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ANNUAL REPORT  
OF THE  
STATE  
BANK COMMISSIONER  
COLORADO

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Annual Report  
OF THE  
State  
Bank Commissioner  
of Colorado

From January 1, 1913  
To January 1, 1914



DENVER, COLORADO  
THE SMITH-BROOKS PRINTING CO., STATE PRINTERS  
1913

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\* State Bank Commissioner :

EMIL W. PFEIFFER

‡ State Bank Commissioner :

E. E. DRACH

Chief Deputy State Bank Commissioner :

SHERWOOD CROCKER

Deputy State Bank Commissioner :

HUBERT F. THOMAS

Appointed July 26, 1913

Deputy State Bank Commissioner :

RICHARD B. BROWN

Appointed August 15, 1913

Clerk :

J. F. STEADLEY

Stenographer :

MRS. ROSE LAUNDON

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\*Resigned January 1, 1914.

‡Appointed January 7, 1914.

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Annual Report  
OF THE  
State Bank Commissioner

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Denver, Colorado, January 1, 1914.

To His Excellency

ELIAS M. AMMONS,  
Governor of Colorado.

Sir: In compliance with the requirement of section 68, Chapter 44, Session Laws of Colorado, 1913, I beg leave to submit herewith the annual report of the office of State Bank Commissioner, for the period from January 1, 1913, to and including December 31, 1913; disclosing the names of the owners and principal officers, the paid-up capital of each bank, the name and location thereof, and the number of banks in the state under the jurisdiction of the State Bank Commissioner; with a summary of the reports made by them during the period, showing thereon the dates of examinations made by this department during the period covered by this report, and other data and information affecting them, together with the banking situation of the state and the status of this department.

At this date the number of state banking institutions under supervision is 209—an increase over the number shown in the report of a year ago of twelve, and an increase of seventy-seven since the organization of the department in 1908, when, on February 14 of that year, but 132 banks existed; an increase of 59 per cent in number. As shown by the following exhibit, the total assets have increased over 86 per cent:

## EXHIBIT OF THE NUMBER AND CLASSIFICATION OF BANKS SHOWING TOTAL RESOURCES

Date	State Banks	Private	Savings	Trust		Total Number	Total Resources
				Companies			
	(56)	(57)	(8)	(11)		132	
Feb. 14, 1908.....	\$ 8,531,310.89	\$ 5,904,647.91	\$ 3,815,487.29	\$11,342,606.00			\$29,594,052.09
	(75)	(44)	(10)	(11)		140	
Feb. 5, 1909.....	10,053,583.19	5,578,542.96	4,495,984.15	11,986,573.70			32,114,684.00
	(103)	(37)	(9)	(15)		164	
Jan. 31, 1910.....	12,883,260.33	5,875,500.29	4,000,104.78	19,897,770.10			40,655,635.50
	(124)	(34)	(9)	(19)		186	
Jan. 7, 1911.....	13,474,095.71	5,093,808.85	4,069,972.32	19,287,343.46			41,925,220.34
	(131)	(30)	(8)	(21)		190	
Feb. 20, 1912.....	15,242,937.43	3,416,521.15	3,372,240.91	23,290,432.19			45,322,131.68
	(142)	(27)	(7)	(21)		197	
Feb. 4, 1913.....	17,801,963.05	3,392,002.49	3,914,326.27	26,834,896.37			51,943,188.18
	(141)	(41)	(7)	(21)		210	
Oct. 21, 1913.....	19,585,405.80	3,704,804.34	2,858,156.55	29,044,033.39			55,192,400.08

An analysis of the last reports of the state banks shows that 115 had total resources of less than \$100,000; forty-five had resources of between \$100,000 and \$200,000; seventeen had resources of between \$200,000 and \$300,000; fifteen had resources of between \$300,000 and \$500,000; ten had resources of between \$500,000 and \$1,000,000; and eight had resources of \$1,000,000 and more.

Receiverships of closed banks under supervision are those of The State Bank of Rocky Ford, Rocky Ford, Colorado; The Bank of Grand County, Hot Sulphur Springs, Colorado; Morrison State Bank, Morrison, Colorado, and the Florence State Bank, Florence, Colorado.

Since the last report of this department the receivers of the Colorado State Bank, Durango, Colorado, and of the La Plata County Bank, Durango, Colorado, have filed final reports and were discharged by the District Court. Depositors of the Colorado State Bank, Durango, received 87½ per cent of their claims, and all depositors of the La Plata County Bank, Durango, were paid in full.

No changes of any consequence have occurred in the affairs of the State Bank of Rocky Ford, Rocky Ford, Colorado, and the Bank of Grand County, Hot Sulphur Springs, Colorado.

On January 4, 1913, the Severance State Bank at Severance, Colorado, became temporarily embarrassed and placed its affairs in charge of the State Bank Commissioner, who retained possession until the stockholders perfected plans for reopening the bank for the purpose of liquidation, which was begun on January 23, 1913, and completed on March 14, 1913. All depositors were paid in full.

On January 27, 1913, the Morrison State Bank, Morrison, Colorado, suspended, and on February 1 Mr. M. MacLean, its president, was appointed receiver thereof. Dividends aggregating 65 per cent have been paid to depositors, and sufficient assets are on hand to pay depositors in full.

The Florence State Bank, Florence, Colorado, had long been in an unsatisfactory condition, and after an examination on January 28, 1913, steps were taken by the state to close the bank and save to the depositors all that could be realized from its assets and other sources.

On March 4, 1913, the Attorney General and the State Bank Commissioner appeared at the District Court of Fremont County at Canon City, for the purpose of obtaining a receiver. The cashier of the bank and his attorney requested a conference before our complaint was filed, and as a result of such conference the bank was placed in charge of the state for the purpose of giving its stockholders an opportunity to rehabilitate it, if it could be done within sixty days. Thereafter, on May 9, 1913, the state authorities again appeared in court, filed a petition for a receiver, and, upon the request of a committee of the bank's depositors, the

hearing was continued for a short time, in order to give the depositors of the bank the privilege of ascertaining the condition of the bank for the purpose of aiding them in arriving at a method of averting a receivership, if possible. Finally, on May 24, 1913, after a hearing, the District Court appointed Mr. George Wilson, of Florence, Colorado, to be receiver of the bank. Since assuming his duties, the receiver has paid depositors 25 per cent in dividends, and, as he was of the opinion that, in order to pay depositors, it was necessary to bring an action to recover from the stockholders their liability fixed by law, such action has been commenced.

The failure of the bank is wholly due to the incompetence of its officers and their disregard of the law, in making loans in excess of the limit fixed by law, as well as many small loans made to persons not entitled to them.

Criminal proceedings have been brought against the president and cashier of the bank, and the cases will be heard in the near future.

In August, 1913, an examination of the Night and Day Bank, of Denver, disclosed an unsatisfactory condition of affairs, due to the manipulations of the funds of the bank by its president, W. R. McBride. Leniency was shown McBride, and an opportunity given him to correct his deficiencies. However, on October 7 another examination disclosed no great improvement of conditions, and drastic steps were taken to protect depositors and stockholders, and McBride was compelled to resign as president of the bank.

On November 4 the deposit liabilities of the bank, as shown by the books, were assumed by the State Bank of Denver, after which the Night and Day Bank continued to operate its safety-deposit vault business.

Demands on the officers in charge for the payment of some unpaid bills, and a specific demand for the sum of \$11,270 on account of an alleged forged endorsement on a check paid by the bank, prompted the vice-president and cashier to place the institution in the hands of this department. At this time the stockholders and other interested parties are considering a plan for adjustment of its pressing necessities, in order that the department may be relieved of further custody.

Mr. McBride has been placed under arrest and is under bonds for his appearance when the case comes on for trial.

In the last report of this department mention was made of the fact that T. K. Irwin was awaiting trial on charges made by the State Bank Commissioner for violation of the law while he was conducting the La Plata County Bank, at Durango, Colorado, as its president.

I regret that it is necessary to inform you that the district attorney concluded not to prosecute the case; and, as a result,

Mr. Irwin suffers no punishment for his acts, which in my judgment justified his prosecution.

In this connection I wish to say that the good banks and bankers of the state, and the people of the state generally, have a right to complain when men of Irwin's stripe are permitted to go unpunished and thereby be encouraged to continue in unlawful conduct.

In effect, I can best set forth my views in such matters by quoting what I wrote to the district attorney, which is as follows:

"I regret very much that you take the position that you do relative to this case, and, speaking generally, I fear the result that it will have.

"Will not the result of failure to prosecute be that wild-catters and dishonest persons generally can say that they can come to Colorado and engage in banking, and commit theft and perjury with impunity; that, if they are caught stealing, and restore the funds, or have a bonding company or someone else do so, that is all the punishment they will receive? They run no risk of criminal prosecution if they do this; consequently they have everything to gain and nothing to lose."

The most important event of the year, so far as this department and the state banks are concerned, was the passage of new laws affecting them. Three measures were enacted and are now in effect, to-wit:

Session Laws of Colorado, 1913, Chapter 44: "An Act Relating to Banks and Banking."

Chapter 108: "An Act to Regulate the Business of Loaning Money on Security of Any Kind by Persons, Firms, and Corporations Other Than National Banks, or Any Banks or Bankers Operating under State Charters or under State Supervision, or Building and Loan Associations."

Chapter 160: "An Act to Supervise and Regulate Trust Companies."

Chapter 44, the new banking code, became effective on July 15, 1913, and it is fitting that its most salient features receive mention in this report.

It provides the method of incorporating banks; gives the State Bank Commissioner power to refuse to grant a charter, subject to appeal to a board consisting of the Governor, Attorney General, and State Treasurer; compels all persons, co-partnerships, and corporations other than those engaged in banking to comply with its provisions as though they were incorporated banks; requires capital to be fully paid in; provides that directors must be properly qualified, take oath of office, hold meetings monthly, and make two examinations of the bank each year.

All officers and employes having the care, custody, or control of funds or securities must give bond indemnifying the bank against loss by reason of any dishonest, fraudulent, or negligent

act. Notices of changes of stockholders, officers, and directors must be given the department, and a bank's last statement must be conspicuously posted, with a list of its stockholders or owners, in order that the public may know with whom it is doing business.

Five reports in each year of a bank's condition are required.

All banks are required to keep on hand a reserve of 20 per cent of commercial deposits and 15 per cent of savings deposits; while banks which are designated reserve banks for other banks must keep a 25 per cent reserve.

The act contains various restrictions with reference to loans and investments, and limiting them to 20 per cent of capital and surplus.

Officers and employes of all banks, and co-owners in private banks, are prohibited from borrowing from their institutions; and stockholders collectively of banks are limited, in borrowing from their banks, to 40 per cent of the capital. Stockholders' liability is fixed at double the amount of stock held, in addition to the amount invested therein.

The creation of a surplus fund is required, and dividends can be paid only out of a bank's net earnings, when actually collected.

Deposits unclaimed for ten years must be given publicity by notice in a newspaper of general circulation.

Receiverships for failed banks are abolished; the department being given authority to wind them up under the scrutiny of all concerned, and under the supervision, in many respects, of the District Court.

The act grants great power to the State Bank Commissioner, yet offers to anyone feeling aggrieved the right to be heard in many instances; and while I am firmly of the opinion that the Bank Commissioner should possess and wield authority, and, when necessary, apply it vigorously, promptly, and effectively, I do not hesitate to advocate the creation of a State Banking Board, to consist of the Governor, the Attorney General, and one state banker to be selected by the state banks, to which shall be submitted any question arising concerning the department or any bank.

Until the new law shall have been longer tried, no recommendations are made with reference to what changes or additions, if any, should be made.

So far the banks have not become familiar with it, nor have they wholly adjusted their affairs to conform with its requirements, and, in order to accomplish its purpose, time has been granted and leniency shown in enforcing all of its provisions.

In order that owners and directors of banks may be impressed with their duties and responsibilities, the following circular letter was sent to them:



“July 31, 1913.

“Board of Directors or Owners of the Bank Addressed.

“Gentlemen: Section 19, Chapter 44, Session Laws of 1913, reads as follows:

“The board of directors or owners of every bank shall hold regular meetings at least once each month. At not less than two of such meetings during each year, which meetings shall be at least five months apart, they shall make a thorough examination of the books, records, funds, securities and other property held or owned by the bank, and shall enter upon their minutes the result of such examination. Such examination shall be made when practicable without the assistance of the managing officers of the bank and a report thereof shall be transmitted to the State Bank Commissioner on the forms and in the manner provided by him.’

“In complying with the above section, directors are required to make an examination of the bank twice a year; therefore it is your duty to make one examination before the expiration of the year 1913. I enclose herewith blanks upon which you are to make a report of such examination, and transmit the same to this office when completed.

“In cases where large institutions will require too much time and labor on the part of the board of directors, they may order an examination made by a competent person, other than the managing officers or employes of the bank, whose report to the board shall be submitted to this department with their report.

“In the new banking law there are many requirements of directors, and in many cases the successful management of a bank depends upon them; to them the depositors look for the safeguarding of funds deposited with the bank, and stockholders look to them for the supervision of the bank’s affairs; hence the requirement of monthly meetings of boards of directors, at which the affairs of the bank should be freely discussed and passed upon. Your secretary should make a thorough and complete record of such meetings, and should avoid the use of stock phrases and short-cuts in writing up the minutes of a meeting. The officers of the bank should be careful to inform the directors of all matters touching the interests of the bank, in order that they may be properly and correctly informed.

“All letters written by this department to the bank should be submitted to the board of directors.

“Every director should familiarize himself with the banking law, in order that he may not violate his oath of office. Directors should realize their responsibilities and the meaning of their oath to diligently and honestly administer the affairs of the bank, which means an active participation in the bank’s affairs.

“This department is willing at all times to assist banks, their officers and directors, but will expect them to understand their duties and perform them.

"Anticipating your hearty co-operation in enforcing the new banking law, to the end that the state banking system may be successful, sound, and a credit to the State of Colorado, I am,

"Yours very truly,

"EMIL W. PFEIFFER,

"State Bank Commissioner."

The experience of this office is such that we are warranted in complaining that many bankers do not carefully read the law and the circular letters and forms sent them. By observing these they would save much labor and expense to both themselves and the department.

With the office and examining force provided by the new law, the department is able to perform its functions and labors, and the fees earned will pay its expenses.

Chapter 160, relating to trust companies, is curative of a defect in the old laws relative to capital, and amends them to a satisfactory extent, in both the capital required and the supervision of non-banking trust companies.

Chapter 108, relating to the loaning of money or credit on security (commonly known as the "Loan Shark Law"), has been obeyed by only one person. It is the object of attack in the courts, and, in a case pending in the District Court of Denver County, the court, after hearing evidence, has taken it under advisement, and no decision has been rendered.

The receipts and expenses of the office for the fiscal year ending November 30, 1913, have been as follows:

#### RECEIPTS

272 examinations .....	\$9,174.57
23 certificates of authority.....	230.00
Fines .....	325.00
Custody of bank and expenses.....	228.65
Fee for certified copy.....	3.00
	<hr/>
Total .....	\$9,961.22

#### EXPENDITURES

Salaries .....	\$9,207.16
Traveling expenses.....	1,993.12
Stationery, etc.....	860.20
	<hr/>
Total .....	\$12,060.48

I take this opportunity to express my appreciation of the valuable and prompt services rendered this department by Attorney General Farrar and his assistants.

Respectfully,

EMIL W. PFEIFFER,  
State Bank Commissioner.

## BANKS INCORPORATED IN 1913

Name of Bank	Location	Capitalization
The Farmers State Bank of Windsor.....	Windsor .....	\$ 15,000.00
Citizens State Bank of Ordway.....	Ordway .....	15,000.00
The Interstate Trust Company.....	Denver .....	200,000.00
Pierce Exchange Bank.....	Pierce .....	10,000.00
The First State Bank of Arvada.....	Arvada .....	10,000.00
The State Savings Bank.....	Colorado Springs.....	25,000.00
The Colfax Bank.....	Denver .....	30,000.00
The Citizens State Bank of Ouray.....	Ouray .....	15,000.00
Engle Bros. Exchange Bank.....	Breckenridge .....	20,000.00
The Fleming State Bank.....	Fleming .....	10,000.00

## PRIVATE BANKS ORGANIZED IN 1913

Name of Bank	Location	Capitalization
J. R. Reed Banking Company.....	Denver .....	\$ 10,000.00
The Strauss Bank.....	Denver .....	10,000.00
The Liberty Bank.....	Denver .....	10,000.00
The Jenks Bank.....	Denver .....	10,000.00
The Standard Bank.....	Denver .....	10,000.00
The Ideal Bank.....	Denver .....	10,000.00
The Mutual Bank.....	Denver .....	10,000.00
E. C. Healy Bank.....	Denver .....	10,000.00
The Rohrer Bank.....	Denver .....	10,000.00
The Miller Bank.....	Denver .....	10,000.00
The Royal Bank.....	Denver .....	10,000.00
The Private Loan Bank.....	Colorado Springs.....	10,000.00
The City Loan Bank.....	Colorado Springs.....	10,000.00
The Queen City Bank.....	Denver .....	10,000.00
The Finance Bank of Denver.....	Denver .....	10,000.00

### BANKS LIQUIDATED OR INCORPORATED

Location	Name of Bank	Date
Breckenridge	Engle Bros. Exchange Bank.....Incorporated	Sept. 12, 1913
Center	Bank of Center.....Liquidated	Mch. 21, 1913
Denver	Interstate Savings Bank.....Liquidated	Feb. 8, 1913
Denver	The Continental Trust Company.....Discontinued banking business.....	Apr. 12, 1913
Denver	The Germania State Bank.....Liquidated	July 15, 1913
Denver	Night and Day Bank.....Discontinued banking business.....	Nov. 4, 1913
Ordway	The Citizens Bank of Ordway.....Incorporated	Feb. 4, 1913
Pierce	The Pierce State Bank.....Liquidated	May 3, 1913
Severance	Severance State Bank.....Liquidated	Mch. 14, 1913

### BANKS IN THE HANDS OF RECEIVERS

Name of Bank	Location	Receiver
State Bank of Rocky Ford.....	Rocky Ford.....	G. M. Hall
The Bank of Grand County.....	Hot Sulphur Springs.....	George F. Higgins
Morrison State Bank.....	Morrison.....	Malcolm MacLean
Florence State Bank.....	Florence.....	George Wilson

### BANKS IN THE HANDS OF THE DEPARTMENT

Name of Bank	Location
Night and Day Bank.....	Denver

Placed in charge of department by officers, December 2, 1913.

ABSTRACT OF TOTALS OF ALL CALL REPORTS FOR THE YEAR 1913, MADE BY THE STATE BANKS,  
PRIVATE BANKS, SAVINGS BANKS, AND TRUST COMPANIES

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (unsecured).....	\$11,678,260.61	\$11,756,514.88	\$11,724,532.54	\$12,324,984.25
Loans and discounts (secured).....	16,484,112.90	16,512,795.96	16,142,851.16	11,896,338.88
Loans on real estate.....	.....	.....	.....	4,853,754.82
Overdrafts .....	162,033.08	157,809.17	131,719.89	185,485.59
United States bonds.....	36,230.25	36,330.25	36,330.25	35,380.00
Bonds to secure postal savings deposits.....	312,789.94	298,349.58	322,815.83	318,062.10
Other bonds, stocks and securities.....	8,492,348.16	8,780,101.86	9,076,895.80	8,731,892.61
Premium on bonds.....	4,631.18	8,492.04	7,465.01	7,642.79
Furniture and fixtures.....	533,261.92	507,560.76	505,266.75	513,704.09
Banking house.....	557,856.42	543,625.54	533,501.72	669,370.07
Other real estate.....	509,667.33	535,993.16	557,277.24	530,898.06
Due from banks (not reserve banks).....	.....	.....	.....	1,753,959.51
Cash items (not including checks on other banks).....	251,890.51	286,273.48	280,292.67	62,454.05
Due from reserve banks.....	11,094,847.59	11,311,269.35	11,293,700.38	11,068,114.32
Checks on other banks.....	.....	.....	.....	191,468.18
Currency .....	1,036,595.63	995,365.00	1,091,339.26	1,148,744.00
Gold .....	425,138.75	375,324.69	410,869.75	544,594.25
Silver and fractional coin.....	259,564.27	244,259.54	235,325.05	240,952.72
Expense account.....	24,770.72	25,595.38	12,839.53	13,506.74
Other resources.....	79,188.92	57,615.48	103,151.07	101,093.05
Total .....	\$51,943,188.18	\$52,433,276.12	\$52,466,173.90	\$55,192,400.08

ABSTRACT OF TOTALS OF ALL CALL REPORTS FOR THE YEAR 1913, MADE BY THE STATE BANKS,  
PRIVATE BANKS, SAVINGS BANKS, AND TRUST COMPANIES—Continued

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LIABILITIES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Capital stock.....	\$ 6,882,650.00	\$ 6,561,550.00	\$ 6,792,200.00	\$ 6,821,900.00
Surplus fund .....	1,989,431.21	1,857,170.21	1,882,966.74	1,897,740.35
Undivided profits, net.....	890,901.98	1,062,758.21	889,087.50	967,121.02
Bills payable.....	354,490.06	418,482.34	570,935.60	525,271.60
Notes rediscounted.....	47,490.70	58,665.11	59,686.48	87,966.43
Bonds borrowed.....	13,000.00	15,000.00	15,000.00	12,000.00
Savings accounts.....	13,323,620.72	15,068,276.08	14,909,170.89	15,262,475.98
Postal savings deposits.....	150,407.98	151,829.95	155,122.96	162,148.83
Trust funds.....	766,669.63	825,706.58	559,390.78	569,671.97
Dividends unpaid.....	8,068.80	8,852.80	16,420.30	11,103.50
Individual deposits.....	19,031,019.05	18,423,743.13	18,530,016.70	18,229,088.75
Public funds.....	.....	.....	.....	2,539,071.62
Due to banks (not reserve banks).....	870,171.80	686,902.38	727,559.82	878,393.48
Due to reserve banks.....	.....	.....	.....	86,948.97
Demand certificates of deposit.....	907,646.63	1,007,726.90	1,107,477.40	870,605.63
Time certificates of deposit.....	5,043,062.57	5,719,788.67	5,754,484.80	5,587,688.84
Certified checks.....	48,622.78	32,801.02	40,879.44	58,196.74
Cashiers' checks.....	473,760.03	342,032.60	337,371.02	480,207.55
Reserved for interest.....	22,763.28	125,965.09	33,895.86	75,821.96
Reserved for taxes.....	37,395.07	22,067.93	14,830.07	30,273.50
Other liabilities.....	82,015.89	43,957.12	69,677.54	38,703.35
Total .....	\$51,943,188.18	\$52,433,276.12	\$52,466,173.90	\$55,192,400.08

ANNUAL REPORT



ABSTRACT OF REPORTS OF 126 NATIONAL BANKS IN  
COLORADO AT THE CLOSE OF BUSINESS, OCTOBER  
21, 1913

## RESOURCES

Loans and discounts.....	\$ 65,426,625.59	
Overdrafts .....	259,244.50	
United States bonds to secure circulation.....	9,023,510.00	
United States bonds to secure United States deposits..	1,312,750.00	
Other bonds to secure United States deposits.....	2,051,177.30	
United States bonds on hand.....	135,000.00	
Premium on United States bonds.....	22,593.50	
Bonds, securities, etc.....	13,873,107.02	
Banking house, furniture and fixtures.....	1,648,555.78	
Other real estate owned.....	1,043,342.43	
Due from national banks (not reserve agents).....	9,318,915.08	
Due from state banks and bankers, etc.....	2,244,922.97	
Due from approved reserve agents.....	20,162,628.02	
Checks and other cash items.....	307,241.62	
Exchanges for clearing house.....	1,393,801.63	
Notes of other national banks.....	1,095,559.00	
Fractional paper, currency, nickels and cents.....	40,454.62	
Gold coin .....	5,052,425.54	
Gold certificates .....	3,684,430.00	
Silver dollars .....	259,648.00	
Silver certificates .....	257,971.00	
Fractional silver .....	173,941.55	
Legal-tender notes .....	1,965,045.00	
Redemption fund with United States treasurer.....	450,573.00	
Due from United States treasurer.....	86,116.91	
		<hr/>
Total .....		\$141,289,580.06

## LIABILITIES

Capital stock paid in.....	\$ 10,940,000.00	
Surplus fund .....	7,640,854.07	
Undivided profits, less expenses and taxes paid.....	1,805,633.13	
National bank notes outstanding.....	8,920,907.50	
Due to other national banks.....	13,314,558.84	
Due to state and private banks and bankers.....	4,123,553.48	
Due to trust companies and savings banks.....	4,971,970.62	
Due to approved reserve agents.....	11,030.71	
Dividends unpaid .....	17,023.57	
Individual deposits .....	86,059,943.99	
United States deposits .....	1,941,305.89	
Postal savings deposits.....	766,492.62	
Deposits of United States disbursing officers.....	134,300.48	
Bonds borrowed .....	26,000.00	
Notes and bills rediscounted.....	78,900.00	
Bills payable .....	439,625.00	
Reserved for taxes.....	92,709.40	
Liabilities other than those stated above.....	4,770.76	
		<hr/>
Total .....		\$141,289,580.06

TOTAL RESOURCES AND LIABILITIES OF ALL BANKS IN  
COLORADO AT CLOSE OF BUSINESS OCTOBER 21, 1913

(This Includes 126 National Banks, 141 State Banks, 41 Private  
Banks, 7 Savings Banks, 21 Trust Companies; or a Total of  
336 Banks)

## RESOURCES

Loans and discounts.....	\$ 94,501,703.54	
Overdrafts .....	444,730.09	
Bonds to secure postal savings (other than national banks) .....	318,062.10	
Bonds, stocks and securities.....	35,162,816.93	
Premium on bonds.....	30,236.29	
Banking house, furniture and fixtures.....	2,831,629.94	
Other real estate .....	1,574,240.49	
Expense account .....	13,506.74	
Due from banks and bankers.....	44,548,539.90	
Checks and cash items and exchanges for clearing houses .....	1,954,965.48	
Cash on hand .....	14,463,765.68	
Other resources .....	101,093.05	
Five per cent redemption fund with United States treasurer .....	450,573.00	
Due from United States treasurer.....	86,116.91	
Total .....		\$196,481,980.14

## LIABILITIES

Capital stock paid in.....	\$ 17,761,900.00	
Surplus fund .....	9,538,594.43	
Undivided profits .....	2,772,754.15	
National bank notes outstanding.....	8,920,907.50	
Bills payable .....	964,896.60	
Notes rediscounted .....	166,866.43	
Bonds borrowed .....	38,000.00	
Postal savings deposits .....	928,641.45	
Dividends unpaid .....	28,127.07	
Deposits .....	131,732,557.44	
Due to banks and bankers.....	23,386,456.10	
Reserved for interest .....	75,821.96	
Reserved for taxes.....	122,982.90	
Other liabilities .....	43,474.11	
Total .....		\$196,481,980.14

REPORT OF THE CONDITION OF THE FLORENCE STATE BANK, FLORENCE, COLORADO

In Hands of Receiver George Wilson, for Period Ending October 21, 1913

ASSETS ON HAND AT DATE OF THIS REPORT				LIABILITIES
	Good	Doubtful	Worthless	
Bills receivable .....	\$ 50,641.09	\$ 12,100.22	\$ 41,568.10	Claims proved, for liabilities, shown by books. \$151,148.93
Overdrafts .....	557.50	884.37	575.62	Liabilities not proved, as shown by books.... 11,671.55
Stocks, bonds and warrants.....	4,489.07	.....	405.82	Liabilities cancelled by offset and otherwise.. 8,568.02
Banking house .....	12,000.00	.....	6,000.00	Total .....
Other real estate.....	9,652.94	.....	.....	\$171,388.50
Furniture and fixtures.....	2,000.00	.....	1,145.00	Claims proved as above.....\$151,148.93
Cash .....	12,988.87	.....	.....	Claims established not on bank books..... 2,479.08
Total .....	\$ 92,329.47	\$ 12,984.59	\$ 49,694.54	Total claims proved.....\$153,628.01

COLLECTIONS

Amount collected by receiver:	
From good assets.....	\$ 18,202.52
From doubtful assets.....	1,128.69
From worthless assets.....	251.05
Cash from State Bank Commissioner.....	34,064.82
Total collections .....	\$ 53,647.08

DISPOSITION OF COLLECTIONS

Preferred claims paid .....	\$ 915.94
Legal expenses paid .....	132.65
All other expenses.....	1,210.22
Dividends paid .....	38,399.40
Balance on hand.....	12,988.87
Total disbursements and balance.....	\$ 53,647.08

REPORT OF THE CONDITION OF THE BANK OF GRAND COUNTY,  
HOT SULPHUR SPRINGS, COLORADO

In Hands of Receiver Geo. F. Higgins, for Period Ending October 21, 1913

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable .....			\$ 4,000.00
Overdrafts .....	\$ 17.90		3,434.54
Judgments, claims, etc.....	456.01		
Cash items .....	34.69		80.00
Due from banks.....	941.45		
Furniture and fixtures.....			142.16
Cash .....	4,377.36		
<b>Total</b> .....	<b>\$ 5,827.41</b>		<b>\$ 7,656.70</b>

LIABILITIES

Claims proved, for liabilities, shown by books.	\$ 4,027.48
Claims in dispute.....	4,000.00
Liabilities not proved, as shown by books....	263.51
Liabilities cancelled by offset and otherwise..	5,604.60
<b>Total</b> .....	<b>\$ 13,895.59</b>
Claims proved as above.....	\$ 4,027.48
Claims established not on bank books.....	109.28
<b>Total claims proved</b> .....	<b>\$ 4,136.76</b>

COLLECTIONS

Amount collected by receiver:	
From good assets.....	\$ 35,443.69
From doubtful assets.....	13,003.24
Cash on hand at date of suspension.....	2,160.87
<b>Total collections</b> .....	<b>\$ 50,607.80</b>

DISPOSITION OF COLLECTIONS

Preferred claims paid.....	\$ 3,554.33
Legal expenses paid.....	3,071.14
Receiver paid to date.....	1,500.00
All other expenses.....	776.95
Dividends paid .....	37,328.02
Balance on hand.....	4,377.36
<b>Total disbursements and balance</b> .....	<b>\$ 50,607.80</b>

REPORT OF THE CONDITION OF THE MORRISON STATE BANK, MORRISON, COLORADO  
In Hands of Receiver Malcolm MacLean, for Period Ending October 21, 1913

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable .....	\$ 8,191.41	\$ 937.51	\$ 749.89
Overdrafts .....	24.83		
Stocks, bonds, etc.....		300.00	
Real estate .....	8,284.03		
Due from banks.....	1,488.46		
Furniture and fixtures.....	1,400.00		
<b>Total .....</b>	<b>\$ 19,388.73</b>	<b>\$ 1,237.51</b>	<b>\$ 749.89</b>

COLLECTIONS

Amount collected by receiver:	
From good assets.....	\$ 8,399.68
Cash on hand at date of suspension.....	908.00
<b>Total collections .....</b>	<b>\$ 9,307.68</b>

LIABILITIES

Claims proved, for liabilities, shown by books..	\$ 426.13
Liabilities cancelled by offset and otherwise..	497.32
Contingent liabilities discharged.....	5,657.12
<b>Total .....</b>	<b>\$ 14,580.57</b>
Claims proved as above.....	\$ 8,426.13
<b>Total claims proved.....</b>	<b>\$ 8,426.13</b>

DISPOSITION OF COLLECTIONS

Secured loans paid.....	\$ 1,851.31
Preferred claims paid.....	90.73
Legal expenses paid.....	7.76
All other expenses.....	210.41
Dividends paid .....	5,657.12
Balance on hand.....	1,490.35
<b>Total disbursements and balance.....</b>	<b>\$ 9,307.68</b>

REPORT OF THE CONDITION OF THE STATE BANK OF ROCKY FORD, ROCKY FORD, COLORADO  
 In Hands of Receiver G. M. Hall, for Period Ending October 21, 1913

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable .....	\$ 20,368.11	\$ 120,492.67	\$ 11,319.63
Overdrafts .....	1,290.34	3,619.41	880.72
Real estate .....	5,150.00	8,760.70	.....
Cash items .....	.....	1,878.00	.....
Cash .....	11,936.19	.....	.....
Total .....	\$ 38,744.64	\$ 134,750.78	\$ 12,200.35

COLLECTIONS

Amount collected by receiver:

From good assets.....	\$ 203,059.77
From doubtful assets.....	60,043.91
From worthless assets.....	1,112.20
Cash on hand at date of suspension.....	5,389.07
Total collections .....	\$ 269,604.95

LIABILITIES

Claims proved, for liabilities, shown by books.....	\$212,809.98
Liabilities not proved, as shown by books....	7,223.08
Liabilities cancelled by offset and otherwise..	180,900.10
Contingent liabilities discharged.....	122,088.77
Total .....	\$523,021.93
Claims proved as above.....	\$212,809.98
Claims established not on bank books.....	5,099.42
Total claims proved.....	\$217,909.40

DISPOSITION OF COLLECTIONS

Secured loans paid.....	\$131,882.14
Preferred claims paid.....	13,494.78
Legal expenses paid.....	7,830.92
Receiver paid to date.....	4,400.00
All other expenses.....	9,313.58
Dividends paid .....	38,082.31
Collateral advances .....	2,924.33
Real estate taken from debtors.....	49,740.70
Balance on hand.....	11,936.19
Total disbursements and balance.....	\$269,604.95

## FIRST STATE BANK OF AGUILAR, AGUILAR, COLORADO.

H. M. Stockwell, President; F. O. Carson, Vice-President; C. C. Carson, Cashier.

	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
<b>RESOURCES.</b>				
Loans and discounts (secured).....	\$ 13,716.82	\$ 11,893.17	\$ 12,710.05	\$ 16,709.75
Loans and discounts (unsecured).....	24,926.03	24,134.32	29,324.34	24,947.87
Overdrafts .....	87.53	216.78	44.04	60.79
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	2,574.33	2,883.63	3,306.18	3,381.75
Furniture and fixtures.....	2,325.00	2,325.00	2,325.00	2,325.00
Other real estate.....	4,050.00	4,050.00	4,050.00	4,050.00
Due from banks and bankers.....	7,600.60	17,643.88	13,025.67	21,766.80
Checks and cash items.....	4.60	.....	.....	.....
Currency .....	4,318.00	4,016.00	4,494.00	2,644.00
Gold .....	40.00	560.00	100.00	20.00
Silver and fractional coin.....	2,860.87	1,839.18	1,957.00	1,506.16
Other resources.....	.....	.....	.....	95.00
<b>Total .....</b>	<b>\$ 63,503.78</b>	<b>\$ 70,561.96</b>	<b>\$ 72,336.28</b>	<b>\$ 78,507.12</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits.....	179.57	467.27	151.55	199.22
Bills payable.....	.....	.....	8,000.00	8,000.00
Time certificates of deposit.....	9,018.00	11,262.00	10,934.20	10,215.80
Postal savings.....	.....	103.00	103.51	103.51
Dividends unpaid.....	48.00	.....	.....	.....
Individual deposits.....	38,862.58	42,757.94	37,847.02	44,449.09
Demand certificates.....	290.00	300.00	300.00	.....
Cashiers' checks.....	105.63	681.75	.....	539.50
<b>Total .....</b>	<b>\$ 63,503.78</b>	<b>\$ 70,561.96</b>	<b>\$ 72,336.28</b>	<b>\$ 78,507.12</b>

Examined Oct. 1, 1913.

Stockholders—S. J. Capps, F. O. Carson, A. S. Lindsey, C. M. Mack, C. L. Martin, Grace S. Ritter, H. M. Stockwell.

# BANK OF AKRON, AKRON, COLORADO.

NO. 3, PRIVATE BANK.

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George Murray, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 56,827.02	\$ 50,185.63	\$ 54,704.85	\$ 56,430.75
Loans and discounts (unsecured).....	39,425.49	45,697.50	40,663.72	36,444.00
Overdrafts .....	141.09	189.54	179.81	100.68
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00
Banking house .....	9,000.00	9,000.00	9,000.00	9,000.00
Due from banks and bankers.....	21,755.19	16,323.94	13,228.70	43,057.18
Checks and cash items.....	115.67	31.80	368.09	161.86
Currency .....	4,043.00	3,432.00	3,596.00	4,267.00
Gold .....	1,090.00	545.00	740.00	520.00
Silver and fractional coin.....	750.58	385.03	708.89	1,137.23
Total .....	\$ 134,398.04	\$ 127,040.44	\$ 124,440.06	\$ 152,368.70
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits .....	15,509.69	15,805.37	15,629.33	15,663.90
Time certificates of deposit.....	50,044.44	54,571.22	55,050.14	58,627.92
Individual deposits .....	48,843.91	36,663.85	33,760.59	58,076.88
Total .....	\$ 134,398.04	\$ 127,040.44	\$ 124,440.06	\$ 152,368.70

Examined Apr. 23, 1913; Sept. 18, 1913.

Owner—George Murray.



## BANK OF ALMA, ALMA, COLORADO.

John C. Singleton, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,500.00	\$ 9,500.00	\$ 10,760.00	\$ 10,635.00
Loans and discounts (unsecured).....	5,415.00	5,935.00	4,484.25	5,303.75
Overdrafts .....	28.23	13.95	.....	.....
Other bonds, stocks and securities.....	38,000.00	38,000.00	38,000.00	38,000.00
Furniture and fixtures.....	825.00	825.00	825.00	825.00
Banking house.....	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	6,789.45	4,185.71	10,321.88	12,789.12
Checks and cash items.....	.....	.....	38.45	1,168.16
Currency .....	1,330.00	1,283.00	1,301.00	1,095.00
Gold .....	2,320.00	2,450.00	2,270.00	1,215.00
Silver and fractional coin.....	614.40	363.45	402.25	69.19
Total .....	\$ 65,822.08	\$ 63,556.11	\$ 69,402.83	\$ 72,100.22
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits.....	1,574.57	146.25	812.08	525.51
Time certificates of deposit.....	9,223.11	9,644.11	8,504.11	7,425.26
Individual deposits.....	23,151.46	20,355.73	26,584.77	30,053.10
Due to banks and bankers.....	1,613.35	2,624.43	3,882.97	.....
Demand certificates.....	5,159.59	5,785.59	4,618.90	9,096.35
Total .....	\$ 65,822.08	\$ 63,556.11	\$ 69,402.83	\$ 72,100.22
Examined Sept. 19, 1913.				
Owner—J. H. Singleton.				

## THE COMMERCIAL STATE BANK, ANTONITO, COLORADO.

George Riedel, President; Henry F. Jordan, Vice-President; E. Rockhill, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 55,337.89	\$ 56,381.17	\$ 52,691.35	\$ 60,018.24
Loans and discounts (unsecured).....	55,142.18	66,799.44	69,336.36	90,040.62
Overdrafts .....	1,794.54	3,112.81	950.95	1,888.23
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	11,686.04	425.10	4,667.83	7,649.74
Furniture and fixtures.....	5,296.06	5,296.06	5,296.06	5,296.06
Due from banks and bankers.....	38,453.07	17,222.19	17,938.93	25,862.00
Checks and cash items.....	46.00	247.01	303.53	229.31
Currency .....	3,124.00	1,836.00	6,385.00	3,466.00
Gold .....	660.00	1,735.00	437.50	485.00
Silver and fractional coin.....	1,521.95	1,445.35	1,336.56	862.97
Other resources.....	164.38	164.38	164.38	164.38
<b>Total .....</b>	<b>\$ 174,226.11</b>	<b>\$ 155,664.51</b>	<b>\$ 160,508.45</b>	<b>\$ 196,962.55</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits.....	3,806.95	4,826.46	5,434.02	4,722.55
Notes rediscounted.....		11,800.00	8,800.00	16,018.00
Time certificates of deposit.....	30,343.32	31,518.51	33,380.28	32,863.24
Savings accounts.....	74.61	74.61	74.61	74.61
Postal savings.....	224.81	217.61	220.36	118.54
Individual deposits.....	105,289.58	80,770.10	87,295.78	117,296.96
Due to banks and bankers.....	6,800.01	1,144.72	.....	.....
Cashiers' checks.....	2,686.83	312.50	303.40	868.65
<b>Total .....</b>	<b>\$ 174,226.11</b>	<b>\$ 155,664.51</b>	<b>\$ 160,508.45</b>	<b>\$ 196,962.55</b>

Examined Aug. 30, 1913.

Stockholders—Emil Koch, W. Colleton, P. H. Joyce, Lute Reidel, Charles E. Smith, T. D. L. Menke, E. Rockhill, Henry F. Jordan, James B. Neff, George W. Bardsley, George Riedel, Theodora E. deGarcia, Edw. A. Green, Mrs. Minnie Johnson, Max Duran, Florence E. Rockhill, Mrs. Frieda Barlow.

## LINCOLN STATE BANK, ARRIBA, COLORADO.

F. E. Gibson, President; O. S. Neff, Vice-President; L. A. Hollingsworth, Cashier.

RESOURCES.	Feb. 4, 1913.	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 12,786.51	\$ 13,156.33	\$ 14,112.08	\$ 16,082.88
Loans and discounts (unsecured).....	9,487.86	5,591.81	5,936.97	6,973.93
Overdrafts .....	195.18	787.80	43.75	1,387.51
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	1,300.00
Banking house .....	1,200.00	1,200.00	1,200.00	1,200.00
Other real estate.....	2,000.00	.....	.....	.....
Expense account .....	214.98	.....	.....	.....
Due from banks and bankers.....	3,353.17	6,111.43	1,633.91	2,665.98
Checks and cash items.....	323.74	60.00	150.00	290.00
Currency.....	299.00	397.00	1,125.00	457.00
Gold .....	15.00	5.00	45.00	10.00
Silver and fractional coin.....	262.99	504.04	207.33	535.37
Total .....	\$ 31,438.43	\$ 29,113.41	\$ 25,754.04	\$ 30,902.67
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	.....	176.52	99.60	27.90
Bills payable .....	6,000.00	3,000.00	2,000.00	2,000.00
Time certificates of deposit.....	1,628.00	2,878.00	2,678.00	7,601.00
Individual deposits .....	13,513.38	13,012.34	10,965.94	11,263.27
Demand certificates .....	297.05	46.55	10.50	10.50
Total .....	\$ 31,438.43	\$ 29,113.41	\$ 25,754.04	\$ 30,902.67

Examined Feb. 10, 1913; Nov. 13, 1913.

Stockholders—C. G. Carlbom, C. E. Gibson, F. E. Gibson, H. C. Gohde, G. W. Klockenteger, O. S. Neff.

## THE FIRST STATE BANK OF ARVADA, ARVADA, COLORADO.

Peter Peterson, President; J. F. White, Vice-President; A. E. White, Cashier.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 2,945.68	\$ 10,495.68
Loans and discounts (unsecured).....	1,085.00	3,616.77
Furniture and fixtures.....	1,082.45	1,083.95
Expense account .....	487.09	700.53
Due from banks and bankers.....	8,211.48	5,654.23
Checks and cash items.....	50.00	.....
Currency .....	756.00	287.00
Gold .....	490.00	50.00
Silver and fractional coin.....	103.13	160.72
Total .....	\$ 15,210.83	\$ 22,048.88
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Time certificates of deposit.....	161.00	3,162.35
Savings accounts .....	211.20	290.59
Individual deposits .....	4,828.28	8,600.09
Other liabilities .....	10.35	5.85
Total .....	\$ 15,210.83	\$ 22,043.88

Examined July 2, 1913; Dec. 2, 1913.

Stockholders—C. E. Allen, Robert E. Bird, Laura Champion, J. R. Champion, James T. Kennedy, Helen Lawrence, Ella D. Martin, Josiah Martin, Mary J. Morse, Peter Peterson, J. H. Schultz, S. J. Shoop, C. Stocke, J. F. White, A. E. White, Dulcina C. White, Edward G. Woodbridge.

## ASPEN STATE BANK, ASPEN, COLORADO.

D. R. C. Brown, President; L. A. W. Brown, Vice-President; George R. Cole, Cashier;  
G. A. Wells, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 119,187.19	\$ 108,813.85	\$ 127,809.55	\$ 106,439.74
Loans and discounts (unsecured).....	43,292.48	54,593.05	38,275.68	49,874.93
Overdrafts .....	4,018.97	4,974.80	843.67	1,573.14
Other bonds, stocks, and securities.....	75,925.26	84,716.27	84,416.27	84,330.57
Due from banks and bankers.....	88,261.95	63,391.69	51,598.62	54,302.30
Checks and cash items.....	1.50	19.84	1.75	1.75
Currency .....	13,906.00	13,551.00	7,650.00	9,297.00
Gold .....	17,580.00	14,677.50	15,760.00	12,250.00
Silver and fractional coin.....	2,114.50	2,003.90	1,802.40	1,330.60
Other resources .....	.....	.....	.....	23.27
Total .....	\$ 364,287.85	\$ 346,741.90	\$ 328,157.94	\$ 319,423.30
LIABILITIES.				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	10,000.00	10,000.00	10,000.00	15,000.00
Undivided profits .....	15,799.11	18,998.70	8,522.00	395.40
Time certificates of deposit.....	68,583.72	69,902.42	70,560.15	67,970.30
Dividends unpaid .....	.....	.....	.....	220.00
Individual deposits .....	224,345.26	203,934.91	194,203.26	201,884.24
Demand certificates .....	18,805.05	18,679.76	19,391.28	8,304.66
Certified checks .....	.....	.....	303.00	12.25
Cashier's checks .....	1,753.57	214.47	131.00	636.45
Other liabilities .....	1.14	11.64	47.25	.....
Total .....	\$ 364,287.85	\$ 346,741.90	\$ 328,157.94	\$ 319,423.30

Examined July 3, 1913.

Stockholders—D. R. C. Brown, L. A. W. Brown, G. B. Brown, George R. Cole, E. C. Doolittle.

## STATE BANK OF AUSTIN, AUSTIN, COLORADO.

J. A. Whiting, President; Porter Plumb, Vice-President; A. E. Miller, Cashier; Edmund Stabler, Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,030.27	\$ 11,508.90	\$ 14,015.10	\$ 12,657.09
Loans and discounts (unsecured).....	13,708.95	13,767.58	18,733.14	15,991.94
Overdrafts .....	90.55	115.88	177.00	141.38
Other bonds, stocks and securities.....	1,104.89	1,263.45	1,438.85	1,101.49
Furniture and fixtures.....	1,569.86	1,569.86	1,569.86	1,569.86
Banking house .....	2,329.35	2,329.35	2,329.35	2,329.35
Due from banks and bankers.....	20,085.76	10,113.48	4,525.17	19,501.04
Checks and cash items.....	.....	173.88	89.75	26.83
Currency .....	1,323.00	1,158.00	1,175.00	744.00
Gold .....	190.00	130.00	35.00	25.00
Silver and fractional coin.....	632.78	653.90	322.34	449.66
Total .....	\$ 50,065.41	\$ 42,784.28	\$ 44,410.56	\$ 54,537.64
LIABILITIES.				
Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits .....	1,392.51	1,605.61	1,595.72	2,002.20
Time certificates of deposit.....	1,102.83	1,242.98	720.65	1,462.15
Individual deposits .....	35,520.07	27,935.69	30,094.19	38,578.29
Demand certificates .....	50.00	.....	.....	495.00
Total .....	\$ 50,065.41	\$ 42,784.28	\$ 44,410.56	\$ 54,537.64

Examined May 14, 1913.

Stockholders—H. W. Bull, E. R. Coffee, J. P. Kettle, A. E. Miller, Porter Plumb, J. B. Ratekin, W. E. Steele, J. A. Whiting.

## FARMERS AND MERCHANTS BANK OF BAYFIELD, BAYFIELD, COLORADO.

W. A. Bay, President; A. A. Keith, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 10,612.48	\$ 23,125.68	\$ 21,311.50	\$ 24,548.30
Loans and discounts (unsecured).....	10,023.21	9,759.23	8,874.35	8,401.00
Overdrafts .....	29.24			72.82
Other bonds, stocks and securities.....	22.40	247.26	304.51	297.51
Furniture and fixtures.....	1,921.50	1,921.50	1,934.85	1,934.85
Banking house .....	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	19,534.74	14,815.15	9,667.90	9,407.32
Checks and cash items.....	35.25	229.10	84.68	941.60
Currency .....	1,509.00	612.00	954.00	1,046.00
Gold .....	85.00	35.00	20.00	90.00
Silver and fractional coin.....	385.45	573.80	607.93	662.38
Other resources .....	240.14	15.00	15.00	15.00
<b>Total .....</b>	<b>\$ 46,898.41</b>	<b>\$ 53,833.72</b>	<b>\$ 46,274.72</b>	<b>\$ 49,916.78</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits .....	1,519.29	2,074.91	2,156.89	2,397.52
Time certificates of deposit.....	1,014.00	3,714.00	5,416.00	2,056.00
Individual deposits .....	29,093.64	32,722.98	23,281.52	30,276.71
Cashier's checks .....	271.48	321.83	420.31	186.55
<b>Total .....</b>	<b>\$ 46,898.41</b>	<b>\$ 53,833.72</b>	<b>\$ 46,274.72</b>	<b>\$ 49,916.78</b>

Examined June 12, 1913.

Stockholders—W. B. Asher, W. A. Bay, H. J. Campbell, Fred Catchpole, L. J. Catchpole, Mrs. M. Darnell, H. H. Gearhart, Elias Hansen, James S. Hatcher, Dave Hersch, A. A. Keith, W. H. Tinnin, Mrs. C. A. Keith, R. E. Riggle, Mrs. H. Strawn, C. E. Van Dusen.

## BLANCA STATE BANK, BLANCA, COLORADO.

W. G. Bean, President, J. M. Pinney, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 16,392.41	\$ 14,381.94	\$ 14,115.30	\$ 12,293.84
Loans and discounts (unsecured).....	9,834.91	9,150.25	9,912.24	8,321.07
Overdrafts .....	395.20	387.87	486.66	416.43
Other bonds, stocks and securities.....	182.56	187.37	187.37	120.00
Furniture and fixtures.....	854.17	854.17	854.17	854.17
Other real estate.....	4,293.04	6,088.05	6,088.05	6,088.05
Due from banks and bankers.....	1,041.25	4,379.11	2,195.54	1,189.00
Checks and cash items.....	.....	50.00	40.15	4.60
Currency .....	898.00	548.00	451.00	463.00
Gold .....	20.00	70.00	55.00	40.00
Silver and fractional coin.....	431.81	63.27	244.96	61.76
Total .....	\$ 34,343.35	\$ 36,160.03	\$ 34,630.44	\$ 29,851.98
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	2,426.17	1,851.68	2,110.70	1,237.00
Bills payable.....	.....	.....	2,000.00	1,523.00
Notes redicounted.....	.....	275.00	275.00	.....
Time certificates of deposit.....	3,570.68	2,538.00	2,393.00	2,749.45
Individual deposits.....	14,006.35	17,183.02	14,315.67	12,299.81
Demand certificates.....	4,069.01	2,505.40	3,153.55	1,850.00
Cashier's checks.....	281.14	1,806.93	382.52	192.72
Total .....	\$ 34,343.35	\$ 36,160.03	\$ 34,630.44	\$ 29,851.98

Examined Jan. 10, 1913; Aug. 26, 1913.

Stockholders—J. L. Barrett, W. G. Bean, H. B. Carpenter, Jr., W. F. Cervený, Ed. T. Dow, E. H. Ellithorp, Gus Hall, L. Hancock, Charles Hayek, Cora Martin, C. S. Minor, H. C. Myers, T. D. Nash, A. F. Neeley, J. M. Pinney, Orrin Randolph, J. J. Sumpter, C. H. W. Smith, S. J. Taylor, C. C. Todd, A. M. Weaver, George E. Woods.



NO. 9, TRUST COMPANY.

**THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, COLORADO.**

J. T. Chenault, President; C. L. Parsons, Vice-President; L. E. Chenault, Cashier; Grant McFerson, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 144,427.14	\$ 175,211.47	\$ 181,893.39	\$ 168,389.48
Loans and discounts (unsecured).....	115,244.85	138,171.43	147,190.46	146,521.01
Overdrafts .....	569.28	162.88	946.30	568.18
Bonds to secure postal savings.....	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds, stocks and securities.....	32,555.12	27,920.02	32,060.60	28,422.86
Furniture and fixtures.....	6,000.00	6,000.00	6,000.00	6,000.00
Banking house.....	57,525.94	57,790.56	57,586.66	57,625.41
Other real estate.....	1,750.00	1,750.00	1,750.00	1,943.00
Due from banks and bankers.....	50,648.53	73,855.06	70,326.88	74,698.33
Checks and cash items.....	1,304.79	2,105.01	2,927.63	852.62
Currency .....	12,380.00	13,651.00	9,464.00	16,108.00
Gold .....	8,330.00	3,350.00	3,575.00	2,442.50
Silver and fractional coin.....	2,310.17	2,095.09	2,818.80	2,887.63
Total .....	\$ 439,045.82	\$ 508,062.52	\$ 522,539.72	\$ 512,459.02
 <b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits.....	6,313.95	8,420.47	6,093.45	8,816.02
Time certificates of deposit.....	37,362.83	72,611.49	98,288.07	62,771.17
Savings accounts.....	142,451.65	154,195.61	143,408.80	141,774.92
Postal savings.....	224.80	319.68	322.66	322.66
Trust funds.....	1,988.82	953.27	968.13	1,020.23
Individual deposits.....	142,164.24	164,081.73	163,034.73	183,265.65
Due to banks and bankers.....	1,762.51	366.56	4,009.35	861.84
Demand certificates.....	5,000.00	5,000.00	5,000.00	10,000.00
Certified checks.....	786.02	951.55	554.53	529.05
Cashiers' checks.....	991.00	1,162.16	860.00	1,945.50
Reserved for interest.....	.....	.....	.....	568.04
Reserved for taxes.....	.....	.....	.....	583.94
Total .....	\$ 439,045.82	\$ 508,062.52	\$ 522,539.72	\$ 512,459.02

Examined June 5, 1913; Dec. 6, 1913.

Stockholders—W. W. Adams, W. L. Armstrong, F. J. Bucheit, C. A. Cattermole, A. E. Chase, J. T. Chenault, L. E. Chenault, Ethel Cleveland, Alonzo Coan, A. E. Collins, A. R. Couzens, Mary H. Cowie, Mrs. C. H. Downer, S. A. Greenwood, I. C. Howard, U. G. Kerr, H. Lippoldt, Grant McFerson, P. M. Nelson, C. L. Parsons, A. A. Reed, Mary S. Stoddard, J. G. Trezise, O. H. Wangelin, Adam Weber, B. M. Werley, P. J. Werley, George H. Whitney, A. J. Wolf.

## FIRST STATE BANK OF BRANDON, BRANDON, COLORADO.

O. B. Hugg, President; J. A. Bishop, Vice-President; Harold Hutchison, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 7,229.74	\$ 18,219.15	\$ 12,868.02	\$ 12,479.81
Loans and discounts (unsecured).....	11,318.95	4,628.19	2,341.68	2,338.71
Overdrafts .....	249.40	150.61	99.22	75.46
Other bonds, stocks, and securities.....	1,474.59	.....	.....	.55
Furniture and fixtures.....	800.00	800.00	1,000.00	1,000.00
Due from banks and bankers.....	13,077.56	7,052.56	7,547.09	4,028.68
Currency .....	1,264.00	793.00	1,184.00	417.00
Gold .....	140.00	45.00	100.00	25.00
Silver and fractional coin.....	313.75	206.51	505.17	350.32
Total .....	\$ 35,867.99	\$ 31,895.02	\$ 25,645.18	\$ 20,715.53
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	250.00	250.00
Undivided profits .....	542.81	1,013.37	30.01	120.37
Time certificates of deposit.....	.....	2,050.00	550.00	560.00
Dividends unpaid .....	.....	.....	156.00	.....
Individual deposits .....	25,325.18	18,831.65	14,659.17	9,785.16
Total .....	\$ 35,867.99	\$ 31,895.02	\$ 25,645.18	\$ 20,715.53

Examined May 22, 1913; Sept. 27, 1913.

Stockholders—J. A. Bishop, Mary M. Halfpenny, Wm. Herrenknecht, O. B. Hugg, Harold Hutchison, Clarence A. Coper, J. Russell, J. Simmons.

## ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, COLORADO.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913
Loans and discounts (secured).....	\$ 21,051.30	\$ 17,937.88	\$ 20,817.00
Loans and discounts (unsecured).....	39,361.45	48,694.99	40,493.91
Other bonds, stocks and securities.....	27,541.63	22,957.44	33,577.59
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00
Banking house.....	1,500.00	1,500.00	1,500.00
Other real estate.....	2,380.83	2,888.97	2,888.97
Due from banks and bankers.....	61,613.30	75,409.43	75,714.86
Checks and cash items.....	111.89	759.18	1,980.02
Currency .....	3,711.00	4,377.00	1,166.00
Gold .....	3,580.00	3,200.00	4,205.00
Silver and fractional coin.....	1,887.65	548.27	1,070.77
Total .....	\$ 164,239.05	\$ 179,773.16	\$ 184,914.12
LIABILITIES.			
Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits.....	8,412.03	5,053.96	6,178.30
Time certificates of deposit.....	36,137.51	40,725.63	36,387.76
Individual deposits.....	93,130.92	102,473.66	114,536.89
Cashiers' checks.....	6,558.59	11,519.91	7,811.17
Total .....	\$ 164,239.05	\$ 179,773.16	\$ 184,914.12

Owner—George Engle.

Incorporated under the name of Engle Brothers Exchange Bank, Sept. 12, 1913.

## ENGLE BROS. EXCHANGE BANK, BRECKENRIDGE, COLORADO.

George Engle, President; Gertrude Engle, Vice-President; W. H. Briggie, Cashier; C. W. Burnheimer, Assistant Cashier.

RESOURCES.	Oct. 21, 1913
Loans and discounts (secured).....	\$ 16,580.20
Loans and discounts (unsecured).....	56,465.64
Bonds to secure postal savings.....	3,000.00
Other bonds, stocks and securities.....	34,406.35
Furniture and fixtures.....	1,500.00
Banking house .....	1,500.00
Due from banks and bankers.....	66,970.14
Checks and cash items.....	292.07
Currency .....	3,432.00
Gold .....	3,295.00
Silver and fractional coin.....	451.07
Total .....	\$ 187,892.47
LIABILITIES.	
Capital stock paid in.....	\$ 20,000.00
Undivided profits.....	1,068.35
Time certificates of deposit.....	37,468.52
Individual deposits.....	122,347.88
Cashiers' checks.....	7,007.72
Total .....	\$ 187,892.47

Examined Sept. 12, 1913.

Incorporated Sept. 12, 1913.

Stockholders—W. H. Briggie, C. W. Burnheimer, Elizabeth M. Engle, George Engle, Gertrude Engle, E. M. Smith.

**THE BRIGGS DALE STATE BANK, BRIGGS DALE, COLORADO.**

W. E. Freeman, President; F. N. Briggs, Vice-President; A. B. Freeman, Cashier; Eugene O'Keefe, Assistant Cashier.

STATE BANK COMMISSIONER

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 5,352.51	\$ 7,548.11	\$ 8,533.41	\$ 15,200.81
Loans and discounts (unsecured).....	893.00	2,173.00	2,778.00	2,460.00
Overdrafts .....	.....	9.38	131.41	45.83
Other bonds, stocks and securities.....	.....	.....	.....	731.77
Furniture and fixtures.....	600.00	600.00	600.00	600.00
Banking house .....	830.00	871.80	875.80	877.00
Expense account .....	332.76	384.83	370.68	158.72
Due from banks and bankers.....	2,808.15	3,309.16	1,236.30	3,523.38
Checks and cash items.....	214.75	550.87	949.62	.....
Currency .....	754.00	870.00	364.00	917.00
Gold .....	485.00	915.00	330.00	150.00
Silver and fractional coin.....	311.05	186.88	167.65	194.34
<b>Total .....</b>	<b>\$ 12,581.22</b>	<b>\$ 17,419.03</b>	<b>\$ 16,336.87</b>	<b>\$ 24,858.85</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00
Time certificates of deposit.....	20.00	25.00	775.00	1,085.00
Individual deposits .....	7,651.22	12,394.03	10,561.87	13,773.85
<b>Total .....</b>	<b>\$ 12,581.22</b>	<b>\$ 17,419.03</b>	<b>\$ 16,336.87</b>	<b>\$ 24,858.85</b>

Examined Sept. 3, 1913.

Stockholders—J. A. Brooks, F. N. Briggs, A. B. Freeman, W. E. Freeman, E. S. Freeman, Herman Gillette, E. L. Laycock.

## FARMERS AND MERCHANTS STATE BANK OF BRIGHTON, BRIGHTON, COLORADO.

M. E. Bauer, President; W. H. Ball, Vice-President; C. S. Stewart, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 26,259.80	\$ 31,712.34	\$ 18,708.76	\$ 46,510.55
Loans and discounts (unsecured).....	44,944.60	50,094.10	57,279.33	44,572.98
Overdrafts .....	197.28	735.69	775.76	334.02
Bonds to secure postal savings.....	1,000.00	1,500.00	1,500.00	1,500.00
Other bonds, stocks and securities.....	2,361.47	2,881.35	2,808.97	4,037.97
Furniture and fixtures.....	1,700.00	1,850.00	1,850.00	1,850.00
Due from banks and bankers.....	21,480.08	17,614.55	37,231.04	29,924.33
Checks and cash items.....	225.80	295.13	514.85	245.37
Currency .....	2,775.00	2,265.00	2,890.00	3,855.00
Gold .....	835.00	1,605.00	1,105.00	1,035.00
Silver and fractional coin.....	516.99	1,372.68	1,008.60	911.81
<b>Total .....</b>	<b>\$ 102,296.02</b>	<b>\$ 111,925.84</b>	<b>\$ 125,672.31</b>	<b>\$ 134,777.03</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits .....	1,316.84	1,956.46	1,366.07	2,323.91
Time certificates of deposit.....	16,338.35	17,810.06	21,260.49	21,853.10
Postal Savings .....	633.23	592.84	597.48	857.48
Individual deposits .....	48,104.33	54,475.21	65,148.50	70,787.55
Demand certificates .....	903.27	1,641.27	1,739.77	2,923.30
Certified checks .....		450.00	500.00	1,031.69
<b>Total .....</b>	<b>\$ 102,296.02</b>	<b>\$ 111,925.84</b>	<b>\$ 125,672.31</b>	<b>\$ 134,777.03</b>

Examined Oct. 17, 1913.

Stockholders—F. A. Aichelman, W. H. Ball, M. E. Bauer, Mrs. M. E. Bauer, J. N. Counter, Herman Delventhal, John Delventhal, Joseph Homan, William Jennerich, L. Krambeck, Jacob Kramer, D. V. Miller, C. K. Powell, H. J. Schloo, C. S. Stewart, D. R. Stotler, H. W. Wellenkotter.

## BRISTOL STATE BANK, BRISTOL, COLORADO.

J. S. McMurtry, President; W. M. Wiley, Vice-President; H. L. Moran, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 16,725.45	\$ 14,764.80	\$ 19,571.76	\$ 19,460.10
Loans and discounts (unsecured).....	12,885.60	16,180.32	16,863.73	15,989.55
Overdrafts .....	202.08	219.88	78.47	170.35
Other bonds, stocks, and securities.....	2,296.65	2,326.18	1,993.68	1,624.43
Furniture and fixtures.....	918.00	1,143.00	1,143.00	1,143.00
Other real estate.....	.....	308.15	296.15	292.50
Due from banks and bankers.....	1,005.78	1,064.19	4,717.78	5,813.28
Checks and cash items.....	187.17	21.26	111.23	6.60
Currency .....	800.00	1,813.00	861.00	910.00
Gold .....	40.00	230.00	255.00	180.00
Silver and fractional coin.....	329.34	263.98	220.81	282.43
Total .....	\$ 35,390.07	\$ 38,334.76	\$ 46,112.61	\$ 45,872.24
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	1,809.35	1,974.76	2,328.52	2,460.88
Bills payable .....	.....	2,000.00	5,000.00	2,000.00
Notes rediscounted .....	.....	.....	.....	1,442.80
Time certificates of deposit.....	424.50	295.50	2,298.50	1,540.50
Individual deposits .....	22,112.30	23,532.45	25,681.40	26,310.74
Due to banks and bankers.....	.....	.....	.....	959.40
Demand certificates .....	143.00	422.00	665.74	837.72
Certified checks .....	.....	.....	.....	100.00
Cashier's checks .....	900.92	110.05	188.45	93.39
Reserved for taxes.....	.....	.....	.....	126.81
Total .....	\$ 35,390.07	\$ 38,334.76	\$ 46,112.61	\$ 45,872.24

Examined Oct. 8, 1913.

