STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

N.J- LIBRARY
FEDERAL RESERVE BANK OF NEW YORK

DECEMBER 31, 1940

N.J. STATE LIBRARY
P.O. BOX 520
TRENTON, NJ 08625-0520

STATE OF NEW JERSEY

ANNUAL REPORT

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N.J. -

Federal Reserve Bank of New York
REFERENCE LIBRARY

DECEMBER 31, 1940

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Table 3—Financial condition at close of business, December 31, 1940, of each Association—Liabilities.

Table 4—Shares, membership and miscellaneous data.

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Atlantic	No. 1- 20	2- 9
Bergen	No. 21- 50	2- 9
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Gloucester	No. 596-619	98-105
Hudson	No. 620-634	98-105
	No. 635-684	106-113
	No. 685-696	114-121
Hunterdon	No. 697-704	114-121
Mercer	No. 705-729	114-121
Middlesex	No. 730-780	122-129
Monmouth	No. 781-809	130-137
Morris	No. 810-829	130-137
	No. 830-836	138-145
Ocean	No. 837-850	138-145
Passaic	No. 851-875	138-145
	No. 876-894	146-153
Salem	No. 895-899	146-153
Somerset	No. 900-907	146-153
Sussex	No. 908-910	146-153
Union	No. 911-960	154-161
	No. 961-984	162-169
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ANNUAL REPORT

Building and Loan Associations

DEPARTMENT OF BANKING AND INSURANCE

TRENTON, MARCH 15, 1941.

To the Honorable the Senate and General Assembly:

In compliance with the statutory requirements, I have the honor to submit the report of this Department relative to building and loan associations for the year ended December 31, 1940.

The number of associations in the State is 993. During the past twelve (12) months there were five (5) mergers, involving thirteen (13) associations, thereby eliminating eight (8) associations. One hundred and fifty-one (151) associations dissolved and liquidated voluntarily. Forty-six (46) associations were taken in possession by the Department, the management of one (1) of these later being returned to its Board of Directors, thereby eliminating forty-five (45) associations. Four (4) associations were converted into Federal associations. Five (5) associations terminated their existence by bulk transfers of all of their assets. Thirteen (13) associations became liquidating corporations by bulk transfers of mortgage assets. Four (4) associations became liquidating corporations through reorganization proceedings. This resulted in a net decrease of two hundred and thirty (230) associations since December 31, 1939.

Change of Corporate Titles during 1940:

Bergenfield Building and Loan Association, Bergenfield, to Bergenfield Savings and Loan Association, Bergenfield.

Boiling Springs Building and Loan Association, East Rutherford, to Boiling Springs Savings and Loan Association, East Rutherford.

Boonton Building and Loan Association, Boonton, to Boonton-Mountain Lakes Savings and Loan Association, Boonton.

Broadway Mutual Building and Loan Association, of Newark, N. J., to Broadway Mutual Savings and Loan Association, of Newark, N. J.

Carteret Building and Loan Association of Newark, N. J., to Carteret Savings and Loan Association, Newark.

Cedar Grove Building and Loan Association, Cedar Grove, to Cedar Grove Savings and Loan Association, Cedar Grove.

City Building and Loan Association, Elizabeth, to City Savings and Loan Association, Elizabeth.

City of Wildwood Building and Loan Association, Wildwood, to Wildwood Savings and Loan Association, Wildwood.

Dumont Building & Loan Association of Dumont, N. J., to Dumont Savings and Loan Association, Dumont.

Essential Building and Loan Association, Verona, to Essential Savings and Loan Association, Verona.

Fair Lawn Building & Loan Association of Fair Lawn, New Jersey, to First Savings and Loan Association of Fair Lawn, New Jersey.

Fellowship Building & Loan Association, of Bergenfield, New Jersey, to Fellowship Savings and Loan Association, Bergenfield.

Fidelity Mutual Building and Loan Association, Camden, to Fidelity Mutual Savings and Loan Association, Camden.

Gibraltar Building and Loan Association of Newark, N. J., to Gibraltar Savings and Loan Association, Newark.

Glen Ridge Building and Loan Association, Glen Ridge, to Glen Ridge Savings and Loan Association, Glen Ridge.

Grover Cleveland Building & Loan Association, Caldwell, to Grover Cleveland Savings and Loan Association, Caldwell.

Guttenberg Building and Loan Association, Guttenberg, to Guttenberg Savings and Loan Association, Guttenberg.

Hackensack Mutual Building and Loan Association, Hackensack, to Hackensack Mutual Savings and Loan Association, Hackensack.

Haddon Heights Victory Building and Loan Association, Haddon Heights, to Haddon Heights Victory Savings and Loan Association, Haddon Heights.

Haven Building and Loan Association, of Hoboken, New Jersey, to Haven Savings and Loan Association, Hoboken.

Home Ownership Building and Loan Association, Glen Rock, to Home Ownership Savings and Loan Association, Glen Rock.

Inter-Boro Building and Loan Association, Laurel Springs, to Inter-Boro Savings and Loan Association, Laurel Springs.

Keansburg Building and Loan Association, Keansburg, to Keansburg Savings and Loan Association, Keansburg.

Kearny Building and Loan Association, Arlington, to Kearny Savings and Loan Association, Arlington.

Keystone Building and Loan Association, Asbury Park, to Keystone Savings and Loan Association, Asbury Park.

Lackawanna Building and Loan Association, East Orange, to Lackawanna Savings and Loan Association, East Orange.

Lakeview Building and Loan Association, Paterson, to Lakeview Savings and Loan Association, Paterson.

Llewellyn-Edison Building and Loan Association of West Orange, to Llewellyn-Edison Savings and Loan Association, West Orange.

Magnetic Building and Loan Association, Jersey City, to Magnetic Savings and Loan Association, Jersey City.

Main Mutual Building & Loan Association, East Orange, to Main Mutual Savings and Loan Association, East Orange.

Mainstay Building and Loan Association, Red Bank, to Mainstay-Friends Savings and Loan Association, Red Bank.

Marine View Building and Loan Association, Atlantic Highlands, to Marine View Savings and Loan Association, Atlantic Highlands.

Maywood Building & Loan Association, Maywood, to Maywood Savings and Loan Association, Maywood.

Midtown Building and Loan Association of Newark, New Jersey, to Midtown Savings and Loan Association, Newark.

Mohawk Building & Loan Association, Newark, to Mohawk Savings and Loan Association, Newark.

Mutual Aid Building and Loan Association, Manasquan, to Mutual Aid Savings and Loan Association, Manasquan.

New Barbadoes Mutual Building and Loan Association of Hackensack, N. J., to New Barbadoes Mutual Savings and Loan Association, Hackensack.

North Belleville Building and Loan Association of Belleville, New Jersey, to North Bellevile Savings and Loan Association, Belleville.

North Jersey Building and Loan Association, Passaic, to North Jersey Savings and Loan Association, Passaic.

North Park Building & Loan Association, Elizabeth, to North Park Savings and Loan Association, Elizabeth.

Palisade Building and Loan Association, Union City, to Palisade Savings and Loan Association, Union City.

Progressive Building and Loan Association of Hawthorne, New Jersey, to Progressive Savings and Loan Association, of Hawthorne, New Jersey.

Property Owners' Building and Loan Association of New Brunswick, New Jersey, to Property Owners' Savings and Loan Association, New Brunswick.

Prospect Park Building and Loan Association of Passaic County, New Jersey, to Prospect Park Savings and Loan Association, Prospect Park.

Queen City and Home Building and Loan Association, Plainfield, to Queen City Savings and Loan Association, Plainfield.

Reliance Co-Operative Building & Loan Association, Rahway, to Reliance Savings and Loan Association, Rahway.

River Edge Building & Loan Association, River Edge, to River Edge Savings and Loan Association, River Edge.

Shadow Lawn Building and Loan Association, Long Branch, to Shadow Lawn Savings and Loan Association, Long Branch.

Shepherd Building and Loan Association, East Orange, to Shepherd Savings and Loan Association, East Orange.

Singac Building & Loan Association, Little Falls, to First Savings and Loan Association of Little Falls.

South Mountain Building and Loan Association, South Orange, to South Mountain Savings and Loan Association, South Orange.

South Plainfield Building and Loan Association, South Plainfield, to First Savings and Loan Association of South Plainfield.

Supreme Building and Loan Association of Irvington, N. J., to Supreme Savings and Loan Association of Irvington, N. J.

Tenafly Building & Loan Association, Tenafly, to Tenafly Mutual Savings and Loan Association, Tenafly.

Triumph Building and Loan Association, East Orange, to Triumph Savings and Loan Association, East Orange.

United Roosevelt Building and Loan Association, Carteret, to United Roosevelt Savings and Loan Association, Carteret.

Upper Montclair Building and Loan Association, Montclair, to Upper Montclair Savings and Loan Association, Montclair.

Village Building & Loan Association of South Orange, N. J., to Village Savings and Loan Association of South Orange, N. J.

Washington Rock Building & Loan Association, Millburn, to Washington Rock Savings and Loan Association, Millburn.

Wyckoff Building and Loan Association, Wyckoff, to Wyckoff Savings and Loan Association, Wyckoff.

Change of Location of Offices During 1940:

Highland Park Building and Loan Association, from Highland Park to New Brunswick.

Shadow Lawn Savings and Loan Association, from West Long Branch to Long Branch.

1940 Mergers:

City Line Building and Loan Association of the City of Newark; and Marathon Building and Loan Association, Irvington; and Park Building and Loan Association of the City of Newark; into Supreme Building and Loan Association of Irvington, N. J.; now Supreme Savings and Loan Association of Irvington, N. J.

New Milford Building and Loan Association, New Milford; and North Jersey Building and Loan Association of Hackensack; into Oritani Building and Loan Association of Hackensack, New Jersey.

Citizens' Building and Loan Association, Newark; into Gibraltar Savings and Loan Association, Newark.

Mountain Lakes Building & Loan Association, Mountain Lakes; into Boonton Building and Loan Association, Boonton; now Booton-Mountain Lakes Savings and Loan Association, Boonton.

Friends' Building and Loan Association, Red Bank; and Mainstay Building and Loan Association, Red Bank; now Mainstay-Friends Savings and Loan Association, Red Bank.

Converted into Federal Associations During 1940:

Eatontown and Oceanport Building and Loan Association, Eatontown; now Twin Boro Federal Savings and Loan Association, Eatontown .

Financial-Regent Building and Loan Association, Paterson; now First Federal Savings and Loan Association of Paterson.

Nishuane Building & Loan Association, Montclair; now First Federal Savings and Loan Association of Montclair.

Summit-Overlook Building and Loan Association of Summit, N. J.; now Summit Federal Savings and Loan Association, Summit.

Voluntary Dissolutions and Liquidations—as of December 31, 1940:

Aberdeen Building and Loan Association, Newark.
Able-Old Hickory Building and Loan Association, Newark.
Absecon City Building and Loan Association, Absecon City.
Academy Building and Loan Association, Jersey City.
Acme Building and Loan Association of Newark, N. J.
Action Building and Loan Association, Newark.
Admiral Sampson Building and Loan Association, Newark.
Albion Place Building and Loan Association, Paterson.
Alliance Buildling and Loan Association of Newark.
American Italian Building and Loan Association of Elizabeth, N. J.
Amherst Building and Loan Association, East Orange.
Anchor Building and Loan Association of the City of Newark.
Annexed District Building and Loan Association of the City of Newark, N. J.
Apollo Building and Loan Association, Camden.
Armistice Building and Loan Association, Jersey City.
Armory Building and Loan Association, Jersey City.
Armstrong Building and Loan Association, Newark.
Associated Building and Loan Association, Hawthorne.
Atlantic County Building and Loan Association, Atlantic City.
Atlas Weekly Building and Loan Association, Newark.
Avenel Building Loan Association, Avenel.
Baltic Building and Loan Association of Paterson, New Jersey.
Bankers Building and Loan Association, Newark.
Basic Building and Loan Association, Newark.
Beacon Building and Loan Association of Newark, N. J.
Bee-Hive Building and Loan Association, Jersey City.
Bell Building and Loan Association, Newark.
Bergen Mutual Building and Loan Association No. 4, Jersey City.
Bergenwood Building and Loan Association, North Bergen Twp.
Big Timber Building and Loan Association of Gloucester City.
Bluestone Building and Loan Association, West New York.
Boardwalk Building and Loan Association of New Jersey, Atlantic City.
Bonded Building and Loan Association of Newark, N. J.
Borrowers Building and Loan Association of Jersey City, N. J.
Bridge Building and Loan Association, Camden.
Broad & Commerce Building and Loan Association, Newark.
Broad Street Building and Loan Association, Newark.
Buildahome Building and Loan Association of Newark, N. J.
Bulls Ferry Building and Loan Association, Guttenberg.
Business Men's Building and Loan Association of Irvington, N. J.
By-Fi Building and Loan Association, Jersey City.
Caledonia Building and Loan Association, Maplewood.

Capital Building and Loan Association of Newark, New Jersey.
Cardinal Building and Loan Association, Newark.
Carpenters' Building and Loan Association, Pleasantville.
Carteret Mutual Building and Loan Association, No. 2, Jersey City.
Castle Point Building and Loan Association of Hoboken.
Centre Market Building and Loan Association, Newark.
Champion Building and Loan Association, Newark.
Chapel Building and Loan Association of Newark, N. J.
Chelsea Building and Loan Association of New Jersey, Atlantic City.
Choice Building and Loan Association, Newark.
Circle Building and Loan Association, Newark.
City Building and Loan Association, Newark.
City-Center Building and Loan Association of Jersey City, N. J.
Clairidge Building and Loan Association, Montclair.
Clara Barton Building and Loan Association, Woodbridge.
Claremont Building and Loan Association, Jersey City.
Cliffside Park Building and Loan Association, Cliffside Park.
Co-Investors Building and Loan Association, Newark.
Colombo American Building and Loan Association of Paterson, New Jersey.
Colonial Building and Loan Association, Jersey City.
Columbia Building and Loan Association of Elizabeth.
Columbus Institute Building and Loan Association, Newark.
Combined Building and Loan Association of Newark, N. J.
Commander Building and Loan Association, Jersey City.
Commercial Building and Loan Association of Newark.
Compact Building and Loan Association, Newark.
Composite Building and Loan Association, Newark.
Concourse Building and Loan Association of Jersey City.
Concrete Building and Loan Association, Newark.
Congress Building and Loan Association of the City of Newark.
Copartners Building and Loan Association, Newark.
Cornerstone Building and Loan Association, Newark.
Co-Workers Building and Loan Association, Camden.
Criterion Building and Loan Association of Newark.
Cumulative Building and Loan Association, Paterson.
Dante Building and Loan Association of Hoboken, New Jersey.
Defender Building and Loan Association, Paterson.
Eastern Shore Building and Loan Association, Atlantic City.
Eclipse Building and Loan Association, Newark.
Economy Building and Loan Association of Camden, New Jersey.
Economy Building and Loan Association of Newark.
Ellveeay-Newspaper Workers' Building and Loan Association, Newark.
Employees' Building and Loan Association, Newark.
Endurance Building and Loan Association of Passaic, N. J.
Energetic Building and Loan Association, Bloomfield.
Equality Building and Loan Association, Newark.
Erie Building and Loan Association, Jersey City.
Eureka Building and Loan Association, Jersey City.
Exchange Building and Loan Association of Hudson County, Jersey City.
Fairfield Building and Loan Association, Fords.

Famous Building and Loan Association, Newark.
Favorite Building and Loan Association, Newark.
Fidelity Building and Loan Association of Weehawken.
Fielding Building and Loan Association, South Orange.
Finance Building and Loan Association, Newark.
First Italian Building and Loan Association of the State of New Jersey, Newark.
First Ward Building and Loan Association, Newark.
First Ward Building and Loan Association of Irvington.
Fortune Building and Loan Association, Paterson.
Foundation Building and Loan Association of the City of Newark.
Franklin Building and Loan Association of Hudson County, Jersey City.
Fraternal Societies Building and Loan Association of Camden, N. J.
Fraternity Mutual Building and Loan Association, Jersey City.
Friendship Building and Loan Association of Camden, New Jersey.
Garret Rock Building and Loan Association, Paterson.
Gem Building and Loan Association, Newark
German Centennial Building and Loan Association of Camden.
Germania Building and Loan Association of Egg Harbor City, New Jersey.
Glen Building and Loan Association of Laurel Springs, N. J.
Golden Rod Building and Loan Association, Montclair.
Good Year Building and Loan Association, Newark.
Grant Building and Loan Association, Newark.
Grantwood Building and Loan Association, Grantwood.
Greater City Building and Loan Association, Union City.
Greater Newark Building and Loan Association, Irvington.
Greater Stratford Building and Loan Association, Stratford.
Greenville United Building and Loan Association, Jersey City.
Guardian Building and Loan Association, Hoboken.
Hahne Building and Loan Association, Newark.
Half-Term Building and Loan Association, Newark.
Halsey Building and Loan Association, Newark.
Harbor Building and Loan Association, Margate City.
Harsimus Building and Loan Association, Jersey City.
Hawkeye Building and Loan Association, Newark.
Hawthorne Building and Loan Association of Newark, New Jersey.
Heights Building and Loan Association, Absecon Heights.
Highpoint Building and Loan Association, Union City.
Hill Building and Loan Association of the City of Newark.
Hillside Building and Loan Association, Montclair.
Hobart Building and Loan Association of Passaic.
Home Building and Loan Association, Newark.
Home Buyers' Building and Loan Association, Camden.
Home Lovers Building and Loan Association, Paterson.
Homesite Building and Loan Association, Perth Amboy.
Householders Building and Loan Association of Camden, N. J.
Howard Building and Loan Association of the City of Newark.
Hudsex Building and Loan Association, Newark.
Hydrangea Building and Loan Association of Cape May City, N. J.
Ideal Building and Loan Association of Camden, N. J.

Ideal Building and Loan Association of the City of Newark, N. J.
Imperial Building and Loan Association, Newark.
Improved-Aetna Building and Loan Association, Newark.
Industrial Building and Loan Association of Hackensack, N. J.
I. N. L. Building and Loan Association, Newark.
Interborough Building and Loan Association, Fort Lee.
Intercity Building and Loan Association of Newark, N. J.
International Building and Loan Association, Lodi.
Inter-State Building and Loan Association, Newark.
Investment Building and Loan Association, Camden.
Irvington Building and Loan Association, Irvington.
Ivanhoe Building and Loan Association of Newark, New Jersey.
J. & M. Building and Loan Association of Newark, N. J.
Jersey City Building and Loan Association, Jersey City.
Jersey No. 38 O. B. A. Building and Loan Association of Newark, N. J.
Jewett Building and Loan Association, Jersey City.
John Brown Building and Loan Association, Jersey City.
Jordan Building and Loan Association, Jersey City.
Journal Square Building and Loan Association, Jersey City.
Junior Order Building and Loan Association, Newark.
Kenilworth Building and Loan Association, Kenilworth.
Kismet Building and Loan Association, West New York.
Knights of Pythias Building and Loan Association of Newark, New Jersey.
Kurlander Building and Loan Association, Newark.
LaClede Building and Loan Association, Atlantic City.
Lafayette Building and Loan Association of Newark, N. J.
Lawnside Mutual Building and Loan Association, Lawnside.
Lenape Building and Loan Association, Newark.
Lexington Building and Loan Association of Passaic, New Jersey.
Liberty Building and Loan Association of Plainfield.
Liberty Square Building and Loan Association of Newark, N. J.
Littleton Building and Loan Association of the City of Newark, N. J.
Live Wire Building and Loan Association, Jersey City.
Locarno Building and Loan Association, Newark.
Long Hill Building and Loan Association, Stirling.
Longworth Building and Loan Association, Newark.
Main Building and Loan Association, Passaic.
Majestic Building and Loan Association, Newark.
Major Building and Loan Association, Jersey City.
Manor Building and Loan Association, Newark.
Mansion Building and Loan Association, Paterson.
Maple Heights Building and Loan Association, Maple Shade.
Maple Shade Building and Loan Association, Maple Shade.
Margate Building and Loan Association, Atlantic City.
Masonic Building and Loan Association, Newark.
Master Building and Loan Association, Newark.
Materialmen's Building and Loan Association, Paterson.
Mays Landing Building and Loan Association, Mays Landing.
Meadowbrook Building and Loan Association, Newark.
Mechanics Building and Loan Association of the City of Newark.

Merchants and Bankers Building and Loan Association, Newark.
Mile Square Building and Loan Association of Hoboken, N. J.
Minotola-Landisville Building and Loan Association, Minotola.
Miown Building and Loan Association, Jersey City.
Monitor Building and Loan Association, Newark.
Montclair Building and Loan Association, Montclair.
Montefiore Building and Loan Association of the City of Newark.
Moose Building and Loan Association of the City of Camden.
Moreland Building and Loan Association of Elizabeth, N. J.
Mosque Building and Loan Association of Newark, N. J.
Mutual Building and Loan Association of Passaic.
Mutual Home and Savings Association of Paterson.
Nelson Building and Loan Association, Newark.
Newark Twenty One Building and Loan Association, Newark.
New World Building and Loan Association, Newark.
Norge Building and Loan Association of Lyndhurst, New Jersey.
Normandy Park Building and Loan Association of Irvington, N. J
North Bergen Building and Loan Association, North Bergen.
North Camden Building and Loan Association of Camden, New Jersey
North River Building and Loan Association, Union City.
North Ward Building and Loan Association, Newark.
O. K. Building and Loan Association, Newark.
Opportunity Building and Loan Association of Newark, N. J.
Orange Valley Building and Loan Association of Orange, N. J.
Ordway Building and Loan Association, Newark.
Orient Building and Loan Association, Newark.
Owl Building and Loan Association of the City of Newark.
Own-Your-Home Building and Loan Association of Jersey City, N J.
Pacemaker Building and Loan Association of Perth Amboy, N. J.
Parish Building and Loan Association, Newark.
Passaic Building and Loan Association of the City of Newark.
Passaic Building and Loan Association, Passaic.
Passaic Valley Building and Loan Association, West Paterson.
Peoples Building and Loan Association of Newark, N. J.
Peoples Building and Loan Association of Passaic.
Peoples Building and Loan Association of Perth Amboy.
Perfection Building and Loan Association, Newark.
Perth Amboy Building and Loan Association, Perth Amboy.
Pilot Building and Loan Association of Newark, N. J.
Piscatawaytown Building and Loan Association, Raritan Township.
Pivot Building and Loan Association of Newark, New Jersey.
Plaza Building and Loan Association, Montclair.
Pleasantville Mutual Loan and Building Association, Pleasantville.
Polish National Building and Loan Association, Newark.
Port Norris Building and Loan Association, Port Norris.
Power Building and Loan Association, Newark.
Premier Building and Loan Association of Newark.
Pride of Jersey Building and Loan Association of Passaic, N. J.
Progressive Building and Loan Association, East Orange.
Progress Lodge Building and Loan Association of Camden, N. J.

Protective Building and Loan Association of Atlantic City.
Pyramid Building and Loan Association, Newark.
Radiant Building and Loan Association, Newark.
Rahway Building and Loan Association, Rahway.
Rector Building and Loan Association, Jersey City.
Regal Building and Loan Association, Newark.
Reliant Building and Loan Association, West New York
Renowned Building and Loan Association, Newark.
Resolute Building and Loan Association, Camden.
Richmont Building and Loan Association, Newark.
Rose Building and Loan Association, Newark.
Runnemede Building and Loan Association of Runnemede, N. J.
Safety Building and Loan Association, Newark.
Sanford Building and Loan Association, Newark.
Seaboard Building and Loan Association, Atlantic City.
Sea Bright-Rumson Building and Loan Association, Seabright.
Seaview Building and Loan Association, Bradley Beach.
Security Building and Loan Association of Jersey City.
Sentinel Building and Loan Association, Union City.
Shark River Building and Loan Association, Avon-By-The-Sea.
Silver Lake Building and Loan Association of Belleville, N. J
Sip Building and Loan Association, Jersey City.
Sixteenth Ward Building and Loan Association of Newark, N. J.
Smith Street Building and Loan Association, Perth Amboy.
Solid Building and Loan Association, Newark.
Somers Point Building and Loan Association, Somers Point.
South Broad Building and Loan Association of Newark, N. J.
Southern Newark Building and Loan Association, Newark.
South Jersey Building and Loan Association, Atlantic City.
South Park Building and Loan Association of the City of Newark
Springfield Building and Loan Association of the City of Newark, N. J
Stalwart Building and Loan Association, Newark.
Star Building and Loan Association of Newark, N. J.
Star of Essex Building and Loan Association, Newark.
Sterling Building and Loan Association of Newark, N. J.
Stratford Building and Loan Association of the City of Newark, N. J.
Summit Building and Loan Association of Jersey City
Sunset Building and Loan Association, Jersey City.
Superior Building and Loan Association, Newark.
Teachers Building and Loan Association, Newark.
Thomas Jefferson Building and Loan Association of Newark.
Tip Top Building and Loan Association, Newark.
Township Building and Loan Association of South Orange Township, Maplewood.
Traffic Building and Loan Association, Newark.
Trojan Building and Loan Association, Newark.
Tuttle Building and Loan Association, East Orange.
Twentieth Century Building and Loan Association of Camden, N. J.
Ukrainian Building and Loan Association, Jersey City.
Union Building and Loan Association of Camden, N. J.

Union Beach Building and Loan Association, Raritan Township.
Unique Building and Loan Association, Newark.
Unity Building and Loan Association of Newark, N. J.
Universal Building and Loan Association of the City of Newark.
University Building and Loan Association of New Brunswick, N. J.
Up-To-The-Minute Building and Loan Association, Newark.
Uptown Building and Loan Association, Newark.
Vailsburgh Building and Loan Association, Newark.
Vallatese Building and Loan Association, Newark.
Vaux Hall Building and Loan Association, Vaux Hall.
Veterans' Building and Loan Association of Jersey City.
Victory Building and Loan Association of North Bergen.
Victory Building and Loan Association of The City of Newark, N. J.
Wagaraw Building and Loan Association of Paterson.
Wage Earners Building and Loan Association, Jersey City.
Wallace Building and Loan Association of Newark, N. J.
Washington Building and Loan Association of Newark, N. J.
Watchful Building and Loan Association, Newark.
Watchung Building and Loan Association, Orange.
Watson Building and Loan Association, Newark.
Weequahic Building and Loan Association of the City of Newark, N. J
Welfare Building and Loan Association, New Brunswick.
Weona Building and Loan Association of East Orange, N. J.
West Bergen Building and Loan Association, Jersey City.
West Caldwell Building and Loan Association, West Caldwell.
West Hoboken Building and Loan Association, Union City.
Westminster Building and Loan Association, Perth Amboy.
West New York Building and Loan Association, West New York.
West Shore Building and Loan Association, Union City.
West Wildwood Building and Loan Association, West Wildwood.
White Eagle Building and Loan Association of Bayonne, N. J.
White Way Building and Loan Association of Newark, New Jersey.
Wilson Building and Loan Association, Jersey City.
Woodcliff On Hudson Building and Loan Association, North Bergen Township
Workers Building and Loan Association, Newark.
Young Men's Building and Loan Association of Elizabeth, N. J.

Associations in Process of Liquidation by this Department:
—as of December 31, 1940:

Amalgamated Building and Loan Association, Newark.
Atlantic City Loan and Building Association, Atlantic City.
Brigantine Building and Loan Association, Brigantine.
*Broadview Building and Loan Association, Linden.
Cabinet Building and Loan Association, Newark.
Challenge Building and Loan Association, Hackensack.
Chandler Building and Loan Association, Roselle.
Citizens Building and Loan Association, Perth Amboy.

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* The Broadview Building and Loan Association, Linden, is being liquidated by Agents since December 10, 1940, under Revised Statutes 17:12-77.

Clinton Building and Loan Association of Jersey City.
Co-Ordinate Building and Loan Association, Passaic.
Corinthian Building and Loan Association, Newark
Covenant Building and Loan Association, Camden.
Creative Building and Loan Association, Newark.
Eldorado Building and Loan Association, Union City
Esenbe Building and Loan Association of Hoboken.
Falcon Building and Loan Association, Newark.
Frederick Douglass Building and Loan Association, Camden
Future Building and Loan Association, Newark.
Garibaldi Building and Loan Association of Atlantic City, N. J.
Great American Building and Loan Association of the City of Newark, N. J
Great Bay Building and Loan Association, Atlantic City.
Green Star Building and Loan Association, Newark.
Guarantee Building and Loan Association, Newark.
Italian Building and Loan Association of West Berlin.
Jefferson Building and Loan Association, Hoboken.
Magna Charta Building and Loan Association, Newark.
Mainland Building and Loan Association, Pleasantville.
Novel Building and Loan Association, Newark.
Orchard Building and Loan Association of Clementona, N. J.
Peninsula Building and Loan Association, Bayonne.
Pennant Building and Loan Association, Newark.
Productive Building and Loan Association, Newark.
Record Building and Loan Association, Newark.
Reliance Building and Loan Association, Newark.
Somerdale Building and Loan Association of Somerdale.
Sun Building and Loan Association, Newark.
Tenth Ward Building and Loan Association of the City of Newark, N. J.
Triangle Building and Loan Association, Newark.
Tube Zone Building and Loan Association, Jersey City.
Valuable Building and Loan Association, Newark.
Welcome Building and Loan Association, Newark.

Associations Taken in Possession by this Department During 1940:

Atlantic Building and Loan Association of Newark, New Jersey.
*Basic Building and Loan Association, Newark.
Business Mens Building and Loan Association of Jersey City.
Carlstadt Mutual Loan and Building Association, Cartstadt.
Columbia Building and Loan Association of the City of Jersey City, N. J.
Commercial Investment Building and Loan Association, Jersey City.
Concordia Building and Loan Association of the City of Newark.
Empire Building and Loan Association of Jersey City.
Federal Building and Loan Association of Newark, N. J.

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* The Commisisoner of Banking and Insurance returned the management of the Basic Building and Loan Association, Newark, to its Board of Directors as of October 10, 1940. This Association then went into Voluntary Dissolution and Liquidation, as of October 14, 1940, under Revised Statutes 17:12-81 to 17:12-94.

Five Corners Building and Loan Association, Jersey City.
Great Eastern Building and Loan Association, Newark.
Greenville Heights Building and Loan Association, Jersey City.
Haller Building and Loan Association, Garfield.
Hamilton Building and Loan Association, Newark.
Hamilton Park Building and Loan Association, Jersey City.
Harvester Building and Loan Association of Newark, N. J.
Henderson Building and Loan Association, Jersey City.
Home Building and Loan Association, Pleasantville.
Hudson Building and Loan Association, Jersey City.
Lincoln Building and Loan Association of Newark, N. J.
Madison Building and Loan Association, Jersey City.
Monmouth County Building and Loan Association, Long Branch.
Monticello Mutual Building and Loan Association, Jersey City.
Neptune Building and Loan Association, Neptune Township.
New Home Building and Loan Association, Newark.
Patriotic Building and Loan Association of Newark, N. J.
Pavonia Building and Loan Association, Jersey City.
Peerless Building and Loan Association of Newark, New Jersey.
Phoenix Building and Loan Association, Newark.
Pride of Newark Building and Loan Association, Newark.
Progress Building and Loan Association, Newark.
Proper Building and Loan Association of Long Branch, N. J.
P.R.R. Y.M.C.A. Building and Loan Association of Jersey City.
Puritan Building and Loan Association of Newark, N. J.
Rainy Day Building and Loan Association, Jersey City.
Revenue Building and Loan Association, Newark.
Security Building and Loan Association, Atlantic City.
Sherwood Building and Loan Association, Jersey City.
Shore Building and Loan Association, Asbury Park.
Sixth Ward Building and Loan Association of the City of Newark.
Sunrise Building and Loan Association, Atlantic City.
Waverly Building and Loan Association of Newark, N. J.
West Side Building and Loan Association of Jersey City.
Woodmen Building and Loan Association, Newark.
Workingmen's Building and Loan Association of Pleasantville, New Jersey.
Yankee Building and Loan Association, Newark.

1940 Reorganizations:

Associations which subsequently will continue as liquidating corporations by transferring desirable assets through reorganization proceedings:

Columbia Building and Loan Association of the City of Newark, New Jersey; transferred desirable assets to Broadway Mutual Savings and Loan Association of Newark, N. J.

Slavonian Building and Loan Association, Garfield; transferred desirable assets to Spencer Building and Loan Association, Garfield.

Co-Operative Building and Loan Association of Camden, N. J.; transferred desirable assets to Fidelity Mutual Savings and Loan Association, Camden.

Mickle Building and Loan Association, Camden; transferred desirable assets to Fidelity Mutual Savings and Loan Association, Camden.

Associations which became Liquidating Corporations by bulk transfer of mortgage assets, resulting from reorganizations:

Warren Building and Loan Association, Newark; bulk sale of assets to Seymour Building and Loan Association, Newark.

North Amboy Building and Loan Association, Perth Amboy; bulk sale of assets to Magyar Building and Loan Association of New Brunswick, New Jersey.

Post Office Building and Loan Association of Newark, New Jersey; bulk sale of assets to Carteret Savings and Loan Association of Newark, N. J.

Lawyers' and Home-Makers Building & Loan Association of the City of Newark; bulk sale of assets to Midtown Savings and Loan Association of Newark, New Jersey.

New Deal Building and Loan Association of Newark, N. J.; bulk sale of assets to Mohawk Savings and Loan Association, Newark.

Efficient Building and Loan Association, Newark; bulk sale of assets to Mohawk Savings and Loan Association, Newark.

Bergenline Building and Loan Association, Union City; bulk sale of assets to Guttenberg Savings and Loan Association, Guttenberg.

Orion Building and Loan Association of Newark, N. J.; bulk sale of assets to Carteret Savings and Loan Association of Newark, N. J.

Riverside Building and Loan Association of Paterson; bulk sale of assets to Lakeview Savings and Loan Association, Paterson.

Mercantile Building and Loan Association, Newark; bulk sale of assets to Gibraltar Savings and Loan Association, Newark.

East Jersey Building and Loan Association, Perth Amboy; bulk sale of assets to United Roosevelt Savings and Loan Association, Carteret.

Simplex Building and Loan Association, Newark; bulk sale of assets to Carteret Savings and Loan Association of Newark, N. J.

New Era Building and Loan Association of Newark, N. J.; bulk sale of assets to Carteret Savings and Loan Association of Newark, N. J.

Associations which terminated their existence by Bulk Transfer of All assets, resulting from reorganizations:

Greater Passaic Building and Loan Association, Passaic; transferred All assets to North Jersey Savings and Loan Association, Passaic.

Flag Building and Loan Association, Elizabeth; transferred all assets to Axia Building and Loan Association of Rahway.

Seacrest Building and Loan Association of Wildwood, N. J.; transferred assets to Five Mile Beach Building and Loan Association, Wildwood.

Twin Borough Building & Loan Association, Roselle Park; transferred all assets to City Savings and Loan Association, Elizabeth.

Broad and Market Building and Loan Association, Newark; transferred all assets to Carteret Savings and Loan Association of Newark, N. J.

Liquidating Corporations—as of December 31, 1940:
31, 1940:

American Homes Building and Loan Association of Hoboken, New Jersey.

Apex Building and Loan Association Liquidating Corporation, East Orange.

Atlantic Highlands Building and Loan Association, Atlantic Highlands.

Bergenline Building and Loan Association Liquidating Corporation, Union City.

Bigelow Building and Loan Association Liquidating Corporation, Newark.

Camden Optional Building and Loan Association, Camden.

Citizens' Building and Loan Association, Elizabeth.

Clark Building and Loan Association, Newark.

Columbia Building and Loan Association of the City of Newark, New Jersey.

Co-Operative Building and Loan Association of Camden, N. J.

Cramer Hill Building and Loan Association, Camden.

Doric Building and Loan Association Liquidating Corporation, Newark.

East Jersey Building and Loan Association Liquidating Corporation, Perth Amboy.

East Rutherford Savings Loan and Building Association, East Rutherford.

Efficient Building and Loan Association Liquidating Corporation, Newark.

Ever-Ready Building and Loan Association, Newark.

Excelsior Liquidating Corporation, Jersey City.

Fourth Ward Building and Loan Association Liquidating Corporation, Newark.

Hawthorne Building and Loan Association, Hawthorne.

Lawyers' and Home-Makers Building and Loan Association of the City of Newark.

Manhattan Building and Loan Association, Newark.

Mercantile Biulding and Loan Association Liquidating Corporation, Newark.

Mickle Building and Loan Association, Camden.

New Deal Building and Loan Association Liquidating Corporation, Newark.

New Era Building and Loan Association Liquidating Corporation, Newark.

Newsted Building and Loan Association Liquidating Corporation, Newark.

North Amboy Building and Loan Association, Perth Amboy.

North End Building and Loan Association Liquidating Corporation, Newark.

Oriental Building and Loan Association, Newark.

Orion Building & Loan Association of Newark, N. J., Liquidating Corporation.

Palisade Liquidating Corporation, Union City.

P. B. L. Liquidating Corporation, Ridgefield Park.

Pine Building and Loan Association Liquidating Corporation, Asbury Park.

Post Office Building and Loan Association, Newark.

Practical Building and Loan Association Liquidating Corporation, Newark.

Prospect-Watsessing Building and Loan Association of East Orange, N. J.

Public Safety Building & Loan Association of Camden, N. J.

Riverside Building and Loan Association Liquidating Corporation, Paterson.
Rutherford Mutual Loan and Building Association, Rutherford.
Saddle River Township Building and Loan Association, Garfield.
Sagamore Building and Loan Association Liquidating Corporation, Newark.
Second Ward Building and Loan Association, Newark.
Simplex Building and Loan Association Liquidating Corporation, Newark.
Slavonian Building and Loan Association, Garfield.
Union Loan and Building Association of Passaic, New Jersey.
United Towns Building and Loan Association of Camden County, New Jersey, Laurel Springs.
Vulcan Building and Loan Association, Newark.
Warranty Building and Loan Association, Newark.
Warren Building and Loan Association Liquidating Corporation, Newark.
Webb Building and Loan Association Liquidating Corporation, Asbury Park.

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1940 January 1 to December 31	1939 December 31	1938 January 1 to December 31	1937 January 1 to December 31	1936 January 1 to December 31
Cash	$ 14,621,310	$ 15,202,080	$ 12,827,766	$ 13,384,439	$ 14,982,363
Liquid Investment Fund	7,566,815	7,139,722	9,397,246	10,344,734	15,690,164
Mortgage Loans with pledge of shares	110,151,653	162,229,822	272,035,712	330,118,934	395,238,074
Mortgage Loans without pledge of shares	116,999,659	111,352,658	60,238,602	50,485,690	44,837,345
Shares Loans	4,163,915	5,437,860	8,125,569	10,088,026	13,040,784
Real Estate	138,037,433	216,930,179	298,272,236	337,874,375	350,810,587
Arrears	5,902,545	12,783,037	17,293,088	24,025,054	33,683,915
Other Assets	5,383,406	8,827,838	13,769,476	16,039,804	15,194,750
Totals	$402,826,736	$539,903,196	$691,959,695	$792,361,056	$883,477,982

LIABILITIES

Instalment Shares	$174,382,388	$230,188,802	$316,030,096	$380,137,725	$445,704,576
Single Payment Shares	2,668,131	2,905,233	2,979,189	3,152,670	3,311,951
Juvenile Shares	199,665	362,727	455,262	622,136	580,981
Income Shares	67,905,006	84,461,086	104,777,863	115,918,242	129,289,516
Lapsed Shares	1,231,622	2,339,725	2,901,194	3,338,793	3,452,463
Matured Shares	14,955,470	21,417,779	18,464,336	15,563,812	9,167,878
Advance Payments	862,866	804,260	596,992	1,020,268	1,270,100
Balance due Borrowers	504,840	302,423	165,709	401,833	586,056
Borrowed Money	17,421,939	20,562,964	24,070,365	26,281,363	29,534,166
Miscellaneous Liabilities	15,426,209	25,869,440	29,680,255	33,895,084	34,844,476
Apportioned Profits	27,492,519	35,882,265	58,692,965	68,124,617	79,095,949
Reserve and Unapportioned Profits	79,776,081	114,806,492	133,145,469	143,904,513	146,639,870
Totals	$402,826,736	$539,903,196	$691,959,695	$792,361,056	$883,477,982

SHARES

Instalment	2,834,577	3,636,383	4,709,382	5,428,842	6,241,486
Single Payment	27,435	30,070	31,652	31,901	31,982
Juvenile	9,256	13,163	16,435	19,155	18,903
Income	419,928	503,715	581,411	643,522	680,367
Totals	3,391,196	4,183,331	5,338,880	6,123,420	6,972,738

SHAREHOLDERS

Instalment	330,403	416,609	445,121	495,975	548,155
Single Payment	2,855	3,635	3,636	3,597	3,819
Juvenile	2,731	3,575	4,161	4,737	4,613
Income	53,861	71,201	75,589	81,086	85,303
Totals	389,850	495,020	528,507	585,395	641,890
Borrowing	85,864	98,645	106,674	121,342	137,301
Nonborrowing	303,986	396,375	421,833	464,053	504,589
Totals	389,850	495,020	528,507	585,395	641,890

TRUST ESTATES; ASSOCIATIONS IN VOLUNTARY DISSOLUTION; LIQUIDATING CORPORATIONS AS RESULT OF BULK SALES; LIQUIDATING CORPORATIONS AS RESULT OF REORGANIZATIONS OR MERGERS; ASSOCIATIONS IN POSSESSION OF COMMISSIONER; ASSOCIATIONS IN LIQUIDATION BY COMMISSIONER; ASSOCIATION IN LIQUIDATION BY AGENTS: AS OF DECEMBER 31, 1940.

(A) Eighteen (18) Trust Estates with total assets of $8,373,653. These Trust Estates were created under the provisions of Title 17:12-20 of the Revised Statutes as the result of the reorganization of eighteen (18) Building and Loan Associations. The condensed statement of assets and liabilities is set out on the next page.

(B) Three hundred and twenty-four (324) Building and Loan Associations in voluntary dissolution with assets of $67,292,997. These associations voluntarily dissolved under the provisions of Title 17:12-81. The assets and liabilities of these associations are also set out on the following page.

(C) Fourteen (14) associations became Liquidating Corporations as the result of bulk sales of assets under the provisions of Title 17:12-115. The financial statement of these associations, subsequent to sale, is shown on the next page.

(D) Thirty-six (36) associations became Liquidating Corporations as the result of reorganizations and mergers. These Liquidating Corporations were created under the provisions of Title 17:12-105 et seq. The combined statement of assets and liabilities is set out on the following page.

(E & F) There is also set out a combined financial statement of the forty-five (45) associations in possession of the Department as of December 31, 1940; together with a combined financial statement of the forty (40) associations in the process of liquidation by this Department.

(G) The financial statement of one (1) association in liquidation by agents of the association, provided by Title 17:12-77 of the Revised Statutes, is also included in the statement on the following page.

ASSETS	(A) *Trust Estates*	(B) *Voluntary Dissolutions*	(C) *Liquidating Corporations (Bulk Sales)*	(D) *Liquidating Corporations (Reorganizations or Mergers)*	(E) *Associations in Possession of Commissioner*	(F) *Associations in Liquidation by Commissioner*	(G) *Association in Liquidation by Agents (RS 17:12-77)*
Cash	$ 41,069	$ 3,727,166	$ 262,090	$ 680,597	$ 796,259	$ 828,057	$ 7,300
Liquid Investment Fund	.....	.....	21,090	.....	112,326	25,699	.....
Mortgage Loans—With Shares	.....	.....	.....	.....	3,557,139	28,634	.....
Mortgage Loans—Without Shares	149,065	16,019,687	745,367	4,041,696	9,307,872	2,117,586	10,163
Share Loans	59,174	306,729	117	.....	59,726	258,912	2,446
Real Estate Owned	7,997,746	46,056,960	7,771,987	30,639,621	18,979,075	13,137,752	63,836
Arrears	4,051	347,886	12,824	1,269	819,477	156,161	2,645
Other Assets	122,548	834,569	134,148	317,320	1,176,827	143,510	1,184
Total Assets	$ 8,373,653	$67,292,997	$ 8,947,623	$35,680,503	$34,808,701	$16,696,311	$ 87,574
LIABILITIES							
Shareholders' Investments	$ 4,482,020	$42,693,849	$ 4,372,742	$22,394,060	$23,573,165	$13,127,948	$ 43,667
Advance Payments	.....	12,141	.....	1,091	1,563	.....	.....
Mortgages Payable and Borrowed Money	2,511,272	1,412,101	477,500	5,084,075	983,934	786,195	.....
Miscellaneous Liabilities	80,937	1,166,228	57,883	115,584	564,108	732,828	225
Profits Apportioned	.....	.....	.....	.....	575,479	1,095	.....
Reserves, etc.	1,299,424	22,008,678	4,039,498	8,085,693	9,110,452	2,048,245	43,682
Total Liabilities	$ 8,373,653	$67,292,997	$ 8.947,623	$35,680,503	$34,808,701	$16,696,311	$ 87,574

This report is based on the special reports setting forth the financial condition of every building and loan association of New Jersey as of the close of business December 31, 1940, filed with this Department, in accordance with the provisions of the Revised Statutes 17:12-31 of the Building and Loan Act.

Respectfully submitted,

LOUIS A. REILLY,
Commissioner of Banking and Insurance.

Succeeded by
Dr. Eugene E. Agger
1-26-42

ABSTRACT OF FINANCIAL STATEMENTS
OF
NEW JERSEY
BUILDING AND LOAN ASSOCIATIONS

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Atlantic County		
1	American ..... Atlantic City	Mar. 29, 1912	Robert T. Chapman
2	Atlantic Coast ..... " "	April 8, 1895	Jay C. Kline
3	Atlantis ..... " "	May 8, 1922	David B. Allman
4	Economy ..... " "	April 22, 1916	M. B. Markland
5	Equitable ..... " "	Sept. 4, 1913	Alvin C. Poffenberger
6	Home ..... " "	May 12, 1908	William C. Boyer
7	Islanders ..... " "	Sept. 10, 1921	William S. Emley
8	Mutual ..... " "	Feb. 28, 1889	Ezra C. Bell
9	Peoples ..... " "	Mar. 8, 1884	John A. Majane
10	Pride of Atlantic ..... " "	Feb. 21, 1920	Joseph Wagenheim
11	Trident ..... " "	Dec. 18, 1926	Ernest A. Lord
12	Ventnor ..... " "	Jan. 30, 1908	J. Vaughan Mathis
13	Collective ..... Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr.
14	Egg Harbor ..... " " "	June 11, 1884	Henry Geller
15	Farmers and Merchants ..... Hammonton	May 19, 1910	P. Anthony Colasurdo
16	Hammonton ..... "	Nov. 25, 1871	H. K. Spear
17	Workingmens ..... "	Dec. 29, 1876	Charles Fitting
18	Linwood ..... Linwood	Oct. 25, 1923	Harold R. Fife
19	Seashore ..... Ventnor City	Oct. 27, 1916	David H. Moore
20	St. Leonard's ..... " "	Nov. 27, 1921	Isaac E. Leonard
	Bergen County		
21	Allendale ..... Allendale	June 6, 1889	Louis Jones
22	Bergenfield ..... Bergenfield	Jan. 3, 1910	Harry Bogart
23	Fellowship ..... "	Sept. 7, 1927	William G. Quandt
24	Bogota ..... Bogota	Mar. 31, 1893	W. R. Leers
25	Tri-Boro ..... Carlstadt	April 27, 1927	H. O. Van Dalinda
26	Harrington ..... Closter	Feb. 9, 1888	J. Melvin Haring
27	Cresskill ..... Cresskill	Feb. 3, 1922	Emil P. Engelmann
28	Dumont ..... Dumont	July 31, 1922	Thomas J. Prime
29	East Paterson ..... East Paterson	Aug. 30, 1919	Elmer W. Bradley
30	Boiling Springs ..... East Rutherford	Feb. 21, 1939	Clifford L. Maxwell
31	Edgewater ..... Edgewater	July 27, 1908	George P. Lasher
32	Englewood Mutual ..... Englewood	May 10, 1887	J. Archie Thomson
33	Tenakill ..... "	Oct. 18, 1930	Henri Casenove
34	First ..... Fair Lawn	Mar. 31, 1927	George W. Dusenbery
35	Faircliff ..... Fairview	Feb. 15, 1927	William H. Lounsbury
36	Fort Lee ..... Fort Lee	Dec. 27, 1892	F. J. Mills, Jr.
37	American ..... Garfield	Jan. 13, 1900	Angelo J. Zuliani
38	Garfield Mutual ..... "	May 10, 1912	Joseph A. Marchese
39	Spencer ..... "	July 5, 1939	Orrie de Nooyer
40	Tri-City ..... "	Feb. 9, 1928	Wendell F. Roehrich
41	Home Ownership ..... Glen Rock	Sept. 20, 1922	Henry C. Smith
42	Hackensack Mutual ..... Hackensack	Feb. 26, 1887	C. DeWitt Gilbert
43	New Barbadoes Mutual ..... "	Mar. 29, 1922	Edward Krone
44	Oritani ..... "	*(See below)	Alfred T. Holley
45	Hasbrouck Heights ..... Hasbrouck Heights	June 9, 1890	Charles P. Criscuolo
46	Polifly ..... " "	April 23, 1924	Thomas M. Walsh
47	Progressive ..... Hillsdale	May 9, 1893	George M. Strohsahl
48	Hohokus ..... Hohokus	Mar. 14, 1921	John De Vore
49	Leonia ..... Leonia	Feb. 1, 1913	Howard P. Smith
50	Little Ferry ..... Little Ferry	July 22, 1910	Elmore N. Mehrhof

*April 1, 1919—Citizens' }
Nov. 16, 1922—Excel } Merged Aug. 1, 1939.
March 18, 1911—United }
and
Oct. 24, 1925—New Milford } Merged April 5, 1940.
Dec. 8, 1910—North Jersey }

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
G. Arthur Bolte	Beatrice E. Quigel	1516 Atlantic Ave., Atlantic City, N. J.	1
Allen B. Endicott, Jr.	Herbert H. Dietz	2 N. Granville Ave., Margate City, N. J.	2
James J. Quinn	Harry Jones	2632 Atlantic Ave., Atlantic City, N. J.	3
S. Paul Ridgway	E. H. Yard	308 Schwehm Bldg., Atlantic City, N. J.	4
James N. Butler & C. S. Moore	James W. Cullen	1421 Atlantic Avenue, Atlantic City, N. J.	5
Ralph Harcourt	Dora Nichterlein	2921 Atlantic Ave., Atlantic City, N. J.	6
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	7
Russell L. Brown	Harry T. Sickler	Guar. Bank & Trust Bldg., Atlantic City, N. J.	8
James N. Butler & C. S. Moore	Walter Parker	1412 Atlantic Ave., Atlantic City, N. J.	9
Saul C. Gorson	Benjamin E. Antinoph	301 Central Bldg., Atlantic City, N. J.	10
Morris M. Gorson	Alfred J. Showell	1501 Atlantic Ave., Atlantic City, N. J.	11
G. Arthur Bolte	George A. Elvins	520 Guarantee Trust Bldg., Atlantic City, N. J.	12
William G. Saalman, Jr	Thomas E. Hamilton	202 Philadelphia Ave., Egg Harbor City, N. J.	13
	W. L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J.	14
Charles M. Phillips	Robert Picken	104 Bellevue Ave., Hammonton, N. J.	15
Bleakly, Stockwell & Zink	William Doerfel	9 Central Ave., Hammonton, N. J.	16
Bleakly, Stockwell & Zink	C. I. Littlefield	222 Cherry St., Hammonton, N. J.	17
Elwood F. Kirkman	Lila Endicott-Black	1031 Shore Rd., Linwood, N. J.	18
Alfred T. Glenn, Jr.	Horace K. Frambes	11 N. Surrey Ave., Ventnor City, N. J.	19
R. Harcourt & H. Steelman	Spurgeon Cross	8 N. Lancaster Ave., Margate City, N. J.	20
Edgar A. De Yoe	William C. Talman	106 Powell Road, Allendale, N. J.	21
Clyde Christie	R. Newton Sneden	Main & Front St., Bergenfield, N. J.	22
Ellis M. Kopp	Julius R. Meier	30 Tyson Place, Bergenfield, N. J.	23
G. C. Felter	Edwin C. Ludwig	8 E. Fort Lee Road, Bogota, N. J.	24
Conkling, Smith & Towe	W. H. Nussbaum	547 Washington St., Carlstadt, N. J.	25
Irving S. Reeve	Clarence H. Thompson	Main St., Closter, N. J.	26
Irving S. Reeve	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	27
A. J. Wuytack	Edmund F. Meyer	45 Washington Ave., Dumont, N. J.	28
J. W. De Yoe	Louis Fournier	24 Grove St., East Paterson, N. J.	29
Conkling, Smith & Towe	Robert M. Clark	23 Park Ave., Rutherford, N. J.	30
Milton T. Lasher	William C. Murphy	Edgewater, N. J.	31
William M. Seufert	Harry G. Comstock	33 Park Place, Englewood, N. J.	32
Leland F. Ferry	Charles E. Tepper	362 Cedar Lane, Teaneck, N. J.	33
E. Robert Coven	F. X. Veile	River Road, Fair Lawn, N. J.	34
Samuel Nashel	Frank J. Oleri	6217 Bergenline Ave., West New York, N. J.	35
V. J. Aiken	Louise Schlosser	250 Main St., Fort Lee, N. J.	36
Louis P. Bertoni	Andrew N. Kolarcik	10 Alaska St., Garfield, N. J.	37
A. J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	38
Morrison, Lloyd & Morrison	Alfred D. Cella	104 Passaic St., Garfield, N. J.	39
Alfonse J. De Rose	Julius Pruefer	22 Main St., Garfield, N. J.	40
Philip C. Wadsworth	Charles L. Wolf	183 Rock Road, Glen Rock, N .J.	41
Warner W. Westervelt, Jr.	Lillian G. Ney	242 State St., Hackensack, N. J.	42
Vanderwart & Scharnikow	Louis W. Shaffer	725 Main St., Hackensack, N. J.	43
Victor A. Hart	Wilton T. Barney	323 Main St., Hackensack, N. J.	44
Ernest Weller	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	45
Winne & Banta	Chris W. Heller	29 Burton Ave., Hasbrouck Heights, N. J.	46
Randall & Freeman	Harry J. Angell	125 Large Ave., Hillside, N. J.	47
Edgar A. De Yoe	Myron K. Voorhees	418 Enos Place, Hohokus, N. J.	48
Jesse B. Leslie	George W. Findley	310 Broad Ave., Leonia, N. J.	49
Elmer I. Zabriskie	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	50

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Atlantic County				
1	American	Atlantic City	$24,392	$68,936	.....
2	Atlantic Coast	" "	72,856	45,000	$410,440
3	Atlantis	" "	46,683	110,152	50,900
4	Economy	" "	6,999	4,000	32,650
5	Equitable	" "	44,411	34,625	41,300
6	Home	" "	10,133	.....	14,400
7	Islanders	" "	10,237	96,350	8,650
8	Mutual	" "	44,990	24,075	39,250
9	Peoples	" "	60,076	20,000	13,900
10	Pride of Atlantic	" "	4,344	29,132	74,433
11	Trident	" "	18,141	81,842	56,650
12	Ventnor	" "	5,073	20,000	4,000
13	Collective	Egg Harbor City	1,036	3,800	60,000
14	Egg Harbor	" " "	61,135	6,400	144,300
15	Farmers and Merchants	Hammonton	1,145	6,500	106,792
16	Hammonton	"	2,306	16,700	490,951
17	Workingmens	"	26,236	12,500	225,318
18	Linwood	Linwood	897	.....	.....
19	Seashore	Ventnor City	11,038	3,500	7,200
20	St. Leonard's	" "	11,978	.....	14,300
	Totals		$464,106	$583,512	$1,795,434
	Bergen County				
21	Allendale	Allendale	$10,407	$5,000	$133,100
22	Bergenfield	Bergenfield	9,488	2,043	71,700
23	Fellowship	"	2,692	1,500	81,781
24	Bogota*	Bogota	16,349	6,500	234,100
25	Tri-Boro	Carlstadt	18,671	5,205	159,070
26	Harrington*	Closter	38,990	8,500	58,300
27	Cresskill	Cresskill	6,601	.....	1,000
28	Dumont	Dumont	2,310	5,000	149,600
29	East Paterson	East Paterson	299	10,276	191,559
30	Boiling Springs*	East Rutherford	629,280	172,150	.....
31	Edgewater	Edgewater	1,662	3,150	87,200
32	Englewood Mutual*	Englewood	102,072	260,400	568,000
33	Tenakill	"	6,109	270	19,400
34	First*	Fair Lawn	62,087	12,074	18,800
35	Faircliff	Fairview	3,863	500	37,000
36	Fort Lee*	Fort Lee	23,656	8,275	78,700
37	American	Garfield	11,198	.....	69,850
38	Garfield Mutual	"	2,639	.....	51,550
39	Spencer*	"	50,806	13,975	.....
40	Tri-City	"	5,166	.....	.....
41	Home Ownership*	Glen Rock	2,694	5,300	34,350
42	Hackensack Mutual*	Hackensack	94,114	24,500	.....
43	New Barbadoes Mutual*	"	7,190	6,000	168,100
44	Oritani*	"	70,896	27,600	422,330
45	Hasbrouck Heights	Hasbrouck Heights	990	6,400	199,700
46	Polifly*	" "	21,700	5,000	29,450
47	Progressive	Hillsdale	23,139	.....	196,000
48	Hohokus	Hohokus	15,256	3,700	81,750
49	Leonia	Leonia	14,272	6,000	392,000
50	Little Ferry	Little Ferry	3,946	8,000	315,600

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$103,071	$350	$384,737	$20,933	$24,551	$626,970	1
370,524	.....	714,327	4,224	33,716	1,651,087	2
64,708	350	656,789	24,369	90,656	1,044,607	3
41,783	3,150	156,625	991	37,540	283,738	4
236,441	.....	1,198,613	3,024	82,450	1,640,864	5
22,240	.....	234,784	1,174	6,160	288,891	6
330,845	.....	783,782	840	23,126	1,253,830	7
275,736	600	258,415	21,655	34,415	699,136	8
419,235	.....	1,731,331	4,191	9,973	2,258,706	9
69,800	.....	284,322	10,670	23,782	496,483	10
59,795	.....	270,450	7,550	51,944	546,372	11
140,756	.....	446,713	4,801	55,305	676,648	12
129,268	740	39,487	971	4,026	239,328	13
15,700	.....	428,645	34,628	875	691,683	14
55,162	12.005	224,062	12,904	8,868	427,438	15
440,183	24,555	254,350	14.587	20,357	1,263,989	16
661,955	26,949	127,429	8.929	7,850	1,097,166	17
35,896	.....	76.160	2,702	6,222	121,877	18
40,484	.....	97,701	7,809	13,422	181,154	19
35.992	.....	106,554	1,283	2,487	172.594	20
$3,549,574	$68.699	$8,475.276	$188.235	$537,725	$15,662,561	
$61,126	.....	$169,833	$9,432	$3.970	$392,868	21
154,560	$4,160	151,235	3,716	1,712	398,614	22
.....	1,605	9,448	841	120	97,987	23
202,548	2,335	80.253	392	11,748	554,225	24
66,940	8,457	89,998	.....	1,772	350,113	25
368,523	7,699	90.941	87	5,186	578,226	26
22,124	.....	16 862	5	.....	46,592	27
48,850	2.736	24.295	1,977	1,061	235,829	28
37.417	2,112	38,387	4,071	9.525	293.646	29
3,919,861	5,150	68,486	.....	.....	4,794,927	30
64,638	2,800	.....	2,705	382	162,537	31
2,461,877	.....	689.785	.....	14,969	4,097,103	32
.....	1,450	.....	1,112	4	28.345	33
557,995	600	6,028	6	2,491	660.081	34
.....	2.080	4,221	3,478	57	51,199	35
464,261	3,469	106,080	6,898	2,384	693.723	36
200,699	1,175	726,719	1,220	12.111	1,022,972	37
47,082	5,620	69,458	7,278	4,785	188,412	38
450.455	6,450	115,860	272	8,560	646,378	39
37,545	.....	58,994	.....	150	101,855	40
75,400	1,650	31,253	350	2,112	153.109	41
940,847	5.725	522.561	716	29,813	1,618,276	42
61,750	6,958	109.982	374	2.949	363,303	43
619.377	6,413	429.710	3.391	15,904	1,595.621	44
78,690	1,150	206,173	4,420	799	498.322	45
322,727	4,320	10,880	771	300	395,148	46
.....	1,320	3.787	746	.....	224,992	47
78.395	4,899	13.033	807	412	198,252	48
55,785	14,618	13.940	8,845	4,637	510.097	49
111,081	3.085	360.485	33.522	10,259	845.978	50

N.J. STATE LIBRARY
P.O. BOX 520
TRENTON, NJ 08625-0520

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Atlantic County					
1	American	Atlantic City	$69,438	$800	.....	$267,525
2	Atlantic Coast	" "	693,892	.....	.....	255,999
3	Atlantis	" "	160,448	.....	.....	172,397
4	Economy	" "	74,817	.....	.....	47,855
5	Equitable	" "	277,921	.....	53,825	638,850
6	Home	" "	17,545	17,562	.....	66,899
7	Islanders	" "	216,022	.....	.....	498,200
8	Mutual	" "	284,099	2,280	.....	82,800
9	Peoples	" "	272,063	.....	41,094	1,096,317
10	Pride of Atlantic	" "	49,830	.....	.....	176,500
11	Trident	" "	179,871	.....	.....	104,650
12	Ventnor	" "	27,419	.....	.....	184,075
13	Collective	Egg Harbor City	82,109	15,737	48	69,658
14	Egg Harbor	" " "	67,753	16,200	.....	187,700
15	Farmers and Merchants	Hammonton	93,287	99,000	.....	44,900
16	Hammonton	"	285,505	412,400	.....	101,300
17	Workingmens	"	303,849	193,000	.....	366,700
18	Linwood	Linwood	6,388	.....	146	16,600
19	Seashore	Ventnor City	57,304	.....	.....	55,400
20	St. Leonard's	" "	28,439	.....	.....	65,100
	Totals		$3,247,999	$756,979	$95,113	$4,499,425
	Bergen County					
21	Allendale	Allendale	$193,090	.....	.....	$96,600
22	Bergenfield	Bergenfield	231,845	.....	.....	83,800
23	Fellowship	"	45,910	.....	.....	18,700
24	Bogota	Bogota	213,504	$671	.....	231,750
25	Tri-Boro	Carlstadt	198,499	34,250	.....	4,000
26	Harrington	Closter	389,381	.....	.....	94,400
27	Cresskill	Cresskill	4,674	.....	.....	23,200
28	Dumont	Dumont	100,922	.....	.....	75,400
29	East Paterson	East Paterson	124,954	.....	.....	53,500
30	Boiling Springs	East Rutherford	3,182,035	.....	$31,936	1,140,222
31	Edgewater	Edgewater	100,590	.....	.....	.....
32	Englewood Mutual	Englewood	2,224,891	421,145	.....	980,200
33	Tenakill	"	21,759	.....	.....	600
34	First	Fair Lawn	163,157	.....	.....	283,956
35	Faircliff	Fairview	21,129	.....	.....	.....
36	Fort Lee	Fort Lee	212,941	34,944	.....	275,300
37	American	Garfield	163,800	.....	.....	227,790
38	Garfield Mutual	"	85,194	.....	.....	25,750
39	Spencer	"	237,450	.....	.....	345,680
40	Tri-City	"	34,225	653	.....	40,985
41	Home Ownership	Glen Rock	73,205	14,687	.....	7,700
42	Hackensack Mutual	Hackensack	629,672	.....	.....	441,066
43	New Barbadoes Mutual	"	223,997	.....	.....	62,000
44	Oritani	"	734,914	43,208	.....	252,666
45	Hasbrouck Heights	Hasbrouck Heights	146,789	.....	.....	133,000
46	Polifly	" "	206,733	.....	.....	124,800
47	Progressive	Hillsdale	165,871	.....	.....	.....
48	Hohokus	Hohokus	122,000	.....	.....	23,800
49	Leonia	Leonia	386,928	.....	.....	.....
50	Little Ferry	Little Ferry	292,753	.....	.....	216,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserve and Unapportioned Profits	Total Liabilities	
.....	$98	$10	.....	.....	$42,515	$3,981	$242,603	$626,970	1
$365	.....	1	.....	.....	4,003	126,587	570,240	1,651,087	2
5,643	6,700	50	.....	.....	148,593	.....	550,776	1,044,607	3
1,104	.....	.....	.....	.....	384	43,890	115,688	283,738	4
3,104	102,063	365	.....	.....	1,071	68,063	495,602	1,640,864	5
1,628	32,717	.....	.....	.....	31,727	8,180	112,633	288,891	6
.....	38,204	498	.....	.....	134	70,182	430,590	1,253,830	7
2,075	.....	285	.....	$22,250	74,112	57,153	174,082	699,136	8
1,239	37,575	.....	.....	.....	907	52,209	757,302	2,258,706	9
1,432	3,013	205	.....	23,000	27,616	5,585	209,302	496,483	10
.....	.....	.....	.....	.....	625	58,415	202,811	546,372	11
48,212	81,412	56	.....	.....	34,427	12,378	288,669	676,648	12
95	.....	34	.....	17,208	18	33,569	20,852	239,328	13
229	62,945	.....	.....	.....	168,568	9,485	178,803	691,683	14
298	2,608	1,282	.....	.....	51,623	67,868	66,572	427,438	15
420	.....	5,593	.....	116,999	6,974	225,491	109,307	1,263,989	16
224	.....	10,766	.....	.....	9,037	128,779	84,811	1,097,166	17
1,959	47,408	72	.....	1,950	9,853	511	36,990	121,877	18
1,478	.....	.....	.....	.....	13,326	9,549	44,097	181,154	19
6,008	2,466	.....	.....	.....	12,918	6,984	50,679	172,594	20
$75,513	$417,209	$19,217	.....	$181,407	$638,431	$988,859	$4,742,409	$15,662,561	
.....	.....	$690	$1,500	$1,400	$62	$34,412	$65,114	$392,868	21
.....	.....	3,115	.....	.....	1,485	49,447	28,922	398,614	22
$313	.....	234	.....	15,300	939	9,208	7,383	97,987	23
305	.....	1,694	.....	.....	8,534	39,641	58,126	554,225	24
.....	.....	.....	.....	.....	300	70,728	42,336	350,113	25
131	.....	1,085	.....	.....	3,872	.....	89,357	578,226	26
92	.....	174	.....	.....	.....	893	17,559	46,592	27
133	.....	149	.....	15,500	1,577	14,135	28,013	235,829	28
614	.....	4,569	.....	27,000	1,774	28,106	53,129	293,646	29
.....	.....	.....	.....	.....	.....	.....	440,734	4,794,927	30
282	.....	112	.....	18,200	85	33,071	10,197	162,537	31
.....	.....	22,756	14,706	.....	31	.....	433,374	4,097,103	32
165	.....	194	933	.....	.....	4,031	663	28,345	33
.....	.....	6,356	89,250	76,000	1,201	13,698	26,463	660,081	34
97	$13,091	.....	.....	.....	8,446	3,094	5,342	51,199	35
167	.....	1,032	2,455	51,400	3,156	29,780	82,548	693,723	36
2,433	214,821	162	.....	3,250	201,282	22,082	187,352	1,022,972	37
20	1,969	847	.....	23,400	.....	14,781	36,451	188,412	38
.....	.....	5,118	700	.....	.....	.....	57,430	646,378	39
100	.....	377	.....	.....	25	.....	25,490	101,855	40
.....	.....	709	.....	14,400	604	16,805	24,999	153,109	41
.....	2,501	10,654	5,300	195,000	12,288	.....	321,795	1,618,276	42
43	.....	335	.....	36.000	2,694	.....	38,234	363,303	43
.....	.....	.....	2,500	313,000	3,994	.....	245,339	1,595,621	44
.....	122,579	567	.....	35,400	3,402	.....	56,585	498,322	45
.....	.....	3,903	.....	.....	.....	33,139	26,573	395,148	46
81	.....	.....	.....	.....	.....	35,857	23,183	224,992	47
.....	.....	319	.....	1,032	467	19,985	30.649	198,252	48
.....	.....	408	1,745	.....	.....	82,937	38,079	510.097	49
57	29,976	1,193	.....	48.125	8.548	55.272	193,254	845,978	50

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	American	498	183	4	1			1,338	169
2	Atlantic Coast	56,868	1,109					2,560	290
3	Atlantis	3,510	369					1,217	128
4	Economy	3,459	220					239	36
5	Equitable	5,291	674			3,957	340	3,194	425
6	Home	629	159	140	30			459	78
7	Islanders	5,589	445					2,491	300
8	Mutual	3,044	191	19	8			307	57
9	Peoples	5,293	602			869	367	5,481	632
10	Pride of Atlantic	614	79					893	142
11	Trident	1,798	289					523	41
12	Ventnor	802	228					923	93
13	Collective	945	264	198	32	20	5	348	56
14	Egg Harbor	2,077	390	162	27			1,026	166
15	Farmers and Merchants	1,279	185	1,140	120			426	95
16	Hammonton	4,319	676	4,124	329			507	84
17	Workingmens	3,679	608	1,930	216			1,833	258
18	Linwood	209	68			216	216	83	27
19	Seashore	449	90					277	54
20	St. Leonard's	448	168					402	78
	Totals	100.800	6.997	7,717	763	5,062	928	24,527	3,209
	Bergen County								
21	Allendale	2.551	236					483	47
22	Bergenfield	2,623	267					419	74
23	Fellowship	981	180					94	29
24	Bogota	2,821	331	4	2			1,159	120
25	Tri-Boro	3,606	353	343	23			20	3
26	Harrington	4,118	511					472	80
27	Cresskill	39	10					232	22
28	Dumont	1.707	227					377	47
29	East Paterson	1,975	293					274	44
30	Boiling Springs	68,878	3,910			1,598	528	11,403	700
31	Edgewater	1,527	227						
32	Englewood Mutual	30.215	2,448	2,637	198			4,901	375
33	Tenakill	333	54					3	3
34	First	3,592	374					1,419	125
35	Faircliff	379	66						
36	Fort Lee	3,211	438	336	57			1,377	155
37	American	2,567	619					1,886	690
38	Garfield Mutual	877	131					129	36
39	Spencer	1,788	698					1,728	239
40	Tri-City	675	116	3	3			205	75
41	Home Ownership	1,336	184	118	20			39	9
42	Hackensack Mutual	9,307	1,131					2,180	248
43	New Barbadoes Mutual	2,853	237					310	49
44	Oritani	8.923	1,074	416	26			1.263	143
45	Hasbrouck Heights	1,742	392					695	199
46	Polifly	3.518	330					624	98
47	Progressive	2,454	270						
48	Hohokus	1,926	208					119	21
49	Leonia	5,684	372						
50	Little Ferry	2,902	446					1.124	160

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial, O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,840	36	317	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1
59,428	201	1,198	N.S.	.50 m.	100	6	.10 b	.10 b	2
4,727	38	459	N.S.	1.00 m.	200	6	.....	.....	3
3,698	35	221	O.P.	.....	200	6	.10 b	.....	4
12,442	114	1,325	O.P.	.....	200	6	.....	.....	5
1,228	20	247	N.S.	1.00 m.	200	6	.05 b	.....	6
8,080	65	680	N.S.	1.00 m.	200	6	.....	.....	7
3,370	102	154	S.	1.00 m.	300	6	.12 b	.12 b	8
11,643	164	1,437	O.P.	.....	200	6	.....	.....	9
1,507	35	186	S.	1.00 m.	200	6	Various	.....	10
2,321	21	309	O.P.	.....	200	6	.10 b	.10 b	11
1,725	38	283	S.	1.00 m.	200	6	.10 b	.10 b	12
1,511	136	221	O.P.	.....	200	6	.10 b	.10 b	13
3,265	104	479	S.	1.00 m.	200	6	.10 b	.10 b	14
2,845	115	285	S.	1.00 m.	200	6	.10 b	.10 b	15
8,950	514	575	S.	1.00 m.	200	6	.....	.....	16
7,442	466	616	S.	1.00 m.	200	Various	.....	.....	17
508	26	285	S.	1.00 m.	200	6	.08 1-3 b	.08 1-3 b	19
726	19	125	S.	1.00 m.	200	6	.08 1-3 b	.08 1-3 b	19
850	21	225	N.S.	1.00 m.	200	6	.10 b	.10 b	20
138,106	2,270	9,627							
3,034	64	219	S.	1.00 m.	$200	6	.07½ b	.07½ b	21
3,042	106	235	S.	1.00 m.	200	6	.....	.....	22
1,075	43	166	S.	1.00 m.	200	6	.05 b	.05 b	23
3,984	151	302	O.P.	.....	200 & T.M.	6	.....	.....	24
3,969	64	315	O.P.	.....	200	6 & 4	.....	.....	25
4,590	198	393	O.P.	.....	200	4½ to 6	.05 b	.....	26
271	13	19	S.	1.00 m.	200	6	.....	.....	27
2,084	90	184	S.	1.00 m.	200	6	3.00 a	.....	28
2,249	106	231	S.	.70 & 1.00 m.	200	6	5.00 a	5.00 a	29
81,879	1,760	3,378	O.P.	.....	100	4 to 6	.....	.....	30
1,527	50	177	S.	1.00 m.	200	6	.05 b	.05 b	31
37,753	810	2,211	O.P.	.....	200	4½ to 6	.....	.....	32
336	13	44	S.	1.00 m.	200	6	3.00 a	.....	33
5,011	180	319	O.P.	.....	200 & T.M.	4½ to 6	.05 b	.05 b	34
379	15	51	S.	1.00 m.	200	5 & 6	.08 1-3 b	.08 1-3 b	35
4,924	226	424	S.	1.00 m.	200	5 & 6	.05 b	.....	36
4,453	152	1,157	S.	1.00 m.	200	6	.10 b	.10 b	37
1,006	50	117	S.	1.00 m.	200	6	1.50 a	.....	38
3,516	222	715	N.S.	1.00 m.	200 & T.M.	5 & 6	.....	.....	39
883	18	176	O.P.	.....	200	6	5.00 a	1.00 a	40
1,493	45	168	S.	1.00 m.	T.M. & 200	6	.....	.....	41
11,487	368	1,011	O.P.	.....	T.M. & 200	Various	.....	.....	42
3,163	83	203	N.S.	1.00 m.	T.M. & 200	Various	.05 b	.....	43
10,602	362	881	O.P.	.....	200	Various	.....	.....	44
2,437	86	505	S.	1.00 m.	200	Various	.05 b	.05 b	45
4,142	106	322	S.	1.00 m.	200	4½ to 6	.....	.....	46
2,454	83	187	N.S.	1.00 m.	250	5.2 & 6	.08 1-3 b	.....	47
2,045	70	159	S.	1.00 m.	200	6	.08 b	.....	48
5,684	131	241	S.	1.00 m.	200	6	.05 b	.05 b	49
4,026	190	416	S.	.50 & 1.00 m.	200	6	.12½ b	.....	50

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Bergen County—Continued			
51	Volunteer	Little Ferry	June 22, 1925	William Dare
52	Lodi	Lodi	May 20, 1892	M. John Butler
53	Mutual	"	June 27, 1913	Henry H. Brevoort
54	Dauntless	Lyndhurst	Aug. 19, 1924	Frank A. Schneider, Sr.
55	Lyndhurst	"	Mar. 11, 1910	Charles E. Garland
56	Mahwah	Mahwah	Jan. 2, 1908	Albert Winter
57	Maywood	Maywood	April 14, 1923	R. Karch
58	Franklin	Midland Park	Feb. 17, 1891	Harry Hoitsma
59	Wortendyke	" "	Nov. 17, 1923	Richard P. Meyers
60	Montvale	Montvale	June 30, 1913	William Hulford
61	North Arlington	North Arlington	Feb. 5, 1923	Daniel Rentschler
62	Ridge	" "	June 28, 1911	John F. Osborne
63	Valley	" "	Oct. 29, 1925	Louis A. Saporito
64	Oakland	Oakland	Feb. 11, 1924	Paul H. Schorr
65	Bergen County	Oradell	Feb. 21, 1888	H. A. Chapin
66	Broad Avenue	Palisades Park	Aug. 15, 1921	C. J. Schuerholz
67	Morsemere	" "	Aug. 14, 1926	Thomas J. Monaghan
68	Equitable Mutual	Park Ridge	Mar. 26, 1903	Henry L. Storms
69	Eureka	" "	Feb. 19, 1890	Adolph Frahn
70	Ramseys	Ramsey	Aug. 26, 1890	Otto Saalfeld
71	Trust	"	Oct. 22, 1928	Charles L. Tricker
72	Oratam	Ridgefield	May 29, 1923	A. Theo. Holmes
73	Ridgefield	"	Dec. 2, 1889	F. S. Doscher
74	Garden State	Ridgefield Park	* (See below)	Benjamin Anderson
75	Park	" "	May 1, 1894	Henry M. Dutt
76	Community	Ridgewood	** (See below)	William L. Platt
77	Co-Operative	"	Jan. 27, 1891	William J. Tonkin
78	Ridgewood	"	April 2, 1885	Albert H. Boyd
79	River Edge	River Edge	Sept. 29, 1920	Robert A. Stucke
80	Rural	Rochelle Park	May 1, 1924	Adolph Schwab
81	Preference	Teaneck	Dec. 15, 1923	James M. DiBella
82	Teaneck	"	July 3, 1916	Charles Van Riper
83	Tenafly Mutual	Tenafly	July 12, 1905	Herman D. Hensel
84	Magic	Waldwick	April 16, 1927	M. E. Higgins
85	Waldwick	"	Mar. 1, 1913	H. D. Mills
86	Wallington	Wallington	Jan. 27, 1897	John McCleerey
87	Wawel	"	Feb. 20, 1920	Blazej Monkowski
88	Invincible	Westwood	July 15, 1921	Warren H. Stagg
89	Westwood	"	Jan. 20, 1906	A. E. Schryver
90	Wyckoff	Wyckoff	Jan. 3, 1906	J. E. Cook
	Burlington County			
91	Beverly	Beverly	Jan. 12, 1868	Arthur V. Woolston
92	Promoters	"	Oct. 16, 1922	William T. Birkhead
93	Bordentown	Bordentown	Mar. 12, 1880	P. F. H. Brakeley
94	Peoples	"	Mar. 3, 1911	Charles E. Burr
95	Brown's-Mills-In-The-Pines	Brown's Mills	Jan. 30, 1919	Daniel R. Lemmon
96	City of Burlington	Burlington	Mar. 16, 1868	Douglas J. Peake
97	Farmers' and Mechanics'	"	April 1, 1871	Albertus L. Severns
98	Delanco	Delanco	May 9, 1890	R. E. Clarke
99	Florence	Florence	April ..., 1882	John A. Sweeney
100	Marlton	Marlton	May 16, 1925	Martin Schimmel, Jr.

