THE LAWRENCE BUILDING AND LOAN ASSOCIATION

LAWRENCE, KANSAS

OFFICERS AND DIRECTORS

H. C. BRINKMAN, PRESIDENT
E. S. WEATHERBY, VICE-PRESIDENT
WARREN E. DECKER, VICE-PRESIDENT
INOGENE HOWARD, ASSISTANT-SECRETARY
Inogene Howard, Assistant-Secreta

A brief study of the enclosed year-end statement of the Lawrence Building and Loan Association will cause you to concur in the pride with which your officers and directors submit it. This is a community institution in which you have a part and its excellent financial condition is shown by the statement.

A substantial growth in assets during the year 1948 not only adds to the strength of the institution but has enabled us to enlarge our service to the community. The Association has added a substantial amount to its reserve accounts in addition to paying in cash or crediting the individual accounts with a dividend of $2\frac{1}{2}$ % per annum for all investors.

We hope that our members will take advantage of every opportunity to point out to friends and acquaintances the facilities which this institution offers to savers and investors and we should welcome an opportunity to explain the advantages of our monthly repayment plan to those who may need a home loan.

The Annual Meeting of the shareholders for the election of directors and the transaction of such other business as may properly be considered will be held at the office on January 20, 1949 at 7:30 p.m. We hope you can be present, but if you cannot attend, please sign the enclosed proxy blank, indicating thereon the name of the person you wish to represent you, and either mail to the office or hand it in before that date.

Sincerely yours,

L. E. EBY, Secretary

H. C. BRINKMAN, President