FINANCIAL. FINANCIAL.

REPORT OF CONDITION
Of the
LINCOLN NATIONAL BANK

At Washington, in the District of Columbia, at the close of business on November 17, 1916.

RESOURCES.

1. a Loans and discounts (except those shown on b and c) ... $1,631,452.17
Total loans ... $1,631,452.17
2. Overdrafts, unsecured, $242.07 ... 242.07
3. U. S. bonds:
a U. S. bonds deposited to secure circulation (par value) ... $120,000.00
b U. S. bonds pledged to secure U. S. deposits (par value) ... 1,000.00
f U. S. bonds owned and unpledged ... 1,100.00
Total U. S. bonds ... 122,100.00
4. Bonds, securities, etc.:
a Bonds other than U. S. bonds pledged to secure U. S. deposits ... $53,544.25
c Bonds and securities pledged as collateral for state, or other deposits (postal excluded) or bills payable ... 93,528.75
e Securities other than U. S. bonds (not including stocks) owned unpledged ... 409,700.67
Total bonds, securities, etc ... 556,773.67
5. Stocks, other than federal reserve bank stock ... 26,585.00
6. Stock of federal reserve bank (50 per cent of subscription) ... 12,000.00
7. a Value of banking house (if unincumbered) ... $115,000.00 ... 115,000.00
8. Furniture and fixtures ... 15,000.00
10. a Net amount due from approved reserve agents in New York, Chicago and St. Louis ... $47,331.05 ... 47,331.05
11. Net amount due from banks and bankers (other than included in 10 or 18) ... 92,803.16
12. Exchanges for clearing house ... 29,657.14
13. Other checks on banks in the same city or town as reporting bank ... 8,820.98
14. a Outside checks and other cash items ... $50.00
b Fractional currency, nickels and cents ... 386.55 ... 436.55
15. Notes of other national banks ... 900.00
16. Federal reserve bank notes ... 700.00
17. Federal reserve notes ... 400.00
18. Lawful reserve in vault and with federal reserve bank ... 194,007.48
19. Redemption fund with U. S. treasurer and due from U. S. treasurer ... 6,000.00
Total ... $2,860,209.27

LIABILITIES.

23. Capital stock paid in ... $300,000.00
24. Surplus fund ... 100,000.00
25. a Undivided profits ... $96,048.78
b Less current expenses, interest and taxes paid ... 16,857.81 ... 79,190.97
28. Circulating notes outstanding ... 114,900.00
31. Net amount due to banks and bankers (other than included in 29 or 30) ... 76,526.61
32. Dividends unpaid ... 123.00
Demand deposits:
33. Individual deposits subject to check ... 922,493.73
34. Certificates of deposit due in less than 30 days ... 17,423.00
35. Certified checks ... 2,838.93
36. Cashier's checks outstanding ... 682.87
37. United States deposits ... 48,256.57
39. State, county or other municipal deposits secured by items 3d and 4c of "Resources" ... 22,800.00
Total demand deposits, Items 33, 34, 35, 36, 37, 38, 39 and 40 ... $1,014,495.10
Time deposits (payable after 30 days, or subject to 30 days' or more notice):
42. State, county or other municipal deposits secured by items 3d and 4c of "Resources" ... 45,600.00
43. Other time deposits ... 1,129,373.59
Total of time deposits, Items 41, 42 and 43 ... $1,174,973.59
Total ... $2,860,209.27

City of Washington, District of Columbia, ss.:
I, ALBERT S. GATLEY, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
ALBERT S. GATLEY, Cashier.
Subscribed and sworn to before me this 23d day of November, 1916.
(Seal.) FRANK B. GILMORE, Notary Public.
Correct—Attest:
FLOYD E. DAVIS, ROBT. CALLAHAN, PATRICK T. MORAN, H. R. NORTON, G. TAYLOR WADE, HENRY T. OFFTERDINGER, W. D. SULLIVAN, GEORGE C. PUMPHREY, S. DANA LINCOLN, L. P. LOVING, JOHN W. BRAWNER, R. A. DORE, F. D. McAULIFFE, LEROY W. HERRON, PETER LATTERNER, Directors.

REPORT OF CONDITION
Of the
DISTRICT NATIONAL BANK

At Washington, in the District of Columbia, at the close of business on November 17, 1916.

RESOURCES.

