

GOV 26.2/AR4/1965/6
c.1



TRADE AND SERVICES SECTOR OF THE
ARKANSAS VALLEY ECONOMY IN COLOR-
ADO.

by

John B. Kline

~~FILE COPY~~
DO NOT REMOVE FROM OFFICE

4/13

University of Colorado
SCHOOL OF BUSINESS

Arkansas Valley Study

TRADE AND SERVICES SECTOR OF THE
ARKANSAS VALLEY ECONOMY
IN COLORADO

Working Paper #13: Financial Services

by

John B. Kline



June, 1965

TABLE OF CONTENTS

	Page
INTRODUCTION	1
BANKING	2
CREDIT UNIONS	3
SAVINGS AND LOAN ASSOCIATIONS	3
APPENDIX	

LIST OF TABLES

Table

- 1 NATIONAL AND STATE BANKS IN THE ARKANSAS VALLEY
- 2 BANK DEPOSITS BY COUNTY
- 3 LOANS AND DISCOUNTS BY COUNTY
- 4 BANK DEPOSITS BY CITIES
- 5 BANK DEBITS BY CITIES
- 6 CONSUMER FINANCE COMPANIES
- 7 STATE CHARTERED CREDIT UNIONS
- 8 FEDERAL CHARTERED CREDIT UNIONS
- 9 STATE SAVINGS AND LOAN ASSOCIATIONS
- 10 FEDERAL SAVINGS AND LOAN ASSOCIATIONS

INTRODUCTION

The role of financial institutions is always a significant factor in supporting the economic activity and growth of an area. This is particularly true in connection with the stimulus and support that is timely and available to capitalize on opportunities that present themselves and need the assurance of financial support. The Arkansas Valley is probably no different than any other area in that it presents wide contrasts in the nature and kinds of financial support given to the various communities.

A number of difficulties are apparent in attempting to analyze the subject of financial services. Representatives of banks as well as businessmen are reluctant to reveal their true attitudes and as would be expected pertinent information regarding financial matters of a given organization. Much of the statistical data is purposely arranged to prevent disclosure of financial information, except on a composite basis. Many financial arrangements are very subjective, depending on the propensity of a given individual or the attitude of a conservative or liberal board of review.

A general analysis of the Arkansas Valley would indicate the following relative to financial services:

1. Banking in Colorado Springs seems to be almost completely devoted to the immediate area and dominated by a very select group. Little interest is shown in the Arkansas Valley area, and in fact outside of Teller County there seems to be little identification with the area as an interrelated economic unit.
2. The city of Pueblo identifies itself with the Arkansas Valley and sees progress for Pueblo as the economic hub of the entire area, except for Colorado Springs. The difference between Colorado Springs and Pueblo is well illustrated by the indifference of banking interests in the two cities to each other.
3. Many of the smaller communities in the lower Arkansas Valley, which Pueblo would count as their supporters, are not particularly pleased with their financial relationships in Pueblo. This might be explained as a feeling that they are being exploited by Pueblo interests rather than being given help to aid in their own development.
4. Adequate housing is a very critical factor in nearly all the communities except Colorado Springs and Pueblo. It is difficult to determine why housing development has not been better supported by financial interests, but it is probably a case of more attractive alternatives elsewhere. Even local savings and loan offices seem to lean heavily to collections at the local level with investment elsewhere.

5. Several communities seemed to depend heavily on private sources of capital for business investment and support and to use banks primarily for working capital and checking account services. In one case it was indicated that the loss of one private source due to a death had created a real void for needed long-term capital.
6. Many smaller banks in the smaller towns are very conservative and have achieved what would probably be described as "equilibrium." They are limited in size of loans by their own size, and are financing businesses which in themselves are conservative and are the survivors of considerable change and upheaval throughout the local business structure.
7. Generally trends in the areas of finance studied are comparable to changes in other related indicators. Thus the Valley has had growth in loans, investment and expansion of credit unions and savings and loan organizations. In spite of deficiencies in certain geographical areas and within certain kinds of institutions, the over-all picture is quite good. This latter fact, however, reflects the dominance of Colorado Springs and Pueblo in the over-all totals.

BANKING

There are a total of 39 Federal and State banks in the 15-county Arkansas Valley area. Of this total, 12 are located in Colorado Springs and Pueblo. A review of Tables 1 through 5, relating to banking, shows that the area has dropped in bank deposits from about 18% to 15% from 1947 to 1965, compared to Colorado as a whole. The low point during this period was just over 14%. Loans and discounts have decreased somewhat more, falling from 17.1% of the state total in 1955 to 13.6% in 1964.

The low point was 11% in 1947. Bank deposits by cities includes data from 1957 to 1963, and shows the dominance of Colorado Springs and Pueblo. Increases in deposits were most marked from 1958 to 1959 and from 1960 to 1961. From 1961 to 1963, there was a dip in 1962 and a return to a slightly higher level in 1963.

Bank debits (bank debits to demand deposits) as an indication of checks clearing, for the period 1955 to 1964, follows a rather consistent pattern compared to Colorado figures, except for 1956 and 1957. In these two years there was a substantial drop, which was regained in 1958.

No detailed data on consumer finance companies was available, but Table 5 is presented to show the actual number of establishments. Again, the dominance of Colorado Springs and Pueblo is shown as compared to the other communities.

CREDIT UNIONS

A very interesting development in the financial structure is indicated by Tables 7 and 8. These recap the growth in state and federal chartered credit unions. Detail is given as to each state credit union from 1960 to 1964 and federal credit unions from 1952 to 1964, with 1959 missing. In both categories, there has been exceptional growth in members, shares and loans. This is a reflection of the popularity of this form of saving for members and the ability of these organizations to secure loans for a wide variety of consumer financing.

The federal chartered credit unions have had the largest growth, gaining in their total period nearly 30,000 members, while those state chartered credit unions gained 5,401 in a shorter period of time.

SAVINGS AND LOAN ASSOCIATIONS

Savings and loan associations are also divided between federal and state charters. It is difficult to determine the local effect of this kind of investment, because savings deposited locally are frequently invested elsewhere. The general pattern, however, indicates a steady consistent growth on sizable amounts, very similar to that experienced by the credit unions. Net assets increases for the federal group in the Arkansas Valley amounted to over \$46,000,000 for the period from 1950 to 1964. Growth in the state group was a lesser per cent increase in the 15-county group than in the state as a whole, but was still very substantial.

APPENDIX

Tables 1 - 10

TABLE 1

NATIONAL AND STATE BANKS IN ARKANSAS VALLEY
 DEPOSITS, LOANS, AND ASSETS
 January 1, 1962

COUNTY, CITY AND NAME OF BANK	DEPOSITS	LOANS	TOTAL ASSETS
<u>BACA</u>			
Springfield			
First National Bank	\$4,327,412	\$2,597,457	\$5,220,273
Walsh			
Colorado State Bank	2,082,896	1,810,085	2,677,439
<u>BENT</u>			
Las Animas			
First National Bank	3,292,740	1,287,662	3,708,770
McClave			
McClave State Bank	644,578	323,555	768,218
<u>CROWLEY</u>			
Ordway			
First National Bank	1,735,853	704,878	1,879,506
<u>CUSTER</u> (None)			
<u>FREMONT</u>			
Canon City			
First National Bank	8,102,013	3,478,469	9,012,377
Fremont Co. National Bank	4,741,325	2,300,371	5,174,794
Florence			
First National Bank	2,412,701	1,179,936	2,732,076
<u>HUERFANO</u>			
Walsenburg			
First Natl. Bank	3,606,914	1,371,878	4,004,029
<u>KIOWA</u>			
Eads			
First Natl. Bank	2,495,817	1,331,614	2,923,894
<u>LAS ANIMAS</u>			
Trinidad			
First Natl. Bank	9,391,742	3,003,472	10,425,896
Trinidad Natl. Bank	5,388,022	2,085,159	5,863,122
<u>OTERO</u>			
Fowler			
First Natl. Bank	1,868,505	856,409	2,051,695
Fowler State Bank	1,850,741	937,044	2,074,143
La Junta			
Colo. Bank & Trust Company	7,474,783	3,740,053	8,441,946
Manzanola			
J.M. Beaty & Co., Bankers	645,863	183,622	742,274
Rocky Ford			
Empire State Bank	1,536,658	589,267	1,785,466
Rocky Ford Natl. Bank	3,636,061	895,498	4,260,301

TABLE 1
NATIONAL AND STATE BANKS IN ARKANSAS VALLEY (concl.)

