,013	207
151,500	15,784	6,754	753	3,076	72,774		2,050	715	19,019	605,355	208	
	368		91	35	1,148	70		30	786	20,764	209	
89,050	4,275		472	783	28,288	5,386		383	996	275,405	210	
1,500	70		133		1,315				40	30,614	211	
50,700	10,255		206	280	23,656	4,409			12,551	412,823	212	
98,750	11,850		519	598	41,162	6,132			5,522	405,262	213	
\$742,969	\$78,027	\$10,616	\$3,948	\$6,527	\$331,450	\$40,306	\$3,869	\$2,713	\$134,020	\$3,444,504		
\$2,000			\$67	\$113	\$8,915	\$586	\$90	\$78	\$41	\$50,364	214	
7,524	\$1,455		36	21	5,597	525		72	83	72,803	215	
64,325	11,113	\$1,860	249	513	27,710		300	1,214	1,982	251,950	216	
800	260		102	48	1,640			36	3	21,829	217	
31,800	2,010		114	286	13,701	1,076		335	479	134,989	218	
36,800	1,000	2,225	364	168	25,533	4,741	756	878	491	271,103	219	
96,754	10,440		231	895	37,337	1,422	255	890	1,909	336,969	220	
\$240,003	\$26,278	\$4,085	\$1,156	\$2,044	\$120,433	\$8,350	\$1,401	\$3,503	\$4,988	\$1,140,007		
\$24,620	\$3,030				\$13,653		\$400	\$16	\$16,127	\$305,937	221	
49,944	6,736			\$38	42,106		240	204	27,148	333,731	222	
9,107	600		9		3,639			6	1	29,444	223	
43,320	4,950				15,951			200	4,301	174,161	224	
6,275	4,207		10	1	7,032			60	2	43,862	225	
\$133,266	\$19,523		\$36	\$39	\$82,381		\$640	\$486	\$47,579	\$887,135		

The name of the next association in alphabetical order first appears on page 460.

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
QUEENS COUNTY						
187	Central Permanent Building and Loan Association (The)	\$13,900	\$790	\$8,385	\$5,844	\$2,971
188	Columbia Building and Loan Association	7,975	2,915	12,471	16,500	2,433
189	Flushing Co-operative Savings and Loan Association	9,000	400	2,769	8,924	680
190	Long Island City Building and Loan Association	32,500	3,084	19,172	52,110	5,512
191	Long Island Savings and Investment Association	4,800	3,500	12,860		2,160
192	Queens County Co-operative Savings and Loan Ass'n		1,190	4,887	5,427	725
193	Rockaway Savings and Loan Association			7,081		142
194	Whitestone Co-operative Savings and Loan Association	57,700	9,395	17,520	22,888	2,612
	Total	\$125,875	\$21,154	\$85,145	\$111,693	\$17,235
RENSSELAER COUNTY						
195	Castleton Building, Savings and Loan Association	\$9,000		\$7,225		\$468
196	Industrial Building-Loan and Savings Ass'n of Troy	24,900	\$1,407	13,932	\$18,504	2,516
197	Permanent Savings and Loan Ass'n of Hoosick Falls, N. Y.	13,750	1,535	20,126	17,927	4,766
198	Pioneer Building-Loan and Savings Ass'n of Troy (The)	713,880	156,168	566,975		110,392
199	Troy Co-operative Savings and Loan Association	64,708	9,690	38,124	2,799	4,712
	Total	\$826,233	\$168,795	\$646,382	\$39,230	\$122,854
RICHMOND COUNTY						
200	Edgewater Co-operative Savings and Building-Loan Ass'n	\$121,600	\$17,965	\$47,944	\$104,800	\$11,516
201	New Brighton Co-operative Savings and Loan Ass'n (The)	36,800	7,540	9,645	15,753	3,423
202	Northfield Building, Loan and Savings Ass'n (The)	169,525	10,805	61,395	75,600	13,215
203	North Shore Building, Loan and Savings Association	66,900	625	13,896	30,046	1,749
204	Polish Sav. and Loan Ass'n of Richmond County (The)	126,000	6,640	20,465		573
205	Port Richmond Co-operative Savings and Loan Ass'n	160,600	6,490	22,868	8,516	2,349
206	Prudential Savings and Loan Association	16,700		804		
207	Richmond Borough Co-op Savings and Loan Ass'n	11,950	1,800	7,693	1,452	1,452
208	Richmond County Building and Mutual Loan Ass'n	188,519	16,885	104,635	81,800	14,208
209	South Shore Savings and Loan Association	12,950	516	2,889		88
210	Staten Island Building, Loan and Savings Association	54,300	5,275	32,450	78,000	6,412
211	Third Ward Savings and Loan Association	13,850	395	2,483		183
212	Tompkinsville Co-operative Savings and Loan Ass'n	141,650	12,065	36,019		6,315
213	Westerleigh Building, Loan and Savings Association	241,525	18,507	47,352	45,093	11,109
	Total	\$1,362,869	\$165,508	\$410,538	\$441,060	\$72,592
ROCKLAND COUNTY						
214	Co-operative Savings and Loan Ass'n of Spring Valley	\$13,900		\$2,719	\$18,816	\$388
215	Home Building and Loan Association of Spring Valley	33,169	\$1,595	10,784		503
216	Nyack Building, Co-operative Savings and Loan Ass'n	134,481	3,235	43,445	33,000	10,142
217	Orangetown Savings and Loan Association	15,611	200	2,748		98
218	Park Co-op Sav and Loan Ass'n of Pearl River, N. Y. (The)	31,549	4,725	30,851		11,576
219	Provident Bldg and L Ass'n of Haverstraw, N. Y. Inc., (The)	101,340	2,985	23,865	33,422	4,299
220	Suffern Savings and Loan Association	85,697	10,375	93,508	58,133	30,702
	Total	\$415,747	\$23,115	\$307,920	\$143,371	\$67,708
ST. LAWRENCE COUNTY						
221	Canton Savings and Loan Association	\$111,755	\$6,470	\$60,722		\$4,353
222	Gouverneur Savings and Loan Association	20,940	8,384	168,549	\$6,012	2,721
223	Norwood Savings, Loan and Building Association	8,508	410	13,287		1,290
224	Ogdensburg Savings and Loan Association	35,575	2,200	89,258		12,938
225	Potsdam Savings, Loan and Building Association	3,500	3,580	15,807	11,589	1,803
	Total	\$180,278	\$21,044	\$347,623	\$17,601	\$23,105

NOTE.— The items given for each association require ten consecutive pages .

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

DISBURSEMENTS												
Cash dividends paid on income and accumulative prepaid shares	Paid borrowed money and prior mortgages	Paid interest on borrowed money and prior mortgages	Paid for real estate	Paid salaries and clerk hire	Paid advertising, printing and postage	Paid rent	Paid repairs to real estate	Paid taxes, insurance, etc.	Other disbursements	Cash on hand, December 31, 1917	Total	Number
.....	\$500	\$2	.....	\$200	\$11	\$204	\$38	\$184	\$98	\$10,790	\$43,917	187
.....	5,500	58	\$3,602	625	90	60	673	327	88	15,420	68,737	188
.....	6,900	110	.....	385	108	.....	.....	24	28	652	29,978	189
.....	.....	.....	7,668	1,468	116	300	.....	.....	224	18,387	140,491	190
\$1,377	9,400	54	.....	950	6	90	.....	5	155	2,052	37,409	191
292	4,400	365	.....	600	96	48	180	37	3,318	1,139	22,644	192
.....	1,050	494	.....	.....	55	120	.....	.....	107	281	9,330	193
1,304	8,500	112	.....	745	325	60	568	581	823	1,104	124,227	194
\$2,973	\$36,250	\$1,195	\$11,270	\$4,973	\$805	\$882	\$1,459	\$1,158	\$4,841	\$49,825	\$476,733	
.....	\$50	\$3,450	.....	\$120	\$17	.....	.....	.....	\$28	\$821	\$21,132	195
.....	22,000	609	.....	391	64	\$48	.....	.....	364	4,497	89,232	196
.....	2,000	17	.....	469	59	62	.....	.....	9,456	2,900	73,067	197
12,791	135,000	3,974	\$16,481	8,350	1,039	.....	.....	\$331	78,097	29,174	1,833,147	198
.....	.....	46	.....	983	103	79	\$104	269	10,578	1,818	134,068	199
\$12,841	\$162,450	\$4,799	\$16,481	\$10,313	\$1,282	\$189	\$164	\$1,100	\$98,523	\$39,010	\$2,150,646	
.....	.....	.....	\$2,969	\$2,050	\$153	\$375	\$321	\$119	\$12,941	\$32,614	\$355,367	200
.....	.....	.....	.....	310	92	100	.....	.....	6,237	5,169	85,069	201
.....	\$25,000	\$214	.....	2,294	369	240	72	185	23,127	10,500	392,541	202
.....	26,400	2,380	.....	1,800	138	147	492	43	40,781	14,270	199,667	203
.....	81,000	2,241	.....	975	116	35	.....	.....	16,867	4,762	259,614	204
88,508	94,877	808	2,499	1,750	239	150	.....	767	20,761	6,276	337,458	205
.....	4,753	125	.....	10	107	.....	.....	.....	3,695	358	26,552	206
96	3,500	31	.....	200	48	55	.....	.....	5,071	4,665	38,013	207
18,107	60,000	733	27,142	3,733	533	300	978	834	61,749	25,109	665,355	208
.....	.....	253	.....	252	49	25	.....	.....	1,825	1,917	20,764	209
.....	21,000	443	.....	1,913	161	150	.....	.....	46,460	28,851	275,405	210
81	11,900	77	.....	100	53	.....	.....	.....	1,042	456	30,614	211
.....	195,000	1,235	.....	1,086	86	120	.....	.....	15,950	3,297	412,823	212
889	12,654	1,034	.....	3,499	641	100	253	144	17,280	5,172	405,262	213
\$27,681	\$336,094	\$9,574	\$32,610	\$19,972	\$2,785	\$1,797	\$2,116	\$2,092	\$273,726	\$143,500	\$3,444,504	
.....	.....	\$4	.....	\$600	\$18	\$60	\$85	\$64	\$10,079	\$3,651	\$50,364	214
.....	\$558	1,244	.....	175	73	60	.....	.....	2,281	1,251	72,806	215
239	17,500	463	.....	1,329	60	180	20	105	3,410	4,311	251,950	216
384	1,200	140	.....	85	103	.....	.....	.....	168	1,692	21,829	217
.....	39,400	444	.....	688	40	24	.....	.....	10,366	5,386	134,980	218
493	86,800	898	\$13,405	1,250	82	100	202	391	1,014	557	271,103	219
.....	6,000	128	.....	1,085	106	60	10	182	17,973	33,010	336,969	220
\$1,674	\$172,000	\$3,321	\$13,405	\$5,212	\$482	\$484	\$297	\$742	\$45,231	\$49,299	\$1,140,007	
.....	\$5,569	\$1,230	\$7,186	\$975	\$192	.....	\$109	\$51	\$90,849	\$3,976	\$305,937	221
3,834	.....	.....	17,710	2,917	393	\$250	404	232	50,641	50,684	333,731	222
.....	1,750	60	.....	315	131	.....	.....	.....	1,720	1,973	29,444	223
3,216	.....	.....	.....	2,020	273	240	.....	.....	12,223	16,218	174,161	224
.....	.....	.....	.....	535	29	100	.....	.....	1,236	5,683	42,862	225
\$12,619	\$14,250	\$1,290	\$24,896	\$6,762	\$1,018	\$590	\$573	\$283	\$156,669	\$78,534	\$887,135	

The name of the next association in alphabetical order first appears on page 460.

COMPARATIVE TABLE OF ASSETS, LIABILITIES

Number	NAME OF ASSOCIATION	Shares in force January 1, 1917	Shares issued during the year	Shares withdrawn during the year	Shares in force December 31, 1917	Borrowing members	Shares held by borrowing members	Non-borrowing members
QUEENS COUNTY								
187	Central Permanent Building and Loan Ass'n (The)	1,542	319	195	1,666	50	296	162
188	Columbia Building and Loan Association	3,927	667	616	3,978	84	1,455	258
189	Flushing Co-operative Savings and Loan Association	833	155	126	862	3	46	139
190	Long Island City Building and Loan Association	6,688	1,222	899	7,011	149	2,357	427
191	Long Island Savings and Investment Association	1,216	185	162	1,239	20	427	67
192	Queens County Co-operative Savings and Loan Ass'n	800	75	131	744	24	209	84
193	Rockaway Savings and Loan Association	2,981	236	339	2,878	9	222	280
194	Whitestone Co-operative Savings and Loan Association	3,200	760	500	3,460	178	1,362	327
	Total	21,187	3,619	2,968	21,838	517	6,374	1,744
RENSSELAER COUNTY								
195	Castleton Building, Savings and Loan Association	1,686	228	351	1,563	21	623	43
196	Industrial Building-Loan and Savings Ass'n of Troy	2,690	403	315	2,778	168	1,058	260
197	Permanent Savings and Loan Ass'n of Hoosick Falls, N. Y.	2,871	540	449	2,962	136	770	320
198	Pioneer Building-Loan and Savings Ass'n of Troy (The)	58,439	20,797	17,053	62,183	2,052	14,905	7,338
199	Troy Co-operative Savings and Loan Association	5,450	1,834	1,796	5,488	183	1,750	535
	Total	71,136	23,802	19,964	74,974	2,560	19,106	8,496
RICHMOND COUNTY								
200	Edgewater Co-operative Savings and Building-Loan Ass'n	10,784	615	1,449	9,950	420	3,863	1,040
201	New Brighton Co-operative Savings and Loan Ass'n (The)	2,735	601	292	3,044	95	1,101	293
202	Northfield Building, Loan and Savings Association (The)	10,170	2,439	1,533	11,076	439	4,025	1,141
203	North Shore Building, Loan and Savings Association	4,799	1,155	612	5,342	129	1,366	642
204	Polish Savings and Loan Ass'n of Richmond County (The)	8,301	3,297	1,016	10,582	171	3,053	491
205	Port Richmond Co-operative Savings and Loan Association	12,535	2,890	1,544	13,881	242	6,302	424
206	Prudential Savings and Loan Association	448	772	117	1,103	7	91	180
207	Richmond Borough Co-operative Savings and Loan Ass'n	815	310	125	1,000	48	333	57
208	Richmond County Building and Mutual Loan Association	15,017	3,213	2,390	15,840	591	5,400	1,360
209	South Shore Savings and Loan Association	461	373	116	718	13	141	109
210	Staten Island Building, Loan and Savings Association	7,740	1,648	1,200	8,188	228	2,408	706
211	Third Ward Savings and Loan Association	1,000	663	139	1,524	14	286	86
212	Tompkinsville Co-operative Savings and Loan Association	7,084	1,993	946	8,131	151	2,763	801
213	Westerleigh Building, Loan and Savings Association	16,327	5,044	2,095	19,276	303	5,688	1,254
	Total	98,216	25,013	13,574	109,655	2,851	36,820	8,584
ROCKLAND COUNTY								
214	Co-operative Savings and Loan Association of Spring Valley	2,093	266	165	2,194	104	866	199
215	Home Building and Loan Association of Spring Valley	1,294	374	190	1,478	74	572	271
216	Nyack Building, Co-operative Savings and Loan Association	6,389	1,054	926	6,517	258	2,446	626
217	Orangetown Savings and Loan Association	843	294	146	991	23	166	151
218	Park Co-operative Savings and Loan Association of Pearl River, New York (The)	3,162	364	376	3,150	180	1,139	262
219	Provident Building and Loan Association of Haverstraw, N. Y., Inc. (The)	6,579	1,137	624	7,092	369	2,406	865
220	Suffern Savings and Loan Association	9,503	1,580	1,520	9,563	295	2,978	613
	Total	29,863	5,069	3,947	30,985	1,303	10,573	2,987
ST LAWRENCE COUNTY								
221	Canton Savings and Loan Association	1,552	2,595	1,141	3,006	48	216	752
222	Gouverneur Savings and Loan Association	6,492	626	981	6,137	82	490	490
223	Norwood Savings, Loan and Building Association	1,076	415	256	1,235	28	144	186
224	Ogdensburg Savings and Loan Association	5,136	1,292	1,192	5,236	190	787	601
225	Potsdam Savings, Loan and Building Association	2,148	285	292	2,141	54	417	273
	Total	16,404	5,213	3,862	17,755	402	2,054	2,302

NOTE.— The items given for each association require ten consecutive pages.