1. a Loans and discounts (except those shown on b and c) ... $2,636,278.56
Total loans ... $2,636,278.56
2. Overdrafts, unsecured, $459.94 ... 459.94
3. U. S. bonds:
a U. S. bonds deposited to secure circulation (par value) ... $503,000.00
b U. S. bonds pledged to secure U. S. deposits (par value) ... 48,000.00
Total U. S. bonds ... 551,000.00
4. Bonds, securities, etc.:
a Bonds other than U. S. bonds pledged to secure U. S. deposits ... $141,310.48
b Bonds other than U. S. bonds pledged to secure postal savings deposits ... 26,065.23
c Bonds and securities pledged as collateral for state, or other deposits (postal excluded) or bills payable ... 307,957.75
e Securities other than U. S. bonds (not including stocks) owned unpledged ... 212,996.17
Total bonds, securities, etc ... 688,329.63
6. Stock of federal reserve bank (50 per cent of subscription) ... 21,000.00
7. a Value of banking house (if unincumbered) ... $264,497.56 ... 264,497.56
8. Furniture and fixtures ... 13,206.05
9. Real estate owned other than banking house ... 4,985.06
10. a Net amount due from approved reserve agents in New York, Chicago and St. Louis ... $67,759.49
11. Net amount due from banks and bankers (other than included in 10 or 18) ... 668,144.47
12. Exchanges for clearing house ... 71,884.24
13. Other checks on banks in the same city or town as reporting bank ... 20,005.67
14. a Outside checks and other cash items ... 17,217.49
b Fractional currency, nickels and cents ... 2,699.34
18. Lawful reserve in vault and with federal reserve bank ... 292,529.06 ... 1,140,239.76
19. Redemption fund with U. S. treasurer and due from U. S. treasurer ... 3,200.00
Total ... $5,323,196.56

LIABILITIES.

23. Capital stock paid in ... $550,000.00
24. Surplus fund ... 150,000.00
25. a Undivided profits ... $72,826.42
b Less current expenses, interest and taxes paid ... 18,399.67 ... 54,426.75
28. Circulating notes outstanding ... 495,075.00
31. Net amount due to banks and bankers (other than included in 29 or 30) ... $463,761.91
32. Dividends unpaid ... 135.50
Demand deposits:
33. Individual deposits subject to check ... 1,866,050.87
35. Certified checks ... 11,320.62
36. Cashier's checks outstanding ... 222.25
37. United States deposits ... 154,492.75
38. Postal savings deposits ... 19,859.84
39. State, county or other municipal deposits secured by items 3d and 4c of "Resources" ... 56,805.21
Time deposits (payable after 30 days, or subject to 30 days' or more notice):
41. Certificates of deposit ... 410,917.34
42. State, county or other municipal deposits secured by items 3d and 4c of "Resources" ... 175,000.00
43. Other time deposits ... 598,476.02 ... 3,757,042.31
45. a Other bonds borrowed without furnishing collateral security for same ... $150,185.75
b Other bonds borrowed for which collateral security was furnished ... 166,456.75 ... 316,642.50
52. Liabilities other than those above stated: Income tax withheld ... 10.00
Total ... $5,323,196.56

District of Columbia, ss.:
I, EDMUND S. WOLFE, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
EDMUND S. WOLFE, Cashier.
Subscribed and sworn to before me this 23d day of November, 1916.
(Seal.) DURANT W. ROBERTSON, Notary Public.
Correct—Attest:
N. L. SANSBURY, GERSON NORDLINGER, A. P. CRENSHAW, JNO. W. CHILDRESS, W. S. HOGE, WM. P. LIPSCOMB, C. J. GOCKELER, RALPH P. BARNARD, A. F. JORSS, WILLIAM W. BRIDE, LEWIS HOLMES, J. LEO KOLB, SIDNEY L. BESSELIEVRE, ROBERT N. HARPER, Directors.

Capital and Surplus, $1,340,000.00

Are You Going to Travel

Compound 3% Interest Paid on Savings

—IN SOUTH AMERICA this winter? If so, you will be glad to know that this bank is prepared to issue you—

Dollar Letters of Credit

—We maintain extensive foreign connections—Buy and Sell Exchange at current rates.

GEORGE W. WHITE....President
O. H. P. JOHNSON....Vice Pres.
GEORGE O. WALSON....Cashier
J. GALES MOORE....Auditor

The National Metropolitan Bank
15th St., Opposite U. S. Treasury—102 Years Old

FINANCIAL. FINANCIAL.

REPORT OF CONDITION
Of the
NATIONAL METROPOLITAN BANK

At Washington, in the District of Columbia, at the close of business on November 17, 1916.

RESOURCES.

1. a Loans and discounts ... $2,529,438.46
2. Overdrafts, unsecured ... 157.96
3. U. S. bonds:
a U. S. bonds deposited to secure circulation (par value) ... $730,000.00
b U. S. bonds pledged to secure U. S. deposits (par value) ... 71,000.00
Total U. S. bonds ... 801,000.00
4. Bonds, securities, etc.:
a Bonds other than U. S. bonds pledged to secure U. S. deposits ... $671,123.94
b Bonds other than U. S. bonds pledged to secure postal savings deposits ... 53,920.46
e Securities other than U. S. bonds (not including stocks) owned unpledged ... 924,442.27
Total bonds, securities, etc ... 1,649,486.67
5. Stocks, other than federal reserve bank stock ... 4,630.16
6. Stock of federal reserve bank (50 per cent of subscription) ... 40,200.00
7. a Value of banking house (if unincumbered) ... 858,841.30
10. a Net amount due from approved reserve agents in New York, Chicago and St. Louis ... 310,181.32
11. Net amount due from banks and bankers (other than included in 10 or 18) ... 1,099,376.18
12. Exchanges for clearing house ... 57,206.42
13. Other checks on banks in the same city or town as reporting bank ... 21,793.53
14. a Outside checks and other cash items ... $475.00
b Fractional currency, nickels and cents ... 491.14 ... 966.14
15. Notes of other national banks ... 4,500.00
17. Federal reserve notes ... 800.00
18. Lawful reserve in vault and with federal reserve bank ... 748,768.78
19. Redemption fund with U. S. treasurer and due from U. S. treasurer ... 36,500.00
Total ... $8,163,846.92

LIABILITIES.