COUNTY, CITY AND NAME OF BANK	DEPOSITS	LOANS	TOTAL ASSETS
<u>PROWERS</u>			
Granada			
American State Bank	\$1,531,364	\$859,314	\$1,705,040
Holly			
First Natl. Bank	2,405,737	1,276,729	2,577,264
Lamar			
First Natl. Bank	5,417,267	2,369,956	6,113,901
Valley State Bank	2,017,302	658,661	2,235,103
Wiley			
The State Bank of Wiley	1,260,190	578,171	1,458,202
<u>CHAFFEE</u>			
Salida			
First Natl. Bank	3,546,558	1,170,079	3,906,968
<u>LAKE</u>			
Leadville			
Commercial Bank of Leadville	3,682,009	1,611,617	4,068,325
<u>TELLER</u>			
Cripple Creek			
First Natl. Bank	1,300,904	284,083	1,424,201
<u>EL PASO</u>			
Calhan			
Farmers State Bank	2,967,336	1,369,909	3,186,290
Colorado Springs			
Central Colorado Bank	7,826,497	4,768,362	8,549,816
Colorado Comm. & Savings Bank	8,532,252	5,058,578	9,512,744
Colo. Springs Natl. Bank	22,464,936	7,911,380	24,375,117
Exchange Natl. Bank	30,128,164	13,330,387	32,855,968
First Natl. Bank	60,041,117	29,183,818	64,454,985
Pikes Peak Bank of Commerce	2,896,489	1,415,359	3,385,489
Southgate State Bank	3,361,169	1,717,052	3,747,635
Manitou Springs			
Bank of Manitou	1,729,160	942,765	1,966,679
<u>PUEBLO</u>			
Pueblo			
Arkansas Valley Bank	11,645,812	5,551,545	12,790,225
First Natl. Bank	46,330,685	26,253,270	52,720,715
The Minnequa Bank	16,899,360	8,155,741	18,098,666
Pueblo Savings & Trust Company	20,559,520	12,662,539	23,334,955

TABLE 2.1

BANK DEPOSITS BY COUNTY
Arkansas Valley
1947 - 1962

COUNTY	1947	1948	1949	1950	1951
Baca	\$ 5,349,284	\$ 6,735,799	\$ 6,945,281	\$ 6,201,677	\$ 5,919,107
Bent	3,636,027	3,799,248	3,499,141	3,385,579	3,476,374
Crowley	2,202,828	2,436,501	2,211,893	2,023,373	1,895,070
Custer	-	-	-	-	-
Fremont	11,409,411	11,059,569	10,795,343	10,822,442	11,661,491
Huerfano	4,897,283	4,875,532	4,386,355	4,289,271	4,464,658
Kiowa	2,179,462	2,728,610	2,920,220	2,535,640	2,339,880
Las Animas	12,250,371	12,194,032	13,554,673	12,324,529	12,669,024
Otero	15,124,263	15,835,736	15,042,007	15,343,265	15,829,594
Prowers	10,965,834	12,847,487	12,865,999	12,215,398	12,017,008
Chaffee	3,368,661	3,108,258	2,928,998	2,689,993	2,665,212
Lake	983,750	1,119,464	1,213,199	1,249,112	1,585,803
Teller	1,955,616	1,638,014	1,836,486	1,349,384	1,319,413
El Paso	65,667,910	65,482,281	63,466,394	65,429,118	73,617,492
Pueblo	58,787,375	60,661,605	56,237,838	53,073,662	61,846,404
AV TOTAL	\$198,778,075	\$204,522,136	\$197,903,827	\$192,932,443	\$211,306,530
STATE					
TOTAL	1,085,555,843	1,127,726,884	1,098,359,872	1,121,915,263	1,213,476,954
AV % STATE	18.3%	18.1%	18.0%	17.2%	17.4%

Data is January 1 of each year listed.

TABLE 2.2
BANK DEPOSITS BY COUNTY (cont.)

COUNTY	1952	1953	1954	1955	1956
Baca	\$ 6,097,430	\$ 5,204,077	\$ 4,874,693	\$ 4,658,347	\$ 4,928,958
Bent	3,434,366	3,816,124	3,920,767	3,777,204	3,828,662
Crowley	1,938,245	2,200,928	2,014,106	1,858,588	1,699,553
Custer	-	-	-	-	-
Fremont	12,027,295	12,034,331	12,340,076	12,484,928	13,402,512
Huerfano	4,530,483	4,042,293	3,618,220	3,695,377	3,628,259
Kiowa	2,167,257	2,641,120	2,239,526	2,288,111	2,287,736
Las Animas	13,458,741	13,228,606	12,842,983	12,741,328	12,900,759
Otero	16,158,383	17,688,651	17,049,885	16,648,380	16,888,367
Prowers	12,426,530	12,749,956	12,036,331	12,112,390	11,041,109
Chaffee	3,120,863	3,024,355	2,756,804	2,787,638	2,788,272
Lake	2,048,865	2,931,947	2,648,490	3,002,177	3,035,271
Teller	1,461,004	1,275,427	1,489,536	1,706,513	1,629,421
El Paso	82,659,142	85,774,187	87,032,347	98,156,130	107,028,616
Pueblo	64,152,941	70,382,131	73,953,677	79,915,879	85,068,785
AV TOTAL	225,681,545	236,994,133	238,817,441	255,832,990	270,156,280
STATE TOTAL	\$1,309,576,424	\$1,406,783,593	\$1,429,730,945	\$1,552,278,128	\$1,596,202,084
AV % of STATE	17.2%	16.8%	16.7%	16.5%	16.9%

TABLE 2.3
BANK DEPOSITS BY COUNTY (cont.)

COUNTY	1957	1958	1959	1960	1961
BACA	\$ 4,846,606	\$ 5,075,908	\$ 5,968,172	\$ 5,935,022	\$ 6,231,803
BENT	3,918,732	3,920,050	4,295,603	4,033,002	3,979,268
CROWLEY	1,706,777	1,740,679	1,821,877	1,832,382	1,978,624
CUSTER	-	-	-	-	-
FREMONT	13,383,943	14,159,110	14,915,933	15,297,560	15,232,942
HUERFANO	3,756,553	3,923,381	3,706,969	3,947,470	3,643,122
KIOWA	1,843,347	1,902,598	2,138,091	2,275,031	2,221,042
LAS ANIMAS	12,990,437	13,794,735	14,166,292	14,169,592	14,237,159
OTERO	17,725,481	18,314,257	19,362,764	19,939,928	19,549,466
PROWERS	11,086,976	11,515,421	11,326,353	11,985,246	12,129,228
CHAFFEE	2,970,052	3,259,050	3,369,668	3,259,044	3,339,732
LAKE	3,235,733	3,517,815	3,146,691	3,017,930	3,761,056
TELLER	1,726,733	1,758,134	1,658,316	1,518,898	1,458,584
EL PASO	109,787,625	108,077,961	125,451,694	123,431,906	123,196,744
PUEBLO	84,072,587	85,433,167	93,917,919	93,399,435	91,068,783
AV TOTAL	\$ 273,051,582	\$ 276,392,266	\$ 305,246,342	\$ 304,042,446	\$ 302,027,553
STATE TOTAL	1,608,699,804	1,694,916,069	1,865,496,604	1,905,475,433	1,906,296,830
AV % of STATE	17.0%	16.3%	16.4%	16.0%	15.8%

TABLE 2.4
BANK DEPOSITS BY COUNTY (cont.)

<u>COUNTY</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
BACA	\$ 6,410,308	\$ 7,189,907	\$ 7,258,370	\$ 6,824,205
BENT	3,937,318	4,712,505	4,972,639	5,205,408
CROWLEY	1,735,853	1,894,434	1,968,743	1,979,055
CUSTER	-	-	-	-
FREMONT	15,256,039	16,004,312	16,805,799	17,718,516
HUERFANO	3,606,914	3,729,367	3,861,920	3,426,833
KIOWA	2,495,817	3,199,646	3,335,401	2,723,550
LAS ANIMAS	14,779,764	16,048,687	16,009,934	15,338,867
OTERO	19,736,914	22,549,328	23,005,769	23,789,674
PROWERS	12,631,860	14,504,184	14,440,726	14,919,973
CHAFFEE	3,546,558	4,070,170	4,646,143	5,350,690
LAKE	3,682,009	3,567,424	4,076,536	4,218,613
TELLER	1,300,904	1,139,299	915,783	1,044,561
EL PASO	139,947,120	155,172,686	171,356,481	184,802,512
PUEBLO	95,435,377	104,710,073	109,968,760	118,221,855
AV TOTAL	\$ 324,502,755	\$ 358,492,022	\$ 382,623,004	\$ 405,564,312
STATE TOTAL	2,300,095,830	2,405,830,891	2,550,521,374	2,696,620,945
AV % of STATE	14.1%	14.9%	15.0%	15.0%

TABLE 3
LOANS AND DISCOUNTS BY COUNTY
ARKANSAS VALLEY

1955 - 1964

COUNTY	1955	1956	1957	1958	1959
BACA	\$ 1,942,270	\$ 2,702,388	\$ 2,169,966	\$ 3,129,020	\$ 3,743,056
BENT	831,074	957,141	936,355	1,071,111	1,415,101
CROWLEY	442,654	436,237	505,166	673,020	680,622
CUSTER (no banks)					
FREMONT	3,211,102	3,848,506	4,298,603	4,956,144	5,453,331
HUERFANO	871,817	992,242	1,098,287	874,577	1,094,259
KIOWA	806,405	681,214	521,981	764,355	948,396
LAS ANIMAS	3,439,808	4,583,246	4,359,593	4,066,406	4,034,432
OTERO	5,350,174	6,013,415	6,022,328	6,471,186	6,938,460
PROWERS	2,733,356	3,395,200	3,198,208	4,014,810	4,399,320
CHAFFEE	588,820	594,452	634,611	680,851	673,642
LAKE	956,701	1,147,748	1,192,997	1,269,061	1,020,111
TELLER	197,785	193,452	210,065	257,172	265,989
EL PASO	40,006,843	49,419,376	47,564,251	46,947,415	54,893,873
PUEBLO	34,070,519	39,131,910	39,684,070	41,097,528	45,204,318
AV TOTAL	\$ 95,449,328	\$ 114,096,527	\$ 112,396,481	\$ 116,272,656	\$ 130,764,910
STATE TOTAL	554,183,031	667,789,715	700,641,039	751,164,437	863,174,621
AV % of STATE	17.1%	17.1%	16.4%	15.5%	15.1%

Data is January 1 of each year listed.