RECEIPTS, DISBURSEMENTS, ETC.— (Continued)

MISCELLANEOUS ITEMS														
Shares held by non-borrowing members	Female shareholders	Shares held by females	Dividends credited to members on instalment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid withdrawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real estate taken during year	Number
1,370	88	774	\$5,898			\$10,312	\$434		\$102,150					187
2,523	110	1,154	10,075			16,500	833		152,375		1	1		1 188
816	54	250	1,745			8,924	502		38,692					189
4,654	293	2,782	17,800	\$211		52,110	2,050		309,870		4	4	4	190
812	32	507	1,735	1,469		1,161			47,146					191
535	30	191	1,607	286	\$422	5,427	744		44,373	\$250				192
2,656	92	501					208		22,200					193
2,098	190	1,185	11,114	1,304		22,888	1,234		240,000					194
15,464	889	7,344	\$49,974	\$3,270	\$422	\$116,161	\$7,166		\$956,806	\$250	5	5	5	
940	11	142	\$1,343	\$148			\$137		\$36,700					195
1,720	118	637	10,770			\$18,504	555		204,800					196
2,192	183	1,076	8,224			17,927	621		123,175		2	1		197
47,278	*	*	181,012	12,791			10,661		3,799,040	\$8,500	12	4	5	198
3,738	269	1,667	11,038				2,799		234,750					199
55,868	581	3,522	\$212,387	\$12,939		\$39,230	\$13,389		\$4,398,465	\$8,500	14	5	5	
6,087	575	3,860	\$44,714			\$104,800	\$3,180		\$691,100		1	1	1	200
1,943	143	1,051	10,815			15,753	536		176,800					201
7,051	422	2,956	38,511			75,000	3,766		718,281					202
3,976	180	1,404	14,939			30,046	2,239		274,700		2			203
7,529	138	1,701	6,005	\$7,894			1,191		348,600					204
7,579	247	4,626	14,474	11,551		8,516	2,674		514,350		1	1		205
1,012	42	211	399				117		18,000					206
667	45	316	3,212	44	\$1,172		322		56,650		1			207
10,440	653	3,810	42,141	18,501	4,264	61,800	5,066		1,080,000		16	14	15	208
577	38	139	221	173			337		26,350					209
5,780	*	*	29,641			78,000	2,681		428,300		3	3		210
1,238	14	194	851	81			173		28,650					211
5,368	332	2,329	22,233				1,458		417,550		1	1		212
13,588	*	*	16,994	22,141		45,093	5,032		771,255		2			213
72,835	2,829	22,597	\$245,150	\$60,385	\$5,436	\$439,608	\$28,772		\$5,550,586		27	20	16	
1,328	91	889	\$8,631			\$18,816	\$704		\$156,900					214
906	94	403	1,778	\$2,441			383		113,000	\$4,000				215
4,071	427	2,848	21,119	2,641		33,000	1,707		451,215	4,200		1		216
825	32	145	780	384			225	\$10	33,200					217
2,011	143	820	14,052				771		224,699					218
4,686	382	2,186	2,649	493		33,422	1,831		448,200				3	219
6,585	324	2,956	37,206			58,133	1,366		572,709	35,800	4	1		220
20,412	1,493	10,147	\$86,215	\$5,959		\$143,371	\$6,987	\$10	\$1,999,923	\$44,000	4	2	3	
2,790	363	1,910	\$2,751	\$5,569			\$1,381		\$272,895	\$241,895		1	1	221
5,647	1,061	2,653	8,015	26,310		\$514	4,285		593,335	281,869	1	1	1	222
1,091	103	520	2,208				455		47,555	6,670				223
4,449	385	2,528	5,364	7,806			2,615		273,258	34,553				224
1,724	166	1,118	5,810			11,589	676		118,310	30,875				225
15,701	2,078	8,729	\$24,148	\$39,685		\$12,103	\$9,412		\$1,305,353	\$595,862	1	2	1	

The name of the next association in alphabetical order first appears on page 460.
 * 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				
226	Mechanicville Co-operative Savings and Loan Association	\$142,350	\$1,420	\$2,700
SCHENECTADY COUNTY				
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The)	\$1,171,625	\$47,700	\$1,000
STEBEN COUNTY				
228	Bath Savings and Loan Association	\$60,550		\$3,700
229	Corning Co-operative Savings and Loan Association	1,248,250	\$39,000	
230	Hammondsport Savings and Loan Association	19,400	30	
231	Hornellville Co-operative Savings and Loan Association	53,845		
232	Maple City Co-operative Savings and Loan Association	192,882	6,127	
233	Wayland Dime Savings and Loan Association	53,060		
	Total	\$1,628,977	\$45,157	\$3,700
SULLIVAN COUNTY				
234	First Farmers' Savings and Loan Association	\$34,746	\$6,157	
TIOGA COUNTY				
235	Waverly Co-operative Savings and Loan Association (The)	\$136,915	\$1,835	
TOMPKINS COUNTY				
236	Groton Savings and Loan Association	\$12,110	\$368	
237	Ithaca Savings and Loan Association	63,859	2,368	
	Total	\$75,960	\$2,736	
ULSTER COUNTY				
238	Home-seekers' Co-operative Savings and Loan Association of the City of Kingston, N Y (The)	\$298,275	\$2,200	\$3,000
239	Kingston Co-operative Savings and Loan Association	99,370	990	4,602
240	Saugerties Co-operative Savings and Loan Association (The)	70,675	1,105	4,500
241	Walkill Valley Savings and Loan Association	36,459	660	
	Total	\$504,770	\$4,895	\$17,102
WARREN COUNTY				
242	Glens Falls Savings and Loan Association	\$639,106		
WASHINGTON COUNTY				
243	Whitehall Co-operative Savings and Loan Association	\$33,775	\$620	\$250
WESTCHESTER COUNTY				
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The)	\$73,600	\$3,995	\$2,000
245	Home Building and Loan Association of Mount Vernon	273,550	7,885	7,870
246	Mamaroneck Co-operative Savings and Loan Association (The)	203,850	33,350	
247	New Rochelle Co-operative Building and Loan Association	258,400	2,800	5,000
248	Peeckskill Co-operative Building, Savings and Loan Association	59,100	1,835	
249	Tarrytown and North Tarrytown Building and Loan Association	130,625		
250	Tuckahoe Home Building and Loan Association	320,450	13,732	
251	White Plains Savings and Loan Association	7,537		
252	Yonkers Building and Loan Association (The)	490,896	12,295	58,252
	Total	\$1,817,808	\$75,892	\$73,122
YATES COUNTY				
253	Home Savings and Loan Association of Penn Yan	\$18,950		\$1,000
	Grand Total	\$75,580,810	\$2,120,065	\$2,078,989

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	Instalments due and unpaid	Interest, premium, fees and fines due and unpaid	Other assets	Total	
\$3,000			\$152					\$149,622	226
			\$22,657	\$406		\$3,236	\$1	\$1,246,625	227
			\$6,906	\$200				\$71,356	228
\$1,000	\$4,903	\$46,380	3,411	2,493	\$3,413	\$7,259	\$69	1,357,178	229
			848	91			1	26,370	230
		2,500	607			800		57,752	231
	550		2,954	125		2,030	2	204,670	232
			13,865					66,915	233
\$1,000	\$5,453	\$48,880	\$28,591	\$2,909	\$3,413	\$10,089	\$72	\$1,778,241	
\$1,000			\$760			\$724	\$2	\$43,389	234
			\$4,172			\$299	\$1	\$143,222	235
			\$379					\$12,857	236
			217		\$931	\$109		67,475	237
			\$596		\$931	\$109		\$80,332	
	\$8,054	\$725	\$654				\$188	\$318,096	238
	159	2,265	311	\$50			2	107,659	239
\$1,000			4,084		\$50	\$21	1	81,436	240
			77					37,127	241
\$1,000	\$8,213	\$2,990	\$5,126	\$50	\$50	\$21	\$191	\$544,318	
	\$1,005	\$11,097	\$443	\$250			\$24	\$651,925	242
			\$372					\$35,017	243
			\$6,414	\$155				\$86,164	244
			4,851	400	\$3,535	\$817	\$268	299,176	245
		\$2,211	4,140					243,551	246
\$1,000	9,340		13,388		1,055	623	\$39	292,445	247
	5,555		1,599			1,160	1	69,250	248
	33,846		4,398					168,899	249
	10,743		518	212			2	345,637	250
			904				1	8,302	251
		11,244	17,619			902	586	591,654	252
\$1,000		\$72,939	\$53,891	\$767	\$4,590	\$3,562	\$1,697	\$2,105,268	
			\$1,797					\$21,747	253
\$103,000	\$314,031	\$2,671,085	\$2,878,357	\$47,768	\$28,473	\$128,748	\$121,503	\$86,072,829	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION			
		Due shareholders, dues	Due shareholders, matured shares	Due shareholders, dividends credited
SARATOGA COUNTY				
226	Mechanicville Co-operative Savings and Loan Association.....	\$63,665	\$5,118	\$7,648
SCHENECTADY COUNTY				
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The).....	\$1,032,602		\$177,052
STEBUEN COUNTY				
228	Bath Savings and Loan Association.....	\$58,126	\$7,766	
229	Corning Co-operative Savings and Loan Association.....	1,014,226	200	\$232,807
230	Hammondsport Savings and Loan Association.....	19,521		775
231	Hornellsville Co-operative Savings and Loan Association.....	41,426	3,597	8,743
232	Maple City Co-operative Savings and Loan Association.....	174,282		26,605
233	Wayland Dime Savings and Loan Association.....	59,358		
	Total.....	\$1,366,939	\$11,563	\$268,930
SULLIVAN COUNTY				
234	First Farmers' Savings and Loan Association.....	\$24,915		\$50
TIOGA COUNTY				
235	Waverly Co-operative Savings and Loan Association (The).....	\$105,322		\$26,328
TOMPKINS COUNTY				
236	Groton Savings and Loan Association.....	\$9,661		\$326
237	Ithaca Savings and Loan Association.....	60,015		408
	Total.....	\$69,676		\$734
ULSTER COUNTY				
238	Home-seekers' Co-operative Savings and Loan Association of the City of Kingston, N Y (The).....	\$248,279		\$40,468
239	Kingston Co-operative Savings and Loan Association.....	84,594		15,986
240	Saugerties Co-operative Savings and Loan Association (The).....	69,684		10,783
241	Walkkill Valley Savings and Loan Association.....	32,691		2,542
	Total.....	\$435,248		\$69,779
WARREN COUNTY				
242	Glens Falls Savings and Loan Association.....	\$418,447		\$87,647
WASHINGTON COUNTY				
243	Whitehall Co-operative Savings and Loan Association.....	\$29,376		\$1,014
WESTCHESTER COUNTY				
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Ass'n (The).....	\$69,376		\$13,762
245	Home Building and Loan Association of Mount Vernon.....	238,875		35,756
246	Mamaroneck Co-operative Savings and Loan Association (The).....	182,913		41,330
247	New Rochelle Co-operative Building and Loan Association.....	217,752		46,780
248	Peekskill Co-operative Building, Savings and Loan Association.....	53,965		9,088
249	Tarrytown and North Tarrytown Building and Loan Association.....	129,657		32,760
250	Tuckahoe Home Building and Loan Association.....	257,016		72,971
251	White Plains Savings and Loan Association.....	7,221		
252	Yonkers Building and Loan Association (The).....	580,146		
	Total.....	\$1,737,721		\$252,457
YATES COUNTY				
253	Home Savings and Loan Association of Penn Yann.....	\$17,464		\$2,725
	Grand total.....	\$69,362,768	\$385,027	\$8,549,606

RECEIPTS, DISBURSEMENTS, ETC.—(Continued)

LIABILITIES									Number
Balance due borrowers on mortgage loans	Prior mortgages	Borrowed money	Advances by Land Bank	Undivided profits	Guaranty fund	Unearned or rebatable premium	Other liabilities	Total	
\$7,900		\$10,050	\$52,850	\$786	\$1,201		\$404	\$149,622	226
\$2,700				\$10,568	\$23,702		\$1	\$1,246,625	227
\$1,000		\$2,000		\$2,210	\$1,253		\$1	\$71,356	228
		45,100		27,487	35,264		1,094	1,357,178	229
		2,000		28	44		2	20,370	230
				409	1,495		82	57,752	231
				1,201	2,580		2	204,670	232
				4,331	3,225		1	66,915	233
\$1,000		\$49,100		\$35,666	\$43,861		\$1,182	\$1,778,241	
			\$17,500	\$829	\$94		\$1	\$43,389	234
		\$9,000			\$2,572			\$143,222	235
\$1,200		\$1,200		\$426	\$43		\$1	\$12,857	236
	\$2,500	700		3,775	76		1	67,475	237
\$1,200	\$2,500	\$1,900		\$4,201	\$119		\$2	\$80,332	
				\$18,069	\$9,401	\$727	\$1,152	\$318,096	238
		\$450		4,334	2,203		2	107,659	239
				226	742		1	81,436	240
		1,500		224	168		2	37,127	241
		\$1,950		\$22,853	\$12,604	\$727	\$1,157	\$544,318	
		\$105,000		\$12,450	\$25,304	\$3,074	\$3	\$651,925	242
		\$200		\$1,136	\$255		\$36	\$35,017	243
		\$16,000		\$826	\$3,020		\$6	\$86,164	244
		13,650		4,262	4,262		3,657	299,176	245
				4,658	4,658			243,551	246
\$300		\$18,000		955	8,070		588	292,445	247
				3,980	2,206		1	69,250	248
1,300				327	4,825			168,869	249
		8,500		42	7,126		2	345,657	250
1,000				199	9		73	8,502	251
				192	11,223		93	591,654	252
\$2,600		\$38,150	\$18,000	\$6,521	\$45,399		\$4,420	\$2,105,268	
				\$508	\$1,050			\$21,747	253
\$270,936	\$353,750	\$1,999,100	\$675,800	\$1,692,797	\$2,331,763	\$167,120	\$284,162	\$86,072,829	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Cash on hand	Dues received	Prior mortgages	Money borrowed
		January 1, 1917			
SARATOGA COUNTY					
226	Mechanicville Co-operative Savings and Loan Association	\$506	\$27,204		\$22,550
SCHENECTADY COUNTY					
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The).....	\$40,902	\$258,863		\$36,000
STEUBEN COUNTY					
228	Bath Savings and Loan Association	\$5,166	\$30,815		
229	Corning Co-operative Savings and Loan Association	47,679	242,319		\$90,700
230	Hammondsport Savings and Loan Association	3,273	9,549		1,500
231	Hornellville Co-operative Savings and Loan Association	1,397	8,177		2,000
232	Maple City Co-operative Savings and Loan Association	3,579	64,453		
233	Wayland Dime Savings and Loan Association	5,106	20,999		
	Total.....	\$66,200	\$376,312		\$94,200
SULLIVAN COUNTY					
234	First Farmers' Savings and Loan Association.....	\$537	\$5,228		
TIOGA COUNTY					
235	Waverly Co-operative Savings and Loan Association (The)	\$540	\$23,289		\$15,000
TOMPKINS COUNTY					
236	Groton Savings and Loan Association	\$389	\$8,468		\$1,200
237	Ithaca Savings and Loan Association	639	30,359	\$2,500	13,715
	Total.....	\$1,028	\$38,827	\$2,500	\$14,915
ULSTER COUNTY					
238	Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. (The).....	\$9,593	\$61,557		\$17,500
239	Kingston Co-operative Savings and Loan Association	3,273	16,547		5,000
240	Saugerties Co-operative Savings and Loan Association (The)	2,776	14,299		1,000
241	Walkkill Valley Savings and Loan Association	3,034	12,523		12,100
	Total.....	\$18,676	\$104,926		\$35,600
WARREN COUNTY					
242	Glens Falls Savings and Loan Association	\$727	\$113,016		\$67,500
WASHINGTON COUNTY					
243	Whitehall Co-operative Savings and Loan Association	\$317	\$7,543		\$3,975
WESTCHESTER COUNTY					
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The).....	\$7,383	\$16,717		
245	Home Building and Loan Association of Mount Vernon	679	74,990		\$22,000
246	Mamaroneck Co-operative Savings and Loan Association (The)	1,821	48,318		35,200
247	New Rochelle Co-operative Building and Loan Association	27,663	52,931		
248	Peekskill Co-operative Building, Savings and Loan Association	8,955	12,810		4,300
249	Tarrytown and North Tarrytown Building and Loan Association	1	23,416		1,900
250	Tuckahoe Home Building and Loan Association	7,040	55,875		15,600
251	White Plains Savings and Loan Association		8,300		
252	Yonkers Building and Loan Association (The).....	36,626	193,005		
	Total.....	\$90,168	\$486,362		\$79,000
YATES COUNTY					
253	Home Savings and Loan Association of Penn Yan.....	\$3,738	\$6,033		
	Grand total.....	\$3,250,376	\$22,550,061	\$42,050	\$4,361,422

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	
\$3,600	\$4,437		\$104	\$36	\$7,435	\$644			\$18,404	\$84,970	226
\$116,350	\$23,543		\$462	\$289	\$70,025			\$1,019	\$734	\$548,187	227
\$12,700			\$25		\$3,652	\$27			\$1,351	\$53,736	228
196,600	\$33,750	\$856	1,188	\$1,128	76,351		\$1,563	\$1,795	21,383	709,312	229
2,300	180		24		925				77	17,828	230
5,031			14	6	2,840		180		2	19,647	231
29,792	11,461		135	65	12,288			257	256	122,286	232
10,350			13		3,214	432			2	40,116	233
\$250,773	\$45,391	\$856	\$1,399	\$1,199	\$99,270	\$459	\$1,743	\$2,052	\$23,071	\$962,925	
\$4,470	\$7,956		\$9		\$2,281				\$3,001	\$23,482	234
\$12,150	\$1,730		\$84	\$139	\$8,553			\$274	\$7,088	\$68,847	235
\$3,140	\$755		\$140	\$25	\$527			\$19	\$3	\$14,666	236
	315		159	100	2,980			37	3	50,807	237
\$3,140	\$1,070		\$299	\$125	\$3,507			\$56	\$6	\$65,473	
\$24,750	\$390	\$866	\$229	\$348	\$17,101		\$72	\$348	\$3,729	\$136,393	238
8,865	1,000		41	60	5,694		52	94	3,039	43,665	239
5,125	705		36	151	3,799			138	17	28,046	240
1,100	110		7	17	1,999			27	2	30,919	241
\$39,840	\$2,115	\$866	\$313	\$576	\$28,593		\$124	\$607	\$6,787	\$239,023	
\$48,793			\$647	\$302	\$37,785		\$705	\$9	\$70	\$269,554	242
\$1,600	\$315		\$14		\$1,732	\$405		\$31	\$264	\$16,196	243
\$15,200	\$5,450		\$36	\$53	\$5,109			\$2	\$7	\$49,057	244
18,200	11,105		298	142	15,716			672	9,918	153,720	245
24,200	7,894		213	383	13,630	\$269	\$104	173	1,121	133,326	246
35,972	3,600		105	492	14,134	3,752	1,180	325	203	140,357	247
8,650	975	\$315		92	3,673	1,598		1	1	41,369	248
21,650		1,000	141	240	6,584	2,529	2,384	185	671	60,701	249
15,000	9,225	4,637	185	277	15,880	5,295	1,176	417	17,646	148,253	250
262			236	64	211				196	9,269	251
57,577	30,701			24	32,471		1,287		8,371	360,062	252
\$196,711	\$88,950	\$5,952	\$1,214	\$1,767	\$107,408	\$13,443	\$6,131	\$1,774	\$38,134	\$1,097,014	
\$1,000			\$22	\$18	\$1,084			\$64	\$4	\$11,963	253
\$9,337,962	\$2,029,909	\$398,220	\$36,472	\$38,980	\$4,269,080	\$294,498	\$138,579	\$66,185	\$1,945,789	\$48,759,563	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	ASSETS, LIABILITIES, ETC.				
		Loaned on mortgage	Loaned on shares	Dues repaid on with-drawal	Paid matured shares	Dividends paid on with-drawal
SARATOGA COUNTY						
226	Mechanicville Co-operative Savings and Loan Association...	\$33,827	\$3,905	\$17,392	\$1,917	\$1,666
SCHENECTADY COUNTY						
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The).....	\$237,650	\$29,994	\$85,788	\$114,555	\$9,545
STEBUEN COUNTY						
228	Bath Savings and Loan Association.....	\$9,150		\$31,891		
229	Corning Co-operative Savings and Loan Association.....	285,100	\$38,650	87,229	\$184,000	\$13,363
230	Hammondsport Savings and Loan Association.....	10,800	45	4,086		57
231	Hornellsville Co-operative Savings and Loan Association.....	2,100		9,801	4,571	1,762
232	Maple City Co-operative Savings and Loan Association.....	42,150	5,483	24,199	42,400	3,647
233	Wayland Dime Savings and Loan Association.....	2,900		22,531		
	Total.....	\$352,200	\$44,178	\$179,737	\$230,971	\$18,829
SULLIVAN COUNTY						
234	First Farmers' Savings and Loan Association.....	\$7,800	\$7,171	\$3,586		\$1
TIOGA COUNTY						
235	Waverly Co-operative Savings and Loan Association (The)...	\$4,400	\$960	\$4,092	\$31,833	\$697
TOMPKINS COUNTY						
236	Groton Savings and Loan Association.....	\$6,200	\$734	\$6,093		\$66
237	Ithaca Savings and Loan Association.....	29,850	2,683	4,022		93
	Total.....	\$36,050	\$3,417	\$10,115		\$159
ULSTER COUNTY						
238	Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. (The).....	\$66,200	\$1,400	\$11,543	\$20,600	\$1,744
239	Kingston Co-operative Savings and Loan Association.....	11,087	1,100	11,798	3,200	3,063
240	Saugerties Co-operative Savings and Loan Ass'n (The).....	12,325	1,060	4,042		547
241	Walkill Valley Savings and Loan Association.....	11,200	450	2,496		138
	Total.....	\$100,812	\$4,010	\$29,879	\$23,800	\$5,492
WARREN COUNTY						
242	Glens Falls Savings and Loan Association.....	\$73,579		\$43,134	\$106,284	\$9,030
WASHINGTON COUNTY						
243	Whitehall Co-operative Savings and Loan Association.....	\$7,900	\$385	\$2,558		\$220
WESTCHESTER COUNTY						
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The).....	\$3,800	\$975	\$4,634	\$29,877	\$1,940
245	Home Building and Loan Association of Mount Vernon.....	45,800	7,995	27,902	25,665	3,359
246	Mamaroneck Co-operative Savings and Loan Ass'n (The).....	29,500	23,425	15,648	31,000	2,616
247	New Rochelle Co-operative Building and Loan Ass'n.....	48,700	2,000	16,156	44,113	2,379
248	Peekskill Co-operative Building, Savings and Loan Ass'n.....	10,900	1,625	11,105	2,003	2,585
249	Tarrytown and North Tarrytown Building and Loan Ass'n.....	10,125		11,363	24,737	1,928
250	Tuckahoe Home Building and Loan Association.....	64,850	8,522	9,584	35,400	2,389
251	White Plains Savings and Loan Association.....	6,800		1,079		
252	Yonkers Building and Loan Association (The).....	75,495	30,847	85,076	27,836	31,411
	Total.....	\$295,970	\$75,389	\$182,547	\$220,571	\$48,607
YATES COUNTY						
253	Home Savings and Loan Association of Penn Yan.....	\$1,800		\$6,029	\$500	\$581
	Grand total.....	\$14,833,680	\$2,236,762	\$14,521,278	\$4,688,167	\$1,224,927

