STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

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Associations are arranged alphabetically by locations under each county and numbered as follows:

Atlantic	No. 1– 40	2– 9
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Gloucester	No.	876– 899	130–137
Hudson	No.	900– 954	138–145
	No.	955–1009	146–153
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Monmouth	No.	1152–1161	170–177
	No.	1162–1191	178–185
Morris	No.	1192–1211	178–185
	No.	1212–1220	186–193
Ocean	No.	1221–1234	186–193
Passaic	No.	1235–1259	186–193
	No.	1260–1304	194–201
Salem	No.	1305–1309	194–201
Somerset	No.	1310–1317	202–209
Sussex	No.	1318–1320	202–209
Union	No.	1321–1355	202–209
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ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE

TRENTON, May 2, 1938.

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, 1937.

The whole number of associations in the State is 1,423. During the past twelve (12) months there were seven (7) mergers, involving fourteen (14) associations, thereby eliminating in number seven (7) associations. Thirty-six (36) associations dissolved and liquidated voluntarily, and sixteen (16) associations were placed in liquidation by the Department, eliminating fifty-two (52) associations through liquidation. Sixteen (16) associations are in possession by the Department. This resulted in a net loss of seventy-five (75) associations since December 31, 1936.

Change of Corporate Title:

Mt. Sinai Building and Loan Association, Newark, to New Deal Building and Loan Association of Newark, N. J.

Building and Loan Association of Fort Lee, to "Fort Lee Building and Loan Association", Fort Lee.

Overpeck Building and Loan Association of Ridgefield Park, to Garden State Building and Loan Association of Ridgefield Park, New Jersey.

Change of Location of Office:

Progressive Building and Loan Association of the Oranges—from Orange to East Orange.

Mergers:

Emory Building and Loan Association, Jersey City; with Montgomery Building and Loan Association, Jersey City.

Orpheum Building and Loan Association of Jersey City; with Borrowers Building and Loan Association of Jersey City, N. J.

New Order-Equity Building and Loan Association of Newark, New Jersey; with Mohawk Building and Loan Association, Newark.

Peoples Mutual Building and Loan Association of Ridgefield Park, N. J.; with Overpeck Building and Loan Association of Ridgefield Park; now Garden State Building and Loan Association of Ridgefield Park, New Jersey.

Elmwood Building and Loan Association, East Orange; with Lackawanna Building and Loan Association, East Orange.

Development Building and Loan Association of Camden, New Jersey; with Lawn Del Building and Loan Association of Camden, New Jersey..

Brick Church Building and Loan Association, East Orange; with Fairway Building and Loan Association of East Orange, N. J.; now Brick Church-Fairway Building and Loan Association, East Orange.

Voluntary Dissolutions and Liquidations:

Aberdeen Building and Loan Association, Newark.
Anchor Building and Loan Association of the City of Newark.
Boardwalk Building and Loan Association of New Jersey, Atlantic City.
Channel Building and Loan Association, Newark.
Co-Workers Building and Loan Association, Camden.
Eastern Shore Building and Loan Association, Atlantic City.
Economy Building and Loan Association of Newark.
Foundation Building and Loan Association of the City of Newark.
Fraternal Societies Building and Loan Association of Camden, N. J.
Guardian Building and Loan Association, Hoboken.
Home Buyers' Building and Loan Association, Camden.
Ideal Building and Loan Association of Camden, N. J.
John Brown Building and Loan Association, Jersey City.
Kismet Building and Loan Association, West New York.
Mutual Land and Home Building and Loan Association, Newark.
New City Building and Loan Association, West New York.
North Passaic Building and Loan Association of Passaic, N. J.
North Ward Building and Loan Association, Newark.
Ocean Boulevard Building and Loan Association of Camden, N. J.
Orient Building and Loan Association, Newark.
Pilot Building and Loan Association of Newark, N. J.
Pinnacle Building and Loan Association, Bayonne.
Pivot Building and Loan Association of Newark, New Jersey.
Plaza Building and Loan Association, Montclair.
Protective Building and Loan Association of Atlantic City.
Radiant Building and Loan Association of Newark, N. J.
Rector Building and Loan Association, Jersey City.
Resort Building and Loan Association, Atlantic City.
Solid Building and Loan Association, Newark.
Stalwart Building and Loan Association, Newark.
Tyler Park Building and Loan Association of West Hoboken, N. J.
Wage Earners Building and Loan Association, Jersey City.

Watchful Building and Loan Association, Newark.
Wellmont Building and Loan Association, Montclair.
Wilson Building and Loan Association, Jersey City.
Workers Building and Loan Association, Newark.

Associations in Process of Liquidation by this Department:

Brigantine Building and Loan Association, Brigantine, N. J.
Challenge Building and Loan Association, Hackensack, N. J.
Chandler Building and Loan Association, Roselle, N. J.
Citizens Building and Loan Association, Perth Amboy, N. J.
Clinton Building and Loan Association of Jersey City, N. J.
Corinthian Building and Loan Association, Newark, N. J.
Covenant Building and Loan Association, Camden, N. J.
Creative Building and Loan Association, Newark, N. J.
Eldorado Building and Loan Association, Union City, N. J.
Esenbe Building and Loan Association of Hoboken, N. J.
Frederick Douglass Building and Loan Association, Camden, N. J.
Future Building and Loan Association, Newark, N. J.
Great Bay Building and Loan Association, Atlantic City, N. J.
Green Star Building and Loan Association, Newark, N. J.
Italian Building and Loan Association of West Berlin, N. J.
Jefferson Building and Loan Association, Hoboken, N. J.
Magna Charta Building and Loan Association, Newark, N. J.
Orchard Building and Loan Association of Clementona, N. J.
Productive Building and Loan Association, Newark, N. J.
Reliance Building and Loan Association, Newark, N. J.
Somerdale Building and Loan Association of Somerdale, N. J.
Sun Building and Loan Association, Newark, N. J.
Triangle Building and Loan Association, Newark, N. J.
Tube Zone Building and Loan Association, Jersey City, N. J.

Associations in Possession by this Department:

Amalgamated Building and Loan Association, Newark, N. J.
Atlantic City Loan and Building Association, Atlantic City, N. J.
Broadview Building and Loan Association, Linden, N. J.
Cabinet Building and Loan Association, Newark, N. J.
Co-Ordinate Building and Loan Association, Passaic, N. J.
Cosmopolitan Building and Loan Association, Atlantic City, N. J.
Falcon Building and Loan Association, Newark, N. J.
Garibaldi Building and Loan Association of Atlantic City, N. J.
Guarantee Building and Loan Association, Newark, N. J.
Novel Building and Loan Association, Newark, N. J.
Peninsula Building and Loan Association, Bayonne, N. J.
Pennant Building and Loan Association, Newark, N. J.
Record Building and Loan Association, Newark, N. J.
Tenth Ward Building and Loan Association of the City of Newark, N. J.
Valuable Building and Loan Association, Newark, N. J.
Welcome Building and Loan Association, Newark, N. J.

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1937 *January 1 to December 31*	1936 *January 1 to December 31*	1935 *January 1 to December 31*	1934 *January 1 to December 31*	1933 *January 1 to December 31*
Cash	$13,384,439	$14,982,363	$15,801,441	$16,475,730	$12,362,549
Liquid Investment Fund	10,344,734	15,690,164	17,505,895	13,051,048	9,000,777
Mortgage Loans with pledge of shares	330,118,934	395,238,074	492,477,177	634,912,097	769,222,948
Mortgage Loans without pledge of shares	50,485,690	44,837,345	34,012,229	32,901,514	29,737,417
Shares Loans	10,088,026	13,040,784	16,874,767	21,506,596	27,313,402
Real Estate	337,874,375	350,810,587	307,516,552	251,316,619	192,961,811
Arrears	24,025,054	33,683,915	42,628,116	44,863,330	35,868,661
Other Assets	16,039,804	15,194,750	21,355,652	18,984,330	12,243,223
Totals	$792,361,056	$883,477,982	$948,171,829	$1,034,011,264	$1,088,710,788

LIABILITIES

Instalment Shares	$380,137,725	$445,704,576	$507,669,532	$579,815,488	$640,723,535
Single Payment Shares	3,152,670	3,311,951	3,298,498	3,434,302	3,589,058
Juvenile Shares	622,136	580,981	823,863	663,158	653,642
Income Shares	115,918,242	129,289,516	132,797,272	136,359,175	139,745,811
Lapsed Shares	3,338,793	3,452,463	3,404,108	3,376,481	3,482,022
Matured Shares	15,563,812	9,167,878	5,847,598	4,253,855	5,250,692
Advance Payments	1,020,268	1,270,100	1,465,396	1,547,643	1,180,565
Balance due Borrowers	401,833	586,056	248,470	255,809	555,674
Borrowed Money	26,281,363	29,534,166	31,018,763	45,199,808	59,752,887
Miscellaneous Liabilities	33,895,084	34,844,476	36,242,780	35,647,402	23,366,558
Apportioned Profits	68,124,617	79,095,949	90,650,902	101,216,567	117,841,334
Reserve and Unapportioned Profits	143,904,513	146,639,870	134,704,647	122,241,576	92,569,010
Totals	$792,361,056	$883,477,982	$948,171,829	$1,034,011,264	$1,088,710,788

SHARES

Instalment	5,428,842	6,241,486	7,258,103	8,588,262	10,043,585
Single Payment	31,901	31,982	30,594	35,342	34,966
Juvenile	19,155	18,903	19,074	17,404	19,254
Income	643,522	680,367	724,913	739,701	740,088
Totals	6,123,420	6,972,738	8,032,684	9,380,709	10,837,893

SHAREHOLDERS

Instalment	495,975	548,155	604,323	695,879	781,872
Single Payment	3,597	3,819	3,399	3,630	3,747
Juvenile	4,737	4,613	4,605	4,550	4,644
Income	81,086	85,303	88,620	89,032	91,333
Totals	585,395	641,890	700,947	793,091	881,596
Borrowing	121,342	137,301	160,004	196,198	226,088
Nonborrowing	464,053	504,589	540,943	596,893	655,508
Totals	585,395	641,890	700,947	793,091	881,596

This report is based on the Annual Reports of the Associations, filed with this Department in accordance with Section 29 of the Building and Loan Act.

Respectfully submitted,

LOUIS A. REILLY,

Commissioner of Banking and Insurance.

ABSTRACTS 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	Absecon City ..... Absecon	Jan. 8, 1906	Leon Conover .....
2	Heights ..... Absecon Heights	April 17, 1906	Fred B. Ardrey .....
3	American ..... Atlantic City	Mar. 29, 1912	*Robert T. Chapman .....
4	Atlantic Coast ..... " "	April 8, 1895	Jay C. Kline .....
5	Atlantic County ..... " "	Sept. 26, 1921	John B. Tomlin .....
6	Atlantis ..... " "	May 8, 1922	David B. Allman .....
7	Chelsea ..... " "	Dec. 11, 1913	William M. Haslett .....
8	Economy ..... " "	April 22, 1916	Matthew B. Markland .....
9	Equitable ..... " "	Sept. 4, 1913	Alvin C. Poffenberger .....
10	Home ..... " "	May 12, 1908	William C. Boyer .....
11	Islanders ..... " "	Sept. 10, 1921	Joseph Thompson .....
12	La Clede ..... " "	July 18, 1922	George Leek .....
13	Margate ..... " "	May 7, 1924	Samuel Somers .....
14	Mutual ..... " "	Feb. 28, 1889	George W. Meredith .....
15	Peoples ..... " "	Mar. 8, 1884	Albert Beyer .....
16	Pride of Atlantic ..... " "	Feb. 21, 1920	Joseph Wagenheim .....
17	Seaboard ..... " "	July 7, 1924	Frank M. Cunningham .....
18	Security ..... " "	April 4, 1913	Andrew Jacoby .....
19	South Jersey ..... " "	June 30, 1921	Harry S. Siebert .....
20	Sunrise ..... " "	Nov. 19, 1921	J. S. Marquardt .....
21	Trident ..... " "	Dec. 18, 1926	Ernest A. Lord .....
22	Ventnor ..... " "	Jan. 30, 1908	J. Vaughan Mathis .....
23	Collective ..... Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr. .....
24	Egg Harbor ..... " " "	June 11, 1884	Henry M. Cressman .....
25	Germania ..... " " "	Aug. 8, 1904	William Scheufele .....
26	Farmers and Merchants ..... Hammonton	May 19, 1910	P. Anthony Colasurdo .....
27	Hammonton ..... "	Nov. 25, 1871	H. Kirk Spear .....
28	Workingmen's ..... "	Dec. 29, 1876	Charles Fitting .....
29	Linwood ..... Linwood	Oct. 25, 1923	William H. Rentschler .....
30	Harbor ..... Margate City	Dec. 22, 1924	Louis G. McCorkle .....
31	Mays Landing ..... Mays Landing	May 20, 1890	Ira T. B. Smith .....
32	Minotola-Landisville ..... Minotola	Mar. 6, 1914	Ira P. Sharp .....
33	Carpenters' ..... Pleasantville	July 18, 1924	W. J. Hudson .....
34	Home ..... "	Dec. 19, 1901	Scott M. Long .....
35	Mainland ..... "	April 14, 1924	A. Fuller Lippincott .....
36	Pleasantville Mutual ..... "	Mar. 22, 1870	Wilbur Reed .....
37	Workingmen's ..... "	Mar. 18, 1913	Robert M. Willis .....
38	Somers Point ..... Somers Point	Feb. 20, 1909	Raymond Smith .....
39	Seashore ..... Ventnor City	Oct. 27, 1916	David H. Moore .....
40	St. Leonard's ..... " "	Nov. 27, 1921	Isaac E. Leonard .....
	Bergen County		
41	Allendale ..... Allendale	June 6, 1889	Louis Jones .....
42	Bergenfield ..... Bergenfield	Jan. 3, 1910	Harry Bogert .....
43	Fellowship ..... "	Sept. 7, 1927	William G. Quandt .....
44	Bogota ..... Bogota	Mar. 31, 1893	William R. Leers .....
45	Investing ..... "	Sept. 2, 1920	Linwood E. Clarke .....
46	Carlstadt Mutual ..... Carlstadt	May 13, 1890	William Fleischman .....
47	Tri-Boro ..... "	April 27, 1927	Harry O. Van Dalinda .....
48	Cliffside Park ..... Cliffside Park	July 21, 1923	George Nagel, Sr. .....
49	Harrington ..... Closter	Feb. 9, 1888	Harvey T. Sneden .....
50	Cresskill ..... Cresskill	Feb. 3, 1922	Fred H. Hansen .....

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John D. McMullin	John M. Bewley	31 E. Illinois Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	233 Marlin Road, Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	1516 Atlantic Ave., Atlantic City, N. J.	3
Allen B. Endicott, Jr.	Herbert H. Dietz	1421 Atlantic Ave., Atlantic City, N. J.	4
Edmund C. Gaskill, Jr.	William V. Voss	5 S. Pembroke Ave., Margate City, N. J.	5
James J. Quinn	Harry Jones	2632 Atlantic Ave., Linwood, N. J.	6
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	7
S. Paul Ridgway	Emma H. Yard	308 Schwehm Bldg., Atlantic City, N. J.	8
Moore & Butler	James W. Cullen	1421 Atlantic Ave., Atlantic City, N. J.	9
Harcourt & Steelman	Elizabeth M. Nuneviller	103 Guarantee Trust Bldg., Atlantic City, N. J.	10
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	11
Cassman & Gottlieb	Marcus Bacharach	3707 Ventnor Ave., Atlantic City, N. J.	12
Daniel J. Dowling	Allen B. Endicott, Jr.	440 Guarantee Trust Bldg., Atlantic City, N. J.	13
Russell L. Browne	Raymond P. Read	Guarantee Trust Co., Atlantic City, N. J.	14
C. S. Moore & J. N. Butler	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	15
Saul C. Gorson	Benjamin E. Antinoph	301 Central Bldg., Atlantic City, N. J.	16
Albert C. Abbott	Aagot Erickson	402 Guarantee Trust Bldg., Atlantic City, N. J.	17
Herbert R. Voorhees	Andrew K. Littlefield	1421 Atlantic Ave., Atlantic City, N. J.	18
Harcourt & Steelman	Lida E. Paup	1526 Pacific Ave., Atlantic City, N. J.	19
W. E. Brown, Jr.	Samuel J. Shuttleworth	615 Guarantee Trust Bldg., Atlantic City, N. J.	20
Morris M. Gorson	Alfred J. Showell	1501 Atlantic Ave., Atlantic City, N. J.	21
G. Arthur Bolte	George A. Elvins	107 Guarantee Trust Bldg., Atlantic City, N. J.	22
H. L. Hamilton	Thomas E. Hamilton	200 Philadelphia Ave., Egg Harbor City, N. J.	23
	W. L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J.	24
C. Raymond Kears	Alex Michel	141 Philadelphia Ave., Egg Harbor City, N. J.	25
Charles M. Phillips	Robert Picken	104 Bellevue Ave., Hammonton, N. J.	26
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	27
Bleakly, Stockwell & Burling	C. I. Littlefield	235 Bellevue Ave., Hammonton, N. J.	28
Elwood F. Kirkman	Paul B. Fry	1545 Shore Road, Linwood, N. J.	29
James N. Butler	Bruce P. Dimon	111 N. Brunswick Ave., Margate, N. J.	30
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	31
W. Howard Sharp	Ralph B. Norton	Pacific Ave., Minotola, N. J.	32
Harry Souchal	Evi Ware	174 N. Main St., Pleasantville, N. J.	33
L. O. Champion	Ruth Harffey	1212 Shore Road, Northfield, N. J.	34
Clarence B. Dixon	Nicholas J. Waters	26 E. Walnut Ave., Pleasantville, N. J.	35
Harry Souchal	Helen N. Reed	6 W. Washington Ave., Pleasantville, N. J.	36
Louis D. Champion	Elmer S. Weaver	723 S. Shore Road, Absecon, N. J.	37
E. A. Higbee, Jr.	James E. Scull	Somers Point, N. J.	38
Alfred T. Glenn, Jr.	Horace K. Frambes	Surrey & Atlantic Ave., Ventnor City, N. J.	39
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster St., Margate, N. J.	40
Edgar A. De Yoe	William C. Talman	Allendale, N. J.	41
Clyde Christie	R. Newton Sneden	Main & Front St., Bergenfield, N. J.	42
Marinus Contant	Julius R. Meier	102 N. Washington Ave., Bergenfield, N. J.	43
George C. Felter, Jr.	Edwin C. Ludwig	8 E. Fort Lee Road, Bogota, N. J.	44
George C. Felter, Jr.	Edwin C. Ludwig	Bogota, N. J.	45
Kipp, Ashen & Kipp	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	46
Conkling, Smith & Towe	William H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	47
Mario A. Schettino	George Press, Jr.	344 Palisade Ave., Cliffside Park, N. J.	48
Irving S. Reeve	Martha P. Johnson	Main St., Closter, N. J.	49
Irving S. Reeve	E. H. Schoonmaker	8 Highwood Ave., Tenafly, 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	Absecon City	Absecon	$120	$368	$144,950
2	Heights	Absecon Heights	830	1,864	32,874
3	American	Atlantic City	19,878	4,400	270,819
4	Atlantic Coast	" "	49,083	.....	470,310
5	Atlantic County	" "	18,618	.....	111,750
6	Atlantis	" "	25,665	92,703	212,800
7	Chelsea	" "	12,082	.....	136,075
8	Economy	" "	11,049	4,000	94,600
9	Equitable	" "	29,553	179,625	530,045
10	Home	" "	9,131	.....	108,619
11	Islanders	" "	12,200	.....	477,818
12	La Clede	" "	4,303	.....	119,475
13	Margate	" "	8,101	28,950	74,521
14	Mutual	" "	17,362	59,075	408,400
15	Peoples	" "	16,102	.....	810,716
16	Pride of Atlantic	" "	6,094	18,265	189,600
17	Seaboard	" "	27,348	.....	126,869
18	Security	" "	33,275	15,225	184,370
19	South Jersey	" "	4,993	30,163	54,600
20	Sunrise	" "	19,918	11,000	51,675
21	Trident	" "	45,994	35,450	204,798
22	Ventnor	" "	11,262	.....	175,700
23	Collective	Egg Harbor City	177	3,800	189,287
24	Egg Harbor	" " "	12,536	16,400	551,800
25	Germania	" " "	785	4,800	99,248
26	Farmers and Merchants	Hammonton	3,393	11,500	294,432
27	Hammonton	"	13,262	13,500	645,771
28	Workingmen's	"	32,327	11,000	894,074
29	Linwood	Linwood	2,398	.....	75,987
30	Harbor	Margate City	4,261	2,000	20,030
31	Mays Landing	Mays Landing	2,344	.....	138,150
32	Minotola-Landisville	Minotola	4,382	1,000	241,682
33	Carpenters'	Pleasantville	8,750	.....	32,069
34	Home	"	3,269	7,510	75,900
35	Mainland	"	91	.....	10,350
36	Pleasantville Mutual	"	2,041	.....	92,606
37	Workingmen's	"	5,206	6,226	67,158
38	Somers Point	Somers Point	604	704	39,400
39	Seashore	Ventnor City	11,228	3,500	96,400
40	St. Leonard's	" "	4,026	.....	103,600
	Totals		$494,039	$563,028	$8,659,328
	Bergen County				
41	Allendale	Allendale	$4,842	$7,220	$290,200
42	Bergenfield	Bergenfield	5,753	8,496	348,200
43	Fellowship	"	2,340	1,500	72,762
44	Bogota	Bogota	5,524	6,500	401,700
45	Investing	"	4,418	4,000	170,948
46	Carlstadt Mutual	Carlstadt	124,271	55,566	7,338,300
47	Tri-Boro	"	1,952	5,970	236,600
48	Cliffside Park	Cliffside Park	2,192	2,688	39,200
49	Harrington	Closter	35,081	83,598	541,836
50	Cresskill	Cresskill	1,544	.....	40,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,291	$2,755	$133,574	$14,909	$2,304	$305,271	1
.....	700	27,441	3,265	177	67,151	2
.....	2,260	557,561	42,107	31,886	928,911	3
496,130	.....	1,074,712	2,775	99,287	2,192,297	4
88,150	300	499,147	9,800	5,113	732,878	5
24,289	.....	812,852	54,863	96,632	1,319,802	6
27,935	1,235	203,267	3,001	40,577	424,172	7
600	1,100	222,713	996	39,950	375,008	8
25,475	5,760	1,551,678	9,357	30,603	2,362,096	9
142,540	300	64,231	2,085	10,829	337,735	10
153,623	.....	961,607	9,081	59,808	1,674,137	11
5,400	.....	145,873	5,194	11,482	291,727	12
13,850	600	120,758	30,941	2,682	280,403	13
56,840	3,958	492,103	23,283	40,611	1,101,632	14
77,592	5,725	1,836,212	13,126	173,306	2,932,779	15
28,284	1,575	358,769	50,825	47,488	700,900	16
28,612	108	553,115	1,350	79,362	816,764	17
4,000	.....	1,029,319	2,636	3,201	1,272,026	18
27,250	.....	145,296	22,228	5,582	290,112	19
8,050	148	213,452	3,735	13,141	321,119	20
1,274	.....	275,837	7,246	51,634	622,233	21
212,544	2,700	517,125	31,442	60,199	1,010,972	22
6,400	2,900	114,581	3,044	4,929	325,118	23
82,895	8,700	418,639	196,243	8,355	1,295,568	24
6,100	1,625	350,550	10,487	1,540	475,135	25
37,730	30,435	265,121	40,445	7,728	690,784	26
284,000	60,270	246,480	14,262	8,797	1,286,342	27
27,664	41,289	128,396	16,154	7,903	1,158,807	28
3,720	150	67,336	6,992	6,038	162,621	29
.....	.....	75,703	.....	19,570	121,564	30
609,276	6,770	980,358	117,114	28,665	1,882,677	31
3,400	1,300	136,560	63,275	6,648	458,247	32
.....	400	54,384	1,911	4,308	101,822	33
68,995	350	558,798	10,310	7,245	732,377	34
.....	.....	9,654	5,937	615	26,647	35
49,623	2,445	308,724	31,370	3,058	489,867	36
30,800	.....	163,689	15,016	16,434	304,529	37
2,700	1,160	36,001	21,891	2,986	105,446	38
2,040	2,945	108,984	15,191	1,191	241,479	39
2,400	2,200	107,869	14,394	4,108	238,597	40
$2,646,472	$192,163	$15,928,469	$928,281	$1,045,972	$30,457,752	
.....	$1,800	$178,812	$9,454	$7,805	$500,133	41
$42,401	1,725	264,816	43,698	9,521	724,610	42
.....	5,035	10,033	1,770	687	94,127	43
32,676	7,215	116,600	27,640	2,771	600,626	44
5,648	600	65,822	.....	1,039	252,475	45
12,815	10,200	1,334,109	.....	239,901	9,115,162	46
18,686	.....	135,540	.....	5,125	403,873	47
7,850	760	54,968	3,339	185	111,182	48
30,597	14,515	140,097	3,376	4,414	853,514	49
6,883	370	32,368	3,449	1,034	86,448	50

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	Absecon City	Absecon	$198,367			
2	Heights	Absecon Heights	35,214			$8,800
3	American	Atlantic City	185,421	$1,600		433,592
4	Atlantic Coast	" "	1,065,363			355,078
5	Atlantic County	" "	76,759			292,922
6	Atlantis	" "	370,623			425,695
7	Chelsea	" "	72,642			180,828
8	Economy	" "	151,415			74,380
9	Equitable	" "	444,772		$87,530	949,027
10	Home	" "	52,242	17,188		74,421
11	Islanders	" "	410,561			697,100
12	La Clede	" "	51,179			43,450
13	Margate	" "	74,702			84,225
14	Mutual	" "	433,530	14,760		119,300
15	Peoples	" "	524,623		47,718	1,540,186
16	Pride of Atlantic	" "	188,128			169,400
17	Seaboard	" "	60,500			364,475
18	Security	" "	267,878			401,138
19	South Jersey	" "	48,351			33,428
20	Sunrise	" "	44,848			75,890
21	Trident	" "	239,006			142,350
22	Ventnor	" "	264,248			330,300
23	Collective	Egg Harbor City	97,633	18,625	223	80,240
24	Egg Harbor	" " "	522,960	31,300		370,950
25	Germania	" " "	112,834			150,725
26	Farmers and Merchants	Hammonton	219,699	150,600		107,000
27	Hammonton	"	334,872	485,550		26,900
28	Workingmen's	"	413,886	148,650		398,100
29	Linwood	Linwood	45,125		275	24,449
30	Harbor	Margate City	50,030			10,450
31	Mays Landing	Mays Landing	409,023			828,125
32	Minotola-Landisville	Minotola	155,488			162,988
33	Carpenters'	Pleasantville	49,092			9,000
34	Home	"	85,390			116,656
35	Mainland	"	16,728			5,100
36	Pleasantville Mutual	"	91,827			190,662
37	Workingmen's	"	88,476			120,400
38	Somers Point	Somers Point	50,064			
39	Seashore	Ventnor City	91,773			70,550
40	St. Leonard's	" "	78,435			79,000
	Totals		$8,173,707	$868,273	$135,746	$9,547,280
	Bergen County					
41	Allendale	Allendale	$278,352			$101,600
42	Bergenfield	Bergenfield	450,336			78,400
43	Fellowship	"	60,605			9,700
44	Bogota	Bogota	296,332			175,400
45	Investing	"	137,909	$1,782		16,050
46	Carlstadt Mutual	Carlstadt	5,450,452		$157,558	154,300
47	Tri-Boro	"	228,533	57,250		10,000
48	Cliffside Park	Cliffside Park	41,294			
49	Harrington	Closter	517,336			77,800
50	Cresskill	Cresskill	27,750			34,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$2,549	.....	$1,482	.....	$1,000	$4	$51,130	$50,739	$305,271	1
862	$3,366	56	.....	.....	132	8,869	9,852	67,151	2
.....	9,103	79	.....	.....	74,109	20,134	204,873	928,911	3
365	.....	129	.....	.....	403	110,499	660,460	2,192,297	4
1,754	11,900	127	.....	.....	112,547	12,012	224,857	732,878	5
10,247	.....	31	.....	.....	37,008	.....	476,198	1,319,802	6
8,250	27,254	268	.....	.....	25,704	15,055	94,171	424,172	7
1,104	.....	12	.....	.....	380	62,592	85,125	375,008	8
3,377	129,001	79	.....	121.400	1.679	97,915	527,316	2,362,096	9
1,799	37,935	.....	.....	.....	70,771	12,346	71,033	337,735	10
.....	.....	215	.....	35,000	2,483	137,289	391,489	1,674,137	11
4,114	73,311	239	.....	.....	30,879	11,013	77,542	291,727	12
872	.....	1	.....	.....	45,024	10,446	65,133	280,403	13
2,105	.....	2,069	.....	70,000	112,335	127,146	220,387	1,101,632	14
1,561	.....	34	.....	144,000	2,796	93,667	578,194	2,932,779	15
1,435	.....	354	.....	48,000	26,409	35,145	232,029	700,900	16
.....	.....	1,028	.....	.....	155,682	.....	235,079	816,764	17
1,510	.....	.....	.....	.....	147,337	75,033	379,130	1,272,026	18
647	.....	44	.....	.....	115,881	.....	91,761	290,112	19
45,557	38,769	160	.....	.....	28,234	7,624	80,037	321,119	20
.....	.....	21	.....	.....	9	35,334	205,513	622,233	21
.....	69,080	154	.....	19,600	22,486	60,710	244,394	1,010,972	22
128	.....	190	.....	35,950	4,436	31,850	55,843	325,118	23
229	25,800	421	.....	.....	24,239	92,166	227,503	1,295,568	24
6,424	44,244	791	.....	15,800	45,725	19,344	79,248	475,135	25
312	.....	513	.....	7,000	1,599	108,253	95,808	690,784	26
358	8,700	1,643	.....	28,000	3,050	300,751	96,518	1,286,342	27
371	8,400	1,545	.....	.....	10,871	118,167	58,817	1,158,807	28
1,482	34,643	793	.....	17,550	5,764	6,301	26,239	162,621	29
201	.....	.....	.....	.....	15,307	10,905	34,671	121,564	30
8,676	77,306	2,400	.....	3,500	30,908	53,262	469,477	1,882,677	31
8,760	11,532	897	.....	45,700	599	31,823	40,460	458,247	32
399	.....	182	.....	.....	2,455	13,880	26,814	101,822	33
10,715	144,725	570	.....	.....	172,493	8,882	192,946	732,377	34
.....	.....	106	.....	.....	.....	1,433	3,280	26,647	35
.....	15,059	976	.....	.....	36,299	.....	155,044	489,867	36
2,191	9,800	196	.....	.....	8,626	15,633	59,207	304,529	37
.....	18,524	15	.....	.....	6,062	8,243	22,538	105,446	38
2,020	.....	1,444	.....	.....	19,030	14,254	42,408	241,479	39
2,806	.....	1,744	.....	.....	13,236	16,554	46,822	238,597	40
$133,180	$798,452	$21,008	.....	$592,500	$1,412,991	$1,835,660	$6,938,955	$30,457,752	
.....	.....	$807	$2,600	$4,500	$1	$72,044	$40,229	$500,133	41
$2	.....	240	.....	.....	1,093	90,839	103,700	724,610	42
3,810	.....	299	.....	.....	552	14,660	4,501	94,127	43
721	.....	581	.....	17,500	1,333	57,502	51,257	600,626	44
31	.....	.....	.....	19,500	3,764	37,460	35,979	252,475	45
207	.....	.....	1,528	30,000	373	2,724,171	596,573	9,115,162	46
.....	.....	.....	.....	.....	252	72,172	35,666	403,873	47
46	$4,515	5	.....	.....	31,230	4,440	29,652	111,182	48
73	6,000	1,172	.....	.....	5,675	147,050	98,408	853,514	49
152	.....	34	.....	.....	682	6,064	17,566	86,448	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	Absecon City	2,271	300						
2	Heights	409	63					44	8
3	American	1,863	228	16	5			2,168	235
4	Atlantic Coast	65,342	1,586					3,551	370
5	Atlantic County	868	86					1,465	145
6	Atlantis	4,555	392					2,128	151
7	Chelsea	827	284					978	110
8	Economy	4,339	273					371	48
9	Equitable	7,816	649			5,443	404	4,745	534
10	Home	808	89	138	29			372	80
11	Islanders	11,156	692					3,486	347
12	La Clede	629	76					217	24
13	Margate	714	174					421	48
14	Mutual	3,919	356	123	27			398	79
15	Peoples	9,107	897			1,227	413	7,701	814
16	Pride of Atlantic	2,091	147					847	61
17	Seaboard	748	86					1,822	249
18	Security	3,709	498					2,006	248
19	South Jersey	506	89					454	51
20	Sunrise	486	51					379	59
21	Trident	20,725	315					1,424	55
22	Ventnor	1,788	338					1,632	153
23	Collective	1,572	253	233	34	26	9	401	60
24	Egg Harbor	5,102	668	313	45			1,855	258
25	Germania	948	443					754	170
26	Farmers and Merchants	2,731	295	1,506	134			535	50
27	Hammonton	5,671	675	4,856	379			135	10
28	Workingmen's	5,974	803	1,487	185			1,991	199
29	Linwood	670	89			215	215	122	27
30	Harbor	807	73					52	13
31	Mays Landing	3,321	661					4,141	415
32	Minotola-Landisville	1,881	290					815	123
33	Carpenters'	401	63					45	14
34	Home	1,564	144					1,166	73
35	Mainland	299	40					51	5
36	Pleasantville Mutual	815	193					953	126
37	Workingmen's	1,573	126					1,204	71
38	Somers Point	445	71						
39	Seashore	1,045	150					353	48
40	St. Leonard's	945	90					395	70
	Totals	180,440	12,796	8,672	838	6,911	1,041	51,597	5,601
	Bergen County								
41	Allendale	3,833	277					508	46
42	Bergenfield	4,881	492					392	61
43	Fellowship	939	108					48	15
44	Bogota	3,855	356					877	52
45	Investing	2,054	163	10	1			80	14
46	Carlstadt Mutual	147,523	4,337			3,591	694	1,543	59
47	Tri-Boro	4,345	416	607	43			50	5
48	Cliffside Park	494	67						
49	Harrington	5,840	621					389	51
50	Cresskill	341	47					342	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	
2,271	74	226	S.	$1.00 m.	$200	6	$0.15 b	$0.15 b	1
453	22	49	S.	1.00 m.	200	6	.15 b	.15 b	2
4,047	42	426	S.	1.00 m.	200	6	.10 b	.10 b	3
68,893	164	1,792	O.P.	.....	100	6	.10 b	.10 b	4
2,333	47	184	S.	1.00 m.	200	6	.12½ b	.12½ b	5
6,683	40	503	S. & N.S.	1.00 m.	200	6	.10 b	.10 b	6
1,805	47	347	S.	1.00 m.	200	6	.10 b	.10 b	7
4,710	32	289	O.P.	.....	200	6	.10 b	.10 b	8
18,004	130	1,457	N.S.	1.00 m.	200	6	.10 b	.10 b	9
1,318	36	162	N.S.	1.00 m.	200	6	.10 b	.10 b	10
14,642	99	940	N.S.	.50 & 1.00 m.	200	6	.10 b	.10 b	11
846	30	70	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	12
1,135	31	191	S.	1.00 m.	200	6	.10 b	.10 b	13
4,440	127	335	S.	1.00 m.	300	6	.12 b	.12 b	14
18,035	201	1,923	N.S.	1.00 m.	200	6	.10 b	.10 b	15
2,938	39	169	S.	1.00 m.	200	6	.15 b	.15 b	16
2,570	36	299	N.S.	1.00 m.	200	6	.05 b	.05 b	17
5,715	79	667	N.S.	.70 & 1.00 m.	200	6	.10 b	.10 b	18
960	18	122	S.	1.00 m.	200	6	.10 b	.10 b	19
865	20	90	S.	1.00 m.	200	6	.12½ b	.12½ b	20
22,149	13	357	O.P.	.....	100	6	.10 b	.10 b	21
3,440	60	431	S. & N.S.	1.00 m.	200	6	.10 b	.10 b	22
2,232	125	231	N.S.	1.00 m.	200	6	.10 b	.10 b	23
7,270	257	714	S.	1.00 m.	200	6	.10 b	.10 b	24
1,702	71	542	S. & N.S.	1.00 m.	200	6	.15 b	.15 b	25
4,772	186	293	S.	1.00 m.	200	6	.10 b	.10 b	26
10,662	464	600	S.	1.00 m.	200	6	.15 b	.....	27
9,452	463	724	S.	1.00 m.	200	6	.....	.....	28
1,007	42	289	S.	1.00 m.	200	6	.10 b	.10 b	29
859	8	78	N.S.	1.00 m.	200	6	.....	.....	30
7,462	319	757	S.	1.00 m.	200	6	.10 b	.10 b	31
2,696	153	260	S.	1.00 m.	200	6	.....	.....	32
446	19	58	S.	1.00 m.	200	6	.10 b	.10 b	33
2,730	63	154	S.	.50 m.	100	6	.15 b	.15 b	34
350	7	38	S.	.50 m.	100	6	.10 b & .15 b	.10 b & .15 b	35
1,768	65	254	S.	1.00 m.	200	6	.10 b	.10 b	36
2,777	45	152	S.	.50 m.	100	6	.15 b	.15 b	37
445	27	44	S.	1.00 m.	200	6	.15 b	.15 b	38
1,398	31	167	S.	1.00 m.	200	6	.10 b	.10 b	39
1,340	43	117	S.	1.00 m.	200	6	.10 b	.10 b	40
247,620	3,775	16,501							
4,341	88	235	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	41
5,273	104	449	S.	1.00 m.	200	6	.....	.16 b	42
987	52	71	S.	1.00 m.	200	6	.10 b	.10 b	43
4,732	122	286	S.	1.00 m.	200	6	4.00 a	.....	44
2,144	45	133	N.S.	.70, 1.00 & 2.00 m.	200	6	3.00 a	.....	45
152,657	1,766	3,324	O.P.	.....	100	6	.....	.....	46
5,002	63	401	O.P.	.....	200	6	.....	.....	47
494	13	54	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	48
6,229	266	406	S.	1.00 m.	200	5 & 6	various	.....	49
683	19	55	S.	1.00 m.	200	6	.07½ b	.07½ 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	Dumont ..... Dumont	July 31, 1922	Thomas J. Prime
52	East Paterson ..... East Paterson	Aug. 30, 1919	Elmer W. Bradley
53	East Rutherford Savings ..... East Rutherford	June 10, 1895	Clifford L. Maxwell
54	Edgewater ..... Edgewater	July 27, 1908	George P. Lasher
55	Englewood Mutual ..... Englewood	May 10, 1887	J. Archie Thomson
56	Tenakill ..... "	Oct. 18, 1930	Henri Casenove
57	Fair Lawn ..... Fair Lawn	Mar. 31, 1927	Nicholas A. Kuiken
58	Saddle River Township ..... " "	May 1, 1893	Orrie de Nooyer
59	Faircliff ..... Fairview	Feb. 15, 1927	William H. Lounsbury
60	Fort Lee ..... Fort Lee	Dec. 27, 1892	F. J. Mills, Jr.
61	American ..... Garfield	Jan. 13, 1900	Paul A. Wuerfel
62	Garfield Mutual ..... "	May 10, 1912	Joseph A. Marchese, Jr.
63	Haller ..... "	April 1, 1920	Albert Sondej
64	Slavonian ..... "	June 20, 1924	George W. Sabo
65	Tri-City ..... "	Feb. 9, 1928	Cornelius J. Elgersma
66	Home Ownership ..... Glen Rock	Sept. 20, 1922	Henry C. Smith
67	Grantwood ..... Grantwood	Mar. 17, 1925	August H. Lueders
68	Citizens' ..... Hackensack	April 1, 1919	William F. Fick
69	Excel ..... "	Nov. 16, 1922	Charles Rosenberg
70	Hackensack Mutual ..... "	Feb. 26, 1887	George M. Van De Water
71	Industrial ..... "	July 12, 1901	George Bratt
72	New Barbadoes Mutual ..... "	Mar. 29, 1922	Edward Krone
73	North Jersey ..... "	Dec. 8, 1910	C. V. R. Bogert
74	United ..... "	Mar. 18, 1911	Alfred T. Holley
75	Hasbrouck Heights ..... Hasbrouck Heights	June 9, 1890	Charles L. Broome
76	Polify ..... " "	April 23, 1924	Thomas M. Walsh
77	Progressive ..... Hillsdale	May 9, 1893	George M. Strohsahl
78	Hohokus ..... Hohokus	Mar. 14, 1921	John De Vore
79	Leonia ..... Leonia	Feb. 1, 1913	James F. Gowans
80	Little Ferry ..... Little Ferry	July 22, 1910	Elmore N. Mehrhof
81	Volunteer ..... " "	June 22, 1925	William Dare
82	International ..... Lodi	June 10, 1909	Frank Pirrone, Jr.
83	Lodi ..... "	May 20, 1892	Stephen Massey, Sr.
84	Mutual ..... "	June 27, 1913	Henry H. Brevoort
85	Dauntless ..... Lyndhurst	Aug. 19, 1924	Frank A. Schneider, Sr.
86	Lyndhurst ..... "	Mar. 11, 1910	Charles E. Garland
87	Norge ..... "	Jan. 19, 1927	Saul C. Lipschutz
88	Mahwah ..... Mahwah	Jan. 2, 1908	Albert Winter
89	Maywood ..... Maywood	April 14, 1923	Rudolph Karch
90	Franklin ..... Midland Park	Feb. 17, 1891	Henry Sluyter
91	Wortendyke ..... Midland Park	Nov. 17, 1923	Richard P. Meyers
92	Montvale ..... Montvale	June 30, 1913	LeRoy Lewis
93	New Milford ..... New Milford	Oct. 24, 1925	John J. Knierim
94	North Arlington ..... North Arlington	Feb. 5, 1923	Daniel Rentschler
95	Ridge ..... " "	June 28, 1911	John F. Osborne
96	Valley ..... " "	Oct. 29, 1925	L. A. Saporito
97	Oakland ..... Oakland	Feb. 11, 1924	Harry G. McNomee
98	Bergen County ..... Oradell	Feb. 21, 1888	Horton A. Chapin
99	Interborough ..... Palisade	April 8, 1911	Seymour N. Sears
100	Broad Avenue ..... Palisades Park	Aug. 15, 1921	Edward H. Gobber
101	Morsemere ..... " "	Aug. 14, 1926	Thomas J. Monaghan
102	Equitable Mutual ..... Park Ridge	Mar. 26, 1903	Henry L. Storms
103	Eureka ..... " "	Feb. 19, 1890	Adolph Frahn
104	Ramseys ..... Ramsey	Aug. 26, 1890	Otto Saalfeld
105	Trust ..... "	Oct. 22, 1928	James Devine

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Albert J. Wuytack	Edmund Meyer	525 Washington Ave., Dumont, N. J.	51
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	52
Harry L. Towe	Robert M. Clark	27 Wood St., Rutherford, N. J.	53
Milton T. Lasher	William C. Murphy	Borough Hall, Edgewater, N. J.	54
William M. Seufert	Harry G. Comstock	33 Park Place, Englewood, N. J.	55
Leland F. Ferry	Charles E. Tepper	362 Cedar Lane, Teaneck, N. J.	56
E. Robert Coven	Frederick X. Veile	River Road, Fair Lawn, N. J.	57
Morrison, Lloyd & Morrison	Alfred D. Cella	104 Passaic St., Garfield, N. J.	58
C. Weitz	Frank J. Oleri	721 Bergenline Ave., West New York, N. J.	59
Vincent Aiken	Louise Schlosser	250 Main St., Fort Lee, N. J.	60
Louis P. Bertoni	Andrew N. Kolarcik	69 Wessington Ave., Garfield, N. J.	61
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	62
Henry L. Janowski	Theodore Gasior	22 Albert St., Garfield, N. J.	63
John D. Vasilyk	Joseph A. Ritoch	66 Belmont Ave., Garfield, N. J.	64
Alfonse J. De Rose	Hans J. Hintermaier	24 Outwater Lane, Garfield, N. J.	65
P. C. Wadsworth	Charles L. Wolf	183 Rock Road, Glen Rock, N. J.	66
G. Earl Brugler	William D. Hartmann	296 Knox Ave., Grantwood, N. J.	67
William De Lorenzo	Carl Wurtz, Jr.	192 Atlantic St., Hackensack, N. J.	68
Samuel Denson	Frank V. Jerlinski	190 Clinton Place, Hackensack, N. J.	69
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	70
George Bratt, Jr.	Austin Mehrhof	210 Main St., Hackensack, N. J.	71
Herman Vanderwart	Louis W. Shaffer	725 Main St., Hackensack, N. J.	72
Marinus Contant	George E. Traver, Jr.	Oradell, N. J.	73
Victor A. Hart	Max A. Simionescu	200 State St., Hackensack, N. J.	74
Warner W. Westervelt, Jr.	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	75
Horace F. Banta	Chris W. Heller	232 Boulevard, Hasbrouck Heights, N. J.	76
Harry Randall	Harry J. Angell	125 Large Ave., Hillsdale, N. J.	77
Edgar A. De Yoe	Myron K. Voorhees	418 Enos Place, Hohokus, N. J.	78
Jesse B. Leslie	George W. Findley	203 Highwood Ave., Leonia, N. J.	79
Elmer I. Zabriskie	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	80
Chandless, Weller & Selser	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	81
Herman Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	82
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	83
Vanderwart & Scharnikow	William E. Reardon	9 Washington St., Lodi, N. J.	84
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	85
Kipp, Ashen & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	86
Harry R. Rinsky	Joseph J. Reiss	850 Broad St., Newark, N. J.	87
Walter W. Weber	David Hopper	Box 503, Mahwah, N. J.	88
Charles Schmidt	Herbert R. Hartley	593 Palmer Ave., Maywood, N. J.	89
Sebastian Gaeta	Henry Gunther	Godwin Ave., Midland Park, N. J.	90
John B. Zabriskie	Adolph Schleicher	Birchwood Drive, Wyckoff, N. J.	91
Harry Randall	Walter Wellman	Montvale, N. J.	92
Albert J. Wuytack	Pierre B. Wilmarth	Center St., New Milford, N. J.	93
Arthur B. Archibald	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	94
William W. Wimmer	Ernest R. Scrimshaw	75 Prospect St., East Orange, N. J.	95
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington	96
Walter W. Weber	Irving S. Bush	Box 47, Oakland, N. J.	97
Arthur Van Buskirk	William F. Wray	425 Third St., Oradell, N. J.	98
Bauer & Ranker	Frederick H. St. John	812 Abbott Blvd., Palisade, N. J.	99
Thomas J. Huckin	Jules J. Cheron	Central Blvd. & Broad Av., Palisades Pk., N. J.	100
George H. Richenaker	Fred Kern	423 Washington Ave., Grantwood, N. J.	101
J. Frederick Bratt	Charles S. Gray	Park Ridge, N. J.	102
Hart & Hart	L. D. Dixon	Park Ridge, N. J.	103
Edgar A. De Yoe	William R. Troop	88 E. Main St., Ramsey, N. J.	104
Walter W. Weber	R. V. Ackerman	70 E. Main St., Ramsey, N. J.	105