TABLE 3
(Concluded)

LOANS AND DISCOUNTS BY COUNTY
ARKANSAS VALLEY
1955 - 1964

COUNTY	1960	1961	1962	1963	1964
BACA	3,791,665	4,460,157	4,407,542	5,065,154	5,087,747
BENT	1,469,094	1,756,311	1,611,217	2,022,461	2,229,130
CROWLEY	613,103	676,209	704,878	787,180	694,614
CUSTER (no banks)					
FREMONT	5,958,219	6,533,023	6,958,776	7,664,297	8,226,936
HUERFANO	1,295,303	1,327,188	1,371,878	1,136,986	1,269,421
KIOWA	1,057,262	925,858	1,331,614	1,398,537	1,339,318
LAS ANIMAS	4,695,109	4,680,681	5,088,631	6,124,896	6,853,555
OTERO	8,952,195	8,127,801	8,218,959	8,678,405	9,785,479
PROWERS	4,844,354	5,256,409	5,742,831	6,875,571	7,362,260
CHAFFEE	776,640	721,574	1,770,079	1,970,288	2,593,890
LAKE	1,315,398	1,483,408	1,611,617	1,767,971	2,242,896
TELLER	313,333	263,003	284,083	292,080	397,275
EL PASO	57,738,440	58,617,873	65,697,610	76,124,460	86,472,648
PUEBLO	45,445,116	45,970,629	52,623,095	61,189,394	64,202,774
AV TOTAL	138,265,231	140,800,124	157,422,810	181,097,680	198,757,943
STATE TOTAL	983,687,892	1,031,214,556	1,130,955,977	1,283,419,522	1,464,996,428
TOTAL					
AV % of STATE	14.1%	13.7%	13.9%	14.1%	13.6%

TABLE 4
BANK DEPOSITS BY CITIES
ARKANSAS VALLEY
1957 - 1963

COUNTY CITY	1957	1958	1959	1960
BACA				
Springfield	\$ 3,208,928	\$ 3,346,923	\$ 4,063,644	\$ 3,957,484
Walsh	1,637,678	1,678,985	1,904,528	1,977,538
BENT				
Las Animas	3,248,628	3,341,936	3,595,919	3,381,979
McClave	670,104	578,323	694,684	651,623
CROWLEY				
Ordway	1,706,777	1,740,679	1,821,877	1,832,382
FREMONT				
Canon City	10,781,935	11,771,840	12,300,437	12,614,450
Florence	2,602,008	2,487,270	2,615,496	2,683,110
HUERFANO				
Walsenburg	3,756,553	3,923,381	3,706,969	3,947,470
KIOWA				
Eads	1,843,347	1,902,598	2,138,091	2,275,031
LAS ANIMAS				
Trinidad	12,990,437	13,794,735	14,166,292	14,169,592
OTERO				
Fowler	3,244,837	3,345,971	3,363,095	3,189,521
La Junta	9,092,247	9,677,467	10,284,146	10,741,038
Manzanola	798,289	760,538	899,493	893,477
Rocky Ford	4,559,018	4,530,281	4,816,030	5,112,892
PUEBLOS				
Granada	1,193,757	1,272,188	1,207,556	1,390,459
Holly	1,710,999	1,873,030	1,857,198	2,057,851
Lamar	7,062,864	7,202,525	7,054,261	7,286,936
Wiley	1,119,356	1,167,678	1,207,338	1,250,000
CHAFFEE				
Salida	2,970,052	3,259,050	3,369,668	3,259,044
LAKE				
Leadville	3,235,733	3,517,815	3,146,691	3,017,930

TABLE 4

BANK DEPOSITS BY CITIES (Cont'd)

ARKANSAS VALLEY
1957 - 1963

COUNTY CITY	1957	1958	1959	1960
TELLER				
Cripple Creek	\$ 1,726,733	\$ 1,758,134	\$ 1,658,316	\$ 1,518,898
EL PASO				
Calhan	2,132,768	2,307,031	2,523,797	2,942,753
Colo. Springs	105,445,452	103,696,993	120,879,651	118,631,651
Manitou Springs	2,209,405	2,073,937	2,048,246	1,857,502
PUEBLO				
Pueblo	84,072,587	85,433,167	93,917,919	93,399,435
TOTALS	\$ 273,020,492	\$ 276,442,475	\$ 305,241,342	\$ 304,040,046

TABLE 4

BANK DEPOSITS BY CITIES (Cont'd)
 ARKANSAS VALLEY
 1957 - 1963

COUNTY CITY	1961	1962	1963
BACA			
Springfield	\$ 4,112,471	\$ 4,327,412	\$ 4,777,284
Walsh	2,119,332	2,082,896	2,412,623
BENT			
Las Animas	3,263,969	3,292,740	4,025,150
McClave	715,299	644,573	687,355
CROWLEY			
Ordway	1,978,624	1,735,853	1,894,059
FREMONT			
Canon City	12,627,146	12,843,338	13,147,748
Florence	2,605,796	2,412,701	2,856,574
HUERFANO			
Walsenburg	3,643,122	3,606,914	3,729,367
KIOWA			
Eads	2,221,042	2,495,817	3,199,646
LAS ANIMAS			
Trinidad	14,237,159	14,779,764	16,048,687
OTERO			
Fowler	3,444,618	3,719,246	4,074,950
La Junta	10,475,610	10,199,086	12,283,006
Manzanola	697,962	645,863	738,186
Rocky Ford	4,931,276	5,172,719	5,453,186
PROWERS			
Granada	1,392,094	1,531,364	1,712,767
Holly	2,282,859	2,405,737	2,568,189
Lamar	7,322,031	7,434,569	8,588,143
Wiley	1,132,244	1,260,190	1,635,085
CHAFFEE			
Salida	3,339,732	3,546,558	4,070,170
LAKE			
Leadville	3,761,056	3,682,009	3,567,424
TELLER			
Cripple Creek	1,458,584	1,300,904	1,139,299

TABLE 4

BANK DEPOSITS BY CITIES (Cont'd)
 ARKANSAS VALLEY
 1957 - 1963

COUNTY CITY	1961	1962	1963
EL PASO			
Calhan	\$ 2,856,785	\$ 2,967,336	\$ 3,245,987
Colo. Springs	118,600,389	135,250,624	150,052,743
Manitou Springs	1,739,557	1,729,160	1,873,956
PUEBLO			
Pueblo	91,068,783	95,435,377	104,710,073
TOTALS	\$ 302,027,540	\$ 324,502,750	\$ 358,491,657

TABLE 5
BANK DEBITS BY CITIES
Arkansas Valley, 1955-1964
(000 Omitted)

County City	1955	1956	1957	1958	1959
Baca Springfield	\$ 27,472	\$ 25,531	\$ 30,451	\$ 40,329	\$ 41,317
Bent Las Animas	NA	NA	NA	NA	NA
Fremont Canon City	71,625	77,400	81,291	95,084	103,880
Florence	14,311	15,993	14,531	19,808	19,808
Huerfano Walsenburg	NA	NA	NA	NA	NA
Kiowa Eads	NA	NA	NA	NA	NA
Las Animas Trinidad	73,594	68,653	71,537	72,646	78,988
Otero La Junta	90,958	95,262	109,680	130,086	139,671
Rocky Ford	33,437	34,154	36,171	41,395	45,067
Prowers Lamar	78,136	71,361	77,846	85,191	92,205
Chaffee Salida	32,985	29,541	25,765	26,558	26,124
Lake Leadville	35,384	40,919	45,395	36,291	36,363
El Paso Colo. Spgs.	959,884	1,013,083	1,089,949	1,192,222	1,317,047
Manitou Spgs.	25,660	23,850	22,590	22,520	20,740
Pueblo Pueblo	790,900	843,742	922,316	956,157	996,602
AV TOTAL	\$ 2,234,346	\$ 2,339,489	\$ 2,527,522	\$ 2,718,287	\$ 2,917,812
STATE TOTAL	\$16,236,284	\$17,663,476	\$19,602,924	\$21,410,194	\$24,029,858
AV % OF STATE	13.8%	13.3%	12.9%	12.7%	12.1%

TABLE 5 (concluded)

BANK DEBITS BY CITIES

Arkansas Valley, 1955-1964
(000 Omitted)