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, 1917		Total
	\$13,100	\$2,503		\$592	\$142	\$80			\$9,694	\$152	\$84,970	226
\$5,425	\$36,000	\$316		\$2,786	\$190	\$314			\$2,967	\$22,657	\$548,187	227
	\$45,600	\$80	\$23,442	\$485	\$42	\$73		\$5	\$5,104	\$6,906	\$53,736	228
	1,500	27		2,407	178	683	\$147	844	23,813	3,411	709,312	229
		173		300	23	37			105	848	17,828	230
				337	23		35	66	172	607	19,647	231
				851	55	78			469	2,954	122,286	232
				716		20			84	13,865	40,116	233
	\$47,100	\$725	\$23,442	\$5,096	\$321	\$891	\$182	\$915	\$29,747	\$28,591	\$962,925	
\$788		\$925		\$300	\$7	\$2			\$2,142	\$760	\$23,482	234
	\$21,500	\$801		\$300	\$31				\$61	\$4,172	\$68,847	235
\$12	\$1,000	\$14		\$120	\$18				\$30	\$379	\$14,666	236
187	13,015	98		330	115				197	217	50,807	237
\$199	\$14,015	\$112		\$450	\$133				\$227	\$596	\$65,473	
	\$17,500	\$151	\$866	\$1,255	\$88	\$50	\$43	\$51	\$14,248	\$654	\$136,393	238
\$229	4,550	48		550	36	24		31	7,638	311	43,665	239
148	1,000	6		160	19			52	4,603	4,084	28,046	240
72	16,100	178		125	26				57	77	30,919	241
\$449	\$39,150	\$383	\$866	\$2,090	\$169	\$74	\$43	\$134	\$26,546	\$5,126	\$239,023	
	\$25,000	\$4,278	\$3,743	\$2,000	\$56	\$400		\$361	\$1,246	\$443	\$269,554	242
	\$4,225	\$49		\$200	\$9				\$278	\$372	\$16,196	243
				\$200	\$31	\$25			\$2,061	\$6,414	\$49,957	244
\$27	\$21,000	\$235		934	122	360		\$337	15,193	4,851	153,720	245
	25,050	537		1,000	140	85		57	78	4,140	133,326	246
	2,000	1,000	\$2,580	1,231	106	60	\$233	952	5,459	13,388	140,357	247
	4,360	114	6,165	718	10			215	30	1,599	41,369	248
	2,487	6	1,980	675	21	50	383	1,491	1,057	4,398	60,701	249
	7,100	125		1,000	81	120	585	536	17,443	518	148,253	250
				37	197				192	964	9,269	251
18,687			4,849	2,260	349	300	311	215	64,807	17,619	360,062	252
\$18,714	\$61,937	\$2,067	\$15,574	\$8,055	\$1,057	\$1,000	\$1,512	\$3,803	\$106,320	\$53,891	\$1,097,014	
				\$200	\$10	\$20			\$1,026	\$1,797	\$11,963	253
\$359,412	\$3,650,717	\$126,948	\$469,017	\$343,316	\$45,654	\$46,955	\$49,259	\$78,014	\$3,207,100	\$2,878,357	\$48,759,563	

COMPARATIVE TABLE OF ASSETS, LIABILITIES,

Number	NAME OF ASSOCIATION	Shares in force January	Shares issued during the	Shares withdrawn during	Shares in force Decem-	Borrowing	Shares held by borrow-	Non-borrowing	
		1, 1917	year	the year	ber 31, 1917	members	ing members	members	
SARATOGA COUNTY									
226	Mechanicville Co-operative Savings and Loan Association.....	3,863	1,103	975	3,991	84	1,589	249	
SCHENECTADY COUNTY									
227	Schenectady Building, Loan and Savings Association of the City of Schenectady (The).....	19,657	3,939	2,755	20,841	824	7,308	1,853	
STEUBEN COUNTY									
228	Bath Savings and Loan Association.....	5,483	445	310	5,618	72	1,159	187	
229	Corning Co-operative Savings and Loan Association.....	17,815	3,923	2,429	19,309	795	7,741	2,430	
230	Hammondsport Savings and Loan Association.....	2,087	242	320	2,009	10	334	59	
231	Hornellville Co-operative Savings and Loan Association.....	820	56	162	714	35	188	114	
232	Maple City Co-operative Savings and Loan Association.....	3,168	535	610	3,093	103	855	254	
233	Wayland Dime Savings and Loan Association.....	3,605	296	75	3,826	57	1,159	132	
	Total.....	32,978	5,497	3,906	34,569	1,072	11,436	3,176	
SULLIVAN COUNTY									
234	First Farmers' Savings and Loan Association.....	649	533	96	1,086	16	370	239	
TIOGA COUNTY									
235	Waverly Co-operative Savings and Loan Ass'n (The).....	1,892	321	256	1,957	89	586	164	
TOMPKINS COUNTY									
236	Croton Savings and Loan Association.....	1,108	1,409	979	1,538	10	190	91	
237	Ithaca Savings and Loan Association.....	2,296	639	380	2,555	46	426	406	
	Total.....	3,404	2,048	1,359	4,093	56	616	497	
ULSTER COUNTY									
238	Home-Seekers' Co-operative Savings and Loan Association of the City of Kingston, N. Y. (The).....	4,494	995	429	5,060	221	1,491	560	
239	Kingston Co-operative Savings and Loan Association.....	1,282	160	151	1,291	59	501	181	
240	Saugerties Co-operative Savings and Loan Association (The).....	1,219	148	117	1,250	57	354	227	
241	Walkill Valley Savings and Loan Association.....	803	187	92	898	25	115	130	
	Total.....	7,798	1,490	789	8,499	362	2,461	1,098	
WARREN COUNTY									
242	Glens Falls Savings and Loan Association.....	10,490	2,591	2,372	10,709	286	4,835	681	
WASHINGTON COUNTY									
243	Whitehall Co-operative Savings and Loan Association.....	1,245	144	149	1,240	25	302	78	
WESTCHESTER COUNTY									
244	Hastings-on-Hudson Building, Co-operative Savings and Loan Association (The).....	1,379	183	201	1,361	26	371	133	
245	Home Building and Loan Association of Mount Vernon.....	5,973	1,105	936	6,142	108	1,259	682	
246	Mamaroneck Co-operative Savings and Loan Ass'n (The).....	3,160	825	462	3,523	95	1,288	205	
247	New Rochelle Co-operative Building and Loan Association.....	4,194	877	703	4,868	119	1,263	442	
248	Peekskill Co-operative Building, Savings and Loan Association.....	1,243	182	275	1,150	64	462	73	
249	Tarrytown and North Tarrytown Building and Loan Ass'n.....	2,120	167	351	1,936	60	690	146	
250	Tuekshoe Home Building and Loan Association.....	4,414	714	400	4,728	104	1,577	400	
251	White Plains Savings and Loan Association.....		945	158	787	4	39	111	
252	Yonkers Building and Loan Association (The).....	9,853	2,878	2,064	10,667	299	3,173	1,528	
	Total.....	32,336	7,876	5,580	34,662	874	10,122	3,720	
YATES COUNTY									
253	Home Savings and Loan Association of Penn Yan.....	494	114	164	444	17	90	33	
	Grand.....	1,927,377	481,256	368,871	2,033,019	39,617	516,997	159,564	

RECEIPTS, DISBURSEMENTS, ETC.—(Concluded)

MISCELLANEOUS ITEMS														
Shares held by non-bor- rowing members	Female shareholders	Shares held by females	Dividends credited to members on instal- ment shares in 1917	Dividends credited to members and paid in cash on other shares in 1917	Filed and unpaid with- drawals Dec. 31, 1917	Shares matured in 1917	Operating expenses for the year paid	Operating expenses for the year unpaid	Amount of mortgages on property in this State	Amount of mortgage loans on farm property	Number of foreclosures commenced in 1917	Number of foreclosures completed in 1917	No. of parcels of real es- tate taken during year	Number
2,402	93	878	\$3,788	\$153		\$1,000	\$966		\$142,350	\$2,600				226
13,533	617	3,683	\$58,149	\$5,425		\$114,555	\$3,501		\$1,171,625	\$8,000	1	1		227
4,450	130	2,234	\$2,935				\$607		\$60,550	\$1,600	1			228
11,568	1,426	7,022	66,850	\$2,970		\$183,200	3,701	\$225	1,249,250	500	3	3	2	229
1,675	13	128	481				374		19,400					230
526	59	272	2,785			407	365	81	53,845	3,350				231
2,238	123	876	9,473	504		42,400	1,204		192,882					232
2,667	68	1,194	2,204				756		53,050					233
23,133	1,819	11,726	\$34,728	\$3,474		\$226,007	\$7,007	\$306	\$1,628,977	\$5,450	4	3	2	
716	42	326		\$828			\$381		\$34,746	\$34,746				234
1,371	88	575	\$7,391			\$31,833	\$355		\$136,915	\$5,199				235
1,348	24	291	\$313	\$12			\$151		\$12,110					236
2,129	170	737	501	187			631		63,850	\$400				237
3,477	194	1,028	\$814	\$199			\$782		\$75,960	\$400				
3,569	267	1,397	\$13,636	\$28		\$20,600	\$1,436		\$298,275	\$27,050	1	1	1	238
790	77	465	3,641	1,208		3,200	639		99,370	1,500				239
896	69	243	3,143	172			235		70,675	300				240
783	43	183	1,287	184			156		36,450	26,350				241
6,038	456	2,288	\$21,707	\$1,592		\$23,800	\$2,466		\$504,770	\$55,200	1	1	1	
5,874	529	4,161	\$29,304			\$106,284	\$2,565		\$639,105	\$8,580	3		1	242
938	23	185	\$1,393	\$26			\$268		\$33,775					243
990	32	220	\$4,641			\$12,974	\$296		\$73,600					244
4,883	264	1,716	13,616	\$27		24,990	1,709		273,550		1			245
2,235	114	1,005	13,336			31,000	1,269		203,850		1			246
3,105	157	943	15,958			44,113	1,618		258,400				1	247
688	63	540	1,268	2,039		2,063	728		59,100		3	3	3	248
1,246	64	674	8,838			24,737	746		130,625				1	249
3,151	243	1,980	19,922			35,400	1,286		320,450					250
748	11	127					273	\$17	6,537					251
7,494	787	4,127	7,964	19,405		27,836	3,367		490,696		2	2	2	252
24,540	1,735	11,332	\$85,543	\$21,471		\$203,053	\$11,192	\$17	\$1,816,808		7	7	7	
354	16	91	\$761			\$500	\$234		\$18,950					253
1,516,022	66,006	499,476	\$2,762,705	\$798,522	\$833,414	\$4,675,779	\$496,297	\$1,119	\$71,255,698	\$1,351,397	262	143	131	

LAND BANK

OF THE

STATE OF NEW YORK

[471]

LAND BANK OF THE STATE OF NEW YORK

No. 220 Broadway, New York, N. Y.

[Organized under Law of 1914. Commenced business 1915]

ASSETS

Loans secured by first liens on real estate.....	\$54,675 00
Earned commission on debenture loans.....	342 07
Loans on collateral security.....	650,000 00
Cash.....	14,607 60
Interest accrued.....	4,567 93
Bills receivable.....	33,800 00
<hr/>	
Total.....	\$757,932 60
<hr/>	

LIABILITIES

Capital and stock paid in.....	\$103,000 00
Guaranty fund.....	1,545 00
Undivided profits.....	3,880 60
Bills payable.....	22,000 00
Debenture bonds.....	620,000 00
Miscellaneous.....	117 63
Interest accrued.....	7,389 37
<hr/>	
Total.....	\$757,932 60
<hr/>	

When organized: December 29, 1914.

Under what State laws: New York.

Principal place of business: New York City.

Authorized amount of capital: \$100,000.

Minimum amount of capital subscribed: \$103,000.

What is the personal liability of stockholders? Double the subscription.

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: 2½ per cent. in 1917.

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, by directors.

State the sections of country in which loans are made, giving the principal counties: Loans are made to savings and loan associations of this State only.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$754,750.

Total amount of loans paid: \$50,075.

Total amount of loans unpaid and outstanding: Guaranteed, \$696,750, unguaranteed, \$7,925.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 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: \$360,000.

Total amount of debentures certified: \$620,000.

Total liability for debenture bonds as per statement: \$620,000.

Trustees for debentures: State Comptroller.

OFFICERS AND DIRECTORS

B. G. PARKER.....	<i>President</i>
D. B. HUTTON.....	<i>First Vice-President</i>
W. H. JUDSON.....	<i>Second Vice-President</i>
E. E. STANTON.....	<i>Third Vice-President</i>
J. G. FARWELL.....	<i>Fourth Vice-President</i>
JOHN J. DILLON.....	<i>Treasurer</i>
E. F. HOWELL.....	<i>Managing Director</i>
H. C. HORTON.....	<i>Secretary</i>
C. S. FOLSOM.....	<i>Director</i>
M. S. COHEN.....	<i>Director</i>
C. O'C. HENNESSY.....	<i>Director</i>
E. R. TICHENOR.....	<i>Director</i>
W. G. COOPER.....	<i>Director</i>
I. H. HYDE.....	<i>Director</i>
R. B. VAN CORTLANDT.....	<i>Director</i>
JAMES P. JUDGE.....	<i>Attorney</i>

BUILDING LOT ASSOCIATION

[475]

ERIE COUNTY

SOUTH PARK BUILDING LOT ASSOCIATION

No. 1031 Marine Nat. Bank Building, 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.....	145 Parkview Avenue.
Treasurer.....	THOMAS H. COCHRANE.....	Buffalo.
Attorney.....	THOMAS C. BURKE.....	1031 Marine Bank Bldg.

ASSETS

Real estate	\$20,341 00
Cash on hand and in bank.....	3,936 42
	\$24,277 42

LIABILITIES

Due shareholders, dues.....	\$24,277 42
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RECEIPTS

Cash on hand January 1, 1917.....	\$6,113 64
Interest received	115 97
Rent received	45 00
Sale of hay.....	10 00
	\$6,284 61

DISBURSEMENTS

Dues repaid on withdrawal, or applied on loans.....	\$2,120 40
Paid taxes, insurance, etc.....	117 48
Paid banking department, assessment.....	2 56
Officers' bonds	20 00
Election expenses	87 75
Cash on hand December 31, 1917.....	3,936 42
	\$6,284 61

CREDIT UNIONS

[479]

AMERICAN MUTUAL CREDIT UNION

No. 300 Water street, New York City

[Organized 1917]

Officers	Names	Post-office addresses
Secretary.....	MORRIS J. MARKOWITZ.....	261 West 112th Street.
President.....	JULIUS GOLDWAG.....	172 Bay 28th St., Brooklyn.
Treasurer.....	MAX ROSEN.....	2131 Daily Avenue, Bronx.

ASSETS

Loans to members.....	\$5,902 75
Cash.....	701 63
	<hr/>
	\$6,604 38

LIABILITIES

Shares, fully paid.....	\$6,375 00
Shares, instalment.....	51 95
Guaranty fund.....	97 08
Undivided profits.....	80 35
	<hr/>
	\$6,604 38

RECEIPTS

Payments on shares.....	\$6,711 95
Loans to members repaid.....	6,542 35
Interest received.....	441 14
Entrance fees received.....	70 36
	<hr/>
	\$13,765 80

DISBURSEMENTS

Shares withdrawn.....	\$285 00
Loans to members.....	12,445 10
Printing and stationery.....	226 50
Attorney's fees.....	75 00
Officers' bonds.....	5 00
Safe.....	20 00
Expenses of meetings.....	7 57
Cash on hand and on deposit December 31, 1917.....	701 63
	<hr/>
	\$13,765 80

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 1,332; shares withdrawn during the year, 57; shares in force, 1,275. Borrowing members, 115, holding 666 shares; non-borrowing members, 79, holding 609 shares. Female shareholders, 53, holding 336 shares.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$300.

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.....	120 Broadway.
Secretary.....	A. C. WEBB.....	120 Broadway.
Treasurer.....	W. N. ESLER.....	120 Broadway.