Stockholders—D. L. Doud, G. W. Green, Louisa Edwards, H. L. Moran, J. S. McMurtry, W. M. Wiley.

## BURLINGTON STATE BANK, BURLINGTON, COLORADO.

NO. 109, STATE BANK.

46

F. D. Mann, President; Louis Vogt, Vice-President; George O. Gates, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 49,233.70	\$ 45,489.68	\$ 45,080.90	\$ 46,337.90
Loans and discounts (unsecured).....	25,109.78	25,441.48	27,582.85	20,216.13
Overdrafts .....	493.40	520.67	243.93	262.74
Other bonds, stocks and securities.....	103.00	30.86	18.00	82.93
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00
Due from banks and bankers.....	6,065.20	6,236.79	7,667.80	11,306.95
Checks and cash items.....	153.23	108.99	398.45	458.18
Currency .....	1,448.00	4,182.00	3,236.00	2,732.00
Gold .....	360.00	427.50	345.00	355.00
Silver and fractional coin.....	963.96	277.88	365.69	326.28
Total .....	\$ 85,930.27	\$ 84,715.85	\$ 86,938.62	\$ 84,078.11
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits .....	74.35	506.83	737.17	2,136.36
Bills payable .....	5,000.00	5,000.00	.....	.....
Individual deposits .....	64,004.07	59,690.29	63,608.31	61,327.18
Demand certificates .....	5,851.85	8,208.73	11,283.14	9,304.57
Other liabilities .....	.....	310.00	310.00	310.00
Total .....	\$ 85,930.27	\$ 84,715.85	\$ 86,938.62	\$ 84,078.11

Examined Feb. 13, 1913; Oct. 27, 1913.

Stockholders—W. W. Brinkley, Wyatt Boger, G. O. Gates, F. D. Mann, Louis Vogt, A. W. Winegar.



## STOCK GROWERS STATE BANK, BURLINGTON, COLORADO.

W. D. Selder, President; Burt Ragan, Vice-President; E. C. Baker, Cashier; H. G. Hoskin, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 27,118.26	\$ 34,361.33	\$ 38,527.46	\$ 39,960.70
Loans and discounts (unsecured).....	7,790.82	7,983.04	6,880.41	12,872.48
Overdrafts .....	10.17	26.94	35.89	68.82
Other bonds, stocks and securities.....	364.76	1,235.87	1,698.46	2,345.00
Furniture and fixtures.....	1,115.00	1,115.00	1,115.00	1,115.00
Other real estate .....	325.00	325.00	325.00	325.00
Expense account .....	.....	293.37	433.46	.....
Due from banks and bankers.....	33,000.72	33,345.98	28,280.47	25,833.65
Checks and cash items.....	304.81	.....	47.70	275.80
Currency .....	2,806.00	3,618.00	4,445.00	3,902.00
Gold .....	125.00	25.00	75.00	60.00
Silver and fractional coin.....	482.55	447.58	695.16	239.06
<b>Total .....</b>	<b>\$ 73,443.09</b>	<b>\$ 82,777.11</b>	<b>\$ 82,559.01</b>	<b>\$ 86,997.51</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits .....	331.21	.....	.....	829.66
Time certificates of deposit.....	10,108.14	14,852.09	13,081.18	12,349.09
Individual deposits .....	50,214.27	54,996.53	56,340.99	59,885.18
Demand certificates .....	789.47	928.49	1,136.84	1,855.15
Certified checks .....	.....	.....	.....	78.43
<b>Total .....</b>	<b>\$ 73,443.09</b>	<b>\$ 82,777.11</b>	<b>\$ 82,559.01</b>	<b>\$ 86,997.51</b>

Examined Feb. 13, 1913; Oct. 28, 1913.

Stockholders—E. C. Baker, H. G. Hoskin, Burt Ragan, J. A. Selder, W. D. Selder, H. G. Weare.

# THE BYERS STATE BANK, BYERS, COLORADO.

NO. 206, STATE BANK.

48

D. C. Shetler, President; R. W. Burton, Vice-President; C. C. Shetler, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 24,047.62	\$ 22,145.64	\$ 22,391.52	\$ 28,202.56
Loans and discounts (unsecured).....	15,933.79	21,430.64	21,010.89	19,031.04
Overdrafts .....	472.45	1,342.94	354.95	1,471.01
Other bonds, stocks, and securities.....	293.15	377.75	287.75	287.75
Furniture and fixtures.....	1,800.00	1,800.00	1,800.00	1,800.00
Banking house .....	2,800.00	2,800.00	2,800.00	2,800.00
Due from banks and bankers.....	1,622.19	1,888.59	2,136.33	7,937.38
Checks and cash items.....	158.70	90.80	168.48	650.05
Currency .....	651.00	1,059.00	821.00	1,862.00
Gold .....	130.00	135.00	105.00	235.00
Silver and fractional coin.....	112.83	77.60	133.66	137.08
Total .....	\$ 48,021.73	\$ 53,147.96	\$ 52,009.58	\$ 64,413.82
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	2,377.00	2,500.00	2,800.00	2,800.00
Undivided profits .....	137.61	697.49	51.81	241.84
Bills payable .....	.....	.....	2,000.00	3,000.00
Time certificates of deposit.....	600.00	680.00	500.00	1,050.00
Savings accounts .....	6,283.69	5,334.98	5,170.77	4,741.72
Dividends unpaid .....	32.00	22.00	22.00	22.00
Individual deposits .....	23,576.79	28,867.20	25,944.37	37,221.72
Demand certificates .....	14.64	46.29	520.63	336.54
Total .....	\$ 48,021.73	\$ 53,147.96	\$ 52,009.58	\$ 64,413.82

Examined April 16, 1913; Nov. 12, 1913.

Stockholders—David Bertie, R. W. Burton, A. B. Doss, E. G. Doss, W. F. Doss, R. B. Hubbs, W. H. Hyde, Joseph A. Lehman, A. L. Maxwell, Isabella Price, C. C. Shetler, D. C. Shetler, Elizabeth Shetler, G. A. Snow, Eva F. Snow, M. F. Snow, J. R. Stober, Emma Stober, D. C. Talbot.

## FIRST STATE BANK OF CALHAN, CALHAN, COLORADO.

J. C. Burger, President; B. M. Narron, Vice-President; D. O. Moberly, Cashier; M. C. Moberly, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 52,464.81	\$ 59,716.14	\$ 58,281.13	\$ 56,031.56
Loans and discounts (unsecured).....	30,380.82	33,972.63	38,653.38	40,262.96
Overdrafts .....	861.00	690.63	508.04	833.90
Furniture and fixtures.....	2,900.00	2,900.00	2,900.00	2,900.00
Banking house .....	4,500.00	4,500.00	4,500.00	4,500.00
Due from banks and bankers.....	11,101.13	18,363.33	18,617.67	25,577.84
Checks and cash items.....	157.10	243.85	264.30	108.70
Currency .....	1,076.00	1,282.00	1,604.00	3,059.00
Gold .....	147.50	455.00	515.00	390.00
Silver and fractional coin.....	585.72	343.03	229.21	453.74
Other resources .....	77.73	51.25	44.00	44.00
<b>Total .....</b>	<b>\$ 104,251.81</b>	<b>\$ 122,517.76</b>	<b>\$ 126,116.73</b>	<b>\$ 134,161.70</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits .....	411.53	1,896.10	257.04	1,228.27
Time certificates of deposit.....	13,166.48	16,121.94	19,621.28	19,234.17
Dividends unpaid .....	40.00	.....	.....	.....
Individual deposits .....	69,292.84	81,743.30	84,180.86	59,890.36
Cashier's checks .....	1,340.96	2,756.42	2,057.55	3,808.90
<b>Total .....</b>	<b>\$ 104,251.81</b>	<b>\$ 122,517.76</b>	<b>\$ 126,116.73</b>	<b>\$ 134,161.70</b>

Examined May 8, 1913.

Stockholders—B. M. Narron, J. L. Rector, William Henderson, Russell Gates, J. H. Maxeiner, E. J. Weckbach, J. C. Burger, L. E. Armstrong, J. G. Conway, D. O. Moberly, C. W. Weckbach, A. T. Young, M. C. Moberly, Gertrude H. Weckbach, The Bradford Investment Company.

## CANON STATE BANK, CANON CITY, COLORADO.

NO. 240, STATE BANK.

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F. F. Hunter, President; G. E. Matkin, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 41,731.65	\$ 42,072.90	\$ 34,538.37	\$ 37,485.00
Loans and discounts (unsecured).....	29,505.90	31,106.59	44,790.67	45,646.50
Overdrafts .....	706.99	3,518.75	266.82	375.80
Other bonds, stocks and securities.....	200.00	.....	.....	.....
Furniture and fixtures.....	3,823.22	3,823.22	3,823.22	3,823.22
Other real estate.....	.....	4,300.00	4,300.00	4,411.55
Expense account.....	539.89	1,438.76	.....	.....
Due from banks and bankers.....	20,205.36	3,968.87	14,804.58	10,689.63
Checks and cash items.....	2,395.87	427.39	1,002.98	861.59
Currency .....	1,403.00	4,766.00	3,936.00	2,933.00
Gold .....	125.00	320.00	1,930.00	2,535.00
Silver and fractional coin.....	1,009.54	302.01	775.19	524.20
<b>Total .....</b>	<b>\$ 101,646.42</b>	<b>\$ 96,044.49</b>	<b>\$ 110,167.83</b>	<b>\$ 109,285.49</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits.....	.....	.....	50.53	63.92
Bills payable .....	.....	.....	16,000.00	10,000.00
Time certificates of deposit.....	24,738.07	23,444.27	18,796.07	22,387.37
Individual deposits.....	45,188.79	42,455.39	45,296.23	46,572.97
Due to banks and bankers.....	493.86	119.83	.....	.....
Demand certificates.....	1,225.70	25.00	25.00	.....
Cashiers' checks.....	.....	.....	.....	261.23
<b>Total .....</b>	<b>\$ 101,646.42</b>	<b>\$ 96,044.49</b>	<b>\$ 110,167.83</b>	<b>\$ 109,285.49</b>

Examined Jan. 28, 1913; Oct. 27, 1913.

Stockholders—William Booth, J. B. Cartwright, R. J. Craig, W. J. Davis, L. W. Gardner, F. F. Hunter, Lettie W. Hunter, James T. Locke, G. E. Matkin, R. B. Mederwell, John C. Palmer, O. S. Reed, A. R. Stockton, Jessie P. Thomas, Thomas T. Thomas, Cyrus Weaver, T. Witcher, W. E. Witcher, Mrs. C. H. Wheeler.

## THE CEDAREEDGE STATE BANK, CEDAREEDGE, COLORADO.

J. B. Lazear, President; L. C. Bolton, Vice-President; J. L. Turner, Vice-President; H. A. Childs, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 4,462.55	\$ 7,404.80	\$ 6,344.70	\$ 7,788.95
Loans and discounts (unsecured).....	7,865.91	17,348.51	17,808.86	22,033.89
Overdrafts .....	35.93	34.29	44.72	197.64
Other bonds, stocks and securities.....	312.40	1,499.55	1,936.55	1,759.27
Furniture and fixtures.....	1,268.95	1,466.19	1,473.89	1,473.89
Banking house.....	6,669.17	8,804.90	8,788.00	8,746.35
Expense account.....	634.17	580.35	722.95	.....
Due from banks and bankers.....	8,932.55	6,014.44	5,051.44	8,602.55
Checks and cash items.....	12.00	254.30	86.98	495.99
Currency .....	764.00	802.00	1,032.00	628.00
Gold .....	60.00	150.00	585.00	1,010.00
Silver and fractional coin.....	183.32	567.97	495.75	388.99
<b>Total .....</b>	<b>\$ 31,200.95</b>	<b>\$ 44,927.30</b>	<b>\$ 44,370.84</b>	<b>\$ 53,125.52</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 16,550.00	\$ 17,650.00	\$ 18,150.00	\$ 25,000.00
Undivided profits.....	.....	.....	.....	212.69
Notes rediscounted.....	.....	.....	.....	1,000.00
Time certificates of deposit.....	907.15	2,698.78	4,745.78	4,696.78
Individual deposits.....	13,742.05	24,520.87	21,187.69	21,974.50
Demand certificates.....	.....	.....	120.00	47.00
Cashiers' checks.....	1.75	57.65	167.37	194.55
<b>Total .....</b>	<b>\$ 31,200.95</b>	<b>\$ 44,927.30</b>	<b>\$ 44,370.84</b>	<b>\$ 53,125.52</b>

Examined May 15, 1913.

Stockholders—Albert Anderson, E. M. Bosworth, L. C. Bolton, A. T. Brookbank, F. R. Burrirt, Frank Buzzard, H. A. Childs, J. M. Conner, A. L. Coombe, J. H. Davis, W. W. Dingmann, J. F. Foster, G. A. Gipe, E. J. Ginter, W. T. Grant, C. L. Gridley, J. B. Lazear, J. B. Lazear, Trustee; W. H. Lee, J. B. Lovell, P. L. Jennings, R. H. Malone, J. B. McHugh, A. F. Otto, W. T. Ravenscroft, Mrs. A. G. Rogers, D. B. Simon, W. A. Stewart, R. J. Thompson, Thore Thompson, Thos. Thompson, J. L. Turner.

## BANK OF CENTER, CENTER, COLORADO.

James H. Neeley, President; T. E. Ickes, Vice-President; G. R. McCrary, Cashier.

RESOURCES.	Feb. 4, 1913
Loans and discounts (secured).....	\$ 13,993.24
Loans and discounts (unsecured).....	14,078.97
Overdrafts .....	51.19
Other bonds, stocks and securities.....	2,558.75
Furniture and fixtures.....	1,572.45
Banking house.....	2,141.05
Due from banks and bankers.....	3,878.80
Checks and cash items.....	135.98
Currency .....	335.00
Gold .....	25.00
Silver and fractional coin.....	280.89
Total .....	\$ 39,051.32
LIABILITIES.	
Capital stock paid in.....	\$ 25,000.00
Undivided profits.....	2,834.79
Notes rediscounted.....	2,780.54
Time certificates of deposit.....	100.00
Individual deposits.....	8,335.99
Total .....	\$ 39,051.32

Examined Jan. 8, 1913.

Stockholders—John Welty, James H. Neeley, E. E. Oliver, Charles W. Clark, S. R. Spencer, T. E. Ickes, S. M. True, G. B. Winchell, John Wertz, G. R. McCrary, A. B. Spencer, J. Milton Romine, Mrs. S. M. True, M. C. Ickes.

\*Liquidated March 6, 1913.

## FIRST STATE BANK OF CHERAW, CHERAW, COLORADO.

W. B. Mandeville, President; Sherman Ball, Vice-President; I. W. Strickler, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 4,606.18	\$ 9,716.65	\$ 8,797.32	\$ 9,134.48
Loans and discounts (unsecured).....	22,219.84	21,725.67	22,512.24	23,981.83
Overdrafts .....	484.86	10.30	514.93	558.02
Other bonds, stocks, and securities.....	123.40	59.90	69.90	92.35
Furniture and fixtures.....	836.31	836.31	849.81	849.81
Due from banks and bankers.....	10,218.75	1,019.85	1,430.27	6,385.22
Checks and cash items.....	272.04	.....	3.00	50.75
Currency .....	710.00	1,036.00	461.00	410.00
Gold .....	.....	5.00	.....	10.00
Silver and fractional coin.....	203.27	314.26	181.81	337.61
<b>Total .....</b>	<b>\$ 39,674.65</b>	<b>\$ 34,723.94</b>	<b>\$ 34,820.28</b>	<b>\$ 41,810.07</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	500.00	500.00	1,000.00	1,000.00
Undivided profits .....	543.48	1,065.91	270.16	128.13
Bills payable .....	.....	.....	7,500.00	7,500.00
Time certificates of deposit.....	524.00	2,319.00	2,119.00	1,369.00
Dividends unpaid .....	5.00	.....	80.00	.....
Individual deposits .....	28,077.17	20,839.03	13,851.12	21,812.94
Cashiers' checks .....	25.00	.....	.....	.....
<b>Total .....</b>	<b>\$ 39,674.65</b>	<b>\$ 34,723.94</b>	<b>\$ 34,820.28</b>	<b>\$ 41,810.07</b>

Examined Oct. 13, 1913.

Stockholders—Sherman Ball, A. S. Beymer, John R. Bell, C. J. Cover, Louisa W. Edwards, J. A. Evans, A. J. Grom, F. L. Gregory, Fred Gius, Mrs. John Hesse, David Karlin, William Lutz, W. B. Moore, Ida Little, W. B. Mandeville, W. F. Nicholls, D. W. Rich, I. W. Strickler, John K. Strickler, Alice S. Thayer, D. S. Wageley.

## CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, COLORADO.

W. C. Schultz, President; J. E. Hayes, Vice-President; J. M. Staley, Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 53,584.46	\$ 69,001.12	\$ 30,657.12	\$ 29,544.71
Loans and discounts (unsecured).....	33,347.92	3,045.54	33,461.79	34,174.87
Overdrafts .....	616.93	797.01	1,181.82	1,459.85
Bonds to secure postal savings.....	3,000.00	4,000.00	4,000.00	4,000.00
Other bonds, stocks and securities.....	3,853.68	3,188.74	7,473.58	5,960.46
Premium on bonds.....	110.00	145.00	65.00	65.00
Furniture and fixtures.....	4,252.79	4,072.79	3,028.39	3,020.39
Banking house .....	6,500.00	5,150.60	5,150.60	5,150.60
Other real estate .....	3,500.00	4,900.00	4,900.00	4,900.00
Due from banks and bankers.....	6,915.08	9,948.06	16,171.16	30,690.43
Checks and cash items.....	62.76	83.98	.....	31.85
Currency .....	2,707.00	2,239.00	1,884.00	2,500.00
Gold .....	145.00	675.00	580.00	550.00
Silver and fractional coin.....	514.69	618.63	632.09	626.86
<b>Total .....</b>	<b>\$ 119,110.31</b>	<b>\$ 107,865.47</b>	<b>\$ 109,185.55</b>	<b>\$ 122,675.02</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	5,000.00	5,000.00	6,000.00	6,000.00
Undivided profits .....	1,489.88	2,988.60	301.52	495.58
Bills payable .....	.....	3,000.00	8,000.00	.....
Time certificates of deposit.....	13,853.43	12,821.57	11,261.64	12,067.09
Postal savings .....	2,249.34	2,666.48	2,388.48	2,189.74
Individual deposits .....	80,699.42	62,234.77	66,080.27	85,028.97
Demand certificates .....	516.00	2,909.75	9.75	9.75
Cashiers' checks .....	292.24	1,244.30	143.89	1,883.89
<b>Total .....</b>	<b>\$ 119,110.31</b>	<b>\$ 107,865.47</b>	<b>\$ 109,185.55</b>	<b>\$ 122,675.02</b>

Examined April 19, 1913; Nov. 5, 1913.

Stockholders—H. L. Hamilton, M. M. Lenihan, Jennie Norman, H. C. Nelson, J. M. Staley, Jennie Ross, W. C. Schultz, Harrison Teller.



## PLATEAU VALLEY BANK, COLLBRAN, COLORADO.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 12,624.64	\$ 12,907.79	\$ 13,757.00	\$ 14,345.36
Loans and discounts (unsecured).....	31,656.34	27,465.80	26,197.77	24,253.00
Overdrafts .....	1,599.91	2,404.16	1,558.94	1,937.18
Other bonds, stocks and securities.....	906.66	1,743.06	1,690.51	1,785.93
Furniture and fixtures.....	1,075.55	989.00	1,102.00	1,102.00
Other real estate .....	294.72	1,732.57	1,732.57	1,731.57
Due from banks and bankers.....	16,608.15	10,875.30	6,163.51	9,290.29
Checks and cash items.....	32.50	21.90	29.00	368.30
Currency .....	1,573.00	1,635.00	1,391.00	2,714.00
Gold .....	40.00	.....	.....	.....
Silver and fractional coin.....	942.35	390.53	397.80	421.51
Total .....	\$ 67,353.82	\$ 60,165.11	\$ 54,020.10	\$ 57,949.14
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	5,600.00	5,600.00	5,700.00	5,700.00
Undivided profits .....	182.02	735.70	432.58	686.25
Time certificates of deposit.....	2,859.93	4,772.30	4,199.13	4,049.73
Individual deposits .....	48,087.31	37,185.14	32,829.42	36,007.57
Due to banks and bankers.....	215.34	958.00	.....	1,083.12
Demand certificates .....	409.22	913.97	858.97	422.47
Total .....	\$ 67,353.82	\$ 60,165.11	\$ 54,020.10	\$ 57,949.14

Examined June 27, 1913.

Owners—Frank P. Tanner, Samuel G. McMullin.

## THE COLORADO TITLE AND TRUST COMPANY, COLORADO SPRINGS, COLORADO.

J. Arthur Conriell, President; Horace G. Lunt, Eugene P. Shove, Leonard E. Curtis, Wilfrid M. Hager, Vice-Presidents; William R. Waterton, Secretary; George E. Nolte, Treasurer.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 945,913.77	\$ 909,072.13	\$ 828,374.13	\$ 807,367.38
Loans and discounts (unsecured).....	136,178.69	141,966.91	135,620.04	207,774.12
Overdrafts .....	2,632.93	2,921.68	1,542.78	1,105.55
Bonds to secure postal savings.....	12,871.50	12,871.50	12,871.50	12,871.50
Other bonds, stocks and securities.....	123,115.24	134,024.66	114,724.66	108,898.68
Other real estate.....	8,838.43	8,838.43	8,838.43	8,838.43
Due from banks and bankers.....	375,385.67	411,061.94	453,247.81	368,324.89
Checks and cash items.....	3,378.99	5,502.46	14,394.93	6,867.25
Currency .....	15,548.00	26,688.00	56,213.00	45,737.00
Gold .....	837.50	1,860.00	1,000.00	1,345.00
Silver and fractional coin.....	2,688.11	2,824.74	3,245.36	3,773.44
Total .....	\$1,618,550.40	\$1,657,632.45	\$1,630,072.64	\$1,572,903.24
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund.....	50,000.00	50,000.00	50,000.00	50,700.00
Undivided profits.....	56,696.59	64,822.21	60,858.46	54,939.20
Time certificates of deposit.....	11,408.27	6,718.27	7,218.27	9,066.60
Savings accounts.....	377,802.66	373,947.51	388,646.61	388,437.10
Postal savings.....	7,094.93	6,986.53	8,028.57	8,867.15

Trust funds.....	146,624.31	218,389.47	157,599.20	168,081.37
Dividends unpaid.....	368.50	428.50	373.50	496.50
Individual deposits.....	615,341.89	570,735.88	614,866.05	547,488.42
Due to banks and bankers.....	35,973.19	33,381.12	27,919.87	27,017.88
Demand certificates.....	1,200.00	1,000.00	1,000.00	1,000.00
Certified checks.....	.....	825.00	1,876.65	500.00
Cashiers' checks.....	6,734.18	18,618.08	5,727.78	7,271.45
Reserved for interest.....	9,305.88	11,779.88	5,957.68	2,899.15
Reserved for taxes.....	.....	.....	.....	6,138.42
Total .....	\$1,618,550.40	\$1,657,632.45	\$1,630,072.64	\$1,572,903.24

Examined Dec. 13, 1913.

Stockholders—Edward B. Adams, William A. Anderson, Hattie V. Barton, J. A. Barton, William Archibald Juxon Bell, Wm. P. Bonbright & Co., G. B. Bosworth, Miss Ellen T. Brinley, Franklin E. Brooks, Sara C. Brooks, James F. Burns, Miss Jane Burns, Miss Kate Burns, A. E. Carlton, Clarence Carpenter, Dunbar Carpenter, Dan D. Casement, H. Livingston Center, W. J. Chinn, Richard Clough, J. Arthur Connell, J. Arthur Connell, Trustee; M. A. Connell, James I. Cowan, J. W. Creveling, Helen Waterman Curtis, Leonard E. Curtis, Clydesdale Realty Co., R. P. Davie, J. M. Diven, Clarence P. Dodge, W. E. Doner, Arthur L. Drummond, Augusta B. Evans, Charles T. Fertig, George A. Fowler, George F. Fry, Raynor M. Gardiner, Mrs. Elizabeth Cass Goddard, Hager & Smith, Wilfrid M. Hager, Alanson S. Hall, Henry C. Hall, Sidford F. Hamp, J. A. Hayes, Hannah M. Hebard, Henry Hine, H. W. Hoagland, Francis J. Hobbs, Harriet R. Hobbs, Richard Howe, George M. Irwin, H. G. Lunt, C. M. McNeill, M. J. Mandelbaum, George W. McMahon, Mrs. Caroline C. Marks, George E. Nolte, Arnold Nydegger, William A. Otis, Allen S. Page, Leigh Page, Mrs. Nina Lee Page, Dr. C. B. Penrose, R. A. F. Penrose, Spencer Penrose, The Pomeroy Investment Company, William M. Randol, Mrs. Mary W. Shallenberger, Mrs. Leila F. Shields, E. P. Shove, Mary G. Slocum, William F. Slocum, Philip B. Stewart, William C. Sturgis, F. M. P. Taylor, Charlotte M. Touzalin, Mrs. Lida M. Touzalin, C. V. Turner, Josephine T. Tutt, Walter W. Udick, W. R. Waterton, W. R. Waterton, Trustee; Ellen R. Weir, E. D. Wetmore, Butler Williamson.

# THE COLORADO SAVINGS BANK, COLORADO SPRINGS, COLORADO.

NO. 20, SAVINGS BANK.

E. J. Eaton, President; O. H. Shoup, Vice-President; F. P. Evans, Cashier; T. C. Strachan, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 501,547.99	\$ 528,262.87	\$ 535,935.40	\$ 541,207.79
Loans and discounts (unsecured).....	168,824.55	173,859.62	180,026.48	187,386.96
Overdrafts .....	186.01	551.80	438.27	253.77
Bonds to secure postal savings.....	.....	.....	8,000.00	8,000.00
Other bonds, stocks and securities.....	34,231.58	45,947.75	41,531.40	43,009.53
Due from banks and bankers.....	342,162.58	426,435.37	403,044.75	436,485.85
Checks and cash items.....	4,747.32	12,001.80	3,890.03	6,363.86
Currency .....	13,190.00	9,626.00	34,535.00	28,748.00
Gold .....	477.50	1,375.00	1,867.50	1,622.50
Silver and fractional coin.....	2,533.00	1,069.76	3,414.62	1,768.10
<b>Total .....</b>	<b>\$1,067,900.53</b>	<b>\$1,199,129.97</b>	<b>\$1,212,683.45</b>	<b>\$1,254,846.36</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	50,000.00	50,000.00	100,000.00	100,000.00
Undivided profits.....	48,827.08	58,086.69	6,476.10	16,754.50
Time certificates of deposit.....	.....	35,000.00	27,500.00	27,500.00
Savings accounts.....	448,858.84	451,735.15	488,303.93	500,061.35
Postal savings.....	.....	.....	428.00	534.70
Individual deposits.....	326,863.31	419,039.02	396,904.19	411,000.23
Due to banks and bankers.....	73,943.12	53,730.02	68,535.87	74,040.82
Demand certificates.....	61,512.00	63,831.73	68,081.23	65,029.18
Certified checks.....	356.15	717.93	64.31	64.31
Cashiers' checks.....	7,540.03	16,989.43	6,389.82	9,861.27
<b>Total .....</b>	<b>\$1,067,900.53</b>	<b>\$1,199,129.97</b>	<b>\$1,212,683.45</b>	<b>\$1,254,846.36</b>

Examined Nov. 25, 1913.

Stockholders—F. F. Costello, O. H. Shoup, E. J. Eaton, S. J. Giles, E. W. Giddings, F. P. Evans, S. D. McCracken, John Curr, William Strachan, N. S. Gandy, T. C. Strachan, Mary C. McAllister, Jessie Matheson, Laura F. Madden, Martha L. Reed, F. A. Gandy, E. C. Sharer, J. G. Dern, F. A. Vorhes.

## THE STATE SAVINGS BANK, COLORADO SPRINGS, COLORADO.

R. E. Johnson, President; R. S. Ellison, Vice-President; W. E. Johnson, Cashier.

	Aug. 9, 1913	Oct. 21, 1913
<b>RESOURCES.</b>		
Loans and discounts (secured).....	\$ 8,214.50	\$ 20,962.00
Loans and discounts (unsecured).....	1,625.00	7,968.00
Overdrafts .....	.....	2.58
Furniture and fixtures.....	1,974.07	2,937.96
Expense account .....	749.18	1,878.04
Due from banks and bankers.....	28,735.78	13,626.59
Checks and cash items.....	275.65	829.79
Currency .....	1,285.00	940.00
Gold .....	65.00	560.00
Silver and fractional coin.....	138.17	364.32
Total .....	\$ 43,062.35	\$ 50,059.28
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	2,500.00	2,500.00
Savings accounts .....	1,489.21	3,250.16
Individual deposits .....	10,272.18	15,641.83
Due to banks and bankers.....	2,500.00	2,515.62
Demand certificates .....	275.00	599.00
Cashiers' checks .....	1,025.96	552.67
Total .....	\$ 43,062.35	\$ 50,059.28

Examined July 7, 1913.

Stockholders—L. W. Cunningham, R. S. Ellison, W. W. Flora, H. T. Lamey, C. B. Seldomridge, R. E. Johnson, W. E. Johnson,  
J. F. Thomas, A. Wight, Carrie L. Wight.

**THE CITY LOAN BANK, COLORADO SPRINGS, COLORADO.**

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,039.30	\$ 9,624.30
Loans and discounts (unsecured).....	278.00	283.00
Due from banks and bankers.....	820.90	516.15
Checks and cash items.....	21.10	430.70
Currency .....	150.00	160.00
Gold .....	.....	110.00
Silver and fractional coin.....	.20	36.10
<b>Total.....</b>	<b>\$ 10,309.50</b>	<b>\$ 11,160.25</b>
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	309.50	554.30
Individual deposits .....	.....	605.95
<b>Total.....</b>	<b>\$ 10,309.50</b>	<b>\$ 11,160.25</b>
Examined July 14, 1913.		
Owners—William A. Davis, Charles H. Barney.		

**THE PRIVATE LOAN BANK, COLORADO SPRINGS, COLORADO.**

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 10,567.65	\$ 10,332.32
Loans and discounts (unsecured).....	.....	178.00
Due from banks and bankers.....	1,065.05	1,717.91
Checks and cash items.....	60.00	27.50
Currency .....	.....	68.00
Silver and fractional coin.....	13.70	16.70
<b>Total.....</b>	<b>\$ 11,706.40</b>	<b>\$ 12,340.43</b>
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	29.35	641.88
Individual deposits .....	1,677.05	1,698.55
<b>Total.....</b>	<b>\$ 11,706.40</b>	<b>\$ 12,340.43</b>
Examined July 14, 1913.		
Owners—Charles W. Bohannon, Alexander Koehler.		

NO. 131, PRIVATE BANK.

BANK OF CRAIG, CRAIG, COLORADO.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 31,257.50	\$ 34,977.30	\$ 33,918.55	\$ 29,702.15
Loans and discounts (unsecured).....	86,579.74	100,060.22	99,131.66	86,987.70
Overdrafts .....	5.94	973.59	327.12	382.10
Other bonds, stocks and securities.....	7,748.27	7,726.47	7,432.12	2,169.68
Furniture and fixtures.....	1,139.05	1,146.55	1,060.55	1,064.99
Expense account.....	178.60	.....	.....	.....
Due from banks and bankers.....	41,989.43	34,456.65	37,479.71	65,556.61
Checks and cash items.....	719.17	505.17	75.40	573.61
Currency .....	2,446.00	2,735.00	3,503.00	5,410.00
Gold .....	430.00	500.00	650.00	755.00
Silver and fractional coin.....	914.75	1,044.63	607.81	483.94
<b>Total .....</b>	<b>\$ 173,408.45</b>	<b>\$ 184,125.58</b>	<b>\$ 184,185.92</b>	<b>\$ 193,085.78</b>
<b>LIABILITIES.</b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00</b>
Capital stock paid in.....	3,000.00	3,000.00	3,000.00	3,000.00
Surplus fund.....	.....	216.46	1,220.43	2,504.02
Undivided profits.....	82,411.94	103,116.70	98,655.65	95,228.06
Time certificates of deposit.....	77,443.04	67,289.00	71,303.84	82,262.71
Individual deposits.....	381.45	100.27	.....	.....
Due to banks and bankers.....	172.02	403.15	6.00	91.00
Cashiers' checks.....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 173,408.45</b>	<b>\$ 184,125.58</b>	<b>\$ 184,185.92</b>	<b>\$ 193,085.78</b>

Examined July 30, 1913.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hansen, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray, R. R. Horth, James Wadge.

STATE BANK COMMISSIONER

# CITIZENS BANK, CRAIG, CRAIG, COLORADO.

NO. 23, STATE BANK.

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C. A. Van Dorn, President; W. H. Rose, Vice-President; C. S. Merrill, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 26,821.37	\$ 29,262.19	\$ 28,667.03	\$ 38,256.68
Loans and discounts (unsecured).....	27,053.49	32,950.69	31,121.42	29,093.77
Overdrafts .....	68.53	267.16	125.41	75.22
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds, stocks and securities.....	5,843.93	1,234.76	2,236.30	5,469.85
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	2,200.00
Other real estate.....	339.80	344.11	344.11	344.11
Due from banks and bankers.....	16,242.56	13,135.22	13,769.75	22,620.87
Checks and cash items.....	370.92	50.65	108.90	351.98
Currency .....	1,494.00	1,834.00	454.00	1,089.00
Gold .....	837.50	962.50	1,085.00	1,020.00
Silver and fractional coin.....	988.88	869.52	798.23	1,010.27
Other resources .....	200.00	200.00	200.00	.....
<b>Total .....</b>	<b>\$ 83,960.98</b>	<b>\$ 84,810.80</b>	<b>\$ 82,610.15</b>	<b>\$ 103,531.75</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	814.14	1,341.75	827.99	970.58
Time certificates of deposit.....	18,451.97	21,253.37	18,833.48	21,318.55
Postal savings .....	407.19	334.09	211.06	194.06
Individual deposits .....	48,678.18	51,066.14	52,164.48	70,515.32
Certified checks .....	24.40	.....	5.40	.....
Cashiers' checks .....	5,585.10	815.45	567.74	533.24
<b>Total .....</b>	<b>\$ 83,960.98</b>	<b>\$ 84,810.80</b>	<b>\$ 82,610.15</b>	<b>\$ 103,531.75</b>

Examined July 29, 1913.

Stockholders—William Boyd, Mrs. C. C. Eaton, R. W. Finley, C. S. Merrill, A. McLachlan, Mrs. A. S. Robinson, T. W. Rogers, W. H. Rose, W. F. Teagarden, C. A. Van Dorn, M. M. Van Dorn, Lewis Yost.



## THE CRAWFORD STATE BANK, CRAWFORD, COLORADO.

S. B. Hartman, President; D. W. McIntyre, Vice-President; E. A. Browne, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 10,195.02	\$ 7,570.92	\$ 9,509.52	\$ 7,834.01
Loans and discounts (unsecured).....	26,383.08	29,160.46	29,663.06	30,826.16
Overdrafts .....	378.12	589.53	461.65	278.92
Other bonds, stocks and securities.....	2,777.13	1,677.25	1,861.51	2,651.83
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00
Banking house .....	1,550.00	1,550.00	1,550.00	1,550.00
Due from banks and bankers.....	7,262.06	3,588.93	2,968.27	8,701.33
Checks and cash items.....	185.00	198.11	182.40	143.73
Currency .....	1,423.00	697.00	764.00	608.00
Gold .....	997.50	367.50	197.50	432.50
Silver and fractional coin.....	499.32	200.39	213.19	418.68
Other resources .....				1,650.00
Total .....	\$ 52,900.23	\$ 46,850.09	\$ 48,621.10	\$ 56,345.21
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits .....	188.76	792.63	242.21	785.41
Bills payable .....		6,000.00	10,000.00	3,000.00
Time certificates of deposit.....	1,709.20	1,890.25	1,665.25	6,815.25
Savings accounts .....	867.72	860.32	863.48	865.71
Individual deposits .....	38,476.95	25,451.39	23,172.26	32,518.33
Cashiers' checks .....	157.60	355.50	1,177.90	860.51
Total .....	\$ 52,900.23	\$ 46,850.09	\$ 48,621.10	\$ 56,345.21

Examined May 15, 1913.

Stockholders—E. A. Browne, W. C. Browne, S. B. Hartman, Mrs. Ardie McIntyre, D. W. McIntyre, George E. Ricker, W. L. Savage, G. M. Smith.

## TOMKINS BROTHERS, BANKERS, CREEDE, COLORADO.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 5,677.38	\$ 14,838.00	\$ 22,989.50	\$ 14,189.00
Loans and discounts (unsecured).....	37,923.46	36,699.38	34,787.88	37,299.15
Overdrafts .....	1,744.44	1,237.87	1,186.25	879.20
Other bonds, stocks and securities.....	5,662.70	5,544.05	5,219.05	5,211.55
Furniture and fixtures.....	895.00	895.00	895.00	895.00
Due from banks and bankers.....	11,414.23	21,813.16	23,357.12	25,366.90
Checks and cash items.....	543.84	197.51	962.25	254.10
Currency .....	9,500.00	8,500.00	3,000.00	5,500.00
Gold .....	500.00	200.00	.....	200.00
Silver and fractional coin.....	727.51	894.93	660.46	415.03
Total .....	\$ 74,588.56	\$ 90,819.90	\$ 93,057.51	\$ 90,209.93
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	4.63	276.25	320.01	509.39
Individual deposits .....	50,005.26	66,398.25	68,609.22	66,362.64
Demand certificates .....	14,578.67	14,145.40	14,128.28	13,337.90
Total .....	\$ 74,588.56	\$ 90,819.90	\$ 93,057.51	\$ 90,209.93

Examined Sept. 12, 1913.

Owners—H. H. Tomkins, L. H. Tomkins, Wallace I. Leary, C. A. Webber.

## BANK OF CRESTED BUTTE, CRESTED BUTTE, COLORADO.

J. W. Rockefeller, President; C. J. Diel, Vice-President; C. L. Ross, Cashier; G. V. Benson, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 47,797.40	\$ 70,554.25	\$ 67,466.00	\$ 59,947.60
Loans and discounts (unsecured).....	10,538.57	13,890.92	16,193.92	15,759.00
Overdrafts .....	606.26	111.17	229.39	420.83
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds, stocks and securities.....	4,812.35	3,402.91	3,093.97	3,749.77
Furniture and fixtures.....	1,500.00	2,400.00	2,400.00	2,400.00
Banking house .....	4,000.00	4,000.00	4,000.00	4,000.00
Other real estate.....		6,680.86	8,430.20	9,157.34
Due from banks and bankers.....	32,261.53	21,897.64	19,738.81	22,965.56
Checks and cash items.....	2,146.81	3,359.05	3,260.90	1,905.41
Currency .....	4,338.00	3,662.00	3,278.00	6,142.00
Gold .....	5,610.00	5,505.00	4,675.00	4,750.00
Silver and fractional coin.....	858.74	864.20	682.91	882.40
<b>Total</b> .....	<b>\$ 116,469.66</b>	<b>\$ 138,328.00</b>	<b>\$ 135,449.10</b>	<b>\$ 134,079.91</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	7,000.00	15,000.00	15,000.00	15,000.00
Undivided profits .....	730.24	490.92	993.89	1,394.73
Bills payable .....		10,000.00	10,000.00	5,000.00
Time certificates of deposit.....	44,554.46	47,846.07	49,588.76	52,082.46
Postal savings .....	1,030.82	1,281.60	1,395.69	1,354.24
Individual deposits .....	43,281.79	44,936.11	40,385.46	40,272.02
Demand certificates .....	4,872.35	3,773.30	3,085.30	3,974.30
Other liabilities .....				2.16
<b>Total</b> .....	<b>\$ 116,469.66</b>	<b>\$ 138,328.00</b>	<b>\$ 135,449.10</b>	<b>\$ 134,079.91</b>

Examined June 23, 1913.

Stockholders—J. W. Rockefeller, C. J. Diel, C. L. Ross, W. H. Whalen, Martin Verzuh, M. I. Roth, S. C. Robinson, Tim Dowling.

## CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, COLORADO.

John T. Milliken, President; H. McGarry, Vice-President; Thornton Brown, Cashier; H. D. MacDonald, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 199,454.02	\$ 398,767.32	\$ 204,530.29	\$ 202,625.03
Loans and discounts (unsecured).....	196,458.89	.....	127,179.52	135,307.88
Overdrafts .....	618.36	168.55	.....	.....
Other bonds, stocks and securities.....	72,438.39	33,331.93	78,384.17	66,321.66
Furniture and fixtures.....	6,078.54	6,078.54	6,078.54	6,078.54
Other real estate.....	41,921.32	43,345.71	33,493.59	33,454.86
Due from banks and bankers.....	190,079.81	228,622.45	247,642.32	237,855.24
Checks and cash items.....	2,413.60	1,090.70	6,114.74	976.90
Currency .....	26,686.00	22,093.00	52,573.00	32,875.00
Gold .....	18,587.50	15,605.00	8,580.00	11,615.00
Silver and fractional coin.....	9,468.99	6,761.18	4,719.37	3,349.37
Other resources .....	20,000.00	.....	7,677.82	4,798.64
<b>Total .....</b>	<b>\$ 784,195.42</b>	<b>\$ 800,864.38</b>	<b>\$ 776,973.36</b>	<b>\$ 735,258.11</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits .....	15,423.90	18,393.11	7,722.01	6,628.82
Time certificates of deposit.....	155,695.22	137,259.70	132,495.92	105,780.62
Individual deposits .....	487,727.18	547,090.36	568,886.82	516,136.19
Due to banks and bankers.....	58,050.72	32,096.50	11,053.41	28,999.37
Demand certificates .....	12,131.43	10,811.54	1,303.93	22,217.36
Certified checks .....	50.00	.....	.....	250.70
Cashiers' checks .....	116.97	218.17	511.27	245.05
<b>Total .....</b>	<b>\$ 784,195.42</b>	<b>\$ 800,864.38</b>	<b>\$ 776,973.36</b>	<b>\$ 735,258.11</b>

Examined Apr. 18, 1913; Oct. 28, 1913.

Stockholders—Thornton Brown, F. G. Logan, John T. Milliken, H. McGarry, Perkins, Morton and Company, E. F. Smith.

## THE BANK OF CROOK, CROOK, COLORADO.

NO. 153, STATE BANK.

Leon S. Loizeaux, President; H. G. Loizeaux, Cashier.

STATE BANK COMMISSIONER

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 14,886.37	\$ 19,998.88	\$ 20,304.70	\$ 21,047.31
Loans and discounts (unsecured).....	13,508.08	9,191.98	8,703.31	9,074.79
Overdrafts .....	169.36	314.99	71.23	2,992.06
Other bonds, stocks and securities.....	3,980.69	4,815.69	4,167.84	3,829.27
Furniture and fixtures.....	1,515.46	1,515.46	1,515.46	1,515.46
Due from banks and bankers.....	9,216.31	5,750.12	4,755.28	3,928.94
Checks and cash items.....	24.27	1,498.69	35.50	5.00
Currency .....	541.00	581.00	514.00	720.00
Gold .....	115.00	235.00	215.00	75.00
Silver and fractional coin.....	568.22	505.51	446.43	611.82
Total .....	\$ 44,524.76	\$ 44,407.32	\$ 40,728.75	\$ 43,799.65
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits .....	882.36	893.76	1,062.49	1,010.34
Notes rediscounted .....	6,342.42	6,040.63	6,107.75	6,107.75
Time certificates of deposit.....	2,711.00	8,984.00	9,274.00	8,934.00
Individual deposits .....	22,975.47	16,695.17	12,071.36	15,036.82
Demand certificates .....	113.51	293.76	713.15	1,042.00
Cashiers' checks .....	.....	.....	.....	168.74
Total .....	\$ 44,524.76	\$ 44,407.32	\$ 40,728.75	\$ 43,799.65

Examined Sept. 9, 1913.

Stockholders—Emil V. Koons, M. C. Sharp, Leon S. Loizeaux, William Miller, Charles W. Elliot, H. G. Loizeaux, C. W. Kreager, W. L. Loizeaux.

## THE BANK OF DE BEQUE, DE BEQUE, COLORADO.

G. D. McKay, President; S. G. McMullin, Vice-President; F. P. Tanner, Cashier; H. A. Quigley, Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,791.52	\$ 10,434.82	\$ 8,996.77	\$ 10,616.17
Loans and discounts (unsecured).....	19,393.58	19,783.01	21,542.18	17,869.82
Overdrafts .....	702.96	145.69	628.56	654.19
Furniture and fixtures.....	547.60	547.60	547.60	547.60
Due from banks and bankers.....	9,782.61	13,138.52	4,556.31	14,841.54
Checks and cash items.....	1,021.06	311.89	230.99	477.67
Currency .....	1,961.00	971.00	1,455.00	1,012.00
Gold .....	83.75	90.00	5.00	15.00
Silver and fractional coin.....	498.82	510.39	361.65	172.89
Total .....	\$ 43,782.90	\$ 45,932.92	\$ 38,324.06	\$ 46,206.88
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	1,268.21	1,263.36	1,332.94	1,290.24
Time certificates of deposit.....	4,940.10	5,052.34	5,586.59	5,701.66
Individual deposits.....	27,258.09	28,688.05	20,814.13	28,634.98
Due to banks and bankers.....	.....	121.17	30.40	.....
Demand certificates.....	316.50	808.00	560.00	580.00
Total .....	\$ 43,782.90	\$ 45,932.92	\$ 38,324.06	\$ 46,206.88

Examined March 25, 1913.

Stockholders—G. D. McKay, S. G. McMullin, F. P. Tanner.

## DEER TRAIL STATE BANK, DEER TRAIL, COLORADO.

S. Guy Morrow, President; A. M. Sniff, Vice-President; R. C. Tilton, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 16,503.39	\$ 18,671.08	\$ 18,769.69	\$ 23,924.51
Loans and discounts (unsecured).....	11,987.33	17,339.38	17,802.58	18,917.05
Overdrafts .....	6.45	77.31	267.29	656.75
Bonds to secure postal savings.....	514.66	500.00	500.00	500.00
Other bonds, stocks and securities.....	668.95	217.26	364.41	264.41
Furniture and fixtures.....	2,503.68	2,503.68	2,503.68	2,503.68
Banking house.....	2,650.96	2,650.96	2,650.96	2,650.96
Other real estate.....	81.30	81.30	81.30	81.30
Due from banks and bankers.....	3,482.34	6,639.64	8,923.21	15,046.46
Checks and cash items.....	252.90	95.46	86.69	28.12
Currency .....	1,892.00	817.00	2,666.00	1,245.00
Gold .....	685.00	1,070.00	805.00	600.00
Silver and fractional coin.....	877.42	329.45	616.05	814.20
Total .....	\$ 42,106.38	\$ 50,992.52	\$ 56,036.86	\$ 67,232.44
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits.....	150.96	219.30	525.92	806.47
Time certificates of deposit.....	3,719.94	5,592.21	5,522.55	4,805.02
Postal savings.....	10.00	10.00	10.00	35.00
Dividends unpaid.....	33.00	.....	.....	.....
Individual deposits.....	23,192.48	30,171.01	34,778.39	46,185.95
Due to banks and bankers.....	.....	.....	200.00	.....
Demand certificates.....	.....	.....	.....	400.00
Total .....	\$ 42,106.38	\$ 50,992.52	\$ 56,036.86	\$ 67,232.44

Examined May 9, 1913; Nov. 7, 1913.

Stockholders—Richard Brackenburg, Rosalia Beuck, Fred Beuck, Henry O. Beuck, Louis Callahan, W. H. Davis, F. R. Lilyard, Robert McElhose, S. Guy Morrow, A. M. Sniff, James A. Scott, George Telfer, R. C. Tilton.

## THE BANK OF DEL NORTE, DEL NORTE, COLORADO.

John McFadzean, President; J. M. Stone, Vice-President; L. E. Stone, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 10,118.40	\$ 10,576.20	\$ 11,868.03	\$ 6,403.85
Loans and discounts (unsecured).....	46,804.34	50,650.09	49,644.72	52,700.08
Overdrafts .....	322.06	460.85	1,049.89	1,743.66
Bonds to secure postal savings.....	3,000.00	3,000.00	9,000.00	9,000.00
Other bonds, stocks and securities.....	22,059.57	21,722.79	15,848.99	15,685.24
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,700.00
Expense account .....	.....	110.66	.....	.....
Due from banks and bankers.....	11,915.93	25,909.76	27,607.43	34,179.48
Checks and cash items.....	227.88	142.05	179.38	141.97
Currency .....	4,560.00	4,739.00	2,043.00	3,148.00
Gold .....	850.00	1,750.00	2,445.00	2,575.00
Silver and fractional coin.....	1,030.89	1,051.16	934.54	958.68
Total.....	\$ 102,589.07	\$ 121,812.56	\$ 122,320.98	\$ 128,235.96
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits .....	313.92	.....	942.11	1,173.99
Bills payable .....	12,000.00	8,000.00	8,000.00	8,000.00
Time certificates of deposit.....	26,911.44	28,115.70	28,532.37	27,905.65
Savings accounts .....	189.41	196.54	.....	.....
Postal savings .....	1,485.42	2,250.00	2,250.00	2,273.89
Individual deposits .....	47,165.10	63,700.32	69,046.50	74,082.43
Due to banks and bankers.....	2,023.78	1,050.00	1,050.00	2,300.00
Certified checks .....	.....	6,000.00	.....	.....
Total.....	\$ 102,589.07	\$ 121,812.56	\$ 122,320.98	\$ 128,235.96

Examined Sept. 10, 1913.

Stockholders—John McFadzean, J. M. Stone, L. E. Stone.



THE RIO GRANDE STATE BANK, DEL NORTE, COLORADO.

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Adam J. Weiss, President; Marx Lorig, Vice-President; W. S. Johnson, Cashier; David Hess, Assistant Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 35,988.60	\$ 28,642.44	\$ 34,641.09	\$ 34,292.62
Loans and discounts (unsecured).....	44,123.10	51,964.97	47,992.12	50,714.68
Overdrafts .....	836.51	890.68	1,256.64	1,526.59
Bonds to secure postal savings.....	13,000.00	15,000.00	15,000.00	12,000.00
Furniture and fixtures.....	1,568.57	1,568.57	1,568.57	1,568.57
Due from banks and bankers.....	23,739.12	14,558.29	17,200.83	22,182.13
Checks and cash items.....	421.46	1,191.78	407.61	550.36
Currency .....	4,412.00	3,241.00	4,144.00	4,112.00
Gold .....	447.50	60.00	80.00	210.00
Silver and fractional coin.....	569.21	753.93	413.44	279.19
Total.....	\$ 125,106.07	\$ 117,871.66	\$ 122,704.30	\$ 127,436.14
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits .....	8,028.06	6,126.00	6,261.69	6,842.14
Bonds borrowed .....	13,000.00	15,000.00	15,000.00	12,000.00
Time certificates of deposit.....	12,772.92	14,356.26	14,904.44	14,770.74
Postal savings .....	10,237.69	11,520.21	8,278.67	8,196.85
Individual deposits .....	66,067.40	55,869.19	63,259.50	70,531.41
Cashiers' checks .....	.....	.....	.....	95.00
Total.....	\$ 125,106.07	\$ 117,871.66	\$ 122,704.30	\$ 127,436.14

Examined Sept. 11, 1913.

Stockholders—Albert J. August, L. L. Chastain, Mrs. Henrietta Frank, W. S. Johnson, D. E. Kendall, Marx Lorig, Mrs. Marx Lorig, John M. Moser, Charles E. Scott, George C. Widman, Adam J. Weiss, J. H. Weiss, Nina B. Weiss, Irving Weil.

## COLORADO STATE BANK, DELTA, COLORADO.

I. M. Conklin, President; L. R. Wigram, Vice-President; Charles E. Parker, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 25,045.52	\$ 21,433.62	\$ 20,878.82	\$ 22,452.39
Loans and discounts (unsecured).....	37,201.27	36,596.30	34,259.50	36,740.75
Overdrafts .....	828.07	718.75	261.27	305.19
Other bonds, stock and securities.....	3,678.12	3,979.03	4,457.53	3,313.86
Furniture and fixtures.....	3,337.30	3,337.30	3,000.00	3,000.00
Due from banks and bankers.....	14,687.17	9,992.15	11,740.49	21,284.13
Checks and cash items.....	1,022.05	869.39	920.61	204.63
Currency .....	1,821.00	1,690.00	2,438.00	2,060.00
Gold .....	97.50	445.00	672.50	520.00
Silver and fractional coin.....	991.44	589.18	834.84	377.60
Total .....	\$ 88,709.44	\$ 79,650.72	\$ 79,463.56	\$ 90,258.55
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits.....	2,559.75	2,022.13	1,588.82	2,187.54
Bills payable.....	.....	.....	5,000.00	.....
Time certificates of deposit.....	11,971.54	13,344.91	13,658.41	14,050.49
Individual deposits.....	40,459.14	32,652.90	27,416.02	38,047.71
Due to banks and bankers.....	2,545.05	497.93	506.96	4,128.71
Demand certificates.....	594.51	55.00	56.00	45.00
Cashiers' checks.....	579.45	1,077.85	1,238.35	1,799.10
Total .....	\$ 88,709.44	\$ 79,650.72	\$ 79,463.56	\$ 90,258.55

Examined March 20, 1913.

Stockholders—Fred Blumberg, G. S. Conklin, I. M. Conklin, Emma A. Fairlamb, Millard Fairlamb, S. L. Fairlamb, J. E. Gallup, Harry G. Haywood, Irwin Hunter, Lisette Hurst, J. W. Jeffers, R. S. Kelso, Frank Koppe, Charles E. Parker, A. C. Remington, A. E. Miller, B. P. Smith, A. H. Stockham, W. B. Stockham, L. W. Sweitzer, J. A. Whiting, L. R. Wigram.

## THE BROADWAY BANK, DENVER, COLORADO.

R. A. Handy, President; Calvin Fleming, Vice-President; E. R. Tibbals, Cashier; C. M. Hamilton, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 98,607.81	\$ 92,380.06	\$ 92,348.94	\$ 80,503.81
Loans and discounts (unsecured).....	58,257.20	58,804.66	61,261.17	56,161.04
Overdrafts .....	332.16	615.90	583.50	392.52
Other bonds, stocks and securities.....	556.25	250.00	250.00	250.00
Furniture and fixtures.....	3,900.00	3,900.00	3,500.00	3,500.00
Banking house .....	30,000.00	30,000.00	30,000.00	30,000.00
Other real estate.....	1,733.05	1,733.05	1,733.05	1,733.05
Due from banks and bankers.....	35,640.44	44,502.15	40,496.95	61,854.83
Checks and cash items.....	1,885.34	1,717.73	1,919.97	1,622.14
Currency .....	8,375.00	8,152.00	5,690.00	6,979.00
Gold .....	1,965.00	1,705.00	\$ 520.00	2,230.00
Silver and fractional coin.....	1,509.90	1,291.40	1,063.74	1,907.15
Other resources .....	.....	.....	.....	9.20
Total .....	\$ 242,762.15	\$ 245,051.95	\$ 240,367.32	\$ 247,142.74
LIABILITIES.				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits .....	12,517.70	14,778.92	12,334.51	14,907.33
Time certificates of deposit.....	9,559.00	9,336.57	10,620.43	9,422.23
Savings accounts .....	50,811.79	53,884.02	59,961.92	58,032.92
Dividends unpaid .....	8.00	.....	8.00	.....
Individual deposits .....	110,028.55	104,400.70	95,787.17	102,170.13
Demand certificates .....	6,750.26	11,642.51	11,242.51	11,958.30
Certified checks .....	244.15	123.37	40.25	49.00
Cashiers' checks .....	2,836.40	882.59	372.53	602.83
Other liabilities .....	6.30	3.27	.....	.....
Total .....	\$ 242,762.15	\$ 245,051.95	\$ 240,367.32	\$ 247,142.74

Examined May 5, 1913.

Stockholders—John C. Skinner, E. C. Ellett, Calvin Fleming, J. R. Elliott, S. B. Buckley, Ella D. Cool, Jesse E. Fleming, R. A. Handy, S. Tibbetts, E. R. Tibbals, O. H. Leach, Elizabeth Leach, O. H. Kelsey, Heidbrak Bros., Mary Skinner, G. C. Hunter, P. D. Rothwell, C. C. King, Hugh McWherter.

## THE CAPITOL HILL STATE BANK, DENVER, COLORADO.

Roy P. Gholson, President; Frank A. Austin, Vice-President; Dewey C. Bailey, Vice-President; Fletcher W. Birney, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 13,945.00	\$ 12,145.00	\$ 22,843.75	\$ 27,395.58
Loans and discounts (unsecured).....	22,426.23	23,652.84	18,229.78	26,959.82
Overdrafts .....	.....	18.31	10.41	15.49
Other bonds, stocks and securities.....	780.92	772.72	772.72	594.77
Furniture and fixtures.....	1,511.16	1,611.16	1,611.16	1,461.16
Due from banks and bankers.....	13,938.15	11,430.24	21,381.82	21,935.40
Checks and cash items.....	1,340.23	4,027.57	784.93	934.62
Currency .....	1,029.00	1,754.00	930.00	1,420.00
Gold .....	230.00	110.00	.....	15.00
Silver and fractional coin.....	264.04	247.72	804.34	430.33
<b>Total .....</b>	<b>\$ 55,464.73</b>	<b>\$ 55,769.56</b>	<b>\$ 67,368.91</b>	<b>\$ 81,162.17</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 17,500.00	\$ 17,500.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	1,750.00	1,750.00	3,000.00	3,000.00
Undivided profits .....	118.57	73.71	201.99	1,552.76
Bills payable .....	5,000.00	.....	.....	.....
Time certificates of deposit.....	619.75	470.00	970.50	1,145.50
Savings accounts .....	3,207.26	2,302.44	2,950.85	3,990.12
Individual deposits .....	22,004.15	28,055.41	24,995.57	35,262.22
Demand certificates .....	5,000.00	5,000.00	5,000.00	5,900.00
Certified checks .....	15.00	.....	.....	.....
Cashiers' checks .....	250.00	618.00	250.00	311.57
<b>Total .....</b>	<b>\$ 55,464.73</b>	<b>\$ 55,769.56</b>	<b>\$ 67,368.91</b>	<b>\$ 81,162.17</b>

Examined Mch. 12, 1913; Nov. 11, 1913.

Stockholders—Frank A. Austin, Mrs. E. E. Austin, Dewey C. Bailey, Dewey C. Bailey, Jr., Charles L. Bieser, Fletcher W. Birney, Mrs. Belle S. Birney, Mrs. F. M. Black, Mrs. Julia Breckon, Mrs. Charlene H. Burrows, Geo. J. Charpiot, Wm. H. Davis, F. C. Dreher, Mrs. Elizabeth Birney Fulton, Chas. A. Gebhard, Roy P. Gholson, Mrs. L. W. Gholson, Mrs. Faye M. Hamilton, Warren E. Hall, Donald Harold, Mrs. Anna M. Hatfield, Geo. E. Hathaway, E. W. Hinchman, John R. Hopkins, Booth M. Malone, E. T. Murphy, John P. Packham, R. M. Quigley, Lee Ramsey, W. Frank Roe, I. J. Russell, Morris Schayer, Walter P. Shaw, Sr., Maurice L. Smith, Wm. J. Walters, J. M. Weisel, Henry Weis, Mrs. May Farnum Woodward, G. R. Harris, D. R. Cooper, J. R. Strongnell.

## THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER, COLORADO.

W. M. Marshall, President; F. I. Newhouse, B. F. Salzer, Vice-Presidents; J. V. Cockins, Vice-President and Cashier; C. W. Warner, C. H. Smith, Assistant Cashiers.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$1,551,863.09	\$1,586,215.02	\$1,574,078.46	\$1,628,645.27
Overdrafts .....	73.08	607.19	433.40	687.60
United States bonds.....	2,500.00	2,600.00	2,600.00	2,600.00
Other bonds, stocks and securities.....	754,467.58	922,050.46	920,468.95	901,079.65
Furniture and fixtures.....	58,798.09	57,960.59	58,286.59	58,111.59
Other real estate.....	49,328.03	66,297.51	66,297.51	66,297.51
Due from banks and bankers.....	830,343.52	779,008.76	883,007.14	918,172.83
Checks and cash items.....	42,621.11	27,418.73	21,882.85	22,302.34
Currency .....	43,517.00	61,899.00	57,297.00	50,524.00
Gold .....	27,477.50	27,352.50	63,112.50	74,805.00
Silver and fractional coin.....	6,427.94	7,399.40	6,972.50	7,328.87
Total .....	\$3,367,416.94	\$3,538,809.16	\$3,654,436.90	\$3,730,554.66
LIABILITIES.				
Capital stock paid in.....	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus fund .....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits .....	18,807.82	56,473.18	25,258.28	12,929.91
Time certificates of deposit.....	100,099.47	100,436.95	111,110.49	108,469.16
Savings accounts .....	2,439,670.50	2,526,555.87	2,484,339.83	2,526,550.45
Trust funds .....	474.38	857.56	1,857.56	1,357.56
Individual deposits .....	443,644.27	457,063.83	614,909.81	681,331.05
Due to banks and bankers.....	51,723.76	78,828.44	97,348.92	100,381.84
Demand certificates .....	17,877.42	25,529.59	21,491.72	8,428.51
Certified checks .....	6,277.84	2,172.63	8,784.38	5,035.65
Cashiers' checks .....	13,841.48	15,891.11	14,335.91	11,070.53
Total .....	\$3,367,416.94	\$3,538,809.16	\$3,654,436.90	\$3,730,554.66
Examined Aug. 20, 1913.				

Stockholders—David Brothers, Wm. E. Wilson, B. F. Salzer, Mrs. C. I. Light, R. A. Cockins, J. V. Cockins, Ada Cockins, Margaret Cockins, Mary L. Minor, Sue M. Callahan, W. M. Marshall, F. R. Richardson, Mrs. Clara L. Green, S. E. Howard, Rock River Investment Co., Mrs. Louise K. Salzer, John McDonough, W. H. Light, C. W. Warner, Mary G. Eddy, Fern Richardson, A. A. Moyer, H. M. Hubert, E. G. Richardson, Frank L. Richardson, Geo. J. Richardson, Alice R. Deardorff, D. H. Staley, Richard F. Tobin, Wm. J. Tobin, May P. Willauer, Wesley Staley, J. M. Collins, F. I. Newhouse, Laura Humphries.