23. Capital stock paid in ... $800,000.00
24. Surplus fund ... 540,000.00
25. a Undivided profits ... $82,810.55
b Less current expenses, interest and taxes paid ... 9,605.98 ... 73,204.57
26. Amount reserved for taxes accrued ... 6,859.90
28. Circulating notes outstanding ... 713,500.00
31. Net amount due to banks and bankers ... 688,325.05
32. Dividends unpaid ... 1,011.00
Demand deposits:
33. Individual deposits subject to check ... 4,254,660.83
34. Certificates of deposit due in less than 30 days ... 12,477.15
35. Certified checks ... 8,006.35
36. Cashier's checks outstanding ... 57,577.50
37. United States deposits ... 239,991.70
38. Postal savings deposits ... 43,510.27
Total demand deposits, Items 33, 34, 35, 36, 37 and 38 ... $4,616,223.80
Time deposits (payable after 30 days, or subject to 30 days' or more notice):
41. Certificates of deposit ... 5,050.00
43. Other time deposits ... 716,504.93
Total of time deposits, items 41 and 43 ... $721,554.93
50. a Cash letters of credit or travelers' checks outstanding ... 3,167.67
Total ... $8,163,846.92

District of Columbia, ss.:
I, G. O. WALSON, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
G. O. WALSON, Cashier.
Subscribed and sworn to before me this 23rd day of November, 1916.
(Seal.) J. WEBSTER MANNING, Notary Public.
Correct—Attest:
GEO. W. WHITE, A. A. HOEHLING, Jr., A. LISNER, WILLIAM H. SAUNDERS, J. H. RALSTON, WALTER BROWNLEY, Directors.

REPORT OF THE CONDITION
Of the
UNION TRUST COMPANY
Of the District of Columbia

At Washington, in the District of Columbia, at the close of business November 17, 1916.

RESOURCES.

1. Loans and discounts ... $2,704,169.13
2. Overdrafts, secured and unsecured ... 2,184.77
4. Bonds, securities, etc., including premium on same ... 1,305,498.29
5. Stocks, including premium on same ... 584,500.00
6. Banking house, $1,100,980.76; furniture and fixtures, $66,072.61 ... 1,167,053.37
7. Other real estate owned ... 3,582.00
8. a Due from national banks ... $220,673.86
b Due from banks other than national ... 955,101.95 ... 1,175,775.81
10. a Checks and other cash items ... $28,862.82
b Fractional currency, nickels and cents ... 481.45 ... 29,344.27
14. Lawful money reserve in bank: Total coin and certificates ... 67,023.95
Customers' liability under letters of credit ... 16,650.00
Internal revenue stamps ... 100.00
Total ... $7,055,881.59

LIABILITIES.

1. Capital stock paid in ... $2,000,000.00
2. Surplus fund ... 300,000.00
3. a Undivided profits ... $205,505.24
b Reserved for taxes ... 10,814.33
c Reserved for interest ... 27,288.68
Total ... $243,608.25
d Less current expenses, interest and taxes paid ... 17,743.71 ... 225,864.54
4. c Due to trust companies and savings banks ... 95,883.78
5. Dividends unpaid ... 561.50
6. Demand deposits:
a Individual deposits subject to check ... $4,022,646.05
b Trust deposits ... 111,791.72
c Certified checks ... 10,103.27
d Treasurer's checks outstanding ... 3,115.55 ... 4,147,656.59
7. Time deposits:
a Certificates of deposit due on or after 30 days ... 214,640.18
9. Letters of credit ... 16,650.00
11. Liabilities other than those above stated—Payments to be made on account of real estate loans contracted for ... 54,625.00
Total ... $7,055,881.59

District of Columbia, City of Washington, ss.:
I, EDSON B. OLDS, treasurer of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. EDSON B. OLDS, Treasurer.
Subscribed and sworn to before me this 22nd day of November, 1916.
(Seal.) REGINALD RUTHERFORD, Notary Public, District of Columbia.
Correct—Attest:
J. Henry Small, George E. Hamilton, Francis A. Richardson, Frank C. Henry, A. S. Kenny, D. S. Porter, Emmons S. Smith, Geo. E. Fleming, Ord Preston, D. J. Kaufman, Thos. P. Morgan, Daniel W. O'Donoghue, G. Thomas Dunlop, Edward J. Stellwagen, George X. McLanahan, H. L. Rust, James B. Lambie, W. S. Harban, Directors.