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
51	Dumont	Dumont	$3,042	$5,000	$215,200
52	East Paterson	East Paterson	342	4,091	254,109
53	East Rutherford Savings	East Rutherford	189,426	110,500	6,221,840
54	Edgewater	Edgewater	1,186	3,150	184,400
55	Englewood Mutual	Englewood	68,148	94,711	2,126,000
56	Tenakill	"	2,477	212	16,800
57	Fair Lawn	Fair Lawn	8,723	4,321	74,680
58	Saddle River Township	" "	7,030	85,772	765,175
59	Faircliff	Fairview	7,646	1,921	27,200
60	Fort Lee	Fort Lee	10,546	18,275	511,918
61	American	Garfield	11,672	.....	588,130
62	Garfield Mutual	"	1,498	1,500	117,400
63	Haller	"	6,947	2,000	127,700
64	Slavonian	"	6,711	7,089	138,377
65	Tri-City	"	2,960	.....	62,900
66	Home Ownership	Glen Rock	11,330	5,300	101,650
67	Grantwood	Grantwood	5,892	18,232	62,700
68	Citizens'	Hackensack	1,487	.....	105,200
69	Excel	"	3,974	9,200	289,850
70	Hackensack Mutual	"	41,424	40,000	1,526,307
71	Industrial	"	151	1,535	107,392
72	New Barbadoes Mutual	"	3,583	6,026	276,800
73	North Jersey	"	283	4,000	167,468
74	United	"	17,544	11,600	678,108
75	Hasbrouck Heights	Hasbrouck Heights	1,187	7,000	408,500
76	Polifly	" "	14,145	4,600	240,289
77	Progressive	Hillsdale	21,537	6,000	179,500
78	Hohokus	Hohokus	6,480	3,700	185,150
79	Leonia	Leonia	7,534	10,000	540,800
80	Little Ferry	Little Ferry	14,190	6,063	521,400
81	Volunteer	" "	8,839	67,046	139,476
82	International	Lodi	2,684	.....	21,800
83	Lodi	"	3,458	.....	143,550
84	Mutual	"	6,937	.....	603,219
85	Dauntless	Lyndhurst	1,059	4,550	58,000
86	Lyndhurst	"	6,236	.....	174,800
87	Norge	"	1,945	449	24,800
88	Mahwah	Mahwah	5,726	21,650	340,000
89	Maywood	Maywood	1,542	1,500	78,544
90	Franklin	Midland Park	996	.....	195,599
91	Wortendyke	Midland Park	3,843	.....	37,400
92	Montvale	Montvale	.....	1,800	98,000
93	New Milford	New Milford	2,920	37,157	57,600
94	North Arlington	North Arlington	8,017	1,000	31,900
95	Ridge	" "	4,304	15,611	143,400
96	Valley	" "	849	9,270	71,933
97	Oakland	Oakland	9,434	1,668	64,952
98	Bergen County	Oradell	5,221	10,500	395,650
99	Interborough	Palisade	2,240	.....	129,600
100	Broad Avenue	Palisades Park	2,095	2,700	167,594
101	Morsemere	" "	13,237	.....	48,500
102	Equitable Mutual	Park Ridge	14,188	18,500	233,833
103	Eureka	" "	6,114	.....	237,836
104	Ramseys	Ramsey	11,205	.....	696,400
105	Trust	"	10,572	5,789	72,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,595	$5,240	$31,495	$1,059	$4,726	$272,357	51
.....	4,660	60,280	4,291	11,333	339,106	52
346,081	.....	3,579,007	15,989	25,271	10,488,114	53
.....	2,703	.....	9,215	16,142	216,796	54
1,679,542	.....	908,639	363	381,609	5,259,012	55
.....	2,710	.....	570	199	22,968	56
15,924	200	39,801	3,558	2,583	149,790	57
97,885	24,880	880,214	6,721	30,752	1,898,429	58
.....	665	8,118	1,923	52	47,525	59
4,274	7,310	127,868	20,087	7,077	707,350	60
.....	7,315	1,264,509	72,757	14,012	1,958,395	61
2,833	2,895	72,398	7,905	15,771	222,200	62
12,893	1,050	198,982	10,647	3,549	363,768	63
.....	2,520	62,670	17,465	1,354	236,186	64
.....	.....	116,176	1,916	1,094	185,046	65
36,687	3,810	45,270	1,281	348	205,676	66
.....	5,755	31,725	4,215	2,128	130,647	67
53,666	10,450	118,493	11,683	328	301,307	68
500	23,295	140,546	15,499	6,645	489,509	69
131,250	22,295	1,105,448	5,504	201,192	3,073,420	70
.....	535	48,117	8,739	1,233	167,702	71
22,380	5,204	172,596	5,181	5,585	497,355	72
607	450	69,403	2,776	40	245,027	73
18,584	12,662	327,960	35,742	7,439	1,109,639	74
26,855	3,575	226,538	32,980	2,402	709,037	75
56,394	2,170	37,014	715	611	355,938	76
250	2,865	52,657	781	100	263,690	77
.....	5,161	18,271	3,638	1,801	224,201	78
.....	17,565	96,625	11,254	3,360	687,138	79
15,000	13,163	416,087	36,281	21,225	1,043,409	80
2,428	7,472	25,663	3,924	891	255,739	81
10,968	756	50,982	2,451	1,663	91,304	82
120,662	400	61,736	5,277	244	335,327	83
13,194	33,694	922,942	8,174	8,901	1,597,061	84
14,997	.....	35,310	.....	146	114,062	85
.....	.....	79,080	.....	20,874	280,990	86
6,844	1,677	1,980	14,000	1,051	52,746	87
25,600	7,375	116,190	19,928	5,853	542,322	88
2,200	1,920	12,370	1,655	325	100,056	89
840	5,050	114,460	15,468	1,435	333,848	90
19,639	1,675	32,361	406	2,706	98,030	91
.....	5,100	49,912	4,230	106	159,148	92
1,159	5,250	13,147	202	1	117,436	93
14,575	1,000	96,130	1,949	748	155,319	94
30,410	400	161,782	734	8,598	365,239	95
.....	2,885	40,202	4,344	1,173	130,656	96
.....	4,659	33,509	1,029	4,757	120,008	97
.....	2,980	65,278	5,783	3,820	489,232	98
57,396	2,310	99,773	17,317	6,178	314,814	99
.....	2,970	31,181	4,571	1,692	212,803	100
.....	2,455	30,957	6,694	396	102,239	101
.....	16,175	30,249	5,578	1,355	319,878	102
5,088	18,855	54,176	27,434	5,349	354,852	103
.....	5,900	168,941	4,635	336	887,417	104
10,595	2,650	4,402	648	405	107,161	105

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	Dumont ..... Dumont	$116,121	.....	.....	$63,400
52	East Paterson ..... East Paterson	160,697	.....	.....	19,300
53	East Rutherford Savings ..... East Rutherford	5,841,851	.....	$134,507	1,315,800
54	Edgewater ..... Edgewater	141,358	.....	.....	.....
55	Englewood Mutual ..... Englewood	2,368,765	$382,464	.....	1,193,800
56	Tenakill ..... "	18,879	.....	.....	600
57	Fair Lawn ..... Fair Lawn	101,672	.....	.....	8,830
58	Saddle River Township ..... " "	1,010,679	.....	.....	402,302
59	Faircliff ..... Fairview	36,638	.....	.....	.....
60	Fort Lee ..... Fort Lee	287,843	31,304	.....	228,975
61	American ..... Garfield	657,581	.....	.....	554,315
62	Garfield Mutual ..... "	99,121	.....	.....	52,550
63	Haller ..... "	132,423	.....	.....	47,600
64	Slavonian ..... "	104,274	.....	.....	37,650
65	Tri-City ..... "	80,218	1,806	.....	64,294
66	Home Ownership ..... Glen Rock	121,009	.....	.....	.....
67	Grantwood ..... Grantwood	94,101	.....	.....	.....
68	Citizens' ..... Hackensack	146,650	.....	.....	49,800
69	Excel ..... "	235,219	11,600	.....	99,700
70	Hackensack Mutual ..... "	1,484,523	57,174	.....	392,050
71	Industrial ..... "	93,408	.....	.....	.....
72	New Barbadoes Mutual ..... "	335,828	.....	.....	11,600
73	North Jersey ..... "	141,066	16,950	.....	.....
74	United ..... "	556,282	.....	.....	102,500
75	Hasbrouck Heights ..... Hasbrouck Heights	258,450	.....	.....	108,600
76	Polify ..... " "	221,398	.....	.....	54,800
77	Progressive ..... Hillsdale	182,224	.....	.....	.....
78	Hohokus ..... Hohokus	124,644	.....	.....	22,600
79	Leonia ..... Leonia	502,497	.....	.....	.....
80	Little Ferry ..... Little Ferry	398,982	.....	.....	287,550
81	Volunteer ..... " "	167,750	.....	.....	19,000
82	International ..... Lodi	40,183	.....	.....	9,400
83	Lodi ..... "	155,345	.....	.....	97,400
84	Mutual ..... "	516,238	.....	.....	426,568
85	Dauntless ..... Lyndhurst	61,861	.....	.....	3,200
86	Lyndhurst ..... "	102,780	.....	20	30,650
87	Norge ..... "	41,470	.....	.....	.....
88	Mahwah ..... Mahwah	269,226	.....	.....	146,200
89	Maywood ..... Maywood	45,828	.....	.....	11,800
90	Franklin ..... Midland Park	157,860	.....	.....	22,700
91	Wortendyke ..... Midland Park	52,824	.....	.....	4,700
92	Montvale ..... Montvale	88,308	.....	.....	17,525
93	New Milford ..... New Milford	82,859	.....	.....	.....
94	North Arlington ..... North Arlington	48,435	.....	.....	24,300
95	Ridge ..... " "	176,858	.....	.....	69,500
96	Valley ..... " "	68,178	.....	.....	21,025
97	Oakland ..... Oakland	68,584	10,600	.....	4,700
98	Bergen County ..... Oradell	351,981	.....	.....	.....
99	Interborough ..... Palisade	123,774	.....	.....	4,500
100	Broad Avenue ..... Palisades Park	89,814	.....	.....	46,600
101	Morsemere ..... " "	68,739	.....	.....	9,400
102	Equitable Mutual ..... Park Ridge	241,320	.....	.....	.....
103	Eureka ..... " "	234,950	.....	.....	88,900
104	Ramseys ..... Ramsey	482,142	110,200	.....	.....
105	Trust ..... "	81,246	.....	.....	2,450

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$507	.....	$437	.....	$49,150	$2,793	$24,274	$15,675	$272,357	51
604	.....	1,779	.....	65,150	4,947	45,049	41,580	339,106	52
.....	$1,405,929	338,646	$500	49,000	496,042	.....	905,839	10,488,114	53
755	.....	52	.....	7,100	208	43,105	24,218	216,796	54
.....	.....	20,354	72,285	.....	46,640	799,842	374,862	5,259,012	55
45	.....	250	.....	.....	224	2,758	212	22,968	56
803	.....	391	.....	.....	376	17,925	19,793	149,790	57
1,472	.....	215	2,027	.....	26,797	175,477	279,460	1,898,429	58
284	.....	290	.....	.....	1,646	3,514	5,153	47,525	59
53	.....	616	.....	19,400	5,780	63,181	70,198	707,350	60
2,568	212,568	1,856	.....	16,000	160,736	105,549	247,202	1,958,395	61
20	.....	188	.....	27,300	2,438	19,070	21,513	222,200	62
17,896	22,929	678	.....	19,600	25,655	23,113	73,874	363,768	63
106	10,569	223	.....	27,000	1,934	22,346	32,084	236,186	64
139	.....	.....	.....	.....	213	.....	38,376	185,046	65
.....	.....	466	.....	23,200	1,078	28,790	31,133	205,676	66
871	.....	15	.....	.....	.....	18,671	16,989	130,647	67
82	.....	744	.....	11,000	15,898	18,589	58,544	301,307	68
1,860	.....	172	.....	45,743	2,620	46,043	46,552	489,509	69
18	.....	.....	100	163,125	363,622	297,723	315,085	3,073,420	70
.....	.....	135	3,029	12,575	12,965	21,831	23,759	167,702	71
47	.....	376	.....	32,000	561	61,083	55,860	497,355	72
286	.....	88	.....	26,050	2,466	29,397	28,724	245,027	73
5,643	.....	909	.....	.....	70,637	203,798	169,870	1,109,639	74
.....	129,600	281	14	98,900	2,748	53,850	56,594	709,037	75
.....	.....	214	.....	9,000	1,151	47,306	22,069	355,938	76
116	.....	105	.....	.....	.....	52,115	29,130	263,690	77
.....	.....	202	1,050	30,096	276	26,852	18,481	224,201	78
.....	.....	973	.....	.....	.....	139,002	44,666	687,138	79
55	.....	1,501	53	83,625	11,324	78,606	181,713	1,043,409	80
.....	.....	1,071	.....	.....	742	49,386	17,790	255,739	81
96	3,066	554	87	.....	6,865	8,635	22,468	91,304	82
213	.....	142	.....	.....	8,389	39,441	34,397	335,327	83
378	149,773	.....	.....	.....	151,796	120,450	231,858	1,597,061	84
.....	.....	.....	.....	7,500	72	25,772	15,657	114,062	85
.....	41,605	.....	.....	.....	.....	43,564	62,371	280,990	86
644	.....	.....	.....	.....	798	4,567	5,267	52,746	87
.....	1,044	2,778	3,400	.....	17	64,209	55,448	542,322	88
433	.....	306	.....	27,875	.....	8,806	5,008	100,056	89
.....	.....	86	.....	48,900	12,853	36,621	54,828	333,848	90
797	.....	592	.....	5,000	2,086	13,944	18,087	98,030	91
.....	.....	85	.....	17,565	3,766	12,989	18,910	159,148	92
.....	.....	20	.....	.....	751	26,314	7,492	117,436	93
19,373	.....	372	.....	.....	15,170	3,000	44,669	155,319	94
381	.....	.....	.....	.....	2,626	34,404	81,470	365,239	95
11,350	.....	213	.....	2,250	.....	12,471	15,169	130,656	96
.....	.....	272	.....	.....	.....	18,718	17,134	120,008	97
.....	.....	562	.....	.....	.....	97,277	39,412	489,232	98
1,643	72,174	72	.....	26,590	8,238	18,027	59,796	314,814	99
5	.....	310	.....	.....	32,845	23,471	19,758	212,803	100
.....	.....	611	.....	.....	476	4,022	18,991	102,239	101
.....	.....	182	.....	.....	.....	53,463	24,913	319,878	102
251	.....	442	.....	.....	29	42,414	37,866	354,852	103
.....	.....	5,823	.....	93,944	313	146,696	48,299	887,417	104
.....	.....	100	.....	.....	102	20,167	3,096	107,161	105

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	Dumont	2,147	205	.....	.....	.....	.....	317	43
52	East Paterson	2,895	335	.....	.....	.....	.....	97	82
53	East Rutherford Savings	187,170	7,602	.....	.....	4,870	1,461	13,158	694
54	Edgewater	1,926	202	.....	.....	.....	.....	.....	.....
55	Englewood Mutual	42,762	3,410	3,676	335	.....	.....	5,969	498
56	Tenakill	346	44	.....	.....	.....	.....	3	3
57	Fair Lawn	1,330	192	.....	.....	.....	.....	44	24
58	Saddle River Township	9,884	990	.....	.....	.....	.....	2,011	270
59	Faircliff	456	63	.....	.....	.....	.....	.....	.....
60	Fort Lee	4,294	450	301	33	.....	.....	1,145	131
61	American	6,377	992	.....	.....	.....	.....	3,356	545
62	Garfield Mutual	1,441	200	.....	.....	.....	.....	263	57
63	Haller	1,297	176	.....	.....	.....	.....	238	73
64	Slavonian	1,186	133	.....	.....	.....	.....	188	44
65	Tri-City	1,481	154	9	2	.....	.....	321	123
66	Home Ownership	1,547	148	.....	.....	.....	.....	.....	.....
67	Grantwood	951	81	.....	.....	.....	.....	.....	.....
68	Citizens'	1,738	204	.....	.....	.....	.....	249	53
69	Excel	3,004	259	116	12	.....	.....	499	43
70	Hackensack Mutual	24,834	1,742	771	47	.....	.....	2,522	297
71	Industrial	976	66	.....	.....	.....	.....	.....	.....
72	New Barbadoes Mutual	3,840	421	.....	.....	.....	.....	58	7
73	North Jersey	1,708	196	.....	.....	.....	.....	85	16
74	United	7,061	573	.....	.....	.....	.....	513	47
75	Hasbrouck Heights	3,521	369	.....	.....	.....	.....	543	68
76	Polifly	3,895	319	.....	.....	.....	.....	274	46
77	Progressive	2,521	270	.....	.....	.....	.....	.....	.....
78	Hohokus	2,272	172	.....	.....	.....	.....	18	18
79	Leonia	7,308	461	.....	.....	.....	.....	.....	.....
80	Little Ferry	4,984	549	.....	.....	.....	.....	1,438	170
81	Volunteer	1,751	220	.....	.....	.....	.....	95	14
82	International	356	33	.....	.....	.....	.....	47	7
83	Lodi	1,863	230	.....	.....	.....	.....	437	70
84	Mutual	6,646	529	.....	.....	.....	.....	2,133	136
85	Dauntless	1,889	189	.....	.....	.....	.....	16	8
86	Lyndhurst	6,025	298	.....	.....	19	19	307	18
87	Norge	619	53	.....	.....	.....	.....	.....	.....
88	Mahwah	4,116	399	.....	.....	.....	.....	731	119
89	Maywood	1,134	209	.....	.....	.....	.....	59	6
90	Franklin	2,050	217	.....	.....	.....	.....	113	15
91	Wortendyke	525	122	.....	.....	.....	.....	24	6
92	Montvale	1,033	129	.....	.....	.....	.....	88	27
93	New Milford	581	91	.....	.....	.....	.....	.....	.....
94	North Arlington	467	54	.....	.....	.....	.....	122	19
95	Ridge	2,603	247	.....	.....	.....	.....	347	73
96	Valley	716	95	.....	.....	.....	.....	105	22
97	Oakland	846	92	106	33	81	8	24	5
98	Bergen County	4,987	577	.....	.....	.....	.....	.....	.....
99	Interborough	1,453	128	.....	.....	.....	.....	23	3
100	Broad Avenue	1,244	116	.....	.....	.....	.....	233	46
101	Morsemere	791	81	.....	.....	.....	.....	47	8
102	Equitable Mutual	3,077	214	.....	.....	.....	.....	.....	.....
103	Eureka	3,145	206	.....	.....	.....	.....	194	26
104	Ramseys	7,796	558	551	54	.....	.....	.....	.....
105	Trust	1,221	108	.....	.....	.....	.....	4	4

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	
2,464	95	153	S.	$1.00 m.	$200	6	$3.00 a & $0.05 b	.....	51
2,992	112	305	S.	.70 & 1.00 m.	200	6	5.00 a	$5.00 a	52
205,198	2,101	7,656	O.P.	.....	100	6	.....	.....	53
1,926	58	144	S.	1.00 m.	200	6	.....	.....	54
52,407	532	3,711	O.P.	.....	200	6	.....	.....	55
349	13	34	S.	1.00 m.	200	6	3.00 a	.....	56
1,374	26	190	S.	1.00 m.	200	5 & 6	gross	.....	57
11,895	300	960	N.S.	1.00 m.	200	6	.10 b	.10 b	58
456	9	54	S.	1.00 m.	200	5 & 6	.12½ b	.12½ b	59
5,740	171	443	S.	1.00 m.	200	6	.05 b	.05 b	60
9,733	272	1,265	S.	1.00 m.	200	6	.10 b	.10 b	61
1,704	49	208	S.	1.00 m.	200	6	.12½ b	.12½ b	62
1,535	194	55	S.	1.00 & 2.00 m.	200	6	4.00 a & 12½ b	2.00a & .12½b	63
1,374	41	136	S.	1.00 m.	200	6	.10 b	.10 b	64
1,811	23	256	O.P.	.....	200	6	5.00 a & .10 b	5.00 a & .10 b	65
1,547	39	109	S.	1.00 m.	200	6	2.00 a & .08	.....	66
951	24	57	S.	1.00 m.	200	6	.....	.....	67
1,987	61	196	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	68
3,619	81	233	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	69
28,127	469	1,617	O.P.	.....	200	6	1.00 a	1.00 a	70
976	28	38	S.	1.00 m.	200	6	.....	.....	71
3,898	96	332	S.	1.00 m.	200	6	.05 b	.05 b	72
1,793	45	167	S.	1.00 m.	200	6	3.00 a	1.00 a	73
7,574	197	423	S.	.70 m.	200	6	5.00 a	.....	74
4,064	198	239	S.	1.00 m.	200	6	.05 b	.05 b	75
4,169	35	330	S.	1.00 m.	200	6	.....	.....	76
2,521	69	201	N.S.	1.00 m.	250	5⅙ & 6	.08 b	.08 b	77
2,290	56	134	S.	1.00 m.	200	6	.08 b	.08 b	78
7,308	144	317	S.	1.00 m.	200	6	.05 b	.05 b	79
6,422	208	511	S.	.50, 1.00 & 2.00 m.	200	6	.12½ b	.12½ b	80
1,846	81	153	S.	1.00 m.	200	6	3.00 a & .12½ b	.12½ b	81
403	10	30	S. & N.S.	1.00 m.	200	6	.17½ b	.17½ b	82
2,300	89	211	S.	1.00 m.	200	6	3.00 a	.....	83
8,779	215	450	O.P.	.....	200	5 & 6	.05 b	.05 b	84
1,905	17	180	O.P.	.....	200	6	.....	.....	85
6,351	71	264	N.S.	1.00 m.	100	6	.05 b	.05 b	86
619	15	38	S.	1.00 m.	200	6	1.00 a	1.00 a	87
4,847	178	340	S.	1.00 m.	200	6	.05 b	.05 b	88
1,193	29	186	S.	1.00 m.	200	6	3.00 a	.....	89
2,163	85	147	S.	1.00 m.	200	6	3.00 a	3.00 a	90
549	29	99	S.	1.00 m.	200	6	.06 b	.06 b	91
1,121	40	116	S.	1.00 m.	200	6	3.00 a	1.00 a	92
581	35	56	S.	1.00 m.	200	6	3.00 a	.....	93
589	14	59	S.	1.00 m.	200	6	3.00 a & .06 b	3.00 a & .06 b	94
2,950	38	282	O.P.	.....	200	6	.05 b	.05 b	95
821	18	99	S.	1.00 m.	200	6	3.00 a	2.00 a	96
1,057	25	113	S.	1.00 m.	200	6	.05 b	.05 b	97
4,987	123	454	S.	1.00 m.	200	6	.08 b	.08 b	98
1,476	45	86	S.	1.00 m.	200	6	.05 b	.05 b	99
1,477	55	107	S.	1.00 m.	200	6	.05 b	.05 b	100
838	22	67	S.	1.00 m.	200	6	3.00 a	.....	101
3,077	91	123	S.	1.00 m.	200	6	.05 b	.05 b	102
3,339	98	134	S.	1.00 m.	200	6	.05 b	.05 b	103
8,347	214	398	S.	1.00 m.	200	6	.05 b	.05 b	104
1,225	42	70	S.	1.00 m.	200	6	.05 b	.05 b	105

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		
106	Oratam ..... Ridgefield	May 29, 1923	A. Theodore Holmes .....
107	Ridgefield ..... "	Dec. 2, 1889	F. S. Doscher .....
108	Garden State ..... Ridgefield Park	* (See below)	Benjamin Anderson .....
109	Park ..... " "	May 1, 1894	Conrad W. Mergler .....
110	Co-Operative ..... Ridgewood	Jan. 27, 1891	William J. Tonkin .....
111	Glen Rock ..... "	April 19, 1907	William L. Platt .....
112	Godwinville ..... "	Jan. 14, 1924	Frank E. Low .....
113	Ridgewood ..... "	April 2, 1885	Albert H. Boyd .....
114	River Edge ..... River Edge	Sept. 29, 1920	Robert A. Stucke .....
115	Rural ..... Rochelle Park	May 1, 1924	Alben Schneider .....
116	Rutherford Mutual ..... Rutherford	May 13, 1876	Harold R. Frizzell .....
117	Preference ..... Teaneck	Dec. 15, 1923	Frederic H. Brendle .....
118	Teaneck ..... "	July 3, 1916	Charles Van Riper .....
119	Tenafly ..... Tenafly	July 12, 1905	Herman D. Hensel .....
120	Magic ..... Waldwick	April 16, 1927	M. E. Higgins .....
121	Waldwick ..... "	Mar. 1, 1913	Harrison D. Mills .....
122	Wallington ..... Wallington	Jan. 27, 1897	John McCleerey .....
123	Wawel ..... "	Feb. 20, 1920	Blazej Monkowski .....
124	Invincible ..... Westwood	July 15, 1921	Henry Hinck .....
125	Westwood ..... "	Jan. 20, 1906	George W. Collignon .....
126	Sicomac ..... Wyckoff	June 22, 1927	Thomas S. Taranto .....
127	Wyckoff ..... "	Jan. 3, 1906	Herman Klomburg .....
	Burlington County		
128	Beverly ..... Beverly	Jan. 12, 1868	Arthur V. Woolston .....
129	Promoters ..... "	Oct. 16, 1922	William T. Birkhead .....
130	Bordentown ..... Bordentown	Mar. 12, 1880	Philip F. H. Brakeley .....
131	Peoples ..... "	Mar. 3, 1911	Charles E. Burr .....
132	Brown's-Mills-In-The-Pines ..... Brown's Mills	Jan. 30, 1919	Daniel R. Lemmon .....
133	City of Burlington ..... Burlington	Mar. 16, 1868	William F. Finegan, Sr. .....
134	Farmers' and Mechanics' ..... "	April 1, 1871	Albertus L. Severns .....
135	Delanco ..... Delanco	May 9, 1890	R. E. Clarke .....
136	Florence ..... Florence	April .., 1882	Charles B. Green .....
137	Maple Heights ..... Maple Shade	May 29, 1923	Frank H. Ammlung .....
138	Maple Shade ..... " "	June 5, 1920	Henry P. Harper .....
139	Marlton ..... Marlton	May 16, 1925	Martin Schimmel, Jr. .....
140	Medford ..... Medford	May 6, 1925	Albert F. Kirby .....
141	Medford Lakes ..... Medford Lakes	Oct. 26, 1928	William G. Oaks .....
142	Boosters ..... Moorestown	Jan. 9, 1926	George C. Baker .....
143	Moorestown ..... "	Dec. 29, 1891	Albert Haines .....
144	Workingmen's Co-Operative ..... "	April 23, 1888	Irving A. Collins .....
145	Industry ..... Mount Holly	April 2, 1874	Walter I. Dill .....
146	Mount Holly ..... " "	Feb. 1, 1862	Walter I. Dill .....
147	Peoples ..... " "	Aug. 4, 1883	Morris K. Perinchief .....
148	New Gretna ..... New Gretna	Mar. 7, 1889	Russell Adams .....
149	Palmyra ..... Palmyra	June 28, 1887	Clarence T. Yerkes .....
150	Twin Cities ..... "	July 14, 1922	E. L. Williams .....
151	Pemberton ..... Pemberton	May 1, 1884	Theodore H. Budd .....
152	Progressive ..... Riverside	Sept. 14, 1912	Charles S. Goldy .....
153	Riverside ..... "	May 5, 1886	Alexander P. Bright .....
154	Cinnaminson ..... Riverton	Oct. 1, 1878	Joseph L. Thomas .....
155	Roebling ..... Roebling	Jan. 2, 1923	Pleasant J. Goddard .....

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Martin J. Cummins	Frieda Biege	518 Broad Ave., Ridgefield, N. J.	106
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	107
Morrison, Lloyd & Morrison	Herbert I. Lowe	195 Main St., Ridgefield Park, N. J.	108
Morrison, Lloyd & Morrison	Austin I. Mehrhof	198 Main St., Ridgefield Park, N. J.	109
John B. Zabriskie	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	110
Walter W. Weber	Edward M. Schmults	1 E. Ridgewood Ave., Ridgewood, N. J.	111
Thomas S. Doughty	Harry L. Pfeiffer	6 S. Broad St., Ridgewood, N. J.	112
Morrison, Lloyd & Morrison	Helen T. Dunbar	27 N. Broad St., Ridgewood, N. J.	113
Clyde A. Bogert	William E. Jacob	161 Continental Ave., River Edge, N. J.	114
William De Lorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	115
Conkling, Smith & Towe	Christian W. Staugaard	39 Park Ave., Rutherford, N. J.	116
R. G. Betsch	Rudolph J. Lauzon	208 Market St., West Englewood, N. J.	117
Morrison, Lloyd & Morrison	Clarence H. Thompson	396 Cedar Lane, Teaneck, N. J.	118
LeRoy Vander Burgh	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	119
Herman G. Honig	Ruth E. Honig	Waldwick, N. J.	120
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	121
Joseph F. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	122
C. A. Silski	Leo Strzelecki	175 Wallington Ave., Wallington, N. J.	123
Victor A. Hart	Albert L. Sunkenberg	Westwood, N. J.	124
Harry Randall	F. W. Decker	34 Brickell Ave., Westwood, N. J.	125
G. Ralph Hendrickson	Edmund Aldous	Box 114, Wyckoff, N. J.	126
John B. Zabriskie	Richard E. Lawlin	Wyckoff, N. J.	127
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	128
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	129
John H. Hutchinson	John F. Miller	514 Prince St., Bordentown, N. J.	130
Samuel F. Garrison	Carlton W. Haines	528 Prince St., Bordentown, N. J.	131
Richard B. Eckman	Alfonza Adams	442 Second St., Florence, N. J.	132
Charles A. Rigg	Charles J. Lame	467 High St., Burlington, N. J.	133
Howard Eastwood	Caroline H. Haines	230 High St., Burlington, N. J.	134
*P. W. Willis	William G. Stickel	Vine & Burlington Ave., Delanco, N. J.	135
*Edward A. Kashner	Alfonza Adams	442 Second St., Florence, N. J.	136
George D. Evans	Emilie S. G. Hunt	65 E. Main St., Moorestown, N. J.	137
Rocco Palese	Charles Potje	Box 461, Maple Shade, N. J.	138
Willard F. Lippincott	Horace R. Ward	Pine Grove, Medford, N. J.	139
Richard B. Eckman	William H. Bowker	29 S. Main St., Medford, N. J.	140
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	141
Henry F. Stockwell	Inez Burke	Moorestown, N. J.	142
George B. Evans	Horace S. Edgar	256 W. Main St., Moorestown, N. J.	143
George B. Evans	H. Fred Robinson	Rodman Bldg., Moorestown, N. J.	144
	George M. Hillman	135 High St., Mt. Holly, N. J.	145
Richard B. Eckman	Isabelle A. English	127 Main St., Mt. Holly, N. J.	146
Clifford R. Powell	Frank A. Hendrickson	117 High St., Mt. Holly, N. J.	147
Craig J. Turnbill	J. Alston Adams	New Gretna, N. J.	148
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	149
Arthur W. Lewis	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	150
William H. Heisler, Jr.	Nelson B. Morton	67 Hanover St., Pemberton, N. J.	151
Daniel Lichtenthal	Joseph H. Makin	207 Pavilion Ave., Riverside, N. J.	152
Lester A. Drenk	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	153
William D. Lippincott	Fred P. Hemphill	406 Lippincott Ave., Riverton, N. J.	154
Richard B. Eckman	William L. Wilson	7 McKinley Ave., Trenton, N. J.	155

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
106	Oratam	Ridgefield	$8,705	$2,010	$98,600
107	Ridgefield	"	5,121	15,150	23,000
108	Garden State	Ridgefield Park	14,426	42,000	772,914
109	Park	" "	21,788	28,124	309,800
110	Co-Operative	Ridgewood	8,984	5,000	242,350
111	Glen Rock	"	35,090	7,500	364,443
112	Godwinville	"	4,767	14,005	178,500
113	Ridgewood	"	198,492	25,300	741,750
114	River Edge	River Edge	14,570	17,725	154,050
115	Rural	Rochelle Park	2,711	2,000	112,500
116	Rutherford Mutual	Rutherford	25,281	16,000	1,133,600
117	Preference	Teaneck	2,696	6,200	102,300
118	Teaneck	"	17,621	4,000	171,285
119	Tenafly	Tenafly	28,765	112,950	562,000
120	Magic	Waldwick	350	917	26,000
121	Waldwick	"	12,543	5,003	109,100
122	Wallington	Wallington	2,896	3,400	133,200
123	Wawel	"	3,138	.....	209,200
124	Invincible	Westwood	24,330	34,725	263,735
125	Westwood	"	5,189	.....	287,400
126	Sicomac	Wyckoff	6,276	7,500	41,200
127	Wyckoff	"	31,230	10,105	395,900
	Totals		$1,275,642	$1,206,140	$37,002,797
	Burlington County				
128	Beverly	Beverly	$1,064	$8,450	$289,088
129	Promoters	"	615	773	32,500
130	Bordentown	Bordentown	1,443	3,012	186,815
131	Peoples	"	10,063	3,601	212,750
132	Brown's-Mills-In-The-Pines	Brown's Mills	1,430	.....	75,550
133	City of Burlington	Burlington	4,354	.....	303,109
134	Farmers' and Mechanics'	"	3,023	13,500	605,125
135	Delanco	Delanco	16,472	.....	533,710
136	Florence	Florence	37,367	9,659	358,780
137	Maple Heights	Maple Shade	2,045	.....	32,490
138	Maple Shade	" "	833	.....	12,150
139	Marlton	Marlton	2,470	.....	26,800
140	Medford	Medford	29,523	4,795	85,634
141	Medford Lakes	Medford Lakes	62	.....	50,900
142	Boosters	Moorestown	16,859	98,769	293,225
143	Moorestown	"	5,140	.....	139,840
144	Workingmen's Co-Operative	"	11,025	4,406	365,189
145	Industry	Mount Holly	5,464	3,233	141,100
146	Mount Holly	" "	492	6,986	216,300
147	Peoples	" "	313	.....	374,500
148	New Gretna	New Gretna	2,586	.....	123,150
149	Palmyra	Palmyra	5,123	16,800	376,133
150	Twin Cities	"	6,273	.....	173,573
151	Pemberton	Pemberton	7,155	2,500	85,500
152	Progressive	Riverside	2,297	71	29,953
153	Riverside	"	127	5,874	399,890
154	Cinnaminson	Riverton	1,937	7,772	407,350
155	Roebling	Roebling	385	2,525	190,495
	Totals		$175,940	$192,726	$6,121,599

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$20,303	$2,700	$12,219	$2,047	$5,612	$152,187	106
6,256	1,758	.....	453	.....	51,738	107
4,844	12,209	332,554	859	2,028	1,181,834	108
263,347	11,496	433,304	25,807	7,423	1,101,089	109
87,682	7,309	49,664	3,632	2,886	407,507	110
87,365	13,330	36,650	3,345	2,362	550,085	111
31,195	28,780	140,768	2,623	15,564	416,202	112
78,464	37,878	267,513	2,947	16,882	1,369,226	113
9,534	8,169	41,162	281	229	245,720	114
.....	5,375	67,352	10,863	1,510	202,311	115
448,705	18,190	989,364	75	49,633	2,680,848	116
.....	2,396	77,026	1,906	176	192,700	117
.....	470	23,790	112	969	218,247	118
184,060	13,005	120,840	4,672	3,058	1,029,350	119
.....	2,500	10,935	486	180	41,368	120
665	6,150	72,885	1,221	1,337	208,904	121
2,815	1,411	98,774	7,384	548	250,428	122
382	800	131,388	15,864	9,757	370,529	123
3,474	9,535	51,511	3,286	3,873	394,469	124
1,932	4,325	94,389	6,098	5,013	404,346	125
.....	6,855	.....	1,112	264	63,207	126
201,756	38,210	289,555	8,174	4,495	979,425	127
$4,455,130	$599,782	$18,264,419	$703,139	$1,255,245	$64,762,294	
.....	$10,065	$128,109	$32,781	$3,577	$473,134	128
.....	275	24,752	1,711	364	60,990	129
$7,600	3,060	61,056	7,538	1,520	272,044	130
5,707	3,160	67,144	13,044	930	316,399	131
.....	6,400	9,010	6,164	934	99,488	132
.....	4,015	146,422	4,277	1,091	463,268	133
78,200	24,350	375,889	16,265	9,151	1,125,503	134
.....	53,124	482,171	9,180	8,717	1,103,374	135
.....	9,999	93,138	24,806	1,624	535,373	136
320	.....	190,110	1,333	896	227,194	137
.....	685	33,383	1,827	1,613	50,491	138
.....	3,246	26,795	543	49	59,903	139
4,000	6,985	5,526	904	.....	137,367	140
.....	2,524	.....	267	1,570	55,323	141
4,300	42,020	84,205	3,180	4,231	546,789	142
4,100	920	220,733	4,747	257	375,737	143
.....	12,360	648,518	9,566	1,264	1,052,328	144
.....	500	50,064	8,635	1,185	210,181	145
.....	21,260	130,103	18,521	5,033	398,695	146
.....	8,750	174,472	38,636	5,832	602,503	147
8,274	5,056	60,825	9,982	2,840	212,713	148
91,888	28,120	261,996	7,325	3,767	791,152	149
.....	5,350	113,368	10,550	5,161	314,275	150
.....	1,300	31,185	951	2,969	131,560	151
1,600	1,810	22,284	684	279	58,978	152
1,000	13,483	342,346	12,304	5,366	780,390	153
23,693	25,865	232,395	7,285	2,382	708,679	154
.....	.....	41,690	6,037	5,204	246,336	155
$230,682	$294,682	$4,057,689	$259,043	$77,806	$11,410,167	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSOCIATION			
			Due Shareholders for			
	ASSOCIATION		Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County—Continued					
106	Oratam	Ridgefield	$100,534			$5,600
107	Ridgefield	"	27,720			1,800
108	Garden State	Ridgefield Park	716,757	$1,768		95,825
109	Park	" "	613,759			75,400
110	Co-Operative	Ridgewood	261,408			37,200
111	Glen Rock	"	351,570			72,400
112	Godwinville	"	245,127			45,000
113	Ridgewood	"	970,231	29,000		
114	River Edge	River Edge	178,779			
115	Rural	Rochelle Park	110,349			19,725
116	Rutherford Mutual	Rutherford	902,417			942,500
117	Preference	Teaneck	105,555			24,600
118	Teaneck	"	135,812	500		12,300
119	Tenafly	Tenafly	517,859	38,300		274,000
120	Magic	Waldwick	23,586			2,400
121	Waldwick	"	120,612			35,600
122	Wallington	Wallington	92,127			60,375
123	Wawel	"	114,132			152,183
124	Invincible	Westwood	224,475			78,800
125	Westwood	"	290,038			8,900
126	Sicomac	Wyckoff	46,286	650		
127	Wyckoff	"	447,738			237,450
	Totals		$33,958,724	$751,348	$292,085	$8,968,642
	Burlington County					
128	Beverly	Beverly	$294,464			$31,000
129	Promoters	"	26,478			4,300
130	Bordentown	Bordentown	175,284			
131	Peoples	"	203,292			
132	Brown's-Mills-In-The-Pines	Brown's Mills	65,130			
133	City of Burlington	Burlington	196,062			73,100
134	Farmers' and Mechanics'	"	567,997			196,775
135	Delanco	Delanco	479,952			276,700
136	Florence	Florence	237,432			
137	Maple Heights	Maple Shade	10,926			
138	Maple Shade	" "	14,937			9,235
139	Marlton	Marlton	44,712			
140	Medford	Medford	102,252			
141	Medford Lakes	Medford Lakes	39,723			6,450
142	Boosters	Moorestown	418,692			
143	Moorestown	"	165,036			
144	Workingmen's Co-Operative	"	634,416			
145	Industry	Mount Holly	106,058			
146	Mount Holly	" "	280,914			
147	Peoples	" "	393,528			
148	New Gretna	New Gretna	96,903	$55,950		
149	Palmyra	Palmyra	377,994			58,000
150	Twin Cities	"	142,446			38,700
151	Pemberton	Pemberton	88,656			
152	Progressive	Riverside	37,950			7,800
153	Riverside	"	341,592			232,800
154	Cinnaminson	Riverton	479,913			
155	Roebling	Roebling	161,964			
	Totals		$6,184,703	$55,950		$934,860

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$2,935	.....	$256	.....	$10,000	$257	$22,181	$10,424	$152,187	106
62	.....	64	.....	.....	368	9,212	12,512	51,738	107
261	$1,805	50	.....	116,957	24,748	104,301	119,362	1,181,834	108
364	70,195	1,423	.....	35,500	34,703	103,082	166,663	1,101,089	109
.....	800	928	.....	.....	2,198	63,767	41,206	407,507	110
.....	.....	755	.....	.....	8	83,557	41,795	550,085	111
134	.....	1,942	.....	.....	13,987	54,914	55,098	416,202	112
1,350	.....	2,591	$27,750	.....	1,220	195,980	141,104	1,369,226	113
764	.....	133	25	.....	1,297	43,037	21,685	245,720	114
35	.....	534	326	.....	10,063	8,937	52,342	202,311	115
251	112,137	.....	.....	95,000	92,578	215,996	319,969	2,680,848	116
1,099	.....	100	.....	3,500	.....	22,329	35,517	192,700	117
157	.....	16	.....	21,520	2,008	33,336	12,598	218,247	118
14	.....	2,033	.....	.....	6,984	116,398	73,762	1,029,350	119
822	.....	197	.....	4,600	514	5,019	4,230	41,368	120
.....	.....	336	245	.....	1,740	27,320	23,051	208,904	121
979	5,620	268	.....	14,658	17,302	17,772	41,327	250,428	122
17,678	.....	542	.....	.....	14,096	12,720	59,178	370,529	123
124	.....	933	.....	.....	3,363	53,800	32,974	394,469	124
258	.....	326	.....	.....	642	62,094	42,088	404,346	125
105	.....	105	.....	.....	3,309	10,714	2,038	63,207	126
74	.....	4,533	121	48,850	1,380	101,409	137,870	979,425	127
$102,302	$2,250,329	$407,952	$115,090	$1,466,723	$1,787,449	$7,991,964	$6,669,686	$64,762,294	
$8	.....	$252	.....	$15,000	$2	$66,908	$65,500	$473,134	128
71	$4,001	71	.....	9,400	.....	5,283	11,386	60,990	129
157	.....	45	.....	25,000	.....	41,385	30,173	272,044	130
847	.....	33	.....	36,705	678	51,341	23,503	316,399	131
372	3,000	97	.....	8,275	.....	17,234	5,380	99,488	132
6,230	15,000	3,608	.....	75,300	16,366	29,721	47,881	463,268	133
1,117	.....	2,855	.....	85,883	5,819	124,116	140,941	1,125,503	134
.....	.....	767	.....	86,775	6,313	112,846	140,021	1,103,374	135
.....	131,300	1,100	.....	72,283	123	55,512	37,623	535,373	136
.....	.....	5	.....	.....	177,151	.....	39,112	227,194	137
242	.....	.....	.....	.....	6,978	1,034	18,065	50,491	138
.....	.....	17	.....	.....	202	6,648	8,324	59,903	139
46	.....	123	.....	.....	11	28,710	6,225	137,367	140
.....	.....	257	.....	.....	258	6,770	1,865	55,323	141
.....	.....	826	.....	.....	.....	88,851	38,420	546,789	142
72	64,801	370	.....	7,000	23,836	29,103	85,519	375,737	143
.....	.....	2,442	.....	110,145	1,596	91,465	212,264	1,052,328	144
.....	.....	217	.....	63,500	108	18,940	21,358	210,181	145
.....	1,000	177	.....	10,000	128	59,978	46,498	398,695	146
.....	1,700	491	.....	53,000	.....	97,500	56,284	602,503	147
19	1,070	531	$18	.....	184	37,604	20,434	212,713	148
.....	.....	323	.....	182,850	1,072	81,413	89,500	791,152	149
.....	9,271	228	.....	41,750	6,342	38,269	37,269	314,275	150
.....	10,000	105	.....	.....	.....	19,635	13,164	131,560	151
975	.....	86	.....	.....	241	7,016	4,910	58,978	152
.....	.....	379	.....	42,000	78	52,820	110,721	780,390	153
.....	.....	565	.....	10,000	272	126,276	91,653	708,679	154
.....	1,000	1,712	.....	23,000	.....	38,660	20,000	246,336	155
$10,156	$242,143	$17,682	$18	$957,866	$247,758	$1,335,038	$1,423,993	$11,410,167	

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								
106	Oratam	2,057	218	.....	.....	.....	.....	28	7
107	Ridgefield	330	47	.....	.....	.....	.....	9	2
108	Garden State	8,007	845	17	3	.....	.....	479	80
109	Park	11,645	857	.....	.....	.....	.....	754	55
110	Co-Operative	3,661	290	.....	.....	.....	.....	186	21
111	Glen Rock	4,358	288	.....	.....	.....	.....	362	38
112	Godwinville	2,966	147	.....	.....	.....	.....	225	8
113	Ridgewood	12,190	827	.....	.....	.....	.....	290	25
114	River Edge	2,288	227	.....	.....	.....	.....	.....	.....
115	Rural	1,221	153	.....	.....	.....	.....	97	24
116	Rutherford Mutual	14,897	1,056	.....	.....	.....	.....	4,713	508
117	Preference	1,244	147	.....	.....	.....	.....	123	11
118	Teaneck	3,194	156	5	1	.....	.....	123	13
119	Tenafly	7,604	865	383	72	.....	.....	1,370	192
120	Magic	386	57	.....	.....	.....	.....	4	4
121	Waldwick	1,583	175	.....	.....	.....	.....	178	25
122	Wallington	1,237	149	.....	.....	.....	.....	302	39
123	Wawel	1,546	138	.....	.....	.....	.....	761	224
124	Invincible	3,186	294	.....	.....	.....	.....	394	40
125	Westwood	3,591	287	.....	.....	.....	.....	45	13
126	Sicomac	632	111	7	1	.....	.....	.....	.....
127	Wyckoff	5,594	549	.....	.....	.....	.....	1,187	119
	Totals	659,608	40,940	6,559	637	8,561	2,182	54,317	5,762
	Burlington County								
128	Beverly	3,549	381	.....	.....	.....	.....	155	31
129	Promoters	458	73	.....	.....	.....	.....	.....	.....
130	Bordentown	2,837	279	.....	.....	.....	.....	.....	.....
131	People's	2,756	284	.....	.....	.....	.....	.....	.....
132	Brown's-Mills-In-The-Pines	1,026	136	.....	.....	.....	.....	.....	.....
133	City of Burlington	2,720	345	.....	.....	.....	.....	366	102
134	Farmers' and Mechanics'	7,822	1,030	.....	.....	.....	.....	984	87
135	Delanco	5,889	845	.....	.....	.....	.....	1,384	192
136	Florence	3,181	341	.....	.....	.....	.....	.....	.....
137	Maple Heights	151	20	.....	.....	.....	.....	.....	.....
138	Maple Shade	149	32	.....	.....	.....	.....	65	28
139	Marlton	488	123	.....	.....	.....	.....	.....	.....
140	Medford	1,123	179	.....	.....	.....	.....	.....	.....
141	Medford Lakes	679	137	.....	.....	.....	.....	32	13
142	Boosters	6,614	535	.....	.....	.....	.....	.....	.....
143	Moorestown	1,529	198	.....	.....	.....	.....	.....	.....
144	Workingmen's Co-Operative	6,187	587	.....	.....	.....	.....	.....	.....
145	Industry	2,746	204	.....	.....	.....	.....	.....	.....
146	Mount Holly	6,242	308	.....	.....	.....	.....	.....	.....
147	Peoples	9,166	384	.....	.....	.....	.....	.....	.....
148	New Gretna	2,300	234	1,119	73	.....	.....	.....	.....
149	Palmyra	5,945	604	.....	.....	.....	.....	290	51
150	Twin Cities	1,749	250	.....	.....	.....	.....	193	68
151	Pemberton	2,233	153	.....	.....	.....	.....	.....	.....
152	Progressive	778	97	.....	.....	.....	.....	39	7
153	Riverside	4,854	533	.....	.....	.....	.....	1,164	151
154	Cinnaminson	6,112	543	.....	.....	.....	.....	.....	.....
155	Roebling	2,815	381	.....	.....	.....	.....	.....	.....
	Totals	92,098	9,216	1,119	73	.....	.....	4,672	730

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	
2,085	31	194	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	106
339	17	32	S.	1.00 m.	200	6	.20 b	.20 b	107
8,503	255	673	N.S.	1.00 & 2.00 m.	200	6	.....	.....	108
12,399	136	776	S.	.50 m.	100	6	.....	.....	109
3,847	74	237	S.	1.00 m.	200	6	.08 b	.08 b	110
4,720	64	262	S.	1.00 m.	200	5 & 6	.08 b	.08 b	111
3,191	37	118	S.	1.00 m.	200	6	.08 b	.08 b	112
12,480	216	636	S.	1.00 m.	200	6	.08 b	.08 b	113
2,288	61	166	S.	1.00 m.	200	6	3.00 a	.....	114
1,318	49	128	S.	1.00 m.	200	6	.05 b	1.00 a	115
19,610	450	1,114	O.P.	.....	200	6	.05 b	.05 b	116
1,367	36	122	S.	1.00 m.	200	6	.05 b	.05 b	117
3,322	53	117	N.S.	.50 & 1.00 m.	100	5½ & 6	3.00 a	.....	118
9,357	202	927	S.	1.00 m.	200	6	.....	.....	119
390	19	42	S.	1.00 m.	200	6	4.00 a	4.00 a	120
1,761	63	137	S.	1.00 m.	200	6	.07½ b	.07½ b	121
1,539	75	113	N.S.	1.00 m.	200	6	5.00 a & .05 b	.50 a & .05 b	122
2,307	77	285	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	123
3,580	72	262	S.	1.00 m.	200	6	.....	.....	124
3,636	93	207	S.	1.00 m.	200	6	3.00 a	1.00 a	125
639	30	82	S.	1.00 m.	T.M.&200	6	1.00 a & .10 b	1.00 a & .10 b	126
6,781	172	496	S.	1.00 m.	T.M.&200	6	.....	.....	127
729,045	12,245	37,276							
3,704	160	252	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	128
458	49	24	S.	1.00 m.	200	6	.02½ b	.02½ b	129
2,837	110	169	S.	1.00 m.	200	6	.07½ b	.07½ b	130
2,756	129	155	S.	1.00 m.	200	6	.05 b	.05 b	131
1,026	56	80	S.	1.00 m.	200	6	.07½ b	.07½ b	132
3,086	220	227	S.	1.00 m.	200	6	.....	.....	133
8,806	450	667	S.	1.00 m.	200	6	.....	.....	134
7,273	436	601	S.	1.00 m.	200	6	.05 b	.05 b	135
3,181	170	171	S.	1.00 m.	200	6	2.00 a	.....	136
151	10	10	S.	1.00 m.	200	6	.....	.....	137
214	14	46	S.	1.00 m.	200	6	.05 b	.05 b	138
488	35	88	S.	1.00 m.	200	6	.07½ b	.07½ b	139
1,123	60	119	S.	1.00 m.	200	6	.....	.....	140
711	31	119	S.	1.00 & 2.00 m.	200	6	.07½ b	.07½ b	141
6,614	165	370	S.	1.00 & 2.00 m.	200	6	.....	.....	142
1,529	84	114	S.	1.00 m.	200	6	.....	.....	143
6,187	201	386	S.	1.00 m.	200	6	.....	.....	144
2,746	84	120	S.	.50 m.	100	6	.50 b	.50 b	145
6,242	148	160	S.	.50 m.	100	6	.....	.....	146
9,166	158	226	S.	.50 m.	100	6	.....	.....	147
3,419	99	208	S.	.50 m.	100	6	gross	.....	148
6,235	244	411	S.	1.00 m.	200	6	.03 b	.03 b	149
1,942	83	235	S.	1.00 m.	200	6	.03 b	.03 b	150
2,233	68	85	S.	.50 m.	100	6	2.00 a	.....	151
817	32	72	S.	1.00 m.	200	6	.10 b	.10 b	152
6,018	249	435	S.	1.00 m.	T. M.	6	.05 b	.05 b	153
6,112	233	310	S.	1.00 m.	200	6	1.00 a	1.00 a	154
2,815	96	285	S.	1.00 m.	200	6	.01 b	.01 b	155
97,889	3,874	6,145							

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			
156	Diligent	Albion	Oct. 27, 1922	Henry Houwen
157	Atco	Atco	Mar. 11, 1920	Edwin F. Broome
158	Audubon	Audubon	Aug. 10, 1904	William Hanselman
159	Citizens'	"	Mar. 9, 1911	Frederick Lange
160	King's Highway	"	Mar. 9, 1923	Harvey E. Ulrich
161	Barrington	Barrington	May 9, 1913	Joseph S. Fitzgerald
162	Estate	"	May 10, 1924	John A. Helferty
163	Hedding	Bellmawr	Feb. 3, 1898	Harry J. Burkhardt
164	Berlin, No. 3	Berlin	Mar. 8, 1886	Frank O. Stem
165	Longacoming	"	Oct. 13, 1922	Elmer E. Stafford
166	Blackwood	Blackwood	July 27 1904	Carlton Williams
167	American	Camden	Feb. 17, 1913	Henry J. Mockett
168	Apollo	"	April 20, 1925	Kolman Goldstein
169	Arcade	"	Feb. 19, 1926	Ferdinand Braun
170	Arch	"	April 27, 1921	Clarence W. Green
171	Argonne	"	Mar. 5, 1923	Jerome L. Hurley
172	Avalon City	"	Feb. 25, 1889	William F. Huff
173	Beckett	"	July 27, 1921	**F. William Shafer
174	Bishop Bayley, No. 2	"	Mar. 2, 1880	Francis X. O'Brien
175	Boulevard	"	July 2, 1920	John Knauer
176	Bridge	"	Sept. 27, 1921	Thomas Shissias
177	Bridge View	"	May 24, 1924	James R. Sudler
178	Broadway	"	Dec. 10, 1873	William B. Brown
179	Brotherhood	"	Oct. 12, 1891	James Galvin
180	Business Men's	"	Nov. 19, 1913	Charles W. Fisher
181	Cable	"	June 11, 1924	Anson A. George
182	Camden	"	Aug. 13, 1867	Samuel E. Fulton
183	Camden First Italian	"	Dec. 7, 1906	Antonio Mecca
184	Camden Optional	"	* (See below)	Adam Clarke
185	Central	"	Feb. 20, 1900	Harry L. Sanders
186	City, No. 2	"	May 5, 1874	Robert J. D. Field
187	Civic	"	Mar. 18, 1911	Francis B. Wallen
188	Community	"	Sept. 12, 1919	Harry A. Moran
189	Continuous	"	Mar. 25, 1926	Salvatore Sylvester
190	Cooper	"	Feb. 16, 1911	James E. Bryan
191	Cooperative	"	Feb. 21, 1919	Charles W. Lacey
192	Cottage	"	Mar. 2, 1921	Frank J. Leonard
193	Cramer Hill	"	Nov. 11, 1919	John J. Campbell
194	Diamond	"	Feb. 14, 1920	Herbert H. Branin
195	East Camden	"	April 6, 1925	John T. Rodan
196	East Side	"	April 10, 1903	Charles H. West
197	Economy	"	Nov. 25, 1881	David Baird, Jr.
198	Emerson	"	May 2, 1921	Theodore C. Tiedeken
199	Endowment	"	May 26, 1903	Charles B. Crabiel
200	Excelsior	"	July 29, 1870	Charles H. Schnitzler
201	Fairview	"	April 8, 1919	Louis W. Everly
202	Fleming	"	Dec. 17, 1927	L. E. Griscom
203	Forward	"	Oct. 11, 1921	George E. Townsend
204	Franklin, No. 3	"	Sept. 22, 1873	William T. Perks
205	Friendship	"	Dec. 7, 1909	Benjamin P. Rosensweig
206	German Centennial	"	April 25, 1876	Michael A. Hartman
207	Greater Camden	"	June 3, 1910	Howard B. Hemphill
208	Guarantee	"	Aug. 12, 1886	Harry F. Wolfe
209	Highland	"	April 27, 1916	William H. Pratt
210	Homestead	"	Dec. 21, 1883	A. Lincoln Michener

* Feb. 2, 1912—Camden Merchants
May 9, 1927—Optional Plan
Jan. 28, 1904—Shipbuilders Home
} Merged Aug. 21, 1929.

** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Leighton J. Heller	Horace J. Norcross	105 Berlin Road, Clementon, N. J.	156
Horace G. Brown	Albert E. Duble	Atco, N. J.	157
Charles H. Stevens	Harry B. Beckley	237 W. Graisbury Ave., Audubon, N. J.	158
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	159
Charles H. Stevens	John R. White	214 Park Place, Audubon, N. J.	160
Grover C. Richman	Willard F. Hammond	Barrington, N. J.	161
Vincent de P. Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	162
Wilbert V. Pike	John Heller	Bellmawr, N. J.	163
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	164
Charles S. Straw	Clarence E. Walker	Berlin, N. J.	165
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	166
Bleakly, Stockwell & Burling	J. Hartley Bowen	431 Market St., Camden, N. J.	167
Jack I. Goldstein	Mitchell Blank	530 Cooper St., Camden, N. J.	168
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	169
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	170
Grover C. Richman	Russell B. Keen	305 Market St., Camden, N. J.	171
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Penna.	172
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	173
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	174
John A. Penn	Albert H. Kretschmer	614 Redman Ave., Haddonfield, N. J.	175
Lewis Liberman	William Rudolph	300 Broadway, Camden, N. J.	176
Charles N. Boulton	William S. Abbott	141 S. Twenty-seventh St., Camden, N. J.	177
John B. Kates	William R. Jones	513 Cooper St., Camden, N. J.	178
Edw. H. Flemming	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	179
W. B. Wolcott	H. R. Hunt	300 Market St., Camden, N. J.	180
Elmer G. Van Name	Reba N. Obus	101 N. Seventh St., Camden, N. J.	181
Oscar B. Redrow	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	182
Rocco Palese	Carmine Troncone	550 Pine St., Camden, N. J.	183
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	184
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	185
Thomas E. French	Wilbur J. MacAllister	5 N. Fourth St., Camden, N. J.	186
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	187
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	188
Albert P. Morwitz	Vito Cerone	3d & Chestnut St., Camden, N. J.	189
Carl J. Geiges	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	190
F. A. De Maris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	191
John H. Switzer	Joseph A. Devlin	112 N. Third St., Camden, N. J.	192
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	193
Jacob L. Furer	Manuel Winigrad	1149 Magnolia Ave., Camden, N. J.	194
Joseph W. Wilson	Trester W. Vissel	2716 High St., Camden, N. J.	195
Raymon Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	196
Floyd H. Bradley	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	197
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	198
George H. Jacobs	Arthur C. Craig	203 St. James Ave., Merchantville, N. J.	199
George M. Bryson	*William R. Jones	513 Cooper St., Camden, N. J.	200
Joseph W. Wilson	William C. Stutzel	1102 N. Twenty-sixth St., Camden, N. J.	201
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	202
Grover C. Richman	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	203
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	204
Benjamin Natal	Herman Natal	1195 Haddon Ave., Camden, N. J.	205
Vincent L. Gallaher	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	206
John B. Kates	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	207
Bleakly, Stockwell & Burling	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	208
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	209
Ernest L. Bartelt	George Black	307 Market St., Camden, N. J.	210

* Acting Secretary.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County				
156	Diligent	Albion	$201	.....	$25,750
157	Atco	Atco	1,186	.....	68,800
158	Audubon	Audubon	8,960	$9,300	291,570
159	Citizens'	"	61	1,900	100,700
160	King's Highway	"	539	3,600	218,250
161	Barrington	Barrington	2,046	.....	81,725
162	Estate	"	2,167	690	35,400
163	Hedding	Bellmawr	492	2,947	55,275
164	Berlin, No. 3	Berlin	1,510	.....	126,550
165	Longacoming	"	1,738	4,000	162,400
166	Blackwood	Blackwood	5,668	.....	118,347
167	American	Camden	1,442	.....	53,750
168	Apollo	"	2,143	.....	14,850
169	Arcade	"	1,584	2,525	65,577
170	Arch	"	323	.....	105,200
171	Argonne	"	1,487	3,500	152,920
172	Avalon City	"	9,364	5,075	113,350
173	Beckett	"	473	.....	71,735
174	Bishop Bayley, No. 2	"	2,270	.....	280,925
175	Boulevard	"	4,195	.....	53,136
176	Bridge	"	127	.....	16,000
177	Bridge View	"	1,183	1,221	34,400
178	Broadway	"	7,443	3,200	103,950
179	Brotherhood	"	556	2,620	93,250
180	Business Men's	"	1,911	2,000	78,675
181	Cable	"	9	.....	36,035
182	Camden	"	1,715	491	170,666
183	Camden First Italian	"	7,072	.....	90,700
184	Camden Optional	"	2,939	.....	467,015
185	Central	"	4,559	1,500	65,100
186	City, No. 2	"	2,734	5,000	164,200
187	Civic	"	421	.....	163,650
188	Community	"	529	.....	114,350
189	Continuous	"	732	.....	9,300
190	Cooper	"	1,507	.....	188,700
191	Cooperative	"	140	761	136,000
192	Cottage	"	4,670	5,634	131,111
193	Cramer Hill	"	.....	.....	88,000
194	Diamond	"	10,144	22	48,200
195	East Camden	"	257	3,600	37,500
196	East Side	"	445	290	134,000
197	Economy	"	8,143	.....	115,564
198	Emerson	"	116	.....	62,725
199	Endowment	"	14,357	6,500	127,700
200	Excelsior	"	15,488	.....	67,600
201	Fairview	"	147	.....	77,129
202	Fleming	"	150	.....	54,500
203	Forward	"	3,482	.....	104,575
204	Franklin, No. 3	"	300	.....	152,300
205	Friendship	"	927	.....	99,600
206	German Centennial	"	2,547	1,300	45,400
207	Greater Camden	"	235	279	61,100
208	Guarantee	"	7,288	.....	86,098
209	Highland	"	460	.....	89,200
210	Homestead	"	2,184	.....	92,134

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,500	$400	$39,242	$3,282	$475	$71,850	156
4,300	3,400	54,731	117	968	133,502	157
39,025	9,630	110,845	616	328	470,274	158
28,917	10,795	90,173	512	643	233,701	159
.....	19,900	36,887	452	421	280,049	160
1,382	2,409	88,363	774	14	176,713	161
2,100	3,339	17,529	593	479	62,297	162
6,102	1,550	78,720	1,453	55	146,594	163
.....	4,950	91,035	9,843	1,738	235,626	164
7,325	400	140,809	6,374	1,235	324,281	165
.....	2,450	187,986	10,223	2,270	326,944	166
41,550	10,300	74,076	5,504	4,716	191,338	167
17,912	1,075	27,248	11,407	2,344	76,979	168
614	10,955	20,832	1,157	803	104,047	169
.....	3,558	81,236	2,473	557	193,347	170
51,917	10,691	100,128	1,262	151	322,056	171
14,369	18,075	265,169	4,011	24,304	453,717	172
2,450	7,122	69,701	1,873	245	153,599	173
7,000	14,525	244,370	30,612	5,126	584,828	174
12,000	1,680	61,722	1,424	816	134,973	175
2,886	5,010	118,097	343	221	142,684	176
.....	2,825	31,704	311	14,645	86,289	177
31,562	3,055	161,435	2,960	3,242	316,847	178
.....	5,171	76,383	3,790	7,275	189,045	179
.....	4,730	87,058	1,640	410	176,424	180
.....	2,435	41,188	1,817	662	82,146	181
.....	5,635	124,558	4,535	2,569	310,169	182
.....	8,757	65,071	7,750	2,418	181,768	183
5,328	17,900	450,184	5,578	13,724	962,668	184
2,200	1,100	17,442	632	94	92,627	185
1,528	8,250	44,209	2,445	431	228,797	186
18,200	14,250	132,668	2,131	250	331,570	187
38,113	2,800	135,171	1,332	717	293,012	188
.....	1,250	3,891	1,145	54	16,372	189
162	9,325	174,260	6,851	4,883	385,688	190
.....	8,161	192,982	2,781	4,253	345,078	191
.....	3,385	82,329	4,501	516	232,146	192
6,200	7,109	131,664	3,070	1,776	237,819	193
1,200	3,225	89,977	3,974	2,577	159,319	194
.....	7,460	28,521	371	984	78,693	195
.....	6,300	134,188	1,739	1,476	278,438	196
1,434	5,410	157,307	5,650	1,237	294,745	197
10,500	560	103,971	514	21	178,407	198
20,683	5,950	112,829	991	932	289,942	199
87,227	4,060	128,919	17,985	11,714	332,993	200
.....	7,035	122,606	2,472	536	209,925	201
.....	6,915	20,169	1,566	286	83,586	202
5,599	3,305	77,222	608	174	194,965	203
.....	6,350	95,279	4,951	1,304	260,484	204
.....	425	134,405	30,660	12,365	278,382	205
79	1,680	49,503	1,324	119	101,952	206
1,150	1,800	94,550	10,063	216	169,393	207
.....	10,120	63,312	1,710	159	168,687	208
.....	2,625	65,420	677	564	158,946	209
766	200	126,569	3,462	495	225,810	210

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				
156	Diligent ..... Albion	$19,980	.....	.....	.....
157	Atco ..... Atco	77,214	.....	.....	.....
158	Audubon ..... Audubon	264,591	.....	.....	$30,800
159	Citizens' ..... "	139,389	.....	.....	5,800
160	King's Highway ..... "	208,434	.....	.....	1,000
161	Barrington ..... Barrington	78,102	.....	.....	30,200
162	Estate ..... "	39,618	.....	.....	.....
163	Hedding ..... Bellmawr	52,033	.....	.....	.....
164	Berlin, No. 3 ..... Berlin	134,940	.....	.....	.....
165	Longacoming ..... "	159,732	.....	.....	51,200
166	Blackwood ..... Blackwood	176,215	.....	.....	17,500
167	American ..... Camden	116,916	.....	.....	2,000
168	Apollo ..... "	31,452	.....	.....	.....
169	Arcade ..... "	76,002	.....	.....	.....
170	Arch ..... "	83,358	.....	.....	51,100
171	Argonne ..... "	195,264	.....	.....	25,400
172	Avalon City ..... "	247,452	.....	.....	.....
173	Beckett ..... "	90,324	.....	.....	.....
174	Bishop Bayley, No. 2 ..... "	304,993	.....	.....	.....
175	Boulevard ..... "	53,385	.....	.....	24,000
176	Bridge ..... "	39,033	.....	.....	.....
177	Bridge View ..... "	62,724	.....	.....	.....
178	Broadway ..... "	139,227	.....	.....	500
179	Brotherhood ..... "	69,720	.....	.....	34,625
180	Business Men's ..... "	85,590	.....	.....	2,550
181	Cable ..... "	43,599	.....	.....	.....
182	Camden ..... "	187,599	.....	.....	.....
183	Camden First Italian ..... "	117,624	.....	.....	.....
184	Camden Optional ..... "	451,179	$26,000	.....	153,345
185	Central ..... "	60,669	.....	.....	.....
186	City, No. 2 ..... "	159,309	.....	.....	.....
187	Civic ..... "	197,724	.....	.....	.....
188	Community ..... "	159,582	.....	.....	.....
189	Continuous ..... "	13,686	.....	.....	.....
190	Cooper ..... "	209,507	.....	.....	28,250
191	Cooperative ..... "	170,847	.....	.....	32,000
192	Cottage ..... "	97,923	.....	.....	22,100
193	Cramer Hill ..... "	128,937	.....	.....	23,950
194	Diamond ..... "	58,124	.....	.....	.....
195	East Camden ..... "	56,418	.....	.....	.....
196	East Side ..... "	133,073	.....	.....	29,900
197	Economy ..... "	186,687	.....	.....	1,100
198	Emerson ..... "	73,566	.....	.....	3,750
199	Endowment ..... "	197,151	.....	.....	8,000
200	Excelsior ..... "	156,912	.....	.....	100
201	Fairview ..... "	84,237	.....	.....	40,500
202	Fleming ..... "	63,992	.....	.....	.....
203	Forward ..... "	85,848	.....	.....	300
204	Franklin, No. 3 ..... "	165,433	.....	.....	.....
205	Friendship ..... "	68,225	.....	.....	.....
206	German Centennial ..... "	62,430	.....	.....	.....
207	Greater Camden ..... "	81,552	.....	.....	.....
208	Guarantee ..... "	117,174	.....	.....	.....
209	Highland ..... "	84,222	.....	.....	7,500
210	Homestead ..... "	76,677	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	$31,041	$36	.....	.....	$1,042	$2,854	$16,814	$71,850	156
.....	11,582	126	.....	.....	.....	12,922	31,658	133,502	157
.....	.....	214	.....	$68,885	1,069	64,555	40,160	470,274	158
.....	.....	168	.....	32,450	1,014	29,604	25,276	233,701	159
.....	.....	371	.....	5,000	157	51,433	13,654	280,049	160
.....	.....	139	.....	11,000	2	21,219	36,051	176,713	161
.....	.....	10	.....	7,560	30	9,287	5,792	62,297	162
.....	34,914	217	.....	3,500	17,808	9,497	28,625	146,594	163
.....	.....	1,314	.....	30,500	60	27,199	41,613	235,626	164
125	.....	432	.....	24,750	83	37,637	50,322	324,281	165
.....	.....	531	.....	.....	25,043	28,102	79,553	326,944	166
12	1,900	42	.....	12,500	4,291	24,579	29,098	191,338	167
7	.....	5	.....	8,600	20,807	.....	16,108	76,979	168
.....	.....	50	.....	.....	567	17,948	9,480	104,047	169
.....	1,000	190	.....	8,300	3,302	16,489	29,608	193,347	170
.....	.....	319	.....	20,000	356	46,398	34,319	322,056	171
.....	.....	155	.....	.....	1,605	56,421	148,084	453,717	172
.....	.....	87	.....	2,700	17,326	17,518	25,644	153,599	173
125	22,650	228	.....	82,864	1,156	70,934	101,878	584,828	174
.....	.....	37	.....	21,580	103	9,911	25,957	134,973	175
.....	30,298	356	.....	4,500	16,713	6,066	45,718	142,684	176
.....	.....	56	.....	.....	10	11,051	12,448	86,289	177
.....	65,989	481	.....	22,000	6,877	29,213	52,560	316,847	178
10	.....	629	.....	19,250	12,759	9,263	42,789	189,045	179
.....	14,157	137	.....	13,250	8,010	15,057	37,673	176,424	180
36	2,879	17	.....	8,270	851	10,358	16,136	82,146	181
70	.....	288	.....	22,000	112	37,214	62,886	310,169	182
36	.....	54	.....	.....	9,895	22,163	31,996	181,768	183
.....	3,510	.....	.....	93,203	25,994	124,716	84,715	962,668	184
.....	3,200	48	.....	6,794	135	14,905	6,876	92,627	185
.....	.....	149	.....	.....	7	41,345	27,987	228,797	186
.....	8,000	635	.....	46,800	5	32,075	46,331	331,570	187
.....	3,600	76	.....	43,000	6,127	29,427	51,200	293,012	188
.....	.....	46	.....	.....	57	1,243	1,340	16,372	189
.....	1,121	411	.....	33,164	955	47,299	69,981	385,688	190
.....	.....	345	.....	45,000	4,827	24,379	67,680	345,078	191
100	35,494	202	.....	15,000	3,931	18,160	39,236	232,146	192
.....	4,595	82	.....	8,150	7,852	16,358	47,895	237,819	193
71	42,400	12	.....	.....	10,545	12,893	35,274	159,319	194
.....	.....	17	.....	.....	2	13,682	8,574	78,693	195
.....	7,089	70	.....	35,400	7,254	15,597	50,055	278,438	196
552	24,435	217	.....	.....	11,696	26,484	43,574	294,745	197
.....	42,406	33	.....	.....	148	19,003	39,501	178,407	198
17	.....	669	.....	.....	93	41,122	42,890	289,942	199
.....	64,121	174	.....	.....	6,768	23,676	81,242	332,993	200
.....	13,938	68	.....	19,500	10,697	7,987	32,998	209,925	201
.....	.....	49	.....	1,500	.....	7,562	10,483	83,586	202
.....	22,900	78	.....	33,600	588	16,449	35,202	194,965	203
.....	.....	361	.....	12,000	100	41,605	40,985	260,484	204
.....	14,168	.....	.....	26,800	46,274	11,806	111,109	278,382	205
.....	15,400	198	.....	.....	329	10,031	13,564	101,952	206
.....	25,718	91	.....	9,100	12,534	11,082	29,316	169,393	207
255	.....	296	.....	.....	120	21,777	29,065	168,687	208
.....	3,312	256	.....	16,400	3,725	11,251	32,280	158,946	209
1,765	35,534	409	.....	30,000	18,543	10,781	52,101	225,810	210

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								
156	Diligent	268	55						
157	Atco	868	134						
158	Audubon	3,881	694					154	31
159	Citizens'	1,724	307					29	5
160	King's Highway	3,831	376					5	2
161	Barrington	1,004	145					151	55
162	Estate	443	64						
163	Hedding	560	114						
164	Berlin, No. 3	1,420	276						
165	Longacoming	1,979	248					256	39
166	Blackwood	1,656	274					88	12
167	American	1,231	220					10	2
168	Apollo	405	71						
169	Arcade	1,127	198						
170	Arch	1,058	183					255	57
171	Argonne	2,500	305					127	17
172	Avalon City	2,360	226						
173	Beckett	1,084	143						
174	Bishop Bayley, No. 2	3,132	496						
175	Boulevard	637	84					240	22
176	Bridge	344	45						
177	Bridge View	622	126						
178	Broadway	1,233	131					2	2
179	Brotherhood	830	156					173	54
180	Business Men's	871	124					13	2
181	Cable	567	113						
182	Camden	2,094	263						
183	Camden First Italian	1,400	140						
184	Camden Optional	5,588	697	260	24			767	103
185	Central	1,027	153						
186	City, No. 2	1,979	283						
187	Civic	2,293	237						
188	Community	1,800	201						
189	Continuous	124	21						
190	Cooper	2,130	283					116	21
191	Cooperative	1,623	301					160	38
192	Cottage	1,359	200					111	13
193	Cramer Hill	1,213	139					120	30
194	Diamond	523	77					212	32
195	East Camden	671	140						
196	East Side	3,008	164					323	27
197	Economy	1,489	158					5	9
198	Emerson	766	102					19	4
199	Endowment	1,970	198					40	4
200	Excelsior	1,336	162					1	1
201	Fairview	926	147					203	54
202	Fleming	1,070	203						
203	Forward	1,225	147					116	27
204	Franklin, No. 3	2,089	339						
205	Friendship	563	38						
206	German Centennial	778	127						
207	Greater Camden	706	98						
208	Guarantee	1,656	276						
209	Highland	919	118					38	8
210	Homestead	690	112						

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	
268	27	28	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	156
868	47	87	S.	1.00 m.	200	6	.05 b	.05 b	157
4,035	159	566	S.	1.00 m.	200	6	.....	.....	158
1,753	87	225	S.	1.00 m.	200	6	.02½ b	.02½ b	159
3,836	121	257	S.	1.00 m.	200	6	.10 b	.10 b	160
1,155	59	141	S.	1.00 m.	200	6	.07½ b	.07½ b	161
443	30	34	S.	1.00 m.	200	6	.10 b	.10 b	162
560	49	65	S.	1.00 m.	200	6	.07½ b	.07½ b	163
1,420	102	174	S.	1.00 m.	200	6	5.00 a	5.00 a	164
2,235	86	201	S.	1.00 m.	200	6	.05 b	.05 b	165
1,744	121	165	S.	1.00 m.	200	6	.10 b	.10 b	166
1,241	59	163	S.	1.00 m.	200	6	.....	.....	167
405	18	53	S.	1.00 m.	200	6	.05 b	.05 b	168
1,127	71	127	S.	1.00 m.	200	6	.05 b	.05 b	169
1,313	73	167	S.	1.00 m.	200	6	.....	.....	170
2,627	97	225	S.	1.00 m.	200	6	.....	.....	171
2,360	75	151	S.	1.00 m.	200	6	.10 to .16 b	.10 to .16 b	172
1,084	45	98	S.	1.00 m.	200	6	.07½ b	.07½ b	173
3,132	253	243	S.	1.00 m.	200	6	.05 b	.05 b	174
877	34	72	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	175
344	16	29	S.	1.00 m.	200	6	.05 b	.05 b	176
622	41	85	S.	1.00 m.	200	6	.05 b	.05 b	177
1,235	70	63	S.	1.00 m.	200	6	.05 b	.05 b	178
1,003	91	119	S.	1.00 m.	200	6	.02½ b	.02½ b	179
884	39	87	S.	1.00 m.	200	6	.....	.....	180
567	32	81	S.	1.00 m.	200	6	.10 b	.10 b	181
2,094	99	164	S.	1.00 m.	200	6	.05 b	.05 b	182
1,400	62	78	S.	1.00 m.	200	6	.10 b	.10 b	183
6,615	264	560	O.P.	.....	200	6	1.00 a	.....	184
1,027	46	107	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	185
1,979	97	186	S.	1.00 m.	200	6	.....	.....	186
2,293	69	168	S.	1.00 m.	200	6	.....	.....	187
1,800	60	141	S.	1.00 m.	200	6	.05 b	.05 b	188
124	11	10	S.	1.00 m.	200	6	.....	.....	189
2,246	155	149	S.	1.00 m.	200	6	.05 b	.05 b	190
1,783	84	255	S.	1.00 m.	200	6	.....	.....	191
1,470	53	160	S.	1.00 m.	200	6	.05 b	.05 b	192
1,333	68	101	S.	1.00 m.	200	6	.05 b	.05 b	193
735	29	80	S.	1.00 m.	200	6	.10 b	.10 b	194
671	52	88	S.	1.00 m.	200	6	.10 b	.10 b	195
3,331	74	117	S.	.25 & .50 m.	100	6	.05 b	.05 b	196
1,494	39	128	S.	1.00 m.	200	6	.05 b	.05 b	197
785	37	69	S.	1.00 m.	200	6	.05 b	.05 b	198
2,010	79	123	S.	1.00 m.	200	6	.....	.....	199
1,337	65	98	S.	1.00 m.	200	6	.05 b	.05 b	200
1,129	62	139	S.	1.00 m.	200	6	.05 b	.05 b	201
1,070	50	153	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	202
1,341	63	111	S.	1.00 m.	200	6	.05 b	.05 b	203
2,089	108	231	S.	1.00 m.	200	6	.....	.....	204
563	31	7	S.	1.00 m.	200	6	.05 b	.05 b	205
778	35	92	S.	1.00 m.	200	6	.05 b	.05 b	206
706	31	67	S.	1.00 m.	200	6	.05 b	.05 b	207
1,656	68	208	S.	1.00 m.	200	6	.05 b	.05 b	208
957	56	70	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	209
690	44	68	S.	1.00 m.	200	6	.05 b	.05 b	210

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			
211	Householders	Camden	Nov. 18, 1913	Samuel Frankel
212	Hyman Varbalow	"	Dec. 8, 1923	Samuel Varbalow
213	Investment	"	April 9, 1906	Edwin Pearson
214	Italian-American	"	April 1, 1915	Anthony Malatesta
215	Jan Sobieski	"	May 2, 1924	Francis J. Suttill
216	John Campbell, Jr.—Girard	"	** (See below)	Frank P. Homer
217	Junior Emblem	"	Nov. 2, 1921	Eugene S. Miller
218	Kaighn Avenue	"	Nov. 19, 1924	Ellis Goodman
219	Kazimier Pulaski	"	June 29, 1910	Kazimierz Folejewski
220	Kearsarge	"	Oct. 6, 1923	S. Raymond Dobbs
221	Kosciuszko	"	Feb. 3, 1896	Frank Wisniewski
222	La Salle	"	June 9, 1919	John F. Mall
223	Lawn Del	"	* (See below)	Irwin R. Stratton
224	Liberty	"	Sept. 2, 1911	Charles J. Glaser
225	Market	"	Jan. 22, 1916	David Baird, Jr.
226	Marne	"	May 25, 1923	Paul Reihman
227	Mechanics & Workingmen's	"	Mar. 1, 1871	Wilbert F. Weintz
228	Mickle	"	April 16, 1925	Loyal D. Odhner
229	Moose	"	Jan. 22, 1913	Charles H. Elfreth
230	Mt. Ephraim	"	Oct. 28, 1908	Thomas Jarozynski
231	Mutual	"	April 13, 1872	Frank S. Heisler
232	North Camden	"	Oct. 10, 1879	David Baird, Jr.
233	Northeast	"	May 10, 1923	C. Horace Scherneck
234	Northern	"	Nov. 5, 1919	Ludwig A. Kind
235	Pavonia	"	April 23, 1906	Oliver Purnell
236	Penn	"	Feb. 15, 1913	Sidney P. McCord
237	Peoples	"	Mar. 7, 1871	Reuben H. Gaskill
238	Phoenix	"	Mar. 17, 1908	Earl T. Jackson
239	Plymouth	"	Jan. 27, 1919	John J. Robinson
240	Progress Lodge	"	June 10, 1920	Alexander Ellis
241	Provident	"	Dec. 16, 1892	A. D. Ambruster
242	Public Safety	"	Feb. 7, 1924	Sidney P. McCord
243	Pyne Poynt	"	April 7, 1911	William Bartelt, Sr.
244	Republic	"	Mar. 27, 1916	Roy R. Stewart
245	Resolute	"	Jan. 17, 1921	***John S. Wilson
246	Reward	"	Nov. 16, 1923	M. J. Lawnicki
247	River Avenue	"	Mar. 13, 1924	Frederick Von Nieda
248	Rosedale	"	Aug. 26, 1911	George E. Butterfoss
249	Royden	"	May 26, 1922	Howard A. Fearn
250	Saint Bernard	"	Feb. 7, 1924	Charles R. O'Connor
251	South Camden	"	April 26, 1895	Theodore C. Tiedeken
252	South End	"	April 24, 1922	Thomas W. Bunting
253	South Ward, No. 2	"	Sept. 19, 1861	Charles H. Wagner
254	Spartan	"	Jan. 6, 1919	Arthur E. Armitage
255	Stockton	"	Nov. 7, 1890	Elmer E. Long
256	Stone Harbor	"	Jan. 21, 1909	Frank M. Booth
257	Surety	"	Dec. 1, 1914	Lewis A. Hawkes
258	Terminal	"	Jan. 7, 1922	I. Mulford Smith
259	Transportation	"	Dec. 1, 1924	Artman E. Hummel
260	Twentieth Century	"	Feb. 15, 1901	Charles H. Grissom, Jr.
261	Union	"	Mar. 21, 1903	William S. F. Pierce
262	Victor	"	Oct. 23, 1920	William E. Haden
263	Victoria	"	July 16, 1920	George J. Gleason
264	Walt Whitman	"	Sept. 16, 1924	Harry C. Johnson
265	Westfield	"	June 2, 1913	George Bachmann

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

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

*** Acting President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Joseph C. Haines	Mitchell Blank	530 Cooper St., Camden, N. J.	211
Joseph Varbalow	William Rudolph	300 Broadway, Camden, N. J.	212
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	213
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	214
Edward Praiss	Walter A. Uliase	1566 Mt. Ephraim Ave., Camden, N. J.	215
J. Edward Fagen	George C. Tartar	227 Federal St., Camden, N. J.	216
*Carl R. Evered	Harold L. Hartman	450 Broadway, Camden, N. J.	217
Raymond L. Siris	Reba N. Obus	101 N. Seventh St., Camden, N. J.	218
Edward Praiss	Walter A. Uliase	1172 Chase St., Camden, N. J.	219
George H. Jacobs	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	220
Albert S. Woodruff	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	221
Vincent L. Gallaher	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	222
Maurice L. Praissman	Robert C. Perina	312 Market St., Camden, N. J.	223
T. Harry Rowland	Charles St. Clair	R. F. D., Sewell, N. J.	224
Harold W. Bennett	Charles W. Austermuhl	5th & Market St., Camden, N. J.	225
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	226
French, Richards & Bradley	Raymond L. Spear	5 N. Fourth St., Camden, N. J.	227
D. Trueman Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	228
Wilbert V. Pike	Walter Charriere	31 Cuthbert Road, Collingswood, N. J.	229
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	230
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	231
Floyd H. Bradley	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	232
W. Louis Bossle	Frank N. R. Bossle	3425 Norwood Ave., Merchantville, N. J.	233
Joseph B. Tyler	Orlando M. Bowen	Broadway & Cooper St., Camden, N. J.	234
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	235
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	236
Thomas E. French	Raymond L. Spear	5 N. Fourth St., Camden, N. J.	237
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	238
Frank C. Propert	Vinal A. Johnson	610 W. Jersey Trust Bldg., Camden, N. J.	239
Harry H. Teitelman	William Rudolph	300 Broadway, Camden, N. J.	240
Albert E. Burling	William M. Lewis	506 N. Fifth St., Camden, N. J.	241
Frank F. Neutze	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	242
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	243
Frank C. Propert	Vinal A. Johnson	610 W. Jersey Trust Bldg., Camden, N. J.	244
Herbert Richardson	George E. Yost	2138 Forty-fourth St., Merchantville, N. J.	245
Grover Richman	James Bontemps	22 W. Madison Ave., Collingswood, N. J.	246
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	247
Joseph W. Wilson	Thomas C. Wright	15 N. Thirty-fifth St., Camden, N. J.	248
Lawrence Burkhardt, Jr.	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	249
Lawrence V. White	John J. Hambrose	206 Morgan Ave., Collingswood, N. J.	250
John W. Donges	Thomas A. Trappe	304 Volan St., Merchantville, N. J.	251
Byron M. Seabrook	Frank H. Harding	3033 Stevens St., Camden, N. J.	252
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	253
Elmer G. Van Name	Vinal A. Johnson	610 W. Jersey Trust Bldg., Camden, N. J.	254
Bleakly, Stockwell & Burling	J. Hartley Bowen	431 Market St., Camden, N. J.	255
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	256
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	257
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	258
Edward R. Delbert	James J. Riley	345 West Third St., Moorestown, N. J.	259
Henry M. Evans	W. M. Nash	400 Haddon Ave., Haddon Heights, N. J.	260
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	261
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	262
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	263
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	264
David R. Rose	William S. Abbott	141 S. Twenty-seventh St., Camden, N. J.	265

* Conveyancer.

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				
211	Householders	Camden	$561	$32	$52,535
212	Hyman Varbalow	"	26,126	2,625	100,975
213	Investment	"	622	.....	55,051
214	Italian-American	"	1,822	.....	95,450
215	Jan Sobieski	"	7,816	1,486	81,400
216	John Campbell, Jr.—Girard	"	52	341	59,700
217	Junior Emblem	"	818	1,607	65,600
218	Kaighn Avenue	"	901	.....	26,190
219	Kazimier Pulaski	"	3,832	1,662	59,100
220	Kearsarge	"	1,218	625	31,325
221	Kosciuszko	"	3,850	.....	333,300
222	La Salle	"	1,743	.....	156,300
223	Lawn Del	"	13,418	1,500	78,904
224	Liberty	"	147	.....	54,189
225	Market	"	6,171	70,419	187,950
226	Marne	"	563	.....	27,250
227	Mechanics & Workingmen's	"	335	.....	156,750
228	Mickle	"	1,132	.....	89,700
229	Moose	"	1,471	.....	69,150
230	Mt. Ephraim	"	3,241	.....	67,900
231	Mutual	"	10,936	.....	179,950
232	North Camden	"	9,434	.....	112,582
233	Northeast	"	5,296	36	116,720
234	Northern	"	20,519	.....	364,300
235	Pavonia	"	188	.....	93,075
236	Penn	"	2,740	.....	49,450
237	Peoples	"	841	4,000	155,650
238	Phoenix	"	4,416	.....	140,700
239	Plymouth	"	271	350	170,459
240	Progress Lodge	"	1,599	.....	72,511
241	Provident	"	3,133	.....	78,868
242	Public Safety	"	256	7,400	96,150
243	Pyne Poynt	"	221	.....	153,800
244	Republic	"	7,776	.....	233,367
245	Resolute	"	2,234	1,580	25,600
246	Reward	"	1,890	840	35,600
247	River Avenue	"	131	.....	56,500
248	Rosedale	"	6,683	5,500	240,699
249	Royden	"	551	.....	37,850
250	Saint Bernard	"	1,280	.....	74,600
251	South Camden	"	2,236	.....	118,150
252	South End	"	194	.....	66,500
253	South Ward, No. 2	"	6,001	486	409,850
254	Spartan	"	631	153	143,752
255	Stockton	"	3,009	.....	86,500
256	Stone Harbor	"	18,624	6,975	108,600
257	Surety	"	7,354	.....	109,700
258	Terminal	"	789	4,000	158,282
259	Transportation	"	8,350	25,275	81,950
260	Twentieth Century	"	4,079	.....	113,100
261	Union	"	510	.....	22,400
262	Victor	"	959	.....	63,185
263	Victoria	"	72	.....	89,850
264	Walt Whitman	"	710	3,696	65,200
265	Westfield	"	666	2,181	127,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$4,028	$3,950	$67,502	$1,030	$223	$129,861	211
.....	14,675	61,256	984	3,081	209,722	212
18,110	1,280	127,738	2,949	1,604	207,354	213
.....	3,590	73,748	6,661	914	182,185	214
626	3,050	40,290	1,970	6,852	143,490	215
.....	1,300	51,558	3,999	1,573	118,523	216
4,655	3,835	46,095	1,434	232	124,276	217
380	2,670	54,902	1,418	452	86,913	218
2,969	.....	55,470	3,228	1,077	127,338	219
.....	1,061	8,401	235	1,789	44,654	220
3,607	12,952	250,798	17,820	8,219	630,546	221
3,779	12,865	202,577	10,219	3,803	391,286	222
15,851	13,348	115,460	4,099	1,362	243,942	223
518	2,240	53,256	2,036	521	112,907	224
.....	21,685	119,899	661	1,349	408,134	225
216	1,500	38,171	331	196	68,227	226
.....	8,025	101,843	12,228	1,065	280,246	227
.....	1,650	49,028	49	4,518	146,077	228
.....	2,450	130,057	781	78	203,987	229
.....	3,995	28,659	1,746	2,846	108,387	230
793	8,500	93,795	1,662	3,118	298,754	231
1,442	2,125	161,993	2,185	331	290,092	232
15,980	17,465	131,842	3,457	385	291,181	233
10,425	43,400	131,311	2,293	1,131	573,379	234
.....	3,420	75,390	848	673	173,594	235
1,800	10,530	84,923	976	1,460	151,879	236
.....	4,650	74,603	3,131	550	243,425	237
6,550	2,250	154,479	1,515	1	309,911	238
1,000	9,098	118,745	3,836	1,487	305,246	239
.....	835	116,171	1,020	8,104	200,240	240
587	5,270	84,915	762	12	173,547	241
55,650	18,060	173,170	10,549	11,543	372,778	242
14,000	2,800	59,294	1,158	1,772	233,045	243
76,212	35,477	214,010	6,009	12,264	585,115	244
2,000	900	78,265	3,063	1,251	114,893	245
.....	4,040	33,801	1,773	1,139	79,083	246
.....	3,165	51,987	281	538	112,602	247
.....	4,625	29,897	810	1,256	289,470	248
.....	2,835	55,880	227	805	98,148	249
.....	950	32,872	545	.....	110,247	250
.....	4,675	117,496	2,161	383	245,101	251
890	4,598	48,772	255	279	121,488	252
11,761	16,335	164,079	9,449	9,097	627,058	253
1,510	24,680	145,187	3,326	2,857	322,096	254
22,000	3,690	182,983	2,200	479	300,861	255
12,475	9,570	18,184	2,836	16,086	193,350	256
13,050	6,750	143,336	3,628	506	284,324	257
25,920	20,410	94,509	1,030	1,545	306,485	258
1,270	3,845	53,902	3,422	3,604	181,618	259
25,525	3,580	264,888	6,605	1,216	418,993	260
.....	1,004	36,126	359	10	60,409	261
2,200	2,085	87,241	1,314	4,177	161,161	262
3,347	3,161	94,824	2,670	1,523	195,447	263
4,200	6,505	43,861	1,626	1,579	127,377	264
150	2,490	51,772	1,438	1,532	187,929	265

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					
211	Householders	Camden	$54,087	.....	.....	$2,800
212	Hyman Varbalow	"	150,891	.....	.....	.....
213	Investment	"	87,042	.....	.....	6,450
214	Italian-American	"	99,765	.....	.....	.....
215	Jan Sobieski	"	91,275	.....	.....	8,720
216	John Campbell, Jr.—Girard	"	44,835	.....	.....	4,200
217	Junior Emblem	"	52,749	.....	.....	28,300
218	Kaighn Avenue	"	40,815	.....	.....	.....
219	Kazimier Pulaski	"	62,826	.....	.....	29,300
220	Kearsarge	"	18,122	.....	.....	14,400
221	Kosciuszko	"	291,960	.....	.....	.....
222	La Salle	"	185,625	.....	.....	33,100
223	Lawn Del	"	133,475	.....	.....	400
224	Liberty	"	48,645	.....	.....	.....
225	Market	"	234,579	.....	.....	.....
226	Marne	"	38,364	.....	.....	.....
227	Mechanics & Workingmen's	"	156,021	.....	.....	.....
228	Mickle	"	81,628	.....	.....	7,450
229	Moose	"	104,859	.....	.....	.....
230	Mt. Ephraim	"	59,397	.....	.....	9,475
231	Mutual	"	182,919	.....	.....	.....
232	North Camden	"	163,941	.....	.....	5,000
233	Northeast	"	203,202	.....	.....	.....
234	Northern	"	419,550	.....	.....	.....
235	Pavonia	"	73,658	.....	.....	5,900
236	Penn	"	81,756	.....	.....	18,750
237	Peoples	"	164,640	.....	.....	.....
238	Phoenix	"	104,412	.....	.....	35,000
239	Plymouth	"	133,086	.....	.....	.....
240	Progress Lodge	"	38,427	.....	.....	30,200
241	Provident	"	116,166	.....	.....	.....
242	Public Safety	"	241,468	.....	.....	.....
243	Pyne Poynt	"	156,648	.....	.....	.....
244	Republic	"	316,392	.....	.....	.....
245	Resolute	"	36,006	.....	.....	.....
246	Reward	"	35,202	.....	.....	.....
247	River Avenue	"	58,020	.....	.....	5,600
248	Rosedale	"	179,568	.....	.....	47,000
249	Royden	"	49,785	.....	.....	7,150
250	Saint Bernard	"	67,296	.....	.....	.....
251	South Camden	"	127,002	.....	.....	14,500
252	South End	"	58,932	.....	.....	2,900
253	South Ward, No. 2	"	333,771	.....	.....	88,750
254	Spartan	"	195,099	.....	.....	.....
255	Stockton	"	151,790	$800	.....	18,600
256	Stone Harbor	"	146,898	.....	.....	.....
257	Surety	"	210,108	.....	.....	.....
258	Terminal	"	213,993	.....	.....	.....
259	Transportation	"	121,638	.....	.....	4,900
260	Twentieth Century	"	213,207	.....	.....	28,775
261	Union	"	30,441	.....	.....	.....
262	Victor	"	77,619	.....	.....	12,950
263	Victoria	"	61,446	.....	.....	50,500
264	Walt Whitman	"	79,546	.....	.....	2,275
265	Westfield	"	94,026	.....	.....	10,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$1,036	$24,935	$134	.....	.....	$8,213	$6,984	$31,672	$129,861	211
25	.....	548	.....	.....	190	29,119	28,949	209,722	212
.....	36,329	95	.....	$8,500	10,790	11,695	46,453	207,354	213
259	12,753	46	.....	26,425	3,165	11,720	28,052	182,185	214
.....	.....	5	.....	.....	544	23,610	19,336	143,490	215
1,608	15,466	51	.....	17,000	3,337	8,305	23,721	118,523	216
70	.....	251	.....	6,250	922	11,481	24,253	124,276	217
2,090	.....	640	.....	7,650	4,496	8,825	22,397	86,913	218
.....	.....	12	.....	.....	1,216	7,944	26,040	127,338	219
.....	.....	.....	.....	6,100	476	2,077	3,479	44,654	220
.....	9,484	310	.....	205,792	.....	25,539	97,461	630,546	221
.....	3,610	790	.....	49,805	3,632	33,855	80,869	391,286	222
64	.....	681	.....	10,190	6,875	26,377	65,880	243,942	223
.....	17,604	125	.....	17,500	.....	8,671	20,362	112,907	224
.....	.....	309	.....	45,000	195	46,396	81,655	408,134	225
30	7,634	18	.....	.....	251	6,436	15,494	68,227	226
.....	23,700	125	.....	12,000	241	30,939	57,220	280,246	227
127	8,360	.....	.....	.....	8,307	17,451	22,754	146,077	228
407	20,411	101	.....	13,000	4,205	14,675	46,329	203,987	229
23	800	35	.....	12,724	.....	10,814	15,119	108,387	230
.....	.....	276	.....	.....	.....	47,871	67,688	298,754	231
10,173	17,820	210	.....	.....	14,065	20,849	58,034	290,092	232
581	.....	232	.....	.....	.....	31,794	55,372	291,181	233
.....	.....	836	.....	.....	160	113,187	39,646	573,379	234
.....	23,832	159	.....	20,300	2,187	11,177	36,381	173,594	235
.....	.....	53	.....	.....	591	16,720	34,009	151,879	236
.....	.....	159	.....	.....	.....	43,883	34,743	243,425	237
5	72,880	262	.....	26,000	3,466	17,189	50,697	309,911	238
.....	.....	233	.....	53,450	39,528	20,797	58,152	305,246	239
.....	42,614	41	.....	.....	12,378	8,219	68,361	200,240	240
.....	.....	31	.....	.....	581	25,601	31,168	173,547	241
.....	.....	318	.....	.....	2,759	29,421	98,812	372,778	242
.....	.....	45	.....	2,900	.....	38,852	34,600	233,045	243
171	.....	597	.....	75,813	1,294	68,582	122,266	585,115	244
54	23,830	75	.....	4,800	10,560	7,874	31,694	114,893	245
18	.....	146	.....	26,755	397	6,542	10,023	79,083	246
.....	.....	46	.....	19,500	.....	13,217	16,219	112,602	247
.....	.....	190	.....	4,800	2,077	45,530	10,305	289,470	248
.....	10,318	44	.....	3,100	506	9,391	17,854	98,148	249
.....	.....	251	.....	6,400	.....	15,863	20,437	110,247	250
32	30,793	932	.....	.....	3,640	29,094	39,108	245,101	251
1,588	22,743	152	.....	.....	1,856	10,652	22,665	121,488	252
.....	1,000	753	.....	59,000	881	80,874	62,029	627,058	253
.....	.....	94	.....	23,784	326	36,396	66,397	322,096	254
10	24,560	1,266	.....	20,000	592	25,654	57,589	300,861	255
.....	.....	263	.....	.....	18	38,171	8,000	193,350	256
.....	.....	212	.....	.....	122	34,316	39,566	284,324	257
.....	.....	541	.....	9,000	.....	44,089	38,862	306,485	258
.....	.....	162	.....	.....	1,726	27,555	25,637	181,618	259
38,679	5,003	1,632	.....	48,000	273	14,889	68,535	418,993	260
.....	9,097	25	.....	.....	3,001	4,401	13,444	60,409	261
.....	.....	60	.....	12,500	15,213	13,278	29,546	161,161	262
.....	2,400	91	.....	20,600	17,072	11,605	31,733	195,447	263
.....	.....	212	.....	.....	6,477	14,271	24,596	127,377	264
.....	.....	117	.....	23,850	329	21,936	37,071	187,929	265