*Dec. 20, 1897—Overpeck
Feb. 19, 1907—Peoples Mutual
} Merged Dec. 31, 1937

**Jan. 14, 1924—Godwinville
April 19, 1907—Glen Rock
} Merged Jan. 26, 1939

NAMES OF OFFICIALS, AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Chandless, Weller & Kramer	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	51
John M. Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	52
Vanderwart & Scharnikow	William E. Reardon	9 Washington St., Lodi, N. J.	53
Leo F. Reilly	George E. Haviland	117 Lake Ave., Lyndhurst, N. J.	54
Kipp, Ashen & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	55
J. Frank Young	David Hopper	57 E. Ramapo Ave., Mahwah, N. J.	56
Winne & Banta	H. R. Hartley	Municipal Bldg., Maywood, N. J.	57
Sebastian Gaeta	Henry Gunther	327 Godwin Ave., Midland Park,N.J.	58
John B. Zabriskie	Adolph Schleicher	57 Payne Ave., Midland Park, N. J.	59
Harry Randall	Walter Wellman	Montvale, N. J.	60
Frederick T. Law	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	61
William W. Wimmer	Walter Umstaedter	58 Hedden Terrace, North Arlington, N. J.	62
W. H. Smith	Charles F. Deleot	2 Davidson Road, Bloomfield, N. J.	63
James M. Muth	Irving S. Bush	Oakland Ave., Oakland, N. J.	64
A. Van Buskirk	William F. Wray	379 Kinderkamack Road, Oradell, N. J.	65
Thomas J. Huckin	Jules J. Cheron	Central Blvd. & Broad Av., Palisades P'k, N. J.	66
George H. Richenaker	Fred Kern	502 Axt Lane, Grantwood, N. J.	67
J. F. Bratt	Charles S. Gray	Park Ave., Park Ridge, N. J.	68
Victor A. Hart	L. D. Dixon	Park Ridge, N. J.	69
Edgar A. De Yoe	William R. Troop	88 E. Main St., Ramsey, N. J.	70
James M. Muth	R. V. Ackerman	149 Arch St., Ramsey, N. J.	71
Martin J. Cummins	Frieda Biege	518 Broad Ave., Ridgefield, N. J.	72
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	73
F. A. Morrison	Herbert I. Lowe	195 Main St., Ridgefield Park, N. J.	74
Morrison, Lloyd & Morrison	Austin I. Mehrhof	198 Main St., Ridgefield Park, N. J.	75
James M. Muth	Edward M. Schmults	11 N. Broad St., Ridgewood, N. J.	76
Richard S. Huckin	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	77
Morrison, Lloyd & Morrison	Helen T. Dunbar	27 N. Broad St., Ridgewood, N. J.	78
Clyde A. Bogert	William E. Jacob	161 Continental Ave., River Edge, N. J.	79
William De Lorenzo	J. Howard Johnson	49 Forest Place, Rochelle Park, N. J.	80
R. G. Betsch	Rudolph J. Lauzon	123 Merrison St., Teaneck, N. J.	81
Morrison, Lloyd & Morrison	M. A. Simionescu	352 Cedar Lane, Teaneck, N. J.	82
LeRoy Vander Burgh	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	83
Herman G. Honig	Ruth E. Honig	Waldwick, N. J.	84
E. A. De Yoe	F. R. Doty	Waldwick, N. J.	85
Joseph F. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	86
Casimir A. Silski	Leo Strzelecki	145 Hayward Place, Wallington, N. J.	87
Victor A. Hart	Albert L. Sunkenberg	99 Westwood Ave., Westwood, N. J.	88
Harry Randall	F. W. Decker	34 Brickell Ave., Westwood, N. J.	89
John B. Zabriskie	Richard E. Lawlin	Lawlin Road, Wyckoff, N. J.	90
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	91
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	92
Hutchinson & Tomlinson	John F. Miller	514 Prince St., Bordentown, N. J.	93
Samuel F. Garrison	Carlton W. Haines	528 Prince St., Bordentown, N. J.	94
Richard B. Eckman	Alfonza Adams	442 Second St., Florence, N. J.	95
Charles A. Rigg	William T. Birkhead	18 E. Broad St., Burlington, N. J.	96
Howard Eastwood	Caroline H. Haines	230 High St., Burlington, N. J.	97
P. W. Willis	William G. Stickel	405 Burlington Ave., Delanco, N. J.	98
	Alfonza Adams	442 Second St., Florence, N. J.	99
Willard F. Lippincott	Hoarce R. Ward	Box 604, Marlton, N. J.	100

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

ASSETS

	ASSOCIATION		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
51	Volunteer*	Little Ferry	$7,867	$2,800	$48,000
52	Lodi	Lodi	1,186	3,400	49,550
53	Mutual	"	38,497	.....	82,600
54	Dauntless	Lyndhurst	4,766	4,570	12,300
55	Lyndhurst	"	22,191	.....	112,600
56	Mahwah	Mahwah	1,612	8,000	227,400
57	Maywood*	Maywood	3,868	2,000	.....
58	Franklin	Midland Park	1,131	.....	128,482
59	Wortendyke	" "	4,143	1,000	25,300
60	Montvale	Montvale	1,024	1,800	58,250
61	North Arlington	North Arlington	1,657	1,000	.....
62	Ridge	" "	33,134	.....	.....
63	Valley	" "	8,238	.....	.....
64	Oakland	Oakland	3,127	1,500	25,400
65	Bergen County	Oradell	5,750	6,500	228,800
66	Broad Avenue	Palisades Park	1,722	3,500	93,000
67	Morsemere	" "	2,889	22,500	38,100
68	Equitable Mutual	Park Ridge	12,500	3,500	48,896
69	Eureka	" "	2,156	.....	140,389
70	Ramseys	Ramsey	3,213	8,000	592,400
71	Trust*	"	13,770	5,294	77,100
72	Oratam	Ridgefield	1,361	3,500	100,200
73	Ridgefield	"	3,592	21,250	7,750
74	Garden State*	Ridgefield Park	36,285	16,500	238,200
75	Park*	" "	48,755	11,500	.....
76	Community*	Ridgewood	41,836	10,500	256,600
77	Co-Operative	"	9,439	5,000	119,900
78	Ridgewood*	"	137,106	28,800	337,650
79	River Edge*	River Edge	7,279	2,000	72,750
80	Rural	Rochelle Park	5,213	.....	49,900
81	Preference	Teaneck	1,711	1,500	45,100
82	Teaneck*	"	13,018	4,000	39,400
83	Tenafly Mutual*	Tenafly	162,164	151,193	234,400
84	Magic	Waldwick	686	969	35,400
85	Waldwick	"	660	5,003	88,500
86	Wallington	Wallington	5,630	3,400	90,350
87	Wawel	"	3,482	2,400	146,500
88	Invincible	Westwood	30,790	3,900	115,200
89	Westwood	"	12,726	5,000	146,300
90	Wyckoff*	Wyckoff	17,310	10,100	259,400
	Totals		$1,972,026	$969,197	$8,222,057
	Burlington County				
91	Beverly	Beverly	$2,174	$3,951	$219,238
92	Promoters	"	57	804	35,700
93	Bordentown	Bordentown	7,764	3,066	188,615
94	Peoples	"	2,777	3,000	166,471
95	Brown's-Mills-In-The-Pines	Brown's Mills	7,377	.....	77,350
96	City of Burlington	Burlington	1,501	.....	196,250
97	Farmers' and Mechanics'	"	20,979	13,500	556,775
98	Delanco	Delanco	10,726	8,500	350,158
99	Florence	Florence	11,000	.....	182,600
100	Marlton	Marlton	502	563	35,200

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS						
Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$114,105	$3,295	$21,052	$1,104	$1,597	$199,820	51
112,321	.....	76,258	2,308	4,279	249,302	52
202,019	7,560	695,460	353	18,262	1,044,751	53
51,313	.....	.....	43	26	73,018	54
.....	.....	76,365	3,839	.....	214,995	55
265,478	4,195	60,286	16,524	16,828	600,323	56
139,515	947	12,370	237	121	159,058	57
.....	3,250	131,482	7,903	1,600	273,848	58
22,177	.....	17,291	499	1,511	71,921	59
16,315	3,020	21,178	2,374	197	104,158	60
75,855	.....	8,013	423	989	87,937	61
150,218	.....	6,639	358	.....	190,349	62
49,126	.....	23,492	443	87	81,386	63
20,805	1,789	16,331	952	1,516	71,420	64
33,800	3,540	79,780	3,177	1,174	362,521	65
33,372	1,174	30,890	2,254	324	166,236	66
1,300	.....	27,247	3,552	7	95,595	67
147,635	5,810	17,179	849	3,600	239,969	68
29,779	1,620	56,599	2,276	4,388	237,207	69
47,600	10,615	180,620	7,002	10,361	859,811	70
85,813	2,850	2,805	2,026	159	189,817	71
54,633	1,105	7,961	2,115	4,019	174,894	72
2,050	2,463	.....	171	321	37,597	73
442,109	5,390	263,096	494	6,402	1,008,476	74
365,110	3,564	40,688	.....	150	469,767	75
377,385	8,519	70,353	4,190	5,498	774,881	76
191,277	6,427	61,549	3,053	3,473	400,118	77
368,123	12,940	203,138	1,810	14,623	1,104,190	78
68,946	3,045	25,131	1,046	797	180,994	79
14,793	450	34,481	7,743	2,212	114,792	80
12,146	1,569	56,301	1,093	336	119,756	81
82,687	450	4,606	82	7	144,250	82
707,872	11,510	46,532	529	439	1,314,639	83
.....	.....	10,227	766	4	48,052	84
.....	410	70,527	1,795	2,481	169,376	85
42,206	2,365	34,320	4,753	297	183,321	86
500	700	80,900	10,600	5,680	250,762	87
91,548	850	48,815	4,316	5,368	300,787	88
85,368	2,935	36,606	2,585	2,234	293,754	89
399,652	16,282	258,912	869	6,836	969,361	90
$16,415,504	$238,675	$7,134,167	$203,938	$276,375	$35,431,939	
.....	$6,015	$112,491	$20,880	$3,962	$368,711	91
.....	275	15,613	1,010	608	54,067	92
$12,400	2,750	52,277	3,617	344	270,833	93
7,002	7,400	52,569	7,876	1,804	248,899	94
.....	2,464	8,950	8,430	1,446	106,017	95
35,300	4,660	194,505	6,345	7,585	446,146	96
22,400	16,375	322,011	9,468	5,593	967,101	97
195,958	18,447	188,898	6,199	5,144	784,030	98
20,605	4,945	115,970	10,769	2,574	348,463	99
.....	2,885	11,540	437	70	51,197	100

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County—Continued					
51	Volunteer	Little Ferry	$68,335	.....	.....	$73,300
52	Lodi	Lodi	70,820	.....	.....	88,000
53	Mutual	"	221,232	.....	.....	199,914
54	Dauntless	Lyndhurst	30,968	.....	.....	8,900
55	Lyndhurst	"	65,641	.....	$20	18,258
56	Mahwah	Mahwah	212,946	.....	.....	192,200
57	Maywood	Maywood	66,830	.....	.....	55,600
58	Franklin	Midland Park	108,012	.....	.....	51,400
59	Wortendyke	" "	31,494	.....	.....	5,800
60	Montvale	Montvale	50,421	.....	.....	18,675
61	North Arlington	North Arlington	7,875	.....	.....	13,700
62	Ridge	" "	54,411	.....	.....	26,325
63	Valley	" "	23,028	.....	.....	22,376
64	Oakland	Oakland	27,254	$10,400	.....	8,700
65	Bergen County	Oradell	261,766	.....	.....	.....
66	Broad Avenue	Palisades Park	63,313	.....	.....	47,200
67	Morsemere	" "	57,067	.....	.....	10,000
68	Equitable Mutual	Park Ridge	166,295	.....	.....	.....
69	Eureka	" "	111,164	.....	.....	52,700
70	Ramseys	Ramsey	394,313	154,800	.....	.....
71	Trust	"	152,687	.....	.....	23,950
72	Oratam	Ridgefield	125,193	.....	.....	4,800
73	Ridgefield	"	17,956	.....	.....	1,400
74	Garden State	Ridgefield Park	398,073	1,664	.....	311,650
75	Park	" "	122,175	.....	.....	185,769
76	Community	Ridgewood	345,441	.....	.....	249,000
77	Co-Operative	"	226,418	.....	.....	47,100
78	Ridgewood	"	746,601	53,400	.....	26,800
79	River Edge	River Edge	117,188	.....	.....	13,800
80	Rural	Rochelle Park	49,220	.....	.....	13,175
81	Preference	Teaneck	65,542	.....	.....	22,600
82	Teaneck	"	71,663	500	.....	40,800
83	Tenafly Mutual	Tenafly	406,702	178,400	.....	524,400
84	Magic	Waldwick	22,611	.....	.....	11,700
85	Waldwick	"	81,489	.....	.....	22,600
86	Wallington	Wallington	65,090	.....	.....	53,975
87	Wawel	"	75,715	.....	.....	60,942
88	Invincible	Westwood	141,309	.....	.....	88,600
89	Westwood	"	209,802	.....	.....	9,800
90	Wyckoff	Wyckoff	387,901	.....	.....	373,650
	Totals		$16,854,773	$948,722	$31,956	$8,243,224
	Burlington County					
91	Beverly	Beverly	$209,386	.....	.....	$34,800
92	Promoters	"	29,145	.....	.....	6,500
93	Bordentown	Bordentown	195,188	.....	.....	.....
94	Peoples	"	165,433	.....	.....	18,800
95	Brown's-Mills-In-The-Pines	Brown's Mills	65,554	.....	.....	6,800
96	City of Burlington	Burlington	178,690	.....	.....	87,850
97	Farmers' and Mechanics'	"	446,876	.....	.....	186,625
98	Delanco	Delanco	306,824	.....	.....	269,700
99	Florence	Florence	174,005	.....	.....	17,500
100	Marlton	Marlton	33,174	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$3,848	.....	$15,000	$1,063	$13,869	$24,405	$199,820	51
$96	.....	1,219	.....	37,000	3,319	11,276	37,572	249,302	52
378	$227,159	340	.....	.....	193,595	49,493	152,640	1,044,751	53
.....	.....	45	.....	.....	6,460	20,712	5,933	73,018	54
.....	23,252	.....	.....	.....	.....	39,225	68,599	214,995	55
.....	.....	899	$9,885	87,700	1,054	47,998	47,641	600,323	56
26	.....	328	2,000	22,950	.....	.....	11,324	159,058	57
.....	.....	46	.....	32,800	325	26,934	54,331	273,848	58
708	1,034	290	.....	7,000	217	7,041	18,337	71,921	59
570	.....	80	250	14,020	962	6,032	13,148	104,158	60
11,265	16,509	.....	.....	.....	23,268	811	14,509	87,937	61
388	21,271	.....	.....	.....	42,825	15,146	29,983	190,349	62
.....	26,498	8	.....	.....	.....	807	8,669	81,386	63
.....	.....	165	.....	8,000	100	7,285	9,516	71,420	64
.....	.....	1,942	.....	15,500	.....	47,110	36,203	362,521	65
5	.....	530	1,307	18,263	1,330	14,576	19,712	166,236	66
.....	.....	243	.....	.....	550	6,539	21,196	95,595	67
8	.....	495	.....	.....	.....	.....	73,171	239,969	68
254	.....	159	.....	.....	3	16,637	56,290	237,207	69
.....	.....	5,930	6,950	120,225	1,637	101,405	74,551	859,811	70
.....	.....	119	6,550	.....	193	.....	6,318	189,817	71
631	.....	812	2,000	1,250	290	22,196	17,722	174,894	72
64	.....	49	.....	.....	96	4,251	13,781	37,597	73
132	.....	5,130	.....	137,763	5,392	57,742	90,930	1,008,476	74
.....	.....	2,971	3,520	104,000	83	19,473	31,776	469,767	75
5	.....	1,980	.....	35,000	252	63,245	79,958	774,881	76
396	.....	3,156	5,000	11,700	2,703	39,720	63,925	400,118	77
.....	.....	4,660	15,775	.....	1,948	145,658	109,348	1,104,190	78
1,065	.....	1,660	706	11,400	288	19,684	15,203	180,994	79
56	.....	457	.....	7,000	9,747	5,759	29,378	114,792	80
3,433	.....	135	.....	.....	.....	9,526	18,520	119,756	81
157	.....	673	.....	.....	251	14,217	15,989	144,250	82
.....	.....	6,557	17,496	.....	.....	79,358	101,726	1,314,639	83
93	.....	15	.....	2,900	710	3,281	6,742	48,052	84
.....	.....	1,705	2,360	16,425	504	12,956	31,337	169,376	85
203	6,100	296	.....	7,425	11,427	8,861	29,944	183,321	86
8,637	.....	954	.....	.....	36,776	12,146	55,592	250,762	87
124	.....	1,110	.....	.....	360	26,096	43,188	300,787	88
11	.....	893	.....	.....	11	37,733	35,504	293,754	89
113	.....	52	645	73,666	1,032	.....	132,302	969,361	90
$33,851	$706,760	$116,703	$193,533	$1,661,394	$613,537	$1,625,900	$4,401,586	$35,431,939	
$43	.....	$369	.....	$17,500	.....	$53,531	$53,082	$368,711	91
71	.....	14	.....	6,500	.....	4,127	7,710	54,067	92
171	.....	104	.....	6,000	$102	37,410	31,858	270,833	93
.....	.....	182	.....	9,500	319	28,298	26,367	248,899	94
372	$2,200	232	.....	8,275	.....	13,305	9,279	106,017	95
811	12,139	2,329	.....	55,400	18,617	20,222	70,088	446,146	96
1,259	.....	6,336	.....	96,750	3,854	65,868	159,533	967,101	97
.....	.....	314	.....	108,583	.....	52,432	46,177	784,030	98
420	29,300	612	.....	51,500	123	30,157	44,846	348,463	99
80	.....	18	.....	6,300	.....	4,513	7,112	51,197	100

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
51	Volunteer	1,089	118					367	50
52	Lodi	1,131	159					463	85
53	Mutual	4,465	554					1,445	186
54	Dauntless	843	151					45	21
55	Lyndhurst	4,867	305			19	19	185	25
56	Mahwah	3,099	457					961	132
57	Maywood	1,717	274					278	37
58	Franklin	1,409	161					257	27
59	Wortendyke	324	50					29	8
60	Montvale	652	88					94	22
61	North Arlington	303	102					116	30
62	Ridge	1,435	167					275	52
63	Valley	140	30					125	38
64	Oakland	523	47	104	20			44	9
65	Bergen County	3,789	491						
66	Broad Avenue	817	89					245	41
67	Morsemere	584	62					50	10
68	Equitable Mutual	2,101	96						
69	Eureka	1,641	226					264	24
70	Ramseys	6,464	471	774	68				
71	Trust	1,479	151					120	17
72	Oratam	2,123	255					24	8
73	Ridgefield	226	44					7	2
74	Garden State	5,127	705	16	2			1,558	128
75	Park	3,062	415					1,857	82
76	Community	4,304	463					1,245	136
77	Co-Operative	3,087	288					236	29
78	Ridgewood	8,400	636	534	61			268	15
79	River Edge	2,031	226					69	16
80	Rural	739	100					74	11
81	Preference	686	103					113	11
82	Teaneck	1,819	123	10	1			408	27
83	Tenafly Mutual	6,779	884	1,784	173			2,622	277
84	Magic	399	59					59	15
85	Waldwick	1,127	154					113	20
86	Wallington	840	146					309	40
87	Wawel	1,332	176					621	149
88	Invincible	1,805	200					443	44
89	Westwood	2,361	243					49	9
90	Wyckoff	4,194	659					18,688	181
	Totals	264,421	26,261	7,079	654	1,617	547	67,061	5,805
	Burlington County								
91	Beverly	2,777	356					174	25
92	Promoters	561	94					33	7
93	Bordentown	3,593	306						
94	Peoples	2,683	279					94	15
95	Brown's-Mills-In-The-Pines	1,154	188					68	8
96	City of Burlington	2,287	352					469	106
97	Farmers' and Mechanics'	7,310	965					933	142
98	Delanco	4,465	854					1,349	186
99	Florence	2,179	281					175	17
100	Marlton	474	86						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,456	93	75	S.	$1.00 m.	$200	5 & 6	.....	.....	51
1,594	71	173	S.	1.00 m.	200	6	$3.00 a	.....	52
5,910	118	622	O.P.	.....	200	5 & 6	.05 & .16 b	.....	53
888	28	144	O.P.	.....	200	6	.....	.....	54
5,071	50	299	O.P.	.....	100	6	.05 b	.....	55
4,060	151	438	S.	1.00 m.	200	5 & 6	.05 b	$0.05 b	56
1,995	61	250	N.S.	1.00 m.	200	5 & 6	.....	.....	57
1,666	59	129	S.	1.00 m.	200	6	3.00 a	3.00 a	58
353	10	48	S.	1.00 m.	200	6	.05 b	.06 b	59
746	37	73	S.	1.00 m.	200	6	3.00 a	1.00 a	60
419	26	106	S.	1.00 m.	200	6	3.00 a	.....	61
1,710	47	172	O.P.	.....	200	5 & 6	.....	.....	62
265	17	51	O.P.	.....	200	6	6.00 a	6.00 a	63
671	22	54	S.	1.00 m.	200	5 & 6	.....	.....	64
3,789	99	392	S.	1.00 m.	200	6	.04 b	.04 b	65
1,062	46	84	S.	1.00 m.	200	6	.05 b	.05 b	66
634	16	56	S.	1.00 m.	200	6	3.70 a	.....	67
2,101	94	2	S.	1.00 m.	200	6	.05 b	.05 b	68
1,905	76	174	S. & N.S.	1.00 m.	200	6	.05 b	.....	69
7,238	206	333	S.	1.00 m.	200	6	.05 b	.05 b	70
1,599	60	108	S.	1.00 m.	200	5 & 6	.05 b	.....	71
2,147	52	211	S.	1.00 m.	200	5 & 6	.....	.....	72
233	13	33	S.	1.00 m.	200	5 & 6	3.00 a & .20 b	.....	73
6,701	63	772	N.S.	1.00 m.	200	5, 5½ & 6	.....	.....	74
4,919	163	334	N.S.	.50 m.	100	Various	.....	.....	75
5,549	152	447	S.	1.00 m.	200	5, 5½ & 6	.....	.....	76
3,323	105	212	S.	1.00 m.	200	5, 5½ & 6	.08 b	.....	77
9,202	200	512	S.	1.00 m.	200	Various	.....	.....	78
2,100	63	179	N.S.	1.00 m.	200	Various	.....	.....	79
813	26	85	S.	1.00 m.	200	6	.....	.....	80
799	22	92	S.	1.00 m.	200	6	.05 b	.....	81
2,237	29	122	N.S.	.50 m.	100	4 & 6	.....	.....	82
11,185	259	1,075	S.	1.00 m.	200	5, 5½ & 6	.....	.....	83
458	21	53	S.	1.00 m.	200	6	4.00 a	.....	84
1,240	39	135	S.	1.00 m.	200	6	.07½ b	.07½ b	85
1,149	73	113	N.S.	1.00 m.	200	5 & 6	.....	.50 a	86
1,953	72	253	S.	1.00 m.	200	5	2.00 a	.....	87
2,248	66	178	S.	1.00 m.	200	5 & 6	.....	.....	88
2,410	88	164	S.	1.00 m.	200	6	.....	.....	89
22,882	255	585	N.S.	1.00 m.	T.M. & 200	5	.....	.....	90
340,178	9,003	24,264							
2,951	150	231	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	91
594	33	68	S.	1.00 m.	200	6	.05 b	.05 b	92
3,593	113	193	S.	1.00 m.	200	6	.07½ b	.07½ b	93
2,777	131	163	S.	1.00 m.	200	6	.....	.....	94
1,222	78	118	S.	1.00 m.	200	6	.07½ b	.....	95
2,756	157	301	S.	1.00 m.	200	6	.....	.....	96
8,243	422	685	S.	1.00 m.	200	6	.....	.....	97
5,814	413	627	S.	1.00 m.	200	6	.05 b	.05 b	98
2,354	120	178	S.	1.00 m.	200	6	2.00 a	.....	99
474	30	56	S.	1.00 m.	200	6	.07½ b	.07½ b	100

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Burlington County—Continued			
101	Medford	Medford	May 6, 1925	Albert F. Kirby
102	Medford Lakes	Medford Lakes	Oct. 26, 1928	Frank A. Eger
103	Boosters	Moorestown	Jan. 9, 1926	George C. Baker
104	Moorestown	"	Dec. 29, 1891	Albert Haines
105	Workingmen's Co-Operative	"	April 23, 1888	Benjamin J. Heal
106	Industry	Mount Holly	April 2, 1874	Walter I. Dill
107	Mount Holly	" "	Feb. 1, 1862	Walter I. Dill
108	Peoples	" "	Aug. 4, 1883	Morris K. Perinchief
109	New Gretna	New Gretna	Mar. 7, 1889	James C. McDonald
110	Palmyra	Palmyra	June 28, 1887	Clarence T. Yerkes
111	Twin Cities	"	July 14, 1922	John H. Etris
112	Pemberton	Pemberton	May 1, 1884	Theodore H. Budd
113	Progressive	Riverside	Sept. 14, 1912	Charles S. Goldy
114	Riverside	"	May 5, 1886	Alexander P. Bright
115	Cinnaminson	Riverton	Oct. 1, 1878	Joseph L. Thomas
116	Roebling	Roebling	Jan. 2, 1923	Pleasant J. Goddard
	Camden County			
117	Diligent	Albion	Oct. 27, 1922	Harry Houwen
118	Atco	Atco	Mar. 11, 1920	Edwin F. Broome
119	Audubon	Audubon	Aug. 10, 1904	Wilbert Davis
120	Citizens'	"	Mar. 9, 1911	Charles H. Schnitzler
121	King's Highway	"	Mar. 9, 1923	Harvey Ulrich
122	Barrington	Barrington	May 9, 1913	Joseph S. Fitzgerald
123	Estate	"	May 10, 1924	John A. Helferty
124	Hedding	Bellmawr	Feb. 3, 1898	Harry J. Burkhardt
125	Berlin, No. 3	Berlin	Mar. 8, 1886	David R. Lee
126	Longacoming	"	Oct. 13, 1922	Elmer E. Stafford
127	Blackwood	Blackwood	July 27, 1904	John H. Magee, Jr.
128	American	Camden	Feb. 17, 1913	Henry J. Mockett
129	Arcade	"	Feb. 19, 1926	Ferdinand Braun
130	Arch	"	April 27, 1921	Clarence W. Green
131	Argonne	"	Mar. 5, 1923	J. L. Hurley
132	Avalon City	"	Feb. 25, 1889	William F. Huff
133	Beckett	"	July 27, 1921	F. William Shafer
134	Bishop Bayley No. 2	"	Mar. 2, 1880	Francis X. O'Brien
135	Boulevard	"	July 2, 1920	John Knauer
136	Bridge View	"	May 24, 1924	W. L. Parvin
137	Broadway	"	Dec. 10, 1873	William B. Brown
138	Brotherhood	"	Oct. 12, 1891	Elmer Jackson
139	Business Men's	"	Nov. 19, 1913	Charles W. Fischer
140	Cable	"	June 11, 1924	Anson A. George
141	Camden	"	Aug. 13, 1867	Samuel E. Fulton
142	Camden First Italian	"	Dec. 7, 1906	Antonio Mecca
143	Central	"	Feb. 20, 1900	Charles Klemann
144	City, No. 2	"	May 5, 1874	Robert J. D. Field
145	Civic	"	Mar. 18, 1911	Francis B. Wallen
146	Community	"	Sept. 12, 1919	Harry A. Moran

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Richard B. Eckman	Daisy Davis	90 N. Main St., Medford, N. J.	101
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	102
Henry F. Stockwell	Inez Burke	22 W. Oak Ave., Moorestown, N. J.	103
George B. Evans	H. S. Edgar	256 W. Main St., Moorestown, N. J.	104
George B. Evans	H. Fred Robinson	Rodman Bldg., Moorestown, N. J.	105
George M. Hillman	Alfred A. Reynolds	130 Buttonwood St., Mt. Holly, N. J.	106
Richard B. Eckman	Isabelle A. English	127 Main St., Mt. Holly, N. J.	107
Clifford R. Powell	Frank A. Hendrickson	117 High St., Mt. Holly, N. J.	108
Craig J. Turnbull	J. Alston Adams	30 E. Broad St., Westfield, N. J.	109
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	110
A. W. Lewis	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	111
William H. Heisler, Jr.	Nelson B. Morton	95 Hanover St., Pemberton, N. J.	112
Daniel Lichtenthal	Joseph H. Makin	106 Stewart Ave., Riverside, N. J.	113
Lester A. Drenk	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	114
William D. Lippincott	Fred P. Hemphill	Riverton, N. J.	115
Richard B. Eckman	William L. Wilson	7 McKinley Ave., Trenton, N. J.	116
Leighton J. Heller	Horace J. Norcross	Clementon, N. J.	117
Horace G. Brown	Albert E. Duble	Atco Ave., Atco, N. J.	118
Charles H. Stevens	Harry B. Beckley	237 W. Graisbury Ave., Audubon, N. J.	119
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	120
Charles Stevens	John R. White	214 Park Place, Audubon, N. J.	121
Grover C. Richman	Willard F. Hammond	239 Trenton Ave., Barrington, N. J.	122
Vincent DeP. Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	123
Wilbert B. Pike	John Heller	Black Horse Pike, Mt. Ephraim, N. J.	124
Charles S. Straw	Edward J. Bitttle	Berlin, N. J.	125
Charles S. Straw	Clarence E. Walker	Berlin, N. J.	126
G. C. Richman	O. B. Kelsey	Blackwood, N. J.	127
Bleakley, Stockwell & Zink	J. Hartley Bowen	431 Market St., Camden, N. J.	128
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	129
Joseph W. Wilson	William J. Flemming	2700 Federal St., Camden, N. J.	130
G. C. Richman	Russell B. Keen	305 Market St., Camden, N. J.	131
D. S. Renwick & W. J. Cragin	Isadore H. Bach	989 Drexel Bldg., Philadelphia, Pa.	132
Sidney P. McCord, Jr.	J. Hartley Bowen	5th & Market St., Camden, N. J.	133
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	134
J. A. Penn & S. H. Beckett	Albert H. Kretschmer	614 Redman Ave., Haddonfield, N. J.	135
C. N. Boulton	W. S. Abbott	141 S. 27th St., Camden, N. J.	136
John B. Kates	William R. Jones	513 Cooper St., Camden, N. J.	137
Edward H. Flemming	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	138
W. B. Wolcott	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	139
Elmer G. Van Name	Reba N. Obus	101 N. 7th St., Camden, N. J.	140
Oscar B. Redrow	Lorrenzo E. Shreeves	105 N. 7th St., Camden, N. J.	141
Rocco Palese	Carmine Troncone	552 Pine St., Camden, N. J.	142
John W. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	143
French, Richards & Bradley	W. J. MacAllister	217 N. 6th St., Camden, N. J.	144
Carl J. Geiges	J. Hartley Bowen	5th & Market St., Camden, N. J.	145
Carl J. Geiges	J. Hartley Bowen	5th & Market St., Camden, N. J.	146

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Burlington County—Continued				
101	Medford	Medford	$1,533	$1,020	$85,834
102	Medford Lakes	Medford Lakes	86	1,500	91,650
103	Boosters	Moorestown	8,591	29,950	338,913
104	Moorestown	"	2,011	.....	101,425
105	Workingmen's Co-Operative	"	3,009	.....	161,125
106	Industry	Mount Holly	792	.....	94,800
107	Mount Holly	" "	2,979	5,820	167,800
108	Peoples	" "	2,265	.....	203,400
109	New Gretna	New Gretna	1,187	.....	95,088
110	Palmyra	Palmyra	9,660	16,800	99,109
111	Twin Cities	"	5,854	4,100	80,273
112	Pemberton	Pemberton	5,374	2,500	76,775
113	Progressive	Riverside	1,368	803	57,585
114	Riverside	"	3,332	6,862	261,195
115	Cinnaminson	Riverton	3,465	6,018	317,325
116	Roebling	Roebling	3,456	5,000	191,744
	Totals		$119,819	$113,757	$4,432,398
	Camden County				
117	Diligent	Albion	$338	.....	$9,900
118	Atco	Atco	7,255	.....	36,900
119	Audubon	Audubon	81	$9,300	248,700
120	Citizens'	"	786	3,400	115,350
121	King's Highway	"	14,659	4,500	333,200
122	Barrington	Barrington	1,948	.....	51,600
123	Estate	"	204	675	29,518
124	Hedding	Bellmawr	630	.....	31,050
125	Berlin, No. 3	Berlin	2,929	.....	69,850
126	Longacoming	"	389	4,000	114,350
127	Blackwood	Blackwood	1,378	.....	56,950
128	American	Camden	6,721	.....	31,950
129	Arcade	"	2,489	2,419	63,538
130	Arch	"	943	.....	78,100
131	Argonne	"	1,516	1,300	121,820
132	Avalon City	"	4,661	.....	40,100
133	Beckett	"	288	.....	51,985
134	Bishop Bayley No. 2	"	18,327	.....	127,400
135	Boulevard	"	195	.....	48,858
136	Bridge View	"	68	594	34,100
137	Broadway	"	4,228	3,200	.....
138	Brotherhood	"	547	2,620	62,150
139	Business Men's	"	7,864	.....	58,700
140	Cable	"	1,051	.....	40,345
141	Camden	"	740	.....	89,350
142	Camden First Italian	"	10,973	.....	57,300
143	Central	"	798	1,500	59,500
144	City, No. 2	"	833	250	132,607
145	Civic	"	563	.....	136,750
146	Community	"	2,168	.....	86,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,865	$2,846	$1,190	$60	$94,348	101
.....	1,040	.....	506	.....	94,782	102
$3,700	36,165	65,790	1,235	6,941	491,285	103
1,400	.....	163,958	1,442	37	270,273	104
9,145	10,005	500,540	4,948	5,082	693,854	105
.....	.....	47,990	5,611	971	150,164	106
.....	10,370	115,483	8,432	3,380	314,264	107
.....	3,700	191,874	16,659	5,087	422,985	108
8,019	181	47,537	6,608	4,140	162,760	109
288,079	27,131	206,303	1,327	2,095	650,504	110
55,193	1,455	71,870	12,360	2,041	233,146	111
.....	1,200	21,573	1,462	2,776	111,660	112
.....	4,253	19,007	1,079	888	84,983	113
136,693	14,559	171,848	6,427	772	601,688	114
16,700	5,815	201,364	7,723	2,606	561,106	115
.....	.....	45,331	3,986	1,014	250,531	116
$812,594	$183,955	$2,948,138	$156,026	$67,020	$8,833,707	
$8,557	$117	$29,012	$902	$530	$49,356	117
2,799	275	41,758	299	576	89,862	118
59,780	6,190	44,209	464	949	369,673	119
14,600	2,400	57,205	1,225	286	195,252	120
11,584	19,555	21,419	919	701	406,537	121
1,775	1,140	47,137	654	$2,974	107,228	122
920	1,896	2,134	389	1,623	37,359	123
5,250	2,250	61.615	926	613	102,334	124
.....	1,100	110,849	4,228	2,840	191,796	125
3,225	.....	112,178	4,370	2,373	240,885	126
6,485	.....	132,637	3,755	2,571	203,776	127
14,267	5,000	44,423	2,070	308	104,739	128
4,500	6,409	400	792	404	80,951	129
.....	1,605	67,491	1,775	730	150,644	130
43,000	4,990	55,324	757	430	229,137	131
17,202	2,685	93,973	1,165	2,697	162,483	132
1,400	1,739	60,868	2,017	450	118,747	133
13,219	4,700	211,272	10,597	3,098	388,613	134
.....	600	35,870	220	522	86,265	135
.....	750	14,611	218	.....	50,341	136
54,769	200	89,246	2,068	878	154,589	137
12,350	8,445	47,498	2,687	480	136,777	138
12,603	3,400	74,292	1,603	569	159,031	139
.....	1,217	1,865	589	262	45,329	140
21,048	3,160	109,301	1,554	1,970	227,123	141
6,700	5,500	53,365	5,847	1,909	141,594	142
7,397	3,575	20,131	565	22	93,488	143
4,066	7,744	37,485	1,645	.....	184,630	144
11,155	6,050	78,208	776	100	233,602	145
21,501	2,950	92,651	1,304	2,112	209,486	146

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Burlington County—Continued					
101	Medford	Medford	$59,720	.....	.....	.....
102	Medford Lakes	Medford Lakes	70,206	.....	.....	$3,975
103	Boosters	Moorestown	382,932	.....	.....	.....
104	Moorestown	"	87,722	.....	.....	.....
105	Workingmen's Co-Operative	"	343,043	.....	.....	.....
106	Industry	Mount Holly	71,674	.....	.....	.....
107	Mount Holly	" "	189,121	.....	.....	.....
108	Peoples	" "	235,560	.....	.....	.....
109	New Gretna	New Gretna	69,361	$41,450	.....	.....
110	Palmyra	Palmyra	287,230	.....	.....	89,800
111	Twin Cities	"	84,750	.....	.....	54,450
112	Pemberton	Pemberton	69,245	.....	.....	11,100
113	Progressive	Riverside	56,544	.....	.....	12,400
114	Riverside	"	282,264	.....	.....	158,800
115	Cinnaminson	Riverton	328,526	.....	.....	.....
116	Roebling	Roebling	177,228	.....	.....	.....
	Totals		$4,599,401	$41,450	.....	$959,100
	Camden County					
117	Diligent	Albion	$9,077	.....	.....	$13,500
118	Atco	Atco	48,718	.....	.....	.....
119	Audubon	Audubon	242,451	.....	.....	17,900
120	Citizens'	"	108,295	.....	.....	12,250
121	King's Highway	"	314,228	.....	.....	5,200
122	Barrington	Barrington	50,215	.....	.....	24,400
123	Estate	"	26,296	.....	.....	.....
124	Hedding	Bellmawr	28,870	.....	.....	.....
125	Berlin, No. 3	Berlin	64,765	.....	.....	62,777
126	Longacoming	"	115,306	.....	.....	52,000
127	Blackwood	Blackwood	62,569	.....	.....	15,500
128	American	Camden	69,625	.....	.....	2,000
129	Arcade	"	61,953	.....	.....	.....
130	Arch	"	43,197	.....	.....	60,700
131	Argonne	"	136,980	.....	.....	21,300
132	Avalon City	"	79,473	.....	.....	.....
133	Beckett	"	55,380	.....	.....	.....
134	Bishop Bayley No. 2	"	139,758	.....	.....	22,100
135	Boulevard	"	30,495	.....	.....	15,400
136	Bridge View	"	31,556	.....	.....	.....
137	Broadway	"	39,077	.....	.....	48,350
138	Brotherhood	"	44,343	.....	.....	32,280
139	Business Men's	"	49,539	.....	.....	46,950
140	Cable	"	24,472	.....	.....	.....
141	Camden	"	101,757	$11,750	.....	.....
142	Camden First Italian	"	92,784	.....	.....	.....
143	Central	"	61,022	.....	.....	.....
144	City, No. 2	"	122,850	.....	.....	.....
145	Civic	"	145,307	.....	.....	1,500
146	Community	"	109,650	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$46	.....	$194	.....	$11,000	$11	$13,125	$10,252	$94,348	101
.....	.....	495	.....	1,600	91	10,556	7,859	94,782	102
.....	.....	850	.....	.....	.....	67,991	39,512	491,285	103
.....	$85,717	.....	.....	5,000	1,325	15,363	75,146	270,273	104
.....	34,464	456	.....	94,275	674	40,240	180,702	693,854	105
88	.....	433	.....	43,500	186	8,649	25,634	150,164	106
.....	.....	514	.....	28,300	358	34,477	61,494	314,264	107
.....	.....	548	.....	68,000	.....	48,361	70,516	422,985	108
68	.....	185	.....	1,500	4,190	27,576	18,430	162,760	109
.....	.....	1,529	.....	131,350	6,413	47,836	86,346	650,504	110
.....	12,732	162	.....	23,300	10,328	16,101	31,323	233,146	111
.....	.....	230	.....	.....	141	13,646	17,298	111,660	112
1,029	.....	27	$175	.....	.....	8,370	6,438	84,983	113
.....	.....	260	.....	32,000	.....	40,453	87,911	601,688	114
539	.....	2,317	.....	82,500	.....	64,511	82,623	561,016	115
.....	.....	1,921	.....	10,000	.....	36,882	24,500	250,531	116
$4,997	$176,552	$20,631	$175	$898,633	$46,732	$804,000	$1,282,036	$8,833,707	
.....	$15,358	$11	.....	.....	$1,236	$702	$9,472	$49,356	117
.....	.....	28	.....	$2,000	40	6,501	32,575	89,862	118
.....	.....	2,559	.....	24,000	.....	48,986	33,777	369,673	119
.....	.....	1,068	.....	43,750	274	14,494	15,121	195,252	120
.....	.....	1,910	.....	.....	.....	54,418	30,781	406,537	121
.....	.....	295	.....	1,000	132	8,866	22,320	107,228	122
.....	.....	55	.....	3,500	30	3,674	3,804	37,359	123
.....	33,384	607	.....	.....	13,982	3,846	21,645	102,334	124
.....	.....	139	.....	6,000	6,925	10,337	40,853	191,796	125
$125	.....	627	.....	23,750	.....	19,380	29,697	240,885	126
.....	52,136	40	.....	4,700	5,405	6,905	56,521	203,776	127
11	1,000	85	.....	.....	4,591	10,039	17,388	104,739	128
48	.....	176	.....	.....	29	10,196	8,549	80,951	129
.....	.....	223	.....	9,500	2,100	5,995	28,929	150,644	130
.....	.....	454	.....	28,500	.....	21,057	20,846	229,137	131
.....	10,230	69	.....	.....	767	9,503	62,441	162,483	132
.....	.....	168	.....	33,000	1,878	7,402	20,919	118,747	133
125	59,475	367	.....	57,185	398	20,293	88,912	388,613	134
.....	.....	74	.....	21,500	177	4,054	14,565	86,265	135
.....	.....	70	.....	5,500	.....	4,574	8,641	50,341	136
.....	19,342	323	.....	17,000	3,091	6,334	21,072	154,589	137
9	100	666	.....	13,000	8,399	5,069	32,911	136,777	138
1,310	8,993	84	.....	1,000	1,085	9,022	41,048	159,031	139
36	15,267	271	.....	.....	.....	3,482	1,801	45,329	140
70	.....	241	.....	47,000	609	15,849	49,847	227,123	141
78	4,577	58	.....	.....	136	9,235	34,726	141,594	142
.....	.....	1,275	.....	12,998	38	8,896	9,259	93,488	143
.....	.....	1,019	.....	18,000	388	20,122	22,251	184,630	144
.....	3,900	586	.....	39,800	370	17,917	24,222	233,602	145
.....	10,180	146	.....	30,500	3,583	18,679	36,748	209,486	146

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County—Continued								
101	Medford	1,168	173						
102	Medford Lakes	1,095	201					20	8
103	Boosters	7,023	588						
104	Moorestown	814	215						
105	Workingmen's Co-Operative	3,270	353						
106	Industry	1,710	132						
107	Mount Holly	5,057	282						
108	Peoples	6,040	310						
109	New Gretna	1,692	153	874	45				
110	Palmyra	4,489	609					449	74
111	Twin Cities	1,053	205					356	112
112	Pemberton	1,903	123					111	12
113	Progressive	1,276	205					62	10
114	Riverside	3,498	468					794	94
115	Cinnaminson	5,092	629						
116	Roebling	3,309	327						
	Totals	75,972	8,734	874	45			5,087	816
	Camden County								
117	Diligent	264	71					70	12
118	Atco	644	108						
119	Audubon	3,877	733					90	17
120	Citizens'	2,195	370					61	9
121	King's Highway	5,651	605					26	5
122	Barrington	893	157					122	25
123	Estate	445	61						
124	Hedding	473	135						
125	Berlin, No. 3	677	124					299	43
126	Longacoming	1,937	211					260	39
127	Blackwood	688	162					78	10
128	American	940	184					10	2
129	Arcade	1,183	154						
130	Arch	635	128					304	66
131	Argonne	2,440	320					106	24
132	Avalon City	1,005	152						
133	Beckett	661	114						
134	Bishop Bayley No. 2	1,394	249					110	20
135	Boulevard	448	68					154	14
136	Bridge View	497	89						
137	Broadway	600	95					242	35
138	Brotherhood	725	139					185	51
139	Business Men's	518	101					234	39
140	Cable	468	127						
141	Camden	1,207	150	59	36				
142	Camden First Italian	938	155						
143	Central	971	151						
144	City, No. 2	2,042	403						
145	Civic	2,060	276					8	2
146	Community	1,343	194						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,168	66	107	S.	$1.00 m.	$200	6	.....	.....	101
1,115	53	156	S.	1.00 & 2.00 m.	200	6	$0.15 b.	.....	102
7,023	197	391	S.	1.00 & 2.00 m.	200	6	.....	.....	103
814	61	154	S.	1.00 m.	200	6	.....	.....	104
3,270	152	201	S.	1.00 m.	200	6	.....	.....	105
1,710	73	59	S.	.50 m.	100	6	.....	.....	106
5,057	125	157	S.	.50 m.	100	6	.....	.....	107
6,040	92	218	S.	.50 m.	100	6	.....	.....	108
2,566	80	118	S.	.50 m.	100	6	.....	.....	109
4,938	304	379	S.	1.00 m.	200	6	.....	.....	110
1,409	58	259	S.	1.00 m.	200	6	.03 b.	$0.03 b.	111
2,014	60	75	S.	.50 m.	100	6	2.00 a.	.....	112
1,338	58	157	S.	1.00 m.	200	6	.05 b.	.05 b.	113
4,292	250	312	S.	1.00 m.	200	6	.05 b.	.05 b.	114
5,092	167	462	S.	1.00 m.	200	6	1.00 a.	1.00 a.	115
3,309	100	227	S.	1.00 m.	200	6	.01 b.	.....	116
81,933	3,543	6,052							
334	19	64	S.	$1.00 m.	$200	6	$0.07½ b.	$0.07½ b.	117
644	31	77	S.	1.00 m.	200	6	.02½ b.	.....	118
3,967	197	553	S.	1.00 m.	200	6	.....	.....	119
2,256	78	301	S.	1.00 m.	200	6	.02½ b.	.02½ b.	120
5,677	202	408	S.	1.00 m.	200	6	.05 b.	.....	121
1,015	39	143	S.	1.00 m.	200	6	.07½ b.	.07½ b.	122
445	25	36	S.	1.00 m.	200	6	.....	.....	123
473	32	103	S.	1.00 m.	200	6	.07½ b.	.07½ b.	124
976	57	110	S.	1.00 m.	200	6	5.00 a.	5.00 a.	125
2,197	63	187	S.	1.00 m.	200	6	.....	.....	126
766	56	116	S.	1.00 m.	200	6	.10 b.	.10 b.	127
950	28	158	S.	1.00 m.	200	6	.....	.....	128
1,183	62	92	S.	1.00 m.	200	6	.05 b.	.05 b.	129
939	61	133	S.	1.00 m.	200	6	.....	.....	130
2,546	75	269	S.	1.00 m.	200	6	.....	.....	131
1,005	36	116	S.	1.00 m.	200	6	.....	.....	132
661	39	75	S.	1.00 m.	200	6	.07½ b.	.07½ b.	133
1,504	106	163	S.	1.00 m.	200	6	.05 b.	.....	134
602	25	57	S.	1.00 & 2.00 m.	200	6	.05 b.	.....	135
497	30	59	S.	1.00 m.	200	6	.05 b.	.....	136
842	42	88	S.	1.00 m.	200	6	.05 b.	.05 b.	137
910	66	124	S.	1.00 m.	200	6	.02½ b.	.02½ b.	138
752	42	98	S.	1.00 m.	200	6	.....	.....	139
468	21	106	S.	1.00 m.	200	6	.05 b.	.05 b.	140
1,266	71	115	S.	1.00 m.	200	6	.05 b.	.05 b.	141
938	57	98	S.	1.00 m.	200	6	.05 b.	.....	142
971	46	105	S.	1.00 m.	200	6	.06 b.	.....	143
2,042	112	291	S.	1.00 m.	200	6	.....	.....	144
2,068	76	202	S.	1.00 m.	200	6	.....	.....	145
1,343	44	150	S.	1.00 m.	200	6	.05 b.	.05 b.	146

a Gross charge in dollars per $100 loaned.
b Instalment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
147	Cooper	Camden	Feb. 16, 1911	S. Walter Brown
148	Cottage	"	Mar. 2, 1921	Frank J. Leonard
149	Diamond	"	Feb. 14, 1920	Herbert H. Branin
150	East Camden	"	April 6, 1925	John T. Rodan
151	East Side	"	April 10, 1903	Charles H. West
152	Emerson	"	May 2, 1921	Theodore C. Tiedeken
153	Endowment	"	May 26, 1903	Thomas B. Kenworthy
154	Excelsior	"	July 29, 1870	Charles H. Schnitzler
155	Fairview	"	April 8, 1919	Louis W. Everly
156	Fidelity Mutual	"	May 11, 1939	Joseph A. O'Brien
157	Forward	"	Oct. 11, 1921	George E. Townsend
158	Franklin, No. 3	"	Sept. 22, 1873	William T. Perks
159	Greater Camden	"	June 3, 1910	Howard B. Hemphill
160	Guarantee	"	Aug. 12, 1886	William H. Garwood
161	Highland	"	April 27, 1916	W. H. Pratt
162	Homestead	"	Dec. 21, 1883	Harry R. Hunt
163	Hyman Varbalow	"	Dec. 8, 1923	Samuel Varbalow
164	Italian-American	"	April 1, 1915	Anthony Malatesta
165	Jan Sobieski	"	May 2, 1924	Francis J. Suttill
166	John Campbell, Jr.—Girard	"	*(See below)	Frank P. Homer
167	Junior Emblem	"	Nov. 2, 1921	Eugene S. Miller
168	Kaighn Avenue	"	Nov. 19, 1924	Ellis Goodman
169	Kazimier Pulaski	"	June 29, 1910	Kazimierz Folejewski
170	Kearsarge	"	Oct. 6, 1923	Harry J. Smith
171	Kosciuszko	"	Feb. 3, 1896	Frank Wisniewski
172	La Salle	"	June 9, 1919	James J. Mulligan
173	Lawn Del	"	**(See below	Irwin R. Stratton
174	Liberty	"	Sept. 2, 1911	Charles J. Glaser
175	Market	"	Jan. 22, 1916	David Baird, Jr.
176	Marne	"	May 25, 1923	Paul Reihman
177	Mechanics & Workingmen's	"	Mar. 1, 1871	Russell Morehouse
178	Merit-Tenure	"	Mar. 25, 1926	Albert F. Wise
179	Mt. Ephraim	"	Oct. 28, 1908	Thomas Jarozynski
180	Mutual	"	April 13, 1872	Frank Heisler
181	Northeast	"	May 10, 1923	C. Horace Scherneck
182	Northern	"	Nov. 5, 1919	Ludwig A. Kind
183	Pavonia	"	April 23, 1906	Oliver Purnell
184	Penn	"	Feb. 15, 1913	Sidney P. McCord
185	Peoples	"	Mar. 7, 1871	Charles H. Sullivan
186	Phoenix	"	Mar. 17, 1908	Earl T. Jackson
187	Plymouth	"	Jan. 27, 1919	John J. Robinson
188	Provident	"	Dec. 16, 1892	Charles G. Jessup
189	Pyne Poynt	"	April 7, 1911	Max Reihmann, Jr.
190	Republic	"	Mar. 27, 1916	Roy R. Stewart
191	Reward	"	Nov. 16, 1923	M. J. Lawnicki
192	River Avenue	"	Mar. 13, 1924	Frederick Von Nieda
193	Rosedale	"	Aug. 26, 1911	George E. Butterfoss
194	Royden	"	May 26, 1922	Howard A. Fearn
195	Saint Bernard	"	Feb. 7, 1924	Charles O'Connor
196	South Camden	"	April 26, 1895	Theodore C. Tiedeken

* Aug. 3, 1923—John Campbell, Jr.
Jan. 20, 1922—Girard
} Merged Jan. 12, 1928.

**Dec. 5, 1923—Lawnton
Oct. 28, 1921—Delaware River
} Merged May 16, 1935.

***Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Carl J. Geiges	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	147
J. R. Di Mona	Wilbur J. MacAllister	217 N. 6th St., Camden, N. J.	148
J. L. Furer	Manuel Winigrad	1149 Magnolia Ave., Camden, N. J.	149
Joseph Wilson	Trester W. Vissel	2716 High St., Camden, N. J.	150
William R. J. Burton	Frances H. Cullingford	3040 Federal St., Camden, N. J.	151
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	152
Bennett Clark	Arthur C. Craig	203 St. James Ave., Merchantville, N. J.	153
George M. Bryson	William R. Jones	513 Cooper St., Camden, N. J.	154
Joseph W. Wilson	William C. Stutzel	1102 N. 26th St., Camden, N. J.	155
Arthur W. Lewis	Carlton F. Eyre	423 Market St., Camden, N. J.	156
Grover C. Richman	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J	157
French, Richards & Bradley	Wilbur J. MacAllister	217 N. 6th St., Camden, N. J.	158
Emory S. Kates	Louis M. Oberst	1253 Princess Ave., Camden, N. J.	159
Arthur W. Lewis	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	160
William R. J. Burton	Lorrenzo E. Shreeves	3040 Federal St., Camden, N. J.	161
Frederick B. Thatcher	George Black	307 Market St., Camden, N. J.	162
J. Varbalow & Samuel Gelfand	William Rudolph	300 Broadway, Camden, N. J.	163
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	164
Gene R. Mariano	Walter A. Uliase	1307 S. Tenth St., Camden, N. J.	165
Harold W. Bennett	George G. Tartar	52 Euclid Ave., Haddonfield, N. J.	166
***Carl R. Evered	Harold L. Hartman	450 Broadway, Camden, N. J.	167
Raymond L. Siris	Reba N. Obus	101 N. 7th St., Camden, N. J.	168
Edward Praiss	Walter A. Uliase	1307 S. Tenth St., Camden, N. J.	169
George Jacobs	G. H. Stratton, Jr.	2928 N. W. Octagon Road, Camden, N. J.	170
Albert S. Woodruff	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	171
Vincent L. Gallaher	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	172
M. L. Praissman	Robert C. Perine	310 Market St., Camden, N. J.	173
T. Harry Rowland	Charles St. Clair	R.F.D., Sewell, N. J.	174
Harold W. Bennett	J. L. Shackleford, Jr.	5th & Market St., Camden, N. J.	175
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	176
French, Richards & Bradley	Wilbur J. MacAllister	217 N. 6th St., Camden, N. J.	177
Meyer L. Sakin	Lorrenzo E. Shreeves	105 N. 7th St., Camden, N. J.	178
Edward West	B. J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	179
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	180
W. Louis Bossle	Frank N. R. Bossle	3425 Norwood Ave., Merchantville, N. J	181
Joseph B. Tyler	J. Hartley Bowen	431 Market St., Camden, N. J.	182
W. R. J. Burton	Frances Cullingford	3040 Federal St., Camden, N. J.	183
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	184
French, Richards & Bradley	Wilbur J. MacAllister	217 N. 6th St., Camden, N. J.	185
W. E. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	186
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	187
Albert E. Burling	William M. Lewis	521 Main St., Camden, N. J.	188
E. L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	189
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	190
T. Borz	James Bontemps	22 W. Madison Ave., Collingswood, N. J.	191
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	192
Joseph W. Wilson	Thomas C. Wright	15 N. 35th St., Camden, N. J.	193
L. Burkhardt, Jr.	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	194
L. V. White	John J. Hambrose	206 Morgan Ave., Collingswood, N. J.	195
John W. Donges	T. A. Trappe	304 Volan St., Merchantville, N. J.	196

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
147	Cooper	Camden	$1,337	$1,800	$98,725
148	Cottage	"	3,869	1,500	81,700
149	Diamond	"	2,033	.....	24,700
150	East Camden	"	153	.....	44,450
151	East Side	"	954	375	94,500
152	Emerson	"	110	.....	48,475
153	Endowment	"	3,745	.....	65,050
154	Excelsior	"	27,350	.....	.....
155	Fairview	"	48	.....	60,350
156	**Fidelity Mutual***	"	29,706	15,000	.....
157	Forward	"	65	.....	91,325
158	Franklin, No. 3	"	785	.....	124,120
159	Greater Camden	"	5,082	.....	.....
160	Guarantee	"	9,880	1,536	74,385
161	Highland	"	1,849	375	67,500
162	Homestead	"	3,463	.....	22,400
163	Hyman Varbalow	"	17,523	2,800	118,250
164	Italian-American	"	4,593	.....	59,600
165	Jan Sobieski	"	945	.....	56,100
166	John Campbell, Jr.—Girard	"	681	1,500	23,650
167	Junior Emblem	"	914	5,222	64,500
168	Kaighn Avenue	"	592	.....	25,100
169	Kazimier Pulaski	"	910	.....	39,900
170	Kearsarge	"	952	500	20,125
171	Kosciuszko	"	19,591	6,000	248,230
172	La Salle	"	2,152	.....	93,475
173	Lawn Del	"	7,780	1,500	29,078
174	Liberty	"	1,145	.....	5,150
175	Market	"	2,139	.....	224,241
176	Marne	"	542	.....	27,500
177	Mechanics & Workingmen's	"	1,820	.....	82,740
178	Merit-Tenure	"	255	.....	7,800
179	Mt. Ephraim	"	4,354	1,100	58,700
180	Mutual	"	7,461	.....	130,600
181	Northeast	"	584	36	67,770
182	Northern	"	3,482	.....	226,700
183	Pavonia	"	3,210	375	63,200
184	Penn	"	963	.....	19,700
185	Peoples	"	1,078	.....	79,750
186	Phoenix	"	1,826	2,519	99,200
187	Plymouth	"	213	.....	97,080
188	Provident	"	7,758	.....	**57,174**
189	Pyne Poynt	"	9	.....	97,800
190	Republic	"	832	5,000	128,046
191	Reward	"	189	.....	31,050
192	River Avenue	"	8	.....	46,900
193	Rosedale	"	2,267	1,000	177,500
194	Royden	"	125	.....	29,500
195	Saint Bernard	"	85	.....	56,200
196	South Camden	"	194	.....	67,001

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$32,977	$3,200	$126,760	$3,530	$2,665	$270,994	147
7,646	3,978	67,403	2,170	2,134	170,400	148
3,700	4,070	76,174	424	1,478	112,579	149
5,025	3,278	18,764	864	485	73,019	150
.....	2,300	107,768	2,665	17	208,579	151
21,909	1,125	51,081	52	821	123,573	152
21,190	4,840	43,289	1,293	1,595	141,002	153
46,227	.....	138,589	1,762	2,696	216,624	154
19,269	650	56,297	2,705	513	139,832	155
325,550	235	39,298	.....	4,821	414,610	156
6,500	1,450	31,422	390	135	131,287	157
9,670	8,942	80,437	595	429	224,978	158
36,065	.....	48,932	.....	.....	90,079	159
.....	8,104	64,804	782	354	159,845	160
.....	.....	42,049	2,472	311	114,556	161
16,063	.....	84,446	672	2,600	129,644	162
17,875	13,580	46,785	2,303	1,483	220,599	163
1,900	2,375	59,751	3,406	714	132,339	164
.....	250	27,485	1,156	2,706	88,642	165
17,500	.....	29,341	2,411	1,323	76,406	166
6,677	2,967	24,507	347	113	105,247	167
.....	445	34,332	1,360	824	62,653	168
.....	859	41,961	2699	673	87,002	169
.....	1,121	8,401	137	639	31,875	170
6,500	16,860	229,294	10,953	11,004	548,432	171
2,959	6,975	158,927	6,455	2,221	273,164	172
41,378	13,271	89,625	3,220	861	186,713	173
41,638	1,805	3,080	438	179	53,435	174
.....	7,055	84,575	2,329	.....	320,339	175
.....	400	17,738	166	392	46,738	176
9,483	4,041	92,752	2,176	2,117	195,129	177
2,771	600	2,328	627	178	14,559	178
3,300	1,050	24,900	1,304	3,655	98,363	179
.....	4,050	68,139	610	2,040	212,900	180
17,690	3,925	85,094	1,521	2,603	179,223	181
24,575	4,975	72,809	1,016	814	334,371	182
.....	550	43,587	1,439	422	112,783	183
37,484	1,950	10,500	594	2,397	73,588	184
40,920	3,445	57,917	462	1,658	185,230	185
6,550	4,370	128,594	1,893	41	244,993	186
27,895	1,650	50,617	4,252	3,465	185,172	187
14,546	6,070	51,244	792	589	138,173	188
11,800	1,350	60,107	821	788	172,675	189
26,092	6,180	130,728	1,391	4,311	302,580	190
.....	1,340	17,909	1,659	856	53,003	191
.....	1,350	43,283	740	2,181	94,462	192
32,869	2,275	11,892	1,307	.....	229,110	193
.....	1,200	35,624	249	14	66,712	194
.....	1,150	39,479	310	.....	97,224	195
281	6,010	80,261	707	497	154,951	196

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
147	Cooper	Camden	$99,870	.....	.....	$91,331
148	Cottage	"	84,786	.....	.....	40,450
149	Diamond	"	31,432	.....	.....	35,850
150	East Camden	"	42,867	.....	.....	5,750
151	East Side	"	80,040	.....	.....	21,900
152	Emerson	"	31,956	.....	.....	24,575
153	Endowment	"	90,454	.....	.....	3,400
154	Excelsior	"	56,829	.....	.....	900
155	Fairview	"	45,025	.....	.....	25,200
156	Fidelity Mutual	"	227,013	$13,619	.....	132,137
157	Forward	"	57,371	.....	.....	12,075
158	Franklin, No. 3	"	132,385	.....	.....	.....
159	Greater Camden	"	69,062	.....	.....	.....
160	Guarantee	"	106,306	.....	.....	.....
161	Highland	"	46,659	.....	.....	6,300
162	Homestead	"	52,604	.....	.....	.....
163	Hyman Varbalow	"	168,988	.....	.....	.....
164	Italian-American	"	62,827	.....	.....	.....
165	Jan Sobieski	"	36,269	.....	.....	8,300
166	John Campbell, Jr.—Girard	"	12,100	.....	.....	12,500
167	Junior Emblem	"	60,629	.....	.....	16,050
168	Kaighn Avenue	"	24,215	.....	.....	5,333
169	Kazimier Pulaski	"	42,436	.....	.....	10,700
170	Kearsarge	"	12,236	.....	.....	10,800
171	Kosciuszko	"	315,980	.....	.....	.....
172	La Salle	"	94,933	.....	.....	67,950
173	Lawn Del	"	94,880	.....	.....	34,133
174	Liberty	"	19,309	.....	.....	18,293
175	Market	"	194,625	.....	.....	.....
176	Marne	"	16,820	.....	.....	.....
177	Mechanics & Workingmen's	"	91,255	.....	.....	40,708
178	Merit-Tenure	"	11,539	.....	.....	.....
179	Mt. Ephraim	"	52,553	.....	.....	.....
180	Mutual	"	120,841	.....	.....	.....
181	Northeast	"	68,938	.....	.....	59,503
182	Northern	"	230,613	.....	.....	.....
183	Pavonia	"	46,902	.....	.....	4,425
184	Penn	"	35,443	.....	.....	12,050
185	Peoples	"	106,362	.....	.....	.....
186	Phoenix	"	90,081	.....	.....	22,900
187	Plymouth	"	65,502	.....	.....	39,169
188	Provident	"	93,672	.....	.....	.....
189	Pyne Poynt	"	107,802	.....	.....	.....
190	Republic	"	143,039	.....	.....	28,321
191	Reward	"	25,708	.....	.....	.....
192	River Avenue	"	52,219	.....	.....	9,100
193	Rosedale	"	105,854	.....	.....	49,100
194	Royden	"	28,132	.....	.....	5,550
195	Saint Bernard	"	57,318	.....	.....	.....
196	South Camden	"	65,135	.....	.....	3,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$620	$425	$202	.....	$10,200	$973	$17,329	$50,044	$270,994	147
1,279	.....	60	.....	3,500	1,748	11,921	26,656	170,400	148
71	4,840	30	.....	.....	1,900	4,931	33,525	112,579	149
.....	.....	181	.....	9,600	2	5,781	8,838	73,019	150
.....	44,857	110	.....	6,700	14,795	6,300	33,877	208,579	151
.....	36,200	103	.....	.....	1,571	6,408	22,760	123,573	152
8	17,986	299	.....	.....	385	12,578	15,892	141,002	153
.....	84,673	14	.....	.....	8,196	5,813	60,199	216,624	154
35	23,152	4	.....	6,500	16,187	1,609	22,120	139,832	155
.....	.....	.....	.....	14,625	171	.....	27,045	414,610	156
.....	5,130	577	.....	33,650	1,011	8,078	13,395	131,287	157
.....	.....	368	.....	26,400	282	28,423	37,120	224,978	158
.....	.....	262	.....	.....	.....	.....	20,755	90,079	159
.....	.....	223	.....	.....	848	17,618	34,850	159,845	160
.....	27,840	184	.....	3,500	4,674	5,527	19,872	114,556	161
225	3,870	866	.....	16,800	11,191	9,620	34,468	129,644	162
801	.....	827	.....	.....	28	19,833	30,122	220,599	163
259	20,185	245	.....	8,675	7,658	6,867	25,623	132,339	164
.....	15,255	5	.....	.....	180	5,313	23,320	88,642	165
3,896	9,150	31	.....	6,930	6,801	.....	24,998	76,406	166
70	.....	350	.....	.....	.....	12,462	15,686	105,247	167
1,779	3,782	610	.....	.....	1,428	1,928	23,578	62,653	168
.....	.....	22	.....	1,700	16	5,530	26,598	87,002	169
.....	.....	351	.....	3,550	.....	1,341	3,597	31,875	170
.....	9,800	164	.....	92,764	230	30,708	98,786	548,432	171
1,010	12,503	354	.....	24,062	1,151	14,983	56,218	273,164	172
63	.....	41	.....	12,000	462	.....	45,134	186,713	173
.....	.....	10	.....	9,800	2,047	2,863	1,113	53,435	174
.....	.....	407	.....	31,000	.....	21,587	72,720	320,339	175
.....	19,219	324	.....	.....	2,051	1,847	6,477	46,738	176
.....	.....	2,385	.....	15,000	1,000	15,526	29,255	195,129	177
176	.....	24	.....	.....	365	736	1,719	14,559	178
23	.....	82	.....	18,770	.....	8,418	18,517	98,363	179
.....	.....	642	.....	.....	.....	23,812	67,605	212,900	180
85	3,420	347	.....	.....	359	7,785	38,786	179,223	181
.....	.....	538	.....	20,000	17	50,124	33,079	334,371	182
.....	31,515	41	.....	3,500	3,495	6,630	16,275	112,783	183
.....	250	80	.....	11,500	1,273	5,199	7,793	73,588	184
.....	.....	221	.....	31,200	354	20,132	26,961	185,230	185
5	50,134	287	.....	12,000	8,466	10,090	51,030	244,993	186
.....	.....	33	.....	12,700	14,385	12,512	40,871	185,172	187
.....	.....	259	.....	.....	.....	20,566	23,676	138,173	188
.....	.....	185	.....	900	.....	20,730	43,058	172,675	189
170	3,175	365	.....	30,025	454	26,476	70,555	302,580	190
18	2,040	28	.....	16,096	871	2,834	5,408	53,003	191
.....	.....	991	.....	13,400	.....	7,078	11,674	94,462	192
.....	.....	575	.....	43,300	36	19,900	10,345	229,110	193
.....	14,378	752	.....	2,100	1,137	4,279	10,384	66,712	194
.....	.....	93	.....	4,000	.....	12,480	23,333	97,224	195
32	50,575	566	.....	.....	267	13,298	21,978	154,951	196

