

Reynoldsville Building and Loan Association,

OF REYNOLDSVILLE, PA.,

ELEVENTH ANNUAL REPORT,

March 18th, 1901.

OFFICERS.

JOHN M. HAYS, President; C. J. KERR, Vice-President;
L. J. MCENTIRE, Secretary;
JOHN H. KAUCHER, Treasurer; M. M. DAVIS, Solicitor.

DIRECTORS.

John M. Hays, C. J. Kerr, John H. Kaucher,
R. H. Wilson, Martin Phalen, Henry C. Deible,
William Copping, Thomas E. Evans, A. T. McClure,
Frank S. Hoffman, L. J. McEntire, M. M. Fisher.

Meets First Monday after Third Saturday in each month.

STATEMENT OF CASH.

Receipts and Payments to March 18th, 1901.

RECEIPTS.	
Dues, &c.	\$501,306.77
Insurance	1,995.86
Interest	13,782.38
Other	5,961.64
Total	\$522,746.65
PAYMENTS.	
Loans	\$346,267.80
Withdrawals	150,272.30
Expenses	15,226.01
Insurance paid	2,832.93
Furniture	121.30
Forfeited stock	427.03
Stationery	373.07
Interest advance payments	1,181.98
Balance in Treasury	5,930.23
Total	\$522,746.65

ASSETS AND LIABILITIES.

ASSETS.	
Loans on first mortgage	\$185,000.00
Loans on stock	1,600.00
Due from stockholders	3,205.64
Real estate	12,882.77
Treasury	5,930.23
Total	\$208,618.64
LIABILITIES.	
Stock	\$145,162.23
Interest in advance	6,025.26
Unmatured stock	51,486.06
Unpaid premiums	5,770.09
Solicitor	150.00
Treasurer	25.00
Total	\$208,618.64

OFFICE HOURS.

9.00 A. M. to 12.00 M. 1.00 P. M. to 4.00 P. M. 6.00 P. M. to 7.30 P. M. Except Saturdays and Salesdays, when office will be open from 9.00 A. M. to 7.30 P. M.

STATEMENT OF SHARES.

DATE OF ISSUE	Shares.	Borrowed Shares.	Unborrowed Shares.	Paid in per Share.	Profits per Share.	Present value per share.	Total Value of Shares.	Withdrawal Value.	SERIES.
1896	40	43	1114	00	854	43	\$20,438	29	5-4
1897	74	41	30	108	00	75	78	137	43
1898	75	45	30	102	00	67	59	169	59
1899	103	41	42	96	00	59	87	155	87
1900	139	79	60	90	00	52	82	142	82
1894	37	127	107	84	00	45	84	129	84
1894	52	52	78	00	39	53	117	53	6-11
1895	48	36	12	86	00	28	30	94	30
1895	56	34	22	72	00	33	68	105	68
1895	48	36	12	86	00	28	30	94	30
1896	85	61	24	90	00	23	39	83	39
1896	69	67	2	54	00	18	94	72	94
1897	77	69	8	48	00	14	97	62	97
1897	89	52	37	42	00	11	46	53	46
1898	43	47	16	36	00	4	42	42	42
1898	128	57	69	30	00	5	84	35	84
1899	86	60	26	24	00	3	74	27	74
1899	202	37	165	18	00	2	10	4,060	20
1899	274	23	251	12	00	93	12	93	12
1899	420	45	375	6	00	23	6	23	6
Total	2169	933	1236				145,162	23	32

examined the books of the Association and find the correct.

M. C. COLEMAN,
C. C. GIBSON,
P. A. HARDMAN, } Auditors.

NEAT WORK!

Neat Work Done

on Short Notice!



THE PAN-AMERICAN EXPOSITION AT BUFFALO

By WILLIAM I. BUCHANAN, Director-General
BY COURTESY OF COLLIER'S WEEKLY.

IF THE people of the republics and countries of Central and South America fully realized to how great an extent misinformation with regard to their several countries exists in the United States and Canada, the Pan-American Exposition would be taxed beyond its limit to provide space for the exhibits that would come from those countries to enlighten the people of the United States and Canada concerning their neighbors to the southward. If, on the other hand, the people of the United States and Canada knew to any appreciable degree of the wide opportunities for the profitable investment of money and energy which offer themselves in Central and South America, they would not require such exhibits to awaken their interest, nor would such opportunities long remain unknown or unpossessed.

The Object of the Exposition.

The ideal had in view by those who planned the Pan-American Exposition and toward the accomplishment of which nothing is being left undone that energy and effort can bring about or suggest is that in all that appertains to the industrial and intellectual development of the countries of the Western Hemisphere the Pan-American Exposition shall occupy the position of a great International "Information Clearing House." While interesting millions as a beautiful spectacle, it will afford an opportunity to the peoples of the three Americas to become better acquainted with each other, and it will prove a very prominent factor, too, in developing a proper and just appreciation in each country of the industrial wants and trade possibilities of their neighboring countries of the Western Hemisphere.

