

No. 11 Broadway,

New York, Jan.17,1916.

My dear Mrs. Dickenson:

TWENTY-FOURTH ANNUAL ACCOUNT.

Herewith my annual account with you for the year ended Dec.31,1914, which I hope you will find correct and satisfactory, upon examination. Summary of it and comparison with that of 1914 shows:

	<u>1914</u>	<u>1915</u>	<u>Inc.</u> <u>Dec.</u>
Income from Securities	\$37,257.18	\$37,628.13	\$ 370.95
Disbursements, Personal and General Expenses	<u>19,831.46</u>	<u>11,661.52</u>	<u>8,169.94</u>
S a v i n g	<u>\$17,425.72</u>	<u>\$25,966.61</u>	<u>\$7,798.99</u>

By the above you will notice that while your 1915 income was greater, your expenses were very much less when compared with those of 1914, which leads me to ask myself if, by any chance, I have said anything to you that would make you feel that you had to economize in any way. You must have everything you desire, for your income warrants it.

In 1914, I placed \$17,500 in Franklin Trust Company to your credit, while in 1915 the amount was \$10,000 - say \$7,500 less. You spent less than one-third of your income in 1915, and added nearly \$26,900 to your principal. I recite these facts that they may be clear to you.

One of your securities - the Indiana Decatur & Western R.R.Co's bonds - now in default, is being reorganized, and I hope it will eventually come out all right; but meanwhile your income is not materially affected thereby.

The account is in detail, and names all the securities you own, but if any entry is not fully understood, please advise and I will gladly explain.

Again I have the pleasure of expressing to you my full appreciation of your continued confidence, and hope the care and administration of your investments meets with your approval.

#2.

When you have examined the account, may I ask you to advise me of its receipt, and of any errors or omissions.

In the meanwhile, believe me, with kind regards,

Yours sincerely,

Henry R. Hallory

Mrs. S. Spicer Dickenson,
#7 South Oxford Street,
Brooklyn, N.Y.

Forwarded \$43,841.99

1915

April 15	Dividend, Brooklyn City R.R.		75.00
May 1	Interest, Balto. & Ohio, P.J.M. Div.	\$	210.00
	" Balto. & Ohio, P.L.E.W.Va. Div.		120.00
	" Lake Shore & Mich. Southern		100.00
	" Milwaukee Gas Light Co.		220.00
	" N.Y. & N.J. Telephone Co. (less 1% retained for Income Tax)		123.75
	" Pennsylvania R.R.		500.00
	" New York City		1,000.00
	" U.S. Steel Corporation		600.00
	" Wisconsin Central Ry.		<u>300.00</u>
			3,173.75
May 11	Received 1st dividend (9%) in liquidation of 28th & 29th Street Crosstown R.R.		450.00
June 1	Interest, Louisville & Nashville Ry. Notes	\$	375.00
	" Mexican Northern Ry.		150.00
	" Minneapolis Genl. Elec. Co.		500.00
	" Oregon Short Line		<u>400.00</u>
			1,425.00
	Interest on Bank Balance to June 1st		275.77
June 7	Interest on Certificate of Deposit to June 7th		249.62
July 1	Interest, A. T. & S. F. Ry.	\$	400.00
	" Balto. & Ohio R.R. - Sou. West. Div.		350.00
	" Bangor & Aroostook R.R.		125.00
	" Brooklyn City R.R. (less 1% retained for Income Tax)		24.75
	" Chesapeake & Ohio R.R.		300.00
	" Chic. Burl. & Quincy Ry. (less 1% retained for Income Tax)		69.30
	" Columbus Street R.R. (less 1% retained for Income Tax)		247.50
	" Detroit Edison Co.		250.00
	" Edison Elec. Illum. of Brooklyn		200.00
	" Galveston Wharf Co. (less 1% retained for Income Tax) ... (less collection fee, 15¢)		148.35
	" Gulf Terminal Co.		500.00
	" Ind. Ill. & Iowa R.R.		100.00
	" Mallory Steamship Co.		1,800.00
	" Milwaukee El. Ry. & Light Co.		405.00
	" Norfolk & Western R.R.		200.00
	" North. Pac. & Gt. Northern Rys.		400.00
	" Ogdensburg & Lake Champlain Ry.		380.00
	" Pleasant Valley Coal Co. (less 1% retained for Income Tax)		123.75
	" Rio Grande Western Ry. (less 1% retained for Income Tax)		297.00
	" Third Ave. Ry. First Refdg.		40.00
	" United Rys. of St. Louis		200.00
	" Underground of London - Debenture (less 1% retained for Income Tax)		43.36
	" West Kentucky Coal Co.		250.00
	" West Shore R.R. (less 1% retained for Income Tax)		<u>673.20</u>
			7,527.21
July 15	Dividend, Brooklyn City R.R.		<u>75.00</u>