## THE CITIZENS EXCHANGE BANK, DENVER, COLORADO.

F. C. Rantschler, President; John S. Settle, Jr., Vice-President; Gabriel Jones, Cashier.

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ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,757.50	\$ 19,780.00	\$ 20,216.70	\$ 30,752.18
Loans and discounts (unsecured).....	9,490.50	16,339.12	24,984.16	18,748.34
Overdrafts .....			36.87	.18
Bonds, stocks and securities.....	11,499.35	12,227.05	11,654.81	14,388.93
Furniture and fixtures.....	2,216.56	2,221.96	2,221.96	2,223.81
Expense account.....	749.29	619.41	352.78	
Due from banks and bankers.....	24,505.90	18,738.75	21,653.11	19,616.71
Checks and cash items.....	18.65	67.30	91.31	6.10
Currency .....	674.00	1,502.00	886.00	1,729.00
Gold .....	1,405.00	1,005.00	1,232.50	1,047.50
Silver and fractional coin.....	516.41	471.98	254.82	268.84
Other resources.....				25.00
Total .....	\$ 60,833.16	\$ 72,972.57	\$ 83,585.02	\$ 88,806.59
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits.....				40.27
Time certificates of deposit.....	7,745.00	12,575.00	13,690.62	14,452.50
Savings accounts.....	3,339.38	5,523.40	2,430.54	1,870.24
Individual deposits.....	34,708.78	39,074.17	37,150.86	40,327.23
Demand certificates.....			120.00	
Certified checks.....		600.00		16.95
Cashiers' checks.....	40.00	200.00	193.00	2,099.40
Total .....	\$ 60,833.16	\$ 72,972.57	\$ 83,585.02	\$ 88,806.59

Examined Feb. 3, 1913; Nov. 14, 1913.

Stockholders—W. B. Barr, Edward Beynon, Marguerite Beynon, Walter E. Bull, Nettie C. Carson, L. T. Carson, H. F. Dinsmore, Calvin M. Dawkins, Lena E. Purcell, Hazel Johnson, John D. Evans, A. Graber, G. I. Gunter, Frederick C. Rantschler, R. F. Lamberton, Elsa L. Lamberton, W. E. Johnson, David J. Meyerpeter, C. W. Hall, Raymond W. Johnson, W. A. Purcell, H. W. Wilcox, Alfred and Philip Wilcox, Wm. Sorrenson and C. D. Johnson, Chas. C. Heineck, Margaret Horst, C. H. Jones, F. J. Kysela, Katie Heltman, W. A. Mitchell, Henry Hellman, J. E. Rothrock, A. C. Hardison, Estelle Shultz, Fern Shultz, T. C. Smith, M. P. Knapp, W. T. Jones, Chas. L. Mason, Fred C. Rantschler, Jr.; H. W. Risley, Matilda C. Meyer, W. D. Meyer, Gabriel Jones, J. S. Settle, Jr.; J. H. Kyle, Percival Young, Geo. W. Ellis, E. E. Hammond, E. D. Heacox, Helen Heacox, J. M. Campbell, O. H. Leach, E. B. Leach, O. A. Anderson, Philip VanCise, Claudia Jones, Dorothy Jones, C. F. Brown, J. T. Allen.

## THE COLFAX BANK, DENVER, COLORADO.

C. W. Bigelow, President; A. Judelovitz, Edward Grimes, Vice-Presidents; I. H. S. Mendelssohn, Cashier.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	.....	\$ 5,580.00
Loans and discounts (unsecured).....	.....	11,593.55
Other bonds, stocks and securities.....	.....	5,286.66
Furniture and fixtures.....	.....	3,097.75
Expense account.....	\$ 34.27	397.93
Due from banks and bankers.....	15,015.73	7,182.91
Checks and cash items.....	.....	366.49
Currency .....	.....	939.00
Gold .....	.....	295.00
Silver and fractional coin.....	.....	160.25
Total .....	\$ 15,050.00	\$ 34,899.54
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 15,050.00	\$ 15,300.00
Time certificates of deposit.....	.....	2,662.55
Individual deposits.....	.....	16,295.06
Certified checks.....	.....	41.93
Cashiers' checks.....	.....	600.00
Total .....	\$ 15,050.00	\$ 34,899.54

Examined July 14, 1913.

Stockholders—C. W. Bigelow, Frank A. Conway, Margaret A. Conway, Susie A. Conway, Ben Grimes, Edward Grimes, Fred H. Hanchett, A. Judelovitz, Fannie R. Judelovitz, Warren E. Knapp, Bernard Mendelssohn, I. H. S. Mendelssohn, Gustaf Pearson, Simon Quiat, P. Quitkowsky, M. H. Robinson.

THE CITY BANK AND TRUST COMPANY, DENVER, COLORADO.

H. F. Crocker, President; W. J. Galligan, George McLean, Hon. J. E. Osborne, Vice-Presidents;  
Robert A. Brown, Assistant Secretary.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 199,975.52	\$ 185,768.90	\$ 187,916.86	\$ 125,521.87
Loans and discounts (unsecured).....	47,904.94	55,244.74	56,978.49	58,000.70
Overdrafts .....	3,580.53	2,642.45	3,259.15	1,925.25
Bonds, stocks and securities.....	73,046.00	73,200.47	75,119.87	149,566.28
Furniture and fixtures.....	11,185.93	11,185.93	11,185.93	11,185.93
Other real estate.....	.....	.....	8,404.56	7,618.16
Due from banks and bankers.....	97,268.57	73,067.89	65,022.42	58,085.09
Checks and cash items.....	2,330.24	1,387.79	1,459.42	793.96
Currency .....	10,549.00	6,715.00	9,996.00	7,557.00
Gold .....	790.00	1,125.00	845.00	242.50
Silver and fractional coin.....	1,669.08	1,613.70	1,208.48	2,338.44
Other resources.....	238.00	.....	.....	.....
Total .....	\$ 448,537.81	\$ 411,951.87	\$ 421,396.18	\$ 422,834.68
LIABILITIES.				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	10,000.00	10,000.00	9,252.89	9,833.41



Undivided profits.....	3,928.91	2,648.20	.....	.....
Time certificates of deposit.....	20,951.65	17,401.65	17,779.65	11,464.65
Savings accounts.....	113,817.00	124,427.46	125,608.83	135,799.16
Trust funds.....	.....	.....	1,345.72	2,889.04
Individual deposits.....	172,547.12	125,790.66	128,598.82	109,204.91
Demand certificates.....	25,455.00	27,158.79	27,546.60	52,055.00
Certified checks.....	610.42	256.91	5,750.49	426.50
Cashiers' checks.....	1,227.71	4,268.20	5,513.18	1,162.01
Total .....	\$ 448,537.81	\$ 411,951.87	\$ 421,396.18	\$ 422,834.68

Examined April 10, 1913; Nov. 18, 1913.

Stockholders—A. W. Adam, Jas. S. Autrey, Frank N. Bancroft, S. or C. Bock, Luman M. Bogue, Sanna W. Brooks, Robert A. Brown, Hon. J. L. Brush, Miss Ruth G. Brush, Miss Ada Brush, Miss Mary J. Brush, Sterling R. Brush, Leslie P. Carter, Mary P. Chapin, W. K. Cherryholmes, Jr.; H. F. Crocker, O. L. Dines, Dennis Dullea, Walter E. Elliott, T. S. Foltz, Elizabeth L. Foster, John H. Gabriel, W. J. Galligan, E. W. Genter, John R. Gemmill, Florence L. George, Andrew W. Gillette, Frank A. Gillette, H. O. Granberg, Thos. H. Hawkins, R. L. Hearon, A. Hoover, B. F. James, C. A. Kendrick, George H. King, Page Lawrence, M. A. Leddy, L. T. Lewis, Mrs. M. E. McCoy, Wilbur F. McCue, George McLean, Orrin McNutt, R. L. or E. A. Melvin, Dr. Wm. C. Mitchell, Mary S. Monahan, C. T. Neill, George L. Nye, Jabez Norman, John E. Osborne, George L. Potter, Wm. S. Potter, Phillip T. Potter, E. C. Rivers, Frank G. Ray, Robt. W. Sample, Mrs. H. E. Sherwood, O. L. Smith, Robert Schlberg, Mrs. M. B. Spencer, Edwin Van Cise, Phillip S. Van Cise, George Van Law, A. D. White, Andrew Whitson, J. H. Williams.

## THE COLORADO STATE AND SAVINGS BANK, DENVER, COLORADO.

W. A. McCutchen, President; B. F. Clark, Vice-President; W. L. McCutchen, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 115,434.92	\$ 121,035.92	\$ 120,716.00	\$ 113,704.77
Loans and discounts (unsecured).....	26,652.81	44,288.82	37,774.55	38,975.41
Overdrafts .....	1,787.34	764.87	258.10	250.82
Other bonds, stocks and securities.....	3,912.03	3,984.53	6,374.53	3,672.47
Furniture and fixtures.....	10,550.00	10,550.00	10,400.00	10,398.00
Due from banks and bankers.....	58,977.59	37,978.17	29,023.40	32,092.13
Checks and cash items.....	796.21	4,218.65	1,653.80	1,103.94
Currency .....	5,685.00	7,500.00	6,552.00	4,407.00
Gold .....	1,970.00	2,862.50	1,485.00	490.00
Silver and fractional coin.....	1,756.77	2,683.92	2,356.11	3,731.73
Total .....	\$ 227,522.67	\$ 235,867.38	\$ 216,593.49	\$ 208,826.27
LIABILITIES.				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	700.00	700.00	.....	.....
Undivided profits .....	1,736.96	2,241.96	2,883.34	4,607.60
Time certificates of deposit.....	17,041.45	26,678.89	17,892.95	18,449.00
Savings accounts .....	38,596.06	41,318.35	41,834.99	36,671.14
Individual deposits .....	96,308.19	90,198.79	78,798.52	72,422.70
Due to banks and bankers.....	16,128.33	22,818.43	18,315.95	19,244.24
Demand certificates .....	.....	.....	.....	5,000.00
Certified checks .....	5,549.50	14.00	895.00	3.00
Cashiers' checks .....	1,462.18	1,896.96	6,472.74	2,428.59
Total .....	\$ 227,522.67	\$ 235,867.38	\$ 216,593.49	\$ 208,826.27

Examined Jan. 20, 1913; Nov. 13, 1913.

Stockholders—Forest L. Barkley, B. F. Clark, F. T. Henry, F. R. Lilyard, Earl V. Lilyard, W. L. McCutchen, C. M. McCutchen, W. A. McCutchen, D. J. Osborn, W. M. Price, Jr., John R. Townsend.

## THE DENVER STOCK YARDS BANK, DENVER, COLORADO.

Charles Fletcher, Jr., President; Henry Gebhard, Vice-President; Orville R. Jones, Cashier; J. C. McEllherren, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 818,770.72	\$ 941,098.47	\$ 781,113.97	\$1,004,915.59
Loans and discounts (unsecured).....	95,647.75	89,771.04	89,192.79	173,510.24
Overdrafts .....	2,940.25	4,826.73	1,065.71	11,009.01
Other bonds, stocks and securities.....	250.00	250.00	250.00	250.00
Due from banks and bankers.....	371,931.37	239,058.84	258,687.08	293,791.95
Checks and cash items.....	514.75	591.89	2,480.40	1,029.79
Currency .....	8,322.00	8,900.00	11,495.00	14,486.00
Gold .....	2,690.00	3,020.00	11,800.00	6,040.00
Silver and fractional coin.....	3,874.70	1,387.20	2,761.25	2,329.30
Total .....	\$1,304,941.54	\$1,288,904.17	\$1,158,846.20	\$1,507,361.88
LIABILITIES.				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund .....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits .....	56,394.13	66,406.75	65,141.74	71,946.88
Bills payable .....	50,000.00	50,000.00	50,000.00	50,000.00
Time certificates of deposit.....	50,120.00	38,420.00	48,490.00	47,735.00
Savings accounts .....	181,352.36	139,753.81	138,781.01	142,402.64
Individual deposits .....	509,517.81	648,057.89	503,370.46	602,288.35
Due to banks and bankers.....	115,207.80	82,742.40	69,971.01	155,356.08
Demand certificates .....	50,250.00	50,250.00	50,250.00	50,250.00
Certified checks .....	246.30	257.95	.....	271.85
Cashiers' checks .....	141,853.14	63,015.37	82,841.98	237,111.08
Total .....	\$1,304,941.54	\$1,288,904.17	\$1,158,846.20	\$1,507,361.88

Examined Sept. 17, 1913.

Stockholders—J. O. Armour, George W. Ballantine, James Brennen, John B. Calkins, L. A. Carton, Charles Fletcher, Jr., C. A. Gebhard, Henry Gebhard, Edward Morris, Edward F. Swift, Louis F. Swift, Edward Tilden.

THE CONTINENTAL TRUST COMPANY, DENVER, COLORADO.

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W. E. Hughes, President; Lafayette M. Hughes, Vice-President; Allen F. Ayers, Vice-President and Secretary; E. S. Harper, Treasurer.

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## RESOURCES.

Feb. 4, 1913

Loans and discounts (secured).....	\$ 511,218.83
Loans and discounts (unsecured).....	138,478.48
Bonds to secure postal savings.....	22,210.00
Other bonds, stocks and securities.....	524,545.00
Furniture and fixtures.....	23,500.00
Other real estate.....	13,399.00
Due from banks and bankers.....	67,807.21
Checks and cash items.....	710.62
Currency .....	5,907.00
Gold .....	2,620.00
Silver and fractional coin.....	3,600.92
Other resources .....	5,238.23
Total .....	\$1,319,235.29

## LIABILITIES.

Capital stock paid in.....	\$ 300,000.00
Surplus fund .....	150,000.00
Undivided profits .....	38,399.07

Time certificates of deposit.....	44,400.58
Savings accounts .....	366,731.22
Postal savings .....	13,204.98
Trust funds .....	38,139.84
Individual deposits .....	297,194.44
Due to banks and bankers.....	11,898.50
Demand certificates .....	2,170.00
Certified checks .....	8,802.61
Cashiers' checks .....	4,116.09
Reserved for interest.....	44,177.96
Total .....	<u>\$1,319,235.29</u>

Examined Mch. 10, 1913.

Stockholders—Allen F. Ayers, Lucy H. Ayers, W. T. H. Baker, Herbert A. Black, Frank W. Broad, Frank C. Came, H. C. Charles, Continental Building Company, W. H. Dickson, Paul B. Gaylord, A. G. Hagadorn, E. S. Harper, Charles M. Heberton, Fred T. Henry, Clifton Springer Hughes, Josephine Hill Hughes, Lafayette M. Hughes, W. E. Hughes, Mrs. Mary McJagues, Nellie Kinman, Ruth Kinman, Paul Kleidosty, A. B. Middleswarth, Harriet E. Middleswarth, August B. McDavid, Joel K. McDavid, McKnight and Henry, T. A. Paden, Ried Peete, J. E. Preston, Frieda W. Renshaw, W. E. Renshaw, H. L. Sanders, C. M. Scarborough, J. W. Springer, G. A. Wahlgreen, Jesse M. Wheelock, Mrs. W. O. Whitehead.

\*Discontinued banking business April 12, 1913.

THE GERMAN AMERICAN TRUST COMPANY, DENVER, COLORADO.

Godfrey Schirmer, President; Adolph J. Zang, John A. Keefe, Vice-Presidents; William F. Dieter, Secretary and Treasurer.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$1,020,104.92	\$1,288,979.06	\$1,229,738.65	\$1,347,075.30
Loans and discounts (unsecured).....	1,095,849.94	1,113,337.73	1,164,364.50	1,191,133.75
Overdrafts .....	2,245.34	3,986.13	2,152.28	3,452.52
United States bonds.....	33,150.25	33,150.25	33,150.25	32,200.00
Bonds to secure postal savings.....	30,663.75	30,663.75	30,663.75	30,000.00
Other bonds, stocks and securities.....	1,609,809.66	1,750,322.73	1,898,759.00	1,846,991.00
Premium on bonds.....	.....	.....	.....	1,614.00
Furniture and fixtures.....	3,493.99	3,646.09	3,768.62	3,786.62
Other real estate.....	66,439.10	70,388.10	75,739.89	71,908.33
Due from banks and bankers.....	628,439.85	538,293.32	873,558.85	688,009.67
Checks and cash items.....	38,027.56	67,745.24	39,724.11	23,428.11
Currency .....	104,539.00	94,836.00	143,917.00	168,560.00
Gold .....	28,577.50	26,845.00	18,587.50	116,757.50
Silver and fractional coin.....	10,639.25	17,443.19	11,968.19	13,570.44
Other resources.....	43,433.84	49,302.49	90,543.15	86,625.56
Total .....	\$4,715,413.95	\$5,088,939.08	\$5,616,635.84	\$5,625,112.80
LIABILITIES.				
Capital stock paid in.....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus fund .....	130,000.00	130,000.00	140,000.00	140,000.00
Undivided profits.....	24,089.17	46,954.64	12,000.48	49,981.82
Time certificates of deposit.....	541,298.17	629,380.76	570,750.35	525,174.78
Savings accounts.....	2,212,284.17	2,414,606.00	2,462,624.95	2,588,638.11
Postal savings.....	20,188.79	22,229.98	22,836.05	24,011.35
Trust funds.....	30,124.96	45,826.06	43,840.76	71,502.14
Dividends unpaid.....	80.00	1,792.00	160.00	80.00

Individual deposits.....	1,095,267.59	1,153,867.45	1,647,542.96	1,466,081.48
Due to banks and bankers.....	22,855.12	24,286.27	52,430.84	97,202.25
Demand certificates.....	37,312.45	37,938.59	43,525.39	64,367.59
Certified checks.....	2,675.80	2,659.69	2,881.52	24,827.84
Cashiers' checks.....	59,775.66	43,792.17	65,251.81	38,538.26
Reserved for taxes.....	6,129.66	1,813.24	.....	.....
Other liabilities.....	33,332.41	33,792.23	52,790.73	34,707.18
Total .....	\$4,715,413.95	\$5,088,939.08	\$5,616,635.84	\$5,625,112.80

Examined Oct. 24, 1913.

Stockholders—F. W. Althoff, Mrs. W. F. Althoff, Isador Amter, Milton L. Anfenger, John S. Armstrong, Bernard Beer, H. E. Belamy, I. Berlin, Joseph Besser, Arnold Bloedt, Mrs. Louise Bloedt, Mrs. E. Bloedorn, Chas. Boettcher, Robert G. Bosworth, Otto Brohm, Jr., Wm. Buck, Thos. R. Burch, John J. Burlien, John E. Button, Emilie K. Campion, A. E. Carlton, Mrs. Millie Walsen Chamberlain, Wm. J. Chamberlain, V. L. Chucovich, Miss Rosa Cohen, Lloyd S. Day, Vera H. Day, Thos. F. Daly, Wm. F. Dieter, Frank Dillingham, M. F. Downs, W. D. Downs, W. H. Downs, August Drumm, J. A. Ferguson, J. A. Ferguson, Inv. Co., Jacob Fillius, Prospero Frazzini, Philip P. Friederich, Daniel Fuelscher, Walter Fuelscher, Otto Fuelscher, Dr. Johanna Geliehn, Jno. T. Griffith, Mrs. Emma Groth, John D. Hannigan, A. T. Henry, Jr., Emil Herzog, Chas. F. Hoeckel, Mrs. Jennie C. Humburg, Gustav A. Imm, J. B. Johnson, Gordon Jones, Otto Kappler, Geo. H. Kaub, Mrs. Julia A. Kaufman, John A. Keefe, E. H. Kerin, J. E. Kiefer, Frank Kirchhof, Geo. E. Kline, Adolph Kuensemueeller, H. T. Lamey, C. A. Lammers, Geo. D. Lawson, John A. Lockwood, Elias Loewenstein, John McDonough, Louis Mack, J. E. Mayer, Edgar T. Mead, W. C. Mead, Mrs. B. F. Meyer, Mrs. Anna Miller, Carl Moewes, Sidney Moritz, Mrs. Clara Kaub Nagel, H. P. Nagel, H. W. Newcomb, A. H. Nissen, Jos. Orocchi, Mrs. Mary B. Orocchi, C. E. Paul, J. P. Paulson, John E. Phillips, John J. Pritchard, Ry. Exchange Bldg. Co., Mrs. Frieda Renshaw, Michael Reuter, Fred H. Rhoads, Henry Sanders, Wm. Schaefer, Frank Schirmer, Godfrey Schirmer, Godfrey Schirmer, Trustee, Mrs. Godfrey Schirmer, Mrs. Bertha Schmidt, Geo. M. Schmidt, Jno. F. Schmidt, Julius F. Schmidt, Dr. A. R. Seebass, Mrs. Ida L. Seibel, Mrs. Anna K. Sigel, Chas. J. Sigel, Jr., F. L. Sigel, Dr. Sal. Simon, Geo. A. Sippel, Jos. Sitterle, W. S. Smith, B. Speier, Chas. Starkloff, Geo. N. Stein, Joseph Taylor, J. W. Ten Eyck, Fritz Thies, Mrs. Maria A. Tietze, Maria Tietze, Guardian, E. J. Trevorrow, Ed. Trevorrow, C. R. Tuttle, Rudolf Vom Saal, Arthur Walbrach, Conrad Walbrach, Carl E. Walbrach, Bertha J. Walsen, Fred G. Walsen, Mrs. Rosa Wanner, Mrs. Grace C. West, Arthur B. West, H. A. Woodworth, Jas. N. Wright, A. F. Zang, Adolph J. Zang, Gertrude M. Zang, Louisa A. Zang, Minnie E. Zang, Minnie L. Zang, Philip A. Zang.

## FLEMING BROTHERS, BANKERS, DENVER, COLORADO.

Jesse E. Fleming, President; Calvin Fleming, Vice-President; Arthur F. Holt, Cashier; C. M. Hursh, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 8,174.61	\$ 9,511.78	\$ 8,716.95	\$ 8,406.58
Loans and discounts (unsecured).....	81,695.73	88,401.52	83,064.00	80,347.64
Overdrafts .....	21,369.68	4,417.05	2,174.39	10,119.29
Other bonds, stocks and securities.....	250.00	250.00	250.00	250.00
Furniture and fixtures.....	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks and bankers.....	23,007.42	21,480.81	15,817.01	14,355.76
Checks and cash items.....	1,069.70	2,356.59	.....	1,382.63
Currency .....	4,427.00	4,693.00	4,797.00	3,233.00
Gold .....	2,590.00	1,445.00	1,440.00	2,025.00
Silver and fractional coin.....	4,509.66	4,203.07	2,512.69	3,485.11
<b>Total .....</b>	<b>\$ 150,593.80</b>	<b>\$ 140,258.82</b>	<b>\$ 122,272.04</b>	<b>\$ 127,105.01</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits .....	1,321.68	1,047.64	461.65	572.45
Time certificates of deposit.....	10,115.97	3,081.01	3,037.01	4,387.01
Savings accounts .....	12,911.78	12,348.20	13,506.99	14,487.56
Individual deposits .....	86,751.20	84,895.70	58,704.75	64,017.94
Demand certificates .....	5,000.00	5,000.00	10,000.00	10,000.00
Certified checks .....	.....	515.00	514.25	282.43
Cashiers' checks .....	1,493.17	371.27	3,047.39	357.62
<b>Total .....</b>	<b>\$ 150,593.80</b>	<b>\$ 140,258.82</b>	<b>\$ 122,272.04</b>	<b>\$ 127,105.01</b>

Examined Sept. 8, 1913.

Stockholders—E. E. Shumway, David C. Wyatt, James E. Young, Jesse E. Fleming, A. F. Holt, H. H. McWhirter, P. D. Rothwell, William W. Dale, A. A. Cunningham, M. D., D. Carson Fleming, Calvin Fleming, Chas. C. King, W. B. Robinson, Robert M. Fleming.



## THE GERMANIA STATE BANK, DENVER, COLORADO.

John B. Stephen, President; J. I. Carper, Newton Skinner, Jr., Vice-Presidents; Roy M. Stone, Assistant Cashier.

	Feb. 4, 1913	June 4, 1913
<b>RESOURCES.</b>		
Loans and discounts (secured).....	\$ 9,146.60	\$ 13,185.15
Loans and discounts (unsecured).....	7,667.82	18,977.32
Overdrafts .....	94.28	691.29
Furniture and fixtures.....	293.80	350.30
Expense account .....	1,108.58	956.72
Due from banks and bankers.....	17,250.89	9,391.92
Checks and cash items.....	207.70	.....
Currency .....	279.00	639.00
Gold .....	45.00	5.00
Silver and fractional coin.....	242.38	217.92
Other resources .....	250.00	250.00
Total .....	\$ 36,586.05	\$ 44,664.62
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 18,200.00	\$ 30,000.00
Time certificates of deposit.....	5,644.50	3,688.96
Savings accounts .....	582.13	974.83
Individual deposits .....	10,689.44	9,261.40
Due to banks and bankers.....	1,067.93	25.42
Certified checks .....	.....	58.76
Cashiers' checks .....	402.05	655.25
Total .....	\$ 36,586.05	\$ 44,664.62

Examined July 15, 1913.

Stockholders—A. H. Bierkamp, Gust Bierkamp, Wm. Bierkamp, Jr., Wm. Bierkamp, Jr., Trustee; Wm. Bierkamp, Sr., M. C. Bohstedt, P. A. Burns, J. I. Carper, Germania Realty Company, A. J. Halter, E. S. Halter, J. T. Hough, F. C. Langfeldt, Charles Monsel, New York Hammond Company, R. E. Oakes, J. L. Packard, Jr., N. A. Reinert, Paul E. Richter, F. E. Ringey, C. W. Roberts, D. R. Schackelford, L. P. M. Schiele, Charles H. Schreiber, August Sinning, Newton Skinner, Jr., E. J. Spencer, John B. Stephen, Lillian K. Young, R. E. Young, Sarah S. Young.

\*Liquidated July 15, 1913.

## THE GUARDIAN TRUST COMPANY, DENVER, COLORADO.

Samuel L. Willner, President; Charles Willner, Hugh L. MacWhirter, John R. Schermerhorn, Harry W. Humphreys, Vice-Presidents;  
William L. Hahn, Secretary-Treasurer; Charles W. Jones, Assistant Secretary-Assistant Treasurer.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 18,340.00	\$ 26,880.00	\$ 30,635.00	\$ 31,705.00
Loans and discounts (unsecured).....	9,900.00	14,685.00	17,227.50	15,991.80
Overdrafts .....	.....	.....	1.83	.02
Bonds to secure postal savings.....	.....	.....	4,981.25	4,981.25
Other bonds, stocks and securities.....	238,881.29	310,569.64	313,220.39	229,202.41
Furniture and fixtures.....	6,926.96	6,986.51	6,989.96	7,330.71
Banking house .....	.....	.....	.....	114,398.15
Expense account .....	10,617.74	13,492.60	.....	.....
Due from banks and bankers.....	85,141.25	51,037.09	62,773.97	47,408.59
Checks and cash items.....	975.62	627.05	1,664.36	915.57
Currency .....	7,227.00	6,858.00	8,692.00	6,842.00
Gold .....	1,950.00	3,600.00	3,485.00	4,935.00
Silver and fractional coin.....	5,254.30	2,699.32	1,336.58	3,700.05
Other resources .....	2,075.54	961.43	267.24	372.78
Total.....	\$ 387,289.70	\$ 438,396.64	\$ 451,275.08	\$ 467,783.33
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 178,800.00	\$ 210,600.00	\$ 222,100.00	\$ 233,800.00
Surplus fund .....	44,700.00	52,650.00	29,875.00	4,029.31
Undivided profits .....	.....	.....	10,859.43	192.29

Bills payable .....				60,000.00
Time certificates of deposit.....	550.00	540.00	500.00	100.00
Savings accounts .....	28,287.09	33,450.95	42,011.33	40,463.50
Postal savings .....			29.60	538.30
Individual deposits .....	133,568.63	140,314.46	145,014.14	127,509.53
Demand certificates .....			335.00	.....
Certified checks .....	25.00	545.00	35.00	125.00
Cashiers' checks .....	1,358.98	286.23	516.18	1,025.40
Total.....	\$ 387,289.70	\$ 438,396.64	\$ 451,275.08	\$ 467,783.33

Examined Jan. 24, 1913; July 31, 1913.

Stockholders—Esther Abbott, O. E. Adamson, J. R. Anders, Fred A. Baker, Chas. Bayly, W. T. Becker, Fanny Berger, Katheryn M. Bennett, Armand Blum, J. W. Boyd, C. A. Bowman, James P. Brown, Victor Buechner, Frank Burcher, Martha Burkart, Wm. Burkart, Lillie M. Burnham, Dr. T. E. Carmody, Dr. John Chase, Bessie A. Chazeen, Dr. Samuel B. Childs, Chas. H. Clark, Walter E. Clarke, Dr. Moses Collins, J. G. Conway, Dr. D. H. Coover, L. M. Crawford, Dr. John D. Crisp, James A. Curran, Cecelia J. Duff, Dr. J. H. East, David Feiss, Arthur A. Fishel, Simon Frank, Mattie Frey, Laura G. Furman, Anna Gattmann, Max Hahn, Wm. L. Hahn, Michael Haisner, S. N. Hampton, Dr. Horace Heath, E. M. Hendrickson, W. H. Hensler, Alice M. Higgins, Edward Hildebrand, Henry Hirsch, Dr. G. W. Holden, Guy R. Houghtelin, Harry W. Humphreys, E. W. Illius, Dr. Edward Jackson, Chas. W. Jones, Walter D. Karcher, Charlotte J. Kauffman, W. W. Kearns, Elizabeth A. Kelsh, Chas. L. Kirk, Wm. J. Kirk, Fred W. Kirske, Carl F. Kobel, S. T. Kostitch, Arthur M. Love, O. W. Lowell, Dr. Chas. B. Lyman, Dr. Oliver Lyons, Hugh L. MacWhirter, Annie C. Magrum, C. E. Magrum, Ralph A. Magrum, Dr. A. J. Markley, Fritz Marquardsen, R. H. Maxwell, Max Mayer, Winnie N. Moore, E. R. Muller, George Nicholls, Janie M. Nicholls, R. W. Nicholls, Jr., Sigmond Norton, Dr. George K. Olmsted, Roy W. Portmann, Clarence E. Race, Stella L. Race, Frank Rauffuss, Will H. Richards, F. W. Roberts, James Robertson, Myron A. Root, Dr. H. W. Rover, Mary J. S. Rowe, H. C. Rowley, George Rubenstein, Chas. W. Russell, Martin Schenck, Jno. R. Schermerhorn, Mary J. Schermerhorn, Sophie E. Schermerhorn, John Schmitt, S. Seligmann, A. J. Spengel, Pauline F. Sutor, Harry W. Swigert, Wm. R. Taber, Fred Taussig, Dr. Hugh L. Taylor, Louis Tescher, Dr. David Thompson, Florence N. Thompson, Adolph Trachsel, Sarah Ullmann, John T. Upton, Wm. T. Uzzell, E. O. Van Bradt, Fannie Van Bradt, T. W. Vincent, Mae Duff Walters, Dr. Newton Wiest, Chas. Willner, Willner-Hahn Inv. & Sec. Co., Samuel M. Willner, York Safe & Lock Co., C. A. Young.

## THE HIBERNIA BANK AND TRUST COMPANY, DENVER, COLORADO.

Wm. R. Leonard, President; S. J. Young, Secretary; R. A. Sullivan, Treasurer.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 137,612.46	\$ 146,066.45	\$ 122,416.00	\$ 176,738.05
Loans and discounts (unsecured).....	213,530.60	197,284.98	178,221.98	132,300.27
Overdrafts .....	6,514.43	1,678.45	1,084.84	662.18
Bonds, stocks and securities.....	203,601.27	213,635.78	242,605.05	250,359.10
Premium on bonds.....	10.00	1.25	321.38	132.25
Expense account .....	.....	683.54	1,447.59	1,235.11
Due from banks and bankers.....	53,048.73	30,826.84	58,762.88	123,882.05
Checks and cash items.....	3,700.06	2,369.41	2,062.77	8,452.94
Currency .....	7,550.63	9,055.00	3,947.00	11,384.00
Gold .....	4,022.50	8,247.50	1,530.00	8,805.00
Silver and fractional coin.....	1,605.80	2,363.92	1,694.82	2,711.48
Other resources .....	2,005.66	646.70	1,744.53	.....
Total.....	\$ 633,202.14	\$ 612,859.82	\$ 615,838.84	\$ 716,662.43
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund .....	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits .....	534.16	.....	.....	.....
Bills payable .....	35,000.00	15,000.00	.....	.....
Time certificates of deposit.....	27,266.25	31,083.53	87,525.53	91,458.53
Savings accounts .....	170,686.49	183,182.09	172,010.65	179,178.72
Trust funds .....	18.26	25.26	25.26	10.26
Individual deposits .....	247,564.34	236,556.76	214,077.64	225,345.84
Due to banks and bankers.....	15,005.72	1,826.28	63.37	58,933.35
Demand certificates .....	2,482.08	2,506.68	1,361.53	26,563.66
Certified checks .....	524.58	3,686.28	209.82	1,696.27
Cashiers' checks .....	4,120.26	367.94	4,585.04	370.80
Other liabilities .....	.....	8,625.00	5,980.00	3,105.00
Total.....	\$ 633,202.14	\$ 612,859.82	\$ 615,838.84	\$ 716,662.43

Examined Feb. 27, 1913; Dec. 22, 1913.

Stockholders—Wm. R. Leonard, W. O. Reynolds, Larry Maroney, John F. Reardon, A. Schober, John E. Hesse, S. J. Young, R. A. Sullivan, F. A. Eickhoff, Joseph J. Cella, Geo. H. Prier, J. Francis Leonard, D. G. Monaghan, J. T. Slattery, M. C. Harrington, John McGregor, Thos. F. McGovern, Huston Roper, Jr., C. H. Redmond, Mary Leonard, C. L. Harrington, H. J. Lenicheck, Jerry Mugivan, J. O. Talbott, Martin F. Garrity, Thomas F. Kennedy, M. E. Malone, C. L. Price, Leo P. Floyd.

NO. 202, TRUST COMPANY.

THE HOME SAVINGS AND TRUST COMPANY, DENVER, COLORADO.

Frank L. Bishop, President; M. A. McLaughlin, Vice-President; D. A. Barton, Secretary-Treasurer.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 360,677.22	\$ 311,790.63	\$ 338,585.79	\$ 361,794.76
Loans and discounts (unsecured).....	162,195.50	258,023.20	282,025.90	287,728.61
Overdrafts .....	5,771.51	11,086.07	11,436.30	20,611.19
Bonds, stocks and securities.....	17,623.00	19,504.50	29,955.10	32,344.59
Furniture and fixtures.....	5,255.00	5,030.25	4,550.00	4,550.00
Other real estate.....	9,400.00	16,900.00	16,900.00	16,900.00
Due from banks and bankers.....	68,074.09	60,964.29	85,854.44	102,096.95
Checks and cash items.....	20,820.06	18,732.66	20,276.65	14,795.56
Currency .....	10,780.00	16,997.00	23,851.00	26,575.00
Gold .....	4,670.00	5,070.00	2,390.00	5,325.00
Silver and fractional coin.....	5,832.33	4,477.98	1,500.00	2,464.64
<b>Total .....</b>	<b>\$ 671,098.71</b>	<b>\$ 728,576.58</b>	<b>\$ 817,325.18</b>	<b>\$ 875,186.30</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits .....	8,093.83	11,086.42	10,460.32	11,129.70
Time certificates of deposit.....	31,615.09	29,525.69	22,294.39	21,050.84
Savings accounts .....	124,711.19	160,107.39	168,430.31	218,255.57
Individual deposits .....	356,939.18	352,530.52	466,347.79	446,646.47
Demand certificates .....	34,375.00	36,355.00	37,591.30	62,000.00
Certified checks .....	612.81	573.39	1,743.99	933.60
Cashiers' checks .....	9,551.61	33,398.17	5,457.08	9,965.10
Reserved for interest.....	200.00	.....	.....	205.02
<b>Total .....</b>	<b>\$ 671,098.71</b>	<b>\$ 728,576.58</b>	<b>\$ 817,325.18</b>	<b>\$ 875,186.30</b>

Examined April 14, 1913; Dec. 27, 1913.

Stockholders—M. A. McLaughlin, Geo. W. Vallery, Frank W. Broad, H. Brown Cannon, Frank E. Mulvihill, Theo. L. Meier, Joseph J. Jacobs, D. A. Barton, Frank L. Bishop, Thomas F. Galligan, Jennie S. Glendinning, Robert M. Simons, R. E. Margeson, Nettie C. Jacobson, M. E. Penrose, James A. Curran, John E. Cronin, Chas. H. Shaw, Sr., Harry Zook, Marie E. Olmstead, William Easton Hutchison, Guardian.

STATE BANK COMMISSIONER

## THE INTERNATIONAL TRUST COMPANY, DENVER, COLORADO.

M. D. Thatcher, President; Theo. G. Smith, Vice-President; H. H. Brooks, Secretary and Trust Officer; P. E. Cleland, Treasurer.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$2,274,433.75	\$2,010,052.80	\$1,865,969.30	\$1,877,749.40
Loans and discounts (unsecured).....	1,275,715.22	1,012,797.06	750,257.30	1,114,196.20
Overdrafts .....	7,694.10	1,361.15	2,722.75	3,091.18
Bonds to secure postal savings.....	35,990.00	35,990.00	42,975.00	42,975.00
Other bonds, stocks and securities.....	2,278,411.68	2,448,683.08	2,364,075.00	2,257,527.73
Other real estate.....	983.35	35,596.30	35,561.30	35,561.30
Due from banks and bankers.....	2,414,904.28	2,845,240.90	3,089,178.79	2,801,220.57
Checks and cash items.....	497.33	1,802.63	1,087.61	2,274.39
Currency .....	33,003.00	27,037.00	19,504.00	22,675.00
Gold .....	2,392.50	2,285.00	4,052.50	4,496.00
Silver and fractional coin.....	2,031.06	2,153.57	1,571.06	1,245.19
Total .....	\$8,326,056.27	\$8,422,999.49	\$8,176,954.61	\$8,163,011.96
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00
Surplus fund .....	650,000.00	650,000.00	650,000.00	650,000.00
Undivided profits .....	76,814.94	110,262.69	120,096.52	101,535.06

Time certificates of deposit.....	238,291.49	506,556.89	494,398.91	406,418.46
Savings accounts .....	4,207,798.55	4,415,148.26	4,329,141.55	4,386,109.60
Postal savings .....	25,235.23	28,300.05	29,553.91	31,131.47
Trust funds .....	539,004.03	454,797.63	272,542.38	250,920.77
Dividends unpaid .....	.....	.....	.....	85.00
Individual deposits .....	1,989,073.93	1,693,890.10	1,664,050.01	1,676,163.57
Due to banks and bankers.....	128,228.39	89,173.09	75,925.48	83,817.16
Demand certificates .....	5,131.76	5,739.12	129,335.52	128,857.79
Certified checks .....	4,389.28	764.65	2,271.57	922.28
Cashiers' checks .....	84,613.81	28,238.21	34,812.53	38,282.99
Reserved for interest.....	14,518.67	76,127.64	15,476.23	46,067.81
Reserved for taxes.....	12,956.19	14,001.16	9,350.00	12,700.00
Total .....	<u>\$8,326,056.27</u>	<u>\$8,422,999.49</u>	<u>\$8,176,954.61</u>	<u>\$8,163,011.96</u>

Examined Jan. 4, 1913; July 10, 1913.

Stockholders—Alva Adams, Frank Adams, Hugh J. Alexander, Geo. F. Baker, Ellen C. Beavan, Estate of Jeffray Beavan, E. J. Bent, Henry M. Blackmer, W. N. W. Blayney, C. K. Boettcher, S. G. Bonney, John Campbell, Clarence Carpenter, Mary E. Carroll, Chas. Cavender, Helen Waterman Curtis, Joseph Davis, John Evans, J. R. Espey, E. B. Field, Sr., Estate of J. W. Gilluly, Mattie S. Greene, J. C. Gunter, C. S. Haughwout, J. A. Hayes, Charles Hayden, Cass E. Herrington, Gerald Hughes, A. S. Hughes, A. V. Hunter, Geo. S. Inglis, James Inglis, D. P. Jones, A. C. Kalmus, Jesse W. Lillenthal, Henry T. Lowe, Rebecca J. Lowe, Chas. M. MacNeill, Larry Maroney, J. W. Morey, J. K. Mullen, Whitney Newton, C. H. Nichols, Spencer Penrose, L. C. Phipps, Caroline Piper, Benj. F. Poor, John H. Porter, Robert Preston, R. H. Shipley, Alice M. Schluter, Christine C. Schluter, Theo. G. Smith, Estate John A. Thatcher, M. D. Thatcher, Florence W. Thurlow, C. B. Van Zant, J. H. P. Voorhies, C. W. Waterman, F. C. Webb, A. E. Wilson.

## THE INTERSTATE SAVINGS BANK, DENVER, COLORADO.

—————  
 Frank N. Briggs, President; E. C. Greenlee, Vice-President; Paul Hardey, Cashier; C. A. Land, Assistant Cashier.  
 —————

RESOURCES.	Feb. 4, 1913
Loans and discounts (secured).....	\$ 472,559.42
Loans and discounts (unsecured).....	248,198.42
Overdrafts .....	229.11
Bonds to secure postal savings.....	7,000.00
Other bonds, stocks and securities.....	203,867.99
Premium on bonds.....	2,980.46
Furniture and fixtures.....	20,000.00
Other real estate.....	24,843.49
Due from banks and bankers.....	279,099.33
Checks and cash items.....	1,426.75
Currency .....	42,869.00
Gold .....	7,580.00
Silver and fractional coin.....	19,200.02
Other resources .....	1,059.18
 Total .....	 \$1,330,913.17



LIABILITIES.

Capital stock paid in.....	\$ 200,000.00
Surplus fund .....	40,000.00
Undivided profits .....	8,358.92
Time certificates of deposit.....	144,694.38
Savings accounts .....	379,689.46
Postal savings .....	4,674.75
Dividends unpaid .....	28.00
Individual deposits .....	434,701.27
Due to banks and bankers.....	71,475.37
Demand certificates .....	2,970.54
Certified checks .....	13,451.60
Cashiers' checks .....	30,868.88
Total .....	<u>\$1,330,913.17</u>

Stockholders—F. N. Briggs, Charles Jaeger, I. B. Perkins, Nannie E. Briggs, Paul Hardey, W. H. Martin, James H. Wilkins, Robert M. Dulin, H. W. Zirkle, Roger H. Wolcott, Carmelete Symes, G. W. Gordon, H. L. Curtis, William T. Baetjer, Almon E. Hart, J. Foster Symes, Valdo F. Wilson, Howard W. Wilson, A. W. Clark, B. L. Zinn, Symes Investment Company, O. D. Cass, John J. Fontius, Paul M. Clark, C. A. Land, L. C. Greenlee, George R. Cardwell, F. N. Briggs, Trustee; Jean Stauffer, George R. Eykyn, Elizabeth M. Kirkpatrick.

\*Succeeded by The Interstate Trust Company, February 19, 1913.

## THE INTERSTATE TRUST COMPANY, DENVER, COLORADO

RESOURCES.	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 636,505.09	\$ 610,843.28	\$ 590,261.08
Loans and discounts (unsecured).....	361,809.44	352,557.77	321,832.63
Overdrafts .....	737.82	1,381.69	1,066.05
Bonds to secure postal savings.....	10,000.00	10,000.00	10,000.00
Other bonds, stocks and securities.....	486,683.75	493,774.86	440,251.53
Premium on bonds.....	6,620.11	5,522.61	4,186.22
Furniture and fixtures.....	20,000.00	20,000.00	20,000.00
Other real estate.....		170.00	5,436.07
Due from banks and bankers.....	368,378.41	173,291.19	240,747.23
Checks and cash items.....	9,302.13	4,841.32	2,725.80
Currency .....	43,794.00	48,768.00	56,328.00
Gold .....	4,765.00	4,057.50	6,770.00
Silver and fractional coin.....	21,617.82	15,613.48	12,516.59
Other resources.....		523.99	250.07
Total .....	\$1,970,213.57	\$1,741,345.69	\$1,712,371.27
LIABILITIES.			
Capital stock paid in.....	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus fund.....	40,000.00	40,000.00	40,000.00
Undivided profits.....	7,596.62	3,019.13	9,080.51
Time certificates of deposit.....	165,317.41	156,950.57	152,012.73
Savings accounts.....	751,790.59	710,592.59	682,275.82
Postal savings.....	4,784.72	5,144.66	5,559.32
Trust funds.....	85,607.10	58,137.34	50,705.55
Individual deposits.....	639,886.92	505,323.34	492,127.34
Due to banks and bankers.....	57,607.77	37,359.80	53,503.10
Demand certificates.....	3,154.10	3,363.50	3,204.92
Certified checks.....	3,618.00	6,580.35	6,657.72
Cashiers' checks.....	10,485.87	11,967.15	16,879.79
Other liabilities.....	364.47	2,907.26	364.47
Total .....	\$1,970,213.57	\$1,741,345.69	\$1,712,371.27

Examined Feb. 19, 1913; Dec. 19, 1913.

Stockholders—W. T. Baetjer, F. N. Briggs, F. N. Briggs, Trustee; Nannie E. Briggs, Geo. R. Cardwell, Oscar D. Cass, Paul M. Clark, A. W. Clark, H. L. Curtis, Robt. M. Dulin, George R. Eykyn, L. C. Greenlee, G. W. Gordon, Paul Hardey, Helen K. Hart (Admix.), Charles P. Hazlett, Charles Jaeger, Elizabeth M. Kirkpatrick, Charles A. Land, W. H. Martin, I. B. Perkins, Jean Stauffer, Carmelita Symes, Symes Investing Co., J. Foster Symes, James H. Wilkins, H. W. Wilson, V. F. Wilson, Roger H. Wolcott, B. L. Zinn, H. W. Zirkle.

## ITALIAN AMERICAN BANK, DENVER, COLORADO.

Prospero Frazzini, President; Cesare Frazzini, Vice-President; Felicito Frazzini, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 110,485.35	\$ 119,453.98	\$ 117,983.98	\$ 116,787.88
Loans and discounts (unsecured).....	58,714.12	57,799.37	56,882.27	64,004.91
Overdrafts .....	438.73	950.49	2,121.28	1,042.11
Bonds, stocks and securities.....	10,136.00	10,000.00	10,000.00	10,000.00
Premium on bonds.....	.....	200.00	200.00	200.00
Furniture and fixtures.....	2,297.50	2,297.50	2,297.50	2,297.50
Banking house.....	14,000.00	14,000.00	14,000.00	14,000.00
Other real estate.....	.....	.....	1,692.53	1,692.53
Due from banks and bankers.....	12,803.09	12,464.14	22,099.76	48,043.60
Checks and cash items.....	11,018.22	1,627.65	2,190.51	3,356.14
Currency .....	2,947.00	8,825.00	11,363.00	4,772.00
Gold .....	3,130.00	5,325.00	445.00	685.00
Silver and fractional coin.....	199.10	478.89	385.75	287.50
<b>Total .....</b>	<b>\$ 226,169.11</b>	<b>\$ 233,422.02</b>	<b>\$ 241,661.58</b>	<b>\$ 267,169.17</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits.....	988.55	1,686.82	3,904.59	5,627.61
Time certificates of deposit.....	85,367.35	102,876.90	109,857.25	124,795.25
Individual deposits.....	60,327.07	54,826.30	52,483.68	51,408.48
Demand certificates.....	15,808.75	13,098.00	15,149.74	25,002.18
Cashiers' checks.....	2,027.31	592.26	266.22	335.65
Reserved for interest.....	957.56	.....	.....	.....
Reserved for taxes.....	692.52	341.74	.....	.....
<b>Total .....</b>	<b>\$ 226,169.11</b>	<b>\$ 233,422.02</b>	<b>\$ 241,661.58</b>	<b>\$ 267,169.17</b>

Examined Sept. 18, 1913.

Stockholders—Cesare Frazzini, Felicito Frazzini, Prospero Frazzini.

## THE MERCHANTS BANK, DENVER, COLORADO.

S. J. Thomas, President; F. L. Bartlett, A. J. Beckwith, Allison Stocker, Vice-Presidents; E. L. Brown, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 36,513.80	\$ 55,643.60	\$ 59,086.50	\$ 60,989.40
Loans and discounts (unsecured).....	35,512.02	42,316.28	32,793.40	39,123.06
Overdrafts .....	46.61	75.89	1,166.98	129.38
Bonds, stocks and securities.....	250.00	6,354.50	6,354.50	6,354.50
Furniture and fixtures.....	4,427.22	4,427.22	4,435.72	4,445.72
Expense account.....	1,303.71	640.02	431.68	436.70
Due from banks and bankers.....	36,985.94	23,511.38	33,963.56	32,640.17
Checks and cash items.....	1,995.68	7,950.06	888.79	993.46
Currency .....	3,853.00	5,331.00	3,809.00	4,349.00
Gold .....	1,700.00	2,165.00	995.00	955.00
Silver and fractional coin.....	1,119.53	1,407.74	1,140.37	1,656.59
Total .....	\$ 123,707.51	\$ 149,822.19	\$ 145,065.50	\$ 152,072.98
LIABILITIES.				
Capital stock paid in.....	\$ 36,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Saving accounts.....	17,518.65	24,240.37	24,185.88	24,199.23
Individual deposits.....	69,338.05	66,101.24	64,621.84	72,062.75
Demand certificates.....	250.00	5,300.00	5,385.00	5,275.00
Certified checks.....		89.43	531.00	520.00
Cashiers' checks.....	600.81	4,091.15	341.78	15.40
Total .....	\$ 123,707.51	\$ 149,822.19	\$ 145,065.50	\$ 152,072.98

Examined Nov. 6, 1913.

Stockholders—I. B. Aldridge, C. L. Arnett, W. H. Bagnall & Sons, Walter Beans, F. L. Bartlett, A. J. Beckwith, J. F. Beeler, W. A. Berg, J. C. Breckon, Halsey Butler, J. T. Chapin, S. J. Christensen, C. J. Clayton, Sam H. Crosby, T. B. Crow, H. D. Denny, W. M. Detwiler, I. Evans, Otto Fliesbach, C. E. Foreman, J. W. Foster, H. A. Giese, L. B. Goldberg, Winfield Hartzell, Fred Hendrickson, G. C. Hitt, Chris Irving, G. H. Knifton, A. W. Lamm, W. O. Lamping, C. A. Lutz, Lewis Malone, C. W. Mason, F. H. Mason, B. A. Mekkelson, J. F. Merridith, John C. Murray, P. N. Nelson, Jas. G. Noll, C. E. Pester, B. R. Pfretzchner, P. J. Pothuisje, J. M. Rashel, A. J. Read, G. L. Rice, W. A. Roper, W. E. Russell, J. B. Rycraft, R. E. Spencer, C. M. Strawn, Allison Stocker, A. T. Sweet, A. E. Taylor, S. J. Thomas, Trustee, S. J. Thomas, Abner Wagman, Wm. Wahl, Chas. Westing, Kit Wilson, H. E. Wright, F. E. Wrockloff, F. H. Yelton.

# THE NIGHT AND DAY BANK, DENVER, COLORADO.

NO. 235, \*STATE BANK.

W. R. McBride, President; L. Ogilvy, Vice-President; O. E. Crabill, Cashier.

STATE BANK COMMISSIONER

	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
<b>RESOURCES.</b>				
Loans and discounts (secured).....	\$ 10,723.70	\$ 42,945.01	\$ 49,993.85	\$ 32,832.34
Loans and discounts (unsecured).....	2,034.60	2,706.50	9,779.10	24,013.50
Overdrafts .....	57.47	17.54	245.31	32.40
Bonds, stocks and securities.....	.....	10,600.00	10,600.00	.....
Furniture and fixtures.....	46,362.20	46,687.20	46,721.65	46,751.15
Expense account .....	.....	.....	228.52	2,791.73
Due from banks and bankers.....	61,872.64	38,555.69	30,664.51	14,193.31
Checks and cash items.....	466.56	17.99	419.15	5,119.64
Currency .....	2,200.00	1,423.00	3,218.00	2,152.00
Gold .....	1,572.50	620.00	2,200.00	345.00
Silver and fractional coin.....	718.38	612.24	898.71	623.02
<b>Total .....</b>	<b>\$ 126,008.05</b>	<b>\$ 144,185.17</b>	<b>\$ 154,968.80</b>	<b>\$ 128,854.09</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits .....	453.50	241.44	.....	.....
Time certificates of deposit.....	4,540.00	8,153.00	12,660.85	7,456.60
Savings accounts .....	22,293.04	9,654.38	11,682.01	15,170.30
Individual deposits .....	28,728.82	37,598.25	43,900.82	38,143.56
Due to banks and bankers.....	18,194.59	38,463.90	36,099.32	12,281.35
Demand certificates .....	.....	.....	.....	5,000.00
Certified checks .....	12.00	25.00	51.24	11.25
Cashiers' checks .....	1,786.10	49.20	574.56	791.03
<b>Total .....</b>	<b>\$ 126,008.05</b>	<b>\$ 144,185.17</b>	<b>\$ 154,968.80</b>	<b>\$ 128,854.09</b>

Examined Jan. 22, 1913; Aug. 20, 1913; Oct. 8, 1913.

Stockholders—Max Waessel, Mrs. H. S. Bauman, Mrs. Krump Krebs, L. Ogilvy, Charles Hall, I. Amter, Mary Clapp, O. W. Egge, Peter Allpeter, J. R. Gemmill, Theresa Hertha Finch, Alice R. Carmichael, Clarissa Moynahan, James W. Moynahan, A. E. Moynahan, Isabelle Fisher, Maude Stewart, L. B. Leach, Joseph Cox, O. E. Crabill, W. R. McBride, R. T. McBride, M. Travis.

\*Discontinued banking business Nov. 4, 1913. In possession of State Bank Commissioner Dec. 2, 1913.

## NORTH DENVER BANK, DENVER, COLORADO.

Geo. C. Wright, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 22,948.09	\$ 19,547.75	\$ 17,748.40	\$ 16,891.20
Loans and discounts (unsecured).....	11,562.61	9,501.37	9,853.86	10,249.06
Overdrafts .....	1.00	.....	28.68	.....
Bonds, stocks and securities.....	.....	1,576.94	892.74	232.75
Furniture and fixtures.....	1,691.90	1,691.90	1,691.90	1,691.90
Other real estate.....	6,329.03	6,329.03	6,329.03	8,237.99
Due from banks and bankers.....	3,232.00	7,015.52	5,489.34	7,203.23
Checks and cash items.....	99.85	.....	.....	.....
Currency .....	951.00	990.00	1,140.00	853.00
Gold .....	495.00	77.50	105.00	50.00
Silver and fractional coin.....	250.31	301.25	160.17	638.95
Total .....	\$ 47,560.79	\$ 47,031.26	\$ 43,439.12	\$ 46,048.08
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	1,658.98	1,065.67	1,038.17	1,416.20
Time certificates of deposit.....	8,638.50	8,886.62	8,161.62	9,557.75
Individual deposits .....	24,033.51	27,016.47	24,199.33	25,073.63
Demand certificates .....	3,000.00	.....	.....	.....
Cashiers' checks .....	229.80	62.50	40.00	.50
Total .....	\$ 47,560.79	\$ 47,031.26	\$ 43,439.12	\$ 46,048.08

Examined Feb. 8, 1913; Nov. 20, 1913.

Owners—J. Q. Adams, Fred Boos, Roy P. Gholson, Charles F. Goss, M. F. Goss, H. L. Morris, R. J. Morris, J. G. Reeve, George C. Wright.

## THE PIONEER STATE BANK, DENVER, COLORADO.

W. A. Peterson, President; Gustave Anderson, A. C. Monson, Vice-Presidents; C. E. Lundvall, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 65,535.00	\$ 91,230.00	\$ 94,619.75	\$ 103,022.00
Loans and discounts (unsecured).....	3,350.00	4,831.00	5,136.00	2,916.00
Overdrafts .....			53.28	
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds, stocks and securities.....	69,542.56	74,545.85	73,442.74	79,941.87
Premium on bonds.....	308.25	319.25	309.25	309.25
Furniture and fixtures.....	7,494.75	7,894.75	8,662.85	8,662.85
Due from banks and bankers.....	39,953.73	27,205.09	43,064.21	40,946.91
Checks and cash items.....	3,405.49	1,076.90	5,639.30	1,984.55
Currency .....	5,696.00	9,897.00	8,182.00	9,781.00
Gold .....	2,130.00	1,397.50	1,535.00	2,539.00
Silver and fractional coin.....	2,608.17	2,645.08	1,868.37	3,898.87
<b>Total .....</b>	<b>\$ 205,023.95</b>	<b>\$ 226,042.43</b>	<b>\$ 247,512.75</b>	<b>\$ 259,002.30</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus fund .....	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits.....	5,902.18	2,038.11	1,862.31	534.44
Time certificates of deposit.....	12,369.80	13,918.30	11,486.10	12,448.94
Savings accounts.....	27,664.35	50,583.78	57,498.56	67,914.62
Postal savings.....	222.81	412.04	444.84	611.40
Individual deposits.....	81,002.64	79,653.24	93,713.89	98,134.97
Due to banks and bankers.....	1,010.71	966.84	382.43	1,317.53
Demand certificates.....	315.00	816.15	1,306.15	1,369.65
Certified checks.....	1.00	118.85	501.00	1.00
Cashiers' checks.....	35.46	1,035.11	3,867.47	169.75
<b>Total .....</b>	<b>\$ 205,023.95</b>	<b>\$ 226,042.43</b>	<b>\$ 247,512.75</b>	<b>\$ 259,002.30</b>

Examined Nov. 5, 1913.

Stockholders—Celia J. Adair, A. E. Anderson, Gustave Anderson, C. G. Bengston, H. K. Brown, Carl Johnson, Charles Johnson, M. C. Johnson, C. A. Lundvall, C. E. Lundvall, H. L. Lundvall, A. F. Malcom, A. C. Monson, Oscar Monson, Sone Nelson, C. P. Peterson, E. G. Peterson, O. A. Peterson, W. A. Peterson, F. S. Titsworth, J. N. Westergren.

## THE SILVER STATE BANK, DENVER, COLORADO.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 26,070.00	\$ 38,862.06	\$ 48,583.31	\$ 55,641.46
Loans and discounts (unsecured).....	35,140.18	56,191.70	62,351.38	69,503.30
Overdrafts .....	105.50	296.18	338.87	815.60
Bonds, stocks and securities.....	250.00	250.00	250.00	250.00
Furniture and fixtures.....	2,969.24	3,035.35	3,048.30	3,314.99
Expense account .....	1,507.99	1,694.90	1,164.52	484.86
Due from banks and bankers.....	31,734.76	55,555.01	36,043.68	39,869.08
Checks and cash items.....	359.58	389.81	292.70	208.95
Currency .....	2,588.00	2,022.00	2,058.00	1,930.00
Gold .....	1,065.00	15.00	110.00	85.06
Silver and fractional coin.....	629.19	1,147.11	1,063.51	936.58
<b>Total .....</b>	<b>\$ 102,419.44</b>	<b>\$ 159,459.12</b>	<b>\$ 155,304.27</b>	<b>\$ 173,039.82</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 37,900.00	\$ 37,900.00	\$ 41,600.00	\$ 50,000.00
Time certificates of deposit.....	8,434.50	18,148.54	22,384.46	25,125.88
Individual deposits .....	49,054.44	96,021.42	83,149.11	90,400.26
Demand certificates .....	5,000.00	5,000.00	5,000.00	5,000.00
Cashiers' checks .....	2,030.50	2,389.16	3,170.70	2,513.68
<b>Total .....</b>	<b>\$ 102,419.44</b>	<b>\$ 159,459.12</b>	<b>\$ 155,304.27</b>	<b>\$ 173,039.82</b>

Examined Feb. 25, 1913; Nov. 20, 1913.

Stockholders—C. M. Augustein, Jno. Q. Adams, G. A. Alenius, Geo. Ais, A. Ablin, Ames and Ellis, A. Baxter, W. F. Blanchard, W. R. Buchanan, E. A. Brackett, Fred Boos, A. J. Banghart, A. W. Bender, R. H. Blanchard, A. B. Buchanan, W. J. Colson, R. C. Colson, T. S. Cox, John S. Correa, Denver Retail Gro. Assn., Geo. Davidson, C. W. Detruck, Julia Epstein, Geo. Eames, Walter East, Walter Flohr, John Frehicks, Jas. E. Fuller, J. B. Ginn, Garwood & Garwood, T. F. Galligan, Groves Bros., Geo. E. Hathaway, Jno. C. Hammell, Hillebranner & Son, O. A. Halverson, J. R. Johnson, T. W. Kelly, John Kallaminzer, Thos. J. Kerrigan, Hy. Landwehr, W. J. Line, Lockhart Bros., Bon I. Look, Carl Lemmer, C. H. Loos, Howard W. Lloyd, R. J. Morris, M. T. Murray, Stephen Mayer, Thos. Madigan, Eva Madigan, Frank J. Nolan, Nels C. Nelson, Max Newman, C. G. Oppenlander, D. E. Ollson, L. M. Phillick, A. Peterson, Rudolph Bros., Gus Reddish, C. E. Rinn, V. J. Robinson, G. T. W. Strong, W. D. Steinmetz, J. W. Shriver, Wm. Small, Henry Summers, Frank H. Schutte, L. E. Schaeffer, J. C. Schriver, I. Sapiro, E. A. Timm, Trout Bros., John Vierra, Frank A. Wolf, A. J. Weisbrod, Geo. C. Wright, Lee Young, Louis Zimmerman, Fred W. Zimmerman.



## STATE BANK OF DENVER, DENVER, COLORADO.

George E. Armstrong, President, A. H. Stewart, Vice-President; Otto Frederick, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 27,312.05	\$ 30,151.03	\$ 27,394.28	\$ 30,903.00
Loans and discounts (unsecured).....	16,314.73	22,306.81	25,228.18	21,403.65
Overdrafts .....	18.12	54.23	9.53	24.62
Bonds, stocks and securities.....	22,470.00	23,580.00	32,880.00	19,881.10
Premium on bonds.....	.....	132.46	60.30	10.00
Furniture and fixtures.....	2,865.90	2,865.90	2,865.90	2,865.90
Due from banks and bankers.....	47,335.36	39,292.92	32,202.96	48,159.99
Checks and cash items.....	156.16	273.20	277.12	423.84
Currency .....	1,692.00	1,797.00	2,513.00	3,563.00
Gold .....	185.00	235.00	117.50	255.00
Silver and fractional coin.....	375.72	339.53	340.87	366.49
Other resources .....	.51	.....	.....	.....
<b>Total .....</b>	<b>\$ 118,725.55</b>	<b>\$ 121,028.08</b>	<b>\$ 123,889.64</b>	<b>\$ 127,856.59</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits .....	1,278.79	944.24	246.97	1,109.06
Time certificates of deposit.....	9,628.87	10,391.47	5,391.47	4,315.10
Savings accounts .....	598.06	2,093.29	2,484.64	3,501.18
Individual deposits .....	59,762.53	66,032.31	78,276.19	77,550.51
Due to banks and bankers.....	.....	2,750.00	.....	.....
Demand certificates .....	205.00	817.30	980.00	4,361.88
Certified checks .....	1,105.00	65.00	15.00	673.90
Cashiers' checks .....	10,042.30	1,854.47	495.37	254.96
Reserved for taxes.....	105.00	80.00	.....	90.00
<b>Total .....</b>	<b>\$ 118,725.55</b>	<b>\$ 121,028.08</b>	<b>\$ 123,889.64</b>	<b>\$ 127,856.59</b>

Examined March 14, 1913; Nov. 4, 1913.

Stockholders—George E. Armstrong, W. M. Beckett, J. Stanley Edwards, Otto Frederick, C. M. Morris, P. H. Showalter, A. H. Stewart.