While their view of the duty and task imposed upon them in this regard has been broad the generosity and public spirit of the promoters and management of the Exposition in providing for the setting of the Exposition a magnificent, fairylike spectacle in landscape and building effects and in arranging for the sumptuous, intellectual entertainment of visitors within the grounds have been broader. It is safe, I believe, to now risk the asser-

tion that as a result of all this the verdict of those who visit Buffalo next year will be that in certain phases, and in not a few, the Pan-American Exposition will be justly entitled to rank in history as the most beautiful and successful of American Expositions.



DIRECTOR GENERAL BUCHANAN.

Many public men in South America believe this will occur, reasoning as they do that the conditions in the United States are such and their development in manufactures is so pronounced that it can be looked upon as altogether probable that within the next ten years meat will be profitably exported to the United States from the great cattle zones of South America. They also believe that the turn of the tide that has carried the United States into the position of a lender of money rather than a borrower will then carry the well known aggressiveness and zeal of American financiers and industrial operators into South America, where a highly profitable field would be found for the employment of capital in the development of many of the smaller industries now in existence there and in the consolidation and operation on a large scale of the meat producing plants there and in the handling of breadstuffs and all their related industries.

Millions of acres of tillable land, in an excellent climate, with every facility except immediate transportation, await those who will seriously look for it in South and Central America, and it was the earnest wish and purpose of those who formulated and planned the Pan-American Exposition that in all the above fields they might, through the Exposition, do something tangible toward bringing to all a better knowledge than now exists concerning the countries of the Western Hemisphere and that there might result from the Exposition something of value in the direction of a wider dissemination of that practical knowledge of our surroundings and of our future industrial outlook so much desired by all of us and so essential to a proper realization on our own part of the problems of trade and of commerce that are in store for us and for our children to solve, that through it the people of the Western Hemisphere might more clearly appreciate that they now do the enormous resources of the Western Hemisphere and the possibilities it contains for the building up of an enormous industrial empire, containing a

Governments and Export Products of South America.

It is true that exceptions to this statement can be easily pointed out; but, broadly speaking, it will bear investigation and will be found to be correct. For example, with few exceptions the seemingly unending boundary disputes—all of which, by the way, came down from the old Spanish regime as an inheritance and which have been for 70 years the source of untold expense and of constant irritation and oft threatened war between practically all of the republics of Central and South America—have been amicably concluded. The closing days of the century find that chief source of trouble in Latin America happily reduced to a comparatively small point. It is but just to these republics to say in this connection that due credit should be given them for the fact that in reaching this result they have consistently recognized the theory of arbitration to be the proper and true method by which such international disputes

It does, the most fertile agricultural lands of the world toward both extremities of the hemisphere, with minerals and forests adjacent in either section, with great navigable waterways in both North and South America and with a central zone capable of producing to an unlimited degree all the tropical and subtropical products known to or used by man.

The Pan-American Exposition was not, therefore, either entirely or largely born of a selfish desire on the part of the people of the State of New York, and of Buffalo primarily, to draw attention to anything they possess or to acquire wholly local prestige and benefit from the undertaking. The location of the Exposition was fixed at Buffalo by reason of the fact that the courage of the people of that city and their public spirit and faith in their ability to finance and produce an International Exposition which should be confined to the Western Hemisphere was strong enough to convince Congress that the work would be well done, and hence the location was decided upon.

What Buffalo Has Done.

This step having been taken and the die thus cast, Buffalo has risen equal to the occasion and has subscribed millions of money, and as a city, there have been sunk, in one common purpose to succeed, all personal and sectional jealousies and ambitions.

A splendid location was selected for the Exposition, in which there is included a large part of the city's great and famously beautiful park, and from the time that was done up to the present moment the interest and energy manifested and the strong intent to succeed in every way shown by the people of the city in their great undertaking have been focused upon and entered in the work now nearing completion. The extent to which this interest has been shown can be gauged from the fact that on several recent Sundays 20,000 people have passed through the wagon gates to the grounds in order that they might see how the work of constructing the Exposition buildings was progressing.

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I don't want to carry any over so I will give the buyers the benefit of the GREAT REDUCTION.

Ladies' Jackets, were sold for 10 and \$12.50, now \$5 and \$6
Misses' Jackets, " " 7, 8 and \$9, now 4 and \$4.50
Children's Jackets, sold for 2 and \$3, now 1.25 and \$1.50
Children's Dresses, cost 50c, now 39c
Ladies' Fleece Underwear, 19c
Calico, 4 and 5c per yard

CLOTHING.

IN MEN'S AND YOUTH'S OVERCOATS.

Men's Overcoats, were 10 and \$12.50, now 7 and \$8
Men's Overcoats, were 8 and \$10, now 5 and \$6.50
Boy's Overcoats were 6 and \$8, now 5.00
Boy's Overcoats, were 5.50 now 2.75
Men's fleece-lined Suit, 85c
Boy's fleece-lined Suit, sold for 80c; now 50c

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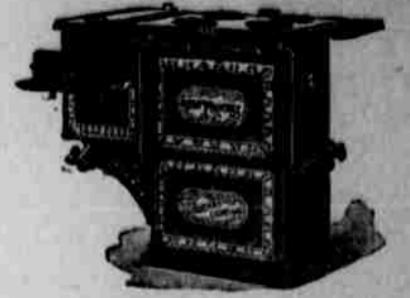
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