Forward \$57,093.34

F o r w a r d e d

\$57,093.34

1915

Aug. 1	Interest,	Central Pacific Ry.	\$ 500.00	
	"	Colo. Fuel & Iron Co. (less 1% retained for Income Tax)	123.75	
	"	Illinois Central R.R. (less 1% retained for Income Tax)	99.00	
	"	N.Y. Gas & El. Light, Heat & Power Co. ..	540.00	
	"	Norfolk Terml. & Trans. Co.	<u>125.00</u>	1,387.75
Sep. 1	Interest,	Detroit Edison (2 mos. int.) (less 1% retained for Income Tax)	\$ 123.75	
	"	Lake Shore & Mich. Southern	400.00	
	"	New York City	1,062.50	
	"	N.Y. Ontario & Western	100.00	
	"	Underground of London - Income Bonds (less 1% retained for Income Tax)	102.62	
	"	Utah Fuel Co. (less 1% retained for Income Tax)	<u>123.75</u>	1,912.62
Sep. 1	Dividend,	Chic. Milw. & St. Paul Ry.		98.00
Oct. 1	Interest,	Cedar Rap. Ia. Falls & N.W. (less 1% retained for Income Tax)	\$ 99.00	
	"	Central Leather Co.	150.00	
	"	Cleveland El. Illum. Co.	750.00	
	"	Cleveland, Lorain & Wheeling	250.00	
	"	Chicago, Rock Island & Pacific	200.00	
	"	Galveston Wharf Co. (less 1% retained for Income Tax) (less collection fee, 15¢)	123.60	
	"	Rio Grande Western Ry.	200.00	
	"	South Ferry R.R. (less 1% retained for Income Tax)	247.50	
	"	St. Louis Merchants Bridge	247.50	
	"	Third Ave. Ry. - Income Bonds	150.00	
	"	Western Maryland Ry.	<u>200.00</u>	2,617.60
Oct. 15	Dividend,	Brooklyn City R.R.		75.00
Nov. 1	Interest,	Balto. & Ohio - P.J.M. Div.	\$ 210.00	
	"	Balto. & Ohio - P.L.E. W.Va. Div.	120.00	
	"	Lake Shore & Mich. Sou.	100.00	
	"	Milwaukee Gas Light	220.00	
	"	N.Y. & N.J. Telephone Co.	123.75	
	"	Pennsylvania R.R.	500.00	
	"	New York City	1,000.00	
	"	U.S. Steel Corporation	600.00	
	"	Wisconsin Central Ry.	<u>300.00</u>	3,173.75
Dec. 1	Interest,	Louisville & Nashville Notes	\$ 375.00	
	"	Mexican Northern Ry.	150.00	
	"	Minneapolis General Electric	500.00	
	"	Oregon Short Line	<u>400.00</u>	1,425.00
Dec. 1	Redeemed 5M Louisville & Nashville Notes, maturing today, at par			5,000.00
	Interest on Bank Balance to Dec. 1st			136.47
Dec. 7	Interest on Certificate of Deposit to Dec. 7th			<u>375.00</u>
				\$73,294.53