County City	1960	1961	1962	1963	1964
Baca					
Springfield	\$ 41,149	\$ 43,876	\$ 41,432	\$ 39,432	\$ 36,930
Bent					
Las Animas	24,595	24,265	26,859	29,103	28,703
Fremont					
Canon City	104,366	107,121	109,722	114,940	122,606
Florence	20,032	17,937	20,095	22,054	19,777
Huerfano					
Walsenburg	NA	26,733	31,931	37,365	33,058
Kiowa					
Eads	NA	NA	20,848	19,579	16,134
Las Animas					
Trinidad	77,442	76,730	82,925	82,539	89,319
Otero					
La Junta	131,507	141,168	157,237	173,388	160,052
Rocky Ford	48,312	51,151	51,416	54,555	61,580
Prowers					
Lamar	91,728	90,882	104,680	119,571	108,937
Chaffee					
Salida	26,306	27,617	34,292	35,515	36,505
Lake					
Leadville	42,486	50,003	44,860	48,355	52,459
El Paso					
Colo. Spgs.	1,277,294	1,357,992	1,520,424	1,672,830	1,922,524
Manitou Spgs.	20,560	25,272	26,357	26,977	27,839
Pueblo					
Pueblo	1,001,975	1,046,640	1,089,096	1,158,649	1,308,906
AV TOTAL	\$ 2,907,752	\$ 3,087,387	\$ 3,362,174	\$ 3,634,852	\$ 4,025,329
STATE TOTAL	\$25,738,261	\$28,547,731	\$30,473,510	\$31,528,368	\$33,121,947
AV % OF STATE	11.3%	10.8%	11.0%	11.5%	12.2%

TABLE 6

CONSUMER FINANCE COMPANIES
ARKANSAS VALLEY COMMUNITIES
1951-1955; 1957-1963

COMMUNITY	1951	1952	1953	1954	1955	1957	1958	1959	1960	1961	1962	1963
<u>BACA</u>												
Springfield	1	1	1	1	1	1	1	1	1	1	1	1
<u>BENT</u>												
Las Animas	-	-	-	-	-	1	1	1	-	-	1	1
<u>FREMONT</u>												
Canon City	2	2	2	1	2	2	2	2	2	2	2	2
Florence	-	-	-	-	-	-	1	1	1	1	1	1
<u>HUERFANO</u>												
Walsenburg	1	1	1	1	2	2	2	2	2	2	2	2
<u>LAS ANIMAS</u>												
Trinidad	4	4	3	3	5	4	4	4	4	4	4	5
<u>OTERO</u>												
La Junta	4	4	3	3	3	2	3	3	4	4	4	4
Rocky Ford	-	-	-	-	-	-	-	1	1	1	1	1
<u>PROWERS</u>												
Lamar	3	4	3	3	3	3	3	3	3	3	3	3
<u>CHAFFEE</u>												
Salida	3	2	3*	3	4	2	2	2	2	1	1	1
<u>LAKE</u>												
Leadville	1	1	1	1	1	1	1	1	1	1	1	1
<u>EL PASO</u>												
Colorado Springs	7	9	10	13	17	19	26	28	29	33	30	37
Security	-	-	-	-	-	-	-	-	-	-	-	1
<u>PUEBLO</u>												
Boone	-	1	1	1	1	1	1	1	1	1	1	1
Pueblo.	14	16	18	18	24	27	26	27	28	25	23	22
TOTAL	40	45	46	48	63	65	73	77	79	79	75	83

* Firm left in '52 returned in '53

SOURCE: 9th-13th; 15th-21st Annual Reports of State Bank Commission on Licensed Firms.

TABLE 7
STATE CHARTERED CREDIT UNIONS
Arkansas Valley Area
1960-1964

County	City	Credit Union	1960-1964									
			1960			1961			1962			Member
			Total Loans	Shares	Members	Total Loans	Shares	Members	Total Loans	Shares	Members	
El Paso	Colo. Spgs.	Pikes Peak	127,744	114,151	333	161,892	152,175	403	181,017	190,853	45	
		Alex. Film	66,863	76,853	214	65,184	80,076	213	99,524	182,118	19	
		Interstate Gas Gazette	499,336	506,168	722	512,957	589,222	726	543,154	575,604	71	
		Teleg. C.S.C.E.	13,011	15,862	111	9,548	14,680	105	13,549	14,256	10	
		Sinton	70,447	47,909	313	194,125	116,738	576	307,134	214,087	70	
		Sacred Heart	18,435	17,873	87	20,106	21,961	79	29,945	25,163	8	
		One Thirteen	35,668	18,756	237	30,530	18,762	195	24,281	21,165	18	
			10,513	9,463	225	9,268	10,875	155	8,472	9,149	15	
			842,017	807,035	2242	1,003,610	1,004,489	2452	1,207,076	1,132,395	260	
Pueblo	Pueblo	Pueblo Teachers So. Jolo.	801,644	746,048	989	1,035,251	908,295	1155	1,053,867	1,048,452	12	
		Power Co.	91,917	264,536	347	93,906	276,900	346	104,259	280,063	3	
		C.F. & I.										
		Fower	3,221,895	2,772,903	5100	3,334,910	3,235,473	5210	3,497,779	3,493,757	52	
		Decibel	319,297	299,363	545	319,764	311,017	556	366,891	362,477	5	
		Star-Journ.										
		Chieftain	86,635	105,565	160	110,037	116,633	166	121,395	117,093	1	
		Mt. Carmel	3,133,244	3,066,648	5545	3,137,417	3,606,721	6732	3,559,557	3,880,329	67	
		Asco	57,351	53,545	246	73,953	58,490	271	80,194	68,576	21	
		Bethel	54,419	60,395	282	79,952	72,194	308	76,349	83,185	3	
		Tripley	152,340	126,508	439	177,736	121,717	493	114,104	93,825	4	
		Educators	111,726	85,818	201	124,394	100,214	210	132,763	111,588	2	
		Meadow Gold	30,852	35,877	79	38,769	48,844	93	36,009	60,525	10	
		Pueblo Elec.	12,594	15,500	90	6,475	4,898	98	13,739	16,805	10	
		Brewery Wkrs.	3,796	3,322	47	12,827	17,645	52	5,019	5,264	1	
		Wesley	--	--	--	375	989	35	2,658	2,705	6	
		Arapahoe	--	--	--	--	--	--	--	--	--	
Rye	Rye	Rye Home	70,933	78,584	233	99,180	98,542	274	105,555	121,129	30	
			8,148,643	7,714,612	14303	8,644,946	8,978,572	15999	9,220,138	9,745,773	1616	

TABLE 7
STATE CHARTERED CREDIT UNIONS (cont'd)

County	City	Credit Union	Total Loans	1960			1961			1962		
				Shares	Mem-bers	Total Loans	Shares	Mem-bers	Total Loans	Shares	Mem-be	
Chaffee	Salida	St.Joseph	4,258	6,535	37	15,347	18,111	110	18,333	30,732	13	
Lake	Leadville	Molv	46,022	30,747	311	48,049	32,323	384	44,950	32,726	41	
Baca	Spgfld	Co-op	46,264	34,015	219	72,146	52,392	240	94,205	61,984	27	
Bent	Las Animas	Co.School Emp.	6,288	9,017	50	8,518	12,399	57	10,964	11,782	5	
Fremont	Canon City	Co.Teachers Royal Gorge	10,847 13,746	12,384 21,222	93 110	16,598 21,291	17,167 31,315	117 104	16,796 20,504	19,539 38,393	11 10	
Huerfano	Walsen-burg	St. Marys Parish	286,823	348,154	758	331,943	398,699	860	309,493	457,248	92	
Las Animas	Trinidad	Holy Trinity Parish	151,918	149,600	756	163,848	170,160	777	191,033	194,386	61	
	Aguilar	St.Anthony Parish	16,762	22,757	197	11,020	25,664	194	13,689	27,574	18	
Otero	Rocky Ford	St.Peters	14,029	10,695	273	15,518	13,142	273	15,939	16,230	28	
Prowers	Lamar	St.Francis Fellowship	46,667 11,542	39,173 12,051	162 76	53,446 16,446	46,666 17,848	181 106	54,655 38,104	50,041 28,467	18 12	
		TOTALS	9,645,826	9,217,997	19587	10,422,726	10,818,947	21854	11,305,879	11,847,270	2221	

TABLE 7
STATE CHARTERED CREDIT UNIONS (cont'd)