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								
211	Householders	517	78	.....	.....	.....	.....	14	2
212	Hyman Varbalow	2,779	203	.....	.....	.....	.....	.....	.....
213	Investment	876	135	.....	.....	.....	.....	32	4
214	Italian-American	1,019	206	.....	.....	.....	.....	.....	.....
215	Jan Sobieski	981	139	.....	.....	.....	.....	44	12
216	John Campbell, Jr.—Girard	481	59	.....	.....	.....	.....	21	3
217	Junior Emblem	869	229	.....	.....	.....	.....	142	30
218	Kaighn Avenue	533	73	.....	.....	.....	.....	.....	.....
219	Kazimier Pulaski	664	97	.....	.....	.....	.....	293	23
220	Kearsarge	496	191	.....	.....	.....	.....	72	5
221	Kosciuszko	3,649	594	.....	.....	.....	.....	.....	.....
222	La Salle	2,091	354	.....	.....	.....	.....	166	41
223	Lawn Del	1,825	304	.....	.....	.....	.....	2	1
224	Liberty	740	110	.....	.....	.....	.....	.....	.....
225	Market	3,137	387	.....	.....	.....	.....	.....	.....
226	Marne	422	67	.....	.....	.....	.....	.....	.....
227	Mechanics & Workingmen's	1,680	215	.....	.....	.....	.....	.....	.....
228	Mickle	1,262	156	.....	.....	.....	.....	37	10
229	Moose	893	135	.....	.....	.....	.....	.....	.....
230	Mt. Ephraim	785	127	.....	.....	.....	.....	.....	.....
231	Mutual	2,282	374	.....	.....	.....	.....	.....	.....
232	North Camden	1,312	133	.....	.....	.....	.....	25	10
233	Northeast	1,803	315	.....	.....	.....	.....	.....	.....
234	Northern	4,821	539	.....	.....	.....	.....	.....	.....
235	Pavonia	875	149	.....	.....	.....	.....	30	7
236	Penn	843	144	.....	.....	.....	.....	94	29
237	Peoples	1,900	276	.....	.....	.....	.....	.....	.....
238	Phoenix	1,356	196	.....	.....	.....	.....	175	24
239	Plymouth	1,395	152	.....	.....	.....	.....	.....	.....
240	Progress Lodge	444	36	.....	.....	.....	.....	151	15
241	Provident	1,396	238	.....	.....	.....	.....	.....	.....
242	Public Safety	1,890	272	.....	.....	.....	.....	.....	.....
243	Pyne Poynt	1,843	184	.....	.....	.....	.....	.....	.....
244	Republic	3,072	463	.....	.....	.....	.....	.....	.....
245	Resolute	323	55	.....	.....	.....	.....	.....	.....
246	Reward	504	105	.....	.....	.....	.....	.....	.....
247	River Avenue	819	265	.....	.....	.....	.....	28	8
248	Rosedale	2,329	247	.....	.....	.....	.....	235	43
249	Royden	580	66	.....	.....	.....	.....	36	13
250	Saint Bernard	915	131	.....	.....	.....	.....	.....	.....
251	South Camden	1,267	185	.....	.....	.....	.....	73	14
252	South End	637	107	.....	.....	.....	.....	15	4
253	South Ward, No. 2	5,383	647	.....	.....	.....	.....	444	72
254	Spartan	2,057	375	.....	.....	.....	.....	.....	.....
255	Stockton	1,544	234	8	3	.....	.....	93	10
256	Stone Harbor	2,138	268	.....	.....	.....	.....	.....	.....
257	Surety	2,404	249	.....	.....	.....	.....	.....	.....
258	Terminal	2,922	309	.....	.....	.....	.....	.....	.....
259	Transportation	1,107	152	.....	.....	.....	.....	25	5
260	Twentieth Century	1,772	289	.....	.....	.....	.....	154	20
261	Union	555	57	.....	.....	.....	.....	.....	.....
262	Victor	957	125	.....	.....	.....	.....	61	31
263	Victoria	894	146	.....	.....	.....	.....	253	49
264	Walt Whitman	805	100	.....	.....	.....	.....	4	3
265	Westfield	1,166	167	.....	.....	.....	.....	53	12

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	
531	40	40	S.	$1.00 & $2.00 m.	$200	6	$0.05 b	$0.05 b	211
2,779	67	136	S.	1.00 m.	200	6	.05 b, 12½ b, .15 b	.....	212
908	37	102	S.	1.00 m.	200	6	.07½ b	.07½ b	213
1,019	86	120	S.	1.00 m.	200	6	.05 b	.05 b	214
1,025	53	98	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	215
502	17	45	S.	1.00 m.	200	6	.05 b	.05 b	216
1,011	53	206	S.	1.00 m.	200	6	.05 b	.05 b	217
533	26	47	S.	1.00 m.	200	6	.....	.....	218
957	44	76	S.	1.00 m.	200	6	.05 b	.05 b	219
568	20	176	O.P.	.....	200	5½ & 6	3.00 a	.....	220
3,649	256	338	S.	1.00 m.	200	6	.05 b	.05 b	221
2,257	116	279	S.	1.00 m.	200	6	.05 b	.05 b	222
1,827	107	198	S.	1.00 m.	200	6	.05 b	.05 b	223
740	35	75	S.	1.00 m.	200	6	.05 b	.05 b	224
3,137	127	260	S.	1.00 m.	200	6	.10 b	.10 b	225
422	21	46	S.	1.00 m.	200	6	.05 b	.05 b	226
1,680	85	130	S.	1.00 m.	200	6	.....	.....	227
1,299	44	122	O.P.	.....	200	6	.05 b	.05 b	228
893	44	91	S.	1.00 m.	200	6	.02½ b	.02½ b	229
785	59	68	S.	1.00 m.	200	6	.05 b	.05 b	230
2,282	95	279	S.	1.00 m.	200	6	.....	.....	231
1,337	35	108	S.	1.00 m.	200	6	.05 b	.05 b	232
1,803	120	195	S.	1.00 m.	200	6	.05 b	.05 b	233
4,821	152	387	S.	1.00 & 2.00 m.	200	6	.....	.....	234
905	68	88	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	235
937	53	120	S.	1.00 m.	200	6	.....	.....	236
1,900	72	204	S.	1.00 m.	200	6	.....	.....	237
1,531	77	143	S.	1.00 m.	200	6	.10 b	.10 b	238
1,395	91	61	S.	1.00 m.	200	6	.05 b	.05 b	239
595	21	30	S.	1.00 m.	200	6	.05 b	.05 b	240
1,396	52	186	S.	1.00 m.	200	6	.....	.....	241
1,890	105	167	S.	1.00 m.	200	6	.10 b	.10 b	242
1,843	80	104	S.	1.00 m.	200	6	.....	.....	243
3,072	126	337	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	244
323	22	33	S.	1.00 m.	200	6	.05 b	.05 b	245
504	40	65	S.	1.00 m.	200	6	.05 b	.05 b	246
847	67	206	S.	1.00 m.	200	6	.05 b	.05 b	247
2,564	135	155	S.	1.00 m.	200	6	.....	.....	248
616	34	45	S.	1.00 m.	200	6	.05 b	.05 b	249
915	44	87	S.	1.00 m.	200	6	.....	.....	250
1,340	69	130	S.	.50 & 1.00 m.	200	6	.10 b	.10 b	251
652	55	56	S.	1.00 m.	200	6	.....	.....	252
5,827	284	435	S.	1.00 m.	200	6	.05 b	.05 b	253
2,057	87	288	S.	1.00 m.	200	6	.05 b	.05 b	254
1,645	61	186	S.	1.00 m.	200	6	.10 b	.10 b	255
2,138	71	197	S.	1.00 m.	200	6	.05 b	.05 b	256
2,404	69	180	S.	1.00 m.	200	6	.07½ b	.07½ b	257
2,922	110	199	S.	1.00 m.	200	6	.....	.....	258
1,132	52	105	S.	1.00 m.	200	6	.05 b	.05 b	259
1,926	66	243	S.	1.00 m.	200	6	.05 b	.05 b	260
555	16	41	S.	.50 & 1.00 m.	100 & 200	6	.05 b	.05 b	261
1,018	32	124	S.	1.00 m.	200	6	.07½ b	.07½ b	262
1,147	57	138	S.	1.00 m.	200	6	.05 b	.05 b	263
809	39	64	S.	1.00 m.	200	6	.05 b	.05 b	264
1,219	76	103	S.	1.00 m.	200	6	.....	.....	265

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		
266	West Jersey Mutual .....Camden	Dec. 29, 1898	Lee E. Griscom .....
267	Yorkship Square ..... "	Jan. 5, 1922	Jesse M. Donaghy .....
268	Progressive .....Chesilhurst	Oct. 5, 1901	Max A. Bensch .....
269	Clementon .....Clementon	Mar. 26, 1892	Theo. W. Gibbs .....
270	Camden County .....Collingswood	Oct. 11, 1923	Howard S. Hewston .....
271	Collingswood ..... "	May v, 1890	Thomas W. Maclary .....
272	Greater Collingswood ..... "	April 13, 1914	Roy A. Taylor .....
273	Integrity ..... "	Jan. 21, 1907	J. Wesley Goldthorp .....
274	Knight Park ..... "	June 3, 1921	A. J. Bartlett .....
275	Vineyard ..... "	Mar. 10, 1926	Harry G. Robinson .....
276	West Collingswood ..... "	April 27, 1907	August Briehl .....
277	Glendora .....Glendora	June 19, 1920	C. Hopkins Sharer .....
278	Big Timber .....Gloucester City	May 28, 1925	John P. Bernard .....
279	Gloucester City ..... " "	Oct. 13, 1917	James T. Hughes .....
280	Improvement ..... " "	June 22, 1887	Frank Berckman .....
281	United Mutual ..... " "	Aug. 29, 1866	Harlan S. Miner .....
282	Victory ..... " "	Feb. 24, 1919	John J. Sickler .....
283	County .....Haddonfield	Jan. 2, 1906	J. Earle Roberts .....
284	Elizabeth Haddon ..... "	Feb. 4, 1922	Albert M. Buddy .....
285	Indian King ..... "	Dec. 1, 1923	Victor H. Clymer .....
286	John Estaugh ..... "	Nov. 9, 1923	William G. Moore .....
287	Mutual ..... "	Jan. 15, 1874	Lewis E. Schlecht .....
288	Approved .....Haddon Heights	May 25, 1925	L. D. Naudain .....
289	Haddon Heights ..... " "	Feb. 16, 1905	Frederick Fries .....
290	Our Town ..... " "	May 18, 1923	William J. Dallas .....
291	Victory ..... " "	Nov. 14, 1919	William H. Carney .....
292	Glen .....Laurel Springs	Nov. 17, 1921	Harold E. Bryson .....
293	Laurel Springs ..... " "	Feb. 18, 1910	Ralph M. Owens .....
294	Lawnside Mutual .....Lawnside	Sept. 18, 1915	Walter Miller .....
295	United Towns .....Lindenwold	Mar. 10, 1890	John P. Thompson .....
296	Mutual .....Magnolia	April 26, 1889	Joseph S. Fitzgerald .....
297	Greater Municipality .....Merchantville	Mar. 6, 1924	J. Burton Myers .....
298	Home ..... "	Nov. 27, 1908	B. M. Beideman .....
299	Merchantville ..... "	June 30, 1880	J. Eugene Matthews .....
300	Pensauken ..... "	Feb. 6, 1914	William H. Barnard .....
301	Black Horse Pike .....Mt. Ephraim	Oct. 8, 1923	George H. A. Osler .....
302	Bettle-Ridge .....Oaklyn	Oct. 7, 1924	Joseph C. Nelligan .....
303	Oaklyn ..... "	April 29, 1908	Emil C. Hessert .....
304	Wellwood .....Pensauken Township	Oct. 21, 1920	George C. Tilton .....
305	Signal Hill .....Pine Hill Borough	Jan. 14, 1921	Albert E. Kingett .....
306	Runnemede .....Runnemede	Oct. 5, 1923	Fred C. Sweesy .....
307	Greater Stratford .....Stratford	Jan. 17, 1922	Charles E. Butterworth .....
308	Kirkwood .....Voorhees Township	Feb. 23, 1922	Royden K. Lippincott .....
309	Waterford Township .....Waterford Township	Nov. 28, 1925	George T. Knieriemen .....
310	Watsontown .....Watsontown	April 4, 1922	Robert H. Jaggard .....
311	Westmont .....Westmont	Dec. 26, 1908	Walter O. Webster .....
312	Wood-Lynne .....Wood-Lynne	Feb. 26, 1919	A. L. Newman .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Frank F. Neutze	Orlando M. Bowen	Broadway & Cooper St., Camden, N. J.	266
William J. Shepp	Frank H. Harding	3033 Steven St., Camden, N. J.	267
Frank N. Jess	George H. Krueger	Waterford, N. J.	268
T. Harry Rowland	Wilbur G. Richard	Laurel Springs, N. J.	269
George Purnell	J. Everett Magin	21 Eldridge Ave., Collingswood, N. J.	270
John B. Kates	Arthur C. Havens	117 Homestead Ave., Collingswood, N. J.	271
A. Moulton McNutt	George K. McAllister	645 Lake View Drive, Collingswood, N. J.	272
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	273
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	274
John A. Penn	Paul H. Trueax	109 Strawbridge Ave., Westmont, N. J.	275
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	276
Wilbert V. Pike	Fred W. Plugge	Glendora, N. J.	277
Henry M. Evans	Robert N. Lockart	816 Division St., Gloucester City, N. J.	278
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	279
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	280
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	281
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	282
Ralph N. Kellam	Robert Wright	40 Grove St., Haddonfield, N. J.	283
Robert J. Tait Paul	Orrin W. Horner	30 Lincoln Ave., Haddonfield, N. J.	284
Alfred E. Driscoll	D. Irving Taylor	Haddonfield National Bank, Haddonfield, N. J.	285
Wilbert V. Pike	Harold L. Watkins	26 Evergreen Lane, Haddonfield, N. J.	286
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	287
Charles H. Stevens	Robert W. Janvier	Peoples National Bank, Lakewood, N. J.	288
F. Nelson Jess	W. M. Nash	300 Third Ave., Haddon Heights, N. J.	289
M. Leroy Cobbin	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	290
E. R. Deibert	R. S. Carr	615 Station Ave., Haddon Heights, N. J.	291
Joseph S. Low	George H. Plum	726 Federal St., Camden, N. J.	292
T. Harry Rowland	Franklin Chandler	Tomlinson & Poplar Ave., Laurel Springs, N. J.	293
John B. Kates	Horace J. Bryant	10 White Horse Pike, Lawnside, N. J.	294
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	295
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	296
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	297
W. B. Wolcott	T. W. Evaul	9 S. Center St., Merchantville, N. J.	298
J. Claud Simon	Arthur C. Craig	19 E. Chestnut Ave., Merchantville, N. J.	299
Thomas F. Salter	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	300
Charles H. Stevens	Alvin J. Day	Northmont Ave., Mt. Ephraim, N. J.	301
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	302
George D. Rothermel	Nathan S. Batten	115 E. Bettlewood Ave., Oaklyn, N. J.	303
Albert E. Scheflen	E. Durell Parker	92 W. Chestnut Ave., Merchantville, N. J.	304
Leighton J. Heller	William G. Rudolph	Clementon, N. J.	305
Henry M. Evans	L. Warren Briggs	Runnemede, N. J.	306
Sydney T. Smith	L. E. Gardiner	Stratford, N. J.	307
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	308
Norman Heine	Thomas A. Fanelli	Atco, N. J.	309
William B. Knight	Edward J. Bittle	Berlin, N. J.	310
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	311
William B. Kramer	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	312

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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				
266	West Jersey Mutual	Camden	$139	.....	$103,150
267	Yorkship Square	"	2,412	$2,770	42,540
268	Progressive	Chesilhurst	1,079	5,606	101,500
269	Clementon	Clementon	1,853	.....	199,930
270	Camden County	Collingswood	373	100	105,725
271	Collingswood	"	22,587	5,000	319,500
272	Greater Collingswood	"	7,132	.....	157,793
273	Integrity	"	7,715	3,900	277,050
274	Knight Park	"	655	.....	96,900
275	Vineyard	"	2,642	4,758	74,200
276	West Collingswood	"	24,796	5,500	288,805
277	Glendora	Glendora	15	1,254	45,913
278	Big Timber	Gloucester City	657	749	24,050
279	Gloucester City	" "	299	.....	254,800
280	Improvement	" "	259	7,429	297,800
281	United Mutual	" "	1,794	3,982	280,900
282	Victory	" "	728	32	194,261
283	County	Haddonfield	2,118	231	86,750
284	Elizabeth Haddon	"	9,527	7,500	150,053
285	Indian King	"	60	1,650	132,152
286	John Estaugh	"	1,704	212	63,622
287	Mutual	"	5,130	30	391,079
288	Approved	Haddon Heights	382	.....	48,125
289	Haddon Heights	" "	7,858	11,400	405,700
290	Our Town	" "	3,462	79	118,175
291	Victory	" "	1,314	3,700	132,400
292	Glen	Laurel Springs	2,058	.....	22,205
293	Laurel Springs	" "	4,757	2,069	105,771
294	Lawnside Mutual	Lawnside	344	1,137	91,481
295	United Towns	Lindenwold	368	20,000	24,250
296	Mutual	Magnolia	511	3,454	91,225
297	Greater Municipality	Merchantville	2,533	6,983	47,000
298	Home	"	2,395	.....	140,976
299	Merchantville	"	6,156	.....	401,060
300	Pensauken	"	4,539	.....	100,100
301	Black Horse Pike	Mt. Ephraim	1,295	.....	19,250
302	Bettle-Ridge	Oaklyn	480	1,500	85,450
303	Oaklyn	"	1,143	1,500	64,250
304	Wellwood	Pensauken Township	1,226	.....	103,317
305	Signal Hill	Pine Hill Borough	3,497	.....	28,650
306	Runnemede	Runnemede	140	2,065	10,600
307	Greater Stratford	Stratford	649	80	28,472
308	Kirkwood	Voorhees Township	290	.....	32,300
309	Waterford Township	Waterford Township	2,063	1,500	40,500
310	Watsontown	Watsontown	936	.....	43,100
311	Westmont	Westmont	2,152	.....	80,085
312	Wood-Lynne	Wood-Lynne	178	.....	56,900
	Totals		$507,584	$316,894	$17,914,321

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,200	$77,373	$2,380	$2,438	$186,680	266
$123	2,000	32,754	753	358	83,710	267
1,722	16,600	71,497	3,707	60,996	262,707	268
.....	4,319	341,291	12,353	33,211	592,957	269
7,550	8,886	36,275	536	51	159,496	270
30,865	7,795	154,359	2,849	715	543,670	271
.....	8,245	27,083	3,050	454	203,757	272
22,813	15,436	109,130	3,432	177	439,653	273
2,900	500	103,080	554	1,854	206,443	274
28,900	15,225	35,141	2,494	1,074	164,434	275
18,812	17,775	104,639	1,094	18	461,439	276
.....	1,855	39,447	1,212	3,649	93,345	277
2,000	1,204	25,364	514	1,543	56,081	278
2,825	3,900	256,994	8,917	3,957	531,692	279
.....	4,800	215,558	12,741	677	539,264	280
.....	6,900	165,803	8,311	536	468,226	281
15,275	11,521	98,474	2,912	358	323,561	282
13,021	4,080	41,978	2,287	460	150,925	283
17,870	8,965	76,104	2,853	4,166	277,038	284
3,500	9,392	9,152	399	51	156,356	285
30,905	5,795	81,919	881	725	185,763	286
.....	11,512	157,520	10,451	39,022	614,744	287
3,114	3,271	9,655	129	.....	64,676	288
46,878	22,020	148,012	4,906	1,439	648,213	289
16,700	6,016	68,149	1,977	846	215,404	290
47,150	9,475	72,298	613	4	266,954	291
.....	140	41,491	1,795	173	67,862	292
1,200	8,332	74,398	9,980	426	206,933	293
.....	1,090	11,918	37,324	790	144,084	294
141,297	13,045	338,252	3,782	10,512	551,506	295
7	6,875	151,068	3,846	1,959	258,945	296
2,597	8,925	135,910	1,767	4,418	210,133	297
23,120	2,825	230,867	3,545	2,504	406,232	298
57,254	8,591	454,953	11,218	12,415	951,647	299
4,400	2,655	117,543	1,017	150	230,404	300
.....	647	37,878	561	.....	59,631	301
.....	3,880	26,318	253	109	117,990	302
12,599	2,295	56,912	807	305	139,811	303
1,613	3,575	68,316	1,913	125	180,085	304
209	3,330	63,986	908	903	101,483	305
1,100	700	26,241	875	291	42,012	306
3,950	2,450	41,089	1,913	1,663	80,266	307
.....	300	19,305	491	260	52,946	308
492	5,545	15,313	2,229	357	67,999	309
.....	2,475	44,139	3,089	447	94,186	310
5,709	1,100	152,245	6,072	318	247,681	311
8,855	2,390	101,553	427	2	170,305	312
$1,417,081	$1,021,518	$15,505,798	$584,705	$472,340	$37,740,241	

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					
266	West Jersey Mutual	Camden	$100,218			
267	Yorkship Square	"	46,581			$6,500
268	Progressive	Chesilhurst	186,528			
269	Clementon	Clementon	219,060			129,450
270	Camden County	Collingswood	101,132			
271	Collingswood	"	284,841			59,900
272	Greater Collingswood	"	128,490			7,000
273	Integrity	"	271,963			36,700
274	Knight Park	"	95,469			1,200
275	Vineyard	"	121,380			2,600
276	West Collingswood	"	334,300			
277	Glendora	Glendora	43,710			
278	Big Timber	Gloucester City	36,152			
279	Gloucester City	" "	305,355			2,500
280	Improvement	" "	328,764			
281	United Mutual	" "	250,662			
282	Victory	" "	188,940			19,400
283	County	Haddonfield	106,359			
284	Elizabeth Haddon	"	147,276			
285	Indian King	"	122,100			
286	John Estaugh	"	113,057			
287	Mutual	"	459,048			
288	Approved	Haddon Heights	41,691			
289	Haddon Heights	" "	338,271			68,400
290	Our Town	" "	136,965			
291	Victory	" "	172,623			10,800
292	Glen	Laurel Springs	20,084			17,107
293	Laurel Springs	" "	134,646			
294	Lawnside Mutual	Lawnside	71,724			21,000
295	United Towns	Lindenwold	255,462			43,048
296	Mutual	Magnolia	139,542			9,000
297	Greater Municipality	Merchantville	140,094			
298	Home	"	146,661			
299	Merchantville	"	449,727			140,132
300	Pensauken	"	123,651			15,388
301	Black Horse Pike	Mt. Ephraim	17,025			
302	Bettle-Ridge	Oaklyn	72,117			
303	Oaklyn	"	73,530			4,650
304	Wellwood	Pensauken Township	95,400			
305	Signal Hill	Pine Hill Borough	63,813			
306	Runnemede	Runnemede	26,391			280
307	Greater Stratford	Stratford	29,874			
308	Kirkwood	Voorhees Township	28,017			
309	Waterford Township	Waterford Township	39,492			1,900
310	Watsontown	Watsontown	31,176			
311	Westmont	Westmont	91,518			
312	Wood-Lynne	Wood-Lynne	73,473			6,382
	Totals		$20,474,564	$26,800		$1,759,752

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$8	$16,025	$169	.....	$13,400	$438	$25,135	$31,287	$186,680	266
338	.....	75	.....	.....	4,220	10,960	15,036	83,710	267
174	.....	515	.....	.....	400	57,341	17,749	262,707	268
.....	7	232	.....	.....	56,811	33,379	154,018	592,957	269
47	.....	54	.....	13,000	46	27,274	17,943	159,496	270
.....	.....	418	.....	45,500	493	77,164	75,354	543,670	271
163	.....	138	.....	16,000	570	35,485	15,911	203,757	272
580	.....	501	.....	.....	798	72,675	56,436	439,653	273
817	29,594	356	.....	16,000	31	24,274	38,702	206,443	274
536	.....	35	.....	4,000	65	21,322	14,496	164,434	275
.....	.....	410	.....	.....	43	86,114	40,572	461,439	276
.....	24,157	91	.....	2,557	5	5,947	16,878	93,345	277
.....	.....	14	.....	.....	.....	8,389	11,526	56,081	278
.....	.....	634	.....	42,500	.....	72,502	108,201	531,692	279
.....	11,030	328	.....	12,500	20,757	66,223	99,662	539,264	280
.....	99,800	296	.....	.....	1,163	61,221	55,084	468,226	281
682	.....	237	.....	33,225	.....	49,277	31,800	323,561	282
4,029	.....	57	.....	5,000	.....	22,582	12,898	150,925	283
.....	35,775	163	.....	17,000	401	29,205	47,218	277,038	284
.....	.....	342	.....	5,000	21	26,423	2,470	156,356	285
.....	.....	230	.....	14,500	1,129	25,358	31,489	185,763	286
473	.....	696	.....	.....	29	93,041	61,457	614,744	287
.....	.....	32	.....	5,500	110	11,064	6,279	64,676	288
859	.....	531	.....	117,153	2,420	71,699	48,880	648,213	289
15	.....	329	.....	20,500	326	28,767	28,502	215,404	290
.....	.....	378	.....	35,050	908	24,511	22,684	266,954	291
1,731	8,436	207	.....	100	5,541	1,935	12,721	67,862	292
.....	.....	123	.....	2,000	.....	34,751	35,413	206,933	293
.....	3,064	353	.....	.....	4,398	15,620	27,930	144,084	294
16,964	.....	426	.....	.....	60,309	37,071	138,226	551,506	295
.....	.....	168	.....	9,400	1,008	35,663	64,164	258,945	296
.....	.....	111	.....	.....	192	16,239	53,497	210,133	297
174	77,179	1,117	.....	14,000	55,385	16,509	95,207	406,232	298
486	.....	3,223	.....	38,000	63,686	45,045	211,348	951,647	299
.....	.....	29	.....	13,700	5,221	24,625	47,790	230,404	300
.....	12,056	165	.....	.....	14,438	4,298	11,649	59,631	301
.....	.....	137	.....	16,450	.....	16,268	13,018	117,990	302
.....	8,712	332	$6,050	24,400	4,124	9,316	8,697	139,811	303
.....	24,839	56	.....	6,500	1,837	19,878	31,575	180,085	304
1,981	.....	162	.....	.....	1,560	8,258	25,709	101,483	305
.....	.....	41	.....	.....	1,940	2,970	10,390	42,012	306
.....	20,690	137	.....	3,750	829	5,090	19,896	80,266	307
.....	3,495	218	.....	.....	204	7,089	13,923	52,946	308
.....	.....	176	.....	2,500	.....	10,776	13,155	67,999	309
.....	.....	280	.....	.....	35,738	4,657	22,335	94,186	310
.....	24,289	69	.....	2,500	23,690	17,126	88,489	247,681	311
19	38,496	670	.....	4,000	3,819	12,518	30,928	170,305	312
$90,390	$1,492,971	$42,134	$6,050	$2,359,049	$904,582	$4,103,269	$6,480,680	$37,740,241	

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								
266	West Jersey Mutual	1,059	156	.....	.....	.....	.....	.....	.....
267	Yorkship Square	527	91	.....	.....	.....	.....	33	9
268	Progressive	2,150	454	.....	.....	.....	.....	.....	.....
269	Clementon	1,847	306	.....	.....	.....	.....	6,472	65
270	Camden County	1,861	217	.....	.....	.....	.....	.....	.....
271	Collingswood	3,821	532	.....	.....	.....	.....	300	85
272	Greater Collingswood	1,779	277	.....	.....	.....	.....	35	7
273	Integrity	3,971	423	.....	.....	.....	.....	184	33
274	Knight Park	1,307	173	.....	.....	.....	.....	6	1
275	Vineyard	1,905	302	.....	.....	.....	.....	26	3
276	West Collingswood	4,727	416	.....	.....	.....	.....	.....	.....
277	Glendora	475	102	.....	.....	.....	.....	.....	.....
278	Big Timber	335	44	.....	.....	.....	.....	.....	.....
279	Gloucester City	3,232	320	.....	.....	.....	.....	13	3
280	Improvement	3,300	352	.....	.....	.....	.....	.....	.....
281	United Mutual	3,302	410	.....	.....	.....	.....	.....	.....
282	Victory	4,718	341	.....	.....	.....	.....	97	17
283	County	1,553	160	.....	.....	.....	.....	.....	.....
284	Elizabeth Haddon	1,768	251	.....	.....	.....	.....	.....	.....
285	Indian King	2,736	237	.....	.....	.....	.....	.....	.....
286	John Estaugh	1,301	173	.....	.....	.....	.....	.....	.....
287	Mutual	6,058	642	.....	.....	.....	.....	.....	.....
288	Approved	648	112	.....	.....	.....	.....	.....	.....
289	Haddon Heights	4,479	392	.....	.....	.....	.....	342	43
290	Our Town	1,887	317	.....	.....	.....	.....	.....	.....
291	Victory	1,975	308	.....	.....	.....	.....	54	19
292	Glen	213	36	.....	.....	.....	.....	86	20
293	Laurel Springs	2,803	183	.....	.....	.....	.....	.....	.....
294	Lawnside Mutual	783	160	.....	.....	.....	.....	105	36
295	United Towns	2,328	378	.....	.....	.....	.....	215	30
296	Mutual	1,452	185	.....	.....	.....	.....	45	6
297	Greater Municipality	1,240	198	.....	.....	.....	.....	.....	.....
298	Home	1,428	199	.....	.....	.....	.....	.....	.....
299	Merchantville	4,409	738	.....	.....	.....	.....	701	193
300	Pensauken	1,473	170	.....	.....	.....	.....	72	21
301	Black Horse Pike	200	38	.....	.....	.....	.....	.....	.....
302	Bettle-Ridge	1,035	185	.....	.....	.....	.....	.....	.....
303	Oaklyn	830	132	.....	.....	.....	.....	23	7
304	Wellwood	1,067	143	.....	.....	.....	.....	.....	.....
305	Signal Hill	635	105	.....	.....	.....	.....	.....	.....
306	Runnemede	220	41	.....	.....	.....	.....	1	1
307	Greater Stratford	373	86	.....	.....	.....	.....	.....	.....
308	Kirkwood	384	58	.....	.....	.....	.....	.....	.....
309	Waterford Township	839	133	.....	.....	.....	.....	10	3
310	Watsontown	396	70	.....	.....	.....	.....	.....	.....
311	Westmont	894	194	.....	.....	.....	.....	.....	.....
312	Wood-Lynne	971	185	.....	.....	.....	.....	32	5
	Totals	247,353	33,566	268	27	.....	.....	15,358	1,778

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	
1,059	57	99	S.	$1.00 m.	$200	6	.....	.....	266
560	38	62	S.	1.00 & 2.00 m.	200	6	$0.02½ b	$0.02½ b	267
2,150	133	321	S.	1.00 m.	200	6	.22 b	.22 b	268
8,319	149	222	S.	1.00 m.	200	6	.07 b	.07 b	269
1,861	70	147	S.	1.00 m.	200	6	.05 b	.05 b	270
4,121	126	491	S.	1.00 m.	200	6	.05 b	.05 b	271
1,814	87	197	S.	1.00 m.	200	6	.05 b	.05 b	272
4,155	127	329	S.	1.00 m.	200	6	.05 b	.05 b	273
1,313	37	137	S.	1.00 m.	200	6	.05 b	.05 b	274
1,931	52	253	S.	1.00 m.	200	6	.05 b	.05 b	275
4,727	166	250	S.	1.00 m.	200	6	.....	.....	276
475	42	60	S.	1.00 m.	200	6	.08 b	.08 b	277
335	21	23	S.	1.00 m.	200	6	.05 b	.05 b	278
3,245	159	164	S.	1.00 m.	200	6	.02½ b	.02½ b	279
3,300	171	181	S.	1.00 m.	200	6	.05 b	.05 b	280
3,302	226	184	S.	1.00 m.	200	6	.05 b	.05 b	281
4,815	144	214	S.	1.00 m.	200	6	.....	.....	282
1,553	50	110	S.	1.00 m.	200	6	.05 b	.05 b	283
1,768	72	179	S.	1.00 m.	200	6	.10 b	.10 b	284
2,736	62	175	S.	1.00 m.	200	6	.05 b	.05 b	285
1,301	43	130	S.	1.00 m.	200	6	.07½ b	.07½ b	286
6,058	209	433	S.	1.00 m.	200	6	.05 b	.05 b	287
648	32	80	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	288
4,821	192	243	S.	1.00 m.	200	6	.02½ b	.02½ b	289
1,887	73	244	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	290
2,029	94	233	S.	1.00 m.	200	6	.05 b	.05 b	291
299	13	43	S.	1.00 m.	200	6	.07½ b	.07½ b	292
2,803	79	104	S.	.50 m.	100	6	.07½ b	.07½ b	293
888	71	125	S.	1.00 m.	200	6	.05 b	.05 b	294
2,543	129	279	S.	1.00 m.	200	6	1.00 a & .05 b	1.00 a & .05 b	295
1,497	69	122	S.	1.00 m.	200	6	.05 b	.05 b	296
1,240	47	151	S.	1.00 m.	200	6	.07½ b	.07½ b	297
1,428	92	107	S.	1.00 m.	200	6	.04½ b	.....	298
5,110	266	665	S.	1.00 m.	200	6	.....	.....	299
1,545	50	141	S.	1.00 & 2.00 m.	200	6	.....	.....	300
200	15	23	S.	1.00 m.	200	6	.....	.....	301
1,035	61	124	S.	1.00 m.	200	6	.....	.....	302
853	40	99	S.	1.00 m.	200	6	.....	.....	303
1,067	50	93	S.	1.00 m.	200	6	.07½ b	.07½ b	304
635	44	61	S.	1.00 m.	200	6	.07 b	.07 b	305
221	13	29	S.	1.00 m.	200	6	.07½ b	.07½ b	306
373	26	60	S.	1.00 m.	200	6	.07½ b	.07½ b	307
384	25	33	S.	1.00 m.	200	6	.05 b	.05 b	308
849	46	90	S.	1.00 m.	200	6	.20 b	.20 b	309
396	31	39	S.	1.00 m.	200	6	.07 b	.07 b	310
894	46	148	S.	1.00 m.	200	6	.02½ b	.02½ b	311
1,003	52	138	S.	1.00 m.	200	6	.02½ b	.02½ b	312
262,979	11,760	23,611							

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			
313	Anglesea	Anglesea	June 7, 1904	Frank D. Colson
314	Security	Avalon	Dec. 1, 1916	Gilbert S. Smith
315	Cape May	Cape May	Feb. 22, 1867	Everett J. Jerrell
316	Hydrangea	" "	May 9, 1922	Luther C. Ogden
317	Cape May County	Cape May Court House	Aug. 22, 1923	Paul M. Scull
318	Mechanics and Laborers	" " " "	Feb. 27, 1872	Alfred Cooper
319	Dennisville	Dennisville	Feb. 28, 1881	Brooks Blizzard
320	Home	Ocean City	Dec. 4, 1912	Lawrence M. Lear
321	Ocean City	" "	May 10, 1887	George O. Adams
322	Seashore	" "	Jan. 3, 1914	Howard S. Stainton
323	Middle	Rio Grande	Mar. 28, 1927	Evans G. Slaughter
324	Sea Isle City	Sea Isle City	Sept. 25, 1888	Gustav P. Cronecker
325	Tradesmen's	" " "	Oct. 12, 1907	William W. Tullern
326	South Seaville	South Seaville	Mar. 19, 1872	Rolla Hewitt
327	Sturdy	Stone Harbor	June 26, 1922	Charles L. Duffield
328	Tuckahoe	Tuckahoe	April 12, 1870	Harry J. Morgan
329	Strathmere	Upper, Township of,	Sept. 17, 1921	James E. Godfrey
330	West Wildwood	West Wildwood	Nov. 10, 1920	John W. Hann
331	City of Wildwood	Wildwood	Aug. 2, 1923	T. S. Goslin
332	Five Mile Beach	"	Oct. 8, 1900	Jed Du Bois
333	Holly Beach City	"	May 7, 1909	Joshua Bush, Jr.
334	Seacrest	"	Oct. 5, 1922	Louis Coltun
335	Wildwood Crest	Wildwood Crest	Sept. 19, 1919	Richard H. Scampton
336	Woodbine	Woodbine	Oct. 15, 1904	L. M. Danerhirsh
	Cumberland County			
337	Bridgeton	Bridgeton	May 29, 1865	Wilson L. Moore
338	Cohanzick	"	Feb. 28, 1923	Benjamin Elwell
339	Cumberland	"	Mar. 25, 1915	Alfred H. Lupton, Jr.
340	Equitable	"	Feb. 10, 1898	P. Kennedy Reeves
341	Planners	"	Jan. 29, 1925	Howard C. Henderson
342	Young Men's	"	Jan. 28, 1913	LeRoy W. Loder
343	Columbian Perpetual	Millville	Oct. 19, 1892	Samuel Berry
344	Hope	"	Dec. 24, 1880	A. R. Moore
345	Institute	"	Nov. 8, 1883	C. Henry Myers
346	Protected	"	Mar. 8, 1917	Oscar Ayars
347	Security Perpetual	"	Nov. 16, 1874	Newell Corson
348	Port Norris	Port Norris	April 23, 1914	Daniel J. Adams
349	Fidelity	Vineland	Dec. 22, 1914	Michael J. Rafter
350	Landis	"	Mar. 19, 1924	Charles W. Ackley
351	Mechanics, No. 1	"	Aug. 6, 1873	Walter L. Foulk
	Essex County			
352	Belleville	Belleville	Sept. 5, 1873	John T. Burke
353	Central	"	April 11, 1907	Daniel Mellis
354	Clover	"	Sept. 9, 1921	Joseph King
355	Home	"	Nov. 22, 1890	Harry Cooper
356	North Belleville	"	April 12, 1915	William D. Clark
357	Silver Lake	"	Oct. 31, 1919	Lawrence Schall
358	American-Polish	Bloomfield	Oct. 14, 1919	Wladyslaw Golas
359	Bloomfield	"	Sept. 30, 1885	James W. Crisp
360	Church	"	Sept. 10, 1926	Vincent F. Kearns
361	Concord	"	Mar. 10, 1921	Henry Albinson

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Robert Bright	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	313
W. H. Campbell, Jr.	E. O. Howell, Jr.	First National Bank Bldg., Ocean City, N. J.	314
Samuel F. Eldredge	Lewis T. Stevens	518 Washington St., Cape May, N. J.	315
Samuel F. Eldredge	William R. Sheppard	223 Decatur St., Cape May, N. J.	316
Francis Douglass	H. M. Roorbach	Cape May Court House, N. J.	317
*Jesse D. Ludlam	Charles O. Corson	Cape May Court House, N. J.	318
*Jesse D. Ludlam	Edward A. Tobin	1027 Stokes Ave., Collingswood, N. J.	319
William H. Campbell, Jr.	J. Edward Voss	521 Eighth St., Ocean City, N. J.	320
John E. Boswell	H. W. Gardiner	725 Ocean Ave., Ocean City, N. J.	321
	Charles R. Stilwell	Eighth St. & Asbury Ave., Ocean City, N. J.	322
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	323
C. K. Landis, Jr.	H. E. F. Hawkins	4112 Landis Ave., Sea Isle City, N. J.	324
C. K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	325
Palmer M. Way	E. J. Rubright	507 Ninth St., Ocean City, N. J.	326
*Jesse D. Ludlam	Harry L. Steel	Cape May Court House, N. J.	327
George D. Richards	E. M. Brown	Tuckahoe, N. J.	328
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	329
Dean Zeller	P. G. Willis	503 Glenwood Ave., West Wildwood, N. J.	330
Harry Tennenbaum	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	331
John Bright	Robert J. Kay	101 E. Wildwood Ave., Wildwood, N. J.	332
Robert Bright	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	333
Irving Shenberg	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	334
Palmer M. Way	Egbert J. Wood	115 E. Wildwood Ave., Wildwood, N. J.	335
	Jacob H. Milstein	Woodbine, N. J.	336
Albert R. McAllister	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	337
Frank R. Bacon	Thelma B. Raudenbush	Cumberland Nat'l Bank Bldg., Bridgeton, N. J.	338
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	339
J. Brodie McGear	J. Warren Miller	26 S. Laurel St., Bridgeton, N. J.	340
John A. Casarow	Frederic L. Meyers	21 S. Laurel St., Bridgeton, N. J.	341
F. A. Stanger, Jr.	Maurice C. Cresse	22 S. Laurel St., Bridgeton, N. J.	342
*Charles H. Reeves	Charles B. Conover, Jr.	224 N. High St., Millville, N. J.	343
Israel Davidow	H. E. Heintz	10th & Main St., Millville, N. J.	344
Harry R. Waltman	W. R. Goodwin	Cassell Bldg., Millville, N. J.	345
Harry R. Waltman	Walter H. Felmey	12 N. Second St., Millville, N. J.	346
*Clarence H. Reeves	John L. Kaufmann	1011 E. Main St., Millville, N. J.	347
Warren C. Lummis, Jr.	Joseph F. Bradway	3108 Atlantic Ave., Atlantic City, N. J.	348
Benjamin Stevens	David C. Dondero	26 S. Myrtle St., Vineland, N. J.	349
M. Joseph Greenblatt	W. Howard Sharp	12 N. Sixth St., Vineland, N. J.	350
S. W. Hurd	George W. Hitchner	405 N. Eighth St., Vineland, N. J.	351
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	352
Everett B. Smith	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	353
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	354
John De Graw	Wilbur C. Weyant	228 Washington Ave., Belleville, N. J.	355
John De Graw	John P. Dailey	500 Washington Ave., Belleville, N. J.	356
Nicholas La Vecchia	Gerald J. Palmieri	60 Park Place, Newark, N. J.	357
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	358
William H. Rawson	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	359
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	360
Joseph Steiner	J. Elmer Bray	26 Clearfield Ave., Bloomfield, N. J.	361

* Conveyancer.