ASSETS

Cash.....	\$10,474 07
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482 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

LIABILITIES	
Shares, fully paid.....	\$9,345 00
Shares, instalment	3 80
Amount due members for deposits.....	182 25
Guaranty fund	681 11
Undivided profits	256 30
Interest accrued on deposits.....	5 61

\$10,474 07

RECEIPTS	
Cash on hand January 1, 1917.....	\$3,606 19
Payments on shares.....	3,777 00
Deposits.....	443 25
Loans to members repaid.....	2,820 00
Bonds sold	11,010 35
Interest received	152 95
Entrance fees received.....	70 60
Dividends on stock held in trust.....	860 78
Interest on investments.....	407 50

\$23,148 62

DISBURSEMENTS	
Shares withdrawn	\$7,711 20
Deposits withdrawn	1,091 95
Dividends paid	511 00
Loans to members.....	1,940 00
Bonds purchased	1,010 56
Interest on borrowed money.....	14 78
Salaries.....	340 00
Printing and stationery.....	28 15
Paid banking department, examination.....	10 00
Paid banking department, assessment.....	1 91
Officers' bonds	15 00
Cash on hand and on deposit December 31, 1917.....	10,474 07

\$23,148 62

Par value of shares, \$5.

Shares in force January 1, 1917, 2,655; shares issued during the year, 527; shares withdrawn during the year, 1,314; shares in force, 1,868. No borrowing members. Non-borrowing members, 114, holding 1,868 shares. Female shareholders, 26, holding 429 shares. Twelve members are depositors. Largest deposit balance December 31, 1917, \$40. Total amount of interest credited or paid in cash to members on deposits during the year, \$5.61; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents per share. Interest paid by borrowing members, 1 per cent. per month.

AUSTRIAN HUNGARIAN CREDIT UNION

No. 52 Tompkins avenue, Brooklyn, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	ABE STERN.....	589 Gates Avenue.
Vice-President.....	S. KAUFMAN.....	428 Bedford Avenue.
Secretary.....	DAVID ROSENFELD.....	229 Stockton Street.
Treasurer.....	SAMUEL FREIDMAN.....	790 Myrtle Avenue.

ASSETS	
Loans to members.....	\$31,451 00
Cash.....	3,980 58

\$35,431 58

LIABILITIES

Shares, fully paid.....	\$32,970 00
Guaranty fund.....	911 76
Undivided profits.....	1,549 82
	<hr/>
	\$35,431 58
	<hr/> <hr/>

RECEIPTS

Payments on shares.....	\$39,075 00
Loans to members repaid.....	97,109 55
Money borrowed.....	2,500 00
Interest received.....	2,562 86
Entrance fees received.....	363 00
Fines received.....	19 96
Pass books.....	12 20
	<hr/>
	\$141,642 57
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn.....	\$6,105 00
Loans to members.....	128,560 55
Borrowed money repaid.....	2,500 00
Interest on borrowed money.....	14 84
Salaries.....	276 40
Printing and stationery.....	51 75
War sufferers.....	50 00
Rent.....	51 25
Miscellaneous.....	52 20
Cash on hand and on deposit December 31, 1917.....	3,980 58
	<hr/>
	\$141,642 57
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 7,815; shares withdrawn during the year, 1,221; shares in force, 6,594. Borrowing members, 284, holding 5,736 shares; non-borrowing members, 45, holding 808 shares. Female shareholders, 18, holding 311 shares.

No unpaid withdrawals. Entrance fee, \$3. Interest paid by borrowing members, 12 per cent. per annum. Largest loan outstanding, \$500.

BOROUGH OF BROOKLYN CREDIT UNION

No. 831½ DeKalb avenue, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	ISRAEL ROTHSTEIN.....	120 Hopkins Street.
Vice-President.....	ABRAHAM HALPERN.....	115 Esser Street.
Secretary.....	HENRY GOLD.....	831½ DeKalb Avenue..
Treasurer.....	MAX ISICOWITCH.....	652 Willoughby Avenue.

ASSETS

Loan to members.....	\$3,391 36
Shares of other credit unions.....	10 00
Cash.....	1,163 06
Interest on loans due and accrued.....	245 68
	<hr/>
	\$9,810 10
	<hr/> <hr/>

LIABILITIES	
Shares, fully paid.....	\$8,610 00
Shares, instalment	310 49
Guaranty fund	377 28
Undivided profits	512 33
	<u>\$9,810 10</u>

RECEIPTS	
Cash on hand January 1, 1917.....	\$627 23
Payments on shares.....	3,781 91
Loans to members repaid.....	21,975 75
Money borrowed	500 00
Interest received	930 46
Entrance fees received.....	41 55
	<u>\$27,856 90</u>

DISBURSEMENTS	
Shares withdrawn	\$1,520 86
Dividends paid	329 49
Loans to members.....	23,999 75
Borrowed money repaid.....	500 00
Shares of other credit unions.....	10 00
Interest on borrowed money.....	7 50
Salaries	140 00
Printing and stationery.....	49 51
Paid banking department, examination.....	7 50
Paid banking department, assessment.....	1 43
Fixtures.....	45 30
Officers' bonds	10 00
Rentals	72 50
Cash on hand and on deposit December 31, 1917.....	1,163 06
	<u>\$27,856 90</u>

Par value of shares, \$10.

Shares in force January 1, 1917, 636; shares issued during the year, 372; shares withdrawn during the year, 147; shares in force, 861. Borrowing members, 77, holding 498 shares; non-borrowing members, 45, holding 363 shares. Female shareholders, 16, holding 68 shares. Total dividends credited members during the year, \$329.49; rate, 7 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents per share. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$500.

CENTERVILLE STATION CO-OPERATIVE CREDIT UNION

Woodridge, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	SOLOMON JOFFE.....	Woodridge, N. Y.
Vice-President.....	DAVID L. SIEGAL.....	Woodridge, N. Y.
Secretary.....	GEO. J. KLEIN.....	Woodridge, N. Y.
Treasurer.....	ISADORE TREBISH.....	Woodridge, N. Y.

ASSETS	
Loans to members.....	\$2,260 00
Bonds.....	100 00
Cash.....	897 25
	<u>\$3,257 25</u>

LIABILITIES

Shares, fully paid.....	\$2,900 00
Shares, instalment	49 40
Amount due members for deposits.....	6 00
Guaranty fund	138 53
Undivided profits	163 32
	<hr/>
	\$3,257 25
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$224 66
Payments on shares.....	2,237 40
Deposits.	346 00
Loans to members repaid.....	4,682 00
Interest received	249 51
Entrance fees received.....	41 20
Transfer fees received.....	75
Fines received	12 00
	<hr/>
	\$7,793 52
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$21 00
Deposits withdrawn	340 00
Loans to members.....	6,350 00
Bonds purchased	100 00
Salaries.	50 00
Printing and stationery.....	24 32
Paid banking department, examination.....	9 90
Paid banking department, assessment.....	1 05
Cash on hand and on deposit December 31, 1917.....	897 25
	<hr/>
	\$7,793 52
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 145; shares issued during the year, 490; shares withdrawn during the year, 5; shares in force, 630. Borrowing members, 54, holding 105 shares; non-borrowing members, 151, holding 525 shares. Female shareholders, 55, holding 173 shares. One member is a depositor. Largest deposit balance December 31, 1917, \$6.

No unpaid withdrawals. Entrance fee, 55 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$176.

CITIZENS CREDIT UNION

No. 115 Manhattan avenue, Brooklyn, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	LOUIS COHN	680 Flushing Avenue.
Vice-President.....	HARRY LAPATKIN.....	36 Johnson Avenue.
Secretary.....	MAX LIEBROSS.....	14 Lewis Avenue.
Treasurer.....	CHARLES FORSTADT	680 Flushing Avenue.

ASSETS

Loans to members.....	\$2,055 00
Bonds.	100 00
Cash.	51 33
	<hr/>
	\$2,206 33
	<hr/> <hr/>

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LIABILITIES

Shares, fully paid.....	\$1,670 00
Shares, instalment	200 80
Unpaid dividends credited on shares.....	104 75
Amount due members for deposits.....	96 00
Guaranty fund	108 20
Undivided profits	19 41
Interest accrued on deposits.....	92
Salary unpaid	6 25
	<u>\$2,206 33</u>

RECEIPTS

Cash on hand January 1, 1917.....	\$51 50
Payments on shares.....	1,420 56
Deposits.....	369 87
Loans to members repaid.....	4,555 00
Interest received	203 87
Entrance fees received.....	32 00
Transfer fees received.....	50
	<u>\$6,633 39</u>

DISBURSEMENTS

Shares withdrawn	\$75 35
Deposits withdrawn	277 87
Loans to members.....	6,092 00
Bonds purchased	100 00
Salaries.....	18 75
Printing and stationery.....	3 05
Paid banking department, assessment.....	1 04
Rent and postage.....	14 00
Cash on hand and on deposit December 31, 1917.....	51 33
	<u>\$6,633 39</u>

Par value of shares, \$10.

Shares in force January 1, 1917, 35; shares issued during the year, 137; shares withdrawn during the year, 5; shares in force, 167. Borrowing members, 31, holding 103 shares; non-borrowing members, 22, holding 64 shares. Female shareholders, 3, holding 10 shares. Two members are depositors. Largest deposit balance December 31, 1917, \$57.

No unpaid withdrawals. Entrance fee, \$1. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$200.

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.....	DR. JOSEPH SLAVIT.....	Brooklyn, N. Y.
Secretary.....	MEYER TARSHIS	Brooklyn, N. Y.
Treasurer.....	MAX PECK	Brooklyn, N. Y.

ASSETS

Loans to members.....	\$25,039 46
Cash	1,865 81
Interest on loans due and accrued.....	91 24
Furniture and fixtures.....	70 00
	<u>\$27,066 51</u>

LIABILITIES

Shares fully paid.....	\$21,325 00
Shares, instalment	3,418 69
Guaranty fund	1,151 98
Undivided profits	1,109 34
Suspense account	61 50
	<hr/>
	\$27,066 51

RECEIPTS

Cash on hand January 1, 1917.....	\$687 25
Payments on shares	12,071 08
Loans to members repaid.....	30,894 52
Interest received	2,771 72
Entrance fees received.....	282 00
Fines received	8 94
Suspense account	61 50
	<hr/>
	\$46,777 01

DISBURSEMENTS

Shares withdrawn	\$3,741 50
Dividends paid	238 98
Loans to members.....	39,460 00
Salaries.....	1,019 35
Printing and stationery.....	67 13
Paid banking department, assessment.....	2 02
Rentals.....	246 00
Officers' bonds	34 60
Postage, telephone, etc.....	65 02
Advertising.....	16 60
Cabinet.....	20 00
Cash on hand and on deposit December 31, 1917.....	1,865 81
	<hr/>
	\$46,777 01

Par value of shares, \$25.

Shares in force January 1, 1917, 1,082; shares issued during the year, 564; shares withdrawn during the year, 312; shares in force, 1,334. Borrowing members, 280, holding 573 shares; non-borrowing members, 322, holding 761 shares. Female shareholders, 138, holding 219 shares.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 50 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$300.

COOPERATIVE CREDIT UNION

No. 124 Delancey street, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	JOSEPH GEDALECIA	320 Second Avenue.
Vice-President.....	SAMUEL GRASSMAN.....	111 East 7th Street.
Secretary.....	SOLOMON GOODMAN.....	124 Delancey Street.
Treasurer.....	HIRSH BLOCH.....	1216 Boston Road.

ASSETS

Loans to members.....	\$2,160 35
Cash.....	701 42
Stationery and printing.....	20 00
	<hr/>
	\$2,881 77

LIABILITIES

Shares, fully paid.....	\$1,755 00
Shares, instalment	120 03
Amount due members for deposits.....	885 75
Guaranty fund	7 78
Undivided profits	100 62
Interest accrued on deposits.....	12 59
	<hr/>
	\$2,881 77
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$241 29
Payments on shares.....	877 91
Deposits.....	1,164 59
Loans to members repaid.....	4,693 50
Interest received	175 38
Entrance fees received.....	59 10
Fines received	13 44
Sales of pamphlets.....	19 70
	<hr/>
	\$7,244 91
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$196 65
Deposits withdrawn	587 00
Loans to members.....	5,598 00
Printing and stationery.....	56 72
Paid banking department examination.....	10 00
Paid banking department, assessment.....	1 09
Rent.....	36 00
Postage and telephone.....	33 59
Officers' bonds	5 00
Interest on deposits.....	12 59
Bad debt	4 90
Interest repaid	45
Return receipt from unknown person.....	1 50
Cash on hand and on deposit December 31, 1917.....	701 42
	<hr/>
	\$7,244 91
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 217; shares issued during the year, 168; shares withdrawn during the year, 34; shares in force, 351. Borrowing members, 87, holding 162 shares; non-borrowing members, 199, holding 189 shares. Female shareholders, 45, holding 70 shares. Nineteen members are depositors. Largest deposit balance December 31, 1917, \$466. Total amount of interest credited or paid in cash to members on deposits during the year, \$12.59; rate, 3 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 6 per cent. per annum. Largest loan outstanding, \$540.

**CREDIT UNION OF THE EMPLOYEES' CONFERENCE COMMITTEE, CITY
OF NEW YORK**

Municipal Building, Manhattan, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	ROBERT B. MCINTYRE.....	Municipal Building.
Vice-President.....	ARTHUR S. TUTTLE.....	Municipal Building.
Secretary.....	JOHN H. GREENER.....	Municipal Building.
Treasurer.....	JOSEPH JOHNSON.....	Municipal Building.

ASSETS

Loans to members.....	\$22,023 10
Cash.....	56 77
Interest on loans due and accrued.....	110 12
	<hr/>
	\$22,189 99
	<hr/> <hr/>

LIABILITIES

Shares, fully paid.....	\$20,025 00
Shares, instalment.....	484 05
Guaranty fund.....	672 99
Undivided profits.....	825 95
Accounts payable.....	32 00
Accrued salaries.....	150 00
	<hr/>
	\$22,189 99
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$573 68
Payments on shares.....	21,360 00
Loans to members repaid.....	18,227 90
Interest received.....	1,186 60
Entrance fees received.....	677 90
Fines received.....	42 39
	<hr/>
	\$42,068 47
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn.....	\$1,420 95
Loans to members.....	40,251 00
Printing and stationery.....	66 14
Paid banking department, assessment.....	1 04
Organization expenses.....	249 75
Officers' bonds.....	22 82
Cash on hand and on deposit December 31, 1917.....	56 77
	<hr/>
	\$42,068 47
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 114; shares issued during the year, 6,779; shares withdrawn during the year, 722; shares in force, 6,171. Borrowing members, 314, holding 1,960 shares; non-borrowing members, 286, holding 4,211 shares. Female shareholders, 75, holding 643 shares.

No unpaid withdrawals. Entrance fee, 10 cents per share; maximum charge, \$1. Transfer fee, 25 cents per share. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$300.

**CREDIT UNION OF THE EMPLOYEES OF JOHN WANAMAKER,
NEW YORK, INC.**

No. 784 Broadway, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	PRESTON P. LYNN.....	764 Broadway.
Vice-President.....	JOHN W. APPEL, Jr.....	764 Broadway.
Secretary.....	JOSEPH H. BOYD.....	764 Broadway.
Treasurer.....	EDWARD C. CALDWELL.....	764 Broadway.

ASSETS

Loans to members	\$503 50
Bonds	14,517 50
Cash	8,566 27
	<hr/>
	\$23,587 27

LIABILITIES

Shares, fully paid	\$17,030 00
Shares, installment	3,147 83
Amount due members for deposits.....	2,712 84
Guaranty fund	612 50
Undivided profits	84 10
	<hr/>
	\$23,587 27

RECEIPTS

Cash on hand January 1, 1917.....	\$4,254 26
Payments on shares	32,271 92
Deposits	5,360 79
Loans to members repaid.....	2,483 50
Interest received	648 39
Entrance fees received.....	398 10
Transfer fees received.....	85
To correct errors.....	5 35
	<hr/>
	\$45,423 16

DISBURSEMENTS

Shares withdrawn	\$16,271 55
Deposits withdrawn	2,780 95
Dividends paid	34 30
Loans to members	2,835 00
Bonds purchased	14,517 50
Printing and stationery.....	262 25
Paid banking department, examination.....	20 00
Paid banking department, assessment.....	1 26
Interest refunded	08
Cash short	15 66
Accrued interest on bonds.....	117 52
Interest paid depositors.....	72
Error	10
Cash on hand and on deposit December 31, 1917.....	8,566 27
	<hr/>
	\$45,423 16

Par value of shares, \$10.

Shares in force January 1, 1917, 783; shares issued during the year, 3,981; shares withdrawn during the year, 2,165; shares in force, 2,599. Borrowing members, 31, holding 22 shares; non-borrowing members, 672, holding 2,577

shares. Female shareholders, 174, holding 578 shares. Forty members are depositors. Largest deposit balance December 31, 1917, \$725.22.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$54.

EMPIRE STATE CREDIT UNION

No. 132 Norfolk street, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	JONAS SPINNER.....	119 Pitt Street.
Vice-President.....	MARCUS FENERSTEIN.....	1345 Washington avenue.
Secretary.....	ISADORE KRONSTEIN.....	132 Norfolk Street.
Treasurer.....	ISAK SCHUTZBERGER.....	Jersey City, N. J.

ASSETS

Loans to members.....	\$8,771 36
Bonds	509 48
Cash	853 25
Interest on loans due and accrued.....	57 18
Furniture and fixtures.....	166 25
Stationery	73 71
	<hr/>
	\$10,431 23

LIABILITIES

Shares, fully paid	\$8,850 00
Shares, installment	849 27
Unpaid dividends credited on shares.....	38 48
Amount due members for deposits.....	371 44
Guaranty fund	61 37
Undivided profits	67 11
Interest accrued on deposits.....	6 82
Interest paid in advance.....	186 74
	<hr/>
	\$10,431 23

RECEIPTS

Cash on hand January 1, 1917.....	\$421 56
Payments on shares	8,071 27
Deposits	1,521 84
Loans to members repaid.....	9,071 64
Interest received	858 86
Entrance fees received.....	32 50
	<hr/>
	\$19,977 67

DISBURSEMENTS

Shares withdrawn	\$834 00
Deposits withdrawn	1,682 81
Dividends paid	28 65
Loans to members.....	14,750 00
Bonds purchased	500 00
Borrowed money repaid.....	550 00
Salaries	480 00
Printing and stationery.....	18 40
Paid banking department, assessment.....	1 22
Interest on deposits.....	20 84
Interest refunded	16 00

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Organization fee	\$100 00
Miscellaneous expenses	142 50
Cash on hand and on deposit December 31, 1917.....	853 25
	<hr/>
	\$19,977 67
	<hr/>

Par value of shares, \$25.
 Shares in force January 1, 1917, 81; shares issued during the year, 303; shares withdrawn during the year, 30; shares in force, 354. Borrowing members, 76, holding 11 shares; non-borrowing members, 37, holding 343 shares. Female shareholders, 3, holding 291 shares. Eleven members are depositors. Largest deposit balance December 31, 1917, \$100. Total dividends credited members during the year, \$67.73; rate, 8 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$30.46; rate, 5 per cent.
 No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 50 cents. Interest paid by borrowing members, 12 per cent. per annum. Largest loan outstanding, \$700.