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
147	Cooper	1,132	146					456	87
148	Cottage	1,063	214					202	56
149	Diamond	469	55					188	41
150	East Camden	1,044	223					34	5
151	East Side	2,544	246					138	29
152	Emerson	376	79					139	22
153	Endowment	961	141					17	2
154	Excelsior	375	98					5	2
155	Fairview	722	156					186	47
156	Fidelity Mutual	3,560	1,244	160	6			521	100
157	Forward	935	149					60	5
158	Franklin, No. 3	1,941	359						
159	Greater Camden	150	50						
160	Guarantee	1,399	165						
161	Highland	682	138					31	7
162	Homestead	517	111						
163	Hyman Varbalow	3,192	253						
164	Italian-American	635	151						
165	Jan Sobieski	518	94					83	8
166	John Campbell, Jr.—Girard	203	47					62	13
167	Junior Emblem	858	120					80	11
168	Kaighn Avenue	551	93					27	12
169	Kazimier Pulaski	393	65					54	10
170	Kearsarge	438	202					54	4
171	Kosciuszko	3,299	461						
172	La Salle	1,111	215					335	91
173	Lawn Del	1,290	222					170	77
174	Liberty	296	58					91	20
175	Market	3,674	365						
176	Marne	268	71						
177	Mechanics & Workingmen's	947	147					204	66
178	Merit-Tenure	215	50						
179	Mt. Ephraim	745	120						
180	Mutual	1,633	290						
181	Northeast	810	155					298	61
182	Northern	3,565	457						
183	Pavonia	432	149					22	5
184	Penn	476	98					60	31
185	Peoples	1,440	209						
186	Phoenix	1,028	194					114	13
187	Plymouth	901	152					202	54
188	Provident	1,160	199						
189	Pyne Poynt	1,715	253						
190	Republic	1,526	272					141	25
191	Reward	466	86						
192	River Avenue	1,324	330					45	16
193	Rosedale	1,784	334					245	29
194	Royden	387	69					28	11
195	Saint Bernard	780	87						
196	South Camden	746	237					3	3

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,588	90	143	S.	$1.00 m.	$200	6	$0.05 b.	.....	147
1,265	59	211	S.	1.00 m.	200	6	.10 b.	$0.10 b.	148
657	25	71	S.	1.00 m.	200	6	.05 b.	.05 b.	149
1,078	42	186	S.	1.00 m.	200	6	.05 b.	.....	150
2,682	56	219	S.	.50 & 1.00 m.	100	6	.07½ b.	.07½ b.	151
515	35	66	S.	1.00 m.	200	6	.05 b.	.05 b.	152
978	68	75	S.	1.00 m.	200	6	.....	.....	153
380	36	64	S.	1.00 m.	200	6	.05 b.	.05 b.	154
908	57	146	S.	1.00 m.	200	6	.05 b.	.....	155
4,241	255	1,095	O.P.	1.00 m.	200	5½ & 6	.....	.....	156
995	55	99	S.	1.00 m.	200	6	.05 b.	.....	157
1,941	109	250	S.	1.00 m.	200	6	.....	.....	158
150	19	31	S.	1.00 m.	200	5 & 6	.....	.....	159
1,399	60	105	S.	1.00 m.	200	6	.05 b.	.....	160
713	38	107	S.	.50 & 1.00 m.	100 & 200	6	.05 b.	.05 b.	161
517	18	93	S.	1.00 m.	200	6	.05 b.	.....	162
3,192	62	191	S.	1.00 m.	200	6	Various	.06 b.	163
635	55	96	S.	1.00 m.	200	6	.10 b.	.....	164
601	37	65	S.	1.00 m.	200	6	.10 b.	.....	165
265	21	39	S.	1.00 & 2.00 m.	200	6	.05 b.	.....	166
938	50	81	S.	1.00 m.	200	6	.05 b.	.05 b.	167
578	21	84	S.	1.00 m.	200	6	.10 b.	.10 b.	168
447	29	46	S.	1.00 m.	200	6	.10 b.	.....	169
492	21	185	O.P.	1.00 m.	200	5½ & 6	3.00 a.	.....	170
3,299	210	251	S.	1.00 m.	200	6	.10 b.	.....	171
1,446	80	226	S.	1.00 m.	200	6	.05 b.	.....	172
1,460	76	223	S.	1.00 m.	200	5 & 6	.05 b.	.....	173
387	27	51	S.	1.00 m.	200	6	.05 b.	.....	174
3,674	138	227	S.	1.00 m.	200	6	.05 b.	.....	175
268	21	50	S.	1.00 m.	200	6	.05 b.	.....	176
1,151	66	147	S.	1.00 m.	200	6	.....	.....	177
215	14	36	S.	1.00 m.	200	6	.....	.....	178
745	49	71	S.	1.00 m.	200	6	.10 b.	.....	179
1,633	68	222	S.	1.00 m.	200	6	.....	.....	180
1,108	67	149	S.	1.00 m.	200	6	.05 b.	.....	181
3,565	84	373	S.	1.00 & 2.00 m.	200	5 & 6	.....	.....	182
454	50	104	S.	.50 & 1.00 m.	200	6	.07½ b.	.07½ b.	183
536	25	104	S.	1.00 m.	200	6	.....	.....	184
1,440	59	150	S.	1.00 m.	200	6	.....	.....	185
1,142	57	150	S.	1.00 m.	200	6	.05 b.	.....	186
1,103	67	139	S.	1.00 m.	200	6	.05 b.	.....	187
1,160	53	146	S.	1.00 m.	200	6	.....	.....	188
1,715	56	197	S.	1.00 m.	200	6	.....	.....	189
1,667	89	208	S.	1.00 m.	200	6	.05 b.	.....	190
466	24	62	S.	1.00 m.	200	6	.05 b.	.....	191
1,369	36	310	S.	1.00 m.	200	6	.05 b.	.....	192
2,029	142	221	S.	1.00 m.	200	6	.....	.....	193
415	22	58	S.	1.00 m.	200	6	.05 b.	.....	194
780	34	53	S.	1.00 m.	200	6	.....	.....	195
749	59	181	S.	1.00 m.	200	6	.05 b.	.05 b.	196

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
197	South End	Camden	April 24, 1922	Thomas W. Bunting
198	South Ward No. 2	"	Sept. 19, 1861	Charles H. Wagner
199	Spartan	"	Jan. 6, 1919	Arthur E. Armitage
200	Stockton	"	Nov. 7, 1890	Elmer E. Long
201	Stone Harbor	"	Jan. 21, 1909	Augustus R. Cornet
202	Surety	"	Dec. 1, 1914	Lewis A. Hawkes
203	Terminal	"	Jan. 7, 1922	I. Mulford Smith
204	Transportation	"	Dec. 1, 1924	Frank E. Branco
205	Victor	"	Oct. 23, 1920	William E. Haden
206	Victoria	"	July 16, 1920	George J. Gleason
207	Walt Whitman	"	Sept. 16, 1924	Harry C. Johnson
208	Westfield	"	June 2, 1913	George Bachmann
209	West Jersey—Fleming	"	*(See below)	Lee E. Griscom
210	Yorkship Square	"	Jan. 5, 1922	E. R. Leitch
211	Progressive	Chesilhurst	Oct. 5, 1901	Max A. Bensch
212	Clementon	Clementon	Mar. 26, 1892	Theodore Gibbs
213	Camden County	Collingswood	Oct. 11, 1923	Howard S. Hewston
214	Collingswood	"	May 9, 1890	Thomas W. Maclary
215	Greater Collingswood	"	April 13, 1914	Roy A. Taylor
216	Integrity	"	Jan. 21, 1907	J. Wesley Goldthorp
217	Knight Park	"	June 3, 1921	Meade H. Warner
218	Vineyard	"	Mar. 10, 1926	Harry G. Robinson
219	West Collingswood	"	April 27, 1907	A. Briehl
220	Glendora	Glendora	June 19, 1920	C. Hopkins Sharer
221	Gloucester City	Gloucester City	Oct. 13, 1917	James L. Hughes
222	Improvement	" "	June 22, 1887	Frank Berckman
223	United Mutual	" "	Aug. 29, 1866	Charles P. Hines
224	Victory	" "	Feb. 24, 1919	John J. Sickler
225	County	Haddonfield	Jan. 2, 1906	Arthur L. Stephenson
226	Elizabeth Haddon	"	Feb. 4, 1922	Albert M. Buddy
227	Indian King	"	Dec. 1, 1923	Victor H. Clymer
228	John Estaugh	"	Nov. 9, 1923	William G. Moors
229	Mutual	"	Jan. 15, 1874	Lewis E. Schlicht
230	Haddon Heights Victory	Haddon Heights	**(See below)	C. D. Moon
231	Our Town	" "	May 18, 1923	William J. Dallas
232	Inter-Boro	Laurel Springs	Mar. 20, 1939	Lawrence H. Ellis
233	Laurel Springs	" "	Feb. 18, 1910	Ralph M. Owens
234	Mutual	Magnolia	April 26, 1889	Joseph S. Fitzgerald
235	Greater Municipality	Merchantville	Mar. 6, 1924	J. Burton Myers
236	Home	"	Nov. 27, 1908	William F. McAllister
237	Merchantville	"	June 30, 1880	J. Eugene Matthews
238	Pensauken	"	Feb. 6, 1914	William H. Barnard
239	Black Horse Pike	Mt. Ephraim	Oct. 8, 1923	George H. A. Osler
240	Bettle-Ridge	Oaklyn	Oct. 7, 1924	Joseph C. Nelligan
241	Oaklyn	"	April 29, 1908	Emil C. Hessert
242	Wellwood	Pensauken Township	Oct. 21, 1920	Walter W. Green
243	Signal Hill	Pine Hill Borough	Jan. 14, 1921	S. Wayne Clark
244	Kirkwood	Voorhees Township	Feb. 23, 1922	William J. Mitchell
245	Waterford Township	Waterford Twp.	Nov. 28, 1925	George T. Knieriemen
246	Watsontown	Watsontown	April 4, 1922	Joseph M. Powell, Jr.
247	Westmont	Westmont	Dec. 26, 1908	Walter O. Webster
248	Wood-Lynne	Wood-Lynne	Feb. 26, 1919	A. L. Newman

*Dec. 29, 1898—West Jersey Mutual
Dec. 17, 1927—Fleming } Merged Sept. 1, 1938.

**Nov. 14, 1919—Victory
Feb. 16, 1905—Haddon Heights } Merged Sept. 1, 1939.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Byron M. Seabrook	Frank H. Harding	3033 Stevens St., Camden, N. J.	197
Bleakly, Stockwell & Zink	Lorrenzo S. Shreeves	105 N. 7th St., Camden, N. J.	198
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	199
Bleakly, Stockwell & Zink	J. Hartley Bowen	5th & Market St., Camden, N. J.	200
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	201
M. Bergen Stone	George Meley	509 Market St., Camden, N. J.	202
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	203
E. R. Diebert	James J. Riley	345 W. Third St., Moorestown, N. J	204
M. Bergen Stone	George Meley	509 Market St., Camden, N. J.	205
Joseph W. Wilson	William J. Flemming	2700 Federal St., Camden, N. J.	206
Frank Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	207
D. R. Rose	William S. Abbott	141 S. 27th St., Camden, N. J.	208
J. J. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	209
William J. Shepp	Frank H. Harding	3033 Steven St., Camden, N. J.	210
Frank N. Jess	George H. Krueger	Waterford Works, N. J.	211
T. Harry Rowland	Wilbur G. Richard	78 Blackwood Road, Clementon, N. J.	212
George Purnell	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	213
John B. Kates	Arthur C. Havens	40 E. Collings Ave., Collingswood, N. J.	214
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	215
J. B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	216
S. Lewis Davis	John K. Wilson	608 Haddon Ave., Collingswood, N. J.	217
John A. Penn	Paul H. Trueax	109 Strawbridge Ave., Westmont, N. J.	218
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	219
W. V. Pike	Fred W. Plugge	P. O. Box 11, Chews, N. J.	220
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	221
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	222
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	223
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	224
Ralph N. Kellam	Robert Wright	40 Grove St., Haddonfield, N. J.	225
Robert J. T. Paul	Philip B. Schroyer	Haddonfield National Bank, Haddonfield, N. J.	226
Alfred E. Driscoll	D. Irving Taylor	Haddonfield, N. J.	227
Wilbert V. Pike	Harold L. Watkin	26 Evergreen Lane, Haddonfield, N. J.	228
John A. Riggins	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	229
F. N. Jess & E. R. Deibert	William M. Nash	602 Station Ave., Haddon Heights, N. J.	230
M. LeRoy Cobbin	John D. Barr	610 Sycamore Terrace, Haddon Heights, N. J.	231
T. Harry Rowland	Lucius W. Parker	404 White Horse Pike, Laurel Springs, N. J.	232
T. Harry Rowland	Franklin Chandler	Tomlinson & Poplar Ave., Laurel Sp'gs, N. J.	233
Edward R. Deibert	John R. White	214 Park Place, Audubon, N. J.	234
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	235
W. B. Wolcott	T. W. Evaul	9 S. Center St., Merchantville, N. J.	236
J. Claud Simon	Arthur C. Craig	19 E. Chestnut Ave., Merchantville, N. J.	237
Thomas F. Salter	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	238
Charles H. Stevens	Alvin J. Day	Northmont Ave., Mt. Ephraim, N. J.	239
George H. Jacobs	Ernest C. Dueter	21 W. Haddon Ave., Oaklyn, N. J.	240
George D. Rothermal	Emil C. Hessert, Jr.	107 E. Beetlewood Ave., Oaklyn, N. J.	241
Albert E. Scheflen	E. Durell Parker	92 W. Chestnut Ave., Merchantville, N. J.	242
Leighton J. Heller	Harry C. Becky	58 Albertson Ave., Clementon, N. J.	243
Edward R. Diebert	Herman W. Dotts	R.F.D. Box 191, Laurel Springs, N. J.	244
Norman Heine	Thomas A. Fanelli	Atco, N. J.	245
William B. Knight, Jr.	Edward J. Bittle	Berlin, N. J.	246
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	247
William B. Kramer	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	248

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
197	South End	Camden	$783	.....	$41,800
198	South Ward No. 2	"	30,711	.....	318,455
199	Spartan	"	1,813	.....	77,501
200	Stockton	"	543	.....	55,000
201	Stone Harbor	"	14,427	$14,375	85,700
202	Surety	"	1,253	.....	141,250
203	Terminal	"	12,351	3,000	122,582
204	Transportation	"	784	.....	61,750
205	Victor	"	17	.....	45,335
206	Victoria	"	294	1,000	66,350
207	Walt Whitman	"	706	.....	24,370
208	Westfield	"	16	1,558	80,050
209	West Jersey—Fleming	"	92	.....	134,650
210	Yorkship Square	"	349	.....	31,800
211	Progressive	Chesilhurst	694	2,500	104,250
212	Clementon	Clementon	234	375	19,000
213	Camden County	Collingswood	629	.....	137,525
214	Collingswood	"	12,332	5,000	262,904
215	Greater Collingswood	"	2,194	1,600	108,488
216	Integrity	"	16,617	3,900	286,700
217	Knight Park	"	1,629	.....	66,025
218	Vineyard	"	1,196	2,439	84,700
219	West Collingswood	"	30,205	5,000	235,160
220	Glendora	Glendora	453	1,307	29,750
221	Gloucester City	Gloucester City	1,783	.....	170,250
222	Improvement	" "	132	4,725	173,400
223	United Mutual	" "	17,366	.....	242,400
224	Victory	" "	515	.....	164,262
225	County	Haddonfield	3,112	230	57,500
226	Elizabeth Haddon	"	6,082	3,400	125,516
227	Indian King	"	458	26,020	136,596
228	John Estaugh	"	1,747	.....	76,022
229	Mutual	"	1,242	4,725	200,085
230	Haddon Heights Victory*	Haddon Heights	35,091	15,100	.....
231	Our Town	" "	1,207	2,062	127,275
232	Inter-Boro*	Laurel Springs	13,300	7,100	.....
233	Laurel Springs	" "	575	.....	46,525
234	Mutual	Magnolia	270	.....	50,890
235	Greater Municipality	Merchantville	318	.....	49,580
236	Home	"	1,711	.....	95,670
237	Merchantville	"	1,050	.....	258,110
238	Pensauken	"	.....	.....	77,850
239	Black Horse Pike	Mt. Ephraim	624	.....	14,700
240	Bettle-Ridge	Oaklyn	1,185	1,500	80,100
241	Oaklyn	"	1,524	1,500	47,150
242	Wellwood	Pensauken Township	5,637	.....	50,205
243	Signal Hill	Pine Hill Borough	202	.....	21,050
244	Kirkwood	Voorhees Township	294	.....	21,850
245	Waterford Township	Waterford Twp.	9,185	940	58,150
246	Watsontown	Watsontown	1,995	.....	19,150
247	Westmont	Westmont	596	.....	44,391
248	Wood-Lynne	Wood-Lynne	354	.....	48,575
	Totals		$521,048	$191,252	$11,054,058

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,418	$35,368	$77	$1,070	$80,516	197
$48,782	30,162	130,568	6,761	2,855	568,294	198
16,503	3,019	86,308	2,245	2,125	189,514	199
37,016	2,550	113,909	1,210	398	210,626	200
10,050	2,665	11,566	595	450	139,828	201
20,050	4,625	78,887	1,507	10,992	258,564	202
21,595	11,944	84,576	827	500	257,375	203
.....	300	24,961	1,878	2,533	92,206	204
428	785	47,363	1,078	1,010	96,016	205
3,887	2,461	82,462	2,951	861	160,266	206
7,940	1,285	31,054	765	2,268	68,388	207
.....	3,980	24,224	1,010	704	111,542	208
1,250	8,455	66,633	3,239	2,104	216,423	209
.....	525	23,181	333	270	56,458	210
6,000	7,800	63,013	2,847	2,760	189,864	211
73,628	1,300	183,174	1,133	18,223	297,067	212
11,650	6,665	22,213	624	5	179,311	213
81,084	4,873	20,664	2,870	3,647	393,374	214
10,905	4,215	11,146	936	1,114	140,598	215
38,256	9,972	10,700	1,336	2,594	370,075	216
16,863	800	41,480	540	408	127,745	217
18,600	5,870	36,519	1,290	268	150,882	218
13,085	12,092	48,556	1,420	26	345,544	219
.....	60	27,960	177	3,648	63,355	220
4,982	3,350	172,942	3,900	3,430	360,637	221
1,493	1,400	177,407	8,161	72	366,790	222
.....	8,400	166,818	2,523	2,114	439,621	223
15,253	4,735	48,256	935	1,189	235,145	224
10,407	2,639	37,304	188	53	111,433	225
18,706	1,180	6,957	3,720	1,130	166,691	226
3,500	6,114	8,467	1,062	147	182,364	227
11,122	.....	63,383	713	423	153,410	228
26,126	4,495	136,150	5,071	1,640	379,534	229
360,117	7,080	127,431	23	524	545,366	230
19,474	4,251	21,627	759	.....	176,655	231
279,618	275	84,293	.....	3,726	388,312	232
.....	2,230	59,079	10,337	205	118,951	233
7,207	3,580	76,764	646	841	140,198	234
9,997	2,135	86,715	498	604	149,847	235
44,443	650	134,466	3,859	2,013	282,812	236
60,324	4,600	288,358	4,539	11,784	628,765	237
8,377	476	89,528	2,606	1,256	180,093	238
935	100	1,495	50	.....	17,904	239
.....	1,275	10,500	284	172	95,016	240
25,690	2,906	25,698	578	192	105,238	241
28,986	920	23,254	578	1,793	111,373	242
7,053	555	44,393	89	660	74,002	243
.....	.....	11,385	371	91	33,991	244
1,955	5,215	13,245	2,415	1,799	92,904	245
.....	400	25,768	1,805	195	49,313	246
		140,749				
3,988	.....		2,525	341	192,590	247
5,344	1,384	65,615	363	.....	121,635	248
$2,697,295	$471,474	$8,344,038	$234,253	$203,016	$23,716,434	

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
197	South End	Camden	$31,364	.....	.....	$3,300
198	South Ward No. 2	"	377,085	.....	.....	67,060
199	Spartan	"	87,887	.....	.....	.....
200	Stockton	"	96,236	$600	.....	47,300
201	Stone Harbor	"	112,385	.....	.....	.....
202	Surety	"	172,211	.....	.....	.....
203	Terminal	"	188,535	.....	.....	.....
204	Transportation	"	47,768	.....	.....	19,750
205	Victor	"	48,520	.....	.....	10,250
206	Victoria	"	46,194	.....	.....	61,900
207	Walt Whitman	"	25,820	.....	.....	2,800
208	Westfield	"	63,143	.....	.....	2,900
209	West Jersey—Fleming	"	142,306	.....	.....	.....
210	Yorkship Square	"	21,120	.....	.....	3,000
211	Progressive	Chesilhurst	137,105	.....	.....	.....
212	Clementon	Clementon	47,743	.....	.....	97,344
213	Camden County	Collingswood	119,760	.....	.....	.....
214	Collingswood	"	205,827	.....	.....	108,600
215	Greater Collingswood	"	90,546	.....	.....	800
216	Integrity	"	229,255	.....	.....	60,600
217	Knight Park	"	63,169	.....	.....	4,200
218	Vineyard	"	105,281	.....	.....	1,100
219	West Collingswood	"	266,432	.....	.....	.....
220	Glendora	Glendora	20,871	.....	.....	.....
221	Gloucester City	Gloucester City	199,352	.....	.....	1,000
222	Improvement	" "	185,619	.....	.....	.....
223	United Mutual	" "	223,533	.....	.....	90,300
224	Victory	" "	140,541	.....	.....	.....
225	County	Haddonfield	85,197	.....	.....	.....
226	Elizabeth Haddon	"	75,027	.....	.....	28,900
227	Indian King	"	151,142	.....	.....	.....
228	John Estaugh	"	63,837	.....	.....	19,650
229	Mutual	"	267,565	.....	.....	.....
230	Haddon Heights Victory	Haddon Heights	265,484	.....	.....	145,885
231	Our Town	" "	127,102	.....	.....	13,100
232	Inter-Boro	Laurel Springs	213,848	.....	.....	82,925
233	Laurel Springs	" "	62,354	.....	.....	.....
234	Mutual	Magnolia	65,338	7,500	.....	.....
235	Greater Municipality	Merchantville	50,327	.....	.....	.....
236	Home	"	71,145	.....	.....	4,100
237	Merchantville	"	229,844	.....	.....	106,818
238	Pensauken	"	74,317	.....	.....	20,165
239	Black Horse Pike	Mt. Ephraim	8,694	.....	.....	2,400
240	Bettle-Ridge	Oaklyn	69,786	.....	.....	.....
241	Oaklyn	"	59,325	.....	.....	4,850
242	Wellwood	Pensauken Township	38,148	.....	.....	.....
243	Signal Hill	Pine Hill Borough	43,698	.....	.....	.....
244	Kirkwood	Voorhees Township	15,853	.....	.....	.....
245	Waterford Township	Waterford Twp.	50,805	.....	.....	15,400
246	Watsontown	Watsontown	13,627	.....	.....	14,280
247	Westmont	Westmont	47,925	.....	.....	.....
248	Wood-Lynne	Wood-Lynne	44,128	.....	.....	23,922
	Totals		$12,209,946	$33,469	.....	$2,376,559

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$55	$21,623	$484	.....	.....	$1	$4,401	$19,288	$80,516	197
.....	.....	1,137	.....	.....	50	69,404	53,558	568,294	198
.....	28,551	60	.....	.....	1,524	21,858	49,634	189,514	199
10	4,500	742	.....	$13,000	1,217	14,047	32,974	210,626	200
.....	.....	305	.....	.....	.....	16,049	11,089	139,828	201
.....	.....	8,358	.....	29,000	.....	25,741	23,254	258,564	202
.....	.....	892	.....	.....	.....	35,172	32,776	257,375	203
.....	.....	108	.....	7,000	150	8,643	8,787	92,206	204
.....	.....	502	.....	17,500	155	6,558	12,531	96,016	205
.....	.....	521	.....	12,000	.....	6,785	32,866	160,266	206
.....	12,373	100	.....	.....	6,109	3,253	17,933	68,388	207
.....	.....	158	.....	9,750	.....	11,633	23,958	111,542	208
8	.....	113	.....	6,400	11	32,423	35,162	216,423	209
1,748	12,790	2,555	.....	1,100	582	3,849	9,714	56,458	210
174	.....	453	.....	7,000	.....	26,003	19,129	189,864	211
.....	63,599	137	.....	.....	47,837	8,775	31,632	297,067	212
47	.....	1,790	.....	13,000	.....	29,392	15,322	179,311	213
524	.....	1,248	.....	6,000	53	42,850	28,272	393,374	214
.....	.....	74	.....	12,500	97	18,793	17,788	140,598	215
164	.....	2,593	.....	.....	706	33,981	42,776	370,075	216
152	2,000	298	.....	17,400	.....	14,819	25,707	127,745	217
.....	.....	90	.....	12,500	.....	15,376	16,535	150,882	218
.....	.....	666	.....	.....	.....	46,491	31,955	345,544	219
.....	25,929	18	.....	367	.....	.....	16,170	63,355	220
.....	.....	429	.....	48,562	.....	45,394	65,900	360,637	221
.....	.....	120	.....	58,765	6,314	33,464	82,508	366,790	222
.....	.....	292	.....	.....	.....	41,503	83,993	439,621	223
.....	4,800	97	.....	45,200	1,102	25,520	17,885	235,145	224
103	.....	175	.....	.....	150	16,808	9,000	111,433	225
.....	.....	158	.....	6,500	4,100	12,198	39,808	166,691	226
.....	.....	193	.....	.....	.....	25,725	5,304	182,364	227
.....	.....	207	.....	21,750	189	11,776	36,001	153,410	228
473	.....	419	.....	5,000	.....	35,143	70,934	379,534	229
.....	.....	5	.....	66,150	.....	.....	67,842	545,366	230
.....	.....	1,348	.....	3,200	220	16,045	15,640	176,655	231
.....	.....	.....	.....	69,875	265	.....	21,399	388,312	232
.....	5,900	25	.....	4,600	6,229	16,443	23,400	118,951	233
10	7,621	82	.....	23,650	75	13,673	22,249	140,198	234
.....	37,300	279	.....	6,300	5,105	5,080	45,456	149,847	235
174	68,121	844	.....	5,000	49,021	7,625	76,782	282,812	236
.....	24,540	2,828	.....	131,050	37,531	21,334	74,820	628,765	237
.....	.....	2	.....	6,200	17,738	12,660	49,011	180,093	238
1,045	.....	.....	.....	.....	129	1,875	3,761	17,904	239
.....	.....	84	.....	500	.....	14,398	10,248	95,016	240
.....	900	257	.....	23,000	594	4,359	11,953	105,238	241
.....	33,646	287	.....	.....	4,915	6,722	27,655	111,373	242
1,050	3,095	261	.....	.....	5,256	6,138	14,504	74,002	243
40	5,200	62	.....	.....	1,070	2,455	9,311	33,991	244
.....	.....	455	.....	.....	54	10,417	15,773	92,904	245
.....	3,035	5	.....	.....	235	2,075	16,056	49,313	246
.....	38,797	347	.....	2,500	12,942	9,893	80,186	192,590	247
.....	14,969	439	.....	6,750	3,410	6,646	21,371	121,635	248
$18,214	$1,147,585	$62,514	.....	$1,698,699	$389,264	$1,843,295	$3,936,889	$23,716,434	

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
197	South End	436	106					16	5
198	South Ward No. 2	5,803	861					335	55
199	Spartan	894	150						
200	Stockton	1,098	218	6	1			236	31
201	Stone Harbor	1,747	248						
202	Surety	2,023	244						
203	Terminal	2,795	307						
204	Transportation	649	91					99	20
205	Victor	828	129					51	21
206	Victoria	737	150					309	67
207	Walt Whitman	352	76					13	6
208	Westfield	961	132					14	3
209	West Jersey—Fleming	2,156	221						
210	Yorkship Square	356	122					22	7
211	Progressive	2,005	321						
212	Clementon	878	330					487	60
213	Camden County	2,350	383						
214	Collingswood	3,663	426					543	70
215	Greater Collingswood	1,348	587					4	1
216	Integrity	4,688	489					303	58
217	Knight Park	902	138					21	4
218	Vineyard	1,938	475					5	1
219	West Collingswood	4,582	439						
220	Glendora	285	109						
221	Gloucester City	2,325	401					5	1
222	Improvement	2,145	259						
223	United Mutual	3,033	380					452	35
224	Victory	2,020	326						
225	County	1,239	139						
226	Elizabeth Haddon	1,004	59					165	16
227	Indian King	2,941	252						
228	John Estaugh	902	100					99	15
229	Mutual	4,019	463						
230	Haddon Heights Victory	2,751	353					729	76
231	Our Town	2,272	319					65	11
232	Inter-Boro	2,595	624					415	49
233	Laurel Springs	1,508	126						
234	Mutual	811	129	38	5				
235	Greater Municipality	650	129						
236	Home	1,552	260					20	5
237	Merchantville	2,662	609					534	155
238	Pensauken	1,072	182					233	61
239	Black Horse Pike	196	39					12	3
240	Bettle-Ridge	1,338	237						
241	Oaklyn	718	98					24	8
242	Wellwood	583	125						
243	Signal Hill	434	79						
244	Kirkwood	236	47						
245	Waterford Township	1,272	168					77	22
246	Watsontown	170	40					71	28
247	Westmont	733	144						
248	Wood-Lynne	589	132					130	18
	Totals	179,739	28,836	263	48			12,143	2,288

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
452	34	77	S.	$1.00 m.	$200	6	.....	.....	197
6,138	228	688	S.	1.00 m.	200	6	.....	.....	198
894	44	106	S.	1.00 m.	200	6	$0.05 b.	.....	199
1,340	48	202	S.	1.00 m.	200	6	.05 b.	$0.05 b	200
1,747	60	188	S.	1.00 m.	200	6	.10 b.	.10 b.	201
2,023	77	167	S.	1.00 m.	200	6	.07½ b.	.....	202
2,795	95	212	S.	1.00 m.	200	6	.....	.....	203
748	35	76	S.	1.00 m.	200	6	.05 b.	.05 b.	204
879	28	122	S.	1.00 m.	200	6	.07½ b.	.....	205
1,046	50	167	S.	1.00 m.	200	6	.02½ b.	.....	206
365	31	51	S.	1.00 m.	200	6	.05 b.	.....	207
975	52	83	S.	1.00 m.	200	6	.....	.....	208
2,156	95	126	S.	1.00 m.	200	6	.05 b.	.....	209
378	26	103	S.	1.00 m.	200	6	.03 b.	.....	210
2,005	121	200	S.	1.00 m.	200	6	.22 b.	.22 b.	211
1,365	86	304	S.	1.00 m.	200	6	.07 b.	.07 b.	212
2,350	89	294	S.	1.00 m.	200	6	.05 b.	.....	213
4,206	119	377	S.	1.00 m.	200	6	.10 b.	.10 b.	214
1,352	68	520	S.	1.00 m.	200	6	.10 b.	.10 b.	215
4,991	142	405	S.	1.00 m.	200	6	.....	.....	216
923	36	106	S.	1.00 m.	200	6	.05 b.	.05 b.	217
1,943	51	425	S.	1.00 m.	200	6	.....	.....	218
4,582	146	293	S.	1.00 m.	200	6	.....	.....	219
285	20	89	S.	1.00 m.	200	6	.07½ b.	.07½ b.	220
2,330	116	286	S.	1.00 m.	200	6	.05 b.	.05 b.	221
2,145	129	130	S.	1.00 m.	200	6	.05 b.	.05 b.	222
3,485	211	204	S.	1.00 m.	200	6	.05 b.	.05 b.	223
2,020	130	196	S.	1.00 m.	200	6	.05 b.	.05 b.	224
1,239	44	95	S.	1.00 m.	200	6	.....	.....	225
1,169	51	24	S.	1.00 m.	200	6	.08 1-3 b.	.....	226
2,941	71	181	S.	1.00 m.	200	6	.05 b.	.05 b.	227
1,001	24	91	S.	1.00 m.	200	6	.12½ b.	.12½ b.	228
4,019	124	339	S.	1.00 m.	200	6	.05 b.	.05 b.	229
3,480	216	213	N.S.	1.00 m.	T.M. & 200	5 & 6	.....	.....	230
2,337	86	244	S.	1.00 m.	200	6	.02½ b.	.02½ b.	231
3,010	199	474	O.P.	1.00 m.	T.M. & 200	6	.05 b.	.....	232
1,508	40	86	S.	.50 m.	100	6	.07½ b.	.07½ b.	233
849	51	83	S.	1.00 m.	200	6	.05 b.	.....	234
650	35	94	S.	1.00 m.	200	6	.07½ b.	.....	235
1,572	100	165	S.	1.00 m.	200	6	.04½ b.	.....	236
3,196	182	582	S.	1.00 m.	200	6	.....	.....	237
1,305	41	202	S.	1.00 m.	200	6	.10 b.	.....	238
208	12	30	S.	1.00 m.	200	6	.07½ b.	.07½ b.	239
1,338	51	186	S.	1.00 m.	200	6	.....	.....	240
742	44	62	S.	1.00 & 2.00 m.	200	6	.....	.....	241
583	44	81	S.	1.00 m.	200	6	.07½ b.	.07½ b.	242
434	37	42	S.	1.00 m.	200	6	.07 b.	.07 b.	243
236	18	29	S.	1.00 m.	200	6	.05 b.	.05 b.	244
1,349	46	144	S.	1.00 m.	200	6	.20 b.	.....	245
241	13	55	S.	1.00 m.	200	6	.08 1-3 b.	.08 1-3 b.	246
733	27	117	S.	1.00 m.	200	6	.02½ b.	.02½ b.	247
719	39	111	S.	1.00 m.	200	6	.02½ b.	.02½ b.	248
192,145	8,791	22,381							

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Cape May County			
249	Security	Avalon	Dec. 1, 1916	Gilbert S. Smith
250	Cape May	Cape May	Feb. 22, 1867	Everett J. Jerrell
251	Cape May County	Cape May Court House	Aug. 22, 1923	Paul M. Scull
252	Mechanics and Laborers	" " " "	Feb. 27, 1872	Alfred Cooper
253	Dennisville	Dennisville	Feb. 28, 1881	Brooks Blizzard
254	Home	Ocean City	Dec. 4, 1912	Lawrence M. Lear
255	Ocean City	" "	May 10, 1887	George O. Adams
256	Seashore	" "	Jan. 3, 1914	M. B. Stannard
257	Middle	Rio Grande	Mar. 28, 1927	Court Dickinson
258	Sea Isle City	Sea Isle City	Sept. 25, 1888	Willard S. Wright
259	Tradesmen's	" " "	Oct. 12, 1907	William W. Tullner
260	South Seaville	South Seaville	Mar. 19, 1872	H. D. Collins
261	Sturdy	Stone Harbor	June 26, 1922	Charles L. Duffield
262	Tuckahoe	Tuckahoe	April 12, 1870.	Harry T. Morgan
263	Strathmere	Upper, Township of,	Sept. 17, 1921	Alfred May
264	Five Mile Beach	Wildwood	Oct. 8, 1900	Jed DuBois
265	Wildwood	"	Aug. 2, 1923	Frank D. Colson
266	Wildwood Crest	Wildwood Crest	Sept. 19, 1919	R. H. Scampton
267	Woodbine	Woodbine	Oct. 15, 1904	Leo M. Danerhirsh
	Cumberland County			
268	Bridgeton	Bridgeton	May 29, 1865	Wilson L. Moore
269	Cohanzick	"	Feb. 28, 1923	Benjamin Elwell
270	Cumberland	"	Mar. 25, 1915	Alfred H. Lupton, Jr.
271	Equitable	"	Feb. 10, 1898	P. Kennedy Reeves
272	Planners	"	Jan. 29, 1925	Howard C. Henderson
273	Young Men's	"	Jan. 28, 1913	LeRoy W. Loder
274	Columbian Perpetual	Millville	Oct. 19, 1892	Samuel Berry
275	Hope	"	Dec. 24, 1880	A. R. Moore
276	Institute	"	Nov. 8, 1883	C. Henry Myers
277	Protected	"	Mar. 8, 1917	Oscar Ayars
278	Security Perpetual	"	Nov. 16, 1874	Newell Corson
279	Fidelity	Vineland	Dec. 22, 1914	Michael J. Rafter
280	Landis	"	Mar. 19, 1924	Charles W. Ackley
281	Mechanics No. 1	"	Aug. 6, 1873	G. E. Smith
	Essex County			
282	Belleville	Belleville	Sept. 5, 1873	John T. Burke
283	Central	"	April 11, 1907	Andrew W .Bray
284	Clover	"	Sept. 9, 1921	Joseph King
285	Home	"	Nov. 22, 1890	Harry Cooper
286	North Belleville	"	April 12, 1915	William D. Clark
287	American-Polish	Bloomfield	Oct. 14, 1919	Wladyslaw Golas
288	Bloomfield	"	Sept. 30, 1885	James W. Crisp
289	Church	"	Sept. 10, 1926	Vincent F. Kearns
290	Concord	"	Mar. 10, 1921	Henry Albinson
291	Constitution	"	Mar. 29, 1923	Frederick Sadler

NAMES OF OFFICIALS, AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
	E. J. Rice	147—13th St., Avalon, N. J.	249
George M. Stevens	Lewis T. Stevens	518 Washington St., Cape May, N. J.	250
Francis Douglass	H. M. Roorbach	Cape May Court House, N. J.	251
	Charles O. Corson	Cape May Court House, N. J.	252
B. M. Cohen	E. A. Tobin	1027 Stokes Ave., Collingswood, N. J.	253
William H. Campbell, Jr.	Morris W. Brenin	521 Eighth St., Ocean City, N. J.	254
John E. Boswell	H. W. Gardiner	725 Ocean Ave., Ocean City, N. J.	255
	Charles R. Stilwell	Title & Trust Bldg., Ocean City, N. J.	256
	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	257
C. K. Landis	H. E. F. Hawkins	4112 Landis Ave., Sea Isle City, N. J.	258
Charles K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	259
	C. P. Wood	Woodbine, N. J.	260
	Harry L. Steel	Cape May Court House, N. J.	261
George B. Richards	E. M. Brown	Tuckahoe, N. J.	262
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	263
John Bright	Robert J. Kay	101 E. Wildwood Ave., Wildwood, N. J.	264
H. Tenenbaum & R. Bright	Harold J. Fox	100 W. Schellenger Ave., Wildwood, N. J.	265
Palmer M. Way	E. J. Wood	115 E. Wildwood Ave., Wildwood, N. J.	266
Benjamin M. Cohen	Jacob H. Milstein	Woodbine, N. J.	267
Albert R. McAllister	Berton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	268
Frank R. Bacon	Edward R. Bacon, 2d	225 W. Commerce St., Bridgeton, N. J.	269
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	270
J. B. McGear & D. S. Blew	William J. Woodruff	57 Lake St., Bridgeton, N. J.	271
John A. Casarow	Frederic L. Meyers	19 S. Laurel St., Bridgeton, N. J.	272
F. A. Stanger, Jr.	Maurice C. Cresse	22 S. Laurel St., Bridgeton, N. J.	273
Harry R. Waltman	Clarence H. Reeves	224 High St., Millville, N. J.	274
Israel Davidow	H. E. Heintz	10th & Main St., Millville, N. J.	275
H. R. Waltman	W. R. Goodwin	Millville, N. J.	276
H. R. Waltman	Lewis R. Hogan	800 N. Third St., Millville, N. J.	277
	John L. Kaufmann	1011 E. Main St., Millville, N. J.	278
Benjamin Stevens	David C. Dondero	26 S. Myrtle St., Vineland, N. J.	279
M. Joseph Greenblatt	W. Howard Sharp	12 N. 6th St.. Vineland, N. J.	280
Milstead & McElroy	George W. Hitchner	400 N. 8th St., Vineland, N. J.	281
Andrew L. Baylan	John P. Maher	66 High St., Belleville, N. J.	282
Everett B. Smith	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	283
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	284
Lawrence E. Keenan	Wilbur C. Weyant	228 Washington Ave., Belleville, N. J.	285
John De Graw	John P. Dailey	500 Washington Ave., Belleville, N. J.	286
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	287
A. V. Talmage	H. J. Schneider	25 Warren St., Bloomfield, N. J.	288
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	289
J. Steiner	J. E. Bray	26 Clearfield Ave., Bloomfield, N. J.	290
Arthur V. Talmage	Spencer C. Hamilton, Jr.	Hall of Records, Newark, N. J.	291

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cape May County				
249	Security	Avalon	$1,175	$3,800	$89,289
250	Cape May	Cape May	457	.....	161,150
251	Cape May County	Cape May Court House	4,075	3,500	117,650
252	Mechanics and Laborers	" " " "	11,401	1,500	278,750
253	Dennisville	Dennisville	5,694	1,600	84,620
254	Home	Ocean City	3,110	96	93,130
255	Ocean City	" "	5,998	4,200	215,775
256	Seashore	" "	15,303	7,500	432,400
257	Middle	Rio Grande	601	.....	12,800
258	Sea Isle City	Sea Isle City	418	.....	40,600
259	Tradesmen's	" " "	690	.....	39,700
260	South Seaville	South Seaville	1,761	1,700	63,850
261	Sturdy	Stone Harbor	3,814	2,600	98,500
262	Tuckahoe	Tuckahoe	17,975	3,452	181,600
263	Strathmere	Upper, Township of,	1,339	2,500	46,700
264	Five Mile Beach	Wildwood	4,887	13,200	441,350
265	Wildwood	"	4,901	6,100	158,450
266	Wildwood Crest	Wildwood Crest	1,817	3,500	141,700
267	Woodbine	Woodbine	4,528	1,635	113,384
	Totals		$89,944	$56,883	$2,811,398
	Cumberland County				
268	Bridgeton	Bridgeton	$394	$3,250	$84,182
269	Cohanzick	"	8,764	20,000	194,215
270	Cumberland	"	6,693	53,467	110,800
271	Equitable	"	27,655	25,326	229,400
272	Planners	"	3,906	1,000	79,800
273	Young Men's	"	23,330	95,740	586,500
274	Columbian Perpetual	Millville	8,710	.....	186,700
275	Hope	"	8,908	.....	146,600
276	Institute	"	14,511	5,000	245,539
277	Protected	"	20,860	.....	80,700
278	Security Perpetual	"	1,188	.....	126,800
279	Fidelity	Vineland	21,864	15,000	93,500
280	Landis	"	12,753	9,211	123,850
281	Mechanics No. 1	"	15,108	39,700	627,900
	Totals		$174,644	$267,694	$2,916,486
	Essex County				
282	Belleville	Belleville	$2,480	$3,400	$130,953
283	Central	"	9,128	8,600	196,700
284	Clover	"	3,778	511	38,100
285	Home	"	11,670	9,689	282,000
286	North Belleville*	"	9,607	6,200	229,050
287	American-Polish	Bloomfield	3,107	5,486	30,000
288	Bloomfield	"	11,970	6,400	135,700
289	Church	"	1,670	983	32,700
290	Concord	"	18,136	343	57,700
291	Constitution	"	3,940	3,000	22,600

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$100	$72,789	$6,026	$1,672	$174,851	249
.....	.....	171,200	14,590	1,537	348,934	250
$2,750	3,737	17,734	1,522	581	151,549	251
8,425	10,381	27,959	4,412	1,258	344,086	252
5,350	3,891	38,944	2,614	227	142,940	253
15,789	2,904	102,386	5,633	740	223,788	254
41,535	500	90,769	11,381	5,707	375,865	255
.....	26,415	161,416	8,920	1,828	653,782	256
3,000	1,510	7,663	2,032	94	27,700	257
12,482	850	29,819	3,316	1,353	88,838	258
.....	1,370	27,687	1,160	1,602	72,209	259
.....	2,043	17,779	542	933	88,608	260
13,261	1,670	15,696	2,822	59	138,422	261
10,030	615	29,225	3,841	625	247,363	262
2,600	1,204	5,926	562	780	61,611	263
28,898	24,370	104,588	3,861	2,429	623,583	264
77,217	9,285	32,675	1,388	137	290,153	265
2,000	6,204	.....	717	170	156,108	266
900	4,625	19,680	5,301	2,942	152,995	267
$224,237	$101,674	$973,935	$80,640	$24,674	$4,363,385	
$142,571	$10,424	$21,124	$2,761	.....	$263,706	268
16,400	3,910	39,718	3,860	$369	288,236	269
2,000	9,545	4,197	7,306	150	194,158	270
2,800	9,335	3,490	3,592	.....	301,598	271
215	3,290	5,288	5,159	8	98,666	272
.....	24,468	22,637	4,099	833	757,607	273
11,800	.....	115,826	2,813	6,476	332,325	274
57,184	.....	388,183	34,872	3,592	639,339	275
28,897	1,810	230,546	35,240	5,249	566,792	276
14,539	8,215	102,333	5,125	6,379	238,151	277
.....	.....	162,332	16,423	12,384	319,127	278
172,316	11,160	80,423	276	6,751	401,290	279
204,019	9,270	29,945	406	20,225	409,679	280
1,435,474	58,386	598,624	12,555	5,491	2,793,238	281
$2,088,215	$149,813	$1,804,666	$134,487	$67,907	$7,603,912	
.....	.....	$92,813	$15,044	$3,399	$248,089	282
$153,233	.....	296,501	161	3,639	667,962	283
76,193	$300	30,420	34	989	150,325	284
131,887	3,920	282,250	11,478	13,545	746,439	285
221,702	2,515	33,331	625	1,265	504,295	286
88,715	3,613	59,783	3,949	796	195,449	287
122,951	4,650	162,986	6,555	3,135	454,347	288
78,662	4,170	20,555	2,253	374	141,367	289
13,188	.....	112,874	13,636	3,452	219,329	290
79,271	3,390	36,729	2,185	165	151,280	291

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Cape May County					
249	Security	Avalon	$63281	.....	.....	$17,100
250	Cape May	Cape May	203,592	.....	.....	.....
251	Cape May County	Cape May Court House	103,098	.....	.....	.....
252	Mechanics and Laborers	" " " "	255,266	.....	.....	.....
253	Dennisville	Dennisville	93,538	.....	.....	3,100
254	Home	Ocean City	50,394	.....	.....	95,645
255	Ocean City	" "	111,450	.....	.....	160,075
256	Seashore	" "	353,631	.....	.....	29,100
257	Middle	Rio Grande	15,520	.....	.....	.....
258	Sea Isle City	Sea Isle City	34,172	.....	.....	30,780
259	Tradesmen's	" " "	36,476	.....	.....	16,700
260	South Seaville	South Seaville	72,880	.....	.....	.....
261	Sturdy	Stone Harbor	78,396	.....	.....	.....
262	Tuckahoe	Tuckahoe	152,000	.....	.....	48,600
263	Strathmere	Upper, Township of,	33,572	.....	.....	.....
264	Five Mile Beach	Wildwood	397,572	.....	.....	43,500
265	Wildwood	"	157,462	$700	.....	24,750
266	Wildwood Crest	Wildwood Crest	101,550	.....	.....	7,300
267	Woodbine	Woodbine	92,406	.....	.....	.....
	Totals		$2,406,256	$700	.....	$476,650
	Cumberland County					
268	Bridgeton	Bridgeton	$175,999	.....	.....	.....
269	Cohanzick	"	219,991	.....	.....	.....
270	Cumberland	"	149,752	.....	.....	.....
271	Equitable	"	219,279	.....	.....	.....
272	Planners	"	83,252	.....	.....	.....
273	Young Men's	"	537,149	.....	.....	.....
274	Columbian Perpetual	Millville	176,476	.....	.....	$53,975
275	Hope	"	171,290	.....	.....	145,931
276	Institute	"	252,887	.....	.....	74,500
277	Protected	"	71,450	.....	.....	87,900
278	Security Perpetual	"	107,162	.....	.....	34,025
279	Fidelity	Vineland	153,127	.....	.....	143,050
280	Landis	"	257,309	$10,034	.....	21,700
281	Mechanics No. 1	"	1,386.034	.....	$56,345	609,000
	Totals		$3.961,157	$10,034	$56,345	$1,170,081
	Essex County					
282	Belleville	Belleville	$96,047	.....	.....	$14,550
283	Central	"	227,578	.....	.....	153,500
284	Clover	"	72,216	.....	.....	22,600
285	Home	"	321,656	.....	.....	267,100
286	North Belleville	"	281,946	.....	.....	130,850
287	American-Polish	Bloomfield	122,433	.....	.....	26,800
288	Bloomfield	"	247,100	.....	.....	43,300
289	Church	"	65,767	$10,750	.....	32,965
290	Concord	"	80.069	.....	.....	8,000
291	Constitution	"	78.058	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$10,132	$308	$11	$13,777	$17,738	$5,659	$46,845	$174,851	249
.....	26,825	540	.....	29,900	1,674	13,880	72,523	348,934	250
.....	.....	848	.....	12,750	.....	19,925	14,928	151,549	251
$307	.....	2,275	.....	11,500	.....	46,413	28,325	344,086	252
.....	3,525	178	.....	13,800	1,677	11,425	15,697	142,940	253
1,132	1,116	1,543	.....	1,800	5,647	3,183	63,328	223,788	254
.....	14,808	670	.....	14,250	15,641	19,618	39,353	375,865	255
.....	.....	3,037	.....	36,500	.....	57,370	174,144	653,782	256
56	1,991	49	.....	.....	253	2,796	7,035	27,700	257
556	.....	121	.....	5,500	7,585	2,452	7,672	88,838	258
.....	.....	265	682	.....	.....	6,447	11,639	72,209	259
.....	.....	453	.....	.....	.....	9,594	5,681	88,608	260
.....	.....	809	.....	22,650	.....	17,232	19,335	138,422	261
.....	.....	472	.....	.....	2,089	25,699	18,503	247,363	262
150	.....	82	.....	5,750	.....	4,954	17,103	61,611	263
.....	.....	2,256	.....	38,750	88	84,214	57,203	623,583	264
150	1,023	1,860	.....	51,895	731	31,900	19,682	290,153	265
.....	.....	927	.....	18,100	.....	20,672	7,559	156,108	266
.....	.....	249	.....	19,269	1,427	17,162	22,482	152,995	267
$2,351	$59,420	$16,942	$693	$296,191	$54,550	$400,595	$649,037	$4,363,385	
.....	.....	$972	.....	$23,100	$1,991	$35,081	$26,563	$263,706	268
.....	.....	777	.....	.....	.....	39,943	27,525	288,236	269
$151	.....	657	.....	.....	.....	27,046	16,552	194,158	270
.....	.....	1,381	.....	.....	.....	37,816	43,122	301,598	271
.....	.....	237	.....	.....	.....	7,108	8,069	98,666	272
.....	.....	2,303	.....	.....	30	105,552	112,573	757,607	273
.....	.....	.....	.....	6,000	6,933	35,455	53,486	332,325	274
.....	$71,713	283	.....	15,500	66,003	12,553	156,066	639,339	275
.....	.....	293	$230	.....	59,507	41,674	137,701	566,792	276
.....	.....	193	.....	.....	24,436	16,244	37,928	238,151	277
.....	78,450	1,469	.....	21,000	21,170	10,660	45,191	319,127	278
.....	.....	8	.....	32,000	92	36,409	36,604	401,290	279
.....	.....	.....	.....	25,600	95	56,993	37,948	409,679	280
.....	.....	667	.....	.....	5,920	392,894	342,378	2,793,238	281
$151	$150,163	$9,240	$230	$123,200	$186,177	$855,428	$1,081,706	$7,603,912	
$102	$3,633	$136	.....	$26,477	$39,652	$14,149	$53,343	$248,089	282
.....	16,007	.....	.....	58,142	53,484	37,489	121,762	667,962	283
36	.....	1,086	.....	5,000	6,563	14,949	27,875	150,325	284
.....	.....	2,016	.....	.....	5,673	60,030	89,964	746,439	285
332	.....	4,233	.....	12,500	5,589	34,868	33,977	504,295	286
1,420	.....	851	.....	.....	1,697	20,725	21,523	195,449	287
734	.....	972	.....	.....	19,586	48,519	94,136	454,347	288
677	.....	236	.....	.....	1,755	19,170	10,047	141,367	289
542	.....	146	.....	.....	37,297	8,755	84,520	219,329	290
.....	.....	1,143	.....	7,150	20,683	13,056	31,190	151,280	291

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cape May County								
249	Security	751	171					85	19
250	Cape May	1,854	330						
251	Cape May County	1,961	242						
252	Mechanics and Laborers	3,754	413						
253	Dennisville	1,387	211					15	6
254	Home	636	128					478	90
255	Ocean City	1,557	207					839	127
256	Seashore	6,369	526					145	12
257	Middle	243	46						
258	Sea Isle City	795	135					154	21
259	Tradesmen's	650	151					83	13
260	South Seaville	1,248	203						
261	Sturdy	1,182	190						
262	Tuckahoe	2,993	417					243	29
263	Strathmere	400	84						
264	Five Mile Beach	6,427	560					217	32
265	Wildwood	2,167	295	7	4			120	35
266	Wildwood Crest	2,110	353					36	12
267	Woodbine	1,412	199						
	Totals	37,896	4,861	7	4			2,415	396
	Cumberland County								
268	Bridgeton	3,062	334						
269	Cohanzick	3,620	398						
270	Cumberland	2,221	318						
271	Equitable	3,519	362						
272	Planners	1,760	296						
273	Young Men's	8,659	778						
274	Columbian Perpetual	1,857	288					270	67
275	Hope	1,667	491					729	130
276	Institute	2,485	324					826	155
277	Protected	1,020	127					476	102
278	Security Perpetual	1,076	355					270	28
279	Fidelity	2,468	323					715	96
280	Landis	5,258	378	98	11			90	6
281	Mechanics No. 1	25,130	2,336			1,909	937	3,045	366
	Totals	63,802	7,108	98	11	1,909	937	6,421	950
	Essex County								
282	Belleville	1,229	135					159	30
283	Central	3,595	362					1,003	103
284	Clover	1,255	136					113	16
285	Home	3,775	351					1,336	150
286	North Belleville	6,702	766					655	85
287	American-Polish	1,576	278					134	24
288	Bloomfield	2,583	345					238	32
289	Church	1,047	143	108	5			165	24
290	Concord	1,140	119					40	4
291	Constitution	959	73						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
836	62	128	S.	$1.00 m.	$200	6	$0.084 b.	$0.084 b.	249
1,854	88	242	S.	1.00 m.	200	6	2.00 a.	2.00 a.	250
1,961	87	155	S.	1.00 m.	200	6	.05 b.	.....	251
3,754	164	249	S.	1.00 m.	200	6	2.00 a.	.....	252
1,402	62	155	S.	1.00 m.	200	6	2.00 a.	½ of 1% a.	253
1,114	48	170	S.	1.00 m.	200	6	.06 b.	.06 b.	254
2,396	92	242	S.	1.00 m.	200	6	.05 b.	.05 b.	255
6,514	206	332	S.	1.00 m.	200	6	.06 b.	.06 b.	256
243	19	27	S.	1.00 m.	200	6	.05 b.	.....	257
949	41	115	S.	1.00 m.	200	6	.05 b.	.....	258
733	39	125	S.	1.00 m.	200	6	.03½ b.	.....	259
1,248	59	144	S.	1.00 m.	200	6	.05 b.	.....	260
1,182	51	139	S.	1.00 m.	200	6	.05 b.	.05 b.	261
3,236	121	325	S.	1.00 m.	200	6	.05 b.	.....	262
400	42	42	S.	1.00 m.	200	6	.03 b.	.....	263
6,644	319	273	S.	1.00 m.	200	6	.05 b.	.....	264
2,294	160	174	S.	1.00 m.	200	6	.05 b.	.....	265
2,146	98	267	S.	1.00 m.	200	6	.05 b.	.....	266
1,412	79	120	S.	1.00 m.	200	6	1.00 a.	.....	267
40,318	1,837	3,424							
3,062	166	168	S.	$1.00 m.	$200	6	.....	.....	268
3,620	132	266	S.	1.00 m.	200	6	.....	.....	269
2,221	71	247	S.	.90 m.	200	6	$0.05 b.	$0.05 b.	270
3,519	109	253	S.	1.00 m.	200	6	.....	.....	271
1,760	60	236	S.	1.00 m.	200	6	.05 b.	.05 b.	272
8,659	303	475	S.	1.00 m.	200	6	.....	.....	273
2,127	137	218	S.	1.00 m.	200	6	.....	.....	274
2,396	141	480	S.	1.00 m.	200	6	.....	.....	275
3,311	184	295	S.	1.00 m.	200	6	.....	.....	276
1,496	63	166	S.	.70 m.	200	6	.10 b.	.10 b.	277
1,346	96	287	S.	1.00 m.	200	6	.....	.....	278
3,183	160	259	N.S.	.90 & 1.00 m.	200	6	.....	.....	279
5,446	162	233	N.S.	1.00 m.	200	6	.....	.....	280
30,084	1,198	2,441	O.P.	.....	200	6	.....	.....	281
72,230	2,982	6,024							
1,388	37	128	S.	$1.00 m.	$200	6	$2.00 a.	$2.00 a.	282
4,598	89	376	O.P.	.....	200	5, 5½ & 6	.....	.....	283
1,368	37	115	O.P.	.....	200	5 & 6	1.00 a.	1.00 a.	284
5,111	169	332	S.	1.00 m.	200	6	.....	.....	285
7,357	144	707	S.	1.00 m.	200	5 & 6	.....	.....	286
1,710	50	252	S.	1.00 & 2.00 m.	200	5 & 6	.....	.....	287
2,821	84	293	S.	1.00 m.	200	6	.....	.....	288
1,320	35	137	S.	1.00 m.	200	6	.....	.....	289
1,180	15	108	S.	1.00 m.	200	6	.....	.....	290
959	22	51	S.	1.00 m.	200	5 & 6	.....	3.00 a.	291

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
292	Essex County	Bloomfield	Oct. 7, 1885	Charles J. Murray
293	Glenwood	"	Aug. 5, 1920	Nathaniel A. Olinger
294	Interurban	"	Dec. 5, 1922	Joseph Goldblatt
295	Merchants and Mechanics	"	April 4, 1910	William W. Keyler
296	North Center	"	Dec. 19, 1925	A. K. Hann
297	Young Men's	"	Jan. 21, 1914	Harvey E. Harris
298	Caldwell	Caldwell	Dec. 20, 1890	Raymond Kiefer
299	Grover Cleveland	"	July 27, 1922	August O. Feld
300	West Essex	"	Oct. 22, 1915	Ferdinand J. Hosp
301	Cedar Grove	Cedar Grove	May 8, 1913	Russell G. Cory
302	Apex-Sagamore	East Orange	*(See below)	John K. Moors
303	Banner	" "	June 26, 1923	Denis L. Conroy
304	Brick Church-Fairway	" "	**See below)	Frank E. Quinby
305	Carnegie	" "	April 16, 1925	T. David Gibb
306	Civic Centre	" "	Nov. 23, 1921	Charles H. Martens
307	Clarion	" "	June 13, 1923	Walter Colton
308	East Orange	" "	Mar. 2, 1887	Walter R. Pruden
309	Lackawanna	" "	Mar. 29, 1912	E. Tracy Lanterman
310	Library	" "	Jan. 7, 1925	T. H. B. Boothe
311	Main Mutual	" "	April 18, 1939	John W. Coulston
312	Marvel	" "	Dec. 24, 1925	Edwin G. Fisher
313	Park and Dodd	" "	June 16, 1921	Ralph S. Westgate
314	Safeguard	" "	Dec. 9, 1920	Danis L. Conroy
315	Shepherd	" "	Oct. 30, 1920	Anthony P. Miele
316	Stronghold	" "	Mar. 7, 1921	I. Newton Davies
317	Suburban	" "	Nov. 6, 1902	Charles Hahn
318	Third Ward	" "	June 15, 1910	Charles T. Riotte
319	Triumph	" "	Feb. 2, 1910	John B. Woolston
320	Glen Ridge	Glen Ridge	Mar. 30, 1914	E. LeR. Cadmus
321	Camptown	Irvington	Mar. 7, 1910	Louis G. Breitenbach
322	Grove	"	Mar. 31, 1910	Conrad J. Rech
323	Iroquois	"	Jan. 8, 1925	Stanley J. Bakley
324	Olympic	"	Sept. 18, 1905	Frederick G. Goedde
325	Polish American	"	Feb. 14, 1913	W. Mazur
326	Service Men's	"	Sept. 9, 1921	Edward J. Boschen
327	Supreme	"	Nov. 27, 1925	Andrew G. Kress
328	Livingston	Livingston	Aug. 28, 1922	Richard D. Quinn
329	Crestview	Maplewood	Mar. 21, 1922	Charles G. Bauer
330	Maplewood	"	April 27, 1910	James Fleming
331	Tuscan	"	Sept. 22, 1909	Emil Hildebrand
332	Millburn	Millburn	Aug. 10, 1907	J. Albert Kalb
333	Washington Rock	"	May 14, 1926	E. B. Ward
334	Upper Montclair	Montclair	Aug. 26, 1919	Alfred T. Gibbs
335	A-1	Newark	Sept. 4, 1919	Michael Leveen
336	Abingdon	"	Feb. 4, 1914	John D. Leslie
337	Acorn	"	June 23, 1910	Philip J. Jackson
338	Acropolis	"	Mar. 28, 1913	George L. Larkin
339	Adamant	"	Oct. 16, 1920	Frank L. Smith
340	Aggressive	"	Nov. 8, 1913	William E. Sandmeyer
341	Aladdin	"	Oct. 23, 1920	Jacob S. Berke

*July 2, 1920—Apex, East Orange
Dec. 15, 1913—Sagamore, Newark
} Merged Aug. 1, 1939.