## THE STATE MERCANTILE BANK, DENVER, COLORADO.

E. W. Elwell, President; W. D. McGinnis, Vice-President; Howard Klugh, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 60,852.40	\$ 66,482.45	\$ 70,443.88	\$ 69,172.43
Loans and discounts (unsecured).....	45,005.03	43,185.18	42,912.30	43,162.80
Overdrafts .....	1,079.94	3,485.50	140.35	43.98
Furniture and fixtures.....	1,800.00	1,800.00	1,800.00	1,600.00
Other real estate.....	6,929.70	7,906.10	7,342.00	6,742.00
Due from banks and bankers.....	13,049.36	15,320.00	8,246.97	6,935.21
Checks and cash items.....	85.25	581.50	1,776.59	369.00
Currency .....	1,034.00	1,703.00	1,457.00	1,450.00
Gold .....	215.00	250.00	10.00	115.00
Silver and fractional coin.....	533.54	339.50	746.30	634.46
Total .....	\$ 130,584.22	\$ 141,053.23	\$ 134,875.39	\$ 130,224.88
LIABILITIES.				
Capital stock paid in.....	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00
Surplus fund .....	2,500.00	2,500.00	2,500.00	2,750.00
Undivided profits .....	3,484.19	7,244.07	4,232.10	2,916.03
Bills payable .....				3,000.00
Time certificates of deposit.....	21,396.89	25,208.19	23,715.36	25,584.51
Dividends unpaid .....	60.00	30.00	30.00	30.00
Individual deposits .....	30,992.56	35,759.72	33,398.54	24,451.23
Demand certificates .....	905.30	195.20	195.20	287.65
Certified checks .....	178.52	1.32	8.32	8.32
Cashiers' checks .....	1,066.76	114.73	795.87	604.34
Reserved for taxes.....				592.80
Total .....	\$ 130,584.22	\$ 141,053.23	\$ 134,875.39	\$ 130,224.88

Examined Nov. 7, 1913.

Stockholders—Frances C. Brown, E. W. Elwell, Flora S. Hendrie, M. E. Berrick, F. H. Buffington, Howard Klugh, W. D. McGinnis, Grace Niles, M. F. Niles, M. J. Reed, M. E. Robison, V. B. Robison, J. H. Shumaker, Blanche Stimson.

## THE WEST SIDE STATE BANK, DENVER, COLORADO.

F. P. Kelley, President; A. N. Eells, Vice-President; A. E. Upton, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 23,821.66	\$ 29,907.09	\$ 29,198.73	\$ 40,466.49
Loans and discounts (unsecured).....	36,494.43	39,842.23	42,996.37	39,220.09
Overdrafts .....	203.11	357.85	252.95	368.49
Other bonds, stocks and securities.....	25,330.00	26,330.00	28,330.00	364,430.00
Furniture and fixtures.....	4,563.04	4,564.04	4,564.04	4,617.04
Banking house .....	1,538.15	1,470.15	1,436.15	1,385.15
Due from banks and bankers.....	26,005.51	20,665.93	20,551.59	22,579.42
Checks and cash items.....	2,585.73	2,426.17	9,397.56	2,053.11
Currency .....	4,373.00	4,590.00	5,500.00	8,673.00
Gold .....	3,072.50	1,117.50	3,145.00	2,040.00
Silver and fractional coin.....	1,396.97	2,679.02	2,752.12	1,860.85
Other resources .....	50.00	.....	.....	.....
Total .....	\$ 129,434.10	\$ 133,949.98	\$ 148,124.51	\$ 159,693.64
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits .....	383.99	366.99	450.77	777.60
Time certificates of deposit.....	5,094.00	5,184.00	5,629.00	7,269.00
Savings accounts .....	31,295.39	36,673.93	36,898.97	40,734.76
Individual deposits .....	56,591.86	58,050.50	68,007.43	74,960.06
Due to banks and bankers.....	1,161.69	581.09	1,206.36	2,708.60
Demand certificates .....	4,307.43	2,527.78	2,347.78	2,718.78
Certified checks .....	.....	123.33	15.03	116.59
Cashiers' checks .....	599.74	442.45	3,569.17	408.25
Total .....	\$ 129,434.10	\$ 133,949.98	\$ 148,124.51	\$ 159,693.64

Examined Apr. 7, 1913; Nov. 22, 1913.

Stockholders—E. N. Clark, A. N. Eells, A. W. Eells, Elmer Eells, W. C. Eells, J. F. Enright, F. P. Kelley, L. G. Lautzenheiser, G. G. Randall, Thomas Randall, A. E. Upton, E. A. Upton, W. B. Upton.

NO. 269, PRIVATE BANK.

## THE FINANCE BANK OF DENVER, DENVER, COLORADO.

ANNUAL REPORT

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 795.50	\$ 3,223.70
Loans and discounts (unsecured).....	6,085.40	6,861.57
Due from banks and bankers.....	3,173.26	26.36
Currency .....		60.00
Silver and fractional coin.....		3.00
Total .....	\$ 10,054.16	\$ 10,174.63
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	54.16	174.63
Total .....	\$ 10,054.16	\$ 10,174.63

Examined July 14, 1913.

Owners—Ida M. Hutchins, Ralph B. Hutchins.

NO. 261, PRIVATE BANK.

E. C. HEALY BANK, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,341.15	\$ 12,473.05
Furniture and fixtures.....	1,000.00	1,000.00
Due from banks and bankers.....	2,217.75	.....
Checks and cash items.....	220.78	23.00
Currency .....	125.00	125.00
Gold .....	75.00	160.00
Silver and fractional coin.....	186.92	83.70
	<hr/>	<hr/>
Total .....	\$ 13,166.60	\$ 13,864.75
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00
Undivided profits.....	368.98	272.62
Bills payable.....	.....	2,000.00
Individual deposits.....	1,797.62	201.87
Due to banks and bankers.....	.....	390.26
	<hr/>	<hr/>
Total .....	\$ 13,166.60	\$ 13,864.75

Examined July 10, 1913.  
Owner—E. C. Healy.

STATE BANK COMMISSIONER

## THE IDEAL BANK, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,664.75	\$ 10,659.90
Due from banks and bankers.....	472.47	134.33
Currency .....	60.00	35.00
Silver and fractional coin.....	6.20	5.90
Total .....	\$ 10,203.42	\$ 10,835.13
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	203.42	491.63
Individual deposits.....		343.50
Total .....	\$ 10,203.42	\$ 10,835.13

Examined July 3, 1913.  
Owner—Frank L. Birney.

## THE JENKS BANK, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 8,286.85	\$ 8,312.90
Furniture and fixtures.....	150.00	150.00
Due from banks and bankers.....	1,639.12	1,991.27
Currency .....	100.00	
Silver and fractional coin.....	16.55	21.70
Total .....	\$ 10,192.52	\$ 10,475.87
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	192.52	475.87
Total .....	\$ 10,192.52	\$ 10,475.87

Examined June 28, 1913.  
Owners—James S. Jenks, Dea Jenks.

NO. 254, PRIVATE BANK.

THE LIBERTY BANK, DENVER, COLORADO.

	Aug. 9, 1913	Oct. 21, 1913
<b>RESOURCES.</b>		
Loans and discounts (secured).....	\$ 8,968.50	\$ 9,319.15
Bonds, stocks and securities.....	1,529.76	1,529.74
Due from banks and bankers.....	67.59	132.81
Checks and cash items.....	.....	5.00
Currency .....	5.00	5.00
Gold .....	.....	5.00
Silver and fractional coin.....	6.00	.....
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Total .....	\$ 10,576.85	\$ 10,996.70
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	312.45	751.75
Individual deposits.....	264.40	244.95
	<hr/>	<hr/>
Total .....	\$ 10,576.85	\$ 10,996.70

Examined June 27, 1913.  
Owner—Sam M. Birney.

STATE BANK COMMISSIONER

## THE MILLER BANK, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 8,279.00	\$ 8,171.65
Loans and discounts (unsecured).....	150.00	297.00
Bonds, stocks and securities.....	1,000.00	1,000.00
Furniture and fixtures.....	150.00	150.00
Other real estate.....	2,769.42	2,769.42
Due from banks and bankers.....	79.00	160.82
Currency .....	85.00	25.00
Silver and fractional coin.....	7.00	6.00
Total .....	\$ 12,519.42	\$ 12,579.89
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,889.42	1,871.91
Undivided profits.....	130.00	207.98
Bills payable.....	.....	500.00
Due to banks and bankers.....	500.00	.....
Total .....	\$ 12,519.42	\$ 12,579.89

Examined July 11, 1913.  
Owner—Lydia R. Miller.



NO. 260, PRIVATE BANK.

THE MUTUAL BANK, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 1,500.00	\$ 1,500.00
Loans and discounts (unsecured).....	3,500.00	3,500.00
Due from banks and bankers.....	5,116.28	5,116.28
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Total .....	\$ 10,116.28	\$ 10,116.28
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	116.28	116.28
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Total .....	\$ 10,116.28	\$ 10,116.28

Examined July 9, 1913.

Owners—Maurice A. Solomon, Benjamin L. Solomon, Leo Lowenheim.

NO. 267, PRIVATE BANK.

THE QUEEN CITY BANK, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....		\$ 3,687.10
Loans and discounts (unsecured).....		1,409.20
Expense account.....	\$ 35.00	
Due from banks and bankers.....	9,965.00	4,758.50
Checks and cash items.....		253.90
Currency .....		203.00
Silver and fractional coin.....		.95
	<hr/>	<hr/>
Total .....	\$ 10,000.00	\$ 10,312.65
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....		312.65
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Total .....	\$ 10,000.00	\$ 10,312.65

Examined July 14, 1913.

Owner—Arfst Jurgen Arfsten.

NO. 252, PRIVATE BANK.

## J. R. REED BANKING COMPANY, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,551.83	\$ 11,618.68
Loans and discounts (unsecured).....	90.00	90.00
Due from banks and bankers.....	619.07	577.13
Checks and cash items.....	209.47	763.54
Currency .....	40.00	231.00
Gold .....	.....	20.00
Silver and fractional coin.....	65.50	98.32
Total .....	\$ 10,575.87	\$ 13,398.67
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	90.40	489.79
Individual deposits.....	426.77	2,846.80
Demand certificates.....	58.70	62.08
Total .....	\$ 10,575.87	\$ 13,398.67

Examined June 18, 1913.

Owners—James R. Reed, Frankie E. Reed.

NO. 262, PRIVATE BANK.

THE ROHRER BANK, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 10,402.45	\$ 11,275.19
Furniture and fixtures.....	125.00	125.00
Due from banks and bankers.....	837.16	570.70
Checks and cash items.....	15.00	21.00
Currency .....	.....	168.00
Silver and fractional coin.....	.....	.46
 Total .....	 \$ 11,379.61	 \$ 12,160.35
 <b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	168.85	658.88
Individual deposits.....	1,210.76	1,501.47
 Total .....	 \$ 11,379.61	 \$ 12,160.35

Examined July 11, 1913.

Owners—W. H. Rohrer, Elizabeth M. Rohrer.

NO. 264, PRIVATE BANK.

THE ROYAL BANK, DENVER, COLORADO.

RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,928.91	\$ 10,054.57
Due from banks and bankers.....	257.08	228.80
Currency .....	110.00	135.00
 Total .....	 \$ 10,295.99	 \$ 10,418.37
 <b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	295.99	418.37
 Total .....	 \$ 10,295.99	 \$ 10,418.37

Examined July 11, 1913.

Owner—Max Klein.

THE STANDARD BANK, DENVER, COLORADO.

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RESOURCES.	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 11,583.60	\$ 11,897.50
Loans and discounts (unsecured).....	.....	33.50
Expense account.....	26.77	.....
Due from banks and bankers.....	231.34	1,329.94
Checks and cash items.....	42.00	1.00
Currency .....	16.00	359.00
Gold .....	.....	30.00
Silver and fractional coin.....	43.00	61.79
Total .....	\$ 11,942.71	\$ 13,712.73
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	.....	559.03
Individual deposits.....	1,942.71	3,153.70
Total .....	\$ 11,942.71	\$ 13,712.73

Examined July 1, 1913.

Owners—William F. Morrison, Joseph A. Huntington, John E. Yerkes.

NO. 253, PRIVATE BANK.

THE STRAUSS BANK, DENVER, COLORADO.

RESOURCES,	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 10,356.50	\$ 11,938.00
Due from banks and bankers.....	275.70	.....
Checks and cash items.....	510.00	.....
Currency .....	.....	80.00
Silver and fractional coin.....	21.35	4.07
Total .....	\$ 11,163.55	\$ 12,022.07
<b>LIABILITIES.</b>		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	288.80	1,005.07
Bills payable .....	500.00	600.00
Individual deposits.....	394.75	417.00
Total .....	\$ 11,163.55	\$ 12,022.07

Examined June 25, 1913.

Owners—Sigmund Strauss, Leo Strauss.

STATE BANK COMMISSIONER

## DOLORES STATE BANK, DOLORES, COLORADO.

H. J. Porter, President; L. S. Foote, Vice-President; Randolph Williamson, Cashier; E. C. Robbins, Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 6,248.20	\$ 4,113.00	\$ 3,645.50	\$ 4,657.45
Loans and discounts (unsecured).....	14,324.61	18,866.68	17,445.74	17,118.80
Overdrafts .....	24.36	61.12	38.56	26.22
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds, stocks and securities.....	9,686.20	9,173.01	8,864.06	8,554.41
Premium on bonds.....	427.36	364.36	326.86	237.86
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,700.00
Banking house .....	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	5,315.35	10,409.00	13,584.15	24,980.47
Checks and cash items.....	694.91	30.00	426.25	919.41
Currency .....	820.00	1,390.00	1,950.00	980.00
Gold .....	1,440.00	1,500.00	1,580.00	1,470.00
Silver and fractional coin.....	529.36	724.71	664.55	578.57
<b>Total .....</b>	<b>\$ 45,710.35</b>	<b>\$ 52,831.88</b>	<b>\$ 54,725.67</b>	<b>\$ 65,723.19</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	750.00	750.00	750.00	750.00
Undivided profits .....	106.84	177.75	54.59	195.46
Time certificates of deposit.....	948.55	247.90	956.30	.....
Postal savings .....	720.85	776.25	659.25	769.55
Dividends unpaid .....	12.00	.....	.....	.....
Individual deposits .....	33,172.11	40,780.16	42,305.53	51,311.30
Demand certificates .....	.....	.....	.....	2,692.30
Reserved for taxes.....	.....	99.82	.....	4.58
<b>Total .....</b>	<b>\$ 45,710.35</b>	<b>\$ 52,831.88</b>	<b>\$ 54,725.67</b>	<b>\$ 65,723.19</b>

Examined June 17, 1913.

Stockholders—L. S. Foote, G. G. Foote, August Kuhlman, M. McQuaig, H. J. Porter, E. C. Robbins, J. L. Trimble, A. B. Williamson, J. D. Williamson, M. E. Williamson, Randolph Williamson.

## -J. J. HARRIS AND COMPANY, BANKERS, DOLORES, COLORADO.

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R. S. Fox, Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 42,448.49	\$ 55,448.37	\$ 58,056.16	\$ 73,300.21
Loans and discounts (unsecured).....	73,448.22	109,971.06	114,141.23	69,115.89
Overdrafts .....	23.39	.....	15.89	13.32
Bonds, stocks and securities.....	12,454.38	11,965.88	11,156.52	10,864.82
Due from banks and bankers.....	145,913.33	103,249.05	48,678.01	223,427.68
Checks and cash items.....	8.85	102.32	362.75	3,505.49
Currency .....	2,349.00	2,461.00	5,346.00	1,035.00
Gold .....	1,670.00	1,155.00	1,065.00	1,090.00
Silver and fractional coin.....	1,031.14	955.63	434.31	313.01
Total .....	\$ 279,346.80	\$ 285,308.31	\$ 239,255.87	\$ 382,665.42
LIABILITIES.				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits .....	885.91	3,060.92	3,952.58	7,171.85
Time certificates of deposit.....	34,896.01	89,400.77	78,231.65	93,919.15
Individual deposits .....	192,696.48	142,458.22	106,382.74	231,164.52
Demand certificates .....	868.40	388.40	688.90	409.90
Total .....	\$ 279,346.80	\$ 285,308.31	\$ 239,255.87	\$ 382,665.42

Examined June 17, 1913.

Owners—John J. Harris, A. F. Harris.

## THE DURANGO TRUST COMPANY, DURANGO, COLORADO.

J. L. McNeil, President; A. P. Camp, Vice-President; A. W. Ayres, Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 90,072.55	\$ 90,418.45	\$ 95,263.05	\$ 106,043.75
Loans and discounts (unsecured).....	24,587.95	64,333.83	67,239.67	44,461.07
Overdrafts .....	12.00	9.50	13.77	80.14
Bonds to secure postal savings.....	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds, stocks and securities.....	76,384.99	76,086.18	75,717.84	75,751.48
Furniture and fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00
Due from banks and bankers.....	91,956.21	107,614.42	46,046.49	101,864.74
Checks and cash items.....	493.55	151.00	543.60	1,464.44
Currency .....	3,327.00	3,679.00	5,138.00	7,190.00
Gold .....	60.00	865.00	2,800.00	2,580.00
Silver and fractional coin.....	1,177.35	1,031.20	1,328.60	1,253.93
Total.....	\$ 300,071.60	\$ 356,188.58	\$ 306,091.02	\$ 352,689.55
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits .....	438.35	3,312.62	77.71	1,003.71
Time certificates of deposit.....	9,627.51	11,514.35	9,705.72	10,905.72
Savings accounts .....	146,675.72	152,416.16	160,176.46	169,255.66
Postal savings .....	3,689.07	3,608.76	3,111.92	3,319.92
Trust funds .....	94.75	235.26	829.26	3,564.36
Individual deposits .....	74,685.93	122,112.93	68,878.20	74,793.92
Due to banks and bankers.....				23,330.62
Demand certificates .....	10,855.95	10,305.95	10,325.95	10,350.95
Certified checks .....	13.75	13.75	118.75	13.75
Cashiers' checks .....	1,420.62	134.20	347.50	3,650.94
Other liabilities .....	69.95	34.60	19.55	.....
Total.....	\$ 300,071.60	\$ 356,188.58	\$ 306,091.02	\$ 352,689.55

Examined June 13, 1913.

Stockholders—A. W. Ayres, Owen F. Boyle, Charles Boettcher, Juliette T. Blakeley, A. P. Camp, James L. Camp, A. J. Gibbs, K. A. Gagg, E. T. Jeffery, Minnie B. Lowe, Mary G. McLean, John L. McNeil, Glenn A. Scouton, T. M. Toll, Kathryn W. Toll, Charles C. Upham, William P. Vaile, W. F. Weightmann.



THE ELBERT COUNTY BANK, ELBERT, COLORADO.

Gordon Jones, President; J. E. Mayer, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,609.73	\$ 31,856.68	\$ 38,222.38	\$ 40,154.68
Loans and discounts (unsecured).....	68,149.64	73,793.15	61,145.92	64,871.18
Overdrafts .....	203.72	63.61	112.64	269.24
Bonds, stocks and securities.....	7,093.07	6,575.90	7,389.80	8,228.10
Furniture and fixtures.....	416.51	416.51	332.37	332.37
Banking house .....	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	39,327.01	14,366.52	21,687.39	19,869.52
Currency .....	1,769.00	2,808.00	932.00	2,378.00
Gold .....	325.00	210.00	550.00	205.00
Silver and fractional coin.....	517.84	431.51	648.58	456.48
<b>Total .....</b>	<b>\$ 129,911.52</b>	<b>\$ 133,021.88</b>	<b>\$ 133,521.08</b>	<b>\$ 139,264.57</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits .....	2,617.16	4,127.97	3,609.41	3,612.76
Time certificates of deposit.....	39,019.87	42,078.11	45,981.96	46,384.69
Individual deposits .....	66,829.49	65,146.73	62,216.61	67,110.98
Cashiers' checks .....	1,445.00	1,669.07	1,713.10	2,156.14
<b>Total.....</b>	<b>\$ 129,911.52</b>	<b>\$ 133,021.88</b>	<b>\$ 133,521.08</b>	<b>\$ 139,264.57</b>

Examined May 7, 1913; Dec. 4, 1913.

Stockholders—B. U. Jamison, Gordon Jones, John H. Jones, J. E. Mayer, Lee Ramsey, W. D. Reilly, James Ringold.

STATE BANK COMMISSIONER

# ERIE BANK, ERIE, COLORADO.

James Brennan, Jr., Assistant Cashier.

NO. 45, PRIVATE BANK.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 29,746.46	\$ 28,745.17	\$ 24,284.09	\$ 26,897.42
Loans and discounts (unsecured).....	15,022.49	17,880.21	21,518.54	21,196.28
Overdrafts .....	379.39	138.44	37.28	38.75
Bonds, stocks and securities.....	4,062.20	10,551.10	10,101.92	10,692.01
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,700.00
Banking house .....	2,573.44	2,500.00	2,500.00	2,500.00
Other real estate .....	1,898.26	2,433.31	2,433.31	2,433.31
Due from banks and bankers.....	28,731.98	15,876.12	11,441.53	18,255.79
Currency .....	1,200.00	1,500.00	1,067.00	3,575.00
Gold .....	400.00	375.00	420.00	465.00
Silver and fractional coin.....	204.89	356.15	159.96	366.59
Total .....	\$ 85,919.11	\$ 82,055.50	\$ 75,663.63	\$ 88,120.15
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 13,000.00	\$ 13,000.00	\$ 13,000.00	\$ 13,000.00
Undivided profits .....	2,973.52	2,077.44	2,021.24	2,093.66
Bills payable .....	.....	1,985.00	1,985.00	1,985.00
Time certificates of deposit.....	22,603.93	24,930.17	25,843.08	24,980.17
Savings accounts .....	867.05	965.85	777.01	836.90
Individual deposits .....	46,452.11	39,090.04	32,030.30	45,224.42
Demand certificates .....	22.50	.....	.....	.....
Cashiers' checks .....	.....	7.00	7.00	.....
Total .....	\$ 85,919.11	\$ 82,055.50	\$ 75,663.63	\$ 88,120.15

Examined July 17, 1913; Dec. 2, 1913.

Owners—C. W. Bixler, James Brennan, Jr., William Whiles, P. D. Woolley, Thos. Richards, J. E. Oakley, E. S. Davis, Theo. Hopkins, J. O. V. Wise, E. T. Vaughn, Joseph Mitchell, Mrs. Annie Jackson, James P. Miller, Geo. I. Miller, Mary E. Miller.

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## ESTES PARK BANK, ESTES PARK, COLORADO.

F. O. Stanley, President; J. D. Stead, Vice-President; A. D. Lewis, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 18,652.00	\$ 17,428.00	\$ 22,329.00	\$ 11,404.00
Loans and discounts (unsecured).....	26,002.51	29,061.91	23,148.90	20,323.45
Overdrafts .....	503.27	1,292.71	241.87	138.82
Bonds to secure postal savings.....	511.83	511.83	511.83	500.00
Furniture and fixtures.....	1,654.00	1,639.00	1,639.00	1,500.00
Banking house .....	4,725.00	4,725.00	4,725.00	4,600.00
Due from banks and bankers.....	3,529.25	13,079.31	48,546.46	54,037.17
Checks and cash items.....	90.00	100.00	442.61	1.00
Currency .....	1,667.00	1,717.00	3,887.00	1,685.00
Gold .....	200.00	150.00	1,620.00	277.50
Silver and fractional coin.....	431.20	249.12	616.67	750.88
<b>Total .....</b>	<b>\$ 57,966.06</b>	<b>\$ 69,953.88</b>	<b>\$ 107,707.84</b>	<b>\$ 95,217.82</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund .....	1,400.00	1,400.00	1,400.00	1,400.00
Undivided profits .....	190.04	564.72	871.46	793.97
Bills payable .....		6,000.00		
Time certificates of deposit.....	6,885.80	4,402.80	4,427.60	4,440.75
Individual deposits .....	37,540.22	45,367.72	88,783.48	73,039.10
Demand certificates .....			63.00	44.00
Certified checks .....		218.64		
Cashiers' checks .....			162.30	3,500.00
<b>Total .....</b>	<b>\$ 57,966.06</b>	<b>\$ 69,953.88</b>	<b>\$ 107,707.84</b>	<b>\$ 95,217.82</b>

Examined Aug. 7, 1913.

Stockholders—E. L. Baldwin, J. M. Cunningham, Josephine P. F. Edwards, Jane E. Ferguson, Albert Hayden, Jr., Julian Hayden, Howard P. James, A. D. Lewis, M. J. Lovett, J. E. Macdonald, Donald MacGregor, W. T. Parke, J. F. Schwartz, Samuel Service, F. O. Stanley, J. T. Stead, C. W. Wood, Wiley Wood, Lulu Theo Woods.

## FARMERS AND MERCHANTS BANK OF EVANS, EVANS, COLORADO.

J. H. Behrens, President; J. M. Kinsinger, Vice-President; E. W. Balfour, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 17,028.75	\$ 19,318.75	\$ 26,718.00	\$ 29,007.50
Loans and discounts (unsecured).....	20,296.14	28,032.64	34,747.00	32,874.05
Overdrafts .....	286.03	142.09	170.44	76.39
Bonds, stocks and securities.....	1,299.50	1,646.06	1,690.11	1,084.56
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks and bankers.....	38,896.00	21,592.74	2,503.94	8,414.75
Checks and cash items.....	148.46	137.17	67.31	24.50
Currency .....	1,082.00	3,460.00	3,350.00	4,261.00
Gold .....	395.00	305.00	855.00	760.00
Silver and fractional coin.....	1,303.85	2,051.02	2,267.87	1,197.69
Total .....	\$ 84,735.73	\$ 80,685.47	\$ 76,369.67	\$ 81,700.44
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Undivided profits.....	433.70	715.55	1,256.87	1,532.06
Time certificates of deposit.....	17,388.52	19,704.02	21,752.02	27,155.95
Dividends unpaid.....	10.00	.....	.....	.....
Individual deposits.....	52,708.51	44,974.40	38,050.78	38,712.43
Demand certificates.....	1,445.00	2,541.50	2,560.00	1,550.00
Certified checks.....	250.00	250.00	250.00	250.00
Total .....	\$ 84,735.73	\$ 80,685.47	\$ 76,369.67	\$ 81,700.44

Examined April 5, 1913.

Stockholders—E. W. Balfour, H. F. Behrens, J. A. Behrens, J. H. Behrens, Mrs. A. Beeson, Robert Eckhardt, Carrie Fashbaugh, P. H. Herriott, J. M. Kinsinger.

## THE BANK OF FAIRPLAY, FAIRPLAY, COLORADO.

A. A. Dollison, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 7,300.00	\$ 7,172.50	\$ 7,172.50	\$ 175.00
Loans and discounts (unsecured).....	12,339.05	12,162.64	10,739.33	14,581.60
Overdrafts .....	14.25	193.58	496.26	524.56
Bonds, stocks and securities.....	96,018.35	95,901.15	95,966.07	98,253.72
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	22,058.77	19,541.31	8,416.28	13,691.06
Checks and cash items.....	32.60	96.75	512.59	1,619.45
Currency .....	1,659.00	1,729.00	4,700.00	940.00
Gold .....	2,630.00	2,725.00	2,685.00	3,039.00
Silver and fractional coin.....	420.03	782.68	595.28	711.51
<b>Total .....</b>	<b>\$ 143,472.05</b>	<b>\$ 141,304.61</b>	<b>\$ 132,283.31</b>	<b>\$ 134,535.90</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits.....	3,573.15	24.87	1,478.52	1,449.12
Time certificates of deposit.....	28,412.55	29,787.94	30,390.93	31,344.64
Individual deposits.....	87,716.27	87,748.12	78,294.85	73,113.61
Due to banks and bankers.....				5,923.25
Demand certificates.....	3,770.08	3,743.68	2,119.01	2,705.28
<b>Total .....</b>	<b>\$ 143,472.05</b>	<b>\$ 141,304.61</b>	<b>\$ 132,283.31</b>	<b>\$ 134,535.90</b>

Examined Sept. 10, 1913.  
Owner—J. H. Singleton.

## THE FARMERS STATE BANK OF FLAGLER, FLAGLER, COLORADO.

F. E. Gibson, President; O. S. Neff, Vice-President; R. E. Lawther, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 8,957.82	\$ 7,756.75	\$ 7,941.77	\$ 7,296.92
Loans and discounts (unsecured).....	14,670.01	11,969.74	13,750.69	13,175.05
Overdrafts .....	501.31	1,026.84	2,494.05	4,472.36
Bonds, stocks and securities.....	85.00	9.23	9.23	9.23
Furniture and fixtures.....	1,849.86	1,849.86	1,867.53	1,867.53
Banking house .....	15,603.34	15,621.94	15,681.94	15,683.74
Expense account .....	.....	100.21	251.02	280.53
Due from banks and bankers.....	4,094.83	4,490.97	1,157.87	2,074.51
Checks and cash items.....	65.68	.....	3.80	10.00
Currency .....	894.00	1,201.00	719.00	725.00
Gold .....	75.00	30.00	220.00	.....
Silver and fractional coin.....	712.01	588.50	292.98	173.44
<b>Total.....</b>	<b>\$ 47,508.86</b>	<b>\$ 44,645.04</b>	<b>\$ 44,389.88</b>	<b>\$ 45,768.31</b>
LIABILITIES.				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits .....	99.09	.....	.....	.....
Bills payable .....	2,000.00	.....	2,000.00	1,931.00
Time certificates of deposit.....	4,317.00	3,352.00	4,585.95	5,110.52
Individual deposits .....	16,092.77	16,293.04	12,803.93	13,226.79
Cashiers' checks .....	.....	.....	.....	500.00
<b>Total.....</b>	<b>\$ 47,508.86</b>	<b>\$ 44,645.04</b>	<b>\$ 44,389.88</b>	<b>\$ 45,768.31</b>

Examined Feb. 12, 1913; Nov. 14, 1913.

Stockholders—Delia Blunt, Florence M. Cronise, W. A. Davenport, C. E. Gibson, F. E. Gibson, Herbert Gibson, Robert Greenleaf, Florence Gremmels, Myrtle Gremmels, H. C. Jones, Mary Kaiser, Hubert Knepper, W. D. Kucker, H. H. Kleiwer, R. E. Lawther, A. J. Lockwood, O. S. Neff, A. J. Newby, W. H. Phipps, W. F. Plum, Sam Rhea, Henry Wegener, John Wegener, J. D. Williams.

## FLAGLER STATE BANK, FLAGLER, COLORADO.

W. H. Lavington, President; C. J. Farr, Vice-President; W. L. Price, Cashier; H. A. Reuschling, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 45,545.02	\$ 45,565.74	\$ 46,049.42	\$ 39,852.10
Loans and discounts (unsecured).....	1,902.50	1,169.91	1,424.82	1,097.05
Overdrafts .....	90.50	58.21	15.47	125.19
Bonds, stocks and securities.....	2,291.58	905.55	962.55	234.00
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00
Banking house .....	2,100.00	2,100.00	2,100.00	2,100.00
Other real estate.....	800.00	800.00	800.00	1,203.00
Due from banks and bankers.....	34,602.42	24,105.89	18,448.36	33,331.06
Checks and cash items.....	234.99	216.77	205.15	440.83
Currency .....	1,363.00	1,399.00	967.00	2,372.00
Gold .....	70.00	127.50	30.00	55.00
Silver and fractional coin.....	525.52	586.45	166.94	439.17
Total.....	\$ 90,725.53	\$ 78,235.02	\$ 72,369.71	\$ 82,449.40
LIABILITIES.				
Capital stock paid in.....	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Undivided profits .....	2,800.97	3,874.21	3,361.04	4,079.91
Time certificates of deposit.....	21,969.67	16,678.70	15,976.40	11,627.90
Individual deposits .....	53,454.89	45,182.11	40,532.27	54,241.59
Total.....	\$ 90,725.53	\$ 78,235.02	\$ 72,369.71	\$ 82,449.40

Examined Feb. 11, 1913; Oct. 31, 1913.

Stockholders—H. W. Brown, Earl Brown, O. L. Dawson, J. F. Doughty, L. Dolgiel, F. J. Hurtzinger, T. H. Hemmirch, James Howell, C. C. Hemming, C. J. Farr, Frank Jones, Mary Leeper, W. H. Lavington, Leon Lavington, S. Madole, Mrs. Madole, F. H. McCallum, W. L. Price, Anna Quinn, L. E. Reese, H. A. Reuschling, J. A. Verhoff, W. Wicksham, A. A. Williams, Waters Brothers, H. C. White.

NO. 272, STATE BANK.

THE FLEMING STATE BANK, FLEMING, COLORADO.

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A. E. Dodds, President, Fritz Segelke, Vice-President; J. N. Sanders, Cashier.

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## RESOURCES.

	Oct. 25, 1913
Due from banks and bankers.....	\$ 8,718.16
Checks and cash items.....	1,281.84
Total .....	\$ 10,000.00

## LIABILITIES.

Capital stock paid in.....	\$ 10,000.00
Total .....	\$ 10,000.00

Examined Oct. 25, 1913.

Stockholders—Day Amerman, A. E. Dodds, J. L. Morris, Frank Revere, J. N. Sanders, Fritz Segelke.



## FLORENCE STATE BANK, FLORENCE, COLORADO.

S. S. Large, President; N. Large, Cashier; M. Eakin, Assistant Cashier.

	Feb. 4, 1913
<b>RESOURCES.</b>	
Loans and discounts (secured).....	\$ 67,988.82
Loans and discounts (unsecured).....	72,625.40
Overdrafts .....	2,889.20
Bonds, stocks and securities.....	6,819.76
Furniture and fixtures.....	3,145.00
Banking house .....	18,000.00
Other real estate.....	7,852.94
Due from banks and bankers.....	14,192.22
Checks and cash items.....	695.25
Currency .....	11,768.00
Gold .....	485.00
Silver and fractional coin.....	2,103.74
	\$ 208,565.33
<b>LIABILITIES.</b>	
Capital stock paid in.....	\$ 30,000.00
Undivided profits .....	576.24
Time certificates of deposit.....	92,964.17
Individual deposits .....	80,154.87
Due to banks and bankers.....	436.11
Demand certificates .....	3,792.20
Cashiers' checks .....	641.74
	\$ 208,565.33

Examined Jan. 28, 1913; Sept. 11, 1913.

Stockholders—Frank Ruby, Newton Large, Martha J. McCahon, Mary V. Large, Julia A. Large, M. M. Breidenbach, S. S. Large, I. N. Large, Samuel P. Large, J. C. Bundy, Marshall Eakin, Estate S. P. Large.

\*Possession taken by State Bank Commissioner, March 4, 1913. Receiver appointed May 24, 1913.

## THE COMMERCIAL BANK AND TRUST COMPANY, FORT COLLINS, COLORADO.

L. C. Moore, President; F. H. Eves, Vice-President; M. G. Nelson, Cashier; A. J. Whistleman, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 171,494.72	\$ 120,230.20	\$ 132,016.63	\$ 180,826.02
Loans and discounts (unsecured).....	185,518.30	209,417.80	213,601.35	231,054.23
Overdrafts .....	2,448.82	3,068.21	3,467.97	4,427.78
Bonds, stocks and securities.....	10,963.99	13,094.86	17,540.70	15,758.00
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00
Banking house.....	15,000.00	15,000.00	15,000.00	15,000.00
Due from banks and bankers.....	57,566.22	49,888.82	53,873.05	65,053.77
Checks and cash items.....	1,978.96	2,728.63	3,069.71	23,786.24
Currency .....	21,894.00	11,159.00	9,742.00	11,592.00
Gold .....	5,075.00	4,940.00	2,535.00	500.00
Silver and fractional coin.....	1,860.36	1,803.35	658.66	3,226.82
Total .....	\$ 476,800.37	\$ 434,330.87	\$ 454,505.07	\$ 554,224.86
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	20,000.00	20,000.00	22,500.00	22,500.00
Undivided profits.....	619.80	3,898.71	1,028.05	1,945.85
Bills payable.....	25,000.00	.....	25,000.00	50,000.00
Time certificates of deposit.....	76,683.64	46,516.65	64,952.42	67,866.86
Savings accounts.....	63,611.99	71,860.99	73,498.43	73,758.55
Individual deposits.....	229,824.62	221,362.14	203,878.06	239,027.09
Due to banks and bankers.....	3,039.09	12,050.64	5,019.04	34,460.48
Demand certificates.....	5,000.00	5,000.00	5,000.00	10,000.00
Certified checks.....	.....	180.20	37.75	.....
Cashiers' checks.....	2,327.84	3,461.54	3,591.32	4,666.03
Reserved for taxes.....	693.39	.....	.....	.....
Total .....	\$ 476,800.37	\$ 434,330.87	\$ 454,505.07	\$ 554,224.86

Examined Nov. 10, 1913.

Stockholders—W. M. Ault, M. H. Aylesworth, Mrs. M. H. Aylesworth, E. R. Barkley, L. M. Barkley, Lila S. Barkley, Oliver Chandler, C. J. Corbett Estate, W. W. Edwards Estate, R. A. Ellis, F. H. Eves, O. S. Jones, M. F. Miller, L. C. Moore, W. J. McAnelly, M. G. Nelson, D. O. Norton, Mariana H. Otis, W. M. Otis, H. H. Scott, A. J. Whistleman, R. D. Whistleman, Elizabeth C. Wilson, J. E. Wilson, C. W. Zepp.

## FORT LUPTON STATE BANK, FORT LUPTON, COLORADO.

NO. 50, STATE BANK.

M. B. Rhode, President; S. J. Rhode, Vice-President and Cashier.

### RESOURCES.

	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 64,150.00	\$ 61,808.77	\$ 77,093.77	\$ 71,215.44
Loans and discounts (unsecured).....	47,419.43	66,270.53	66,886.10	72,670.50
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds, stocks and securities.....	11,980.58	11,490.97	1,551.22	1,725.80
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	87,602.05	36,351.83	8,856.09	40,213.87
Checks and cash items.....	.....	59.16	187.33	191.45
Currency .....	2,515.00	3,642.00	2,487.00	4,480.00
Gold .....	.....	220.00	.....	35.00
Silver and fractional coin.....	1,172.89	1,265.05	824.63	1,777.10
<b>Total .....</b>	<b>\$ 220,839.95</b>	<b>\$ 187,108.31</b>	<b>\$ 163,886.14</b>	<b>\$ 198,309.16</b>

### LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits .....	1,039.31	2,405.22	3,409.45	4,336.67
Time certificates of deposit.....	23,574.60	27,995.67	30,223.95	31,072.28
Postal savings .....	16.10	16.10	16.10	16.10
Individual deposits .....	163,883.31	119,627.41	97,899.73	133,659.23
Demand certificates .....	5,687.78	3,714.45	5,021.95	2,090.55
Certified checks .....	800.00	800.00	.....	.....
Cashiers' checks .....	.....	7,043.48	2,285.05	2,000.00
Reserved for interest.....	838.85	505.98	29.91	134.83
<b>Total .....</b>	<b>\$ 220,839.95</b>	<b>\$ 187,108.31</b>	<b>\$ 163,886.14</b>	<b>\$ 198,309.16</b>

Examined Oct. 14, 1913.

Stockholders—G. S. Allsebrook, W. J. Burge Estate, W. T. Burge, L. T. Davis, Doris M. Decker, H. H. Ewing, Frank Gebbe, Henry Hermes, L. C. House, S. Junge, Van B. Kelsey Estate; G. S. Landell, S. A. McEves, G. G. Phillips, Helen Rhode, M. B. Rhode, S. J. Rhode, T. A. Rhode, Jacob Rosenbrook, Charles Safford, August Schmidt, E. E. Standen, B. F. Twombly, E. J. Whiteside, S. W. Wallace.

DENVER PUBLIC LIBRARY DOCUMENTS DIVISION

STATE BANK COMMISSIONER

## PLATTE VALLEY STATE BANK, FORT LUPTON, COLORADO.

O. W. Bolton, President; H. M. Sieman, Vice-President; J. A. Allen, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 5,253.54	\$ 10,971.88	\$ 13,745.49	\$ 13,845.33
Loans and discounts (unsecured).....	8,406.85	14,382.58	17,494.67	19,254.65
Overdrafts .....	.97	14.03	122.15	2.00
Bonds, stocks and securities.....	157.60	120.25	354.80	960.41
Furniture and fixtures.....	1,808.12	1,808.12	1,808.12	1,808.12
Due from banks and bankers.....	8,256.66	3,886.02	5,096.39	6,805.24
Checks and cash items.....	.....	104.84	2,000.00	71.04
Currency .....	1,581.00	968.00	1,260.00	3,194.00
Gold .....	105.00	300.00	10.00	160.00
Silver and fractional coin.....	608.68	379.93	334.13	804.81
<b>Total .....</b>	<b>\$ 26,178.42</b>	<b>\$ 32,935.65</b>	<b>\$ 42,225.75</b>	<b>\$ 46,905.60</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 7,200.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	194.69	394.50	562.81	484.26
Bills payable .....	.....	2,000.00	7,500.00	.....
Time certificates of deposit.....	1,715.33	2,200.24	2,565.64	2,286.12
Individual deposits .....	16,733.40	18,161.81	20,265.65	33,885.72
Demand certificates .....	335.00	179.10	331.65	249.50
Certified checks .....	.....	.....	1,000.00	.....
<b>Total .....</b>	<b>\$ 26,178.42</b>	<b>\$ 32,935.65</b>	<b>\$ 42,225.75</b>	<b>\$ 46,905.60</b>

Examined Oct. 17, 1913.

Stockholders—J. A. Allan, O. W. Bolton, W. F. Bolton, W. T. Bolton, L. J. Burns, Alice C. Davis, Charles Ewing, W. A. Ewing,  
L. L. Frund, T. L. Fost, Herman Funk, J. H. Gorman, Nellie Johnston, T. W. Kinder, T. V. Mayfield, W. B. Mayfield, H. M.  
Sieman.

## HOME SAVINGS BANK OF FORT MORGAN, FORT MORGAN, COLORADO.

C. A. Mason, President; G. B. Riker, Vice-President; F. W. Carruth, Cashier; A. C. Riker, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 66,212.79	\$ 62,733.54	\$ 70,638.08	\$ 81,352.91
Loans and discounts (unsecured).....	39,051.90	49,599.51	56,065.87	58,558.40
Overdrafts .....	26.72	760.54	188.23	120.80
Bonds, stocks and securities.....	12,345.46	13,427.38	12,425.17	6,955.16
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00
Real estate .....	10,073.25	9,628.74	12,020.94	12,248.27
Due from banks and bankers.....	46,777.81	35,291.84	9,551.13	19,653.39
Checks and cash items.....	229.33	1,741.61	404.27	2,320.43
Currency .....	2,494.00	3,233.00	1,056.00	818.00
Gold .....	1,075.00	1,065.00	1,090.00	1,535.00
Silver and fractional coin.....	1,628.83	1,085.60	537.84	1,018.06
Total .....	\$ 181,915.09	\$ 180,566.76	\$ 165,977.53	\$ 186,580.42
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits .....	4,281.08	4,580.73	3,748.30	3,084.79
Bills payable .....			15,000.00	10,000.00
Notes rediscounted .....				10,693.60
Time certificates of deposit.....	14,099.34	26,830.04	24,773.04	20,309.90
Savings accounts .....	31,163.63	26,133.67	20,731.17	19,771.74
Individual deposits .....	82,207.43	73,003.72	51,640.57	70,949.90
Cashiers' checks .....	163.61	18.60	84.45	1,748.85
Other liabilities .....				21.64
Total .....	\$ 181,915.09	\$ 180,566.76	\$ 165,977.53	\$ 186,580.42

Examined Sept. 25, 1913.

Stockholders—F. W. Carruth, Louise D. Carruth, Mrs. P. S. Carruth, David Claney, Chapman Bros., H. W. Clatworthy, Kate M. Clatworthy, Daisy V. Brown, W. A. Hill, James Hurley, T. T. Grace, L. O. and E. H. Girton, F. S. Lydick, G. D. Leach, C. A. Mason, R. S. Mossley, J. S. Rice, G. B. Riker, Atlee Riker, Dora M. Riker, E. W. Showalter, W. S. Simpson, W. A. Sergeant, A. A. Sutton, O. P. Smith, G. W. Warner, Louise F. Warner, C. M. Work, J. C. Work, T. S. Work.

## FOWLER STATE BANK, FOWLER, COLORADO.

R. B. Spruill, President; D. L. McPhillimy, Vice-President; Virgil Davis, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 24,078.95	\$ 31,150.34	\$ 31,967.32	\$ 24,159.98
Loans and discounts (unsecured).....	48,020.66	44,096.90	41,364.25	51,125.05
Overdrafts .....	65.84	156.63	313.75	120.62
Bonds, stocks and securities.....	2,401.74	469.26	624.23	284.95
Furniture and fixtures.....	2,600.00	2,600.00	2,600.00	2,600.00
Banking house .....	6,200.00	6,200.00	6,200.00	6,200.00
Due from banks and bankers.....	6,238.25	10,357.40	10,836.16	16,355.67
Checks and cash items.....	1,312.50	138.50	14.00	256.47
Currency .....	2,806.00	2,817.00	1,535.00	1,001.00
Gold .....		70.00	605.00	1,055.00
Silver and fractional coin.....	1,060.34	714.45	592.75	771.60
Total .....	\$ 94,784.28	\$ 98,770.48	\$ 96,652.46	\$ 103,930.34
LIABILITIES.				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits .....	50.36	732.08	1,215.94	1,385.00
Bills payable .....		7,500.00	15,000.00	13,605.00
Time certificates of deposit.....	5,855.84	10,257.63	10,473.96	12,091.81
Individual deposits .....	60,935.32	52,542.19	42,371.48	49,310.85
Cashiers' checks .....	184.61	238.58	91.08	37.68
Reserved for taxes.....	258.15			
Total .....	\$ 94,784.28	\$ 98,770.48	\$ 96,652.46	\$ 103,930.34

Examined Oct. 6, 1913.

Stockholders—James M. Boring, A. J. Burnett, Virgil Davis, B. H. Dunn, H. T. Gibson, H. L. Hyre, Pauline Hyre, D. L. McPhillimy, George E. Riker, M. E. Riley, G. M. Smith, Mildred H. Spruill, R. B. Spruill, Ora Swisher, George A. Thornton, J. B. Thornton.

## THE FIRST BANK OF FRUITA, FRUITA, COLORADO.

S. P. Green, President; Katie F. Skelley, Vice-President; W. A. Merriell, Cashier; H. G. McElfresh, Assistant Cashier.

STATE BANK COMMISSIONER

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 39,168.08	\$ 38,354.96	\$ 36,958.61	\$ 46,793.02
Loans and discounts (unsecured).....	93,420.29	82,628.35	81,411.07	66,713.96
Overdrafts .....	3,892.82	2,369.19	2,369.19	2,676.17
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds, stocks and securities.....	9,493.20	11,456.39	10,312.00	12,037.82
Premium on bonds.....	139.20	139.20	99.20	99.20
Furniture and fixtures.....	3,925.64	3,922.14	3,896.14	3,883.14
Real estate.....	7,179.18	7,904.18	7,955.27	8,372.42
Due from banks and bankers.....	26,827.54	15,697.86	11,426.90	36,194.57
Checks and cash items.....	965.62	4,296.95	2,112.86	1,078.31
Currency .....	5,177.00	1,341.00	1,666.00	2,295.00
Gold .....	495.00	100.00	65.00	1,075.00
Silver and fractional coin.....	1,326.41	1,284.57	785.34	1,009.60
Total .....	\$ 194,009.98	\$ 171,494.79	\$ 161,057.58	\$ 184,228.21
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits.....	1,055.49	1,564.67	2,079.90	2,883.85
Bills payable.....	15,000.00	15,000.00	15,000.00	.....
Time certificates of deposit.....	18,168.52	14,848.86	14,901.86	14,436.41
Postal savings.....	483.93	672.07	732.93	578.92
Individual deposits.....	98,609.18	78,840.69	67,128.58	105,892.94
Due to banks and bankers.....	.....	156.11	.....	.....
Certified checks.....	.....	.....	30.00	1.00
Cashiers' checks.....	692.86	412.39	1,184.31	435.09
Total .....	\$ 194,009.98	\$ 171,494.79	\$ 161,057.58	\$ 184,228.21

Examined March 19, 1913.

Stockholders—R. C. Cooper, C. H. Gosling, A. L. Gnagey, S. P. Green, A. L. Hurst, Mayme Keefe, L. C. Johnson, J. H. Litton, H. G. McElfresh, F. C. Merriell, G. H. Merriell, Henry Merriell, H. J. Merriell, Julia C. Merriell, W. A. Merriell, Mrs. M. L. Martin, Mary E. Penfield, Hattie M. Price, Katie F. Skelley, H. W. White.

THE GENOA STATE BANK, GENOA, COLORADO.

W. C. Caley, President; J. R. Caley, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,181.14	\$ 8,215.91	\$ 7,337.78	\$ 7,109.75
Loans and discounts (unsecured).....	4,031.26	5,104.92	5,388.55	4,868.35
Overdrafts .....	38.84	64.46	17.61	51.13
Furniture and fixtures.....	1,654.20	1,654.20	1,654.20	1,654.20
Banking house.....	1,386.03	1,386.03	1,386.03	1,386.03
Due from banks and bankers.....	6,428.25	6,147.89	6,045.94	7,458.25
Checks and cash items.....	150.00	150.00	26.78	4.40
Currency .....	1,050.00	2,210.00	589.00	1,950.00
Gold .....	.....	15.00	55.00	115.00
Silver and fractional coin.....	1,081.69	1,443.61	823.80	1,048.45
Total .....	\$ 24,851.41	\$ 26,392.02	\$ 23,324.69	\$ 25,645.56
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	878.80	1,140.81	1,354.74	1,612.91
Individual deposits.....	13,929.86	13,912.51	10,670.35	13,225.95
Cashiers' checks.....	42.75	1,338.70	1,299.60	806.70
Total .....	\$ 24,851.41	\$ 26,392.02	\$ 23,324.69	\$ 25,645.56

Examined Feb. 12, 1913; Nov. 3, 1913.

Stockholders—R. A. Beeney, W. C. Caley, M. T. Caley, J. R. Caley, G. W. Klockenteger.



## BANK OF CLEAR CREEK COUNTY, GEORGETOWN, COLORADO.

J. M. Copeland, President; C. J. Nicholas, Vice-President; Fred P. Dewey, Cashier; James T. Garrett, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 55,532.95	\$ 57,052.95	\$ 52,102.31	\$ 53,379.51
Loans and discounts (unsecured).....	18,335.12	13,712.12	14,566.82	14,447.43
Overdrafts .....	2,634.46	3,933.44	3,476.71	4,444.63
United States bonds.....	580.00	580.00	580.00	580.00
Bonds to secure postal savings.....	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds, stocks and securities.....	277,951.14	282,680.91	279,636.09	278,960.26
Furniture and fixtures.....	2,611.05	2,611.05	2,611.05	2,611.05
Banking house .....	20,000.00	20,000.00	20,000.00	20,000.00
Due from banks and bankers.....	31,525.45	20,209.47	37,282.76	38,424.90
Checks and cash items.....	1,773.50	1,823.41	515.82	198.34
Currency .....	6,162.00	4,330.00	6,079.00	3,392.00
Gold .....	1,065.00	1,235.00	1,395.00	1,515.00
Silver and fractional coin.....	1,152.99	569.40	366.15	964.35
<b>Total .....</b>	<b>\$ 418,373.66</b>	<b>\$ 412,737.75</b>	<b>\$ 422,611.71</b>	<b>\$ 422,917.52</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits .....	137,407.73	136,128.80	135,816.78	135,671.70
Time certificates of deposit.....	126,771.61	125,434.06	125,667.83	125,819.28
Postal savings .....	212.59	293.85	308.54	313.94
Individual deposits .....	53,811.73	50,514.85	60,483.12	60,577.60
Demand certificates .....	170.00	365.00	335.00	530.00
Other liabilities .....		1.19	.44	
<b>Total .....</b>	<b>\$ 418,373.66</b>	<b>\$ 412,737.75</b>	<b>\$ 422,611.71</b>	<b>\$ 422,917.52</b>

Examined Oct. 2, 1913.

Stockholders—J. M. Copeland, Fred P. Dewey, Marie W. Pearson, Florence B. Cleaves, James T. Garrett, Mrs. Eleanor Garrett, Miss Garrett, Frank Graham, P. A. Maxwell, Elsie M. Maxwell, Miss E. E. Maxwell, P. J. R. Manegold, Ida F. Going, Mrs. John A. Morris, C. J. Nicholas, Fred R. Pnueman, Edith P. Pnueman, E. S. Wright.

## BANK OF GEORGETOWN, GEORGETOWN, COLORADO.

C. J. Seifried, President; H. J. Crist, Vice-President; J. B. Foley, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 56,487.36	\$ 56,135.36	\$ 55,098.36	\$ 57,521.68
Loans and discounts (unsecured).....	36,079.96	28,359.13	29,066.18	23,277.56
Overdrafts .....	329.33	74.69	1,338.23	765.30
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	101,116.60	93,726.55	90,076.53	84,493.15
Furniture and fixtures.....	1,480.82	1,533.52	1,533.52	1,533.52
Due from banks and bankers.....	35,963.29	22,445.55	16,955.92	21,465.21
Checks and cash items.....	897.36	1,106.02	276.25	296.80
Currency .....	4,246.00	5,000.00	2,134.00	3,476.00
Gold .....	400.00	175.00	200.00	450.00
Silver and fractional coin.....	673.55	314.40	678.95	575.45
<b>Total .....</b>	<b>\$ 238,674.27</b>	<b>\$ 209,870.22</b>	<b>\$ 198,357.94</b>	<b>\$ 194,854.66</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits .....	12,680.50	14,262.57	10,689.43	6,450.99
Time certificates of deposit.....	85,339.95	83,871.17	83,744.85	68,627.21
Postal savings .....	16.97	30.75	86.10	86.10
Individual deposits .....	88,872.25	60,560.13	52,672.21	53,736.26
Demand certificates .....	1,764.60	1,145.60	1,165.35	15,954.10
<b>Total .....</b>	<b>\$ 238,674.27</b>	<b>\$ 209,870.22</b>	<b>\$ 198,357.94</b>	<b>\$ 194,854.66</b>

Examined Oct. 2, 1913.

Stockholders—Henry Seifried, Mrs. Cora J. Seifried, Marguerite Seifried, H. J. Crist.

**THE GILCREST STATE BANK, GILCREST, COLORADO.**

W. K. Gilcrest, President; P. Walley, Vice-President.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 3,549.69	\$ 2,010.09	\$ 2,360.09	\$ 2,805.09
Loans and discounts (unsecured).....	10,752.28	2,036.77	1,981.77	2,434.57
Overdrafts .....	.....	.....	.....	.74
Furniture and fixtures.....	982.67	732.67	732.67	732.67
Banking house.....	2,679.74	2,143.80	2,143.80	2,143.80
Other real estate.....	.....	2,312.19	2,258.69	2,207.69
Expense account.....	2,281.77	.....	444.79	497.14
Due from banks and bankers.....	972.22	1,016.73	588.18	1,306.49
Checks and cash items.....	77.30	41.96	45.00	102.85
Currency .....	.....	5.00	425.00	25.00
Gold .....	.....	.....	20.00	.....
Silver and fractional coin.....	8.95	2.48	130.53	89.99
<b>Total .....</b>	<b>\$ 21,304.62</b>	<b>\$ 10,301.69</b>	<b>\$ 11,130.52</b>	<b>\$ 12,346.03</b>
LIABILITIES.				
Capital stock paid in.....	\$ 20,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Bills payable.....	1,260.06	260.06	260.06	260.06
Individual deposits.....	41.63	41.63	870.46	2,085.97
Other liabilities.....	2.93	.....	.....	.....
<b>Total .....</b>	<b>\$ 21,304.62</b>	<b>\$ 10,301.69</b>	<b>\$ 11,130.52</b>	<b>\$ 12,346.03</b>

Examined Nov. 10, 1913.

Stockholders—P. W. Allen, F. J. Conway, Edith O. Gage, J. K. Gilcrest, W. K. Gilcrest, James Hale, M. H. Harting, Fred Johnson, Jennie Johnson, A. L. Lindner Estate, Jacob Oster, Weld County Abstract and Investment Company, Kate Williams, J. C. Wylie.

## THE GOLDEN SAVINGS BANK, GOLDEN, COLORADO.

R. Broad, Jr., President; W. A. Woods, Vice-President; R. Broad, Jr., Cashier; George R. Broad, Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 30,007.35	\$ 33,691.35	\$ 26,369.35	\$ 27,701.35
Loans and discounts (unsecured).....	11,440.10	21,937.40	17,562.20	13,905.10
Overdrafts .....	.43	.....	.....	.....
Bonds, stocks and securities.....	36,347.97	28,434.57	36,289.36	35,763.94
Furniture and fixtures.....	850.00	850.00	850.00	850.00
Banking house.....	10,000.00	10,000.00	10,000.00	10,000.00
Due from banks and bankers.....	26,273.41	25,166.96	25,326.00	25,414.53
Checks and cash items.....	198.04	476.65	231.85	327.06
Currency .....	2,314.00	960.00	767.00	2,453.00
Gold .....	1,950.00	2,495.00	1,520.00	1,760.00
Silver and fractional coin.....	113.67	146.48	586.18	419.69
Total .....	\$ 119,494.97	\$ 124,158.41	\$ 119,501.94	\$ 118,594.58
LIABILITIES.				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits.....	4,552.42	6,210.85	6,289.37	6,983.90
Time certificates of deposit.....	45,530.21	46,654.89	47,889.57	47,402.94
Individual deposits.....	38,672.34	40,892.67	34,980.00	33,882.74
Demand certificates.....	740.00	400.00	343.00	325.00
Total .....	\$ 119,494.97	\$ 124,158.41	\$ 119,501.94	\$ 118,594.58

Examined June 4, 1913.

Stockholders—R. Broad, Jr., W. A. Woods, Paul Ficht, George R. Broad, H. W. Pratt.

## THE UNITED STATES BANK AND TRUST COMPANY, GRAND JUNCTION, COLORADO.

M. B. Loy, President; W. E. Mitchell, Vice-President; D. T. Stone, Cashier; E. W. Dinwiddie, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 126,897.56	\$ 130,212.80	\$ 127,217.26	\$ 112,211.50
Loans and discounts (unsecured).....	131,012.17	126,537.91	114,341.72	129,425.80
Overdrafts .....	527.71	223.14	290.90	248.41
Bonds, stocks and securities.....	6,731.92	6,840.03	10,986.45	8,361.63
Furniture and fixtures.....	7,865.35	7,974.20	7,825.59	7,825.59
Real estate .....	3,200.00	3,200.00	3,200.00	3,200.00
Due from banks and bankers.....	61,805.36	56,456.90	48,116.57	107,282.05
Checks and cash items.....	2,434.31	3,954.70	2,373.26	2,784.05
Currency .....	10,477.00	9,957.00	11,807.00	18,135.00
Gold .....	5,200.00	4,740.00	4,735.00	7,370.50
Silver and fractional coin.....	2,892.85	2,397.71	2,682.17	2,682.23
<b>Total.....</b>	<b>\$ 359,044.23</b>	<b>\$ 352,494.39</b>	<b>\$ 333,575.92</b>	<b>\$ 399,526.76</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Undivided profits .....	4,898.45	6,658.26	5,872.67	6,400.01
Bills payable .....	10,000.00	10,000.00	.....	.....
Time certificates of deposit.....	21,328.40	17,422.94	18,608.15	22,870.72
Savings accounts .....	37,702.37	29,420.50	28,194.40	28,623.12
Trust funds .....	560.45	8,842.78	8,444.98	8,244.39
Dividends unpaid .....	26.00	.....	1.50	66.00
Individual deposits .....	149,042.01	130,538.00	121,179.65	184,145.87
Demand certificates .....	5,474.90	24,261.85	26,237.12	23,348.74
Cashiers' checks .....	5,011.65	350.06	37.45	25.29
Reserved for taxes.....	.....	.....	.....	802.62
<b>Total.....</b>	<b>\$ 359,044.23</b>	<b>\$ 352,494.39</b>	<b>\$ 333,575.92</b>	<b>\$ 399,526.76</b>

Examined March 18, 1913.

Stockholders—D. O. Bullis, Charles Burg, John S. Burg, Susan M. Burg, E. W. Dinwiddie, Bessie E. Corcoran, George Lander, M. B. Loy, W. M. Loy, J. F. Meade, W. E. Mitchell, Charles Neely, R. A. Orr, H. T. Reed, Thomas B. Scott, C. D. Smith, Perry M. Spratt, D. T. Stone, M. D. Thatcher, Myra E. Watson, C. H. Whitehead, Ida E. Wilcutt.

## THE GARFIELD COUNTY STATE BANK, GRAND VALLEY, COLORADO.

G. E. Clarkson, President; R. O. Watson, Vice-President; J. J. Connell, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 4,870.41	\$ 5,086.03	\$ 4,690.23	\$ 4,937.31
Loans and discounts (unsecured).....	26,393.65	21,270.71	23,239.35	23,925.94
Overdrafts .....	494.37	370.57	935.47	801.76
Bonds, stocks and securities.....	1,735.07	1,271.07	1,271.07	1,271.07
Furniture and fixtures.....	1,500.00	1,500.00	1,350.00	1,350.00
Banking house .....	2,700.00	2,700.00	2,700.00	2,700.00
Other real estate.....	2,400.00	2,890.45	2,850.75	2,830.90
Due from banks and bankers.....	2,010.83	1,001.53	252.92	6,376.31
Checks and cash items.....	4.35	38.00	.....	.....
Currency .....	1,588.00	1,575.00	807.00	2,220.00
Gold .....	5.00	.....	20.00	160.00
Silver and fractional coin.....	768.20	451.32	701.04	722.18
Total.....	\$ 44,469.88	\$ 38,154.68	\$ 38,817.83	\$ 47,295.47
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	1,760.28	1,368.14	1,146.77	1,185.33
Notes rediscounted .....	2,000.00	2,000.00	2,000.00	.....
Time certificates of deposit.....	2,666.40	2,408.89	2,210.04	2,716.48
Individual deposits .....	28,043.20	22,209.65	22,906.02	32,684.62
Due to banks and bankers.....	.....	168.00	.....	.....
Demand certificates .....	.....	.....	555.00	595.30
Certified checks .....	.....	.....	.....	113.74
Total.....	\$ 44,469.88	\$ 38,154.68	\$ 38,817.83	\$ 47,295.47

Examined March 25, 1913.

Stockholders—W. T. Aplin, Mrs. Marion Aplin, G. E. Clarkson, J. J. Connell, A. Havemeyer, E. T. Taylor, T. N. Thompson,  
R. O. Watson.

## THE WELD COUNTY SAVINGS BANK, GREELEY, COLORADO.

R. F. Graham, President; J. S. Gale, Vice-President; C. N. Jackson, Cashier; A. W. Ferguson, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 146,562.83	\$ 144,434.08	\$ 135,596.40	\$ 110,224.66
Loans and discounts (unsecured).....	120,615.22	109,154.69	129,283.54	153,315.83
Overdrafts .....	178.59	588.18	1,165.05	781.11
Bonds, stocks and securities.....	8,362.66	3,689.09	5,717.64	6,270.47
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Due from banks and bankers.....	59,729.80	88,158.63	64,853.74	61,253.06
Checks and cash items.....	971.34	501.68	2,303.49	6,821.77
Currency .....	12,391.00	7,419.00	8,341.00	7,219.00
Gold .....	1,502.50	1,270.00	1,170.00	1,705.00
Silver and fractional coin.....	1,913.12	2,824.58	2,327.45	2,294.73
Total .....	\$ 352,228.06	\$ 358,040.93	\$ 350,759.31	\$ 349,886.63
LIABILITIES.				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits.....	22,185.77	24,702.95	21,688.58	23,161.72
Time certificates of deposit.....	4,902.50	7,057.50	6,222.50	6,322.50
Savings accounts.....	134,867.91	144,056.62	136,952.08	135,212.18
Individual deposits.....	114,641.43	105,468.40	109,602.70	109,743.28
Demand certificates.....	630.00	1,645.00	1,230.00	340.00
Certified checks.....			50.00	
Cashiers' checks.....	.45	110.46	13.45	106.95
Total .....	\$ 352,228.06	\$ 358,040.93	\$ 350,759.31	\$ 349,886.63

Examined Nov. 6, 1913.