REPORT OF THE CONDITION
Of the
HOME SAVINGS BANK
Of Washington, D. C.,

At Washington, in the District of Columbia, at the close of business November 17, 1916.

RESOURCES.

1. Loans and discounts ... $3,924,676.24
2. Overdrafts, secured and unsecured ... $3.94
4. Bonds, securities, etc., including premium on same ... $687,100.87
a Other bonds to secure postal savings deposits ... 5,000.00 ... 692,100.87
6. Banking house, furniture and fixtures ... 162,336.19
7. Other real estate owned—Branches and Stumph building ... 134,579.32
8. a Due from national banks ... $313,125.12
b Due from banks other than national ... 295,000.00 ... 608,125.12
9. Exchanges for clearing house ... 41,511.19
10. a Checks and other cash items ... $9,281.53
b Fractional currency, nickels and cents ... 6,851.28 ... 16,132.81
14. Lawful money reserve in bank:
Total coin and certificates ... 153,723.25
Legal-tender notes ... 17,395.00
Accrued interest on investments ... 51,829.67
Internal revenue stamps ... 129.88
Total ... $5,802,623.48

LIABILITIES.

1. Capital stock paid in ... $100,000.00
2. Surplus fund ... 200,000.00
3. a Undivided profits ... $137,214.09
b Reserved for taxes ... 3,600.00
c Reserved for interest to depositors ... 10,750.00
$151,564.09
d Less current expenses, interest and taxes paid ... 24,548.48 ... 127,015.61
4. a Due to national banks ... $13,887.34
c Due to trust companies and savings banks ... 2,309.69 ... 16,197.03
6. Demand deposits:
a Individual deposits subject to check ... $1,025,945.47
c Certified checks ... 671.29
d Cashier's checks outstanding ... 448.77
f Postal savings deposits ... 3,890.92 ... 1,030,956.45
7. Time deposits:
a Certificates of deposit due on or after 30 days ... $6,172.16
b Deposits subject to 30 or more days' notice ... 4,292,277.43 ... 4,298,449.59
Deferred payment on Stumph building ... 30,000.00
Income tax ... 4.80
Total ... $5,802,623.48

District of Columbia, City of Washington, ss.:
I, HOWARD MORAN, treasurer of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. HOWARD MORAN, Treasurer.
Subscribed and sworn to before me this 22nd day of November, 1916.
(Seal.) DALE S. VENABLES, Notary Public, D. C.
Correct—Attest:
Alex. S. Clarke, John H. Ruppert, James F. Shea, J. Philip Herrmann, John E. Geier, R. Harrison Johnson, Wm. Miller, B. F. Saul, Anthony Gaegler, M. G. Gibbs, C. Kattelmann, John Shughrue, Wm. E. Shannon, Wm. H. Burch, Directors.

REPORT OF THE CONDITION
Of the
SEVENTH STREET SAVINGS BANK,

At Washington, in the District of Columbia, at the close of business November 17, 1916.

RESOURCES.

1. Loans and discounts ... $383,667.86
2. Overdrafts, secured and unsecured ... 92.23
4. Bonds, securities, etc., including premium on same ... 46,722.42
6. Banking house, $43,705.61; furniture and fixtures, $4,096.07 ... 47,801.68
8. a Due from national banks ... 98,242.77
9. Exchanges for clearing house ... 463.47
10. a Checks and other cash items ... $22.19
b Fractional currency, nickels and cents ... 621.17 ... 643.36
14. Lawful money reserve in bank: Total coin and certificates ... 21,353.35
15. Auxiliary banks ... 120.00
Total ... $599,107.14

LIABILITIES.

1. Capital stock paid in ... $50,000.00
2. Surplus fund ... 10,000.00
3. a Undivided profits ... $12,564.82
d Less current expenses, interest and taxes paid ... 7,612.31 ... 4,952.51
4. a Due to national banks ... 1,290.49
5. Dividends unpaid ... 10.00
6. Demand deposits:
a Individual deposits subject to check ... $289,083.73
b Certificates of deposit due in less than 30 days ... 375.00
c Certified checks ... 1,166.82
d Cashier's checks outstanding ... 5.00 ... 290,630.55
7. Time deposits:
a Certificates of deposit due on or after 30 days ... $15,184.53
b Deposits subject to 30 or more days' notice ... 227,039.06 ... 242,223.59
Total ... $599,107.14

District of Columbia, City of Washington, ss.:
I, JOHN D. HOWARD, treasurer of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief. J. D. HOWARD, Treasurer.
Subscribed and sworn to before me this 23d day of November, 1916.
(Seal.) JNO. T. MEANY, Notary Public.
Correct—Attest:
Harry Kaufman, Somerset R. Waters, J. W. Gregg, Michael O'Hanlon, John J. Kolb, Ralph E. Burgess, Henry J. Ruppert, Charles S. Shreve, Alex. H. Plitt, August H. Plugge, Directors.