**Aug. 28, 1914—Brick Church
April 6, 1925—Fairway
} Merged Dec. 31, 1937.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	Administration Bldg., Bloomfield, N. J.	292
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	293
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	294
James P. Mylod	Frank L. Fisher	101 Beach St., Bloomfield, N. J.	295
J. B. Sempier	W. H. Elliott	88 Lafayette Ave., East Orange, N. J.	296
Thomas J. Markey	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	297
Robert W. Brady	Roswell W. Chandler	92 Hatfield St., Caldwell, N. J.	298
John A. Booth	C. Wallard Wands	309 Bloomfield Ave., Caldwell, N. J.	299
W. G. Brandley	Arthur Jones	315 Bloomfield Ave., Caldwell, N. J.	300
Samuel W. Boardman	Fred W. Jenkins	552 Pompton Ave., Cedar Grove, N. J.	301
Harry W. Lindeman	Charles F. Hart	95 Tremont Ave., Newark, N. J.	302
Michael F. Judge	Thomas S. Judge	30 Coolidge Road, Maplewood, N. J.	303
H. W. Lindeman & F. P. Schenck	Clarence R. McKim	28 Washington Place, East Orange, N. J.	304
Nathan Turesky	Godfred K. Preiser	1 N. Harrison St., East Orange, N. J.	305
Walter C. Ellis	Ira L. Calvert	25 Halsted St., East Orange, N. J.	306
H. W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	307
J. Howard Conover	Frederic J. Leiss	42 N. Munn Ave., East Orange, N. J.	308
Charles B. Clancy	Robert K. Bruhn	62 Hedden Place, East Orange, N. J.	309
H. Warner Doremus	Albert J. Ammerman	53 New St., East Orange, N. J.	310
Joseph A. Rafferty	A. Bruce Leslie	74 Dodd St., East Orange, N. J.	311
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	312
O. C. Bianchi	George H. Whittle	52 Overlook Terrace, Nutley, N. J.	313
William V. Rafferty	John J. Dourney	716 Eagle Rock Ave., West Orange, N. J.	314
Nicholas Joya	A. J. Seidenschwarz	12 Cypress St., Maplewood, N. J.	315
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	316
Howard L. Fitzsimon	Philip L. Goerk	26 Halstead St., Newark, N. J.	317
Roger D. Gray	Ira L. Calvert	486 Central Ave., East Orange, N. J.	318
B. C. Seaman & H. W. Lindeman	Raymond R. Campbell	227 N. 18th St., East Orange, N. J.	319
H. S. Dodd	C. F. Stringham	227 Ridgewood Ave., Glen Ridge, N. J.	320
Arthur A. Werthmann	Henry A. Guenther, Jr.	34 Union Ave. ,Irvington, N. J.	321
A. C. Kraft	Loren F. Gardiner	502 High St., Newark, N. J.	322
W. Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	323
Fred G. Stickel, Jr.	Otto H. Wilhelm	9 North Shore Road, Denville, N. J.	324
Thaddeus J. Rospond	John Posluszny	617 18th Ave., Newark, N. J.	325
Frederic Stoddard	G. Modersohn, Jr.	755 Broad St., Newark, N. J.	326
Deubel, Otto, Voegt, Werthmann	Harry K. Dodd	1351 Springfield Ave., Irvington, N. J.	327
George Anderson	Elinor M. Tower	20 Sherbrooke Parkway, Livingston, N. J.	328
Richard H. Thiele	Loren F. Gardiner	502 High St., Newark, N. J.	329
Frederic W. Smith	Frank W. Lang	5 Buckingham Gardens Pky., Maplewood, N. J.	330
Joseph W. Karp	Gustave F. Lueddeke	112 Oakview Ave., Maplewood, N. J.	331
Hobart L. Benedict	Stanley J. Lathrop	Glen Ave., Millburn, N. J.	332
F. Herrigel	Roland Lewan	46 Walnut Ave., Millburn, N. J.	333
Henry W. Trimble	Terence J. McHugh	First Natl. Bank & Trust Co., Montclair, N. J.	334
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	335
Fred C. Ritger	John M. Williams	236 Bloomfield Ave., Newark, N. J.	336
Carl J. Duveneck	Charles T. Ziegler	9 Clinton St., Newark, N. J.	337
H. J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	338
Wolber, Gilhooly & Yauch	Walter A. Hughes	30 Branford Place, Newark, N. J.	339
Max W. Meisner	Clyde A. Zukswert	24 Commerce St., Newark, N. J.	340
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	341

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

ASSETS

	ASSOCIATION		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
292	Essex County	Bloomfield	$39,874	$29,975	$237,550
293	Glenwood	"	1,974	246	.....
294	Interurban	"	15,240	3,844	21,652
295	Merchants and Mechanics	"	13,549	5,860	60,500
296	North Center	"	120	31	15,400
297	Young Men's	"	1,817	.....	40,850
298	Caldwell	Caldwell	5,498	5,845	216,300
299	Grover Cleveland	"	1,757	2,500	38,000
300	West Essex	"	5,820	4,190	106,800
301	Cedar Grove	Cedar Grove	2,027	10,100	191,900
302	Apex-Sagamore	East Orange	20,940	4,000	.....
303	Banner	" "	2,969	.....	30,100
304	Brick Church-Fairway*	" "	29,625	15,080	210,400
305	Carnegie	" "	447	.....	8,600
306	Civic Centre	" "	4,924	3,600	29,100
307	Clarion	" "	2,161	5,000	38,100
308	East Orange	" "	7,332	92	169,000
309	Lackawanna*	" "	18,105	19,500	283,300
310	Library	" "	6,630	1,600	47,650
311	Main Mutual*	" "	22,852	9,100	.....
312	Marvel	" "	24,732	3,300	11,000
313	Park and Dodd	" "	20,247	3,109	.....
314	Safeguard	" "	3,091	1,334	.....
316	Stronghold	" "	24,512	8,500	34,300
			2,180	1,700	234,300
317	Suburban	" "			
318	Third Ward	" "	4,687	.....	149,500
319	Triumph*	" "	3,366	.....	86,250
315	Shepherd *	" "	41,619	22,600	456,500
320	Glen Ridge*	Glen Ridge	65,189	14,742	.....
321	Camptown	Irvington	22,504	20,000	186,800
322	Grove	"	14,998	493	29,200
323	Iroquois	"	2,286	.....	21,500
324	Olympic	"	61,096	2,500	27,200
325	Polish American	"	3,398	.....	31,200
326	Service Men's	"	16,695	3,000	59,000
327	Supreme*	"	52,610	15,200	6,300
328	Livingston	Livingston	4,978	3,000	70,200
329	Crestview	Maplewood	23,823	100	14,000
330	Maplewood	"	55,028	27,000	668,000
331	Tuscan	"	888	.....	110,540
332	Millburn	Millburn	1,480	19,000	72,600
333	Washington Rock	"	931	3,155	33,400
334	Upper Montclair	Montclair	32,003	15,000	197,200
335	A-1	Newark	5,258	.....	141,700
336	Abingdon	"	3,662	240	30,600
337	Acorn	"	772	15	52,900
338	Acropolis	"	11,976	3,375	109,300
339	Adamant	"	21,575	.....	35,200
340	Aggressive	"	2,242	10,351	.....
341	Aladdin	"	9,194	3,420	28,000

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS						
Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$257,902	$4,680	$104,876	$4,350	$1,348	$680,555	292
54,510	1,382	45,782	327	1,520	105,741	293
.....	.....	20,990	145	15,398	77,269	294
61,425	3,790	62,527	1,710	1,562	210,923	295
42,510	1,455	11,765	551	215	72,047	296
57,612	150	110,535	3,503	1,363	215,830	297
107,943	1,965	133,530	4,372	3,410	478,863	298
53,852	.....	7,314	172	5	103,600	299
270,276	8,210	109,016	7,590	1,103	513,005	300
269,457	1,205	115,538	1,560	2,362	594,149	301
157,321	1,220	8,317	407	200	192,405	302
27,588	737	115,163	12,797	1,843	191,197	303
365,317	14,335	302,637	5,606	12,629	955,629	304
39,028	3,745	8,163	597	63	60,643	305
111,214	1,192	120,051	53	17,878	288,012	306
159,832	2,141	74,867	2,631	2,162	286,894	307
64,718	3,945	360,919	6,677	1,271	613,954	308
847,097	6,614	215,101	9,050	12,462	1,411,229	309
9,914	615	66,403	8,724	1,855	143,391	310
300,680	970	10,911	.....	473	344,986	311
125,355	2,175	86,042	755	2,000	255,359	312
91,270	650	66,461	2,730	2,918	187,385	313
20,665	.....	16,692	7,009	50	48,841	314
155,820	1,137	9,210	4,192	1,480	239,151	315
2,534	200	41,253	5,534	3,778	291,479	316
.....	470	76,360	39,761	6,554	277,332	317
125,030	590	402,383	.....	3,668	621,287	318
560,731	6,885	313,729	2,258	19,754	1,424,076	319
408,205	1,050	170,890	2,272	6,004	668,352	320
1,206,470	15,410	332,478	6,811	7,573	1,798,046	321
5,416	2,180	53,114	2,168	953	108,522	322
58,317	2,400	33,043	11,192	1,117	129,855	323
97,106	5,595	125,596	12,476	2,761	334,330	324
130,335	100	77,558	257	1,801	244,649	325
51,916	5,800	62,690	6,390	1,504	206,995	326
708,497	1,851	139,782	285	6,243	930,768	327
19,324	525	.....	6,064	3,500	107,591	328
126,013	975	4,795	.....	130	169,836	329
1,107,795	39,300	83,138	8,132	2,723	1,991,116	330
98,726	12,700	176,502	5,613	6,143	411,112	331
743,891	21,775	577,278	6,034	6,096	1,448,154	332
161,588	1,738	9,080	335	310	210,537	333
460,901	580	21,152	2,015	6,688	735,539	334
287,207	32,144	468,415	22,254	33,561	990,539	335
51,695	600	105,158	2,808	5,482	200,245	336
64,546	1,300	108,598	5,541	2,167	235,839	337
15,952	706	73,051	28,458	11,251	254,069	338
31,243	.....	117,416	.....	1,801	207,235	339
113,414	540	277,997	328	1,978	406,850	340
67,450	1,675	31,598	244	1,150	142,731	341

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
292	Essex County	Bloomfield	$525,453	.....	.....	.....
293	Glenwood	"	47,297	.....	.....	$14,585
294	Interurban	"	18,930	.....	.....	5,000
295	Merchants and Mechanics	"	149,256	.....	.....	4,000
296	North Center	"	36,343	.....	.....	12,000
297	Young Men's	"	44,365	.....	.....	36,500
298	Caldwell	Caldwell	254,839	.....	.....	72,600
299	Grover Cleveland	"	58,722	.....	.....	10,000
300	West Essex	"	309,720	.....	.....	49,250
301	Cedar Grove	Cedar Grove	262,294	.....	.....	123,600
302	Apex-Sagamore	East Orange	67,724	.....	$250	62,712
303	Banner	" "	81,776	.....	.....	36,500
304	Brick Church-Fairway	" "	369,145	$14,302	.....	248,717
305	Carnegie	" "	31,370	.....	.....	3,000
306	Civic Centre	" "	150,131	.....	.....	16,850
307	Clarion	" "	101,084	.....	.....	58,700
308	East Orange	" "	261,233	.....	.....	86,600
309	Lackawanna	" "	558,977	.....	.....	548,305
310	Library	" "	61,254	.....	.....	11,400
311	Main Mutual	" "	89,397	.....	.....	133,650
312	Marvel	" "	106,042	.....	.....	45,800
313	Park and Dodd	" "	118,450	.....	.....	.....
314	Safeguard	" "	14,855	.....	.....	2,890
315	Shepherd	" "	92,540	.....	.....	55,400
316	Stronghold	" "	101,121	.....	.....	28,300
317	Suburban	" "	107,332	.....	.....	57,700
318	Third Ward	" "	164,200	.....	.....	67,110
319	Triumph	" "	397,211	.....	.....	587,200
320	Glen Ridge	Glen Ridge	324,254	.....	.....	100,340
321	Camptown	Irvington	407,744	.....	.....	737,600
322	Grove	"	31,984	.....	.....	25,600
323	Iroquois	"	40,413	.....	.....	20,450
324	Olympic	"	181,552	.....	.....	59,984
325	Polish American	"	43,400	.....	.....	60,914
326	Service Men's	"	116,928	2,000	.....	34,300
327	Supreme	"	283,492	.....	.....	388,920
328	Livingston	Livingston	61,827	.....	.....	11,600
329	Crestview	Maplewood	81,950	.....	.....	19,100
330	Maplewood	"	1,446,508	.....	.....	.....
331	Tuscan	"	137,968	345	.....	94,130
332	Millburn	Millburn	550,061	.....	.....	93,600
333	Washington Rock	"	127,947	.....	.....	18,600
334	Upper Montclair	Montclair	574,286	.....	.....	.....
335	A-1	Newark	245,846	.....	.....	288,810
336	Abingdon	"	76,485	.....	.....	30,880
337	Acorn	"	71,188	.....	.....	44,943
338	Acropolis	"	105,609	.....	.....	35,175
339	Adamant	"	84,796	.....	.....	14,700
340	Aggressive	"	117,257	.....	.....	58,000
341	Aladdin	"	50,035	.....	.....	39,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$555	.....	$3,685	.....	.....	$3,419	$102,846	$44,597	$680,555	292
.....	$8,806	280	.....	.....	125	13,411	21,237	105,741	293
1,896	25,957	.....	.....	.....	405	5,262	19,819	77,269	294
22	.....	122	.....	.....	2	22,633	34,888	210,923	295
335	.....	.....	.....	$5,000	381	9,842	8,146	72,047	296
533	53,715	813	.....	.....	22,472	.....	57,432	215,830	297
92	20,431	1,228	.....	.....	995	37,550	91,128	478,863	298
2,148	.....	63	.....	15,975	480	8,300	7,912	103,600	299
5,097	.....	672	$2,600	12,500	846	61,660	70,660	513,005	300
20	.....	491	.....	122,500	18,782	.....	66,462	594,149	301
.....	27,579	.....	.....	7,350	32	12,828	13,930	192,405	302
351	400	100	.....	.....	19,195	8,331	44,544	191,197	303
279	2,000	117	.....	137,812	651	72,864	109,742	955,629	304
923	.....	349	.....	10,750	2,233	6,511	5,507	60,643	305
238	.....	.....	.....	35,637	10,162	18,321	56,673	288,012	306
1,150	25,067	1,925	.....	35,075	10,693	16,950	36,250	286,894	307
822	.....	1,226	.....	33,000	12,284	46,750	172,039	613,954	308
554	.....	10,969	9,700	158,250	864	.....	123,610	1,411,229	309
276	16,504	52	.....	.....	13,396	6,332	34,177	143,391	310
.....	6,147	.....	.....	96,500	453	.....	18,839	344,986	311
685	.....	2,667	6,370	5,900	25,469	17,621	44,805	255,359	312
121	.....	197	.....	.....	13,816	19,899	34,902	187,385	313
1,544	416	83	.....	.....	21,972	2,591	4,490	48,841	314
986	.....	4,067	.....	40,300	139	15,304	30,415	239,151	315
15,426	3,969	2,494	250	7,500	12,469	17,410	102,540	291,479	316
3,347	36,344	87	.....	.....	4,653	23,366	44,503	277,332	317
174	60,423	.....	.....	67,572	50,436	27,721	183,651	621,287	318
2,664	.....	252	.....	190,744	1,494	66,525	177,986	1,424,076	319
.....	.....	1,924	.....	125,000	3,109	.....	113,725	668,352	320
56	.....	.....	10,825	39,000	148,981	82,407	371,433	1,798,046	321
.....	12,564	40	.....	.....	4,600	3,993	29,741	108,522	322
439	12,359	978	.....	.....	12,328	5,123	37,765	129,855	323
1,741	.....	160	.....	.....	7,846	24,790	58,257	334,330	324
227	5,567	.....	.....	.....	47,198	7,869	79,434	244,649	325
166	.....	896	.....	.....	9,145	16,910	26,650	206,995	326
.....	.....	33	4,000	143,125	11	.....	111,187	930,768	327
6	.....	51	.....	6,000	233	12,583	15,291	107,591	238
797	.....	206	.....	.....	18,072	26,429	23,282	169,836	329
.....	.....	11,849	7,200	.....	3,746	308,417	213,396	1,991,116	330
15	.....	953	.....	15,500	42,577	25,367	94,257	411,112	331
2,166	122,517	1,343	.....	259,459	104,550	86,431	228,027	1,448,154	332
532	.....	278	.....	.....	.....	21,455	41,725	210,537	333
21	.....	5,058	100	.....	1,242	102,525	52,307	735,539	334
5,159	10,825	.....	.....	.....	78,349	31,444	330,106	990,539	335
124	.....	365	.....	19,100	13,105	6,835	53,351	200,245	336
4,917	19,863	30	.....	6,000	44,900	3,373	40,625	235,839	337
1,014	.....	17	.....	.....	29,230	15,787	67,237	254,069	338
2,430	9,800	298	.....	.....	24,392	12,871	57,948	207,235	339
157	13,042	.....	.....	.....	55,013	.....	163,381	406,850	340
129	.....	588	.....	.....	23,546	9,317	19,616	142,731	341

N.J. STATE LIBRARY
P.O. BOX 520
TRENTON, NJ 08625-0520

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
292	Essex County	6,332	839						
293	Glenwood	1,476	206					77	25
294	Interurban	180	29					25	9
295	Merchants and Mechanics	1,612	129					20	3
296	North Center	689	114					60	7
297	Young Men's	1,051	244					239	48
298	Caldwell	2,895	164					486	46
299	Grover Cleveland	873	111					50	6
300	West Essex	2,992	308					246	33
301	Cedar Grove	3,496	413					618	66
302	Apex-Sagamore	1,028	415			33	33	314	115
303	Banner	988	146					245	40
304	Brick Church-Fairway	5,483	537	143	30			1,194	103
305	Carnegie	454	74					15	2
306	Civic Centre	2,269	246					99	15
307	Clarion	1,307	211					345	47
308	East Orange	2,906	397					475	70
309	Lackawanna	9,507	619					2,742	230
310	Library	747	67					67	22
311	Main Mutual	2,916	274					668	78
312	Marvel	1,513	202					365	35
313	Park and Dodd	1,393	160						
314	Safeguard	406	37					26	6
315	Shepherd	1,276	237					277	16
316	Stronghold	1,710	158					153	35
317	Suburban	1,165	160					302	38
318	Third Ward	2,864	266					335	59
319	Triumph	4,688	418					2,936	253
320	Glen Ridge	2,699	358					502	48
321	Camptown	11,737	811					4,692	536
322	Grove	464	78					153	23
323	Iroquois	338	113					110	26
324	Olympic	1,972	204					358	62
325	Polish American	2,616	495					394	100
326	Service Men's	1,220	204	22	6			203	39
327	Supreme	3,870	766					1,944	185
328	Livingston	884	106					58	11
329	Crestview	1,258	154					96	13
330	Maplewood	20,083	1,831						
331	Tuscan	1,462	159	345	21			820	85
332	Millburn	5,934	669					664	90
333	Washington Rock	2,150	326					93	9
334	Upper Montclair	9,795	1,024						
335	A-1	3,505	638					1,444	224
336	Abingdon	719	96					202	29
337	Acorn	755	133					302	43
338	Acropolis	1,415	119					184	17
339	Adamant	1,056	287					88	14
340	Aggressive	2,720	332					367	50
341	Aladdin	1,481	213					198	27

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial, O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,332	165	674	S.	$1.00 m.	T.M. & $200	6	.....	.....	292
1,553	30	201	O.P.	1.00 m.	T.M. & 200	Various	.....	.....	293
205	10	28	S.	1.00 m.	200	6	.....	.....	294
1,632	38	94	S.	1.00 m.	200	5	.....	.....	295
749	21	100	N.S.	1.00 m.	200	5 & 6	.....	.....	296
1,290	36	256	S. & N.S.	1.00 m.	200	6	.....	.....	297
3,381	99	111	S.	1.00 m.	200	6	.....	.....	298
923	31	86	N.S.	1.00 m.	200	Various	.....	.....	299
3,238	136	205	S.	1.00 m.	200	Various	.....	.....	300
4,114	166	313	S.	1.00 m.	T.M. & 200	Various	$0.03 b.	.....	301
1,375	50	513	O.P.	1.00 m.	200	5 & 6	.....	.....	302
1,233	20	166	S.	1.00 m.	200	6	2.00 a.	.....	303
6,820	153	517	N.S.	1.00 m.	T.M. & 200	5 & 6	.....	.....	304
469	21	55	S.	1.00 m.	200	6	1.00 a.	.....	305
2,368	57	204	S.	1.00 m.	T.M. & 200	6	.04 b.	.04 b.	306
1,652	56	202	S.	1.00 m.	T.M. & 200	Various	.....	.....	307
3,381	70	397	S.	1.00 m.	200	6	2.00 a.	$1.00 a.	308
12,249	266	583	O.P.	.....	200	4½ to 6	.....	.....	309
814	19	70	S. & O.P.	.....	200	5 & 6	3.00 a.	.....	310
3,584	94	258	O.P.	.....	T.M. & 200	5 & 6	.....	.....	311
1,878	36	201	N.S.	1.00 m.	200	4½ to 6	.....	.....	312
1,393	31	129	S.	1.00 m.	T.M. & 200	6	.....	.....	313
432	8	35	S.	1.00 m.	200	5	2.00 a.	2.00 a.	314
1,553	57	196	S.	1.00 m.	T.M. & 200	5 & 6	2.00 a.	.....	315
1,863	73	120	N.S.	1.00 m.	200	6	4.00 a.	4.00 a.	316
1,467	33	165	S.	1.00 m.	200	6	3.00 a.	.....	317
3,199	51	274	O.P.	1.00 m.	200	Various	.....	.....	318
7,624	258	413	N.S.	1.00 m.	200	5 & 6	.....	.....	319
3,201	89	317	O.P.	.....	T.M. & 200	Various	.....	.....	320
16,429	418	929	O.P.	.....	200	Various	.....	.....	321
617	22	79	S.	1.00 m.	200	6	1.50 & 3.00 a.	1.00 a.	322
448	26	113	S.	1.00 m.	200	5, 5½ & 6	.....	.....	323
2,330	43	223	S.	1.00 m.	200	5 & 6	.....	1.00 a.	324
3,010	36	559	N.S.	.25 w.	200	6	.....	.....	325
1,445	31	218	S.	1.00 m.	200	5 to 6	.....	1.00 a.	326
5,814	223	728	N.S.	1.00 m.	200	5, 5½ & 6	.....	.....	327
942	31	86	S.	1.00 m.	200	6	1.00 a.	.....	328
1,354	43	124	O.P.	1.00 m.	200	6	.....	2.00 a.	329
20,083	344	1,487	S.	1.00 m.	200	Various	.02½ b.	.....	330
2,627	83	182	S.	1.00 m.	T.M. & 200	6	1.00 a.	1.00 a.	331
6,598	283	476	S.	1.00 m.	200	6	.....	.....	332
2,243	62	273	S.	1.00 m.	200	6	.....	1.00 a.	333
9,795	107	917	S.	1.00 m.	T.M. & 200	Various	.....	.....	334
4,949	92	770	N.S.	1.00 m.	T.M. & 200	Various	.....	.....	335
921	28	97	S.	1.00 m.	200	6	.....	.....	336
1,057	50	126	S. & N.S.	1.00 m.	200	6	.....	2.00 a.	337
1,599	32	104	S.	1.00 m.	200	6	.....	.....	338
1,144	20	281	N.S.	1.00 m.	200	5 & 6	.....	.....	339
3,087	18	364	O.P.	.....	200	5 & 6	.....	.....	340
1,679	43	197	O.P.	.....	200	5 & 6	.....	.....	341

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
342	Alert	Newark	May 28, 1920	Samuel Schechner
343	Almanac	"	Nov. 24, 1924	H. B. Rowe
344	Alpha	"	Nov. 20, 1907	Joseph J. Matz
345	Alpine	"	July 13, 1920	Stanley J. Rotonda
346	Altruist	"	May 19, 1926	Charles Gans
347	American	"	April 4, 1907	Charles Loebel
348	American-Ukrainian	"	Feb. 7, 1922	William Kuchikuda
349	Arion	"	Jan. 16, 1912	Edward F. Kern
350	Arrow	"	July 23, 1920	Louis D. Goldberg
351	Assembly	"	April 19, 1920	Francis J. Baader
352	Astor	"	Dec. 5, 1912	Michael A. Jackson
353	Aurora	"	Feb. 10, 1923	Fred Giffoniello
354	Auto Trade	"	Nov. 25, 1921	Harry C. Gordon
355	Barringer	"	Mar. 7, 1919	Harry D. McKinney
356	Bay View	"	Mar. 13, 1903	F. C. Mindnich
357	Beaver	"	Mar. 23, 1912	Frederick Rosseter
358	Beneficial	"	Mar. 18, 1893	Sidney H. Salomon
359	Bergen	"	Aug. 19, 1912	Alois Kraemer
360	Betsy Ross	"	Jan. 3, 1922	Elma M. Knapp
361	Big Brother	"	Jan. 13, 1922	Adolph Klein
362	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
363	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
364	Branch Brook	"	June 1, 1905	Samuel Gaiser
365	Broadway Mutual	"	Mar. 18, 1939	Harry M. Biggin
366	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
367	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
368	Buildmore	"	April 15, 1926	Elmer J. Herrmann
369	Camden	"	Mar. 6, 1912	William Schuff
370	Camfield	"	Feb. 7, 1899	Ernest P. Kayser
371	Carteret	"	July 12, 1939	Ernest A. Minier
372	Casino	"	Mar. 1, 1892	Charles J. Geiger
373	Cedars	"	July 5, 1923	August Roemmele
374	Central	"	June 15, 1881	Samuel Schechner
375	Century	"	Mar. 7, 1906	Frank P. Montgomery
376	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
377	City Hall	"	Feb. 20, 1907	*Harry Bliwise
378	Civic	"	Sept. 11, 1915	Martin Bross
379	Clinton Place	"	July 18, 1922	Sheldon R. Odell
380	Commerce	"	Mar. 17, 1906	Joseph Kussy
381	Commonwealth	"	May 16, 1894	John Wiesemann
382	Community	"	April 4, 1913	George L. Horle
383	Conservative	"	Jan. 25, 1905	Philip F. Donnelly
384	Continental	"	Oct. 19, 1907	David Wyllie
385	Court House	"	June 23, 1893	Fred M. Coppersmith
386	Court South End	"	April 11, 1919	Frank H. Hewitt
387	Crescent	"	Dec. 26, 1905	George V. Bradley
388	Crosstown	"	April 22, 1905	Morris Miller
389	Custer	"	Mar. 16, 1914	Edward J. Ryan
390	Defiance	"	May 11, 1922	Nicholas V. Costa
391	Delta	"	Nov. 21, 1919	Adolph Kleinwaks

*Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Samuel Roessler	O. H. Merz	755 Broad St., Newark, N. J.	342
Edward Caulkin	Fred Maybaum	105 N. 16th St., Bloomfield, N. J.	343
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	344
Charles Cerrato	Vito Verniero	13 Sheffield St., Newark, N. J.	345
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	346
Joseph E. Cohn	M. George Greenberg	312 High St., Newark, N. J.	347
John Romanition	Peter Czap	657 S. 19th St., Newark, N. J.	348
Thomas R. Grimm	Fred G. Conradi	7 16th Ave., Newark, N. J.	349
M. J. Zucker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	350
Koehler, Augenblick & Freedman	Walter A. Hughes	30 Branford Place, Newark, N. J.	351
H. Edward Wolfe	E. A. Farrell	43 Hazlewood Ave., Newark, N. J.	352
C. C. Giffoniello	Paul K. Owen	24 Commerce St., Newark, N. J.	353
Edward R. McGlynn	Alfred N. Baum	15 Market St., Newark, N. J.	354
J. H. Harrison	Pauline Swanwick	167 Bloomfield Ave., Newark, N. J.	355
B. J. Fleuchaus	A. T. Martin	8 Tulip Lane, Short Hills, N. J.	356
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	357
Joseph G. Young	John J. Mercovich	2 Arnold Way, Verona, N. J.	358
F. W. Wilderotter	Francis W. Barrett	192 Gregory Place, West Orange, N. J.	359
John H. Yauch, Jr.	Louise W. Woerner	914 Grove St., Irvington, N. J.	360
Harry H. Koehler	Henry H. Krafte	28 William St., Newark, N. J.	361
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	362
L. S. Johnson	W. R. Headden	546 Fairmont Ave., Westfield, N. J.	363
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	364
A. V. Talmage & M. G. Wiener	Charles R. Van Doren	11 Bloomfield Ave., Newark, N. J.	365
Frank A. Boettner	Charles G. Hahn, Jr.	34 Palm St., Newark, N. J.	366
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	367
Louis Auerbacher, Jr.	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	368
Charles C. Leubel	G. Leonard Kusterer	20 Clinton St., Newark, N. J.	369
Edgar Leiss	Charles G. Deno	14 Palm St., Newark, N. J.	370
Levy, Fenster & McCloskey	George M. Cooper	866 Broad St., Newark, N. J.	371
Edgar Leiss	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	372
A. Leslie Price	Arthur A. Roemmele	29 Astor St., Newark, N. J.	373
Samuel Roessler	A. A. Kurtz	11 Commerce St., Newark, N. J.	374
Arthur S. Smith	Austin A. Kohl	744 Broad St., Newark, N. J.	375
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	376
Abraham Laub	Nathan Perselay	535 High St., Newark, N. J.	377
Richard Cashion	William Dassing	57 Green St., Newark, N. J.	378
Isadore H. Colton	Murray A. Granet	249 Clinton Ave., Newark, N. J.	379
Kussy, Kohn & Cohn	Nathan Perselay	535 High St., Newark, N. J.	380
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	381
Sorg & Sorg	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	382
Levy, Fenster & McClosky	Charles N. Burgesser	246 S. 20th St., Newark, N. J.	383
Frederic C. Ritger	LeRoy F. Murphy	755 Broad St., Newark, N. J.	384
Joseph G. Young	Gustave Modersohn, Jr.	755 Broad St., Newark, N. J.	385
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	386
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	387
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	388
F. P. Meehan	Neil J. McManus	838 Clifton Ave., Newark, N. J.	389
W. Ceglowski	John J. Hill	175 Holland Road, South Orange, N. J.	390
Joseph Steiner	Harry Wertheim	205 Harrison Ave., Harrison, N. J.	391

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
342	Alert	Newark	$23,518	.....	$56,200
343	Almanac	"	3,257	.....	13,500
344	Alpha	"	31,151	$68,402	34,600
345	Alpine	"	3,480	.....	84,550
346	Altruist	"	4,795	6,400	41,700
347	American	"	9,458	.....	34,600
348	American-Ukrainian	"	7,396	.....	52,000
349	Arion	"	16,974	.....	122,400
350	Arrow	"	3,335	5,287	23,650
351	Assembly	"	26,560	7,199	8,800
352	Astor	"	.....	.....	109,250
353	Aurora	"	13,027	2,682	46,450
354	Auto Trade	"	9,562	.....	30,500
355	Barringer	"	52,929	10,000	39,900
356	Bay View	"	6,325	4,626	125,750
357	Beaver	"	7,082	4,783	71,600
358	Beneficial	"	3,369	.....	152,300
359	Bergen	"	2,714	.....	9,600
360	Betsy Ross	"	1,144	2,112	47,700
361	Big Brother	"	3,273	5,983	19,700
362	Bigelow	"	64,636	67,500	8,500
363	Black Diamond	"	11,451	14,000	210,200
364	Branch Brook	"	4,483	134	38,600
365	Broadway Mutual*	"	49,357	18,800	.....
366	Brookdale	"	7,959	7,000	117,000
367	Builders	"	3,635	262	93,000
368	Buildmore	"	6,608	1,500	1,300
369	Camden	"	2,055	1,000	29,600
370	Camfield	"	6,141	.....	50,000
371	Carteret*	"	411,203	264,143	.....
372	Casino	"	7,232	4,200	86,400
373	Cedars	"	1,669	.....	36,800
374	Central	"	15,184	1,517	45,500
375	Century	"	7,193	258	59,000
376	Charter Oak	"	15,722	55,288	25,500
377	City Hall	"	622	.....	181,150
378	Civic	"	1,080	.....	28,700
379	Clinton Place	"	6,437	2,500	.....
380	Commerce	"	7,928	.....	.....
381	Commonwealth	"	26,998	8,000	16,300
382	Community	"	17,979	.....	43,500
383	Conservative	"	785	.....	23,200
384	Continental	"	201	.....	19,100
385	Court House	"	21,758	.....	36,300
386	Court South End	"	8,688	1,800	100,600
387	Crescent	"	5,451	.....	71,100
388	Crosstown	"	45,158	14,604	48,100
389	Custer	"	2,068	266	15,900
390	Defiance	"	6,012	90	49,600
391	Delta	"	5,404	.....	5,800

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$224,418	$785	$342,410	$13,850	$14,939	$676,120	342
57.324	845	42,395	1,066	5,847	124,234	343
80,512	13,863	257,762	7,144	9,996	503,430	344
.....	.....	71,324	1,483	7,159	167,996	345
106,920	.....	45,902	626	7,791	214,134	346
35,968	.....	40,598	4,157	125	124,906	347
93,843	340	152,886	9,698	7,165	323,328	348
46,081	1,975	233,979	23,417	11,122	455,948	349
342,343	19,408	43,084	392	2,272	439,771	350
108,723	625	6,265	126	2,448	160,746	351
378,490	.....	296,160	3,585	11,746	799.231	352
17,665	488	26,187	3,743	1,081	111,323	353
33,625	200	77,328	1,206	2,726	155,147	354
81.062	.....	430,654	206	18,567	633,318	355
45,657	885	38,252	5,381	1,557	228,433	356
171,383	1,678	171,131	37,163	15,648	480,468	357
74,163	1,000	141,613	6,681	2,890	382,016	358
131,020	3,100	43,484	235	201	190,354	359
30,376	560	49,112	6,600	8,652	146,256	360
127.662	10,405	99,680	2,884	6,188	275,775	361
555,464	9,405	8,064	351	102	714,022	362
356,424	16,210	99,607	14,077	13,245	735,214	363
76,170	1,202	33,090	672	3,232	157,583	364
554,515	2,900	3,496	.....	2,373	631,441	365
83,729	5,085	178,826	10,663	7,618	417,880	366
110,767	1,680	138,946	508	7,376	356,174	367
24,130	300	49,522	3,778	70	87,208	368
57,112	3,010	132,790	4,346	63	229,976	369
29,603	1,135	94,694	6,840	.....	188,413	370
7,522.372	1,752	252,674	.....	10,147	8,462,291	371
51,764	1,600	268,119	250	613	420,178	372
163,059	2,345	100,714	1,618	.....	306,205	373
23,393	.....	213,536	139	1,805	301,074	374
117,982	2,720	177,535	2,838	1,341	368,867	375
45,870	1,473	131,010	1,658	2,035	278,556	376
.....	.....	346,991	221,150	182	750,095	377
18,460	300	72,154	3,717	4,006	128,417	378
188,064	.....	6,378	304	993	204,676	379
53,619	.....	136,566	.....	296	198,409	380
95,901	3,846	189,419	15	1,019	341.498	381
48,715	.....	75,955	1,542	1,445	189,136	382
52,142	710	15,640	8,919	3,873	105,269	383
36,252	200	104,832	357	404	161,346	384
162,956	250	246,870	9,187	17,684	495,005	385
64,850	1,605	76,888	2,801	4,802	262,034	386
11,645	600	55,021	261	229	144,307	387
529,477	46,812	401,083	10,401	82,207	1,177,842	388
65,250	2,305	98,381	2,678	1,040	187,888	389
74,218	4,315	37,361	9,657	990	182,243	390
69,426	.....	215,236	57	141	296,064	391

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
342	Alert	Newark	$82,131	.....	.....	$62,650
343	Almanac	"	66,984	.....	.....	19,325
344	Alpha	"	145,702	.....	.....	21,775
345	Alpine	"	37,236	.....	.....	19,895
346	Altruist	"	85,808	.....	.....	50,390
347	American	"	21,015	.....	.....	56,275
348	American-Ukrainian	"	85,160	.....	.....	77,375
349	Arion	"	164,158	.....	.....	110,725
350	Arrow	"	185,098	.....	.....	102,510
351	Assembly	"	49,123	.....	.....	40,000
352	Astor	"	222,173	.....	.....	268,050
353	Aurora	"	23,880	.....	.....	.....
354	Auto Trade	"	49,464	.....	.....	12,000
355	Barringer	"	144,263	.....	.....	115,725
356	Bay View	"	116,529	.....	.....	52,300
357	Beaver	"	213,744	.....	.....	47,400
358	Beneficial	"	159,568	.....	.....	70,700
359	Bergen	"	61,275	.....	.....	82,860
360	Betsy Ross	"	41,882	.....	.....	16,400
361	Big Brother	"	144,334	.....	.....	40,705
362	Bigelow	"	402,858	.....	.....	208,900
363	Black Diamond	"	433,200	2,018	.....	13,300
364	Branch Brook	"	69,621	.....	.....	54,900
365	Broadway Mutual	"	162,180	.....	.....	335,158
366	Brookdale	"	172,038	.....	.....	113,000
367	Builders	"	134,568	.....	.....	113,400
368	Buildmore	"	33,203	.....	.....	3,200
369	Camden	"	75,131	.....	.....	59,458
370	Camfield	"	89,661	.....	.....	44,900
371	Carteret	"	5,026,933	.....	.....	1,518,672
372	Casino	"	167,254	.....	.....	93,763
373	Cedars	"	123,480	.....	.....	26,000
374	Central	"	65,257	.....	.....	79,550
375	Century	"	57,968	.....	.....	106,929
376	Charter Oak	"	107,086	.....	.....	47,915
377	City Hall	"	332,048	.....	.....	202,565
378	Civic	"	28,170	.....	.....	23,225
379	Clinton Place	"	96,131	.....	.....	44,272
380	Commerce	"	92,290	.....	.....	30,125
381	Commonwealth	"	81,130	.....	.....	98,500
382	Community	"	71,636	.....	.....	56,150
383	Conservative	"	56,410	.....	.....	7,800
384	Continental	"	72,834	.....	.....	18,200
385	Court House	"	89,030	.....	.....	109,450
386	Court South End	"	116,944	.....	.....	74,230
387	Crescent	"	72,531	.....	.....	14,900
388	Crosstown	"	228,927	.....	.....	199,180
389	Custer	"	47,521	.....	.....	53,300
390	Defiance	"	95,104	.....	.....	12,300
391	Delta	"	64,718	.....	.....	9,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$83,525	$8,220	1,496	.....	.....	$124,430	$42,995	$270,673	$676,120	342
.....	.....	.....	.....	.....	19	8,846	29,060	124,234	343
403	.....	813	.....	.....	135,870	35,716	163,151	503,430	344
1,533	2,744	.....	.....	.....	14,577	7,226	84,785	167,996	345
215	.....	.....	.....	.....	1,051	10,245	66,425	214,134	346
5,350	.....	968	.....	.....	6,563	3,140	31,595	124,906	347
876	45,788	362	.....	.....	18,409	11,070	84,288	323,328	348
11,396	.....	259	.....	.....	42,221	16,553	110,636	455,948	349
466	.....	.....	.....	$11,500	6,550	34,433	99,214	439,771	350
1,343	.....	1,133	.....	.....	31,159	21,321	16,667	160,746	351
139	24,518	7,486	.....	139,097	3,262	54,374	80,132	799,231	353
5,955	28,022	280	.....	.....	12,911	2,205	38,070	111,323	353
17,055	.....	203	.....	.....	22,555	9,096	44,774	155,147	354
227	49,030	.....	.....	.....	100,732	1,230	222,111	633,318	355
.....	.....	628	.....	.....	14,244	16,975	27,757	228,433	356
.....	.....	300	.....	9,575	40,594	23,412	145,443	480,468	357
12,498	21,859	316	.....	21,000	2,266	20,498	73,311	382,016	358
337	.....	42	.....	.....	10,669	8,925	26,246	190,354	359
278	6,833	18	.....	.....	36,875	6,850	37,120	146,256	360
.....	.....	.....	.....	.....	1,821	8,764	80,151	275,775	361
.....	.....	.....	500	.....	234	18,518	83,012	714,022	362
.....	.....	425	.....	108,000	5,311	102,811	70,149	735,214	363
.....	.....	5	.....	3,000	252	14,408	15,397	157,583	364
.....	.....	.....	.....	73,750	177	16,561	43,615	631,441	365
.....	.....	1,194	.....	9,000	17,389	23,783	81,476	417,880	366
.....	.....	.....	200	11,500	306	43,865	52,335	356,174	367
132	4,422	160	.....	.....	13,615	1,217	31,259	87,208	368
680	9,955	1,124	.....	.....	8,219	9,687	65,722	229,976	369
6,911	.....	682	.....	.....	13,933	10,207	22,119	188,413	370
.....	.....	.....	11,800	628,750	843	.....	1,275,293	8,462,291	371
352	4,700	.....	.....	16,250	14,288	19,545	104,026	420,178	372
13	14,609	112	.....	15,000	20,601	18,735	87,655	306,205	373
.....	.....	20	.....	.....	36,792	5,709	113,746	301,074	374
.....	47,425	1,950	.....	.....	67,372	3,143	84,080	368,867	375
510	1,000	.....	.....	.....	27,300	19,550	75,195	278,556	376
.....	.....	.....	3,600	40,150	11,878	5,662	154,192	750,095	377
6	11,615	60	.....	8,300	16,207	2,719	38,115	128,417	378
1,045	.....	1,490	.....	.....	46,343	.....	15,395	204,676	379
.....	.....	350	.....	.....	14	.....	75,630	198,409	380
122	7,224	483	.....	.....	22,721	13,994	117,324	341,498	381
387	.....	1,500	.....	.....	18,088	7,977	33,398	189,136	382
.....	.....	150	.....	.....	6,292	8,041	26,576	105,269	383
.....	2,540	118	.....	.....	9,013	13,066	45,575	161,346	384
7,249	77,890	827	.....	.....	40,901	19,668	149,990	495,005	385
917	.....	976	.....	1,667	4,538	19,546	43,216	262,034	386
.....	.....	46	.....	.....	20,856	8,865	27,109	144,307	387
643	.....	2,357	.....	.....	271,242	65,543	409,950	1,177,842	388
5,858	6,140	93	.....	.....	10,350	5,553	59,073	187,888	389
1,487	.....	249	.....	.....	8,801	9,729	54,573	182,243	390
4,548	32,063	459	.....	13,000	60,155	9,567	102,354	296,064	391

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
342	Alert	2,486	235					501	35
343	Almanac	1,298	420					99	27
344	Alpha	4,383	450					149	25
345	Alpine	948	117					100	21
346	Altruist	2,919	190					252	66
347	American	375	84					292	37
348	American-Ukrainian	1,579	401					377	77
349	Arion	2,267	254					720	81
350	Arrow	4,837	428					513	86
351	Assembly	1,681	161					208	24
352	Astor	3,198	334					1,340	99
353	Aurora	606	119						
354	Auto Trade	872	152					60	4
355	Barringer	3,154	538					786	107
356	Bay View	1,444	165					310	46
357	Beaver	2,534	128					318	29
358	Beneficial	1,812	272					354	33
359	Bergen	755	137					483	83
360	Betsy Ross	894	129					134	56
361	Big Brother	5,112	460					280	46
362	Bigelow	6,512	1,115					1,045	258
363	Black Diamond	6,037	635	2,018	100			67	7
364	Branch Brook	908	116					274	32
365	Broadway Mutual	2,162	584					1,676	277
366	Brookdale	1,795	209					635	67
367	Builders	2,204	205					567	60
368	Buildmore	702	97					26	5
369	Camden	803	124					316	49
370	Camfield	1,129	204					243	36
371	Carteret	62,204	11,671					7,593	957
372	Casino	2,308	282					468	71
373	Cedars	1,451	142					157	18
374	Central	1,150	141					900	60
375	Century	1,687	235					596	74
376	Charter Oak	1,651	275					240	61
377	City Hall	2,246	281					1,013	87
378	Civic	539	75					116	21
379	Clinton Place	2,900	521					272	56
380	Commerce	1,667	214					151	24
381	Commonwealth	1,037	172					632	87
382	Community	856	92					342	55
383	Conservative	578	84					60	10
384	Continental	828	74					112	12
385	Court House	1,217	203					659	86
386	Court South End	1,551	191					418	66
387	Crescent	953	98					122	19
388	Crosstown	7,071	590					1,640	104
389	Custer	506	107					317	45
390	Defiance	1,235	259					63	10
391	Delta	2,205	275					168	21

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
2,987	29	241	S.	$1.00 m.	$200	5 & 6	.....	.....	342
1,397	25	422	O.P.	.....	200	6	$1.00 a.	.....	343
4,532	51	424	N.S.	1.00 m.	200	5 & 6	.....	.....	344
1,048	29	109	O.P.	.....	200	6	3.00 a.	$2.00 a.	345
3,171	34	222	O.P.	.....	200	5½ & 6	.....	.....	346
667	12	109	S.	1.00 m.	200	6	2.00 a.	1.00 a.	347
1,956	35	443	S.	1.00 m.	T.M. & 200	6	1.00 a.	1.00 a.	348
2,987	49	286	S.	1.00 m.	200	6	.....	.....	349
5,350	101	413	N.S.	1.00 m.	200	Various	.....	1.00 a.	350
1,889	23	162	O.P.	1.00 m.	200	5 & 6	.....	.....	351
4,538	81	352	N.S.	1.00 m.	200	6	2.00 a.	.....	352
606	23	96	S.	1.00 m.	200	5 & 6	3.00 & 1.00 a.	3.00 a.	353
932	18	138	S.	1.00 m.	200	5 & 6	.....	.....	354
3,940	40	605	O.P.	.....	200	6	.....	.....	355
1,754	49	162	S.	1.00 m.	200	6	3.00 a.	1.00 a.	356
2,852	35	122	S.	1.00 m.	200	5 & 6	.....	.....	357
2,166	71	234	S.	1.00 m.	T.M. & 200	6	.....	.....	358
1,238	41	179	O.P.	1.00 m.	200	6	.....	.....	359
1,028	25	160	S.	1.00 m.	200	6	.....	.....	360
5,392	67	439	O.P.	.....	200	Various	.....	.....	361
7,557	159	1,214	N.S.	1.00 m.	T.M. & 200	Various	.....	.....	362
8,122	188	554	S.	1.00 m.	200	6	.....	.....	363
1,182	41	107	O.P.	1.00 m.	200	5½ & 6	.....	.....	364
3,838	178	683	O.P.	.....	T.M. & 200	Various	.....	.....	365
2,430	67	209	S.	1.00 m.	200	5 & 6	2.00 a.	1.00 a.	366
2,771	59	206	O.P.	1.00 m.	200	Various	.....	.....	367
728	9	93	S.	1.00 m.	200	6	.....	.....	368
1,119	31	142	S.	1.00 m.	200	6	.....	.....	369
1,372	22	218	S.	1.00 m.	200	5 & 6	2.00 a.	2.00 a.	370
69,797	1,962	10,666	O.P.	.....	200	Various	.....	.....	371
2,776	31	322	N.S.	1.00 m.	200	5 & 6	.....	1.00 a.	372
1,608	42	118	S.	1.00 m.	200	6	.....	.02½ b.	373
2,050	18	183	O.P.	.....	200	6	.....	.....	374
2,283	64	245	S.	1.00 m.	200	6	.....	.....	375
1,891	21	315	O.P.	.....	200	6	.....	.....	376
3,259	28	340	O.P.	1.00 m.	200	5 & 6	.....	.....	377
655	13	83	S.	1.00 m.	200	6	.....	.....	378
3,172	56	521	O.P.	.....	200	4½ to 6	.....	.....	379
1,818	20	218	O.P.	.....	200	5 & 6	.....	.....	380
1,669	38	221	N.S.	1.00 m.	T.M. & 200	5½ & 6	.....	.....	381
1,198	18	129	S.	1.00 m.	200	5 to 6	.....	.....	382
638	28	66	S.	1.00 m.	200	5 & 6	.....	1.00 a.	383
940	17	69	N.S.	1.00 m.	200	5 & 6	.05 b.	.....	384
1,876	37	252	S. & N.S.	1.00 m.	200	5 & 6	.....	1.00 a.	385
1,969	53	204	S.	1.00 m.	T.M. & 200	6	1.00 a.	.....	386
1,075	32	85	N.S.	1.00 m.	200	6	.....	.....	387
8,711	37	657	N.S.	1.00 m.	T.M. & 200	Various	.....	.....	388
823	32	120	S.	1.00 m.	200	5 & 6	3.00 a.	1.00 a.	389
1,298	46	223	S.	1.00 m.	T.M. & 200	6	2.00 a.	2.00 a.	390
2,373	15	281	N.S.	1.00 m.	200	5 & 6	.....	.....	391

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
392	Dependable	Newark	Feb. 7, 1923	Simon Heyman
393	Divident Hill	"	Feb. 9, 1920	George D. White
394	Domestic	"	Feb. 9, 1900	Arthur R. Finn
395	Down Town	"	Mar. 6, 1919	Fred Brandman
396	Eagles	"	May 11, 1911	Charles Beauparlant
397	East End	"	Feb. 11, 1897	Robert B. Smith
398	Echo	"	Mar. 18, 1913	Carl H. Dietze, Jr.
399	Eden	"	Nov. 26, 1924	Martin J. Cooney
400	Eighth Ward	"	Dec. 1, 1885	W. B. Abbey
401	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
402	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
403	Elwood	"	June 12, 1919	Winfred Inglis
404	Engineers	"	July 15, 1925	Fred Romp
405	Enterprise	"	Mar. 28, 1883	Gustav A. Burkhardt
406	Equal Rights	"	July 30, 1909	Charles Muntrick
407	Equitable	"	May 3, 1906	Lois Goehry
408	Essex Mutual	"	July 1, 1919	James A. Kilgour
409	Essex Power Station	"	May 6, 1921	W. R. LaMotte
410	Eureka	"	May 22, 1909	A. A. Buckley
411	Everybody's	"	Mar. 20, 1913	Frederick J. Stephans
412	Excelsior	"	May 27, 1879	Louis Rose
413	Fabyan	"	Feb. 1, 1911	John W. Wathey
414	Fairmount	"	June 19, 1900	Max Goldenberg
415	Fidelity	"	Nov. 18, 1905	George Heller
416	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
417	Fifth Ward	"	Feb. 10, 1911	Benjamin B. Feinfeld
418	Firemen's	"	Feb. 19, 1907	George B. Astley
419	Fireside	"	Jan. 27, 1887	Frederick W. Kroeger
420	First Bohemian	"	July 16, 1913	Bohumil Novak
421	Five Points	"	Jan. 15, 1913	Alexander Brunner
422	Foresters	"	Mar. 16, 1908	Michael Leveen
423	Forest Hill	"	Dec. 10, 1912	Joseph E. Martin
424	Fourteenth Ward	"	Dec. 15, 1885	Frederick W. Paul
425	Fraternal	"	April 12, 1887	John R. Oschwald
426	Freeholders	"	May 8, 1926	Matthew Evenchick
427	General-Founders	"	*(See below)	Michael A. Stavitsky
428	Gibraltar	"	Mar. 18, 1909	William Wepner
429	Gilt Edge	"	Jan. 14, 1921	Meyer P. Gross
430	Grand	"	Oct. 14, 1891	Mayer Krasner
431	Granite	"	Mar. 18, 1914	Thomas H. Hickey
432	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
433	Guardsmen	"	April 5, 1926	Edward Phillips
434	Halcyon	"	April 3, 1914	John J. Smith
435	Hamburg	"	Dec. 29, 1905	Hugo C. Biertuempfel
436	Health	"	Sept. 17, 1921	William H. Young
437	Hearthstone	"	Dec. 6, 1888	F. E. Schwarzwaelder
438	Hibernian	"	Jan. 22, 1913	Francis J. Baader
439	Hillcrest	"	Feb. 17, 1910	Henry W. Hornecker
440	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
441	Holland	"	Aug. 6, 1909	William J. Norman

*Jan. 9, 1923—General, Irvington
Feb. 4, 1926—Founders, Newark
} Merged July 12, 1934.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
David Bernheim	Max Kapner	48 Goodwin Ave., Newark, N. J.	392
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	393
Francis P. Meehan	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	394
A. Milton Jacobs	Richard Baerncopf	312 High St., Newark, N. J.	395
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	396
Hartpence & Grammer	William B. Heller	14 Ferry St., Newark, N. J.	397
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	398
Mary C. Durr	John E. Durr	74 Murray St., Newark, N. J.	399
Pilch, Herrigel, Lindabury & Herrigel	Samuel G. Garner	48 Lafayette St., Newark, N. J.	400
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	401
Scott German	Roy J. Bohlen	487 Orange St.,| Newark, N. J.	402
A. T. Schenck	W. H. Elliott	88 Lafayette Ave., East Orange, N. J.	403
Michael Breitkopf	Leo Reilly	136 Montrose St., Newark, N. J.	404
Hartpence & Grammer	William B. Heller	14 Ferry St., Newark, N. J.	405
Thomas R. Grimm	Alfred N. Baum	15 Market St., Newark, N. J.	406
Mulligan & Koenig	William B. Heller	14 Ferry St., Newark, N. J.	407
W. Stanley Naughright	Otto H. Wilhelm	9 N. Shore Road, Denville, N. J.	408
C. F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	409
William P. Murphy	John J. Mooney	58 Collins Ave., Bloomfield,N. J.	410
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	411
Edward Hartpence	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	412
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	413
Samuel Roessler	William C. Treiber	755 Broad St., Newark, N. J.	414
Hartpence & Grammer	Charles G. Deno	14 Palm St., Newark, N. J.	415
R. S. Terhune	R. B. Mapletoft	18 Bathgate Place, Newark, N. J.	416
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	417
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	418
Frederick A. Lehlbach	Charles T. Ziegler	9 Clinton St., Newark, N. J.	419
Frank C. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	420
Mulligan & Koenig	Howard Hopper	67 N. Ninth St., Newark, N. J.	421
J. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	422
R. S. Terhune	Raymon Spreen	60 Park Place, Newark, N. J.	423
George S. Pollard	Nathaniel W. Morris	222 Clinton Ave., Newark, N. J.	424
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	425
Daniels & Jacobson	Moe Rubinfield	14 Belmont Ave., Newark, N .J.	426
M. M. Semel & H. Dvorken	Rudolph A. Glickman	790 Broad St., Newark, N. J.	427
Charles B. Clancy	Frank P. Litter	1028 S. Orange Ave., Newark, N. J.	428
Jacob Fox	Jacob L. Coopersmith	8 Ursino Place, Elizabeth, N. J.	429
D. M. & M. A. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	430
Paul G. Roder	Harry F. Peal	173 Elwood Ave., Newark, N. J.	431
Frank Cozzoline	Raymond Del Tufo	315 Park Place, Newark, N. J.	432
Gerald A. Caruso	Alexander N. Ciavarro	222 Mt. Prospect Ave., Newark, N. J.	433
Michael J. Quigley	Francis S. Coyle, Jr.	866 E. 39th St., Brooklyn, N. Y.	434
Louis J. Beers	Edward F. Beers	744 Broad St., Newark, N. J.	435
Andrew J. Brady, Jr.	Charles F. Hart	95 Tremont Ave., Newark, N. J.	436
John W. Strahan	W. H. Elliott	88 Lafayette Ave., East Orange, N. J.	437
Thomas A. Kenny	Joseph Moritz	300 Lyons Ave., Newark, N. J.	438
Thomas F. Guthrie	M. George Greenberg	312 High St., Newark, N. J.	439
Ernest F. Keer	Christian Kreismer	16 E. Kinney St., Newark, N. J.	440
Michael J. Quigley	Harry J. Stevens	478 Ceneral Ave., Newark, N. J.	441

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
392	Dependable	Newark	$43,777	$12,550	.....
393	Divident Hill	"	4,701	360	$109,500
394	Domestic	"	2,562	.....	44,300
395	Down Town	"	1,904	30,000	11,900
396	Eagles	"	6,219	.....	58,000
397	East End	"	15,788	.....	16,800
398	Echo	"	11,221	2,940	69,400
399	Eden	"	7,356	8,455	41,300
400	Eighth Ward	"	129,505	10,000	2,700
401	Eight Points	"	13,440	.....	84,100
402	Eleventh Ward	"	599,632	50,125	126,800
403	Elwood	"	4,834	.....	93,500
404	Engineers	"	8,516	.....	38,300
405	Enterprise	"	26,443	4,525	19,100
406	Equal Rights	"	7,322	.....	93,700
407	Equitable	"	9,267	2,897	41,500
408	Essex Mutual	"	60,609	3,200	48,300
409	Essex Power Station	"	51,565	6,063	225,600
410	Eureka	"	4,371	.....	53,100
411	Everybody's	"	27,763	10,000	8,600
412	Excelsior	"	11,102	.....	178,100
413	Fabyan	"	2,619	106	83,100
414	Fairmount	"	29,171	35,000	75,500
415	Fidelity	"	13,824	.....	3,300
416	Fifteenth Ward	"	6,934	5,435	60,000
417	Fifth Ward	"	2,294	443	83,000
418	Firemen's	"	4,545	.....	102,220
419	Fireside	"	2,330	500	12,100
420	First Bohemian	"	5,853	1,641	93,100
421	Five Points	"	9,205	.....	202,500
422	Foresters	"	21,626	.....	130,957
423	Forest Hill	"	1,625	3,950	62,700
424	Fourteenth Ward	"	91,421	75,153	283,900
425	Fraternal	"	5,294	23,211	105,736
426	Freeholders	"	8,801	378	6,800
427	General-Founders	"	18,054	3,000	33,500
428	Gibraltar*	"	74,982	14,236	70,400
429	Gilt Edge	"	54,745	27,025	5,300
430	Grand	"	1,625	.....	10,300
431	Granite	"	2,511	2,000	27,150
432	Gregorian	"	16,711	2,387	64,800
433	Guardsmen	"	12,780	1,566	13,200
434	Halcyon	"	10,414	705	64,100
435	Hamburg	"	25,639	.....	8,900
436	Health	"	.....	.....	90,300
437	Hearthstone	"	516	.....	98,287
438	Hibernian	"	12,495	.....	37,000
439	Hillcrest	"	8,725	44	83,100
440	Hilton	"	51,190	7,417	141,850
441	Holland	"	10,628	6,492	99,300

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$18,762	.....	$56,088	$386	$2,139	$133,702	392
3,457	$3,980	262,959	32,361	3,970	421,288	393
42,106	2,500	80,682	6,666	1,202	180,018	394
75,368	250	95,710	40	3,478	218,650	395
46,847	.....	166,232	20,922	1,262	299.482	396
22,502	703	171,548	228	2,340	229,909	397
26,254	5,295	111,939	3,691	1,948	232,688	398
51,537	775	146,682	3,851	12,251	272.207	399
272,100	1,375	323,156	60	440	739,336	400
48,402	1,730	86,178	1,233	3,996	239,079	401
2,044,397	.....	8,573,971	.....	274,300	11,669,225	402
63,383	1,000	168,553	13,900	11,981	357,151	403
83,517	2,200	76,084	11,927	2,151	222,695	404
99,321	688	165,254	20	155	315,506	405
30,341	300	97,900	4,216	577	234,356	406
21,333	400	45,668	19	2,225	123,309	407
97,246	2,845	191,858	11,578	5,310	420,946	408
52,128	14,499	66,208	3,761	1,488	421,312	409
19,523	325	67,137	3,328	1,480	149,264	410
150,765	790	737,984	1,147	2,125	939,174	411
30,827	2,645	290,895	13,618	25,441	552,628	412
1,863	1,000	147,950	33,748	8,929	279,315	413
64,241	.....	328,092	962	103	533,069	414
14,819	1,365	267,930	.....	558	301,796	415
3,880	730	195,927	6,122	1,256	280,284	416
51,103	1,327	86,016	17,634	3,200	245,017	417
75,542	1,545	189,936	4,632	3,417	381,837	418
136,127	475	170,004	4,172	972	326,680	419
18,688	1,075	104,708	3,561	728	229,354	420
65,250	900	238,129	145,001	26,353	687,338	421
163,096	21,275	409,945	23,945	25,343	796,187	422
9,936	.....	260,398	43,291	6,288	388,188	423
1,642,741	34,302	2,390,902	21,543	71,770	4,611,732	424
.....	1,400	58,241	18,398	4,317	216,597	425
56,848	.....	23,166	101	136	96,230	426
182,764	1,200	.....	837	22,881	262,236	427
547,547	7,950	66,498	802	7,473	789,888	428
113,829	.....	473,759	165	1,366	676,189	429
66,580	.....	97,467	2,176	257	178,405	430
165,190	3,326	79,040	3,299	5,805	288,321	431
.....	4,030	22,460	22,161	1,437	133,986	432
24,606	400	49,693	240	556	103,041	433
5,035	1,610	158,441	30,592	2,934	273,831	434
182,344	.....	244,077	4,609	4,109	469,678	435
45,017	185	140,129	16,318	1,875	293,824	436
92,912	3,950	130,188	6,589	9,832	342,274	437
46,517	250	103,620	18,686	2,288	220,856	438
54,208	4,198	145.894	6,563	9,970	312,702	439
25,191	2,140	335,540	511	1,475	565.314	440
310,301	.....	97,960	1,320	7,468	533,469	441

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
392	Dependable	Newark	$38,898	.....	.....	$28,755
393	Divident Hill	"	153,051	.....	.....	85,010
394	Domestic	"	59,801	.....	.....	39,600
395	Down Town	"	77,617	.....	.....	66,400
396	Eagles	"	68,991	.....	.....	67,125
397	East End	"	44,107	.....	.....	48,756
398	Echo	"	90,300	.....	.....	28,450
399	Eden	"	108,075	.....	.....	13,700
400	Eighth Ward	"	148,382	.....	.....	261,825
401	Eight Points	"	80,699	.....	.....	60,977
402	Eleventh Ward	"	6,803,963	.....	.....	.....
403	Elwood	"	174,542	.....	.....	45,050
404	Engineers	"	67,376	.....	.....	48,675
405	Enterprise	"	89,299	.....	.....	62,350
406	Equal Rights	"	88,440	.....	.....	31,800
407	Equitable	"	41,123	.....	.....	26,024
408	Essex Mutual	"	166,900	$16,716	.....	102,600
409	Essex Power Station	"	292,653	.....	.....	.....
410	Eureka	"	58,566	.....	.....	25,200
411	Everybody's	"	323,675	.....	.....	258,796
412	Excelsior	"	196,400	.....	.....	113,195
413	Fabyan	"	75,990	.....	.....	103,405
414	Fairmount	"	108,915	.....	.....	46,375
415	Fidelity	"	92,230	.....	.....	.....
416	Fifteenth Ward	"	65,766	.....	.....	61,300
417	Fifth Ward	"	105,407	.....	.....	39,075
418	Firemen's	"	116,812	.....	.....	61,175
419	Fireside	"	55,906	.....	.....	91,325
420	First Bohemian	"	94,943	.....	.....	59,800
421	Five Points	"	288,331	.....	.....	104,900
422	Foresters	"	209,293	.....	.....	267,595
423	Forest Hill	"	107,061	.....	.....	74,350
424	Fourteenth Ward	"	1,315,988	33,707	.....	1,056,000
425	Fraternal	"	106,291	.....	.....	22,800
426	Freeholders	"	31,316	.....	.....	38,700
427	General-Founders	"	116,692	.....	.....	75,776
428	Gibraltar	"	321,492	.....	.....	331,000
429	Gilt Edge	"	198,580	.....	.....	38,103
430	Grand	"	39,016	.....	.....	18,030
431	Granite	"	82,603	.....	.....	65,475
432	Gregorian	"	67,376	.....	.....	200
433	Guardsmen	"	54,008	.....	.....	.....
434	Halcyon	"	111,723	.....	.....	46,750
435	Hamburg	"	33,714	.....	.....	144,012
436	Health	"	84,700	.....	.....	94,825
437	Hearthstone	"	157,708	.....	.....	60,550
438	Hibernian	"	69,460	.....	.....	37,640
439	Hillcrest	"	114,212	.....	.....	101,905
440	Hilton	"	234,263	.....	.....	110,650
441	Holland	"	56,928	.....	.....	169,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,280	.....	227	.....	.....	$432	$7,479	$56,631	$133,702	392
28	.....	60	.....	$10,000	19,536	25,506	128,097	421,288	393
16,863	.....	892	.....	3,000	71	10,591	49,200	180,018	394
366	.....	546	.....	.....	160	12,651	60,910	218,650	395
21,300	$25,606	143	.....	.....	13,997	12,920	89,400	299,482	396
.....	8,819	452	.....	.....	26,430	4,383	96,962	229,909	397
685	7,502	10	.....	.....	7,205	12,064	86,472	232,688	398
9,541	32,292	1,408	.....	.....	25,532	8,840	72,819	272,207	399
275	83,860	2,986	.....	.....	39,365	19,318	183,325	739,336	400
111	.....	640	.....	.....	25,300	15,529	55,823	239,079	401
.....	.....	20,678	.....	.....	9,742	1,676,370	3,158,472	11,669,225	402
959	37,643	3,669	.....	.....	8,187	13,026	74,075	357,151	403
4,010	6,000	225	.....	.....	15,508	10,983	69,918	222,695	404
142	.....	1,443	.....	.....	16,714	9,340	136,218	315,506	405
13,630	21,700	355	.....	.....	23,639	10,713	44,079	234,356	406
304	.....	351	.....	.....	18,365	2,604	34,538	123,309	407
301	.....	241	.....	.....	20,869	23,016	90,303	420,946	408
216	.....	799	.....	.....	3,133	52,218	72,293	421,312	409
2,762	.....	315	.....	.....	8,895	8,232	45,294	149,264	410
60	12,218	.....	.....	.....	42,534	30,757	271,134	939,174	411
.....	11,778	64	.....	.....	17,107	23,331	190,753	552,628	412
398	19,419	22	.....	.....	5,575	7,401	67,105	279,315	413
9,935	.....	173	.....	.....	88,860	13,322	265,489	533,069	414
680	8,892	.....	.....	.....	27,896	11,258	160,840	301,796	415
3,877	3,868	1,052	.....	.....	48,192	8,571	87,658	280,284	416
10	720	359	.....	.....	12,629	13,373	73,444	245,017	417
6,514	21,850	95	.....	.....	31,812	13,548	130,031	381,837	418
1,015	38,536	110	.....	5,000	64,745	2,837	67,206	326,680	419
128	.....	599	.....	.....	601	21,423	51,860	229,354	420
2,025	62,299	2,200	.....	.....	42,846	17,752	166,985	687,338	421
5,676	1,610	.....	.....	.....	40,166	19,752	252,095	796,187	422
11,240	.....	168	.....	.....	40,752	11,110	143,507	388,188	423
.....	657,172	13,038	.....	.....	502,658	206,626	826,543	4,611,732	424
280	11,076	896	.....	.....	23,260	10,750	41,244	216,597	425
419	.....	.....	.....	.....	4,779	4,590	16,426	96,230	426
.....	.....	268	$300	.....	108	29,633	39,459	262,236	427
.....	.....	4,970	4,200	50,000	2,682	.....	75,544	789,888	428
700	.....	110	.....	.....	156,818	.....	281,878	676,189	429
35	11,487	159	.....	.....	28,270	1,862	79,546	178,405	430
.....	11,877	5,166	3,300	12,000	12,259	18,084	77,557	288,321	431
6,853	32,462	214	.....	.....	57	13,732	13,092	133,986	432
175	.....	556	.....	.....	11,053	7,228	30,021	103,041	433
2,259	.....	68	.....	.....	30,311	11,887	70,833	273,831	434
.....	71,921	.....	.....	.....	59,397	5,111	155,523	469,678	435
3,802	32,603	514	.....	6,500	21,421	2,507	46,952	293,824	436
83	41,458	239	.....	12,500	2,723	20,535	46,478	342,274	437
1,055	14,021	33	.....	.....	34,965	3,673	60,009	220,856	438
5,686	.....	548	.....	4,950	18,230	14,538	52,633	312,702	439
.....	.....	190	.....	.....	43,120	24,948	152,143	565,314	440
23,432	92,117	607	.....	51,375	47,038	5,902	86,570	533,469	441

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
392	Dependable	1,054	187					144	19
393	Divident Hill	1,853	177					426	54
394	Domestic	567	94					198	33
395	Down Town	2,002	27					359	32
396	Eagles	1,024	118					336	30
397	East End	1,049	143					356	63
398	Echo	1,120	189					142	23
399	Eden	860	225					132	17
400	Eighth Ward	1,849	414					1,367	188
401	Eight Points	1,145	121					360	65
402	Eleventh Ward	136,713	4,600						
403	Elwood	1,617	162					238	25
404	Engineers	1,358	223					243	45
405	Enterprise	1,466	179					311	30
406	Equal Rights	909	105					239	25
407	Equitable	796	148					130	34
408	Essex Mutual	2,228	219	174	12			576	83
409	Essex Power Station	4,367	485						
410	Eureka	796	112					165	16
411	Everybody's	5,235	480					1,632	179
412	Excelsior	1,950	237					566	71
413	Fabyan	838	118					517	42
414	Fairmount	2,684	375					295	48
415	Fidelity	795	207						
416	Fifteenth Ward	1,051	141					420	68
417	Fifth Ward	1,153	128					297	36
418	Firemen's	1,230	173					419	91
419	Fireside	1,082	103					573	75
420	First Bohemian	1,156	132					299	66
421	Five Points	2,544	244					782	102
422	Foresters	4,089	549					1,337	222
423	Forest Hill	1,469	147					384	25
424	Fourteenth Ward	19,006	1,910	253	21			6,300	1,014
425	Fraternal	1,199	138					225	40
426	Freeholders	779	83					221	58
427	General-Founders	5,797	438					421	69
428	Gibraltar	4,022	409					1,655	183
429	Gilt Edge	5,328	502					456	56
430	Grand	600	113					91	18
431	Granite	1,937	237					366	61
432	Gregorian	904	152					1	1
433	Guardsmen	866	216						
434	Halcyon	857	214					292	55
435	Hamburg	1,384	423					894	93
436	Health	1,410	195					474	102
437	Hearthstone	2,065	359					326	38
438	Hibernian	1,142	165					188	32
439	Hillcrest	757	160					575	117
440	Hilton	3,655	390					614	79
441	Holland	805	209					1,167	190

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,198	2	204	O.P.	.....	$200	6	$1.00 a.	.....	392
2,279	40	191	S.	$1.00 m.	200	6	3.00 a.	$1.00 a.	393
765	28	99	S.	1.00 m.	200	6	.....	1.00 a.	394
2,361	19	40	O.P.	.....	200	5 & 6	.....	.....	395
1,360	25	123	S.	1.00 m.	200	Various	5.00 a.	.....	396
1,405	18	188	N.S.	1.00 m.	T.M. & 200	6	.....	.....	397
1,262	38	174	O.P.	.....	200	6	.....	1.00 a.	398
992	27	215	S.	1.00 m.	200	6	.....	.....	399
3,216	83	519	S.	1.00 m.	200	6	.....	.....	400
1,505	30	156	N.S.	1.00 m.	200	Various	.....	.....	401
136,713	326	4,274	O.P.	.....	100	5 & 6	.....	.....	402
1,855	40	147	S.	1.00 m.	200	6	.....	.....	403
1,601	31	237	S.	1.00 m.	200	5 & 6	1.00 to 3.00 a.	1.00 a.	404
1,777	32	177	N.S.	1.00 m.	T.M. & 200	5 & 6	.....	.....	405
1,148	21	109	S.	1.00 m.	200	5 & 6	.....	.....	406
926	20	162	O.P.	.....	T.M. & 200	5 & 6	.....	.....	407
2,978	43	271	S.	1.00 m.	200	5 & 6	.....	1.00 a.	408
4,367	127	358	S.	.25 w.	200	6	.....	.....	409
961	20	108	S.	1.00 m.	200	6	3.00 a.	1.00 a.	410
6,867	57	602	O.P.	.....	200	6	.....	.....	411
2,516	29	279	O.P.	.....	200	Various	3.00 a.	2.00 a.	412
1,355	26	134	S.	1.00 m.	200	6	1.00 a.	1.00 a.	413
2,979	20	403	N.S.	1.00 m.	200	5 & 6	.....	.....	414
795	12	195	O.P.	.....	200	5 & 6	2.00 a.	1.00 a.	415
1,471	22	187	S.	1.00 m.	200	6	.....	1.00 a.	416
1,450	43	121	S.	1.00 m.	200	5 & 6	3.00 a.	3.00 a.	417
1,649	28	236	S.	1.00 m.	200	6	.....	.....	418
1,655	28	150	S. & N.S.	1.00 m.	200	6	.....	.....	419
1,455	38	160	S.	1.00 m.	200	5, 5½ & 6	.....	.....	420
3,326	34	312	S.	1.00 m.	200	5 & 6	.....	.....	421
5,426	69	702	N.S.	1.00 m.	200	5 & 6	.....	.....	422
1,853	17	155	S. & N.S.	1.00 m.	200	5 & 6	.....	.....	423
25,559	264	2,681	N.S.	1.00 m.	T.M. & 200	Various	.05 b.	.05 b.	424
1,424	35	143	S.	1.00 m.	200	Various	.....	1.00 a.	425
1,000	20	121	O.P.	.....	200	5 & 6	.....	.....	426
6,218	48	459	O.P.	.....	200	5 & 6	.....	.....	427
5,677	162	430	O.P.	.....	200	5 & 6	.....	.....	428
5,784	19	539	N.S.	1.00 m.	200	5 & 6	.....	.....	429
691	20	111	S.	1.00 m.	200	6	.....	.....	430
2,303	47	251	O.P.	.....	200	5 & 6	1.00 a.	1.00 a.	431
905	29	124	S.	1.00 m.	200	6	Various	.....	432
866	20	196	O.P.	.....	200	3 & 6	2.00 a.	2.00 a.	433
1,149	24	245	S.	1.00 m.	200	6	2.00 a.	1.00 a.	434
2,278	64	452	S.	1.00 m.	200	5 & 6	.....	.....	435
1,884	21	276	S.	1.00 m.	200	5 & 6	.....	.....	436
2,391	52	345	S.	1.00 m.	200	6	.03 b.	.....	437
1,330	36	161	S.	1.00 m.	200	6	1.00 a.	1.00 a.	438
1,332	56	221	S.	1.00 m.	200	6	2.00 a.	1.00 a.	439
4,269	53	416	O.P.	.....	200	6	.03 b.	.05 b.	440
1,972	73	326	S.	1.00 m.	200	4 to 6	.....	.....	441

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
442	Home-Seekers	Newark	April 18, 1906	Charles Kollmar
443	Houston	"	Nov. 6, 1919	John Eggert
444	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
445	Hunterdon	"	July 3, 1903	Henry A. Guenther
446	Income	"	Dec. 11, 1925	Aaron Goldenberg
447	Indemnity	"	Mar. 27, 1909	Andrew MacKechnie, Jr.
448	Independence	"	Dec. 4, 1905	Isaac Hauser
449	Industrial	"	June 2, 1908	A. L. Rice
450	Investment	"	Nov. 26, 1909	Moe Simon
451	Ironbound District	"	July 13, 1904	George M. Kunz
452	Italo-American	"	Feb. 28, 1910	Joseph Soriano
453	John Marshall	"	Aug. 23, 1922	Julius Krieger
454	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
455	Labor Lyceum	"	Oct. 20, 1909	Fred W. Palmer
456	Lehigh	"	April 1, 1910	C. Peter Oschwald
457	Leviathan	"	Mar. 15, 1919	Samuel Schechner
458	Liberty	"	Jan. 14, 1888	W. E. Cooper
459	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
460	Lion	"	Mar. 5, 1920	Harry R. Elias
461	Lithuanian	"	Jan. 5, 1917	Walter Dilis
462	L. O. O. M.	"	Feb. 21, 1920	Hugh J. Devlin
463	Loyalty	"	Jan. 28, 1901	Herman G. Schaefer
464	L. Y. M. A.	"	Mar. 8, 1923	Edward Feigenbaum
465	Manufacturers	"	Dec. 28, 1912	William E. Lehman
466	Mascot	"	Feb. 10, 1927	John A. Brady
467	Mayflower	"	Nov. 21, 1921	Harry P. Lowy
468	McKinley	"	Mar. 24, 1920	P. Pellecchia
469	Melrose	"	May 9, 1923	Charles L. Kabis
470	Mercer	"	Dec. 11, 1890	Fred Lezgus
471	Metropolitan	"	Oct. 19, 1894	Robert F. Browne
472	Midtown	"	Nov. 3, 1939	Theodore Vogeler
473	Milford Park	"	May 3, 1911	Charles H. Wendling
474	Military Park	"	May 1, 1926	Max Harmelin
475	Model	"	Sept. 16, 1912	James H. Lowrey
476	Modern	"	May 11, 1892	William M. Hall
477	Mohawk	"	Jan. 10, 1923	Philip Klein
478	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
479	Mountain View	"	Mar. 30, 1914	Arthur Pinn
480	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
481	Municipal	"	Aug. 15, 1908	Emil Vollweiler
482	Mutual	"	Feb. 8, 1869	Philip Berry
483	Mutual Protective	"	Jan. 5, 1912	George W. Backoff
494	National Turners	"	June 18, 1919	Otto Abrecht
485	Newark	"	May 25, 1883	Carl J. Duveneck
486	Newark Mutual Benefit	"	Dec. 24, 1904	J. F. Kitchell
487	New Empire	"	*(See below)	Michael A. Stavitsky
488	New Executive	"	**(See below)	August M. Kleeman
489	New Jersey	"	Aug. 16, 1887	Charles B. Johnes
490	New Method	"	Feb. 21, 1913	Alfred E. Blakeman
491	Ninth Ward	"	Mar. 18, 1909	John J. Thomas

*Sept. 7, 1910—Active
Aug. 29, 1907—Avon
June 26, 1908—Empire
June 13, 1919—Textile
March 5, 1936—Times
} Merged Sept. 7, 1933.

