These are the minute books and a cash received ledger of the Finley Building and Loan Association at Ozark in Christian County, Missouri. The records begin with the organization of the association in 1899 and continue through its entry into receivership in 1916 and dissolution in 1920.

The Finley Building and Loan Association began at Ozark on 30 January 1899 as the Ozark Building and Loan Association. It was renamed the Finley Building and Loan Association on 21 February 1899, and was chartered by the State of Missouri on 3 March 1899. The object of the association was “to accumulate a fund to loan to its shareholders and to encourage building and other improvements in the City of Ozark and Christian County, Missouri.” The capital stock was $50,000, divided into 250 shares of $200 each. Capitalization was increased to $90,000 in March 1904. At the time of organization, 104 shares had been subscribed and paid. All directors and shareholders of the association lived in Ozark. The biggest of the thirty-eight shareholders were John S. Taylor (ten shares), George T. Breazeale, (five shares), W. W. Kinlock (five shares), T. L. Robinson (five shares), and L. R. Williams (five shares). They were the largest of thirty-eight shareholders. John J. Horton was the first president of the association, followed by L. R. Williams and H. F. Davis. State senator Solomon E. Bronson (19th District, 1912-1918) was the long-time secretary. George T. Breazeale was treasurer; and Jacob Hartley served as the attorney for the association.

Volume 1 contains minutes of meetings of the stockholders and the board of directors. They begin on 30 January 1899 with the Articles of Association and minutes of the organizational meeting of the Ozark Building and Loan Association. The change of corporate name to the Finley Building and Loan Association was approved on 21 February 1899. The minutes continue through 14 December 1909 and generally concern memberships, and making and reviewing loans. A listing of the officers and directors of the association (1900-1909) is at the end of the volume.

Volume 2 contains minutes of meetings beginning on 11 January 1910 and continuing through 21 November 1916, at which time the association had discovered “a considerable shortage” in the accounts of the secretary, Solomon E. Bronson. With the assistance of a state examiner, the shortage was determined to be $29,400 and resulted in Judge John T. Moore’s placing the association into receivership in December 1916. The last records are enclosures. They are minutes of a meeting of the board of directors in 1917 (no quorum was present), and a paper bearing the signatures of stockholders acknowledging payment of a third and final dividend on 4 October 1920. The amount of the dividend is not stated, and it is unclear how much, if any, of the shortage was ever made good. The note “Defendants Exhibit 30. May 8, 1918” inside the front cover indicates litigation in the case. A listing of officers and directors (1910-1916) is at the end of the volume.
Volume 3 is a cash book. It records cash receipts for dues and premiums on bond sales beginning in August 1908 and continuing through January 1916.

Shelf List

These are the minute books and cash received ledger of the Finley Building and Loan Association at Ozark in Christian County, Missouri. The records begin with the organization of the association in 1899 and continue through its entry into receivership in 1916 and dissolution in 1920.

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