F o r w a r d

\$73,294.53

F o r w a r d e d

\$73,294.53

1916

Jan. 1	Interest, A. T. & S.F. Ry.	\$ 400.00	
	" Balto. & Ohio - Sou. West Div.	350.00	
	" Bangor & Aroostook R.R.	125.00	
	" Brooklyn City R.R. (less 1% retained for Income Tax)	24.75	
	" Chesapeake & Ohio R.R.	300.00	
	" Chic. Burl. & Quincy Ry. (less 1% retained for Income Tax)	69.30	
	" Columbus Street R.R. (less 1% retained for Income Tax)	247.50	
	" Detroit Edison Co.	250.00	
	" Edison El. Illum. of Bklyn.	200.00	
	" Galveston Wharf Co. (less 1% retained for Income Tax) (less collection fee, 15¢)	148.35	
	" Gulf Terminal Co.	500.00	
	" Ind. Ill. & Iowa R.R.	100.00	
	" Mallory Steamship Co.	1,800.00	
	" Milwaukee El. Ry. & Light Co.	405.00	
	" Norfolk & Western R.R.	200.00	
	" Northern Pacific & Great Northn. Rys. ..	400.00	
	" Ogdensburg & Lake Champlain Ry.	380.00	
	" Pleasant Valley Coal Co. (less 1% retained for Income Tax)	123.75	
	" Rio Grande Western Ry. (less 1% retained for Income Tax)	297.00	
	" Third Ave. Ry. - First Refdg.	40.00	
	" United Rys. of St. Louis	200.00	
	" Underground of London - Debent. (less 1% retained for Income Tax)	43.36	
	" West Kentucky Coal Co.	250.00	
	" West Shore R.R. (less 1% retained for Income Tax)	<u>673.20</u>	7,527.21
Jan. 1	Dividend, Third Ave. Ry. Co. - Pfd.		<u>25.00</u>
			<u>\$80,846.74</u>

D I S B U R S E M E N T S.

1915

Jan. 28	Deposited with Franklin Trust Co.	\$ 4,000.00	
Mar. 20	Paid Brooklyn Water Tax for year 1915		14.00
May 29	Paid Brooklyn Tax for 1915, at 1.92: Personal Tax - \$10,000	\$ 192.00	
	Real Estate Tax - \$13,000	\$249.60	
	First half payable May 31st	<u>124.80</u>	316.80
June 30	Paid Federal Income Tax for year 1914		148.85
July 6	Paid Tax for 1915 on Mystic Property - \$29,300 @ 12 mills ...		<u>351.60</u>
	F o r w a r d		\$ 4,931.25

F o r w a r d e d \$ 4,931.25

1915

July 9	Bought 15 M First & Refdg. 5% Bonds "Detroit Edison Co." @ 98½ \$14,775.00 Plus interest accrued <u>16.67</u>	14,791.67
July 13	Deposited with Franklin Trust Co.	2,000.00
Aug. 31	Paid assessment of \$30 each on 10 bonds of the Indiana, Decatur & Western Ry. Co. under plan of reorgani- zation dated June 4, 1915	3,000.00
Sept. 7	Paid Mystic Fire District Tax for 1915 - \$25,000 @ 3½	87.50
Sept. 23	Deposited with Franklin Trust Co.	2,000.00
Oct. 14	Paid Fifth School District Tax in Groton for 1915 - \$29,300 @ 5 mills	146.50
Oct. 15	Bought 10 M Anglo-French Loan bonds @ 98 \$ 9,800.00 Less refund, 1-3/4% <u>175.00</u>	9,625.00
Nov. 3	Deposited with Franklin Trust Company	2,000.00
Nov. 30	Paid second half of Brooklyn Real Estate Tax for 1915	124.80
Dec. 3	Paid rent of Safe Deposit for 1 year	75.00
Dec. 21	Paid fire insurance premium on Mystic property: \$10,000 for 1 year 9 months \$ 55.37 Paid fire insurance premium on Stable & Woodhouse: \$ 3,000 for 3 years 20.10 Paid fire insurance premium on Horses & Carriages: \$ 3,000 for 3 years <u>21.00</u>	96.47
	Clerk hire and rent for 1915	<u>300.00</u>
	TOTAL DISBURSEMENTS	\$39,078.19
	BALANCE IN BANK ON JANUARY 8, 1916	<u>41,768.55</u>
		<u>\$80,846.74</u>

S U M M A R Y.

R e c e i p t s.

Balance brought forward from 23rd Account	\$ 33,768.61
Received from Interest and Dividends	37,621.97
Received from Securities matured and redeemed	9,000.00
Received from Securities in course of liquidation	450.00
Received from sale of Subscription Rights	<u>6.16</u>
	<u>\$ 80,846.74</u>

D i s b u r s e m e n t s.