REPORT OF THE CONDITION
Of the
EAST WASHINGTON SAVINGS BANK
Of Washington, D. C.,

At Washington, in the District of Columbia, at the close of business November 17, 1916.

RESOURCES.

1. Loans ... $493,315.00
4. Bonds, securities, etc., including premium on same ... $69,014.42
Total other bonds ... 69,014.42
6. Banking house, $21,194.79; furniture and fixtures, $3,805.21 ... 25,000.00
8. a Due from national banks ... $38,105.59 ... 38,105.59
10. b Fractional currency, nickels and cents ... 69.15 ... 69.15
11. National bank notes ... 1,680.00
12. Federal reserve bank notes ... 25.00
14. Lawful money reserve in bank:
Total coin and certificates ... 6,823.50
Legal-tender notes ... 525.00
Total ... $634,557.66

LIABILITIES.

1. Capital stock paid in ... $100,000.00
3. a Undivided profits ... $41,158.51 ... $41,158.51
d Less current expenses, interest and taxes paid ... 9,269.14 ... 31,889.37
7. Time deposits:
b Deposits subject to 30 or more days' notice ... $502,668.29 ... 502,668.29
Total ... $634,557.66

District of Columbia, City of Washington, ss.:
I, CHARLES A. McCARTHY, treasurer of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
CHARLES A. McCARTHY, Treasurer.
Subscribed and sworn to before me this 23rd day of November, 1916.
HENRY K. SIMPSON, Notary Public, D. C.
Correct—Attest:
THOS. W. SMITH, JOHN C. YOST, SAMUEL H. WALKER, RICHARD KINGSMAN, H. H. McKEE, LEWIS FLEMER, Directors.

FINANCIAL.

REPORT OF THE CONDITION
Of the
FARMERS AND MECHANICS' NATIONAL BANK,

At Washington, in the District of Columbia, at the close of business November 17, 1916.

RESOURCES.

1. a Loans and discounts (except those shown on b and c) ... $713,575.08
Total loans ... $713,575.08 ... $713,575.08
2. Overdrafts, unsecured, $38.14 ... 38.14
3. U. S. bonds:
a U. S. bonds deposited to secure circulation (par value) ... $250,000.00
b U. S. bonds pledged to secure U. S. deposits (par value) ... 1,000.00
Total U. S. bonds ... 251,000.00
4. Bonds, securities, etc.:
a Bonds other than U. S. bonds pledged to secure U. S. deposits ... $190,176.25
e Securities other than U. S. bonds (not including stocks) owned unpledged ... 510,939.25
Total bonds, securities, etc. ... 701,115.50
5. Stocks, other than federal reserve bank stock ... 26,818.00
6. Stock of federal reserve bank (50 per cent of subscription) ... 16,500.00
7. a Value of banking house (if unincumbered) ... $25,000.00
b Equity in banking house ... 25,000.00
8. Furniture and fixtures ... 6,500.00
9. Real estate owned other than banking house ... 2,965.37
10. a Net amount due from approved reserve agents in New York, Chicago and St. Louis ... $110,497.71
b Net amount due from approved reserve agents in other reserve cities ... 63,627.77 ... 174,125.48
11. Net amount due from banks and bankers (other than included in 10 or 18) ... 17,257.12
12. Exchanges for clearing house ... 5,123.10
13. Other checks on banks in the same city or town as reporting bank ... 304.37
14. a Outside checks and other cash items ... $401.23
b Fractional currency, nickels and cents ... 130.03 ... 531.26
15. Notes of other national banks ... 655.00
16. Federal reserve bank notes ... 270.00
18. Lawful reserve in vault and with federal reserve bank ... 129,287.25
19. Redemption fund with U. S. treasurer and due from U. S. treasurer ... 12,500.00
Total ... $2,083,565.67

LIABILITIES.

23. Capital stock paid in ... $252,000.00
24. Surplus fund ... 298,000.00
25. a Undivided profits ... $112,463.67
b Less current expenses, interest and taxes paid ... 9,118.06 ... 103,345.61
28. Circulating notes outstanding ... 240,900.00
31. Net amount due to banks and bankers (other than included in 29 or 30) ... 26,270.21
32. Dividends unpaid ... 8,772.00
33. Individual deposits subject to check ... 1,116,135.72
35. Certified checks ... 1,142.13
37. United States deposits ... 37,000.00
Total demand deposits, items 33, 34, 35, 36, 37, 38, 39 and 40 ... $1,154,277.85
Total ... $2,083,565.67

District of Columbia, county of Washington, ss.:
I, C. W. EDMONSTON, cashier of the above-named bank, do solemnly swear that the statement is true to the best of my knowledge and belief. C. W. EDMONSTON, Cashier.
Subscribed and sworn to before me this 22nd day of November, 1916.
(Seal.) L. S. FREY, Notary Public, D. C.
Correct—Attest:
WM. KING, ROBERT D. WEAVER, JOSEPH H. LEE, R. D. SIMMS, J. HENRY SMALL, CHAS. H. CRAGIN, H. W. FISHER, J. E. DYER, G. L. NICHOLSON, Directors.