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				
313	Anglesea	Anglesea	$1,479	$5,000	$100,300
314	Security	Avalon	208	.....	161,975
315	Cape May	Cape May	595	.....	335,650
316	Hydrangea	" "	3,809	1,946	102,050
317	Cape May County	Cape May Court House	5,773	3,500	122,350
318	Mechanics and Laborers	" " " "	14,591	11,000	255,850
319	Dennisville	Dennisville	4,413	3,200	116,170
320	Home	Ocean City	6,150	107	123,080
321	Ocean City	" "	3,745	.....	260,075
322	Seashore	" "	34,131	.....	491,300
323	Middle	Rio Grande	252	509	17,980
324	Sea Isle City	Sea Isle City	603	.....	68,100
325	Tradesmen's	" " "	1,128	.....	59,797
326	South Seaville	South Seaville	562	.....	36,850
327	Sturdy	Stone Harbor	8,234	3,191	104,450
328	Tuckahoe	Tuckahoe	11,464	3,452	177,200
329	Strathmere	Upper, Township of,	437	2,500	62,650
330	West Wildwood	West Wildwood	381	.....	41,995
331	City of Wildwood	Wildwood	4,750	.....	65,550
332	Five Mile Beach	"	4,254	15,000	494,000
333	Holly Beach City	"	1,113	3,800	129,450
334	Seacrest	"	52	.....	42,625
335	Wildwood Crest	Wildwood Crest	3,880	3,500	105,600
336	Woodbine	Woodbine	7,417	2,218	138,400
	Totals		$119,421	$58,923	$3,613,447
	Cumberland County				
337	Bridgeton	Bridgeton	$19,860	.....	$182,036
338	Cohanzick	"	8,562	$17,106	203,600
339	Cumberland	"	7,509	32,273	141,400
340	Equitable	"	29,796	23,269	252,350
341	Planners	"	9,235	13,000	46,350
342	Young Men's	"	57,387	97,907	602,200
343	Columbian Perpetual	Millville	2,675	.....	257,650
344	Hope	"	5,919	.....	324,101
345	Institute	"	3,453	5,000	350,550
346	Protected	"	125	.....	116,650
347	Security Perpetual	"	240	.....	228,050
348	Port Norris	Port Norris	13,273	.....	103,325
349	Fidelity	Vineland	17,921	6,000	171,900
350	Landis	"	40,141	9,089	341,588
351	Mechanics, No. 1	"	66,938	114,700	1,374,400
	Totals		$283,034	$318,344	$4,696,150
	Essex County				
352	Belleville	Belleville	$3,189	$3,400	$199,206
353	Central	"	18,473	7,000	534,298
354	Clover	"	175	211	146,074
355	Home	"	1,181	10,540	539,324
356	North Belleville	"	21,128	6,200	337,171
357	Silver Lake	"	1,997	.....	172,019
358	American-Polish	Bloomfield	2,490	21,195	153,441
359	Bloomfield	"	28,803	17,048	313,500
360	Church	"	11,490	22,264	106,784
361	Concord	"	11,872	343	113,470

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$23,942	$960	$61,385	$8,685	$6,753	$208,504	313
12,750	1,075	44,163	10,444	7,210	237,825	314
.....	750	176,605	30,689	5,309	549,598	315
.....	500	23,185	19,471	1,904	152,865	316
9,150	5,109	20,835	1,533	6,474	174,724	317
41,950	12,923	49,260	5,279	4,834	395,687	318
.....	4,663	59,417	6,114	2,043	196,020	319
3,603	1,136	224,052	21,319	3,084	382,531	320
113,845	2,976	160,616	11,774	8,872	561,903	321
.....	53,780	160,356	23,872	28,751	792,190	322
3,500	1,680	8,168	1,819	173	34,081	323
6,556	3,055	85,079	2,675	15,982	182,050	324
.....	1,250	32,916	1,431	1,758	98,280	325
.....	2,689	21,228	1,062	2,183	64,574	326
11,457	7,855	14,520	3,953	2,659	156,319	327
15,138	2,495	37,238	3,929	682	251,598	328
3,400	6,787	19,768	1,864	1,769	99,175	329
.....	.....	12,322	6,701	308	61,707	330
882	6,230	24,963	3,560	1,955	107,890	331
13,500	26,410	118,016	3,923	7,561	682,664	332
23,150	11,749	54,463	4,009	3,045	230,779	333
6,213	200	54,266	7,585	1,093	112,034	334
4,080	8,647	18,660	739	283	145,389	335
800	7,050	8,288	5,755	1,875	171,803	336
$293,916	$169,969	$1,489,769	$188,185	$116,560	$6,050,190	
$56,413	$19,416	$37,044	$347	.....	$315,116	337
56,238	6,550	25,291	6,369	$371	324,087	338
2,000	9,740	24,961	5,531	240	223,654	339
2,800	6,370	8,926	3,242	65	326,818	340
.....	7,510	10,546	3,545	331	90,517	341
.....	40,343	101,635	1,657	1,033	902,162	342
11,850	.....	128,456	20,420	433	421,484	343
31,280	.....	360,115	57,297	14,705	793,417	344
8,227	3,630	246,640	36,108	1,780	655,388	345
19,502	5,901	109,570	2,981	536	255,265	346
5,852	.....	159,687	12,234	667	406,730	347
11,105	33,815	86,259	20,932	2,749	271,458	348
92,237	18,669	99,476	3,697	1,947	411,847	349
.....	48,975	26,374	2,079	21,740	489,986	350
844,940	92,292	673,907	32,325	14,129	3,213,631	351
$1,142,444	$293,211	$2,098,887	$208,764	$60,726	$9,101,560	
.....	$1,103	$119,104	$32,060	$4,184	$362,246	352
$2,855	780	414,804	1,775	10,254	990,239	353
532	4,450	98,567	360	2,746	253,115	354
.....	5,975	441,363	16,234	18,449	1,033,066	355
3,500	7,030	84,580	6,507	2,513	468,629	356
.....	7,500	208,026	6,788	12,136	408,466	357
2,240	4,599	85,269	11,170	10,502	290,906	358
79,274	2,675	192,457	9,399	3,155	646,311	359
.....	5,970	32,473	2,883	9,010	190,874	360
10,978	.....	99,551	14,349	4,252	254,815	361

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				
313	Anglesea ..... Anglesea	$84,990	.....	.....	.....
314	Security ..... Avalon	117,108	.....	.....	$23,188
315	Cape May ..... Cape May	367,248	.....	.....	.....
316	Hydrangea ..... " "	85,356	.....	.....	.....
317	Cape May County ..... Cape May Court House	120,282	.....	.....	.....
318	Mechanics and Laborers ..... " " " "	299,316	.....	.....	.....
319	Dennisville ..... Dennisville	133,320	.....	.....	.....
320	Home ..... Ocean City	98,676	.....	.....	92,054
321	Ocean City ..... " "	188,022	.....	.....	167,525
322	Seashore ..... " "	458,382	.....	.....	.....
323	Middle ..... Rio Grande	21,798	.....	.....	.....
324	Sea Isle City ..... Sea Isle City	78,480	.....	.....	.....
325	Tradesmen's ..... " " "	47,456	.....	.....	19,900
326	South Seaville ..... South Seaville	49,977	.....	.....	.....
327	Sturdy ..... Stone Harbor	92,196	.....	.....	.....
328	Tuckahoe ..... Tuckahoe	151,518	.....	.....	44,700
329	Strathmere ..... Upper, Township of,	62,057	.....	.....	.....
330	West Wildwood ..... West Wildwood	23,527	.....	.....	12,051
331	City of Wildwood ..... Wildwood	72,993	.....	.....	.....
332	Five Mile Beach ..... "	417,666	.....	.....	23,200
333	Holly Beach City ..... "	133,728	.....	.....	3,000
334	Seacrest ..... "	27,816	.....	.....	.....
335	Wildwood Crest ..... Wildwood Crest	88,872	.....	.....	.....
336	Woodbine ..... Woodbine	123,438	.....	.....	.....
	Totals	$3,344,222	.....	.....	$385,618
	Cumberland County				
337	Bridgeton ..... Bridgeton	$229,656	.....	.....	.....
338	Cohanzick ..... "	240,474	.....	.....	.....
339	Cumberland ..... "	154,324	.....	.....	.....
340	Equitable ..... "	239,490	.....	.....	.....
341	Planners ..... "	66,840	.....	.....	.....
342	Young Men's ..... "	624,774	.....	.....	.....
343	Columbian Perpetual ..... Millville	208,650	.....	.....	.....
344	Hope ..... "	305,136	.....	.....	$186,842
345	Institute ..... "	305,150	.....	.....	137,550
346	Protected ..... "	75,406	.....	.....	99,150
347	Security Perpetual ..... "	180,775	.....	.....	43,075
348	Port Norris ..... Port Norris	191,868	.....	.....	.....
349	Fidelity ..... Vineland	159,601	.....	.....	112,650
350	Landis ..... "	368,488	.....	.....	.....
351	Mechanics, No. 1 ..... "	1,739,149	.....	$87,152	639,800
	Totals	$5,089,781	.....	$87,152	$1,219,067
	Essex County				
352	Belleville ..... Belleville	$192,542	.....	.....	$23,850
353	Central ..... "	462,178	.....	.....	198,000
354	Clover ..... "	138,746	.....	.....	33,950
355	Home ..... "	436,519	.....	.....	363,400
356	North Belleville ..... "	225,047	.....	.....	122,150
357	Silver Lake ..... "	178,338	.....	.....	48,700
358	American-Polish ..... Bloomfield	174,151	.....	.....	41,900
359	Bloomfield ..... "	408,249	.....	.....	54,100
360	Church ..... "	131,306	$10,500	.....	2,800
361	Concord ..... "	120,852	.....	.....	8,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$61	$5,646	$110	.....	$29,399	$20,258	$18,750	$49,290	$208,504	313
.....	.....	236	.....	42,447	3,632	24,643	26,571	237,825	314
.....	.....	1,794	.....	24,500	45,636	47,731	62,689	549,598	315
.....	.....	128	.....	.....	24,974	11,652	30,755	152,865	316
.....	.....	2,108	.....	9,667	9	29,889	12,769	174,724	317
307	.....	487	.....	.....	10	72,977	22,590	395,687	318
.....	.....	254	.....	3,600	9,790	21,995	27,061	196,020	319
.....	51,232	659	.....	.....	45,173	11,010	83,727	382,531	320
.....	32,630	1,204	.....	27,750	36,282	37,731	70,759	561,903	321
.....	36,700	2,457	.....	3,000	.....	125,509	166,142	792,190	322
56	.....	112	.....	1,600	103	4,252	6,160	34,081	323
556	.....	773	.....	7,000	50,697	11,146	33,398	182,050	324
.....	.....	362	.....	3,600	1,030	4,340	21,592	98,280	325
7	.....	105	.....	700	298	4,496	8,991	64,574	326
.....	.....	196	.....	25,900	1,109	23,723	13,195	156,319	327
.....	.....	396	.....	.....	1,546	40,074	13,364	251,598	328
4,171	.....	469	.....	.....	392	9,988	22,098	99,175	329
58	.....	20	.....	5,949	3,350	3,257	13,495	61,707	330
624	.....	187	.....	.....	1,626	21,143	11,317	107,890	331
.....	.....	2,681	.....	73,970	884	112,273	51,990	682,664	332
.....	.....	528	.....	46,623	.....	24,845	22,055	230,779	333
.....	15,394	71	.....	.....	32,958	5,431	30,364	112,034	334
.....	.....	572	.....	22,000	172	24,716	9,057	145,389	335
.....	.....	10	.....	.....	786	32,692	14,877	171,803	336
$5,840	$141,602	$15,919	.....	$327,705	$280,715	$724,263	$824,306	$6,050,190	
.....	.....	$467	.....	.....	$551	$60,242	$24,200	$315,116	337
.....	.....	451	.....	.....	.....	65,733	17,429	324,087	338
$240	.....	69	.....	.....	.....	47,792	21,229	223,654	339
.....	.....	333	.....	.....	.....	62,143	24,852	326,818	340
292	.....	99	.....	.....	.....	17,305	5,981	90,517	341
.....	.....	1,168	$1,800	.....	.....	180,716	93,704	902,162	342
.....	$75,250	533	.....	$32,000	9,259	41,874	53,918	421,484	343
.....	6,303	661	.....	24,000	102,403	31,430	136,642	793,417	344
.....	.....	1,095	.....	48,000	451	47,108	116,034	655,388	345
.....	.....	118	.....	7,201	19,932	21,388	32,070	255,265	346
.....	55,300	1,457	.....	14,700	29,951	29,814	51,658	406,730	347
.....	1,200	1,985	.....	.....	3,447	37,793	35,165	271,458	348
.....	.....	429	.....	56,250	1,654	39,918	41,345	411,847	349
.....	.....	24	.....	.....	1	103,715	17,758	489,986	350
.....	.....	943	.....	.....	8,338	444,302	293,947	3,213,631	351
$532	$138,053	$9,832	$1,800	$182,151	$175,987	$1,231,273	$965,932	$9,101,560	
$102	.....	$100	.....	$43,677	$8,533	$36,723	$56,719	$362,246	352
217	.....	22	.....	75,141	35,359	83,622	135,700	990,239	353
35	.....	.....	.....	.....	9,631	29,596	41,157	253,115	354
.....	.....	322	.....	.....	8,380	72,583	151,862	1,033,066	355
731	.....	246	.....	31,458	3,459	35,583	49,955	468,629	356
1,088	.....	5	.....	.....	42,755	9,732	127,848	408,466	357
2,547	$2	355	.....	.....	350	31,622	39,979	290,906	358
1,662	.....	1,543	.....	.....	3,290	94,841	82,626	646,311	359
572	.....	45	.....	.....	121	32,315	13,215	190,874	360
539	.....	368	.....	.....	44,978	21,665	58,413	254,815	361

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								
313	Anglesea	1,015	126	.....	.....	.....	.....	.....	.....
314	Security	1,542	293	.....	.....	.....	.....	22	22
315	Cape May	3,919	430	.....	.....	.....	.....	.....	.....
316	Hydrangea	980	175	.....	.....	.....	.....	.....	.....
317	Cape May County	1,823	213	.....	.....	.....	.....	.....	.....
318	Mechanics and Laborers	4,067	415	.....	.....	.....	.....	.....	.....
319	Dennisville	1,547	191	.....	.....	.....	.....	.....	.....
320	Home	1,194	134	.....	.....	.....	.....	460	142
321	Ocean City	2,364	260	.....	.....	.....	.....	838	111
322	Seashore	6,154	442	.....	.....	.....	.....	184	16
323	Middle	390	64	.....	.....	.....	.....	.....	.....
324	Sea Isle City	803	144	.....	.....	.....	.....	166	37
325	Tradesmen's	551	108	.....	.....	.....	.....	100	15
326	South Seaville	707	107	.....	.....	.....	.....	.....	.....
327	Sturdy	1,237	121	.....	.....	.....	.....	.....	.....
328	Tuckahoe	2,338	348	.....	.....	.....	.....	224	28
329	Strathmere	651	116	.....	.....	.....	.....	.....	.....
330	West Wildwood	286	55	.....	.....	.....	.....	59	13
331	City of Wildwood	848	100	.....	.....	.....	.....	.....	.....
332	Five Mile Beach	5,853	524	.....	.....	.....	.....	116	19
333	Holly Beach City	1,432	162	.....	.....	.....	.....	15	1
334	Seacrest	317	32	.....	.....	.....	.....	.....	.....
335	Wildwood Crest	1,297	184	.....	.....	.....	.....	.....	.....
336	Woodbine	1,535	228	.....	.....	.....	.....	.....	.....
	Totals	42,850	4,972	.....	.....	.....	.....	2,184	404
	Cumberland County								
337	Bridgeton	2,993	306	.....	.....	.....	.....	.....	.....
338	Cohanzick	3,334	342	.....	.....	.....	.....	.....	.....
339	Cumberland	2,338	225	.....	.....	.....	.....	.....	.....
340	Equitable	3,517	316	.....	.....	.....	.....	.....	.....
341	Planners	1,009	127	.....	.....	.....	.....	.....	.....
342	Young Men's	8,017	621	.....	.....	.....	.....	.....	.....
343	Columbian Perpetual	2,405	431	.....	.....	.....	.....	376	157
344	Hope	2,994	673	.....	.....	.....	.....	934	165
345	Institute	3,338	399	.....	.....	.....	.....	688	117
346	Protected	1,157	140	.....	.....	.....	.....	496	83
347	Security Perpetual	2,065	334	.....	.....	.....	.....	215	32
348	Port Morris	1,833	232	.....	.....	.....	.....	.....	.....
349	Fidelity	2,843	349	.....	.....	.....	.....	563	78
350	Landis	5,027	271	.....	.....	.....	.....	.....	.....
351	Mechanics, No. 1	26,105	3,414	.....	.....	2,290	986	3,199	418
	Totals	68,975	8,180	.....	.....	2,290	986	6,471	1,050
	Essex County								
352	Belleville	2,015	189	.....	.....	.....	.....	119	16
353	Central	5,878	606	.....	.....	.....	.....	990	92
354	Clover	1,846	184	.....	.....	.....	.....	170	49
355	Home	5,929	473	.....	.....	.....	.....	1,817	176
356	North Belleville	4,922	620	.....	.....	.....	.....	611	121
357	Silver Lake	2,370	310	.....	.....	.....	.....	243	39
358	American-Polish	2,346	313	.....	.....	.....	.....	210	36
359	Bloomfield	4,507	423	.....	.....	.....	.....	271	34
360	Church	1,575	177	105	5	.....	.....	14	3
361	Concord	1,274	114	.....	.....	.....	.....	40	4

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	
1,015	70	56	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	313
1,564	113	202	S.	1.00 m.	200	6	.07 b	.07 b	314
3,919	178	252	S.	1.00 m.	200	6	2.00 a	2.00 a	315
980	40	135	S.	1.00 m.	200	6	2.00 a	2.00 a	316
1,823	80	133	S.	1.00 m.	200	6	.05 b	.05 b	317
4,067	144	271	S.	1.00 m.	200	6	2.00 a	.24 a	318
1,547	79	112	S.	1.00 m.	200	6	2.00 a	.50 a	319
1,654	53	223	S.	1.00 m.	200	6	.05 b	.05 b	320
3,202	102	269	S.	1.00 m.	200	6	.05 b	.05 b	321
6,338	212	246	S.	1.00 m.	200	6	.05 b	.05 b	322
390	26	38	S.	1.00 m.	200	6	.05 b	.05 b	323
969	50	131	S.	1.00 m.	200	6	.05 b	.05 b	324
651	35	88	S.	1.00 m.	200	6	.03½ b	.03½ b	325
707	35	72	S.	1.00 m.	200	6	.05 b	.05 b	326
1,237	55	66	S.	1.00 m.	200	6	.05 b	.05 b	327
2,562	106	270	S.	1.00 m.	200	6	.05 b	.05 b	328
651	60	56	S.	1.00 m.	200	6	.03 b	.03 b	329
345	25	43	S.	1.00 m.	200	6	.05 b	.05 b	330
848	41	59	S.	1.00 m.	200	6	.05 b	.05 b	331
5,969	292	251	S.	1.00 m.	200	6	.05 b	.05 b	332
1,447	73	90	S.	1.00 m.	200	6	.05 b	.05 b	333
317	20	12	S.	1.00 m.	200	6	.10 b	.10 b	334
1,297	65	119	S.	1.00 m.	200	6	.05 b	.05 b	335
1,535	106	122	S.	1.00 m.	200	6	2.00 a	.....	336
45,034	2,060	3,316							
2,993	107	199	S.	$1.00 m.	$200	6	.....	.....	337
3,334	126	216	S.	1.00 m.	200	6	.....	.....	338
2,338	75	150	S.	.90 m.	200	6	$0.05 b	$0.05 b	339
3,517	113	203	S.	1.00 m.	200	6	.....	.....	340
1,009	41	86	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	341
8,017	251	370	S.	1.00 m.	200	6	.....	.....	342
2,781	197	391	S.	1.00 m.	200	6	.....	.....	343
3,928	245	593	S.	1.00 m.	200	6	.....	.....	344
4,026	227	289	S.	1.00 m.	200	6	.....	.....	345
1,653	73	150	S.	.70 m.	200	6	.10 b	.10 b	346
2,280	149	217	S.	1.00 m.	200	6	.....	.....	347
1,833	102	130	S.	1.00 m.	200	6	.05 b	.05 b	348
3,406	151	276	S.	.90 & 1.00 m.	200	6	.05 b	.05 b	349
5,027	156	115	N.S.	1.00 m.	200	6	.....	.....	350
31,594	1,456	3,362	O.P.	.....	200	6	.....	.....	351
77,736	3,469	6,747							
2,134	46	159	S.	$1.00 & $2.00 m.	$200	6	$2.00 a	$2.00 a	352
6,868	120	578	O.P.	.....	200	6	2.00 a	2.00 a	353
2,016	40	193	N.S.	1.00 m.	200	6	1.00 a	1.00 a	354
7,746	202	447	S.	1.00 m.	200	6	.....	.....	355
5,533	101	640	S.	1.00 m.	200	6	.....	.....	356
2,613	52	297	O.P.	1.00 & 2.00 m.	200	6	.....	.....	357
2,556	47	302	S.	1.00 & 2.00 m.	200	6	1.00 a	.....	358
4,778	88	369	S.	1.00 m.	200	6	.....	.....	359
1,694	34	151	S.	1.00 m.	200	6	.....	.....	360
1,314	31	87	S.	1.00 m.	200	6	3.00 a	.....	361

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			
362	Constitution	Bloomfield	Mar. 29, 1923	Frederick Sadler
363	Energetic	"	Feb. 15, 1921	Axel V. Beeken
364	Essex County	"	Oct. 7, 1885	Charles J. Murray
365	Glenwood	"	Aug. 5, 1920	Nathaniel A. Olinger
366	Interurban	"	Dec. 5, 1922	Abraham Lipton
367	Merchants and Mechanics	"	April 4, 1910	William W. Keyler
368	North Center	"	Dec. 19, 1925	Anderson K. Hann
369	Young Men's	"	Jan. 21, 1914	Harvey E. Harris
370	Caldwell	Caldwell	Dec. 20, 1890	Raymond Kiefer
371	Grover Cleveland	"	July 27, 1922	August O. Feld
372	West Essex	"	Oct. 22, 1915	Ferd J. Hosp
373	Cedar Grove	Cedar Grove	May 8, 1913	Russell G. Cory
374	Amherst	East Orange	June 12, 1920	Fred Stocker
375	Apex	" "	July 2, 1920	John K. Moors
376	Banner	" "	June 26, 1923	Denis L. Conroy
377	Brick Church-Fairway	" "	* (See below)	Frank E. Quinby
378	Carnegie	" "	April 16, 1925	T. David Gibb
379	Civic Centre	" "	Nov. 23, 1921	Charles H. Martens
380	Clarion	" "	June 13, 1923	Walter Colton
381	East Orange	" "	Mar. 2, 1887	Walter R. Pruden
382	Hollywood	" "	Mar. 6, 1905	John B. Woolston
383	Lackawanna	" "	Mar. 29, 1912	E. Tracy Lanterman
384	Library	" "	Jan. 7, 1925	T. H. B. Boothe
385	Marvel	" "	Dec. 24, 1925	Abraham Schindel
386	Park and Dodd	" "	June 16, 1921	Ralph S. Westgate
387	Progressive	" "	Jan. 18, 1911	A. A. Hill
388	Prospect-Watsessing	" "	Dec. 21, 1910	John W. Noble
389	Safeguard	" "	Dec. 9, 1920	Denis L. Conroy
390	Shepherd	" "	Oct. 30, 1920	Anthony P. Miele
391	Stronghold	" "	Mar. 7, 1921	I. Newton Davies
392	Suburban	" "	Nov. 6, 1902	G. B. Bearder
393	Third Ward	" "	June 15, 1910	Charles T. Riotte
394	Triumph	" "	Feb. 2, 1910	Herbert Rumrill
395	Tuttle	" "	Mar. 23, 1927	Moses Strauss
396	Glen Ridge	Glen Ridge	Mar. 30, 1914	Eugene L. Cadmus
397	Business Men's	Irvington	May 24, 1913	W. Clifton Terrill
398	Camptown	"	Mar. 7, 1910	Louis G. Breitenbach
399	First Ward	"	Nov. 8, 1915	Joseph F. Harter
400	Greater Newark	"	Dec. 28, 1904	Francis S. Green
401	Grove	"	Mar. 31, 1910	Conrad J. Rech
402	Iroquois	"	Jan. 8, 1925	Stanley J. Bakley
403	Irvington	"	June 18, 1887	Melvin R. Longfield
404	Marathon	"	Oct. 21, 1910	August M. Kleeman
405	Normandy Park	"	Sept. 11, 1912	Adolph A. Franz
406	Olympic	"	Sept. 18, 1905	Frederick G. Goedde
407	Polish-American	"	Feb. 14, 1913	W. Mazur
408	Service Men's	"	Sept. 9, 1921	Edward J. Boschen
409	Supreme	"	Nov. 27, 1925	Andrew G. Kress
410	Livingston	Livingston	Aug. 28, 1922	Richard D. De Camp
411	Caledonia	Maplewood	Mar. 22, 1909	Edward F. Schwartz
412	Crestview	"	Mar. 21, 1922	Charles G. Bauer
413	Maplewood	"	April 27, 1910	James Fleming
414	Township	"	Feb. 1, 1922	John W. Heller
415	Tuscan	"	Sept. 22, 1909	Emil Hildebrand
416	Millburn	Millburn	Aug. 10, 1907	John A. Kalb

* 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	
Arthur V. Talmage	Spencer C. Hamilton, Jr.	231 Washington St., Glen Ridge, N. J.	362
Simon S. Fisch	Theodore Krohn	9 Clinton St., Newark, N. J.	363
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	3 Berkeley Heights Park, Bloomfield, N. J.	364
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	365
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	366
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	367
Thomas J. Markey	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	368
Thomas J. Markey	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	369
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	370
John A. Booth	C. Willard Wands	309 Bloomfield Ave., Caldwell, N. J.	371
Philip D. Elliot	Arthur Jones	315 Bloomfield Ave., Caldwell, N. J.	372
Samuel W. Boardman, Jr.	F. W. Jenkins	574 Pompton Ave., Cedar Grove, N. J.	373
Rossbach & Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	374
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	375
Michael F. Judge	Thomas S. Judge	30 Coolidge Road, Maplewood, N. J.	376
F. P. Schenck & H. W. Lindeman	Clarence R. McKim	28 Washington Place, East Orange, N. J.	377
Nathan Turesky	Godfrey K. Preiser	1 N. Harrison St., East Orange, N. J.	378
Walter C. Ellis	Fred N. Moffat, Jr.	25 Halsted St., East Orange, N. J.	379
Harry W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	380
J. Howard Conover	Frederic J. Leiss	42 N. Munn Ave., East Orange, N. J.	381
Harry W. Lindeman	Harris B. Whitman	131 Main St., East Orange, N. J.	382
Charles B. Clancy	Harry Hodge	62 Hedden Place, East Orange, N. J.	383
H. Warner Doremus	Albert J. Ammerman	53 New St., East Orange, N. J.	384
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	385
William A. Calhoun	R. J. Fitzgerald	354 N. Park St., East Orange, N. J.	386
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	387
Andrew J. Whinery	A. Bruce Leslie	74 Dodd St., East Orange, N. J.	388
William V. Rafferty	John J. Dourney	444 Main St., East Orange, N. J.	389
Nicholas Joya	Andrew J Seidenschwarz	12 Cypress St., Maplewood, N. J.	390
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	391
A. R. & H. L. Fitzsimons	Philip L. Goerk	26 Halstead St., Newark, N. J.	392
Howard Peck	William H. DeCamp, Jr.	52 Collamore Terrace, West Orange, N. J.	393
Bradford C. Seaman	Clarence R. McKim	231 N. Eighteenth St., East Orange, N. J.	394
S. S. Ferster	K. G. Donnelly	1690 Van Ness Terrace, Union, N. J.	395
Howard S. Dodd	Clarence F. Stringham	227 Ridgewood Ave., Glen Ridge, N. J.	396
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	397
Newton P. Kinsey	Ludwig P. Hofmann	34 Union Ave., Irvington, N. J.	398
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	399
Newton P. Kinsey	Joseph S. Waterfield	35 Whitney Road, Short Hills, N. J.	400
Albert C. Kraft	William F. Gegenheimer	53 Clinton St., Newark, N. J.	401
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	402
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	403
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	404
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	405
Fred G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	406
Thaddeus J. Rospond	John Posluszny	617 Eighteenth Ave., Newark, N. J.	407
Frederic Stoddard	Gustav Modersohn, Jr.	755 Broad St., Newark, N. J.	408
Richard Otto	Henry P. Schanz	1558 Springfield Ave., Maplewood, N. J.	409
A. J. Grosso & G. Anderson	Raymond C. Tower	Box 64, Livingston, N. J.	410
	William A. Gade	189 S. Tenth St., Newark, N. J.	411
Richard H. Thiele	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	412
Frederic W. Smith	Andrew Jack	Depot Plaza, Maplewood, N. J.	413
Samuel D. Williams	J. Lewis Fiacre	1874 Springfield Ave., Maplewood, N. J.	414
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnett Ave., Maplewood, N. J.	415
Hobart L. Benedict	Stanley J. Lathrop	Glen Ave., Millburn, N. J.	416

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				
362	Constitution	Bloomfield	$2,940	$3,000	$76,600
363	Energetic	"	6,759	67,019	72,900
364	Essex County	"	59,085	.....	461,650
365	Glenwood	"	878	.....	47,918
366	Interurban	"	2,907	8,581	38,200
367	Merchants and Mechanics	"	7,966	30,725	170,000
368	North Center	"	674	17	60,600
369	Young Men's	"	4,087	.....	124,120
370	Caldwell	Caldwell	5,221	8,031	382,100
371	Grover Cleveland	"	2,499	2,500	90,850
372	West Essex	"	18,332	23,365	344,752
373	Cedar Grove	Cedar Grove	9,752	7,400	406,100
374	Amherst	East Orange	3,393	4,976	88,500
375	Apex	" "	791	4,000	104,200
376	Banner	" "	10,486	.....	102,200
377	Brick Church-Fairway	" "	15,139	14,709	611,978
378	Carnegie	" "	1,589	.....	29,350
379	Civic Centre	" "	12,568	6,359	172,882
380	Clarion	" "	7,167	5,236	254,971
381	East Orange	" "	7,302	227	426,458
382	Hollywood	" "	7,476	13,569	514,000
383	Lackawanna	" "	8,252	21,075	876,117
384	Library	" "	4,061	6,389	70,550
385	Marvel	" "	9,736	5,000	80,550
386	Park and Dodd	" "	4,810	3,000	167,466
387	Progressive	" "	1,776	1,500	64,000
388	Prospect-Watsessing	" "	3,841	12,826	431,769
389	Safeguard	" "	2,088	1,334	33,200
390	Shepherd	" "	1,269	5,700	65,100
391	Stronghold	" "	3,772	9,575	252,100
392	Suburban	" "	1,580	.....	203,700
393	Third Ward	" "	9,042	.....	586,470
394	Triumph	" "	7,566	11,000	467,850
395	Tuttle	" "	381	.....	14,800
396	Glen Ridge	Glen Ridge	18,875	17,598	420,650
397	Business Men's	Irvington	525	.....	211,613
398	Camptown	"	27,579	40,000	1,453,527
399	First Ward	"	9,361	32,807	193,500
400	Greater Newark	"	11,073	7,650	323,400
401	Grove	"	341	.....	79,300
402	Iroquois	"	8,936	.....	96,200
403	Irvington	"	9,425	.....	447,857
404	Marathon	"	4,171	.....	174,356
405	Normandy Park	"	136	1,305	143,000
406	Olympic	"	9,599	2,500	199,800
407	Polish-American	"	1,946	.....	246,400
408	Service Men's	"	11,038	.....	140,100
409	Supreme	"	26,803	3,671	135,400
410	Livingston	Livingston	7,113	3,000	116,300
411	Caledonia	Maplewood	21,402	5,000	43,950
412	Crestview	"	1,865	4,500	227,600
413	Maplewood	"	48,239	27,000	2,023,343
414	Township	"	10,734	.....	306,078
415	Tuscan	"	5,300	.....	184,300
416	Millburn	Millburn	9,676	19,000	1,353,501

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$58,344	$3,802	$41,994	$1,538	$32	$188,250	362
3,018	1,585	300,651	289	137	452,358	363
159,461	11,525	257,858	4,076	56,734	1,010,389	364
734	2,107	86,215	1,554	1,133	140,539	365
1,566	850	30,601	1,825	15,172	99,702	366
12,974	8,545	144,253	7,154	958	382,575	367
.....	3,916	20,000	492	140	85,839	368
640	1,371	189,744	28,679	2,554	351,195	369
30,251	4,635	194,735	20,608	2,152	647,733	370
11,600	275	37,715	9,294	1,368	156,101	371
49,040	15,315	131,078	20,800	3,731	606,413	372
105,462	4,285	128,876	3,338	1,008	666,221	373
14,149	3,445	164,019	777	16,305	295,564	374
78,753	7,955	151,018	1,127	2,386	350,230	375
.....	912	149,387	16,287	1,210	280,482	376
56,250	22,044	410,723	17,736	22,413	1,170,992	377
33,410	4,825	27,308	6,580	1,309	104,371	378
28,412	6,759	156,183	4,986	8,676	396,825	379
.....	6,230	117,538	9,042	2,999	403,183	380
1,086	12,586	422,589	17,991	2,009	890,248	381
107,488	16,220	328,235	10,175	6,794	1,003,957	382
.....	23,261	358,978	65,743	12,589	1,366,015	383
.....	1,580	72,300	9,783	1,206	165,869	384
89,504	3,475	279,268	87,041	20,870	575,444	385
.....	1,165	148,057	2,099	1,655	328,252	386
2,914	1,009	24,447	27,093	26,701	149,440	387
26,681	24,078	569,423	9,745	14,309	1,092,672	388
3,359	50	38,718	16,128	104	94,981	389
59,116	6,065	34,012	7,495	3,336	182,093	390
1,214	750	27,126	32,214	6,035	332,786	391
446	1,900	98,014	39,266	4,649	349,555	392
.....	5,737	349,949	13,748	16,186	981,132	393
81,059	8,192	141,413	19,988	18,419	755,487	394
.....	.....	45,203	99	2,436	62,919	395
215,022	12,535	167,452	67,758	9,504	929,394	396
1,400	120	287,393	3,221	2,430	506,702	397
1,680	19,630	1,355,852	4,061	18,103	2,920,432	398
108,216	19,302	442,198	66,050	5,595	877,029	399
517	300	523,304	1,280	5,246	872,770	400
888	1,755	59,268	8,527	2,032	152,111	401
27,842	1,200	110,388	13,854	6,045	264,465	402
38,667	3,446	295,322	1,848	7,958	804,523	403
.....	1,916	115,479	6,388	2,982	305,292	404
19,570	1,775	99,175	8,202	371	273,534	405
18,786	7,435	189,796	24,530	5,576	458,022	406
10,100	2,093	176,581	1,914	3,132	442,166	407
17,296	8,050	102,491	7,784	4,965	291,724	408
71,672	3,035	43,348	5,111	2,154	291,194	409
984	1,035	46,976	6,604	1,921	183,933	410
18,947	3,244	421,115	306	40,518	554,382	411
18,400	1,160	152,566	365	2,035	408,491	412
19,314	45,111	173,101	11,766	4,699	2,352,573	413
188	5,010	81,963	2,186	6,504	412,663	414
78,563	15,135	200,294	15,023	2,915	501,530	415
10,450	52,728	614,582	17,319	6,290	2,083,546	416

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					
362	Constitution	Bloomfield	$112,116			$400
363	Energetic	"	113,021			14,900
364	Essex County	"	739,588			
365	Glenwood	"	79,662			17,965
366	Interurban	"	54,681			5,000
367	Merchants and Mechanics	"	268,836			6,700
368	North Center	"	49,934			7,600
369	Young Men's	"	129,038			62,000
370	Caldwell	Caldwell	347,133			120,400
371	Grover Cleveland	"	69,340			13,890
372	West Essex	"	416,261			55,500
373	Cedar Grove	Cedar Grove	355,515			114,350
374	Amherst	East Orange	101,261			55,625
375	Apex	" "	127,010		$425	86,025
376	Banner	" "	132,106			75,000
377	Brick Church-Fairway	" "	622,870	$14,000		160,155
378	Carnegie	" "	72,492			2,000
379	Civic Centre	" "	221,800			16,350
380	Clarion	" "	223,170			59,900
381	East Orange	" "	467,278			103,200
382	Hollywood	" "	432,377			261,250
383	Lackawanna	" "	662,196			342,100
384	Library	" "	98,198			16,400
385	Marvel	" "	332,946			73,950
386	Park and Dodd	" "	196,946			
387	Progressive	" "	57,264			225
388	Prospect-Watsessing	" "	460,813			132,350
389	Safeguard	" "	54,699			4,290
390	Shepherd	" "	110,225			4,600
391	Stronghold	" "	135,093			36,525
392	Suburban	" "	151,378			70,600
393	Third Ward	" "	461,364			105,260
394	Triumph	" "	309,238			180,300
395	Tuttle	" "	36,657			8,530
396	Glen Ridge	Glen Ridge	581,035			54,400
397	Business Men's	Irvington	125,162			204,150
398	Camptown	"	1,052,252			1,061,200
399	First Ward	"	314,657			192,550
400	Greater Newark	"	242,881			374,350
401	Grove	"	56,208			30,500
402	Iroquois	"	139,128			34,800
403	Irvington	"	280,948			338,220
404	Marathon	"	117,290			102,814
405	Normandy Park	"	120,080			62,600
406	Olympic	"	241,894			92,600
407	Polish-American	"	106,251			152,680
408	Service Men's	"	149,520	2,900		55,350
409	Supreme	"	182,236			24,100
410	Livingston	Livingston	103,085			6,200
411	Caledonia	Maplewood	279,907			145,679
412	Crestview	"	249,387			19,100
413	Maplewood	"	1,704,465			
414	Township	"	277,349			8,900
415	Tuscan	"	185,741	96		165,200
416	Millburn	Millburn	1,085,215			94,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
.....	.....	$487	.....	$19,688	$6,767	$25,239	$23,553	$188,250	362
.....	.....	413	.....	.....	198,743	.....	125,281	452,358	363
$850	.....	3,319	.....	.....	6,000	171,071	89,561	1,010,389	364
.....	.....	10	.....	.....	132	14,918	27,852	140,539	365
80	.....	.....	.....	.....	1,406	13,476	25,059	99,702	366
727	.....	213	.....	.....	6	50,622	55,471	382,575	367
335	.....	.....	.....	8,100	341	11,345	8,184	85,839	368
7,019	$30,795	106	.....	11,600	36,607	.....	74,030	351,195	369
26	.....	2,964	.....	15,000	5,657	62,783	93,770	647,733	370
4,505	11,979	131	$1,800	13,042	11,557	8,838	21,019	156,101	371
89	.....	1,965	399	.....	1,626	59,856	70,717	606,413	372
.....	.....	576	342	43,750	3,037	103,010	45,641	666,221	373
305	.....	70	.....	.....	48,891	5,422	83,990	295,564	374
808	.....	32	.....	28,175	26,190	25,304	56,261	350,230	375
1,150	.....	34	.....	.....	11,434	.....	60,758	280,482	376
1,994	.....	1,579	.....	42,912	39,744	125,479	162,259	1,170,992	377
20	.....	1,097	.....	.....	371	15,259	13,132	104,371	378
20	.....	292	6,000	37,500	559	44,927	69,377	396,825	379
720	.....	952	.....	29,400	1,066	43,594	44,381	403,183	380
852	.....	1,675	.....	.....	33,883	98,371	184,989	890,248	381
1,899	.....	366	.....	126,200	6,052	85,228	90,585	1,003,957	382
28	.....	928	2,000	35,000	27,351	135,522	160,890	1,366,015	383
331	.....	176	.....	.....	6,782	12,696	31,286	165,869	384
4,012	.....	702	18,650	20,900	4,991	33,458	85,835	575,444	385
.....	.....	752	.....	6,000	30,163	37,055	57,336	328,252	386
2,271	2,099	34	.....	.....	53,042	6,156	48,349	149,440	387
.....	185,636	521	.....	6,000	31,085	103,620	172,647	1,092,672	388
1,595	.....	557	.....	.....	7,118	11,858	14,864	94,981	389
634	.....	69	.....	11,650	1,602	21,667	31,646	182,093	390
29,403	.....	2,902	300	.....	24,271	28,213	81,079	332,786	391
5,407	39,625	428	.....	5,750	5,873	32,789	37,705	349,553	392
174	12,178	.....	.....	97,000	52,688	119,090	133,378	981,132	393
2,229	.....	623	.....	110,682	4,308	77,525	70,582	755,487	394
.....	.....	2	.....	1,900	.....	.....	15,830	62,919	395
565	.....	688	.....	85,000	2,329	121,534	83,843	929,394	396
.....	20,204	.....	.....	3,000	21,195	10,070	122,921	506,702	397
42	.....	.....	14,155	108,000	115,300	168,720	400,563	2,920,432	398
732	.....	1,572	2,500	.....	167,757	21,995	175,266	877,029	399
.....	.....	106	.....	.....	63,990	.....	191,443	872,770	400
.....	.....	99	.....	8,000	26,384	8,995	21,925	152,111	401
449	.....	1,322	.....	.....	18,569	21,244	48,953	264,465	402
.....	.....	.....	.....	.....	20,343	57,685	107,327	804,523	403
635	.....	41	.....	19,500	7,707	16,190	41,115	305,292	404
72	.....	.....	.....	.....	20,303	15,460	55,019	273,534	405
1,968	.....	251	250	10,000	8,063	40,788	62,208	458,022	406
231	.....	115	.....	.....	72,542	15,870	94,477	442,166	407
164	.....	221	.....	.....	4,669	26,245	52,655	291,724	408
563	.....	48	.....	.....	602	48,024	35,621	291,194	409
6	.....	267	.....	25,550	121	23,742	24,962	183,933	410
8	.....	1	.....	.....	3,540	20,373	104,874	554,382	411
812	.....	3	.....	.....	10,013	62,281	66,895	408,491	412
.....	.....	3,271	13,100	.....	4,827	460,070	166,840	2,352,573	413
.....	.....	2	.....	.....	.....	81,280	45,132	412,663	414
15	.....	1,148	3,500	14,500	13,154	29,704	88,472	501,530	415
9,175	.....	1,439	.....	390,784	22,036	226,125	254,772	2,083,546	416

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								
362	Constitution	1,426	100	.....	.....	.....	.....	2	1
363	Energetic	4,110	344	.....	.....	.....	.....	168	21
364	Essex County	9,011	999	.....	.....	.....	.....	.....	.....
365	Glenwood	1,697	214	.....	.....	.....	.....	92	25
366	Interurban	742	49	.....	.....	.....	.....	25	4
367	Merchants and Mechanics	3,093	289	.....	.....	.....	.....	33	4
368	North Center	893	132	.....	.....	.....	.....	38	7
369	Young Men's	1,260	178	.....	.....	.....	.....	310	31
370	Caldwell	4,452	330	.....	.....	.....	.....	602	57
371	Grover Cleveland	1,029	102	.....	.....	.....	.....	69	13
372	West Essex	4,817	390	.....	.....	.....	.....	278	37
373	Cedar Grove	5,151	385	.....	.....	.....	.....	572	57
374	Amherst	1,211	235	.....	.....	.....	.....	278	37
375	Apex	1,708	154	.....	.....	35	35	430	59
376	Banner	1,527	162	.....	.....	.....	.....	375	56
377	Brick Church-Fairway	6,884	520	149	26	.....	.....	799	164
378	Carnegie	858	73	.....	.....	.....	.....	10	2
379	Civic Centre	3,513	252	.....	.....	.....	.....	82	17
380	Clarion	3,013	277	.....	.....	.....	.....	300	44
381	East Orange	5,231	379	.....	.....	.....	.....	516	71
382	Hollywood	6,552	523	.....	.....	.....	.....	1,307	142
383	Lackawanna	8,218	463	.....	.....	.....	.....	1,690	167
384	Library	1,206	117	.....	.....	.....	.....	82	9
385	Marvel	3,204	259	.....	.....	.....	.....	370	54
386	Park and Dodd	2,396	241	.....	.....	.....	.....	.....	.....
387	Progressive	563	97	.....	.....	.....	.....	1	1
388	Prospect-Watsessing	5,623	502	.....	.....	.....	.....	662	57
389	Safeguard	515	74	.....	.....	.....	.....	23	12
390	Shepherd	1,589	200	.....	.....	.....	.....	23	4
391	Stronghold	1,853	121	.....	.....	.....	.....	183	36
392	Suburban	1,740	131	.....	.....	.....	.....	353	37
393	Third Ward	7,406	553	.....	.....	.....	.....	526	80
394	Triumph	4,383	391	.....	.....	.....	.....	902	153
395	Tuttle	686	112	.....	.....	.....	.....	43	13
396	Glen Ridge	6,273	456	.....	.....	.....	.....	272	35
397	Business Men's	4,164	179	.....	.....	.....	.....	2,041	156
398	Camptown	14,570	1,024	.....	.....	.....	.....	5,637	638
399	First Ward	3,626	210	.....	.....	.....	.....	1,925	123
400	Greater Newark	3,431	280	.....	.....	.....	.....	1,872	151
401	Grove	727	86	.....	.....	.....	.....	153	23
402	Iroquois	1,365	145	.....	.....	.....	.....	174	31
403	Irvington	3,885	301	.....	.....	.....	.....	1,691	137
404	Marathon	1,399	163	.....	.....	.....	.....	514	63
405	Normandy Park	1,765	155	.....	.....	.....	.....	313	41
406	Olympic	2,524	227	.....	.....	.....	.....	463	50
407	Polish-American	2,486	225	.....	.....	.....	.....	763	215
408	Service Men's	1,928	237	29	6	.....	.....	277	35
409	Supreme	2,306	205	.....	.....	.....	.....	121	16
410	Livingston	764	120	.....	.....	.....	.....	31	6
411	Caledonia	5,080	596	.....	.....	.....	.....	728	88
412	Crestview	3,325	303	.....	.....	.....	.....	95	12
413	Maplewood	24,598	1,188	.....	.....	.....	.....	.....	.....
414	Township	4,049	342	.....	.....	.....	.....	.....	.....
415	Tuscan	2,131	216	97	5	.....	.....	45	9
416	Millburn	11,409	1,451	.....	.....	.....	.....	826	73
								470	66

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	
1,428	21	80	S.	$1.00 m.	$200	6	.....	$1.00 a	362
4,278	23	342	N.S.	1.00 m.	200	6	$3.00 a	2.00 a	363
9,011	149	850	S.	1.00 m.	200	6	.....	.....	364
1,789	28	211	O.P.	.....	200	6	.....	.....	365
767	9	44	S.	1.00 m.	200	6	.....	1.00 a	366
3,126	45	248	S.	1.00 m.	200	6	3.00 a	1.00 a	367
931	15	124	O.P.	.....	200	6	2.00 a	.....	368
1,570	38	177	S.	1.00 & 2.00 m.	200	6	.....	.....	369
5,054	133	254	S.	1.00 m.	200	6	3.00 a	.....	370
1,098	29	86	S.	1.00 & 2.00 m.	200	5½ & 6	3.00 a	.....	371
5,095	99	328	S.	1.00 m.	200	6	.....	.....	372
5,723	125	317	S.	1.00 m.	200	6	.03 b	.03 b	373
1,489	29	263	O.P.	.....	200	6	.....	.....	374
2,173	30	218	O.P.	.....	200	6	.....	.....	375
1,902	31	187	S.	1.00 m.	200	6	.....	.....	376
7,832	120	590	S. & N.S.	1.00 m.	200	6	1.00 a	1.00 a	377
868	19	56	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	378
3,595	36	233	S.	1.00 m.	T.M.&200	6	.04 b	.04 b	379
3,313	59	262	S.	1.00 m.	200	5 & 6	2.00 a	.....	380
5,747	104	346	S. & N.S.	1.00 m.	200	6	2.00 a	1.00 a	381
7,859	172	493	S.	1.00 m.	200	6	3.00 a	1.00 a	382
9,908	200	430	O.P.	.....	200	5 & 6	.50 to 1.50 a	.....	383
1,288	24	102	S. & N.S.	1.00 m.	200	6	3.00 a	1.00 a	384
3,574	51	262	S.	1.00 m.	200	5 & 6	1.00 & 2.50 a	1.00 a	385
2,396	38	203	S.	1.00 m.	200	6	.....	.....	386
564	33	65	S.	1.00 m.	200	6	.....	.....	387
6,285	122	437	S.	1.00 & 2.00 m.	T.M.&200	5, 5½, 6	1.00 a	1.00 a	388
538	11	75	S.	1.00 m.	200	6	3.00 a	.....	389
1,612	53	151	S.	1.00 m.	200	6	2.00 a	2.00 a	390
2,036	72	85	S.	1.00 m.	200	6	4.00 a	.....	391
2,093	54	114	S.	1.00 m.	200	6	3.00 a	.....	392
7,932	197	436	O.P.	.....	200	6	.05 b	.05 b	393
5,285	130	414	S.	1.00 m.	200	6	3.00 a	1.00 a	394
729	5	120	O.P.	.....	200	6	.....	.....	395
6,545	122	369	S.	1.00 m.	200	6	1.00 a	.....	396
6,205	75	260	O.P.	.....	100	6	.....	.....	397
20,207	217	1,445	O.P.	.....	200	6	1.00 a	3.00 a	398
5,551	86	247	S.	1.00 m.	200	5, 5½, 6	.....	.....	399
5,303	71	360	O.P.	.....	200	6	.....	.....	400
880	36	73	S.	1.00 m.	200	6	3.00 a	3.00 a	401
1,539	28	148	S.	1.00 m.	200	6	3.00 a	1.00 a	402
5,576	120	318	N.S.&O.P.	1.00 m.	200	5 & 6	.....	3.00 a	403
1,913	34	192	S.	1.00 m.	200	6	2.00 a	.....	404
2,078	31	165	O.P.	1.00 m.	200	6	3.00 a	.....	405
2,987	50	227	S.	1.00 m.	200	6	1.00 a	1.00 a	406
3,249	58	382	N.S.	.25 w.	200	6	1.00 a	.....	407
2,234	38	240	S.	1.00 m.	200	6	3.00 a	1.00 a	408
2,427	49	172	S.	1.00 m.	200	6	2.00 a	.....	409
795	41	85	S.	1.00 m.	200	6	1.00 a	1.00 a	410
5,808	25	659	O.P.	.....	200	6	4.00 a	4.00 a	411
3,420	55	260	O.P.	.....	200	5 & 6	.02½ b	.02½ b	412
24,598	321	867	S.	1.00 m.	200	5 & 6	.02½ b	.02½ b	413
4,094	58	293	O.P.	.....	200	6	.02½ b	.02½ b	414
3,054	84	210	S.	1.00 m.	200	6	.....	.....	415
11,879	414	1,103	S.	1.00 m.	200	6	2.00 a	.....	416

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
417	Washington Rock	Millburn	May 14, 1926	Albert E. Allsopp, 2d
418	Clairidge	Montclair	May 7, 1926	David Kornfield
419	Edgemont	"	Sept. 16, 1930	Harold R. Gelhaar
420	Golden Rod	"	Jan. 10, 1925	F. F. Thompson
421	Hillside	"	Feb. 18, 1904	J. D. Hegeman, Jr.
422	Montclair	"	Jan. 9, 1886	William N. Chesnut
423	Nishuane	"	June 17, 1922	Kenneth R. Shand
424	Upper Montclair	"	Aug. 26, 1919	Alfred T. Gibbs
425	A-1	Newark	Sept. 4, 1919	Michael Leveen
426	Abingdon	"	Feb. 4, 1914	John D. Leslie
427	Able-Old Hickory	"	* (See below)	Meyer P. Gross
428	Acme	"	Sept. 26, 1905	William J. Harris
429	Acorn	"	June 23, 1910	Philip J. Jackson
430	Acropolis	"	Mar. 28, 1913	George Larkin
431	Action	"	Nov. 16, 1925	Maurice M. Feder
432	Adamant	"	Oct. 16, 1920	Frank L. Smith
433	Admiral Sampson	"	Feb. 9, 1922	Joseph M. Reicher
434	Aggressive	"	Nov. 8, 1913	William E. Sandmeyer
435	Aladdin	"	Oct. 23, 1920	Simon J. Griffinger
436	Alert	"	May 28, 1920	Samuel Schechner
437	Alliance	"	Mar. 9, 1911	William E. Selby
438	Allied	"	Mar. 14, 1919	Max Abeles
439	Almanac	"	Nov. 24, 1924	H. Burnham Rowe
440	Alpha	"	Nov. 20, 1907	Joseph J. Matz
441	Alpine	"	July 13, 1920	Stanley J. Rotonda
442	Altruist	"	May 19, 1926	Charles Gans
443	American	"	April 4, 1907	Charles Loebel
444	American-Ukrainian	"	Feb. 7, 1922	Michael Shumeyko
445	Annexed District	"	Nov. 22, 1898	John L. Becker
446	Arion	"	Jan. 16, 1912	Edward F. Kern
447	Armstrong	"	Jan. 28, 1920	Junius Mebane
448	Arrow	"	July 23, 1920	Louis D. Goldberg
449	Assembly	"	April 19, 1920	David L. Heller
450	Astor	"	Dec. 5, 1912	Michael A. Jackson
451	Atlantic	"	April 1, 1901	John W. McAuliffe
452	Atlas Weekly	"	Jan. 18, 1911	Samuel A. Cohen
453	Aurora	"	Feb. 10, 1923	Gennaro Laccitiello
454	Auto Trade	"	Nov. 25, 1921	Harry C. Gordon
455	Bankers	"	Nov. 27, 1911	Harry Spangenthal
456	Barringer	"	Mar. 7, 1919	Harry D. McKinney
457	Basic	"	Mar. 1, 1919	Jacob Lesnik
458	Bay View	"	Mar. 13, 1903	F. C. Mindnich
459	Beacon	"	June 16, 1920	Frank J. Durkin
460	Beaver	"	Mar. 23, 1912	Frederick Rosseter
461	Bell	"	Aug. 19, 1922	Samuel M. Bass
462	Beneficial	"	Mar. 18, 1893	Sidney H. Solomon
463	Bergen	"	Aug. 19, 1912	Alois Kraemer
464	Betsy Ross	"	Jan. 3, 1922	Elma Knapp
465	Big Brother	"	Jan. 13, 1922	Adolph Klein
466	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
467	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
468	Bonded	"	Mar. 19, 1919	Arthur C. Lindeman
469	Branch Brook	"	June 1, 1905	Samuel Gaiser
470	Branford	"	June 8, 1920	Ernest Grimaldi
471	Broad & Commerce	"	May 22, 1912	Eugene J. Anspach