**April 19, 1902—Executive
Dec. 19, 1902—West Newark
} Merged May 7, 1938.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Adam J. Rossbach	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	442
Nicholas W. Kaiser	Fred L. Koehler	7 Peachtree Road, Maplewood, N. J.	443
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	444
Arthur A. Werthmann	Julius E. Strebinger	1 Ricord St., Newark, N. J.	445
Koehler Augenblick & Freedman	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	446
Edward J. Gilhooly	John H. Yauch, Jr.	11 Commerce St., Newark, N. J.	447
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	448
John W. Strahan	W. H. Elliott	88 Lafayette Ave., East Orange, N. J.	449
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	450
Hartpence & Grammer	George W. Spicer	14 Ferry St., Newark, N. J.	451
Charles L. Rapa	Alfred F. Richardella	34 Goldsmith Ave., Newark, N. J.	452
Fast & Fast	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	453
Frank Voight	William Ricigliano	226 Clifton Ave., Newark, N. J.	454
William F. Nies	William Kiehm	30 Clinton St., Newark, N. J.	455
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	456
Samuel M. Hollander	Murray A. Granet	249 Clinton Ave., Newark, N. J.	457
Matthew J. Reilly	Frank C. Reilly	31 Clinton St., Newark, N. J.	458
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	459
T. H. Coyne	Charles E. Vincent	229 Ampere Parkway, Bloomfield, N. J.	460
Charles F. Paulauskas, Jr.	Joseph J. Akulonis, Jr.	1147 E. Jersey St., Elizabeth, N. J	461
Felix Forlenza	Eugene A. Farrell	43 Hazlewood Ave., Newark, N. J.	462
John D. Fischbeck	Albert E. Jones	31½ S. 12th St., Newark, N. J.	463
Michael Horrowitz	Sam A. Horrowitz	671 Bergen St., Newark, N. J.	464
Joseph E. Cohn	H. O. Merz	755 Broad St., Newark, N. J.	465
Matthew J. Reilly	Leo Reilly	136 Montrose St., Newark, N. J.	466
Waldman, Duveneck & Hollander	Fred W. Reinheimer	15 Market St., Newark, N. J.	467
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	468
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	469
Charles A. Herr	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	470
Martin & Reiley and C. F. Snover	F. W. Snover	275 Mulberry St., Newark, N. J.	471
Isaac Fleischman	Herbert Z. Steiner	1033 Broad St., Newark, N. J.	472
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	473
D. Castelbaum	Irving J. Trien	60 Park Place, Newark, N. J.	474
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	475
Richard Spitz	W. H. Elliott	88 Lafayette Ave., East Orange, N. J.	476
Louis J. Cohen	Abraham Levin	14 Clinton St., Newark, N. J.	477
Frederick W. Wilderotter	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	478
Adam J. Rossback	William J. Brunner	436 Chapman St., Irvington, N. J.	479
Stein & Stern	Walter A. Hughes	30 Branford Place, Newark, N. J.	480
Robert S. Terhune	Loren F. Gardiner	502 High St., Newark, N. J.	481
Andrew J. Brady, Jr.	John A. Condon	40 Clinton St., Newark, N. J.	482
C. Clifford Brangs	Samuel F. Bentley	550 N. 3d St., Newark, N. J.	483
W. A. Schilling & E. A. Schilling	Henry A. Zinckgraf	132 Underwood St., Newark, N. J.	484
Lowy & Lowy	Raymon Spreen	60 Park Place, Newark, N. J.	485
C. H. Stewart	Charles E. Waters	300 Broadway, Newark, N. J.	486
E. Lowenstein & H. D. Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	485
Arthur A. Werthmann	Harry F. Peal	173 Elwood Ave., Newark, N. J.	488
Haines & Chanalis	Neil J. McManus	838 Clifton Ave., Newark, N. J.	489
W. F. Wriggins & J. T. Brienza	W. F. Ackerson	670 Bergen St., Newark, N. J.	490
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	491

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
442	Home-Seekers	Newark	$24,760	$500	$52,850
443	Houston	"	6,515	257	99,600
444	Humboldt	"	74,178	26,975	17,900
445	Hunterdon	"	11,770	3,395	8,300
446	Income	"	2,277	1,178	11,700
447	Indemnity	"	55,421	11,823	53,900
448	Independence	"	36,654	26,553	15,600
449	Industrial	"	3,473	2,404	24,200
450	Investment	"	24,883	3,000	36,560
451	Ironbound District	"	12,010	.....	71,850
452	Italo-American	"	2,062	3,400	45,000
453	John Marshall	"	16,650	7,500	17,750
454	Kinney & West	"	4,624	.....	7,500
455	Labor Lyceum	"	2,907	2,000	142,100
456	Lehigh	"	4,396	3,000	57,500
457	Leviathan	"	23,128	5,000	.....
458	Liberty	"	23,446	7,500	35,300
459	Lincoln Highway	"	5,476	11,025	13,600
460	Lion	"	1,426	.....	1,148
461	Lithuanian	"	8,183	.....	59,730
462	L. O. O. M.	"	307	1,500	42,200
463	Loyalty	"	1,283	.....	57,200
464	L. Y. M. A.	"	5,883	2,000	8,700
465	Manufacturers	"	1,543	.....	85,100
466	Mascot	"	9,535	10,305	4,000
467	Mayflower	"	21,341	5,000	60,850
468	McKinley	"	18,772	.....	66,200
469	Melrose	"	319	.....	75,300
470	Mercer	"	4,797	.....	34,100
471	Metropolitan	"	6,599	15,200	195,600
472	Midtown*	"	72,312	8,500	.....
473	Milford Park	"	15,230	.....	1,000
474	Military Park	"	18,463	5,325	8,000
475	Model	"	8,731	.....	69,250
476	Modern	"	26,789	38,812	30,000
477	Mohawk*	"	78,276	50,000	4,200
478	Morris	"	4,932	.....	4,200
479	Mountain View	"	6,735	44	69,000
480	Mt. Prospect	"	27,308	42,000	75,200
481	Municipal	"	2,752	4,854	39,700
482	Mutual	"	200	529	157,500
483	Mutual Protective	"	10,967	.....	6,800
494	National Turners	"	2,580	5,600	114,400
485	Newark	"	441	.....	101,400
486	Newark Mutual Benefit	"	30,440	.....	.....
487	New Empire	"	30,503	12,960	293,950
488	New Executive	"	3,736	3,000	.....
489	New Jersey	"	7,393	107	100,400
490	New Method	"	11,842	5,000	48,200
491	Ninth Ward	"	893	.....	43,000

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$148,067	$2,186	$70,844	$1.048	$3,535	$303,790	442
27,744	2,128	135,456	10,876	4,530	287,106	443
100,944	150	181,452	1,940	10,446	413,985	444
85,930	3,750	105,460	3,677	1,027	223,309	445
61,255	750	16,583	168	2,735	96,646	446
39,716	.....	76,270	843	1,795	239,768	447
163,903	2,634	375,707	332	22,254	643,637	448
58,724	50	116,058	6,621	2,982	214,512	449
793,968	.....	585,160	2,145	10,604	1,456,320	450
87,518	1,095	171,280	4,804	7,061	355,618	451
72,409	3,005	191,132	856	2,421	320,285	452
158,011	9,445	74,197	1,540	18,773	303,866	453
54,263	100	146,407	8,910	482	222,286	454
94,394	3,408	106,481	288	4,077	355,655	455
125,252	1,250	52,708	1,483	1,161	246,750	456
147,568	.....	133,537	5,026	5,004	319,263	457
52,450	660	146,654	13,848	2,226	282,084	458
133,627	15,274	173,311	2,949	810	356,072	459
60,536	100	176.053	2,926	415	242,604	460
29,733	1,475	95,809	6,756	2,056	203,742	461
9,711	.....	52,061	407	1,866	108,052	462
.....	360	81,228	4,792	2,069	146,932	463
89,080	1,240	39,787	358	2,151	149,199	464
420,699	465	86,433	29,368	12,800	636,408	465
37,240	970	70,201	4,475	243	136,969	466
297,881	100	338,099	.....	5,067	728,338	467
50,324	.....	167,175	229	1,974	304,674	468
99,582	2,285	84,012	1,122	1,087	263,707	469
143,460	403	286,612	172	2,229	471,773	470
192,030	19,392	570.603	9,640	75,631	1,084,695	471
804,775	13,374	.....	.....	5,574	904,535	472
105,014	910	12,321	377	139	134,991	473
33,926	101	.....	25	2,545	68,385	474
.....	100	132,325	29,350	2,372	242,128	475
11,841	9,950	38,728	6,459	241	162,820	476
1,768,631	21,606	11,916	.....	6,545	1,941,174	477
79,409	750	29,728	1,510	108	120,637	478
58,977	1,150	65,648	8,524	6,435	216,513	479
2,593,036	193,423	.....	3,166	2,624	2,936,757	480
22,406	.....	135,842	7,207	1,965	214,726	481
133,644	100	209,315	35,566	2,030	538,884	482
81,903	.....	96,100	23	575	196,368	483
257,477	13,735	86,769	3,152	4,839	488,552	484
20,115	195	81,563	37,139	15,506	256,359	485
87,604	.....	221,850	.....	400	340,294	486
460,870	100	.....	2,494	87,021	887,898	487
207,705	3,388	89,846	310	14,190	322,175	488
34,534	4,920	173,441	7,765	6,707	335,267	489
86.530	.....	169.874	4,876	4,279	330,601	490
222,809	3,220	57,069	386	300	327,677	491

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
442	Home-Seekers	Newark	$95,925	.....	.....	$121,030
443	Houston	"	105,405	.....	.....	71,400
444	Humboldt	"	124,673	.....	.....	97,400
445	Hunterdon	"	75,235	.....	.....	26,790
446	Income	"	26,839	.....	.....	10,100
447	Indemnity	"	117,849	.....	.....	50,880
448	Independence	"	122,874	.....	.....	76,600
449	Industrial	"	86,324	.....	.....	44,850
450	Investment	"	478,052	.....	.....	211,800
451	Ironbound District	"	134,875	.....	.....	79,306
452	Italo-American	"	76,455	.....	.....	32,878
453	John Marshall	"	129,051	.....	.....	69,701
454	Kinney & West	"	41,300	.....	.....	35,246
455	Labor Lyceum	"	122,625	.....	.....	117,700
456	Lehigh	"	68,642	.....	.....	38,100
457	Leviathan	"	89,342	.....	.....	34,693
458	Liberty	"	124,968	.....	.....	67,225
459	Lincoln Highway	"	163,883	.....	.....	35,875
460	Lion	"	26,566	.....	.....	15,750
461	Lithuanian	"	84,264	.....	.....	32,050
462	L. O. O. M.	"	29,890	.....	.....	24,925
463	Loyalty	"	28,054	.....	.....	46,168
464	L. Y. M. A.	"	74,113	.....	.....	28,899
465	Manufacturers	"	175,095	.....	.....	222,900
466	Mascot	"	38,469	.....	.....	12,300
467	Mayflower	"	232,742	.....	.....	91,326
468	McKinley	"	93,226	.....	.....	1,051
469	Melrose	"	98,654	.....	.....	86,150
470	Mercer	"	103,642	.....	.....	174,510
471	Metropolitan	"	255,933	.....	.....	326,650
472	Midtown	"	304,085	.....	.....	431,542
473	Milford Park	"	85,772	.....	.....	7,000
474	Military Park	"	26,351	.....	.....	11,525
475	Model	"	84,165	.....	.....	.....
476	Modern	"	106,235	.....	.....	25,150
477	Mohawk	"	283,235	$14,803	$8,810	1,101,100
478	Morris	"	26,689	.....	.....	24,780
479	Mountain View	"	56,546	.....	.....	92,467
480	Mt. Prospect	"	1,149,272	.....	.....	728,500
481	Municipal	"	79,233	.....	.....	50,650
482	Mutual	"	165,957	.....	.....	183,001
483	Mutual Protective	"	38,657	.....	.....	36,650
494	National Turners	"	153,680	.....	.....	152,350
485	Newark	"	122,589	.....	.....	42,383
486	Newark Mutual Benefit	"	177,227	2,100	.....	66,050
487	New Empire	"	356,511	.....	.....	214,345
488	New Executive	"	105,185	.....	.....	103,675
489	New Jersey	"	215,648	.....	.....	.....
490	New Method	"	44,444	.....	.....	135,623
491	Ninth Ward	"	157,530	.....	.....	57,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$65	.....	$27	.....	.....	$9,638	$13,585	$63,520	$303,790	442
5	.....	40	.....	.....	10,815	6,669	92,772	287,106	443
314	.....	.....	.....	.....	20,686	29,293	141,619	413,985	444
100	.....	916	.....	.....	38,426	5,358	76,484	223,309	445
.....	$24,136	616	.....	.....	3,154	6,680	25,121	96,646	446
320	.....	162	.....	.....	534	24,556	45,467	239,768	447
93	.....	960	.....	.....	142,312	18,601	282,197	643,637	448
.....	.....	304	.....	.....	24,307	7,872	50,855	214,512	449
4,745	154,610	.....	.....	.....	85,864	90,853	430,396	1,456,320	450
751	.....	.....	.....	.....	6,161	15,944	118,581	355,618	451
4,862	8,250	279	.....	$20,000	41,569	5,427	130,565	**320,285**	452
4,742	.....	1,550	.....	.....	2,697	6,852	89,273	**303,866**	453
244	32,952	20	.....	.....	27,472	**2,573**	82,479	222,286	454
951	11,067	.....	.....	17,000	4,389	32,699	49,224	355,655	455
140	1,222	.....	.....	.....	37,412	1,915	99,319	246,750	456
.....	.....	.....	.....	.....	59,510	7,467	128,251	319,263	457
221	.....	82	.....	.....	8,841	11,867	68,880	282,084	458
231	.....	.....	.....	34,200	310	28,131	93,442	356,072	459
.....	35,900	.....	.....	5,500	55,335	2,374	101,179	242,604	460
.....	.....	174	.....	.....	31,042	12,503	43,709	203,742	461
.....	14,425	.....	.....	5,400	7,376	3,629	2,407	**108,052**	462
341	29,086	190	.....	500	2,851	3,335	36,407	146,932	463
798	.....	.....	.....	.....	9,855	1,874	33,660	149,199	464
6,722	.....	184	.....	28,000	200	42,603	160,704	636,408	465
27,400	.....	20	.....	.....	18,832	.....	39,948	136,969	466
.....	.....	1,089	.....	62,000	30,263	30,633	280,285	728,338	467
.....	.....	.....	.....	.....	79,420	9,233	121,744	304,674	468
10	.....	73	.....	9,500	65	17,592	51,663	263,707	469
99	44,113	.....	.....	.....	1,900	9,199	138,310	471,773	470
31,793	.....	.....	.....	.....	411	43,328	426,580	1,084,695	471
.....	.....	.....	.....	95,250	729	.....	72,929	904,535	472
44	.....	95	.....	.....	6	18,143	23,931	134,991	473
.....	.....	500	.....	.....	14,100	4,416	11,493	68,385	474
4,264	4,311	10	.....	.....	29,036	6,013	114,329	242,128	475
520	.....	108	.....	.....	2,737	9,385	18,685	162,820	476
1,790	.....	21,939	$2,300	381,025	2,882	.....	123,290	1,941,174	477
.....	10,359	20	.....	.....	32,503	4,160	22,126	120,637	478
136	.....	.....	.....	.....	13,093	8,889	45,382	216,513	479
.....	.....	797	.....	236,000	1,248	324,723	496,217	2,936,757	480
52	.....	1,183	.....	.....	30,782	5,014	47,812	214,726	481
.....	75,782	410	.....	27,500	502	6,950	78,782	538,884	482
140	27,298	.....	64	.....	14,360	12,838	66,361	196,368	483
1,508	.....	118	.....	28,000	34,709	27,233	90,954	488,552	484
606	10,928	878	.....	3,900	13,624	11,001	50,450	256,359	485
17	3,500	.....	.....	.....	707	9,868	80,825	**340,294**	**486**
.....	.....	4,479	.....	20,000	95	121,230	171,238	887,898	487
12	.....	8,914	.....	.....	1,161	16,382	86,846	322,175	488
591	.....	103	.....	11,500	7,343	19,764	80,318	335,267	489
59	51,823	71	.....	.....	6,300	4,178	88,103	330,601	490
.....	.....	155	.....	8,000	6	30,458	73,628	327,677	491

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
442	Home-Seekers	1,794	196					850	117
443	Houston	1,180	153					399	115
444	Humboldt	2,628	199					544	41
445	Hunterdon	1,141	136					189	40
446	Income	748	94					51	8
447	Indemnity	1,581	156					254	31
448	Independence	5,518	390					383	59
449	Industrial	1,190	152					273	55
450	Investment	6,636	936					1,059	171
451	Ironbound District	1,698	173					397	52
452	Italo-American	1,630	285					217	36
453	John Marshall	2,753	361					349	46
454	Kinney & West	457	143					177	44
455	Labor Lyceum	2,429	309					594	70
456	Lehigh	1,515	174					232	28
457	Leviathan	1,566	229					261	49
458	Liberty	1,046	129					362	33
459	Lincoln Highway	3,572	362					180	35
460	Lion	1,402	229					79	22
461	Lithuanian	1,140	210					189	56
462	L. O. O. M.	546	101					125	33
463	Loyalty	534	125					230	52
464	L. Y. M. A.	1,104	147					145	47
465	Manufacturers	2,336	144					1,115	34
466	Mascot	444	144					62	14
467	Mayflower	7,302	607					683	73
468	McKinley	3,515	352						
469	Melrose	1,317	191					431	84
470	Mercer	800	113					872	78
471	Metropolitan	9,343	663					3,266	239
472	Midtown	8,130	1,178					19,327	410
473	Milford Park	918	107					35	4
474	Military Park	1,734	240					58	14
475	Model	1,284	91						
476	Modern	895	124					126	16
477	Mohawk	12,963	1,369	28	10	243	60	5,505	322
478	Morris	1,287	138					1,245	26
479	Mountain View	744	101					463	55
480	Mt. Prospect	38,255	2,711					3,642	494
481	Municipal	965	110					296	39
482	Mutual	2,011	228					915	270
483	Mutual Protective	892	158					216	36
494	National Turners	1,882	221					835	76
485	Newark	1,202	128					308	44
486	Newark Mutual Benefit	2,158	151	22	4			264	40
487	New Empire	13,840	1,125					1,071	175
488	New Executive	2,302	246					518	64
489	New Jersey	1,892	227						
490	New Method	562	140					678	211
491	Ninth Ward	1,878	151					290	29

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S.; Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
2,644	62	251	O.P.	.....	$200	Various	.....	.....	442
1,579	44	224	S.	$1.00 m.	200	6	$1.50 a.	.....	443
3,172	39	201	O.P.	.....	200	6	.....	.....	444
1,330	36	140	S.	1.00 m.	200	6	.....	$1.00 a.	445
799	23	79	O.P.	.....	200	5 & 6	.....	.....	446
1,835	15	172	O.P.	.....	200	6	.....	.....	447
5,901	38	411	O.P.	.....	200	5 & 6	.....	.....	448
1,463	25	182	S.	1.00 m.	200	6	.....	.....	449
7,695	56	1,051	N.S.	1.00 m.	200	Various	.....	.....	450
2,095	38	187	O.P.	.....	200	6	.....	1.00 a.	451
1,847	36	285	O.P.	.....	200	6	.....	.....	452
3,102	67	340	O.P.	.....	200	5 & 6	.....	.....	453
634	22	165	S.	1.00 m.	200	6	.....	.....	454
3,023	96	283	O.P.	.....	200	6	2.00 a. & .02 b.	.....	455
1,747	47	155	O.P.	.....	200	6	2.00 a.	2.00 a.	456
1,827	26	252	O.P.	.....	200	5 & 6	.....	.....	457
1,408	30	132	S.	1.00 m.	200	5 & 6	.....	.....	458
3,752	59	338	O.P.	.....	200	5 & 6	.....	.....	459
1,481	11	240	S.	1.00 m.	200	6	.....	.....	460
1,329	43	223	S.	1.00 m.	200	6	.....	2.00 a.	461
671	15	119	O.P.	.....	200	6	3.00 a.	2.00 a.	462
764	21	156	S.	.25 w.	200	6	3.00 a.	.....	463
1,249	29	165	N.S.	1.00 m.	200	6	.....	.....	464
3,451	23	155	S.	1.00 m.	200	6	2.00 a.	2.00 a.	465
506	21	137	S.	1.00 m.	200	6	2.00 a.	1.00 a.	466
7,985	42	638	O.P.	.....	T.M. & 200	4 to 6	1.00 a.	.....	467
3,515	35	317	O.P.	.....	200	5 & 6	.....	.....	468
1,748	48	227	S.	1.00 m.	200	6	2.00 a.	.....	469
1,672	35	156	N.S.	1.00 m.	200	5 to 6	.....	.....	470
12,609	188	714	O.P.	.....	100	6	2.00 a. & .10 b.	2.00 a.	471
27,457	269	1,319	N.S.	1.00 m.	200	4 to 6	.....	.....	472
953	36	75	S.	1.00 m.	200	6	.....	.05 b.	473
1,792	13	241	O.P.	.....	200	5 & 6	.....	.....	474
1,284	14	77	S.	1.00 m.	200	6	3.00 a.	.....	475
1,021	24	116	S.	1.00 m.	200	6	.....	.....	476
18,739	454	1,307	N.S.	1.00 m.	T.M. & 200	Various	.....	.....	477
2,532	31	133	S. & N.S.	1.00 m.	200	5 & 6	.....	.....	478
1,207	39	117	O.P.	.....	200	6	3.00 a.	3.00 a.	479
41,897	852	2,353	O.P.	.....	200	Various	.....	.....	480
1,261	18	131	S.	1.00 m.	200	5 & 6	.....	.....	481
2,926	64	434	S.	1.00 m.	200	5 & 6	.....	.....	482
1,108	23	171	O.P.	.....	200	5 & 6	.....	.....	483
2,717	89	208	S.	1.00 m.	200	6	2.00 a.	.....	484
1,510	27	145	S.	1.00 m.	200	5 & 6	1.00 a.	.....	485
2,444	20	175	O.P.	.....	200	5 & 6	.....	.....	486
14,911	95	1,205	O.P.	.....	200	Various	.....	.....	487
2,820	45	261	O.P.	.....	200	5 to 6	1.00 a.	1.00 a.	488
1,892	45	182	S.	1.00 m.	200	5 & 6	2.00 a.	1.00 a.	489
1,240	39	312	S.	1.00 m.	200	6	.....	.....	490
2,168	49	131	S.	1.00 m.	200	6	.....	.05 b.	491

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
492	Norfolk	Newark	April 25, 1888	Edward A. Reilly
493	Normal	"	Nov. 27, 1912	Max Gans
494	North American	"	Sept. 17, 1910	Bernard H. Greenfield
495	Northern	"	June 6, 1912	George Kolb
496	North Newark	"	Jan. 10, 1925	Jacob R. Poppele
497	North Western	"	Feb. 29, 1892	Harry L. Hamilton
498	Oak	"	Feb. 17, 1920	J. William Huegel
499	Oliver	"	Nov. 30, 1915	Thomas Buffardi
500	Onward	"	Jan. 9, 1926	Oscar Biertuempfel
501	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
502	Outlook	"	May 24, 1921	William Frey
503	Oxford	"	June 14, 1923	Harry P. Lowy
504	Pacific	"	Sept. 29, 1906	Romolo Bottelli
505	Palace	"	April 10, 1920	Owen E. Fox
506	Pannonia	"	Nov. 18, 1905	George J. Muha
507	Paramount	"	Mar. 24, 1919	Max Marx
508	Parker	"	Mar. 11, 1922	Edward Kohn
509	Park View	"	June 26, 1902	Jeremiah Baldwin
510	Paywell	"	Jan. 23, 1925	Louis F. Gerber
511	Personal	"	Dec. 28, 1925	Leo H. Levy
512	Peshine	"	Sept. 27, 1922	Joseph H. Wyatt
513	Pilgrim	"	Mar. 18, 1921	George A. Roehm
514	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
515	Planter's	"	June 12, 1926	Earle H. Cameron
516	Police	"	Jan. 30, 1907	James A. McRell
517	Polish-American	"	July 10, 1902	Sidney C. Wesoloski
518	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
519	Pompey	"	June 28, 1922	Michael Miraglia
520	Popular	"	Feb. 14, 1912	Harry Berlin
521	Precise	"	May 8, 1926	Isidore Katzenel
522	Preferred	"	May 31, 1902	Andrew Isenberg
523	Producers	"	April 21, 1921	Samuel Rich
524	Prosperity	"	Mar. 3, 1900	John K. Scott
525	Protection	"	Jan. 16, 1886	George H. Renton
526	Provident	"	Nov. 29, 1912	Aaron Poliakow
527	Prudent	"	Feb. 16, 1920	Jack M. Waldor
528	Prudential	"	Aug. 12, 1892	Charles B. Dutcher
529	Public	"	Feb. 15, 1905	George H. Schumacher
530	Punctual	"	June 6, 1922	Jacob K. Safris
531	Realty	"	Mar. 27, 1919	Leo Wiener
532	Reliable	"	Aug. 12, 1884	John J. Kreitler
533	Resource	"	Sept. 8, 1922	David Harper
534	Rex	"	Nov. 5, 1921	Gilbert E. Kynor
535	Rialto	"	Dec. 27, 1920	Charles Loebel
536	Richelieu	"	Jan. 15, 1913	Frank J. Koch
537	Roseville	"	Nov. 14, 1885	Morris L. Barr
538	Savings	"	Jan. 20, 1886	Joseph A. Robrecht
539	Saybrook	"	June 21, 1911	Fred J. Wieland
540	Security	"	July 2, 1884	Robert C. Klemm
541	Select	"	Mar. 23, 1922	Louis Distler

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Herr, Leiss & Herr	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	492
E. J. Gilhooly	Clarence I. Mott	National State Bank, Newark, N. J.	493
Nathan Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	494
Howard Isherwood	W. H. Elliott	88 Lafayette Ave., East Orange, N. J.	495
James L. McKenna	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	496
Frank W. Long	Alfred N. Baum	15 Market St., Newark, N. J.	497
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	498
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	499
L. E. Mahr	W. A. Ennis	40 Clinton St., Newark, N. J.	500
A. Merin and B. Singer	Henry I. Silberman	60 Park Place, Newark, N. J.	501
Fred Herrigel, Jr.	F. B. Crane	529½ Clinton Ave., Newark, N. J.	502
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	503
Pallitta & Pallitta	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	504
Edmond C. Moriarty	A. A. Breidenbach	210 Ferry St., Newark, N. J.	505
Charles C. Deubel	Harry J. Kenny	149 Carteret St., Glen Ridge, N. J.	506
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	507
Kessler & Kessler	Albert A. Adler	20 Branford Place, Newark, N. J.	508
Theodore J. Badgley	J. C. Behnke	108 Ellery Ave., Irvington, N. J.	509
David M. Satz	Harry Fox	786 Broad St., Newark, N. J.	510
S. B. & L. A. Finkelstein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	511
Joseph G. Eppston	Benjamin Kirschner	60 Park Place, Newark, N. J.	512
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	513
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	514
David B. Silver	Herbert P. Englert	24 Commerce St., Newark, N. J.	515
Louis J. Beers	Samuel B. Finkelstein	22 Franklin St., Newark, N. J.	516
Vincent Schultz	Chester L. Robak	58 Jones St., Newark, N. J.	517
J. T. Rospond	Michael J. Kosloski	52 Jones St., Newark, N. J.	518
Xavier Del Negro	Joseph A. Marano	20 Downing St., Newark, N. J.	519
Aaron Levinstone	Henry H. Krafte	28 William St., Newark, N. J.	520
R. Jacobson & S. Daniels	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	521
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	522
David Castelbaum	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	523
Fred G. Stickel, Jr.	Julia I. Coleman	61 S. 10th St., Newark, N. J.	524
John Contrell	William J. Engler	46 Hopkins Pl., Irvington, N. J.	525
Slavitt & Slavitt	Samuel G. Blumenfeld	207 Market St., Newark, N. J.	526
Milton M. Unger	William C. Silber	342 Keer Ave., Newark, N. J.	527
Fred G. Stickel, Jr.	John Zipfel	20 Belmont Ave., Newark, N. J.	528
R. S. Terhune	J. M. Karkella	183 Garside St., Newark, N. J.	529
Frank P. Paladino	Alfred R. Marasco	421 Stuyvesant Ave., Irvington, N. J.	530
A. Nathan Cowen	Henry M. Besser	85 Scheerer Ave., Newark, N. J.	531
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	532
Samuel H. Gooen	John J. Gaffney	62 Oakland Terrace, Newark, N. J.	533
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	534
David Castelbaum	Louis E. Trien	60 Park Place, Newark, N. J.	535
John J. McCloskey	Joseph I. Conlon	268 Prospect St., South Orange, N. J.	536
W. Howard Demarest	Theo. C. Eggerking	75 Roseville Ave., Newark, N. J.	537
Lowy & Lowy	Michael Rogow	128 Market St., Newark, N. J.	538
Harry Campton	Arthur H. Dietz	786 Broad St., Newark, N. J.	539
Hartpence & Grammer	William B. Heller	14 Ferry St., Newark, N. J.	540
Herman Distler	Jack B. Sugarman	27 Elizabeth Ave., Newark, N. J.	541

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
492	Norfolk	Newark	$48,467	$10,034	$74,400
493	Normal	"	28,419	7,500	74,100
494	North American	"	31,340	30,000	.....
495	Northern	"	2,973	56	72,100
496	North Newark	"	6,692	2,500	15,000
497	North Western	"	13,456	3,600	40,950
498	Oak	"	4,326	.....	85,000
499	Oliver	"	1,583	5,100	84,200
500	Onward	"	3,142	.....	112,000
501	Onyx	"	14,146	.....	87,600
502	Outlook	"	19,314	7,096	20,300
503	Oxford	"	6,355	.....	1,500
504	Pacific	"	5,166	7,600	83,600
505	Palace	"	18,092	12,000	46,900
506	Pannonia	"	431	.....	71,100
507	Paramount	"	27,859	.....	9,400
508	Parker	"	39,450	.....	.....
509	Park View	"	952	.....	97,400
510	Paywell	"	5,968	1,914	44,700
511	Personal	"	6,734	1,155	2,000
512	Peshine	"	6,989	.....	1,000
513	Pilgrim	"	28,742	16,046	3,000
514	Pioneer	"	29,201	5,049	148,350
515	Planter's	"	1,532	.....	31,200
516	Police	"	12,341	3,000	38,900
517	Polish-American	"	67,683	.....	72,800
518	Polish Home	"	19,888	.....	19,800
519	Pompey	"	13,126	3,000	59,900
520	Popular	"	8,286	11,000	110,000
521	Precise	"	7,783	12,394	3,400
522	Preferred	"	4,794	.....	3,000
523	Producers	"	6,793	1,523	15,100
524	Prosperity	"	11,948	6,000	77,700
525	Protection	"	7,009	.....	14,300
526	Provident	"	2,496	.....	43,900
527	Prudent	"	4,618	4,438	16,100
528	Prudential	"	5,810	2,400	49,400
529	Public	"	2,950	.....	33,000
530	Punctual	"	4,038	.....	.....
531	Realty	"	1,012	.....	21,450
532	Reliable	"	15,079	16,117	465,100
533	Resource	"	10,402	.....	14,600
534	Rex	"	4,253	211	60,050
535	Rialto	"	21,135	.....	7,100
536	Richelieu	"	3,742	.....	92,250
537	Roseville	"	3,032	.....	42,800
538	Savings	"	12,745	.....	62,500
539	Saybrook	"	2,238	.....	142,600
540	Security	"	22,572	30,776	13,700
541	Select	"	23,257	11,122	20,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$39,980	$300	$310,092	$239	$1,930	$485,442	492
8,900	.....	279,392	46,695	27,222	472,228	493
167,992	1,320	206,466	346	3,390	440,854	494
69,009	4,410	100,382	3,906	6,787	259,623	495
77,745	135	30,791	771	68	133,702	496
66,525	435	102,394	1,113	773	229,246	497
22,661	200	83,326	16,848	1,491	213,852	498
203,984	3,000	119,897	2,922	3,326	424,012	499
3,200	2,325	14,903	8,111	150	143,831	500
43,252	425	68,463	13,505	19,811	247,202	501
209,792	.....	295,630	429	5,148	557,709	502
53,042	.....	106,305	6	889	168,097	503
112,288	800	216,973	2,473	12,536	441,436	504
.....	580	87,912	14,142	1,084	180,710	505
6,200	1,175	89,247	1,666	2,168	171,987	506
259,789	3,500	109,272	1,690	1,112	412,622	507
164,505	6,370	545,926	1,229	34,555	792,035	508
128,350	50	148,796	12,627	8,100	396,275	509
.....	450	50,659	1,660	2,070	107,421	510
58,821	1,120	33,795	443	108	104,176	511
18,485	.....	21,654	15	5,662	53,805	512
285,344	.....	38,022	.....	3,852	375,006	513
19,639	150	341,187	3,043	14,778	561,397	514
13,423	.....	.....	1,443	424	48,022	515
86,443	900	86,720	13,086	385	241,775	516
133,366	3,075	509,698	17,818	2,335	806,775	517
70,118	.....	277,500	137	4,770	392,213	518
81,694	1,260	86,882	400	4,708	250,970	519
262,142	24,680	484,454	4,572	10,981	916,115	520
93,591	3,663	85,456	792	600	207,679	521
53,362	810	111,196	147	278	173,587	522
74,020	.....	52,153	18,399	2,934	170,922	523
121,002	.....	135,646	7,908	6,185	366,389	524
44,459	1,900	93,652	3,899	1,809	167,028	525
87,479	.....	66,567	830	2,635	203,907	526
51,923	.....	77,508	.....	901	155,488	527
101,374	100	5,792	3,067	3,726	171,669	528
51,562	100	95,528	1,178	2,128	186,446	529
180,880	.....	132,201	.....	709	317,828	530
49,344	865	26,052	238	2,976	101,937	531
289,918	18,511	432,096	13,136	72,970	1,322,927	532
77,553	1,598	48,435	58,441	545	211,574	533
99,840	7,950	56,224	10,422	1,530	240,480	534
21,373	150	713	.....	4,497	54,968	535
11,056	440	178,352	29,100	4,979	319,919	536
185,617	1,058	126,072	915	446	359,940	537
123,383	300	188,980	9,944	729	398,581	538
18,517	5,695	75,554	16,593	3,858	265,055	539
86,584	1,688	507,662	322	29	663,333	540
160,941	.....	245,469	1,261	1,933	464,483	541

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
492	Norfolk	Newark	$143,104	.....	.....	$99,913
493	Normal	"	158,557	.....	.....	87,400
494	North American	"	143,066	.....	.....	103,085
495	Northern	"	143,263	.....	.....	44,050
496	North Newark	"	46,862	.....	.....	.....
497	North Western	"	51,430	.....	.....	71,400
498	Oak	"	64,418	.....	.....	31,800
499	Oliver	"	147,923	.....	.....	148,625
500	Onward	"	68,971	.....	.....	7,100
501	Onyx	"	62,861	.....	.....	18,258
502	Outlook	"	171,684	.....	.....	20,175
503	Oxford	"	36,000	.....	.....	7,455
504	Pacific	"	104,041	.....	.....	79,400
505	Palace	"	79,923	.....	.....	500
506	Pannonia	"	82,074	.....	.....	27,325
507	Paramount	"	72,431	.....	.....	65,160
508	Parker	"	213,343	.....	.....	93,400
509	Park View	"	97,020	.....	.....	186,715
510	Paywell	"	31,437	.....	.....	23,350
511	Personal	"	46,670	.....	.....	26,950
512	Peshine	"	11,975	.....	.....	11,660
513	Pilgrim	"	145,889	.....	.....	86,585
514	Pioneer	"	124,984	.....	.....	124,000
515	Planter's	"	31,098	.....	.....	4,775
516	Police	"	70,706	.....	.....	95,725
517	Polish-American	"	74,302	.....	.....	260,225
518	Polish Home	"	118,710	$5,465	.....	84,796
519	Pompey	"	71,452	.....	.....	42,100
520	Popular	"	204,091	.....	.....	290,175
521	Precise	"	66,387	.....	.....	50,925
522	Preferred	"	48,601	.....	.....	23,400
523	Producers	"	42,845	.....	.....	14,785
524	Prosperity	"	98,725	.....	.....	95,600
525	Protection	"	53,695	.....	.....	14,400
526	Provident	"	21,543	.....	.....	41,275
527	Prudent	"	38,054	.....	.....	22,790
528	Prudential	"	52,778	.....	.....	73,000
529	Public	"	67,961	.....	.....	42,500
530	Punctual	"	188,758	.....	.....	.....
531	Realty	"	33,562	.....	.....	22,625
532	Reliable	"	430,103	.....	.....	302,000
533	Resource	"	120,113	.....	.....	15,725
534	Rex	"	161,634	.....	.....	15,350
535	Rialto	"	22,116	.....	.....	4,000
536	Richelieu	"	140,439	.....	.....	56,800
537	Roseville	"	180,101	.....	.....	10,100
538	Savings	"	168,839	.....	.....	104,700
539	Saybrook	"	101,542	.....	.....	20,350
540	Security	"	151,956	.....	.....	176,990
541	Select	"	147,632	.....	.....	83,210

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	.....	.....	.....	$34,786	$22,425	$185,214	$485,442	492
$2,706	.....	$73	.....	.....	68,905	13,603	140,984	472,228	493
4,521	.....	.....	.....	.....	56,035	.....	134,147	440,854	494
4,151	$1,200	561	.....	.....	4,209	16,859	45,330	259,623	495
14,867	.....	1,032	.....	$10,125	23,274	7,244	30,298	133,702	496
.....	32,215	782	.....	.....	19,421	4,965	49,033	229,246	497
370	22,417	189	.....	.....	33,674	8,986	51,998	213,852	498
14,550	12,585	1,093	.....	.....	14,990	26,835	57,411	424,012	499
1,750	10,600	1,295	.....	9,700	4,221	10,807	29,387	143,831	500
809	.....	.....	.....	.....	27,799	2,349	135,126	247,202	501
.....	44,003	.....	.....	.....	49,116	87,689	185,042	557,709	502
422	.....	381	.....	.....	15,739	4,758	103,342	168,097	503
1,148	61,957	1,567	.....	6,250	26,575	16,403	144,095	441,436	504
15	.....	79	.....	.....	25,705	11,478	63,010	180,710	505
20	6,413	28	.....	.....	12,185	12,368	31,574	171,987	506
6,082	28,444	.....	.....	.....	116,152	44,393	79,960	412,622	507
3,524	.....	124	.....	.....	85,244	.....	396,400	792,035	508
1,058	4,500	2,342	.....	4,000	1,050	6,722	92,868	396,275	509
137	6,056	.....	.....	.....	3,805	5,104	37,532	107,421	510
622	.....	577	.....	.....	1,703	3,386	24,268	104,176	511
1,686	.....	70	.....	.....	8,132	.....	20,282	53,805	512
.....	.....	8	.....	.....	39,845	3,994	98,685	375,006	513
178	49,876	640	.....	.....	77,296	16,056	168,367	561,397	514
275	.....	.....	.....	.....	1,712	7,599	2,563	48,022	515
1,093	.....	370	.....	.....	28,595	5,139	40,147	241,775	516
11,218	116,489	359	.....	.....	55,338	19,088	269,756	806,755	517
968	7,496	.....	.....	.....	1,666	18,467	154,645	392,213	518
317	53,406	659	.....	.....	15,745	8,219	59,072	250,970	519
3,927	.....	.....	.....	25,000	2,206	23,832	366,884	916,115	520
170	.....	280	.....	.....	22,030	13,762	54,125	207,679	521
27	11,518	92	.....	.....	29,683	5,391	54,875	173,587	522
19,916	.....	386	.....	.....	37,863	1,082	54,045	170,922	523
642	.....	20	.....	21,400	50,397	8,009	91,596	366,389	524
6,582	14,086	180	.....	.....	21,684	7,027	49,374	167,028	525
1,118	26,198	289	.....	.....	55,626	2,361	55,497	203,907	526
.....	.....	43	.....	.....	28,341	10,339	55,921	155,488	527
.....	.....	775	.....	.....	25,427	9,544	10,145	171,669	528
235	.....	179	.....	.....	15,162	8,239	52,170	186,446	529
.....	.....	340	.....	2,000	5,146	.....	121,584	317,828	530
2,743	927	854	.....	1,000	12,124	5,195	22,907	101,937	531
852	7,685	1	.....	2,000	62,619	102,990	414,677	1,322,927	532
583	.....	25	.....	.....	25,225	14,526	35,377	211,574	533
722	.....	167	.....	.....	8,899	17,607	36,101	240,480	534
1,373	.....	80	.....	.....	20,893	1,122	5,384	54,968	535
12,216	11,563	272	.....	.....	8,154	11,514	78,961	319,919	536
.....	35,622	.....	.....	10,000	15,393	49,395	59,329	359,940	537
766	2,510	20	.....	.....	47,317	5,738	68,691	398,581	538
52	19,918	105	.....	10,000	2,241	25,007	85,840	265,055	539
4	21,974	755	.....	.....	68,960	7,635	235,059	663,333	540
8,311	.....	1,112	.....	.....	575	.....	223,643	464,483	541

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
492	Norfolk	2,246	176					500	66
493	Normal	2,307	377					650	78
494	North American	3,329	491					515	59
495	Northern	1,291	162					221	25
496	North Newark	1,592	124						
497	North Western	676	107					401	37
498	Oak	973	133					241	46
499	Oliver	1,455	332					781	117
500	Onward	1,247	130					43	11
501	Onyx	2,292	280					91	22
502	Outlook	6,151	570					176	23
503	Oxford	746	107					38	9
504	Pacific	2,003	237					487	68
505	Palace	739	59					113	12
506	Pannonia	999	128					168	38
507	Paramount	2,786	296					546	59
508	Parker	6,278	554					545	64
509	Park View	1,022	111					933	192
510	Paywell	436	55					122	19
511	Personal	1,305	259					134	31
512	Peshine	616	155					58	18
513	Pilgrim	1,966	319					508	74
514	Pioneer	5,454	375					1,988	178
515	Planter's	359	63					33	20
516	Police	1,041	185					548	60
517	Polish-American	300	404					325	314
518	Polish Home	3,317	491	27	10			424	121
519	Pompey	1,515	233					211	27
520	Popular	3,451	466					1,451	224
521	Precise	2,435	242					255	50
522	Preferred	797	132					176	41
523	Producers	1,370	246					74	26
524	Prosperity	1,395	153					389	120
525	Protection	942	123					82	13
526	Provident	387	78					254	23
527	Prudent	1,689	259					114	26
528	Prudential	1,152	92					531	60
529	Public	680	79					297	39
530	Punctual	782	213						
531	Realty	1,214	179					113	18
532	Reliable	8,074	624					1,718	216
533	Resource	1,612	194					90	16
534	Rex	1,726	237					97	16
535	Rialto	800	115					20	2
536	Richelieu	228	181					284	28
537	Roseville	4,890	346					68	10
538	Savings	1,266	306					615	97
539	Saybrook	1,224	120					116	22
540	Security	3,150	396					885	136
541	Select	3,562	336					416	92

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
2,746	22	220	N.S.	$1.00 m.	$200	5 & 6	.....	.....	492
2,957	21	434	S.	1.00 m.	200	6	.....	.....	493
3,844	49	501	N.S.	1.00 m.	200	Various	.....	.....	494
1,512	39	148	S.	1.00 m.	200	6	.....	.....	495
1,592	26	98	S. & N.S.	1.00 m.	T.M. & 200	5 & 6	.....	.....	496
1,077	33	111	S.	1.00 m.	200	5 to 6	.....	.....	497
1,214	23	156	S.	1.00 m.	200	Various	.....	.....	498
2,236	118	331	S.	1.00 m.	T.M. & 200	6	.....	.....	498
1,290	33	108	S.	1.00 m.	200	6	$3.00 a.	$3.00 a.	500
2,383	26	276	N.S.	1.00 m.	200	6	4.00 a.	1.00 a.	501
6,327	59	534	N.S.	1.00 m.	200	6	.....	.....	502
784	18	98	S.	1.00 m.	200	6	1.00 a.	.....	503
2,490	53	252	S. & N.S.	1.00 m.	T.M. & 200	6	3.00 a.	2.00 a.	504
852	12	59	S.	1.00 m.	200	6	3.00 a.	3.00 a.	505
1,167	28	138	S.	1.00 m.	200	6	.....	.....	506
3,332	58	297	N.S.	1.00 m.	200	Various	.....	.....	507
6,823	46	572	N.S.	1.00 m.	200	5 & 6	.....	.....	508
1,955	39	264	S.	1.00 m.	200	5 & 6	.03 b.	.03 b.	509
558	12	62	S.	1.00 m.	200	6	.....	.....	510
1,439	21	269	O.P.	.....	200	Various	.....	.....	511
674	7	166	O.P.	.....	200	5 & 6	.....	.....	512
2,474	71	322	S.	1.00 m.	200	5 & 6	.....	.....	513
7,442	26	527	O.P.	.....	100	Various	.....	.....	514
392	16	67	S.	1.00 m.	200	6	.....	.....	515
1,589	39	206	S. & N.S.	1.00 m.	200	6	.....	.....	516
625	64	654	S.	1.00 w.	800	6	2.00 a.	1.00 a.	517
3,768	24	598	O.P.	.....	200	6	.....	.....	518
1,726	59	201	N.S.	1.00 m.	200	6	3.00 a.	3.00 a.	519
4,902	62	628	O.P.	.....	200	Various	.....	.....	520
2,690	32	260	O.P.	.....	200	5 & 6	.....	.....	521
973	22	151	S.	1.00 m.	200	6	2.00 a.	1.00 a.	522
1,444	28	244	S.	1.00 m.	200	5 & 6	Various	.....	523
1,784	40	233	S.	1.00 m.	200	5 & 6	3.00 a.	.....	524
1,024	24	112	S.	1.00 m.	200	5 & 6	3.00 a.	2.00 a.	525
641	22	79	S. & N.S.	1.00 m.	200	5 & 6	.....	.....	526
1,803	18	267	O.P.	.....	200	6	.....	.....	527
1,683	38	114	S.	1.00 m.	200	5 & 6	.....	.....	528
977	22	96	S.	1.00 m.	200	5 & 6	.....	.....	529
782	40	173	(In Re	organization)	.....	.....	.....	.....	530
1,327	21	176	N.S.	1.00 m.	200	6	.....	1.00 a.	531
9,792	150	690	O.P.	.....	200	5 & 6	.....	.....	532
1,702	35	175	S.	1.00 m.	200	5 & 6	.....	.....	533
1,823	66	187	S.	1.00 m.	200	Various	1.00 a.	1.00 a.	534
820	14	103	N.S.	1.00 m.	200	5 & 6	.....	.....	535
512	26	183	S.	1.00 m.	200	6	3.00 a.	.....	536
4,958	78	278	O.P.	.50 & 1.00 m.	100 & 200	Various	3.00 a.	1.00 a.	537
1,881	40	363	S.	1.00 m.	200	5½ & 6	Various	1.00 a.	538
1,340	42	100	S.	1.00 m.	200	6	.10 b.	.....	539
4,035	29	503	N.S.	1.00 m.	T.M. & 200	4 to 6	.....	.....	540
3,978	45	383	N.S.	1.00 m.	200	5 & 6	.....	.....	541

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
542	Seminole	Newark	Aug. 7, 1925	**Israel Lesser**
543	Seneca	"	Mar. 12, 1925	B. J. Cummings
544	Seventh Ward	"	Oct. 5, 1891	James J. Reilly
545	Seymour	"	Jan. 18, 1922	Herman L. Goodman
546	Sons of St. George	"	May 1, 1909	Samuel D. Milroy
547	South Side	"	Dec. 17, 1902	Emil Hildebrand
548	St. Casimir	"	Oct. 3, 1925	Louis F. Sojka
549	Success	"	Jan. 8, 1909	Peter Travisano
550	Sunnyside	"	Nov. 12, 1920	Harry Reich
551	Superb	"	Feb. 16, 1922	Henry Bochner
552	Surety	"	Jan. 30, 1906	John Cummings
553	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
554	Systematic	"	Feb. 25, 1926	Harold F. Cohen
555	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
556	Third Ward	"	Mar. 10, 1906	Samuel Schechner
557	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
558	Thrift	"	June 3, 1909	William T. Decker
559	Titanian	"	Nov. 12, 1890	Frank A. Geiger
560	Travelers	"	Dec. 5, 1919	Frank A. Willette
561	True Friends	"	Oct. 29, 1907	Aaron Goldenberg
562	Trustworthy	"	Sept. 13, 1911	Henry Jadull
563	Twelfth Ward	"	July 20, 1904	William A. Braun
564	Ultimate	"	Feb. 9, 1923	Isadore Krieger
565	Uncle Sam	"	Sept. 23, 1912	John Hancock
566	Union	"	July 16, 1887	John A. Amerman
567	United American	"	May 29, 1881	Charles L. Schraudt
568	United Conclave	"	June 6, 1905	Barnet Chinich
569	Upper End	"	May 17, 1905	Fred W. J. Neese
570	Urban	"	*(See below)	George Brenn
571	Usbe	"	May 10, 1907	Max Weinstock
572	Van Buren	"	April 4, 1919	Elmer D. Wilson
573	Waydell	"	July 10, 1907	William Donnelly
574	Webster-Art and Strength	"	**(See below)	Angelo R. Bianchi
575	West Side Park	"	Feb. 21, 1907	John Buhl
576	Woodside	"	Aug. 22, 1884	Clifton J. Keating
577	Workingmen's	"	May 23, 1888	J. William Huegel
578	Zenith	"	May 12, 1922	Leon Mones
579	Franklin	Nutley	Sept. 9, 1886	Calvin D. Sargent
580	Intrepid	"	June 22, 1925	Carmen Jannarone
581	Spring Garden	"	Jan. 2, 1920	E. A. Bickell
582	Yantacaw	"	Nov. 25, 1919	Dwight C. Decker
583	Brighton	Orange	Mar. 23, 1922	Frederick W. Hoffmann
584	Bulwark	"	Aug. 19, 1922	Dante Mauro
585	Nonpareil	"	June 15, 1909	Mark Morris
586	Orange	"	Jan. 5, 1887	Walter F. Edwards
587	Vigilant	"	Jan. 18, 1922	P. Joseph Clossick
588	Roseland	Roseland	Sept. 19, 1925	J. Morris Meeker
589	South Mountain	South Orange	***(See below)	Charles A. Reilly
590	South Orange	" "	Sept. 17, 1887	E. M. Barradale
591	Village	" "	April 10, 1920	Erwin W. Berry

*May 2, 1889—North End
Feb. 28, 1919—Practical
} Merged Dec. 5, 1938.

**June 10, 1911—Webster
Jan. 17, 1920—Art and Strength
} Merged Aug. 17, 1934.

***April 17, 1922—Knickerbocker, South Orange
Jan. 25, 1923—Tuxedo, Newark
Dec. 18, 1925—Montrose, South Orange
} Merged Sept. 1, 1939.

****Acting Secretary.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Meyers & Lesser	Fred Maybaum	105 N. 16th St., Bloomfield, N. J.	542
F. P. Meehan	J. A. Barber	24 Commerce St., Newark, N. J.	543
Andrew J. Brady, Jr.	John A. Condon	40 Clinton St., Newark, N. J.	544
W. L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	545
Gondolfo Riggs	Fred J. Dinger	405 Wayne Terrace, Union, N. J.	546
Kussy, Kohn & Cohn	Arthur H. Dietz	29 Elizabeth Ave., Newark, N. J.	547
Frank J. Pietrucha	John E. Peitrucha	116 Pulaski St., Newark, N. J.	548
Ellis Hahn	****Leslie M. Katz	12 Greenwood Ave., East Orange, N. J.	549
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	550
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	551
F. P. Meehan	John E. Durr	74 Murray St., Newark, N. J.	552
Jennie E. Precker	Flora M. Biddle	50 N. 18th St., East Orange, N. J.	553
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	554
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	555
David M. Litwin	Moses Gansler	93 Mercer St., Newark, N. J.	556
Carl J. Duveneck	E. G. Birkenhauer	8 Elberta Road, Maplewood, N. J.	557
Arthur T. Vanderbilt	Albert S. Ritger	4 N. 9th St., Newark, N. J.	558
Thomas R. Grimm	Fred G. Conradi	54 Jones St., Newark, N. J.	559
H. G. Stevenson	William A. Herr	71 Beekman Road, Summit, N. J.	560
Schotland & Schotland	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	561
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	562
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	563
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	564
Frederic Stoddard	C. C. Stephens	2808 Carol Road, Union, N. J.	565
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	566
Charles A. Herr	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	567
Herbert A. Kuvin	Leslie M. Katz	12 Greenwood Ave., East Orange, N. J.	568
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	569
I. B. Devin & M. Isserman	Henry W. Linn	790 Broad St., Newark, N. J.	570
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	571
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	572
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	573
Nicholas Albano	Fiore R. Sozio	13 Sheffield St., Newark, N. J.	574
F. W. Wilderotter	Francis W. Barrett	192 Gregory Place, West Orange, N. J.	575
Frederic Ritger	Eugene M. Steenburgh	895 Lake St., Newark, N. J.	576
Lowy & Lowy	H. P. James	14 Rutger St., Maplewood, N. J.	577
Samuel S. Ferster	W. B. Griffin	9 Winding Way, West Orange, N. J.	578
William H. Parry	F. C. Geiger	453 Avon Ave., Newark, N. J.	579
A. Theodore De Muro	Fiore R. Sozio	13 Sheffield St., Newark, N. J.	580
William P. Hurley	Adrianna Van Riper	Chestnut St., Nutley, N. J.	581
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	582
O. C. Bianchi	Frank J. Sullivan	232 Duane St., Orange, N. J.	583
Joseph C. Cassini	John Zipfel, III	20 Belmont Ave., Newark, N. J.	584
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	585
William C. Gormley	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	586
Ralph E. Giordano	U. Samuel Abeles	60 Fifth St., Newark, N. J.	587
J. A. Booth	Harold M. Craig	154 Eagle Rock Ave., Roseland, N. J.	588
F. C. Ritger & S. Schwartz	Harold D. Henderson	59 Pine St., Maplewood, N. J.	589
David A. McBride	Fred G. Conradi	11 Scotland Road, South Orange, N. J.	590
Felix Forlenza	Frank C. Snyder	261 Orange St., Newark, N. J.	591

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
542	Seminole	Newark	$1,288	.....	$8,800
543	Seneca	"	9,943	$11,833	13,500
544	Seventh Ward	"	1,392	.....	70,600
545	Seymour	"	14,319	20,266	13,000
546	Sons of St. George	"	3,928	1,012	61,100
547	South Side	"	5,699	3,422	117,600
548	St. Casimir	"	4,097	.....	31,650
549	Success	"	4,131	.....	138,600
550	Sunnyside	"	22,348	4,000	53,700
551	Superb	"	3,274	1,874	59,800
552	Surety	"	6,966	16,604	8,000
553	Susan B. Anthony	"	5,150	7,079	46,600
554	Systematic	"	2,032	.....	20,500
555	T. A. B. S.	"	11,085	.....	263,200
556	Third Ward	"	6,883	.....	75,000
557	Thirteenth Ward	"	1,343	.....	115,800
558	Thrift	"	81,255	.....	143,600
559	Titanian	"	36,010	.....	135,500
560	Travelers	"	8,971	9,200	99,810
561	True Friends	"	14,734	20,000	8,700
562	Trustworthy	"	12,529	14,385	113,000
563	Twelfth Ward	"	24,012	20,000	21,600
564	Ultimate	"	22,508	7,900	23,000
565	Uncle Sam	"	1,875	1,500	24,000
566	Union	"	1,127	.....	92,735
567	United American	"	16,679	.....	24,600
568	United Conclave	"	2,372	.....	123,700
569	Upper End	"	5,365	.....	.....
570	Urban	"	43,080	7,000	.....
571	Usbe	"	15,323	5,000	6,500
572	Van Buren	"	15,732	10,000	63,600
573	Waydell	"	14,603	.....	22,900
574	Webster-Art and Strength	"	976	.....	75,200
575	West Side Park	"	2,080	.....	16,000
576	Woodside	"	1,218	.....	87,000
577	Workingmen's	"	231,052	100,000	512,300
578	Zenith	"	10,172	.....	175,199
579	Franklin	Nutley	38,053	281	155,515
580	Intrepid	"	517	4,314	42,330
581	Spring Garden	"	3,553	8,800	180,500
582	Yantacaw	"	8,705	3,000	52,000
583	Brighton	Orange	4,454	9	78,800
584	Bulwark	"	4,114	.....	43,030
585	Nonpareil	"	2,726	2,351	34,450
586	Orange	"	38,467	20,000	871,100
587	Vigilant	"	1,968	10,683	26,500
588	Roseland	Roseland	8,926	2,522	44,900
589	**South Mountain***	South Orange	16,678	9,000	3,750
590	South Orange	" "	154	8,100	372,900
591	Village	" "	46,482	40,750	117,000

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$55,369	$2,875	$43,029	$970	$1,546	$113,877	542
44,749	.....	84,964	3,316	8,540	176,845	543
40,098	.....	128,595	16,532	963	258,180	544
142,799	170	73,578	827	3,650	268,609	545
9,357	1,600	11,697	1,678	866	91,238	546
52,982	3,330	358,898	26,408	1,166	569,505	547
12,625	170	31,766	4,524	9	84,841	548
22,654	.....	264,924	1,494	20,470	452,273	549
60,080	.....	82,924	1,047	1,976	226,075	550
31,564	2,365	28,699	1,228	2,770	131,574	551
156,684	500	233,216	1,395	2,431	425,796	552
95,996	227	152,109	70,081	11,826	389,068	553
62,462	100	25,120	.....	1,537	111,751	554
65,417	4,095	94,282	96,652	15,627	550,358	555
108,300	11,095	145,544	11,149	11,148	369,119	556
38,138	25,132	387,408	35,997	5,854	609,672	557
279,606	1,818	159,812	144	666	666,901	558
204,459	2,975	558,377	60,847	32,526	1,030,694	559
6,000	3,250	69,756	156	.....	197,143	560
358,049	23,176	153,061	2,304	15,054	595,078	561
362,997	710	216,443	4,403	10,791	735,258	562
68,301	1,550	282,053	679	485	418,680	563
127,307	.....	20,617	.....	329	201,661	564
17,976	1,455	12,592	300	481	60,179	565
39,605	670	71,422	8,424	51	214,034	566
71,521	840	47,144	8,763	2,503	172,050	567
11,745	.....	200,263	3,843	15,048	356,971	568
25,696	420	89,141	4	78	120,704	569
196,316	200	3,958	175	451	251,180	570
250,379	.....	78,283	430	3,160	359,075	571
112,187	1,300	87,887	180	1,571	292,457	572
31,030	.....	22,985	4,509	.....	96,027	573
75,939	.....	340,279	1,488	9,004	502,886	574
127,748	7,250	180,722	121	213	334,134	575
145,056	379	434,173	1,704	29,427	698,957	576
1,030,780	.....	4,647,658	163,299	195,285	6,880,374	577
.....	.....	135,532	202	4,480	325,585	578
145,959	6,725	355,827	13,267	2,038	717,665	579
14,660	119	.....	128	1,786	63,854	580
115,350	1,979	51,390	1,894	6	363,472	581
89,054	2,335	21,060	1,370	6,990	184,514	582
.....	785	63,016	5,224	1,555	153,843	583
38,965	.....	70,962	6,355	1,188	164,614	584
115,252	644	212,621	931	889	369,864	585
62,494	40,080	347,434	3,656	1,548	1,384,779	586
45,983	1,930	50,760	437	815	139,076	587
29,909	.....	.....	363	431	87,051	588
299,457	6,927	82,601	.....	3,663	422,076	589
186,943	18,072	261,924	35,080	12,710	895,883	590
308,110	13,790	44,291	4,334	527	575,284	591

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
542	Seminole	Newark	$71,031	.....	.....	$4,780
543	Seneca	"	14,329	.....	.....	45,400
544	Seventh Ward	"	70,742	.....	.....	65,600
545	Seymour	"	99,566	.....	.....	36,220
546	Sons of St. George	"	63,810	.....	.....	.....
547	South Side	"	113,869	.....	.....	127,967
548	St. Casimir	"	31,680	.....	.....	5,675
549	Success	"	150,303	.....	.....	89,850
550	Sunnyside	"	89,647	.....	.....	41,190
551	Superb	"	62,008	.....	.....	16,225
552	Surety	"	79,033	.....	.....	76,800
553	Susan B. Anthony	"	196,288	.....	.....	10,820
554	Systematic	"	52,807	.....	.....	18,675
555	T. A. B. S.	"	199,953	.....	.....	107,868
556	Third Ward	"	105,935	.....	.....	105,650
557	Thirteenth Ward	"	180,397	.....	.....	149,375
558	Thrift	"	345,749	.....	.....	104,700
559	Titanian	"	297,687	.....	.....	148,300
560	Travelers	"	80,275	.....	.....	50,350
561	True Friends	"	229,630	.....	.....	199,740
562	Trustworthy	"	121,867	.....	.....	171,725
563	Twelfth Ward	"	107,362	.....	.....	125,699
564	Ultimate	"	66,523	.....	.....	43,050
565	Uncle Sam	"	39,988	$42	.....	3,600
566	Union	"	89,686	.....	.....	48,350
567	United American	"	73,917	.....	.....	45,108
568	United Conclave	"	101,414	.....	.....	60,661
569	Upper End	"	23,594	.....	.....	29,500
570	Urban	"	147,986	.....	.....	42,067
571	Usbe	"	20,138	.....	.....	148,073
572	Van Buren	"	115,135	.....	.....	87,975
573	Waydell	"	26,012	.....	.....	14,700
574	Webster-Art and Strength	"	152,720	.....	.....	37,150
575	West Side Park	"	79,990	4,438	.....	151,801
576	Woodside	"	226,361	6,552	$2,725	244,925
577	Workingmen's	"	1,795,842	.....	.....	2,010,297
578	Zenith	"	140,513	.....	.....	66,600
579	Franklin	Nutley	308,771	13,000	.....	72,750
580	Intrepid	"	48,990	.....	.....	90
581	Spring Garden	"	166,216	.....	.....	52,600
582	Yantacaw	"	65,244	1,185	.....	7,100
583	Brighton	Orange	60,209	.....	.....	33,900
584	Bulwark	"	26,398	.....	.....	7,000
585	Nonpareil	"	127,117	.....	.....	60,844
586	Orange	"	1,001,076	.....	.....	.....
587	Vigilant	"	38,592	.....	.....	6,525
588	Roseland	Roseland	39,341	.....	.....	26,800
589	South Mountain	South Orange	220,609	.....	.....	99,100
590	South Orange	" "	576,986	.....	.....	.....
591	Village	" "	406,599	.....	.....	17,350

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	.....	.....	$3,150	$735	$4,022	$30,159	$113,877	542
.....	.....	$62	.....	.....	76,324	.....	40,730	176,845	543
$150	$3,454	1,035	.....	2,500	15,420	6,110	93,169	258,180	544
712	2,800	60	.....	.....	23,989	32,800	72,462	268,609	545
.....	.....	280	.....	5,700	192	11,389	9,867	91,238	546
.....	858	.....	.....	.....	61,884	5,779	259,148	569,505	547
1,005	4,674	60	.....	.....	6,694	3,007	32,046	84,841	548
1,899	12,057	502	.....	17,500	25,162	8,465	146,535	452,273	549
656	.....	.....	.....	.....	364	7,330	86,888	226,075	550
11,086	.....	337	.....	3,750	.....	13,286	24,882	131,574	551
3,475	6,000	1,265	.....	.....	83,907	11,724	163,592	425,796	552
167	.....	458	.....	.....	41,229	19,208	120,898	389,068	553
.....	.....	2,182	.....	.....	1,631	9,117	27,339	111,751	554
40,866	20,115	463	.....	.....	13,744	33,859	133,490	550,358	555
671	.....	.....	.....	.....	33,187	11,022	112,654	369,119	556
333	.....	1,442	.....	.....	139,331	16,788	122,006	609,672	557
121	.....	4,066	.....	.....	2,112	85,722	124,431	666,901	558
1,101	162,105	656	.....	.....	75,820	41,201	303,824	1,030,694	559
375	.....	158	.....	.....	129	13,050	52,806	197,143	560
1,972	.....	3,460	.....	.....	724	15,192	144,360	595,078	561
26,569	124,938	41	$100	43,208	58,751	14,148	173,911	735,258	562
40	.....	585	.....	.....	34,669	5,043	145,282	418,680	563
417	.....	113	.....	.....	28,731	10,169	52,658	201,661	564
1,342	.....	56	.....	.....	911	7,160	7,080	60,179	565
9	.....	209	.....	12,000	20,168	9,720	33,892	214,034	566
.....	.....	261	.....	.....	5,561	8,678	38,525	172,050	567
1,100	13,503	917	.....	10,000	24,545	21,052	123,779	356,971	568
84	5,812	203	.....	.....	21,825	1,582	38,104	120,704	569
.....	.....	2,336	500	.....	22,303	15,147	20,841	251,180	570
.....	.....	15	.....	.....	85,612	2,482	102,755	359,075	571
.....	.....	27	.....	.....	874	32,602	55,844	292,457	572
.....	19,277	46	.....	.....	12,175	612	23,205	96,027	573
.....	13,100	89	.....	.....	75,940	22,709	201,178	502,886	574
1,818	.....	.....	.....	.....	10,457	15,227	70,403	334,134	575
838	.....	.....	10,796	.....	72,735	35,467	98,558	698,957	576
1,749	136,671	43	.....	.....	64,384	83,470	2,787,918	6,880,374	577
.....	.....	.....	.....	.....	390	37,732	80,350	325,585	578
863	36,107	221	.....	21,500	69,686	40,669	154,098	717,665	579
.....	.....	70	.....	.....	.....	8,560	6,144	63,854	580
21	.....	2,855	.....	49,000	3,367	32,173	57,240	363,472	581
14,044	69,370	1,268	.....	.....	245	13,121	12,937	184,514	582
.....	2,011	344	.....	5,500	8,514	6,802	36,563	153,843	583
.....	39,565	20	.....	.....	33,752	1,925	55,954	164,614	584
192	.....	1,207	.....	.....	30,144	20,956	129,404	369,864	585
.....	.....	1,907	.....	.....	3,388	203,768	174,640	1,384,779	586
2,548	.....	923	.....	.....	21,116	8,896	60,476	139,076	587
10	.....	20	.....	.....	.....	7,665	13,215	87,051	588
.....	11,662	.....	.....	75,000	1,854	.....	13,851	422,076	589
52	.....	854	3,000	59,100	274	100,663	154,954	895,883	590
575	.....	446	.....	.....	4,895	81,650	63,769	575,284	591

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
542	Seminole	1,755	192					24	5
543	Seneca	1,747	180					227	28
544	Seventh Ward	1,078	106					383	83
545	Seymour	1,939	236					182	22
546	Sons of St. George	750	96						
547	South Side	2,160	224					966	146
548	St. Casimir	557	126					29	4
549	Success	3,337	354					450	74
550	Sunnyside	2,056	214					206	39
551	Superb	908	183					82	21
552	Surety	1,558	142					560	85
553	Susan B. Anthony	2,606	368					54	11
554	Systematic	1,219	160					90	16
555	T. A. B. S.	2,597	350					541	74
556	Third Ward	2,331	213					528	78
557	Thirteenth Ward	2,171	232					876	141
558	Thrift	3,991	424					523	73
559	Titanian	4,037	502					945	73
560	Travelers	1,930	164					252	29
561	True Friends	7,652	1,081					998	170
562	Trustworthy	1,552	413					1,313	191
563	Twelfth Ward	1,859	266					628	102
564	Ultimate	2,068	317					215	49
565	Uncle Sam	622	79	42	4			18	5
566	Union	1,009	91					242	27
567	United American	1,066	128					220	43
568	United Conclave	1,954	231					303	58
569	Upper End	408	96					214	40
570	Urban	3,553	717					224	74
571	Usbe	1,694	228					740	108
572	Van Buren	2,539	196					440	80
573	Waydell	379	95					74	16
574	Webster-Art and Strength	3,460	439					185	40
575	West Side Park	1,154	165	3	3			759	89
576	Woodside	2,197	319	63	8	58	58	1,283	221
577	Workingmen's	54,998	5,563					10,051	2,572
578	Zenith	2,264	229					333	81
579	Franklin	3,486	660	139	17			623	94
580	Intrepid	585	65						
581	Spring Garden	2,153	249					263	57
582	Yantacaw	721	162	10	1			45	7
583	Brighton	919	93					170	12
584	Bulwark	1.177	136					46	14
585	Nonpareil	3,231	279					305	43
586	Orange	12,294	1,087						
587	Vigilant	1,309	137					23	9
588	Roseland	572	67					134	15
589	South Mountain	3,901	582					496	83
590	South Orange	7,667	881						
591	Village	6,051	604					87	13

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,779	30	167	O.P.	.....	$200	5½ & 6	$1.00 a.	.....	542
1,974	13	195	S.	$1.00 m.	200	5 & 6	3.00 a.	$1.00 a.	543
1,461	22	167	S.	1.00 m.	200	5 & 6	.....	.....	544
2,121	42	216	O.P.	.....	200	4 to 6	.....	.....	545
750	29	67	S.	1.00 m.	200	6	1.00 a.	1.00 a.	546
3,126	44	326	S.	1.00 m.	200	6	.....	.....	547
586	18	112	S.	.25 w.	200	6	3.00 a.	.....	548
3,787	29	399	O.P.	.....	200	6	.....	.....	549
2,262	20	233	O.P.	.....	200	4 to 6	.....	.....	550
990	35	169	N.S.	1.00 m.	200	6	2.00 a.	.....	551
2,118	47	180	S.	1.00 m.	200	6	.....	.....	552
2,660	42	337	S.	1.00 m.	T.M. & 200	6	.....	.....	553
1,309	11	165	O.P.	.....	200	5 & 6	1.00 a.	.....	554
3,138	63	361	S.	1.00 m.	200	6	1.50 a.	1.50 a.	555
2,859	37	254	N.S.	1.00 m.	T.M. & 200	Various	.....	.....	556
3,047	49	324	S.	1.00 m.	200	6	1.00 a.	2.00 a.	557
4,514	84	413	O.P.	.....	200	5 & 6	.....	1.00 a.	558
4,982	59	516	S.	1.00 m.	200	6	.....	.....	559
2,182	31	162	O.P.	.....	200	5 & 6	.....	.....	560
8,650	130	1,121	O.P.	.....	200	5 & 6	.....	.....	561
2,865	108	496	S.	1.00 m.	200	Various	2.00 a.	1.00 a.	562
2,487	44	324	N.S.	1.00 m.	T.M. & 200	5 & 6	Various	.....	563
2,283	31	335	O.P.	.....	200	4 to 6	.....	.....	564
682	17	71	S.	1.00 m.	200	5 & 6	3.00 a.	1.00 a.	565
1,251	29	89	S.	1.00 m.	200	5 & 6	.....	.....	566
1,286	28	143	S. & N.S.	1.00 m.	200	5 & 6	.....	.....	567
2,257	28	261	O.P.	1.00 m.	200	6	.....	.....	568
622	12	124	S.	1.00 m.	200	6	2.00 a.	1.00 a.	569
3,777	63	728	N.S.	1.00 m.	200	4 to 6	.....	.....	570
2,434	41	295	N.S.	1.00 m.	200	3 to 6	.....	.....	571
2,979	46	230	N.S.	1.00 m.	200	5 & 6	.....	.....	572
453	16	95	S.	1.00 & 2.00 m.	200	5 & 6	.....	.....	573
3,645	47	432	O.P.	.....	200	6	4.00 a.	2.00 a.	574
1,916	48	209	O.P.	.....	200	6	.....	.....	575
3,601	70	536	N.S.	1.00 m.	200	6	.....	.....	576
65,049	116	8,019	O.P.	.....	200	Various	.....	.....	577
2,597	37	273	N.S.	1.00 m.	200	5½ & 6	.....	.....	578
4,248	136	635	S.	1.00 m.	200	6	.....	.....	579
585	20	45	O.P.	.....	200	6	2.00 a.	2.00 a.	580
2,416	88	218	S.	1.00 m.	200	6	.....	.....	581
776	54	116	S.	1.00 m.	200	5 & 6	1.00 a.	.....	582
1,089	32	73	S.	1.00 m.	200	6	1.00 a.	.....	583
1,223	19	131	S.	1.00 m.	200	6	.....	6.00 a.	584
3,536	52	270	O.P.	.....	200	5 & 6	.....	.....	585
12,294	312	775	S.	1.00 m.	200	6	1.00 a.	.....	586
1,332	31	115	O.P.	1.00 m.	200	6	.....	.....	587
706	13	69	S.	1.00 m.	200	6	.....	.....	588
4,397	100	565	O.P.	1.00 m.	200	4 & 5	.....	.....	589
7,667	150	731	S.	1.00 m.	200	6	Various	.....	590
6,138	94	523	S.	1.00 m.	T.M. & 200	5 & 6	.....	.....	591

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
592	Essential	Verona	Sept. 24, 1926	G. S. Aiello
593	Verona	"	May 9, 1901	W. P. Johnson, Sr.
594	Llewellyn-Edison	West Orange	*(See below)	William F. Vosseler
595	Radio	" "	June 22, 1923	Max H. Weinmann
	Gloucester County			
596	Bridgeport	Bridgeport	July 11, 1900	Willard B. Kille
597	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
598	Clayton	Clayton	April 15, 1880	Wilbur S. Roselle
599	Delsea	"	May 4, 1926	George W. Karge
600	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
601	Glassboro	"	June 1, 1883	A. G. Stewart
602	Grenloch	Grenloch	Dec. 9, 1909	Olin F. Woodworth
603	Mantua	Mantua	April 19, 1926	Alvin I. Haines
604	Mullica Hill	Mullica Hill	Jan. 12, 1876	J. Willard Gardiner
605	National Park	National Park	Mar. 17, 1914	Sterling A. Martin
606	Newfield	Newfield	Feb. 28, 1923	Edward G. Scheldt
607	Mechanics	Paulsboro	Sept. 24, 1907	Walter L. Emmell
608	Paulsboro	"	Mar. 31, 1873	Harry Greenwood
609	Alcyon	Pitman	Oct. 29, 1921	William B. Brown
610	Pitman	"	Sept. 9, 1903	George W. Doughty
611	Swedesboro	Swedesboro	Mar. 28, 1871	Elam M. Hitchner
612	Swedesboro-Woodstown	"	Mar. 29, 1916	J. Oscar Hunt
613	Wenonah	Wenonah	Nov. 21, 1907	William C. Cattell
614	Old Buck	Westville	Aug. 23, 1923	William Bickerstaff
615	Westville and Newbold	"	Oct. 21, 1912	Harold W. Hannold
616	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
617	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
618	Suburban Homes	"	April 25, 1923	Clifford H. Shivers
619	Woodbury Real Estate Mutual	"	May 6, 1871	James C. Henry
	Hudson County			
620	Kearny	Arlington	**(See below	F. S. Jacobson
621	Bayonne No. 2	Bayonne	Dec. 1, 1884	J. F. Schmidt
622	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
623	Centreville	"	Aug. 19, 1889	Samuel A. Robertson
624	City	"	Jan. 3, 1912	William Watson
625	Home	"	July 15, 1910	William C. Ryan
626	Pamrapo	"	Jan. 24, 1887	Girard P. Seymour
627	Progressive	"	Sept. 12, 1902	Stanley M. Tucker
628	Security	"	July 30, 1915	William F. Higgins
629	Guttenberg	Guttenberg	May 23, 1907	Joseph Sauerland
630	New Liberty	"	Mar. 17, 1922	Carl F. Dieffenbach
631	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
632	Harrison and Kearny	"	May 17, 1886	***S. John Riordon
633	Hudson & Essex	"	Mar. 27, 1913	Leslie W. Toop
634	International	"	Feb. 1, 1911	Daniel Rentschler

*July 26, 1919—Edison
Jan. 6, 1913—Llewellyn } Merged Oct. 2, 1939.