REPORT OF THE CONDITION
Of the
AMERICAN SECURITY AND TRUST CO.,

At Washington, in the District of Columbia, at the close of business November 17, 1916.

RESOURCES.

1. Loans and discounts ... $7,630,955.20
2. Overdrafts, secured and unsecured ... 8,105.72
4. Bonds, securities, etc., including $50,000 clerks' pension fund ... 3,650,848.01
5. Stocks ... 250,002.00
6. Banking house, furniture and fixtures and vaults ... 751,404.97
7. Other real estate owned ... 66,520.99
8. a Due from national banks ... $1,542,457.34
b Due from banks other than national ... 1,398,003.02 ... 2,940,460.36
10. a Checks and other cash items ... $135,372.31
b Fractional currency, nickels and cents ... 1,078.79 ... 136,451.10
11. National bank notes ... 4,590.00
13. Federal reserve notes ... 500.00
14. Lawful money reserve in bank:
Total coin and certificates ... 203,510.85
Legal-tender notes ... 45,750.00
Customers' liability under letters of credit ... 32,802.00
Revenue stamps ... 33.21
Total ... $15,721,934.41

LIABILITIES.

1. Capital stock paid in ... $3,000,000.00
2. Surplus fund ... 2,000,000.00
3. a Undivided profits ... $325,757.18
b Reserved for interest ... 45,226.10
c Reserved for clerks' pension fund ... 50,000.00
$420,983.28
d Less current expenses, interest and taxes paid ... 20,535.32 ... 400,447.96
4. a Due to national banks ... $7,659.38
c Due to trust companies and savings banks ... 114,749.61 ... 122,408.99
5. Dividends unpaid ... 1,147.00
6. Demand deposits:
a Individual deposits subject to check ... $8,256,865.22
b Certificates of deposit due in less than 30 days ... 86,315.81
c Certified checks ... 3,265.11
d Treasurer's checks outstanding ... 13,443.87
f Trust deposits ... 994,110.53 ... 9,353,940.54
7. Time deposits:
a Certificates of deposit due on or after 30 days ... $810,740.43 ... 810,740.43
Letters of credit ... 32,802.00
Income tax collections ... 447.49
Total ... $15,721,934.41

District of Columbia, City of Washington, ss.:
I, CHARLES E. HOWE, treasurer of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. CHARLES E. HOWE, Treasurer.
Subscribed and sworn to before me this 22nd day of November, 1916.
(Seal.) ALBERT H. SHILLINGTON, Notary Public.
Correct—Attest:
C. J. Bell, Corcoran Thom, Edward C. Dean, H. S. Reeside, Henry H. Flather, Daniel Fraser, Murray A. Cobb, Albert M. Read, Wm. M. Coates, Clarence B. Wilson, J. C. Boyd, Geo. W. Brown, John D. Larcombe, Directors.

The Safest Investments

Are those that do not fluctuate during disturbed conditions of the money or stock market. First deed of trust notes (first mortgages), well secured on real estate in the District of Columbia, constitute "gilt-edge" investments, and do not depend upon the financial responsibility of individuals or corporations for their stability. We can supply such investments in amounts from $500 upward. Send for booklet, "Concerning Loans and Investments."

Swartzell, Rheem & Hensey Co.

Money to Loan
Secured by First Deed of Trust on Real Estate. Prevailing interest and commission.
Joseph I. Weller, 624 F St. N.W.

FINANCIAL.

REPORT OF THE CONDITION
Of the
SOCIETY FOR SAVINGS AND LOANS
Of Washington,

At Washington, in the District of Columbia, at the close of business November 17, 1916.

RESOURCES.

1. Loans and discounts ... $183,904.57
6. Furniture and fixtures, $1,313.25 ... 1,313.25
8. a Due from national banks ... $1,112.07 ... 1,112.07
10. a Checks and other cash items ... $201.02
b Fractional currency, nickels and cents ... 5.81 ... 206.83
11. National bank notes ... 300.00
14. Lawful money reserve in bank: Total coin and certificates ... 1,105.55
Total ... $187,942.27

LIABILITIES.

1. Capital stock paid in ... $62,660.00
3. a Undivided profits ... $8,146.45
c Reserved for dividends ... 3,759.60
$11,906.05
d Less current expenses, interest and taxes paid ... 4,474.42 ... 7,431.63
7. Time deposits:
a Certificates of deposit due on or after 30 days ... $68,027.95
b Deposits subject to 30 or more days' notice ... 13,700.58 ... 81,728.53
10. Bills payable, including certificates of deposit representing money borrowed ... 27,297.86
11. Liabilities other than those above stated—Membership certificates ... 8,824.25
Total ... $187,942.27

District of Columbia, City of Washington, ss.:
I, J. T. EXNICIOS, treasurer of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. J. T. EXNICIOS, Treasurer.
Subscribed and sworn to before me this 22nd day of November, 1916.
(Seal.) LOUIS OTTENBERG, Notary Public.
L. R. KLEMM, E. S. THOMPSON, J. T. EXNICIOS, Directors.