Stockholders—N. Bartholomew, C. F. Bell, G. W. Bliss, W. E. Bliss, W. M. Boomer, E. D. S. Ewing, James L. Ewing, S. A. Ewing, A. W. Ferguson, First National Bank, Jesse S. Gale, R. F. Graham, Myra H. Graham, M. Gordon, C. N. Jackson, Katherine E. Jackson, Ferguson and Jackson, William Mayher, W. B. Starr, Asa Sterling, Seth Sears, H. H. Sears, Julia Sears.

## GROVER STATE BANK, GROVER, COLORADO.

E. C. Abbey, President; Henry Thompson, Vice-President; E. C. Abbey, Jr., Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,169.57	\$ 10,198.58	\$ 8,543.93	\$ 8,751.75
Loans and discounts (unsecured).....	7,714.96	8,622.19	8,719.32	4,980.71
Furniture and fixtures.....	1,871.20	1,871.20	1,871.20	1,881.20
Banking house.....	2,184.99	2,260.69	2,286.29	2,286.29
Other real estate.....	5,913.84	5,867.84	5,983.24	7,665.66
Due from banks and bankers.....	5,855.42	783.92	1,725.95	6,803.73
Currency .....	2,858.00	2,291.00	2,846.00	981.00
Gold .....	45.00	115.00	215.00	40.00
Silver and fractional coin.....	606.23	144.73	771.74	442.25
<b>Total .....</b>	<b>\$ 36,219.21</b>	<b>\$ 32,155.15</b>	<b>\$ 32,962.67</b>	<b>\$ 33,832.59</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits.....	875.38	883.57	661.82	738.37
Bills payable.....	2,000.00	2,000.00	3,388.00	.....
Time certificates of deposit.....	3,086.56	2,119.50	2,102.50	1,577.28
Individual deposits.....	17,233.30	12,794.42	13,810.02	18,116.61
Cashiers' checks.....	23.97	1,357.66	.33	400.33
<b>Total .....</b>	<b>\$ 36,219.21</b>	<b>\$ 32,155.15</b>	<b>\$ 32,962.67</b>	<b>\$ 33,832.59</b>

Examined Sept. 4, 1913.

Stockholders—Emile Kiene, Frank W. Altman, R. W. Piner, Elizabeth F. Pier, E. C. Abbey, Iola B. Blicklinger, Ella L. Abbey, E. C. Abbey, Jr.; C. E. Abbey.



## THE GUNNISON BANK AND TRUST COMPANY, GUNNISON, COLORADO.

C. W. Winslow, President; H. C. Bartlett, Vice-President; W. W. McKee, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 61,909.04	\$ 60,053.36	\$ 59,014.05	\$ 65,550.85
Loans and discounts (unsecured).....	32,709.29	30,685.16	30,684.94	32,227.83
Overdrafts .....	154.63	446.13	444.64	366.86
Bonds, stocks and securities.....	6,945.70	3,546.41	2,345.82	1,435.66
Premium on bonds.....	40.00	.....	.....	.....
Furniture and fixtures.....	3,471.46	3,496.70	3,496.70	3,496.70
Due from banks and bankers.....	47,058.69	31,441.06	29,543.80	37,892.55
Checks and cash items.....	302.11	1,045.80	155.45	73.01
Currency .....	3,980.00	3,960.00	5,965.00	6,212.00
Gold .....	1,345.00	115.00	815.00	395.00
Silver and fractional coin.....	1,014.70	1,429.85	1,466.85	738.75
Other resources .....	.....	.....	25.31	25.00
Total .....	\$ 158,930.62	\$ 136,219.47	\$ 133,957.56	\$ 148,414.21
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits .....	1,856.87	2,197.59	2,372.47	2,450.62
Time certificates of deposit.....	14,140.25	12,303.04	10,846.13	10,563.36
Individual deposits .....	99,667.90	82,311.47	81,899.01	96,284.49
Due to banks and bankers.....	7,686.83	3,953.30	3,283.38	3,717.24
Demand certificates .....	5,578.77	5,454.07	5,556.57	5,398.50
Total .....	\$ 158,930.62	\$ 136,219.47	\$ 133,957.56	\$ 148,414.21

Examined June 24, 1913.

Stockholders—C. W. Winslow, H. C. Bartlett, W. W. McKee, T. W. Gray, A. E. Hyzer, Fannie B. Whipp, H. H. Fogg, Joseph Metroz, E. P. Creighton.

## BANK OF GYPSUM, GYPSUM, COLORADO.

J. H. Troendley, President; Samuel Oleson, Vice-President; J. P. Oleson, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 13,475.38	\$ 26,780.45	\$ 22,940.60	\$ 23,318.20
Loans and discounts (unsecured).....	38,505.70	35,551.90	36,197.70	32,640.30
Overdrafts .....	802.23			
Bonds to secure postal savings.....	500.00	500.00	500.00	500.00
Other bonds, stocks and securities.....			2,138.55	1,702.10
Due from banks and bankers.....	6,077.15	4,930.24	3,904.81	16,006.51
Checks and cash items.....	1,360.40	2,140.30		381.50
Currency .....	1,955.00	2,990.00	3,150.00	1,245.00
Gold .....	390.00	375.00	860.00	175.00
Silver and fractional coin.....	475.97	618.38	418.22	889.03
<b>Total .....</b>	<b>\$ 63,541.83</b>	<b>\$ 73,886.27</b>	<b>\$ 70,109.88</b>	<b>\$ 76,857.64</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits .....	3,632.08	3,896.83	3,948.78	4,499.65
Bills payable .....	10,000.00	10,000.00	10,000.00	10,000.00
Postal savings .....		1.00	1.00	1.00
Individual deposits .....	23,909.75	33,988.44	30,160.10	36,356.99
<b>Total .....</b>	<b>\$ 63,541.83</b>	<b>\$ 73,886.27</b>	<b>\$ 70,109.88</b>	<b>\$ 76,857.64</b>

Examined June 30, 1913.

Stockholders—J. H. Troendley, J. P. Oleson, Sam Oleson, Andrew Oleson, M. C. Oleson, I. B. Oleson, H. A. Oleson, W. H. Heyer, W. T. Staup, H. E. Chatfield, Frank Hand, A. Lundgren, Harry Beck, J. F. Fleming, L. B. Tague, N. M. Livers.

## HARTMAN STATE BANK, HARTMAN, COLORADO.

J. S. McMurtry, President; J. B. Harden, Vice-President; F. H. Puntenney, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 17,657.18	\$ 19,486.83	\$ 21,327.00	\$ 20,784.91
Loans and discounts (unsecured).....	19,091.12	22,845.69	21,306.55	20,036.38
Overdrafts .....	152.09	786.79	56.45	126.99
Bonds, stocks and securities.....	749.02	334.03	336.38	260.80
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00
Banking house .....				1,200.00
Due from banks and bankers.....	10,779.48		4,370.10	6,948.53
Checks and cash items.....			73.31	100.86
Currency .....	835.00	1,180.00	843.00	1,552.00
Gold .....	5.00	125.00	210.00	360.00
Silver and fractional coin.....	596.87	456.78	506.37	517.26
Total .....	\$ 51,365.76	\$ 46,715.12	\$ 50,529.16	\$ 53,387.73
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	4,834.25	4,906.39	5,215.80	5,519.48
Bills payable .....		4,000.00	9,000.00	5,000.00
Time certificates of deposit.....	4,819.38	5,046.38	5,002.08	5,003.20
Individual deposits .....	31,693.31	21,475.80	20,742.26	27,438.39
Due to banks and bankers.....		1,230.85		75.24
Cashiers' checks .....	18.82	55.70	569.02	206.54
Reserved for taxes.....				144.88
Total .....	\$ 51,365.76	\$ 46,715.12	\$ 50,529.16	\$ 53,387.73

Examined Oct. 7, 1913.

Stockholders—Lizzie Christopher, J. B. Harden, J. S. McMurtry, F. H. Puntenney, G. W. Sherman.

## COLORADO STATE BANK, HASWELL, HASWELL, COLORADO.

Boon Best, President; E. E. Kimball, Vice-President; F. P. January, Cashier; W. M. Thomas, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 29,239.09	\$ 35,622.19	\$ 36,053.41	\$ 33,693.36
Loans and discounts (unsecured).....	26,699.87	33,886.12	38,874.40	37,970.57
Overdrafts .....	81.98	844.65	1,570.79	531.20
Bonds to secure postal savings.....	500.00	500.00	500.00	500.00
Other bonds, stocks and securities.....	5,535.34	6,621.95	3,080.45	980.16
Premium on bonds.....	300.00	275.00	275.00	275.00
Furniture and fixtures.....	930.85	930.85	930.85	930.85
Banking house .....	1,250.00	1,250.00	1,250.00	1,250.00
Due from banks and bankers.....	6,625.91	6,021.09	12,860.47	46,914.53
Checks and cash items.....	210.65	75.19	232.00	226.85
Currency .....	1,009.00	540.00	503.00	1,737.00
Gold .....	340.00	385.00	90.00	220.00
Silver and fractional coin.....	703.97	522.59	427.91	947.23
Total .....	\$ 73,426.66	\$ 87,474.63	\$ 96,648.28	\$ 126,176.75
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	3,400.00	7,000.00	7,000.00	7,000.00
Undivided profits .....	3,385.14	1,614.62	940.75	990.90
Notes rediscounted .....	.....	3,200.00	3,200.00	.....
Time certificates of deposit.....	23,132.21	20,726.91	23,655.33	23,748.43
Individual deposits .....	32,978.91	39,707.20	46,601.30	74,211.52
Demand certificates .....	.....	5,000.00	5,000.00	10,000.00
Cashiers' checks .....	530.40	225.90	250.90	225.90
Total .....	\$ 73,426.66	\$ 87,474.63	\$ 96,648.28	\$ 126,176.75

Examined Sept. 26, 1913.

Stockholders—M. D. Allen, D. L. Beer, Boon Best, Mc Best, Harold Best, Roy Best, H. S. Brubaker, Charles W. Clark, Estella L. January, F. P. January, Louis E. January, E. E. Kimball, Raymond Miller.

## THE BANK OF HAXTUN, HAXTUN, COLORADO.

—————  
Ellen V. Benton, Cashier.  
—————

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....\$	686.30	\$ 5,419.65	\$ 4,201.80	\$ 6,643.85
Loans and discounts (unsecured).....	26,399.12	30,187.79	31,894.03	41,514.73
Overdrafts .....	10.55	1,120.56	46.46	594.35
Furniture and fixtures.....	850.00	850.00	800.00	800.00
Banking house.....	2,000.00	2,000.00	2,000.00	2,000.00
Due from banks and bankers.....	8,826.71	8,024.21	12,195.46	9,845.15
Checks and cash items.....	23.85	.....	206.63	616.05
Currency .....	1,401.00	903.00	965.00	1,210.00
Gold .....	935.00	820.00	890.00	905.00
Silver and fractional coin.....	186.12	79.62	169.50	265.03
Total .....	\$ 41,318.65	\$ 49,404.83	\$ 53,368.88	\$ 64,394.16
LIABILITIES.				
Capital stock paid in.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	34.29	1,115.72	174.49	1,227.88
Time certificates of deposit.....	4,782.93	6,024.90	6,267.80	6,375.00
Individual deposits.....	21,350.72	28,270.60	33,741.44	43,275.86
Demand certificates.....	3,798.60	2,435.81	2,375.72	2,151.47
Cashiers' checks.....	1,352.11	1,557.80	809.43	1,363.95
Total .....	\$ 41,318.65	\$ 49,404.83	\$ 53,368.88	\$ 64,394.16

Examined Sept. 12, 1913.

Owner—G. W. Gordon.

## FARMERS STATE BANK, HAXTUN, COLORADO.

D. W. Scott, President; W. H. Perry, Vice-President; E. S. Larson, Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 16,236.14	\$ 16,744.54	\$ 18,104.60	\$ 19,511.37
Loans and discounts (unsecured).....	54,171.54	51,212.39	54,640.92	62,441.48
Overdrafts .....	1,577.18	530.11	2,220.39	3,670.59
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	1,036.10	525.34	25.00	25.00
Furniture and fixtures.....	1,107.00	1,443.00	1,443.00	2,026.16
Banking house.....	1,284.50	1,284.50	7,292.44	9,622.83
Due from banks and bankers.....	8,677.21	16,148.03	11,572.09	33,722.74
Checks and cash items.....	1,293.84	118.83	248.10	441.89
Currency .....	1,492.00	1,951.00	922.00	2,988.00
Gold .....	55.00	115.00	400.00	440.00
Silver and fractional coin.....	310.65	234.62	109.54	525.78
Other resources.....	.....	1,839.14	.....	.....
<b>Total .....</b>	<b>\$ 88,241.16</b>	<b>\$ 93,146.50</b>	<b>\$ 97,978.08</b>	<b>\$ 136,415.84</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits.....	1,476.23	3,750.63	3,697.10	4,846.77
Bills payable.....	.....	.....	8,000.00	8,000.00
Notes rediscounted.....	6,005.00	.....	.....	.....
Time certificates of deposit.....	15,037.42	15,707.16	17,554.36	27,332.99
Postal savings.....	100.97	100.90	107.20	100.20
Individual deposits.....	38,768.01	46,996.42	42,004.73	69,883.88
Demand certificates.....	399.90	223.85	363.85	426.96
Cashiers' checks.....	1,453.63	1,367.54	1,250.84	825.04
<b>Total .....</b>	<b>\$ 88,241.16</b>	<b>\$ 93,146.50</b>	<b>\$ 97,978.08</b>	<b>\$ 136,415.84</b>

Examined Sept. 13, 1913.

Stockholders—M. Anderson, Edwin Finch, D. D. Finch, Edw. E. Intermill, Emil S. Larson, W. H. Perry, J. A. Swedlund, W. A. Trowbridge, W. A. Trowbridge, Trustee, D. W. Scott.

## BANK OF HAYDEN, HAYDEN, COLORADO.

A. P. Woods, Cashier; Leslie Kimsey, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 7,768.81	\$ 8,262.55	\$ 11,144.59	\$ 12,559.45
Loans and discounts (unsecured).....	28,772.97	36,473.42	39,190.40	40,282.42
Overdrafts .....	268.28	729.35	1,469.67	3,837.75
Bonds, stocks and securities.....	1,710.39	1,329.15	389.00	1,444.51
Furniture and fixtures.....	664.30	664.30	631.10	664.10
Expense account .....	.....	.....	.....	132.43
Due from banks and bankers.....	2,404.89	8,791.19	5,536.98	13,640.64
Checks and cash items.....	213.03	222.63	112.05	92.84
Currency .....	1,996.00	1,261.00	1,050.00	872.00
Gold .....	50.00	40.00	135.00	227.00
Silver and fractional coin.....	468.35	583.22	482.49	70.84
<b>Total.....</b>	<b>\$ 44,317.02</b>	<b>\$ 58,356.81</b>	<b>\$ 60,141.28</b>	<b>\$ 73,823.98</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	59.05	312.24	669.99	.....
Time certificates of deposit.....	6,515.59	7,906.26	8,575.22	8,969.70
Individual deposits .....	27,318.56	40,034.47	38,396.13	50,415.99
Due to banks and bankers.....	423.82	103.84	2,499.94	4,438.29
<b>Total.....</b>	<b>\$ 44,317.02</b>	<b>\$ 58,356.81</b>	<b>\$ 60,141.28</b>	<b>\$ 73,823.98</b>

Examined July 28, 1913.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hanson, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray, R. R. Horth, James Wadge.

## THE YAMPA VALLEY BANK, HAYDEN, COLORADO.

F. E. Milner, President; B. T. Shelton, Vice-President; M. M. Burch, Cashier; D. L. Sellers, Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 11,385.80	\$ 12,754.75	\$ 13,038.65	\$ 18,551.65
Loans and discounts (unsecured).....	38,102.00	40,026.50	41,892.95	43,856.90
Overdrafts .....	218.93	84.73	131.47	241.96
Bonds, stocks and securities.....	.....	.....	567.15	820.65
Furniture and fixtures.....	2,100.00	2,200.00	2,200.00	2,200.00
Banking house .....	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	11,500.04	11,652.33	11,652.33	11,749.53
Due from banks and bankers.....	7,709.56	7,717.31	4,539.84	13,291.97
Checks and cash items.....	644.00	1,680.48	612.85	396.35
Currency .....	1,800.00	1,185.00	2,181.00	1,900.00
Gold .....	260.00	260.00	300.00	340.00
Silver and fractional coin.....	728.23	658.86	251.89	603.31
<b>Total.....</b>	<b>\$ 76,948.56</b>	<b>\$ 80,719.96</b>	<b>\$ 79,868.13</b>	<b>\$ 96,452.32</b>
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits .....	931.99	410.65	729.03	834.40
Bills payable .....	10,000.00	16,000.00	16,000.00	16,000.00
Time certificates of deposit.....	4,004.15	5,156.51	5,301.86	5,328.86
Individual deposits .....	32,012.42	29,152.80	27,837.24	44,289.06
<b>Total.....</b>	<b>\$ 76,948.56</b>	<b>\$ 80,719.96</b>	<b>\$ 79,868.13</b>	<b>\$ 96,452.32</b>

Examined July 28, 1913.

Stockholders—F. E. Milner, The Milner Bank and Trust Company, O. I. Cheney, Dora M. Chase, H. S. DeLong, D. D. Huston, V. Kline Towner, Rex H. Towner, L. Y. A. Whillpe Estate, S. A. Adair, D. L. Sellers, Alva Jones, E. Donelson Estate, L. Emrich, Thomas Dunstan, J. J. Jones, M. M. Burch, James Wadge, B. T. Shelton.



THE FIRST STATE BANK OF HILLROSE, HILLROSE, COLORADO.

E. H. Link, President; Fred Wohlert, Vice-President; W. L. Bonnett, Cashier; G. T. Huston, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 12,757.56	\$ 11,492.61	\$ 7,857.70	\$ 7,233.46
Loans and discounts (unsecured).....	33,466.35	41,310.27	48,700.88	48,689.74
Overdrafts .....	356.49	371.60	504.62	331.10
Bonds, stocks and securities.....	53.88	8.88	.....	.....
Furniture and fixtures.....	1,563.01	1,563.01	1,563.01	1,563.01
Banking house.....	2,075.67	2,075.67	2,075.67	2,075.67
Other real estate.....	3,314.09	3,314.09	3,314.09	3,314.09
Due from banks and bankers.....	9,930.88	14,378.59	8,452.32	13,248.05
Checks and cash items.....	157.59	76.47	283.95	168.51
Currency .....	707.00	773.00	581.00	1,156.00
Gold .....	207.50	437.50	522.50	917.50
Silver and fractional coin.....	615.65	595.94	236.61	966.44
Total .....	\$ 65,205.67	\$ 76,397.63	\$ 74,092.35	\$ 79,663.57
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	.....	.....	.....	10,000.00
Undivided profits.....	11,891.47	11,870.73	12,148.15	2,548.04
Bills payable.....	.....	11,000.00	13,000.00	13,000.00
Time certificates of deposit.....	7,020.09	17,263.11	17,417.18	15,216.82
Individual deposits.....	31,294.11	21,263.79	16,527.02	23,898.71
Total .....	\$ 65,205.67	\$ 76,397.63	\$ 74,092.35	\$ 79,663.57

Examined April 23, 1913; Sept. 17, 1913.

Stockholders—G. C. Huston Estate, Fred Wohlert, H. P. Forsythe, W. L. Bonnett, E. H. Link, E. C. Coffin, J. W. Edwards.

# HOLLY STATE BANK, HOLLY, COLORADO.

NO. 63, STATE BANK.

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G. W. Stevens, President; J. D. Shull, Cashier; J. A. Pierce, Vice-President.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 35,558.43	\$ 33,540.07	\$ 33,266.61	\$ 33,920.60
Loans and discounts (unsecured).....	27,765.11	28,427.40	28,042.22	30,112.91
Overdrafts .....			77.30	28.37
Bonds, stocks and securities.....	1,122.30	1,061.83	1,154.28	976.40
Furniture and fixtures.....	3,254.97	3,254.97	3,254.97	3,262.24
Banking house .....	8,184.60	8,180.00	8,100.00	8,020.00
Other real estate .....	866.48	973.13	973.13	914.95
Due from banks and bankers.....	6,341.95	8,390.70	10,508.49	6,378.88
Checks and cash items.....	460.03	179.62	492.31	278.96
Currency .....	3,709.00	554.00	3,290.00	3,985.00
Gold .....	200.00	335.00	430.00	595.00
Silver and fractional coin.....	323.43	198.46	292.59	303.45
<b>Total .....</b>	<b>\$ 87,786.30</b>	<b>\$ 85,095.18</b>	<b>\$ 89,881.90</b>	<b>\$ 88,776.76</b>
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits .....	3,088.11	2,567.02	2,754.48	2,729.52
Bills payable .....	15,000.00	12,000.00	15,000.00	12,000.00
Time certificates of deposit.....	9,422.23	10,385.86	11,023.90	9,956.08
Individual deposits .....	30,134.21	30,101.05	30,930.66	33,898.17
Demand certificates .....	30.00	10.00		
Certified checks .....	75.00			
Cashiers' checks .....	36.75	31.25	81.51	72.44
Other liabilities .....			91.35	120.55
<b>Total .....</b>	<b>\$ 87,786.30</b>	<b>\$ 85,095.18</b>	<b>\$ 89,881.90</b>	<b>\$ 88,776.76</b>

Examined Oct. 6, 1913.

Stockholders—Chris Clasen, Mabel E. Appel, John Duncan, L. M. Gee, Ole Olson, J. A. Pierce, J. D. Shull, G. W. Stevens.

## PHILLIPS COUNTY STATE BANK, HOLYOKE, COLORADO.

J. H. Painter, President; R. L. Johnson, Cashier; M. T. Nelson, Vice-President; M. H. Hardaway, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 21,864.82	\$ 19,687.47	\$ 19,910.77	\$ 17,170.69
Loans and discounts (unsecured).....	49,673.51	45,608.55	44,289.25	52,384.45
Overdrafts .....	2,444.94	3,150.33	3,057.82	4,114.59
Bonds, stocks and securities.....	.....	111.65	.....	112.35
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00
Banking house .....	12,000.00	12,000.00	12,000.00	12,000.00
Other real estate .....	4,500.00	4,500.00	4,500.00	4,500.00
Due from banks and bankers.....	10,765.62	12,557.02	20,256.46	29,314.33
Checks and cash items.....	448.80	259.94	155.77	42.21
Currency .....	1,153.00	2,137.00	2,393.00	2,862.00
Gold .....	1,575.00	1,425.00	1,532.50	1,102.50
Silver and fractional coin.....	1,218.17	1,114.53	1,094.67	943.44
Other resources .....	.....	.....	36.05	173.15
Total .....	\$ 108,143.86	\$ 105,051.49	\$ 111,726.29	\$ 127,219.71
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits .....	301.38	1,676.56	2,145.99	2,368.52
Notes rediscounted .....	2,600.00	.....	.....	7,200.00
Time certificates of deposit.....	29,346.59	25,205.03	26,339.66	29,956.70
Individual deposits .....	49,200.40	49,479.37	55,991.57	60,183.92
Demand certificates .....	397.09	877.09	1,198.27	1,508.12
Certified checks .....	100.00	1,590.51	.....	.....
Cashiers' checks .....	19.32	220.00	50.80	2.45
Other liabilities .....	179.08	2.93	.....	.....
Total .....	\$ 108,143.86	\$ 105,051.49	\$ 111,726.29	\$ 127,219.71

Examined Sept. 15, 1913.

Stockholders—J. H. Painter, E. S. Burns, F. M. Smith, R. G. McKibbin, A. Schuenemann, E. N. McPherson, W. L. Irwin, R. L. Johnson, J. L. Slack, Alden A. Shafer, G. T. Donnelly, Anna K. Johnson, M. T. Nelson, H. C. Hargreaves, Julius Nelson.

# THE HOOPER STATE BANK, HOOPER, COLORADO.

NO. 246, STATE BANK.

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R. J. Kavalec, President; W. R. Pyke, Vice-President; Dwight H. Gove, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 1,840.00	\$ 3,426.60	\$ 3,307.50	\$ 6,105.51
Loans and discounts (unsecured).....	13,951.50	13,882.80	16,002.55	15,542.15
Overdrafts .....	.....	24.20	.....	4.08
Furniture and fixtures.....	320.45	320.45	320.45	320.45
Expense account .....	734.03	571.94	470.17	254.19
Due from banks and bankers.....	7,256.91	7,163.25	6,393.26	9,809.56
Checks and cash items.....	.....	.....	20.00	46.00
Currency .....	927.00	1,318.00	542.00	786.00
Gold .....	155.00	175.00	5.00	110.00
Silver and fractional coin.....	94.87	437.57	213.08	36.81
Total .....	\$ 25,279.76	\$ 27,314.81	\$ 27,274.01	\$ 33,014.70
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 7,200.00	\$ 7,500.00	\$ 7,500.00	\$ 10,000.00
Time certificates of deposit.....	2,226.75	4,187.75	4,593.35	4,628.35
Individual deposits.....	15,853.01	15,607.70	15,180.66	18,380.82
Certified checks .....	.....	19.36	.....	5.53
Total .....	\$ 25,279.76	\$ 27,314.81	\$ 27,274.01	\$ 33,014.70

Examined Sept. 6, 1913.

Stockholders—Frank Born, H. C. Brenizer, E. S. Cotton, E. J. Culp, Thomas J. Everett, Dwight H. Gove, Charles Hakers, A. E. Headlee, R. J. Kavalec, N. E. Morgan, W. R. Pyke, J. T. Sisemore, W. D. Sisemore, Fay Timmerman, John T. Wallace.

## BANK OF NORTH FORK, HOTCHKISS, COLORADO.

George H. Duke, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 42,107.68	\$ 33,816.71	\$ 37,036.26	\$ 33,135.73
Loans and discounts (unsecured).....	47,883.66	47,499.20	42,427.32	48,868.54
Overdrafts .....	4,426.14	2,179.12	3,351.66	3,336.10
Bonds, stocks and securities.....	5,098.37	4,703.87	4,918.77	4,636.50
Furniture and fixtures.....	1,050.70	1,050.70	1,050.70	1,050.70
Banking house .....	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks and bankers.....	14,929.92	19,965.88	9,631.10	28,468.61
Checks and cash items.....	7,979.08	514.82	1,016.01	241.48
Currency .....	2,598.00	4,437.00	5,023.00	3,123.00
Gold .....	1,167.50	112.50	775.00	1,080.00
Silver and fractional coin.....	1,314.61	1,795.69	1,184.79	681.80
<b>Total .....</b>	<b>\$ 132,065.66</b>	<b>\$ 119,575.49</b>	<b>\$ 109,914.61</b>	<b>\$ 128,122.46</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits .....	3,144.44	3,700.34	4,847.71	3,780.65
Bills payable .....	25,000.00	13,000.00	12,500.00	11,500.00
Notes rediscounted .....	9,242.74	7,134.63	6,183.13	6,183.13
Time certificates of deposit.....	19,494.05	24,687.91	14,368.49	13,543.93
Savings accounts .....	2,573.36	2,440.09	2,443.80	2,446.75
Individual deposits .....	56,376.69	52,361.14	53,197.06	71,274.44
Due to banks and bankers.....	1,208.38	1,251.38	1,374.42	1,601.40
Cashiers' checks .....	16.00	.....	.....	2,792.16
<b>Total .....</b>	<b>\$ 132,065.66</b>	<b>\$ 119,575.49</b>	<b>\$ 109,914.61</b>	<b>\$ 128,122.46</b>

Examined Mch. 22, 1913; Aug. 29, 1913.

Owners—George H. Duke, E. M. Duke, Sam B. Hartman.

## FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS, COLORADO.

Edmund Becker, President; L. W. Kennedy, Vice-President; A. Loehwing, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 21,356.44	\$ 25,128.23	\$ 16,225.39	\$ 25,075.35
Loans and discounts (unsecured).....	10,401.89	23,269.40	32,694.17	28,869.36
Overdrafts .....	1,164.34	1,146.91	144.81	121.78
Bonds, stocks and securities.....	1,294.38	1,028.26	5,653.95	3,113.74
Furniture and fixtures.....	872.50	872.50	872.50	871.90
Banking house.....	4,994.40	4,994.40	4,994.40	4,994.40
Other real estate.....	1,768.04	916.75	916.75	919.41
Due from banks and bankers.....	19,217.88	12,141.26	17,936.73	27,714.53
Checks and cash items.....	445.96	1,135.12	522.67	2,632.43
Currency .....	1,335.00	2,395.00	4,636.00	3,152.00
Gold .....	90.00	240.00	420.00	215.00
Silver and fractional coin.....	464.79	417.92	156.07	410.45
Other resources.....			8.50	
<b>Total .....</b>	<b>\$ 63,405.62</b>	<b>\$ 73,685.75</b>	<b>\$ 85,181.94</b>	<b>\$ 98,090.35</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits.....	16.85	273.64	593.30	1,579.04
Time certificates of deposit.....	7,870.91	8,945.09	10,680.09	16,093.95
Individual deposits.....	43,942.86	47,879.02	57,368.55	57,891.36
Demand certificates.....	75.00	5,088.00	5,040.00	11,020.00
Cashiers' checks.....				6.00
<b>Total .....</b>	<b>\$ 63,405.62</b>	<b>\$ 73,685.75</b>	<b>\$ 85,181.94</b>	<b>\$ 98,090.35</b>

Examined July 22, 1913.

Stockholders—Edmund Becker, A. Loehwing, L. W. Kennedy, E. A. Morgan, C. E. Morgan, P. G. Hawood, W. M. Marshall,  
D. H. Staley, W. H. Harrison, P. J. Martin.

## HUDSON STATE BANK, HUDSON, COLORADO.

A. J. Stybr, President; J. H. Hume, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 12,417.91	\$ 12,889.68	\$ 16,636.48	\$ 22,493.91
Loans and discounts (unsecured).....	9,033.45	11,873.89	13,483.14	13,945.25
Overdrafts .....	7.86	75.51	290.81	116.85
Bonds, stocks and securities.....	2,060.33	.....	551.48	2,593.38
Furniture and fixtures.....	600.00	600.00	750.00	950.00
Due from banks and bankers.....	3,985.74	8,802.65	6,208.49	11,597.40
Checks and cash items.....	23.74	.....	.....	56.40
Currency .....	1,375.00	1,826.00	1,671.00	665.00
Gold .....	297.50	22.50	67.50	387.50
Silver and fractional coin.....	257.89	642.80	170.97	235.67
Total .....	\$ 30,059.42	\$ 36,733.03	\$ 39,829.87	\$ 53,041.36
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	1,131.89	1,572.51	1,525.64	1,789.17
Bills payable.....	.....	.....	6,000.00	4,000.00
Time certificates of deposit.....	3,627.60	3,514.30	5,316.08	11,083.26
Individual deposits.....	13,019.93	19,819.97	15,261.90	24,442.68
Demand certificates.....	2,280.00	1,826.25	1,726.25	1,726.25
Total .....	\$ 30,059.42	\$ 36,733.03	\$ 39,829.87	\$ 53,041.36

Examined April 25, 1913; Sept. 27, 1913.

Stockholders—J. H. Hume, F. A. Hensley, Mary Honska, E. R. Honska, C. M. Ireland, W. M. Marshal, Trustee, E. L. Overman, M. R. Stewart, A. J. Stybr, A. M. Kearns Investment Company.

## THE CLEAR CREEK AND GILPIN TRUST COMPANY, IDAHO SPRINGS, COLORADO.

John Owen, President; John A. Wilkins, Vice-President; C. I. Spessard, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 20,052.00	\$ 20,265.00	\$ 20,262.00	\$ 19,984.04
Loans and discounts (unsecured).....	17,690.53	15,368.93	15,477.98	15,403.68
Overdrafts .....	368.87	1,215.72	636.51	390.16
Bonds, stocks and securities.....	7,415.97	8,291.99	11,055.46	10,636.04
Furniture and fixtures.....	3,500.00	3,500.00	3,500.00	3,500.00
Banking house.....	14,600.00	14,600.00	14,600.00	14,600.00
Other real estate.....	12,122.55	12,122.55	12,122.55	12,122.55
Due from banks and bankers.....	6,289.49	15,003.96	18,167.75	17,191.33
Checks and cash items.....	35.75	565.32	565.96	294.41
Currency .....	1,678.00	2,889.00	1,446.00	2,080.00
Gold .....	235.00	165.00	140.00	235.00
Silver and fractional coin.....	180.90	329.83	439.86	261.82
Total .....	\$ 84,169.06	\$ 94,317.30	\$ 98,414.07	\$ 96,649.03
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits .....	2,028.51	838.85	648.31	1,123.40
Time certificates of deposit.....	800.00	900.00	900.00	800.00
Savings accounts.....	17,386.59	18,063.99	18,124.65	21,525.44
Dividends unpaid.....		1,500.00	188.00	20.00
Individual deposits.....	13,073.96	21,963.38	27,663.11	22,932.19
Due to banks and bankers.....			890.00	
Demand certificates.....	880.00	896.58		248.00
Cashiers' checks.....		154.50		
Total .....	\$ 84,169.06	\$ 94,317.30	\$ 98,414.07	\$ 96,649.03

Examined Oct. 3, 1913.

Stockholders—John Atcheson, Jr.; Caroline E. Bathelor, Mrs. Louis Behr, T. C. Bowden, Sarah E. Bronson, Charles Christian-  
sen, Mrs. Irving Coe, Elenor Cree, Chas. W. Deems, Anne E. Dingle, Thomas H. Egan, Mary Forster, Leontine Kientz,  
Callie E. Kookan, Lewis Lindall, Mrs. A. J. McAndrews Trustee; W. F. Nichols, John Myquist, John Oversen, John Owen,  
Ben T. Owen, Frances H. Owen, James A. Richmond, Augusta C. Smith, Czar D. Smith, C. I. Spessard, Rosalie W. Spessard,  
Carrie J. Straub, H. F. Swanson, W. A. Thompson, Frederick Ulrich, John Walch, John W. Ward, E. M. G. Wilkins, John  
A. Wilkins, George A. Yingling.



## IGNACIO STATE BANK, IGNACIO, COLORADO.

Hans Aspaas, President; E. W. Stang, Vice-President; R. M. Shultz, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 14,502.08	\$ 17,859.73	\$ 15,955.63	\$ 13,145.08
Loans and discounts (unsecured).....	10,532.48	14,735.21	16,612.91	20,849.36
Overdrafts .....	137.42	567.34	376.66	289.43
Furniture and fixtures.....	1,552.77	1,552.77	1,550.00	1,550.00
Banking house .....	2,308.87	2,308.87	2,300.00	2,300.00
Other real estate.....	.....	.....	.....	300.00
Expense account .....	.....	.....	91.76	.....
Due from banks and bankers.....	2,210.48	1,528.94	1,212.86	3,355.99
Checks and cash items.....	.....	7.12	.....	.....
Currency .....	1,151.00	1,516.00	660.00	3,800.00
Gold .....	185.00	115.00	75.00	145.00
Silver and fractional coin.....	1,216.36	1,559.31	721.84	629.13
Total.....	\$ 33,796.46	\$ 41,250.29	\$ 39,556.66	\$ 46,363.99
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	500.00	500.00	500.00	500.00
Undivided profits .....	402.09	551.07	.....	76.15
Bills payable .....	.....	5,000.00	8,000.00	9,500.00
Time certificates of deposit.....	251.00	363.00	663.00	814.05
Dividends unpaid .....	.....	.....	80.00	80.00
Individual deposits .....	22,550.12	24,705.54	20,224.43	25,217.00
Cashiers' checks .....	93.25	130.68	89.23	176.79
Total.....	\$ 33,796.46	\$ 41,250.29	\$ 39,556.66	\$ 46,363.99

Examined June 11, 1913.

Stockholders—Hans Aspaas, Fred L. Cretney, H. H. Johnson, R. M. Shultz, E. W. Stang, A. R. Williams, Everett Wirt.

## FIRST BANK OF ILIFF, ILIFF, COLORADO.

H. A. Schoenberger, Cashier; L. D. Sanders, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 15,067.10	\$ 18,351.49	\$ 17,500.84	\$ 16,729.96
Loans and discounts (unsecured).....	22,321.57	19,231.33	21,473.80	20,183.85
Overdrafts .....	93.33	585.15	185.42	2,206.82
Bonds, stocks and securities.....	831.18	841.22	1,059.22	970.64
Furniture and fixtures.....	2,196.75	2,196.75	2,196.75	2,196.75
Banking house .....	6,958.62	6,958.62	6,958.62	6,958.62
Due from banks and bankers.....	386.56	5,137.90	7,173.74	2,098.18
Checks and cash items.....	25.45	25.45	56.40	.....
Currency .....	1,838.00	1,372.00	1,095.00	1,610.00
Gold .....	210.00	215.00	135.00	.....
Silver and fractional coin.....	306.83	276.39	95.12	101.28
Total.....	\$ 50,235.39	\$ 55,191.30	\$ 57,929.91	\$ 53,056.10
LIABILITIES.				
Capital stock paid in.....	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00
Surplus fund .....	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits .....	334.47	357.27	286.96	462.63
Bills payable .....	2,500.00	10,000.00	10,000.00	7,500.00
Time certificates of deposit.....	9,614.84	12,869.36	11,537.01	9,837.01
Individual deposits .....	23,704.34	18,090.39	21,332.94	20,875.46
Due to banks and bankers.....	46.74	.....	.....	.....
Demand certificates .....	435.00	274.28	1,173.00	781.00
Total.....	\$ 50,235.39	\$ 55,191.30	\$ 57,929.91	\$ 53,056.10

Examined Sept. 11, 1913.

Owners—J. P. Dillon, S. V. Cheairs, F. C. Luten, Louise D. Sanders, E. M. Gillett

THE KERSEY STATE BANK, KERSEY, COLORADO.

W. R. Williams, President; F. J. Edgar, Vice-President; L. B. Tucker, Cashier; J. H. Witwer, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 15,009.63	\$ 19,846.23	\$ 19,336.66	\$ 21,568.10
Loans and discounts (unsecured).....	15,441.15	17,466.54	16,961.64	17,064.54
Overdrafts .....	49.52	46.49	44.54	80.96
Bonds, stocks and securities.....	2,722.95	2,749.05	2,797.38	5,484.98
Furniture and fixtures.....	1,487.29	1,487.29	1,300.00	1,300.00
Banking house.....	2,505.00	2,505.00	2,400.00	2,400.00
Due from banks and bankers.....	11,637.06	1,956.31	3,343.85	17,880.26
Checks and cash items.....	2.90	2,076.89	3.78	.....
Currency .....	1,206.00	844.00	1,105.00	2,203.00
Gold .....	55.00	45.00	15.00	65.00
Silver and fractional coin.....	359.49	627.48	277.64	754.77
Total .....	\$ 50,475.99	\$ 49,650.28	\$ 47,585.49	\$ 68,801.61
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits.....	2,050.17	1,889.20	1,279.33	1,196.98
Bills payable.....	.....	.....	6,000.00	6,000.00
Time certificates of deposit.....	4,218.52	11,979.12	12,979.84	13,854.84
Individual deposits.....	32,207.30	23,781.96	15,207.84	35,743.09
Cashiers' checks.....	.....	.....	118.48	6.70
Total .....	\$ 50,475.99	\$ 49,650.28	\$ 47,585.49	\$ 68,801.61

Examined April 4, 1913.

Stockholders—F. J. Edgar, Nellie E. Tucker, L. B. Tucker, W. P. Williams, J. H. Witwer.

## KIOWA STATE BANK, KIOWA, COLORADO.

Gordon Jones, President; W. D. Reilly, Vice-President; A. M. Rex, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 14,969.12	\$ 20,307.69	\$ 19,795.04	\$ 20,018.17
Loans and discounts (unsecured).....	33,188.28	35,668.27	29,963.66	37,173.05
Overdrafts .....	125.12	41.45	6.33	40.92
Bonds, stocks and securities.....	1,328.30	3,456.75	2,099.34	3,356.80
Furniture and fixtures.....	625.79	730.39	693.03	753.03
Banking house.....	2,750.00	2,750.00	2,750.00	2,750.00
Expense account.....	311.32	.....	.....	.....
Due from banks and bankers.....	3,754.05	3,862.36	14,923.30	10,920.52
Checks and cash items.....	230.78	3,923.88	286.49	2,764.02
Currency .....	1,014.00	1,341.00	1,440.00	1,015.00
Gold .....	.....	30.00	65.00	10.00
Silver and fractional coin.....	434.52	96.70	94.10	426.20
Other resources.....	344.16	.....	421.23	.....
Total .....	\$ 59,075.44	\$ 72,208.49	\$ 72,537.52	\$ 79,227.71
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	3,500.00	3,500.00	5,000.00	5,000.00
Undivided profits.....	1,300.00	1,645.12	731.37	627.37
Time certificates of deposit.....	3,043.26	1,730.00	1,831.05	2,281.05
Individual deposits.....	41,102.18	50,208.37	49,885.10	56,199.29
Demand certificates.....	.....	5,000.00	5,000.00	5,000.00
Reserved for taxes.....	130.00	125.00	90.00	120.00
Total .....	\$ 59,075.44	\$ 72,208.49	\$ 72,537.52	\$ 79,227.71

Examined May 7, 1913; Dec. 3, 1913.

Stockholders—A. A. Blazer, Frank Donders, H. L. Hames, B. U. Jamison, Gordon Jones, J. E. Mayer, W. E. Miller, F. P. Murray, Lee Ramsey, C. W. Reed, W. D. Reilly, A. M. Rex.

## THE KIT CARSON STATE BANK, KIT CARSON, COLORADO.

C. E. Collins, President; George Clossen, Vice-President; J. G. McComish, Cashier; L. J. Murphy, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 37,922.95	\$ 42,776.36	\$ 43,442.37	\$ 34,134.34
Loans and discounts (unsecured).....	9,659.72	14,967.02	12,628.86	11,613.77
Overdrafts .....	267.40	221.33	36.92	82.77
Furniture and fixtures.....	1,200.00	1,425.00	1,425.00	1,425.00
Real estate .....	2,000.00	2,000.00	1,960.00	1,960.00
Due from banks and bankers.....	7,968.95	9,205.18	8,884.17	30,849.98
Checks and cash items.....	.....	.....	.....	56.00
Currency .....	510.00	1,316.00	1,141.00	565.00
Gold .....	320.00	280.00	115.00	127.50
Silver and fractional coin.....	393.01	642.85	191.05	575.33
Total .....	\$ 60,242.03	\$ 72,833.74	\$ 69,824.37	\$ 81,389.69
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits .....	137.53	1,177.52	1,235.48	1,879.97
Bills payable .....	5,000.00	.....	5,000.00	5,000.00
Time certificates of deposit.....	5,276.81	9,920.41	8,702.04	6,984.59
Individual deposits .....	37,827.69	49,735.81	42,886.85	55,525.13
Total .....	\$ 60,242.03	\$ 72,833.74	\$ 69,824.37	\$ 81,389.69

Examined Apr. 18, 1913; Nov. 6, 1913.

Stockholders—August Alm, C. E. Collins, George Clossen, C. G. Fox, J. G. McComish, G. E. Riker, William Rhoads, G. M. Smith, Charles Scott, C. D. Thompson, James Waggoner.

## BANK OF KREMMLING, KREMMLING, COLORADO.

Edmund Becker, President; P. J. Martin, Vice-President; W. H. Harrison, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 20,614.89	\$ 24,152.49	\$ 21,658.07	\$ 20,481.12
Loans and discounts (unsecured).....	29,349.06	26,090.51	28,375.06	29,247.56
Overdrafts .....	226.66	76.74	120.51	74.57
Bonds, stocks and securities.....	1,842.93	241.55	688.61	815.08
Furniture and fixtures.....	800.00	800.00	800.00	800.00
Banking house .....	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate.....	1,472.15	1,647.15	1,655.81	1,655.81
Due from banks and bankers.....	17,512.90	15,068.22	21,364.56	31,413.50
Checks and cash items.....	53.00	274.06	1,961.50	3,021.93
Currency .....	3,165.00	2,571.00	1,156.00	1,985.00
Gold .....	455.00	810.00	1,115.00	955.00
Silver and fractional coin.....	840.60	443.60	277.25	620.37
Other resources .....			48.75	
Total .....	\$ 78,132.19	\$ 73,975.32	\$ 81,021.12	\$ 92,869.94
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	2,947.14	4,466.26	3,206.88	3,597.20
Time certificates of deposit.....	7,475.57	7,328.92	9,703.92	12,027.92
Savings accounts .....	2,500.00	2,500.00	2,241.55	
Individual deposits .....	54,979.48	49,507.14	55,470.37	67,095.92
Demand certificates .....	55.00	48.00	398.40	123.90
Cashiers' checks .....				25.00
Other liabilities .....	175.00	125.00		
Total .....	\$ 78,132.19	\$ 73,975.32	\$ 81,021.12	\$ 92,869.94

Examined July 23, 1913.

Stockholders—Edmund Becker, P. J. Martin, W. H. Harrison, E. W. Davis, Jones Cattle Company, William Bauer.

## LAIRD STATE BANK, LAIRD, COLORADO.

M. B. Holland, President; John Brown, Vice-President; Buffer Roberts, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....\$	8,938.00	\$ 7,090.15	\$ 8,916.25	\$ 6,097.30
Loans and discounts (unsecured).....	8,809.95	15,472.40	12,819.10	10,266.55
Furniture and fixtures.....	500.00	500.00	500.00	500.00
Due from banks and bankers.....	7,233.84	7,429.83	7,556.96	21,769.87
Checks and cash items.....	25.84	184.50	200.03	66.63
Currency .....	653.00	625.00	497.00	332.00
Gold .....	405.00	355.00	450.00	450.00
Silver and fractional coin.....	184.89	36.40	139.85	208.95
<b>Total .....</b>	<b>\$ 26,750.52</b>	<b>\$ 31,693.28</b>	<b>\$ 31,079.19</b>	<b>\$ 39,691.30</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits .....	394.54	1,062.88	1,328.62	1,540.21
Individual deposits .....	13,807.83	15,678.65	12,866.04	23,064.16
Demand certificates .....	1,348.15	3,751.75	5,684.53	3,886.93
<b>Total .....</b>	<b>\$ 26,750.52</b>	<b>\$ 31,693.28</b>	<b>\$ 31,079.19</b>	<b>\$ 39,691.30</b>

Examined Sept. 24, 1913.

Stockholders—W. T. Auld, Thomas Ashton, John Brown, L. G. Galbreath, M. B. Holland, P. J. Sullivan, R. F. Roberts.

THE LAFAYETTE BANK AND TRUST COMPANY, LAFAYETTE, COLORADO.

Mary E. Miller, President; James P. Miller, Vice-President; I. Ellberson, Cashier; George W. Jackson, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 126,261.49	\$ 121,093.10	\$ 119,132.88	\$ 119,598.79
Loans and discounts (unsecured).....	55,962.71	28,315.58	25,170.18	21,905.68
Overdrafts .....	6,656.75	1,319.95	899.46	515.72
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	1,000.00
Other bonds, stocks and securities.....	30,913.10	26,397.41	29,342.90	30,199.60
Premium on bonds.....	10.00	10.00	.....	.....
Furniture and fixtures.....	3,119.05	3,119.05	3,188.98	3,188.98
Banking house .....	9,700.00	9,700.00	9,700.00	9,700.00
Other real estate .....	5,291.54	6,086.46	6,445.91	6,445.91
Expense account .....	.....	995.96	104.29	747.04
Due from banks and bankers.....	19,177.79	9,221.88	12,987.02	11,609.17
Checks and cash items.....	1,709.25	1,833.33	789.28	1,658.04
Currency .....	2,011.00	1,791.00	2,390.00	1,451.00
Gold .....	3,300.00	2,365.00	2,434.75	2,909.75
Silver and fractional coin.....	1,338.13	976.86	492.67	750.81
Other resources .....	865.17	617.74	617.74	617.74
Total .....	\$ 268,315.98	\$ 214,843.32	\$ 215,696.06	\$ 212,298.23



LIABILITIES.

Capital stock paid in.....	\$ 36,200.00	\$ 36,200.00	\$ 36,200.00	\$ 36,200.00
Surplus fund .....	1,648.81	1,648.81	.....	.....
Undivided profits .....	359.53	.....	.....	.....
Bills payable .....	11,930.00	5,000.00	4,698.00	2,698.00
Notes rediscounted .....	500.00	.....	2,000.00	2,000.00
Time certificates of deposit.....	84,215.04	79,581.52	79,759.31	75,664.64
Savings accounts .....	6,985.99	6,781.55	6,001.76	4,430.59
Postal savings .....	46.00	356.20	578.33	678.33
Individual deposits .....	91,046.08	68,943.52	74,098.06	89,127.93
Due to banks and bankers.....	35,278.93	16,331.72	12,360.60	1,498.74
Demand certificates .....	105.60	.....	.....	.....
Total .....	\$ 268,315.98	\$ 214,843.32	\$ 215,696.06	\$ 212,298.23

Examined June 24, 1913; Dec. 3, 1913.

Stockholders—William Barrowman, Evan S. Davis, D. E. Evans, Thomas H. Faull, John B. Fisher, Frank C. Greenlee, C. O. Houck, William Jackson, T. R. Jackson, John R. Jackson, John Jennings, C. L. Miller, J. P. Miller, George I. Miller, Mary E. Miller, Joseph Mitchell, J. E. Oakley, George Rabb, Thomas Richards, J. J. Steinbaugh, Enoch T. Vaughn, George Williams, J. O. V. Wise, William Nicholson, American Embosso Company, Mae H. Vaughn, C. T. Neil, A. H. Winkler, J. H. Howe, M. P. Fox, Jr.

## LA JARA STATE BANK, LA JARA, COLORADO.

B. L. Van Vechten, President; Christen Jensen, Vice-President; H. C. Hall, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 25,506.13	\$ 27,222.71	\$ 26,645.25	\$ 25,668.20
Loans and discounts (unsecured).....	85,751.56	78,317.87	77,011.75	88,069.46
Overdrafts .....	229.91	171.48	248.70	1,037.54
Furniture and fixtures.....	2,281.80	2,000.00	2,000.00	2,000.00
Banking house.....	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks and bankers.....	48,595.42	23,888.90	22,669.15	12,861.77
Checks and cash items.....	497.40	735.43	1,183.57	1,087.12
Currency .....	5,449.00	4,466.00	6,213.00	4,917.00
Gold .....		10.00	545.00	810.00
Silver and fractional coin.....	1,477.35	1,214.91	1,188.57	1,283.81
Total .....	\$ 172,788.57	\$ 141,027.30	\$ 140,704.99	\$ 140,734.90
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits.....	769.18	2,339.02	1,152.34	1,931.21
Time certificates of deposit.....	20,265.50	15,881.15	16,395.15	18,237.15
Individual deposits.....	91,747.59	62,733.48	63,064.65	60,460.94
Demand certificates.....	10,000.00	10,000.00	10,000.00	10,000.00
Cashiers' checks.....	6.30	73.65	92.85	105.60
Total .....	\$ 172,788.57	\$ 141,027.30	\$ 140,704.99	\$ 140,734.90

Examined Sept. 15, 1913.

Stockholders—L. D. Eskridge, H. C. Hall, Samuel Jackson, Christen Jensen, R. J. Kavalec, C. E. Newcomb, Cass E. Herrington Trustee, C. L. Newcomb, D. E. Newcomb Guardian, G. D. Newcomb, William Neff, L. A. Norland, Peter Peterson, John Shawcroft, J. W. Shawcroft, B. L. Van Vechten.

## THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, COLORADO.

F. A. Sabin, President; Eugene Rourke, Vice-President; C. A. Beerbohm, Cashier; W. A. Hart, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 65,780.25	\$ 51,746.11	\$ 58,535.71	\$ 64,911.23
Loans and discounts (unsecured).....	72,439.40	89,046.40	97,238.31	121,879.46
Overdrafts .....	1,055.14	1,491.31	1,520.46	1,032.11
Bonds, stocks and securities.....	52,139.29	40,393.94	42,807.76	30,728.02
Furniture and fixtures.....	2,500.00	2,500.00	2,000.00	2,000.00
Banking house.....	17,000.00	17,000.00	17,000.00	17,000.00
Due from banks and bankers.....	40,185.83	70,778.66	65,127.65	33,531.62
Checks and cash items.....	537.91	945.54	525.57	602.15
Currency .....	10,057.00	10,660.00	14,967.00	9,541.00
Gold .....	1,230.00	1,785.00	2,165.00	2,325.00
Silver and fractional coin.....	1,803.03	2,000.20	3,569.17	3,577.47
Total .....	\$ 264,727.85	\$ 288,347.16	\$ 305,456.63	\$ 287,128.06
LIABILITIES.				
Capital stock paid in.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus fund.....	10,000.00	10,000.00	12,500.00	12,500.00
Undivided profits.....	4,568.25	8,036.87	1,532.48	3,264.65
Time certificates of deposit.....	37,558.90	40,975.79	41,107.11	50,226.91
Savings accounts.....	68,794.23	73,161.18	69,425.17	64,556.19
Trust funds.....	3,579.10	3,059.31	2,659.44	2,600.14
Individual deposits.....	63,684.97	77,592.01	102,991.38	76,164.42
Demand certificates.....	472.00	370.00	200.00	200.00
Certified checks.....	.....	.....	.....	46.00
Cashiers' checks.....	70.40	152.00	41.05	2,569.75
Other liabilities.....	1,000.00	.....	.....	.....
Total .....	\$ 264,727.85	\$ 288,347.16	\$ 305,456.63	\$ 287,128.06

Examined Oct. 13, 1913.

Stockholders—C. A. Beerbohm, Beaty Bros., J. N. Beaty, Ed. Daniher, Mary Daniher, Ruth C. Finney, Frank Finney, Gertrude C. Williams Finney, W. A. Hart, Donald McIntosh, Clara M. Norton, R. Phillips, Robert Patterson, Eugene Rourke, E. H. Rourke, F. A. Sabin, G. M. Spalding, M. D. Thatcher, Helen Scott.

## THE LA JUNTA STATE BANK, LA JUNTA, COLORADO.

Robert A. Steen, President; A. C. Draper, Vice-President; G. H. Winchell, Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 29,801.05	\$ 27,963.73	\$ 38,602.23	\$ 45,878.97
Loans and discounts (unsecured).....	133,440.16	142,591.15	138,837.39	127,488.99
Overdrafts .....	483.30	848.72	760.84	740.45
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds, stocks and securities.....	20,589.23	22,024.67	21,039.91	19,062.25
Furniture and fixtures.....	1,500.00	2,500.00	2,500.00	2,500.00
Real estate.....	4,658.12	4,580.12	4,541.12	4,482.62
Due from banks and bankers.....	55,820.42	67,606.43	62,623.51	74,156.92
Checks and cash items.....	2,087.50	2,482.43	1,534.98	1,613.00
Currency .....	19,353.00	16,103.00	20,496.00	19,041.00
Gold .....	930.00	1,685.00	2,635.00	2,212.50
Silver and fractional coin.....	2,668.67	3,090.45	3,590.35	3,322.57
Other resources.....	1,066.26	1,204.85	193.81	.....
Total .....	\$ 274,397.71	\$ 294,680.55	\$ 299,355.14	\$ 302,499.27
 LIABILITIES.				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits.....	1,748.61	856.23	1,728.81	1,640.14
Time certificates of deposit.....	72,387.18	83,845.04	93,963.51	94,154.93
Postal savings.....	258.52	245.59	481.70	535.72
Dividends unpaid.....	15.00	.....	135.00	.....
Individual deposits.....	142,705.16	151,939.63	145,935.72	147,052.39
Demand certificates.....	2,283.24	2,794.06	2,110.40	3,516.09
Total .....	\$ 274,397.71	\$ 294,680.55	\$ 299,355.14	\$ 302,499.27

Examined Oct. 14, 1913.

Stockholders—E. M. Babcock, H. Best, R. G. Dalton, A. C. Draper, R. A. Eddleman, Ida F. Gauger, John E. Gauger, Thomas R. Hoffmire, John H. Holly, Sadie Holly, John Johnson, Mary Johnson, Byron H. Joy, J. N. Lamb, George H. Near, Mary L. Near, Lee Ramsey, Annie R. Reynolds, George B. Round, Molly F. Schmidt, Julia Stanley, Isabel Talliaferro, H. G. Todd, G. H. Winchell, R. A. Steen.

## MINERS AND MERCHANTS BANK, LAKE CITY, COLORADO.

J. F. Maurer, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 4,355.00	\$ 3,955.00	\$ 2,690.00	\$ 2,836.00
Loans and discounts (unsecured).....	35,446.27	34,443.40	29,948.08	23,676.48
Overdrafts .....	29.49	35.76	1.50	279.82
Bonds, stocks and securities.....	15,349.78	12,514.69	17,258.93	17,132.26
Furniture and fixtures.....	800.00	800.00	800.00	800.00
Banking house.....	6,000.00	6,000.00	4,000.00	4,000.00
Other real estate.....	20,050.00	20,050.00	10,050.00	10,050.00
Due from banks and bankers.....	3,197.89	7,544.92	17,081.35	21,370.03
Checks and cash items.....	45.00	6.50	86.90	59.40
Currency .....	5,155.00	3,510.00	3,660.00	2,835.00
Gold .....	1,035.00	1,705.00	1,600.00	1,140.00
Silver and fractional coin.....	1,025.99	655.73	920.19	837.66
Total .....	\$ 92,489.42	\$ 91,221.00	\$ 88,096.95	\$ 85,016.65
LIABILITIES.				
Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	2,500.00	2,500.00	1,000.00	1,000.00
Undivided profits.....	2,190.45	2,706.36	479.76	539.36
Time certificates of deposit.....	26,096.13	25,785.60	23,321.36	13,903.48
Individual deposits.....	38,250.17	38,423.88	39,979.83	45,920.63
Due to banks and bankers.....	140.57	283.22	700.15	760.11
Demand certificates.....	3,275.85	1,521.94	1,899.94	1,977.16
Certified checks.....	36.25	.....	.....	.....
Reserved for taxes.....	.....	.....	715.91	915.91
Total .....	\$ 92,489.42	\$ 91,221.00	\$ 88,096.95	\$ 85,016.65

Examined June 25, 1913.

Owners—J. A. Thatcher, M. D. Thatcher.

## THE CITIZENS STATE BANK OF LAMAR, LAMAR, COLORADO.

J. M. Williams, President; Charles Maxwell, Vice-President; L. J. Boring, Cashier; J. D. Spooner, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 47,748.18	\$ 29,455.62	\$ 38,354.46	\$ 51,673.85
Loans and discounts (unsecured).....	62,812.25	86,752.18	72,965.79	53,870.20
Overdrafts .....	2,751.56	2,548.78	13.98	13.62
Bonds, stocks and securities.....	15,217.88	9,258.26	10,873.84	9,867.18
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00
Banking house .....	11,000.00	11,000.00	11,000.00	11,000.00
Other real estate.....	2,100.00	2,100.00	2,100.00	2,100.00
Due from banks and bankers.....	13,846.61	14,941.05	12,084.10	46,237.89
Checks and cash items.....	1,642.15	1,180.35	1,110.70	2,696.06
Currency .....	3,907.00	3,207.00	2,116.00	3,536.00
Gold .....	4,875.00	5,450.00	5,220.00	5,415.00
Silver and fractional coin.....	1,618.97	1,301.70	992.35	1,268.57
Total .....	\$ 170,019.60	\$ 169,694.94	\$ 159,331.22	\$ 190,178.37
LIABILITIES.				
Capital stock paid in.....	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00
Surplus fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits .....	2,185.00	2,792.86	4,102.65	4,394.54
Time certificates of deposit.....	5,861.63	3,933.62	5,107.30	5,666.92
Individual deposits .....	115,820.29	116,737.86	102,037.04	133,944.34
Due to banks and bankers.....	707.86	29.47	22.32	.....
Demand certificates .....	351.62	1,026.73	.....	350.00
Certified checks .....	.....	.....	2,600.00	.....
Cashiers' checks .....	93.20	174.40	461.91	493.87
Reserved for taxes.....	.....	.....	.....	328.70
Total .....	\$ 170,019.60	\$ 169,694.94	\$ 159,331.22	\$ 190,178.37

Examined Oct. 9, 1913.

Stockholders—L. J. Boring, George A. Everett, R. M. Latham, Charles Maxwell, I. L. Maxwell, J. M. Williams.

## THE LA SALLE STATE BANK, LA SALLE, COLORADO.

C. B. Norris, President; J. A. Stewart, Vice-President; R. B. Carpenter, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 16,538.23	\$ 13,282.79	\$ 14,627.49	\$ 16,528.63
Loans and discounts (unsecured).....	18,726.05	17,068.02	18,680.67	22,468.87
Overdrafts .....	421.65	129.38	152.24	629.13
Bonds, stocks and securities.....	900.00	900.00	900.00	1,452.72
Furniture and fixtures.....	1,600.00	1,600.00	1,600.00	1,600.00
Banking house .....	2,100.00	2,100.00	2,100.00	2,100.00
Expense account .....				54.82
Due from banks and bankers.....	1,592.21	1,280.10		1,783.37
Checks and cash items.....	12.25	235.00	10.14	
Currency .....	669.00	2,209.00	744.00	587.00
Gold .....	185.00	35.00	170.00	155.00
Silver and fractional coin.....	611.29	1,371.24	1,193.56	1,019.52
Total .....	\$ 43,355.68	\$ 40,200.53	\$ 40,178.10	\$ 48,379.06
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	950.00	950.00	950.00	950.00
Undivided profits .....	11.17	48.45	.34	
Bills payable .....			2,000.00	5,000.00
Time certificates of deposit.....	4,914.00	11,474.00	11,432.00	8,682.00
Savings accounts .....	1,003.17	1,548.39	1,249.95	1,321.42
Individual deposits .....	26,168.01	15,063.33	11,626.82	20,522.49
Due to banks and bankers.....		816.78	1,229.26	404.47
Demand certificates .....	140.00	228.15	669.15	645.00
Cashiers' checks .....	169.33	71.43	1,020.58	853.68
Total .....	\$ 43,355.68	\$ 40,200.53	\$ 40,178.10	\$ 48,379.06

Examined Apr. 15, 1913.

Stockholders—J. A. Behrens, R. B. Carpenter, S. R. Cox, Miriam B. Damentz, R. W. DeVinney, J. C. Hubbard, W. B. Hughes,  
J. T. Kidd, C. F. Lew, C. B. Norris, A. T. Van Scoy, John Walker.

THE BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS, COLORADO.

NO. 78, STATE BANK.