**June 21, 1892—Arlington
Mar. 7, 1924—Vim
Nov. 11, 1884—Kearny
Mar. 24, 1906—West Hudson } Merged Nov. 14, 1939.

***Vice-President.

NAMES OF OFFICIALS, AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
L. L. Vanderbilt	J. C. Hunter, Jr.	Elm Road, North Caldwell, N. J.	592
W. W. Crane	A. H. Brangwin	Ridge Road, Little Falls, N. J.	593
Alfred J. Grosso	Herman M. Freeman	33 Northfield Ave., West Orange, N. J.	594
I. Henry Coyne	Leon Unger	263 Williamson Ave., Hillside, N. J.	595
J. Edward McGlincy	Charles R. Barker	Bridgeport, N. J.	596
Oscar B. Redrow	Mary T. Stratton	116 Cooper St., Woodbury, N. J.	597
George A. Strietz	H. R. McWilliams	Clayton, N. J.	598
Horace Brown	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	599
Elmer B. Woods	Laura L. Ware	112 S. Main St., Glassboro, N. J.	600
George B. Marshall	Elmer J. Turner	5 W. New St., Glassboro, N. J.	601
Robert C. Hendrickson	Louis C. Joyce, Jr.	Blackwood, N. J.	602
Lynwood Lord	Joseph L. Biddle	Mantua, N. J.	603
D. A. Swackhamer	A. Schneider	Mullica Hill, N. J.	604
James B. Avis	Ellwood J. Bentz	C'l'bia Blvd. & Asbury Ave., Nat'l Park, N. J.	605
Albert J. McElroy	Harry E. Davis	Box No. 1, Newfield, N. J.	606
W. A. Gravino	Alex. Bonsack, Jr.	242 W. Broad St., Paulsboro, N. J.	607
D. A. Swackhamer	W. H. Flowers, Jr.	419 Billingsport Road, Paulsboro, N. J.	608
Morton C. Haight	H. S. Claypoole	34 Lexington Ave., Pitman, N. J.	609
Morton C. Haight	I. W. Newkirk	Pitman National Bank Bldg., Pitman, N. J.	610
Laurence L. Crispin	W. Louis Weber	115 East Ave., Swedesboro, N. J.	611
E. C. Waddington	J. H. Stull	24 Lake Ave., Swedesboro, N. J.	612
Oscar B. Redrow	Albert M. Green	Mantua Ave., Wenonah, N. J.	613
E. Milton Hannold	George T. Olsson	135 Broadway, Westville, N. J.	614
Alex L. Rogers	Clifford B. Heritage	719 North 4th St., Millville, N. J.	615
W. Earle Miller	D. E. Tweed	Main & Hall St., Williamstown, N. J.	616
Alex L. Rogers	Eugene L. Horan	320 Briar Hill Lane, Woodbury, N. J.	617
Robert C. Hendrickson	Russell S. Fowler	17 W. Red Bank Ave., Woodbury, N. J.	618
Lynwood Lord	Warren A. Curry	75 Progress Ave., Woodbury, N. J.	619
Koch & Koch; Gillespie, Masini	S. C. Melcher	614 Kearny Ave., Arlington, N. J.	620
P .G. Cruden	Harold W. Cromey	233 Broadway, Bayonne, N. J.	621
Daniel J. Murray	Fred G. Conradi	187 W. Fairview Ave., South Orange, N. J.	622
Roberson & Roberson	A. B. Beling	394 Broadway, Bayonne, N. J.	623
P. G. Cruden	Frank E. George	41 East 46th St., Bayonne, N. J.	624
Matthew W. C. Ryan	Mabel R. Loughlin	870 Broadway, Bayonne, N. J.	625
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	626
Peter Stillwell	Austin H. Cunyon	728 Broadway, Bayonne, N. J.	627
Alex Seclow	J. O. Appel	726 Broadway, Bayonne, N. J.	628
C. Weitz & F. J. Rinaldi	Ferdinand Trostel	6823 Bergenline Ave., Guttenberg, N. J.	629
Harry W. Vanderbach	John Weiss, Jr.	381 Morse Ave., Ridgefield, N. J.	630
Leo S. Carney	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	631
Michael J. Bruder	Francis J. Foster	9 Davis St., Harrison, N. J.	632
Harold Jacobs	Harry Wertheim	205 Harrison Ave., Harrison, N. J.	633
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	634

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
592	Essential *	Verona	$14,841	$3,500	$9,000
593	Verona	"	26,147	5,000	306,400
594	Llewellyn-Edison*	West Orange	11,670	11,000	141,700
595	Radio	" "	1,629	187	14,100
	Totals		$5,691,202	$2.206,898	$22.513,552
	Gloucester County				
596	Bridgeport	Bridgeport	$2,938	$3,000	$257,287
597	Mutual	Clarksboro	148	1,026	21,650
598	Clayton	Clayton	9,267	.....	215,925
599	Delsea	"	750	2,518	127,300
600	Chestnut Ridge	Glassboro	5,310	232	44,331
601	Glassboro	"	5,228	.....	66,500
602	Grenloch	Grenloch	54	.....	53,272
603	Mantua	Mantua	1,183	1,840	82,300
604	Mullica Hill	Mullica Hill	2,242	2,759	163,245
605	National Park	National Park	2,076	.....	12,582
606	Newfield	Newfield	1,514	2,000	72,850
607	Mechanics	Paulsboro	92	3,443	203,866
608	Paulsboro	"	3,998	2,300	260,200
609	Alcyon	Pitman	248	4,600	204,175
610	Pitman	"	237	6,969	311,500
611	Swedesboro	Swedesboro	22,802	5,000	348,500
612	Swedesboro-Woodstown	"	3,955	4,559	167,000
613	Wenonah	Wenonah	4,664	.....	301,720
614	Old Buck	Westville	454	.....	60,324
615	Westville and Newbold	"	2,721	3,603	133,000
616	Monroe	Williamstown	184	9,900	228,352
617	Peoples	Woodbury	20,556	10,000	345,250
618	Suburban Homes	"	2,245	.....	116,709
619	Woodbury Real Estate Mutual	"	571	51,464	465,850
	Totals		$93,437	$115,213	$4,263,688
	Hudson County				
620	Kearny*	Arlington	$50,410	$36,701	$32,400
621	Bayonne No. 2	Bayonne	3,576	.....	86,340
622	Bergen Point	"	1,874	.....	35,500
623	Centreville	"	64,737	.....	155,200
624	City	"	5,403	.....	2,600
625	Home	"	36,105	.....	45,200
626	Pamrapo	"	5,310	13,268	282,070
627	Progressive	"	5,644	200	236,227
628	Security	"	3,201	.....	62,000
629	Guttenberg*	Guttenberg	33,831	12,092	117,600
630	New Liberty	"	8,275	19,532	6,000
631	Consolidated	Harrison	18,534	3,413	43,740
632	Harrison and Kearny	"	16,893	.....	21,900
633	Hudson & Essex	"	5,722	4,000	5,300
634	International	"	2,195	2,100	10,700

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$234,168	$250	$18,350	.....	$2,848	$282,957	592
.....	4,450	87,437	$4,536	10,502	444,472	593
460,659	8,504	117,283	315	2,074	753,205	594
34,275	2,818	7,961	359	1,275	62,604	595
$54,499,166	$1,195,055	$58,623,485	$2,575,392	$2,295,568	$149,600,318	
.....	$10,449	$4,977	$4,170	$123	$282,944	596
.....	200	9,824	1,109	112	34,069	597
.....	4,336	23,811	2,031	254	255,624	598
.....	19,836	12,626	2,024	800	165,854	599
$7,062	150	96,700	1,356	155	155,296	600
46,405	300	212,036	1,489	562	332,520	601
32,979	440	67,802	13,871	6,330	174,748	602
13,150	1,570	20,845	616	1,435	122,939	603
6,103	3,290	7,615	3,195	87	188,536	604
725	40	33,210	4,058	80	52,771	605
.....	1,457	15,362	2,489	1,578	97,250	606
25,679	3,700	88,871	3,248	847	329,746	607
20,000	5,725	79,212	8,560	6,806	386,801	608
.....	20,540	153,695	3,120	2,265	388,643	609
31,225	12,050	199,422	2,333	1,730	565,466	610
					473,379	611
49,750	36,600	9,931	283	513		
15,125	4,805	91,404	2,017	2,087	290,952	612
26,200	5,711	144,981	4,730	1,915	489,921	613
14,741	215	53,680	4,761	2,364	136,539	614
54,250	3,225	79,971	2,847	2,647	282,264	615
.....	7,778	193,033	2,731	1,798	443,776	616
140,246	28,165	240,420	8,902	9,225	802,764	617
12,744	12,735	54,824	2,083	2,359	203,699	618
148,968	28,996	230,088	2,210	5,229	933,376	619
$645,352	$212,313	$2,124,340	$84,233	$51,301	$7,589,877	
$1,248,041	$658	$253,665	.....	$16,450	$1,638,325	620
166,362	7,587	528,138	$3,799	10,184	805,986	621
39,339	4,665	84,987	13,689	5,878	185,932	622
830,750	16,617	425,316	25,482	16,258	1,534,360	623
57,046	1,300	181,261	300	610	248,520	624
463,525	4,669	579,384	66,211	98,050	1,293,144	625
.....	11,399	239,038	4,589	.....	555,674	626
207,099	8,332	239,771	16,315	8,953	722,541	627
70,941	2,245	108,608	6,034	5,352	258,381	628
376,492	2,866	199,150	366	4,271	746,668	629
26,895	40	.....	819	3,640	65,201	630
117,079	750	58,372	482	3,068	245,438	631
43,862	400	193,786	4,284	1,387	282,512	632
163,498	2,334	75,471	765	3,625	260,715	633
37,703	.....	58,111	1,966	3,874	116,649	634

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
592	Essential	Verona	$82,711	.....	.....	$151,750
593	Verona	"	306,017	.....	.....	.....
594	Llewellyn-Edison	West Orange	422,811	.....	.....	114,200
595	Radio	" "	26,552	.....	.....	.....
	Totals		$57,898,143	$127,423	$11,785	$29,498,232
	Gloucester County					
596	Bridgeport	Bridgeport	$202,675	.....	.....	.....
597	Mutual	Clarksboro	19,038	.....	.....	.....
598	Clayton	Clayton	178,483	.....	.....	.....
599	Delsea	"	104,498	.....	.....	.....
600	Chestnut Ridge	Glassboro	37,308	.....	.....	.....
601	Glassboro	"	127,023	.....	.....	.....
602	Grenloch	Grenloch	23,354	.....	.....	$64,600
603	Mantua	Mantua	76,122	.....	.....	15,800
604	Mullica Hill	Mullica Hill	144,480	.....	.....	.....
605	National Park	National Park	10,461	.....	.....	.....
606	Newfield	Newfield	58,806	.....	.....	9,500
607	Mechanics	Paulsboro	147,664	.....	.....	63,000
608	Paulsboro	"	247,138	.....	.....	.....
609	Alcyon	Pitman	214,491	.....	.....	44,275
610	Pitman	"	304,260	.....	.....	96,500
611	Swedesboro	Swedesboro	369,958	.....	.....	.....
612	Swedesboro-Woodstown	"	190,020	.....	.....	.....
613	Wenonah	Wenonah	240,544	.....	.....	138,825
614	Old Buck	Westville	55,194	.....	.....	12,600
615	Westville and Newbold	"	139,361	.....	.....	54,600
616	Monroe	Williamstown	159,189	$38,825	.....	89,525
617	Peoples	Woodbury	535,660	.....	.....	.....
618	Suburban Homes	"	141,456	.....	.....	6,000
619	Woodbury Real Estate Mutual	"	640,623	.....	.....	.....
	Totals		$4,367,806	$38,825	.....	$595,225
	Hudson County					
620	Kearny	Arlington	$834,139	.....	.....	$439,910
621	Bayonne No. 2	Bayonne	516,100	.....	.....	.....
622	Bergen Point	"	105,366	.....	.....	.....
623	Centreville	"	953,554	.....	.....	97,800
624	City	"	50,659	.....	.....	.....
625	Home	"	494,493	.....	.....	.....
626	Pamrapo	"	265,434	.....	.....	.....
627	Progressive	"	470,556	.....	.....	.....
628	Security	"	124,250	.....	.....	14,200
629	Guttenberg	Guttenberg	419,970	.....	.....	157,941
630	New Liberty	"	55,623	.....	.....	.....
631	Consolidated	Harrison	87,062	.....	.....	36,960
632	Harrison and Kearny	"	136,394	.....	.....	14,300
633	Hudson & Essex	"	79,478	.....	.....	31,575
634	International	"	28,487	.....	.....	32,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$256	.....	$34,375	$1,337	.....	$12,528	$282,957	592
.....	.....	784	.....	.....	240	$60,377	77,054	444,472	593
$1,866	$637	2,365	.....	56,667	675	65,422	88,562	753,205	594
455	5,027	49	.....	.....	366	5,128	25,027	62,604	595
$742,336	$4,140,501	$264,503	$81,705	$4,463,382	$7,968,137	$8,248,218	$36,155,953	$149,600,318	
.....	.....	$876	.....	$25,410	.....	$34,695	$19,288	$282,944	596
.....	$4,382	17	.....	4,500	$109	1,422	4,601	34,069	597
.....	.....	748	.....	19,800	6,005	33,928	16,660	255,624	598
.....	1,200	182	.....	19,000	.....	22,947	18,027	165,854	599
$1,587	45,972	83	$101	8,150	6,729	12,317	43,049	155,296	600
432	77,680	3,007	.....	.....	26,736	21,559	76,083	332,520	601
77	11,495	.....	.....	5,500	4,753	2,096	62,873	174,748	602
.....	.....	665	.....	5,000	2	11,656	13,694	122,939	603
.....	.....	111	.....	.....	.....	33,932	10,013	188,536	604
.....	11,012	637	.....	3,100	5,753	662	21,146	52,771	605
.....	.....	159	.....	.....	3	11,560	17,222	97,250	606
.....	.....	535	.....	31,500	812	30,363	55,872	329,746	607
.....	.....	914	.....	21,500	.....	.....	117,249	386,801	608
.....	.....	1,077	.....	15,000	.....	44,674	69,126	388,643	609
.....	.....	532	.....	26,800	102	59,526	77,746	565,466	610
.....	.....	1,243	.....	.....	.....	79,502	22,676	473,379	611
.....	.....	898	.....	25,000	.....	35,482	39,552	290,952	612
.....	.....	1,174	.....	5,000	992	49,505	53,881	489,921	613
693	28,742	916	.....	.....	573	12,055	25,766	136,539	614
.....	.....	510	.....	36,300	.....	27,944	23,549	282,264	615
.....	.....	952	.....	11,455	2,751	54,671	86,408	443,776	616
.....	.....	1,668	.....	.....	25	137,545	127,866	802,764	617
.....	.....	864	.....	12,000	160	25,417	17,802	203,699	618
.....	.....	4,497	.....	30,000	580	150,221	107,455	933,376	619
$2,789	$180,483	$22,265	$101	$305,015	$56,085	$893,679	$1,127,604	$7,589,877	
.....	.....	.....	.....	$209,375	$2,843	.....	$152,058	$1,638,325	620
$370	.....	$2,742	.....	.....	23,821	$57,217	205,736	805,986	621
2,051	$4,728	92	.....	4,500	7,540	8,833	52,822	185,932	622
13,452	.....	1,946	.....	.....	158,325	72,198	237,085	1,534,360	623
320	75,518	179	.....	.....	50,567	2,629	68,648	248,520	624
5,812	273,470	1,941	.....	.....	123,177	48,300	345,951	1,293,144	625
492	.....	823	.....	20,000	89,893	77,436	101,596	555,674	626
2,402	.....	1,777	.....	.....	17	77,447	170,342	722,541	627
1,098	.....	623	.....	10,000	5,029	31,872	71,309	258,381	628
73	.....	58	.....	14,750	3,871	59,331	90,674	746,668	629
191	.....	44	.....	.....	.....	3,094	6,249	65,201	630
.....	56,718	321	.....	2,500	36,650	18,019	7,208	245,438	631
.....	22,317	510	.....	.....	25,284	14,311	69,396	282,512	632
815	41,146	340	.....	.....	26,036	12,777	68,548	260,715	633
434	3,003	26	$68	6,750	14,572	2,615	28,694	116,649	634

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
592	Essential	1,926	265					759	71
593	Verona	3,732	327						
594	Llewellyn-Edison	4,825	779					571	61
595	Radio	402	55						
	Totals	1,014,050	110.849	3,397	252	334	151	182,052	23,833
	Gloucester County								
596	Bridgeport	4,382	386						
597	Mutual	360	58						
598	Clayton	3,244	335						
599	Delsea	1.525	335						
600	Chestnut Ridge	506	127						
601	Glassboro	1,278	349						
602	Grenloch	362	85					323	151
603	Mantua	1,156	147					79	17
604	Mullica Hill	2.387	246						
605	National Park	189	74						
606	Newfield	824	105					48	11
607	Mechanics	2.968	464					315	28
608	Paulsboro	8.905	475						
609	Alcyon	3,573	272					221	41
610	Pitman	5,103	541					483	63
611	Swedesboro	5,668	426						
612	Swedesboro-Woodstown	2.896	263						
613	Wenonah	4,274	466					694	102
614	Old Buck	652	118					61	11
615	Westville and Newbold	2,398	327					273	41
616	Monroe	2,211	446	388	43			448	98
617	Peoples	7,491	674						
618	Suburban Homes	2,455	194					30	4
619	Woodbury Real Estate Mutual	10,640	939						
	Totals	33.682	3,679	388	43			1,808	234
	Hudson County								
620	Kearny	8.775	1,465					2,449	245
621	Bayonne No. 2	4,259	572						
622	Bergen Point	1,203	261						
623	Centreville	9.293	1,248					792	136
624	City	990	229						
625	Home	5,156	1,110						
626	Pamrapo	2,727	597						
627	Progressive	7,174	1,037						
628	Security	1,142	175					152	5
629	Guttenberg	5,476	1,405					790	199
630	New Liberty	650	121						
631	Consolidated	1,378	246					224	31
632	Harrison and Kearny	1,124	201					144	27
633	Hudson & Essex	1,779	287					163	25
634	International	592	74					197	26

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,685	50	286	O.P.	.....	$200	5 & 6	.....	.....	592
3,732	78	249	S.	$1.00 m.	200	6	.....	.....	593
5,396	151	689	S. & O.P	1.00 & 2.00 m.	200	Various	.....	.....	594
402	27	28	N.S.	1.00 m.	200	5 & 6	.....	$1.00 a.	595
1,199,833	20,006	115,079							
4,382	190	196	S.	$1.00 m.	$200	6	$0.05 b.	$0.05 b.	596
360	17	41	S.	1.00 m.	200	6	.....	.....	597
3,244	139	196	S.	1.00 & 2.00 m.	200	6	5.00 a.	.....	598
1,525	101	234	S.	1.00 m.	200	6	.10 b.	.....	599
506	30	97	S.	1.00 m.	200	6	.12½ b.	.....	600
1,278	69	280	S.	1.00 m.	200	6	.10 b.	.10 b.	601
685	43	193	S.	1.00 m.	200	6	.10 b.	.....	602
1,235	59	105	S.	1.00 m.	200	6	.10 b.	.....	603
2,387	97	149	S.	1.00 m.	200	6	.05 b.	.05 b.	604
189	16	58	S.	1.00 m.	200	6	.05 b.	.05 b.	605
872	42	74	S.	1.00 m.	200	6	.....	.....	606
3,283	148	344	S.	1.00 m.	200	6	.05 b.	.05 b.	607
8,905	146	329	S.	.50 m.	100	6	.10 b.	.....	608
3,794	102	211	S.	1.00 m.	200	6	.....	.....	609
5,586	189	415	S.	1.00 m.	200	6	.05 b.	.05 b.	610
5,668	160	266	S.	1.00 m.	200	6	.....	.....	611
2,896	89	174	S.	1.00 m.	200	6	.....	.....	612
4,968	157	411	S.	1.00 m.	200	6	.05 b.	.....	613
713	41	88	S.	1.00 m.	200	6	.07½ b.	.....	614
2,671	107	261	S.	1.00 m.	200	6	.10 b.	.10 b.	615
3,047	233	354	S.	1.00 m.	200	6	3.00 a.	.....	616
7,491	226	448	S.	1.00 m.	200	6	.10 b.	.....	617
2,485	69	129	S.	1.00 m.	200	6	.12½ b.	.....	618
10,640	341	598	S.	1.00 m.	200	6	Various	.....	619
35,878	1,175	2,781							
11,224	405	1,305	N.S.	$1.00 m.	T.M. & $200	5	.....	.....	620
4,259	96	476	S.	1.00 m.	200	6	$0.07½ b.	.....	621
1,203	36	225	S.	1.00 m.	200	6	.07½ b.	.....	622
10,085	299	1,085	S.	1.00 m.	200	6	.07½ b.	.....	623
990	25	204	S.	1.00 m.	200	6	.07½ b.	.....	624
5,156	103	1.007	S.	1.00 m.	200	5 & 6	.07½ b.	.....	625
2,727	170	427	S.	1.00 m.	300	6	.05 b.	.....	626
7,174	124	913	S.	1.00 m.	200	6	.07½ b.	.....	627
1,294	28	152	S.	70 & 1.00 m.	200	6	.07½ b.	.....	628
6,266	303	1,301	O.P.	25 w. or 1.00 m.	T.M. & 200	5 to 6	.....	.....	629
650	15	106	S.	1.00 m.	200	5 to 6	.....	.....	630
1,602	44	233	O.P.	1.00 m.	200 & 240	5 to 6	.....	.....	631
1,268	25	203	S.	1.00 m.	200	6	2.00 a.	.....	632
1,942	65	247	N.S.	1.00 m.	200	5 to 6	.....	.....	633
789	23	77	S.	1.00 m.	200	6	.....	.....	634

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
635	Kingsland	Harrison	June 1, 1906	Romuald Grodzki
636	Merchants	"	June 2, 1910	Nathaniel P. Comey
637	Peoples Security	"	*(See below)	F. Joseph O'Hare
638	Savoy	"	Sept. 4, 1912	James Cundari
639	Short-Term	"	May 15, 1913	Philip Vogel
640	Elysian	Hoboken	Mar. 8, 1927	Charles Vezzetti
641	Haven	"	Dec. 16, 1938	William J. Duffy
642	Hoboken	"	Feb. 24, 1887	C. Alfred Burhorn
643	American	Jersey City	Nov. 19, 1910	S. Herbert Culver
644	A. O. H.	" "	Oct. 16, 1922	John F. O'Reilly
645	Boulevard Plaza	" "	Feb. 18, 1922	William J. Kelly
646	Carteret Mutual	" "	Jan. 20, 1890	William A. Fairbanks
647	Central	" "	July 23, 1895	Norman Christie
648	Citizens'	" "	April 15, 1898	Emil W. A. Schumann
649	Communipaw	" "	Feb. 28, 1891	Charles Kuederly
650	Duncan	" "	Dec. 13, 1900	William M. Obergfell
651	Embe	" "	July 7, 1922	John A. Schweigart
652	Euclid	" "	April 5, 1923	Anthony A. Natoli
653	Excelsior Mutual	" "	Sept. 28, 1885	Harvey B. Nelson
654	Garfield	" "	Feb. 16, 1886	Edmund P. Ingram
655	Hilltop	" "	July 20, 1922	Herman J. Hendess
656	Home	" "	Dec. 8, 1906	Fred Klein
657	Hudson County Caledonian	" "	May 25, 1887	Frederick Kirsten
658	Industrial Mutual	" "	June 10, 1886	R. S. Wiley
659	Italian	" "	Jan. 21, 1913	Anthony V. R. Avallone
660	Jackson	" "	May 25, 1909	Edwin Nelson
661	Junction	" "	April 26, 1909	Alfred N. Crane
662	K. C.	" "	June 20, 1919	Peter F. Guterl
663	Kopernik	" "	July 31, 1919	Vincent Telkowski
664	Labor's	" "	April 1, 1925	Charles J. Jennings
665	Lafayette Mutual	" "	Jan. 24, 1884	James R. Stevens
666	Leader	" "	July 28, 1923	Abraham Davis
667	Lincoln	" "	June 15, 1886	William J. Dippel
668	Magnetic	" "	July 25, 1923	Oscar Covello
669	Marion	" "	Feb. 28, 1923	Thomas J. Botti
670	Montgomery	" "	Jan. 12, 1910	Howard L. Wolbert
671	Paulus Hook	" "	Jan. 6, 1927	Charles V. Holsey
672	Phoenix	" "	Jan. 2, 1884	F. Walter Brannagan
673	Save-More	" "	Mar. 10, 1928	Murray R. Siegel
674	Sparrow Hill	" "	Nov. 21, 1924	Thomas F. Stapleton
675	Stuyvesant	" "	May 5, 1909	Edward E. Brandow
676	Union	" "	Mar. 24, 1890	Andrew B. Scott
677	Washington	" "	Mar. 29, 1887	Robert Anderson
678	Western Slope	" "	May 18, 1886	C. S. Burke
679	Woodlawn	" "	Dec. 15, 1896	William Dingwall
680	Belgrove	Kearny	Mar. 26, 1929	Alexander F. Gillis
681	Citizens	"	Mar. 8, 1909	Stanley Masom
682	Elm	"	Feb. 26, 1924	Frank Mannigan
683	Kearny Heights	"	Mar. 12, 1925	William Joule
684	Midland	"	Feb. 19, 1906	William F. Martin

*Sept. 24, 1925—Credit
April 6, 1911—Security
Aug. 12, 1873—Peoples
} Merged Oct. 31, 1939.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
S. Gutowski	W. Partyka	304 Chestnut St., Kearny, N. J.	635
Harold Jacobs	Harry Wertheim	205 Harrison Ave., Harrison, N. J.	636
Fredk. Gassert & Jas. McKeon	Jerome A. Riordan	315 Harrison Ave., Harrison, N. J.	637
H. T. Davimos & H. J. DiSabato	Joseph Di Sabato	105 North 3d St., Harrison, N. J.	638
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	639
William H. Gilfert	James S. Brown	77 River St., Hoboken, N. J.	640
M. J. Tackella	Henry Wessling	122 Hauxhurst Ave., Weehawken, N. J.	641
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	642
Frank J. Reardon	Charles L. Hughes	120 Garrison Ave., Jersey City, N. J.	643
F. J. Stanton	George P. Byrnes	26 Journal Square, Jersey City, N. J.	644
P. Duffy	George P. Byrnes	26 Journal Square, Jersey City, N. J.	645
Thomas R. Armstrong	Francis R. Jewkes, Jr.	761 Montgomery St., Jersey City, N. J.	646
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	647
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	648
James A. Hamill	Charles F. Zissel, Jr.	441 Clark Place, Union, N. J.	649
Mitchell T. Bradley	Fred L. Trotter	420 Fairmount Ave., Jersey City, N. J.	650
Frederick E. Bauer	Chester A. Smith	356 Ceneral Ave., Jersey City, N. J.	651
N. Bodner	Benjamin Buren	26 Journal Square, Jersey City, N. J.	652
Cruse, Becker & Longstreet	W. F. Heidrich	239 Washington St., Jersey City, N. J.	653
August Ziegener	R. M. Holcomb	82 Montgomery St., Jersey City, N. J.	654
Joseph Ranker	W. H. Wittpenn	3500 Boulevard, Jersey City, N. J.	655
Benjamin J. Darling	Edward Johnson	19 Clendenney Ave., Jersey City, N. J.	656
Philip Grece	Joseph P. Spindler	60 Howard Park Drive, Tenafly, N. J.	657
Emil Schumann	W. H. Trent, Jr.	81 Sherman Place, Jersey City, N. J.	658
Anthony J. Botti	James L. Lepis	85 Jewett Ave., Jersey City, N. J.	659
Thomas B. Davidson	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	660
James E. Pyle	W. Walter Streeter	1542 West 6th St., Brooklyn, N. Y.	661
James J. Kearney	Edward F. Dillon	239 Fowler Ave., Jersey City, N. J.	662
Mathew F. Czachorowski	Leon R. Ciecіuch	157 Wegman Parkway, Jersey City, N. J.	663
Samuel Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	664
Walter J. Freund	Henry C. Mades	32 Highfield Road, Colonia, N. J.	665
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	666
W. A. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	667
E. Edward Burr	George Foerst	7 Broadman Parkway, Jersey City, N. J.	668
Alex R. De Sevo	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	669
John I. O'Neill	Harold E. McCausland	c/o First National Bank, Jersey City, N. J.	670
Thomas Armstrong	Edward J. Walsh	216 Clerk St., Jersey City, N. J.	671
Thomas B. Davidson	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	672
Joseph M. Schoenberg	Abraham L. Wellen	225 Broadway, New York, N. Y.	673
Richard J. Tarrant	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	674
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	675
R. Carey	Frank E. Miskell	746 Grand St., Jersey City, N. J.	676
H. Ewald	William H. Clossey	485 Jersey Ave., Jersey City, N. J.	677
L. G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	678
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	679
Joseph B. Gallagher	J. Raymond Burke	533 Devon St., Arlington, N. J.	680
John H. Cooper	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	681
Frank J. Johnson	Lillian Colegrove	596 Kearny Ave., Arlington, N. J.	682
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	683
Leo S. Carney	William J. Millett	670 Ten Eyck Ave., Lyndhurst, N. J.	684

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
635	Kingsland	Harrison	$2,898	$12,000	$28,200
636	Merchants*	"	2,230	4,500	21,650
637	Peoples Security	"	50,046	15,500	.....
638	Savoy	"	2,255	2,500	124,450
639	Short-Term	"	1,871	.....	42,350
640	Elysian	Hoboken	863	537	49,400
641	Haven*	"	61,087	16,100	4,916
642	Hoboken	"	20,878	3,500	172,500
643	American	Jersey City	11,004	.....	40,000
644	A. O. H.	" "	19,242	.....	37,400
645	Boulevard Plaza	" "	1,537	.....	32,000
646	Carteret Mutual	" "	1,388	.....	73,400
647	Central	" "	15,370	29,000	166,242
648	Citizens'	" "	10,930	7,700	218,400
649	Communipaw	" "	3,777	.....	78,000
650	Duncan	" "	1,887	5,000	81,200
651	Embe	" "	13,703	.....	37,300
652	Euclid	" "	9,319	210	9,500
653	Excelsior Mutual	" "	19,321	10,384	.....
654	Garfield	" "	3,120	.....	40,050
655	Hilltop	" "	3,099	9,896	59,400
656	Home	" "	6,435	.....	50,000
657	Hudson County Caledonian	" "	1,427	4,000	115,800
658	Industrial Mutual	" "	304	13,294	108,800
659	Italian	" "	2,159	.....	168,400
660	Jackson	" "	4,936	5,000	58,000
661	Junction	" "	24,590	12,750	64,800
662	K. C.	" "	51,810	10,608	79,900
663	Kopernik	" "	21,225	1,800	80,100
664	Labor's	" "	3,335	.....	27,200
665	Lafayette Mutual	" "	4,805	4,800	65,200
666	Leader	" "	702	1,131	29,300
667	Lincoln	" "	11,845	20,386	141,400
668	Magnetic	" "	10,506	1,332	39,200
669	Marion	" "	6,808	.....	29,000
670	Montgomery	" "	7,227	23,000	47,500
671	Paulus Hook	" "	13,451	5,497	91,000
672	Phoenix	" "	7,644	7,530	43,800
673	Save-More	" "	9,099	7,500	57,100
674	Sparrow Hill	" "	1,453	1,500	34,100
675	Stuyvesant	" "	13,110	.....	25,600
676	Union	" "	663	3,314	67,200
677	Washington	" "	3,959	.....	95,400
678	Western Slope	" "	2,236	.....	51,000
679	Woodlawn	" "	17,985	25,933	118,900
680	Belgrove	Kearny	8,848	1,931	39,900
681	Citizens	"	7,164	.....	8,400
682	Elm	"	71,359	17,479	.....
683	Kearny Heights	"	39,681	.....	130,680
684	Midland	"	12,775	271	.....

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$50,511	.....	$43,910	$780	$2,112	$140,411	635
119,029	$634	205,526	1,049	1,766	356,384	636
626,312	1,741	183,702	2	44,612	921,915	637
3,900	.....	24,431	6,109	278	163,923	638
73,695	.....	.....	270	1,490	119,676	639
.....	.....	9,181	447	139	60,567	640
394,949	583	22,172	.....	3,657	503,464	641
199,289	1,415	417,695	59,406	9,202	883,885	642
17,683	6,900	143,484	27,683	79	246,833	643
88,625	6,250	132,100	40,149	1,241	325,007	644
25,637	1,000	154,879	27,128	7,917	250,098	645
67,806	33,538	54,532	11,071	2,347	244,076	646
179,184	7,376	227,683	1,075	12,387	638,317	647
137,095	4,879	100,784	1,135	4,384	485,307	648
.....	850	80,308	6,641	530	170,106	649
52,044	150	204,983	5,184	101	350,549	650
102,261	500	159,772	6,127	2,352	322,015	651
31,754	1,500	14,776	1,428	547	69,034	652
83,896	8,032	7,562	616	204	230,015	653
76,393	3,850	131,345	13,644	718	269,120	654
72,672	448	129,720	2,925	4,011	282,171	655
11,328	935	117,787	23,186	4,058	213,729	656
34,370	4,990	52,707	1,141	696	215,131	657
55,366	10,784	112,227	6,046	3,195	310,016	658
3,000	11,224	221,970	18,942	6,977	432,672	659
63,600	.....	191,958	25,354	5,352	354,200	660
33,508	760	116,469	26,066	147	279,090	661
83,961	500	486,860	10,357	3,094	727,090	662
17,600	4,460	134,294	22,422	23,108	305,009	663
3,002	.....	11,831	975	20	46,363	664
62,434	1,329	48,216	6,129	2,011	194,924	665
8,919	1,615	19,603	3,265	149	64,684	666
500,264	10,685	444,340	22,888	6,316	1,158,124	667
22,669	2,700	9,884	8,728	274	95,293	668
23,164	.....	72,360	7,020	1,723	140,075	669
3,450	1,682	10,302	1,392	572	95,125	670
2,950	9,720	90,661	15,337	1,353	229,969	671
78,808	2,908	137,388	17,916	2,448	298,442	672
18,084	1,679	7,082	105	.....	100,649	673
20,812	1,285	19,770	1,805	422	81,147	674
99,014	1,000	328,957	12,750	1,713	482,144	675
5,322	2,315	48,989	3,899	900	132,602	676
89,532	1,500	279,069	28,884	1,524	499,868	677
6,501	6,530	65,394	4,378	1,054	137,093	678
236,694	2,420	516,354	76,103	20,506	1,014,895	679
68,463	.....	6,529	5,368	3,638	134,677	680
61,568	.....	222,468	1,066	1,742	302,408	681
638,141	10,174	9,746	1,818	6,717	755,434	682
69,783	3,930	58,332	2,434	460	305,300	683
47,461	60	47,967	104	883	109,521	684

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued					
635	Kingsland	Harrison	$38,770	.....	.....	$6,802
636	Merchants	"	66,990	.....	.....	34,800
637	Peoples Security	"	458,629	.....	.....	128,920
638	Savoy	"	83,491	.....	.....	21,300
639	Short-Term	"	47,373	.....	.....	31,724
640	Elysian	Hoboken	34,393	.....	.....	.....
641	Haven	"	244,324	.....	.....	158,450
642	Hoboken	"	314,868	.....	.....	.....
643	American	Jersey City	94,014	.....	.....	.....
644	A. O. H.	" "	100,821	.....	.....	4,600
645	Boulevard Plaza	" "	54,426	.....	.....	4,000
646	Carteret Mutual	" "	182,413	.....	.....	.....
647	Central	" "	330,610	.....	.....	9,000
648	Citizens'	" "	252,930	.....	.....	19,000
649	Communipaw	" "	102,786	.....	.....	.....
650	Duncan	" "	119,086	.....	.....	12,750
651	Embe	" "	73,552	.....	.....	2,600
652	Euclid	" "	6,620	.....	.....	6,800
653	Excelsior Mutual	" "	130,203	.....	.....	21,350
654	Garfield	" "	115,188	.....	.....	12,000
655	Hilltop	" "	42,504	.....	.....	15,075
656	Home	" "	77,338	.....	.....	32,900
657	Hudson County Caledonian	" "	126,454	.....	.....	1,000
658	Industrial Mutual	" "	131,041	.....	.....	4,600
659	Italian	" "	245,485	.....	.....	.....
660	Jackson	" "	78,352	.....	.....	23,200
661	Junction	" "	133,188	.....	.....	22,000
662	K. C.	" "	87,649	.....	.....	88,000
663	Kopernik	" "	147,438	.....	.....	17,450
664	Labor's	" "	22,593	.....	.....	1,200
665	Lafayette Mutual	" "	74,914	.....	.....	17,325
666	Leader	" "	21,434	.....	.....	.....
667	Lincoln	" "	463,495	.....	.....	150,200
668	Magnetic	" "	35,284	.....	.....	26,350
669	Marion	" "	24,010	.....	.....	37,160
670	Montgomery	" "	67,865	.....	.....	.....
671	Paulus Hook	" "	145,977	.....	.....	.....
672	Phoenix	" "	119,784	.....	.....	15,200
673	Save-More	" "	70,622	.....	.....	.....
674	Sparrow Hill	" "	36,262	.....	.....	3,400
675	Stuyvesant	" "	130,191	.....	.....	118,500
676	Union	" "	69,009	.....	.....	5,200
677	Washington	" "	182,822	.....	.....	25,300
678	Western Slope	" "	64,352	.....	.....	22,000
679	Woodlawn	" "	278,985	.....	.....	16,100
680	Belgrove	Kearny	101,875	.....	.....	.....
681	Citizens	"	83,709	.....	.....	43,100
682	Elm	"	259,329	$78,636	$832	124,948
683	Kearny Heights	"	182,547	.....	.....	13,200
684	Midland	"	43,088	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$187	$21,029	35	.....	.....	$26,743	$12,868	$33,977	$140,411	635
735	110,963	.....	.....	$3,000	33,127	12,741	94,028	356,384	636
.....	26,441	926	$36,600	197,500	2,150	.....	70,749	921,915	637
5	.....	124	.....	10,400	2,207	11,483	34,913	163,923	638
49	4,680	108	.....	5,500	11,398	11,208	7,636	119,676	639
.....	.....	45	.....	6,000	.....	3,074	17,055	60,567	640
.....	.....	.....	.....	51,000	24,625	.....	25,065	503,464	641
484	130,801	704	.....	49,876	160,145	15,005	212,002	883,885	642
20,928	.....	754	.....	.....	34,858	18,888	77,391	246,833	643
1,360	49,476	15	.....	.....	63,925	9,270	95,540	325,007	644
956	81,902	66	.....	.....	25,441	4,572	78,735	250,098	645
5	.....	183	.....	.....	3	23,214	38,258	244,076	646
.....	.....	638	.....	.....	111,611	25,155	161,303	638,317	647
426	.....	1,978	.....	75,800	15,209	50,801	69,163	485,307	648
12	3,977	.....	.....	.....	7,605	12,048	43,678	170,106	649
3,611	40,006	441	.....	11,400	48,829	13,602	100,824	350,549	650
1,108	108,076	628	.....	.....	29,032	11,016	96,003	322,015	651
2,089	15,082	161	.....	.....	10,627	504	27,151	69,034	652
620	.....	.....	.....	18,910	13,076	25,326	20,530	230,015	653
326	23,600	164	.....	.....	56,380	7,164	54,298	269,120	654
11,057	74,187	1,143	.....	35,250	23,507	1,343	78,105	282,171	655
258	29,013	.....	.....	.....	14,029	8,135	52,056	213,729	656
291	9,897	897	.....	30,075	4,462	19,245	22,810	215,131	657
191	38,861	1,049	.....	37,200	26,811	22,514	47,749	310,016	658
7,045	8,325	19	.....	62,310	960	28,688	79,840	432,672	659
125	45,277	800	.....	20,125	71,829	3,870	110,622	354,200	660
.....	.....	234	.....	.....	22,593	9,924	91,151	279,090	661
246	116,147	775	.....	.....	206,759	4,467	223,047	727,090	662
4,142	21,636	179	.....	.....	15,814	12,888	85,462	305,009	663
585	600	30	.....	.....	7,986	3,792	9,577	46,363	664
485	9,320	162	.....	28,750	14,816	11,682	37,470	194,924	665
2,168	2,990	233	.....	.....	1,712	4,167	31,980	64,684	666
467	69,137	4,517	.....	28,000	126,074	71,833	244,401	1,158,124	667
205	.....	427	.....	.....	6,998	3,613	22,416	95,293	668
553	2,651	.....	.....	.....	9,300	2,940	63,461	140,075	669
1,355	.....	191	.....	.....	.....	11,108	14,606	95,125	670
797	.....	781	.....	.....	18,548	11,744	52,122	229,969	671
160	45,231	146	.....	11,250	22,549	12,580	71,542	298,442	672
360	.....	.....	.....	.....	553	14,998	14,116	100,649	673
102	9,314	227	.....	4,550	8,152	6,209	12,931	81,147	674
1,706	9,787	897	.....	.....	73,338	12,764	134,961	482,144	675
4,697	.....	19	.....	9,000	7,500	11,050	26,127	132,602	676
516	85,379	1,473	.....	29,350	50,578	12,118	112,332	499,868	677
6,799	1,000	48	.....	.....	8,572	17,247	17,075	137,093	678
24	237,864	1,942	.....	28,300	163,201	12,955	275,524	1,014,895	679
.....	.....	225	.....	.....	716	13,553	18,308	134,677	680
17,316	43,536	27	.....	.....	32,099	6,185	76,436	302,408	681
.....	56,492	487	.....	25,900	22,566	68,239	118,005	755,434	682
.....	34,444	113	.....	.....	555	40,571	33,870	305,300	683
.....	36,601	.....	.....	.....	17,050	5,750	7,032	109,521	684

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
635	Kingsland	783	229					94	29
636	Merchants	1,633	292					211	32
637	Peoples Security	5,413	820					644	66
638	Savoy	1,329	242					106	23
639	Short-Term	1,191	121					206	26
640	Elysian	480	49						
641	Haven	3,813	508					792	27
642	Hoboken	2,589	630						
643	American	928	188						
644	A. O. H.	1,584	250					47	14
645	Boulevard Plaza	1,081	147					21	4
646	Carteret Mutual	2,321	205						
647	Central	4,071	478					232	47
648	Citizens'	3,739	457					128	21
649	Communipaw	1,004	146						
650	Duncan	1,853	278					131	15
651	Embe	1,036	212					13	5
652	Euclid	228	58					35	10
653	Excelsior Mutual	2,364	305					106	33
654	Garfield	1,560	233					100	18
655	Hilltop	839	233					75	29
656	Home	681	102					165	18
657	Hudson County Caledonian	1,735	219					5	1
658	Industrial Mutual	1,686	256					50	12
659	Italian	3,431	452						
660	Jackson	1,698	255					166	29
661	Junction	1,344	130					132	20
662	K. C.	2,465	399					799	131
663	Kopernik	1,850	319					128	29
664	Labor's	346	46					23	4
665	Lafayette Mutual	1,819	182					87	15
666	Leader	296	62						
667	Lincoln	5,801	795					1,043	141
668	Magnetic	696	177					25	65
669	Marion	340	64					185	70
670	Montgomery	763	129						
671	Paulus Hook	1,615	213						
672	Phoenix	1,397	266					95	14
673	Save-More	1,021	120						
674	Sparrow Hill	587	115					17	4
675	Stuyvesant	1,873	301					741	97
676	Union	1,035	130					52	4
677	Washington	2,089	316					127	14
678	Western Slope	780	118					110	20
679	Woodlawn	3,864	734					163	41
680	Belgrove	1,263	183						
681	Citizens	1,140	304					291	32
682	Elm	2,754	345	591	55	35	38	731	141
683	Kearny Heights	2,089	344					55	12
684	Midland	473	163						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
877	26	232	O.P.	$1.00 m.	$200	6	.....	.....	635
1,844	38	286	N.S.	1.00 m.	200	6	.....	.....	636
6,057	205	681	O.P.&N.S	1.00 m.	T.M. & 200	5 & 6	$1.00 a.	.....	637
1,435	39	226	S.	1.00 m.	200	6	1.00 a.	.....	638
1,397	29	118	O.P.	.50 & 1.00 m.	100	5 & 6	.....	.....	639
480	10	39	S.	1.00 m.	200	6	.....	.....	640
4,605	121	414	N.S.&O.P	1.00 m.	T.M. & 200	4, 5 & 6	.....	.....	641
2,589	86	544	S.	1.00 m.	200	2 to 6	.....	.....	642
928	31	157	S.	1.00 m.	200	6	.....	.....	643
1,631	26	238	S.	1.00 m.	200	6	.....	.....	644
1,102	15	136	S.	1.00 m.	200	6	.....	.....	645
2,321	54	151	S.	.25 w.	200	6	.12½ b.	.....	646
4,303	115	410	S.	1.00 m.	T.M. & 200	6	.....	.....	647
3,867	127	351	S.	1.00 m.	200	5 & 6	.....	.....	648
1,004	28	118	S.	1.00 m.	200	6	.15 b.	.....	649
1,984	49	244	S.	1.00 m.	200	6	.....	.....	650
1,049	34	183	S.	1.00 m.	200	6	.....	.....	651
263	17	51	S.	1.00 m.	200	5 to 6	.....	.....	652
2,470	45	293	O.P.	1.00 m.	200	6	.....	.....	653
1,660	36	215	S.	1.00 m.	200	5 to 6	.....	.....	654
914	36	226	S.	1.00 m.	200	6	.....	.....	655
846	15	105	S.	1.00 m.	200	6	.....	$2.00 a.	656
1,740	54	166	S.	1.00 m.	200	6	.05 b.	.....	657
1,736	74	194	S.	1.00 m.	200	6	.....	.....	658
3,431	88	364	S.	1.00 m.	200	6	.....	.....	659
1,864	30	254	S.	1.00 m.	200	6	.....	.....	660
1,476	35	115	S.	1.00 m.	200	6	1.00 a.	.....	661
3,264	53	477	S.	1.00 m.	200	6	.....	.....	662
1,978	34	314	S.	1.00 m.	200	6	.05 b.	.05 b.	663
369	9	41	S.	1.00 m.	200	6	3.00 a.	.....	664
1,906	50	147	S.	1.00 m.	T.M. & 200	6	.....	.....	665
296	15	47	S.	1.00 m.	200	6	2.00 a.	3.00 a.	666
6,844	186	750	S.	1.00 m.	200	4 to 6	.....	.....	667
721	29	213	S.	1.00 m.	200	5 & 6	.03 b.	.....	668
525	12	122	S.	1.00 m.	200	6	.....	.....	669
763	14	115	S.	1.00 m.	200	6	.....	.....	670
1,615	49	164	S.	1.00 m.	200	6	.....	.....	671
1,492	45	235	S.	1.00 m.	200	6	.....	.....	672
1,021	32	88	S.	1.00 m.	200	6	.....	.....	673
604	30	89	S.	1.00 m.	200	6	.....	.....	674
2,614	44	354	S.	1.00 m.	200	6	.....	.....	675
1,087	28	106	S.	1.00 m.	200	6	.....	.....	676
2,216	38	292	S.	1.00 m.	200	6	.....	.....	677
890	30	108	S.	1.00 m.	200	6	.....	.....	678
4,027	100	675	S. & O.P.	.25 w. & 1.00 m.	200	6	.17 1/3 b.	.....	679
1,263	40	143	S.	1.00 m.	200	6	.....	.....	680
1,431	27	309	S.	1.00 m.	200	6	3.00 a.	.....	681
4,111	204	375	S.	1.00 m.	200	5 & 6	.....	.....	682
2,144	63	293	S.	1.00 m.	240	6	.....	.....	683
473	17	146	O.P.	1.00 m.	200	5 & 6	.....	.....	684

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
685	Mutual Benefit	Kearny	June 17, 1895	William T. Wilkinson
686	Parkway	"	July 3, 1915	Henry J. Palmer
687	Schuyler	"	Sept. 3, 1924	Victor T. Mikionis
688	Secaucus	Secaucus	June 2, 1915	Charles Niederer
689	Community	Union City	Sept. 22, 1917	Sol Zweig
690	Conservative	" "	Mar. 24, 1917	James M. De Riso
691	Courtlandt	" "	June 8, 1914	Frederick E. Bauer
692	Dispatch	" "	June 19, 1922	W. F. Schreck
693	Hamilton	" "	Mar. 26, 1915	Albert Kerr
694	Palisade	" "	Mar. 31, 1891	Gustav Dopslaff
695	Town of Union	" "	Oct. 6, 1888	Fred G. Loeffler
696	Weehawken	" "	Aug. 20, 1907	Frederick E. Baumann
	Hunterdon County			
697	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
698	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
699	Flemington	Flemington	May 7, 1913	John P. McPherson
700	Frenchtown	Frenchtown	Feb. 11, 1922	C. A. Niece
701	High Bridge	High Bridge	July 19, 1907	E. E. Alexander
702	Centennial	Lambertville	May 22, 1876	*Verner Green
703	Milford	Milford	Jan. 10, 1923	C. H. Bachman
704	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts
	Mercer County			
705	Nottingham	Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
706	Citizens'	Hightstown	Dec. 13, 1900	James C. Norris
707	Hopewell	Hopewell	Feb. 19, 1914	Raymond S. Van Dyke
708	Garden	Lawrence Township	Jan. 24, 1920	Carl L. Maple
709	Pennington	Pennington	July 25, 1912	Theo. P. Reed, Jr.
710	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
711	Princeton	"	June 7, 1917	L. W. Grover
712	Capitol	Trenton	Mar. 8, 1907	H. E. Berrien
713	Chambersburg	"	Oct. 21, 1921	Fred C. Schwartz
714	Economia	"	Dec. 21, 1911	George Bobko
715	Greenwood	"	May 16, 1928	Robert B. Pidcock
716	Loyal	"	Dec. 31, 1921	J. Tinley Knotts
717	Mutual	"	Nov. 16, 1908	Samuel Haverstick
718	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
719	Old Borough	"	May 11, 1928	*Julius F. Seiler
720	Prospect	"	Mar. 16, 1927	John S. Quimby
721	Realtors	"	Feb. 10, 1922	LeRoy Wiley
722	Roma	"	Sept. 20, 1920	L. Samuel Sica
723	Sanhican	"	Oct. 18, 1923	J. Tinley Knotts
724	Stacy	"	Dec. 2, 1920	Samuel Swern
725	St. George	"	Mar. 18, 1912	Arthur F. Wildblood
726	Trent	"	Dec. 14, 1927	Charles E. Whitehead
727	United	"	Nov. 17, 1915	C. Richard Waller
728	Wilbur	"	Feb. 2, 1923	James T. Sutphen
729	White Horse	White Horse	Oct. 20, 1926	William C. Ehret

*Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William W. Wimmer	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	685
Frederick T. Law	Eugene C. Raggie, Jr.	2961 Hudson Blvd., Jersey City, N. J.	686
Charles Paulauskas	John V. Baltrukonis	206 Quincy Ave., Kearny, N. J.	687
Besson & Pellet	Val D. Boulanger	834 Cedar Ave., Secaucus, N. J.	688
Isador Haber	Philip Flaxman	3510 Bergenline Ave., Union City, N. J.	689
Otto Venino, Jr.	Carl Mohr, Jr.	576 Olympia Ave., Cliffside, N. J.	690
Arthur B. Whyte	Dante Bartolomei	1415 West St., Union City, N. J.	691
Isaacs & Gunther	Antoinette Stukhart	707 Summit Ave., Union City, N. J.	692
John N. Platoff	Philip Flaxman	3510 Bergenline Ave., Union City, N. J.	693
Frederick K. Hopkins	William H. deVeer	1709 New York Ave., Union City, N. J.	694
Hille & Curran	Richard W. Loeffler	3906 Bergenline Ave., Union City, N. J.	695
William G. Hille	Richard W. Loeffler	3906 Bergenline Ave., Union City, N. J.	696
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	697
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	698
A. O. Robbins	Edwin Case	68 Main St., Flemington, N. J.	699
Harlan Besson	H. K. Arnwine	Frenchtown, N. J.	700
Wesley L. Lance	H. L. Staples	Main & McDonald St., High Bridge, N. J.	701
Horace J. Farlee	Wilson G. Herstine	162 N. Union St., Lambertville, N. J.	702
Herr & Fisher	Wallace L. Sloyer	Milford, N. J.	703
Herr & Fisher	John B. Skillman	P. O. Box 203, White House Station, N. J.	704
Alvin Sykes	H. Dallas Fogg	71 Park Ave., Hamilton Square, N. J.	705
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	706
David L. Smith	Russell W. Holcombe	11 Lanning Ave., Hopewell, N. J.	707
Homan, Buchanan & Smith	William R. Hullfish	5 Monroe Ave., Lawrenceville, N. J.	708
Cassel R. Ruhlman	Alvin C. Stover	12 S. Main St., Pennington, N. J.	709
William C. Vandewater	Edward A. Frohling	Princeton, N. J.	710
Louis Gerber	Charlotte W. Dougherty	20 Nassau St., Princeton, N. J.	711
Godfrey W. Schroth	Frank Vliet	110 S. Johnston Ave., Trenton, N. J.	712
H. M. Hartman	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	713
Casimir Bugdal	Albin L. Krempecki	35 Marshall Ave., Trenton, N. J.	714
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	715
N. T. Rogers & H. C. Minton, Jr.	R. C. Teunon	Broad Street Bank Bldg., Trenton, N. J.	716
William Abbotts	Paul L. Knoebel	145 Academy St., Trenton, N. J.	717
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	718
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	719
William N. Cooper	Gilbert S. Pedrick	333 Maple Ave., Trenton, N. J.	720
Samuel Lenox	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	721
Daniel A. Spair	Joseph J. Felcone	Broad Street Bank Bldg., Trenton, N. J.	722
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	723
I. Herbert Levy	Samuel Leopold	143 E. State St., Trenton, N. J.	724
Joseph Lanigan	Jennie C. Treverton	105 Kensington Ave., Trenton, N. J.	725
Frederic R. Brace	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	726
Frederic R. Brace	Robert H. Gulliver	1404 W. State St., Trenton, N. J.	727
Herbert W. Backes	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	728
R. James Stewart	Edmund D. Blake	1781 Exton Ave., Trenton, N. J.	729

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
685	Mutual Benefit	Kearny	$25,555	$3,807	.....
686	Parkway	"	5,883	109	.....
687	Schuyler	"	1,619	1,400	$62,200
688	Secaucus	Secaucus	10,942	2,585	111,700
689	Community	Union City	26,511	.....	.....
690	Conservative	" "	3,310	7,000	35,600
691	Courtlandt	" "	9,473	.....	10,400
692	Dispatch	" "	18,666	2,800	33,200
693	Hamilton	" "	35,836	.....	.....
694	Palisade*	" "	42,035	6,300	61,100
695	Town of Union	" "	60,764	108,307	.....
696	Weehawken	" "	37,497	20,625	.....
	Totals		$1,163,167	$530,122	$4,641,015
	Hunterdon County				
697	Bloomsbury	Bloomsbury	$604	$1,230	$57,700
698	Clinton Town	Clinton	10,533	7,188	77,100
699	Flemington	Flemington	8,660	40,100	191,785
700	Frenchtown	Frenchtown	3,457	1,400	137,850
701	High Bridge	High Bridge	7,604	2,300	131,200
702	Centennial	Lambertville	13,218	3,900	229,800
703	Milford	Milford	11,572	1,472	125,500
704	Whitehouse	White House	15,983	1,022	131,700
	Totals		$71,631	$58,612	$1,082,635
	Mercer County				
705	Nottingham	Hamilton Square	$14,132	$26,253	$87,500
706	Citizens'	Hightstown	36,501	16,000	522,247
707	Hopewell	Hopewell	994	7,200	190,550
708	Garden	Lawrence Township	1,677	100	131,286
709	Pennington	Pennington	10,104	4,000	248,150
710	Nassau	Princeton	2,950	10,000	482,200
711	Princeton	"	33,251	25,000	376,000
712	Capitol	Trenton	26,280	47,825	929,595
713	Chambersburg	"	1,394	4,900	72,766
714	Economia	"	31,940	5,825	168,850
715	Greenwood	"	3,246	800	31,800
716	Loyal	"	8,947	.....	146,300
717	Mutual	"	6,970	.....	453,270
718	North Trenton	"	4,479	2,000	110,700
719	Old Borough	"	6,220	3,000	278,350
720	Prospect	"	1,981	1,500	99,450
721	Realtors	"	1,524	.....	51,995
722	Roma	"	9,682	2,100	79,667
723	Sanhican	"	3,859	1,940	57,977
724	Stacy	"	7,816	2,710	36,200
725	St. George	"	1,440	5,500	252,200
726	Trent	"	15,161	739	21,150
727	United	"	20,877	25,000	777,074
728	Wilbur	"	3,670	.....	104,925
729	White Horse	White Horse	3,265	7,853	150,800
	Totals		$258,360	$200,245	$5,861,002

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$153,838	$1,500	$44,222	$755	$1,996	$231,673	685
80,775	.....	31,441	1,636	317	120,161	686
36,736	690	7,607	1,019	652	111,923	687
15,400	1,350	45,483	11,206	1,821	200,487	688
53,323	.....	77,934	6,984	1,421	166,173	689
215,774	6,505	76,316	7,308	1,026	352,839	690
110,964	.....	141,717	6,767	2,377	281,698	691
72,952	1,960	87,525	23,631	1,235	241,969	692
142,516	.....	168,191	8,401	1,772	356,716	693
260,496	3,814	58,177	238	1,072	433,232	694
328,780	.....	399,757	27,866	9,173	934,647	695
66,450	.....	249,457	19,031	2,665	395,725	696
$10,259,133	$254,512	$10,950,944	$828,690	$408,253	$29,035,836	
.....	$300	$3,075	$7,630	$3,844	$74,383	697
.....	110	8,255	4,365	49	107,600	698
.....	16,083	.....	978	632	258,238	699
$1,200	1,030	.....	972	.....	145,909	700
5,229	2,115	20,126	7,423	1,801	177,798	701
11,010	38	54,801	34,473	14,899	362,139	702
.....	.....	7,977	2,181	1,062	149,764	703
.....	9,465	5,416	2,969	175	166,730	704
$17,439	$29,141	$99,650	$60,991	$22,462	$1,442,561	
.....	$1,135	$15,025	$2,214	.....	$146,259	705
.....	19,081	65,529	25,287	$6,431	691,076	706
$136,415	8,645	8,734	3,606	426	356,570	707
561	450	102,136	9,503	857	246,570	708
.....	8,163	4,242	7,845	2,260	284,764	709
76,470	.....	18,541	6,938	1,142	598,241	710
70,600	7,130	448,033	4,797	6,295	971,106	711
268,463	38,592	922,148	10,043	8,947	2,251,893	712
6,989	1,505	80,610	3,122	1,074	172,360	713
33,065	5,410	98,528	1,112	4,324	349,054	714
800	3,845	8,281	2,383	1,519	52,674	715
37,258	9,210	162,897	522	7,364	372,498	716
1,700	7,275	211,380	24,782	1,498	706,875	717
1,010	915	51,482	60	703	171,349	718
15,600	11,274	3,317	2,923	2,210	322,894	719
12,676	6,715	22,364	2,427	222	147,335	720
4,504	2,520	85,445	5,009	3,767	154,764	721
156,895	4,880	68,247	1,851	6,576	329,898	722
1,019	4,115	25,842	2,991	484	98,227	723
6,426	.....	103,604	55	77	156,888	724
9,200	6,222	126,527	10,444	2,001	413,534	725
2,175	3,575	15,456	358	13	58,627	726
144,378	14,487	433,874	7,168	41,339	1,464,197	727
23,508	2,874	103,727	5,973	1,693	246,370	728
628	1,050	32,956	846	813	198,211	729
$1,010,340	$169,068	$3,218,925	$142,259	$102,035	$10,962,234	

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued					
685	Mutual Benefit	Kearny	$92,286	.....	.....	$51,700
686	Parkway	"	37,425	.....	.....	24,700
687	Schuyler	"	65,817	.....	.....	27,700
688	Secaucus	Secaucus	109,333	.....	.....	24,800
689	Community	Union City	46,343	.....	.....	36,350
690	Conservative	" "	156,112	.....	.....	72,975
691	Courtlandt	" "	56,747	.....	.....	19,400
692	Dispatch	" "	100,802	.....	.....	31,200
693	Hamilton	" "	91,815	.....	.....	44,815
694	Palisade	" "	210,612	.....	.....	107,450
695	Town of Union	" "	507,175	.....	.....	171,662
696	Weehawken	" "	125,485	.....	.....	54,750
	Totals		$12,620,600	$78,636	$832	$2,789,692
	Hunterdon County					
697	Bloomsbury	Bloomsbury	$42,802	.....	.....	$12,000
698	Clinton Town	Clinton	79,066	.....	.....	.....
699	Flemington	Flemington	200,504	.....	.....	.....
700	Frenchtown	Frenchtown	102,108	.....	.....	.....
701	High Bridge	High Bridge	103,650	$2,838	.....	5,900
702	Centennial	Lambertville	214,480	.....	.....	.....
703	Milford	Milford	100,061	.....	.....	.....
704	Whitehouse	White House	115,034	1,430	.....	8,200
	Totals		$957,705	$4,268	.....	$26,100
	Mercer County					
705	Nottingham	Hamilton Square	110,616	.....	.....	$1,000
706	Citizens'	Hightstown	485,580	.....	.....	.....
707	Hopewell	Hopewell	246,109	.....	.....	23,900
708	Garden	Lawrence Township	112,624	$8,400	.....	10,400
709	Pennington	Pennington	177,529	.....	.....	.....
710	Nassau	Princeton	429,234	.....	.....	.....
711	Princeton	"	378,324	.....	.....	146,400
712	Capitol	Trenton	931,428	111,916	.....	559,200
713	Chambersburg	"	55,424	.....	.....	12,800
714	Economia	"	223,816	.....	.....	38,150
715	Greenwood	"	42,957	.....	$200	.....
716	Loyal	"	139,702	.....	.....	27,750
717	Mutual	"	308,925	.....	.....	133,800
718	North Trenton	"	118,492	.....	.....	.....
719	Old Borough	"	224,034	.....	.....	30,500
720	Prospect	"	86,789	3,900	.....	2,900
721	Realtors	"	30,298	.....	.....	26,900
722	Roma	"	140,540	.....	.....	128,100
723	Sanhican	"	49,704	.....	.....	11,300
724	Stacy	"	45,882	.....	.....	2,000
725	St. George	"	200,441	15,500	.....	44,900
726	Trent	"	41,825	.....	.....	.....
727	United	"	561,041	.....	.....	262,700
728	Wilbur	"	84,338	.....	.....	.....
729	White Horse	White Horse	133,884	.....	.....	.....
	Totals		$5,359,536	$139,716	$200	$1,462,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$35,681	$100	.....	.....	$1,658	$19,271	$30,977	$231,673	685
$410	27,207	.....	.....	.....	4,945	6,905	18,569	120,161	686
77	.....	459	.....	$3,000	.....	8,131	6,739	111,923	687
1,273	.....	197	.....	4,500	3,872	23,598	32,914	200,487	688
1,470	2,461	139	.....	.....	39,521	6,274	33,615	166,173	689
3,724	.....	1,075	.....	38,166	12,007	29,121	39,659	352,839	690
4,970	74,093	167	.....	14,000	27,771	6,157	78,393	281,698	691
2,825	12,375	737	.....	8,400	18,973	11,604	55,053	241,969	692
1,047	99,591	378	.....	.....	59,940	6,747	52,383	356,716	693
921	.....	.....	.....	37,500	1,252	.....	75,497	433,232	694
4,984	.....	3,845	.....	.....	118,286	34,379	94,316	934,647	695
.....	95,967	1,112	.....	.....	56,770	7,893	53,748	395,725	696
$143,762	$2,427,997	$43,642	$36,668	$1,152,887	$2,569,238	$1,380,270	$5,791,612	$29,035,836	
.....	.....	$194	.....	$5,000	$123	$8,258	$6,006	$74,383	697
.....	.....	100	.....	.....	658	14,889	12,887	107,600	698
.....	.....	291	$1,643	.....	.....	36,277	19,523	258,238	699
.....	.....	163	100	16,500	700	19,057	7,281	145,909	700
.....	.....	228	.....	21,000	127	17,618	26,437	177,798	701
$1,158	$800	295	.....	48,300	836	39,753	56,517	362,139	702
.....	.....	341	.....	13,700	114	14,732	20,816	149,764	703
.....	.....	265	.....	.....	2,951	28,027	10,823	166,730	704
$1,158	$800	$1,877	$1,743	$104,500	$5,509	$178,611	$160,290	$1,442,561	
.....	.....	$1,695	.....	.....	$40	$23,454	$9,454	$146,259	705
$760	.....	33	.....	$1,000	.....	109,414	94,289	691,076	706
.....	.....	393	.....	15,400	753	40,497	29,518	356,570	707
3,356	.....	112	.....	24,200	5,666	27,545	53,767	246,570	708
.....	.....	1,908	$900	52,700	1,403	37,379	12,945	284,764	709
425	.....	1,024	.....	10,000	.....	88,355	69,203	598,241	710
670	.....	1,299	.....	119,500	353	92,952	231,608	971,106	711
619	.....	7,584	3,300	91,467	754	200,755	344,870	2,251,893	712
119	$43,550	241	110	.....	232	12,100	47,784	172,360	713
.....	.....	423	.....	.....	17	46,756	39,892	349,054	714
99	.....	220	.....	.....	.....	.....	9,198	52,674	715
18	52,308	8	.....	24,500	9,507	33,909	84,796	372,498	716
960	.....	1,662	.....	77,000	2,924	82,757	98,847	706,875	717
.....	.....	269	.....	4,000	1,159	23,064	24,365	171,349	718
.....	.....	332	.....	.....	3,181	48,374	16,473	322,894	719
43	.....	791	.....	18,000	996	13,711	20,205	147,335	720
3,280	29,550	82	.....	5,200	11,212	7,980	40,262	154,764	721
128	.....	25	.....	.....	546	31,228	29,331	329,898	722
10	.....	221	.....	6,350	487	9,292	20,863	98,227	723
.....	2,003	.....	.....	.....	190	12,008	94,805	156,888	724
259	2,601	1,573	.....	72,950	3,058	28,873	43,379	413,534	725
.....	.....	165	.....	.....	206	8,780	7,651	58,627	726
.....	.....	4,602	.....	321,279	17,328	145,874	151,373	1,464,197	727
10	76,577	131	.....	.....	19,130	11,518	54,666	246,370	728
133	.....	443	.....	27,000	3,294	14,567	18,890	198,211	729
$11,389	$206,589	$25,236	$4,310	$870,546	$82,436	$1,151,142	$1,648,434	$10,962,234	

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
685	Mutual Benefit	848	137					215	29
686	Parkway	486	118					124	17
687	Schuyler	1,456	297					138	34
688	Secaucus	1,404	203					124	23
689	Community	728	152					182	30
690	Conservative	1,573	232					400	149
691	Courtlandt	867	209					134	20
692	Dispatch	938	161					181	76
693	Hamilton	717	335					224	45
694	Palisade	3,446	498					537	61
695	Town of Union	3,461	855					858	258
696	Weehawken	902	413					274	98
	Totals	155,314	25,958	591	55	35	38	16,433	2,847
	Hunterdon County								
697	Bloomsbury	688	114					60	9
698	Clinton Town	1,196	157						
699	Flemington	3,133	273						
700	Frenchtown	1,770	196						
701	High Bridge	3,016	174					59	8
702	Centennial	2,390	291						
703	Milford	1,840	158						
704	Whitehouse	1,722	198	13	10			41	18
	Totals	15,755	1,561	13	10			160	35
	Mercer County								
705	Nottingham	1,662	241					5	1
706	Citizens'	6,870	527						
707	Hopewell	4,075	397					115	22
708	Garden	1,606	223	93	13			52	9
709	Pennington	3,370	308						
710	Nassau	5,964	431						
711	Princeton	4,722	531					732	84
712	Capitol	13,668	1,949	1,142	135			2,796	362
713	Chambersburg	647	174					64	23
714	Economia	4,221	673					190	36
715	Greenwood	520	86			1	1		
716	Loyal	1,736	156					139	31
717	Mutual	4,555	433					669	58
718	North Trenton	1,725	177						
719	Old Borough	3,752	403					153	18
720	Prospect	1,858	190	39	5			15	3
721	Realtors	449	114					135	12
722	Roma	2,533	236					641	56
723	Sanhican	756	112					57	6
724	Stacy	773	76					10	1
725	St. George	2,532	364	155	20			225	40
726	Trent	476	62						
727	United	10,592	899					1,445	203
728	Wilbur	1,068	163						
729	White Horse	3,254	366						
	Totals	83,384	9.291	1,429	173	1	1	7,443	965

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
1,063	47	119	S.	$1.00 m.	$200	6	.....	.....	685
610	19	116	S.	1.00 m.	240	6	.....	.....	686
1,594	44	287	S.	1.00 m.	200	6	.....	.....	687
1,528	42	184	S.	1.00 m.	200	6	$.08 1/3 b.	.....	688
910	14	168	S.	1.00 m.	200	5 & 6	.....	.....	689
1,973	63	318	S.	1.00 m.	200	6	3.00 a.	$1.00 a.	690
1,001	48	181	S.	1.00 m.	200	5 & 6	.....	.....	691
1,119	32	205	S.	1.00 m.	T.M. & 200	4½ to 6	.....	.....	692
941	47	333	S.	1.00 m.	200	4, 5 & 6	.....	.....	693
3,983	123	436	N.S.	1.00 m.	T.M. & 200	4, 5 & 6	.....	.....	694
4,319	110	1,003	S.	1.00 m.	200	4½ to 6	.....	.....	695
1,176	36	475	S.	1.00 m.	T.M. & 200	4½ to 6	.....	.....	696
172,373	4,998	23,900							
748	35	88	S.	$1.00 m.	$200	6	$2.00 a.	.....	697
1,196	39	118	S.	1.00 m.	200	6	.....	.....	698
3,133	101	172	S.	1.00 m.	200	6	.....	.....	699
1,770	68	128	S.	1.00 m.	200	6	.....	.....	700
3,075	66	116	S.	.50 m.	100	6	.....	.....	701
2,390	142	149	S.	1.00 m.	200	6	2.50 a.	.....	702
1,840	41	117	S.	1.00 m.	200	6	.....	.....	703
1,776	74	152	S.	1.00 m.	200	6	3.00 a.	.....	704
15,928	566	1,040							
1,667	46	196	S.	$1.00 m.	$200	6	$3.00 a.	$1.00 a.	705
6,870	193	334	S.	1.00 m.	240	5	.....	.....	706
4,190	156	263	S.	1.00 m.	200	5 & 6	.....	.....	707
1,751	67	178	S.	.70 m.	200	6	3.00 a.	3.00 a.	708
3,370	104	204	S.	1.00 m.	200	6	1.00 a.	.....	709
5,964	120	311	S.	1.00 m.	200	6	.....	.....	710
5,454	147	468	S.	1.00 m.	200	6	.05 b.	.....	711
17,606	659	1,787	S.	1.00 m.	200	6	.02½ b.	.....	712
711	55	142	S.	1.00 m.	200	6	2.00 a.	.....	713
4,411	167	542	S.	1.00 m.	200	6	.02½ b.	.....	714
521	25	62	S.	1.00 m.	200	6	.02½ b.	.....	715
1,875	60	127	O.P.	.....	200	6	2.00 a.	.....	716
5,224	219	272	S.	.70 m.	200	6	.....	.....	717
1,725	54	123	S.	1.00 m.	200	6	3.00 a.	.....	718
3,905	169	252	S.	1.00 m.	200	6	2.00 a.	.....	719
1,912	62	136	S.	1.00 m.	200	6	1.00 a.	.....	720
584	27	99	S.	1.00 m.	200	6	.05 b.	.05 b.	721
3,174	118	174	O.P.	.....	200	4½, 5 & 6	1.00, 2.00, 3.00 a.	1.00 a.	722
813	44	74	S.	1.00 m.	200	6	2.00 a.	2.00 a.	723
783	15	62	O.P.	.....	200	6	3.00 a.	.....	724
2,912	145	279	S.	1.00 m.	200	6	.02½ b.	.02½ b.	725
476	16	46	S.	1.00 m.	200	6	2.00 a.	.....	726
12,037	393	709	O.P.	.....	200	6	.....	.....	727
1,068	62	101	S.	1.00 m.	200	6	2.00 a.	.....	728
3,254	73	293	S.	1.00 m.	200	6	3.00 a.	.....	729
92,257	3,196	7,234							

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Middlesex County			
730	Blazing Star	Carteret	Jan. 20, 1923	Isidore M. Weiss
731	Carteret	"	May 4, 1901	Edward J. Heil
732	United Roosevelt	"	*(See below)	William J. Lawlor
733	Cranbury	Cranbury	Oct. 20, 1921	C. Raymond Wicoff
734	Dunellen	Dunellen	April 11, 1887	Walter M. Fowler
735	Home	"	Mar. 13, 1909	J. R. Garretson
736	Raritan Valley	Highland Park	Jan. 10, 1925	H. Richard Segoine
737	Jamesburg Mutual	Jamesburg	Feb. 20, 1869	John H. Herche
738	Brainy Borough	Metuchen	Aug. 6, 1925	C. H. Errickson
739	Metuchen	"	Sept. 7, 1897	M. C. Mook
740	Evergreen	Middlesex Borough	May 21, 1925	George W. Harris
741	Middlesex Borough	" "	Oct. 20, 1914	William B. Betsch
742	Citizens'	Milltown	July 31, 1916	Christian Kuhlthau
743	Milltown	"	Feb. 9, 1910	John H. Funk
744	Assurance	New Brunswick	Jan. 23, 1925	James A. Dempsey
745	Business Men's	" "	Mar. 1, 1916	Patrick Byrne
746	College Town	" "	June 17, 1922	Joseph Lefkowits
747	County Seat	" "	Jan. 9, 1924	L. A. M. Feher
748	Freedom	" "	Jan. 15, 1925	A. S. Johnson
749	Helpful	" "	April 25, 1925	Lawrence Mundy
750	Highland Park	" "	Dec. 14, 1908	A. R. Johnson
751	Homestead	" "	April 15, 1886	Theodore Whitlock
752	International	" "	Feb. 5, 1916	Henry A. Bornheimer
753	Magyar	" "	Aug. 17, 1922	Louis Gyarmati
754	Middlesex County	" "	June 8, 1920	George H. Gordon
755	New Brunswick	" "	July 11, 1912	Alvin A. Hastings
756	Property Owners'	" "	April 14, 1924	Frank A. Connolly
757	Provident	" "	June 7, 1894	Russell B. Howell
758	Relief	" "	Dec. 12, 1923	Nathaniel L. Frankel
759	Second Merchants'	" "	Dec. 19, 1894	E. Bayard Cathers
760	Second Peoples	" "	Feb. 21, 1891	Conrad W. Kuhlthau
761	Security	" "	Feb. 25, 1889	John S. Dahmer
762	Uniform	" "	Dec. 18, 1924	Benjamin W. Erickson
763	West New Brunswick	" "	April 22, 1925	Harold E. O'Neill
764	Workingmen's	" "	Aug. 20, 1895	Edwin V. Kent
765	Young Men's	" "	June 15, 1909	Alexander Merchant
766	New Market	New Market	April 16, 1912	Charles S. Day
767	Sincerity	North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson
768	Modern	Perth Amboy	June 3, 1901	George F. Reynolds
769	West Amboy	" "	April 16, 1924	Axel Olsen
770	Plainsboro	Plainsboro	July 12, 1921	H. W. Jeffers
771	Port Reading	Port Reading	May 25, 1910	Stewart S. Schoder
772	Home Extension	Sayreville	Oct. 18, 1923	Paul J. Smith
773	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate
774	Star	" "	Jan. 22, 1889	John Connors
775	First	South Plainfield	Feb. 14, 1913	Robert K. Hamilton
776	Providers	South River	Sept. 29, 1923	Robert F. Fountain
777	Pulawski	" "	Nov. 6, 1916	William A. Szymborski
778	South River	" "	Feb. 29, 1892	Asher W. Bissett
779	Colonia	Woodbridge	Jan. 14, 1921	W. H. Hancock
780	Woodbridge	"	Mar. 29, 1910	Barron W. Scheder