EQUITABLE CREDIT UNION

No. 120 Broadway, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	WALTER G. SCHELKER.....	Caldwell, N. J.
Vice-President.....	HERMAN B. STEEG.....	507 Cedar Ave., Richmond Hill, N. Y.
Secretary.....	ARTHUR H. REDDALL.....	Caldwell, N. J.
Treasurer.....	EDMUND B. POST.....	2425 Morris Avenue.

ASSETS

Loans to members.....	\$8,764 29
Bonds.....	2,842 50
Cash.....	804 14
Interest on loans, due and accrued.....	36 61
Interest on bonds, accrued.....	45 00
	<hr/>
	\$12,492 54
	<hr/>

LIABILITIES

Shares, fully paid.....	\$7,425 00
Shares, installment.....	227 92
Amount due members for deposits.....	3,838 55
Guaranty fund.....	436 19
Undivided profits.....	564 88
	<hr/>
	\$12,492 54
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,097 36
Payments on shares.....	4,495 42
Deposits.....	12,202 82
Loans to members repaid.....	28,031 71
Bonds sold.....	2,453 75
Interest received.....	1,155 53
Entrance fees received.....	76 90
Fines received.....	2 97
Profit and loss.....	1 61
	<hr/>
	\$49,518 07
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$3,075 25
Deposits withdrawn	11,515 39
Dividends paid	183 22
Loans to members	28,142 50
Bonds purchased	5,296 25
Salaries	275 00
Printing and stationery.....	41 70
Paid banking department.....	12 50
Interest on deposits.....	151 92
Income tax	5 20
Officers' bond	10 00
Postage	5 00
Cash on hand and on deposit December 31, 1917.....	804 14
	<hr/>
	\$49,518 07
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 1,336; shares issued during the year, 941; shares withdrawn during the year, 661; shares in force, 1,616. Borrowing members, 203, holding 465 shares; non-borrowing members, 268, holding 1,151 shares. Female shareholders, 165, holding 448 shares. Two hundred seventeen members are depositors. Largest deposit balance December 31, 1917, \$1,081.55. Total dividends credited members during the year, \$183.22; rate, 6 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$141.92; rate, 3½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$405.

FEDERAL EMPLOYEES CREDIT UNION

No. 641 Washington street, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	C. T. RIOTE.....	641 Washington Street.
Vice-President.....	FRED KUENZLI.....	641 Washington Street.
Secretary.....	J. A. SPRINGSTEAD.....	641 Washington Street.
Treasurer.....	JOHN R. HECHT.....	641 Washington Street.

ASSETS

Loans to members.....	\$32,742 50
Shares of other credit unions.....	10 00
Bonds	3,400 00
Cash	6,172 72
Interest on loans due and accrued.....	59 50
War savings and thrift stamps.....	125 02
	<hr/>
	\$42,509 74
	<hr/>

LIABILITIES

Shares	\$30,022 50
Borrowed money	9,297 00
Guaranty fund	1,216 50
Undivided profits	1,958 12
Suspense account	15 62
	<hr/>
	\$42,509 74
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$187 75
Payments on shares.....	18,332 00
Loans to members repaid.....	73,628 75
Bonds sold.....	50 00
Money borrowed.....	24,193 00
Interest received.....	3,277 92
Entrance fees received.....	306 56
Fines received.....	7 20
Thrift stamps.....	110 00
	<hr/>
	\$120,093 18

DISBURSEMENTS

Shares withdrawn.....	\$1,056 00
Dividends paid.....	230 13
Loans to members.....	90,009 50
Bonds purchased.....	3,450 00
Borrowed money repaid.....	18,096 00
Interest on borrowed money.....	300 53
Salaries.....	100 00
Printing and stationery.....	221 69
Paid banking department, examination.....	16 50
Paid banking department, assessment.....	1 98
General expense.....	103 11
Thrift stamps.....	235 02
Officers' bonds.....	40 00
Organization expense.....	60 00
Cash on hand and on deposit December 31, 1917.....	6,172 72
	<hr/>
	\$120,093 18

Par value of shares, \$1.

Shares in force January 1, 1917, 12,746½; shares issued during the year, 18,332; shares withdrawn during the year, 1,056; shares in force, 30,022½. Borrowing members, 770, holding 18,292½ shares; non-borrowing members, 324, holding 11,730 shares. Female shareholders, 14, holding 368½ shares. Total dividends credited members during the year, \$230.13; rate, 8 per cent.

No unpaid withdrawals. Entrance fee, 2 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$852.

FIRST HUNGARIAN CREDIT UNION

No. 43 Ellery street, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	DAVID ROSENFELD..	229 Stockton Street, Brooklyn.
Vice-President.....	D. ROSENBAUM.....	68 Hopkins Street, Brooklyn.
Secretary.....	HAROLD BROWNDORF	1160 East 12th Street, Brooklyn.
Treasurer.....	MAURICE SCHWARTZ.	43 Lorimer Street, Brooklyn.

ASSETS

Loans to members.....	\$20,985 00
Cash.....	3,653 12
Interest on loans due and accrued.....	515 37
Stationery.....	45 60
	<hr/>
	\$25,199 09

LIABILITIES

Shares, fully paid.....	\$22,975 00
Borrowed money.....	13 30
Guaranty fund.....	524 32
Undivided profits.....	1,284 67
Reserved for legal expenses.....	83 00
Salaries accrued.....	318 80
	<hr/>
	\$25,199 09

RECEIPTS

Payments on shares.....	\$24,850 00
Loans to members repaid.....	63,241 00
Money borrowed.....	13 30
Interest received.....	1,889 20
Entrance fees received.....	145 00
Transfer fees received.....	1 00
Fines received.....	2 60
Certificate charges.....	20 90
Pass books sold.....	4 30
Interest on bank balance.....	8 92
Collected to cover legal expenses.....	83 00
Assessment.....	163 75
	<hr/>
	\$90,422 97

DISBURSEMENTS

Shares withdrawn.....	\$1,875 00
Loans to members.....	84,226 00
Salaries.....	460 00
Printing and stationery.....	87 10
Organization expenses.....	52 50
Notices and postage.....	15 25
Miscellaneous.....	4 00
Donation.....	50 00
Cash on hand and on deposit December 31, 1917.....	3,653 12
	<hr/>
	\$90,422 97

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 4,970; shares withdrawn during the year, 375; shares in force, 4,595. Borrowing members, 248, holding 4,595 shares; non-borrowing members, none. Female shareholders, 24, holding 515 shares.

No unpaid withdrawals. Entrance fee, \$5. Transfer fee, 10 cents per share. Interest paid by borrowing members, 1 per cent. per month. Largest loan outstanding, \$500.

FRATERNAL CREDIT UNION

No. 76 Throop avenue, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	CHARLES SOLOMON.....	203 Sylvester Avenue, Jamaica.
Vice-President.....	I DRENLER.....	49 Lorimer Street.
Secretary.....	EDWARD GRAFF.....	246 Amboy Street.
Treasurer.....	JOSEPH POMERANTZ.....	21 Morrell Street.

ASSETS

Loans to members.....	\$1,924 00
Cash.....	832 22
Profit and loss.....	114 78
	<hr/>
	\$2,871 00

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LIABILITIES	
Shares, fully paid	\$2,860 00
Shares, installment	11 00
	\$2,871 00

RECEIPTS	
Cash on hand January 1, 1917.....	\$320 70
Payments on shares.....	1,100 25
Loans to members repaid.....	5,155 00
Interest received	152 10
Entrance fees received	6 00
Transfer fees received	50
Fines received	12 20
Recovery on defalcation of ex-treasurer.....	28 00
Shares applied on defalcation of ex-treasurer.....	92 00
	\$6,866 75

DISBURSEMENTS	
Shares withdrawn	\$1,299 00
Dividends paid	127 09
Loans to members.....	4,090 00
Salaries	150 00
Paid banking department, examination.....	7 50
Paid banking department, assessment.....	1 08
Rent	40 50
Accountant	17 00
Miscellaneous expenses	26 62
Overpayment	6 00
Defalcation by ex-treasurer	269 74
Cash on hand and on deposit December 31, 1917.....	832 22
	\$6,866 75

Par value of shares, \$5.
 Shares in force January 1, 1917, 613 19/20; shares issued during the year, 220 1/20; shares withdrawn during the year, 259 4/5; shares in force, 574 1/4.
 Borrowing members, 28, holding 413 2/5 shares; non-borrowing members, 10, holding 160 4/5 shares. No female shareholders. Total dividends credited members during the year, \$127.09; rate, 3 1/2 per cent.
 No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 50 cents.
 Interest paid by borrowing members, 8 per cent. per annum.
 Largest loan outstanding, \$500.

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.....	EDWARD M. HIGBEE.....	Woodhaven, N. Y.
Secretary and Treas..	ARTHUR M. FIEBIG.....	202 Weimar St., Elmhurst

ASSETS	
Loans to members.....	\$6,197 00
Cash	858 80
Interest on loans due and accrued.....	85 78
Furniture and fixtures.....	14 35
	\$7,155 93

LIABILITIES

Shares, fully paid.....	\$2,705 00
Shares, installment	30 95
Amount due members for deposits.....	1,617 03
Borrowed money	1,600 00
Guaranty fund	287 43
Undivided profits	288 88
Interest accrued on deposits.....	50 99
Liberty bond installments	575 65
	<hr/>
	\$7,155 93
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$595 78
Payments on shares.....	2,026 55
Deposits	4,592 77
Loans to members repaid.....	5,913 42
Money borrowed	2,100 00
Interest received	464 14
Entrance fees received	43 71
Fines received	20 75
Liberty bonds	6,787 76
	<hr/>
	\$22,544 88
	<hr/> <hr/>

DISBURSEMENTS

Snares withdrawn	\$1,067 00
Deposits withdrawn	3,588 44
Dividends paid	141 48
Loans to members.....	9,782 00
Borrowed money repaid.....	700 00
Interest on borrowed money.....	23 17
Salaries	40 00
Printing and stationery.....	42 75
Paid banking department, assessment.....	1 18
Liberty bonds purchased.....	6,212 11
Notary	2 00
Rent	3 00
Officers' bond	5 00
Miscellaneous expenses	49 67
Interest paid on deposits.....	28 28
Cash on hand and on deposit December 31, 1917.....	858 80
	<hr/>
	\$22,544 88
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 355 7/25; shares issued during the year, 405 31/100; shares withdrawn during the year, 213%; shares in force, 547 19/100. Borrowing members, 53, holding 91 11/100 shares; non-borrowing members, 84, holding 456 2/25 shares. Female shareholders, 65, holding 296 12/25 shares. Forty-seven members are depositors. Largest deposit balance December 31, 1917, \$327.56. Total dividends credited members during the year, \$141.48; rate, 9 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$28.28; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$500.

GROCERS' CREDIT UNION

(No. 62 East 106th street, New York, N. Y.)

[Organized 1915]

Officers	Names	Post-office addresses
President.....	JOHN BRILL.....	14 West 138th Street.
Vice-President.....	S. BECKELMAN.....	218 East 96th Street.
Secretary.....	HARRY GREENBERG.....	11 West 111th Street.
Treasurer.....	SOLOMON S. RAISEN.....	235 East 121st Street.

ASSETS

Loans to members.....	\$18,196 62
Cash	5,641 74
	<hr/>
	\$23,838 36
	<hr/> <hr/>

LIABILITIES

Shares	\$22,217 62
Amount due members for deposits.....	111 00
Guaranty fund	627 33
Undivided profits	882 41
	<hr/>
	\$23,838 36
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$1,301 66
Payments on shares.....	14,411 07
Deposits	105 00
Loans to members repaid.....	32,943 93
Interest received	1,921 50
Entrance fees received	131 80
	<hr/>
	\$50,814 96
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$4,478 63
Dividends paid	307 91
Loans to members.....	39,145 54
Salaries	759 34
Printing and stationery.....	150 94
Delegate to general meeting.....	63 00
Auditor	175 00
Miscellaneous	92 86
Cash on hand and on deposit December 31, 1917.....	5,641 74
	<hr/>
	\$50,814 96
	<hr/> <hr/>

Par value of shares, \$25.

Six members are depositors. Largest deposit balance December 31, 1917, \$75. Total dividends credited members during the year, \$307.91; rate, 6 per cent.

No unpaid withdrawals. Entrance fee, 50 cents per book. Interest paid by borrowing members, 10 per cent. per annum.

Largest loan outstanding, \$500.

HOMLER CREDIT UNION

No. 151 Clinton street, New York City

[Organized 1917]

Officers	Names	Post-office addresses
President.....	ABRAHAM FABBE.....	101 West 113th Street.
Vice-President.....	MORRIS LEVINSON.....	23 West 30th Street.
Secretary.....	SAMUEL ZACHARIN.....	390 Saratoga Avenue, Brooklyn.
Treasurer.....	AARON GISSIN.....	404 Grand Street.

ASSETS

Loans to members.....	\$4,031 00
Cash	3,700 59
	<hr/>
	\$7,731 59
	<hr/> <hr/>

LIABILITIES

Shares, fully paid.....	\$6,600 00
Shares, instalment	863 70
Guaranty fund	144 99
Undivided profits	122 90
	<hr/>
	\$7,731 59
	<hr/> <hr/>

RECEIPTS

Payments on shares	\$7,467 70
Loans to members repaid.....	3,219 00
Interest received	250 60
Entrance fees received	169 50
	<hr/>
	\$11,106 80
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$4 00
Loans to members	7,250 00
Salaries	50 00
Printing and stationery	10 00
Rent	25 00
Interest returned	1 80
Organization expense	65 41
Cash on hand and on deposit December 31, 1917.....	3,700 59
	<hr/>
	\$11,106 80
	<hr/> <hr/>

Par value of shares, \$25.

Shares in force January 1, 1917, none; shares issued during the year, 264; shares withdrawn during the year, none; shares in force, 264. Borrowing members, 42, holding 153 shares; non-borrowing members, 48, holding 111 shares. Female shareholders, 9, holding 14 shares.

No unpaid withdrawals. Entrance fee, 50 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$336.

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JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF FERNDALE AND STEVENSVILLE, NEW YORK

Ferndale, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	DAVIS KARP.....	Ferndale, N. Y.
Vice-President.....	ABRAHAM COHEN.....	Ferndale, N. Y.
Vice-Secretary and Treasurer..	LOUIS I. RELIS.....	Ferndale, N. Y.

ASSETS

Loans to members.....	\$1,205 00
Bonds	100 00
Cash	268 03
	\$1,573 03

LIABILITIES

Shares, fully paid.....	\$435 00
Borrowed money	1,000 00
Guaranty fund	123 51
Undivided profits	14 52
	\$1,573 03

RECEIPTS

Cash on hand January 1, 1917.....	\$287 67
Payments on shares.....	50 00
Loans to members repaid.....	515 00
Interest received	74 34
Entrance fees received	1 00
	\$928 01

DISBURSEMENTS

Shares withdrawn	\$30 00
Loans to members.....	475 00
Bonds purchased	100 00
Interest on borrowed money	20 00
Salaries	20 00
Printing and stationery.....	3 00
Paid banking department, examination.....	5 89
Paid banking department, assessment.....	1 09
Auto hire, notary public.....	5 00
Cash on hand and on deposit December 31, 1917.....	268 03
	\$928 01

Par value of shares, \$5.

Shares in force January 1, 1917, 83; shares issued during the year, 10; shares withdrawn during the year, 6; shares in force, 87. Borrowing members, 25, holding 72 shares; non-borrowing members, 4, holding 15 shares. Female shareholders, 2, holding 6 shares.

No unpaid withdrawals. Entrance fee, 25 cents. Transfer fee, 50 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$100.

**JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF HURLEYVILLE,
NEW YORK**

Hurleyville, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	HYMAN PERSKY	Lock Sheldrake, N. Y.
Vice-President.....	LOUIS NABOTOFF	Hurleyville, N. Y.
Secretary.....	MORRIS STORCH	Hurleyville, N. Y.
Treasurer.....	MORRIS STORCH	Hurleyville, N. Y.

ASSETS

Loans to members.....	\$1,780 00
Cash	176 13
	<hr/>
	\$1,956 13
	<hr/> <hr/>

LIABILITIES

Shares, fully paid	\$615 00
Shares, instalment	7 00
Borrowed money	1,000 00
Guaranty fund	198 46
Undivided profits	135 67
	<hr/>
	\$1,956 13
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$69 54
Payments on shares	27 00
Loans to members repaid.....	400 00
Interest received	81 81
Entrance fees received.....	7 50
	<hr/>
	\$585 85
	<hr/> <hr/>

DISBURSEMENTS

Loans to members.....	\$355 00
Interest on borrowed money	20 00
Salaries	25 00
Printing and stationery.....	2 71
Paid banking department, examination.....	5 90
Paid banking department, assessment.....	1 11
Cash on hand and on deposit December 31, 1917.....	176 13
	<hr/>
	\$585 85
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 119; shares issued during the year, 4; shares withdrawn during the year, none; shares in force, 123. Borrowing members, 35, holding 123 shares; non-borrowing members, none. Female shareholders, 2, holding 8 shares.

No unpaid withdrawals. Entrance fee, \$1.50. Transfer fee, 50 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$95.

**JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF MAPLEWOOD,
NEW YORK**

Maplewood, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	ISIDOR AKS.....	Monticello, N. Y.
Vice-President.....	HENRY HIRSHANT.....	Maplewood.
Secretary.....	GABRIEL DAVIDSON...	174 Second Avenue, N. Y. City.
Treasurer.....	GABRIEL DAVIDSON...	174 Second Avenue, N. Y. City.

ASSETS

Loans to members	\$1,176 00
Cash	226 03
	<hr/>
	\$1,402 03
	<hr/> <hr/>

LIABILITIES

Shares, fully paid	\$485 00
Borrowed money	700 00
Guaranty fund	153 71
Undivided profits	63 32
	<hr/>
	\$1,402 03
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$58 80
Payments on shares	20 00
Loans to members repaid.....	305 00
Interest received	71 50
Entrance fees received	4 94
	<hr/>
	\$460 24
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$15 00
Loans to members	175 00
Interest on borrowed money	24 00
Printing and stationery	5 82
Paid banking department.....	9 39
Officers' bonds	5 00
Cash on hand and on deposit December 31, 1917.....	226 03
	<hr/>
	\$460 24
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 99; shares issued during the year, 1; shares withdrawn during the year, 3; shares in force, 97. Borrowing members, 31, holding 96 shares; non-borrowing members, 1, holding 1 share. No female shareholders.