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M. D. Thatcher, President; J. A. Thatcher, Vice-President; P. G. Scott, Cashier; W. J. A. Scott, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 131,562.21	\$ 112,744.45	\$ 104,674.54	\$ 116,323.66
Loans and discounts (unsecured).....	196,011.89	200,747.93	228,182.11	198,708.76
Overdrafts .....	323.18	89.58	778.07	964.72
Bonds to secure postal savings.....	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds, stocks and securities.....	7,245.97	4,938.47	7,163.99	9,455.56
Furniture and fixtures.....	1,000.00	1,000.00	500.00	500.00
Real estate .....	9,000.00	10,754.13	10,754.13	11,754.13
Due from banks and bankers.....	15,075.45	94,207.56	11,750.25	43,632.66
Checks and cash items.....	394.68	1,319.28	341.08	442.35
Currency .....	3,942.00	6,800.00	8,209.00	13,459.00
Gold .....	4,000.00	.....	14,905.00	6,810.00
Silver and fractional coin.....	3,413.02	4,408.66	3,586.50	4,929.80
Other resources .....	.....	.....	1,964.37	.....
<b>Total.....</b>	<b>\$ 378,968.40</b>	<b>\$ 444,010.06</b>	<b>\$ 399,809.04</b>	<b>\$ 413,980.64</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits .....	18,453.89	23,534.05	18,265.52	14,590.40
Time certificates of deposit.....	66,127.67	74,958.78	81,163.97	78,343.37
Postal savings .....	82.44	163.82	199.48	242.18
Individual deposits .....	225,279.70	275,403.22	231,019.97	238,544.06
Due to banks and bankers.....	299.86	674.35	.....	.....
Demand certificates .....	28,724.84	29,275.84	29,160.10	39,047.49
Reserved for interest.....	.....	.....	.....	280.97
Reserved for taxes.....	.....	.....	.....	2,932.17
<b>Total.....</b>	<b>\$ 378,968.40</b>	<b>\$ 444,010.06</b>	<b>\$ 399,809.04</b>	<b>\$ 413,980.64</b>

Examined Oct. 11, 1913.

Stockholders—M. D. Thatcher, J. A. Thatcher, P. G. Scott.

ANNUAL REPORT



## THE FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, COLORADO.

T. J. Herron, President; A. W. Johnston, Vice-President; L. B. Herron, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 26,128.27	\$ 30,648.34	\$ 35,254.09	\$ 40,749.29
Loans and discounts (unsecured).....	53,460.40	46,742.89	44,867.35	34,351.94
Overdrafts .....	1,296.53	4,347.88	62.55	9.12
Bonds, stocks and securities.....	749.75	396.10	512.10	491.41
Furniture and fixtures.....	4,955.76	4,955.76	4,955.76	4,955.76
Real estate .....	3,674.30	4,507.95	4,735.27	4,765.07
Due from banks and bankers.....	14,285.92	18,136.45	6,339.87	13,955.28
Checks and cash items.....	1,242.68	5,638.93	2,831.11	2,642.93
Currency .....	2,438.00	3,970.00	5,364.00	4,335.00
Gold .....	1,045.00	960.00	1,225.00	300.00
Silver and fractional coin.....	987.71	472.11	252.32	887.26
Total.....	\$ 110,264.32	\$ 120,776.41	\$ 106,399.42	\$ 107,443.06
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits .....	2,422.38	1,796.36	2,222.47	1,986.22
Bills payable .....	10,000.00	.....	.....	.....
Time certificates of deposit.....	8,390.50	7,354.33	7,962.33	5,364.01
Individual deposits .....	38,969.44	61,625.72	46,214.62	50,092.83
Due to banks and bankers.....	482.00	.....	.....	.....
Total.....	\$ 110,264.32	\$ 120,776.41	\$ 106,399.42	\$ 107,443.06

Examined Oct. 10, 1913.

Stockholders—F. V. Askew, H. G. Bell, Mrs. J. R. Blackburn, J. M. Bowman, C. C. Burkett and Son, John Cameron, Mrs. A. E. Edwards, Mrs. F. E. Foote, A. B. Ham, Mrs. J. H. Herron, L. B. Herron, T. J. Herron, John D. Hodson, Jan Hoffman, Joe Huffman, Mrs. J. H. Hutcherson, A. Johnson, John Johnson, A. W. Johnston, R. F. Klett, A. F. Klinkerman, John Klinkerman, Dan Klusman, Mrs. H. Lanvermeyer, Mrs. M. Manifor, W. G. McAfee, M. Raber, Richard Thaxton, W. A. Wight.

## THE LA VETA STATE BANK, LA VETA, COLORADO.

H. M. Stockwell, President; C. L. Martin, Vice-President; F. O. Carson, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 43,417.85	\$ 28,206.53	\$ 35,330.84	\$ 32,991.91
Loans and discounts (unsecured).....	54,215.39	57,972.48	42,978.97	44,570.28
Overdrafts .....	174.29	520.97	217.57	97.31
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	3,655.00	3,655.00	3,655.00	6,254.12
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00
Banking house .....	3,500.00	3,500.00	3,500.00	3,500.00
Other real estate .....	717.00	717.00	717.00	1,614.73
Due from banks and bankers.....	8,603.02	5,997.66	9,860.65	18,383.39
Checks and cash items.....	.....	.50	.....	.....
Currency .....	5,224.00	5,990.00	4,410.00	2,237.00
Gold .....	1,375.00	360.00	210.00	935.00
Silver and fractional coin.....	2,147.77	1,093.04	1,342.79	938.95
Other resources .....	989.45	951.95	314.15	312.15
Total .....	\$ 127,518.77	\$ 112,465.13	\$ 106,036.97	\$ 115,334.84
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits .....	637.18	745.86	249.80	282.78
Bills payable .....	.....	15,000.00	15,000.00	15,000.00
Time certificates of deposit.....	34,455.18	26,080.12	23,231.38	25,859.20
Postal savings .....	.....	95.40	95.40	160.94
Individual deposits .....	73,788.42	47,866.95	41,440.49	46,696.62
Due to banks and bankers.....	185.44	3,800.00	7,951.05	8,826.75
Demand certificates .....	326.00	260.00	42.30	405.00
Certified checks .....	1.55	28.00	1.55	8.55
Cashiers' checks .....	125.00	588.80	25.00	95.00
Total .....	\$ 127,518.77	\$ 112,465.13	\$ 106,036.97	\$ 115,334.84

Examined Sept. 18, 1913.

Stockholders—Rose L. Anderson, Amelia F. Capps, F. O. Carson, H. R. Carson, Myrtle Edmons, Alice Estes, D. M. DeCamp, L. M. Jones, Mary E. Lester, C. M. Mack, C. L. Martin, H. M. Stockwell, Josephine Stockwell, Peter Verliff.

THE LIMON STATE BANK, LIMON, COLORADO.

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J. M. Baily, President; W. H. Wells, Vice-President; J. M. McClure, Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 33,668.28	\$ 38,848.53	\$ 42,014.45	\$ 48,776.24
Loans and discounts (unsecured).....	43,458.82	37,326.66	31,787.48	31,507.03
Overdrafts .....	443.58	397.90	961.52	1,253.27
Furniture and fixtures.....	2,918.38	2,918.38	2,800.00	2,800.00
Banking house .....	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate .....	1,148.41	1,148.41	1,148.41	1,148.41
Due from banks and bankers.....	35,432.63	22,592.31	22,060.50	51,168.57
Currency .....	4,760.00	2,730.00	6,809.00	2,528.00
Gold .....	725.00	470.00	840.00	535.00
Silver and fractional coin.....	298.53	705.45	1,466.68	1,099.42
Total .....	\$ 125,853.63	\$ 110,137.64	\$ 112,888.04	\$ 143,815.94
LIABILITIES.				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits .....	4,512.56	5,362.26	5,595.44	6,631.53
Time certificates of deposit.....	11,294.60	12,968.09	13,061.19	13,902.87
Individual deposits .....	84,812.47	66,573.05	69,091.63	98,151.77
Cashiers' checks .....	234.00	234.24	139.78	129.77
Total .....	\$ 125,853.63	\$ 110,137.64	\$ 112,888.04	\$ 143,815.94

Examined April 17, 1913; Oct. 30, 1913.

Stockholders—J. M. Baily, W. H. Wells, J. M. McClure, W. S. Wills, Henry Ferguson, J. J. Eubanks, Fred A. Beuck, John A. Hurt, W. D. Hemming, R. S. Brownlie, J. D. Kessenger, Anna Gebhard, Smith Harper, C. J. Schrader, Mrs. D. W. Towse, Emily M. Gebhard, Pauline T. Gebhard, Henry J. Gebhard, Henry O. Beuck.

## THE LITTLETON STATE BANK, LITTLETON, COLORADO.

D. H. Staley, President; Amos Binford, Vice-President; D. M. Decamp, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 5,325.20	\$ 7,601.00	\$ 8,057.25	\$ 5,579.70
Loans and discounts (unsecured).....	15,301.70	13,221.85	13,849.85	14,860.83
Overdrafts .....	103.34	60.59	300.43	4.54
Bonds, stocks and securities.....	1,405.35	5,099.39	5,064.90	5,750.54
Furniture and fixtures.....	1,680.45	1,680.45	1,680.45	1,680.45
Banking house.....	10,233.60	.....	.....	.....
Other real estate.....	613.02	625.06	625.06	625.06
Expense account.....	10.39	530.83	128.22	239.52
Due from banks and bankers.....	2,288.61	13,705.19	13,760.79	17,820.60
Checks and cash items.....	426.50	29.40	521.35	177.30
Currency .....	1,571.00	465.00	1,281.00	1,950.00
Gold .....	122.50	515.00	212.50	402.50
Silver and fractional coin.....	399.53	507.80	658.04	502.83
Other resources.....	.....	.....	.....	370.00
<b>Total .....</b>	<b>\$ 39,481.19</b>	<b>\$ 44,041.56</b>	<b>\$ 46,139.84</b>	<b>\$ 49,963.87</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Bills payable.....	800.00	.....	.....	.....
Time certificates of deposit.....	3,995.90	5,507.12	5,781.42	2,605.00
Savings accounts .....	2,054.91	1,738.47	1,797.32	2,157.32
Individual deposits.....	17,327.48	19,082.10	20,959.10	30,176.80
Due to banks and bankers.....	200.00	2,500.00	2,500.00	.....
Demand certificates.....	102.90	213.87	102.00	24.75
<b>Total .....</b>	<b>\$ 39,481.19</b>	<b>\$ 44,041.56</b>	<b>\$ 46,139.84</b>	<b>\$ 49,963.87</b>

Examined June 6, 1913.

Stockholders—D. H. Staley, August Loehwing, Amos Binford, W. M. Marshall, W. H. Everett, George W. Dunn, D. M. Decamp, Peter Watson, Nellie J. McNall, Fred Nicolaus, C. W. Kirchner, W. H. Caley, Wesley Staley.

## THE EMERSON AND BUCKINGHAM BANK AND TRUST COMPANY, LONGMONT, COLORADO.

D. C. Donovan, President; W. L. McCaslin, T. M. Callahan, Vice-Presidents; A. H. McKeirnan, Cashier,  
R. K. Pierson, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 50,144.22	\$ 54,339.75	\$ 55,410.30	\$ 61,984.05
Loans and discounts (unsecured).....	136,713.91	136,110.84	147,065.71	152,282.37
Overdrafts .....	476.74	1,168.39	1,313.86	2,829.28
Bonds to secure postal savings.....	4,000.00	4,000.00	2,000.00	2,000.00
Other bonds, stocks and securities.....	12,149.87	10,244.87	8,513.00	9,540.10
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	74,134.92	56,339.36	54,720.88	58,147.35
Checks and cash items.....	1,314.68	1,427.11	810.40	573.41
Currency .....	5,118.00	5,226.00	5,561.00	5,246.00
Gold .....	1,470.00	135.00	200.00	300.00
Silver and fractional coin.....	1,306.74	1,272.45	1,491.77	472.98
Total .....	\$ 289,329.08	\$ 272,763.77	\$ 279,586.92	\$ 295,875.54
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits.....	6,135.91	5,831.27	6,320.48	7,334.75
Time certificates of deposit.....	28,412.34	29,413.75	54,464.95	54,162.53
Postal savings.....	709.26	776.64	785.64	785.64
Trust funds.....	4,815.59	5,939.01	8,661.20	7,087.55
Individual deposits.....	183,318.13	164,950.79	145,874.12	162,699.74
Due to banks and bankers.....	2,302.71	3,057.90	1,170.65	608.10
Demand certificates.....	2,754.54	2,219.54	1,954.54	2,240.39
Cashiers' checks.....	130.60	3.95	113.50	615.00
Reserved for taxes.....	750.00	570.92	241.84	391.84
Total .....	\$ 289,329.08	\$ 272,763.77	\$ 279,586.92	\$ 295,875.54

Examined Nov. 14, 1913.

Stockholders—John Andrew, J. W. Bacon, B. W. Calkins, C. C. Calkins, Mrs. C. C. Calkins, T. M. Callahan, W. H. Dickens, D. C. Donovan, C. J. Emmons, J. R. Forsythe, Mary J. Forsythe, A. L. Gibson, A. D. Holt, J. H. Jones, Mrs. M. C. Kiteley, Rae H. Kiteley, W. L. McCaslin, J. N. McLellan, M. A. Rowen, S. Schey, F. P. Secor, Gray Secor, A. H. McKeirnan, R. K. Pierson.

## LOUISVILLE BANK, LOUISVILLE, COLORADO.

Irving Elberson, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 53,706.82	\$ 47,670.56	\$ 40,008.59	\$ 34,461.19
Loans and discounts (unsecured).....	41,431.68	45,591.16	53,445.09	54,234.08
Overdrafts .....	914.26	891.92	797.49	815.54
Bonds, stocks and securities.....	13,664.60	24,400.07	24,478.82	24,515.52
Furniture and fixtures.....	2,400.00	2,400.00	2,400.00	2,400.00
Banking house.....	8,395.52	8,395.52	8,395.52	8,395.52
Other real estate.....	2,656.25	2,962.87	2,962.87	2,962.87
Expense account.....			430.43	931.72
Due from banks and bankers.....	30,916.22	22,599.19	18,035.18	15,308.56
Checks and cash items.....	2,410.31	375.95	1,048.50	273.15
Currency .....	2,628.00	2,291.00	1,979.00	3,562.00
Gold .....	5,780.00	4,605.00	1,620.00	2,720.00
Silver and fractional coin.....	1,727.73	2,527.02	944.79	966.53
<b>Total .....</b>	<b>\$ 166,631.39</b>	<b>\$ 164,710.26</b>	<b>\$ 156,546.28</b>	<b>\$ 151,546.68</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	864.83	864.83	864.83	864.83
Undivided profits.....	657.04	721.64		
Bills payable.....		12,000.00	12,500.00	8,800.00
Time certificates of deposit.....	62,462.04	67,151.03	63,451.03	62,389.62
Savings accounts.....	8,140.54	11,248.69	9,715.27	8,885.98
Individual deposits.....	69,506.94	47,724.07	45,015.15	45,606.25
<b>Total .....</b>	<b>\$ 166,631.39</b>	<b>\$ 164,710.26</b>	<b>\$ 156,546.28</b>	<b>\$ 151,546.68</b>

Examined June 26, 1913; Dec. 3, 1913.

Owners—C. W. Bixler, E. S. Davis, Irving Elberson, D. E. Evans, A. C. Goodhue, Frank C. Greenlee, F. B. Hamilton, T. R. Jackson, Mrs. William Jackson, W. J. Lee, George I. Miller, James P. Miller, Mary E. Miller, Joseph Mitchell, Louis T. F. Stark, J. J. Steinbaugh, John Tovado, Enoch T. Vaughn, William Whiles, George M. Williams.

THE STATE BANK OF LYONS, LYONS, COLORADO.

George Stickney, President; Louise B. Stickney, Vice-President; M. W. Turner, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,417.83	\$ 8,103.70	\$ 9,060.51	\$ 11,836.93
Loans and discounts (unsecured).....	19,349.75	21,909.33	20,813.34	20,815.58
Overdrafts .....	285.94	386.98	436.50	526.09
Bonds, stocks and securities.....	5,921.58	4,911.98	4,480.18	4,968.00
Furniture and fixtures.....	600.00	600.00	600.00	600.00
Real estate .....	1,803.69	1,840.49	1,782.89	1,832.99
Due from banks and bankers.....	5,350.97	4,609.14	10,527.08	7,733.43
Checks and cash items.....	53.39	28.11	137.51	279.70
Currency .....	1,889.00	2,606.00	2,250.00	3,658.00
Gold .....	237.50	45.00	157.50	145.00
Silver and fractional coin.....	502.63	598.61	327.33	458.72
Total .....	\$ 45,412.28	\$ 45,639.34	\$ 50,572.84	\$ 52,854.44
LIABILITIES.				
Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits .....	683.82	926.31	984.11	1,058.01
Bills payable .....	.....	2,000.00	2,000.00	.....
Individual deposits .....	14,485.63	13,188.12	16,957.12	20,454.30
Demand certificates .....	18,242.83	17,524.91	18,631.61	19,342.13
Total .....	\$ 45,412.28	\$ 45,639.34	\$ 50,572.84	\$ 52,854.44

Examined Aug. 11, 1913.

Stockholders—George Stickney, Louise B. Stickney, M. W. Turner.

THE LARIMER COUNTY BANK AND TRUST COMPANY, LOVELAND, COLORADO.

George W. Foote, President; A. A. Ferguson, J. Wesley Jones, Vice-Presidents; J. M. Cunningham, Cashier;  
L. B. Blair, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 166,002.31	\$ 161,761.43	\$ 152,467.70	\$ 163,658.80
Loans and discounts (unsecured).....	217,481.47	218,134.15	219,042.30	233,010.02
Overdrafts .....	2,435.42	2,903.61	4,483.19	4,269.83
Bonds, stocks and securities.....	5,026.48	3,561.82	3,101.67	8,172.60
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00
Banking house.....	20,000.00	20,000.00	20,000.00	20,000.00
Other real estate.....	18,412.00	27,001.98	32,250.21	23,250.21
Due from banks and bankers.....	46,217.53	61,676.44	46,574.90	54,295.89
Checks and cash items.....	963.86	2,968.76	1,492.31	8,981.30
Currency .....	6,385.00	8,821.00	8,164.00	7,745.00
Gold .....	2,370.00	3,045.00	4,020.00	3,685.00
Silver and fractional coin.....	1,674.24	2,797.07	3,442.38	4,370.15
Other resources.....				163.80
Total .....	\$ 489,468.31	\$ 515,171.26	\$ 497,538.66	\$ 534,102.60



LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits.....	1,861.43	5,203.08	2,731.98	3,268.87
Bills payable.....	20,000.00	30,000.00	10,000.00	.....
Time certificates of deposit.....	156,365.03	181,829.46	187,551.56	211,801.34
Savings accounts.....	34,830.49	44,544.84	42,977.06	45,066.91
Individual deposits.....	156,724.19	132,213.13	130,032.02	155,673.88
Due to banks and bankers.....	905.40	252.20	6,987.76	2,120.51
Demand certificates.....	1,273.35	3,093.56	1,845.68	677.51
Certified checks.....	48.00	.....	.....	.....
Cashiers' checks.....	2,460.42	3,034.99	412.60	494.08
Total .....	\$ 489,468.31	\$ 515,171.26	\$ 497,538.66	\$ 534,102.60

Examined Nov. 12, 1913.

Stockholders—David Anderson, J. R. Anderson, L. B. Blair, M. E. Blair, J. F. Bogle, Bogle Bros., Nettie W. Brandt, W. T. Branson, B. R. Bonnell, Margaret E. Boyd, W. G. Boyd, J. M. Cunningham, Mrs. H. M. Cunningham, Jessie P. Danner, Bertha Danner, D. H. Evans, Executor; E. K. C. Evans, Mrs. Della Foote, George W. Foote, A. A. Ferguson, Mrs. Blanche Fullerton, Mrs. Anna M. Gott, Louise Hannaford, W. K. Hobson Trustee; W. J. Hamilton, Mrs. V. V. Jackson, J. Wesley Jones, H. E. Kelly, L. J. Mack, Mrs. Alletta McKeown, M. Ella McKinley, Margaret E. McKeown, J. W. McMullen, Orren Pulliam, O. P. Schallenberger, Pauline E. Shirley, Mrs. S. D. Simpson, John H. Simpson, H. R. Smith, E. E. Violet, George Weldon, A. W. Wellman.

## THE COLONIAL STATE BANK, MANASSA, COLORADO.

Albert Upton, President; Robert M. Haynie, Vice-President; J. A. Van Fradenburg, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 1,044.85	\$ 852.00	\$ 2,454.89	\$ 2,737.50
Loans and discounts (unsecured).....	5,389.16	6,690.28	5,987.55	10,651.57
Bonds, stocks and securities.....	226.17	321.27	357.07	371.27
Furniture and fixtures.....	1,172.26	1,262.01	1,262.01	1,262.01
Due from banks and bankers.....	4,247.04	698.69	1,776.54	4,039.81
Checks and cash items.....	337.75	.....	.....	.....
Currency .....	629.00	1,323.00	1,150.00	2,212.00
Gold .....	80.00	45.00	.....	.....
Silver and fractional coin.....	696.85	536.00	480.85	578.95
Total .....	\$ 13,823.08	\$ 11,728.25	\$ 13,468.91	\$ 21,853.11
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00
Undivided profits .....	97.82	113.12	209.55	766.21
Bills payable .....	.....	1,000.00	1,000.00	.....
Time certificates of deposit.....	60.00	20.00	258.00	358.00
Individual deposits .....	8,570.51	5,560.13	6,978.36	10,668.90
Cashiers' checks .....	94.75	35.00	23.00	60.00
Total .....	\$ 13,823.08	\$ 11,728.25	\$ 13,468.91	\$ 21,853.11

Examined Sept. 17, 1913.

Stockholders—Jose C. Canter, E. S. Christensen, Elroy N. Clark, Albert N. Eells, Robert M. Haynie, J. S. Holman, Samuel Jackson, Samuel Jackson and Sons, Christen Jensen, Francis P. Kelley, Albert Upton, G. A. Van Fradenburg.

## THE BAUER BANK, MANCOS, COLORADO.

John F. Bauer, President; John White, Vice-President; W. E. Faris, Cashier; Walter A. Wood, Assistant Cashier.

	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
<b>RESOURCES.</b>				
Loans and discounts (secured).....	\$ 32,486.29	\$ 39,178.33	\$ 37,307.28	\$ 37,117.64
Loans and discounts (unsecured).....	67,537.22	64,447.84	66,012.56	68,495.84
Overdrafts .....	11.95	66.04	303.91	186.51
Bonds, stocks and securities.....	1,414.42	1,451.44	1,289.46	701.92
Furniture and fixtures.....	2,170.50	2,170.50	2,000.00	2,000.00
Banking house .....	20,205.00	20,205.00	20,000.00	20,000.00
Other real estate.....	3,899.79	3,899.79	3,899.79	4,307.54
Due from banks and bankers.....	19,702.52	16,205.27	12,424.94	23,287.21
Checks and cash items.....	7.10	67.98	240.88	18.10
Currency .....	4,165.00	5,249.00	3,179.00	1,326.00
Gold .....	1,355.00	1,750.00	2,170.00	2,500.00
Silver and fractional coin.....	838.60	697.45	725.25	624.00
<b>Total.....</b>	<b>\$ 153,793.39</b>	<b>\$ 155,388.64</b>	<b>\$ 149,553.07</b>	<b>\$ 160,564.76</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits .....	5,655.22	7,181.04	5,393.66	6,910.16
Bills payable .....	15,000.00	15,000.00	10,000.00	10,000.00
Time certificates of deposit.....	19,631.90	25,205.50	23,768.38	20,882.56
Savings accounts .....	6,024.15	6,172.05	6,024.28	5,700.58
Individual deposits .....	57,075.26	51,670.71	53,658.81	66,265.30
Demand certificates .....	.....	.....	214.90	713.82
Cashiers' checks .....	406.86	159.34	493.04	92.34
<b>Total.....</b>	<b>\$ 153,793.39</b>	<b>\$ 155,388.64</b>	<b>\$ 149,553.07</b>	<b>\$ 160,564.76</b>

Examined Nov. 26, 1913.

Stockholders—Mrs. Augusta E. Roessler, Pauline B. Toll, John F. Bauer, John White, O. E. Noland, William Roessler, W. E. Faris, Walter A. Wood.

## BANK OF MANITOU, MANITOU, COLORADO.

W. C. Beaty, Cashier; Wm. H. Glaskin, Jr., Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 49,896.94	\$ 54,222.93	\$ 44,018.42	\$ 49,322.38
Loans and discounts (unsecured).....	34,885.13	43,786.12	96,901.13	106,181.51
Overdrafts .....	861.51	841.19	487.70	2,198.57
Bonds, stocks and securities.....	3,489.96	5,290.78	14,022.85	8,441.10
Furniture and fixtures.....	1,800.00	1,800.00	1,800.00	1,800.00
Due from banks and bankers.....	30,728.36	17,911.16	62,884.28	31,843.87
Checks and cash items.....	30.15	16.30	329.28	57.00
Currency .....	2,694.00	3,123.00	4,454.00	1,596.00
Gold .....	275.00	1,707.50	570.00	1,902.50
Silver and fractional coin.....	1,971.73	693.70	7,178.37	3,906.95
<b>Total.....</b>	<b>\$ 126,632.78</b>	<b>\$ 129,492.68</b>	<b>\$ 232,646.03</b>	<b>\$ 207,249.88</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	7,000.00	7,000.00	7,000.00	7,000.00
Undivided profits .....	668.90	1,876.68	2,491.69	4,527.18
Dividends unpaid .....	28.00	4.00	12.00	4.00
Individual deposits .....	97,514.24	93,361.85	190,414.58	164,013.01
Cashiers' checks .....	11,421.64	17,250.15	22,727.76	21,705.69
<b>Total.....</b>	<b>\$ 126,632.78</b>	<b>\$ 129,492.68</b>	<b>\$ 232,646.03</b>	<b>\$ 207,249.88</b>

Examined Nov. 26, 1913.

Stockholders—J. Frank Campbell, H. M. Ogilbee, A. M. Wilson, E. E. Nichols, H. H. Grafton, C. H. Austin, L. G. Fellows, O. O. Dick, O. P. Snyder, C. L. Smith, D. D. Escher, W. A. Davis, Tony Abbott, Colorado Springs National Bank.

## J. N. BEATY AND COMPANY, BANKERS, MANZANOLA, COLORADO.

W. C. Beaty, Cashier; Wm. H. Glaskin, Jr., Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 83,770.30	\$ 51,850.40	\$ 70,201.67	\$ 72,843.10
Loans and discounts (unsecured).....	56,920.61	65,329.10	67,200.00	70,261.32
Overdrafts .....	254.21	1,351.70	869.85	640.14
Bonds, stocks and securities.....	28,089.16	16,267.19	48,573.86	46,936.84
Due from banks and bankers.....	39,599.43	137,949.40	33,459.27	57,708.96
Checks and cash items.....	53.50	.....	159.25	81.60
Currency .....	3,610.00	3,708.00	3,463.00	4,968.00
Gold .....	1,230.00	1,200.00	1,845.00	1,700.00
Silver and fractional coin.....	694.04	865.74	318.97	384.57
Total .....	\$ 214,221.25	\$ 278,521.53	\$ 226,090.87	\$ 255,524.53
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	14,000.00	14,000.00	15,000.00	15,000.00
Undivided profits .....	686.21	3,215.08	822.35	1,159.64
Bills payable .....	.....	.....	.....	12,000.00
Time certificates of deposit.....	43,472.71	44,534.29	50,384.29	45,955.99
Individual deposits .....	141,062.33	201,772.16	144,884.23	166,408.90
Total .....	\$ 214,221.25	\$ 278,521.53	\$ 226,090.87	\$ 255,524.53

Examined Oct. 7, 1913.

Owners—J. N. Beaty, W. C. Beaty, Estate of J. W. Beaty.

## MARBLE CITY STATE BANK OF MARBLE, MARBLE, COLORADO.

William M. Dinkel, President; W. G. McManus, Vice-President; W. L. Girdner, Cashier; J. T. Beesley, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 907.00	\$ 6,859.00	\$ 7,275.00	\$ 7,757.73
Loans and discounts (unsecured).....	8,580.11	10,116.45	11,294.55	12,696.72
Overdrafts .....	39.00	15.18	84.03	16.33
Bonds to secure postal savings.....	2,102.00	2,102.00	2,102.00	2,102.00
Other bonds, stocks and securities.....	755.69	199.19	272.73	49.00
Furniture and fixtures.....	1,090.16	1,160.49	1,160.49	1,160.49
Banking house .....	342.09	2,784.05	2,784.05	2,784.45
Expense account .....	670.80	781.70	732.45	.....
Due from banks and bankers.....	19,041.98	18,925.21	22,656.69	38,373.44
Checks and cash items.....	.....	.....	.....	85.51
Currency .....	4,091.00	4,691.00	7,974.00	1,701.00
Gold .....	3,860.00	1,770.00	4,020.00	2,345.00
Silver and fractional coin.....	3,132.00	1,738.91	638.00	450.43
<b>Total .....</b>	<b>\$ 44,611.83</b>	<b>\$ 51,143.18</b>	<b>\$ 60,993.99</b>	<b>\$ 69,522.10</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits .....	.....	.....	.....	345.16
Time certificates of deposit.....	4,042.76	5,090.16	5,099.96	7,527.06
Postal savings .....	1,027.02	1,434.40	1,293.08	906.64
Individual deposits .....	24,442.05	29,618.62	39,595.95	37,628.20
Certified checks .....	.....	.....	.....	8,115.04
Cashiers' checks .....	100.00	.....	5.00	.....
<b>Total .....</b>	<b>\$ 44,611.83</b>	<b>\$ 51,143.18</b>	<b>\$ 60,993.99</b>	<b>\$ 69,522.10</b>

Examined July 1, 1913.

Stockholders—Francis M. Dempke, W. M. Dinkle, W. L. Girdner, H. G. Haxby, Alice C. Hayes, Oscar Holland, W. R. Hood, Henry King, E. P. Larkin, Maggie Larkin, Mary A. Larkin, Peter Lipson, S. B. Mansfield, Henry Mertens, W. G. McManus, W. D. Parry, E. O. Pratt, V. R. Sharp, Charles H. Sistig, H. H. Swift.

## BANK OF MEEKER, MEEKER, COLORADO.

A. C. Moulton, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 52,385.46	\$ 50,260.71	\$ 49,302.38	\$ 47,345.81
Loans and discounts (unsecured).....	113,647.30	114,078.96	123,052.40	130,095.17
Overdrafts .....	1,221.22	1,990.50	3,674.69	2,183.20
Bonds to secure postal savings.....	2,000.00	.....	.....	.....
Other bonds, stocks and securities.....	13,013.75	12,807.55	13,715.55	16,558.73
Furniture and fixtures.....	1,827.00	1,827.00	1,735.65	1,735.65
Real estate .....	620.38	620.38	620.38	620.38
Due from banks and bankers.....	63,090.69	56,219.55	35,193.60	31,790.00
Checks and cash items.....	5.00	86.30	9.06	255.20
Currency .....	3,053.00	1,354.00	3,129.00	4,921.00
Gold .....	1,600.00	2,005.00	1,515.00	2,150.00
Silver and fractional coin.....	1,129.00	640.68	897.07	814.37
Total .....	\$ 253,592.80	\$ 241,890.63	\$ 232,844.78	\$ 238,469.51
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	5,000.00	5,000.00	6,000.00	6,000.00
Undivided profits .....	1,301.70	2,913.48	2,499.38	644.93
Time certificates of deposit.....	101,979.79	118,802.18	110,300.13	96,689.85
Individual deposits .....	133,574.43	102,764.62	101,876.85	116,346.08
Due to banks and bankers.....	238.38	128.39	76.46	6,794.70
Cashiers' checks .....	1,498.50	2,281.96	2,091.96	1,993.95
Total .....	\$ 253,592.80	\$ 241,890.63	\$ 232,844.78	\$ 238,469.51

Examined Aug. 1, 1913.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hansen, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray, R. R. Horth, James Wadge.

## MERINO STATE BANK, MERINO, COLORADO.

P. A. Ballard, President; C. R. Johnson, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 27,814.70	\$ 23,856.96	\$ 21,880.85	\$ 22,229.27
Loans and discounts (unsecured).....	10,833.56	11,566.47	15,188.55	18,070.20
Overdrafts .....	233.11	211.31	269.00	195.40
Bonds, stocks and securities.....	467.42	577.01	641.10	997.80
Furniture and fixtures.....	1,795.87	1,885.87	1,885.87	1,885.87
Banking house .....	1,773.84	1,773.84	1,773.84	1,773.84
Due from banks and bankers.....	1,784.28	6,312.56	1,728.71	3,279.63
Checks and cash items.....	.....	30.67	15.00	.....
Currency .....	895.00	720.00	1,029.00	1,636.00
Gold .....	.....	105.00	20.00	135.00
Silver and fractional coin.....	465.93	483.63	476.14	472.23
<b>Total .....</b>	<b>\$ 46,003.71</b>	<b>\$ 47,513.32</b>	<b>\$ 44,908.06</b>	<b>\$ 50,675.24</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits .....	795.50	356.36	1,020.64	983.84
Bills payable .....	.....	3,500.00	5,000.00	5,000.00
Time certificates of deposit.....	3,544.47	8,870.33	8,610.94	8,781.71
Individual deposits .....	29,629.64	22,601.63	18,276.48	23,599.69
Demand certificates .....	25.00	185.00	.....	300.00
Certified checks .....	9.10	.....	.....	10.00
<b>Total .....</b>	<b>\$ 46,003.71</b>	<b>\$ 47,513.32</b>	<b>\$ 44,908.06</b>	<b>\$ 50,675.24</b>

Examined Apr. 24, 1913; Sept. 16, 1913.

Stockholders—P. A. Ballard, C. R. Johnson, A. D. Schultz.



## FIRST STATE BANK OF MESITA, MESITA, COLORADO.

M. F. Tyler, President; W. G. Johnson, Vice-President; H. G. Wetherell, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 11,820.00	\$ 9,505.00	\$ 10,675.00	\$ 10,373.00
Loans and discounts (unsecured).....	20,451.57	29,571.25	28,845.10	23,346.10
Overdrafts .....	235.47	31.85	398.27	795.78
Furniture and fixtures.....	1,750.00	1,750.00	1,750.00	1,750.00
Due from banks and bankers.....	5,845.74	4,647.00	3,264.26	7,219.48
Currency .....	1,014.00	884.00	890.00	718.00
Gold .....		20.00	50.00	75.00
Silver and fractional coin.....	306.84	247.02	375.81	208.38
<b>Total .....</b>	<b>\$ 41,423.62</b>	<b>\$ 46,656.12</b>	<b>\$ 46,248.44</b>	<b>\$ 44,485.74</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	1,135.35	1,412.11	1,609.81	1,857.11
Notes rediscounted.....		3,750.00	3,750.00	5,750.00
Time certificates of deposit.....	2,013.78	5,218.67	4,570.67	4,120.67
Individual deposits.....	23,924.51	26,275.34	26,317.96	22,757.96
Due to banks and bankers.....	4,350.00			
<b>Total .....</b>	<b>\$ 41,423.62</b>	<b>\$ 46,656.12</b>	<b>\$ 46,248.44</b>	<b>\$ 44,485.74</b>

Examined Jan. 9, 1913; Aug. 28, 1913.

Stockholders—W. G. Johnson, W. L. McCaslin, M. F. Tyler, H. G. Wetherell.

## THE FIRST STATE BANK OF MILLIKEN, MILLIKEN, COLORADO.

S. T. Wilson, President; E. A. Cully, Vice-President; J. H. Wilson, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,740.82	\$ 8,100.80	\$ 7,477.41	\$ 6,539.33
Loans and discounts (unsecured).....	8,873.42	6,806.88	5,278.13	6,029.86
Overdrafts .....	386.72	47.85	58.56	10.17
Bonds, stocks and securities.....	.....	.....	.....	133.01
Furniture and fixtures.....	2,515.00	2,515.00	2,515.00	2,515.00
Due from banks and bankers.....	8,654.50	9,924.14	11,015.62	9,225.50
Checks and cash items.....	53.30	2.00	.....	.....
Currency .....	798.00	599.00	1,200.00	1,431.00
Gold .....	25.00	20.00	60.00	50.00
Silver and fractional coin.....	529.57	380.76	486.70	341.76
Total .....	\$ 31,576.33	\$ 28,396.43	\$ 28,091.42	\$ 26,275.63
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	401.13	1,358.72	1,217.31	1,314.76
Time certificates of deposit.....	3,140.00	6,635.00	4,831.00	4,483.08
Individual deposits.....	16,310.24	8,819.77	10,271.37	8,708.33
Demand certificates.....	1,500.00	1,500.00	1,500.00	1,500.00
Cashiers' checks.....	224.96	82.94	271.74	269.41
Total .....	\$ 31,576.33	\$ 28,396.43	\$ 28,091.42	\$ 26,275.63

Examined April 3, 1913; Oct. 13, 1913.

Stockholders—S. T. Wilson, E. A. Cully, J. H. Wilson, Thomas Berg, Austin M. Wilson, Mary M. Wilson.

## BANK OF MOFFAT, MOFFAT, COLORADO.

G. E. Shearer, President; Thomas Saffell, Vice-President; W. D. Chiles, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 10,330.65	\$ 10,774.85	\$ 8,421.33	\$ 8,481.18
Loans and discounts (unsecured).....	11,485.95	9,931.70	11,919.75	10,285.21
Overdrafts .....	17.05	437.42	250.63	210.17
Bonds, stocks and securities.....	4,238.95	3,004.72	3,049.52	2,621.04
Furniture and fixtures.....	1,235.33	1,235.33	1,235.33	1,235.33
Banking house.....	1,795.00	1,795.00	1,795.00	1,795.00
Expense account.....		60.97		
Due from banks and bankers.....	4,619.60	5,006.74	2,677.76	11,734.50
Checks and cash items.....			5.18	7.00
Currency .....	854.00	1,100.00	749.00	1,037.00
Gold .....	240.00	244.69	180.00	250.00
Silver and fractional coin.....	467.54	484.01	634.79	482.42
Other resources.....		550.00	17.00	17.00
Total .....	\$ 35,284.07	\$ 34,625.43	\$ 30,935.29	\$ 38,155.85
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	874.99		97.89	380.45
Bills payable.....	2,000.00	2,132.74	4,000.00	
Time certificates of deposit.....	1,047.30	1,284.75	1,242.75	431.00
Individual deposits.....	19,987.16	20,548.86	14,916.09	26,725.50
Cashiers' checks.....	642.84	193.91	628.56	552.40
Other liabilities.....	731.78	465.17	50.00	66.50
Total .....	\$ 35,284.07	\$ 34,625.43	\$ 30,935.29	\$ 38,155.85

Examined Jan. 7, 1913; Sept. 3, 1913.

Stockholders—Thomas Saffell, J. N. Coleman, G. G. Rushton, W. D. Chiles, William Kugler, Ella M. Patterson, R. E. Hunt, G. E. Shearer, Edwin Tobler.

## THE WALLACE STATE BANK, MONTE VISTA, COLORADO.

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John T. Wallace, President; R. L. Stitt, Mrs. Frances T. Wallace, Vice-Presidents; R. J. Kavalec, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 106,526.61	\$ 135,837.31	\$ 136,948.35	\$ 200,214.94
Loans and discounts (unsecured).....	185,495.28	133,779.98	134,645.70	126,526.60
Overdrafts .....	24.61	136.95	232.23	135.80
Bonds to secure postal savings.....	3,000.00	3,000.00	3,000.00	3,000.00
Other bonds, stocks and securities.....	1,274.68	76.50	72.00	137.10
Furniture and fixtures.....	3,588.94	3,261.57	3,263.92	3,263.92
Banking house.....	15,675.27	15,714.52	15,888.97	15,888.97
Other real estate.....	4,854.89	9,950.53	10,760.53	10,760.53
Due from banks and bankers.....	59,425.04	47,006.25	44,503.79	69,480.13
Checks and cash items.....	531.56	438.43	428.87	881.22
Currency .....	11,497.00	15,509.00	5,081.00	4,001.00
Gold .....	1,060.00	1,020.00	1,565.00	1,945.00
Silver and fractional coin.....	3,309.33	3,032.57	1,812.71	2,235.35
<b>Total .....</b>	<b>\$ 396,263.21</b>	<b>\$ 368,763.61</b>	<b>\$ 358,203.07</b>	<b>\$ 438,470.56</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Undivided profits.....	650.75	5,937.15	6,374.59	12,393.73
Time certificates of deposit.....	65,643.67	65,077.72	59,851.15	52,167.91
Postal savings.....	622.54	1,768.15	2,284.05	2,588.15
Dividends unpaid.....	5,080.30	5,080.30	5,080.30	.....
Individual deposits.....	219,240.61	186,087.41	181,415.12	252,440.41
Due to banks and bankers.....	4,787.79	3,478.33	2,355.48	6,806.79
Demand certificates.....	.....	.....	.....	10,000.00
Certified checks.....	.....	316.55	772.38	45.27
Cashiers' checks.....	237.55	1,018.00	70.00	2,028.30
<b>Total .....</b>	<b>\$ 396,263.21</b>	<b>\$ 368,763.61</b>	<b>\$ 358,203.07</b>	<b>\$ 438,470.56</b>

Examined Sept. 9, 1913.

Stockholders—R. G. Breckenridge, R. J. Kavalec, Ralph L. Stitt, Frances T. Wallace, Trustee; John T. Wallace.

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## HOME STATE BANK, MONTROSE, COLORADO.

J. C. Seeley, President; J. S. Hill, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 33,359.01	\$ 30,471.38	\$ 34,463.36	\$ 40,111.26
Loans and discounts (unsecured).....	79,660.54	55,079.44	58,153.42	44,217.47
Overdrafts .....	1,396.99	2,541.56	3,091.15	983.03
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	124.80	6,424.61	6,078.11	2,287.46
Premium on bonds.....	35.41	35.41	35.41	35.41
Furniture and fixtures.....	6,609.80	5,995.00	5,994.00	4,000.00
Real estate .....	4,258.55	4,258.55	5,081.44	.....
Expense account .....	965.81	.....	1,764.01	.....
Due from banks and bankers.....	6,146.88	21,890.28	112.06	24,453.68
Checks and cash items.....	2,202.81	904.20	5,608.09	641.49
Currency .....	11,614.00	3,805.00	5,256.00	4,300.00
Gold .....	1,050.00	1,205.00	80.00	430.00
Silver and fractional coin.....	1,861.02	493.64	185.46	479.71
<b>Total .....</b>	<b>\$ 150,285.62</b>	<b>\$ 134,104.07</b>	<b>\$ 126,902.51</b>	<b>\$ 122,939.51</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	1,500.00	.....	.....	.....
Undivided profits .....	.....	520.33	1,556.89	1,112.35
Bills payable .....	20,000.00	20,000.00	39,000.00	5,000.00
Time certificates of deposit.....	18,098.17	.....	.....	11,932.69
Savings accounts .....	10,361.95	8,534.64	7,218.27	6,920.53
Postal savings .....	732.79	972.68	1,021.69	999.83
Individual deposits .....	65,083.60	50,965.60	36,378.18	65,939.94
Due to banks and bankers.....	4,000.00	3,616.89	670.28	1,033.66
Demand certificates .....	.....	19,426.80	10,707.56	.....
Cashiers' checks .....	509.11	67.16	349.64	.51
<b>Total .....</b>	<b>\$ 150,285.62</b>	<b>\$ 134,104.07</b>	<b>\$ 126,902.51</b>	<b>\$ 122,939.51</b>

Examined May 13, 1913.

Stockholders—F. E. Cotton, T. H. Dyer, C. A. Harris, J. S. Hill, A. T. Maland, H. E. Meyer, J. S. McReynolds, R. A. Nickell, A. F. Reeves, O. C. Skinner, E. F. Swinney, J. C. Seeley, J. F. Yeiter.

## NEW CASTLE STATE BANK, NEW CASTLE, COLORADO.

C. C. Parks, President; Joseph Yule, Vice-President; Edward Ewing, Cashier; J. W. Ritter, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 13,636.11	\$ 12,282.56	\$ 12,953.89	\$ 11,719.62
Loans and discounts (unsecured).....	14,417.67	18,721.97	20,017.89	20,985.38
Overdrafts .....	62.97	419.32	544.34	310.24
Bonds, stocks and securities.....	12,044.45	12,834.06	13,725.01	11,808.31
Due from banks and bankers.....	22,994.73	14,880.77	4,206.00	8,424.08
Checks and cash items.....	.....	359.67	.....	.....
Currency .....	525.00	1,540.00	911.00	536.00
Gold .....	610.00	200.00	180.00	875.00
Silver and fractional coin.....	616.65	337.40	541.65	195.40
Total .....	\$ 64,907.58	\$ 61,575.75	\$ 53,079.78	\$ 54,854.03
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits .....	409.28	743.19	152.05	374.34
Individual deposits .....	45,019.90	39,243.18	29,177.96	31,153.28
Demand certificates .....	7,478.40	9,589.38	11,749.77	11,326.41
Total .....	\$ 64,907.58	\$ 61,575.75	\$ 53,079.78	\$ 54,854.03

Examined Mch. 28, 1913.

Stockholders—Devereaux Investment Company, James Ewers, Edward Ewing, J. F. Kamm, J. A. MacRae, C. C. Parks, J. W. Ritter, Joseph Yule.

## NI WOT STATE BANK, NI WOT, COLORADO.

C. Knaus, President; N. M. Henry, Vice-President; John Mossman, Cashier; C. G. Walton, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 11,689.75	\$ 12,490.00	\$ 12,523.00	\$ 13,271.00
Loans and discounts (unsecured).....	14,160.67	14,542.17	17,495.67	15,956.00
Overdrafts .....	51.57	9.75	13.00	68.58
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	.....
Other bonds, stocks and securities.....	1,040.96	2,801.62	.....	1,000.00
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	1,300.00
Banking house.....	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks and bankers.....	6,189.26	3,820.19	2,738.43	4,615.91
Checks and cash items.....	1,421.10	5.49	58.97	5.45
Currency .....	311.00	245.00	460.00	831.00
Gold .....	.....	30.00	5.00	.....
Silver and fractional coin.....	415.46	375.52	337.01	415.66
Total .....	\$ 39,879.77	\$ 39,019.74	\$ 38,231.08	\$ 39,823.60
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits.....	708.45	826.08	1,121.15	1,125.19
Notes rediscounted.....	.....	.....	2,050.00	1,790.00
Time certificates of deposit.....	4,879.68	5,722.27	6,449.86	5,518.82
Individual deposits.....	23,291.64	21,471.39	17,610.07	20,475.59
Total .....	\$ 39,879.77	\$ 39,019.74	\$ 38,231.08	\$ 39,823.60

Examined May 19, 1913; Dec. 1, 1913.

Stockholders—John Mossman, Thomas H. Jones, N. M. Henry, C. Knaus, A. M. Dodd, Clyde Bolton, Frank Bolton, Will T. Wilson, Bertha Hyde, W. H. Poppe, I. N. Henderson, S. E. Johnson, B. H. Dunlap, Mary F. Shellenberger, Lena Bennett, Eunice Bolton.

## GALLOWAY BROTHERS AND ANDERSON, BANKERS, NORWOOD, COLORADO.

John R. Galloway, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 17,646.63	\$ 21,989.28	\$ 20,623.76	\$ 22,821.81
Loans and discounts (unsecured).....	30,680.08	35,123.46	36,475.26	36,961.77
Overdrafts .....	2,030.48	3,470.12	3,140.12	4,583.68
Furniture and fixtures.....	745.00	745.00	670.50	670.50
Banking house.....	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate.....	13,987.35	13,987.35	13,987.35	8,387.35
Due from banks and bankers.....	14,070.91	2,154.45	6,961.07	10,042.59
Checks and cash items.....	2,043.30	934.55	1,113.71	1,530.87
Currency .....	2,035.00	50.00	1.00	1,232.00
Gold .....	645.00	1,340.00	965.00	540.00
Silver and fractional coin.....	754.39	443.23	500.08	136.96
Other resources.....	.....	27.35	.....	.....
Total .....	\$ 86,638.14	\$ 82,264.79	\$ 86,427.85	\$ 88,907.53
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits.....	9,426.94	10,033.55	10,455.88	10,522.65
Bills payable.....	.....	6,104.54	6,104.54	5,104.54
Time certificates of deposit.....	7,619.80	8,129.85	8,967.00	7,430.10
Individual deposits.....	54,591.40	42,317.62	45,900.43	50,850.24
Due to banks and bankers.....	.....	679.23	.....	.....
Total .....	\$ 86,638.14	\$ 82,264.79	\$ 86,427.85	\$ 88,907.53

Examined June 19, 1913.

Owners—Fred Anderson, H. Rodney Anderson, G. G. Galloway, John R. Galloway.



## FIRST STATE BANK OF NUNN, NUNN, COLORADO.

B. F. Clark, President; Amos Entwistle, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 6,425.00	\$ 8,398.79	\$ 9,488.60	\$ 7,433.98
Loans and discounts (unsecured).....	8,308.19	7,438.26	7,963.25	7,757.88
Overdrafts .....	6.20	52.68	10.13	27.18
Bonds, stocks and securities.....	3,571.39	4,049.03	1,649.03	3,862.22
Furniture and fixtures .....	1,265.00	1,265.00	1,265.00	1,265.00
Banking house .....	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate .....	367.50	367.50	367.50	367.50
Due from banks and bankers.....	2,770.93	3,844.09	2,314.60	4,299.27
Checks and cash items.....			1,000.00	
Currency .....	1,540.00	2,240.00	977.00	1,239.00
Gold .....	360.00	205.00	315.00	270.00
Silver and fractional coin.....	946.46	704.95	756.92	858.10
<b>Total .....</b>	<b>\$ 27,555.67</b>	<b>\$ 30,565.30</b>	<b>\$ 28,107.03</b>	<b>\$ 29,380.13</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits .....	764.14	941.31	886.16	1,167.03
Time certificates of deposit.....	2,450.10	4,274.10	4,509.10	4,184.00
Individual deposits .....	11,141.43	12,149.89	9,511.77	10,829.05
Demand certificates .....	2,000.00	2,000.00	2,000.00	2,000.00
<b>Total .....</b>	<b>\$ 27,555.67</b>	<b>\$ 30,565.30</b>	<b>\$ 28,107.03</b>	<b>\$ 29,380.13</b>

Examined Aug. 26, 1913.

Stockholders—B. F. Clark, Marie Entwistle, Amos Entwistle.

## ROUTT COUNTY BANK, OAK CREEK, COLORADO.

E. L. Prentiss, President; Allen Cliff, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 24,706.16	\$ 23,975.34	\$ 24,491.53	\$ 26,602.57
Loans and discounts (unsecured).....	15,291.74	15,769.97	16,249.94	15,451.23
Bonds to secure postal savings.....	2,076.20	5,190.50	5,190.50	6,000.00
Other bonds, stocks and securities.....	4,805.29	6,452.09	8,160.98	8,920.13
Premium on bonds .....				228.60
Furniture and fixtures .....	2,932.41	2,932.41	3,017.41	3,034.41
Real estate .....				305.88
Due from banks and bankers.....	20,456.39	13,066.06	12,968.70	12,660.62
Currency .....	6,130.00	3,310.00	2,416.00	3,065.00
Gold .....	145.00	110.00	827.50	87.50
Silver and fractional coin.....	1,524.13	545.32	3,001.34	1,477.40
<b>Total .....</b>	<b>\$ 78,067.32</b>	<b>\$ 71,351.69</b>	<b>\$ 76,323.90</b>	<b>\$ 77,833.44</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....			1,000.00	1,000.00
Undivided profits .....	1,018.03	1,725.25	223.97	270.18
Time certificates of deposit.....	12,533.48	10,942.14	12,993.25	9,213.59
Postal savings .....	999.93	2,761.25	3,308.71	3,303.77
Dividends unpaid .....			200.00	
Individual deposits .....	53,143.88	45,022.34	46,458.85	48,553.40
Demand certificates .....	372.00	900.71	2,089.12	5,492.50
Certified checks .....			50.00	
<b>Total .....</b>	<b>\$ 78,067.32</b>	<b>\$ 71,351.69</b>	<b>\$ 76,323.90</b>	<b>\$ 77,833.44</b>

Examined July 25, 1913.

Stockholders—E. L. Prentiss, L. Ogilvy, Allen Cliff.

## THE OLATHE BANKING COMPANY, OLATHE, COLORADO.

E. G. Dennis, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 48,645.22	\$ 37,064.72	\$ 43,313.05	\$ 52,013.92
Loans and discounts (unsecured).....	58,763.26	54,778.02	60,103.19	66,517.17
Overdrafts .....	1,710.54	688.10	390.69	883.93
Furniture and fixtures.....	1,035.00	1,035.00	1,035.00	1,035.00
Banking house .....	5,200.00	5,200.00	5,200.00	5,200.00
Due from banks and bankers.....	6,740.46	11,981.80	4,282.84	21,389.63
Checks and cash items.....	435.47	80.45	685.62	111.84
Currency .....	1,638.00	2,114.00	3,241.00	1,720.00
Gold .....	3,095.00	2,700.00	15.00	1,900.00
Silver and fractional coin.....	276.24	653.03	119.07	580.32
Total.....	\$ 127,539.19	\$ 116,295.12	\$ 118,385.46	\$ 151,351.81
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	24,990.57	25,090.90	25,090.90	25,090.90
Undivided profits .....	4,719.86	1,360.73	2,162.02	3,213.40
Time certificates of deposit.....	13,776.17	22,589.35	22,880.71	22,063.35
Savings accounts .....	295.11	333.64	436.55	479.63
Individual deposits .....	47,431.48	36,219.42	37,810.28	70,499.53
Demand certificates .....	6,221.00	.....	.....	.....
Certified checks .....	105.00	5.00	5.00	5.00
Reserved for taxes.....	.....	696.08	.....	.....
Total.....	\$ 127,539.19	\$ 116,295.12	\$ 118,385.46	\$ 151,351.81

Examined May 14, 1913.

Owners—T. B. Townsend, C. B. Akard, E. L. Osborn, E. R. Furstenfeld, G. A. Frost, Joel Dickenson, Azel D. Moore, T. J. Heckert, George McKnight, A. J. Hawkyard, O. H. Maas, George L. Osborn, Jacob Moser, I. N. Poper, F. B. Quinlan, Z. I. Jones, E. G. Dennis, George T. Cleveland.

## CITIZENS STATE BANK OF ORDWAY, ORDWAY, COLORADO.

D. F. Bartlett, President; James Trainor, Vice-President; W. C. Walker, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 11,233.89	\$ 17,898.64	\$ 19,476.13	\$ 21,629.63
Loans and discounts (unsecured).....	14,077.72	17,434.12	14,422.09	14,109.35
Overdrafts .....	149.72	93.48	164.78	106.88
Bonds, stocks and securities.....	2,779.60	2,249.89	3,485.39	4,167.50
Furniture and fixtures.....	1,704.94	1,717.72	1,717.72	1,720.72
Due from banks and bankers.....	25,608.46	9,722.89	19,741.43	22,936.24
Checks and cash items.....	.....	33.41	109.39	134.24
Currency .....	949.00	1,069.00	1,195.00	1,306.00
Gold .....	1,985.00	2,050.00	1,870.00	1,760.00
Silver and fractional coin.....	547.40	553.81	977.94	719.80
<b>Total.....</b>	<b>\$ 59,035.73</b>	<b>\$ 52,822.96</b>	<b>\$ 63,159.87</b>	<b>\$ 68,590.36</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits .....	58.49	154.76	251.95	540.22
Time certificates of deposit.....	2,771.35	2,573.51	2,973.06	3,249.66
Individual deposits .....	41,205.89	33,792.19	44,934.86	49,800.48
Certified checks .....	.....	1,302.50	.....	.....
<b>Total.....</b>	<b>\$ 59,035.73</b>	<b>\$ 52,822.96</b>	<b>\$ 63,159.87</b>	<b>\$ 68,590.36</b>

Examined Jan. 29, 1913; Sept. 23, 1913.

Stockholders—A. W. Bartlett, D. F. Bartlett, Peter Kaiser, W. C. Kropf, J. A. Mast, Daniel Mast, Jacob D. Pantle, H. N. Silliman,

C. C. Slaughter, J. R. Thomas, James Trainor, W. J. Trainor, W. C. Walker, A. R. Widick.

Incorporated Feb. 4, 1913. Succeeded The Citizens Bank of Ordway.

## OTIS STATE BANK, OTIS, COLORADO.

M. B. Holland, President; F. S. Huston, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 14,432.19	\$ 16,454.63	\$ 17,375.13	\$ 17,431.00
Loans and discounts (unsecured).....	7,577.38	9,913.04	12,397.77	14,179.55
Overdrafts .....	15.11	24.52	195.68	1,929.20
Bonds, stocks and securities.....		330.20	536.33	668.48
Furniture and fixtures.....	500.00	625.00	625.00	625.00
Banking house.....	910.00	910.00	910.00	910.00
Due from banks and bankers.....	11,236.29	12,473.20	7,574.88	20,151.80
Checks and cash items.....	4.00	96.30	45.00	108.78
Currency .....	1,697.00	1,061.00	485.00	363.00
Gold .....	112.50	235.00	215.00	50.00
Silver and fractional coin.....	108.72	529.41	422.54	330.28
Total .....	\$ 36,593.19	\$ 42,652.30	\$ 40,782.33	\$ 56,747.09
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits.....	1,134.82	2,109.18	2,470.76	3,219.28
Time certificates of deposit.....	1,159.92	1,028.49	1,000.57	829.57
Individual deposits.....	23,008.90	28,394.13	26,095.50	41,631.59
Demand certificates.....	289.55	120.50	215.50	66.65
Total .....	\$ 36,593.19	\$ 42,652.30	\$ 40,782.33	\$ 56,747.09

Examined Sept. 19, 1913.

Stockholders—M. B. Holland, P. J. Sullivan, T. J. Sullivan, F. S. Huston.

THE CITIZENS STATE BANK OF OURAY, OURAY, COLORADO.

Amos E. Walther, President; A. A. Burke, Vice-President; George H. O'Hara, Cashier.

ANNUAL REPORT

RESOURCES.	Oct. 21, 1913
Loans and discounts (secured).....	\$ 3,362.86
Loans and discounts (unsecured).....	11,936.58
Overdrafts .....	106.83
Furniture and fixtures.....	1,153.00
Due from banks and bankers.....	17,585.70
Checks and cash items.....	845.00
Currency .....	4,765.00
Gold .....	2,000.00
Silver and fractional coin.....	170.25
Total .....	\$ 41,925.22
LIABILITIES.	
Capital stock paid in.....	\$ 15,000.00
Undivided profits.....	55.87
Time certificates of deposit.....	2,844.28
Individual deposits.....	23,685.12
Due to banks and bankers.....	288.90
Cashiers' checks.....	51.05
Total .....	\$ 41,925.22

Examined Aug. 27, 1913.

Stockholders—Alf Armstrong, Edward Arps, C. G. Bennett, G. H. Barnhart, James Bonade, Joë Bonetti, A. A. Burke, J. E. Carr and Company, Fred Carroll, L. F. Caruthers, Peter Buskirk, L. G. Crosby, J. P. Dougherty, D. H. DuPraw, Fellin Bros., W. M. Freidman, Fred Fritsch, C. A. Griffin, Cora Home, L. F. Kuehs, J. P. Larson, A. A. Moule, Thomas Mostyn, George H. O'Hara, M. Orendorf, E. A. Phinney, John T. Roberts, Jr., F. W. Shultz, C. O. Snarr, A. E. Walther, E. E. Wheeler, E. O. Whittington, Skoog Bros.

## MINERS AND MERCHANTS BANK, OURAY, COLORADO.

E. J. Bent, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 1,135.00	\$ 3,585.00	\$ 5,135.00	\$ 5,135.00
Loans and discounts (unsecured).....	178,773.10	179,874.90	73,541.27	38,502.00
Overdrafts .....	344.41	1,216.14	164.83	139.74
Bonds, stocks and securities.....	63,687.82	65,471.90	184,104.30	189,205.50
Real estate .....	3,340.00	3,340.00	.....	.....
Due from banks and bankers.....	62,860.17	49,011.70	73,755.30	71,871.32
Checks and cash items.....	422.75	108.10	6,363.85	633.78
Currency .....	27,827.00	26,442.00	20,439.00	20,170.00
Gold .....	115.00	210.00	225.00	550.00
Silver and fractional coin.....	2,158.35	2,326.35	3,649.15	3,250.40
Other resources .....	.....	.....	89.13	.....
Total .....	\$ 340,663.60	\$ 331,586.09	\$ 367,466.83	\$ 329,457.74
LIABILITIES:				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits .....	1,643.30	2,569.85	3.84	598.73
Time certificates of deposit.....	119,995.14	114,705.53	108,260.18	100,155.15
Individual deposits .....	163,428.39	164,995.68	205,647.11	178,081.45
Due to banks and bankers.....	4,897.48	1,300.94	4,203.65	2,775.87
Demand certificates .....	19,976.61	17,026.26	18,843.21	17,283.70
Reserved for interest.....	2,387.55	2,771.26	2,493.94	2,407.94
Reserved for taxes.....	835.13	716.57	514.90	654.90
Total .....	\$ 340,663.60	\$ 331,586.09	\$ 367,466.83	\$ 329,457.74

Examined June 21, 1913.

Owners—John A. Thatcher, M. D. Thatcher.

## THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, COLORADO.

Fred Catchpole, President; J. S. Hatcher, Vice-President; L. J. Catchpole, Cashier.

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ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 147,910.75	\$ 86,886.52	\$ 93,518.12	\$ 96,412.58
Loans and discounts (unsecured).....	71,278.35	89,903.89	73,939.54	66,834.86
Overdrafts .....	73.99	8.20	163.35	68.00
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds, stocks and securities.....	3,343.29	3,356.66	4,274.05	7,506.50
Premium on bonds.....	20.50	.....	.....	.....
Furniture and fixtures.....	1,800.00	1,800.00	1,800.00	1,800.00
Banking house .....	5,000.00	5,000.00	5,000.00	5,000.00
Due from banks and bankers.....	47,248.78	54,930.84	25,712.64	53,605.59
Checks and cash items.....	.....	59.40	11.18	41.84
Currency .....	6,903.00	3,436.00	2,892.00	4,271.00
Gold .....	2,115.00	2,325.00	2,865.00	2,470.00
Silver and fractional coin.....	718.76	2,150.27	2,440.40	1,119.18
<b>Total .....</b>	<b>\$ 288,412.42</b>	<b>\$ 251,866.78</b>	<b>\$ 214,116.28</b>	<b>\$ 241,130.15</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00
Surplus fund .....	16,000.00	16,000.00	16,000.00	16,000.00
Undivided profits .....	429.05	1,674.64	2,656.50	2,746.60
Time certificates of deposit.....	45,193.50	35,778.05	33,349.64	33,444.25
Postal savings .....	752.70	961.50	732.88	862.10
Individual deposits .....	205,657.32	164,049.54	125,695.01	163,738.18
Due to banks and bankers.....	.....	3,498.20	7,804.25	6,047.24
Demand certificates .....	3,199.85	13,373.53	10,873.00	1,382.78
Cashiers' checks .....	180.00	521.32	1,005.00	959.00
<b>Total .....</b>	<b>\$ 288,412.42</b>	<b>\$ 251,866.78</b>	<b>\$ 214,116.28</b>	<b>\$ 241,130.15</b>

Examined June 10, 1913.

Stockholders—Fred E. Bodie, Fred Catchpole, Mrs. Fred Catchpole, L. J. Catchpole, M. D. DeMotte, Myrtle DeMotte, J. L. Dowell, W. O. Dutton, Bertha E. Grimes, Lucy Grimes, E. E. Hatcher, Dela G. Hatcher, J. S. Hatcher, Lenore Hatcher, O. S. Hatcher, M. A. Kuhn, W. W. Nossaman, Ruth Parr, Elias Peterson, Harry Phelps, John R. Pierson, Marc Waynick.