County	City	Credit Union	1963			1964		
			Total Loans	Shares	Members	Total Loans	Shares	Members
El Paso	Colo. Spgs.	Pikes Peak	210,140	223,366	520	195,511	258,252	552
		Alex. Film Co.	54,371	68,048	141	34,195	53,073	114
		Interstate Gas Gazette	564,055	608,382	700	551,626	636,527	702
		Teleg.	13,683	15,282	112	5,052	13,679	102
		C.S.C.E.	400,912	274,378	796	513,642	352,858	955
		Sinton	29,495	28,677	84	34,080	34,208	104
		Sacred Heart	21,049	22,986	168	20,191	19,293	219
		One-Thirteen	9,865	9,025	170	10,361	11,221	167
		Pueblo Teachers	1,201,503	1,184,152	1304	1,393,072	1,308,499	1404
		So. Colo. Power Co.	92,735	281,170	335	83,919	294,174	319
Pueblo	Pueblo	C.F. & I Power	3,932,691	3,802,369	5270	4,097,287	4,207,154	5420
		Decibel	443,539	438,049	621	532,694	495,596	647
		Star Journ.						
		Chieftain	131,775	118,200	159	120,378	128,768	160
		Mt. Carmel	3,515,566	4,001,744	7080	4,410,770	4,714,827	7830
		Asco	87,909	73,445	248	84,129	80,456	258
		Bethel	88,629	100,319	338	88,450	106,145	357
		Tripley	95,961	79,126	405	104,714	87,210	414
		Educators	134,996	129,844	237	132,786	142,279	247
		Meadow Gold	39,973	68,276	101	44,239	71,220	109
		Pueblo Elec.	14,104	18,424	110	14,431	24,267	122
		Brewery Wkrs.	8,497	6,951	57	10,943	9,679	100
		Wesley	4,686	3,411	66	3,662	3,758	71
		Arapahoe	1,560	2,003	70	11,601	15,195	165
		Rye Home	132,244	155,498	363	177,379	184,505	372
			11,229,938	11,713,125	19455	12,675,112	13,252,843	20910

TABLE 7
STATE CHARTERED CREDIT UNIONS (cont'd)

<u>County</u>	<u>City</u>	<u>Credit Union</u>	<u>Total Loans</u>	1963		<u>Total Loans</u>	1964	
				<u>Shares</u>	<u>Members</u>		<u>Shares</u>	<u>Members</u>
Chaffee	Salida	St. Joseph	20,763	43,806	183	37,171	54,445	220
Lake	Leadville	Moly	64,802	90,906	590	118,572	106,122	601
Baca	Springfield	Co-op	142,304	106,290	313	183,000	147,044	346
Bent	Las Animas	Co. School Emp.	13,302	17,973	68	17,951	18,435	74
Fremont	Canon City	Co. Teachers Royal Gorge	18,900 19,275	22,744 33,880	112 104	25,587 22,312	27,467 35,408	123 97
Huerfano	Walsenburg	St. Mary Parish	457,191	550,743	1001	568,735	622,322	1126
Las Animas	Trinidad Aguiilar	Holy Trinity Parish St. Anthony Parish	210,440 10,821	209,969 23,173	586 177	221,276 10,113	230,274 24,180	610 183
Otero	Rocky Ford	St. Peters	23,474	23,666	296	24,393	25,437	306
Prowers	Lamar	St. Francis Fellowship	66,858 <u>41,576</u>	58,750 <u>39,988</u>	197 <u>154</u>	70,775 <u>63,936</u>	64,736 <u>53,888</u>	220 <u>185</u>
	TOTALS		12,319,644	12,935,013	23236	14,038,933	14,662,601	25001
	Net Increase 1964 over 1960					4,393,107	5,444,604	5424
	Per Cent Increase, 1964 over 1960					45.5	46.8	27.6

TABLE 8.1
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964

December 31, 1952

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Mountain Bell	268	\$ 37001	\$ 40112
Pueblo	Colo. State Hospital	548	129443	112615
"	Iron City	325	34921	35184
"	Minnequa Works	1447	294213	186223
"	P.A.D.	2117	254030	281619
"	Pueblo City Employees	223	98413	38287
"	Pueblo County Employees	190	64517	46276
"	Pueblo Postal Employees	265	90327	54407
"	San Isabel	551	115002	116598
Bent	Fort Lyon	428	120671	114266
Otero	Otero County Teachers	127	19165	13737
"	Rocky Ford	118	7006	7139
"	Santa Fe Employees	163	19967	20342
"	Swink	60	5514	4218
Crowley	Sugar City	160	11151	10598
Las Animas	Las Animas County Teachers	<u>123</u>	<u>20300</u>	<u>5287</u>
	TOTALS	7113	\$1321641	\$1086908

TABLE 8.2

FEDERAL CHARTERED CREDIT UNIONS

ARKANSAS VALLEY AREA

1952 - 1958; 1960 - 1964

December 31, 1953

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Mountain Bell	323	\$ 47842	\$ 51916
"	EPA	101	6253	3359
Pueblo	Colo. State Hospital	663	139541	146486
"	Iron City	270	30940	31205
"	Minnequa Works	1720	511640	435355
"	P.A.D.	1808	290624	233281
"	Pueblo City Employees	238	101010	50275
"	Pueblo County Employees	210	81368	57692
"	Pueblo Postal Employees	284	98658	83571
"	San Isabel	660	166056	161475
Bent	Fort Lyon	615	177980	156719
Otero	Otero County Teachers	142	24492	18649
"	Santa Fe Employees	184	24140	26395
"	Rocky Ford	168	17051	16826
"	Swink	54	5634	4124
Crowley	Sugar City	198	16793	17477
Prowers	East Prowers	85	17373	15524
Las Animas	Las Animas County Teachers	139	26700	7376
	TOTALS	7862	\$1784095	\$1517705

TABLE 8.3

FEDERAL CHARTERED CREDIT UNIONS

ARKANSAS VALLEY AREA

1952 - 1958; 1960 - 1964

December 31, 1954

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	EPA	118	\$ 11357	\$ 9458
"	Mountain Bell	386	69631	64075
"	School Dist. 11	58	643	100
"	Town Talk	40	1147	1075
"	Ft. Carson	256	9993	13203
Pueblo	Colo. State Hospital	750	154116	154679
"	Iron City	252	36063	42409
"	Minnequa Works	1960	675750	588593
"	P.A.D.	1940	328716	366494
"	Pueblo City Employees	259	129156	67724
"	Pueblo County Employees	253	107564	68508
"	Pueblo Postal Employees	314	126426	103095
"	San Isabel	667	177205	151580
Bent	Fort Lyon	613	204011	172902
Otero	Otero County Teachers	161	34097	27720
"	Santa Fe Employees	195	31645	30806
"	Rocky Ford	185	23667	22392
"	Swink	70	8139	8215
Crowley	Sugar City	193	14756	17482
Prowers	East Prowers	150	29976	28160
Las Animas	Las Animas County Teachers	<u>145</u>	<u>34930</u>	<u>19423</u>
	TOTALS	8965	\$2208988	\$1958093

TABLE 8.4
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964

December 31, 1955

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	EPA	118	\$ 15061	\$ 9144
"	Mountain Bell	483	104619	104886
"	School Dist. 11	235	19785	25975
"	Town Talk	41	1941	1363
"	Ft. Carson	444	34645	48845
Pueblo	Colo. State Hospital	786	189287	179299
"	Iron City	240	38011	44615
"	Minnequa Works	2266	894005	829075
"	P.A.D.	2162	396213	451194
"	Pueblo City Employees	273	129320	81269
"	Pueblo County Employees	289	127625	82009
"	Pueblo Postal Employees	343	153064	125167
"	San Isabel	721	212238	179592
Bent	Fort Lyon	622	235194	167674
Otero	Otero County Teachers	176	39141	32508
"	Santa Fe Employees	217	45025	45382
"	Rocky Ford	207	32956	34103
"	Swink	81	12544	8788
Crowley	Sugar City	195	14596	16167
Prowers	East Prowers	204	41192	44623
"	Lamar Civic	65	6706	4490
Las Animas	Las Animas County Teachers	<u>130</u>	<u>41148</u>	<u>15525</u>
	TOTALS	10303	\$2784316	\$2531693

TABLE 8.5
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964
 December 31, 1956

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Fort Carson FCU	518	\$ 58,593	\$ 86,997
	Mountain Bell FCU	580	146,622	167,709
	EPA FCU	75	10,111	9,980
	School Dist. 11, FCU	398	64,729	77,805
	Town Talk FCU	54	4,254	2,581
Pueblo	Colo. State Hospital	962	253,533	265,339
	Iron City	238	48,469	49,791
	Minnequa Works	2701	1,112,215	1,074,659
	P.A.D.	2430	496,909	591,448
	Pueblo City Emp.	312	137,447	102,161
	Pueblo Co. Emp.	310	152,125	98,749
	Pueblo Postal Emp.	369	169,920	132,657
Bent	San Isabel	761	298,606	247,350
	Fort Lyon FCU	609	260,455	191,786
Otero	Otero Co. Teachers	188	46,233	44,432
	Santa Fe Emp.	242	51,901	53,465
	Rocky Ford	250	50,516	51,119
	Swink	89	15,932	11,980
Crowley	Sugar City	177	14,916	11,878
Prowers	East Prowers	251	59,384	45,948
	Lamar Civic	92	16,165	15,663
Las Animas	Las Animas Co. Teachers	<u>124</u>	<u>43,274</u>	<u>15,658</u>
	TOTAL	11730	\$3,512,309	\$3,349,155

TABLE 8.6
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964
 December 31, 1957