*Dec. 11, 1924—Sound View
Oct. 18, 1927—Tax Payers
June 29, 1914—Roosevelt
} Merged Oct. 1, 1939.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Robert L. Brown	George Yuronka	97 Roosevelt Ave., Carteret, N. J.	730
E. E. Brown & B. W. Harrington	Anna Brown	42 Fitch St., Carteret, N. J.	731
Brown, Stremlau & Glass	Russell Miles	57 Atlantic St., Carteret, N. J.	732
Wilton E. Applegate	William C. Hoffman	Cranbury, N. J.	733
Charles M. Dolliver	William A. Castner	103 N. Washington Ave., Dunellen, N. J.	734
Fred C. Gaskill	C. A. Coriell	621 N. Washington Ave., Dunellen, N. J.	735
Fred W. De Voe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	736
John P. Kirkpatrick	E. A. Brechwedel	Railroad Ave., Jamesburg, N. J.	737
C. O. Errols	R. D. Renninger	92 Rector St., Metuchen, N. J.	738
J. B. Molineux	Ernest V. Cockefair	20 Highland Ave., Metuchen, N. J.	739
J. J. Mutnick	Alden Wilmot	603 Washington Ave., Dunellen, N. J.	740
John P. Cullen	William F. Minor, Jr.	315 Melrose Ave., Bound Brook, N. J.	741
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	742
Fred W. De Voe	Walter R. Smith	P. O. Box 302, Milltown, N. J.	743
Charles M. Morris	Russell H. Morris	53 Paterson St., New Brunswick, N. J.	744
John P. Kirkpatrick	**Mary A. Sheehan	46 Bayard St., New Brunswick, N. J.	745
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	746
S. G. Cohen	C. W. Miller	120 Church St., New Brunswick, N. J.	747
Hicks,Kuhlthau,Thompson & Des	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	748
Paul Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	749
A. D. Watson	John W. Zimmerman	137 Church St., New Brunswick, N. J.	750
George R. Morrison	W. Frank Parker	390 George St., New Brunswick, N. J.	751
Charles M. Morris	Russell H. Morris	53 Paterson St., New Brunswick, N. J.	752
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	753
F. W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	754
Freeman Woodbridge	Raymond E. Grymes	390 George St., New Brunwick, N. J.	755
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	756
R. E. & A. D. Watson	Charles W. Pierce	381 George St., New Brunswick, N. J.	757
Frederick Richardson	J. Joseph Connor	79 Paterson St., New Brunswick, N. J.	758
Henry C. Berg	Charles A. Schenck	46 Paterson St., New Brunswick, N. J.	759
Samuel G. Cohen	Edward G. White	79 Paterson St., New Brunswick, N. J.	760
Wm. Edwin Florance	Percy L. Van Nuis	8 Harrison Ave., Highland Park, N. J.	761
George R. Morrison	George W. Miller	120 Church St., New Brunswick, N. J.	762
J. J. Curran & P. Kamel	Joseph G. Baier	705 Hamilton St., RFD 3, New Brunswick, N. J.	763
John A. Lynch	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	764
R. E. & A. D. Watson	Louis A. Meseroll	352 George St., New Brunswick, N. J.	765
Fred Gaskill	H. R. Hall	420 Prospect Ave., Dunellen, N. J.	766
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., Highland Park, N. J.	767
John E. Toolan	Robert Fullerton	339 State St., Perth Amboy, N. J.	768
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	769
J. V. B. Wicoff	Paul S. Smith	90 Nassau St., Princeton, N. J.	770
A. D. Desmond	Edwin W. Casey	Port Reading, N. J.	771
Joseph T. Karcher	C. W. Robinson	334 Washington Road, Sayreville, N. J.	772
John P. McGuire	George A. Kress	312 Pine Ave., South Amboy, N. J.	773
John P. McGuire	Frank S. Kaboski	208 David St., South Amboy, N. J.	774
McDonough & McDonough	William F. Berlin, Jr.	97 Belmont Ave., North Plainfield, N. J.	775
J. R. Appleby, Jr.	Wilbur A. Bryan	154 George St., South River, N. J.	776
J. R. Appleby, Jr.	Martin S. Duschock	31 Jackson St., South River, N. J.	777
George L. Burton	John R. Petrie	218 Main St., South River, N. J.	778
H. St. C. Lavin	H. H. Jennings	P. O. Box 65, Colonia, N. J.	779
J. H. T. Martin	C. R. Chase	514 Tisdale Place, Woodbridge, N. J.	780

**Acting Secretary.

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County				
730	Blazing Star	Carteret	$7,090	$1,107	$23,800
731	Carteret	"	51,678	8,489	140,500
732	United Roosevelt*	"	12,277	6,600	94,750
733	Cranbury	Cranbury	3,977	4,091	125,600
734	Dunellen	Dunellen	214	5,000	230,400
735	Home	"	3,710	4,200	147,300
736	Raritan Valley	Highland Park	11,823	5,000	240,675
737	Jamesburg Mutual	Jamesburg	10,660	.....	189,900
738	Brainy Borough	Metuchen	4,789	2,048	78,800
739	Metuchen	"	7,077	6,760	200,557
740	Evergreen	Middlesex Borough	13,760	14,600	81,900
741	Middlesex Borough	" "	2,954	.....	121,000
742	Citizens'	Milltown	1,911	6,600	244,750
743	Milltown	"	55,867	9,000	514,800
744	Assurance	New Brunswick	1,449	.....	13,800
745	Business Men's	" "	3,578	4,400	134,300
746	College Town	" "	1,926	.....	55,300
747	County Seat	" "	2,482	.....	65,750
748	Freedom	" "	9,333	1,700	55,400
749	Helpful	" "	365	.....	52,200
750	Highland Park	" "	187	5,000	83,350
751	Homestead	" "	.....	.....	86,100
752	International	" "	987	.....	5,900
753	Magyar	" "	59,747	.....	377,000
754	Middlesex County	" "	15,283	3,500	176,150
755	New Brunswick	" "	13,614	2,100	80,900
756	Property Owners'	" "	4,720	6,133	142,350
757	Provident	" "	30,555	7,387	98,050
758	Relief	" "	2,832	.....	24,650
759	Second Merchants'	" "	738	2,329	153,850
760	Second Peoples	" "	4,633	333	128,800
761	Security	" "	840	4,063	102,200
762	Uniform	" "	9,455	.....	123,000
763	West New Brunswick	" "	6,511	4,875	63,300
764	Workingmen's	" "	5,815	.....	74,250
765	Young Men's	" "	9,819	7,288	54,500
766	New Market	New Market	1,173	559	37,000
767	Sincerity	North Brunswick Township	5,812	2,435	182,700
768	Modern	Perth Amboy	12,295	71,407	23,650
769	West Amboy	" "	10,789	35	6,500
770	Plainsboro	Plainsboro	1,484	.....	42,800
771	Port Reading	Port Reading	17,771	.....	68,600
772	Home Extension	Sayreville	9,108	4,950	194,850
773	Investors and Owners	South Amboy	852	3,800	224,700
774	Star	" "	13,042	2,000	54,101
775	First*	South Plainfield	7,694	2,500	24,800
776	Providers	South River	17,006	4,850	250,050
777	Pulawski	" "	3,845	4,000	143,200
778	South River	" "	449	5,000	372,793
779	Colonia	Woodbridge	5,205	1,500	41,448
780	Woodbridge	"	12,832	3,000	22,214
	Totals		$492,013	$228,639	$6,275,238

*Accounts insured up to $5000 by Federal Savings & Loan Insurance Corp.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$28,614	$566	$12,348	$1,892	$271	$75,688	730
3,757	470	159,974	7,763	2,791	375,422	731
171,636	400	52,325	766	9,364	348,118	732
22,750	2,479	116,989	2,348	2,235	280,469	733
39,623	6,442	134,797	3,831	2,343	422,650	734
.....	1,078	60,484	4,505	1,008	222,285	735
120,893	12,476	64,680	2,755	3,168	461,470	736
23,390	200	256,338	28,216	6,313	515,017	737
.....	1,680	81,350	1,414	795	170,876	738
233,324	1,230	189,761	7,991	13,834	660,534	739
.....	4,485	34,224	1,396	1,472	151,837	740
3,200	.....	197,891	3,595	2,130	330,770	741
76,297	5,818	114,704	5,106	5,025	460,211	742
18,537	20,615	196,782	2,655	16,289	834,545	743
7,147	.....	42,732	2,189	387	67,704	744
2,100	5,327	96,223	19,574	3,907	269,409	745
11,090	.....	93,404	3,352	18	165,090	746
.....	2,375	30,867	3,357	563	105,394	747
48,174	830	18,164	3,028	1,779	138,408	748
1,500	2,225	17,471	2,056	238	76,055	749
46,145	.....	153,107	13,550	6,373	307,712	750
48,008	.....	180,508	3,323	1,176	319,115	751
.....	1,000	64,193	564	2,572	75,216	752
178,576	14,968	63,167	5,241	2,158	700,857	753
34,723	10,437	75,504	908	1,048	317,553	754
2,000	2,300	69,786	3,431	6,461	180,592	755
133,438	14,965	50,153	4,146	2,409	358,314	756
89,272	800	29,823	3,387	1,373	260,647	757
2,050	510	83,475	1,407	556	115,480	758
10,437	4,350	57,280	222	5,549	234,755	759
78,864	880	71,040	2,525	916	287,991	760
107,243	2,600	102,327	20,938	7,400	347,611	761
4,057	205	4,761	383	277	142,138	762
.....	2,970	34,200	4,012	799	116,667	763
35,342	200	64,422	2,274	1,066	183,369	764
49,212	6,525	112,957	2,960	366	243,627	765
.....	1,300	28,125	4,450	40	72,647	766
.....	3,325	13,170	4,453	740	212,635	767
182,651	1,334	269,861	364	3,217	564,779	768
9,296	1,675	51,902	.....	12,305	92,502	769
9,350	.....	5,000	352	618	59,604	770
8,708	4,523	153,571	20,844	21,257	295,274	771
33,824	325	31,082	1,832	5,570	281,541	772
43,551	.....	63,304	13,653	6,598	356,458	773
46,888	142	117,111	4,321	1,870	239,475	774
125,670	1,176	10,375	8	1,441	173,664	775
75,752	12,470	58,888	3,528	216	422,760	776
8,800	4,305	71,993	2,752	1,816	240,711	777
86,483	2,487	525,693	8,505	21,455	1,022,865	778
12,339	750	19,778	7,424	1,692	90,136	779
11,042	.....	153,839	6,934	2,241	212,102	780
$2,285,753	$165,218	$4,761,903	$256,480	$195,505	$14,660,749	

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Middlesex County					
730	Blazing Star	Carteret	23,887	.....	.....	$33,200
731	Carteret	"	152,322	.....	.....	98,000
732	United Roosevelt	"	165,815	.....	.....	58,200
733	Cranbury	Cranbury	126,455	.....	.....	31,700
734	Dunellen	Dunellen	163,173	.....	.....	76,500
735	Home	"	104,555	.....	.....	11,500
736	Raritan Valley	Highland Park	267,764	.....	.....	51,945
737	Jamesburg Mutual	Jamesburg	245,340	.....	.....	11,950
738	Brainy Borough	Metuchen	66,643	.....	.....	.....
739	Metuchen	"	232,604	.....	.....	251,000
740	Evergreen	Middlesex Borough	105,951	.....	.....	.....
741	Middlesex Borough	" "	160,395	.....	.....	25,900
742	Citizens'	Milltown	161,544	.....	.....	142,900
743	Milltown	"	357,708	$51,350	.....	200,500
744	Assurance	New Brunswick	30,311	.....	.....	.....
745	Business Men's	" "	166,324	.....	.....	.....
746	College Town	" "	51,164	.....	.....	.....
747	County Seat	" "	69,056	.....	.....	.....
748	Freedom	" "	63,824	.....	.....	18,700
749	Helpful	" "	50,128	.....	.....	.....
750	Highland Park	" "	134,901	.....	.....	900
751	Homestead	" "	152,263	.....	.....	.....
752	International	" "	19,947	.....	.....	.....
753	Magyar	" "	561,305	.....	.....	.....
754	Middlesex County	" "	162,912	.....	.....	52,050
755	New Brunswick	" "	125,414	.....	.....	.....
756	Property Owners'	" "	210,967	.....	.....	36,175
757	Provident	" "	198,539	.....	.....	11,500
758	Relief	" "	47,661	.....	.....	.....
759	Second Merchants'	" "	134,715	.....	.....	16,400
760	Second Peoples	" "	125,891	.....	.....	.....
761	Security	" "	184,912	.....	.....	7,900
762	Uniform	" "	91,971	.....	.....	2,000
763	West New Brunswick	" "	67,376	.....	.....	8,200
764	Workingmen's	" "	74,502	.....	.....	65,350
765	Young Men's	" "	184,169	.....	.....	500
766	New Market	New Market	37,429	.....	.....	4,750
767	Sincerity	North Brunswick Township	159,260	.....	.....	.....
768	Modern	Perth Amboy	163,456	.....	.....	136,735
769	West Amboy	" "	41,508	.....	.....	.....
770	Plainsboro	Plainsboro	40,088	.....	.....	7,000
771	Port Reading	Port Reading	132,614	.....	.....	.....
772	Home Extension	Sayreville	215,543	.....	.....	2,000
773	Investors and Owners	South Amboy	235,710	.....	.....	7,400
774	Star	" "	61,156	.....	.....	35,900
775	First	South Plainfield	79,596	.....	.....	47,900
776	Providers	South River	330,848	.....	.....	.....
777	Pulawski	" "	172,786	.....	.....	.....
778	South River	" "	561,893	.....	.....	130,050
779	Colonia	Woodbridge	32,454	.....	.....	7,954
780	Woodbridge	"	37,134	.....	.....	.....
	Totals		$7,543,883	$51,350	.....	$1,592,659

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	.....	.....	.....	.....	$4,063	$14,538	$75,688	730
$40	.....	$490	.....	.....	$4,695	30,641	89,234	375,422	731
50	.....	.....	.....	$77,025	5,525	.....	41,503	348,118	732
.....	$24,290	571	.....	5,000	4,357	24,909	63,187	280,469	733
.....	.....	33	.....	98,600	.....	.....	84,344	422,650	734
.....	.....	231	.....	36,433	4	24,269	45,293	222,285	735
606	.....	2,873	.....	23,500	8,522	64,753	41,507	461,470	736
.....	67,829	845	.....	.....	62,788	29,528	96,737	515,017	737
.....	20,999	844	.....	15,000	6,472	10,128	50,790	170,876	738
.....	.....	4,448	.....	28,200	2,495	50,227	91,560	660,534	739
.....	.....	112	.....	.....	2,255	16,091	27,428	151,837	740
34	.....	105	.....	4,000	1,488	39,622	99,226	330,770	741
716	.....	518	$816	62,550	227	24,952	65,988	460,211	742
.....	.....	2,402	.....	.....	100	82,089	140,396	834,545	743
.....	19,653	10	.....	.....	3,369	3,360	11,001	67,704	744
253	.....	716	.....	32,105	644	26,148	43,219	269,409	745
2,457	45,085	274	.....	.....	3,140	10,552	52,418	165,090	746
80	.....	626	.....	7,500	974	9,238	17,920	105,394	747
.....	.....	303	196	23,500	52	12,389	19,444	138,408	748
419	.....	430	.....	5,500	10	6,423	13,145	76,055	749
.....	43,525	356	.....	17,325	26,558	14,326	69,821	307,712	750
9,937	.....	859	.....	21,300	30,817	13,474	90,465	319,115	751
39	30,848	.....	.....	.....	1,403	2,822	20,157	75,216	752
60	.....	1,662	.....	.....	3,772	92,705	41,353	700,857	753
.....	.....	2,726	.....	.....	.....	37,059	62,806	317,553	754
350	.....	63	.....	.....	386	23,846	30,533	180,592	755
268	.....	2,754	4,000	21,162	1,846	34,041	47,101	358,314	756
.....	.....	821	.....	.....	327	29,972	19,488	260,647	757
664	1,519	31	.....	.....	15,281	6,714	43,610	115,480	758
1,011	.....	82	.....	14,600	2,542	24,467	40,938	234,755	759
.....	.....	126	.....	17,700	550	28,351	115,373	287,991	760
.....	.....	299	.....	9,500	6	40,783	104,211	347,611	761
223	.....	1,132	.....	6,000	281	18,424	22,107	142,138	762
.....	.....	339	.....	.....	15	17,737	23,000	116,667	763
.....	.....	1,065	.....	.....	551	9,060	32,841	183,369	764
59	.....	396	.....	.....	.....	23,751	34,752	243,627	765
.....	.....	335	.....	11,800	25	6,870	11,438	72,647	766
56	.....	813	.....	3,000	2,276	32,826	14,404	212,635	767
.....	.....	828	.....	.....	61,385	74,388	127,987	564,779	768
71	11,001	.....	.....	.....	6,284	6,601	27,037	92,502	769
92	2,000	186	.....	.....	.....	4,477	5,761	59,604	770
64	21,576	203	.....	.....	32,500	16,171	92,146	295,274	771
5	.....	703	.....	.....	802	41,611	20,877	281,541	772
142	.....	896	.....	24,000	2,087	38,582	47,641	356,458	773
1,837	.....	1,259	.....	8,300	44,892	6,722	79,409	239,475	774
109	.....	2,751	5,550	27,650	82	.....	10,026	173,664	775
.....	.....	454	.....	.....	772	62,048	28,638	422,760	776
10	.....	628	.....	3,200	.....	30,691	33,396	240,711	777
429	.....	2,745	.....	108,500	429	89,358	129,461	1,022,865	778
1,327	17,498	.....	.....	.....	9,950	4,547	16,406	90,136	779
21,335	52,838	168	.....	.....	17,482	1,755	81,390	212,102	780
$42,743	$358,661	$40,511	$10,562	$712,950	$370,418	$1,303,561	$2,633,451	$14,660,749	

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County								
730	Blazing Star	222	20					165	22
731	Carteret	1,700	221					520	113
732	United Roosevelt	2,611	298					291	55
733	Cranbury	2,069	244					159	22
734	Dunellen	2,727	378					383	58
735	Home	1,559	66					57	8
736	Raritan Valley	3,957	459					260	45
737	Jamesburg Mutual	3,112	469					60	11
738	Brainy Borough	941	157						
739	Metuchen	2,951	294					1,255	121
740	Evergreen	2,301	237						
741	Middlesex Borough	1,917	188					130	18
742	Citizens'	3,198	501					715	89
743	Milltown	5,813	608	514	28			1,005	108
744	Assurance	346	74						
745	Business Men's	1,879	203						
746	College Town	671	117						
747	County Seat	1,472	184						
748	Freedom	1,148	89					94	10
749	Helpful	764	102						
750	Highland Park	1,544	178					92	17
751	Homestead	929	242						
752	International	190	57						
753	Magyar	10,126	1,335						
754	Middlesex County	2,471	320					260	38
755	New Brunswick	1,537	204						
756	Property Owners'	4,142	481					181	31
757	Provident	2,182	276					57	13
758	Relief	649	83						
759	Second Merchants'	1,808	250					82	11
760	Second Peoples	1,706	210						
761	Security	2,356	352					40	8
762	Uniform	1,218	173					10	2
763	West New Brunswick	1,384	142					41	5
764	Workingmen's	654	125					218	21
765	Young Men's	1,820	289					3	1
766	New Market	514	71					24	9
767	Sincerity Nor	2,620	357						
768	Modern	10,226	710					1,367	143
769	West Amboy	1,284	136					6	2
770	Plainsboro	761	81					35	6
771	Port Reading	1,379	212						
772	Home Extension	3,754	675					10	1
773	Investors and Owners	4,043	560					37	11
774	Star	1,129	165					326	71
775	First	1,498	268					239	9
776	Providers	5,297	585						
777	Pulawski	3,645	536						
778	South River	8,330	919					1,300	47
779	Colonia	305	67					70	7
780	Woodbridge	637	146						
	Totals	121,496	15,114	514	28			9,492	1,133

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
387	20	22	S.	$1.00 m.	$200	6	$0.05 b.	.....	730
2,220	54	280	S.	1.00 m.	200	6	.05 b.	.....	731
2,902	116	237	S.	1.00 m.	200	6	.....	.....	732
2,228	62	204	S.	1.00 m.	200	6	.....	.....	733
3,110	184	252	S.	1.00 m.	200	6	.05 b.	.....	734
1,616	72	2	S.	1.00 m.	200	6	.05 b.	$0.05 b.	735
4,217	134	370	S.	1.00 m.	200	5 & 6	2.00 a.	.....	736
3,172	99	381	S.	1.00 m.	200	6	3.00 a.	.....	737
941	29	128	N.S.	1.00 m.	200	6	.....	.....	738
4,206	185	230	S.	1.00 & 2.00 m.	200	Various	2.00 a.	.....	739
2,301	45	192	S.	1.00 m.	200	6	5.00 a.	.....	740
2,047	52	154	S.	1.00 m.	200	6	.....	.....	741
3,913	106	484	S.	1.00 m.	200	6	.05 b.	.05 b.	742
7,332	202	542	S.	1.00 m.	200	6	.05 b.	.....	743
346	13	61	S.	1.00 m.	200	6	3.00 a.	.....	744
1,879	51	152	S.	1.00 m.	200	6	.....	.....	745
671	21	96	S.	1.00 m.	200	6	.....	.....	746
1,472	30	154	S.	1.00 m.	200	6	1.50 a.	.....	747
1,242	24	75	S.	1.00 m.	200	5 & 6	Various	.....	748
764	29	73	S.	1.00 m.	200	6	.....	.....	749
1,636	37	158	S.	1.00 m.	200	6	3.00 a.	3.00 a.	750
929	59	183	S.	2.00 m.	300	4	2.00 a.	.....	751
190	9	48	S.	1.00 m.	200	6	3.00 a.	.....	752
10,126	287	1,048	S.	1.00 & 2.00 m.	200	4½ & 6	.....	.....	753
2,731	101	257	S.	1.00 m.	200	5 & 6	2.00 a.	.....	754
1,537	38	166	S.	1.00 m.	200	6	6.00 a.	3.00 a.	755
4,323	109	403	S.	1.00 m.	200	5 & 6	.....	.....	756
2,239	43	246	S.	1.00 m.	200	6	.....	.....	757
649	12	71	S.	1.00 m.	200	6	1.00 a.	.....	758
1,890	82	179	S.	1.00 m.	200	6	3.00 a.	.....	759
1,706	92	118	S.	1.00 m.	200	5 & 6	.08 1/3 b.	.....	760
2,396	38	322	S.	1.00 m.	200	5 & 6	.....	.....	761
1,228	50	125	S.	1.00 m.	200	6	.....	.....	762
1,425	29	118	O.P.	1.00 m.	200	6	4.00 a.	.....	763
872	49	97	S.	1.00 & 2.00 m.	200 & 300	5 & 6	3.00 a.	.....	764
1,823	63	227	S.	1.00 m.	200	6	.....	.....	765
538	21	59	S.	1.00 m.	200	6	.05 b.	.....	766
2,620	87	270	S.	1.00 m.	200	6	3.00 a.	.....	767
11,593	111	742	O.P.	1.00 m.	100	5 & 6	1.00 a.	.....	768
1,290	16	122	O.P.	1.00 m.	100	6	.....	.....	769
796	16	71	S.	1.00 m.	200	6	.....	.....	770
1,379	46	166	S.	1.00 m.	200	5 & 6	5.00 a.	.....	771
3,764	125	551	S.	1.00 m.	200	5½ & 6	.....	.....	772
4,080	112	459	S.	1.00 m.	200	6	.....	.....	773
1,455	48	188	S.	1.00 m.	200 & T.M.	6	3.00 a.	.....	774
1,737	71	206	N.S.	1.00 m.	200	5, 5½ & 6	.....	.....	775
5,297	156	429	S.	1.00 m.	200	6	.....	.....	776
3,645	71	465	S.	1.00 m.	200	6	.....	.....	777
9,630	205	761	S.	1.00 m.	200	6	3.00 a.	1.50 a.	778
375	19	55	S.	1.00 m.	200	5 & 6	.....	.....	779
637	11	135	S.	1.00 m.	200	6	5.00 a.	.....	780
131,502	3,741	12,534							

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Monmouth County			
781	Allentown	Allentown	Mar. 17, 1920	James H. Graham
782	Bradley	Asbury Park	Oct. 28, 1922	Isaac Berger
783	Keystone	" "	*(See below)	Herman C. Bennett
784	Reserve	" "	May 5, 1927	Lee W. Berry
785	Marine View	Atlantic Highlands	Oct. 17, 1938	T. M. Maxson, Jr.
786	Belmar	Belmar	July 7, 1891	Willard J. Sterner
787	Wall	"	Feb. 10, 1928	William E. Hefter
788	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant
789	Englishtown	Englishtown	April 14, 1926	Samuel B. Ely
790	Farmingdale	Farmingdale	June 9, 1916	W. Lawrence Krusen
791	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon
792	Stability	"	May 3, 1923	Julius E. Dittmar
793	Highlands	Highlands	July 6, 1909	Daniel Bills
794	Keansburg	Keansburg	July 2, 1912	William Turner, Jr.
795	Sage	Keyport	April 4, 1927	Dallas G. Young
796	Second Keyport	"	Nov. 18, 1880	Harvey S. Bedle
797	Borough	Keyport & Matawan	Oct. 16, 1919	Walter B. Cherry
798	Leonardo	Leonardo	May 14, 1928	Daniel H. Collinson
799	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
800	Shadow Lawn	" "	Dec. 13, 1927	Harry G. Van Note
801	Third Avenue	" "	Nov. 18, 1924	J. Wesley Seaman
802	Manasquan	Manasquan	May 6, 1874	Winant V. Pearce
803	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
804	Liberal	Matawan	Feb. 13, 1920	Edgar N. Pike
805	Matawan	"	May 21, 1907	Warren B. Hutchinson
806	Citizens	Red Bank	April 19, 1915	Oliver G. Frake
807	Mainstay-Friends	" "	Sept. 29, 1923	Fred D. Wikoff
808	Red Bank	" "	Mar. 22, 1887	E. R. Conover
809	Spring Lake	Spring Lake	April 3, 1923	Willard A. Fritz
	Morris County			
810	Boonton-Mountain Lakes	Boonton	May 3, 1889	Edwin A. Fisher
811	Homeric	"	June 27, 1923	William A. Phelan
812	Ogden	"	June 12, 1923	August Moller
813	Butler and Bloomingdale	Butler	Mar. 27, 1906	George J. Fritz
814	Chatham	Chatham	Feb. 6, 1908	George S. Pollard
815	Indian Rock	"	May 20, 1927	F. Dwight Budd
816	Denville	Denville	May 14, 1928	C. W. Hall
817	Dover	Dover	Oct. 19, 1887	Albert R. Riggs
818	Randolph	"	Mar. 14, 1923	John F. Shupe
819	Lake Hopatcong	Landing	Aug. 6, 1925	Richard D. Voorhis
820	Lincoln Park	Lincoln Park	Jan. 12, 1923	Charles R. Clark
821	James	Madison	Nov. 9, 1922	Alexander Eagles
822	Madison	"	June 3, 1907	Charles Benjamin
823	Millington	Millington	Oct. 10, 1911	Leonard R. Jacobus
824	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
825	Morris County	Morristown	Sept. 24, 1921	H. H. Van Natta
826	Morristown	"	Aug. 13, 1886	Robert T. Hillock
827	Mt. Kemble	"	June 17, 1929	Marcus A. Northup
828	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
829	Musconetcong	Netcong	Sept. 11, 1893	A. A. King

*Feb. 11, 1874—Asbury Park
Jan. 5, 1910—Home
} Merged Feb. 1, 1938.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James S. Turp	Leon A. Nelson	Allentown, N. J.	781
Tumen & Tumen	Morris Liebesman	1401 Emory St., Asbury Park, N. J.	782
Durand, Ivins & Carton	Harrison C. Hurley	649 Mattison Ave., Asbury Park, N. J.	783
R. V. Carton	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	784
Howard W. Roberts	Henry C. Van Note	45 Grand Ave., Atlantic Highlands, N. J.	785
Arthur M. Birdsall	Cecile M. Herbert	704 Tenth Ave., Belmar, N. J.	786
Arthur M. Birdsall	Ernest E. Messler	311 Fourth Ave., Bradley Beach, N. J.	787
Joseph R. Megill	Paul Broome	304 Evergreen Ave., Bradley Beach, N. J.	788
Harold McDermott	Norman Forman	Englishtown, N. J.	789
Carl Herbert	E. O. Murphy	64 Main St., Farmingdale, N. J.	790
Harold McDermott	Edgar I. VanDerveer	18 Court St., Freehold, N. J.	791
Max Finegold	A. Rulon Applegate	19 W. Main St., Freehold, N. J.	792
William L. Parker	Harry N. Johnson	91 Bay Ave., Highlands, N. J.	793
Howard W. Roberts	Harold D. Willett	Main St., Belford, N. J.	794
Ezra W. Karkus	Reba Marcus-Stern	41 Broad St., Keyport, N. J.	795
	George W. Brown	55 E. Front St., Keyport, N. J.	796
Ackerson, Van Buskirk & Philo	Horace S. Burrowes	100 Main St., Keyport, N. J.	797
Irving W. Teeple	James A. Grodeska	Beevent Ave., Leonard, N. J.	798
Potter & Fisher and Wm. Fisher	Helen S. Covert	275 Broadway, Long Branch, N. J.	799
Edward F. Juska	Roy Bowman	2 Norwood Ave., Long Branch, N. J.	800
Giordano, Golden & Hurley	George Jacobson	190 Broadway, Long Branch, N. J.	801
B. B. Pierce & O. C. Pearce	Ralph D. Bush	185 Main St., Manasquan, N. J.	802
Paul R. Cranmer	H. P. Collins	308 E. Main St., Manasquan, N. J.	803
Ralph S. Heuser	C. Randolph Heuser	159 Main St., Matawan, N. J.	804
Fred M. Burlew	William G. Bedle	Broad St. & Park Ave., Matawan, N. J.	805
Applegate, Stevens, Foster & Reussile	A. Alvin Whiting	21 Monmouth St., Red Bank, N. J.	806
Warren H. Smock	Raymond H. Hurley	12 Mechanic St., Red Bank, N. J.	807
H. S. Higginson	Noel J. Lartaud	10 Broad St., Red Bank, N. J.	808
Gilbert H. Van Note	Bertha H. Stevenson	1118 Third Ave., Spring Lake, N. J.	809
N. C. Doland	Arthur C. Blackwell	334 Morris Ave., Boonton, N. J.	810
Eugene F. Hillery	John J. Barrett	15 Chestnut St., Boonton, N. J.	811
J. V. Beam & F. S. Kelley	Albert P. Smith	210 Main St., Boonton, N. J.	812
Francis H. McCue	Walter F. Smith	80 Belleview Ave., Butler, N. J.	813
Lawrence Day	Charles E. Hay	14 Red Road, Chatham, N. J.	814
Dudley M. Day	Ralph D. Ward	73 Stony Lane, Short Hills, N. J.	815
F. S. Stickle	S. R. Van Orden	19 Richwood Place, Denville, N. J.	816
Lyman M. Smith	Arthur J. Maier	Box No. 606, Dover, N. J.	817
Samuel C. Meyerson	Edward F. Doyle	P. O. Box 287, Dover, N. J.	818
Samuel C. Meyerson	John C. Healion	Landing, N. J.	819
F. S. Kelley	Herbert R. Bogardus	Grand View Ave., Lincoln Park, N. J.	820
H. F. Barrett	Ralph H. Parker	18 Maple Ave., Madison, N. J.	821
Henry G. Pilch	John E. Kennedy	2 Central Ave., Madison, N. J.	822
Arthur A. Palmer, Jr.	E. K. Kenworthy	Millington, N. J.	823
N. C. Toms	C. E. Beddow	36 Franklin Place, Morris Plains, N. J.	824
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	825
Robert H. Schenck	Lewis D. Kay	21 South St., Morristown, N. J.	826
Horace C. Jeffers	C. J. Kylie Myers	8 Community Place, Morristown, N. J.	827
Orville V. Meslar	Anthony J. Bontempo	39 Washington St., Morristown, N. J.	828
Elmer King	W. E. Harbourt	Dell Ave., Netcong, N. J.	829

N.J. STATE LIBRARY
P.O. BOX 520
TRENTON, NJ 08625-0520

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans — With Pledge Shares
	Monmouth County				
781	Allentown	Allentown	$6,028	$4,100	$250,225
782	Bradley	Asbury Park	11,289	.....	28,900
783	Keystone*	" "	119,406	54,200	.....
784	Reserve	" "	890	2,500	146,361
785	Marine View*	Atlantic Highlands	28,984	28,400	.....
786	Belmar	Belmar	10,717	14,989	240,150
787	Wall	"	12,866	34,844	34,000
788	Jersey Coast	Bradley Beach	14,179	3,300	32,450
789	Englishtown*	Englishtown	3,852	3,698	102,400
790	Farmingdale	Farmingdale	6,187	7,200	302,576
791	Freehold Mutual	Freehold	5,988	17,218	430,800
792	Stability	"	8,618	10,330	407,600
793	Highlands	Highlands	464	.....	15,148
794	Keansburg*	Keansburg	4,978	5,489	20,800
795	Sage	Keyport	826	5,466	72,600
796	Second Keyport	"	60,986	19,900	357,600
797	Borough	Keyport & Matawan	2,842	2,080	155,500
798	Leonardo	Leonardo	2,630	1,012	87,150
799	Long Branch	Long Branch	4,153	13,600	636,805
800	Shadow Lawn*	" "	19,696	6,125	48,700
801	Third Avenue	" "	5,988	3,600	52,800
802	Manasquan	Manasquan	47,435	15,000	456,800
803	Mutual Aid	"	11,243	5,441	207,450
804	Liberal	Matawan	4,576	3,200	109,200
805	Matawan	"	406	2,500	155,033
806	Citizens	Red Bank	92,032	.....	.....
807	Mainstay-Friends*	" "	24,569	9,000	.....
808	Red Bank*	" "	11,686	38,000	411,100
809	Spring Lake	Spring Lake	1,444	10,000	18,500
	Totals		$524,958	$321,192	$4,780,648
	Morris County				
810	Boonton-Mountain Lakes*	Boonton	$40,667	$19,600	$141,483
811	Homeric	"	627	2,000	106,350
812	Ogden	"	16,594	7,523	177,700
813	Butler and Bloomingdale	Butler	5,540	5,642	433,500
814	Chatham	Chatham	5,360	4,000	206,400
815	Indian Rock	"	1,669	2,266	105,400
816	Denville	Denville	241	866	55,000
817	Dover	Dover	27,068	20,500	593,817
818	Randolph	"	14,333	12,000	670,454
819	Lake Hopatcong	Landing	8,036	2,659	192,200
820	Lincoln Park	Lincoln Park	2,323	3,100	129,000
821	James	Madison	6,927	5,000	126,600
822	Madison	"	6,740	12,142	766,100
823	Millington	Millington	22,020	6,100	258,275
824	Hanover	Morris Plains	987	6,228	164,900
825	Morris County	Morristown	14,989	12,234	389,280
826	Morristown	"	16,829	15,500	402,150
827	Mt. Kemble	"	5,845	1,066	90,600
828	Springbrook	"	3,927	2,787	44,100
829	Musconetcong	Netcong	9,445	42	379,345

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$8,000	$11,904	$98,964	$4,575	$4,641	$388,437	781
79,278	.....	212,572	10,233	4,413	346,685	782
1,355,392	970	203,022	5,850	4,333	1,743,173	783
107,646	7,796	22,484	1,220	1,754	290,651	784
539,290	200	258,053	.....	2,780	857,707	785
147,948	16,300	195,248	2,360	2,987	630,699	786
985	.....	7,203	1,615	453	91,966	787
61,178	5,068	29,742	318	2,587	148,822	788
18,998	1,515	21,219	5,843	3,266	160,791	789
.....	.....	149,132	13,013	3,690	481,798	790
153,599	.....	95,326	11,325	5,070	719,326	791
2,760	.....	77,457	10,912	2,002	519,679	792
51,075	.....	137,617	4,042	2,369	210,715	793
191,633	525	102,573	37	2,486	328,521	794
.....	10,200	12,735	3,355	1,545	106,727	795
.....	1,500	114,253	13,301	7,683	575,223	796
23,510	.....	112,777	2,853	3,371	302,933	797
9,595	686	13,799	1,257	500	116,629	798
85,443	17,001	476,369	28,799	6,724	1,268,894	799
169,284	1,200	15,634	171	1,495	262,305	800
77,488	475	107,575	8,653	1,584	258,163	801
.....	10,078	178,927	6,916	6,149	721,305	802
.....	1,095	62,568	6,687	1,023	295,507	803
3,944	.....	49,095	.....	2,079	172,094	804
.....	850	45,581	1,668	1,619	207,657	805
295,730	9,400	482,558	20,947	4,181	904,848	806
361,922	8,965	158,207	1,100	2,549	566,312	807
516,422	7,320	474,244	22,703	54,225	1,535,700	808
233,032	3,602	49,373	2,483	1,905	320,339	809
$4,494,152	$116,650	$3,964,307	$192,236	$139,463	$14,533,606	
$306,932	$15,202	$204,925	$797	$1,904	$731,510	810
8,600	1,080	52,587	3,560	722	175,526	811
.....	2,100	69,047	8,315	1,349	282,628	812
.....	2,127	59,405	2,680	4,590	513,484	813
134,372	7,125	76,755	531	100	434,643	814
56,492	1,196	14,773	8,643	2,584	193.023	815
6,912	135	13,776	692	309	77,931	816
123,566	6,670	401,369	3,258	7,543	1,183,791	817
12,325	10,737	44,416	3,557	7,391	775,213	818
.....	1,985	10,343	8,869	11,119	235,211	819
.....	1,790	10,499	869	907	148,488	820
142,489	7.343	59,024	6,358	471	354,212	821
79,550	10,604	219,115	8,674	5,982	1,108,907	822
105,559	3,011	25,719	2.239	5,367	428,290	823
37,968	7,523	101,465	4,162	289	323,522	824
80.095	2,680	58,774	7,510	298	565.860	825
321,000	25,263	166,390	52,643	11,492	1,011.267	826
8,945	2,410	.....	634	152	109.652	827
38,146	5,279	38,728	7,730	1,034	141,731	828
63,049	11.516	130.883	20.967	5,107	620,354	829

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Monmouth County					
781	Allentown	Allentown	$212,397	$2,916	.....	$82,300
782	Bradley	Asbury Park	23,535	.....	.....	14,368
783	Keystone	" "	282,742	1,405	$1,254	836,755
784	Reserve	" "	134,710	36,200	.....	21,300
785	Marine View	Atlantic Highlands	224,977	.....	.....	383,855
786	Belmar	Belmar	351,154	433	.....	86,500
787	Wall	"	71,703	.....	.....	.....
788	Jersey Coast	Bradley Beach	46,557	.....	.....	43,500
789	Englishtown	Englishtown	69,972	.....	.....	45,000
790	Farmingdale	Farmingdale	282,427	.....	.....	46,200
791	Freehold Mutual	Freehold	456,276	.....	.....	.....
792	Stability	"	353,242	.....	.....	.....
793	Highlands	Highlands	54,987	.....	.....	51,150
794	Keansburg	Keansburg	99,720	.....	.....	145,100
795	Sage	Keyport	72,889	.....	.....	.....
796	Second Keyport	"	359,296	.....	.....	85,500
797	Borough	Keyport & Matawan	127,144	.....	.....	109.900
798	Leonardo	Leonardo	71,571	.....	.....	15,600
799	Long Branch	Long Branch	767,873	.....	.....	119,700
800	Shadow Lawn	" "	92,806	4,500	.....	74,300
801	Third Avenue	" "	117,238	7,200	.....	15,600
802	Manasquan	Manasquan	363,102	.....	.....	212,500
803	Mutual Aid	"	129,112	.....	.....	63.200
804	Liberal	Matawan	77,380	.....	.....	29,000
805	Matawan	"	128,441	.....	.....	26,400
806	Citizens	Red Bank	551,961	.....	.....	45,600
807	Mainstay-Friends	" "	347,154	501	.....	34.515
808	Red Bank	" "	472,441	.....	.....	473.470
809	Spring Lake	Sprink Lake	48,788	.....	.....	66,610
	Totals		$6,391,595	$53,155	$1,254	$3,127,923
	Morris County					
810	Boonton-Mountain Lakes	Boonton	$280.649	.....	.....	$237.485
811	Homeric	"	64,556	.....	.....	41,200
812	Ogden	"	175,677	.....	.....	45.100
813	Butler and Bloomingdale	Butler	260,498	.....	.....	141,500
814	Chatham	Chatham	297,230	.....	.....	44,100
815	Indian Rock	"	120,753	.....	.....	8,600
816	Denville	Denville	41,109	$672	.....	.....
817	Dover	Dover	571.270	270	.....	180,000
818	Randolph	"	599,733	.....	.....	.....
819	Lake Hopatcong	Landing	159,640	.....	.....	.....
820	Lincoln Park	Lincoln Park	72,570	.....	.....	21,200
821	James	Madison	199.170	.....	.....	41,500
822	Madison	"	557,510	.....	.....	317,500
823	Millington	Millington	210,390	20,000	.....	68,600
824	Hanover	Morris Plains	194,140	.....	.....	3,800
825	Morris County	Morristown	307,886	.....	.....	27,900
826	Morristown	"	705,982	4,500	.....	9,600
827	Mt. Kemble	"	84,156	.....	.....	.....
828	Springbrook	"	58,532	.....	.....	.....
829	Musconetcong	Netcong	336,164	.....	.....	95,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$3,259	.....	$16,000	$1,378	$28,748	$41,439	$388,438	781
.....	$54,712	623	.....	.....	115,664	3,007	134,776	346,685	782
.....	.....	.....	.....	471,250	1,568	.....	148,199	1,743,173	783
.....	4,675	252	.....	6,000	713	40,163	46,638	290,651	784
.....	.....	.....	$8,800	160,000	2,671	.....	77,404	857,707	785
.....	.....	906	.....	11,250	29,242	69,595	81,619	630,699	786
.....	.....	329	.....	.....	860	14,452	4,622	91,966	787
$14,297	.....	43	.....	.....	22,941	4,740	16,744	148,822	788
.....	926	970	.....	15.000	.....	10,751	18,172	160,791	789
2,250	.....	818	.....	45,525	2,902	48,214	53,462	481,798	790
36	.....	1,536	.....	109,900	5,170	90,955	55,453	719,326	791
741	.....	2,929	900	32,100	.....	67,325	62,442	519,679	792
147	21,705	330	.....	6,000	28,286	282	47,828	210,715	793
195	.....	3,241	9,950	30,000	207	15,981	24,127	328.521	794
.....	.....	105	.....	.....	988	24,164	8,581	106,727	795
.....	3,423	773	.....	.....	2,321	83,547	40.363	575,223	796
.....	.....	965	.....	4,500	2,101	17,547	40,776	302,933	797
377	.....	1,346	.....	6,000	202	13,178	8,355	116,629	798
.....	.....	5,640	.....	43,500	1,776	131,629	198,776	1,268.894	799
1,026	.....	.....	.....	58,625	853	17,164	13,031	262,305	800
759	18,000	1,918	.....	7,525	19,161	21,123	49,639	258,163	801
242	1,600	2,747	.....	.....	11,908	74,789	54,417	721.305	802
1,510	.....	422	.....	30.000	1,856	29,605	39.802	295,507	803
.....	.....	.....	.....	24.208	191	.....	41.315	172,094	804
.....	.....	439	.....	7,000	4,222	21,114	20,041	207,657	805
5	.....	1,809	.....	.....	1,492	106,765	197,216	904,848	806
505	.....	9,351	.....	20.000	9,896	.....	144,390	566.312	807
.....	.....	5,860	.....	317.291	528	62,072	204,038	1,535,700	808
.....	103,628	2,168	.....	52,600	12,367	7,984	26,194	320,339	809
$22,090	$208.669	48,779	$19.650	$1,474,274	$281,464	$1,004,894	$1,899,859	$14,533,606	
$191	.....	$36	.....	$78,250	$3,951	$41,104	$89.844	$731,510	810
3	.....	241	.....	25,750	34	8,805	34,937	175,526	811
820	.....	857	.....	.....	.....	27,693	32,481	282,628	812
.....	.....	.....	$990	61,000	18	12,247	37,231	513,484	813
.....	.....	1,017	.....	.....	.....	.....	92,296	434,643	814
58	.....	477	.....	23,000	2,830	20,132	17.173	193,023	815
713	$6,000	128	.....	8,000	860	8,391	12,058	77,931	816
99	20,968	4,554	1,556	153,250	1,563	105,847	144,414	1,183,791	817
.....	.....	2,089	5.144	.....	272	99,994	67,981	775,213	818
.....	.....	290	1,100	.....	261	37,644	36,276	235,211	819
513	.....	407	500	32,750	593	11,664	8,291	148,488	820
137	.....	1,852	400	33,500	695	43,819	33,139	354.212	821
849	.....	1,829	3.625	.....	2,531	109,737	115,326	1,108,907	822
600	.....	2,501	1,148	40,175	855	40,668	43,353	428,290	823
941	.....	314	.....	31,500	1,186	23,339	68,302	323,522	824
427	.....	9,312	.....	86.517	5,782	74,538	53,498	565,860	825
1,784	.....	818	.....	58,500	4,547	113,522	112,014	1,011,267	826
527	.....	2,225	.....	.....	1,031	19,328	2,385	109,652	827
12,120	25,192	.....	.....	5.700	6,083	8,926	25,178	141,731	828
.....	9.132	588	2.169	42.500	3,295	57,130	74,376	620,354	829

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Monmouth County								
781	Allentown	4,275	679	27	6			141	56
782	Bradley	744	228					99	44
783	Keystone	6,222	1,390	24	9	72	36	2,618	317
784	Reserve	1,736	182	362	62			106	14
785	Marine View	3,190	853					3,838	216
786	Belmar	4,145	322	433	74			536	75
787	Wall	777	63						
788	Jersey Coast	987	143					278	104
789	Englishtown	1,180	154					225	27
790	Farmingdale	3,659	363					231	30
791	Freehold Mutual	5,892	503						
792	Stability	5,564	902						
793	Highlands	500	165					267	78
794	Keansburg	1,627	333					1,451	350
795	Sage	1,216	70						
796	Second Keyport	4,845	807					428	54
797	Borough	3,300	302					1,099	113
798	Leonardo	1,199	216					78	12
799	Long Branch	8,405	1,247					599	84
800	Shadow Lawn	1,343	223	45	23			372	92
801	Third Avenue	1,237	225	72	17			78	10
802	Manasquan	5,457	512					1,063	122
803	Mutual Aid	1,732	164					316	34
804	Liberal	1,099	131					115	18
805	Matawan	1,859	244					132	14
806	Citizens	5,057	772					299	38
807	Mainstay-Friends	4,468	595	5	1			172	22
808	Red Bank	5,905	1,168					2,367	248
809	Spring Lake	1,711	266					334	56
	Totals	89,331	13,222	968	192	72	36	17,272	2,228
	Morris County								
810	Boonton-Mountain Lakes	2,785	517					1,187	166
811	Homeric	1,025	111					206	29
812	Ogden	2,501	192					226	31
813	Butler and Bloomingdale	2,857	472					566	95
814	Chatham	4,442	526					221	32
815	Indian Rock	2,238	296					43	10
816	Denville	676	107	6	1				
817	Dover	8,834	882	269	17			900	117
818	Randolph	10,075	1,149						
819	Lake Hopatcong	2,184	276						
820	Lincoln Park	1,626	221					106	17
821	James	3,503	303					208	25
822	Madison	9,165	682					1,588	171
823	Millington	3,497	492	160	1			343	57
824	Hanover	2,287	228					19	5
825	Morris County	4,895	433					140	17
826	Morristown	7,075	851	30	4			48	11
827	Mt. Kemble	1,330	156						
828	Springbrook	631	201						
829	Musconetcong	4,911	643					475	56

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,443	203	538	S.	$1.00 m.	$200	6	$3.00 a.	.....	781
843	29	243	S.	1.00 m.	200	6	.....	.....	782
8,936	566	1,186	N.S.&O.P.	1.00 m.	100	4 to 6	.....	.....	783
2,204	99	159	S.	1.00 m.	200	6	.....	.....	784
7,028	624	445	N.S.&O.P.	1.00 m.	T.M. & 200	5, 5½ & 6	.....	.....	785
5,114	249	222	S.	1.00 m.	200	6	5.00 a.	.....	786
777	22	41	S.	.70 m.	200	6	5.00 a.	$5.00 a.	787
1,265	61	186	S.	1.00 m.	200	6	2.00 a.	.....	788
1,405	72	109	S.	1.00 m.	T.M. & 200	6	.12½ b.	.....	789
3,890	149	244	S.	1.00 m.	200	6	4.00 a.	.....	790
5,892	200	303	S.	1.00 m.	200	5½ & 6	.....	.....	791
5,564	192	710	S.	1.00 m.	200	6	.....	.....	792
767	44	199	S.	1.00 m.	200	6	.....	.....	793
3,078	182	501	O.P.	1.00 m.	T.M. & 200	6	3.00 a.	.....	794
1,216	41	29	S.	.70 m.	200	6	4.00 a.	.....	795
5,273	184	677	S.	1.00 m.	200	6	.....	.....	796
4,399	81	334	S.	.50 & 1.00 m.	100	6	.05 b.	.....	797
1,277	79	149	S.	1.00 m.	200	6	3.00 a.	.....	798
9,004	376	955	S.	1.00 m.	200	6	4.00 a.	.....	799
1,760	107	231	O.P.	1.00 m.	200	6	.....	.....	800
1,387	64	188	S.	1.00 m.	200	6	5.00 a.	.....	801
6,520	204	430	S.	1.00 m.	200	6	3.00 a.	.....	802
2,048	80	118	S.	.70 & 1.00 m.	200	6	3.00 a.	.....	803
1,244	48	101	S.	1.00 & 2.00 m.	200	6	.....	.....	804
1,991	73	185	S.	1.00 m.	200	6	.....	.....	805
5,356	218	592	S.	1.00 m.	200	6	.....	.....	806
4,645	216	402	N.S.	1.00 & 2.00 m.	T.M. & 200	4½, 5 & 6	1.00 a.	.....	807
8,272	328	1,088	S. & O.P.	1.00 m.	T.M. & 200	5, 5½ & 6	.....	.....	808
2,045	102	220	S. & N.S.	1.00 m.	200	6	.....	.....	809
107,643	4,893	10,785							
3,972	177	506	S. & N.S.	$1.00 m.	T.M. & $200	5	.....	.....	810
1,231	51	89	S.	1.00 m.	200	6	2.00 & 3.00 a.	.....	811
2,727	55	168	S.	1.00 m.	200	6	.....	.....	812
3,423	228	339	O.P.	.50 b.w.	250	6	.....	.....	813
4,663	99	459	S.	1.00 m.	200	5½ & 6	.02 b.	.....	814
2,281	54	252	S.	1.00 m.	200	5 & 6	3.00 a.	.....	815
682	31	77	S.	1.00 m.	200	6	3.00 a.	.....	816
10,003	382	634	S.	1.00 m.	200	6	.....	.....	817
10,075	287	862	S.	1.00 m.	200	6	2.00 a.	$2.00 a.	818
2,184	108	168	S.	1.00 m.	200	6	3.00 a.	3.00 a.	819
1,732	62	176	S.	1.00 m.	200	6	.....	.....	820
3,711	84	244	S.	1.00 m.	200	5 & 6	.....	.....	821
10,753	235	618	S.	1.00 m.	200	6	.05 b.	.....	822
4,000	155	395	S.	1.00 m.	200	5 & 6	1.00 a.	.....	823
2,306	65	168	S.	1.00 m.	200	6	3.00 a.	.....	824
5,035	158	292	S.	1.00 m.	200	6	3.00 a.	.....	825
7,153	207	659	S.	1.00 m.	200	5 & 6	1.00 a.	.....	826
1,330	37	119	S.	1.00 m.	200	6	3.00 a.	.....	827
631	31	170	S.	1.00 m.	200	5 & 6	1.00 a.	.....	828
5,386	220	479	S.	1.00 m.	200	5 & 6	2.00 a.	.....	829

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Morris County—Continued			
830	Pacanack	Pequannock	Dec. 18, 1926	Martin M. Van Ness
831	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
832	Denrock	Rockaway	April 8, 1925	Edward T. Davey
833	Rockaway	"	Feb. 26, 1902	E. Bertram Mott
834	Tri-County	Stirling	Mar. 2, 1925	Angelo M. Del Ducca
835	Towaco	Towaco	Aug. 22, 1912	Ludwig Vogel
836	Wharton	Wharton	Mar. 9, 1928	Floyd Castner
	Ocean County			
837	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bennell
838	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
839	Long Beach	Beach Haven	Sept. 18, 1911	Walter C. Sharp
840	Lakewood	Lakewood	Jan. 8, 1906	L. D. Estelle
841	Ocean County	"	Sept. 3, 1921	Arthur S. Bailey
842	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
843	Metedeconk	Point Pleasant	July 18, 1927	Zack P. Johnson
844	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein
845	Surf	Seaside Heights	Nov. 10, 1923	Edward V. Fineran
846	Seaside Park	Seaside Park	Sept. 4, 1919	Robert E. Eagle
847	Beach	Ship Bottom—Beach Arlington	July 19, 1922	David G. Conrad
848	Dover Mutual	Toms River	June 17, 1881	Charles T. Brewer
849	Toms River	" "	April 3, 1923	Max Leet
850	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
851	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
852	Clifton	"	Mar. 31, 1909	Walter Haessner, Jr.
853	East Clifton	"	June 11, 1928	Gaetano Giovati
854	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
855	Haledon	Haledon	Jan. 19, 1920	Rudolph J. Mayer
856	Progressive	Hawthorne	Mar. 8, 1939	Emil Roetheli
857	First	Little Falls	Jan. 27, 1928	Frederick Swithenbank
858	Little Falls	" "	Mar. 16, 1887	Joseph P. Cuffe
859	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Clarence F. Barnard
860	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
861	American-Hungarian	"	June 13, 1922	Joseph Boska
862	Constructive	"	Oct. 18, 1919	Louis Steckler
863	Fourth Ward	"	Mar. 8, 1910	Marinus De Nooyer
864	Home	"	May 27, 1895	Robert J. Cullen
865	North Jersey	"	Feb. 17, 1939	Bertram F. Holden
866	Passaic Park	"	April 25, 1924	William McCormack
867	Polish American	"	Jan. 16, 1917	Walter Zamacki
868	Russky	"	Nov. 16, 1922	John Micklus, Sr.
869	Workingmens Home	"	Jan. 26, 1904	John Brincka
870	American	Paterson	Sept. 22, 1892	William Zester
871	Benefactor	"	April 29, 1925	John J. Feeney
872	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
873	Carroll	"	Mar. 24, 1923	A. L. Simon
874	Colt	"	May 26, 1921	William Kalff
875	Columbiad	"	Oct. 6, 1925	Frank J. Davies

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
David Young, 3d	Clarence R. Kimble	Pequannock, N. J.	830
J. V. Beam	H. K. Palmer	Pompton Plains, N. J.	831
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	832
Herman M. Cone	George E. Fisher	31 Wall St., Rockaway, N. J.	833
John C. Hall	William C. Russo	Berkeley Heights, N. J.	834
Philip R. Van Duyne	Alfred Hill	Forest Place, Towaco, N. J.	835
C. Stanley Smith	Wilbur L. Cregar	Box 332, Denville, N. J.	836
Francis Tanner	LeRoy B. Frazee	Barnegat, N. J.	837
Harry E. Newman	Fred W. Applegate	520 Lake Ave., Bay Head, N. J.	838
F.Berry, J.Robinson & H.Gerber	Lester S. Hoft	214 Bay Ave., Beach Haven, N. J.	839
O. L. Dickerson	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	840
W. D. McCloskey	Dewitt Matthews	Lakewood, N. J.	841
Robert A. Lederer	Frank Palmer	New Egypt, N. J.	842
Ervart & Bennett	Fred P. Cook	Box No. 51, West Point Pleasant, N. J.	843
Frederic S. Wack	A. Noel Wilson	701 Arnold Ave., Point Pleasant Beach, N. J.	844
Harry E. Newman	O. H. Eberhard	120 Wyneva St., Germantown, Phila., Pa.	845
Frederick S. Wack	Joseph A. Penrose	135 Ninth Ave., Seaside Park, N. J.	846
Howard Ewart	Richard A. Zachariae	22d & Boulevard, Beach Arlington, N. J.	847
John J. Ewart	Martin Schwarz, Jr.	36 Washington St., Toms River, N. J.	848
Howard Ewart	Lloyd J. Price	Toms River, N. J.	849
Herman J. Gerber	Joseph H. Brown	P. O. Box No. 57, Tuckerton, N. J.	850
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	851
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	852
John A. Celentano	Walter C. Kraft	260 Parker Ave., Clifton, N. J.	853
Thomas E. Duffy	Carl Hilbert	Clifton & Getty Ave., Clifton, N. J.	854
Edgar A. De Yoe	Christopher S. Adams	473 Van Dyke Ave., Haledon, N. J.	855
Hunziker & Hunziker	Edward H. Hall	122 Second Ave., Hawthorne, N. J.	856
David Harrison	Clyde Evans	460 Main St., Little Falls, N. J.	857
Josiah Dadley	John E. Cocker	11 Paterson Ave., Little Falls, N. J.	858
Frederic Beggs	B. R. Winkler	Mountain View, N. J.	859
Albert B. Freeman	Milton N. Woolley	238 Gregory Ave., Passaic, N. J.	860
Elmer Friedbauer	Emil M. Gacy	50 Monroe St., Passaic, N. J.	861
Corbin & Harty	William G. Heuser	691 Main Ave., Passaic, N. J.	862
Thomas E. Duffy	F. William Mueller	126 Harding Ave., Clifton, N. J.	863
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	864
Charles W. Darmstatter	Christopher H. Snyder	170 Broadway, Passaic, N. J.	865
C. W. Darmstatter	Norman E. Darmstatter	Passaic National Bank Bldg., Passaic, N. J.	866
M. G. Amlicke & A. S. Patlen	John B. Jesionowski	114 Passaic St., Passaic, N. J.	867
Tulenko & Micklus	Michael Kudla	18 Monroe St., Passaic, N. J.	868
John G. Dluhy	Valentine Nazimek	159 Division Ave., Garfield, N. J.	869
A. Lawrie Young	Frederick J. Hunziker	155 Ellison St., Paterson, N. J.	870
Michael D. Miriello	Joseph F. Britt	208 Market St., Paterson, N. J.	871
James M. Dunn	Frank J. Hanson	9 Colt St., Paterson, N. J.	872
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	873
Benjamin J. Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	874
Davies & Davies	John J. Hall	148 Market St., Paterson, N. J.	875

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Morris County—Continued				
830	Pacanack	Pequannock	$246	$500	$55,000
831	Pompton Plains	Pompton Plains	7,603	6,700	166.253
832	Denrock	Rockaway	4,640	32,694	251.300
833	Rockaway*	"	40.721	7,900	278,850
834	Tri-County	Stirling	3,747	.....	32,000
835	Towaco	Towaco	8,360	3,500	148,800
836	Wharton	Wharton	19,819	25,375	211,500
	Totals		$295,303	$217,924	$6,576,357
	Ocean County				
837	Bay Shore	Barnegat	$826	$5,000	$261,350
838	Bay Head	Bay Head	711	3,450	195,300
839	Long Beach	Beach Haven	636	7,080	89,400
840	Lakewood	Lakewood	6,673	.....	48.724
841	Ocean County	"	185	.....	16,866
842	New Egypt	New Egypt	778	3,836	102,000
843	Metedeconk	Point Pleasant	878	699	35,550
844	Point Pleasant*	Point Pleasant Beach	26,357	15,000	408,809
845	Surf	Seaside Heights	2,335	.....	91,580
846	Seaside Park	Seaside Park	36	64	35,900
847	Beach	Ship Bottom—Beach Arlington	4,652	3,514	186,400
848	Dover Mutual	Toms River	12,683	12,000	909,250
849	Toms River	" "	1,256	1,500	66.823
850	Mutual Benefit	Tuckerton	1,928	2,625	160.053
	Totals		$59,934	$54,768	$2,608,005
	Passaic County				
851	Claverack	Clifton	$20,620	$1,842	$70,465
852	Clifton	"	15,937	102	80 650
853	East Clifton*	"	10,453	3,700	28,600
854	Florence Avenue	"	36,287	.....	53,900
855	Haledon	Haledon	21,064	937	104,000
856	Progressive*	Hawthorne	39,462	18,600	.....
857	First*	Little Falls	24,793	3,883	59.200
858	Little Falls	" "	14,592	64,699	421,050
859	Pequannock & Wayne	Mountain View	4.864	5,500	92.100
860	Acquackanonk	Passaic	14,549	50,000	.....
861	American-Hungarian	"	8,824	2,288	36.400
862	Constructive	"	812	.....	88.543
863	Fourth Ward	"	68,067	37,400	18,700
864	Home	"	29,493	115,344	479.273
865	North Jersey*	"	113,970	62,750	.....
866	Passaic Park	"	12,695	4,074	22,900
867	Polish American	"	5,758	.....	103,300
868	Russky	"	26.192	.....	89,000
869	Workingmens Home	"	14,535	5,000	43,150
870	American	Paterson	103,943	125	.....
871	Benefactor	"	15,119	1,000	.....
872	Carlisle	"	24,597	.....	.....
873	Carroll	"	23,911	2,620	14.750
874	Colt	"	31,979	.....	2,500
875	Columbiad	"	63,527	2,906	.....