## BANK OF PALISADES, PALISADES, COLORADO.

John D. Reeder, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 39,530.28	\$ 46,809.10	\$ 46,339.60	\$ 48,504.98
Loans and discounts (unsecured).....	39,774.93	42,403.53	52,573.70	48,988.25
Overdrafts .....	127.62	44.73	347.13	616.83
Bonds, stocks and securities.....	3,596.67	6,900.35	9,681.74	15,907.64
Furniture and fixtures.....	1,225.00	1,225.00	1,225.00	1,225.00
Expense account.....		41.02	653.95	1,628.49
Due from banks and bankers.....	15,072.16	13,199.58	8,205.82	88,707.50
Checks and cash items.....	1,796.78	1,247.96	1,888.31	920.71
Currency .....	1,816.00	4,539.00	2,656.00	3,327.00
Gold .....	80.00	120.00	130.00	182.50
Silver and fractional coin.....	251.69	521.83	170.63	814.55
Total .....	\$ 103,271.13	\$ 117,052.10	\$ 123,871.88	\$ 210,823.45
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits.....	887.04			
Time certificates of deposit.....	32,134.63	43,809.31	50,444.51	50,706.04
Individual deposits.....	52,695.61	53,245.51	51,416.55	142,169.31
Demand certificates.....	2,553.85	4,997.28	7,010.82	2,948.10
Total .....	\$ 103,271.13	\$ 117,052.10	\$ 123,871.88	\$ 210,823.45

Examined March 24, 1913.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hanson, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray, R. R. Horth, James Wadge.

## THE FRUIT EXCHANGE STATE BANK, PAONIA, COLORADO.

Weldon Hammond, President; Thomas T. Duffield, Vice-President; W. T. Baetjer, Cashier; H. L. Curtiss, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 26,818.73	\$ 22,568.20	\$ 38,941.53	\$ 23,915.14
Loans and discounts (unsecured).....	109,666.37	100,713.73	84,751.64	101,762.57
Overdrafts .....	2,022.36	579.15	933.70	1,137.69
Bonds, stocks and securities.....	30,668.26	26,560.19	27,974.33	26,237.24
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00
Real estate.....	1,660.39	1,660.39	1,660.39	1,660.39
Due from banks and bankers.....	16,625.74	24,291.89	18,862.18	40,355.51
Checks and cash items.....	1,295.41	873.46	492.98	2,893.84
Currency .....	1,875.00	4,186.00	3,856.00	4,700.00
Gold .....	1,500.00	1,250.00	2,500.00	.....
Silver and fractional coin.....	1,273.48	853.63	1,386.16	870.41
Total .....	\$ 195,905.74	\$ 186,036.64	\$ 183,858.91	\$ 206,032.79
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	7,000.00	7,000.00	7,000.00	7,000.00
Undivided profits.....	909.21	3,033.45	3,274.97	2,987.11
Bills payable.....	5,000.00	5,000.00	5,000.00	10,000.00
Time certificates of deposit.....	56,144.22	57,159.02	62,313.13	60,126.22
Individual deposits.....	96,852.31	83,844.17	76,270.81	95,919.46
Total .....	\$ 195,905.74	\$ 186,036.64	\$ 183,858.91	\$ 206,032.79

Examined March 21, 1913.

Stockholders—J. F. Baetjer, W. T. Baetjer, E. H. Curtis, H. L. Curtiss, J. G. Curtiss, T. T. Duffield, A. F. Erick, W. H. Garvin, Weldon Hammond, S. B. Hartman, W. J. Hollands, M. K. Kennedy, Herman Klatt, Charles Oliver, F. R. Rockwell, Aileen Rockwell, George Stephan, William Wooton.

## THE PARKER STATE BANK, PARKER, COLORADO.

C. W. Lewis, President; C. B. Ames, Vice-President; F. B. Hood, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 14,734.93	\$ 14,786.02	\$ 14,959.37	\$ 13,629.77
Loans and discounts (unsecured).....	14,046.87	14,937.88	14,533.30	14,726.98
Furniture and fixtures.....	1,566.95	1,575.45	1,575.45	1,575.45
Banking house .....	1,041.54	1,049.52	1,049.52	1,049.52
Due from banks and bankers.....	5,886.88	5,669.35	10,225.49	13,737.91
Checks and cash items.....	116.64	726.25	182.25	89.94
Currency .....	928.00	483.00	487.00	583.00
Gold .....	75.00	112.50	85.00	135.00
Silver and fractional coin.....	324.40	121.63	86.76	251.02
Total .....	\$ 38,721.21	\$ 39,461.60	\$ 43,184.14	\$ 45,778.59
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	123.88	238.05	364.30	500.13
Bills payable .....	4,000.00	4,000.00	4,000.00	4,000.00
Time certificates of deposit.....	2,832.56	4,450.81	3,798.85	5,402.26
Individual deposits .....	20,867.87	20,772.74	25,020.99	25,876.20
Demand certificates .....	896.90	.....	.....	.....
Total .....	\$ 38,721.21	\$ 39,461.60	\$ 43,184.14	\$ 45,778.59

Examined May 6, 1913; Dec. 2, 1913.

Stockholders—C. B. Ames, E. W. Bline, Mrs. A. Cumbe, R. C. Davidson, M. H. Goddard, W. L. Heath, F. B. Hood, Bessie B. Lewis, C. A. Lewis, C. W. Lewis, Mary A. Lewis, Margaret C. Lewis, T. O. Pratt.

## PIERCE EXCHANGE BANK, PIERCE, COLORADO.

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 John E. Shafer, President; W. F. Lindemann, Cashier.
 

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ANNUAL REPORT

RESOURCES.	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 975.00	\$ 5,148.90	\$ 4,909.03
Loans and discounts (unsecured).....	2,602.00	4,283.73	5,247.80
Furniture and fixtures.....	1,202.90	1,237.90	1,237.90
Expense account .....	250.72	543.72	619.43
Due from banks and bankers.....	4,689.76	1,801.76	4,128.54
Checks and cash items.....	74.60	57.50	35.15
Currency .....	1,311.00	937.00	875.00
Gold .....	.....	20.00	.....
Silver and fractional coin.....	654.05	352.30	331.20
Total.....	\$ 11,760.03	\$ 14,382.81	\$ 17,384.05
LIABILITIES.			
Capital stock paid in.....	\$ 7,100.00	\$ 9,500.00	\$ 9,500.00
Time certificates of deposit.....	123.00	621.50	1,027.50
Individual deposits .....	4,537.03	4,261.31	6,856.55
Total.....	\$ 11,760.03	\$ 14,382.81	\$ 17,384.05

Examined May 2, 1913; Sept. 6, 1913.

 Stockholders—Charles Benedict, E. M. Cashman, A. T. Chambers, W. S. Crom, Daniels Mercantile Company, Harkey F. Dickey,  
 John Duncan, H. Evans, A. W. Frey, S. W. Hanson, William Heptonstoll, George Hodge, Max Lindemann, W. F. Lindemann,  
 J. E. Munger, Oscar Nelson, Mike Ryan, R. C. Stadley, John E. Shafer.

THE PIERCE STATE BANK, PIERCE, COLORADO.

Gordon Jones, President; J. W. Campbell, Cashier.

RESOURCES.	Feb. 4, 1913
Loans and discounts (secured).....	\$ 19,118.97
Loans and discounts (unsecured).....	5,261.18
Overdrafts .....	39.40
Bonds, stocks and securities.....	1,340.06
Furniture and fixtures.....	2,500.00
Real estate .....	23,644.90
Due from banks and bankers.....	8,299.72
Checks and cash items.....	479.51
Currency .....	1,385.00
Gold .....	25.00
Silver and fractional coin.....	311.86
Other resources .....	379.55
Total .....	\$ 62,785.15
<b>LIABILITIES.</b>	
Capital stock paid in.....	\$ 10,000.00
Surplus fund .....	1,000.00
Undivided profits .....	315.08
Time certificates of deposit.....	100.00
Individual deposits .....	49,570.07
Demand certificates .....	1,800.00
Total .....	\$ 62,785.15

Stockholders—Gordon Jones, J. W. Campbell, John E. Shafer, D. B. Ellis, C. R. Sims, J. P. Bristow, Walter Spencer.

\*Liquidated April 30, 1913.

## PITKIN BANK, PITKIN, COLORADO.

E. R. Williams, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 85.00	\$ 85.00	.....	.....
Loans and discounts (unsecured).....	1,473.12	1,003.75	493.75	493.75
Overdrafts .....	24.22	1.35	78.61	97.54
Bonds, stocks and securities.....	14,877.00	14,927.00	15,093.41	14,887.00
Furniture and fixtures.....	500.00	500.00	500.00	500.00
Banking house .....	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks and bankers.....	9,489.63	11,044.18	9,476.08	12,675.20
Checks and cash items.....	30.00	94.05	32.90	46.30
Currency .....	1,971.00	1,086.00	1,388.00	1,792.00
Gold .....	275.00	370.00	310.00	205.00
Silver and fractional coin.....	715.25	367.05	600.35	479.80
Other resources .....	.....	9.46	.....	.....
<b>Total.....</b>	<b>\$ 32,940.22</b>	<b>\$ 32,987.84</b>	<b>\$ 31,473.10</b>	<b>\$ 34,676.59</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	796.18	120.61	188.09	251.42
Individual deposits .....	21,025.30	22,064.33	20,702.11	22,780.87
Demand certificates .....	1,116.40	802.90	582.90	1,644.30
Other liabilities .....	2.34	.....	.....	.....
<b>Total.....</b>	<b>\$ 32,940.22</b>	<b>\$ 32,987.84</b>	<b>\$ 31,473.10</b>	<b>\$ 34,676.59</b>

Examined June 24, 1913.

Owners—E. R. Williams, R. R. Williams.

## PROCTOR STATE BANK, PROCTOR, COLORADO.

G. A. Henderson, President; J. D. Blue, Jr., Vice-President; P. R. Lacalli, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,201.71	\$ 9,859.93	\$ 10,494.55	\$ 14,574.55
Loans and discounts (unsecured).....	5,841.25	6,307.65	6,307.63	7,645.76
Overdrafts .....	115.04	40.88	82.54	81.44
Bonds, stocks and securities.....	1,766.80	1,835.19	1,610.11	1,470.21
Furniture and fixtures.....	1,200.00	1,200.00	1,212.50	1,212.50
Banking house.....	1,450.00	1,450.00	1,450.00	1,450.00
Expense account.....		64.81	126.54	37.81
Due from banks and bankers.....	5,383.63	136.43		758.08
Checks and cash items.....		40.00		299.20
Currency .....	635.00	480.00	437.00	246.00
Gold .....	19.00		15.00	20.00
Silver and fractional coin.....	135.07	216.13	167.89	112.79
Total .....	\$ 25,738.50	\$ 21,631.02	\$ 21,903.76	\$ 27,908.34
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	50.00	950.00	1,000.00	1,000.00
Undivided profits.....	317.23			
Notes rediscounted.....				9,311.00
Time certificates of deposit.....	2,877.20	3,527.20	3,127.20	2,947.20
Individual deposits.....	12,494.07	7,153.82	7,668.97	4,398.89
Due to banks and bankers.....			46.07	
Cashiers' checks.....			61.52	251.25
Total .....	\$ 25,738.50	\$ 21,631.02	\$ 21,903.76	\$ 27,908.34

Examined April 24, 1913; Sept. 10, 1913.

Stockholders—J. D. Blue, Jr., G. E. Crawford, E. J. Esgate, J. N. Hamill, G. A. Henderson, O. W. Knapp, P. R. Lacalli, Logan County Development Company.

## INTERNATIONAL BANK OF COMMERCE, PUEBLO, COLORADO.

E. F. Ford, President; Walter A. Jones, W. K. Greene, Vice-Presidents; J. Q. Greene, Cashier; W. H. Youree, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 58,500.00	\$ 62,000.00	\$ 58,500.00	\$ 59,350.55
Loans and discounts (unsecured).....	56,801.97	62,033.82	60,511.08	66,500.00
Overdrafts .....	3,475.87	1,760.87	2,614.62	2,445.39
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds, stocks and securities.....	8,701.47	9,046.86	10,527.33	9,794.81
Premium on bonds.....	225.00	225.00	225.00	225.00
Furniture and fixtures.....	5,669.00	5,669.00	5,669.00	5,669.00
Real estate.....	4,750.00	4,750.00	4,750.00	3,750.00
Expense account.....	.....	.....	613.69	.....
Due from banks and bankers.....	19,952.23	22,247.44	22,214.72	33,483.78
Checks and cash items.....	3,996.00	4,029.20	1,386.89	2,753.45
Currency .....	5,904.00	7,734.00	5,346.00	4,051.00
Gold .....	312.50	2,025.00	675.00	1,075.00
Silver and fractional coin.....	1,840.73	2,119.55	2,026.70	1,670.89
Total .....	\$ 175,128.77	\$ 188,640.74	\$ 180,060.03	\$ 195,768.87
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits.....	193.51	304.99	.....	235.24
Time certificates of deposit.....	17,525.51	21,414.16	17,587.66	22,421.06
Savings accounts.....	34,725.18	42,971.66	44,423.08	50,840.37
Postal savings.....	1,678.10	1,899.37	1,921.79	2,275.79
Individual deposits.....	77,258.10	79,738.06	73,488.78	77,019.94
Demand certificates.....	10,000.00	10,000.00	10,000.00	10,000.00
Certified checks.....	.....	.....	500.00	428.49
Cashiers' checks.....	1,748.37	312.50	138.72	547.98
Total .....	\$ 175,128.77	\$ 188,640.74	\$ 180,060.03	\$ 195,768.87

Examined Apr. 24, 1913; Dec. 9, 1913.

Stockholders—C. H. Bristol, John W. Davidson, W. S. Fallis, E. F. Ford, J. Q. Greene, W. K. Greene, J. M. Hawkins, W. H. Kelly, H. B. Killaugh, Walter A. Jones.



## THE MINNEQUA BANK OF PUEBLO, PUEBLO, COLORADO.

M. D. Thatcher, President; Fred O. Roof, Vice-President; H. E. Wheeler, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 167,280.72	\$ 159,469.64	\$ 150,842.20	\$ 144,869.58
Loans and discounts (unsecured).....	241,144.43	282,966.75	278,053.45	246,170.19
Overdrafts .....	1,708.12	2,198.36	1,635.96	491.32
Bonds to secure postal savings.....	7,000.00	7,170.00	7,170.00	7,170.00
Other bonds, stocks and securities.....	81,657.05	73,075.16	73,454.26	72,802.84
Furniture and fixtures.....	4,210.00	4,210.00	4,210.00	4,210.00
Due from banks and bankers.....	150,312.46	160,298.47	145,247.91	209,176.58
Checks and cash items.....	6,816.63	8,298.91	25,190.71	6,741.46
Currency .....	21,719.00	13,829.00	8,781.00	18,016.00
Gold .....	35,705.00	37,885.00	41,595.00	40,900.00
Silver and fractional coin.....	5,144.24	5,488.33	11,277.80	4,824.57
<b>Total .....</b>	<b>\$ 722,697.65</b>	<b>\$ 754,889.62</b>	<b>\$ 746,958.29</b>	<b>\$ 755,372.53</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits .....	2,307.40	2,844.99	4,488.96	6,692.13
Time certificates of deposit.....				22,311.93
Savings accounts .....	281,945.48	296,663.09	300,911.95	309,264.26
Postal savings .....	1,385.18	1,888.39	2,102.03	2,383.05
Individual deposits .....	299,704.52	320,070.76	312,166.75	289,156.13
Due to banks and bankers.....	65,755.50	49,344.77	49,295.15	70,235.05
Demand certificates .....	18,893.50	26,181.41	25,747.71	
Certified checks .....	50.00	50.00	50.00	50.00
Cashiers' checks .....	936.27	2,998.10	950.52	2,064.76
Reserved for interest.....	1,719.80	4,848.11	1,244.22	2,644.56
Reserved for taxes.....				570.66
<b>Total .....</b>	<b>\$ 722,697.65</b>	<b>\$ 754,889.62</b>	<b>\$ 746,958.29</b>	<b>\$ 755,372.53</b>

Examined Oct. 31, 1913.

Stockholders—M. D. Thatcher, Fred O. Roof, H. E. Wheeler.

## THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, COLORADO.

Alva Adams, President; W. K. Dudley, Cashier; D. C. Meigs, Assistant Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 599,522.77	\$ 601,484.95	\$ 615,639.20	\$ 612,934.89
Loans and discounts (unsecured).....	278,115.79	342,573.44	338,867.84	372,517.69
Overdrafts .....	1,374.80	1,332.55	2,590.94	1,638.56
Bonds to secure postal savings.....	19,950.00	19,950.00	19,950.00	19,950.00
Other bonds, stocks and securities.....	411,280.40	392,933.42	402,903.37	369,458.15
Real estate .....	24,081.88	23,820.26	23,820.26	23,820.26
Due from banks and bankers.....	610,994.24	705,621.28	647,959.56	679,192.68
Checks and cash items.....	6,180.99	6,560.04	7,749.26	8,016.05
Currency .....	14,581.00	18,345.00	17,502.00	21,743.00
Gold .....	480.00	785.00	782.50	587.50
Silver and fractional coin.....	1,944.30	1,096.30	2,039.90	1,837.50
Total .....	\$1,968,506.17	\$2,114,452.24	\$2,079,804.83	\$2,111,696.28
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund .....	45,000.00	45,000.00	50,000.00	50,000.00
Undivided profits .....	7,509.64	16,612.42	16,411.73	22,491.50
Time certificates of deposit.....	1,780.00	61,297.85	60,797.85	60,597.85
Savings accounts .....	1,597,309.68	1,671,132.08	1,605,065.03	1,644,662.74
Postal savings .....	3,369.64	4,015.41	4,660.63	5,283.63
Trust funds .....	1,245.14	1,173.87	2,479.55	1,738.61
Individual deposits .....	168,058.56	158,449.99	199,759.33	176,948.30
Demand certificates .....	25,369.57	25,259.37	26,710.64	26,177.44
Certified checks .....	1,011.00	1,060.04	1,035.74	1,035.74
Cashiers' checks .....	10,001.55	5,906.75	4,923.27	7,184.95
Reserved for interest.....	4,325.75	21,709.42	4,551.85	13,505.27
Reserved for taxes.....	3,354.25	2,617.42	3,217.42	2,070.25
Other liabilities .....	171.39	217.62	191.79	.....
Total .....	\$1,968,506.17	\$2,114,452.24	\$2,079,804.83	\$2,111,696.28

Examined Dec. 11, 1913.

Stockholders—Alva Adams, M. D. Thatcher, John A. Thatcher, W. L. Graham, Chris Wilson, George J. Dunbaugh, W. K. Dudley, Alva B. Adams, Ward Rice, Mary C. Martel, Dunbaugh &amp; Joy.

## STATE BANK OF RAMAH, RAMAH, COLORADO.

Lem Gammon, President; A. T. Thorn, Vice-President; A. J. Elsner, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 8,655.25	\$ 3,981.50	\$ 4,918.86	\$ 10,747.32
Loans and discounts (unsecured).....	18,960.56	18,235.26	18,321.83	19,023.88
Overdrafts .....	348.15	1,224.34	703.54	941.60
Bonds, stocks and securities.....	693.72	185.00	255.00	255.00
Furniture and fixtures.....	1,721.85	1,721.85	1,721.85	1,721.85
Banking house.....	3,729.28	3,729.28	3,729.28	3,729.28
Due from banks and bankers.....	12,852.57	12,881.05	11,491.12	8,457.08
Checks and cash items.....	153.68	16.43	61.20	126.00
Currency .....	401.00	575.00	671.00	1,127.00
Gold .....	245.00	565.00	625.00	210.00
Silver and fractional coin.....	563.81	512.40	128.88	316.53
<b>Total .....</b>	<b>\$ 48,324.87</b>	<b>\$ 43,627.11</b>	<b>\$ 42,627.56</b>	<b>\$ 46,655.54</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	1,100.00	1,100.00	1,100.00	1,100.00
Undivided profits.....	429.82	698.11	744.82	681.81
Time certificates of deposit.....	6,870.98	8,324.73	10,661.36	11,498.36
Individual deposits.....	28,711.35	22,651.83	19,632.41	21,926.92
Due to banks and bankers.....	863.91	.....	.....	.....
Demand certificates.....	.....	732.89	317.89	120.00
Cashiers' checks.....	348.81	119.55	171.08	1,328.45
<b>Total .....</b>	<b>\$ 48,324.87</b>	<b>\$ 43,627.11</b>	<b>\$ 42,627.56</b>	<b>\$ 46,655.54</b>

Examined May 8, 1913.

Stockholders—D. C. Dodge, A. J. Elsner, Delma Gammon, Harry Gammon, Lem Gammon, Mate Gammon, Ray Gammon, Hector Matheson, A. T. Thorn.

## BANK OF RIDGWAY, RIDGWAY, COLORADO.

A. E. Walther, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 19,509.00	\$ 25,209.00	\$ 22,455.00	\$ 20,900.00
Loans and discounts (unsecured).....	26,585.50	30,110.03	27,803.53	30,282.00
Overdrafts .....	211.78	417.56	597.64	308.57
Furniture and fixtures.....	500.00	500.00	500.00	500.00
Banking house.....	.....	9,542.71	9,555.51	9,570.21
Other real estate.....	9,419.11	.....	.....	.....
Due from banks and bankers.....	23,235.67	11,756.92	16,032.90	17,666.76
Checks and cash items.....	76.59	126.16	97.39	16.97
Currency .....	3,892.00	870.00	500.00	2,345.00
Gold .....	1,615.00	1,655.00	730.00	645.00
Silver and fractional coin.....	678.60	532.45	276.25	34.23
Total .....	\$ 85,723.25	\$ 80,719.83	\$ 78,548.22	\$ 82,268.74
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	184.90	197.37	26.37	374.34
Time certificates of deposit.....	.....	.....	.....	700.00
Individual deposits.....	67,166.15	60,145.76	58,407.65	60,734.20
Demand certificates.....	8,372.20	10,376.70	10,114.20	10,460.20
Total .....	\$ 85,723.25	\$ 80,719.83	\$ 78,548.22	\$ 82,268.74

Examined June 20, 1913.  
Owner—A. E. Walther.

## THE UNION STATE BANK OF RIFLE, RIFLE, COLORADO.

Eph Prefontaine, President; Lynn Kennedy, Cashier; G. B. Helm, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 12,359.40	\$ 19,485.57	\$ 18,000.38	\$ 17,883.17
Loans and discounts (unsecured).....	32,025.59	34,705.53	38,715.87	32,737.41
Overdrafts .....	3.43	.21	14.30	.70
Bonds, stocks and securities.....	2,109.28	2,900.63	1,512.40	1,948.11
Furniture and fixtures.....	2,943.82	2,943.82	2,943.82	2,943.82
Banking house .....	16,500.00	16,500.00	16,500.00	16,500.00
Other real estate.....	.....	.....	532.15	532.15
Expense account .....	1,012.57	.....	.....	.....
Due from banks and bankers.....	23,518.14	12,367.59	10,564.61	14,421.66
Checks and cash items.....	182.32	211.50	89.90	161.10
Currency .....	3,476.00	2,470.00	2,271.00	3,076.00
Gold .....	185.00	145.00	225.00	290.00
Silver and fractional coin.....	403.69	571.15	421.45	626.99
<b>Total .....</b>	<b>\$ 94,718.94</b>	<b>\$ 92,301.00</b>	<b>\$ 91,790.88</b>	<b>\$ 91,121.11</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits .....	.....	1,307.07	1,243.55	1,271.42
Bills payable .....	.....	5,000.00	17,000.00	10,000.00
Time certificates of deposit.....	17,573.60	23,193.96	15,781.94	10,805.23
Individual deposits .....	51,956.49	37,781.97	32,717.39	43,920.03
Due to banks and bankers.....	.....	.....	.....	102.43
Demand certificates .....	172.00	2.00	2.00	2.00
Cashiers' checks .....	16.85	16.00	46.00	20.00
<b>Total .....</b>	<b>\$ 94,718.94</b>	<b>\$ 92,301.00</b>	<b>\$ 91,790.88</b>	<b>\$ 91,121.11</b>

Examined March 26, 1913.

Stockholders—C. B. Coffin, Stanley B. Coffin, Ida M. Crann, William Crann, Patrick Eagan, Bert Ellis, William Grigor, John F. Hickman, James S. Porter, Eph Prefontaine, P. and H. Prefontaine, Hays C. Wilson, H. C. Wilson, William W. Wurts.

## FARMERS AND MERCHANTS BANK, ROCKY FORD, COLORADO.

A. J. Stewart, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 12,938.22	\$ 12,585.63	\$ 12,051.53	\$ 10,390.78
Loans and discounts (unsecured).....	10,288.53	10,458.43	12,209.63	7,200.63
Overdrafts .....	491.08	2,753.20	504.95	347.46
Bonds, stocks and securities.....	32,086.78	31,176.18	31,272.58	22,323.43
Furniture and fixtures.....	2,501.80	2,501.80	2,501.80	1,300.00
Due from banks and bankers.....	10,543.97	4,148.74	7,621.81	15,985.13
Checks and cash items.....	1,035.45	237.50	246.07	109.59
Currency .....	2,281.00	3,880.00	2,925.00	1,857.00
Gold .....	9,800.00	105.00	55.00	8,380.00
Silver and fractional coin.....	743.83	1,064.90	285.13	1,198.04
Total .....	\$ 82,710.66	\$ 68,911.38	\$ 69,673.50	\$ 69,092.06
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	719.03	700.97	674.81	363.16
Time certificates of deposit.....	4,094.16	5,504.74	5,928.23	4,105.85
Individual deposits .....	67,897.47	52,705.67	53,070.46	54,623.05
Total .....	\$ 82,710.66	\$ 68,911.38	\$ 69,673.50	\$ 69,092.06

Examined Oct. 15, 1913.

Owner—Mrs. O. M. Van Buskirk.

## PEOPLES HOME BANK, ROCKY FORD, COLORADO.

G. M. Coffman, President; A. H. Bushey, Vice-President; A. D. Isherwood, Vice-President; C. C. Coffman, Cashier; T. E. Coffman, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 63,963.63	\$ 62,898.55	\$ 65,461.89	\$89,136.18
Loans and discounts (unsecured).....	77,210.31	65,527.55	76,068.13	81,512.89
Overdrafts .....	94.68	332.88	205.85	219.39
Furniture and fixtures.....	2,250.00	2,250.00	2,250.00	2,250.00
Real estate.....	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	53,023.96	35,648.46	34,954.63	79,716.51
Checks and cash items.....	1,351.88	1,321.15	825.29	1,818.00
Currency .....	4,277.00	4,924.00	3,959.00	3,680.00
Gold .....	3,030.00	3,435.00	3,600.00	4,045.00
Silver and fractional coin.....	2,140.21	1,162.12	1,654.85	2,401.38
Total .....	\$ 209,841.67	\$ 179,999.71	\$ 191,479.64	\$ 287,279.35
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits.....	2,779.22	2,862.82	3,772.92	4,767.11
Time certificates of deposit.....	26,234.15	29,834.79	31,397.48	25,670.55
Savings accounts.....	762.71	792.66	837.63	900.76
Dividends unpaid.....	45.00	.....	.....	.....
Individual deposits.....	146,020.59	112,502.44	121,471.61	189,440.93
Demand certificates.....	.....	.....	.....	10,000.00
Certified checks.....	.....	7.00	.....	2,500.00
Total .....	\$ 209,841.67	\$ 179,999.71	\$ 191,479.64	\$ 287,279.35

Examined Oct. 16, 1913.

Stockholders—O. E. Adams, Mrs. R. K. Adams, R. R. Adams, Emily O. Avery, Bertha Avery, George C. Bevers, A. H. Bushey, G. M. Coffman, C. C. Coffman, Mrs. J. M. Chritton, D. W. Call, P. K. Blinn, J. C. Fleming, Abbie Hunt, J. B. Hunt, A. D. Isherwood, Clark E. Kitchen, Sarah E. Kain, Lester Linn, Dora J. Linn, Lewis C. Linn, A. S. Manning, Mary J. Mayo, L. D. Nelson, G. Pengilly, G. H. Pougher, C. E. Rollins, Wm. C. Steele, Charlotte Steele, Clara P. Steele, Mrs. Roxaena Swink, Ella Smirl, T. J. Smirl, A. C. Sloan, Mrs. Sylvia St. John, E. S. Woodside, G. A. Wheelock, Daniel Ward, O. W. West.

## ROMEO STATE BANK, ROMEO, COLORADO.

Homer Neel, President; Zeph Charles Felt, J. A. Garcia, Vice-Presidents; E. S. Christensen, Cashier; J. H. Pryor, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 14,452.82	\$ 8,685.92	\$ 8,145.87	\$ 8,907.14
Loans and discounts (unsecured).....	88,273.12	40,035.72	42,405.11	41,442.56
Overdrafts .....	557.27	1,008.36	645.44	76.51
Furniture and fixtures.....	1,671.43	1,671.43	1,671.43	1,671.43
Due from banks and bankers.....	12,080.73	723.40	9,618.20	9,131.27
Checks and cash items.....	154.70	247.65	254.15	216.10
Currency .....	2,192.00	1,514.00	1,414.00	1,064.00
Gold .....	155.00	20.00	125.00	.....
Silver and fractional coin.....	914.00	1,288.64	873.60	403.75
Total .....	\$ 70,451.07	\$ 55,195.12	\$ 65,152.80	\$ 62,912.76
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits.....	548.64	897.28	1,212.71	1,322.05
Bills payable.....	.....	.....	1,500.00	1,500.00
Notes rediscounted.....	10,500.00	7,361.60	7,361.60	7,175.00
Time certificates of deposit.....	12,865.40	13,224.75	11,543.25	6,353.25
Individual deposits.....	21,537.03	8,710.44	18,535.24	16,513.26
Demand certificates.....	.....	.....	.....	5,000.00
Cashiers' checks.....	.....	1.05	.....	49.20
Total .....	\$ 70,451.07	\$ 55,195.12	\$ 65,152.80	\$ 62,912.76

Examined Sept. 12, 1913.

Stockholders—S. C. Berthelson, B. H. Brainard, J. C. Burger, C. S. Birkens, E. S. Christensen, J. B. Cosgriff, T. A. Cosgriff, A. R. Couzens, Ellen M. Chryst, J. H. DePriest, Max Duran, Fair Edwards, Zeph Charles Felt, C. Garcia, J. A. Garcia, S. Garcia, L. D. Hobson, J. S. Holman, A. B. Jack, S. Jackson, Jr., Christen Jensen, D. O. Moberly, Homer Neel, C. Z. Ortiz, J. A. Smith.



## SAGUACHE COUNTY BANK, SAGUACHE, COLORADO.

Leopold Mayer, President; Charles Tarbell, Vice-President; W. F. Boyd, Cashier; A. N. Ritter, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 114,307.95	\$ 141,435.19	\$ 148,406.14	\$ 155,402.49
Loans and discounts (unsecured).....	81,456.35	89,646.92	92,726.54	83,546.95
Overdrafts .....	212.16	58.00	75.25	1,678.81
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	126.60	600.34	710.61	864.29
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	5,200.94
Banking house .....	1,800.00	2,142.20	4,268.21	7,000.00
Due from banks and bankers.....	54,670.34	47,881.27	28,774.41	69,841.37
Checks and cash items.....	226.15	16.00	2.55	274.76
Currency .....	2,291.00	3,633.00	4,362.00	2,085.00
Gold .....	5,665.00	5,095.00	5,280.00	5,440.00
Silver and fractional coin.....	798.00	754.30	1,032.60	871.15
Total.....	\$ 264,553.55	\$ 294,262.22	\$ 288,638.31	\$ 333,205.76
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits .....	951.34	1,588.79	2,071.24	6,045.60
Bills payable .....	.....	10,000.00	20,000.00	20,000.00
Time certificates of deposit.....	68,790.72	70,648.58	76,444.39	79,326.39
Postal savings .....	.55	.72	.72	.72
Individual deposits .....	102,739.16	119,755.93	97,632.26	125,792.60
Demand certificates .....	12,071.78	12,268.20	12,489.70	21,979.45
Certified checks.....	.....	.....	.....	61.00
Total.....	\$ 264,553.55	\$ 294,262.22	\$ 288,638.31	\$ 333,205.76

Examined Sept. 4, 1913.

Stockholders—Mark Biedell, W. F. Boyd, E. G. Gotthelf, F. M. Gotthelf, Gotthelf Investment Company, Leopold Mayer, Charles Tarbell.

## COSTILLA COUNTY BANK, SAN ACACIO, COLORADO.

W. H. Meyer, President; A. A. Salazar, Vice-President; C. C. Rockafellow, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 10,794.00	\$ 9,518.31	\$ 8,686.92	\$ 10,211.08
Loans and discounts (unsecured).....	13,826.39	17,785.84	17,906.99	17,280.41
Overdrafts .....	410.35	30.16	125.34	42.46
Bonds, stocks and securities.....	153.54	146.30	111.00	620.42
Furniture and fixtures.....	1,008.91	1,085.65	1,085.65	1,334.65
Banking house .....	2,150.00	2,150.00	2,150.00	2,150.00
Due from banks and bankers.....	7,266.66	2,189.17	9,900.53	11,170.07
Checks and cash items.....	106.43	.....	112.80	71.27
Currency .....	1,855.00	2,039.00	2,048.26	2,598.00
Gold .....	175.00	105.00	62.50	17.50
Silver and fractional coin.....	397.09	395.65	7.43	157.69
<b>Total.....</b>	<b>\$ 38,143.37</b>	<b>\$ 35,445.08</b>	<b>\$ 42,197.42</b>	<b>\$ 45,653.55</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits .....	1,331.12	1,698.06	1,847.93	2,104.96
Time certificates of deposit.....	251.26	1,635.91	3,897.58	4,643.12
Individual deposits .....	24,019.44	20,111.11	24,451.91	26,905.47
Demand certificates .....	541.55	.....	.....	.....
<b>Total.....</b>	<b>\$ 38,143.37</b>	<b>\$ 35,445.08</b>	<b>\$ 42,197.42</b>	<b>\$ 45,653.55</b>

Examined Jan. 9, 1913; Aug. 26, 1913.

Stockholders—F. E. Brooks, W. H. Meyer, A. A. Salazar, George S. Elstun, M. F. Richards, W. R. Armstrong, O. E. Hemenway, F. E. Shafer, H. R. Hobson, T. E. Golden, Costilla Estates Development Company, P. B. Albright, O. V. P. Stout, W. D. Waltman, L. D. Blauvelt, P. F. Greene, C. C. Rockafellow.

## SEIBERT STATE BANK, SEIBERT, COLORADO.

W. C. Caley, President; G. W. Klockenteger, H. A. Cheney, Vice-Presidents; H. C. Cornell, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 20,140.55	\$ 22,413.78	\$ 22,540.74	\$ 20,099.77
Loans and discounts (unsecured).....	16,461.57	18,382.32	17,011.61	17,564.60
Overdrafts .....	495.70	772.05	652.98	1,036.98
Furniture and fixtures.....	500.00	500.00	500.00	500.00
Banking house.....	1,850.00	1,850.00	1,850.00	1,850.00
Expense account.....			19.09	
Due from banks and bankers.....	6,071.63	6,158.31	7,446.98	15,601.39
Checks and cash items.....	46.09	335.36	443.29	287.09
Currency .....	1,119.00	1,016.00	1,124.00	1,354.00
Gold .....	470.00	500.00	385.00	330.00
Silver and fractional coin.....	930.07	1,088.84	520.14	488.23
<b>Total .....</b>	<b>\$ 48,084.61</b>	<b>\$ 52,966.66</b>	<b>\$ 52,493.83</b>	<b>\$ 59,112.06</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	93.72	949.81		670.45
Bills payable.....		5,000.00	5,000.00	
Savings accounts.....	310.61	260.91	253.47	223.56
Individual deposits.....	36,405.28	35,012.10	35,756.52	45,420.34
Due to banks and bankers.....	1,275.00	1,275.00	1,275.00	1,275.00
Cashiers' checks.....		468.84	208.84	1,517.71
<b>Total .....</b>	<b>\$ 48,084.61</b>	<b>\$ 52,966.66</b>	<b>\$ 52,493.83</b>	<b>\$ 59,112.06</b>

Examined Feb. 12, 1913; Oct. 29, 1913.

Stockholders—M. T. Caley, W. C. Caley, H. A. Cheney, H. C. Cornell, G. W. Klockenteger.

## SEVERANCE STATE BANK, SEVERANCE, COLORADO.

C. A. Nixon, President; David Walles, Vice-President; David Severance, Cashier.

	Feb. 4, 1913
<b>RESOURCES.</b>	
Loans and discounts (secured).....	\$ 5,095.66
Loans and discounts (unsecured).....	11,187.41
Overdrafts .....	74.53
Bonds, stocks and securities.....	368.00
Furniture and fixtures.....	1,150.85
Real estate.....	192.14
Due from banks and bankers.....	954.70
Checks and cash items.....	157.53
<b>Total .....</b>	<b>\$ 19,180.82</b>
<b>LIABILITIES.</b>	
Capital stock paid in.....	\$ 15,000.00
Surplus fund.....	1,500.00
Undivided profits.....	542.47
Time certificates of deposit.....	1.70
Individual deposits.....	104.90
Other liabilities.....	2,031.75
<b>Total .....</b>	<b>\$ 19,180.82</b>

Stockholders—C. A. Nixon, D. Walles, David Severance, C. J. Nash, W. F. Hall, J. C. Nixon, D. E. Severance.

\*Possession taken by State Bank Commissioner Jan. 6, 1913.  
 Reopened Jan. 22, 1913.  
 Liquidated March 14, 1913.

## FIRST STATE BANK OF SILT, SILT, COLORADO.

A. H. Hepler, President; Joseph Strong, Vice-President; R. N. Coffey, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 6,563.37	\$ 7,822.91	\$ 7,190.80	\$ 12,850.05
Loans and discounts (unsecured).....	7,876.34	10,040.99	11,774.60	4,214.90
Overdrafts .....	1,251.41	114.01	485.91	655.92
Furniture and fixtures.....	1,563.00	1,565.00	1,565.00	1,565.00
Banking house .....	2,335.00	2,335.00	2,335.00	2,335.00
Due from banks and bankers.....	4,241.66	1,204.63	1,377.53	2,798.04
Checks and cash items.....				40.00
Currency .....	1,273.00	838.00	1,019.00	1,017.00
Gold .....	25.00	40.00	20.00	55.00
Silver and fractional coin.....	247.10	333.05	279.40	436.65
<b>Total .....</b>	<b>\$ 25,375.88</b>	<b>\$ 24,293.59</b>	<b>\$ 26,047.24</b>	<b>\$ 25,967.56</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	297.88	308.67	310.44	222.50
Notes rediscounted .....	1,420.00	2,053.25	5,659.00	3,805.15
Time certificates of deposit.....		200.00	23.25	440.00
Individual deposits .....	13,115.00	11,277.69	9,103.82	11,306.99
Demand certificates .....	450.00			
Cashiers' checks .....	93.00	453.98	950.73	192.92
<b>Total .....</b>	<b>\$ 25,375.88</b>	<b>\$ 24,293.59</b>	<b>\$ 26,047.24</b>	<b>\$ 25,967.56</b>

Examined March 27, 1913.

Stockholders—R. N. Coffey, Henry Hasley, A. H. Hepler, Walter James, Joseph Strong, H. J. Thode.

## BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, COLORADO.

Ralph A. Bareuther, Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 13,198.60	\$ 26,852.67	\$ 29,399.95	\$ 21,465.41
Loans and discounts (unsecured).....	30,918.31	30,080.38	25,320.58	30,304.38
Overdrafts .....	169.15	3,876.52	455.58	370.18
Bonds, stocks and securities.....	181.70	507.40	475.05	572.53
Furniture and fixtures.....	1,250.00	1,250.00	1,200.00	1,200.00
Real estate .....	3,184.70	3,184.70	.....	2,920.76
Due from banks and bankers.....	23,737.68	6,505.49	20,079.15	32,919.52
Checks and cash items.....	617.58	53.79	889.14	43.23
Currency .....	3,270.00	2,808.00	3,187.00	2,516.00
Silver and fractional coin.....	639.45	826.15	593.89	803.87
<b>Total .....</b>	<b>\$ 77,167.17</b>	<b>\$ 75,945.10</b>	<b>\$ 81,600.34</b>	<b>\$ 93,115.88</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	146.96	600.49	676.71	101.72
Time certificates of deposit.....	14,920.24	23,520.45	21,947.10	24,013.48
Savings accounts .....	.....	.....	.....	1,549.75
Individual deposits .....	47,104.45	39,130.21	48,387.53	55,050.37
Due to banks and bankers.....	4,367.47	2,391.26	286.31	579.31
Demand certificates .....	628.05	302.69	302.69	1,350.00
Cashiers' checks .....	.....	.....	.....	471.25
<b>Total .....</b>	<b>\$ 77,167.17</b>	<b>\$ 75,945.10</b>	<b>\$ 81,600.34</b>	<b>\$ 93,115.88</b>

Examined July 28, 1913.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hansen, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray, R. R. Horth, James Wadge.

## THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, COLORADO.

F. E. Milner, President; J. H. Burroughs, Cashier; J. E. Milner, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 55,286.27	\$ 58,590.39	\$ 62,130.58	\$ 62,179.46
Loans and discounts (unsecured).....	70,561.06	70,746.24	79,636.74	83,202.64
Overdrafts .....	898.70	1,872.37	2,240.20	3,647.17
Bonds, stocks and securities.....	55,390.85	55,484.41	55,191.05	51,614.77
Furniture and fixtures.....	3,094.71	3,444.66	3,000.00	3,000.00
Banking house .....	10,604.92	10,604.92	10,601.92	11,550.74
Other real estate.....	5,636.50	5,636.50	5,636.50	5,636.50
Due from banks and bankers.....	37,809.33	18,861.72	15,868.05	22,187.20
Checks and cash items.....	1,910.77	771.03	1,634.32	446.79
Currency .....	6,066.00	10,632.00	8,703.00	8,300.00
Gold .....	40.00	1,850.00	670.00	35.00
Silver and fractional coin.....	2,458.25	1,762.27	109.35	748.31
Total .....	\$ 249,687.36	\$ 240,246.51	\$ 245,411.71	\$ 252,548.58
LIABILITIES.				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits .....	1,177.31	1,198.38	1,458.68	1,521.05
Bills payable .....	15,000.00	15,000.00	25,000.00	25,765.00
Time certificates of deposit.....	59,155.95	63,450.37	49,481.59	49,591.33
Savings accounts .....	543.54	346.00	589.82	.....
Individual deposits .....	113,520.26	101,264.89	100,949.77	107,470.49
Due to banks and bankers.....	2,155.43	4,121.42	12,703.99	8,645.70
Demand certificates .....	.....	.....	.....	5,000.00
Cashiers' checks .....	5,134.87	1,865.45	2,227.86	1,555.01
Total .....	\$ 249,687.36	\$ 240,246.51	\$ 245,411.71	\$ 252,548.58

Examined July 27, 1913.

Stockholders—S. M. Barber, Maud E. Biles, C. E. Bivens, Kate Blewitt, J. H. Burroughs, Dora M. Chase, Fred L. Chase, Charles H. Cheney, Oliver T. Cheney, Pat Cullen, J. G. Houston, M. E. Houston, B. L. Jefferson, S. A. Keller, W. S. Kemmer, C. H. Leckenby, C. J. and M. M. Maxwell, F. E. Milner, J. E. Milner, Minerva Milner, R. G. Milner, F. E. Palmer, D. J. A. Ritchie, Alice K. Spencer, Daniel Stuke, Lucy Y. A. Whipple, Archie Wither, George Wither.

## STRATTON STATE BANK, STRATTON, COLORADO.

W. M. Mason, President; J. E. Holt, Vice-President; E. W. Tarrant, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 23,837.59	\$ 32,578.46	\$ 36,926.01	\$ 38,037.27
Loans and discounts (unsecured).....	13,982.88	17,753.65	20,301.02	18,776.62
Overdrafts .....	182.56	518.85	491.03	907.43
Bonds, stocks and securities.....	.....	148.14	.....	290.89
Furniture and fixtures.....	1,435.12	1,435.12	1,435.12	1,435.12
Banking house .....	2,447.20	2,447.20	2,447.20	2,447.20
Due from banks and bankers.....	3,613.71	1,214.30	2,357.17	10,837.70
Checks and cash items.....	833.76	324.80	457.26	334.94
Currency .....	1,221.00	1,131.00	775.00	2,680.00
Gold .....	105.00	100.00	65.00	60.00
Silver and fractional coin.....	391.52	590.36	346.61	458.48
Total .....	\$ 48,050.34	\$ 58,241.88	\$ 65,601.42	\$ 76,265.65
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	677.06	1,706.71	1,137.27	2,244.88
Bills payable .....	.....	5,000.00	2,000.00	.....
Time certificates of deposit.....	.....	.....	6,500.00	6,500.00
Individual deposits .....	34,297.41	34,109.61	34,108.59	47,269.61
Due to banks and bankers.....	4.77	.....	.....	.....
Demand certificates .....	3,071.10	7,425.56	11,855.56	10,251.16
Total .....	\$ 48,050.34	\$ 58,241.88	\$ 65,601.42	\$ 76,265.65

Examined Feb. 12, 1913; Oct. 29, 1913.

Stockholders—W. M. Mason, J. E. Holt, E. W. Tarrant, O. H. Holt, W. D. Hemming, R. S. Brownlie.



## CITIZENS EXCHANGE BANK OF SUGAR CITY, SUGAR CITY, COLORADO.

H. E. Farr, President; N. C. Williams, Vice-President; J. E. Williams, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913
Loans and discounts (secured).....	\$ 16,262.45	\$ 11,300.00
Loans and discounts (unsecured).....	1,506.50	1,516.50
Overdrafts .....	1,358.38	1,358.38
Furniture and fixtures.....	1,750.00	1,750.00
Real estate.....	918.41	618.41
Expense account.....	1,297.78	1,302.06
Due from banks and bankers.....	.....	1.67
Other resources.....	.....	120.00
Total .....	\$ 23,093.52	\$ 17,967.02
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	5,000.00	5,000.00
Due to banks and bankers.....	8,088.52	2,962.02
Cashiers' checks.....	5.00	5.00
Total .....	\$ 23,093.52	\$ 17,967.02

Stockholders—H. E. Farr, Daniel Hewitt, N. C. Williams, P. T. Woods, J. E. Williams.

\*Liquidated June 21, 1913.

## STATE BANK OF SUGAR CITY, SUGAR CITY, COLORADO.

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F. S. Howard, President; J. E. Williams, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 24,552.43	\$ 31,798.42	\$ 30,787.84	\$ 34,706.36
Loans and discounts (unsecured).....	14,401.72	13,665.50	15,009.64	15,083.92
Overdrafts .....	799.51	342.29	560.91	608.68
Bonds, stocks and securities.....	3,725.38	5,194.98	4,914.20	5,396.36
Furniture and fixtures.....	2,052.27	2,052.27	2,152.27	2,152.27
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....				84.00
Due from banks and bankers.....	21,980.13	5,866.05	7,017.01	8,377.29
Checks and cash items.....	50.32	34.15	4.50	6.75
Currency .....	2,851.00	1,186.00	1,860.00	2,096.00
Gold .....	872.50	965.00	425.00	660.00
Silver and fractional coin.....	802.02	828.93	733.16	2,363.33
Other resources.....	758.70	296.45	180.20	116.45
<b>Total .....</b>	<b>\$ 75,345.98</b>	<b>\$ 64,730.04</b>	<b>\$ 66,144.73</b>	<b>\$ 74,151.41</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits.....	314.01	937.63	1,484.52	2,095.57
Bills payable.....			5,000.00	3,000.00
Time certificates of deposit.....	12,267.98	10,718.52	12,129.12	12,573.25
Individual deposits .....	44,159.96	36,228.50	30,646.23	39,637.67
Certified checks.....		345.39		
Cashiers' checks.....	1,982.11		384.86	344.92
Other liabilities.....	121.92			
<b>Total .....</b>	<b>\$ 75,345.98</b>	<b>\$ 64,730.04</b>	<b>\$ 66,144.73</b>	<b>\$ 74,151.41</b>

Examined May 21, 1913; Sept. 24, 1913.

Stockholders—J. H. Abel, O. C. Berger, J. M. Cravens, C. J. Dobler, R. A. Hamilton, Wm. Hanna, E. A. Howard, F. S. Howard, M. E. Howard, Charles Neef, T. H. Parsons, S. A. Sims, W. F. Tarbox, H. Valerius, N. O. Walker, N. C. Williams, J. H. Windfelder, Frank Hedges.

## THE FIRST STATE BANK OF SWINK, SWINK, COLORADO.

C. A. Reynolds, President; J. N. Beaty, Vice-President; F. P. Morris, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 17,125.35	\$ 24,387.50	\$ 23,796.15	\$ 23,174.55
Loans and discounts (unsecured).....	17,713.55	20,885.81	22,856.54	26,432.20
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	10,418.81	12,631.90	4,396.25	3,357.34
Furniture and fixtures.....	250.00	250.00	250.00	250.00
Due from banks and bankers.....	43,679.45	19,476.95	18,363.70	30,081.75
Currency .....	3,131.00	3,775.00	3,840.00	9,200.00
Gold .....	250.00	275.00	.....	.....
Silver and fractional coin.....	750.08	651.04	736.08	702.40
Total.....	\$ 94,318.24	\$ 83,333.20	\$ 75,238.72	\$ 94,198.24
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits.....	435.55	806.15	80.69	53.47
Postal savings.....	154.76	84.69	84.69	80.93
Individual deposits.....	65,905.08	54,653.40	49,127.98	66,334.15
Demand certificates.....	16,822.85	16,788.96	14,945.36	16,729.69
Total .....	\$ 94,318.24	\$ 83,333.20	\$ 75,238.72	\$ 94,198.24

Examined Oct. 8, 1913.

Stockholders—C. A. Reynolds, J. N. Beaty, F. P. Morris.

## BANK OF TELLURIDE, TELLURIDE, COLORADO.

W. E. Wheeler, President; A. J. Clark, Vice-President; C. D. Waggoner, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 76,694.00	\$ 88,949.00	\$ 102,248.00	\$ 105,146.57
Loans and discounts (unsecured).....	263,599.37	237,175.77	230,589.76	175,710.40
Overdrafts .....	4,361.92	1,172.87	1,267.35	7,531.36
Bonds to secure postal savings.....	30,000.00	30,000.00	30,000.00	30,000.00
Other bonds, stocks and securities.....	10,416.45	8,859.10	12,386.26	12,546.40
Furniture and fixtures.....	4,000.00	4,000.00	3,500.00	3,500.00
Banking house .....	4,000.00	4,000.00	4,000.00	4,000.00
Other real estate.....	3,470.56	3,483.06	2,950.00	3,057.50
Due from banks and bankers.....	202,368.50	289,878.83	258,285.91	302,134.90
Checks and cash items.....	1,212.05	2,108.91	3,174.53	4,627.65
Currency .....	28,575.00	26,484.00	26,703.00	29,422.00
Gold .....	47,740.00	32,745.00	33,135.00	36,960.00
Silver and fractional coin.....	5,433.95	4,229.44	5,401.90	4,359.95
<b>Total.....</b>	<b>\$ 681,871.80</b>	<b>\$ 733,085.98</b>	<b>\$ 713,641.71</b>	<b>\$ 709,996.73</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits.....	19,491.10	23,377.30	17,728.83	24,648.19
Postal savings.....	14,005.29	16,546.51	16,009.86	16,840.06
Dividends unpaid.....			10,000.00	10,000.00
Individual deposits.....	384,560.60	416,781.57	395,361.20	381,360.38
Due to banks and bankers.....	1,386.14		3,999.51	3,427.92
Demand certificates.....	187,325.52	201,354.08	195,542.31	198,720.18
Certified checks.....	103.15	26.52		
<b>Total .....</b>	<b>\$ 681,871.80</b>	<b>\$ 733,085.98</b>	<b>\$ 713,641.71</b>	<b>\$ 709,996.73</b>

Examined June 18, 1913.

Stockholders—W. E. Wheeler, E. B. Adams, L. J. Brown, A. J. Clark, W. H. Gabbert, J. N. Mercer, John Nicholas.

## THE FARMERS BANK OF TIMNATH, TIMNATH, COLORADO.

J. M. Edwards, President; H. H. Thayer, H. G. Springer, Vice-Presidents; E. W. Thayer, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 27,138.62	\$ 28,284.18	\$ 35,437.24	\$ 28,507.04
Loans and discounts (unsecured).....	34,288.95	37,185.17	37,389.88	42,746.93
Overdrafts .....	424.44	477.38	912.05	655.37
Bonds to secure postal savings.....	500.00	500.00	500.00	500.00
Furniture and fixtures.....	600.00	600.00	600.00	600.00
Banking house .....	1,400.00	1,400.00	1,400.00	1,400.00
Due from banks and bankers.....	7,207.51	15,798.83	6,588.39	12,968.88
Checks and cash items.....	53.15	.....	.....	.....
Currency .....	1,615.00	1,604.00	1,102.00	1,931.00
Gold .....	60.00	.....	.....	20.00
Silver and fractional coin.....	613.35	546.52	448.66	583.18
Total .....	\$ 73,901.02	\$ 86,396.08	\$ 84,378.22	\$ 89,912.40
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	8,000.00	8,000.00	8,000.00	8,000.00
Undivided profits .....	137.42	181.93	1,387.86	1,354.13
Time certificates of deposit.....	20,706.37	28,662.43	31,416.08	35,400.64
Savings accounts .....	775.69	995.30	887.15	785.44
Individual deposits .....	28,469.18	28,518.88	22,111.40	24,361.19
Due to banks and bankers.....	.....	.....	575.73	.....
Demand certificates .....	.....	5,000.00	5,000.00	5,000.00
Cashiers' checks .....	812.36	37.54	.....	11.00
Total .....	\$ 73,901.02	\$ 86,396.08	\$ 84,378.22	\$ 89,912.40

Examined Aug. 6, 1913.

Stockholders—B. F. Clark, J. M. Edwards, Ellen C. Edwards, E. D. Pearson, H. G. Springer, E. W. Thayer, S. A. Thayer, H. H. Thayer, John A. Cross, Helen Rigder, Almeda Springer, J. L. Willis, H. Strauss, E. C. Strauss.

THE PEOPLES STATE BANK OF TOWNER, TOWNER, COLORADO.

R. B. Christy, President; J. J. Kella, Vice-President; N. A. Christy, Cashier; L. Thomas, Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,900.21	\$ 12,070.17	\$ 13,156.30	\$ 13,191.65
Loans and discounts (unsecured).....	3,814.93	2,273.92	986.81	1,913.15
Overdrafts .....	38.36	5.45	6.10	4.88
Furniture and fixtures.....	650.00	650.00	650.00	650.00
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	4,313.31	6,270.22	4,851.28	11,801.15
Checks and cash items.....	12.10	5.00	.....	1.25
Currency .....	929.00	1,467.00	647.00	501.00
Gold .....	90.00	140.00	145.00	160.00
Silver and fractional coin.....	175.96	302.24	172.95	427.90
<b>Total .....</b>	<b>\$ 22,423.87</b>	<b>\$ 25,684.00</b>	<b>\$ 23,115.44</b>	<b>\$ 31,150.98</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	250.00	250.00	250.00	250.00
Undivided profits .....	1,065.11	1,284.04	571.18	667.53
Time certificates of deposit.....	.....	60.00	.....	.....
Individual deposits .....	9,693.64	13,499.68	12,222.49	19,989.09
Cashiers' checks .....	1,413.78	590.28	71.77	244.36
Other liabilities .....	1.34	.....	.....	.....
<b>Total .....</b>	<b>\$ 22,423.87</b>	<b>\$ 25,684.00</b>	<b>\$ 23,115.44</b>	<b>\$ 31,150.98</b>

Examined May 22, 1913; Sept. 28, 1913.

Stockholders—R. B. Christy, J. J. Kella, N. A. Christy, L. Thomas, R. J. McGrath, Paul J. Swigart, R. M. Johnson, H. E. Nicholson.

## THE COMMERCIAL SAVINGS BANK, TRINIDAD, COLORADO.

J. C. Coulton, President; O. L. Davis, Vice-President; J. H. Drury, Cashier; O. C. Samuel, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 189,023.85	\$ 195,427.89	\$ 222,465.08	\$ 201,092.80
Loans and discounts (unsecured).....	209,083.21	252,941.06	243,649.32	274,071.15
Overdrafts .....	85.64	495.25	168.30	51.34
Bonds to secure postal savings.....	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds, stocks and securities.....	105,652.45	115,625.22	101,517.55	80,142.45
Real estate .....	1,651.38	1,651.38	1,651.38	1,651.38
Due from banks and bankers.....	101,946.59	114,423.00	85,529.89	110,665.10
Checks and cash items.....	4,925.96	4,925.28	6,164.53	1,540.95
Currency .....	9,701.00	7,305.00	4,000.00	7,090.00
Gold .....	5,175.00	5,450.00	6,050.00	2,310.00
Silver and fractional coin.....	3,259.70	2,722.92	2,695.53	3,747.84
<b>Total .....</b>	<b>\$ 634,351.78</b>	<b>\$ 707,967.00</b>	<b>\$ 680,891.58</b>	<b>\$ 689,363.01</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits .....	5,724.62	3,357.40	3,666.59	4,424.05
Time certificates of deposit.....	103,506.45	111,927.91	107,322.16	113,992.29
Savings accounts .....	376,911.34	429,977.21	412,578.35	415,315.24
Postal savings .....	1,015.64	1,146.25	1,201.25	1,224.97
Individual deposits .....	82,871.49	88,720.80	87,006.23	83,370.10
Demand certificates .....	4,322.24	3,608.65	4,275.97	2,822.47
Reserved for interest.....		8,728.78	4,141.03	7,313.89
Reserved for taxes.....		500.00	700.00	900.00
<b>Total .....</b>	<b>\$ 634,351.78</b>	<b>\$ 707,967.00</b>	<b>\$ 680,891.58</b>	<b>\$ 689,363.01</b>

Examined April 30, 1913; Oct. 7, 1913.

Stockholders—H. J. Alexander, F. G. Bloom, J. C. Coulton, O. L. Davis, J. H. Drury, L. R. Gottlieb, J. C. Hudleson, Eli Jeffreys, D. P. Jones, O. C. Samuel, John A. Thatcher, M. D. Thatcher, F. R. Wood, Nellie W. Wood.

## THE INTERNATIONAL STATE BANK, TRINIDAD, COLORADO.

John Aiello, President; J. J. Hendrick, Vice-President; William G. Plested, Cashier.

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 180,426.51	\$ 197,052.60	\$ 206,528.21	\$ 190,897.71
Loans and discounts (unsecured).....	124,952.25	141,587.71	139,365.70	158,684.84
Overdrafts .....	.....	549.22	59.81	59.31
Bonds to secure postal savings.....	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds, stocks and securities.....	6,981.30	5,244.09	8,498.67	7,087.08
Furniture and fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00
Due from banks and bankers.....	53,339.23	74,416.48	49,108.78	99,384.35
Checks and cash items.....	4,801.30	3,719.36	2,027.80	1,429.45
Currency .....	22,490.00	10,275.00	9,491.00	12,529.00
Gold .....	4,930.00	6,470.00	7,705.00	10,010.00
Silver and fractional coin.....	3,137.50	3,560.51	4,674.31	8,016.10
Other resources .....	.....	.....	.....	77.26
<b>Total .....</b>	<b>\$ 412,058.09</b>	<b>\$ 453,874.97</b>	<b>\$ 438,459.28</b>	<b>\$ 498,675.10</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits .....	1,452.24	1,901.62	5,007.58	9,355.68
Time certificates of deposit.....	125,746.96	133,304.91	144,451.42	151,529.44
Postal savings .....	1,090.20	1,396.85	1,208.55	1,248.55
Individual deposits .....	177,548.57	210,220.68	176,105.71	220,706.23
Due to banks and bankers.....	.....	.....	938.75	.....
Demand certificates .....	1,154.72	1,286.00	157.20	10,608.85
Certified checks .....	.....	.....	472.60	150.00
Cashiers' checks .....	65.40	764.91	17.40	76.35
Other liabilities .....	.....	.....	5,105.07	.....
<b>Total .....</b>	<b>\$ 412,058.09</b>	<b>\$ 453,874.97</b>	<b>\$ 438,459.28</b>	<b>\$ 498,675.10</b>

Examined April 29, 1913; Oct. 3, 1913.

Stockholders—Camillo Aiello, John Aiello, Charles Benchat, Ruth Blackwell, Mrs. E. J. Braund, J. J. Hendrick, J. M. Hendrick, Frank Mauro, A. E. McGlashan, A. W. McHendrie, Charles Niccoli, Forest Northcutt, J. G. Northcutt, William G. Plested, Peter Rolando, J. F. Sherman, F. E. Taboya, S. Thomason, Saveno Vecchio, A. A. White.



## THE BANK OF BACA COUNTY, TWO BUTTES, COLORADO.

F. L. Harris, President; H. J. Johnson, Vice-President; J. N. Saylor, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 6,481.95	\$ 9,108.00	\$ 9,425.50	\$ 11,152.25
Loans and discounts (unsecured).....	2,709.00	2,653.40	3,666.35	1,938.70
Overdrafts .....	142.37	21.94	235.41	188.69
Bonds, stocks and securities.....	90.00	127.73	127.73	117.50
Furniture and fixtures.....	848.90	848.90	848.90	848.90
Expense account.....	246.24	.....	.....	.....
Due from banks and bankers.....	7,086.43	13,299.79	9,394.39	10,924.26
Checks and cash items.....	127.15	172.99	69.85	491.46
Currency .....	825.00	670.00	462.00	898.00
Gold .....	112.50	297.50	27.50	27.50
Silver and fractional coin.....	289.75	203.37	99.59	177.40
<b>Total .....</b>	<b>\$ 18,959.29</b>	<b>\$ 27,403.62</b>	<b>\$ 24,357.22</b>	<b>\$ 26,764.66</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	.....	60.25	223.71	366.75
Time certificates of deposit.....	50.00	250.00	250.00	250.00
Individual deposits.....	8,896.29	16,377.37	13,864.86	16,147.91
Certified checks.....	.....	711.00	.....	.....
Cashiers' checks.....	13.00	5.00	18.65	.....
<b>Total .....</b>	<b>\$ 18,959.29</b>	<b>\$ 27,403.62</b>	<b>\$ 24,357.22</b>	<b>\$ 26,764.66</b>

Examined Oct. 10, 1913.

Stockholders—George St. Creaghe, R. F. St. Creaghe, G. F. St. Creaghe, W. C. Gould, Miss Annie Graham, H. D. Gaither, F. L. Harris, Granby Hillyer, H. J. Johnson, M. A. King, Bertha A. Mitchell, B. W. Metcalf, H. W. McCoy, C. L. Roach, A. H. Russell, T. J. Saylor, J. V. Saylor, F. C. Spring, S. L. Thompson, Onda Young.

# THE BANK OF VICTOR, VICTOR, COLORADO.

NO. 119, STATE BANK.

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A. E. Carlton, President; J. N. Simmons, Vice-President; J. B. Irving, Cashier; W. E. Dabbs, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 192,713.77	\$ 124,013.94	\$ 122,649.31	\$ 126,292.66
Loans and discounts (unsecured).....	81,205.36	96,074.18	115,128.04	128,103.02
Overdrafts .....	382.63	2,282.61	406.86	47.74
Bonds, stocks and securities.....	63,887.14	55,232.35	58,747.28	48,358.23
Furniture and fixtures.....	4,255.00	4,255.00	4,255.00	4,255.00
Real estate .....	2,817.96	2,892.18	2,892.18	2,892.18
Due from banks and bankers.....	332,626.75	429,973.95	342,155.36	510,011.79
Checks and cash items.....	1,324.56	999.89	8,543.12	341.29
Currency .....	42,281.00	39,326.00	23,516.00	23,479.00
Gold .....	18,932.50	8,510.00	6,700.00	13,967.50
Silver and fractional coin.....	4,960.30	3,446.40	4,157.00	4,071.00
<b>Total .....</b>	<b>\$ 745,336.97</b>	<b>\$ 767,006.50</b>	<b>\$ 689,150.15</b>	<b>\$ 861,819.41</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits.....	18,384.22	20,005.22	13,906.27	17,978.86
Time certificates of deposit.....	150,084.51	143,826.08	141,044.49	143,700.19
Individual deposits.....	492,327.79	558,201.16	459,474.70	643,774.99
Due to banks and bankers.....	46,653.09	.....	30,592.36	6,648.43
Demand certificates.....	7,677.92	9,222.95	12,785.21	19,395.14
Certified checks.....	80.00	1,280.00	80.00	80.00
Cashiers' checks.....	129.44	4,471.09	1,267.12	241.74
<b>Total .....</b>	<b>\$ 745,336.97</b>	<b>\$ 767,006.50</b>	<b>\$ 689,150.15</b>	<b>\$ 861,819.41</b>

Examined March 26, 1913; Oct. 29, 1913.