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	C.M.S. FCU	11	\$ 55	\$ --
	Ent FCU	258	16,040	19,861
	Fitters Local 58	50	4,980	5,005
	Fort Carson	598	98,905	110,056
	Harrison Dist. 2	13	65	--
	Mountain Bell	712	230,352	254,611
	School District 11	607	159,378	166,145
	Town Talk	50	2,560	2,448
Pueblo	Colo. State Hospital	1136	388,163	400,078
	Iron City	251	58,209	57,470
	Minnequa Works	3049	1,484,725	1,329,938
	P.A.D.	2509	604,049	727,204
	Pueblo City Emp.	338	170,826	147,538
	Pueblo Co. Emp.	321	174,406	117,691
	Pueblo Postal Emp.	418	205,513	136,738
	San Isabel	801	360,775	332,853
Bent	Fort Lyon FCU	643	265,969	211,338
Otero	Otero Co. Teachers	198	66,926	55,826
	Santa Fe Emp.	242	51,901	53,465
	Rocky Ford	324	77,928	92,391
	Swink	90	15,932	11,980
Crowley	Sugar City	50	3,905	3,807
Prowers	East Prowers	313	74,886	68,631
	Lamar Civic	129	33,797	27,868
Las Animas	Las Animas Co. Teachers	124	43,274	15,658
	TOTAL	13235	\$ 4,593,519	\$ 4,348,600

TABLE 8.7
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964
 December 31, 1958

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Air Academy Fed.	2040	488,266	\$504,400
	C.M.S. FCU	53	5,598	2,850
	Ent	557	51,472	67,856
	Fitters Local 58	139	8,612	8,614
	Fort Carson	1360	268,361	349,396
	Harrison Dist. 2	37	2,015	1,767
	Mountain Bell	796	322,328	357,357
	School Dist. 11	773	257,002	223,532
	Town Talk	66	6,366	6,640
Pueblo	Colo. State Hospital	1425	527,711	558,017
	Iron City	272	75,667	71,442
	Minnequa Works	3168	1,803,352	1,533,097
	P.A.D.	2673	752,687	853,972
	Pueblo City Emp.	361	206,948	145,112
	Pueblo Co. Emp.	328	190,776	146,894
	Pueblo Postal Emp.	457	247,729	171,556
	San Isabel	827	426,942	328,056
Bent	Fort Lyon	687	318,244	225,805
Otero	Otero Co. Teachers	222	88,253	58,938
	Santa Fe Employees	279	74,840	68,021
	Rocky Ford	458	140,661	144,006
	Swink	104	25,048	16,652
Crowley	Sugar City	171	8,509	8,295
Prowers	East Prowers	377	95,718	81,380
	Lamar Civic	160	45,958	42,128
Las Animas	Las Animas Co. Teachers	142	52,508	13,314
	TOTAL	17932	\$6,491,571	\$ 5,989,097

TABLE 8.8
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964
 December 31, 1960*

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Dist. 8 Teachers FCU	41	\$ 2,987	\$ 2,340
	C.M.S. FCU	82	11,580	11,737
	Eagles 143 FCU	69	3,630	3,803
	Ent	2212	566,487	580,302
	Fitters Local 58	158	14,193	8,573
	Fort Carson	2472	602,993	926,348
	Harrison Dist. 2	64	5,886	5,445
	Mountain Bell	906	400,685	470,164
	School Dist. 3	40	1,361	1,462
	School Dist. 11	1086	471,610	456,878
	Town Talk	100	12,561	14,320
Pueblo	Air Academy	2738	738,170	958,424
	Colo. State Hospital	1756	667,181	664,200
	Iron City	305	114,120	111,696
	Minnequa Works	3778	2,313,284	2,509,116
	P.A.D.	2933	1,102,378	1,323,932
	Pueblo City Emp.	398	294,201	185,801
	Pueblo Co. Emp.	409	253,163	217,461
	Pueblo Postal Emp.	506	297,172	204,354
Bent	San Isabel	864	584,638	377,600
	Fort Lyon	759	362,401	317,373
Otero	Otero Co. Teachers	269	110,194	97,315
	Mennonite	93	10,954	10,130
	La Junta	42	2,520	2,151
	Santa Fe Emp.	321	102,031	93,764
	Otero Truckers FCU	103	13,012	13,109
	Rocky Ford	756	268,827	280,861
	Swink	56	19,696	14,477
Crowley	Sugar City	94	1,363	854
Las Animas	Las Animas Co. Teachers	148	58,006	19,109
Prowers	East Prowers	442	128,301	132,637
	Lamar Civic	214	65,906	79,631
	TOTAL		24214\$ 9,601,491	\$10,095,367

*Note: No figures available for year 1959

TABLE 8.9
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964
 December 31, 1961

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Dist. 8 Teachers	55	\$ 7,236	\$ 7,325
	C.M.S.	90	18,700	16,256
	Eagles 143	86	6,265	5,831
	Ent	3225	970,128	982,384
	Fitters Local 58	163	20,561	15,972
	Fort Carson	3178	807,741	1,162,038
	Harrison Dist. 2	69	9,751	7,900
	Mountain Bell	935	480,478	483,148
	School Dist. 3	54	2,803	2,122
	School Dist. 11	1238	625,843	545,304
	Town Talk	95	16,850	13,253
	Air Academy	2939	975,285	1,210,274
Pueblo	Colo. State Hospital	1,955	843,075	805,580
	Iron City	313	120,929	108,032
	Minnequa Works	4028	2,763,784	2,399,080
	P.A.D.	3084	1,309,594	1,501,736
	Pueblo City Emp.	420	304,639	204,092
	Pueblo Co. Emp.	448	278,810	291,667
	Pueblo Postal Emp.	557	336,852	257,991
	San Isabel	856	637,769	435,575
Bent	Fort Lyon	792	452,671	321,210
Otero	La Junta	39	4,424	3,698
	Mennonite	122	27,088	20,078
	Otero Co. Teachers	296	129,529	118,451
	Santa Fe Emp.	309	122,170	106,681
	Valley Co-op	28	2,348	1,200
	Otero Truckers	118	25,521	24,027
	Rocky Ford	881	370,604	357,279
	Swink	45	9,988	7,863
Las Animas	Las Animas Co. Teachers	151	59,931	16,510
Prowers	East Prowers	477	170,612	143,521
	Lamar Civic	233	82,159	94,585
	TOTAL	27279	\$11,994,138	\$11,670,663

TABLE 8.10
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964
 December 31, 1962

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Dist. 8 Teachers FCU	68	\$ 9,311	\$10,929
	C.M.S. FCU	101	23,268	24,838
	Eagles 143	92	7,552	7,044
	Ent	3686	1,354,789	1,300,627
	Fitters Local 58	170	31,123	29,356
	Fort Carson	4182	994,616	1,429,372
	Harrison Dist. 2	72	12,711	10,021
	Mountain Bell	992	547,945	558,942
	School Dist. 3	67	3,874	3,975
	School Dist. 11	1444	796,293	699,954
	Town Talk	103	18,579	16,606
Pueblo	Air Academy	3497	1,321,980	1,791,487
	Colo. State Hospital	2144	992,254	972,944
	Iron City	307	123,321	111,012
	Minnequa Works	4053	2,997,111	2,565,824
	P.A.D.	3201	1,428,192	1,646,990
	Pueblo City Emp.	454	338,634	231,988
	Pueblo Co. Emp.	455	286,370	286,142
	Pueblo Postal Emp.	609	361,576	347,933
	San Isabel	880	709,354	473,579
	Parkview Hospital	23	225	--
Bent	Fort Lyon	818	510,890	331,048
Otero	La Junta	48	5,864	4,279
	Mennonite	132	26,512	20,549
	Otero Co. Teachers	301	140,633	138,041
	Santa Fe Emp.	340	120,158	108,142
	Valley Co-op	42	2,968	2,635
	Otero Truckers	129	35,750	35,135
	Rocky Ford	986	452,182	449,538
	Swink	45	7,116	1,884
Las Animas	Las Animas Co. Teachers	146	61,136	18,185
Prowers	East Prowers	521	205,129	209,534
	Lamar Civic	242	95,139	112,074
	TOTAL	30350	\$14,022,555	\$13,950,607

TABLE 8.11
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964
 December 31, 1963

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Dist. 8 Teachers	79	\$14,348	\$16,341
	E.M.S.	105	31,614	31,080
	Eagles 143	91	6,409	4,740
	Ent.	4465	1,893,523	1,625,382
	Fitters Local 58	174	41,729	33,716
	Fort Carson	4538	1,145,124	1,599,635
	Harrison Dist. 2	81	15,668	17,438
	Mountain Bell	1093	680,793	685,755
	School Dist. 3	94	5,760	6,185
	School Dist. 11	1700	951,404	901,001
	Town Talk	101	21,300	20,520
	Air Academy	4193	1,899,991	2,264,146
Pueblo	Colo. State Hospital	2328	1,061,456	1,028,981
	Iron City	298	131,047	97,131
	Minnequa Works	4218	3,273,020	2,820,376
	P.A.D.	3251	1,586,908	1,699,668
	Pueblo City Emp.	470	380,071	264,484
	Pueblo Co. Emp.	478	310,335	291,292
	Pueblo Postal Emp.	667	399,716	375,047
	San Isabel	871	718,303	500,121
	Parkview Hospital	136	10,000	4,315
Bent	Fort Lyon	842	574,758	362,390
Otero	La Junta	42	6,178	5,442
	Mennonite	140	30,285	21,629
	Otero Co. Teachers	323	139,519	125,845
	Santa Fe Emp.	332	130,338	121,863
	Valley Co-op	54	4,217	3,961
	Otero Truckers	129	40,412	41,672
	Rocky Ford	1072	520,161	489,063
Las Animas	Las Animas Co. Teachers	146	60,165	15,826
Prowers	East Prowers	584	238,075	248,468
	Lamar Civic	306	113,856	126,994
	TOTAL	33401	\$16,436,483	\$15,850,507