Deposited with Franklin Trust Company	\$ 10,000.00
Taxes in Brooklyn and Mystic	1,190.05
Fire Insurance Premium on Mystic Property	96.47
Miscellaneous Expenses	375.00
Invested in Securities	24,400.00
Interest accrued on Securities purchased	16.67
Assessment on Securities under reorganization	3,000.00
Balance in Bank on January 8, 1916	<u>41,768.55</u>
	<u>\$ 80,846.74</u>

FREDK R. CRUIKSHANK

HARRY W. BARLEY

3228.

F. R. CRUIKSHANK & CO.

INSURANCE

1 LIBERTY STREET

NEW YORK

TELEPHONE 3824 JOHN

February 13th, 1918. 191

M. Mrs. S. Spicer Dickenson,

February 7th- W-19360- Royal- \$5,400- Tourist Floater- \$74.20

To August 7th, 1918.

RECEIVED PAYMENT
WITH THANKS
FEB 13 1918
F. R. CRUIKSHANK & CO.
[Signature]

New Insurance.



No. **W19360**

A STOCK CORPORATION, INCORPORATED A.D. 1848

In Consideration of the terms and stipulations herein named and of
Seventy Four & 20/100 Dollars Premium

Does Insure Mrs. S. Spicer Dickenson
Loss, if any, payable to assured for the term of 6 months
from the 7 day of February 1918 at noon, Standard Time,

SPECIAL CONDITION.

It is a special condition of this policy that no declaration made to a common carrier with reference to the value of property insured hereby shall prejudice this insurance, which is in all other respects subject to all the conditions of this policy.

THEFT AND PILFERAGE CLAUSE. (B)

In consideration of the increased rate of premium at which this policy is issued, Clause "a" relating to "Theft" is hereby deleted and the following is substituted:

*Theft a. This policy insures against loss by theft and pilferage."

NO. 783. 1000-18-27

It is a condition of this insurance that this policy does not cover against theft or pilferage of robes, coats, hats, caps, gloves, leggins, boots, goggles, chauffeur's livery or automobile accessories, while in or on an automobile, or while in any garage or in any other building used for the housing of automobiles.

All other conditions, stipulations, warranties and clauses remain unchanged.

Attached to and forming part of Policy No. W 19360 of the Royal Insurance Company, Limited, of Liverpool, England.

Dated February 7, 1918 Agent.

... shall not be considered or held to be either a waiver or acceptance of an abandonment.

- 6. It is a condition of this policy that this insurance shall not insure to the benefit of any carrier whatsoever.
- 7. All adjusted claims shall be due and payable thirty days after the receipt of satisfactory proofs of loss by this Company; but no loss shall be paid if the Insured has collected the same from others.
- 8. Any loss incurred under this policy reduces the amount insured by the sum so paid unless same shall be reinstated by payment of premium thereon.
- 9. In case of loss, when it shall be claimed by this Company that the carrier or other party in whose custody the property may be at the time of such loss, is, or may be liable, then the Insured shall, at the request of this Company, or its Agents, assign and subrogate all their rights and claims to this Company to an amount not exceeding the sum paid by this Company.
- 10. No suit or action on this policy for recovery of any claim shall be sustainable in any Court of Law or Equity until after full compliance by the Insured with all the foregoing requirements, nor unless commenced within twelve months next after the date of loss.

This policy shall not be valid unless countersigned by the duly authorized official of the Company, at New York City.

In Witness Whereof, this Company has executed and attested these presents this 8

day of February 1918

ROYAL INSURANCE COMPANY, LIMITED, BY THEIR ATTORNEY

Gloria P. M. M.
SUPERINTENDENT
TOURIST FLOATER DEPT.

C. S. Hallen
Manager of the said Company.

Examined:

d, of
each place in all. Distribution Clerks
issued by r provided ment with Baggage Checks, etc.
y pro rata Cancellation
IMITED, MPANY, suing this Notice and Proof of Loss
Acts of Either Party
Benefit of Carrier Loss Payable
Reinstatement
Subrogation
Suit or Action

A
/
X

F. R. Cruikshank & Co. W19360
TOURIST FLOATER—(W. W.)
2-7-18

EXPIRES August 7th 1918

AM'T \$ 5400. PREMIUM \$ 74.20

ASSURED Mrs. S. Spicer Dickenson

No. **W19360** XV



F. R. CRUIKSHANK H. W. BARLEY.
F. R.
CRUIKSHANK
& CO.
1 LIBERTY ST. NEW YORK

Handwritten signature or scribble