

January 1926

## Applicants

Denver Bar Association Record

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## Applicants

The Wisconsin statute, a common type, provides:

"It shall be unlawful for any association (building and loan) to make any loans on property used for manufacturing purposes, or upon any theater, public hall, church, school building, hotel or public garage."

In many States building and loan associations are not allowed to loan in excess of \$20,000 to one borrower.

#### NO FAILURES FOR YEARS

Colorado companies are compelled to furnish semi-annual reports showing in minute detail all receipts and expenditures. In addition, each is subject at any time, without advance notice to a thorough audit of its books by the State Building and Loan De-

partment which is under the able direction of Byron L. Miller. Largely because of strict state supervision, there has not been a failure of a building and loan association in Colorado since 1913.

It is interesting to note that in 1925, the percentage of losses to depositors of building and loan associations in the United States was less than one-tenth of one per cent of the total assets.

Loans are made upon the amortized plan with monthly payments, the notes usually maturing in from five to fifteen years. Except for those mentioned above, there are few essential differences between ordinary loans and those made by these organizations.

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## *Applicants*

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The following applicants for admission to membership in the Denver Bar Association will be voted on at the meeting of November 1, 1926.

#### JOHN R. ADAMS:

Born at Denver, Colorado; received his degree of Bachelor of Arts at University of Colorado in 1926; admitted to practice in Colorado in 1926; recommended by Cass M. Herrington and Victor Arthur Miller; now engaged in the practice of law with Cass M. Herrington.

#### G. WALTER BOWMAN:

Born at Denver, Colorado; received his degree of Bachelor of Laws from Westminster Law School in 1926; admitted to practice in Colorado in 1926; recommended by Floyd F. Walpole and W. A. Black; now engaged in the practice of law with Black and Wingren.

#### SAMUEL J. FRAZIN:

Born at Chicago, Illinois; a resident of Colorado since 1906; received his degree of LL. B. at Westminster Law School in 1924; admitted to practice in Colorado in 1924; recom-

mended by R. P. Shatz and W. E. Foley; now engaged in practice of law independently,

#### SIDNEY MORITZ, JR.:

Born at Denver, Colorado; received the degrees of Bachelor of Arts and Bachelor of Laws at Colorado University in 1925 and 1926 respectively; admitted to practice in 1926; recommended by S. R. Robertson and Clarence L. Ireland; now engaged in the practice of law with Clarence L. Ireland.

#### EDWARD L. WOOD:

Born at Columbus, Ohio; came to Colorado in 1901; received his degrees of Bachelor of Arts at Stanford University in 1921 and J. D. in Stanford University in 1923; admitted to practice in Colorado in 1925; recommended by F. B. Goudy and Albert J. Gould, Jr.; engaged in the practice of law with F. B. Goudy.