No unpaid withdrawals. Transfer fee, 50 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$100.

JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF MOUNTAINDALE, NEW YORK

Mountaindale, N. Y.

Officers	[Organized 1917] Names	Post-office addresses
President.....	MARCUS SATTELL.....	Mountaindale, N. Y.
Vice-President.....	N. NESSELOWITZ.....	Mountaindale, N. Y.
Secretary and Treasurer.....	LEO WERTHEIM.....	Mountaindale, N. Y.

ASSETS

Loans to members.....	\$398 00
Cash	218 00
Interest on loans due and accrued.....	53
	<hr/>
	\$616 53

LIABILITIES

Shares, fully paid.....	\$615 00
Shares, installment	1 00
Undivided profits	53
	<hr/>
	\$616 53

RESOURCES

Payments on shares.....	\$616 00
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DISBURSEMENTS

Loans to members.....	\$398 00
Cash on hand and on deposit December 31, 1917.....	218 00
	<hr/>
	\$616 00

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 123; shares withdrawn during the year, none; shares in force, 123. Borrowing members, 5, holding 28 shares; non-borrowing members, 17, holding 95 shares. No female shareholders.

No unpaid withdrawals. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$200.

JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF RENSSELAER COUNTY NEW YORK

Nassau, N. Y.

Officers	[Organized 1916] Names	Post-office addresses
President.....	NATHAN NAUM.....	Nassau, N. Y.
Vice-President.....	MORRIS ROSENBLUM.....	Nassau, N. Y.
Secretary-Treasurer.....	ISIDORE JANOFF.....	Nassau, N. Y.

ASSETS

Loans to members.....	\$1,744 80
Cash	67 94
	<hr/>
	\$1,812 74

LIABILITIES

Shares, fully paid.....	\$460 00
Shares, instalment	3 00

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Borrowed money	\$1,000 00
Guaranty fund	169 72
Undivided profits	180 02
	<hr/>
	\$1,812 74

RECEIPTS

Cash on hand January 1, 1917.....	\$115 09
Payments on shares	66 00
Loans to members repaid.....	550 05
Interest received	75 79
Premium on shares.....	12 00
	<hr/>
	\$318 93

DISBURSEMENTS

Loans to members.....	\$696 00
Interest on borrowed money.....	15 00
Salaries	15 00
Printing and stationery.....	5 00
Paid banking department, examination.....	5 89
Paid banking department, assessment.....	1 10
Rent	6 00
Livery	2 00
Officers' bonds	5 00
Cash on hand and on deposit December 31, 1917.....	67 94
	<hr/>
	\$318 93

Par value of shares, \$5.

Shares in force January 1, 1917, 79; shares issued during the year, 13; shares withdrawn during the year, none; shares in force, 92. Borrowing members, 31, holding 91 shares; non-borrowing member, 1, holding 1 share. No female shareholders.

No unpaid withdrawals. Transfer fee, 50 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$100.

KINGS COUNTY CREDIT UNION

No. 60 Graham avenue, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	JACOB PANAMONA.....	204 Floyd Street.
Vice-President..	MOSES S. LEVY.....	19 Herriman Avenue, Jamaica, N. Y.
Secretary.....	SAMUEL GELLER	278 Throop Avenue.
Treasurer.....	JACOB CHAISON.....	142 TenEyck Street.

ASSETS

Loans to members.....	\$7,989 05
Cash	678 23
Interest on loans due and accrued.....	118 88
Revenue stamps	1 81
	<hr/>
	\$8,787 97

LIABILITIES

Shares, fully paid	\$7,910 00
Shares, installment	96 68

Guaranty fund	\$214 49
Undivided profits	432 78
Interest on loans, prepaid.....	105 00
Dividends payable	29 02
	<hr/>
	\$8,787 97

RECEIPTS

Cash on hand January 1, 1917.....	\$107 23
Payments on shares.....	3,603 18
Loans to members repaid.....	14,280 00
Interest received	698 56
Entrance fees received	32 90
Fines received	38
Revenue stamps	19
	<hr/>
	\$18,722 44

DISBURSEMENTS

Shares withdrawn	\$1,471 50
Deposits withdrawn	40 00
Dividends paid	250 63
Loans to members.....	16,135 00
Salaries	93 75
Printing and stationery	4 80
Paid banking department, assessment.....	1 38
Interest rebates	76
Interest on deposits	2 00
Revenue stamps	2 00
Liability insurance	10 00
Rent	17 00
Postage	4 76
Income tax	6 18
General expense	4 45
Cash on hand and on deposit December 31, 1917.....	678 23
	<hr/>
	\$18,722 44

Par value of shares, \$5.

Shares in force January 1, 1917, 1,160; shares issued during the year, 712; shares withdrawn during the year, 290; shares in force, 1,582. Borrowing members, 131, holding 1,582 shares; non-borrowing members, none. Female shareholders, 22, holding 326 shares. Total amount of interest credited or paid in cash to members on deposits during the year, \$2; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 25 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$500.

MADISON AVENUE CREDIT UNION

No. 921 Madison Avenue, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	FREDERICK R. ZIERICK...	322 East 90th Street.
Vice-President.....	HERMAN AUTENBIETH....	1411 Crotona Avenue, Bronx.
Secretary.....	JOHN M. ANDERSON.....	327 East 83d Street.
Treasurer.....	H. A. HAGEMAN.....	126 East 83d Street.

ASSETS

Bonds	\$50 00
Cash	228 10
	<hr/>
	\$278 10

LIABILITIES	
Shares, fully paid	\$200 00
Shares, instalment	69 50
Amount due members for deposits.....	6 10
Guaranty fund	2 50
	\$278 10

RECEIPTS	
Payments on shares.....	\$269 50
Deposits	6 10
Entrance fees received	2 50
Madison Avenue Presbyterian Church, gift.....	15 00
Thrift club members, gift.....	5 00
	\$298 10

DISBURSEMENTS	
Bonds purchased	\$50 00
Printing and stationery.....	20 00
Cash on hand and on deposit December 31, 1917.....	228 10
	\$298 10

Par value of shares, \$10.

Shares in force January 1, 1917, none; shares issued during the year, 42; shares withdrawn during the year, none; shares in force, 42. Borrowers, none; non-borrowing members, 25, holding 42 shares. No female shareholders. Five members are depositors. Largest deposit balance December 31, 1917, \$2.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents.

No loans have been made.

METALS CREDIT UNION

No. 120 Broadway, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	J. STRAYER, Jr.....	120 Broadway.
Vice-President.....	BENJAMIN ANDERSON.....	120 Broadway.
Secretary.....	EMELINE H. SCHNABEL.....	120 Broadway.
Treasurer.....	LAWRENCE ECKELKAMP.....	120 Broadway.

ASSETS	
Loans to members.....	\$82 51
Bonds.	1,000 00
Cash.	823 98
Interest on bonds, accrued.....	7 91
	\$1,914 40

LIABILITIES	
Shares, fully paid.....	\$1,720 00
Shares, installment	57 50
Amount due members for deposits.....	5 00
Guaranty fund	50 11
Undivided profits	81 79
	\$1,914 40

RECEIPTS

Payments on shares	\$1,882 50
Deposits	85 00
Loans to members repaid.....	185 65
Interest received	17 06
Entrance fees received.....	25 40
Fines received	46
Donation from Goldschmidt Detinning Co.....	100 00
	<hr/>
	\$2,296 07
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$105 00
Deposits withdrawn	80 00
Loans to members.....	268 16
Bonds purchased	1,000 00
Notary fees	1 00
County clerk	2 02
Officers' bonds	8 00
Interest accrued on bonds.....	7 91
Cash on hand and on deposit December 31, 1917.....	823 98
	<hr/>
	\$2,296 07
	<hr/> <hr/>

Par value of shares, \$10.

Shares in force January 1, 1917, none; shares issued during the year, 181; shares withdrawn during the year, 9; shares in force, 172. Borrowing members, 3, holding 15 shares; non-borrowing members, 33, holding 157 shares. Female shareholders, 14, holding 71 shares. One member is a depositor. Largest deposit balance December 31, 1917, \$5.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, not over 25 cents. Interest paid by borrowing members, 1 per cent. and 1/2 of 1 per cent per month.

Largest loan outstanding, \$36.26.

METROPOLITAN CREDIT UNION

No. 831 1/2 DeKalb avenue, Brooklyn, N. Y.

[Organized 1914]

Officers	Names	Post-office addresses
President.....	MAX KALICHSTEIN	221 Pulaski Street.
Vice-President.....	MAX KATCHER.....	13 Delmonico Place.
Secretary.....	HENRY GOLD	831 1/2 DeKalb Avenue.
Treasurer.....	ABRAHAM HALPERN	115 Essex St., New York.

ASSETS

Loans to members.....	\$13,988 70
Bonds	824 00
Cash	2,544 71
Interest on loans due and accrued.....	541 75
	<hr/>
	\$17,899 16
	<hr/> <hr/>

LIABILITIES

Shares, fully paid.....	\$15,760 00
Shares, installment	283 50
Guaranty fund	920 17
Undivided profits	935 49
	<hr/>
	\$17,899 16
	<hr/> <hr/>

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RECEIPTS

Cash on hand January 1, 1917.....	\$323 27
Payments on shares.....	6,172 62
Loans to members repaid.....	37,672 98
Interest received.....	1,540 07
Entrance fees received.....	122 82
	<hr/>
	\$45,831 76

DISBURSEMENTS

Shares withdrawn.....	\$2,862 77
Dividends paid.....	733 07
Loans to members.....	38,284 18
Bonds purchased.....	824 00
Salaries.....	221 25
Printing and stationery.....	67 81
Paid banking department.....	7 50
Profit and loss.....	122 89
Interest rebated.....	3 00
Office fixtures.....	34 92
Officers' bonds.....	10 00
Rentals.....	91 50
Counsel fees.....	24 16
Cash on hand and on deposit December 31, 1917.....	2,544 71
	<hr/>
	\$45,831 76

Par value of shares, 10.

Shares in force January 1, 1917, 1,231; shares issued during the year, 618; shares withdrawn during the year, 273; shares in force, 1,576. Borrowing members, 158, holding 1,232 shares; non-borrowing members, 55, holding 344 shares. Female shareholders, 27, holding 242 shares. Total dividends credited members during the year, \$733.07; rate, 7½ per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$500.

MUTUAL INVESTMENT CREDIT UNION

No. 253 Broadway, New York, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President.....	EDWARD REYNOLDS.....	253 Broadway.
Vice-President.....	WELCOME I. CAPEN.....	253 Broadway.
Secretary and Treas... ..	FELIX J. KERNAN.....	253 Broadway.

ASSETS

Loans to members.....	\$32,783 20
Bonds.....	21,938 76
Cash.....	1,662 44
	<hr/>
	\$56,384 40

LIABILITIES

Shares, fully paid.....	\$11,822 00
Shares, installment.....	10,938 51
Unpaid dividends credited on shares.....	17 56
Amount due members for deposits.....	812 38
Guaranty fund.....	1,679 72

Undivided profits	\$2,559 37
Accounts payable	124 61
Liberty bond installments	28,430 25
	<hr/>
	\$56,384 40

RECEIPTS

Cash on hand January 1, 1917.....	\$1,389 71
Payments on shares.....	18,130 92
Deposits	7,500 97
Loans to members repaid.....	51,077 97
Bonds sold	70,684 00
Interest received	4,151 98
Entrance fees received.....	254 50
Discount on merchandise purchased.....	444 94
Goods purchased on account of borrowing members.....	124 61
	<hr/>
	\$153,759 60

DISBURSEMENTS

Shares withdrawn	\$16,132 90
Deposits withdrawn	6,688 59
Dividends paid	1,381 36
Loans to members.....	54,224 02
Bonds purchased	64,192 51
Borrowed money repaid.....	4,500 00
Interest on borrowed money.....	28 77
Salaries.	1,500 52
Printing and stationery.....	166 65
Paid banking department.....	22 87
Postage.	59 88
Rent, safe deposit box.....	15 00
Officers' bonds	5 00
Expenses of collection	11 25
Taxes	44 14
Interest on deposits.....	203 06
Revenue stamps	4 60
Interest accrued on bonds.....	800 60
Purchases of merchandise account of borrowing members....	2,115 44
Cash on hand and on deposit December 31, 1917.....	1,662 44
	<hr/>
	\$153,759 60

Par value of shares, \$1.

Shares in force January 1, 1917, 20,762; shares issued during the year, 18,131; shares withdrawn during the year, 16,133; shares in force, 22,760. Borrowing members, 829, holding 8,408 shares; non-borrowing members, 419, holding 14,352 shares. Female shareholders, 115, holding 2,626 shares. Twelve members are depositors. Largest deposit balance December 31, 1917, \$600. Total dividends credited members during the year, \$1,381.36; rate, 10 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$203.06; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. and $\frac{1}{2}$ of 1 per cent. per month.

Largest loan outstanding, \$6,400.

NEW YORK LIFE EMPLOYEES CREDIT UNION

No. 346 Broadway, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	LEO H. McCALL.....	346 Broadway.
Vice-President.....	GUSTAVE A. LOOSER.....	346 Broadway.
Secretary.....	WM. F. ROHLFFS.....	346 Broadway.
Treasurer.....	HAMILTON W. FISH.....	346 Broadway.

ASSETS

Loans to members.....	\$5,192 00
Bonds.	500 00
Cash.....	4,003 89
Interest on bonds, accrued.....	10 83
Revenue stamps.....	1 00
	<hr/>
	\$9,707 72
	<hr/> <hr/>

LIABILITIES

Shares, fully paid.....	\$4,110 00
Shares, instalment.....	32 75
Amount due members for deposits.....	5,230 61
Guaranty fund.....	77 13
Undivided profits.....	257 23
	<hr/>
	\$9,707 72
	<hr/> <hr/>

RECEIPTS

Payments on shares.....	\$5,189 75
Deposits.....	14,497 58
Loans to members repaid.....	13,462 50
Interest received.....	505 11
Entrance fees received.....	115 60
Fines received.....	3 20
Transfer of funds from employees' fund.....	104 00
	<hr/>
	\$33,877 74
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn.....	\$1,047 00
Deposits withdrawn.....	9,266 97
Loans to members.....	18,654 50
Bonds purchased.....	500 00
Interest on borrowed money.....	168 71
Salaries.....	90 00
Organization expenses.....	145 67
Revenue stamps.....	1 00
Cash on hand and on deposit December 31, 1917.....	4,003 89
	<hr/>
	\$33,877 74
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 1,044; shares withdrawn during the year, 206; shares in force, 838. Borrowing members, 182, holding 354 shares; non-borrowing members, 224, holding 484 shares. Female shareholders, 183, holding 284 shares. Two hundred seventy-one members are depositors. Largest deposit balance December 31, 1917, \$253.28. Total amount of interest credited or paid in cash to members on deposits during the year, \$166.10; rate, 3 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 3/5 of 1 per cent. per month.

Largest loan outstanding \$1,500.

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.....	H. A. LEGGETT.....	34 Nassau Street.
Treasurer.....	G. C. TURNER.....	34 Nassau Street.

ASSETS

Loans to members.....	\$4,388 00
Bonds.....	15,742 50
Cash.....	2,972 78
Interest on bonds accrued.....	197 19
	<hr/>
	\$23,300 47

LIABILITIES

Shares, fully paid.....	\$1,139 00
Unpaid dividends credited on shares.....	13 65
Amount due members for deposits.....	19,909 53
Borrowed money.....	2,000 00
Guaranty fund.....	62 67
Undivided profits.....	47 77
Interest prepaid on loans.....	119 91
Interest accrued on borrowed money.....	7 94
	<hr/>
	\$23,300 47

RECEIPTS

Cash on hand January 1, 1917.....	\$3,292 06
Payments on shares.....	1,571 00
Deposits.....	49,598 46
Loans to members repaid.....	7,239 00
Bonds sold.....	6,268 13
Money borrowed.....	2,000 00
Interest received.....	1,028 46
Entrance fees received.....	14 50
Adjustment of bond values.....	1,355 00
	<hr/>
	\$72,366 61

DISBURSEMENTS

Shares withdrawn.....	\$89 00
Deposits withdrawn.....	49,319 35
Dividends paid.....	29 33
Loans to members.....	6,019 00
Bonds purchased.....	10,020 00
Borrowed money repaid.....	1,500 00
Interest on borrowed money.....	4 69
Printing and stationery.....	18 10
Paid banking department, examination.....	12 00
Paid banking department, assessment.....	2 32
Documentary stamps.....	40
Rent safe deposit box.....	5 00
Officers' bonds.....	9 00
Profit and loss, sale of bonds.....	67 13
Profit and loss.....	245 00
Interest on deposit, due members.....	943 51
Reduction of capital, depreciation on bonds.....	1,110 00
Cash on hand and on deposit December 31, 1917.....	2,972 78
	<hr/>
	\$72,366 61

512 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Par value of shares, \$1.

Shares in force January 1, 1917, 767; shares issued during the year, 1,571; shares withdrawn during the year, 89; shares in force, 2,249. Borrowing members, 36, holding 40 shares; non-borrowing members, 554, holding 2,209 shares. Female shareholders, 156, holding 211 shares. Four hundred thirty-one members are depositors. Largest deposit balance December 31, 1917, \$1,602.80. Total amount of interest credited or paid in cash to members on deposits during the year, \$943.51; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Interest paid by borrowing members, 7½ per cent. per annum.

Largest loan outstanding, \$500.

P. S. C. EMPLOYEES CREDIT UNION

No. 120 Broadway, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	CLIFFORD M. HOLLAND ...	159 Remsen St., Bklyn, N. Y.
Vice-President.....	W. F. STEVENSON.....	120 Broadway.
Secretary.....	WM. C. WHISTON.....	120 Broadway.
Treasurer.....	WM. GOLDSTEIN	120 Broadway.