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,500	$4,939	$618	$128	$62,931	830
$50,043	590	29,731	2,143	4,485	267,548	831
298,317	.....	109,938	13,961	8,838	719,688	832
216,246	526	81,814	1,604	5,307	632,968	833
.....	.....	24,809	4,249	1,664	66,469	834
15,908	590	84,118	2,822	865	264,963	835
.....	4,025	10,416	5,839	1,919	278,893	836
$2,106,514	$133,007	$2,103,758	$183,924	$91,916	$11,708,703	
$5,850	$590	$79,793	$13,705	$3,069	$370,183	837
.....	.....	15,032	3,568	290	218,351	838
25,609	.....	34,906	5,255	2,300	165,186	839
89,911	.....	233,603	7,120	3,258	389,289	840
30,967	.....	97,072	5,311	4,699	155,100	841
.....	3,465	28,744	4,520	2,024	145,367	842
.....	520	10,567	1,614	50	49,878	843
.....	2,390	155,979	2,725	4,680	615,940	844
.....	35	.....	4,350	267	98,567	845
.....	.....	.....	1,089	357	37,446	846
.....	2,305	6,807	5,481	269	209,428	847
9,308	98,482	34,221	22,859	4,550	1,103,353	848
1,826	750	21,201	1,088	422	94,866	849
6,072	500	49,979	9,185	3,365	233,707	850
$169,543	$109,037	$767,904	$87,870	$29,600	$3,886,661	
$56,406	$842	$27,560	$1,462	$365	$179,562	851
.....	500	74,363	3,064	1,012	175,628	852
227,471	2,956	13,691	42	2,007	288,920	853
198,507	4,970	185,153	3,235	88,746	570,798	854
116,658	1,050	269,621	32,322	6,227	551,879	855
285,995	250	28,969	.....	2,465	375,741	856
121,805	310	6,073	605	1,482	218,151	857
48,750	4,755	138,919	13,964	1,519	708,248	858
72,701	1,230	136,749	1,107	548	314,799	859
480,246	850	916,189	468	43,989	1,506,291	860
74,594	650	39,648	2,401	336	165,141	861
.....	.....	22,913	.....	1,516	113,784	862
147,302	7,070	230,463	464	935	510,401	863
43,386	3,235	781,550	28,406	75,063	1,555,750	864
1,257,561	3,445	86,620	.....	10,546	1,534,892	865
32,303	575	71,409	9,655	2,694	156,305	866
3,102	.....	269,905	312	4,848	387,225	867
133,292	1,725	106,867	2,985	17,254	377,315	868
33,117	1,420	54,632	3,663	6,996	162,513	869
341,948	450	395,112	301	16,072	857,951	870
51,407	10,050	10,055	1,718	2,457	91,806	871
120,806	50	86,375	5,376	441	237,645	872
83,390	.....	30,868	2,675	6,384	164,598	873
125,569	.....	159,464	76	15,231	334,819	874
31,817	6,130	74,355	.....	117	178,852	875

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Morris County—Continued					
830	Pacanack	Pequannock	$46,479	.....	.....	.....
831	Pompton Plains	Pompton Plains	159,766	.....	.....	$16,100
832	Denrock	Rockaway	374,655	2,014	.....	126,475
833	Rockaway	"	240,198	.....	.....	201,000
834	Tri-County	Stirling	22,514	.....	.....	12,900
835	Towaco	Towaco	129,342	.....	.....	73,700
836	Wharton	Wharton	177,862	.....	.....	36,600
	Totals		$6,448,431	$27,456	.....	$1,749,860
	Ocean County					
837	Bay Shore	Barnegat	$160,279	$21,800	.....	$55,200
838	Bay Head	Bay Head	126,474	.....	.....	.....
839	Long Beach	Beach Haven	76,714	.....	.....	28,000
840	Lakewood	Lakewood	112,632	.....	.....	.....
841	Ocean County	"	56,984	.....	.....	.....
842	New Egypt	New Egypt	67,629	.....	.....	35,600
843	Metedeconk	Point Pleasant	30,840	.....	.....	1,400
844	Point Pleasant	Point Pleasant Beach	176,574	.....	.....	218,450
845	Surf	Seaside Heights	44,609	.....	.....	.....
846	Seaside Park	Seaside Park	22,070	.....	.....	2,800
847	Beach	Ship Bottom—Beach Arlington	106,976	.....	.....	32,000
848	Dover Mutual	Toms River	727,448	.....	.....	143,600
849	Toms River	" "	51,370	.....	.....	3,800
850	Mutual Benefit	Tuckerton	125,910	.....	.....	32,884
	Totals		$1,886,509	$21,800	.....	$553,734
	Passaic County					
851	Claverack	Clifton	$90,524	.....	.....	$43,750
852	Clifton	"	55,207	.....	.....	53,900
853	East Clifton	"	109,817	.....	.....	94,150
854	Florence Avenue	"	159,575	.....	.....	215,945
855	Haledon	Haledon	171,679	.....	.....	107,800
856	Progressive	Hawthorne	98,593	.....	.....	207,360
857	First	Little Falls	76,792	.....	.....	107,400
858	Little Falls	" "	487,940	.....	.....	.....
859	Pequannock & Wayne	Mountain View	87,044	.....	.....	96,150
860	Acquackanonk	Passaic	442,937	$8,900	.....	463,900
861	American-Hungarian	"	85,296	.....	.....	36,200
862	Constructive	"	98,362	.....	.....	.....
863	Fourth Ward	"	109,354	.....	.....	167,500
864	Home	"	326,124	4,600	.....	182,750
865	North Jersey	"	610,565	44,393	$1,305	622,972
866	Passaic Park	"	54,666	.....	.....	35,350
867	Polish American	"	165,359	.....	.....	86,845
868	Russky	"	174,370	.....	.....	64,710
869	Workingmens Home	"	83,645	.....	.....	25,900
870	American	Paterson	275,167	.....	.....	99,851
871	Benefactor	"	37,267	.....	.....	17,023
872	Carlisle	"	48,498	.....	.....	29,100
873	Carroll	"	17,807	.....	.....	.....
874	Colt	"	30,408	.....	.....	500
875	Columbiad	"	129,372	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$15	.....	$503	$300	$1,500	.....	$7,671	$6,463	$62,931	830
.....	.....	785	.....	27,000	$396	27,402	36,099	267,548	831
309	.....	1,338	645	17,000	.....	107,855	89,397	719,688	832
.....	.....	7,709	.....	92,700	1,893	41,878	47,590	632,968	833
306	$460	30	.....	.....	16,238	2,238	11,783	66,469	834
.....	.....	518	.....	.....	594	22,715	38,094	264,963	835
.....	.....	456	.....	.....	1,890	37,497	24,588	278,893	836
$20,412	$61,752	$40,874	$17,577	$818,592	$57,398	$1,111,784	$1,354,567	$11,708,703	
$801	$2,000	$474	.....	$55,666	$3,668	$31,341	$38,954	$370,183	837
709	.....	3,798	$800	32,600	1,446	30,214	22,310	218,351	838
109	1,600	726	.....	21,675	6,338	12,415	17,609	165,186	839
.....	151,609	232	.....	.....	32,108	21,632	71,076	839,289	840
10,506	16,666	45	.....	8,000	23	4,162	58,714	155,100	841
.....	.....	137	.....	8,700	535	9,861	22,905	145,367	842
580	.....	466	300	2,400	12	5,944	7,936	49,878	843
661	.....	4,700	10,500	66,558	1,080	30,729	106,688	615,940	844
1,377	.....	194	.....	16,300	805	10,452	24,830	98,567	845
3,209	.....	331	.....	3,200	15	2,565	3,256	37,446	846
50	.....	780	.....	32,445	.....	20,136	17,041	209,428	847
.....	.....	1,300	.....	6,000	8,129	153,776	63,100	1,103,353	848
36	.....	3,164	.....	12,000	122	10,498	13,876	94,866	849
391	.....	373	.....	7,000	2,634	23,895	40,620	233,707	850
$18,429	$171,875	$16,720	$11,600	$272,544	$56,915	$367,620	$508,915	$3,886,661	
$928	$4,833	$44	.....	.....	$1,436	$19,843	$18,204	$179,562	851
.....	9,000	110	.....	.....	13,790	8,261	35,360	175,628	852
.....	.....	1,754	.....	$43,375	232	21,170	18,422	288,920	853
426	.....	3,083	.....	.....	57,520	21,298	112,951	570,798	854
11	38,754	2,871	.....	31,000	47,796	17,999	133,969	551,879	855
.....	.....	2,755	.....	42,077	139	.....	24,817	375,741	856
15	.....	904	.....	18,575	124	.....	14,341	218,151	857
1,187	.....	8,939	$12,835	.....	11,280	.....	186,067	708,248	858
978	.....	1,706	.....	36,625	21,018	17,159	54,119	314,799	859
71	163,348	.....	.....	.....	36,321	115,145	275,669	1,506,291	860
170	.....	1,153	.....	.....	4,540	12,720	25,062	165,141	861
16	.....	216	.....	.....	1,418	.....	13,772	113,784	862
1,783	.....	4,596	.....	.....	112,966	10,464	103,738	510,401	863
966	137,936	68	.....	.....	118,241	52,790	732,275	1,555,750	864
.....	.....	.....	1,800	133,750	4,546	.....	115,561	1,534,892	865
2,945	.....	.....	.....	.....	10,665	13,581	39,098	156,305	866
93	4,731	94	.....	.....	296	41,704	88,103	387,225	867
1,356	100	451	.....	.....	1,941	26,419	107,968	377,315	868
.....	.....	733	.....	.....	3,295	13,060	35,880	162,513	869
60	278,280	1,556	.....	.....	680	3,259	199,098	857,951	870
11	27,811	22	.....	.....	48	5,900	3,724	91,806	871
.....	83,715	554	.....	.....	27,052	7,053	41,673	237,645	872
4,515	77,567	60	110	9,683	8,906	3,378	42,572	164,598	873
15,511	123,423	355	.....	.....	16,234	3,104	145,284	334,819	874
301	.....	.....	.....	.....	950	19,097	29,132	178,852	875

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County—Continued								
830	Pacanack	854	109						
831	Pompton Plains	2,209	287					80	18
832	Denrock	5,925	753	19	3			632	73
833	Rockaway	4,234	467					1,005	98
834	Tri-County	508	76					65	21
835	Towaco	1,887	157					368	36
836	Wharton	2,870	298					183	14
	Totals	95,024	10,885	484	26			8,609	1,099
	Ocean County								
837	Bay Shore	2,245	299	218	21			281	50
838	Bay Head	2,038	286						
839	Long Beach	966	137					166	24
840	Lakewood	1,556	314						
841	Ocean County	389	105						
842	New Egypt	1,029	130					178	32
843	Metedeconk	543	117					7	3
844	Point Pleasant	1,480	518					1,092	111
845	Surf	661	100						
846	Seaside Park	456	93					14	5
847	Beach	2,320	221					160	20
848	Dover Mutual	9,932	1,214					718	60
849	Toms River	1,078	120					19	4
850	Mutual Benefit	3,279	244					332	31
	Totals	27,972	3,898	218	21			2,967	340
	Passaic County								
851	Claverack	916	137					229	34
852	Clifton	769	78					435	90
853	East Clifton	1,595	200					471	59
854	Florence Avenue	2,366	411					1,244	186
855	Haledon	1,821	268					792	111
856	Progressive	1,518	186					1,037	105
857	First	1,546	171					537	46
858	Little Falls	5,662	802						
859	Pequannock & Wayne	1,048	169					594	118
860	Acquackanonk	6,163	788	95	15			2,389	313
861	American-Hungarian	842	194					194	26
862	Constructive	641	108						
863	Fourth Ward	1,840	239					1,141	175
864	Home	4,528	486	46	15			1,258	193
865	North Jersey	41,498	1,710	540	127	158	69	6,230	571
866	Passaic Park	613	66					196	40
867	Polish American	4,366	660					434	126
868	Russky	2,036	347					324	64
869	Workingmens Home	806	147					140	67
870	American	2,879	526					647	106
871	Benefactor	424	86					105	30
872	Carlisle	779	189					119	28
873	Carroll	285	123						
874	Colt	416	194					9	3
875	Columbiad	1,124	136						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
854	30	79	S.	$1.00 m.	$200	6	$2.00 a.	.....	830
2,289	92	213	S.	1.00 m.	200	5 to 6	.....	.....	831
6,576	266	563	S.	1.00 m.	200	6	2.00 a.	$2.00 a.	832
5,239	237	328	S.	1.00 m.	200	6	2.00 a.	1.00 a.	833
573	14	83	S.	1.00 m.	200	6	.....	.....	834
2,255	60	133	S.	1.00 m.	T.M. & 200	6	1.00 a.	.....	835
3,053	101	211	S.	1.00 m.	200	6	2.00 a.	1.00 a.	836
104,117	3,526	8,484							
2,744	153	217	S.	$1.00 m.	$200	6	$6.00 a.	$1.00 a.	837
2,038	112	174	S.	1.00 m.	200	6	3.00 a.	.....	838
1,132	59	102	S.	1.00 m.	200	6	Various	1.00 a.	839
1,556	41	273	S.	1.00 m.	200	5½ & 6	4.00 a.	4.00 a.	840
389	33	72	S.	1.00 m.	200	6	4.00 a.	4.00 a.	841
1,207	62	100	S.	1.00 m.	200	6	.02½ b.	.....	842
550	32	88	S.	1.00 m.	200	6	3.00 a.	1.00 a.	843
2,572	259	370	N.S.	1.00 m.	200	4½ to 6	.....	.....	844
661	60	40	S.	1.00 m.	200	6	.07½ b.	.....	845
470	29	69	S.	1.00 m.	200	6	2.00 a.	2.00 a.	846
2,480	109	132	S.	1.00 m.	200	6	.07½ b.	2.00 a.	847
10,650	552	722	S.	1.00 m.	200	6	2.00 a.	1.00 a.	848
1,097	44	80	S.	1.00 m.	200	6	2.00 a.	.....	849
3,611	108	167	S.	.50 m.	100	6	6.00 a.	6.00 a.	850
31,157	1,653	2,606							
1,145	52	119	S.	$1.00 m.	$200	5 & 6	$0.10 b.	$0.10 b.	851
1,204	28	140	S.	1.00 m.	200	6	5.00 a.	3.00 a.	852
2.066	104	155	S. & N.S.	1.00 m.	T.M. & 200	Various	.....	.....	853
3.610	91	506	S.	1.00 m.	T.M. & 200	6	.....	.....	854
2,613	104	275	S.	1.00 m.	200	6	5.00 a.	5.00 a.	855
2.555	152	139	N.S.	1.00 m.	T.M. & 200	5 & 6	.....	.....	856
2,083	78	139	S.	1.00 m.	200	Various	.....	.....	857
5,662	214	588	S. & N.S.	1.00 m.	200	5 & 6	2.00 a.	.....	858
1,642	75	212	S.	1.00 m.	T.M. & 200	6	3.50 a.	1.00 a.	859
8,647	5(	1,066	O.P.	1.00 m.	200	Various	.....	.10 b.	860
1,036	50	170	S.	1.00 m.	200	6	5.00 a. & .10 b.	1.00a.&.10b.	861
641	39	69	O.P.	.50 & 1.00 m.	100	6	2.00 a.	.....	862
2,981	70	344	S.	1.00 & 2.00 m.	T.M. & 200	6	.....	.....	863
5,832	120	574	O.P.	1.00 m.	200	6	.10 b.	3.00 a.	864
48,426	451	2,026	O.P.	1.00 m.	100	Various	.....	.....	865
809	16	90	S.	1.00 m.	200	Various	.....	1.00a&.08 1/3b	866
4,800	39	747	O.P.	2.00 m.	200	6	4.00 a.	.....	867
2.360	49	362	S.	1.00 m.	200	5 & 6	.....	.....	868
946	38	176	S.	1.00 m.	200	6	.....	.....	869
3,526	100	532	S. & N.S.	1.00 m.	T.M. & 200	Various	.....	.....	870
529	32	84	S.	1.00 m.	200	6	4.00 a.	4.00 a.	871
898	57	160	S.	1.00 m.	200	6	5.00 a.	5.00 a.	872
285	33	90	S.	1.00 m.	200	Various	.....	.....	873
425	20	177	S.	1.00 m.	200	6	.....	.....	874
1.124	21	115	S.	1.00 m.	200	6	.....	.....	875

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Passaic County—Continued			
876	Falls City	Paterson	Oct. 19, 1923	Isidore Simon
877	Friendly	"	May 17, 1923	David Weiss
878	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
879	Lakeview	"	July 28, 1922	Harold J. Adams
880	Lambert	"	Feb. 7, 1924	Jacob Ackerman
881	Northside	"	July 1, 1922	Isaac Noonburg
882	Paterson	"	April 3, 1901	Lloyd E. Young
883	Peoples	"	Nov. 24, 1863	James Fitzpatrick
884	Peoples Park	"	Mar. 11, 1912	Abram Hook
885	Provident	"	Mar. 12, 1886	Garret A. Post
886	Riverview	"	April 15, 1922	Peter A. Wiseman
887	Romaine	"	Sept. 20, 1923	Ralph Brustlin
888	Silk City	"	Mar. 23, 1910	Frank Stave
889	Sunshine	"	Jan. 6, 1923	Samuel Neinken
890	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
891	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
892	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
893	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle
894	Wanaque Borough	Wanaque	May 27, 1924	Warren A. Burnett
	Salem County			
895	Second Elmer Mutual	Elmer	Nov. 10, 1879	John C. Harker
896	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
897	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
898	Franklin	Salem	April 18, 1861	Arthur B. Smith
899	Second Union	Woodstown	Dec. 28, 1869	C. M. Miller
	Somerset County			
900	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
901	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
902	Somerset Hills	Far Hills	May 20, 1927	William F. Skillman
903	Manville	Manville	Mar. 11, 1920	Joseph Onka
904	North Plainfield	North Plainfield	Aug. 3, 1920	Thomas W. Power
905	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
906	Citizens'	Somerville	Nov. 17, 1890	Arthur B. Smith
907	Peoples	"	Feb. 21, 1887	Thomas H. Flynn
	Sussex County			
908	Newton	Newton	Aug. 25, 1890	Levi H. Morris
909	S. & M.	"	June 21, 1929	Harvey Snook
910	Sussex	Sussex	Aug. 20, 1925	C. A. Potter

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Harris J. Westerhoff	Anthony H. Foster	5 Colt St., Paterson, N. J.	876
Herman Edelson	Jack Zingler	126 Market St., Paterson, N. J.	877
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	878
Isaac Serven	Andrew Chambers	1143 Main St., Paterson, N. J.	879
E. Robert Coven	Leo Minuskin	45 Church St., Paterson, N. J.	880
Peter Hofstra	Ira Struck	58 Struyk Ave., Paterson, N. J.	881
Hunziker & Hunziker	P. Charles Brickman	63 Van Houten St., Paterson, N. J.	882
Barton H. Walker	William Dewey	537 Main St., Paterson, N. J.	883
Fred Beggs	George W. Fulton, Jr.	2 Beckwith Ave., Paterson, N. J.	884
Fred C. Hindle	Henry N. Stam	5 Colt St., Paterson, N. J.	885
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	886
Abram Waks	Louis Atkind	136 Washington St., Paterson, N. J.	887
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	888
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	889
G. A. Hunziker	Helen R. Moyer	49 Hamilton St., Paterson, N. J.	890
E. B. Randall	Edwin Merrill	11 Passaic Ave., Pompton Lakes, N. J.	891
Peter Hofstra	Theo. Bruinsma	130 Haledon Ave., Prospect Park, N. J.	892
Robert Boyle	Harry A. Stratton	22 Lincoln Ave., Totowa, N. J.	893
J. W. De Yoe	Frank R. Parry	Wanaque, N. J.	894
Robert W. Richman	Olin Craver	Elmer, N. J.	895
John M. Summerill, Jr.	George F. Featherer	17 Church St., Penns Grove, N. J.	896
James H. Mecum	Paul C. Harris	Main St., Quinton, N. J.	897
James H. Mecum	A. H. Powell	70 Eighth St., Salem, N. J.	898
E. C. Waddington	H. C. Hitchner	Woodstown, N. J.	899
Bowers & Rinehart	Ned O. Howlett	Basking Ridge, N. J.	900
John P. Cullen	George W. Koehler	34 W. Main St., Bound Brook, N. J.	901
James I. Bowers	Bernard Reed	P. O. Box No. 104, Far Hills, N. J.	902
John P. Cullen	V. S. Cline	23 W. Spring St., Somerville, N. J.	903
R. J. Smalley	Guy C. Huyland	357 Clinton Ave., Plainfield, N. J.	904
George W. Allgair	Albert C. Van Tine, Jr.	Frelinghuysen Ave., Raritan, N. J.	905
Voorhees Kline	Raymond P. Sutphen	52 W. Main St., Somerville, N. J.	906
Bowers & Rinehart	Philip P. Cron	19 Ross St., Somerville, N. J.	907
T. M. Kays and C. Downing	Louis H. Budd	23 Main St., Newton, N. J.	908
Dolan & Dolan and others	Edwin M. Quick	Newton, N. J.	909
M. Hunt	Jay S. Wilson	Sussex, N. J.	910

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Passaic County—Continued				
876	Falls City	Paterson	$72,936	$15,000	.....
877	Friendly	"	22,951	.....	$15,500
878	Italian American	"	48,680	23,000	.....
879	Lakeview*	"	26,172	10,600	12,100
880	Lambert	"	9,550	18,565	7,500
881	Northside	"	23.578	3,500	.....
882	Paterson	"	207,419	24,916	.....
883	Peoples	"	34,092	3,500	.....
884	Peoples Park	"	122.288	.....	.....
885	Provident	"	20,087	7,500	110,576
886	Riverview	"	5,390	11,000	5,200
887	Romaine	"	5,434	.....	47,550
888	Silk City	"	79,933	28,975	24,200
889	Sunshine	"	3,361	39,104	14,800
890	Textile Home	"	9,996	9,000	166,081
891	Pompton Lakes	Pompton Lakes	15,749	7,000	210.950
892	Prospect Park*	Prospect Park	5,632	7,100	43,200
893	Laurel	Totowa	5,923	703	48,750
894	Wanaque Borough	Wanaque	1,651	1,132	65,952
	Totals		$1,466,865	$593,365	$2,580,840
	Salem County				
895	Second Elmer Mutual	Elmer	$19,064	$2,500	$179,475
896	Penns Grove	Penns Grove	245	4,520	444,600
897	Quinton	Quinton	266	1,156	62,900
898	Franklin	Salem	12,588	10,688	1,592,443
899	Second Union	Woodstown	8,526	6,000	468,900
	Totals		$40,689	$24,864	$2,748,318
	Somerset County				
900	Bernardsville	Bernardsville	$2,920	$1,500	$151,450
901	Bound Brook	Bound Brook	57,979	10,200	493,600
902	Somerset Hills	Far Hills	9	2,298	75,900
903	Manville	Manville	330	2,389	50,421
904	North Plainfield	North Plainfield	7,704	2,076	107,650
905	Raritan	Raritan	45,491	6,847	286,900
906	Citizens'	Somerville	12,049	7,800	152,500
907	People's	"	12,103	8,000	154,500
	Totals		$138,585	$41,110	$1,472,921
	Sussex County				
908	Newton	Newton	$6,431	.....	$353,900
909	S. & M.	"	1.572	$22,600	116,550
910	Sussex	Sussex	38,018	3,619	173,426
	Totals		$46.021	$26,219	$643,876

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$236,707	$5.087	$820,892	$36,182	$8,550	$1,195,354	876
59,736	436	20,644	5,032	1,847	126,146	877
408,196	4,178	744,759	1,214	2,787	1,232,814	878
469,976	1,123	59,614	63	1,579	579,227	879
89,602	500	61,446	222	5,609	192,994	880
106,490	.....	50,511	3,771	59,860	247,710	881
370,001	2,035	283,570	7	61,677	949,625	882
73,293	1,100	95,577	19	1	207,582	883
180,621	740	142,139	2,695	205	448,688	884
118,938	810	484,605	42,747	37,567	822,830	885
92,044	.....	59,666	3,963	12,347	189,610	886
37,949	.....	47,240	949	.....	139,122	887
191,775	335	623,899	2,033	3,669	954,819	888
123,385	.....	421,516	1,530	16,062	619,758	889
.....	.....	225,295	.....	610	410,982	890
14,644	2,715	78,099	869	6,720	336,746	891
188,823	.....	1,689	567	1,545	248,556	892
20,095	.....	4,039	1,711	448	81,669	893
.....	130	7,060	2,814	896	79,635	894
$6,868,408	$71,702	$8,449,783	$220,689	$531,229	$20,782,881	
$1,050	$22,475	$18,185	$4,166	$75	$246,990	895
.....	2,967	.....	3,015	.....	455,347	896
.....	1,500	.....	1,311	8	67,141	897
33,000	18,161	6,551	14,240	325	1,687,996	898
22,900	10,640	27,446	3,139	410	547,961	899
$56,950	$55,743	$52,182	$25,871	$818	$3,005,435	
$222,871	$4,000	$24,827	$6,560	$956	$415,084	900
96,079	.....	201,963	4,267	1,361	865,449	901
88,786	830	.....	1,693	218	169,734	902
1,893	1,055	10,873	1,665	327	68,953	903
18,801	495	28,473	2,463	684	168,346	904
25,055	3,425	35,406	7,486	1,277	411,887	905
188,672	10,952	35,798	4,662	958	413,391	906
208,871	30,573	66,613	6,355	955	487,970	907
$851,028	$51,330	$403,953	$35,151	$6,736	$3,000,814	
.....	$3,090	$206.881	$26.708	$3,211	$600.221	908
$55,988	25,580	14.074	2,367	.....	238.731	909
.....	1,000	14,356	4,983	55	235,457	910
$55,988	$29,670	$235,311	$34,058	$3,266	$1,074,409	

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Passaic County—Continued					
876	Falls City	Paterson	$351,514	.....	.....	$1,800
877	Friendly	"	34,050	.....	.....	100
878	Italian American	"	395,546	.....	.....	222,125
879	Lakeview	"	253,172	.....	$875	154,100
880	Lambert	"	32,202	.....	.....	22,380
881	Northside	"	69,422	.....	.....	72,500
882	Paterson	"	370,398	.....	.....	75,100
883	Peoples	"	72,243	.....	.....	.....
884	Peoples Park	"	42,938	$2,404	.....	140,300
885	Provident	"	193,183	.....	.....	102,000
886	Riverview	"	51,537	.....	.....	32,800
887	Romaine	"	38,979	.....	.....	46,750
888	Silk City	"	80,666	.....	.....	23,200
889	Sunshine	"	114,335	.....	.....	28,900
890	Textile Home	"	108,043	.....	.....	44,949
891	Pompton Lakes	Pompton Lakes	214,890	.....	.....	1,000
892	Prospect Park	Prospect Park	144,898	.....	.....	27,200
893	Laurel	Totowa	38,742	.....	.....	17,600
894	Wanaque Borough	Wanaque	49,798	.....	.....	.....
	Totals		$6,682,924	$60,297	$2,180	$3,771,860
	Salem County					
895	Second Elmer Mutual	Elmer	$189,855	.....	.....	.....
896	Penns Grove	Penns Grove	260,856	$43,100	.....	.....
897	Quinton	Quinton	41,718	.....	.....	.....
898	Franklin	Salem	1,205,692	.....	.....	.....
899	Second Union	Woodstown	407,730	.....	.....	.....
	Totals		$2,105,851	$43,100	.....	.....
	Somerset County					
900	Bernardsville	Bernardsville	$228,811	.....	.....	$80,000
901	Bound Brook	Bound Brook	646,041	.....	.....	.....
902	Somerset Hills	Far Hills	90,688	.....	.....	14,800
903	Manville	Manville	47,190	.....	.....	.....
904	North Plainfield	North Plainfield	84,751	.....	.....	34,387
905	Raritan	Raritan	304,062	.....	.....	.....
906	Citizens'	Somerville	302,359	$42	.....	.....
907	People's	"	364,414	.....	.....	.....
	Totals		$2,068,316	$42	.....	$129,187
	Sussex County					
908	Newton	Newton	$230,875	$7,400	.....	$172,100
909	S. & M.	"	176,931	500	.....	3,000
910	Sussex	Sussex	163,182	.....	.....	10,550
	Totals		$570,988	$7,900	.....	$185,650

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$2,522	$369,486	$928	.....	.....	$38,373	$40,435	$390,296	$1,195,354	876
827	45,164	395	.....	.....	10,015	6,596	28,999	126,146	877
2,712	243,051	.....	.....	$29,875	945	58,870	279,690	1,232,814	878
25	.....	283	.....	114,650	908	27,942	27,272	579,227	879
293	60,730	1,701	.....	.....	21,633	3,879	50,176	192,994	880
.....	2,407	409	.....	.....	21,528	10,895	70,549	247,710	881
578	150,973	6,324	.....	.....	121,350	45,688	179,214	949,625	882
.....	51,516	1,048	.....	.....	17,256	9,423	56,096	207,582	883
.....	105,572	34	.....	.....	28,921	8,285	120,234	448,688	884
248	218,793	449	.....	21,000	71,784	15,165	**200,208**	822,830	885
128	8,084	718	.....	.....	18,332	6,162	71,849	189,610	886
.....	.....	549	.....	.....	218	7,084	45,542	139,122	887
4,249	332,075	1,558	.....	.....	80,867	10,371	421,833	954,819	888
257	63,323	42	.....	.....	170,597	7,873	234,431	619,758	889
82	77,494	.....	.....	41,500	90,883	.....	48,031	410,982	890
933	.....	268	.....	.....	11	50,715	68,929	336,746	891
136	.....	2,784	.....	10,000	270	24,310	38,958	248,556	892
21	.....	81	.....	.....	382	5,925	18,918	81,669	893
36	.....	429	.....	10,500	186	9,855	8,831	79,635	894
$44,390	$2,678,166	$50,024	$14,745	$542,610	$1,195,893	$782,877	$4,956,915	$20,782,881	
.....	.....	$774	.....	.....	$10	$46,207	$10,144	$246,990	895
.....	.....	930	.....	$67,300	1,769	53,699	27,693	455,347	896
.....	.....	285	.....	12,600	1,144	7,559	3,835	67,141	897
.....	.....	2,968	.....	58,950	.....	320,168	100,218	1,687,996	898
.....	.....	723	.....	16,500	.....	99,499	23,509	547,961	899
.....	.....	$5,680	.....	$155,350	$2,923	$527,132	$165,399	$3,005,435	
$444	.....	$507	.....	$35,000	$2,837	$48,023	$19,462	$415,084	900
140	.....	899	.....	.....	12	131,633	86,724	865,449	901
2	.....	332	.....	37,200	309	17,726	8,677	169,734	902
196	.....	207	.....	.....	.....	6,407	14,953	68,953	903
107	.....	1,399	.....	20,700	730	14,193	12,079	168,346	904
.....	.....	436	.....	.....	.....	65,301	42,088	411,887	905
.....	.....	1,334	$2,800	10,000	.....	63,232	33,624	413,391	906
.....	.....	609	.....	.....	160	69,341	53,446	487,970	907
$889	.....	$5,723	$2,800	$102,900	$4,048	$415,856	$271,053	$3,000,814	
.....	.....	$1,892	$1,220	$27,500	$3,398	$48,455	$107,381	$600,221	908
.....	.....	459	1,500	.....	469	36,842	19,030	238,731	909
$1,185	.....	288	1,418	.....	310	26,125	32,399	235,457	910
$1,185	.....	$2,639	$4,138	$27,500	$4,177	$111,422	$158,810	$1,074,409	

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
876	Falls City	3,107	635					9	3
877	Friendly	445	127					50	10
878	Italian American	4,671	708					1,370	194
879	Lakeview	4,380	869			68	24	1,541	111
880	Lambert	479	146					156	40
881	Northside	1,394	189					521	127
882	Paterson	4,339	655					758	130
883	Peoples	988	217						
884	Peoples Park	571	126	14	1			832	160
885	Provident	1,991	514					695	82
886	Riverview	777	130					268	65
887	Romaine	580	49					234	47
888	Silk City	1,209	420					233	48
889	Sunshine	1,534	534					378	82
890	Textile Home	3,299	408					709	102
891	Pompton Lakes	3,120	408					5	1
892	Prospect Park	2,315	382					136	28
893	Laurel	459	69					88	23
894	Wanaque Borough	762	103						
	Totals	122,901	15,110	695	158	226	93	26,508	3,744
	Salem County								
895	Second Elmer Mutual	2,790	292						
896	Penns Grove	5,241	460	431	64				
897	Quinton	768	94						
898	Franklin	21,244	1,671						
899	Second Union	13,667	612						
	Totals	43,710	3,129	431	64				
	Somerset County								
900	Bernardsville	3,078	427					400	41
901	Bound Brook	10,243	1,082						
902	Somerset Hills	1,633	175					74	13
903	Manville	671	127						
904	North Plainfield	1,105	140					172	40
905	Raritan	4,222	627						
906	Citizens'	4,921	560	42	2				
907	People's	5,150	499						
	Totals	31,023	3,637	42	2			646	94
	Sussex County								
908	Newton	2,928	352	74	11			861	128
909	S. & M.	1,868	185	5	1			15	2
910	Sussex	3,476	296					54	10
	Totals	8,272	833	79	12			930	140

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,116	100	538	S.	$2.00 m.	$200	5 & 6	$6.00 a.	.....	876
495	26	111	S.	1.00 m.	200	6	5.00 a.	$2.00 a.	877
6,041	158	744	N.S.	1.00 m.	T.M. & 200	6	4.00 a.	.05 b.	878
5,989	224	780	N.S.	1.00 m.	100	6	.....	.10 b.	879
635	23	163	S.	1.00 m.	200	5 & 6	.....	.....	880
1,915	39	277	S.	1.00 m.	200	6	.....	.....	881
5,097	179	606	S.	1.00 m.	200	5 & 6	.....	.....	882
988	45	172	S.	1.00 m.	200	6	.....	.....	883
1,417	53	234	S.	1.00 m.	200	5 & 6	.....	.....	884
2,686	57	539	S.	1.00 m.	200	6	5.00 a.	5.00 a.	885
1,045	35	160	S.	1.00 m.	200	6	.05 b.	.05 b.	886
814	19	77	S.	1.00 m.	T.M. & 200	6	.....	.....	887
1,442	47	421	S.	1.00 & 2.00 m.	200	6	.....	.....	888
1,912	38	578	O.P.	1.00 m.	200	5 & 6	.....	.....	889
4,008	90	420	O.P.	1.00 m.	200	6	3.00 a.	.....	890
3,125	58	351	N.S.	1.00 m.	200	5 & 6	.....	.....	891
2,451	73	337	S.	1.00 m.	T.M. & 200	4½, 5 & 6	.....	.....	892
547	31	61	S.	1.00 m.	200	5, 5½ & 6	5.00 a.	3.00 a.	893
762	45	58	S.	1.00 m.	200	6	3.00 a.	2.00 a.	894
150,330	3,423	15,682							
2,790	135	157	S.	$1.00 m.	$200	6	.....	.....	895
5,672	194	330	S.	1.00 m.	200	6	$3.00 a.	.....	896
768	44	50	S.	1.00 m.	200	6	2.50 a.	.....	897
21,244	772	899	S.	1.00 m.	200	6	3.00 a.	.....	898
13,667	227	385	S.	.50 m.	100	6	.....	.....	899
44,141	1,372	1,821							
3,478	143	325	S.	$1.00 m.	$200	5 & 6	.....	.....	900
10,243	250	832	S.	1.00 m.	200	5 & 6	.....	.....	901
1,707	55	133	S.	1.00 m.	200	5 & 6	.....	.....	902
671	42	85	S.	1.00 m.	200	5	.....	.....	903
1,277	37	143	S.	1.00 m.	200	6	$3.00 a.	$1.00 a.	904
4,222	178	449	S.	1.00 m.	200	5 & 6	.05 b.	.....	905
4,963	178	384	S.	1.00 m.	200	5 & 6	.....	.....	906
5.150	191	308	S.	1.00 m.	T.M. & 200	5	.....	.....	907
31,711	1,074	2,659							
3,863	157	334	S.	$1.00 m.	$200	6	$2.00 a.	.....	908
1,888	88	100	S.	1.00 m.	200	4, 5 & 6	.....	.....	909
3,530	128	178	S.	1.00 m.	200	6	.....	.....	910
9,281	373	612							

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Union County			
911	Cranford Mutual	Cranford	Mar. —, 1887	Joseph A. Plummer
912	Greeley	"	Feb. 15, 1922	Louis R. Allison
913	Betsytown	Elizabeth	May 16, 1922	Martin Reitman
914	Better-Plan	"	Jan. 30, 1925	Edward H. Feller
915	Central	"	Jan. 26, 1886	Joseph Sauerwein
916	City	"	Oct. 30, 1939	H. E. Wolff
917	Clarkson	"	Dec. 15, 1927	Kazimierz Wajda
918	Clearing House	"	Sept. 5, 1925	Philip C. Osterman
919	Crystal	"	Jan. 5, 1921	Jacob Berger
920	Desirable	"	Feb. 5, 1925	R. M. Nittoli
921	Elizabeth	"	Sept. 3, 1869	Joseph Oslender
922	Elizabethport Mutual	"	April 5, 1875	Frank T. Mountford
923	Elmora and West End	"	Dec. 27, 1910	Leo A. McDonagh
924	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
925	Excelsior	"	May 7, 1887	Edward Bauer
926	Harmonia	"	Nov. 23, 1872	George J. Doehrmann
927	Headway	"	Mar. 28, 1927	Robert W. Hersh
928	Home	"	Feb. 6, 1912	Dennis A. O'Leary
929	Homeland	"	July 31, 1920	Dennis F. Hennessy
930	Ideal	"	Jan. 26, 1910	Louis Kaufman
931	Independent	"	April 10, 1919	Morris Kowalsky
932	International	"	Mar. 20, 1913	Ogden Beatty
933	Jefferson Park	"	Nov. 26, 1919	George Parsons
934	Juniors'	"	Jan. 21, 1913	C. A. Stafford
935	Lithuanian	"	Oct. 6, 1913	Michael Saliklis
936	Members	"	Jan. 28, 1926	A. S. V. Giglio
937	Merchants	"	Jan. 24, 1908	E. S. Hersh
938	Myrtle	"	Jan. 14, 1924	John E. Knight
939	N. A. S. E.	"	July 15, 1926	Walter T. Cocker
940	North Broad Street	"	June 12, 1924	William T. McGeachie
941	North Elizabeth	"	Mar. 19, 1919	Martin J. Hartney
942	North Park	"	Mar. 1, 1923	George R. Flach
943	Old Colony	"	Oct. 3, 1924	A. A. Baekey
944	People's	"	Mar. 30, 1908	Harold C. Ogden
945	Polonia	"	Jan. 22, 1909	Stephen Regit
946	Rail and Harbor City	"	July 6, 1911	Alexander H. Clark
947	Rainbow	"	Mar. 8, 1923	A. I. Uslander
948	Satisfactory	"	Jan. 7, 1927	Stephen J. Kaleta
949	Security	"	Feb. 20, 1912	Hans Herold
950	Trinity	"	April 3, 1924	David B. Brown
951	Union County	"	April 26, 1886	W. A. Bourdon
952	Upright	"	July 1, 1926	Max Tieger
953	Victory	"	Jan. 28, 1920	Adrian O. Murray
954	Workmen's	"	Nov. 23, 1899	Samuel Stamler
955	Garwood	Garwood	Mar. 1, 1911	W. M. Conklin
956	Hillside	Hillside Township	Jan. 10, 1919	Harvey L. Tindall
957	Inter County	" "	June 23, 1921	Charles F. Ackerman
958	Lyons Farms	" "	Dec. 19, 1903	David H. Doremus
959	Midway	" "	Mar. 31, 1923	Harry Schnabel
960	Fidelity	Linden	Mar. 12, 1910	George McGillvray

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Berkeley C. Austin	Warren D. Sculthorp	Raritan Rd. & Lexington Ave., Cranford, N. J.	911
George S. Sauer	John V. Nostrand	4 Indian Spring Road, Cranford, N. J.	912
Connolly & Hueston	P. L. Mack	954 Adams Ave., Elizabeth, N. J.	913
Milton A. Feller	J. William Benner	22 W. Sumner Ave., Roselle Park, N. J.	914
Samuel Reibel	Henry Dissman	715 Elizabeth Ave., Elizabeth, N. J.	915
C. Wagner	W. H. Meisky	419 Linden Ave., Elizabeth, N. J.	916
F. Regula	Charles Adamkowski	604 Green St., Elizabeth, N. J.	917
Welcome W. Bender	James Clark	915 Jersey Ave., Elizabeth, N. J.	918
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	919
Nicholas A. Tomasulo	James C. Tomasulo	308 Westfield Ave. E., Roselle Park, N. J.	920
Stein, Stein & Stein	Fred F. Rau	111 Jefferson Ave., Elizabeth, N. J.	921
C. A. Otto	Charles B. Cottrell	619 Spruce St., Roselle Park, N. J.	922
Martin P. O'Connor	William J. Kenealy	33 Oakwood Place, Elizabeth, N. J.	923
Aaron Kaufman	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	924
Edward O. Bauer	G. P. Schmidt	715 Elizabeth Ave., Elizabeth, N. J.	925
Samuel Reibel	A. J. Seeholzer	817 Elizabeth Ave., Elizabeth, N. J.	926
Saul Lehr	Herbert O. Struss	450 E. Clay Ave., Roselle Park, N. J.	927
Charles L. Morgan	Adolph G. Ahrens	122 Lincoln Ave., Elizabeth, N. J.	928
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	929
Francis A. Gordon	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	930
Charles J. Stamler	Nathan T. Burdeau	24 Commerce St., Newark, N. J.	931
David S. Feinswog	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	932
Donald Davis	William E. Walker	34 Hazard Place, Elizabeth, N. J.	933
C. A. Otto, Jr.	H. G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	934
John A. Patrick	Joseph B. Patalkis	230 Isham Place, Elizabeth, N. J.	935
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	936
John J. Griffin	A. W. Pfaff	100 First St., Elizabeth, N. J.	937
Abe J. Blum	Charles G. Forman	181 Keats Ave., Elizabeth, N. J.	938
Louis C. Lehmann, Jr.	Samuel J. Miller, Jr.	635 Madison Ave., Elizabeth, N. J.	939
F. N. Talley	F. Regenthal	132 Elm St., Elizabeth, N. J.	940
John R. Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	941
F. K. Sauer & G. S. Sauer	John A. McArevey	279 N. Broad St., Elizabeth, N. J.	942
S. Koestler	H. E. Manvel	67 Hillside Road, Elizabeth, N. J.	943
Joseph T. Hague	Fred Zior	6 Julian Place, Elizabeth, N. J.	944
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	945
Donald H. McLean	Alfred B. Strickler	136 Stiles St., Elizabeth, N. J.	946
Henry H. Eisenberg	Samuel Balter	1139 East Jersey St., Elizabeth, N. J.	947
Joseph J. Turek	William J. Haggerty	618 Green St., Elizabeth, N. J.	948
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	949
Francis A. Gordon	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	950
James T. Kirk	F. J. Currall	208 Orchard St., Elizabeth, N. J.	951
L. L. Weltcheck	Samuel Freedman	18 West Jersey St., Elizabeth, N. J.	952
V. H. Eichhorn	Samuel Freedman	18 West Jersey St., Elizabeth, N. J.	953
Charles J. Stamler	Louis Ritter	721 Linden Ave., Elizabeth, N. J.	954
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	955
A. C. Ullrich	L. F. Gardiner	502 High St., Newark, N. J.	956
A. W. Egner	Arthur L. Theurer	1512 Center St., Hillside, N. J.	957
Emil Herrigel	Kathryn A. Keller	1444 N. Broad St., Hillside, N. J.	958
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	959
Charles J. Stamler	Frank R. Anderson	19 E. Elizabeth Ave., Linden, N. J.	960

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

ASSETS

	ASSOCIATION		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County				
911	Cranford Mutual	Cranford	$23,270	$10,603	$230,300
912	Greeley	"	7,483	7	21,400
913	Betsytown	Elizabeth	4,242	53	178,900
914	Better-Plan	"	14,510	2,140	2,700
915	Central	"	2,620	.....	640,220
916	City*	"	69,558	18,000	68,800
917	Clarkson	"	12,941	6,093	49,159
918	Clearing House	"	14,041	1,448	32,300
919	Crystal	"	5,493	8,851	112,250
920	Desirable	"	9,530	15,200	21,900
921	Elizabeth	"	17,201	8,927	399,396
922	Elizabethport Mutual	"	10,477	3,755	197,200
923	Elmora and West End	"	5,235	578	288,300
924	Emerald	"	1,961	1,500	18,600
925	Excelsior	"	877	.....	539,300
926	Harmonia	"	6,765	403	616,254
927	Headway	"	1,088	.....	19,500
928	Home	"	8,094	3,000	83,093
929	Homeland	"	4,606	489	203,800
930	Ideal	"	5,606	4,000	80,500
931	Independent	"	10,142	12,193	121,950
932	International	"	8,931	7,000	178,900
933	Jefferson Park	"	14,127	256	116,200
934	Juniors'	"	15,092	794	342,608
935	Lithuanian	"	15,452	62	262,950
936	Members	"	2,405	30,626	60,000
937	Merchants	"	2,494	913	314,650
938	Myrtle	"	7,349	745	49,900
939	N. A. S. E.	"	4,691	604	18,900
940	North Broad Street	"	9,955	2,000	.....
941	North Elizabeth	"	2,968	544	233,640
942	North Park*	"	60,056	6,000	63,900
943	Old Colony	"	1,308	233	132,600
944	People's	"	7,168	.....	123,520
945	Polonia	"	2,498	119	238,650
946	Rail and Harbor City	"	1,216	.....	101,132
947	Rainbow	"	17,891	3,000	30,850
948	Satisfactory	"	2,876	1,773	109,000
949	Security	"	364	7,921	272,000
950	Trinity	"	2,339	100	81,100
951	Union County	"	3,112	3,465	144,600
952	Upright	"	1,749	1,138	28,550
953	Victory	"	6,879	4,115	51,700
954	Workmen's	"	5,758	.....	682,143
955	Garwood	Garwood	5,420	2,748	67,840
956	Hillside	Hillside Township	3,434	3,600	15,000
957	Inter County	" "	7,400	3,600	58,900
958	Lyons Farms	" "	23,277	16,850	185,600
959	Midway	" "	2,370	.....	32,600
960	Fidelity	Linden	5,249	1,548	319,050

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS						
Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$157,162	$6,230	$89,195	$1,223	$5,795	$523,778	911
6,382	100	38,470	899	1,106	75,847	912
.....	6,465	215,059	751	10,448	415,918	913
82,170	9,790	86,833	519	1,005	199,667	914
62,523	10,090	501,657	626	19,009	1,236,745	915
811,578	1,655	70,891	21	3,500	1,044,003	916
.....	1,200	10,367	.....	143	79,903	917
7,715	2,750	73,374	4,817	15,316	151,761	918
70,290	3,430	163,364	.....	18,609	382,287	919
18,380	3,400	29,518	856	.....	98,784	920
84,024	10,460	303,616	934	3,466	828,024	921
63,371	5,735	63,723	399	2,787	347,447	922
21,500	19,182	596,314	.....	933	932,042	923
44,300	1,200	55,353	.....	.....	122,914	924
83,307	8,000	344,634	961	2,385	979,464	925
26,592	6,425	770,845	1,132	13,601	1,442,017	926
7,501	412	11,895	95	.....	40,491	927
4,000	750	216,586	.....	469	315,992	928
.....	3,730	113,366	1,832	11,798	339,621	929
92,180	1,950	107,177	248	.....	291,661	930
53,704	200	200,731	3,665	9,067	411,652	931
14,968	4,560	230,609	1,405	8,360	454,733	932
21,424	335	52,772	5,102	1,995	212,211	933
65,663	10,237	273,328	18,457	48,726	774,905	934
.....	1,615	296,356	1,925	838	579,198	935
.....	.....	50,016	.....	2,578	145,625	936
.....	250	237,399	.....	9,558	565,264	937
6,466	.....	17,514	280	1,139	83,393	938
20,096	5,907	53,599	.....	1,140	104,937	939
41,916	1,030	69,954	135	433	125,423	940
19,113	4,804	180,944	.....	1,752	443,765	941
329,161	5,880	46,423	151	4,769	516,340	942
39,959	5,160	71,757	.....	5,709	256,726	943
9,747	5,485	86,648	1,173	1,679	235,420	944
.....	4,150	203,759	.....	5,283	454,459	945
3,919	4,760	174,614	487	972	287,100	946
114,614	2,500	105,769	150	3,360	278,134	947
.....	1,630	22,683	1,246	825	140,033	948
29,129	6,455	238,247	2,019	6,298	562,433	949
34,530	3,500	183,619	349	10	305,547	950
.....	1,275	128,260	.....	1,452	282,164	951
23,960	1,065	37,076	101	40	93,679	952
84,834	995	110,740	105	5,455	264,823	953
53,699	17,359	786,443	.....	7,361	1,552,763	954
.....	2,190	34,201	349	3,788	116,536	955
26,039	550	24,756	323	586	74,288	956
78,286	1,428	131,221	12,543	2,086	295,464	957
205,800	3,490	118,321	7,554	747	561,639	958
14,836	.....	45,944	7,399	1,324	104,473	959
189,140	6,302	661,487	2,933	15,840	1,201,549	960

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County					
911	Cranford Mutual	Cranford	$281,581	$405	.....	$20,800
912	Greeley	"	40,633	2,668	.....	.....
913	Betsytown	Elizabeth	142,369	.....	.....	6,000
914	Better-Plan	"	62,735	.....	.....	15,600
915	Central	"	620,904	.....	.....	161,100
916	City	"	284,473	.....	.....	475,695
917	Clarkson	"	54,272	3,100	.....	.....
918	Clearing House	"	62,386	.....	.....	3,800
919	Crystal	"	191,304	.....	.....	4,500
920	Desirable	"	63,635	.....	.....	.....
921	Elizabeth	"	333,888	.....	.....	75,850
922	Elizabethport Mutual	"	201,996	.....	.....	.....
923	Elmora and West End	"	324,424	.....	.....	168,200
924	Emerald	"	59,660	.....	.....	800
925	Excelsior	"	501,559	.....	.....	68,200
926	Harmonia	"	521,895	.....	.....	161,100
927	Headway	"	18,034	.....	.....	.....
928	Home	"	98,789	.....	.....	.....
929	Homeland	"	190,838	.....	.....	56,250
930	Ideal	"	81,717	.....	.....	2,300
931	Independent	"	145,803	.....	.....	21,600
932	International	"	152,300	.....	.....	5,900
933	Jefferson Park	"	133,534	.....	.....	22,800
934	Juniors'	"	283,996	.....	.....	101,725
935	Lithuanian	"	232,664	.....	.....	35,095
936	Members	"	79,627	.....	.....	.....
937	Merchants	"	275,923	.....	.....	.....
938	Myrtle	"	30,496	.....	.....	4,450
939	N. A. S. E.	"	53,808	.....	.....	3,000
940	North Broad Street	"	41,615	.....	.....	9,600
941	North Elizabeth	"	171,592	.....	.....	54,139
942	North Park	"	172,604	.....	.....	185,250
943	Old Colony	"	117,503	2,400	.....	8,500
944	People's	"	97,845	.....	.....	35,700
945	Polonia	"	200,789	.....	.....	109,400
946	Rail and Harbor City	"	76,555	.....	.....	29,520
947	Rainbow	"	89,194	.....	.....	8,925
948	Satisfactory	"	71,658	5,000	.....	23,295
949	Security	"	213,851	.....	.....	182,600
950	Trinity	"	149,999	.....	.....	11,720
951	Union County	"	126 448	.....	.....	17,400
952	Upright	"	46.713	.....	.....	7,075
953	Victory	"	90,147	.....	.....	17,275
954	Workmen's	"	530.976	.....	.....	191,675
955	Garwood	Garwood	67,003	.....	.....	5,600
956	Hillside	Hillside Township	35,916	.....	.....	8,700
957	Inter County	" "	98,549	.....	.....	25,225
958	Lyons Farms	" "	315,886	.....	.....	61,700
959	Midway	" "	29,479	.....	.....	6,820
960	Fidelity	Linden	502.147	.....	.....	284,230

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$434	.....	$101,025	$796	$51,633	$67,104	$523,778	911
240	.....	246	.....	.....	302	.....	31,758	75,847	912
716	$47,597	.....	.....	.....	35,903	46,442	136,891	415,918	913
5,157	19,813	817	.....	.....	25,185	13,665	56,695	199,667	914
.....	53,132	751	.....	.....	5,289	155,387	240,182	1,236,745	915
.....	6,978	.....	$32,189	146,250	764	16,660	80,994	1,044,003	916
15	.....	.....	.....	.....	1,219	11,934	9,363	79,903	917
.....	32,001	315	.....	.....	14,746	6,714	31,799	151,761	918
751	.....	.....	.....	.....	329	63,164	122,239	382,287	919
.....	.....	.....	.....	.....	6,934	8,956	19,259	98,784	920
351	92,606	.....	.....	23,000	55,887	70,197	176,245	828,024	921
102	101,831	.....	.....	.....	2,677	.....	40,841	347,447	922
226	.....	3,392	.....	85,500	2,321	.....	347,979	932,042	923
20	9,038	.....	.....	3,000	4,083	17,875	28,438	122,914	924
243	38,599	.....	.....	4,000	35,202	100,975	230,686	979,464	925
.....	255,910	107	.....	15,500	75,918	108,848	302,739	1,442,017	926
185	5,345	.....	.....	.....	852	3,600	12,475	40,491	927
.....	42,964	22	.....	.....	40,099	46,764	87,354	315,992	928
47	.....	112	.....	.....	5,380	36,976	50,018	339,621	929
.....	80,363	.....	.....	.....	31,636	20,536	75,109	291,661	930
399	2,300	.....	.....	.....	6,163	70,673	164,714	411,652	931
99	102,265	.....	.....	.....	28,212	52,752	113,205	454,733	932
375	.....	534	.....	.....	168	26,053	28,747	212,211	933
139	102,265	.....	.....	12,300	57,667	60,784	156,029	774,905	934
41	5,012	.....	.....	.....	34,303	72,830	199,253	579,198	935
.....	.....	.....	.....	.....	13,647	26,893	25,458	145,625	936
332	98,706	.....	.....	27,000	11,303	60,886	91,114	565,264	937
40	.....	.....	.....	.....	11,731	15,048	21,628	83,393	938
392	11,134	104	.....	.....	4,772	10,520	21,207	104,937	939
2,275	27,103	774	.....	.....	19,577	6,857	17,622	125,423	940
.....	63,697	.....	.....	46,000	13,274	37,355	57,708	443,765	941
1,878	.....	1,523	29,900	64,750	170	30,821	29,444	516,340	942
.....	23,519	.....	.....	27,200	3,933	30,963	42,708	256,726	943
1,060	31,292	90	.....	.....	14,525	16,247	38,661	235,420	944
.....	.....	.....	.....	9,500	369	54,585	79,816	454,459	945
930	80,792	.....	.....	.....	15,745	15,276	68,282	287,100	946
.....	57,613	.....	.....	.....	15,022	20,349	87,031	278,134	947
235	.....	281	.....	4,400	.....	14,193	20,971	140,033	948
353	12,308	46	.....	7,500	27,329	4,931	113,515	562,433	949
.....	27,466	.....	.....	3,200	5,571	29,320	78,271	305,547	950
.....	23,616	.....	.....	4,800	26,365	16,371	67,164	282,164	951
.....	1,200	29	.....	.....	8,736	7,173	22,753	93,679	952
.....	8,443	.....	.....	.....	46,508	17,311	85,139	264,823	953
.....	101,394	153	.....	.....	.....	314,819	413,746	1,552,763	954
30	.....	104	.....	.....	.....	18,276	25,523	116,536	955
.....	.....	.....	.....	.....	18,874	3,772	7,026	74,288	956
1,724	48,316	192	.....	15,480	31,699	13,914	60,365	295,464	957
.....	.....	1,426	.....	23,000	979	61,254	97,394	561,639	958
30	32,012	284	.....	1,500	2,703	4,710	26,935	104,473	959
215	.....	.....	.....	27,500	12	109,053	278,392	1,201,549	960

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County								
911	Cranford Mutual	3,665	746	3	3			104	11
912	Greeley	358	71	23	5				
913	Betsytown	2,680	360					68	5
914	Better-Plan	1,348	183					78	8
915	Central	7,499	829					811	98
916	City	15,029	1,326					4,757	464
917	Clarkson	620	89	31	4				
918	Clearing House	930	113					19	6
919	Crystal	2,454	305					22	4
920	Desirable	786	89						
921	Elizabeth	5,065	576					463	93
922	Elizabethport Mutual	2,663	362						
923	Elmora and West End	4,658	434					841	91
924	Emerald	1,196	152					4	3
925	Excelsior	6,310	663					431	58
926	Harmonia	9,959	963					958	170
927	Headway	318	67						
928	Home	2,511	323						
929	Homeland	3,596	449					562	50
930	Ideal	2,196	272					16	3
931	Independent	3,940	445					108	25
932	International	2,764	291					30	4
933	Jefferson Park	1,754	218					114	23
934	Juniors'	5,117	802					721	119
935	Lithuanian	3,868	411					260	46
936	Members	2,259	239						
937	Merchants	4,553	409						
938	Myrtle	1,524	163					25	6
939	N. A. S. E.	754	98					15	3
940	North Broad Street	959	158					64	9
941	North Elizabeth	2,111	275					257	45
942	North Park	3,419	542					926	121
943	Old Colony	2,167	268	24	5			43	9
944	People's	1,643	201					197	19
945	Polonia	2,864	304					547	78
946	Rail and Harbor City	1,307	197					148	21
947	Rainbow	1,292	181					45	17
948	Satisfactory	1,169	166	50	3			116	25
949	Security	3,287	384					949	259
950	Trinity	1,924	208					60	13
951	Union County	2,189	267					144	22
952	Upright	947	117					40	7
953	Victory	1,837	208					144	27
954	Workmen's	8,040	871					958	102
955	Garwood	848	82					28	5
956	Hillside	687	119					82	17
957	Inter County	1,491	232					182	32
958	Lyons Farms	3,532	236					309	35
959	Midway	403	70					34	6
960	Fidelity	6,265	523					1,421	156

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,772	135	625	N.S.	$1.00 m.	T.M. & $200	5 & 6	.....	.....	911
381	12	64	S.	1.00 m.	200	5 & 6	$0.12½ b.	.....	912
2,748	67	298	N.S.	1.00 & 2.00 m.	200	6	.....	.....	913
1,426	44	147	N.S.	1.00 m.	200	6	.....	.....	914
8,310	254	673	N.S.	1.00 m.	200	6	.....	$1.00 a.	915
19,786	290	1,500	O.P.	.50 & 1.00 m.	100	Various	.....	.....	916
651	25	68	N.S.	1.00 & 2.00 m.	200	6	4.00 a.	.....	917
949	19	100	S. & O.P.	1.00 m.	200	5 & 6	.08 1/3 b.	.....	918
2,476	54	255	N.S.	1.00 m.	200	6	.....	2.00 a.	919
786	27	62	O.P.	1.00 m.	200	6	.....	.....	920
5,528	155	514	N.S.	1.00 m.	200	6	5.00 a.	1.00 a.	921
2,663	99	263	N.S.	1.00 m.	200	6	.....	.....	922
5,499	131	394	N.S.	1.00 m.	200	6	6.00 a.	.....	923
1,200	27	128	O.P.	1.00 m.	200	5 & 6	Various	2.00 a.	924
6,741	168	553	N.S.	1.00 m.	200	Various	.....	1.00 a.	925
10,917	231	902	N.S.	1.00 m.	200	6	3.00 a.	6.00 a.	926
318	11	56	O.P.	1.00 m.	200	5 & 6	.....	.....	927
2,511	30	293	N.S.	1.00 m.	200	6	6.00 a.	6.00 a.	928
4,158	70	429	O.P.	1.00 & 2.00 m.	200	6	6.00 a.	2.00 a.	929
2,212	55	220	O.P.	1.00 m.	200	5 & 6	Various	2.00 a.	930
4,048	38	432	O.P.	1.00 m.	200	5, 5½ & 6	.....	.....	931
2,794	51	244	N.S.	1.00 m.	200	5 & 6	.....	2.00 a.	932
1,868	41	200	S.	1.00 & 2.00 m.	200	6	6.00 a.	2.00 a.	933
5,838	152	769	N.S.	1.00 & 2.00 m.	T.M. & 200	5 & 6	4.00 a.	2.00 a.	934
4,128	92	365	N.S.	1.00 & 2.00 m.	200	6	.....	.....	935
2,259	17	222	O.P.	1.00 & 2.00 m.	200	6	.....	.....	936
4,553	72	337	N.S.	1.00 m.	200	6	6.00 a.	2.00 a.	937
1,549	16	153	N.S.	1.00 m.	200	6	5.00 a. & 6.00 a.	.....	938
769	23	78	N.S.	1.00 m.	200	5 & 6	.....	.....	939
1,023	24	143	N.S.	1.00 m.	T.M. & 200	6	.....	.....	940
2,368	70	250	N.S.	1.00 m.	240	5 & 6	6.00 a.	6.00 a.	941
4,345	161	502	N.S.	1.00 m.	T.M. & 200	Various	.....	.....	942
2,234	55	227	N.S.	1.00 & 2.00 m.	T.M. & 200	5 & 6	.....	.....	943
1,840	58	162	N.S.	1.00 & 2.00 m.	200 & 240	6	.....	.....	944
3,411	101	281	O.P.	1.00 m.	200	6	4.00 a.	2.00 a.	945
1,455	41	177	N.S.	1.00 & 2.00 m.	200	6	6.00 a.	.....	946
1,337	58	140	N.S.	1.00 m.	200	6	.....	.....	947
1,335	45	149	N.S.	1.00 m.	200	6	4.00 a.	.....	948
4,236	103	540	O.P.	1.00 m.	200	6	.....	.....	949
1,984	38	183	N.S.	1.00 m.	200	6	.....	2.00 a.	950
2,333	86	203	N.S.	1.00 m.	200	6	Various	Various	951
987	29	95	N.S.	1.00 m.	200	6	4.00 a.	.....	952
1,981	36	199	N.S.	1.00 m.	T.M. & 200	5 & 6	2.00 a.	.....	953
8,998	187	786	O.P.	.25 w.	200	6	.....	.....	954
876	29	58	N.S.	.75 & 1.00 m.	200 & 240	4½. 5 & 6	Various	Various	955
769	9	127	S.	1.00 m.	200	5 & 6	2.00 a.	2.00 a.	956
1,673	40	224	S.	1.00 m.	200	5 & 6	.....	.....	957
3,841	140	131	S.	1.00 m.	200	5 & 6	.03 b.	.03 b.	958
437	14	62	S.	1.00 m.	200	5 & 6	.....	.....	959
7,686	134	545	N.S.	1.00 m.	200	6	.....	.....	960

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

TABLE 1 — LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Union County—Continued			
961	Stonewall	Linden	April 8, 1921	Leon A. Watson
962	New Providence	New Providence	Mar. 31, 1927	George W. Robbins, Jr.
963	Central	Plainfield	Jan. 2, 1904	Fred D. Loizeaux
964	Plainfield	"	Mar. 21, 1884	William McD. Coriell
965	Queen City	"	*(See below)	Michael D. O'Keeffe
966	Renascence	"	June 30, 1925	A. R. Mangione
967	Representative	"	Mar. 14, 1924	George W. Harris
968	Union	"	Jan. 18, 1899	A. D. Edgar
969	Axia	Rahway	April 16, 1927	Donald F. Marsh
970	Citizens	"	July 31, 1914	A. F. Kirstein
971	Industrial	"	Mar. 7, 1910	Victor C. Stephens
972	Reliance	"	Jan. 29, 1920	John W. Wieser
973	Workmen's	"	Jan. 25, 1886	W. C. Freeman
974	Roselle	Roselle	May 25, 1889	E. A. Merrill
975	Warinanco	"	Oct. 3, 1924	Justin McAghon
976	Aldene	Roselle Park	June 14, 1919	Gustave Eberle
977	Roselle Park	" "	June 28, 1904	Vincent J. Kersting
978	Fanwood & Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
979	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
980	Battle Hill	"	Mar. 15, 1923	Stewart O. Burns
981	Arcoe	Summit	Jan. 30, 1925	John D. Ovens
982	Hill City	"	Mar. 10, 1914	Francis U. Voss
983	Prospect Hill	"	July 27, 1923	Herman F. Beck
984	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
	Warren County			
985	Belvidere	Belvidere	Jan. 19, 1920	Maurice E. Beesley
986	Hackettstown	Hackettstown	Feb. 26, 1906	A. S. Hibler
987	Malvern Hill	"	Jan. 5, 1927	Linley G. Cook
988	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	P. H. Burke
989	Phillipsburg, No. 5	"	June 6, 1882	John E. Wyckoff
990	Phillipsburg, No. 6	"	April 3, 1903	James A. Smith, Jr.
991	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
992	Warren County	"	Mar. 11, 1922	William C. Hoffman
993	Washington	Washington	May 26, 1919	**Harvey U. Florey

*March 1, 1888—Home
Sept. 15, 1921—Queen City } Merged Nov. 27, 1929.
**Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Frank K. Sauer	William G. Palermo	7 N. Wood Ave., Linden, N. J.	961
J. L. Hughes	Edwin M. Dotten	Fairview Ave., New Providence, N. J.	962
H. E. Bunker	R. B. Gendall	240 W. Front St., Plainfield, N. J.	963
C. M. Dolliver & F. H. Blatz	Charles W. Nagel	1019 W. Sixth St., Plainfield, N. J.	964
Andrew L. McDonough	Arthur A. Cannon	107 Park Ave., Plainfield, N. J.	965
S. Diana	P. E. Marangello	414 W. Fifth St., Plainfield, N. J.	966
Joseph J. Mutnick	Helen H. Crawford	127 Watchung Ave., Plainfield, N. J.	967
C. M. Dolliver & F. H. Blatz	C. J. Ornes	c/o State Trust Co., Plainfield, N. J.	968
Clarence A. Ward	William Weil	417 Maple Ave., Rahway, N. J.	969
Charles Stamler	A. Weitz	1443 Irving St., Rahway, N. J.	970
David Armstrong	Fred C. Bauer	1480 Irving St., Rahway, N. J.	971
F. N. Talley	Walter F. Boresch	2148 Price St., Rahway, N. J.	972
F. C. Hyer	L. R. Cartwright	1220 Pierpont St., Rahway, N. J.	973
E. S. Atwater, Jr.	H. Cashmore	121 Chestnut St., Roselle, N. J.	974
Maxwell M. Albach	Frank J. Rodgers	509 Harrison Ave., Roselle, N. J.	975
Donald H. McLean	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	976
Nicholas A. Tomasulo	Carsimiro H. Valdes	212 Chestnut St., Roselle Park, N. J.	977
Peter J. McDonough, Jr.	J. Horace Hatfield	Stout Ave., Scotch Plains, N. J.	978
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	979
H. L. Benedict	Charles H. Huff	95 Morris Ave., Springfield, N. J.	980
Jacob R. Mantel	Elmer G. Houston	87 Union Place, Summit, N. J.	981
Frederick C. Kentz	John G. Voegtlen	32 Maple St., Summit, N. J.	982
R. B. Williams	C. H. Baum	269 Ashland Road, Summit, N. J.	983
Hobart L. Benedict	C. Warren Crandall	114 Indian Run Pkwy. S., Union, N. J.	984
Harry Runyon	Homer H. Rasely	333 Water St., Belvidere, N. J.	985
C. E. Cook	A. M. Lundy	144 Main St., Hackettstown, N. J.	986
Claude E. Cook	Melville N. Sherrer	300 Main St., Hackettstown, N. J.	987
S. C. Smith, Jr.	D. J. Lilly	403 Thomas St., Phillipsburg, N. J.	988
Lewis S. Beers	Robert Souders	192 Lincoln St., Phillipsburg, N. J.	989
Frank J. Kingfield	R. D. Connolly	418 S. Main St., Phillipsburg, N. J.	990
Frank J. Kingfield	George B. Arnold	55 S. Main St., Phillipsburg, N. J.	991
William P. Tallman	Vida C. King	c/o Phillipsburg Trust Co., Phillipsburg, N. J.	992
C. Bowers, J. Maddock & Stover	Harry Christine	22 Belvidere Ave., Washington, N. J.	993

TABLE 2 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans With Pledge Shares
	Union County—Continued				
961	Stonewall	Linden	$19,969	$3,400	$134,200
962	New Providence	New Providence	117	1,371	30,000
963	Central	Plainfield	2,036	5,217	165,500
964	Plainfield	"	11,188	14,300	701,100
965	Queen City*	"	52,981	33,400	.....
966	Renascence	"	1,652	657	94,300
967	Representative	"	232	3,016	83,000
968	Union	"	2,650	5,000	239,715
969	Axia*	Rahway	45,720	12,400	130,250
970	Citizens	"	14,562	8,084	168,550
971	Industrial	"	27,731	39,300	556,500
972	Reliance	"	4,845	2,200	46,300
973	Workmen's	"	74,359	7,848	326,357
974	Roselle*	Roselle	16,096	40,000	183,400
975	Warinanco	"	151	.....	55,700
976	Aldene	Roselle Park	4,714	3,100	16,580
977	Roselle Park	" "	37,051	265,000	.....
978	Fanwood & Scotch Plains	Scotch Plains	1,211	4,600	142,650
979	Baltusrol	Springfield	5,683	15,496	18,600
980	Battle Hill	"	1,746	.....	91,400
981	Arcoe	Summit	159	.....	11,100
982	Hill City*	"	70,671	84,804	391,900
983	Prospect Hill	"	3,249	1,040	17,000
984	Connecticut Farms	Union	563	.....	83,500
	Totals		$878,904	$747,227	$11,929,907
	Warren County				
985	Belvidere	Belvidere	$9,447	$1,159	$63,900
986	Hackettstown	Hackettstown	3,593	1,300	77,170
987	Malvern Hill	"	1,335	1,101	28,400
988	Phillipsburg, No. 4	Phillipsburg	4,733	.....	47,800
989	Phillipsburg, No. 5	"	16,172	3,547	183,200
990	Phillipsburg, No. 6	"	643	.....	62,200
991	Phillipsburg, No. 7	"	7,840	.....	69,800
992	Warren County	"	7,840	5,015	103,900
993	Washington	Washington	7,051	6,000	305,450
	Totals		$58,654	$18,122	$941,820

*Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corporation.

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$91,107	$1,845	$39,793	.....	$1,900	$292,214	961
30,733	725	12,166	971	163	76,246	962
62,445	14,810	86,780	7,982	3,865	348,635	963
246,624	13,300	417,315	19,587	7,714	1,431,128	964
1,106,473	25,569	448,478	.....	3,779	1,670,680	965
3,398	600	11,195	1,528	323	113,653	966
44,397	3,347	65,162	1,301	944	201,399	967
90,471	3,373	141,005	6,538	2,834	491,586	968
293,604	10,045	87,846	.....	962	580,827	969
12,247	930	120,921	150	290	325,734	970
114,813	401	345,712	748	8,187	1,093,392	971
115,733	3,190	16,226	.....	1,190	189,684	972
96,252	4,075	132,070	1,537	3,435	645,933	973
370,780	15,306	148,194	4,070	5,612	783,458	974
39,004	5,217	119,205	4,772	3,019	227,068	975
119,763	3,230	77,479	2,707	73	227,646	976
700,263	.....	613,567	.....	2,493	1,618,374	977
37,549	3,843	48,379	2,939	101	241,272	978
40,348	1,865	6,309	1,143	3,060	92,504	979
341,693	2,170	180,479	9,097	4,748	631,333	980
21,284	319	11,037	1,615	794	46,308	981
475,715	20,840	176,527	.....	5,750	1,226,207	982
.....	42	8,581	613	94	30,619	983
125,096	.....	35,363	761	800	246,083	984
$7,703,770	$341,108	$12,087,216	$151,223	$325,670	$34,165,025	
.....	$1,375	$22,542	$2,885	.....	$101,308	985
$33,263	1,410	7,470	678	$1	124,885	986
24,848	920	24,470	332	570	81,976	987
.....	.....	12,002	3,148	126	67,809	988
13,722	.....	80,430	9,412	19	306,502	989
.....	300	38,269	448	799	102,659	990
23,400	1,023	178,833	1,415	.....	282,311	991
93,471	10,543	103,667	900	358	325,694	992
.....	500	45,869	6,681	994	372,545	993
$188,704	$16,071	$513,552	$25,899	$2,867	$1,765,689	

TABLE 3 — FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County—Continued					
961	Stonewall	Linden	$183,437	.....	.....	$31,800
962	New Providence	New Providence	51,525	$1,500	.....	.....
963	Central	Plainfield	216,597	.....	.....	38,000
964	Plainfield	"	743,551	.....	.....	355,500
965	Queen City	"	676,368	52,926	.....	428,935
966	Renascence	"	67,203	.....	.....	20,100
967	Representative	"	80,628	.....	.....	35,190
968	Union	"	304,957	.....	.....	36,800
969	Axia	Rahway	236,553	30,650	.....	176,450
970	Citizens	"	204,671	.....	.....	12,900
971	Industrial	"	482,542	.....	.....	1,500
972	Reliance	"	118,700	9,900	.....	25,600
973	Workmen's	"	423,456	.....	.....	72,000
974	Roselle	Roselle	399,799	6,500	.....	146,000
975	Warinanco	"	148,665	.....	.....	.....
976	Aldene	Roselle Park	79,857	.....	.....	45,100
977	Roselle Park	" "	740,933	.....	.....	231,126
978	Fanwood & Scotch Plains	Scotch Plains	125,200	.....	.....	53,300
979	Baltusrol	Springfield	70,871	.....	.....	.....
980	Battle Hill	"	214,128	.....	.....	2,550
981	Arcoe	Summit	9,998	.....	.....	.....
982	Hill City	"	617,638	104,400	.....	225,600
983	Prospect Hill	"	13,911	.....	.....	.....
984	Connecticut Farms	Union	138,302	.....	.....	1,780
	Totals		$15,121,202	$219,449	.....	$4,639,345
	Warren County					
985	Belvidere	Belvidere	$75,216	.....	.....	.....
986	Hackettstown	Hackettstown	91,214	.....	.....	$3,100
987	Malvern Hill	"	40,710	$3,360	.....	7,300
988	Phillipsburg, No. 4	Phillipsburg	40,192	.....	.....	.....
989	Phillipsburg, No. 5	"	174,498	.....	.....	.....
990	Phillipsburg, No. 6	"	60,558	.....	.....	.....
991	Phillipsburg, No. 7	"	154,744	.....	.....	.....
992	Warren County	"	215,286	.....	.....	.....
993	Washington	Washington	226,949	.....	.....	47,400
	Totals		$1,079,367	$3,360	.....	$57,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1940

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$91	.....	.....	.....	.....	.....	$39,552	$37,334	$292,214	961
611	.....	$701	.....	$4,000	.....	9,082	8,827	76,246	962
.....	.....	2,551	.....	9,500	$1,549	46,440	33,998	348,635	963
452	.....	1,431	$4,835	86,937	7,753	124,500	106,169	1,431,128	964
546	.....	3,296	21,343	340,325	3,088	.....	143,853	1,670,680	965
204	.....	708	.....	5,502	1,204	7,954	10,778	113,653	966
1,392	$1,000	2,767	.....	41,925	1,955	7,518	29,024	201,399	967
203	.....	836	.....	54,000	.....	35,609	59,181	491,586	968
.....	.....	452	.....	28,875	277	35,880	71,690	580,827	969
66	.....	.....	.....	25,000	1,681	36,244	45,172	325,734	970
.....	.....	988	.....	.....	880	453,466	154,016	1,093,392	971
.....	.....	2,935	.....	.....	836	22,652	9,061	189,684	972
.....	.....	1,669	.....	.....	449	65,692	82,667	645,933	973
5	.....	5,502	10,000	63,250	1,087	74,734	76,581	783,458	974
796	.....	392	.....	.....	676	22,518	54,021	227,068	975
.....	18,697	1,845	.....	8,100	24,734	.....	49,313	227,646	976
.....	.....	.....	.....	.....	8,509	74,959	562,847	1,618,374	977
111	.....	1,749	100	21,196	154	19,675	19,787	241,272	978
11	.....	35	.....	.....	.....	16,093	5,494	92,504	979
1,950	154,835	270	.....	117,650	6,849	37,403	95,698	631,333	980
.....	20,343	.....	.....	.....	1,076	1,806	13,085	46,308	981
11	.....	2,716	4,285	.....	18	133,150	138,389	1,226,207	982
6,719	.....	45	.....	.....	18	4,431	5,495	30,619	983
7,988	.....	2,211	.....	22,000	10,067	16,956	46,779	246,083	984
$39,756	$1,841,505	$44,835	$102,652	$1,480,665	$837,739	$3,290,629	$6,547,248	$34,165,025	
.....	.....	$40	.....	.....	.....	$15,969	$10,083	$101,308	985
.....	.....	506	$1,958	.....	$927	16,861	10,319	124,885	986
$15	.....	65	.....	5,000	.....	9,491	16,035	81,976	987
.....	.....	225	.....	4,400	188	7,130	15,674	67,809	988
5	.....	314	.....	47,300	.....	39,401	44,984	306,502	989
.....	.....	.....	.....	14,000	30	7,256	20,815	102,659	990
4,120	$20,783	335	.....	.....	.....	25,886	76,443	282,311	991
58	.....	2,244	.....	.....	384	47,656	60,066	325,694	992
1,019	.....	582	.....	8,000	3,609	37,097	47,889	372,545	993
$5,217	$20,783	$4,311	$1,958	$78,700	$5,138	$206,747	$302,308	$1,765,689	

TABLE 4 — SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
961	Stonewall	3,155	413					159	23
962	New Providence	830	163	7	1				
963	Central	2,800	304					190	26
964	Plainfield	9,828	1,000					1,778	192
965	Queen City	7,425	1,009	476	73			2,136	366
966	Renascence	1,365	207					100	21
967	Representative	2,545	385					175	46
968	Union	9,510	648					368	30
969	Axia	2,455	465	307	66			882	63
970	Citizens	2,342	295					45	12
971	Industrial	18,944	1,355					15	2
972	Reliance	2,211	343	99	16			128	27
973	Workmen's	5,418	640					358	63
974	Roselle	5,885	675	52	10			730	69
975	Warinanco	1,375	171						
976	Aldene	1,712	241					235	44
977	Roselle Park	13,256	947					1,829	169
978	Fanwood & Scotch Plains	2,235	362					267	56
979	Baltusrol	848	136						
980	Battle Hill	2,138	394					25	4
981	Arcoe	185	40						
982	Hill City	9,067	999	1,044	99			1,128	129
983	Prospect Hill	185	86						
984	Connecticut Farms	1,487	214						
	Totals	255,956	28,549	2,116	285			27,649	3,657
	Warren County								
985	Belvidere	1,048	154						
986	Hackettstown	1,462	252					31	7
987	Malvern Hill	533	84	32	9			37	9
988	Phillipsburg, No. 4	512	58						
989	Phillipsburg, No. 5	2,225	230						
990	Phillipsburg, No. 6	798	90						
991	Phillipsburg, No. 7	1,462	210						
992	Warren County	2,407	321						
993	Washington	3,630	492					237	32
	Totals	14,077	1,891	32	9			305	48

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.S., Non-Serial; O.P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
3,314	79	357	N.S.	$1.00 m.	$200	5 & 6	$0.05 b.	.....	961
837	25	139	S.	1.00 m.	200	6	.....	.....	962
2,990	103	227	S.	1.00 m.	200	6	3.00 a.	.....	963
11,606	222	970	S.	1.00 m.	200	6	1.00 a.	$1.00 a.	964
10,037	459	989	O.P.	1.00 m.	T.M. & 200	4½ to 6	.....	.....	965
1,465	44	184	S.	1.00 m.	200	6	3.00 a.	.....	966
2,720	61	370	S.	1.00 m.	200	5 & 6	.....	.....	967
9,878	152	526	S.	.50 m.	100	5 & 6	.042 b.	.....	968
3,644	165	429	O.P.	1.00 m.	200	5 & 6	.25 b.	.....	969
2,387	79	228	N.S.	1.00 m.	200	5 to 6	.....	.....	970
18,959	304	1,053	N.S.	.50 & 1.00 m.	100	5 & 6	.....	.....	971
2,438	82	304	N.S.	1.00 m.	T.M. & 200	5 & 6	.....	.....	972
5,776	171	532	S.	1.00 m.	200	5 & 6	.....	.....	973
6,667	193	561	S. & N.S.	1.00 m.	200	4½ to 6	.....	.....	974
1,375	41	130	S.	1.00 m.	200	5 & 6	.....	.....	975
1,947	74	211	N.S.	1.00 & 2.00 m.	200 & 240	6	4.00 a.	2.00 a.	976
15,085	251	865	O.P.	1.00 m.	200	6	1.00 a.	1.00 a.	977
2,502	64	354	S.	1.00 & 2.00 m.	200	6	3.00 a.	.....	978
848	29	107	S.	1.00 m.	200	6	.....	.....	979
2,163	100	298	S.	1.00 m.	200	6	.....	.....	980
				1.00 m.	200	6	.....	.....	981
185	16	24	S.						
11,239	284	943	S.	1.00 m.	200	4 to 6	.....	.....	982
185	6	80	S.	1.00 m.	200	6	2.00 a.	.....	983
1,487	47	167	S.	1.00 m.	200	5 & 6	.....	.....	984
285,721	6,915	25,576							
1,048	37	117	S.	$1.00 m.	$200	6	.....	.....	985
1,493	61	198	S.	1.00 m.	200	6	$2.00 a.	.....	986
602	31	71	S.	1.00 m.	200	5 & 6	.....	.....	987
512	17	41	S.	1.00 m.	200	6	.05 b.	$0.05 b.	988
2,225	74	156	S.	1.00 m.	200	6	.05 b.	.05 b.	989
798	30	60	S.	1.00 m.	200	5	.05 b.	.05 b.	990
1,462	54	156	S.	1.00 m.	200	6	.05 b.	.....	991
2,407	90	231	S.	1.00 m.	200	5 & 6	.....	.....	992
3,867	133	391	S.	1.00 m.	200	6	.....	.....	993
14,414	527	1,421							

a Gross charge in dollars per $100 loaned.
b Installment charge in cents per month for each $100 loaned.

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