TABLE 8.12
 FEDERAL CHARTERED CREDIT UNIONS
 ARKANSAS VALLEY AREA
 1952 - 1958; 1960 - 1964
 December 31, 1964

<u>County</u>	<u>Credit Union</u>	<u>Members</u>	<u>Shares</u>	<u>Loans</u>
El Paso	Dist. 8 Teachers	89	\$23,056	\$24,451
	C.M.S.	117	41,691	43,144
	Eagles 143	88	5,469	4,094
	Ent	5432	3,042,363	2,222,719
	Fitters Local 58	192	57,847	54,330
	Fort Carson	5053	1,406,863	1,813,335
	Harrison Dist. 2	92	16,908	23,565
	Mountain Bell	1185	738,497	764,642
	School Dist. 3	130	17,729	14,114
	School Dist. 11	1944	1,145,183	1,040,320
	Town Talk	105	25,805	26,476
Pueblo	Air Academy	4862	2,943,562	2,932,611
	Colo. State Hospital	2390	1,209,896	1,112,570
	Iron City	297	124,329	72,232
	Minnequa Works	4437	3,700,946	3,427,524
	P.A.D.	3210	1,715,012	1,570,967
	Pueblo City Emp.	502	399,983	289,723
	Pueblo Co. Emp.	491	328,412	311,125
	Pueblo Postal Emp.	755	465,328	434,004
	San Isabel	887	793,383	523,784
Bent	Parkview Hospital	154	13,920	6,475
	Fort Lyon	873	615,297	377,961
Otero	La Junta	61	9,557	7,268
	Mennonite	169	35,653	28,602
	Otero Co. Teachers	322	143,763	122,666
	Santa Fe. Emp.	335	131,342	124,779
	Valley Co-op	89	6,959	10,263
	Otero Truckers	114	39,984	35,455
	Rocky Ford	1211	570,603	590,785
Las Animas	Las Animas Co. Teachers	147	60,814	20,883
Prowers	East Prowers	635	274,194	247,137
	Lamar Civic	451	136,435	173,186
TOTAL		3681.9	\$20,240,783	\$18,451,190
Net Increase 1952 - 1964		29706	\$18,919,142	\$17,364,282



TABLE 9

STATE SAVINGS AND LOAN ASSOCIATIONS

ARKANSAS VALLEY

1950 - 1964

1950

1951

COUNTY CITY	FIRST MTGE LOANS	TOTAL ASSETS	FIRST MTGE. LOANS	TOTAL ASSETS
BENT				
Las Animas				
a) Bent Loan and Building Assn.	\$ 176,215	\$ 185,702	\$ 171,502	\$ 190,280
FREMONT				
Florence				
a) Fremont Savings and Loan Association	187,246	217,534	216,776	263,278
LAS ANIMAS				
Trinidad				
a) Century Building and Loan Assn.	303,296	381,867	282,100	374,517
OTERO				
La Junta				
a) Otero Savings & Loan Assn.	793,947	980,005	1,140,169	1,364,764
PROWERS				
Lamar				
a) Lamar Savings & Loan Association	351,887	434,912	373,098	482,222
CHAFFEE				
Salida				
a) Salida Building & Loan Association	676,446	809,600	786,970	950,375
EL PASO				
Colorado Springs				
a) Security Savings & Loan Association				
PUEBLO				
Pueblo				
a) Railway Building & Loan Association	4,512,225	6,076,761	5,283,940	6,888,872
COUNTY TOTALS	\$ 7,001,262	\$ 9,086,381	\$ 8,254,555	\$ 10,514,312
TOTAL FOR STATE	38,461,052	47,858,519	45,174,251	57,503,473

TABLE 9 (Cont'd)

STATE SAVINGS AND LOAN ASSOCIATIONS
ARKANSAS VALLEY
1950 - 1964

COUNTY CITY	FIRST MTGE LOANS	1952		1953	
		TOTAL ASSETS	FIRST MTGE LOANS	TOTAL ASSETS	
BENT					
Las Animas					
a) Bent Loan and Building Assn.	\$ 185,771	\$ 189,779	\$ 203,571	\$ 211,201	
FREMONT					
Florence					
a) Fremont Savings and Loan Association	247,316	320,201	297,330	348,979	
LAS ANIMAS					
Trinidad					
a) Century Building and Loan Assn.	330,143	430,097	379,737	482,254	
OTERO					
La Junta					
a) Otero Savings and Loan Assn.	1,536,419	1,821,008	1,862,037	2,341,118	
PROWERS					
Lamar					
a) Lamar Savings & Loan Association	477,467	569,895	504,920	652,655	
CHAFFEE					
Salida					
a) Salida Building & Loan Association	1,074,455	1,220,662	1,310,202	1,497,215	
EL PASO					
Colorado Springs					
a) Security Savings & Loan Association					
PUEBLO					
Pueblo					
a) Railway Building & Loan Association	5,817,774	7,568,187	6,586,137	8,554,353	
COUNTY TOTALS	\$ 9,669,345	\$ 12,119,829	\$ 11,143,934	\$ 14,087,801	
TOTAL FOR STATE	54,104,720	69,185,962	70,448,504	89,317,215	

TABLE 9 (Cont'd)

STATE SAVINGS AND LOAN ASSOCIATIONS
ARKANSAS VALLEY
1950 - 1964

COUNTY CITY	FIRST MTGE LOANS	1954		FIRST MTGE LOANS	1955	
		TOTAL ASSETS			TOTAL ASSETS	
BENT						
Las Animas						
a) Bent Loan and Building Assn.	\$ 213,794	\$ 219,894		\$ 205,100	\$ 224,312	
FREMONT						
Florence						
a) Fremont Savings and Loan Association	323,548	379,318		416,793	482,362	
LAS ANIMAS						
Trinidad						
a) Century Building and Loan Assn.	507,110	632,812		603,748	718,051	
OTERO						
La Junta						
a) Otero Savings and Loan Assn.	2,175,386	2,755,014		2,732,548	3,274,863	
PROWERS						
Lamar						
a) Lamar Savings & Loan Association	508,536	766,684		575,012	998,718	
CHAFFEE						
Salida						
a) Salida Building & Loan Association	1,378,126	1,621,925		1,790,203	2,102,630	
EL PASO						
Colorado Springs						
a) Security Savings & Loan Association						
PUEBLO						
Pueblo						
a) Railway Building & Loan Association	7,382,121	9,595,158		8,986,558	11,836,049	
COUNTY TOTALS						
	\$ 12,488,621	\$ 15,970,805	\$ 15,309,962	\$ 19,636,985		
TOTAL FOR STATE	101,589,515	125,863,404	136,965,075	167,858,785		

TABLE 9 (Cont'd)

STATE SAVINGS AND LOAN ASSOCIATIONS
ARKANSAS VALLEY
1950 - 1964

COUNTY CITY	FIRST MTGE LOANS	1956		FIRST MTGE LOANS	1957	
		TOTAL ASSETS			TOTAL ASSETS	
BENT						
Las Animas						
a) Bent Loan and Building Assn.	\$ 214,822	\$ 226,310	\$ 222,236	\$ 237,841		
FREMONT						
Florence						
a) Fremont Savings and Loan Association	643,116	738,501	714,547	850,810		
LAS ANIMAS						
Trinidad						
a) Century Building and Loan Assn.	616,349	780,582	657,406	812,681		
OTERO						
La Junta						
a) Otero Savings & Loan Assn.	2,983,608	3,653,286	3,343,614	4,426,267		
PROWERS						
Lamar						
a) Lamar Savings & Loan Association	629,646	1,142,298	700,857	1,164,784		
CHAFFEE						
Salida						
a) Salida Building & Loan Association	2,020,817	2,330,362	2,213,413	2,539,546		
EL PASO						
Colorado Springs						
a) Security Savings & Loan Association	1,512,564	1,776,453	2,025,025	2,454,947		
PUEBLO						
Pueblo						
a) Railway Building & Loan Association	9,339,263	12,231,508	10,281,490	13,078,206		
COUNTY TOTALS						
	\$ 17,960,185	\$ 22,879,300	\$ 20,158,588	\$ 25,565,082		
TOTAL FOR STATE	168,554,849	207,682,434	187,034,309	231,003,621		

TABLE 9 (Cont'd)