ASSETS

Loans to members	\$7,826 56
Bonds	3,850 00
Cash	1,434 42
Interest accrued	54 92
	\$13,165 90

LIABILITIES

Shares, fully paid.....	\$8,280 00
Shares, installment	13 00
Unpaid dividends credited on shares.....	35 53
Amount due members for deposits.....	3,720 91
Guaranty fund	519 20
Undivided profits	406 60
Interest accrued on deposits.....	24 44
Interest unearned	121 22
Salaries due and unpaid.....	45 00
	\$13,165 90

RECEIPTS

Cash on hand January 1, 1917.....	\$3,282 79
Payments on shares.....	4,301 00
Deposits	11,008 35
Loans to members repaid.....	30,359 45
Bonds sold	1,000 00
Money borrowed	900 00
Interest received	1,020 12
Entrance fees received.....	57 90
Fines received	258 76
Donation	78 89
	\$52,267 26

DISBURSEMENTS

Shares withdrawn	\$2,207 00
Deposits withdrawn	9,478 31
Dividends paid	9 39
Loans to members.....	33,916 14
Bonds purchased	3,905 00
Borrowed money repaid.....	900 00
Interest on borrowed money.....	65 27
Salaries	285 00
Printing and stationery	28 00
Paid banking department.....	1 51
Refunds	15
General expense	7 07
Officers' bonds	30 00
Cash on hand and on deposit December 31, 1917.....	1,434 42
	<hr/>
	\$52,267 26
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 1,191; shares issued during the year, 611; shares withdrawn during the year, 149; shares in force, 1,653. Borrowing members, 268, holding 764 shares; non-borrowing members, 120, holding 889 shares. Female shareholders, 7, holding 18 shares. Ninety-one members are depositors. Largest deposit balance December 31, 1917, \$399.68. Total dividends credited members during the year, \$44.92; rate, 6 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$106.29; rate, 4 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$565.

RIVERSIDE BUSINESSMEN CREDIT UNION OF NEW YORK CITY

No. 163 West 98th street, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	MORRIS NOVIK.....	200 Madison Street.
Vice-President.....	ARTHUR BROWDA.....	221 West 141st Street.
Secretary.....	BENJAMIN ALPERSTEIN.....	1 East 28th Street.
Treasurer.....	MORRIS HANKIN.....	163 West 98th Street.

ASSETS

Loans to members.....	\$3,593 50
Cash	274 63
	<hr/>
	\$3,868 13
	<hr/> <hr/>

LIABILITIES

Shares, fully paid.....	\$3,375 00
Shares, installment	185 50
Guaranty fund	78 13
Undivided profits	229 50
	<hr/>
	\$3,868 13
	<hr/> <hr/>

514 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

RECEIPTS

Payments on shares	\$3,836 44
Loans to members repaid.....	8,021 50
Interest received	457 75
Entrance fees received.....	56 52
Refund for pass books.....	20 40
	<hr/>
	\$12,392 61

DISBURSEMENTS

Shares withdrawn	\$275 94
Loans to members	11,615 00
Salaries	89 00
Printing and stationery.....	67 75
Attorney, organization expenses.....	50 00
Postage	5 79
Rent	14 50
Cash on hand and on deposit December 31, 1917.....	274 63
	<hr/>
	\$12,392 61

Par value of shares, \$25.

Shares in force January 1, 1917, none; shares issued during the year, 186; shares withdrawn during the year, 32; shares in force, 154. Borrowing members, 52, holding 103 shares; non-borrowing members, 34, holding 51 shares. Female shareholders, 8, holding 10 shares.

No unpaid withdrawals. Transfer fee, 50 cents. Interest paid by borrowing members, 8 per cent. per annum.

Largest loan outstanding, 216.

RUSSIAN-POLISH PROGRESSIVE CREDIT UNION

No. 52 Tompkins avenue, Brooklyn, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	JACOB BARNETT	200 Madison Street.
Vice-President.....	LOUIS KRONENBERG.....	221 West 141st Street.
Secretary.....	SOLOMON JACOBS	1 East 28th Street.
Treasurer.....	ISAAC COHEN	163 West 98th Street.

ASSETS

Loans to members.....	\$5,750 00
Cash	914 19
	<hr/>
	\$6,664 19

LIABILITIES

Shares, fully paid.....	\$5,660 00
Shares, installment	983 00
Guaranty fund	21 19
	<hr/>
	\$6,664 19

RECEIPTS

Cash on hand January 1, 1917.....	\$780 47
Payments on shares.....	3,656 00
Loans to members repaid.....	14,593 00
Interest received	593 60
Entrance fees received.....	124 10
Transfer fees received	123 00
Fines received	29 17
	<hr/>
	\$19,899 34

DISBURSEMENTS

Shares withdrawn	\$620 00
Dividends paid	700 00
Loans to members	17,355 00
Salaries	177 00
Printing and stationery	24 93
Paid banking department, examination	10 00
Paid banking department, assessment	1 22
Rent	25 00
Legal fees	45 00
Miscellaneous	27 00
Cash on hand and on deposit December 31, 1917	914 19
	<hr/>
	\$19,899 34
	<hr/>

Par value of shares, \$5.
 Shares in force January 1, 1917, 945; shares issued during the year, 311; shares withdrawn during the year, 124; shares in force, 1,132. Borrowing members, 92, holding 948 shares; non-borrowing members, 40, holding 184 shares. Female shareholders, 28, holding 313 shares. Total dividends credited members during the year, \$700; rate, 12 per cent.
 No unpaid withdrawals. Entrance fee, \$1. Transfer fee, 20 cents.
 Interest paid by borrowing members, 1 per cent. per month.
 Largest loan outstanding, \$248.

SPEEDWELL CREDIT UNION

No. 119 West 40th street, New York, N. Y.

[Organized 1914]

Officers	Names	Post-office addresses
President.....	MARTIN SAMUELS	119 West 40th Street.
Vice-President.....	MILLARD SHRODER.....	119 West 40th Street.
Secretary.....	RUTH M. WHEELER.....	119 West 40th Street.
Treasurer.....	RUTH W. DOLEN.....	119 West 40th Street.

ASSETS

Loans to members	\$1,305 00
Bonds	2,956 75
Cash	3,619 64
Interest on bonds accrued.....	21 66
	<hr/>
	\$7,903 05
	<hr/>

LIABILITIES

Shares, fully paid.....	\$3,745 00
Shares, installment	50
Amount due members for deposits.....	3,701 55
Guaranty fund	241 20
Undivided profits	154 30
Interest accrued on deposits.....	60 50
	<hr/>
	\$7,903 05
	<hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$3,260 70
Payment on shares.....	2,020 75
Deposits	5,656 24

516 REPORT ON SAVINGS AND LOAN ASSOCIATIONS

Loans to members repaid.....	\$1,274 50
Bonds sold	2,033 25
Interest received	335 18
	<hr/>
	\$14,580 62

DISBURSEMENTS

Shares withdrawn	\$5,381 75
Deposits withdrawn	3,723 43
Dividends paid	233 07
Loans to members.....	1,546 05
Printing and stationery.....	4 20
Paid banking department, examination.....	8 00
Paid banking department, assessment.....	1 55
Rent, safe deposit box.....	5 00
Officers' bonds	12 50
Income tax	4 27
Interest paid depositors.....	41 16
Cash on hand and on deposit December 31, 1917.....	3,619 64
	<hr/>
	\$14,580 62

Par value of shares, \$1.

Shares in force January 1, 1917, 7,106; shares issued during the year, 2,020; shares withdrawn during the year, 5,381; shares in force, 3,745. Borrowing members, 118, holding 3,045 shares; non-borrowing members, 3, holding 700 shares. Female shareholders, 15, holding 377 shares. Ninety-eight members are depositors. Largest deposit balance December 31, 1917, \$453.77. Total dividends credited members during the year, \$233.07; rate, 4 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$41.16; rate, 4 per cent.

No unpaid withdrawals. Interest paid by borrowing members, 1 per cent. per month; 6 per cent. and 9 per cent. per annum.

Largest loan outstanding, \$500.

STANDARD CREDIT UNION

No. 68 First street, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President	HENRY RUSCHIN	188 Second Avenue.
Vice-President ..	JACK GOLDBERG	452 New Jersey Avenue, Brooklyn.
Secretary	WILLIAM H. BOBBICK..	744 Beck Street, Bronx.
Treasurer	SIMON WECHSLER	850 Kelley Street, Bronx.

ASSETS

Loans to members.....	\$1,169 00
Cash	1,113 02
	<hr/>
	\$2,282 02

LIABILITIES

Shares, fully paid.....	\$2,100 00
Amount due members for deposits.....	11 06
Guaranty fund	62 66
Undivided profits	108 30
	<hr/>
	\$2,282 02

RECEIPTS

Cash on hand January 1, 1917.....	\$346 31
Payments on shares	1,290 00
Deposits	11 06
Loans to members repaid.....	4,111 00
Interest received	165 46
Entrance fees received.....	5 50
	<hr/>
	\$5,929 33
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$330 00
Dividends paid	82 25
Loans to members.....	4,383 00
Printing and stationery.....	19 98
Paid banking department, assessment.....	1 08
Cash on hand and on deposit December 31, 1917.....	1,113 02
	<hr/>
	\$5,929 33
	<hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 228; shares issued during the year, 258; shares withdrawn during the year, 66; shares in force, 420. Borrowing members, 17, holding 200 shares; non-borrowing members, 25, holding 220 shares. Female shareholders, 8, holding 140 shares. Fifteen members are depositors. Largest deposit balance December 31, 1917, \$1.14. Total dividends credited members during the year, \$82.25; rate, 11 per cent.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$245.

STAR CREDIT UNION

No. 164 Chatham street, Rochester, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	MAX COHEN.....	112½ Woodward Street.
Vice-President.....	PHILIP PERLSTEIN.....	10 Gorham Street.
Secretary.....	JOSEPH POSNER.....	28 Morris Street.
Treasurer.....	MORRIS MAYROVITZ.....	203 Hudson Street.

ASSETS

Loans to members.....	\$942 50
Cash	69 12
	<hr/>
	\$1,011 62
	<hr/>

LIABILITIES

Shares, instalment	\$1,011 62
	<hr/>

RECEIPTS

Payments on shares	\$1,127 74
Loans to members.....	1,454 00
Money borrowed	238 00
Interest received	61 21
Entrance fees received.....	12 00
Fines received	45
Advances	420 38
	<hr/>
	\$3,313 78
	<hr/>

DISBURSEMENTS

Shares withdrawn	\$116 12
Loans to members	2,396 50
Borrowed money repaid.....	238 00
Printing and stationery	32 71
Advances repaid	363 00
Organization expense	98 33
Cash on hand and on deposit December 31, 1917.....	69 12
	<hr/>
	\$3,313 78
	<hr/> <hr/>

Par value of shares, \$25.

Shares in force January 1, 1917, none; shares issued during the year, 169; shares withdrawn during the year, 12; shares in force, 157. Borrowing members, 18, holding 84 shares; non-borrowing members, 20, holding 73 shares. Female shareholders, 3, holding 3 shares.

No unpaid withdrawals. Entrance fee, \$2. Transfer fee, 25 cents. Interest paid by borrowing members, 8 per cent. per annum.

Largest loan outstanding, \$127.50.

THE TRIBUNE CREDIT UNION INC.

No. 154 Nassau street, New York, N. Y.

[Organized 1917]

Officers	Names	Post-office addresses
President.....	FRANK A. EATON.....	154 Nassau Street.
Vice-President.....	A. J. MCKENNA.....	New York Tribune.
Secretary.....	LAURA B. CARPENTER.....	New York Tribune.
Treasurer.....	STEPHEN T. CLARKE.....	154 Nassau Street.

ASSETS

Loans to members.....	\$1,514 44
Cash	1,024 33
	<hr/>
	\$2,538 77
	<hr/> <hr/>

LIABILITIES

Shares, fully paid	\$2,100 00
Shares, installment	217 10
Amount due members for deposits.....	114 18
Guaranty fund	60 63
Undivided profits	46 86
	<hr/>
	\$2,538 77
	<hr/> <hr/>

RECEIPTS

Payments on shares	\$2,905 60
Deposits	586 18
Loans to members repaid.....	1,675 06
Interest received	46 86
Entrance fees received.....	145 20
Fines received	6 15
	<hr/>
	\$5,365 05
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$588 50
Deposits withdrawn	472 00
Loans to members.....	3,189 50
Salaries	7 50

CREDIT UNIONS

519

Printing and stationery.....	\$76 97
Officers' bonds	6 25
Cash on hand and on deposit December 31, 1917.....	1,024 33
	<hr/>
	\$5,365 05
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, none; shares issued during the year, 1,452; shares withdrawn during the year, 328; shares in force, 1,124. Borrowing members, 49, holding 549 shares; non-borrowing members, 75, holding 575 shares. Female shareholders, 17, holding 323 shares. Thirteen members are depositors. Largest deposit balance December 31, 1917, \$58.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 10 cents. Interest paid by borrowing members, 1 per cent. per month.

Largest loan outstanding, \$125.

THE UNITED CREDIT UNION

No. 250 East 67th street, Brooklyn, N. Y.

[Organized 1915]

Officers	Names	Post-office addresses
President	LEO TRAURIG	341 East 120th Street.
Acting Vice-President.	HARRY GOLDBERG.....	62 West 93d Street.
Secretary	ELIAS W. KLAR.....	250 East 67th Street.
Treasurer	MAX ZILAN.....	119 East 104th Street.

ASSETS

Loans to members.....	\$4,902 50
Cash	130 40
	<hr/>
	\$5,032 90
	<hr/> <hr/>

LIABILITIES

Shares, fully paid.....	\$4,200 00
Shares, installment	117 75
Unpaid dividends credited on shares.....	65 10
Amount due members for deposits.....	200 00
Guaranty fund	219 15
Undivided profits	230 90
	<hr/>
	\$5,032 90
	<hr/> <hr/>

RECEIPTS

Cash on hand January 1, 1917.....	\$105 40
Payments on shares.....	2,370 47
Deposits	200 00
Loans to members repaid.....	6,086 75
Interest received	481 52
Entrance fees received.....	47 20
Transfer fees received.....	25
Fines received	10
Sale of pass books.....	15 50
	<hr/>
	\$9,307 19
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$452 00
Deposits withdrawn	42 00
Dividends paid	88 51
Loans to members.....	8,400 00

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Salaries	\$50 00
Printing and stationery.....	20 83
Paid banking department, examination.....	17 50
Paid banking department, assessment.....	1 16
Interest paid depositors.....	2 94
Rent	50 00
Officers' bonds	9 00
Notary fees	3 00
Attorney's fees	15 00
Miscellaneous expenses	12 35
Interest rebated	2 50
Postage	10 00
Cash on hand and on deposit December 31, 1917.....	130 40
	\$9,307 19

Par value of shares, \$5.

Shares in force January 1, 1917, 514; shares issued during the year, 473; shares withdrawn during the year, 93; shares in force, 894. Borrowing members, 70, holding 561 shares; non-borrowing members, 63, holding 333 shares. Female shareholders, 29, holding 236 shares. Two members are depositors. Largest deposit balance December 31, 1917, \$100. Total dividends credited members during the year, \$265.40; rate, 10 per cent. Total amount of interest credited or paid in cash to members on deposits during the year, \$3.10; rate, 5 per cent.

No unpaid withdrawals. Entrance fee, 10 cents per share. Transfer fee, 25 cents. Interest paid by borrowing members, 6 per cent. per annum.

Largest loan outstanding, \$204.

WEST SIDE CREDIT UNION

No. 347 West 35th street, New York, N. Y.

[Organized 1916]

Officers	Names	Post-office addresses
President.....	ADOLPH SCHINDLER	441 West 35th Street
Vice-President.....	SAMUEL BROWN	345 West 38th Street.
Secretary.....	PHILIP KARMEI	303 West 38th Street.
Treasurer.....	BARNET COHN.....	331 West 38th Street.

ASSETS

Loans to members.....	\$20,749 00
Cash	796 22
	\$21,545 22

LIABILITIES

Shares, fully paid.....	\$8,345 00
Amount due members for deposits.....	10,107 25
Guaranty fund	370 87
Undivided profits	899 61
Reserved for dividends, premiums.....	1,822 49
	\$21,545 22

RECEIPTS

Cash on hand January 1, 1917.....	\$1,047 38
Payments on shares.....	2,253 00
Deposits	10,158 75
Loans to members repaid.....	46,345 00
Money borrowed	500 00

Interest received	\$1,449 35
Entrance fees received.....	26 50
Fines received	18 00
Premiums	1,601 24
	<hr/>
	\$63,399 22
	<hr/> <hr/>

DISBURSEMENTS

Shares withdrawn	\$1,357 32
Deposits withdrawn	51 50
Loans to members.....	60,305 00
Borrowed money repaid.....	500 00
Salaries	100 00
Printing and stationery.....	66 22
Paid banking department, assessment.....	1 46
Rent	150 00
Accountant	60 00
Janitor	10 00
Messenger	1 50
Cash on hand and on deposit December 31, 1917.....	796 22
	<hr/>
	\$63,399 22
	<hr/> <hr/>

Par value of shares, \$5.

Shares in force January 1, 1917, 1,382; shares issued during the year, 302; shares withdrawn during the year, 15; shares in force, 1,669. Borrowing members, 100, holding 1,264 shares; non-borrowing members, 42, holding 405 shares. Female shareholders, 7; holding 75 shares. One hundred forty-two members are depositors. Largest deposit balance December 31, 1917, \$403.

No unpaid withdrawals. Entrance fee, 50 cents. Transfer fee, 25 cents. Interest paid by borrowing members, 10 per cent. per annum.

Largest loan outstanding, \$2,024.

Blank Used for Annual Report

ANNUAL REPORT

Of the
 located at No. street
 in the
 of
 for the year ending December 31, 1918,
 made to the Superintendent of Banks, pursuant to the provisions of Chapter
 369 of the Laws of 1914, Article X.

Organized under Laws of 1....

Commenced business.....

Assets

1. Loans on bond and 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 \$....

Liabilities

1. Due shareholders, dues (see schedule F) \$....
2. Due shareholders, dividends credited (see schedule F)
3. Due shareholders, matured shares (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 \$....

† See section 385 of chapter 369, Laws of 1914.
 ‡ Extend separately if carried as assets.

REPORT FOR THE YEAR ENDING DECEMBER 31, 1918

<i>Receipts</i>	<i>Disbursements</i>
1. Cash on hand January 1, 1918 \$....	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. Dividends paid on withdrawal, or applied on loans (see schedule F).
5. Mortgages redeemed, foreclosed or transferred to real estate account (see schedule A)	5. Paid matured shares, dues* and dividends* (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, 1918
Total \$....	Total \$....

* Deduct dues from subdivision No. 3; deduct dividends from subdivision No. 4.