REPORT OF THE CONDITION
Of the
POTOMAC SAVINGS BANK
Of Georgetown, D. C.,

At Washington, in the District of Columbia, at the close of business November 17, 1916.

RESOURCES.

1. Loans and discounts ... $673,161.26
Overdrafts, secured and unsecured ... 15.50
4. Bonds, securities, etc., including premium on same ... 105,698.11
5. Stocks, including premium on same ... 4,000.00
6. Banking house, furniture and fixtures ... 81,223.29
7. Other real estate owned ... 14,014.77
8. a Due from national banks ... $95,311.58
b Due from banks other than national ... 5,104.60
10. a Checks and other cash items ... 2,226.67
b Fractional currency, nickels and cents ... 535.91
14. Lawful money reserve in bank: Total coin and certificates ... 31,864.20 ... 135,042.96
Total ... $1,013,155.99

LIABILITIES.

1. Capital stock paid in ... $100,000.00
3. a Undivided profits ... $42,678.85
d Less current expenses, interest and taxes paid ... 481.46 ... 42,197.39
6. Demand deposits:
a Individual deposits subject to check ... $322,025.70
c Certified checks ... 412.36
d Cashier's checks outstanding ... 12
7. Time deposits:
Christmas savings ... 50,441.65
a Certificates of deposit due on or after 30 days ... 11,706.32
b Deposits subject to 30 or more days' notice ... 486,372.45 ... 870,958.60
Total ... $1,013,155.99

District of Columbia, City of Washington, ss.:
I, B. A. BROOKS, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. B. A. BROOKS, Cashier.
Subscribed and sworn to before me this 22nd day of November, 1916.
(Seal.) H. C. KLEINSCHMIDT, Notary Public, D. C.
Correct—Attest:
G. W. Offutt, W. W. Anderson, Samuel Artz, A. M. Baer, Henry W. Offutt, D. B. Elgin, J. William Bogley, F. Baker Weaver, Emory H. Bogley, Geo. W. Ray, M. Willison Offutt, J. William Stohlman, Directors.

CAPITAL....$1,000,000
SURPLUS....$2,000,000
Resources over....$16,000,000

BANKING SERVICE

—that measures up to the highest standards is assured by our large resources, complete equipment and long experience.

—World-wide connections enable us to transact financial business for customers almost everywhere.

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M. E. AILES....Vice President
WM. J. FLATHER....Vice President
JOSHUA EVANS, Jr....Cashier
HARRY V. HAYNES....Asst. Cashier
AVON M. NEVIUS....Asst. Cashier
ROBT. V. FLEMING....Asst. Cashier

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EQUITABLE CO-OPERATIVE BUILDING ASSOCIATION
Assets, $3,169,143.47
If You Desire a Loan Consult the Equitable

—If you have paid your second trust and find the first trust coming due, consult the Equitable. We make loans on real estate or to take up mortgages.

Repayments can be made in small sums monthly, and you do not have to limit yourself to regular monthly payments.

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NO COMMISSIONS
Applications Promptly Acted On.
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WHERE SAVINGS ARE SECURE
4% on Certificates of Deposit.

3% ON SAVINGS ACCOUNTS
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Wade H. Cooper, President.

Finance and Trade
WASHINGTON, NEW YORK, LONDON

WALL STREET MARKET MAKES GOOD RECOVERY

Steels, Sugars and Metal Shares Show Strength—Denial to Peace Rumors a Factor.

Rails Act Better Than for Several Weeks and Give Courage to the Situation.

NEW YORK, November 24.—For a few moments this morning the New York stock market acted a bit uncertain, and then bore away to a good general recovery and higher prices for nearly everything on the list.

There was a distinct quietus to peace talk, in further assurances that it would be unwelcome from allied sources, and further denials in most positive form of the reported ending of allied demands for material and metal from this country. The positive manner in which both rumors were set aside and quieted was satisfactory to public traders, and they started buying in a manner that showed their confidence in the reports.

Then, too, some of the professional shorts undertook to cover their contracts and take profits, helping still further the recovery of the market's tone and strength.

Leaders in Early Trading.

Among the leaders in the early trading were Lackawanna Steel, Steel common, Air Brake, Locomotive, Crucible Steel and Chile Copper with advances of 1 to 1½ points.

Another sustaining influence was the recovery of the old standard rails for better than a point, the continued weakness in the rails being an effective brake to enlarged operations of conservative traders.

Reading and Union Pacific recovered better than a point, while fractional gains marked the early movement in other rails.

Sensational action was again shown in Gulf State Steel, which advanced 10 points, while Central Leather moved up better than 2 points, Mexican Petroleum 1⅝, Rubber a point, Texas Oil 2 points, Industrial Alcohol a point and Anaconda Copper 1⅜, while Smelter gave a good exhibition of strength in the full recovery of 1½ per cent dividend, plus 1⅜ points additional.

Market Continues Firm.