* July 19, 1921—Able
March 5, 1919—Home Builders } Merged Feb. 8, 1932.
Oct. 5, 1922—Old Hickory

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Fred Herrigel, Jr.	Roland Lewan	46 Walnut Ave., Millburn, N. J.	417
Irving Siegler	Philip B. Brooks	26 Orange Road, Montclair, N. J.	418
John A. Bennett	Hugh Currie	475 Bloomfield Ave., Montclair, N. J.	419
W. P. Allen	Joshua R. Rose	39 Washington St., Montclair, N. J.	420
John A. Hines	William Sigler	420 Bloomfield Ave., Montclair, N. J.	421
Philip Goodell	Harry Hodge	410 Bloomfield Ave., Montclair, N. J.	422
Harold Bouton	Joseph D. McKee	25 Howe Ave., Montclair, N. J.	423
Henry W. Trimble	Terence J. McHugh	First Nat'l Bank & Trust Co., Montclair, N. J.	424
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	425
Fred C. Ritger	John M. Williams	326 Bloomfield Ave., Newark, N. J.	426
Joseph Kraemer	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	427
Frank Voigt	Henry P. Schanz	1558 Springfield Ave., Maplewood, N. J.	428
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	429
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	430
Hannah F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	431
Wolber, Gilhooly & Yauch	Walter A. Hughes	30 Branford Place, Newark, N. J.	432
Charles M. Grosman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	433
Max W. Meisner	Clyde A. Zukswert	24 Commerce St., Newark, N. J.	434
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	435
Samuel Roessler	Oscar H. Merz	755 Broad St., Newark, N. J.	436
Joseph G. Wolber	T. L. R. Crooks	505 Clinton Ave., Newark, N. J.	437
Charles Frankel	Abraham Levin	207 Market St., Newark, N. J.	438
Edward Gaulkin	Fred Maybaum	109 N. Sixteenth St., Bloomfield, N. J.	439
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	440
A. F. Minisi & C. Cerrato	Vito Verniero	13 Sheffield St., Newark, N. J.	441
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	442
Joseph E. Cohn	M. George Greenberg	312 High St., Newark, N. J.	443
Anthony P. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	444
Frederic L. Johnson	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	445
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	446
Oliver Randolph	Edward T. Bowser	33 Oak St., East Orange, N. J.	447
Maurice J. Zucker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	448
Koehler, Augenblick & Freedman	Walter A. Hughes	30 Branford Place, Newark, N. J.	449
H. Edward Wolf	Eugene A. Farrell	268 Mulberry St., Newark, N. J.	450
Frederick Jay	John H. Kearney	148 Dickerson St., Newark, N. J.	451
Kessler & Kessler	Harry Wuensch	32 Philip Place, Irvington, N. J.	452
Charles C. Giffoniello	Paul K. Owen	24 Commerce St., Newark, N. J.	453
Edward R. McGlynn	Alfred N. Baum	15 Market St., Newark, N. J.	454
Isaac Spangenthal	Herman A. Sarwin	20 Commerce St., Newark, N. J.	455
J. Henry Harrison	Pauline Swanwick	167 Bloomfield Ave., Newark, N. J.	456
Egner & Beatty	Harry Kalb	24 Branford Place, Newark, N. J.	457
Benjamin J. Fleuchaus	A. T. Martin	8 Tulip Lane, Short Hills, N. J.	458
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	459
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	460
Herman W. Brams	Samuel Herzlinger	1060 Broad St., Newark, N. J.	461
Joseph G. Young	William D. Duguid	890 Broadway, Newark, N. J.	462
Frederick W. Wilderotter	Francis W. Barrett	192 Gregory Place, West Orange, N. J.	463
John H. Yauch, Jr.	Louise W. Woerner	914 Grove St., Irvington, N. J.	464
Harry H. Koehler	Harry Berlin	255 Springfield Ave., Newark, N. J.	465
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	466
L. S. Johnson	W. R. Headden	546 Fairmont Ave., Westfield, N. J.	467
Mortimer Eisner	Alfred N. Baum	15 Market St., Newark, N. J.	468
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	469
Bernard Mindes	John Lonergan	20 Clinton St., Newark, N. J.	470
Harry Kalisch	Albert A. Adler	Raymond-Commerce Bldg., Newark, N. J.	471

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				
417	Washington Rock	Millburn	$13,501	$19,038	$148,200
418	Clairidge	Montclair	3,583	12,729	34,500
419	Edgemont	"	31,227	1,265	74,000
420	Golden Rod	"	1,735	848	34,320
421	Hillside	"	28,625	.....	413,050
422	Montclair	"	40,503	22,175	633,380
423	Nishuane	"	2,040	5,000	176,700
424	Upper Montclair	"	36,108	15,000	871,128
425	A-1	Newark	2,923	.....	539,124
426	Abingdon	"	13,104	172	164,500
427	Able-Old Hickory	"	4,018	21	381,077
428	Acme	"	6,216	5,125	29,400
429	Acorn	"	2,071	1,493	125,000
430	Acropolis	"	3,174	14,875	171,600
431	Action	"	4,088	.....	49,042
432	Adamant	"	5,614	.....	95,800
433	Admiral Sampson	"	2,709	431	86,550
434	Aggressive	"	6,626	20,386	95,697
435	Aladdin	"	6,319	6,722	86,969
436	Alert	"	11,364	.....	240,100
437	Alliance	"	2,604	4,600	315,049
438	Allied	"	763	.....	62,472
439	Almanac	"	986	13,367	41,100
440	Alpha	"	42,954	58,065	222,100
441	Alpine	"	1,288	.....	156,600
442	Altruist	"	13,654	6,400	137,442
443	American	"	1,160	.....	97,700
444	American-Ukrainian	"	1,707	.....	233,000
445	Annexed District	"	2,319	.....	130,774
446	Arion	"	25,950	25,800	235,700
447	Armstrong	"	2,167	2,872	70,000
448	Arrow	"	4,457	12,556	283,400
449	Assembly	"	2,358	21,698	106,700
450	Astor	"	261	.....	994,670
451	Atlantic	"	2,657	.....	199,150
452	Atlas Weekly	"	10,592	8,143	299,400
453	Aurora	"	2,071	5,052	68,850
454	Auto Trade	"	3,235	4,000	87,500
455	Bankers	"	36	.....	190,700
456	Barringer	"	29,793	11,553	178,150
457	Basic	"	1,645	.....	15,900
458	Bay View	"	3,912	4,626	210,600
459	Beacon	"	4,105	22,050	179,495
460	Beaver	"	4,480	5,658	354,032
461	Bell	"	1,873	10,009	49,500
462	Beneficial	"	2,483	.....	265,450
463	Bergen	"	734	.....	176,449
464	Betsy Ross	"	1,440	19,381	77,553
465	Big Brother	"	15,499	5,210	142,020
466	Bigelow	"	56,639	61,650	300,500
467	Black Diamond	"	690	10,310	443,600
468	Bonded	"	2,601	.....	123,287
469	Branch Brook	"	2,957	134	116,889
470	Branford	"	6,787	5,000	48,800
471	Broad & Commerce	"	2,598	334	90,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$64,234	$2,310	$19,905	$6,726	$1,229	$275,143	417
9,675	1,999	27,314	3,182	61	93,043	418
13,747	3,300	11,539	4,286	131	139,495	419
.....	1,675	.....	5,774	7,703	52,055	420
29,556	13,315	583,244	96,397	21,774	1,185,961	421
303,594	11,791	385,577	11,852	31,721	1,440,593	422
32,756	4,005	79,083	19,643	4,230	323,457	423
31,650	1,527	37,663	1,736	7,150	1,001,962	424
957	42,365	601,425	3,949	76,606	1,267,349	425
993	1,890	149,856	17,270	8,892	356,677	426
2,416	23,658	767,637	5,621	28,872	1,213,320	427
75,292	850	152,162	1,198	1,196	271,439	428
47,971	2,160	151,188	5,859	1,461	337,203	429
.....	1,735	140,526	23,886	9,235	365,031	430
1,200	2,155	99,143	1,208	10,775	167,611	431
1,484	.....	184,493	817	3,396	291,604	432
7,050	.....	257,252	5,420	846	360,258	433
41,050	540	447,202	1,193	2,152	614,846	434
.....	1,521	137,310	286	1,649	240,776	435
133,136	485	552,892	31,866	15,221	985,064	436
9,515	2,100	185,640	7,064	7,714	534,286	437
.....	1,800	201,007	76,400	3,406	345,848	438
13,583	990	75,024	66,846	4,255	216,151	439
21,119	20,251	366,275	14,316	21,006	766,086	440
.....	1,280	160,423	1,257	4,880	325,728	441
500	.....	119,509	586	6,381	284,472	442
23,622	25	96,582	8,110	3,547	230,746	443
5,384	4,163	212,658	52,154	7,506	516,572	444
98,203	750	339,997	9,594	2,965	584,602	445
2,081	5,398	262,403	28,751	10,723	596,806	446
.....	.....	7,240	52,718	8,591	143,588	447
91,008	28,959	379,050	1,866	17,704	819,000	448
2,200	625	136,464	908	2,804	273,757	449
6,296	20,118	504,283	45,978	48,599	1,620,205	450
21,615	12,587	314,510	8,197	13,837	572,553	451
33,000	3,217	379,118	10,833	46,457	790,760	452
5,364	4,623	62,602	7,718	1,585	157,865	453
25,769	2,755	121,760	7,026	3,209	255,254	454
.....	1,595	233,910	65,464	28,992	520,697	455
26,548	535	847,532	877	13,529	1,108,517	456
39,842	7,445	353,166	1,759	21,188	440,945	457
.....	1,717	118,196	4,251	1,454	344,756	458
.....	6,011	162,376	1,177	2,674	377,888	459
980	6,673	156,905	10,325	22,625	561,678	460
13,400	450	96,529	50,077	8,234	230,072	461
.....	6,235	211,917	11,105	2,012	499,202	462
.....	4,500	101,475	197	520	283,875	463
.....	710	63,936	6,715	751	170,486	464
40,362	11,805	263,823	10,701	22,461	511,881	465
113,930	42,875	1,371,322	325,709	15,819	2,288,444	466
322,505	16,585	72,174	34,919	10,581	911,364	467
119,100	800	741,680	2,363	11,243	1,001,074	468
.....	2,802	120,519	298	1,906	245,505	469
33,719	.....	127,445	458	3,917	226,126	470
12,000	6,605	169,664	10,540	15,443	307,784	471

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					
417	Washington Rock	Millburn	$205,503			
418	Clairidge	Montclair	44,031			$300
419	Edgemont	"	116,622			
420	Golden Rod	"	35,212			575
421	Hillside	"	678,405			82,300
422	Montclair	"	873,310			49,700
423	Nishuane	"	222,833			5,800
424	Upper Montclair	"	743,076			
425	A-1	Newark	374,384			373,025
426	Abingdon	"	181,812			66,400
427	Able-Old Hickory	"	531,348			266,950
428	Acme	"	94,788			105,550
429	Acorn	"	72,204			86,050
430	Acropolis	"	155,112			46,720
431	Action	"	83,006			13,582
432	Adamant	"	124,093			26,400
433	Admiral Sampson	"	104,725			77,926
434	Aggressive	"	202,149			144,600
435	Aladdin	"	85,949			51,425
436	Alert	"	109,098			167,850
437	Alliance	"	270,420			21,000
438	Allied	"	184,114			54,997
439	Almanac	"	139,180			22,575
440	Alpha	"	433,667			47,950
441	Alpine	"	117,137			44,670
442	Altruist	"	136,964			66,545
443	American	"	56,048			74,520
444	American-Ukrainian	"	235,578			90,400
445	Annexed District	"	234,763			82,800
446	Arion	"	273,918			161,895
447	Armstrong	"	64,350			2,600
448	Arrow	"	327,704			192,954
449	Assembly	"	73,606			61,000
450	Astor	"	640,781			398,950
451	Atlantic	"	316,072			22,000
452	Atlas Weekly	"	240,483			270,265
453	Aurora	"	64,801			
454	Auto Trade	"	114,648			12,000
455	Bankers	"	231,211			56,794
456	Barringer	"	380,363			220,950
457	Basic	"	104,830			83,790
458	Bay View	"	156,632			77,000
459	Beacon	"	176,955			56,050
460	Beaver	"	303,746			68,150
461	Bell	"	97,305			32,475
462	Beneficial	"	245,265			86,350
463	Bergen	"	98,247			102,000
464	Betsy Ross	"	60,395			19,800
465	Big Brother	"	280,043			77,605
466	Bigelow	"	1,090,346			388,300
467	Black Diamond	"	615,846			
468	Bonded	"	499,870			72,031
469	Branch Brook	"	125,118			56,650
470	Branford	"	77,643			48,125
471	Broad & Commerce	"	140,572			49,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$1,131	.....	$485	.....	.....	$504	$40,672	$26,848	$275,143	417
369	.....	128	.....	.....	18,589	11,009	18,617	93,043	418
.....	.....	74	.....	.....	699	15,974	6,126	139,495	419
326	.....	211	.....	.....	1,400	8,125	6,206	52,055	420
3,215	$37,478	489	$26,150	$46,000	107,363	31,760	172,801	1,185,961	421
924	1,967	1,237	.....	167,666	23,768	144,184	177,837	1,440,593	422
364	768	360	.....	1,000	405	52,061	39,866	323,457	423
21	.....	981	5,085	.....	3,596	208,193	41,010	1,001,962	424
5,952	.....	.....	.....	.....	134,306	37,298	342,384	1,267,349	425
.....	.....	717	.....	8,000	7,684	28,664	63,400	356,677	426
.....	.....	.....	.....	70,250	22,034	.....	322,738	1,213,320	427
.....	.....	422	.....	.....	16,094	10,302	44,283	271,439	428
4,779	10,761	40	.....	22,500	79,296	10,070	51,503	337,203	429
1,288	.....	37	.....	.....	61,896	25,441	74,537	365,031	430
.....	.....	.....	.....	.....	15,969	6,502	48,552	167,611	431
2,430	.....	35	.....	.....	49,867	21,790	66,989	291,604	432
2,143	.....	.....	.....	23,125	39,888	.....	112,451	360,258	433
157	27,938	.....	.....	.....	72,485	.....	167,517	614,846	434
128	.....	.....	.....	.....	34,952	10,457	57,865	240,776	435
180	.....	776	.....	.....	352,559	59,661	294,940	985,064	436
9,391	71,682	1,316	.....	12,000	6,727	57,328	84,422	534,286	437
.....	.....	12	.....	.....	25,711	.....	81,014	345,848	438
2,094	.....	.....	.....	.....	7,940	4,439	39,923	216,151	439
376	.....	42	.....	.....	25,659	31,708	226,684	766,086	440
2,430	1,680	60	.....	15,000	26,313	26,319	92,119	325,728	441
215	.....	.....	.....	.....	984	6,986	72,778	284,472	442
23,335	.....	168	.....	.....	6,675	11,040	58,760	230,746	443
901	16,816	462	.....	6,000	29,308	49,551	87,556	516,572	444
653	22,668	47	.....	3,300	73,348	55,999	111,024	584,602	445
367	.....	288	.....	.....	27,762	33,418	99,158	596,806	446
2,431	1,453	174	.....	.....	21,023	.....	51,557	143,588	447
3,555	.....	28	300	10,000	22,832	46,295	215,332	819,000	448
1,453	.....	.....	.....	.....	59,034	21,478	57,186	273,757	449
93	.....	.....	13,065	125,000	72,716	147,594	222,006	1,620,205	450
72	26,289	11	.....	.....	90	28,325	179,694	572,553	451
676	.....	.....	.....	.....	45,090	51,738	182,508	790,760	452
8,756	20,112	146	.....	.....	13,694	11,984	38,372	157,865	453
20,742	4,954	95	.....	.....	18,301	21,690	62,824	255,254	454
2,486	.....	.....	.....	7,500	63,425	.....	159,281	520,697	455
227	57,270	14	.....	.....	149,991	3,720	295,982	1,108,517	456
887	1,875	.....	.....	36,500	60,004	153,059	.....	440,945	457
953	.....	76	.....	32,000	1,613	29,746	46,736	344,756	458
305	.....	.....	.....	13,195	13,425	69,478	48,480	377,888	459
.....	.....	98	.....	26,725	8,910	49,317	104,732	561,678	460
2,982	.....	.....	.....	.....	31,063	9,019	57,228	230,072	461
16,174	.....	1,058	.....	11,000	58	44,377	94,920	499,202	462
337	.....	15	.....	12,000	16,307	12,033	42,936	283,875	463
860	.....	177	.....	.....	38,138	11,929	39,187	170,486	464
717	.....	.....	.....	.....	374	6,247	146,895	511,881	465
874	.....	260	.....	.....	89,402	58,991	660,271	2,288,444	466
8	.....	1,208	250	80,000	4,447	134,971	74,634	911,364	467
.....	.....	.....	.....	.....	111,262	.....	317,911	1,001,074	468
.....	.....	6	.....	.....	.....	29,932	33,799	245,505	469
477	.....	.....	83	.....	27,775	.....	72,023	226,126	470
108	.....	107	.....	2,400	44,519	.....	70,678	307,784	471

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								
417	Washington Rock	2,767	227	.....	.....	.....	.....	.....	.....
418	Clairidge	479	43	.....	.....	.....	.....	2	1
419	Edgemont	1,799	160	.....	.....	.....	.....	.....	.....
420	Golden Rod	462	118	.....	.....	.....	.....	3	2
421	Hillside	5,879	557	.....	.....	.....	.....	412	63
422	Montclair	9,759	799	.....	.....	.....	.....	249	44
423	Nishuane	3,036	199	.....	.....	.....	.....	29	5
424	Upper Montclair	10,714	910	.....	.....	.....	.....	.....	.....
425	A-1	4,175	477	.....	.....	.....	.....	1,865	150
426	Abingdon	1,745	151	.....	.....	.....	.....	332	41
427	Able-Old Hickory	10,131	1,062	.....	.....	.....	.....	1,335	250
428	Acme	926	144	.....	.....	.....	.....	528	62
429	Acorn	1,221	160	.....	.....	.....	.....	430	74
430	Acropolis	1,539	126	.....	.....	.....	.....	234	32
431	Action	1,891	233	.....	.....	.....	.....	68	16
432	Adamant	1,052	189	.....	.....	.....	.....	132	18
433	Admiral Sampson	1,799	172	.....	.....	.....	.....	389	66
434	Aggressive	2,292	335	.....	.....	.....	.....	723	61
435	Aladdin	1,168	144	.....	.....	.....	.....	257	37
436	Alert	1,719	432	.....	.....	.....	.....	839	47
437	Alliance	2,986	141	.....	.....	.....	.....	105	55
438	Allied	1,623	358	.....	.....	.....	.....	275	57
439	Almanac	1,156	118	.....	.....	.....	.....	112	20
440	Alpha	5,834	489	.....	.....	.....	.....	240	34
441	Alpine	1,847	90	.....	.....	.....	.....	223	39
442	Altruist	4,219	269	.....	.....	.....	.....	333	59
443	American	619	109	.....	.....	.....	.....	373	44
444	American-Ukrainian	2,383	256	.....	.....	.....	.....	452	139
445	Annexed District	2,140	141	.....	.....	.....	.....	414	61
446	Arion	2,780	286	.....	.....	.....	.....	809	137
447	Armstrong	618	79	.....	.....	.....	.....	13	5
448	Arrow	7,087	527	.....	.....	.....	.....	965	166
449	Assembly	1,414	107	.....	.....	.....	.....	305	25
450	Astor	5,118	606	.....	.....	.....	.....	1,995	136
451	Atlantic	3,574	310	.....	.....	.....	.....	110	16
452	Atlas Weekly	3,547	317	.....	.....	.....	.....	1,351	132
453	Aurora	732	77	.....	.....	.....	.....	.....	.....
454	Auto Trade	2,131	196	.....	.....	.....	.....	60	4
455	Bankers	2,889	246	.....	.....	.....	.....	284	33
456	Barringer	4,355	448	.....	.....	.....	.....	1,104	114
457	Basic	1,586	189	.....	.....	.....	.....	420	89
458	Bay View	2,426	248	.....	.....	.....	.....	385	50
459	Beacon	2,326	258	.....	.....	.....	.....	281	76
460	Beaver	4,120	353	.....	.....	.....	.....	341	26
461	Bell	970	106	.....	.....	.....	.....	162	31
462	Beneficial	3,042	333	.....	.....	.....	.....	432	36
463	Bergen	1,302	159	.....	.....	.....	.....	510	76
464	Betsy Ross	781	121	.....	.....	.....	.....	99	51
465	Big Brother	5,244	454	.....	.....	.....	.....	388	55
466	Bigelow	9,555	580	.....	.....	.....	.....	1,942	231
467	Black Diamond	10,453	880	.....	.....	.....	.....	.....	.....
468	Bonded	7,266	648	.....	.....	.....	.....	360	51
469	Branch Brook	1,643	163	.....	.....	.....	.....	283	31
470	Branford	1,200	115	.....	.....	.....	.....	241	29
471	Broad & Commerce	2,239	189	.....	.....	.....	.....	247	32

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	
2,767	55	172	S.	$1.00 m.	$200	6	.....	$1.00 a	417
481	10	34	S.	1.00 & 2.00 m.	200	6	$4.00 a	1.00 a	418
1,799	23	137	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	419
465	20	100	S.	1.00 m.	200	6	.....	.....	420
6,291	127	493	S.	1.00 & 2.00 m.	200	6	1.50 a	.....	421
10,008	169	674	S.	1.00 & 2.00 m.	200	6	.....	1.00 a	422
3,065	54	150	S.	1.00 m.	T. M.	6	.10 b	.10 b	423
10,714	111	799	S.	1.00 m.	T.M.&200	5, 5½, 6	.....	1.00 a	424
6,040	116	511	N.S.	1.00 m.	200	5 & 6	.....	.....	425
2,077	41	151	S.	1.00 m.	200	6	.....	.....	426
11,466	141	1,171	O.P.	.....	200	6	.....	.....	427
1,454	29	177	S.	1.00 m.	200	5 & 6	.....	2.00 a	428
1,651	59	175	S.	1.00 m.	200	6	3.00 a	2.00 a	429
1,773	49	109	S.	1.00 m.	200	6	.....	2.00 a	430
1,959	17	232	O.P.	.....	200	6	.....	.....	431
1,184	20	187	N.S.	1.00 m.	200	6	1.00 a	.....	432
2,188	15	223	O.P.	.....	200	6	.....	.....	433
3,015	17	379	O.P.	.....	200	6	.....	.....	434
1,425	37	144	S.	1.00 m.	200	6	1.00 a	1.00 a	435
2,558	29	450	S.	1.00 m.	200	6	.50 a	1.00 a	436
3,091	26	170	S.	1.00 m.	200	6	3.00 a	2.00 a	437
1,898	14	401	S.	1.00 m.	200	6	.....	.....	438
1,268	13	125	S.	1.00 m.	200	6	.....	1.00 a	439
6,074	82	441	N.S.	1.00 m.	200	6	2.00 a	.....	440
2,070	52	77	O.P.	.....	200	6	4.00 a	2.00 a	441
4,552	26	302	O.P.	.....	200	6	2.00 a	2.00 a	442
992	10	143	S.	1.00 m.	200	6	.....	.....	443
2,835	65	330	S.	1.00 m.	200	6	1.00 a	1.00 a	444
2,554	40	162	S.	1.00 m.	200	6	.03 b	.03 b	445
3,589	65	358	S.	1.00 m.	200	6	3.00 a	2.00 a	446
631	21	63	S.	1.00 m.	200	6	.....	.....	447
8,052	97	596	O.P.	.....	200	6	1.00 a	1.00 a	448
1,719	16	116	S.	1.00 m.	200	6	2.00 a	.....	449
7,113	194	548	O.P.	.....	200	6	4.00 a	2.00 a	450
3,684	36	290	O.P.	.....	200	6	.....	.....	451
4,898	28	421	N.S.	1.00 m.	200	6	.....	.....	452
732	29	48	S.	1.00 m.	200	6	4.00 a	1.00 a	453
2,191	37	163	S.	1.00 m.	200	5 & 6	1.00 a	.....	454
3,173	12	267	N.S.	1.00 m.	200	6	.....	.....	455
5,459	59	503	N.S.	1.00 & 2.00 m.	200	6	3.00 a	.....	456
2,006	25	253	O.P.	.....	200	6	.....	.....	457
2,811	57	241	S.	.50 & 1.00 m.	200	6	3.00 a	1.00 a	458
2,607	47	287	O.P.	.....	200	6	.05 b	.05 b	459
4,461	56	323	S.	1.00 m.	200	6	.....	3.00 a	460
1,132	12	125	O.P.	.....	200	6	2.00 a	1.00 a	461
3,474	97	272	S.	1.00 m.	200	6	.05 b	.05 b	462
1,812	40	195	S.	1.00 m.	200	6	2.00 a	2.00 a	463
880	24	148	S.	1.00 m.	200	6	2.00 a	2.00 a	464
5,632	59	450	N.S.	1.00 m.	200	6	2.00 a	.....	465
11,497	123	688	S.	1.00 m.	200	6	.....	1.00 a	466
10,453	211	669	S.	1.00 m.	200	6	1.50 a	2.00 a	467
7,626	23	676	N.S.	1.00 m.	200	6	.....	.....	468
1,926	29	165	O.P.	.....	200	6	.....	.....	469
1,441	11	133	N.S.	1.00 m.	200	6	.....	.....	470
2,486	22	199	S.	1.00 m.	200	6	.....	.....	471

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			
472	Broad and Market	Newark	Sept. 10, 1906	James F. Connorton
473	Broad Street	"	Jan. 12, 1923	William F. Connelly
474	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
475	Buildahome	"	July 20, 1922	John F. Sherman
476	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
477	Buildmore	"	April 15, 1926	Elmer J. Herrmann
478	Camden	"	Mar. 6, 1912	William Schuff
479	Camfield	"	Feb. 7, 1899	Ernest P. Kayser
480	Capital	"	Oct. 26, 1912	Charles S. Baldwin
481	Cardinal	"	Nov. 30, 1920	Michael Rabb
482	Casino	"	Mar. 1, 1892	Charles J. Geiger
483	Cedars	"	July 5, 1923	*Arthur Nungesser
484	Central	"	June 15, 1881	Samuel Schechner
485	Centre Market	"	Feb. 7, 1914	Walter H. Walker
486	Century	"	Mar. 7, 1906	Frank P. Montgomery
487	Champion	"	Feb. 28, 1923	Herman Schwartz
488	Chapel	"	April 19, 1907	J. William Huegel
489	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
490	Choice	"	Nov. 25, 1924	Harry Treister
491	Circle	"	Mar. 11, 1922	Milton Meyer
492	Citizens'	"	Dec. 1, 1891	Otto E. Traudt
493	City	"	Dec. 22, 1911	Herman Scheininger
494	City Hall	"	Feb. 20, 1907	Frederick J. Fischer
495	City Line	"	Dec. 1, 1903	George F. Serbe
496	Civic	"	Sept. 11, 1915	Martin G. Bross
497	Clark	"	Mar. 15, 1910	*Frank J. Conville
498	Clinton Place	"	July 18, 1922	Frank W. A. Hain
499	Colossal	"	June 11, 1926	Ernest F. Keer
500	Columbia	"	Dec. 7, 1897	John J. O'Toole
501	Columbus Institute	"	Sept. 13, 1915	James J. Reilly
502	Combined	"	** (See below)	Edwin Steiner
503	Commerce	"	Mar. 17, 1906	Joseph Kussy
504	Commercial	"	Aug. 19, 1912	Maurice M. Feder
505	Commonwealth	"	May 16, 1894	John Weisemann
506	Community	"	April 4, 1913	Emil Wohlfarth
507	Compact	"	May 12, 1922	Joseph B. Krill
508	Composite	"	Nov. 19, 1921	Henry Schlenger
509	Concordia	"	Mar. 3, 1906	Henry F. Herpers
510	Concrete	"	April 13, 1895	Philip Brenner
511	Congress	"	Feb. 19, 1903	A. Wilberforce Egner
512	Conservative	"	Jan. 25, 1905	Philip E. Donnelly
513	Continental	"	Oct. 19, 1907	David Wyllie
514	Copartners	"	Feb. 11, 1927	Max Lowenstein
515	Cornerstone	"	Jan. 11, 1923	Joseph F. Drudy
516	Court House	"	June 23, 1893	John Coppersmith
517	Court South End	"	April 11, 1919	Frank H. Hewitt
518	Crescent	"	Dec. 26, 1905	Henry Weiss
519	Criterion	"	Dec. 26, 1911	Harry P. Lowy
520	Crosstown	"	April 22, 1905	Morris Miller
521	Custer	"	Mar. 16, 1914	Edward J. Ryan
522	Defiance	"	May 11, 1922	Nicholas V. Costa
523	Delta	"	Nov. 21, 1919	Adolph Kleinwaks
524	Dependable	"	Feb. 7, 1923	Simon Heyman
525	Divident Hill	"	Feb. 9, 1920	George D. White
526	Domestic	"	Feb. 9, 1900	*Patrick J. O'Connor

* Vice-President.

** June 13, 1910—Business Men's
June 14, 1919—Hub
June 8, 1909—Traders
} Merged November 14, 1934.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	472
George A. Henderson	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	473
Frank A. Boettner	Charles G. Hahn, Jr.	34 Palm St., Newark, N. J.	474
	Henry Dolch	237 Washington Ave., Belleville, N. J.	475
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	476
Louis Auerbacher, Jr.	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	477
Charles C. Deubel	Harry J. Kenny	671 Bergen St., Newark, N. J.	478
Edgar Leiss	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	479
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	480
Harold Simandl	Abraham A. Kurtz	11 Commerce St., Newark, N. J.	481
Edgar Leiss	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	482
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	483
Samuel Roessler	Homer J. Van Duyne	20 Clinton St., Newark, N. J.	484
Charles H. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	485
Arthur S. Smith	Austin A. Kohl	Raymond-Commerce Bldg., Newark, N. J.	486
Louis Spielvogel	Edwin A. Knorr	8 Boyden Ave., Maplewood, N. J.	487
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	488
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	489
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	490
David Z. Jeselsohn	Samuel Klein	60 Park Place, Newark, N. J.	491
C. Harold Gascoyne	Frank P. Litter	14 Belmont Ave., Newark, N. J.	492
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	493
William Greenfield	Nathan Perselay	535 High St., Newark, N. J.	494
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	495
P. Franklin & R. Cashion	William G. Dassing	57 Green St., Newark, N. J.	496
Arthur V. Talmage	Charles R. Van Doren	11 Bloomfield Ave., Newark, N. J.	497
Isadore H. Colton	G. H. Yonkers	249 Clinton Ave., Newark, N. J.	498
Ernest F. Keer, Jr.	Irving L. Ryerson	1172 Raymond-Commerce Bldg., Newark, N. J.	499
Charles M. Myers	Frederick C. Johnson	2 Noll Place, Newark, N. J.	500
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	501
Frederick Jay	Alfred N. Baum	15 Market St., Newark, N. J.	502
Kussy, Kohn & Cohn	Nathan Perselay	535 High St., Newark, N. J.	503
Simon L. Fisch	Henry Kranzler	24 Commerce St., Newark, N. J.	504
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	505
Sorg, Duncan & Bailey	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	506
Samuel Dreskin	Joseph Lieb	30 Branford Place, Newark, N. J.	507
Kraemer, Siegler & Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	508
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	509
Joseph E. Cohn	Howard E. Hampson	755 Broad St., Newark, N. J.	510
Louis J. Beers	William C. Treiber	755 Broad St., Newark, N. J.	511
Levy, Fenster & McCloskey	Charles H. Burgesser	246 S. Twentieth St., Newark, N. J.	512
Frederic C. Ritger	LeRoy F. Murphy	755 Broad St., Newark, N. J.	513
Philip B. Rothschild	Robert Caruba	11 Commerce St., Newark, N. J.	514
Aaron Lasser	George H. Yonkers	249 Clinton Ave., Newark, N. J.	515
Joseph G. Young	Walter J. Nicholson	810 Broad St., Newark, N. J.	516
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	517
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	518
Harry T. Davimos	Alfred N. Baum	15 Market St., Newark, N. J.	519
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	520
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	521
Walter M. Ceglowski	John J. Hill	175 Holland Road, South Orange, N. J.	522
Joseph Steiner	Harry Werthelm	237 N. Eleventh St., Newark, N. J.	523
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	524
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	525
Francis P. Meehan	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	526

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				
472	Broad and Market	Newark	$425	$30,216	$98,523
473	Broad Street	"	2,553	60	34,100
474	Brookdale	"	9,634	3,800	240,450
475	Buildahome	"	9,915	.....	73,300
476	Builders	"	30,661	262	209,145
477	Buildmore	"	7,687	1,292	39,900
478	Camden	"	4,443	.....	126,200
479	Camfield	"	2,609	.....	98,701
480	Capital	"	4,382	13,663	82,000
481	Cardinal	"	241	.....	91,800
482	Casino	"	4,334	4,200	168,700
483	Cedars	"	6,960	.....	259,714
484	Central	"	9,472	.....	129,900
485	Centre Market	"	2,184	2,073	112,100
486	Century	"	7,578	258	152,850
487	Champion	"	1,094	23,264	5,500
488	Chapel	"	3,628	5,336	148,600
489	Charter Oak	"	10,353	47,240	108,328
490	Choice	"	35	.....	19,000
491	Circle	"	355	.....	29,100
492	Citizens'	"	6,508	.....	135,100
493	City	"	3,292	8,000	66,700
494	City Hall	"	3,240	348	89,900
495	City Line	"	4,960	8,575	101,500
496	Civic	"	980	.....	93,000
497	Clark	"	22,424	12,000	430,100
498	Clinton Place	"	6,573	.....	142,976
499	Colossal	"	19,554	2,125	31,800
500	Columbia	"	1,992	2,700	5,800
501	Columbus Institute	"	15,082	10,075	204,200
502	Combined	"	7,185	.....	247,776
503	Commerce	"	3,995	.....	62,000
504	Commercial	"	2,015	125	71,600
505	Commonwealth	"	6,351	.....	236,701
506	Community	"	2,257	.....	95,400
507	Compact	"	4,208	.....	240,134
508	Composite	"	9,695	.....	148,838
509	Concordia	"	2,211	2,000	155,000
510	Concrete	"	8,932	.....	74,629
511	Congress	"	297	.....	123,300
512	Conservative	"	10,457	1,500	61,400
513	Continental	"	1,792	.....	116,309
514	Copartners	"	1,428	.....	22,300
515	Cornerstone	"	6,344	7,047	41,800
516	Court House	"	15,613	7	269,000
517	Court South End	"	6,828	3,671	184,500
518	Crescent	"	1,932	3,000	86,800
519	Criterion	"	1,107	4,125	159,900
520	Crosstown	"	44,217	19,866	302,000
521	Custer	"	18,457	266	125,300
522	Defiance	"	375	173	123,100
523	Delta	"	5,956	.....	138,100
524	Dependable	"	3,829	20,550	32,700
525	Divident Hill	"	2,505	352	203,500
526	Domestic	"	15,135	2,149	139,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$102	$231,596	$64,772	$1,151	$426,785	472
$90,671	1,630	112,316	14,188	2,380	257,898	473
42,801	5,520	168,284	19,944	9,199	499,632	474
57,050	3,980	123,172	1,199	1,848	270,464	475
16,629	1,880	212,244	1,257	6,816	478,894	476
11,986	1,161	53,208	16,794	953	132,981	477
41,994	4,140	164,944	19,088	2,717	363,526	478
5,700	1,060	240,260	7,383	402	356,115	479
500	1,500	182,271	18,071	267	302,654	480
498	3,345	172,621	3,536	6,637	278,678	481
15,907	4,425	439,444	123	1,699	638,832	482
36,800	6,355	171,194	2,127	1,003	484,153	483
16,800	.....	246,925	4,560	9,110	416,767	484
.....	250	167,359	1,687	1,845	287,498	485
12,900	10,988	457,570	22,916	27,443	692,503	486
69,018	.....	52,539	729	1,218	153,362	487
.....	1,800	119,368	28,603	2,461	309,796	488
.....	3,218	260,204	2,541	1,197	433,081	489
17,000	2,580	46,614	39,282	6,809	131,320	490
10,900	410	195,838	101	764	237,468	491
154,391	16,300	270,090	4,406	3,284	590,079	492
27,900	870	205,863	91,085	4,128	407,338	493
164,104	.....	492,638	868	5,187	756,285	494
25,738	100	36,932	3,751	2,627	184,183	495
381	1,215	117,251	3,458	2,606	218,891	496
87,943	19,920	451,670	22,746	12,572	1,059,375	497
1,390	.....	369,774	553	1,616	522,882	498
.....	700	77,408	984	365	132,936	499
75,980	5,040	178,303	2,436	50,372	322,623	500
20,309	2,525	334,434	2,940	7,861	597,426	501
8,000	.....	782,687	1,720	29,412	1,076,780	502
16,518	.....	229,411	2,372	1,748	316,044	503
23,000	.....	126,737	1,429	2,700	227,606	504
12,005	5,400	171,164	1,638	25,145	458,404	505
105,221	500	107,766	5,382	2,309	318,835	506
1,250	3,285	338,694	8,446	9,636	605,653	507
.....	8,860	344,559	214,903	11,942	738,797	508
12,600	4,540	168,152	14,512	25,082	384,097	509
2,580	2,425	68,633	22,965	200	180,364	510
1,575	3,930	196,860	19,236	2,654	347,852	511
20,656	3,450	89,998	7,566	2,971	197,998	512
19,200	850	75,632	2,126	2,994	218,903	513
120	.....	20,736	3,144	512	48,240	514
.....	4,770	329,231	176,700	1,292	567,184	515
88,497	4,180	335,802	61,723	21,222	796,044	516
48,869	620	115,156	10,373	1,768	371,785	517
.....	875	94,027	6,452	419	193,505	518
144,179	620	93,492	233	5,892	409,548	519
600,872	57,129	412,753	11,728	70,216	1,518,781	520
17,404	5,931	118,208	9,156	2,346	297,068	521
28,281	6,833	69,201	13,165	8,128	249,256	522
.....	100	416,658	88,105	970	649,889	523
24,049	.....	171,313	348	1,985	254,774	524
.....	5,530	314,295	51,988	3,369	581,539	525
7,000	5,636	72,110	15,431	1,275	258,036	526

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					
472	Broad and Market	Newark	$183,048	.....	.....	$88,040
473	Broad Street	"	102,232	.....	.....	27,450
474	Brookdale	"	241,650	.....	.....	140,100
475	Buildahome	"	118,666	.....	.....	63,500
476	Builders	"	220,048	.....	.....	126,250
477	Buildmore	"	60,847	.....	.....	3,400
478	Camden	"	163,878	.....	.....	93,360
479	Camfield	"	155,878	.....	.....	64,800
480	Capital	"	123,822	.....	.....	78,475
481	Cardinal	"	113,305	.....	.....	74,500
482	Casino	"	292,040	.....	.....	142,435
483	Cedars	"	252,648	.....	.....	55,200
484	Central	"	136,883	.....	.....	118,785
485	Centre Market	"	130,552	.....	.....	46,775
486	Century	"	258,608	.....	.....	133,000
487	Champion	"	17,414	.....	.....	42,800
488	Chapel	"	83,544	.....	.....	127,275
489	Charter Oak	"	194,535	.....	.....	71,715
490	Choice	"	68,135	.....	.....	5,850
491	Circle	"	130,655	.....	.....	26,780
492	Citizens'	"	222,326	.....	.....	84,340
493	City	"	194,778	.....	.....	67,615
494	City Hall	"	179,884	.....	.....	319,250
495	City Line	"	74,686	.....	.....	50,500
496	Civic	"	87,543	.....	.....	40,625
497	Clark	"	440,100	$42,294	.....	290,650
498	Clinton Place	"	219,955	.....	.....	142,595
499	Colossal	"	80,416	.....	.....	4,900
500	Columbia	"	177,924	.....	.....	33,175
501	Columbus Institute	"	213,232	.....	.....	157,095
502	Combined	"	375,186	.....	.....	137,512
503	Commerce	"	156,115	.....	.....	48,900
504	Commercial	"	76,157	.....	.....	59,557
505	Commonwealth	"	188,102	.....	.....	116,750
506	Community	"	144,594	.....	.....	62,400
507	Compact	"	183,613	.....	.....	180,025
508	Composite	"	397,415	.....	.....	120,200
509	Concordia	"	172,680	.....	.....	102,250
510	Concrete	"	96,554	.....	.....	29,925
511	Congress	"	169,422	.....	.....	58,650
512	Conservative	"	120,075	.....	.....	12,900
513	Continental	"	123,657	.....	.....	22,700
514	Copartners	"	10,449	.....	.....	2,600
515	Cornerstone	"	371,496	.....	.....	85,020
516	Court House	"	305,034	.....	.....	151,125
517	Court South End	"	178,422	.....	.....	99,550
518	Crescent	"	104,688	.....	.....	26,636
519	Criterion	"	124,839	.....	.....	72,740
520	Crosstown	"	590,879	.....	.....	404,465
521	Custer	"	142,462	.....	.....	72,200
522	Defiance	"	138,554	.....	.....	15,500
523	Delta	"	264,864	.....	.....	53,400
524	Dependable	"	61,675	.....	.....	59,660
525	Divident Hill	"	293,278	.....	.....	103,850
526	Domestic	"	151,500	.....	.....	42,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$2,034	.....	$215	.....	.....	$57,503	.....	$95,945	$426,785	472
1,524	$10,813	44	.....	$6,500	39,737	$11,014	58,584	257,898	473
.....	.....	880	.....	.....	6,702	35,588	74,712	499,632	474
141	.....	.....	.....	.....	7,454	28,070	52,633	270,464	475
.....	.....	.....	.....	6,000	1,947	59,793	64,856	478,894	476
1,413	12,531	60	.....	.....	20,577	1,945	32,208	132,981	477
105	.....	754	.....	4,000	7,262	29,627	64,540	363,526	478
7,944	.....	1,045	.....	26,000	13,971	19,802	66,675	356,115	479
740	3,000	1,469	.....	.....	10,329	12,598	72,221	302,654	480
10,160	.....	.....	.....	8,150	10,716	.....	61,847	278,678	481
350	.....	.....	.....	33,650	19,838	41,299	109,220	638,832	482
12	.....	204	.....	18,000	19,817	52,776	85,496	484,153	483
.....	.....	17	.....	.....	37,036	4,746	119,300	416,767	484
.....	.....	.....	.....	.....	21,692	30,954	57,525	287,498	485
130	22,784	299	.....	9,500	80,565	17,326	169,691	692,503	486
8,910	1,001	145	.....	.....	20,403	7,204	55,485	153,362	487
928	2,929	167	.....	.....	18,429	11,131	65,393	309,796	488
510	1,100	.....	.....	.....	32,432	37,511	95,278	433,081	489
2,436	.....	.....	.....	1,070	32,168	.....	21,661	131,320	490
.....	.....	.....	.....	21,500	11,043	.....	47,490	237,468	491
480	6,539	4	.....	49,000	35,045	53,195	139,150	590,079	492
168	2,433	.....	.....	.....	37,728	8,516	96,600	407,838	493
1,444	.....	78	.....	5,500	83,438	.....	166,691	756,285	494
27	.....	120	.....	5,500	11,765	12,066	29,519	184,183	495
3,465	1,005	795	.....	8,500	12,078	18,211	46,669	218,891	496
1,418	.....	1,383	.....	20,000	33,973	45,229	184,328	1,059,375	497
541	.....	.....	.....	22,800	1,149	3,312	132,530	522,882	498
106	.....	.....	.....	.....	10,307	10,928	26,279	132,936	499
4,983	.....	125	.....	.....	19,946	25,180	61,290	322,623	500
2,746	1,000	159	.....	.....	51,334	30,177	141,683	597,426	501
.....	.....	.....	.....	59,000	15,634	.....	489,448	1,076,780	502
371	.....	32	.....	7,500	13,899	.....	89,227	316,044	503
.....	.....	.....	.....	15,500	26,897	.....	49,495	227,606	504
122	.....	11	.....	.....	23,862	35,541	94,016	458,404	505
387	.....	143	.....	7,000	10,967	19,335	74,009	318,835	506
1,222	.....	59	.....	29,000	51,351	6,378	154,005	605,653	507
17,635	.....	.....	.....	9,550	72,445	.....	121,552	738,797	508
.....	.....	95	.....	.....	23,508	23,410	62,154	384,097	509
447	.....	20	.....	5,000	9,344	16,344	22,730	180,364	510
40	24,697	163	.....	10,500	7,455	21,471	55,454	347,852	511
.....	.....	1,620	.....	.....	1,924	21,753	39,726	197,998	512
.....	.....	.....	.....	.....	7,146	20,744	44,656	218,903	513
2,131	.....	2,670	.....	.....	22,093	.....	8,297	48,240	514
3,932	.....	.....	.....	.....	587	.....	106,149	567,184	515
7,248	.....	570	.....	16,500	88,482	51,698	175,387	796,044	516
1,194	.....	182	.....	.....	7,974	41,402	43,061	371,785	517
.....	.....	72	.....	.....	15,722	13,540	32,847	193,505	518
3,568	6,000	44	$6,435	37,700	31,939	39,473	86,810	409,548	519
606	.....	828	.....	.....	24,837	66,276	430,890	1,518,781	520
8,291	.....	76	.....	.....	5,589	20,395	48,055	297,068	521
10,981	.....	86	.....	8,000	5,895	19,824	50,416	249,256	522
17,584	15,125	261	.....	16,000	108,187	32,497	141,971	649,889	523
1,428	.....	104	.....	1,100	39,767	4,048	86,992	254,774	524
28	.....	61	.....	19,000	6,978	51,345	106,999	581,539	525
163	.....	386	.....	.....	401	34,981	28,005	258,036	526

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								
472	Broad and Market	1,708	204	.....	.....	.....	.....	440	46
473	Broad Street	1,395	153	.....	.....	.....	.....	137	12
474	Brookdale	2,911	265	.....	.....	.....	.....	701	70
475	Buildahome	1,852	288	.....	.....	.....	.....	318	41
476	Builders	3,238	252	.....	.....	.....	.....	631	70
477	Buildmore	641	70	.....	.....	.....	.....	34	4
478	Camden	1,775	198	.....	.....	.....	.....	467	66
479	Camfield	1,870	218	.....	.....	.....	.....	324	47
480	Capital	1,147	154	.....	.....	.....	.....	392	67
481	Cardinal	2,174	282	.....	.....	.....	.....	373	86
482	Casino	3,374	379	.....	.....	.....	.....	712	91
483	Cedars	2,980	249	.....	.....	.....	.....	276	23
484	Central	2,166	193	.....	.....	.....	.....	594	63
485	Centre Market	1,642	144	.....	.....	.....	.....	234	27
486	Century	2,391	258	.....	.....	.....	.....	665	83
487	Champion	179	37	.....	.....	.....	.....	214	32
488	Chapel	1,020	143	.....	.....	.....	.....	636	105
489	Charter Oak	2,882	305	.....	.....	.....	.....	359	53
490	Choice	669	74	.....	.....	.....	.....	29	8
491	Circle	2,477	168	.....	.....	.....	.....	134	21
492	Citizens'	2,711	240	.....	.....	.....	.....	422	54
493	City	1,428	245	.....	.....	.....	.....	338	46
494	City Hall	3,312	293	.....	.....	.....	.....	1,596	197
495	City Line	942	108	.....	.....	.....	.....	252	34
496	Civic	915	62	.....	.....	.....	.....	203	27
497	Clark	4,980	653	318	64	.....	.....	1,453	282
498	Clinton Place	3,514	457	.....	.....	.....	.....	713	69
499	Colossal	1,392	122	.....	.....	.....	.....	24	5
500	Columbia	1,568	158	.....	.....	.....	.....	166	24
501	Columbus Institute	2,393	270	.....	.....	.....	.....	786	117
502	Combined	7,638	663	.....	.....	.....	.....	967	78
503	Commerce	2,519	267	.....	.....	.....	.....	245	41
504	Commercial	1,212	142	.....	.....	.....	.....	297	49
505	Commonwealth	2,095	200	.....	.....	.....	.....	584	65
506	Community	1,531	143	.....	.....	.....	.....	312	41
507	Compact	2,689	233	.....	.....	.....	.....	900	110
508	Composite	2,953	286	.....	.....	.....	.....	606	79
509	Concordia	1,823	200	.....	.....	.....	.....	511	81
510	Concrete	1,008	99	.....	.....	.....	.....	150	30
511	Congress	1,827	169	.....	.....	.....	.....	293	35
512	Conservative	1,231	116	.....	.....	.....	.....	64	9
513	Continental	1,585	106	.....	.....	.....	.....	114	16
514	Copartners	172	10	.....	.....	.....	.....	13	4
515	Cornerstone	2,798	270	.....	.....	.....	.....	425	38
516	Court House	2,666	255	.....	.....	.....	.....	756	122
517	Court South End	2,320	232	.....	.....	.....	.....	498	54
518	Crescent	1,124	118	.....	.....	.....	.....	133	24
519	Criterion	3,316	177	.....	.....	.....	.....	364	45
520	Crosstown	9,220	671	.....	.....	.....	.....	2,022	120
521	Custer	1,434	166	.....	.....	.....	.....	387	57
522	Defiance	1,963	297	.....	.....	.....	.....	78	11
523	Delta	2,494	200	.....	.....	.....	.....	267	42
524	Dependable	956	113	.....	.....	.....	.....	298	45
525	Divident Hill	3,153	252	.....	.....	.....	.....	519	62
526	Domestic	1,687	166	.....	.....	.....	.....	213	34