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, 1918?.....
 How many shares were issued during the year 1918?.....
 How many shares were withdrawn during the year 1918?.....
 How many shares in force at the close of business December 31, 1918?....
5. How many borrowing members have you?.....Give total
 number of shares held by them December 31, 1918.....
6. How many non-borrowing members have you?.....Give total
 number of shares held by them December 31, 1918.....
7. How many female shareholders?.....Give total number
 of shares held by them December 31, 1918.....
8. Give total dividends credited members on installment shares (including
 matured shares) during the year 1918, \$....., dates.....,
rate per cent. per annum.
9. Give total dividends credited or paid in cash to members on other shares
 during the year 1918, \$....., dates....., rate.....
 per cent. per annum.
10. Give total dividends forfeited by withdrawing members during year 1918,
 \$.....
11. State total amount of filed and unpaid withdrawals December 31, 1918,
 \$.....
12. State total amount of shares matured during year 1918, 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 1918
 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 1918, 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 } President, \$..... Expires.....
 and date of expiration.... } 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 1918.....
26. State total number of foreclosures completed in 1918.....
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, 1917, including prior mortgages	\$.....
Less balance to be paid on mortgage loans December 31, 1917. ....	.....
<hr/>	
Net amount in mortgages December 31, 1917, including prior mortgages	\$.....
Amount loaned on bond and mortgage during the year 1918, including prior mortgages.....	.....
Balance to be paid on mortgage loans December 31, 1918....	.....
<hr/>	
Total	\$.....
Less item 5 of receipts, viz: {	
Mortgages redeemed during the year 1918, including prior mortgages.....	.....
Mortgages foreclosed during the year 1918, including prior mortgages.....	.....
Mortgages transferred to real estate during the year 1918, including prior mortgages..	.....
<hr/>	
Loans on bond and mortgage December 31, 1918, including prior mortgages (item No. 1 of assets).....	\$.....
<hr/>	

SCHEDULE B

Other assets:	
Taxes, insurance, etc., advanced.....	\$.....
.....
.....
.....
<hr/>	

SCHEDULE C

Other liabilities:	
.....	\$.....
.....
.....
<hr/>	

SCHEDULE D

Other receipts:	
Taxes, insurance, etc., repaid.....	\$.....
.....
.....
<hr/>	

SCHEDULE E

Other disbursements: Banking Department: {	Examination	\$.....
Taxes, insurance, etc., advanced.....	Assessment	.....
.....	
.....	
<hr/>		

SCHEDULE F

DUES CREDITED	Balance December 31, 1917	Received dur- ing year 1918	Repaid dur- ing year 1918	Due share- holders Dec. 31, 1918
Matured shares.....	\$.....	*\$.....	\$.....	\$..... †
Installment shares..... †
Savings shares..... †
Accumulative prepaid shares..... †
Income shares..... †
Juvenile savings shares..... †
National defense savings shares..... †
Totals.....	\$.....	\$.....	\$.....	\$.....

DIVIDENDS CREDITED	Balance December 31, 1917	Credited during year 1918	Paid during year 1918	Balance stand- ing to credit of shareholders Dec. 31, 1918
Matured shares.....	\$.....	*\$.....	\$.....	\$..... †
Installment shares..... †
Savings shares..... †
Accumulative prepaid shares..... †
Income shares..... †
Juvenile savings shares..... †
National defense savings shares..... †
Totals.....	\$.....	\$.....	\$.....	\$.....

* These two items should equal the amount of shares matured during the year. † Liabilities No. 3. ‡ Liabilities No. 1. § Liabilities No. 2.

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, 1918, and of its receipts and disbursements during the calendar year ending December 31, 1918, 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..... 1919 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.

EXTRACTS FROM THE LAWS

RELATING TO THE

ORGANIZATION AND SUPERVISION

OF

**SAVINGS AND LOAN ASSOCIATIONS
AND CREDIT UNIONS**

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.

5. (a). The stocks or bonds of any incorporated city, county, village or town, situated in one of the states of the United States which adjoins the state of New York. If at any time the indebtedness of any such city, town or village, 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 boundaries or limits of said city, town or village less its water debt and sinking fund, or the indebtedness of any such county, less its sinking fund, shall exceed seven per centum of the valuation of said city, county, town or village for the purposes of taxation, its bonds and stocks shall thereafter, 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.

(b) The stocks or bonds of any incorporated city situated in any other 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 regu-

larly 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.

(c) Promissory notes made payable to the order of the savings bank within ninety days from the date thereof secured by the assignment and pledge to it of one or more first mortgages on real estate situated in the state of New York, provided that the amount of any such note is not in excess of sixty per centum of the appraised value in the case of improved real estate, or forty per centum in the case of unimproved or unproductive real estate, of the property or properties mortgaged; that the amount of any such loan shall not exceed seventy-five per centum of the principal sum secured by said mortgage or mortgages; that the value of said properties has been certified in accordance with the provisions of subdivision six of this section; that the assignment of each of such mortgages has been recorded in the proper offices and the provisions of section two hundred forty-one of this chapter with reference to the title of the property and the insurance upon the buildings, covered by such mortgage or mortgages, shall have been fully complied with. Such loans shall be considered mortgage loans and the amount thereof together with all direct loans by any such savings bank upon bonds and mortgages shall not exceed sixty-five per centum of the whole amount of the deposits and the guaranty fund of any such savings bank.

(d) Promissory notes made payable to the order of the savings bank within ninety days from the date thereof, secured by the pledge and assignment of the passbook of any savings bank in the state of New York as collateral security for the payment thereof. No such loan shall exceed ninety per centum of the balance due the holder of such passbook as shown therein.

10. Bonds of the land bank of the state of New York.

11. Bankers' acceptances and bills of exchange of the kind and maturities made eligible by law for rediscount with federal reserve banks, provided the same are accepted by a bank, national banking association or trust company, incorporated under the laws of the state of New York or under the laws of the United States and having its principal place of business in the state of New York. Not more than twenty per centum of the assets of any savings bank less the amount of the available fund held pursuant

to the provisions of section two hundred fifty-one of this chapter, shall be invested in such acceptances. The aggregate amount of the liability of any bank, national banking association or trust company to any savings bank for acceptances held by such savings bank and deposits made with it shall not exceed twenty-five per centum of the paid-up capital and surplus of such bank, national banking association or trust company and not more than five per centum of the aggregate amount credited to the depositors of any savings bank shall be invested in the acceptances of or deposited with a bank, national banking association or trust company of which a trustee of such savings bank is a director.

§ 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.

Any savings and loan association, duly organized under any law of this state and engaged in business prior to April sixteen, nineteen hundred and fourteen, may invest in shares of the land bank of the state of New York and exercise all the powers conferred by subdivision five of this section, by the affirmative vote of a majority of its board of directors, taken by ayes and nays, and duly recorded in the minutes of said board and may, by like authority, elect a representative to vote at meetings of the land bank, nominate a director or directors of such land bank, and exercise all the powers conferred by law upon member associations of such land bank, without amending its by-laws and notwithstanding any restriction upon its investments contained in such by-laws on April sixteen, nineteen hundred and fourteen.

§ 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.

6. National defense savings shares having a matured value of one hundred dollars each, upon which dues shall be paid in such sums and at such times as the holders thereof may severally elect, until the accumulation thereon reaches such matured value, is withdrawn or retired. All the moneys received by the association upon such shares shall be invested in stocks or bonds or interest-bearing notes or obligations of the United States, and shall be withdrawable at the option of the association by the delivery to the holder of such shares, of such obligations of the United States or from the proceeds of the sale of such obligations, provided that such withdrawal shall be upon a ratable and proportionate value of such obligations at the time of such withdrawal. National defense savings shares shall, as to principal to the full amount thereof, be a first lien upon all such obligations and shall, as to dividends, participate solely but equally and ratably in the entire income derived from the interest upon such investments herein provided. Such shares and the income derived from such investments shall not be subject to the provisions of sections three hundred and ninety-four and three hundred and ninety-five of this article, and may be issued by a majority vote of the board of directors of any such association, duly recorded in its minutes, by ayes and nays, notwithstanding any restriction upon the issuance of shares or the determination, apportionment, crediting or dividing of its gross and net earnings contained in the by-laws of such association.

§ 384. Loans and investments.

Subject to the provisions of this article and its by-laws, any savings and loan association may invest the funds received by it as follows:

1. In loans to its members:

(a) Upon their bonds secured by the transfer and pledge to the association of instalment shares having a matured value at least equal to the amount of such loans and further secured by mortgages upon real estate.

(b) Upon their bonds secured by the transfer and pledge to the association of instalment shares having a matured value at least equal to the amount of such loans and further secured by mortgages upon real estate, by the terms of which the dues paid by the borrower, may, by his direction, be immediately applied in reduction of his indebtedness; provided, however, that the yearly payment of dues and interest required on any such loan shall not be less than twelve per centum of the amount lent, if such amount is in excess of seventy per centum of the appraised value of the real estate described in the mortgage, determined in accordance with subdivision four of section three hundred eighty-six of this article, and not less than nine per centum of the amount lent, if such amount is in excess of sixty per centum and not more than seventy per centum of such appraised value; and provided further that no premium shall be charged upon any such loan.

(c) Upon their notes secured by the transfer and pledge to the association of shares not previously transferred or pledged to it, the withdrawal value of which shall exceed the amount of any such loan, and all charges that may accrue for a period of six months upon such loan and upon the shares so transferred and pledged.

Any such bonds, mortgages or notes taken by any such association from its members shall be deemed conditioned upon the performance of the provisions of this article and the by-laws of the association relating to the payment of loans, premium, interest, dues, fees and fines, although the same may not be fully expressed therein.

2. In real property as follows:

(a) A plot whereon there is or may be erected a building or buildings suitable for the convenient transaction of its business, from portions of which, not required for its own use, a revenue may be derived.

(b) Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business.

(c) Such as it shall purchase at sales under judgments, decrees or mortgages held by it.

3. In shares of the land bank of the state of New York, not to exceed ten per centum of its resources at the time of such investment.

4. If at any time it has funds in excess of the amount needed for loans to its members and the payment of matured shares and withdrawals:

(a) In lawfully issued obligations of the land bank of the state of New York.

(b) In securities which are authorized as investments for savings banks in section two hundred thirty-nine of this chapter.

(c) In bonds and mortgages on unincumbered real estate situated in the state of New Jersey to the extent of sixty per centum of the value thereof; provided that the real estate is "improved" as such term is defined in subdivision five of section three hundred eighty-six of this article and is located within fifty miles of the place of business of such association.

(d) In loans to other savings and loan associations.

§ 385. Premium, premium plan, and restrictions.

Any savings and loan association may charge premium or interest in excess of the legal rate upon loans to its members, if the by-laws so provide, upon one and only one of the following premium plans, the amount of premium being determined either by agreement or by bidding for the loan in open meeting:

1. The instalment premium plan, in which the premium shall be a certain sum of money per share which the borrower shall pay with each stipulated payment of interest, in addition to such interest.

2. The premium-interest plan, in which the premium shall be included in the rate of interest which the borrower shall pay upon his loan during the continuance of such loan.

3. The gross premium plan with proportionate rebates for the unexpired period of the loan, upon repayment thereof before maturity, or upon foreclosure of the security held thereon. Such premium may be paid in one sum, deducted from the amount of the loan or included in the amount of the mortgage. The earned portion of such gross premium shall be determined by dividing by the face of such loan the total dues and dividends credited upon the shares transferred as collateral security. The unearned

or rebatable portion of such premium shall be carried as a liability on the books of such association, and at each distribution of profits the earned portion of the premium as determined above may be transferred therefrom to the current earnings of the association. Such gross premium shall not exceed ten per centum of the matured value of the shares transferred as collateral security, nor shall the gross premium charged and collected, when taken together with the interest, either when the loan is repaid, or foreclosed, amount to more than the income which would have been derived from such loan had such premium and interest been charged upon the premium-interest plan at the rate of eight per centum per annum.

Any association which has heretofore agreed to rebate any portion of the gross premium included in its mortgage loans shall hereafter carry the unearned or rebatable premium as a liability upon its books; and no association shall hereafter rebate or repay to a borrowing member any portion of the gross premium included in its mortgage loans existing on the first day of January, nineteen hundred eleven, unless such unearned or rebatable premium is shown as a liability upon its books. Except as hereinbefore provided, any association which has heretofore made mortgage loans upon the gross premium plan without rebates, and has not agreed to rebate or repay to borrowing members the gross premium included in its mortgage loans existing on the first day of January, nineteen hundred eleven, and which did not on or before such day treat any portion of such gross premium as a liability, shall not hereafter rebate or repay to its members any portion of such gross premium.

The member of any such association who shall agree to pay the highest premium shall be entitled to a loan in preference to other members, upon giving the security required. If, however, such borrower neglects to furnish security satisfactory to the board of directors within a reasonable time, his right to the loan shall be forfeited, and he may be charged with all the necessary expenses incurred by such association in arranging for the proposed loan. The interest and premium charged by any such association on loans to members, when taken together, shall not exceed eight per centum per annum, upon the sum actually lent, except that when any such loan shall be secured by a mortgage upon real estate, upon which real estate there is any prior mortgage, lien or encumbrance, interest and premium not exceeding eight per centum per annum

may be charged upon the amount of the prior or underlying mortgages, liens or encumbrances, from the date of the execution of the junior mortgage, and upon the sums actually advanced by such association, from the date of their payment.

The directors of any association which, prior to the first day of January, nineteen hundred eleven, charged its borrowing members interest and premium in excess of the annual rate of eight per centum may classify its shares according to the date of issue, and in the declaration of dividends may apportion to shares issued prior to the first day of January, nineteen hundred eleven, any income derived from such loans theretofore made in excess of such rate.

§ 386. Restrictions on real estate mortgages.

No savings and loan association shall:

1. Take a mortgage upon real estate located more than fifty miles from its place of business, except a purchase money mortgage on property sold by it.

2. Take a mortgage upon real estate which is not a first lien upon the property described in such mortgage, unless every prior mortgage, lien or encumbrance thereon is owned by it, except as provided in subdivision three of this section, and no such prior mortgage, lien or encumbrance shall be sold, transferred or assigned by such association until every subsequent mortgage, lien or encumbrance owned by it shall have been fully paid and satisfied.

3. Take a mortgage upon real estate upon which there are any prior mortgages, liens or encumbrances not owned and held by it, except upon the following terms and limitations:

(a) No sum of money shall be invested in a bond or mortgage upon real estate if such sum, together with the amount of all prior mortgages, liens or encumbrances upon the real estate described in such mortgage, exceeds seventy-five per centum of the appraised value of such real estate, as provided in this section.

(b) No such loan or investment shall be made upon vacant or unimproved real estate or upon the gross premium plan.

(c) If any such association shall have lent or invested any portion of its funds in bonds and mortgages upon real estate upon which there are any prior mortgages, liens or encumbrances, it shall invest not less than fifteen per centum the first year, twenty per centum the second year, and thereafter twenty-five per centum of its receipts available for lending purposes in the same securities

in which savings banks are, by section two hundred thirty-nine of this chapter, authorized to invest their deposits and the income therefrom, until the sums so invested shall amount to at least twenty-five per centum of all mortgages, liens and encumbrances underlying the mortgages or liens held by such association. The sums so invested shall hereafter be maintained at twenty-five per centum of such underlying mortgages, liens and encumbrances, except that after such fund shall amount to fifteen per centum of all such underlying mortgages, liens and encumbrances, any portion thereof in excess of such fifteen per centum may, in case of emergency, be used in the payment of withdrawals.

(d) No such association shall invest in any bond and mortgage on real estate upon which there are any prior or underlying mortgages, liens or encumbrances, if the aggregate of all the prior or underlying mortgages, liens and encumbrances on real estate upon which it holds mortgages or to which it has taken title, together with the money borrowed by it, exceeds or by the making of such investment will exceed twenty per centum of its accumulated capital, or two thousand dollars if its accumulated capital is not more than ten thousand dollars.

(e) No such investment shall be made except by a majority vote of all the members of the board of directors, taken by ayes and nays and recorded in the minutes.

4. Take a mortgage except upon the written and signed certificate of two or more appraisers appointed by the board of directors stating that they have examined the real estate described in such mortgage and that in their judgment it affords adequate security for such loan or investment. Such certificate shall show separately the value of the land, the value of the improvements and of the building or buildings erected thereon. The term "improvements" shall include fences of a substantial character, artificial water supply systems, drains and private roads. Such certificate shall be filed and preserved among the records of the association, and any member shall have access thereto.

5. Take a mortgage upon vacant real estate, if the amount secured by such mortgage exceeds fifty per centum of the appraised value thereof as shown by such certificate, or upon unimproved real estate, if the amount so secured exceeds sixty per centum of the appraised value thereof, as shown by such certificate, or upon improved real estate, if the amount so secured exceeds eighty per centum of the appraised value thereof as shown by such certificate.

Real estate shall be considered "vacant," upon which there is no building suitable for residence, business, manufacturing or agricultural purposes; provided, that if the money borrowed is to be used for erecting any such building and is to be advanced as the work progresses, the loan shall be based upon the condition of the real estate when the building shall have been completed.

Real estate shall be considered "improved," if the appraised value of the building or buildings thereon, suitable for residence, business, manufacturing or agricultural purposes, shall equal at least the appraised value of the land alone; and real estate shall be deemed "unimproved," if the appraised value of the buildings and improvements is not equal to the value of the land.

6. Take a mortgage upon vacant real estate if the total of such loans, plus the value of vacant lands owned by the association, exceeds, or by the taking of such mortgage will exceed, fifteen per centum of its accumulated capital.

7. Every mortgage and every assignment of a mortgage taken by any such association shall be immediately recorded in the office of the proper recording officer of the county in which the real estate described in such mortgage is located.

§ 387. Restrictions on taking, holding and conveying real estate.

All real estate purchased by any such association or taken by it in settlement of debts due it, shall be conveyed to it directly by name and the conveyance immediately recorded in the office of the proper recording officer of the county in which such real estate is located.

Every parcel of real estate purchased or acquired by any such association shall be sold by it within five years of the date on which it shall have been acquired unless:

1. There shall be a building thereon occupied by it as an office; or
2. The superintendent of banks, on application of its board of directors, shall have extended the time within which such sale shall be made.

No purchase or exchange of real estate shall be made by any such association unless authorized by a vote of two-thirds of its directors and, if such exchange involves the payment by the association of any difference in value, by the written approval of the superintendent of banks.

§ 388. Power to borrow; restrictions thereon.

Any savings and loan association may borrow money for a term not to exceed one year if:

1. It has been authorized so to do by the vote of a majority of its board of directors, taken by ayes and nays and recorded in its minutes.

2. The aggregate of the money borrowed by it and the prior or underlying mortgages, liens or encumbrances upon the real estate upon which it holds mortgages or to which it has taken title does not exceed twenty per centum of its accumulated capital, or two thousand dollars if its accumulated capital does not exceed ten thousand dollars. 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 suffi-

cient 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 asso-

ciation 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 superin-

tendent 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 receivers 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 sub-

scribe 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, except such share or shares as may be necessary to qualify such member as a director of such credit union.

§ 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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