Stockholders—A. E. Carlton, L. G. Carlton, J. N. Simmons.

ANNUAL REPORT

## THE CITY BANK, VICTOR, COLORADO.

A. E. Carleton, President; C. D. Hall, Vice-President; J. N. Simmons, Cashier; W. E. Dabbs, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 232,008.18	\$ 222,349.64	\$ 205,191.49	\$ 203,512.88
Loans and discounts (unsecured).....	43,185.11	47,284.50	46,119.30	54,688.28
Overdrafts .....	.....	19.41	111.95	140.88
Bonds to secure postal savings.....	35,400.00	35,400.00	36,400.00	32,900.00
Other bonds, stocks and securities.....	22,029.50	20,501.43	18,451.50	18,420.25
Real estate .....	455.03	51.76	.....	.....
Due from banks and bankers.....*	53,548.28	46,026.95	63,543.83	62,534.59
Checks and cash items.....	1,023.42	1,169.72	248.69	921.43
Currency .....	7,352.00	9,520.00	12,977.00	17,456.00
Gold .....	9,897.50	8,192.50	4,472.50	11,000.00
Silver and fractional coin.....	1,707.30	1,818.60	4,199.45	4,486.40
Other resources .....	.....	.....	.....	5,000.00
<b>Total .....</b>	<b>\$ 406,606.32</b>	<b>\$ 392,334.51</b>	<b>\$ 391,715.71</b>	<b>\$ 411,060.71</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits .....	1,461.99	4,711.12	2,569.43	5,857.34
Time certificates of deposit.....	70,992.42	79,778.22	81,070.08	74,408.45
Postal savings .....	29,976.60	27,667.53	29,746.31	29,496.25
Dividends unpaid .....	.....	.....	50.00	.....
Individual deposits .....	228,099.94	195,051.65	214,239.91	223,173.49
Due to banks and bankers.....	25,032.57	33,690.75	9,641.98	25,932.38
Demand certificates .....	17,615.62	18,800.62	22,162.08	17,540.62
Certified checks .....	.....	89.52	89.52	89.52
Cashiers' checks .....	3,427.18	2,545.10	2,146.40	4,562.66
<b>Total .....</b>	<b>\$ 406,606.32</b>	<b>\$ 392,334.51</b>	<b>\$ 391,715.71</b>	<b>\$ 411,060.71</b>

Examined March 27, 1913; Oct. 30, 1913.

Stockholders—Ella D. Campbell, Helen W. Campbell, A. E. Carleton, L. G. Carleton, W. A. Dabbs, Nelson Franklin, C. D. Hall, Robert Lynes, V. H. Mann, C. L. Myers, F. L. Siegel, J. N. Simmons, Beth Snyder, Grace C. West, G. S. Wood.

\*Merged with Bank of Victor Dec. 2, 1913.

## THE NORTH PARK BANK, WALDEN, COLORADO.

A. A. Hunter, President; O. S. Case, Vice-President; K. J. MacCallum, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 73,569.80	\$ 81,979.24	\$ 70,580.95	\$ 80,849.39
Loans and discounts (unsecured).....	122,228.93	121,550.69	120,992.42	107,570.13
Overdrafts .....	1,830.66	1,411.17	1,389.75	1,073.84
Bonds, stocks and securities.....	766.95	407.29	.....	.....
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	750.00
Banking house .....	1,250.00	1,250.00	1,250.00	750.00
Other real estate .....	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks and bankers.....	33,316.78	9,851.68	9,932.76	32,255.11
Checks and cash items.....	331.92	10.92	1.97	385.35
Cur'ncy .....	4,004.00	2,355.00	3,986.00	5,847.00
Gold .....	2,180.00	2,100.00	2,000.00	745.00
Silver and fractional coin.....	807.40	230.70	896.60	485.55
Total .....	\$ 245,536.44	\$ 226,396.69	\$ 216,280.45	\$ 234,711.37
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits .....	7,879.00	7,998.97	8,457.61	8,738.71
Bills payable .....	15,000.00	30,000.00	30,000.00	20,000.00
Time certificates of deposit.....	61,782.80	60,408.82	57,066.70	61,073.25
Individual deposits .....	130,729.85	97,973.98	90,209.24	114,807.23
Due to banks and bankers.....	144.79	14.92	546.90	92.18
Total .....	\$ 245,536.44	\$ 226,396.69	\$ 216,280.45	\$ 234,711.37

Examined Aug. 28, 1913.

Stockholders—C. C. Case, Owen S. Case, W. F. Campbell, A. A. Hunter, Hunter, Casteel & Hunter Company, Jacob Johnson, K. J. MacCallum, A. J. Monroe, Andrew Peterson, Grace Peterson, Agnes E. Pease, Ole Thompson.

## GUARANTY STATE BANK, WALSENBURG, COLORADO.

Ralph Stanley, President; T. M. Hudson, Vice-President; H. M. Sammis, Cashier.

STATE BANK COMMISSIONER

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RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 40,842.32	\$ 40,462.80	\$ 38,304.75	\$ 38,299.75
Loans and discounts (unsecured).....	64,112.13	80,843.27	77,512.41	79,004.17
Overdrafts .....	11.83	.....	9.13	8.63
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds, stocks and securities.....	3,434.01	2,217.09	3,308.79	2,438.84
Premium on bonds.....	25.00	25.00	25.00	25.00
Furniture and fixtures.....	6,000.00	6,000.00	6,000.00	6,000.00
Due from banks and bankers.....	17,624.54	4,591.87	11,745.78	21,990.45
Checks and cash items.....	860.19	158.70	281.30	542.83
Currency .....	12,527.00	7,431.00	8,712.00	11,219.00
Gold .....	7,165.00	4,380.00	6,575.00	6,835.00
Silver and fractional coin.....	4,083.48	4,528.64	4,045.24	4,040.60
Total .....	\$ 157,685.50	\$ 151,638.37	\$ 157,519.40	\$ 171,404.27
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits .....	840.63	1,596.11	1,788.94	2,956.05
Time certificates of deposit.....	10,288.50	12,608.45	10,753.50	9,754.50
Savings accounts .....	44,114.80	48,226.72	40,494.22	42,237.57
Postal savings .....	135.55	140.09	145.19	161.19
Individual deposits .....	59,992.47	46,037.09	60,911.97	72,886.61
Due to banks and bankers.....	.....	.....	.....	330.40
Demand certificates .....	10,000.00	10,000.00	10,000.00	10,360.00
Cashiers' checks .....	313.55	1,029.91	1,425.58	717.95
Total .....	\$ 157,685.50	\$ 151,638.37	\$ 157,519.40	\$ 171,404.27

Examined May 24, 1913; Sept. 30, 1913.

Stockholders—Charles Agnes, Nicholas Agnes, Paul Frohlich, A. C. Hudson, T. M. Hudson, Peter Krier, G. R. Moore, Mary E. Ritter (Burnett), H. M. Sammis, A. K. Smith, Otto H. Schurman, Ralph Stanley, Charles Stoops, J. G. Ross, W. B. Wayt, Arthur Wyatt, W. A. Wells, Damosa Vigil, W. C. Buchta, E. K. Crow.

## WELDON VALLEY STATE BANK, WELDONA, COLORADO.

C. W. Price, President; John Wyckoff, Cashier; Alonzo Petteys, Assistant Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 9,262.30	\$ 11,590.19	\$ 12,293.87	\$ 11,405.42
Loans and discounts (unsecured).....	18,431.74	20,183.45	22,133.87	28,474.71
Overdrafts .....	142.23	138.93	83.31	313.15
Furniture and fixtures.....	800.00	1,015.00	1,015.00	1,015.00
Banking house .....	2,100.00	2,315.00	2,315.00	2,315.00
Due from banks and bankers.....	9,071.72	9,720.07	4,991.27	5,327.47
Checks and cash items.....	32.30	.....	.....	.....
Currency .....	1,182.00	990.00	894.00	1,100.00
Gold .....	165.00	60.00	30.00	145.00
Silver and fractional coin.....	191.73	479.89	531.71	353.65
Total .....	\$ 41,379.02	\$ 46,492.53	\$ 44,288.03	\$ 50,449.40
 LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits .....	563.62	648.67	1,276.07	1,333.82
Bills payable .....	.....	.....	.....	6,000.00
Time certificates of deposit.....	3,065.93	8,552.61	8,213.98	11,718.97
Individual deposits .....	27,462.09	27,291.25	24,797.98	21,396.61
Demand certificates .....	297.38	.....	.....	.....
Total .....	\$ 41,379.02	\$ 46,492.53	\$ 44,288.03	\$ 50,449.40

Examined April 21, 1913.

Stockholders—W. H. Clatworthy, Sue L. Danridge, Admx., Wellington Howard, R. J. Minter, Alonzo Petteys, Jennie Petteys, W. A. Petteys, C. W. Price, T. M. Van Meter, U. J. Warren, John Wyckoff, J. A. Wyckoff, J. W. Zepp.

## HENRY T. TOMKINS AND COMPANY, BANKERS, WESTCLIFFE, COLORADO.

G. B. Beardsley, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 32,174.24	\$ 32,465.24	\$ 36,679.24	\$ 32,915.24
Loans and discounts (unsecured).....	39,625.64	92,306.48	87,774.28	92,547.28
Overdrafts .....	2,776.37	677.87	1,374.91	1,408.96
Bonds, stocks and securities.....	2,364.02	2,621.33	1,881.11	2,022.81
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00
Banking house.....	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate.....	250.00	.....	.....	.....
Due from banks and bankers.....	80,152.34	87,631.62	61,788.19	57,939.36
Checks and cash items.....	279.39	1,205.00	311.23	895.73
Currency .....	4,445.00	2,758.00	3,396.00	3,135.00
Gold .....	7,135.00	5,685.00	7,430.00	7,750.00
Silver and fractional coin.....	976.80	941.93	910.82	690.00
Total .....	\$ 224,378.80	\$ 230,492.47	\$ 205,745.78	\$ 203,504.38
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits.....	2,989.00	6,933.01	8,451.00	8,772.74
Individual deposits.....	146,864.92	152,154.33	132,281.65	129,895.81
Due to banks and bankers.....	5,000.00	5,000.00	5,000.00	5,000.00
Demand certificates.....	44,524.88	41,405.13	35,013.13	34,835.83
Total .....	\$ 224,378.80	\$ 230,492.47	\$ 205,745.78	\$ 203,504.38

Examined Oct. 29, 1913.

Owners—G. B. Beardsley, H. H. Tomkins, L. H. Tomkins.

## FIRST STATE BANK OF WIGGINS, WIGGINS, COLORADO.

M. Majewski, President; James H. Beggs, Vice-President; M. M. Majewski, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 4,494.85	\$ 11,118.10	\$ 11,786.50	\$ 7,532.45
Loans and discounts (unsecured).....	6,448.50	7,479.01	6,841.86	6,828.89
Overdrafts .....	126.42	39.08	3.76	2.89
Bonds, stocks and securities.....	6,339.87	2,387.99	2,891.84	3,566.98
Furniture and fixtures.....	660.00	847.00	847.00	860.00
Banking house.....	570.00	570.00	570.00	570.00
Due from banks and bankers.....	9,092.41	8,047.12	6,943.05	14,532.24
Checks and cash items.....	50.50	.....	216.23	.....
Currency .....	861.00	1,141.00	239.00	926.00
Gold .....	.....	635.00	260.00	25.00
Silver and fractional coin.....	188.96	163.09	278.41	398.73
Total .....	\$ 28,832.51	\$ 32,427.39	\$ 30,877.65	\$ 35,243.18
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	537.32	725.21	841.02	1,040.24
Individual deposits.....	15,445.41	18,057.00	16,247.70	19,899.46
Demand certificates.....	2,849.78	3,645.18	3,788.93	4,303.48
Total .....	\$ 28,832.51	\$ 32,427.39	\$ 30,877.65	\$ 35,243.18

Examined April 22, 1913; Sept. 26, 1913.

Stockholders—M. Majewski, James H. Beggs, M. M. Majewski.



## STATE BANK OF WILEY, WILEY, COLORADO.

Charles Carver, President; J. B. Esgar, Vice-President; Charles Spencer, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 19,023.33	\$ 13,554.71	\$ 32,737.64	\$ 22,820.93
Loans and discounts (unsecured).....	67,395.46	64,902.44	52,818.72	62,493.06
Overdrafts .....	1,346.50	203.14	413.68	21.32
Bonds, stocks and securities.....	2,007.05	1,718.77	2,118.97	1,692.43
Furniture and fixtures.....	1,300.00	1,500.00	1,500.00	1,500.00
Banking house .....	1,647.00	4,000.00	4,000.00	4,000.00
Other real estate .....	600.00	.....	.....	4,500.00
Due from banks and bankers.....	7,769.58	14,266.75	2,568.55	4,056.82
Checks and cash items.....	1,810.80	616.47	374.19	1,290.36
Currency .....	1,208.00	1,100.00	838.00	2,934.00
Gold .....	10.00	20.00	15.00	65.00
Silver and fractional coin.....	692.16	256.84	379.39	554.64
<b>Total .....</b>	<b>\$ 104,809.88</b>	<b>\$ 102,139.12</b>	<b>\$ 97,764.14</b>	<b>\$ 105,928.56</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits .....	1,261.52	1,057.51	1,229.98	1,575.99
Notes rediscounted .....	6,100.00	15,050.00	12,300.00	9,580.00
Time certificates of deposit.....	15,354.44	15,074.05	15,324.91	13,420.02
Individual deposits .....	54,232.47	40,743.31	40,725.03	49,333.84
Due to banks and bankers.....	.....	2,398.05	617.27	4,518.71
Cashiers' checks .....	361.45	316.20	66.95	.....
<b>Total .....</b>	<b>\$ 104,809.88</b>	<b>\$ 102,139.12</b>	<b>\$ 97,764.14</b>	<b>\$ 105,928.56</b>

Examined Oct. 9, 1913.

Stockholders—Charles Carver, Stephan Carver, A. C. Davis, Adaline Davis, Dorothy Hicks, P. U. Schroeder, Charles Spencer, C. N. Wetherell.

## THE FARMERS STATE BANK OF WINDSOR, WINDSOR, COLORADO.

J. M. Allam, President; J. S. Cable, Vice-President; J. N. Akey, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 6,478.00	\$ 13,639.35	\$ 19,064.35	\$ 24,158.40
Loans and discounts (unsecured).....	9,906.50	32,189.49	40,891.15	43,711.09
Overdrafts .....	.....	155.92	44.37	808.50
Bonds, stocks and securities.....	5.55	77.77	2,477.77	152.52
Expense account .....	52.30	.....	.....	.....
Due from banks and bankers.....	9,455.13	9,210.73	12,087.49	13,944.50
Checks and cash items.....	108.20	70.53	10.00	2,870.88
Currency .....	4,702.00	1,414.00	914.00	5,074.00
Gold .....	.....	560.00	30.00	270.00
Silver and fractional coin.....	902.49	150.56	515.93	389.48
<b>Total .....</b>	<b>\$ 31,610.17</b>	<b>\$ 57,468.35</b>	<b>\$ 76,035.06</b>	<b>\$ 91,379.37</b>
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits .....	.....	408.41	487.82	503.62
Bills payable .....	.....	.....	7,500.00	5,000.00
Time certificates of deposit.....	272.75	14,078.19	11,682.22	8,223.08
Individual deposits .....	13,999.58	25,600.01	23,475.92	49,009.12
Due to banks and bankers.....	787.84	250.00	.....	.....
Demand certificates .....	50.00	.....	16,290.00	10,367.85
Cashiers' checks .....	.....	631.74	99.10	1,775.70
<b>Total .....</b>	<b>\$ 31,610.17</b>	<b>\$ 57,468.35</b>	<b>\$ 76,035.06</b>	<b>\$ 91,379.37</b>

Examined Jan. 30, 1913; Aug. 5, 1913.

Stockholders—J. N. Akey, J. M. Allam, A. P. Bengston, J. S. Cable, J. N. Cobbs, L. C. Schmidt, M. Svedman.

## PEOPLES STATE BANK OF WRAY, WRAY, COLORADO.

John Whyte, President; C. M. Webster, Vice-President; W. T. Fair, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 18,996.44	\$ 19,361.91	\$ 20,185.53	19,752.06
Loans and discounts (unsecured).....	7,720.67	8,854.80	11,296.66	11,572.95
Overdrafts .....	547.37	63.86	72.99	426.90
Bonds, stocks and securities.....	182.35	102.40	300.95	175.55
Furniture and fixtures.....	1,750.65	2,346.32	2,346.32	2,350.32
Due from banks and bankers.....	8,572.79	15,603.94	15,619.14	16,866.70
Checks and cash items.....	16.64	1.50	5.00	.....
Currency .....	1,262.00	921.00	2,034.00	1,648.00
Gold .....	540.00	545.00	395.00	285.00
Silver and fractional coin.....	220.48	197.23	386.04	372.33
Other resources.....	.....	.....	.....	91.60
<b>Total .....</b>	<b>\$ 39,809.39</b>	<b>\$ 47,997.96</b>	<b>\$ 52,641.63</b>	<b>\$ 53,541.41</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits.....	576.73	1,282.35	1,217.62	1,318.76
Time certificates of deposit.....	2,605.45	2,019.70	2,087.70	2,462.70
Individual deposits.....	19,627.21	27,695.91	32,386.31	32,759.95
<b>Total .....</b>	<b>\$ 39,809.39</b>	<b>\$ 47,997.96</b>	<b>\$ 52,641.63</b>	<b>\$ 53,541.41</b>

Examined Sept. 23, 1913.

Stockholders—George L. Akey, Lourey Boyer, Louis Henke, George E. Hiser, Thomas Loyd, F. W. Jones, C. D. Mason, Alexander Reed, M. A. Scheible, Margaret A. Scheible, Effie Speicher, Royal Speicher, C. M. Webster, Henrietta Whyte, John Whyte.

## BANK OF YAMPA, YAMPA, COLORADO.

Arnold Powell, President; S. C. Reid, Vice-President; Charles S. Stone, Cashier.

ANNUAL REPORT

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 48,412.66	\$ 44,890.57	\$ 44,921.53	\$ 42,307.01
Loans and discounts (unsecured).....	19,436.05	18,843.57	16,921.30	21,848.67
Overdrafts .....	41.30	6.00	.....	280.25
Bonds, stocks and securities.....	745.01	1,898.24	1,511.95	1,314.30
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00
Banking house.....	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	13,437.00	12,838.66	14,729.01	13,394.36
Checks and cash items.....	240.33	312.77	103.47	492.76
Currency .....	1,705.00	951.00	513.00	1,215.00
Gold .....	3,145.00	1,530.00	1,080.00	1,120.00
Silver and fractional coin.....	587.27	415.81	268.61	841.59
<b>Total .....</b>	<b>\$ 90,249.62</b>	<b>\$ 84,186.62</b>	<b>\$ 82,548.87</b>	<b>\$ 85,313.94</b>
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	7,000.00	7,000.00	7,000.00	7,000.00
Undivided profits.....	10.90	500.80	713.85	568.38
Time certificates of deposit.....	12,915.05	13,815.29	8,369.40	9,977.23
Dividends unpaid.....	150.00	.....	.....	.....
Individual deposits.....	54,622.13	47,859.24	50,975.28	49,521.92
Certified checks.....	.....	.....	104.05	.....
Cashiers' checks.....	551.54	11.29	386.29	3,246.41
<b>Total .....</b>	<b>\$ 90,249.62</b>	<b>\$ 84,186.62</b>	<b>\$ 82,548.87</b>	<b>\$ 85,313.94</b>

Examined July 24, 1913.

Stockholders—Arnold Powell, Charles S. Stone, Carrie Allison Stone, L. L. Wilson, S. C. Reid, James M. Stone, Clara Francis, William Male, Mrs. L. M. VanCamp, D. M. Chapman, Lord Ogilvy.

## THE STOCKMANS BANK, YAMPA, COLORADO.

J. B. Male, President; J. N. Cole, Vice-President; E. W. Ewing, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 11,100.34	\$ 11,237.44	\$ 12,703.44	\$ 12,753.04
Loans and discounts (unsecured).....	17,776.82	18,809.70	20,756.55	17,802.04
Overdrafts .....	360.35	377.81	500.90	284.70
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	8,231.20	6,335.71	2,597.59	15,697.36
Checks and cash items.....	1,156.87	1,278.34	1,309.45	1,919.26
Currency .....	3,131.00	3,301.00	3,133.00	2,543.00
Gold .....	35.00	180.00	385.00	385.00
Silver and fractional coin.....	591.35	438.59	240.84	165.58
Total .....	\$ 43,382.93	\$ 42,958.59	\$ 42,636.77	\$ 52,549.98
<b>LIABILITIES.</b>				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits .....	240.49	828.51	1,134.54	1,344.70
Time certificates of deposit.....	300.00	100.00	.....	.....
Dividends unpaid .....	2,000.00	.....	.....	.....
Individual deposits .....	25,842.44	27,030.08	26,502.23	36,205.28
Total .....	\$ 43,382.93	\$ 42,958.59	\$ 42,636.77	\$ 52,549.98

Examined July 24, 1913.

Stockholders—George Alber, George C. Crossan, Charles F. Edgry, E. W. Ewing, J. M. Cole, H. J. Hernage, T. B. Gibbs, John Koll, Sr., J. B. Male, W. T. Male, T. P. Lindsey, S. J. Walker.

## CITIZENS STATE BANK OF YUMA, YUMA, COLORADO.

H. C. Hoch, President; Charles Crowley, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 11,503.47	\$ 14,539.21	\$ 16,655.77	\$ 17,604.33
Loans and discounts (unsecured).....	6,862.73	5,687.32	6,513.07	9,500.11
Overdrafts .....	67.51	132.67	337.31	33.96
Bonds, stocks and securities.....	477.45	329.30	545.06	531.96
Furniture and fixtures.....	2,103.92	2,103.92	2,105.42	2,105.42
Banking house .....	3,060.80	3,062.40	3,079.45	3,079.45
Due from banks and bankers.....	8,401.59	12,854.61	13,029.87	10,531.60
Checks and cash items.....	86.55	366.14	25.14	.93
Currency .....	856.00	1,539.00	739.00	823.00
Gold .....	1,395.00	1,485.00	1,565.00	1,330.00
Silver and fractional coin.....	46.05	87.85	50.70	267.39
Total .....	\$ 34,861.07	\$ 42,187.42	\$ 44,645.79	\$ 45,808.15
LIABILITIES.				
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits .....	993.34	829.41	518.57	726.21
Time certificates of deposit.....	1,792.05	2,917.05	2,880.00	2,694.00
Individual deposits .....	17,075.68	23,440.96	26,197.22	27,177.94
Demand certificates .....			50.00	210.00
Total .....	\$ 34,861.07	\$ 42,187.42	\$ 44,645.79	\$ 45,808.15

Examined Sept. 20, 1913.

Stockholders—Ella Campbell, J. B. Campbell, Charles Crowley, H. R. Crenshaw, Nancy Crenshaw, W. F. Fair, H. C. Hoch, E. S. Klain, F. B. Lindsey.

## FARMERS STATE BANK OF YUMA, YUMA, COLORADO.

G. A. Dodd, President; J. F. Heiserman, Vice-President; Roy Shepherd, Cashier.

RESOURCES.	Feb. 4, 1913	June 4, 1913	Aug. 9, 1913	Oct. 21, 1913
Loans and discounts (secured).....	\$ 54,578.37	\$ 59,480.77	\$ 59,566.60	\$ 68,437.79
Loans and discounts (unsecured).....	15,157.02	20,397.75	22,920.94	15,737.50
Overdrafts .....	183.33	597.30	458.18	2,184.27
Bonds, stocks and securities.....	1,862.67	585.55	810.20	1,163.38
Furniture and fixtures.....	1,890.53	1,890.53	1,890.53	1,890.53
Banking house.....	3,991.54	3,991.54	3,991.54	3,991.54
Due from banks and bankers.....	20,144.41	19,458.46	19,860.49	82,689.25
Checks and cash items.....	.....	81.91	779.55	365.46
Currency .....	2,786.00	2,878.00	2,215.00	4,068.00
Gold .....	1,430.00	1,725.00	1,965.00	1,140.00
Silver and fractional coin.....	418.48	1,160.68	234.35	178.79
<b>Total .....</b>	<b>\$ 102,442.35</b>	<b>\$ 112,247.49</b>	<b>\$ 114,692.38</b>	<b>\$ 181,847.11</b>
LIABILITIES.				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits.....	3,210.53	3,523.47	3,582.02	5,741.18
Time certificates of deposit.....	25,997.52	35,005.72	32,311.02	32,648.46
Savings accounts.....	8.03	.....	.....	.....
Individual deposits.....	48,224.27	48,718.30	53,739.34	118,457.47
Certified checks.....	2.00	.....	.....	.....
<b>Total .....</b>	<b>\$ 102,442.35</b>	<b>\$ 112,247.49</b>	<b>\$ 114,692.38</b>	<b>\$ 181,847.11</b>

Examined Sept. 22, 1913.

Stockholders—C. C. Chrissmer, H. R. Crenshaw, Nelson Bell, G. A. Dodd, R. G. Debham, R. E. Frantz, James Gardner, W. H. Gerdtz, Henry Gummer, J. F. Heiserman, Ben Kemper, William J. Kilpatrick, John Lutz, Alfred Reichard, Roy Shepherd, J. W. Triplett.

## CHAPTER 44

**BANKS AND BANKING**

Senate Bill No. 24, by Senator Van Tilborg, Messrs. Weaver, Daily and McDonald

**AN ACT****RELATING TO BANKS AND BANKERS**

*Be It Enacted by the General Assembly of the State of Colorado.*

**Defining "Bank."**

Section 1. The word "Bank," as used in this Act, shall include every person, co-partnership and corporation, except National Banks, engaged in the business of banking in the State of Colorado.

**Individual or co-partnership same as incorporated bank.**

Section 2. When by the provisions hereof anything is required to be done by any incorporated bank or its board of directors, or any officer, director or employe thereof, or their right or power to do a specified act is denied, the same act shall be done, or not, as the case may be, by individuals or co-partners engaged in the banking business.

**Cash capital required.—Minimum capital according to population.**

Section 3. No bank hereafter organized shall do business unless it shall have a bona fide minimum paid up cash capital as follows: Ten thousand dollars when located in a city or town having a population less than five hundred; fifteen thousand dollars when located in a city or town having a population of more than five hundred and less than twenty-five hundred; twenty thousand dollars in a city or town having a population of more than twenty-five hundred and less than fifteen thousand; thirty thousand dollars in a city or town having a population of more than fifteen thousand and less than fifty thousand, and fifty thousand dollars in a city or town having a population of more than fifty thousand.

**Banking capital set apart from other business.—Segregation of assets.—Application of assets.**

Section 4. All persons, co-partnerships and corporations, except trust companies, engaged in business a portion only of which is banking, shall set apart and keep separate so much capital for banking as may be necessary for conducting a bank under Section 3 hereof, and shall also keep separate and apart from its other assets the assets of said banking department. The capital so set apart and the assets of said bank or banking department shall be first applicable to the payment of the creditors thereof, as distinguished from the general creditors of the persons, co-partnerships or corporations conducting the same.

**Organization.—Certificate shall set forth.**

Section 5. Any number of persons, not less than three, may organize a corporation to engage in the business of banking.



Such persons shall make, sign and acknowledge before a notary public, a certificate in triplicate, specifying: (a) the name of such corporation; (b) the purposes for which such corporation is organized; (c) the city, town and county in which the business of such corporation is to be conducted; (d) the amount of the capital stock of such corporation, and the number of shares of the par value of one hundred dollars each into which the same shall be divided; (e) the names and residences of the persons who have in good faith agreed to subscribe for said capital stock, and the amount agreed to be subscribed by each; (f) the period during which such corporation is to exist; (g) the names and residences of the directors who shall serve until the second Tuesday in January following the date of said certificate and until their successors are elected and qualified.

**Certificate filed.**

Section 6. Said incorporators shall file one copy of said certificate in the office of the Secretary of State, and one copy in the office of the Clerk and Recorder of the County in which such corporation is to do business, and one copy in the office of the State Bank Commissioner.

**Directors organize.**

Section 7. When such certificates have been filed, the directors therein named shall meet, organize, adopt by-laws and elect and approve the bonds of the officers of the corporation, but until thereunto authorized by the State Bank Commissioner, said corporation shall transact no other or further business, except to receive payment for and issue the capital stock of the corporation.

**File By-laws. Oath of Directors. Statement.—Individual, co-partnership.**

Section 8. As soon as the capital stock of the corporation shall be fully paid in cash, a copy of the by-laws of said bank and the oaths of its directors, shall be filed in the office of the State Bank Commissioner, together with a statement executed on behalf of the corporation and sworn to by its president and cashier or secretary certifying: the population of the city or town in which such corporation will do business; the full payment of the entire capital stock of said corporation in cash; the names and residences of the officers, directors and stockholders of said corporation; the amount of stock owned by each, and the fact that such corporation is fully prepared to transact the business for which it was organized. Any individual or co-partnership desiring to conduct a banking business shall file in the office of the State Bank Commissioner a similar statement.

**Certificate of authority.—May refuse certificate.—Appeal and hearing.—Not use word "state."**

Section 9. If the State Bank Commissioner shall be satisfied that a bank has been legally organized in full conformity with the provisions of this Act, and the capital thereof paid in cash, he shall issue, except as hereinafter provided, to such bank a cer-

tificate authorizing it to conduct the business proposed, and no bank shall advertise or hold itself out as engaged in banking nor shall it transact any business until so authorized. If the State Bank Commissioner, after an examination, believes for any reason, that authority to begin business should not be granted, he may refuse to grant the same. In such case he shall file a written statement with a Board consisting of the Governor, Attorney General, and the State Treasurer, giving in detail his reasons. After notice to all concerned and after a hearing, said Board may order the State Bank Commissioner to issue the authority or may approve his action in not granting authority. Individuals or co-partnerships engaged in banking shall not use the word "State" as a part of the bank or firm name.

**Amendment to certificate.**

Section 10. In the event of an amendment to the certificate of incorporation of any bank, certificates setting forth such amendment shall be executed in triplicate and be filed in the offices of the Secretary of State, the County Clerk and Recorder or Recorder of the County in which such bank is doing business, and the State Bank Commissioner, together with a statement similar to that required by Section 8 hereof.

**Approval of amendment.**

Section 11. If the State Bank Commissioner shall be satisfied that such amendment has been legally made, and that it in no wise impairs the financial standing of said bank, he shall issue to said bank a certificate approving said amendment and authorizing said bank to conduct business pursuant thereto, and no such amendment shall be effective until so approved by the State Bank Commissioner.

**Directors.—Own unpledged stock.—Co-partners.**

Section 12. The business of every incorporated bank shall be under the supervision and control of a board of directors. Every director shall own not less than five shares in any bank with a capital stock of \$30,000.00 or less, and not less than ten shares in a bank with a capital stock of more than \$30,000.00, and said stock shall be in no wise pledged or incumbered. The number of directors shall be as fixed by the by-laws of the bank, but shall be not less than three or more than fifteen. Co-partners conducting a bank shall each own at least two per cent thereof in no wise pledged or incumbered.

**Directors elected annually. Vacancies.**

Section 13. The directors of all incorporated banks shall be elected annually by the stockholders thereof at a meeting to be held on the second Tuesday in January, and shall hold office until their successors are elected and qualified. Vacancies existing in said board shall be filled as provided by the by-laws of the bank.

**Take oath.**

Section 14. Every director of an incorporated bank, and every owner of any portion of an unincorporated bank actually

engaged in the management thereof, shall take and subscribe to an oath that he will, so far as the duty devolves upon him, diligently and honestly administer the affairs of the bank; that he will not knowingly violate, nor willingly permit to be violated, any provision of the law; that he is the owner in good faith of at least that part of the capital stock of said bank or that portion of the capital employed therein, specified by Section 12 hereof.

**Officers.**

Section 15. The executive officers of all incorporated banks shall be elected annually by the Board of Directors, at a meeting to be held on the second Tuesday in January, following the annual meeting of stockholders.

**Bonds.**

Section 16. Before assuming their duties, bonds shall be filed by all bank officers and employes having the care, custody or control of any of the funds or securities of the bank, indemnifying the bank against all loss which may be incurred by reason of any dishonest, fraudulent, or negligent act or omission of such officers or employes. Said bonds must be executed by a surety company authorized to transact business in the State of Colorado or by at least five individual sureties or be secured by collateral, and shall be approved by said bank and the State Bank Commissioner, and shall be retained by said bank. If furnished by a surety company, the premium on or for said bond shall be paid by the bank.

**Statement showing list of owners or stockholders.—Change. Penalty.**

Section 17. Every bank shall, within ten days after the second Tuesday in January of each year, upon a form to be furnished by the State Bank Commissioner, file with the State Bank Commissioner a statement, sworn to by its president or vice president and cashier or secretary, disclosing the names and residences of all directors, stockholders, officers or owners thereof, together with the amount of stock or interest held by each. In the event of any change in the directors, officers, stockholders or owners of any bank, such changes shall forthwith be likewise certified to the State Bank Commissioner. Every bank which fails to comply with this Section shall pay to the State Bank Commissioner a penalty of \$25.00 for each day's delay.

**Post statement and list.**

Section 18. Every bank shall keep conspicuously posted in its place of business a copy of its last officially published statement, together with a notice signed by the president or vice president and cashier or secretary, disclosing the names of the officers, directors, stockholders or owners of said bank as of the date said statement was made.

**Directors' meetings.—Examinations.—Report.**

Section 19. The board of directors or owners of every bank shall hold regular meetings at least once each month. At not less than two of such meetings during each year, which meetings shall

be at least five months apart, they shall make a thorough examination of the books, records, funds, securities and other property held or owned by the bank, and shall enter upon their minutes the result of such examination. Such examination shall be made when practicable without the assistance of the managing officers of the bank and a report thereof shall be transmitted to the State Bank Commissioner on the forms and in the manner provided by him.

**Call reports.—Publication. Proof.—Special reports.—Penalty.**

Section 20. Every incorporated bank shall make and file with the State Bank Commissioner five reports during each calendar year, according to the form which may be prescribed by him, verified by the oath of the president or vice president and cashier, and (or) secretary, and attested by the signature of three or more of the directors. Each such report shall exhibit in detail, and as may be required by the State Bank Commissioner, the resources and liabilities of the bank at the close of business on a day past to be specified by said State Bank Commissioner in writing; such days past to be the days named by the Comptroller of the Currency of the United States in his official calls for reports from National Banks. Said reports shall be transmitted to the State Bank Commissioner within ten days after his request therefor, and the substance thereof shall be published within ten days by the bank, in such form as may be prescribed by the State Bank Commissioner, in a newspaper of general circulation printed in the city or town where such bank is located; or if there is no newspaper of general circulation printed in said city or town, then in the newspaper of general circulation published nearest thereto. Proof of such publication shall be filed with the State Bank Commissioner within ten days from the date of such publication, and in such form as he may prescribe. The State Bank Commissioner shall have power to call for special reports from any particular bank whenever, in his judgment, the same are necessary to a full and complete knowledge of its condition; but no such special report, nor any summary thereof, shall be required to be published. The reports required by and filed pursuant to this Act shall be in lieu of all others required by law from banks. Every bank which fails to comply with this Section shall pay to the State Bank Commissioner a penalty of \$25.00 for each day's delay.

**Information to be furnished commissioner.**

Section 21. Banks, and all directors, officers and employes thereof, and all other persons in this State shall upon request of the State Bank Commissioner, furnish all information within their knowledge, and submit to him, all books, records, written instruments and documents in their possession or under their control, touching the business of such bank; the State Bank Commissioner shall have the power to administer oaths and affirmations and to examine on oath or affirmation, and to summon, and by attachment compel the attendance of any person or persons in this State to testify under oath before him, in relation to the affairs of any bank.

**False statements. Omissions.—Offenders.**

Section 22. No officer, director, owner or employe of any bank shall subscribe to or make any false statement or report respecting the affairs of the bank, nor make any false entries nor omit to make any statement or entry which should be made or which should appear in the books or in any statement of such bank, with intent to deceive or injure any person.

Any person who shall be instrumental in the making or procuring to be made any false statement or report respecting the affairs of any bank, shall be deemed the principal offender.

**Embezzlement.**

Section 23. No officer, director, owner or employe of any bank shall, directly or by indirection, embezzle, abstract or misapply, or cause to be embezzled, abstracted or misapplied, any of the funds or securities or other property of or under the control of a bank, with intent to deceive, injure, cheat, wrong or defraud any person.

**Ratio of capital and surplus to deposits.**

Section 24. After January 1, 1914, the combined capital and surplus of every bank shall be equal to at least ten per cent of its average daily deposits during the last preceding calendar year.

**Reserve.—Reserve banks.**

Section 25. Except as in this Section provided, every bank, except savings banks, shall at all times keep a reserve equal to twenty per cent of its deposits. Every savings bank shall at all times keep a reserve equal to fifteen per cent of its savings deposits and in addition thereto shall keep a reserve equal to twenty per cent of its other deposits. All banks shall hold in cash not less than twenty per cent of their required reserve. That portion of the reserve not hereby required to be held in cash may be kept on deposit in national banks located in cities designated by federal law as reserve cities, or on deposit in banks or trust companies designated by the State Bank Commissioner as reserve banks. Every reserve bank in this State shall at all times keep a reserve equal to twenty-five per cent of its deposits. The State Bank Commissioner shall from time to time designate as reserve banks such banks and trust companies in other States as he may deem necessary.

**Impaired capital or reserve.**

Section 26. Whenever the capital or reserve of any bank shall be impaired, it shall make no new loans or discounts except upon sight bills of exchange drawn against actually existing values. When the capital or reserve of any bank shall be impaired, it shall be fully restored within thirty days from such time as the State Bank Commissioner shall notify said bank of such impairment.

**Impaired capital, assessment.**

Section 27. When the capital of any incorporated bank is impaired, the Board of Directors of such bank shall make a pro

rata assessment upon the stock of said bank to make good such deficiency. If any stockholder fails or neglects to pay the amount of such assessment against his stock on or before thirty days after notice thereof, an action may be commenced by said bank to recover the same.

#### **Real estate.**

Section 28. Banks may purchase and hold such real property as may be necessary for their immediate accommodation in the transaction of their business, but not otherwise unless necessarily acquired in the protection or satisfaction of previously existing loans made in good faith. Any real property so acquired shall be sold by the bank within five years, and sooner if it can be done without impairing the bank's investment in such property. No bank shall, directly or indirectly, engage in trade or commerce.

#### **Loans on bank stock.—Not own stock of corporations.**

Section 29. No bank shall make any loan or discount upon the security of its own capital stock. No bank shall loan to or discount any paper of its stockholders upon the security of the capital stock of any other bank. No bank shall loan to or discount any paper of any person or persons upon the security of the capital stock of any other bank in excess, in the aggregate, of twenty-five per cent of the total shares of such bank. No bank shall purchase its own stock, nor the stock of any other corporation, except such as it may necessarily acquire in the protection or satisfaction of previously existing loans made in good faith. Any stock so acquired shall be sold by the bank within three years, and sooner if it can be done without impairing the bank's investment in the same.

#### **Loans on real estate.**

Section 30. No bank, except savings banks, shall make, or purchase loans secured by mortgage or trust deed on real estate in excess of twenty-five per cent of its total interest-bearing securities; nor, except in the case of savings banks, shall any such loan be for a longer period than three years. Banks may make, purchase and hold loans for not to exceed five years upon first trust deeds or first mortgages on real estate, worth at least double the amount of the loan, to the extent of fifty per cent of their savings deposits. No bank shall make or purchase loans on real estate unless such loans are secured by first trust deeds or first mortgages, except as additional security to loans previously made by such bank.

#### **Savings deposits. Investments.**

Section 31. Except as permitted by Section 30 hereof, savings deposits shall not be loaned or invested except upon or in the following evidences of indebtedness, to-wit: Securities of the United States, of the several States of the United States, Counties, Cities, Towns, Irrigation Districts, School Districts, first class commercial paper, negotiable paper secured by collateral having an actual cash market value in excess of the loan so secured and

first mortgage bonds of steam or street railway, water, light, gas and industrial corporations which have earned at least four per cent net per annum on their capital stock during the five years immediately preceding the date of such loan or loans and have not defaulted in the payment of the principal or interest of any debt during such period.

**Savings deposits regulations.**

Section 32. Savings deposits shall be repaid to the depositors under such regulations as the board of directors shall, from time to time, prescribe. Such regulations shall be printed in depositors' pass books and also conspicuously exposed in some place accessible and visible in the business office of the bank; and no alteration which may at any time be made in the rules and regulations shall in any manner affect the rights of a depositor within the contract period in respect to deposits made previous to such alteration.

**Loans to officers and employes prohibited.—Loans to commissioner and deputies.—Loans to co-owners.—Loans to directors.—Stockholders' collective liability.**

Section 33. No bank shall loan to any officer or employe thereof. No officer or employe of any bank shall become endorser for any person, firm or corporation borrowing money therefrom without the approval of the board of directors entered of record in the minutes of the board. No bank shall loan to the State Bank Commissioner, or any of his deputies, nor shall said State Bank Commissioner or any of his deputies become endorser for any person, firm or corporation borrowing money therefrom. No unincorporated bank shall loan to any person or co-partner owning an interest therein. No individual or co-partner owning an interest in an unincorporated bank shall become endorser for any person, firm or corporation borrowing money therefrom, nor shall any note or obligation of such individual or co-partner be considered an asset of such bank.

Loans to directors in excess of ten per cent of the capital stock and surplus of the bank shall be made only with the approval of a majority of the board of directors, exclusive of the borrower, entered of record in the minutes of the board. No bank shall become the creditor of its stockholders collectively in an amount exceeding forty per cent of its capital.

**Loans limited to 20 per cent.—Bond provision.**

Section 34. No bank shall become the creditor of any person, firm or corporation, including in the liabilities of the firm the liabilities of the members thereof, and including in the liabilities of any person the liabilities of any firm of which such person is a member, in an amount exceeding twenty per cent of its capital stock and surplus, but the discount of bills of exchange drawn against actually existing values, loans upon produce in transit and upon warehouse and elevator receipts as collateral security, and negotiable paper secured by collateral having an actual market value in excess of the paper secured, shall not be consid-

ered as money borrowed. And in ascertaining the amount due to the bank from its stockholders, such paper shall not be considered as money borrowed. No bank shall invest more than twenty per cent of its capital and surplus in the notes, bonds or other securities of any person, firm or corporation. Provided, however, that this section shall not operate to prevent any bank from purchasing for immediate resale all or any part of any issue of securities of the United States, of the several States of the United States, counties, cities, towns, irrigation districts and school districts, and first mortgage bonds of steam or street railways, water, light, gas and industrial corporations which have earned at least four per cent net per annum on their capital stock during the five years immediately preceding the date of such purchase, and have not defaulted in the payment of the principal or interest of any debt during such period.

**Limitation on banks borrowing or rediscounting.**

Section 35. No bank shall borrow money for a period exceeding thirty days, except it be evidenced by its promissory note. No bank shall borrow money or rediscount paper in excess of the amount of its capital stock and surplus, nor without the authority of the board of directors. If any bank shall hypothecate or pledge any of its securities or other assets as collateral for money borrowed, and said bank shall be taken possession of by the State Bank Commissioner at any time before such pledge or hypothecation shall be foreclosed, a grace of thirty days after the date when the State Bank Commissioner so takes possession shall be allowed in which such bank or the State Bank Commissioner shall be permitted to redeem such securities or other assets by the payment of the amount due under the terms of the existing contract.

**Limit of deposit with other banks.**

Section 36. No bank shall carry on deposit with any other bank for more than sixty days in any calendar year an amount in excess of twenty per cent of the total of its own deposits.

**Rate of interest on deposits limited.**

Section 37. No bank shall pay, directly or indirectly, interest on savings or time deposits in excess of four per cent nor on deposits subject to call in excess of three per cent per annum; provided that upon the production of satisfactory evidence to the State Bank Commissioner that competing national banks in the vicinity or locality wherein State banks are operating are paying a higher rate of interest than is provided for in this section, the State Bank Commissioner may authorize such State banks affected to pay such rate as may in his judgment be deemed advisable, which shall in no event exceed the rate of interest paid by such competing national banks.

**Transfer of stock.**

Section 38. No sale of the stock of any bank shall be valid as against the bank or any creditor thereof so long as the holder is indebted to the bank, either as principal or surety, on any past



due obligations, nor in such case shall any dividend or interest be paid on such shares, but the same shall be retained by the bank and applied to the discharge of such liabilities.

**Shareholders' responsibility.**

Section 39. The shareholders of every banking corporation shall be held individually responsible, equally and ratably, and not one for another, for all contracts, debts and engagements of said corporation, to the extent of double the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares. The term shareholder shall apply not only to such persons as appear on the books of the bank as shareholders, but also to every owner of stock, legal or equitable, although the same may stand on such books in the name of another person, but not to a person who holds the stock as collateral security for the payment of a debt.

**Shall not receive deposit when insolvent.**

Section 40. No bank shall receive any deposit when it is insolvent, nor shall any officer, director or employe of any bank knowingly permit the same. An action may be had to recover any deposits received in violation hereof, and the bank and all officers, directors and employes thereof knowingly permitting the same, and their personal representatives, may be joined as defendants, and joint and several judgment be recovered against them.

No officer, director or employe of any bank shall receive or assent to the reception of any deposit of money or other valuable thing by such bank or create or assent to the creation of any debt or liability by such bank after he shall have had knowledge of the fact that such bank is insolvent. Upon the trial of any person charged with an offense under this Section, evidence of the failure of such bank at any time within thirty days after the reception of such deposit or the creation of such indebtedness, shall be received as prima facie evidence of knowledge on the part of the person charged, that such bank was insolvent at the time of the reception of such deposit or the creation of such indebtedness.

**Shall not sell, assign or transfer assets when insolvent.**

Section 41. No bank shall sell, assign or transfer any of its assets when insolvent, or in contemplation of insolvency, with the intention of preferring any creditor or preventing the application of such assets to the satisfaction of its debts, nor shall any officer, director or employe of any bank knowingly authorize or permit the same to be done.

**Commissions not received by officers or employes.**

Section 42. No officer, director or employe of any bank shall take or receive for himself, directly or indirectly, any commission, compensation, remuneration, gift, speculative interest or other thing of value as an inducement to the making of any loan by or out of the funds of such bank, or the purchase or sale of any securities for or on account of such bank.

**When deemed insolvent.**

Section 43. A bank shall be deemed insolvent (a) when the actual cash market value of its assets is insufficient to pay its liabilities other than its own capital stock, surplus and undivided profits, or (b) when it is unable to meet the demands of its creditors in the usual course of business.

**Surplus fund.**

Section 44. Before any dividend shall be declared by any bank, it shall first set apart to a surplus fund at least ten per cent of the net profits of the bank for the period covered by the dividend, until such surplus fund shall equal fifty per cent of the capital of the bank.

**Dividends.**

Section 45. No bank shall pay, nor shall any director thereof authorize the payment of, any dividend except from the net profits of the bank actually collected, nor when the bank is insolvent, nor while the capital or reserve of the bank is impaired.

**Savings department kept separate.**

Section 46. Any person, co-partnership or corporation conducting a savings bank or savings department in connection with other banking or other business, shall keep the books, funds, securities and all other assets of such savings bank or savings department separate and apart, and such assets shall constitute a trust fund for the payment of savings depositors. No department of any bank shall receive deposits from another department, nor borrow from nor loan to the same.

**Corporate rights.**

Section 47. Except as herein limited, incorporated banks shall exercise and enjoy all the rights and privileges and be subject to all the liabilities provided by law for corporations in general.

**No branch.**

Section 48. Every bank shall be conducted at a single place of business, and no branch thereof shall be maintained elsewhere.

**Deposits of minors.**

Section 49. Banks may receive deposits directly from minors, and pay the same to their order.

**Publish list of unclaimed deposits.**

Section 50. A list of all deposits and the names and last known address or addresses of the depositors thereof remaining with any bank which have remained unchanged (except credits for interest) for a period of ten years or more, or which have for ten years remained unclaimed shall be published in one issue of a newspaper of general circulation published in the city or town where the bank holding such deposit is located. Said list shall be sworn to by the Cashier of the bank making the same, and shall be published at any convenient day during the month of March in each year.

**May liquidate. Deposit funds. Statement.—Cancellation of authority.—Unclaimed funds.**

Section 51. Any bank, with the concurrence of the holders of at least two-thirds of its capital stock, expressed at a meeting of its stockholders, may voluntarily liquidate after all its debts have been fully paid or provided for by depositing with the State Bank Commissioner funds to meet the same when presented for payment. A statement disclosing such facts, verified by the president or vice president and cashier or secretary of such bank, shall be filed with the State Bank Commissioner. If said State Bank Commissioner is satisfied with the truth of such statement, he shall issue a certificate cancelling the authority of said bank to do business, and it shall be no longer subject to the provisions of this Act. Any funds deposited with the State Bank Commissioner as herein provided and remaining unclaimed for a period of ten years shall be paid into the treasury of the county in which said bank is located to be held in trust for such depositors, their heirs, executors, administrators, personal representatives, conservators, successors or assigns.

**May place bank in hands of commissioner.**

Section 52. Any bank may place its assets and affairs in the possession of the State Bank Commissioner by notifying said State Bank Commissioner and by placing a notice on the front door of its place of business as follows: "This bank is in the hands of the State Bank Commissioner." No business shall be transacted by such bank after such notification and the posting of such notice. The State Bank Commissioner shall immediately take possession and assume control of all the property and assets of such bank.

**Governor appoint Commissioner.—Qualifications.—Salary.**

Section 53. Upon the expiration of the term of office of the State Bank Commissioner appointed pursuant to Chapter 111 of the Session Laws of 1907, and every four years thereafter, the Governor shall, by and with the consent of the Senate, appoint a State Bank Commissioner. Such appointee shall have had at least five years' experience as a banker, and shall not be interested, directly or indirectly, in any bank in Colorado, except as a depositor, and shall be otherwise fully qualified to perform the duties of his office. The salary of such State Bank Commissioner shall be thirty-six hundred dollars per annum. The salary of the State Bank Commissioner appointed pursuant to Chapter 111 of the Session Laws of 1907, shall be three thousand six hundred dollars per annum.

**Deputies.**

Section 54. The State Bank Commissioner shall appoint a chief deputy, whose salary shall be at the rate of two thousand four hundred dollars per annum, and such other deputies as may be necessary to assist him in the performance of his duties, not exceeding one deputy for every sixty banks, or major fraction

thereof; the salary of each deputy, except the chief deputy, shall be at the rate of eighteen hundred dollars per annum. All deputies, including the chief deputy, shall serve during the pleasure of the State Bank Commissioner.

**Oath of office.**

Section 55. The State Bank Commissioner and his deputies shall, before entering upon the discharge of their duties, in addition to any oath required by the Constitution of the State, take and subscribe an oath to keep secret all information acquired by them in the discharge of their duties, except as may be otherwise required by law.

**Bonds.**

Section 56. The State Bank Commissioner and his deputies shall, before entering upon the discharge of their duties, each sign and furnish bonds, executed by some surety company, authorized to transact business in the State of Colorado, running to the people of the State of Colorado in the penal sum of ten thousand dollars, conditioned upon the faithful and impartial discharge of their respective duties and the proper accounting for all funds which may come into their hands as such officers. Such bonds shall not cover duties connected with nor the accounting for moneys received in winding up the affairs of any bank. Said bonds shall be approved by the Governor. The cost of such bonds shall be charged as an expense of the State Bank Commissioner. Suits may be maintained on such bonds in the name of the people of the State of Colorado, for the use of any party injured by a breach of the conditions thereof.

**Clerk, stenographer.**

Section 57. The State Bank Commissioner may employ a clerk and a stenographer, at a salary not to exceed ten hundred and eighty dollars each per annum.

**Residents of the state.**

Section 58. The State Bank Commissioner, his deputies and all his employes except special deputies and assistants employed in liquidating failed banks, must have been for at least four years prior to their appointment bona fide residents of the State of Colorado. They shall devote their entire time and attention to the duties of their several positions and shall not during their term of service receive any salary or compensation whatsoever from any bank.

**Seal.**

Section 59. The State Bank Commissioner shall have a seal of office containing the words "State Bank Commissioner of Colorado" in the form of a circle and the word "Seal" within the circle.

**Office at Capitol.**

Section 60. The State Bank Commissioner shall maintain an office at the State Capitol Building. The State Bank Commissioner appointed pursuant to Chapter 111 of the Session Laws

of 1907, and any State Bank Commissioner appointed pursuant hereto, shall have full power and authority, and it shall be his duty, to perform all the acts herein specified to be performed by the State Bank Commissioner. He may delegate to his deputies such of his powers and authority as he may see fit, and such deputies shall have and exercise only the powers and authority so delegated.

**Not to divulge information.**

Section 61. Neither the State Bank Commissioner nor his deputies shall divulge any information acquired by them in the discharge of their duties, except insofar as the same may be rendered necessary by law; he may exchange information as to the condition of banks with the United States Comptroller of the Currency and banking departments of other States.

**Examine at least twice a year.**

Section 62. The State Bank Commissioner shall, at least twice each year, and as often as he deems advisable, carefully examine all the books, records, papers, assets and liabilities of every kind and character owned by or relating to every bank, and shall keep himself fully informed as to the financial condition and business methods thereof, and shall make and file in his office a correct report in detail disclosing the results of such examination.

**Not to accept bribes.—Directors present at examination.**

Section 63. The State Bank Commissioner shall not, nor shall any of his deputies receive or accept any bribe, gratuity or reward from any person or corporation for any purpose whatever or knowingly and wilfully make any false or fraudulent report of the condition of any bank for any purpose whatsoever. One or more directors of any bank may be present at any examination of the affairs thereof as herein provided.

**Fees for examination.**

Section 64. Every bank examined by the State Bank Commissioner having total resources of one hundred thousand dollars or less shall pay to the State Bank Commissioner a fee of twenty-five dollars for each and every examination; every bank having total resources of more than one hundred thousand dollars and less than two hundred thousand dollars, shall pay a fee of thirty-five dollars for each and every examination; every bank having total resources of two hundred thousand dollars and less than three hundred thousand dollars, shall pay a fee of fifty dollars for each and every examination; every bank having total resources of three hundred thousand dollars and less than five hundred thousand dollars, shall pay a fee of sixty-five dollars for each and every examination; every bank having total resources of five hundred thousand dollars and less than one million dollars, shall pay a fee of ninety dollars for each and every examination; every bank having total resources of one million dollars and over, shall pay a fee of ninety dollars for each and every examination, and in addition thereto a fee of three cents for each one thousand dol-

lars of such resources in excess of one million dollars. No bank shall be required to pay for more than four examinations each year, unless such examination be made at the request of said bank.

**Record of fees.**

Section 65. The State Bank Commissioner shall keep a record of all fees and penalties collected by him, and of all expenses of his office. At the end of each month, unless otherwise provided by law, he shall turn over to the State Treasurer all moneys collected during such month, together with a statement showing when and from what source the same were collected.

**Copies of reports, etc.**

Section 66. Copies of all reports and records filed in the office of the State Bank Commissioner, certified by him, shall be received in all actions with like effect as the originals thereof, and the State Bank Commissioner shall charge and collect such fees for said copies as are charged for similar papers by the Secretary of State.

**Notify District Attorney.—Attorney General.**

Section 67. The State Bank Commissioner shall notify the proper district attorney of any violation of the provisions of this Act which constitutes a felony or misdemeanor, and such district attorney shall forthwith prosecute the person or persons guilty of such offense. Upon failure or refusal of the district attorney to so prosecute, it shall be the duty of the attorney general to conduct such prosecution.

**Annual report.**

Section 68. The State Bank Commissioner shall make a report to the Governor on the first day of January in each year, disclosing the names of the officers and directors of all banks during the preceding year, a summary of the financial condition of such banks, and such other information concerning the same, and concerning the conduct and affairs of his office, as he may see fit. Such report shall be a public document, and there shall be printed not to exceed one thousand copies thereof.

**Expenses.**

Section 69. The State Bank Commissioner and his deputies shall be reimbursed for all necessary expenses of his office, including all traveling expenses necessarily incurred in the performance of their duties, upon vouchers therefor properly itemized and filed with the State Auditing Board.

**When bank refuses to comply with law.**

Section 70. When a bank is in an insolvent condition, or refuses for more than ten days to conduct its business in strict accordance with the provisions of this Act, the State Bank Commissioner may forthwith revoke the authority of said bank to do business and annul its charter and take possession thereof and of all its property and assets. In such event a notice, dated and signed by the State Bank Commissioner or his deputy, shall be

placed on the front door of the place of business as follows: "This Bank is in the hands of the State Bank Commissioner." No business shall be transacted by said bank after the posting of such notice.

**Take possession. Notice. May permit bank to resume.**

Section 71. If the State Bank Commissioner, upon taking charge of a bank, shall ascertain that it is only temporarily embarrassed, and that, in his opinion, the assets of the bank are sufficient to pay its liabilities other than its capital, surplus and undivided profits, and that it may safely resume business, he may permit it to do so, after its capital has been replenished, and in such case he shall issue a new certificate of authority to said bank for such purposes. He may likewise, at any time after taking possession and before final liquidation, permit the stockholders to voluntarily place the bank in a sound financial condition, and allow the bank to resume business, if, in his opinion, it can do so with safety and to the satisfaction of its creditors. But such bank shall pay all the expenses of the State Bank Commissioner and his deputies and employes in so taking possession of its property and assets.

**Bank may appeal to court.**

Section 72. Any bank which denies the right of the State Bank Commissioner to take possession thereof, may, at any time within twenty days after such possession is taken, and not afterwards, apply to any court of competent jurisdiction for an order restraining said Bank Commissioner from further retaining such possession.

**Dishonest, reckless or incompetent officer.**

Section 73. If the State Bank Commissioner shall find any officer of any bank to be dishonest, reckless or incompetent, he shall, in writing, report the facts regarding such officers to the board of directors or owners of said bank, and if the directors or owners of said bank fail or refuse to take action on such report within ten days, the Bank Commissioner may, if he thinks advisable, send a copy of such report to the surety or sureties on the bond of said officer.

**No Receiver.**

Section 74. No receiver shall be appointed for any bank. No bank shall make an assignment for the benefit of creditors. No writ of attachment or execution shall be levied upon the property or assets of any bank when in the possession of the State Bank Commissioner. No creditor shall maintain any action to recover upon a stockholder's liability while a bank is in the possession of the State Bank Commissioner, but during such time said Commissioner shall have the sole and exclusive right to maintain such action.

**Commissioner act as Receiver under orders of Court.**

Section 75. The State Bank Commissioner may retain possession of any bank for the purpose of liquidating its affairs. He

shall, in such event, have power, and it shall be his duty, to collect all debts, dues and claims belonging to the bank, and, upon order of the district court of the district wherein such bank is located, based upon a petition of said Commissioner setting forth the material facts, and after such notice to at least two general officers of the bank as the court may require, to sell or compound all bad or doubtful debts, and, on like order, to sell all real estate and personal property of the bank, in such manner, for such price and upon such terms as the court shall direct.

**Bond as Receiver.**

Section 76. The State Bank Commissioner shall, before proceeding to liquidate the affairs of any bank, furnish a bond executed by some surety company authorized to do business in this State, running to the people of the State of Colorado, in a penal sum equal to the value of the assets of said bank, as nearly as may be determined, for the faithful discharge of his duties in connection with liquidating the affairs of said bank and the accounting for all moneys coming into his hands. Such bond shall be approved by the Governor and be filed in the office of the Secretary of State. The cost of such bond shall be paid from the assets of the bank. Suit may be maintained on such bond by any person injured by a breach of the conditions thereof.

**Appoint special deputy, etc. Bonds.**

Section 77. The State Bank Commissioner may appoint one special deputy to assist in liquidating the affairs of any bank, and may employ such other assistants and such legal counsel at such reasonable compensation as he shall fix and determine, as may be necessary therefor. All expenses incident to said liquidation shall be paid out of the assets of said bank before the distribution of the proceeds thereof. The State Bank Commissioner shall require from said special deputy and from said assistants such security for the faithful performance of their duties as he may deem proper, and the cost of any security furnished shall be likewise paid from the assets of the bank.

**Notice to file claims.**

Section 78. The State Bank Commissioner shall, when about to liquidate the affairs of any bank, cause notice to be given by advertisement in a newspaper of general circulation, published in the county in which such bank is located, as he may direct once each week, for five consecutive weeks, calling on all persons who may have claims against such bank to present the same to him and make proof thereof. Such proof may be made at any time prior to the distribution of a final dividend by said Commissioner, and claims not so proved shall be barred. He shall mail a copy of such notice to all persons whose names appear as creditors upon the books of the bank.

**Deposits applied on indebtedness.**

Section 79. Deposits of all persons indebted to any bank in the possession of the State Bank Commissioner, whether such in-



debtedness is due or to become due, shall be by him applied on account of such indebtedness.

**Reject claims.**

Section 80. If the State Bank Commissioner questions the justice or validity of any claim filed with him, he may reject the same and serve notice of such rejection upon the claimant, either personally or by mail. An action upon a claim so rejected may be brought within six months after such rejection, and not afterwards.

**Object to claims.—Review by Court.**

Section 81. Any party in interest may object to any claim presented to the State Bank Commissioner, who shall hear and decide the matter; but his decision upon the validity of the claim may be reviewed by the district court at the instance of the party aggrieved. Notice of review in the district court must be filed with said State Bank Commissioner within thirty days after his decision is announced, whereupon said State Bank Commissioner shall report the facts to said court with a petition that said court pass upon the validity of said claim. Said court shall, upon notice to the party presenting such objections, and to the claimant, approve or reject said claim.

**Make and file inventory.**

Section 82. Upon retaining possession of the property and assets of any bank for the purpose of liquidating its affairs, the State Bank Commissioner shall make an inventory of the assets and a schedule of liabilities thereof, as nearly as the same can be ascertained, in duplicate, and shall file one copy of such inventory in his office and one in the office of the Clerk and Recorder of the County in which said bank is located.

**Declare dividends.**

Section 83. From time to time, and with the approval of the district court of the district wherein said bank is located, the State Bank Commissioner shall, out of the funds remaining in his hands after the payment of all expenses, declare one or more dividends. He shall, with the approval of said court, within one year from the date of first publication of notice to creditors, declare a final dividend, unless additional time is granted by the court for good cause shown.

**Liquidated banks.—Meeting of stockholders, etc.**

Section 84. Whenever the State Bank Commissioner shall have satisfied all claims against the bank, or shall have disbursed all funds in his possession, and shall have paid all expenses of liquidation, he shall call a meeting of the stockholders or owners of said bank, by giving notice thereof for thirty days in one or more newspapers published in the county in which such bank is located. At such meeting the State Bank Commissioner shall deliver to such stockholders or owners all the property and effects of said bank remaining in his possession, except its records, which shall be retained by him as a part of the records of his