STATE SAVINGS AND LOAN ASSOCIATIONS
ARKANSAS VALLEY
1950 - 1964

COUNTY CITY	FIRST MTGE LOANS	1958		1959	
		TOTAL ASSETS	FIRST MTGE LOANS	TOTAL ASSETS	
BENT					
Las Animas					
a) Bent Loan and Building Assn.	\$ 209,429	\$ 222,123	\$ 207,921	\$ 230,491	
FREMONT					
Florence					
a) Fremont Savings and Loan Association	1,389,735	1,562,106	1,772,994	2,140,948	
LAS ANIMAS					
Trinidad					
a) Century Building and Loan Assn.	653,427	838,847	698,507	874,164	
OTERO					
La Junta					
a) Otero Savings & Loan Assn.	3,903,276	4,985,970	4,796,638	6,978,897	
PROWERS					
Lamar					
a) Lamar Savings & Loan Association	997,534	1,272,095	1,141,359	1,469,515	
CHAFFEE					
Salida					
a) Salida Building & Loan Association	2,431,269	2,855,111	2,546,422	2,986,230	
EL PASO					
Colorado Springs					
a) Security Savings & Loan Association	3,125,460	3,636,394	3,881,555	4,593,118	
PUEBLO					
Pueblo					
a) Railway Building & Loan Association	10,565,085	13,598,197	11,736,835	14,706,140	
<hr/>					
COUNTY TOTALS	\$ 23,275,215	\$ 28,970,843	\$ 26,782,231	\$ 33,079,499	
TOTAL FOR STATE	228,985,682	277,567,631	269,826,747	321,487,157	

TABLE 9 (Cont'd)

STATE SAVINGS AND LOAN ASSOCIATIONS
ARKANSAS VALLEY
1950 - 1964

COUNTY CITY	FIRST MTGE LOANS	1960		FIRST MTGE LOANS	1961	
		TOTAL ASSETS			TOTAL ASSETS	
BENT						
Las Animas						
a) Bent Loan and Building Assn.	\$ 202,656	\$ 224,935		\$ 229,720	\$ 243,264	
FREMONT						
Florence						
a) Fremont Savings and Loan Association	2,505,044	3,002,951		2,999,632	3,659,572	
LAS ANIMAS						
Trinidad						
a) Century Building and Loan Assn.	787,783	1,010,955		941,524	1,168,522	
OTERO						
La Junta						
a) Otero Savings & Loan Association	5,488,706	6,949,363		6,304,399	8,159,275	
PROWERS						
Lamar						
a) Lamar Savings & Loan Association	1,342,603	1,601,704		1,392,139	1,710,273	
CHAFFEE						
Salida						
a) Salida Building & Loan Association	2,793,242	3,345,209		2,819,219	3,587,125	
EL PASO						
Colorado Springs						
a) Security Savings & Loan Association	5,974,922	6,822,395		8,695,629	9,747,653	
PUEBLO						
Pueblo						
a) Railway Building & Loan Association	12,891,679	15,599,712		14,648,560	17,345,548	
COUNTY TOTALS						
	\$ 31,986,635	\$ 38,557,224		\$ 38,030,822	\$ 45,621,235	
TOTAL FOR STATE	317,824,532	373,704,231		393,882,617	457,511,147	

TABLE 9 (Cont'd)

STATE SAVINGS AND LOAN ASSOCIATIONS
ARKANSAS VALLEY
1950 - 1964

COUNTY CITY	FIRST MTGE LOANS	TOTAL ASSETS	1962		1963	
			FIRST	MTGE	LOANS	TOTAL ASSETS
BENT						
Las Animas						
a) Bent Loan and Building Assn.	\$ 244,714	\$ 266,452	\$ 256,719	\$ 268,190		
FREMONT						
Florence						
a) Fremont Savings and Loan Association	4,122,993	4,966,068	5,416,054	6,521,304		
LAS ANIMAS						
Trinidad						
a) Century Building and Loan Assn.	1,140,672	1,457,418	1,303,834	1,552,560		
OTERO						
La Junta						
a) Otero Savings & Loan Association	7,015,382	8,259,177	8,322,077	10,082,130		
PROWERS						
Lamar						
a) Lamar Savings & Loan Association	1,556,014	2,046,682	1,770,563	2,408,232		
CHAFFEE						
Salida						
a) Salida Building & Loan Association	3,093,237	3,774,665	3,449,383	4,124,099		
EL PASO						
Colorado Springs						
a) Security Savings & Loan Association	12,758,845	14,705,587	19,582,626	22,470,379		
PUEBLO						
Pueblo						
a) Railway Building & Loan Association	15,736,830	18,989,184	17,930,357	20,978,470		
COUNTY TOTALS						
	\$ 45,668,687	\$ 54,465,233	\$ 58,031,613	\$ 68,405,364		
TOTAL FOR STATE	479,917,600	552,773,647	583,371,093	674,608,261		

TABLE 9 (Cont'd)

STATE SAVINGS AND LOAN ASSOCIATIONS
ARKANSAS VALLEY
1950 - 1964

COUNTY CITY	FIRST MTGE LOANS	1964	TOTAL ASSETS
BENT			
Las Animas			
a) Bent Loan and Building Assn.	\$ 243,259	\$ 279,841	
FREMONT			
Florence			
a) Fremont Savings and Loan Association	7,361,863	8,567,321	
LAS ANIMAS			
Trinidad			
a) Century Building and Loan Assn.	1,429,204	1,778,123	
OTERO			
La Junta			
a) Otero Savings & Loan Association	8,933,510	10,700,551	
PROWERS			
Lamar			
a) Lamar Savings & Loan Association	2,044,543	2,896,005	
CHAFFEE			
Salida			
a) Salida Building & Loan Association	3,968,340	4,704,373	
EL PASO			
Colorado Springs			
a) Security Savings & Loan Association	21,842,347	24,663,383	
PUEBLO			
Pueblo			
a) Railway Building & Loan Association	19,381,456	22,924,312	
COUNTY TOTALS	\$ 65,204,522	\$ 76,513,909	
TOTAL FOR STATE	633,771,514	738,631,927	
Net Increase 1950 - 1964	\$ 58,203,260	\$ 67,427,528	Counties
Net Increase 1950 - 1964	595,310,462	690,773,408	State

TABLE 10

FEDERAL SAVINGS AND LOAN ASSOCIATIONS
 ARKANSAS VALLEY
 1960 - 1964

COUNTY CITY	1950 ASSETS	1960 ASSETS	SAVINGS
FREMONT			
Canon City			
a) First Federal Savings and Loan Association	\$ 588,632	\$ 1,837,507	\$ 1,227,957
OTERO			
La Junta			
a) First Federal Savings and Loan Association	1,050,289	2,277,697	2,010,777
Rocky Ford			
b) Rocky Ford Federal Savings & Loan Assn.	515,787	1,357,895	1,218,890
PROWERS			
Lamar			
a) First Federal Savings and Loan Association	776,577	1,493,001	1,385,843
EL PASO			
Colorado Springs			
a) First Federal Savings and Loan Association	6,240,157	14,221,937	13,014,666
PUEBLO			
Pueblo			
a) First Federal Savings and Loan Association	9,058,366	15,051,948	13,220,208
COUNTY TOTAL	\$ 18,229,808	\$ 36,239,985	\$ 32,578,341

TABLE 10 (Cont'd)

FEDERAL SAVINGS AND LOAN ASSOCIATIONS
 ARKANSAS VALLEY
 1960 - 1964

COUNTY CITY		1961 ASSETS	SAVINGS	1962 ASSETS	SAVINGS
FREMONT					
Canon City	a) First Federal Savings and Loan Association	\$ 2,269,321	\$ 2,150,655	\$ 2,657,541	\$ 2,464,197
OTERO					
La Junta	a) First Federal Savings and Loan Association	2,956,335	2,368,461	3,749,830	2,771,790
Rocky Ford	b) Rocky Ford Federal Savings and Loan Assn.	1,699,450	1,470,737	2,370,739	1,910,554
PROWERS					
Lamar	a) First Federal Savings and Loan Association	1,830,876	1,701,806	2,011,984	1,888,861
EL PASO					
Colorado Springs	a) First Federal Savings and Loan Association	15,503,635	14,103,857	17,285,293	15,657,499
PUEBLO					
Pueblo	a) First Federal Savings and Loan Association	16,575,547	14,629,397	19,328,365	16,594,436
COUNTY TOTAL					
		\$ 40,835,164	\$ 36,424,913	\$ 47,403,752	\$ 41,287,337

TABLE 10 (Cont'd)

FEDERAL SAVINGS AND LOAN ASSOCIATIONS
 ARKANSAS VALLEY
 1960 - 1964

COUNTY CITY		1963 ASSETS		1964 ASSETS	
		SAVINGS		SAVINGS	
FREMONT					
Canon City	a) First Federal Savings and Loan Association	\$ 3,344,372	\$ 3,088,528	\$ 3,555,625	\$ 3,353,091
OTERO					
La Junta	a) First Federal Savings and Loan Association	4,356,267	3,631,636	5,225,298	4,432,486
Rocky Ford	b) Rocky Ford Federal Savings & Loan Assn.	2,683,571	2,378,807	3,196,307	2,826,489
PROWERS					
Lamar	a) First Federal Savings and Loan Association	2,368,253	2,225,953	2,591,783	2,412,271
EL PASO					
Colorado Springs	a) First Federal Savings and Loan Association	22,144,120	18,266,777	25,152,492	20,892,202
PUEBLO					
Pueblo	a) First Federal Savings and Loan Association	22,127,105	19,452,936	25,087,159	21,769,499
COUNTY TOTAL					
		\$ 57,023,688	\$ 49,044,637	\$ 64,808,664	\$ 55,686,038
Net Increase 1950 - 1964					
		\$ 46,578,856			