Franklin Mutual Building & Loan Ass'n. - This association has the loyalty and confidence of its limited clients, composed largely of people of German extraction.

German-American Building & Loan Ass'n. - This association possesses the confidence of its very limited number of investors.

Globe Mutual Building & Loan Ass'n. - This association, together with the Eureka Federal Savings and Loan Association, is sponsored by the Bethlehem Steel Company, whose employees constitute a large majority of the stockholders of both institutions. While the Globe has lost a number of its investment accounts, it is thought that this was caused by transfers to the Eureka Federal, as no intimation was received that there was a lack of confidence in the association.

Home Mutual Deposit Loan Co. - On account of its record of dividends throughout the depression, this institution seems to be retaining the good will of a majority of its depositors.

Northern Calif. Building & Loan Ass'n. - Mr. S. C. Simon, President of this association, seems to be personally very highly regarded, but the association is not apparently a popular one, and the public attitude seems to be one of indifference.

Pacific States Savings & Loan Co. - Much has already been said about this institution and particular reference is made to the Agent's Note on Appendix Page 115-A. This was the only association in San Francisco whose shares were actively and publicly traded in. This share-trading was not favorably regarded here, and it is not believed that the association enjoys the confidence of its investors, comparatively few of whom live in San Francisco. The management is regarded by other financial institutions of the city as being capable and resourceful.

Provident Mutual Loan Ass'n. - Nothing is heard of this little association, and the public attitude is one of indifference.

Standard Building & Loan Ass'n. - This association is under the same management as the Golden Gate Federal, and it is said to be the purpose of the management to merge it with that association as soon as