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	
2,148	20	230	S.	$1.00 m.	$200	6	$2.00 a	.....	472
1,532	37	128	S.	1.00 m.	200	6	3.00 a	$1.00 a	473
3,612	84	251	S.	1.00 m.	200	6	2.00 a	1.00 a	474
2,170	28	301	O.P.	.....	200	6	.....	2.00 a	475
3,869	57	265	O.P.	.....	200	6	.....	.....	476
675	14	60	S.	1.00 & 2.00 m.	200	6	1.00 a	.....	477
2,242	40	224	S.	1.00 m.	200	6	3.50 a	2.00 a	478
2,194	24	241	S.	1.00 m.	200	6	.....	1.00 a	479
1,539	24	197	S.	1.00 m.	200	6	2.00 a	1.00 a	480
2,547	25	343	S.	1.00 m.	200	6	3.00 a	3.00 a	481
4,086	50	420	N.S.	1.00 m.	200	6	1.00 a	1.00 a	482
3,256	54	218	S.	1.00 m.	200	6	4.00 a	.02½ b	483
2,760	39	217	N.S.	1.00 m.	200	6	2.00 a	2.00 a	484
1,876	21	150	O.P.	.....	200	6	3.00 a	3.00 a	485
3,056	58	283	S.	1.00 m.	200	6	3.00 a	2.00 a	486
393	2	67	S.	1.00 m.	200	6	2.00 a	1.00 a	487
1,656	22	226	S.	1.00 m.	200	6	.....	.....	488
3,241	30	328	O.P.	.....	200	6	.....	.....	489
698	4	78	S.	1.00 m.	200	6	.....	.....	490
2,611	9	180	S.	1.00 m.	200	6	.....	.....	491
3,133	79	215	O.P.	.....	200	5 & 6	.....	.....	492
1,766	14	277	S.	1.00 & 2.00 m.	200	6	.....	.....	493
4,908	30	460	S.	1.00 m.	200	6	3.00 a	1.00 a	494
1,194	25	117	S.	1.00 m.	200	6	2.00 a	.....	495
1,118	24	65	S.	1.00 m.	200	6	2.00 a	2.00 a	496
6,751	170	829	S.	1.00 & 2.00 m.	200	6	1.00 a	.....	497
4,227	34	492	O.P.	.....	200	5 & 6	various	.....	498
1,416	7	120	O.P.	.....	200	6	.03 b	.03 b	499
1,734	35	147	S.	1.00 m.	200	6	3.00 a	2.00 a	500
3,179	72	315	S.	1.00 m.	200	6	3.00 a	1.00 a	501
8,605	40	701	N.S.	1.00 m.	200	6	.....	.....	502
2,764	22	286	O.P.	.....	200	6	3.00 a	3.00 a	503
1,509	13	178	O.P.	.....	200	6	.....	.....	504
2,679	47	218	N.S.	1.00 m.	T.M.&200	6	.03 b	.03 b	505
1,843	27	157	S.	1.00 m.	200	6	.....	.....	506
3,589	42	301	O.P.	.....	200	6	2.00 a	2.00 a	507
3,559	36	329	S.	1.00 m.	200	6	.....	.....	508
2,334	54	227	S.	1.00 m.	200	6	2.00 a	1.00 a	509
1,158	23	106	S.	1.00 m.	200	6	.....	1.00 a	510
2,120	29	175	S.	1.00 m.	200	6	3.00 a	1.00 a	511
1,295	20	105	S.	1.00 m.	200	6	1.00 a	1.00 a	512
1,699	25	97	N.S.	1.00 m.	200	6	.05 b	.05 b	513
185	5	9	S.	1.00 m.	200	6	.....	.....	514
3,223	23	285	N.S.	1.00 m.	200	6	.....	.....	515
3,422	62	315	S.	1.00 m.	200	6	3.00 a	1.00 a	516
2,818	52	234	S.	1.00 m.	T.M.&200	6	2.00 a	.....	517
1,257	36	106	S.	1.00 m.	200	6	1.00 a	1.00 a	518
3,680	40	182	O.P.	.....	200	5 & 6	.50 to 2.00 a	.....	519
11,242	100	691	N.S.	1.00 m.	T.M.&200	3, 5 & 6	.....	.....	520
1,821	43	180	S.	1.00 m.	200	6	3.00 a	2.00 a	521
2,041	28	280	S.	1.00 m.	200	6	2.00 a	2.00 a	522
2,761	22	220	S.	1.00 m.	200	6	.....	.....	523
1,254	7	151	O.P.	.....	200	6	1.00 a	1.00 a	524
3,672	62	252	S.	1.00 m.	200	6	3.00 a	1.00 a	525
1,900	150	50	S.	1.00 m.	200	6	1.00 a	1.00 a	526

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			
527	Doric	Newark	April 24, 1925	M. Malcolm Knoller
528	Down Town	"	Mar. 6, 1919	Fred Brandman
529	Druggists	"	Sept. 23, 1922	Abraham Kruger
530	Eagles	"	May 11, 1911	Chals Beauparlant
531	East End	"	Feb. 11, 1897	Robert B. Smith
532	Echo	"	Mar. 18, 1913	Carl H. Dietz, Jr.
533	Eclipse	"	Nov. 8, 1919	Thomas Donaldson
534	Eden	"	Nov. 26, 1924	Martin J. Cooney
535	Efficient	"	Mar. 22, 1920	Samuel W. Rice
536	Eighth Ward	"	Dec. 1, 1885	William B. Abbey
537	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
538	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
539	Ellveeay-Newspaper Workers'	"	** (See below)	Louis V. Aronson
540	Elwood	"	June 12, 1919	Winfred Inglis
541	Employees'	"	May 2, 1919	Walter Farber
542	Engineers	"	July 15, 1925	Fred Romp
543	Enterprise	"	Mar. 28, 1883	Gustav A. Burkhardt
544	Equality	"	Oct. 14, 1919	Leo Flaster
545	Equal Rights	"	July 30, 1909	Charles Muntrick
546	Equitable	"	May 3, 1906	C. P. Schmidt
547	Essex Mutual	"	July 1, 1919	Frederick Bowden
548	Essex Power Station	"	May 6, 1921	Darrow Sage
549	Eureka	"	May 22, 1909	Paul J. Moore
550	Ever-Ready	"	Jan. 6, 1920	Arthur Bachrach
551	Everybody's	"	Mar. 20, 1913	Frederick J. Stephans
552	Excelsior	"	May 27, 1879	Louis Rose
553	Executive	"	April 19, 1902	August M. Kleemann
554	Fabyan	"	Feb. 1, 1911	John W. Wathey
555	Fairmount	"	June 19, 1900	Max Goldenberg
556	Famous	"	June 16, 1921	Louis Susskind
557	Favorite	"	Mar. 11, 1921	Philip Elins
558	Federal	"	April 23, 1904	Charles F. Kraemer
559	Fidelity	"	Nov. 18, 1905	George C. Heller
560	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
561	Fifth Ward	"	Feb. 10, 1911	Benjamin S. Harrison
562	Finance	"	Nov. 11, 1919	Max Lewitt
563	Firemen's	"	Feb. 19, 1907	George B. Astley
564	Fireside	"	Jan. 27, 1887	John W. Fahr
565	First Bohemian	"	July 16, 1913	Bohumil Novak
566	First Italian	"	Mar. 30, 1891	Gaetano Dallavalle
567	First Ward	"	May 20, 1910	William J. Fagan, Jr.
568	Five Points	"	Jan. 15, 1913	Alexander Brunner
569	Foresters	"	Mar. 16, 1908	Michael Leveen
570	Forest Hill	"	Dec. 10, 1912	Joseph E. Martin
571	Fourteenth Ward	"	Dec. 15, 1885	Frederick W. Paul
572	Fourth Ward	"	Mar. 3, 1919	J. A. Du Plessis
573	Fraternal	"	April 12, 1887	John R. Oschwald
574	Freeholders	"	May 8, 1926	Matthew Evenchick
575	Fulton	"	Sept. 15, 1911	Ferdinand A. Hubert
576	Gem	"	Sept. 8, 1919	Louis H. Hare
577	General-Founders	"	* (See below)	Michael A. Stavitsky
578	Gibraltar	"	Mar. 18, 1909	William Wepner
579	Gilt Edge	"	Jan. 14, 1921	Meyer P. Gross
580	Good Year	"	Jan. 31, 1923	Maurice A. Wachstein
581	Grand	"	Oct. 14, 1891	Mayer Krasner

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

** June 17, 1921—Ellveeay } Merged March 12, 1928.
March 12, 1911—Newspaper Workers }

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
S. Arthur Swern	Leopold Isserman	24 Branford Place, Newark, N. J.	527
A. Milton Jacobs	Nathan Lifshus	20 Jones St., Newark, N. J.	528
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	529
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	530
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	531
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	532
P. M. Gehl	Morris J. Hoenig	31 Clinton St., Newark, N. J.	533
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	534
William L. Greenbaum	Samuel I. Bendet	24 Commerce St., Newark, N. J.	535
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	536
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	537
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	538
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	539
Alexander T. Schenck	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	540
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	541
Michael Breitkopf	Leo Reilly	40 Clinton St., Newark, N. J.	542
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	543
Osborne, Cornish & Scheck	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	544
Arthur R. Denman	Walter J. Nicholson	810 Broad St., Newark, N. J.	545
Mulligan & Koenig	William B. Heller	14 Ferry St., Newark, N. J.	546
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	547
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	548
William P. Murphy	John J. Mooney	58 Collins Ave., Bloomfield, N. J.	549
Isaac Fleischman	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	550
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	551
Scharringhausen & Hartpence	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	552
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	553
Charles A. Woodruff	Arthur Van Steenbergh	1424 Bond St., Hillside, N. J.	554
Samuel Roessler	William C. Treiber	755 Broad St., Newark, N. J.	555
Joseph Susskind	Henry H. Krafte	28 William St., Newark, N. J.	556
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	557
Jacob L. Newman	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	558
Scharringhausen & Hartpence	Charles N. Halsted	45 Clinton St., Newark, N. J.	559
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	560
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	561
David E. Bernstein	Philip A. Sobel	24 Branford Place, Newark, N. J.	562
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	563
Frederic L. Johnson	Charles T. Ziegler	9 Clinton St., Newark, N. J.	564
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	565
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	566
Michael J. Quigley	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	567
Mulligan & Koenig	Howard Hopper	67 N. Ninth St., Newark, N. J.	568
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	569
Robert S. Terhune	J. M. Karkella	P. O. Box 127, Newark, N. J.	570
George S. Pollard	Nathaniel W. Morris	222 Clinton Ave., Newark, N. J.	571
Michael Silver	Leopold Isserman	24 Branford Place, Newark, N. J.	572
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	573
S. Daniels & R. H. Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	574
William L. Brunyate	Charles E. Waters	300 Broadway, Newark, N. J.	575
Isadore H. Colton	Loren F. Gardiner	502 High St., Newark, N. J.	576
Meyer M. Semel & Harry Dvorken	Rudolph A. Glickman	790 Broad St., Newark, N. J.	577
Charles B. Clancy	Frank P. Litter	14 Belmont Ave., Newark, N. J.	578
Jacob Fox	Jacob L. Coopersmith	535 High St., Newark, N. J.	579
William Stalford	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	580
Litwin & Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	581

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				
527	Doric	Newark	$11,654	$8,800	$103,288
528	Down Town	"	6,886	.....	90,300
529	Druggists	"	12,844	5,156	109,155
530	Eagles	"	6,318	.....	138,700
531	East End	"	16,693	15,532	86,450
532	Echo	"	269	3,940	129,300
533	Eclipse	"	6,691	17,296	181,600
534	Eden	"	4,428	5,195	68,300
535	Efficient	"	11,927	.....	155,486
536	Eighth Ward	"	17,059	15,000	589,072
537	Eight Points	"	6,966	.....	191,600
538	Eleventh Ward	"	21,998	50,000	3,695,525
539	Ellveeay-Newspaper Workers'	"	13,596	.....	413,829
540	Elwood	"	5,094	.....	246,300
541	Employees'	"	1,797	1,684	98,875
542	Engineers	"	50,047	10,155	153,204
543	Enterprise	"	597	12,463	205,150
544	Equality	"	6,300	.....	59,900
545	Equal Rights	"	8,295	305	130,800
546	Equitable	"	8,403	2,897	96,100
547	Essex Mutual	"	26,757	3,200	205,820
548	Essex Power Station	"	38,821	5,981	286,672
549	Eureka	"	766	.....	113,000
550	Ever-Ready	"	2,196	33,200	417,514
551	Everybody's	"	7,697	13,557	275,322
552	Excelsior	"	3,177	.....	346,850
553	Executive	"	1,832	.....	89,800
554	Fabyan	"	1,941	106	121,000
555	Fairmount	"	21,479	5,000	173,100
556	Famous	"	6,667	5,000	148,100
557	Favorite	"	6,723	16,446	89,921
558	Federal	"	5,332	.....	242,900
559	Fidelity	"	1,781	1,589	213,150
560	Fifteenth Ward	"	742	46,344	148,400
561	Fifth Ward	"	9,259	6,947	155,500
562	Finance	"	9,672	.....	172,600
563	Firemen's	"	36,208	10,731	199,800
564	Fireside	"	6,665	.....	162,430
565	First Bohemian	"	11,153	12,332	184,050
566	First Italian	"	2,597	5,985	51,852
567	First Ward	"	8,231	2,694	123,300
568	Five Points	"	11,244	.....	295,400
569	Foresters	"	2,817	.....	417,782
570	Forest Hill	"	2,960	25,000	143,150
571	Fourteenth Ward	"	69,133	75,153	1,408,700
572	Fourth Ward	"	8,220	.....	156,000
573	Fraternal	"	2,900	8,362	151,900
574	Freeholders	"	3,875	377	30,000
575	Fulton	"	1,251	4,461	297,195
576	Gem	"	1,485	7,813	161,361
577	General-Founders	"	8,083	22,050	134,440
578	Gibraltar	"	8,806	.....	256,800
579	Gilt Edge	"	25,908	12,025	88,400
580	Good Year	"	1,087	6,091	95,700
581	Grand	"	1,223	.....	51,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$3,680	$116,790	$145,543	$15,474	$405,229	527
$4,493	850	138,749	160	49,098	290,536	528
.....	.....	150,978	2,912	3,301	284,346	529
.....	4,150	277,038	49,776	3,466	479,448	530
.....	5,340	265,010	274	2,283	391,532	531
5,405	3,650	111,930	24,522	3,760	282,776	532
.....	2,800	241,909	39,892	9,121	499,309	533
10,672	2,019	216,295	29,701	21,626	358,236	534
5,648	10,712	367,815	147,745	13,337	712,670	535
23,948	4,220	569,818	20,980	14,192	1,254,289	536
17,558	1,750	101,652	2,081	9,752	331,359	537
132,771	8,369	10,864,476	140,460	136,142	15,049,741	538
500	17,440	584,906	14,904	11,730	1,056,905	539
15,252	5,525	283,996	25,422	11,307	592,896	540
.....	5,668	154,641	177,676	13,848	454,189	541
911	5,970	67,280	32,350	3,423	323,340	542
.....	3,205	167,147	94	7,039	395,695	543
103,013	16,925	408,398	1,594	4,007	600,137	544
8,000	2,070	114,068	14,986	3,954	282,478	545
24,746	123	130,647	217	1,959	265,092	546
6,421	6,700	305,460	33,508	5,949	593,815	547
625	9,962	71,923	6,311	1,690	421,985	548
.....	500	109,954	8,971	1,231	234,422	549
2,232	426	595,428	1,950	22,641	1,075,587	550
52,800	17,054	918,190	6,620	6,735	1,297,975	551
.....	6,110	382,384	13,180	18,395	770,096	552
16,601	800	57,497	9,284	17,432	193,246	553
11,579	1,203	151,860	29,007	4,301	320,997	554
2,531	1,150	493,580	126,831	1,356	825,027	555
40,661	1,500	182,563	5,281	27,379	417,151	556
600	16,765	341,955	4,126	1,457	477,993	557
.....	4,635	501,932	15,914	22,379	793,092	558
35,608	2,415	161,994	22,117	11,368	450,022	559
.....	925	256,630	24,919	7,731	485,691	560
11,243	3,613	144,338	17,094	2,693	350,687	561
64,424	.....	173,613	12,203	13,097	445,609	562
15,200	7,215	309,093	12,195	2,162	592,604	563
36,912	705	377,996	27,879	7,613	620,200	564
5,893	3,150	120,888	10,549	1,361	349,376	565
1,200	6,581	113,977	9,626	2,148	193,966	566
1,535	100	426,514	23,163	1,095	586,632	567
37,887	1,711	274,674	17,991	26,370	665,277	568
.....	24,951	615,593	20,491	38,361	1,119,995	569
17,489	125	272,503	55,239	15,439	531,905	570
1,821,116	73,702	2,363,974	24,711	68,533	5,905,022	571
7,800	11,340	503,435	143,988	3,601	834,384	572
500	2,417	147,166	19,001	4,257	336,503	573
32,737	990	51,575	1,256	322	121,132	574
40,850	10,169	129,452	11,599	2,900	497,877	575
24,820	.....	1,744,329	2,726	13,279	1,955,813	576
93,408	135	10,371	272	19,608	288,367	577
45,272	7,933	260,837	15,067	4,505	599,220	578
42,653	.....	657,322	2,844	12,582	841,734	579
.....	1,775	61,610	24,161	1,213	191,637	580
43,332	100	164,416	11,300	68	271,539	581

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					
527	Doric	Newark	$245,024	.....	.....	$60,220
528	Down Town	"	124,523	.....	.....	85,370
529	Druggists	"	125,117	.....	.....	63,900
530	Eagles	"	192,447	.....	.....	81,025
531	East End	"	160,419	.....	.....	108,825
532	Echo	"	151,977	.....	.....	38,175
533	Eclipse	"	122,372	.....	.....	149,400
534	Eden	"	199,260	.....	.....	27,900
535	Efficient	"	450,112	.....	.....	77,169
536	Eighth Ward	"	529,494	.....	.....	273,500
537	Eight Points	"	134,404	.....	.....	90,800
538	Eleventh Ward	"	8,949,215	.....	.....	.....
539	Ellveeay-Newspaper Workers'	"	543,684	.....	.....	81,500
540	Elwood	"	273,507	.....	.....	93,150
541	Employees'	"	330,515	.....	.....	39,450
542	Engineers	"	166,454	.....	.....	37,725
543	Enterprise	"	181,992	.....	.....	72,400
544	Equality	"	247,387	.....	.....	135,675
545	Equal Rights	"	159,753	.....	.....	47,550
546	Equitable	"	87,148	.....	.....	82,150
547	Essex Mutual	"	252,936	$14,426	.....	139,550
548	Essex Power Station	"	300,668	.....	.....	.....
549	Eureka	"	94,377	.....	.....	41,975
550	Ever-Ready	"	463,572	.....	.....	184,100
551	Everybody's	"	554,398	.....	.....	361,320
552	Excelsior	"	372,738	.....	.....	159,615
553	Executive	"	69,708	.....	.....	51,025
554	Fabyan	"	112,182	.....	.....	118,525
555	Fairmount	"	358,791	.....	.....	113,025
556	Famous	"	193,844	.....	.....	100,867
557	Favorite	"	218,824	.....	.....	108,255
558	Federal	"	220,210	.....	.....	296,245
559	Fidelity	"	199,038	.....	.....	.....
560	Fifteenth Ward	"	179,456	.....	.....	124,700
561	Fifth Ward	"	176,091	.....	.....	66,800
562	Finance	"	185,916	.....	.....	118,500
563	Firemen's	"	277,269	.....	.....	117,200
564	Fireside	"	198,218	.....	.....	178,894
565	First Bohemian	"	177,589	.....	.....	75,000
566	First Italian	"	91,752	.....	.....	.....
567	First Ward	"	185,067	.....	.....	174,342
568	Five Points	"	272,333	.....	.....	153,800
569	Foresters	"	360,934	.....	.....	365,905
570	Forest Hill	"	232,279	.....	.....	73,850
571	Fourteenth Ward	"	2,413,853	25,750	.....	1,504,600
572	Fourth Ward	"	369,274	.....	.....	182,500
573	Fraternal	"	179,118	.....	.....	55,200
574	Freeholders	"	43,745	.....	.....	43,900
575	Fulton	"	299,328	.....	.....	79,800
576	Gem	"	347,024	.....	.....	787,815
577	General-Founders	"	170,703	.....	.....	76,326
578	Gibraltar	"	226,216	.....	.....	162,750
579	Gilt Edge	"	357,305	.....	.....	149,810
580	Good Year	"	95,319	.....	.....	.....
581	Grand	"	88,879	.....	.....	33,110

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$1,198	.....	$20	.....	.....	$23,004	.....	$75,763	$405,229	527
349	.....	.....	.....	.....	11	$11,370	68,913	290,536	528
366	.....	.....	$900	$15,000	5,271	.....	73,792	284,346	529
17,316	$10,672	765	.....	.....	35,078	32,222	109,923	479,448	530
290	.....	17	.....	.....	14,089	11,706	96,186	391,532	531
685	.....	36	.....	.....	12,109	23,116	56,678	282,776	532
70	.....	.....	.....	.....	78,046	8,481	140,940	499,309	533
2,995	.....	707	.....	.....	41,011	14,558	71,805	358,236	534
1,208	.....	109	.....	.....	265	.....	183,807	712,670	535
327	.....	372	.....	5,000	99,467	113,811	232,318	1,254,289	536
111	3,500	29	.....	.....	19,169	24,980	58,366	331,359	537
.....	578,055	.....	.....	.....	25,042	1,928,627	3,568,802	15,049,741	538
1,952	.....	.....	.....	42,500	23,718	58,472	305,079	1,056,905	539
.....	54,779	1,741	983	4,500	7,170	31,352	125,714	592,896	540
4,034	.....	130	.....	2,000	1,311	13,000	63,749	454,189	541
7,911	.....	95	.....	.....	9,089	48,298	53,768	323,340	542
141	.....	.....	.....	.....	15,768	16,169	109,225	395,695	543
3,184	.....	74	.....	15,000	34,473	9,789	154,555	600,137	544
58	.....	92	.....	4,000	9,116	20,723	41,186	282,478	545
269	.....	.....	.....	.....	27,955	5,723	61,847	265,092	546
293	.....	537	.....	.....	20,687	49,956	115,430	593,815	547
1,119	.....	473	.....	.....	1,484	67,049	51,192	421,985	548
5,376	303	374	.....	9,500	15,391	17,484	49,642	234,422	549
866	.....	27	.....	.....	5,751	67,948	353,323	1,075,587	550
60	.....	106	.....	.....	65,955	27,835	288,301	1,297,975	551
473	.....	.....	.....	.....	14,521	59,131	163,618	770,096	552
.....	.....	25	.....	.....	27,679	9,730	35,079	193,246	553
268	4,784	209	.....	6,500	7,478	19,135	51,916	320,997	554
.....	.....	746	.....	.....	126,234	28,303	197,928	825,027	555
4,721	.....	.....	.....	.....	1,406	.....	116,313	417,151	556
6,311	.....	20	.....	.....	6,619	13,660	124,304	477,993	557
433	.....	.....	.....	6,500	78,623	.....	191,081	793,092	558
680	.....	.....	.....	9,650	64,481	30,476	145,697	450,022	559
4,081	.....	374	.....	.....	56,942	29,758	90,380	485,691	560
3,267	.....	362	.....	.....	6,899	25,444	71,824	350,687	561
.....	.....	.....	.....	.....	270	20,642	120,281	445,609	562
2,391	.....	630	.....	.....	16,827	39,481	138,806	592,604	563
971	31,630	62	.....	25,750	66,972	14,772	102,931	620,200	564
863	.....	325	.....	.....	368	45,089	50,142	349,376	565
5	31,101	81	.....	.....	13,071	18,380	39,576	193,966	566
1,723	.....	1,375	.....	.....	53,832	11,070	159,223	586,632	567
2,205	21,021	.....	.....	.....	15,997	35,394	164,527	665,277	568
5,990	.....	.....	.....	16,250	63,717	22,092	285,107	1,119,995	569
77	.....	80	.....	.....	77,941	21,040	126,638	531,905	570
5,532	24,150	2,615	700	247,000	445,552	445,005	790,265	5,905,022	571
1,143	.....	444	.....	31,500	50,647	12,440	186,436	834,384	572
25	.....	278	.....	.....	12,567	26,542	62,773	336,503	573
675	.....	40	.....	.....	7,125	1,994	23,653	121,132	574
579	1,000	383	2,500	25,000	54	49,734	39,499	497,877	575
1,082	38,517	304	.....	101,983	436,711	.....	242,377	1,955,813	576
.....	.....	.....	1,000	.....	3,248	17,739	19,351	288,367	577
257	.....	1	.....	.....	35,637	37,707	136,652	599,220	578
.....	.....	.....	.....	.....	47,704	.....	286,915	841,734	579
3,002	.....	.....	.....	.....	21,628	15,479	56,209	191,637	580
788	.....	123	200	.....	50,790	7,689	89,960	271,539	581

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								
527	Doric	2,708	237	.....	.....	.....	.....	301	42
528	Down Town	2,433	230	.....	.....	.....	.....	433	52
529	Druggists	1,593	162	.....	.....	.....	.....	320	66
530	Eagles	1,826	129	.....	.....	.....	.....	405	49
531	East End	1,594	195	.....	.....	.....	.....	544	73
532	Echo	1,598	201	.....	.....	.....	.....	191	24
533	Eclipse	3,203	424	.....	.....	.....	.....	747	86
534	Eden	1,845	210	.....	.....	.....	.....	150	28
535	Efficient	3,210	654	.....	.....	.....	.....	401	50
536	Eighth Ward	5,550	351	.....	.....	.....	.....	1,368	220
537	Eight Points	1,673	190	.....	.....	.....	.....	454	59
538	Eleventh Ward	187,953	8,694	.....	.....	.....	.....	.....	.....
539	Ellveeay-Newspaper Workers'	8,757	513	.....	.....	.....	.....	408	64
540	Elwood	3,144	256	.....	.....	.....	.....	466	53
541	Employees'	2,081	297	.....	.....	.....	.....	197	43
542	Engineers	1,956	176	.....	.....	.....	.....	189	37
543	Enterprise	2,179	212	.....	.....	.....	.....	362	35
544	Equality	3,296	229	.....	.....	.....	.....	678	72
545	Equal Rights	1,489	120	.....	.....	.....	.....	238	23
546	Equitable	1,234	141	.....	.....	.....	.....	411	76
547	Essex Mutual	2,803	244	144	11	.....	.....	698	75
548	Essex Power Station	4,467	440	.....	.....	.....	.....	.....	.....
549	Eureka	1,065	92	.....	.....	.....	.....	211	29
550	Ever-Ready	8,046	619	.....	.....	.....	.....	920	91
551	Everybody's	7,248	666	.....	.....	.....	.....	1,807	177
552	Excelsior	4,278	345	.....	.....	.....	.....	798	92
553	Executive	704	51	.....	.....	.....	.....	255	42
554	Fabyan	1,248	102	.....	.....	.....	.....	593	68
555	Fairmount	3,527	333	.....	.....	.....	.....	565	69
556	Famous	2,944	317	.....	.....	.....	.....	504	56
557	Favorite	3,555	326	.....	.....	.....	.....	541	44
558	Federal	3,397	272	40	9	.....	.....	1,481	147
559	Fidelity	2,668	265	.....	.....	.....	.....	.....	.....
560	Fifteenth Ward	1,584	126	.....	.....	.....	.....	624	67
561	Fifth Ward	1,968	205	.....	.....	.....	.....	334	39
562	Finance	2,082	160	.....	.....	.....	.....	592	97
563	Firemen's	2,592	241	.....	.....	.....	.....	586	100
564	Fireside	1,858	205	.....	.....	.....	.....	894	86
565	First Bohemian	2,031	209	.....	.....	.....	.....	375	75
566	First Italian	866	98	.....	.....	.....	.....	.....	.....
567	First Ward	2,000	202	.....	.....	.....	.....	872	141
568	Five Points	3,580	265	.....	.....	.....	.....	769	74
569	Foresters	5,685	413	.....	.....	.....	.....	1,829	286
570	Forest Hill	3,203	137	.....	.....	.....	.....	369	22
571	Fourteenth Ward	25,562	1,957	206	19	.....	.....	8,100	855
572	Fourth Ward	3,562	251	.....	.....	.....	.....	912	107
573	Fraternal	1,805	144	.....	.....	.....	.....	276	38
574	Freeholders	912	116	.....	.....	.....	.....	220	57
575	Fulton	3,820	324	.....	.....	.....	.....	399	47
576	Gem	5,664	470	.....	.....	.....	.....	3,939	406
577	General-Founders	6,568	638	.....	.....	.....	.....	382	53
578	Gibraltar	3,243	345	.....	.....	.....	.....	814	104
579	Gilt Edge	5,558	736	.....	.....	.....	.....	749	87
580	Good Year	991	68	.....	.....	.....	.....	.....	.....
581	Grand	737	82	.....	.....	.....	.....	166	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	
3,009	40	239	S.	$1.00 m.	$200	6	.....	.....	527
2,866	15	267	O.P.	.....	200	6	.....	$2.00 a	528
1,913	6	222	S.	1.00 m.	200	6	.....	.....	529
2,231	26	152	S.	1.00 m.	200	6	$4.00 a	1.00 a	530
2,138	38	230	N.S.	1.00 m.	200	6	.....	.....	531
1,789	36	189	S.	1.00 m.	200	6	1.00 a	1.00 a	532
3,950	11	499	O.P.	.....	200	6	.....	.....	533
1,995	28	210	S.	1.00 m.	200	6	2.00 a	2.00 a	534
3,611	49	655	S.	1.00 m.	200	6	4.00 a	1.00 a	535
6,918	109	462	S.	1.00 & 2.00 m.	200	6	.....	.....	536
2,127	38	211	O.P.	.....	200	6	3.00 a	1.00 a	537
187,953	396	8,298	O.P.	.....	100	5 & 6	2.00 a	.16⅔ b	538
9,165	84	493	O.P.	.....	200	6	.....	.....	539
3,610	54	255	S.	1.00 m.	200	6	2.00 a	.....	540
2,278	48	292	N.S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	541
2,145	38	175	S.	1.00 m.	200	6	2.00 a	1.00 a	542
2,541	52	195	N.S.	1.00 m.	T.M.&200	6	3.00 a	2.00 a	543
3,974	34	267	S.	1.00 m.	200	6	2.00 a	1.00 a	544
1,727	25	118	S. & N.S.	1.00 m.	200	6	3.00 a	2.00 a	545
1,645	30	187	O.P.	.....	200	6	.....	.....	546
3,645	40	290	S.	1.00 m.	200	6	3.00 a	1.00 a	547
4,467	112	328	S.	.25 w.	200	6	3.00 a	1.00 a	548
1,276	30	91	S.	1.00 m.	200	6	.03 b	.03 b	549
8,966	149	561	N.S.	1.00 m.	200	6	.....	1.00 a	550
9,055	97	746	O.P.	.....	200	6	.....	.....	551
5,076	63	374	O.P.	.....	200	6	3.00 a	.....	552
959	17	76	S.	1.00 m.	200	6	2.00 a	2.00 a	553
1,841	33	137	S.	1.00 m.	200	6	3.00 a	.....	554
4,092	25	377	S.	1.00 m.	200	6	.....	.....	555
3,448	31	342	O.P.	.....	200	6	2.00 a	.....	556
4,096	42	328	N.S.	1.00 m.	200	3, 5 & 6	1.00 a	.....	557
4,918	34	394	O.P.	.....	200	6	.....	.....	558
2,668	31	234	N.S.	1.00 m.	200	6	1.35 a	2.00 a	559
2,208	36	157	S.	1.00 m.	200	6	3.00 a	2.00 a	560
2,302	51	193	S.	1.00 m.	200	6	.03 b & 3.00 a	.....	561
2,674	33	224	O.P.	.....	200	6	.....	.....	562
3,178	50	291	S.	1.00 m.	200	6	.....	.....	563
2,752	35	256	S.	1.00 m.	200	6	.03 b & 3.00 a	.03 b & 2.00 a	564
2,406	58	226	S.	1.00 m.	200	6	2.00 a	.....	565
866	36	62	S.	1.00 m.	200	6	.....	.....	566
2,872	29	314	S.	1.00 & 2.00 m.	200	6	.....	.....	567
4,349	33	306	S.	1.00 m.	200	6	.....	1.00 a	568
7,514	88	611	N.S.	1.00 m.	200	6	.....	.....	569
3,572	25	134	S.	1.00 m.	200	6	.....	.....	570
33,868	429	2,402	N.S.	1.00 m.	T.M.&200	2, 4, 5&6	.....	.....	571
4,474	38	320	S.	1.00 m.	200	6	.....	.....	572
2,081	34	148	S.	1.00 m.	200	6	various	1.00 a	573
1,132	13	160	O.P.	.....	200	6	1.00 a	.....	574
4,219	76	295	S.	1.00 m.	200	5 & 6	1.00 a & .0075 b	1.00a & .0075b	575
9,603	23	853	O.P.	.....	200	6	.....	.....	576
6,950	60	631	O.P.	.....	200	6	1.00 a	1.00 a	577
4,057	67	382	O.P.	.....	200	5 & 6	.50 & 1.00 a	.....	578
6,309	9	814	N.S.	1.00 m.	200	6	1.00 a	.....	579
991	18	50	S.	1.00 m.	200	6	.....	.....	580
903	12	97	S.	1.00 m.	200	6	.....	.....	581

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			
582	Granite	Newark	Mar. 18, 1914	George A. Guenther
583	Grant	"	Feb. 15, 1910	Samuel Goldrosen
584	Great American	"	Feb. 18, 1919	Maurice M. Feder
585	Great Eastern	"	Mar. 12, 1919	Fred Ehrenkranz
586	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
587	Guardsmen	"	April 5, 1926	Edward Phillips
588	Hahne	"	April 19, 1907	William H. Haggerty
589	Halcyon	"	April 3, 1914	John J. Smith
590	Half-Term	"	June 2, 1913	Adolph Augenblick
591	Halsey	"	Aug. 18, 1922	Herman Neger
592	Hamburg	"	Dec. 29, 1905	Hugo C. Biertuempfel
593	Hamilton	"	Nov. 29, 1905	Emil Baer
594	Harvester	"	Jan. 13, 1923	***Emil Baer
595	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
596	Hawthorne	"	Jan. 30, 1904	John C. Behnke
597	Health	"	Sept. 17, 1921	Andrew J. Brady
598	Hearthstone	"	Dec. 6, 1888	F. Eugene Schwarzwaelder
599	Hibernian	"	Jan. 22, 1913	Francis J. Baader
600	Hill	"	Nov. 8, 1906	Harry H. Koehler
601	Hillcrest	"	Feb. 17, 1910	Henry W. Hornecker
602	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
603	Holland	"	Aug. 6, 1909	John J. Berry
604	Home	"	June 10, 1884	Charles J. Unfried
605	Home-Seekers	"	April 18, 1906	Charles Kollmar
606	Houston	"	Nov. 6, 1919	John B. Eggert
607	Howard	"	July 24, 1884	E. R. McGlynn
608	Hudsex	"	Oct. 18, 1919	Meyer Kraemer
609	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
610	Hunterdon	"	July 3, 1903	***Henry A. Guenther
611	Ideal	"	Feb. 8, 1907	***Philip Gilbert
612	Imperial	"	Mar. 21, 1908	Joseph Schaedel
613	Improved-Aetna	"	* (See below)	Charles G. Hahn, Sr.
614	Income	"	Dec. 11, 1925	Aaron Goldinberg
615	Indemnity	"	Mar. 27, 1909	Andrew MacKechnie, Jr.
616	Independence	"	Dec. 4, 1905	Isaac Hauser
617	Industrial	"	June 2, 1908	Adelbert L. Rice
618	I. N. L.	"	June 21, 1922	Louis Schutzman
619	Intercity	"	Mar. 9, 1920	Louis Susskind
620	Interstate	"	Mar. 31, 1919	David Harper
621	Investment	"	Nov. 26, 1909	Moe Simon
622	Ironbound District	"	July 13, 1904	George M. Kunz
623	Italo-American	"	Feb. 28, 1910	Joseph Soriano
624	Ivanhoe	"	April 22, 1921	Benjamin Levine
625	J. & M.	"	Nov. 25, 1907	Conrad Deuchler
626	Jersey, No. 38 O. B. A.	"	Mar. 19, 1910	Adolph Anker
627	John Marshall	"	Aug. 23, 1922	Julius Krieger
628	Junior Order	"	Jan. 11, 1896	Clement L. Morris
629	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
630	Knights of Pythias	"	Feb. 16, 1886	Edward J. Anderson
631	Kurlander	"	May 7, 1926	John Poe
632	Labor Lyceum	"	Oct. 20, 1909	Fred W. Palmer
633	Lafayette	"	Mar. 20, 1919	***Mayer Krasner
634	Lawyers' and Home-Makers	"	** (See below)	Louis Herman
635	Lehigh	"	April 1, 1910	James R. English
636	Lenape	"	Oct. 16, 1911	Bernard J. Owens

* July 2, 1890—Aetna
April 11, 1893—Improved } Merged Oct. 30, 1928.

** July 27, 1921—Home-Makers'
Nov. 28, 1924—Lawyers' } Merged March 20, 1929.

*** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Paul G. Roder	Harry F. Peal	173 Elwood Ave., Newark, N. J.	582
Harry Kalisch	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	583
David N. Popik	Max Schwartz	1103 Broad St., Newark, N. J.	584
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	585
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	586
Gerald A. Caruso	Alexander N. Ciavarra	222 Mt. Prospect Ave., Newark, N. J.	587
Howard F. Kirk	Harold F. Schumacher	844 S. Fourteenth St., Newark, N. J.	588
Michael J. Quigley	Francis S. Coyle, Jr.	47 Littleton Ave., Newark, N. J.	589
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	590
Morris H. Klein	Samuel Goodman	43 Webster St., Irvington, N. J.	591
Louis J. Beers	Edward F. Beers	744 Broad St., Newark, N. J.	592
Samuel F. Leber	Nathan Perselay	P. O. Box 343, Newark, N. J.	593
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	594
Charles Kanter	Leopold Isserman	24 Branford Place, Newark, N. J.	595
Samuel D. Williams	Albert C. Buehler	631 Hamilton Road, South Orange, N. J.	596
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	597
John W. Strahan	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	598
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	599
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	600
Thomas F. Guthrie	Harold N. Congleton	72 N. Seventh St., Newark, N. J.	601
Ernest F. Keer	Christian Kreismer	16 E. Kinney St., Newark, N. J.	602
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	603
Lowy & Lowy	John G. Schweikhardt	52 Belmont Ave., Newark, N. J.	604
Rossbach & Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	605
Nicholas W. Kaiser	Fred L. Koehler	7 Peach Tree Road, Maplewood, N. J.	606
A. C. Stein	John M. Williams	143 Broadway, Newark, N. J.	607
Joseph H. Steinhardt	Herman F. Arlt	39 Livingston Ave., Arlington, N. J.	608
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	609
Arthur A. Werthmann	Julius E. Strebinger	1 Ricord St., Newark, N. J.	610
Michael J. Quigley	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	611
Kussy, Cohn & Kohn	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	612
Mortimer Lowy & H. Waldman	E G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	613
Koehler, Augenblick & Freedman	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	614
Edward J. Gilhooly	John H. Yauch, Jr.	11 Commerce St., Newark, N. J.	615
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	616
John W. Strahan	Homer J. Van Duyne	9 Clinton St., Newark, N. J.	617
Louis Relles	Sydney Seidler	128 Market St., Newark, N. J.	618
Levy, Fenster & McCloskey	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	619
Nathan Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	620
Nathan Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	621
Scharringhausen & Hartpence	George W. Spicer	14 Ferry St., Newark, N. J.	622
Charles L. Rapa	Alfred F. Richardella	34 Goldsmith Ave., Newark, N. J.	623
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	624
Frank Voigt	Morris A. Woodruff	35 Roselyn Place, Vaux Hall, N. J.	625
William Greenfield	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	626
Fast & Fast	Frank P. Litter	14 Belmont Ave., Newark, N. J.	627
Arthur S. Smith	Joel Sundstrom	1172 Raymond Blvd., Newark, N. J.	628
Frank Voigt	William Ricigliano	226 Clifton Ave., Newark, N. J.	629
Charles H. Stewart	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	630
Kraemer, Siegler & Siegler	Michael Rogow	128 Market St., Newark, N. J.	631
William F. Nies	Henry E. Vygen	51 Clinton St., Newark, N. J.	632
Meyer E. Ruback	Nathan Perselay	535 High St., Newark, N. J.	633
Israel B. Greene	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	634
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	635
Joseph Siegler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	636

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				
582	Granite	Newark	$4,351	.....	$205,850
583	Grant	"	1,357	$11,784	386,100
584	Great American	"	2,914	1,860	565,855
585	Great Eastern	"	9,329	.....	37,200
586	Gregorian	"	4,823	2,387	112,500
587	Guardsmen	"	1,472	1,966	32,606
588	Hahne	"	8,774	6,600	204,426
589	Halcyon	"	9,021	3,273	117,200
590	Half-Term	"	14,906	.....	123,600
591	Halsey	"	10,612	.....	100,800
592	Hamburg	"	18,190	.....	266,000
593	Hamilton	"	419	558	307,676
594	Harvester	"	6,488	282	95,200
595	Hawkeye	"	6,937	63	243,400
596	Hawthorne	"	665	.....	119,600
597	Health	"	1,565	.....	301,700
598	Hearthstone	"	3,675	2,950	191,041
599	Hibernian	"	3,799	173	145,000
600	Hill	"	6,614	.....	130,600
601	Hillcrest	"	10,454	19,141	186,200
602	Hilton	"	8,937	50,000	183,650
603	Holland	"	1,788	7,497	243,500
604	Home	"	223	35	140,800
605	Home-Seekers	"	2,218	46,590	191,850
606	Houston	"	1,793	258	186,700
607	Howard	"	14,128	11,335	140,400
608	Hudsex	"	15,460	47,875	79,800
609	Humboldt	"	6,270	26,975	273,100
610	Hunterdon	"	19,120	4,395	73,900
611	Ideal	"	2,541	.....	37,000
612	Imperial	"	727	3,801	74,500
613	Improved-Aetna	"	3,299	.....	396,000
614	Income	"	6,577	18,935	62,400
615	Indemnity	"	13,878	11,728	203,800
616	Independence	"	3,599	39,803	236,745
617	Industrial	"	12,908	.....	96,100
618	I. N. L.	"	5,420	14,580	70,541
619	Intercity	"	900	.....	170,097
620	Interstate	"	8,813	.....	36,900
621	Investment	"	5,177	.....	1,008,310
622	Ironbound District	"	5,763	1,472	201,450
623	Italo-American	"	2,704	.....	146,100
624	Ivanhoe	"	2,565	3,500	128,194
625	J. & M.	"	973	4,000	58,100
626	Jersey, No. 38 O. B. A.	"	1,956	.....	139,300
627	John Marshall	"	12,166	.....	186,450
628	Junior Order	"	13,084	206	434,950
629	Kinney & West	"	5,789	381	127,365
630	Knights of Pythias	"	7,719	7,246	108,800
631	Kurlander	"	1,693	.....	58,300
632	Labor Lyceum	"	9,106	5,000	239,900
633	Lafayette	"	336	.....	25,000
634	Lawyers' and Home-Makers	"	4,315	32,225	154,492
635	Lehigh	"	3,150	3,352	184,400
636	Lenape	"	2,817	.....	276,820

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$34,800	$2,225	$170,848	$3,367	$586	$422,027	582
90,324	33,975	875,473	86,151	32,947	1,518,111	583
640	3,000	334,670	18,722	15,800	943,461	584
79,185	3,765	193,180	16,492	4,347	343,498	585
.....	6,290	67,505	28,665	4,643	226,813	586
19,773	900	53,013	390	1,593	111,713	587
3,509	1,150	358,418	422	14,738	598,037	588
3,808	1,625	158,656	25,037	4,688	323,258	589
511	450	134,797	33,098	18,208	325,570	590
.....	4,930	121,807	2,966	3,187	244,302	591
46,379	450	366,168	28,554	11,319	737,060	592
42,120	.....	1,429,849	17,669	2,527	1,800,818	593
38,640	.....	499,928	10,368	6,432	657,288	594
.....	18,226	245,508	218,328	28,492	760,954	595
7,738	1,000	140,126	23,735	2,187	295,051	596
26,500	1,185	499,148	39,666	4,237	874,001	597
545	2,010	163,284	9,313	9,528	382,346	598
3,000	1,423	180,266	34,575	10,492	378,728	599
25,659	2,300	256,394	20,500	2,130	444,197	600
24,716	8,350	200,480	14,313	13,296	476,950	601
.....	3,215	388,494	4,612	5,843	644,751	602
308,623	.....	182,220	7,652	8,632	759,912	603
14,000	4,570	220,265	61,192	6,922	448,007	604
32,480	2,311	153,620	3,100	8,923	441,092	605
370	2,000	182,970	19,660	5,371	399,122	606
390	4,180	361,782	17,536	3,336	553,087	607
118,200	10,240	511,462	9,146	3,113	795,296	608
28,269	4,678	616,713	2,690	5,374	964,069	609
39,851	4,625	156,378	14,260	5,055	317,584	610
695	1,760	192,070	3,419	3,232	240,717	611
24,953	510	128,604	631	2,894	236,620	612
46,240	5,165	996,025	288,393	9,932	1,745,054	613
2,580	10,220	35,490	18,655	3,851	158,708	614
75	15,700	232,523	1,077	3,504	482,285	615
.....	9,564	557,446	2,906	512	850,575	616
47,292	550	178,156	17,949	6,794	359,749	617
22,069	2,540	123,787	50,342	769	290,048	618
.....	1,150	102,186	66,870	28,620	369,823	619
8,810	780	131,797	38,758	1,829	227,687	620
5,500	24,165	1,036,233	15,460	66,481	2,161,326	621
5,204	3,895	290,425	3,327	4,951	516,487	622
43,770	6,660	339,138	3,601	8,829	550,802	623
.....	15,421	118,957	1,564	14,132	284,333	624
56,483	649	153,281	2,740	446	276,672	625
600	3,910	198,352	4,396	28,457	371,971	626
74,813	15,660	343,627	17,700	20,946	671,362	627
180,551	2,770	1,534,413	39,419	18,919	2,224,312	628
.....	1,246	162,400	24,773	693	322,647	629
173,382	6,897	541,667	131,279	5,832	982,822	630
.....	1,240	128,969	43,997	4,044	238,243	631
.....	6,387	128,953	1,724	4,289	395,359	632
9,389	.....	359,293	626	2,481	397,125	633
1,450	440	137,209	818	4,495	335,444	634
.....	1,640	132,018	1,928	2,557	329,045	635
.....	15,175	408,653	16,579	47,418	767,462	636