The early advances were well maintained and extended, with some exceptions, Smelter going back from a high at 120 to 118, while Anaconda lost its gain entirely, with slight additional loss. Studebaker also dropped back below yesterday's closing, these declines being due to the usual profit-taking whenever small gains are in sight.

United States Steel common continued its advance to 126, a 2-point gain, coming back a point. Beet Sugar rose 2¾ points.

Railway Springs were strong on a declaration of 1¼ per cent for the common stock, the first dividend since March, 1913.

The best strength of the session in the early afternoon was in the rails, where buyers showed considerable activity on the theorp that the present investigation of conditions will lead to better times for the great roads.

St. Paul advanced ¾, Reading nearly 2 points net, New York Central ¾ and Union Pacific and B. & O. were firm.

ONLY LIMITED TRADE IN LOCAL SECURITIES

Capital Traction 5s Firmer, Selling Up to 107—Utilities Were Entirely Nominal.

New High on Federal National Shares at 165—Activities of the Reserve Board—Collections.

BY I. A. FLEMING.

Business on the Washington Stock Exchange today was on a rather limited scale, yet with considerable firmness in the prices paid for the securities sold and decided strength in the asking figures on the entire list.

Capital Traction 5s advanced ¼ of a point, to 107; American Graphophone 6s sold at 102¼, these being the only tranactions in the bond list.

A notable transaction was the sale of Federal National Bank stock at 165, marking the highest point of the year and the record price on these shares, and 10 points above the last previous transaction.

Lanston Monotype sold at 77 ex-dividend and American Graphophone preferred at 185.

There were no transactions in the public utilities, with bid and asked prices without material change.

Federal Reserve Activities.

In the matter of check collections, the federal reserve regional banks, during the month ended with October 15, cleared $97,660,000 of checks. This was but 12.8 per cent of the clearings handled by the clearing houses of the twelve reserve cities, and a little over 11 per cent of the total clearings of the country for same month.

In the fifth district, with Richmond as the regional center, the regional bank collected three times the amount that the Richmond clearing house association did, while in New York the clearing house did 96 per cent of the business and the regional bank 4 per cent.

This caused the Wall Street Journal to recall the action of the committee placing the fifth regional bank in Richmond instead of Baltimore, the largest business city of the district, with clearings double those of the Richmond clearing house.

Local member banks received a circular this morning from the governor of the Richmond regional bank, suggesting the maintenance of larger reserves than compulsory with the regional bank.

At the present time all member banks have 6-15 of their reserves in Richmond and a like reserve in their vaults. On the theory of bringing this large fund into business activities and in use, it is suggested that the members send more of their reserve that the Richmond regional may add to its rediscounts, and also for safe-keeping.

Some banks will probably acquiesce in the requests, but the majority of local bankers will keep no more than the required reserves, being satisfied also with their own precautions for safe-keeping.

Railroad Earnings.

Reports from the various railroads continue to show satisfactory increases in both gross and net.

Southern Pacific, for October, showed a gain in gross earnings of $1,558,790, largely due to increased freight traffic, as passenger earnings showed a moderate sized decrease. The total operating revenue for October was $15,692,153, as compared with $14,133,363 for the same month in 1915.

For four months of the fiscal year ended with October, earnings were $60,299,173 gross, as compared with $53,586,114 for the same months of the last fiscal year. Net operating income, after taxes for the four months, was $22,375,310, compared with $19,210,285 for 1915, same months, and $14,628,018 for the same months in 1914.

For the second week in November gross increase on the Louisville and Nashville system was $195,020, and $19,230 on the Pere Marquette system.

Condition of the Treasury.

The condition of the United States Treasury at the close of business yesterday was:

Net balance in the general fund, $129,831,293.

Total ordinary receipts, $2,786,845.

Total ordinary payments, $2,508,908.

The deficit this fiscal year is $101,236,593, against a deficit of $47,317,878 last year, exclusive of Panama canal and public debt transactions.

NEW YORK COTTON.

Quotations furnished by W. B. Hibbs & Co., members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

	Open.	High.	Low.	1:15 p.m.
March	20.25	20.61	20.20	20.59
May	20.43	20.77	20.40	20.77
July	20.40	20.73	20.40	20.73
October	18.20	18.56	18.20	18.56

POWDER STOCKS.

Quotations furnished by W. B. Hibbs & Co.

	Bid.	Asked.
Aetna	9¾	10
Atlas	172	177
Du Pont	294	299
Hercules	372	285

Sugar Market Is Easy.

NEW YORK, November 24.—Raw sugar easy; centrifugal, 6.02; molasses, 5.15. Refined dull; fine granulated, 7.50.

Sugar futures opened easier under scattered liquidation. At noon prices were 5 to 11 points lower.

French Bourse Trading Quiet.

PARIS, November 24.—Trading was quiet on the bourse today. Rentes, 61 francs 10 centimes. Exchange on London, 27 francs 81½ centimes. Five per cent loan, 87 francs 80 centimes.

FINANCIAL.

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