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					
582	Granite	Newark	$165,506	.....	.....	$104,600
583	Grant	"	371,794	.....	.....	254,475
584	Great American	"	213,340	.....	.....	259,682
585	Great Eastern	"	85,596	.....	.....	65,000
586	Gregorian	"	116,042	.....	.....	3,000
587	Guardsmen	"	59,776	.....	.....	405
588	Hahne	"	100,129	.....	.....	98,236
589	Halcyon	"	146,622	.....	.....	59,350
590	Half-Term	"	117,132	.....	.....	118,825
591	Halsey	"	101,519	.....	.....	80,175
592	Hamburg	"	192,228	.....	.....	162,900
593	Hamilton	"	421,257	.....	.....	608,675
594	Harvester	"	256,961	.....	.....	140,600
595	Hawkeye	"	423,845	.....	.....	62,140
596	Hawthorne	"	105,816	.....	.....	64,850
597	Health	"	119,745	.....	.....	202,895
598	Hearthstone	"	211,062	.....	.....	69,300
599	Hibernian	"	172,624	.....	.....	48,905
600	Hill	"	173,794	.....	.....	62,675
601	Hillcrest	"	226,029	.....	.....	147,525
602	Hilton	"	280,569	.....	.....	178,125
603	Holland	"	171,537	.....	.....	247,550
604	Home	"	213,324	.....	.....	99,275
605	Home-Seekers	"	155,401	.....	.....	155,665
606	Houston	"	166,363	.....	.....	94,845
607	Howard	"	301,095	.....	.....	70,885
608	Hudsex	"	300,260	.....	.....	195,050
609	Humboldt	"	396,234	.....	.....	235,300
610	Hunterdon	"	120,648	.....	.....	70,173
611	Ideal	"	73,765	.....	.....	35,600
612	Imperial	"	95,064	.....	.....	13,900
613	Improved-Aetna	"	816,057	.....	.....	499,884
614	Income	"	96,300	.....	.....	11,900
615	Indemnity	"	249,036	.....	.....	72,800
616	Independence	"	323,800	.....	.....	90,675
617	Industrial	"	139,146	.....	.....	73,900
618	I. N. L.	"	124,717	.....	.....	36,200
619	Intercity	"	147,004	.....	.....	64,585
620	Interstate	"	102,411	.....	.....	38,010
621	Investment	"	830,545	.....	.....	259,025
622	Ironbound District	"	253,505	.....	.....	118,023
623	Italo-American	"	155,590	.....	.....	95,060
624	Ivanhoe	"	152,250	.....	.....	34,740
625	J. & M.	"	113,350	.....	.....	62,000
626	Jersey, No. 38 O. B. A.	"	126,956	.....	.....	110,305
627	John Marshall	"	263,236	.....	.....	101,616
628	Junior Order	"	514,855	$128,934	.....	730,790
629	Kinney & West	"	133,852	.....	.....	46,500
630	Knights of Pythias	"	427,359	.....	.....	250,100
631	Kurlander	"	96,774	.....	.....	22,100
632	Labor Lyceum	"	190,874	.....	.....	98,300
633	Lafayette	"	149,002	.....	.....	96,450
634	Lawyers' and Home-Makers	"	210,056	.....	.....	5,900
635	Lehigh	"	126,031	.....	.....	68,600
636	Lenape	"	309,407	.....	.....	126,380

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
.....	.....	.....	.....	$19,000	$17,636	$35,109	$80,176	$422,027	582
.....	.....	$21,990	.....	139,588	164,633	.....	565,631	1,518,111	583
$76,158	.....	.....	.....	70,700	189,567	.....	134,014	943,461	584
609	$14,100	50	.....	.....	57,512	13,439	107,192	343,498	585
8,756	15,921	280	.....	15,500	67	20,952	46,295	226,813	586
197	.....	30	.....	1,400	15,699	3,398	30,808	111,713	587
1,800	14,496	102	.....	21,000	217,109	18,236	126,929	598,037	588
3,062	.....	295	.....	.....	39,501	11,060	63,368	323,258	589
3,439	2,600	1,866	.....	.....	1,450	9,038	71,220	325,570	590
1,022	.....	.....	.....	.....	352	1,546	59,688	244,302	591
.....	82,159	63	.....	.....	93,824	25,536	180,350	737,060	592
.....	.....	25	.....	196,215	199,289	.....	375,357	1,800,818	593
1,724	.....	.....	.....	.....	116,421	.....	141,582	657,288	594
486	.....	48	.....	.....	75,720	.....	198,715	760,954	595
9,363	22,769	41	.....	8,750	18,987	11,464	53,011	295,051	596
13,228	66,550	713	.....	18,000	234,527	12,270	206,073	874,001	597
83	.....	140	.....	26,000	901	35,162	39,698	382,346	598
1,055	16,781	248	.....	17,000	36,935	11,510	73,670	378,728	599
170	60,870	342	.....	.....	31,769	25,518	89,059	444,197	600
1,768	.....	767	.....	.....	3,067	40,682	57,112	476,950	601
.....	.....	.....	.....	.....	33,890	7,526	144,641	644,751	602
23,169	83,644	207	.....	104,750	16,593	20,849	91,613	759,912	603
.....	8,907	88	.....	5,000	11,684	12,934	96,795	448,007	604
62	.....	.....	.....	.....	20,241	24,745	84,978	441,092	605
5	.....	167	.....	5,000	23,873	13,454	95,415	399,122	606
.....	.....	1,442	.....	.....	15,165	29,328	135,172	553,087	607
8,987	.....	551	.....	.....	37,459	67,893	185,096	795,296	608
319	.....	.....	.....	.....	59,044	92,065	181,107	964,069	609
453	.....	43	.....	.....	50,405	7,023	68,839	317,584	610
358	1,950	.....	.....	.....	78,073	.....	50,971	240,717	611
543	5,718	2	.....	.....	26,907	17,672	76,814	236,620	612
1,829	5,790	3,488	$90	13,000	69,276	.....	335,640	1,745,054	613
.....	.....	198	.....	.....	4,080	21,935	24,295	158,708	614
320	.....	1	.....	.....	3,088	47,610	109,430	482,285	615
92	.....	.....	.....	.....	116,220	36,775	283,013	850,575	616
.....	.....	1,091	2,945	.....	48,446	13,979	80,242	359,749	617
.....	.....	115	.....	.....	38,241	2,724	88,051	290,048	618
.....	.....	352	.....	32,500	45,163	.....	80,219	369,823	619
1,448	.....	55	.....	23,800	17,110	.....	44,853	227,687	620
4,910	126,244	.....	.....	.....	166,803	145,903	627,896	2,161,326	621
276	.....	.....	.....	.....	9,186	27,069	108,428	516,487	622
11,701	12,754	3	.....	28,000	56,313	3,024	188,357	550,802	623
4,805	.....	47	.....	7,750	2,051	21,426	61,264	284,333	624
75	26,764	424	.....	.....	7,432	18,647	47,980	276,672	625
1,286	.....	11	.....	34,900	7,157	.....	91,356	371,971	626
5,286	.....	.....	.....	.....	12,983	.....	288,241	671,362	627
159,816	57,756	1,649	.....	75,000	188,747	63,561	303,204	2,224,312	628
1,242	15,051	140	.....	.....	44,996	14,504	66,362	322,647	629
1,191	.....	126	.....	.....	63,312	.....	240,734	982,822	630
.....	.....	.....	.....	3,000	68,769	4,863	42,737	238,243	631
2,873	.....	.....	.....	.....	664	49,280	53,368	395,359	632
.....	.....	.....	.....	.....	73,374	.....	78,299	397,125	633
2,321	.....	.....	.....	.....	177	52,365	64,625	335,444	634
139	.....	.....	.....	.....	37,122	.....	97,153	329,045	635
11,203	.....	.....	.....	20,500	76,184	.....	223,788	767,462	636

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								
582	Granite	2,610	221	.....	.....	.....	.....	523	58
583	Grant	8,062	772	.....	.....	.....	.....	1,272	210
584	Great American	6,039	396	.....	.....	.....	.....	1,290	126
585	Great Eastern	995	224	.....	.....	.....	.....	325	58
586	Gregorian	1,279	135	.....	.....	.....	.....	15	8
587	Guardsmen	828	126	.....	.....	.....	.....	2	1
588	Hahne	3,381	348	.....	.....	.....	.....	491	62
589	Halcyon	1,503	186	.....	.....	.....	.....	297	61
590	Half-Term	1,450	124	.....	.....	.....	.....	594	67
591	Halsey	1,927	159	.....	.....	.....	.....	371	32
592	Hamburg	2,098	304	.....	.....	.....	.....	814	102
593	Hamilton	16,960	708	.....	.....	.....	.....	6,087	398
594	Harvester	4,378	374	.....	.....	.....	.....	703	97
595	Hawkeye	3,999	332	.....	.....	.....	.....	310	52
596	Hawthorne	1,048	177	.....	.....	.....	.....	324	66
597	Health	2,007	113	.....	.....	.....	.....	1,014	214
598	Hearthstone	2,859	397	.....	.....	.....	.....	347	61
599	Hibernian	1,833	133	.....	.....	.....	.....	244	40
600	Hill	1,830	156	.....	.....	.....	.....	313	34
601	Hillcrest	2,502	204	.....	.....	.....	.....	738	47
602	Hilton	3,463	330	.....	.....	.....	.....	891	83
603	Holland	2,267	318	.....	.....	.....	.....	1,238	225
604	Home	1,895	199	.....	.....	.....	.....	496	74
605	Home-Seekers	2,106	296	.....	.....	.....	.....	778	103
606	Houston	1,894	227	.....	.....	.....	.....	475	103
607	Howard	2,431	247	.....	.....	.....	.....	355	54
608	Hudsex	3,858	314	.....	.....	.....	.....	975	88
609	Humboldt	5,127	266	.....	.....	.....	.....	1,275	68
610	Hunterdon	1,207	119	.....	.....	.....	.....	351	50
611	Ideal	926	245	.....	.....	.....	.....	178	33
612	Imperial	1,094	110	.....	.....	.....	.....	70	9
613	Improved-Aetna	6,734	741	.....	.....	.....	.....	2,499	231
614	Income	1,015	114	.....	.....	.....	.....	59	9
615	Indemnity	3,758	271	.....	.....	.....	.....	370	37
616	Independence	4,233	327	.....	.....	.....	.....	453	72
617	Industrial	1,432	207	.....	.....	.....	.....	370	59
618	I. N. L.	1,046	110	.....	.....	.....	.....	181	33
619	Intercity	1,311	102	.....	.....	.....	.....	323	61
620	Interstate	1,001	111	.....	.....	.....	.....	382	25
621	Investment	9,582	1,134	.....	.....	.....	.....	1,295	170
622	Ironbound District	3,191	441	.....	.....	.....	.....	590	78
623	Italo-American	2,399	234	.....	.....	.....	.....	475	84
624	Ivanhoe	2,764	337	.....	.....	.....	.....	174	40
625	J. &. M.	1,017	154	.....	.....	.....	.....	310	44
626	Jersey, No. 38 O. B. A.	2,324	212	.....	.....	.....	.....	552	88
627	John Marshall	5,410	578	.....	.....	.....	.....	508	90
628	Junior Order	5,345	482	1,239	118	.....	.....	3,605	638
629	Kinney & West	1,188	151	.....	.....	.....	.....	233	52
630	Knights of Pythias	3,570	439	.....	.....	.....	.....	1,251	109
631	Kurlander	1,002	237	.....	.....	.....	.....	111	27
632	Labor Lyceum	2,814	305	.....	.....	.....	.....	491	73
633	Lafayette	2,203	200	.....	.....	.....	.....	482	42
634	Lawyers' and Home-Makers	3,516	356	.....	.....	.....	.....	30	6
635	Lehigh	1,841	170	.....	.....	.....	.....	343	52
636	Lenape	4,467	351	.....	.....	.....	.....	631	95

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	
3,133	49	230	O.P.	.....	$200	6	$3.00 a	$1.00 a	582
9,334	165	817	N.S.	$0.25 w.	200	6	.....	.....	583
7,329	37	485	O.P.	.....	200	6	.....	.....	584
1,320	25	257	S.	1.00 m.	200	6	2.00 a	2.00 a	585
1,294	29	114	S. & N.S.	1.00 m.	200	6	.....	1.00 a	586
830	15	112	O.P.	1.00 m.	200	6	3.00 a	2.00 a	587
3,872	19	391	S. & N.S.	1.00 m.	200	6	2.00 a	2.00 a	588
1,800	32	215	S.	1.00 m.	200	6	3.00 a	2.00 a	589
2,044	14	177	S.	1.00 m.	200	6	4.00 a	1.00 a	590
2,298	27	164	O.P.	.....	200	6	.....	.....	591
2,912	68	338	S.	1.00 m.	200	6	3.00 a	3.00 a	592
23,047	21	1,085	O.P.	.....	100	6	3.00 a	2.00 a	593
5,081	13	458	S.	1.00 m.	200	6	3.00 a	1.00 a	594
4,309	69	315	S.	1.00 m.	200	6	1.00 a	.....	595
1,372	33	210	S.	1.00 m.	200	6	.25 b	.25 b	596
3,021	43	284	S.	1.00 m.	200	6	.....	.....	597
3,206	52	406	S.	1.00 m.	200	6	.03 b	.03 b	598
2,077	44	129	S.	1.00 m.	200	6	3.00 a	1.00 a	599
2,143	23	167	S.	1.00 m.	200	6	3.00 a	1.00 a	600
3,240	72	179	S.	1.00 m.	200	6	4.00 a	1.00 a	601
4,354	35	378	O.P.	.....	200	6	3.00 a & .06 b	2.00 a & .06 b	602
3,505	87	456	S.	1.00 & 2.00 m.	200	4 & 6	3.00 a	1.00 a	603
2,391	39	234	S.	1.00 m.	200	6	3.00 a	1.00 a	604
2,884	66	333	O.P.	.....	200	5 & 6	.....	.....	605
2,369	58	272	S.	1.00 m.	200	6	3.00 a	1.00 a	606
2,786	44	257	S.	1.00 m.	200	6	.....	.....	607
4,833	36	366	S.	1.00 m.	200	6	3.00 a	1.00 a	608
6,402	70	264	O.P.	.....	200	6	3.00 a	1.00 a	609
1,558	25	144	S.	1.00 m.	200	6	3.00 a	1.00 a	610
1,104	20	258	S. & N.S.	1.00 m.	200	6	.....	.....	611
1,164	11	108	S.	1.00 m.	200	6	.....	.....	612
9,233	110	862	S.	1.00 m.	200	6	1.00 a	1.00 a	613
1,074	25	98	S.	1.00 m.	200	5 & 6	1.00 a	1.00 a	614
4,128	33	275	O.P.	.....	200	6	2.00 a	.....	615
4,686	50	349	N.S.	1.00 m.	200	6	1.00 a	.....	616
1,802	38	228	S.	1.00 m.	200	6	1.00 a	1.00 a	617
1,227	24	119	S.	1.00 m.	200	6	1.00 a & 2.00 a	.....	618
1,634	19	144	S.	1.00 m.	200	6	2.00 a	.....	619
1,383	13	123	S.	1.00 m.	200	6	.....	.....	620
10,877	97	1,207	N.S.	1.00 m.	200	5 & 6	.....	.....	621
3,781	68	451	O.P.	.....	200	6	2.00 a	1.00 a	622
2,874	55	263	O.P.	.....	200	6	3.00 a	1.00 a	623
2,938	73	304	O.P.	.....	200	6	.....	1.00 a	624
1,327	34	164	S.	1.00 m.	200	6	.....	.....	625
2,876	33	267	N.S.	1.00 m.	200	6	.....	.....	626
5,918	84	584	O.P.	.....	200	6	.....	.....	627
10,189	101	1,137	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	628
1,421	29	174	S.	1.00 m.	200	5½ & 6	.....	.....	629
4,821	42	506	S.	1.00 m.	200	6	.....	.....	630
1,113	8	256	S.	1.00 & 2.00 m.	200	6	.....	.....	631
3,305	98	280	O.P.	.....	200	6	2.00 a & .02 b	.....	632
2,685	2	240	S.	1.00 m.	200	6	3.00 a	1.00 a	633
3,546	36	326	Q.P.	.....	200	6	.....	.....	634
2,184	38	184	O.P.	.....	200	6	3.00 a	.....	635
5,098	63	383	O.P.	.....	200	6	.....	.....	636

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			
637	Leviathan	Newark	Mar. 15, 1919	Samuel Schechner
638	Liberty	"	Jan. 14, 1888	Andrew J. Patton
639	Liberty Square	"	Sept. 22, 1922	Ernest Wille
640	Lincoln	"	Jan. 22, 1887	James J. Quinn
641	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
642	Lion	"	Mar. 5, 1920	Harry R. Elias
643	Lithuanian	"	Jan. 5, 1917	Raymond Baublis
644	Littleton	"	Dec. 31, 1902	Charles G. Hahn
645	Locarno	"	May 7, 1926	George Hodes
646	Longworth	"	June 18, 1931	Henry A. Guenther
647	L. O. O. M.	"	Feb. 21, 1920	Fred W. Siegel
648	Loyalty	"	Jan. 28, 1901	Herman B. Schaefer
649	L. Y. M. A.	"	Mar. 8, 1923	Edward Feigenbaum
650	Majestic	"	April 28, 1920	George F. Fatzler
651	Manhattan	"	April 3, 1919	Eugene H. Sadler
652	Manor	"	Jan. 28, 1926	Joseph Bonda
653	Manufacturers	"	Dec. 28, 1912	Rudolph J. Goerke
654	Mascot	"	Feb. 10, 1927	John A. Brady
655	Masonic	"	Oct. 31, 1913	William B. Harding
656	Master	"	Dec. 3, 1921	Joseph W. Chandler
657	Mayflower	"	Nov. 21, 1921	Harry P. Lowy
658	McKinley	"	Mar. 24, 1920	Pellegrino Pellecchia
659	Meadowbrook	"	Oct. 5, 1921	Julius Klein
660	Mechanics	"	Aug. 16, 1884	George F. Lingerman
661	Melrose	"	May 9, 1923	C. Gustav Hanke
662	Mercantile	"	June 8, 1910	Arthur B. Tench
663	Mercer	"	Dec. 11, 1890	Fred Lezgus
664	Merchants and Bankers	"	Oct. 25, 1910	Andrew J. Donahue
665	Metropolitan	"	Oct. 19, 1894	Robert F. Browne
666	Milford Park	"	May 8, 1911	Frank L. Driver
667	Military Park	"	May 1, 1926	Max Harmelin
668	Model	"	Sept. 16, 1912	James H. Lowrey
669	Modern	"	May 11, 1892	William H. Hall
670	Mohawk	"	Jan. 10, 1923	Philip Klein
671	Monitor	"	Sept. 19, 1921	Samuel H. Pashkow
672	Montefiore	"	April 22, 1902	Charles Loebel
673	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
674	Mosque	"	April 18, 1925	Louis H. Holste
675	Mountain View	"	Mar. 30, 1914	Arthur Finn
676	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
677	Municipal	"	Aug. 15, 1908	Emil Vollweiler
678	Mutual	"	Feb. 8, 1869	Philip Berry
679	Mutual Protective	"	Jan. 5, 1912	Fred W. Tidey
680	National Turners	"	June 18, 1919	Otto Abrecht
681	Nelson	"	June 2, 1923	John E. Joyce
682	Newark	"	May 25, 1883	Carl J. Duveneck
683	Newark Mutual Benefit	"	Dec. 24, 1904	J. Frank Kitchell
684	Newark Twenty-One	"	Feb. 9, 1914	George A. Guenther
685	New Deal	"	March 21, 1911	Burnett Cole
686	New Empire	"	* (See below)	Michael A. Stavitsky
687	New Era	"	Sept. 27, 1909	William A. Bishop
688	New Home	"	Mar. 7, 1912	Henry A. Guenther
689	New Jersey	"	Aug. 16, 1887	Charles B. Johnes
690	New Method	"	Feb. 21, 1913	Alfred E. Blakeman
691	New World	"	** (See below)	Harry Lerman

* Sept. 7, 1910—Active
Aug. 29, 1907—Avon
June 26, 1908—Empire
June 13, 1919—Textile
March 5, 1926—Times
Merged Sept. 7, 1933.

** March 11, 1913—Trades Union
March 29, 1919—World
Merged May 1, 1935.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Samuel M. Hollander	Homer J. Van Duyne	20 Clinton St., Newark, N. J.	637
Matthew J. Reilly	Frank C. Reilly	31 Clinton St., Newark, N. J.	638
Arthur T. Vanderbilt	Rudolph A. Glickman	27 Elizabeth Ave., Newark, N. J.	639
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	640
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	641
I. Henry Coyne	Clarence W. Glover	7 Beechwood Road, Verona, N. J.	642
Ritger & Paulauskas	Albin S. Treciokas	180 New York Ave., Newark, N. J.	643
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	644
David H. Yonneff	William Margulies	11 Commerce St., Newark, N. J.	645
Raymond H. Cohn	Leo D. Scanlon	24 Branford Place, Newark, N. J.	646
Felix Forlenza	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	647
John D. Fischbeck	Albert E. Jones	31½ S. Twelfth St., Newark, N. J.	648
Michael Horrowitz	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	649
Edward A. Schilling	Leopold Isserman	24 Branford Place, Newark, N. J.	650
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	651
Jacob Fox	Edgar H. Douglass	26 Linwood Ave., Newton, N. J.	652
Joseph E. Cohn	H. O. Merz	972 Broad St., Newark, N. J.	653
Thomas F. Guthrie	Leo Reilly	136 Montrose St., Newark, N. J.	654
John Contrell	Alfred N. Baum	15 Market St., Newark, N. J.	655
Michael J. Quigley	Michael J. Quigley, Jr.	671 Broad St., Newark, N. J.	656
Waldman & Duveneck and S. M. Hollander	Fred Reinheimer	15 Market St., Newark, N. J.	657
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	658
Seymour Klein	Harry L. Denburg	207 Vassar Ave., Newark, N. J.	659
Herbert L. Hanschka	R. G. Schaaf	269 Chestnut St., Nutley, N. J.	660
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	661
Halsey W. Stickel	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	662
Charles A. Herr	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	663
Roy F. Dunn	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	664
C. F. Snover & Martin & Reiley	Frederick W. Snover	275 Mulberry St., Newark, N. J.	665
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	666
David Castelbaum	Irving J. Trien	60 Park Place, Newark, N. J.	667
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	668
Richard Spitz	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	669
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	670
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	671
H. D. Israel & E. Lowenstein	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	672
Frederick W. Wilderotter	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	673
Alexander T. Schenck	Ernest M. Tapner	744 Broad St., Newark, N. J.	674
Adam J. Rossbach	William J. Brunner	126 S. Twelfth St., Newark, N. J.	675
Stein & Stern	Walter A. Hughes	30 Branford Place, Newark, N. J.	676
Robert S. Terhune	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	677
Andrew J. Brady, Jr.	John A. Condon	40 Clinton St., Newark, N. J.	678
C. Clifford Brangs	Samuel F. Bentley	550 N. Third St., Newark, N. J.	679
E. A. & W. A. Schilling	Henry A. Zinckgraf	132 Underwood St., Newark, N. J.	680
Joseph J. Quinn	Andrew Leitheuser	12 Hyde Road, Bloomfield, N. J.	681
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	682
Charles H. Stewart	Charles E. Waters	300 Broadway, Newark, N. J.	683
Charles Hood	Louis A. Reilly	24 Commerce St., Newark, N. J.	684
Irving Silver	Harry Kalb	20 Branford Place, Newark, N. J.	685
B. Newman, E. Lowenstein & H. D. Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	686
John V. Laddey	Joseph I. Conlon	376 Turrell Ave., South Orange, N. J.	687
Fred G. Stickel, Jr.	Otto H. Wilhelm	455 Orange St., Newark, N. J.	688
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	689
W. F. Wriggins & J. T. Brienza	William F. Ackerson	670 Bergen St., Newark, N. J.	690
Harry Unger	Alex J. Frackenpohl	517 Springfield Ave., Newark, N. J.	691

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				
637	Leviathan	Newark	$22,417	$2,700	$217,900
638	Liberty	"	11,043	.....	166,942
639	Liberty Square	"	9,141	.....	130,470
640	Lincoln	"	7,208	.....	307,783
641	Lincoln Highway	"	4,933	.....	82,900
642	Lion	"	3,998	.....	159,700
643	Lithuanian	"	7,391	.....	154,400
644	Littleton	"	2,388	8,325	49,000
645	Locarno	"	2,327	.....	8,300
646	Longworth	"	6,360	.....	71,200
647	L. O. O. M.	"	166	1,750	98,200
648	Loyalty	"	1,961	37	87,100
649	L. Y. M. A.	"	6,016	5,100	36,650
650	Majestic	"	12,656	7,109	152,500
651	Manhattan	"	6,696	5,000	78,300
652	Manor	"	11,184	7,300	41,400
653	Manufacturers	"	5,778	.....	469,775
654	Mascot	"	13,599	11,436	33,640
655	Masonic	"	4,282	.....	153,500
656	Master	"	4,064	.....	31,400
657	Mayflower	"	8,034	.....	153,700
658	McKinley	"	14,224	9,164	174,466
659	Meadowbrook	"	4,384	.....	28,600
660	Mechanics	"	4,228	.....	150,500
661	Melrose	"	3,401	1,228	133,500
662	Mercantile	"	7,679	98	91,540
663	Mercer	"	7,279	14,019	118,200
664	Merchants and Bankers	"	11,679	15,496	97,772
665	Metropolitan	"	3,089	38,438	497,545
666	Milford Park	"	9,131	3,000	152,154
667	Military Park	"	2,722	5,143	67,393
668	Model	"	899	7,907	119,800
669	Modern	"	557	40,034	93,600
670	Mohawk	"	13,061	8,164	446,510
671	Monitor	"	3,450	.....	85,850
672	Montefiore	"	5,988	1	157,400
673	Morris	"	1,150	.....	80,700
674	Mosque	"	34,993	35,589	103,500
675	Mountain View	"	23,042	44	156,500
676	Mt. Prospect	"	37,377	.....	3,224,871
677	Municipal	"	1,890	.....	57,700
678	Mutual	"	1,102	.....	311,700
679	Mutual Protective	"	1,542	.....	147,400
680	National Turners	"	774	8,237	317,600
681	Nelson	"	11,885	18,457	87,450
682	Newark	"	2,202	.....	126,800
683	Newark Mutual Benefit	"	1,950	27,150	130,365
684	Newark Twenty-One	"	14,519	35,000	101,400
685	New Deal	"	15,576	.....	286,500
686	New Empire	"	7,698	12,000	520,350
687	New Era	"	4,866	1,597	60,873
688	New Home	"	7,304	.....	346,700
689	New Jersey	"	1,023	108	206,600
690	New Method	"	1,702	.....	308,403
691	New World	"	1,603	.....	103,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$44,633	$1,550	$225,141	$13,664	$38,209	$566,214	637
.....	2,106	184,865	17,476	5,563	387,995	638
8,684	2,953	263,593	4,117	11,721	430,679	639
.....	1,535	423,816	22,340	18,002	780,684	640
144,509	20,298	263,326	16,979	44,791	577,736	641
73,011	605	147,379	40,600	13,111	438,404	642
.....	10,400	183,362	18,019	5,388	378,960	643
16,586	375	49,435	1,667	.....	127,776	644
.....	.....	64,107	1,789	933	77,456	645
206,863	3,161	.....	913	30,964	319,461	646
.....	1,300	54,788	11,831	1,903	169,938	647
.....	1,541	79,771	4,617	2,410	177,437	648
79,159	1,860	194,570	1,859	4,080	329,294	649
300	9,418	420,072	151,893	12,033	765,981	650
47,627	8,005	358,100	175	3,366	507,269	651
1,177	3,700	105,778	765	3,375	174,679	652
.....	1,485	585,070	16,263	7,690	1,086,061	653
4,843	2,065	84,005	8,513	1,975	160,076	654
33,535	575	434,775	17,355	9,126	653,148	655
.....	.....	262,791	61,547	6,298	366,100	656
49,566	.....	1,091,917	1,847	12,635	1,317,699	657
5,498	2,050	212,483	3,441	3,640	424,966	658
40,650	.....	408,296	1,525	4,869	488,324	659
20,900	2,775	226,202	23,336	3,434	431,375	660
42,574	6,375	129,031	1,466	557	318,132	661
957	6,425	126,660	1,369	13,915	248,643	662
79,156	3,315	391,990	890	8,583	623,432	663
4,575	2,820	194,857	10,893	8,428	346,520	664
.....	37,526	757,813	18,156	12,320	1,364,887	665
8,300	4,815	84,435	1,944	705	264,484	666
1,331	2,180	24,411	646	524	104,350	667
.....	1,000	143,374	31,213	2,108	306,301	668
6,100	3,440	100,593	6,641	130	251,095	669
.....	.....	.....	.....	690	468,425	670
6,611	2,845	199,049	1,924	1,318	301,047	671
43,525	50	376,612	6,282	14,394	604,252	672
36,500	4,455	197,566	12,107	2,664	335,142	673
1,192	1,540	141,377	17,558	15,457	351,206	674
.....	1,525	96,434	3,590	12,611	293,746	675
30,522	158,046	.....	30,857	91,488	3,573,161	676
18,201	987	217,430	22,031	6,554	324,793	677
39,599	910	725,169	38,611	3,986	1,121,077	678
.....	750	128,983	3,549	3,373	285,597	679
96,462	18,195	131,265	24,647	7,548	604,728	680
21,456	6,155	105,303	4,673	958	256,337	681
16,700	1,395	77,768	26,671	9,558	261,094	682
1,037	4,284	260,841	2,573	2,384	430,584	683
.....	4,140	470,732	1,146	5,721	632,658	684
900	18,255	376,786	9,618	44,974	752,609	685
313,883	200	2,193	3,302	261,581	1,121,207	686
2,355	1,250	81,338	1,932	1,332	155,543	687
30,567	2,905	986,042	23,151	17,901	1,414,570	688
4,666	12,331	230,948	12,355	4,889	472,920	689
5,870	680	301,457	32,310	10,797	661,219	690
30,845	.....	222,779	702	1,030	360,059	691

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					
637	Leviathan	Newark	$207,723			$79,165
638	Liberty	"	178,142			92,000
639	Liberty Square	"	204,173			64,395
640	Lincoln	"	242,431			211,035
641	Lincoln Highway	"	292,590			69,075
642	Lion	"	127,977			39,100
643	Lithuanian	"	172,092			77,350
644	Littleton	"	49,329			28,750
645	Locarno	"	34,270			16,640
646	Longworth	"	220,794			
647	L. O. O. M.	"	59,533			45,350
648	Loyalty	"	54,603			56,110
649	L. Y. M. A.	"	119,916			82,050
650	Majestic	"	358,202			120,955
651	Manhattan	"	240,939			121,865
652	Manor	"	79,589			12,950
653	Manufacturers	"	184,410			270,500
654	Mascot	"	62,276			20,600
655	Masonic	"	396,389			22,000
656	Master	"	161,323			36,500
657	Mayflower	"	394,262			150,505
658	McKinley	"	168,407			
659	Meadowbrook	"	204,718			101,505
660	Mechanics	"	166,938			78,950
661	Melrose	"	118,374			98,300
662	Mercantile	"	68,462			74,500
663	Mercer	"	236,884			204,981
664	Merchants and Bankers	"	161,368			69,825
665	Metropolitan	"	403,573			490,760
666	Milford Park	"	174,459			14,300
667	Military Park	"	61,853			16,165
668	Model	"	156,708			
669	Modern	"	141,030			41,700
670	Mohawk	"	229,288			168,007
671	Monitor	"	109,845			56,270
672	Montefiore	"	204,401			134,255
673	Morris	"	124,992			39,370
674	Mosque	"	219,156			15,900
675	Mountain View	"	106,697			119,850
676	Mt. Prospect	"	1,794,418			847,700
677	Municipal	"	130,101			67,050
678	Mutual	"	337,430			302,825
679	Mutual Protective	"	127,216			35,400
680	National Turners	"	260,176			169,600
681	Nelson	"	138,522	$4,674		36,700
682	Newark	"	124,128			77,500
683	Newark Mutual Benefit	"	249,259	2,526		64,925
684	Newark Twenty-One	"	254,623			152,100
685	New Deal	"	163,581			164,347
686	New Empire	"	623,182			268,617
687	New Era	"	85,839			5,700
688	New Home	"	525,735			500,445
689	New Jersey	"	292,116			
690	New Method	"	179,617			277,590
691	New World	"	16,679	119,294		74,835

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$14,860	.....	.....	.....	.....	$79,459	.....	$185,007	$566,214	637
221	.....	$41	.....	$19,500	5,897	$23,000	69,194	387,995	638
.....	$9,886	.....	.....	3,500	4,249	23,788	120,688	430,679	639
575	37,044	3	.....	17,000	44,208	40,554	187,834	780,684	640
231	.....	.....	.....	34,200	1,160	47,021	133,459	577,736	641
.....	42,788	245	.....	31,000	87,492	19,422	90,380	438,404	642
17,159	.....	117	.....	.....	24,897	25,737	61,608	378,960	643
10	.....	5	.....	.....	14,874	8,583	26,225	127,776	644
6,106	.....	.....	.....	.....	51	.....	20,389	77,456	645
.....	.....	25	.....	28,500	18,446	26,623	25,073	319,461	646
450	.....	71	.....	12,600	15,239	11,600	25,095	169,938	647
341	13,175	486	.....	5,500	5,133	9,605	32,484	177,437	648
9,020	.....	514	.....	.....	32,488	.....	85,306	329,294	649
429	.....	268	.....	.....	82,785	.....	203,342	765,981	650
428	.....	.....	.....	.....	8	.....	144,029	507,269	651
1,902	.....	.....	.....	.....	26,564	.....	53,674	174,679	652
9,269	.....	578	.....	54,000	201,866	86,591	278,847	1,086,061	653
25,936	.....	1,260	.....	.....	22,279	.....	27,725	160,076	654
48	11,018	38	.....	.....	1,607	11,147	210,901	653,148	655
1,153	.....	60	.....	.....	60,905	.....	106,159	366,100	656
.....	.....	.....	.....	47,000	100,176	17,700	608,056	1,317,699	657
1,051	.....	.....	.....	.....	111,316	21,813	122,379	424,966	658
86	2,000	.....	.....	26,750	44,136	.....	109,129	488,324	659
1,422	12,450	1,394	$100	.....	49,227	30,437	90,457	431,375	660
10	.....	129	.....	24,500	1,881	24,277	50,661	318,132	661
2,512	.....	88	.....	.....	32,700	12,317	58,064	248,643	662
99	.....	.....	.....	.....	13,007	13,147	155,314	623,432	663
1,007	.....	68	.....	.....	28,021	13,690	72,541	346,520	664
6,184	.....	.....	.....	1,300	2,429	81,809	378,832	1,364,887	665
44	.....	487	.....	.....	903	36,232	38,059	264,484	666
.....	.....	.....	.....	.....	1,100	1,210	24,022	104,350	667
5,453	858	55	.....	.....	24,154	18,637	100,436	306,301	668
520	.....	94	.....	.....	5,650	22,289	39,812	251,095	669
.....	5,856	167	.....	39,600	42	.....	25,465	468,425	670
51,772	.....	.....	.....	6,750	19,048	.....	57,362	301,047	671
620	.....	.....	.....	.....	62,377	.....	202,599	604,252	672
.....	.....	177	.....	16,000	38,564	19,373	96,666	335,142	673
235	.....	1,544	.....	.....	11,281	15,999	87,091	231,206	674
427	.....	15	.....	.....	12,501	18,280	35,976	293,746	675
.....	.....	.....	1,000	269,000	39,580	280,568	340,895	3,573,161	676
51	.....	35	.....	.....	50,202	10,384	66,970	324,793	677
1,980	8,035	4,145	.....	49,100	90,280	31,683	295,599	1,121,077	678
140	8,746	.....	.....	.....	18,661	34,867	60,567	285,597	679
1,999	.....	198	.....	9,500	41,034	45,792	76,429	604,728	680
210	.....	.....	.....	.....	7,123	27,786	41,322	256,337	681
625	.....	526	.....	6,700	3,853	19,272	28,490	261,094	682
17	.....	.....	.....	17,500	.....	8,857	87,500	430,584	683
.....	.....	7	.....	.....	72,415	.....	153,513	632,658	684
9,131	.....	1,643	24,000	.....	64,732	.....	325,175	752,609	685
.....	.....	.....	.....	33,250	7,384	107,004	81,770	1,121,207	686
340	.....	217	.....	.....	12,674	14,938	35,835	155,543	687
261	.....	.....	.....	58,250	17,440	.....	312,439	1,414,370	688
923	.....	258	.....	47,500	2,341	38,792	90,990	472,920	689
57	.....	422	.....	.....	69,007	14,059	120,467	661,219	690
.....	.....	.....	.....	24,500	8,884	.....	115,867	360,059	691

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								
637	Leviathan	3,364	194					396	64
638	Liberty	1,978	215					460	32
639	Liberty Square	3,311	242					322	28
640	Lincoln	3,505	273					1,055	154
641	Lincoln Highway	5,948	499					345	89
642	Lion	1,367	92					196	25
643	Lithuanian	1,885	212					387	109
644	Littleton	575	80					144	30
645	Locarno	1,389	143					87	25
646	Longworth	12,409	1,436						
647	L. O. O. M.	795	95					227	34
648	Loyalty	892	114					280	56
649	L. Y. M. A.	1,374	180					410	82
650	Majestic	3,453	353					6,048	101
651	Manhattan	4,306	415					609	63
652	Manor	1,353	224					65	12
653	Manufacturers	2,255	193					1,353	64
654	Mascot	692	95					103	22
655	Masonic	5,279	507					110	8
656	Master	1,210	130					183	36
657	Mayflower	10,132	816					1,131	102
658	McKinley	2,620	207						
659	Meadowbrook	3,936	377					508	85
660	Mechanics	1,798	152					395	49
661	Melrose	1,813	227					492	95
662	Mercantile	1,061	80					373	45
663	Mercer	2,675	214					1,025	80
664	Merchants and Bankers	1,609	154					349	32
665	Metropolitan	16,203	625					4,907	307
666	Milford Park	2,357	248					72	8
667	Military Park	1,637	269					81	26
668	Model	1,425	105						
669	Modern	1,587	190					209	23
670	Mohawk	7,649	718					1,610	275
671	Monitor	1,687	164					281	49
672	Montefiore	2,623	164					671	69
673	Morris	1,121	124					197	21
674	Mosque	1,988	173					80	8
675	Mountain View	1,393	147					599	71
676	Mt. Prospect	56,888	3,650					4,239	547
677	Municipal	1,071	113					335	63
678	Mutual	3,600	356					1,514	288
679	Mutual Protective	1,818	146					177	33
680	National Turners	3,455	323					848	80
681	Nelson	1,832	127	45	2			184	22
682	Newark	1,586	166					387	40
683	Newark Mutual Benefit	3,122	206	30	5			325	44
684	Newark Twenty-One	3,450	421					760	92
685	New Deal	3,983	231					1,096	185
686	New Empire	18,446	1,480					1,343	223
								29	7
687	New Era	965	104						
688	New Home	6,700	683					2,502	197
689	New Jersey	3,086	218						
690	New Method	1,810	164					1,388	185
691	New World	601	53	2,629	422			374	83

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	
3,760	45	213	N.S.	$1.00 m.	$200	6	.....	.....	637
2,438	50	197	S.	1.00 m.	200	6	$3.00 a	.....	638
3,633	25	245	O.P.	.....	200	6	.....	.....	639
4,560	35	392	N.S.	1.00 m.	200	6	1.00 a	$1.00 a	640
6,293	67	521	O.P.	.....	200	6	.....	.....	641
1,563	29	88	S.	1.00 m.	200	6	.....	.....	642
2,272	74	247	S.	1.00 m.	200	6	3.00 a	1.00 a	643
719	14	96	S.	1.00 m.	200	6	2.00 a	2.00 a	644
1,476	3	165	S.	1.00 m.	200	6	4.00 a	.....	645
12,409	86	1,350	O.P.	.....	200	4 & 6	3.00 a	1.00 a	646
1,022	32	97	S.	1.00 m.	200	6	3.00 a	1.00 a	647
1,172	36	134	S.	.25 w.	200	6	3.00 a	3.00 a	648
1,784	20	242	S.	1.00 m.	200	6	.....	.....	649
9,501	54	400	S.	1.00 m.	200	6	2.00 a	.....	650
4,915	63	415	N.S.	1.00 m.	200	5 & 6	.....	.....	651
1,418	11	225	N.S.	1.00 m.	200	6	.....	.....	652
3,608	24	233	S.	1.00 m.	200	6	1.00 a	1.00 a	653
795	24	93	S.	1.00 m.	200	6	2.00 a	1.00 a	654
5,389	45	470	O.P.	.....	200	6	.....	.....	655
1,393	8	158	S.	1.00 m.	200	6	3.00 a	2.00 a	656
11,263	27	891	O.P.	.....	200&T.M.	6	.....	.....	657
2,620	44	163	O.P.	.....	200	6	.....	.....	658
4,444	6	456	O.P.	.....	T. M.	6	.....	.....	659
2,193	38	163	S.	1.00 m.	200	6	.....	.....	660
2,305	40	282	S.	1.00 m.	200	6	4.00 a	.....	661
1,434	28	97	S.	1.00 m.	200	6	3.00 a	1.00 a	662
3,700	35	259	N.S.	1.00 m.	200	5, 5½, 6	3.00 a	.....	663
1,958	29	157	S.	1.00 m.	200	6	1.00 a	2.00 a	664
21,110	252	680	O.P.	.....	200	6	2.00 a & .10 b	2.00 a & .10 b	665
2,429	42	214	S.	1.00 m.	200	6	1.00-3.00 a	.02½ b	666
1,718	28	267	O.P.	.....	200	6	1.00 to 3.00 a	.....	667
1,425	24	81	S.	1.00 m.	200	6	.....	.....	668
1,796	47	166	S.	1.00 m.	200	6	.....	.....	669
9,259	42	951	O.P.	.....	200&T.M.	6	3.00 a	1.00 a	670
1,968	30	183	N.S.	1.00 m.	200	6	.....	.....	671
3,294	214	19	S.	1.00 m.	200	6	.....	.....	672
1,318	38	107	S.	1.00 m.	200	6	2.00 a	2.00 a	673
2,068	22	159	S.	1.00 m.	200	6	3.00 a	1.00 a	674
1,992	38	180	O.P.	.....	200	6	4.00 a	2.00 a	675
61,127	884	3,313	O.P.	.....	T. M.	5 & 6	1.00 a	.....	676
1,406	16	160	S.	1.00 m.	200	6	3.00 a	3.00 a	677
5,114	68	576	S.	1.00 m.	200	6	.....	.....	678
1,995	36	143	O.P.	.....	200	6	3.00 a & .02½ b	3.00a & .02½b	679
4,303	95	308	S.	1.00 m.	200	6	2.00 a	2.00 a	680
2,061	28	123	O.P.	.....	200	6	.....	.....	681
1,973	35	171	S.	1.00 m.	200	6	4.00 a	1.00 a	682
3,477	27	228	O.P.	.....	200	6	.0150 b	.0150 b	683
4,210	20	493	O.P.	.....	200	6	.....	.....	684
5,079	57	359	O.P.	.....	200	6	.....	.....	685
19,789	144	1,559	O.P.	.....	200	5 & 6	1.00 a	1.00 a	686
994	18	93	S.	.70 & 1.00 m.	200	6	2.00 a & .06 b	1.00 a & .06 b	687
9,202	64	816	O.P.	.....	200	5 & 6	.....	.....	688
3,086	52	166	S.	1.00 m.	200	6	2.00 a	1.00 a	689
3,198	63	286	S.	1.00 & 2.00 m.	200	6	.....	.....	690
3,604	27	531	O.P.	.....	200	6	.....	.....	691

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			
692	Ninth Ward	Newark	Mar. 18, 1909	John J. Thomas
693	Norfolk	"	April 25, 1888	Edward A. Reilly
694	Normal	"	Nov. 27, 1912	Max Gans
695	North American	"	Sept. 17, 1910	Bernard H. Greenfield
696	North End	"	May 2, 1889	George J. Brenn, Jr.
697	Northern	"	June 6, 1912	George Kalb
698	North Newark	"	Jan. 10, 1925	Louis A. Reilly
699	North Western	"	Feb. 29, 1892	Harry L. Hamilton
700	Oak	"	Feb. 17, 1920	J. William Huegel
701	O. K.	"	Jan. 10, 1923	Max Shipman
702	Oliver	"	Nov. 30, 1915	Thomas Buffardi
703	Onward	"	Jan. 9, 1926	Oscar A. Biertuempfel
704	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
705	Opportunity	"	Nov. 18, 1920	Joseph A. Hurley
706	Ordway	"	Jan. 20, 1921	Louis Susskind
707	Oriental	"	Mar. 4, 1904	Alfred Lister
708	Orion	"	April 14, 1925	Franklin Hannoch
709	Outlook	"	May 24, 1921	William Frey
710	Owl	"	Oct. 7, 1907	William H. A. Reilly
711	Oxford	"	June 14, 1923	David L. Heller
712	Pacific	"	Sept. 29, 1906	Romolo Bottelli
713	Palace	"	April 10, 1920	Owen E. Fox
714	Pannonia	"	Nov. 18, 1905	George J. Muha
715	Paramount	"	Mar. 24, 1919	Max Marx
716	Parish	"	Nov. 29, 1924	John Wojtas
717	Park	"	Nov. 28, 1902	Gustavus F. Sommer
718	Parker	"	Mar. 11, 1922	Edward Kohn
719	Park View	"	June 26, 1902	Jeremiah Baldwin
720	Passaic	"	Aug. 6, 1884	Henry D. W. Loeffler
721	Patriotic	"	Mar. 14, 1919	John Albiez
722	Paywell	"	Jan. 23, 1925	Louis F. Gerber
723	Peerless	"	June 1, 1912	Louis Susskind
724	Peoples	"	Feb. 8, 1895	August J. Ehrlich
725	Perennial	"	Dec. 4, 1926	Abe Lipsky
726	Perfection	"	July 2, 1921	Herman A. Fenning
727	Personal	"	Dec. 28, 1925	Leo H. Levy
728	Peshine	"	Sept. 27, 1922	Joseph H. Wyatt
729	Phoenix	"	Jan. 19, 1887	Charles Spengler, Jr.
730	Pilgrim	"	Mar. 18, 1921	George A. Roehm
731	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
732	Planter's	"	June 12, 1926	Earle H. Cameron
733	Police	"	Jan. 30, 1907	James A. McRell
734	Polish-American	"	July 10, 1902	Stanislaus Bulsiewicz
735	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
736	Polish National	"	Dec. 7, 1912	Frank Staba
737	Pompey	"	June 28, 1922	Michael Miraglia
738	Popular	"	Feb. 14, 1912	Harry Berlin
739	Post Office	"	July 11, 1899	Romolo Bottelli
740	Power	"	Aug. 19, 1922	B. I. Sinoway
741	Practical	"	Feb. 28, 1919	Matthew Rouse
742	Precise	"	May 8, 1926	Isidor Katzenel
743	Preferred	"	May 31, 1902	Andrew Isenberg
744	Premier	"	Mar. 11, 1919	Samuel C. Weber
745	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
746	Producers	"	April 21, 1921	Samuel Rich

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	692
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	693
Edward J. Gilhooly	Clarence I. Mott	National State Bank, Newark, N. J.	694
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	695
Morris Isserman	R. F. Hopkins	511 S. Orange Ave., South Orange, N. J.	696
Howard Isherwood	William D. Duguid	890 Broadway, Newark, N. J.	697
James L. McKenna	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	698
Clarence L. Schall	Alfred N. Baum	15 Market St., Newark, N. J.	699
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	700
Benjamin S. Appel	Ben Kirschner	60 Park Place, Newark, N. J.	701
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	702
Lester E. Mahr	Henry E. Keeler	744 Broad St., Newark, N. J.	703
Benjamin Singer	Henry I. Silberman	60 Park Place, Newark, N. J.	704
Joseph E. Conlon	William F. Ackerson	670 Bergen St., Newark, N. J.	705
Joseph Susskind	Barney W. Plager	23 Harding Terrace, Newark, N. J.	706
Charles M. Myers	Adolph Fiedler	315 Broadway, Newark, N. J.	707
Saul J. Zucker	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	708
Fred Herrigel, Jr.	T. B. Crane	529½ Clinton Ave., Newark, N. J.	709
Paul G. Roder	Albert S. Ritger	491 Fifth St., Newark, N. J.	710
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	711
Pallitta & Pallitta	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	712
Edmond C. Moriarty	Andrew A. Breidenbach	210 Ferry St., Newark, N. J.	713
Charles C. Deubel	Harry J. Kenny	149 Carteret St., Glen Ridge, N. J.	714
Stein & Stern	George H. Yonkers	249 Clinton Ave., Newark, N. J.	715
Frank J. Pietrucha	A. R. Wisniewski	657 S. Nineteenth St., Newark, N. J.	716
Frank Voigt	Henry P. Schanz	1558 Springfield Ave., Maplewood, N. J.	717
Kessler & Kessler	Albert A. Adler	Lefcourt Bldg., Newark, N. J.	718
Theodore J. Badgley	John C. Behnke	108 Ellery Ave., Irvington, N. J.	719
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	720
Benjamin Newman	Harry Wertheim	237 N. Eleventh St., Newark, N. J.	721
Coult, Satz & Tomlinson	Frank F. Gibson, Jr.	211 Meeker Ave., Newark, N. J.	722
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	723
Charles C. Pilgrim	Alfred G. Wirtz	58 Headley Place, Maplewood, N. J.	724
Louis Feinseth	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	725
Bilder, Bilder & Kaufman	Homer J. Van Duyne	20 Clinton St., Newark, N. J.	726
S. B. Finklestein & L. A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	727
Joseph G. Eppston	Benjamin Kirschner	60 Park Place, Newark, N. J.	728
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	729
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	730
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	731
David B. Silver	Herbert P. Englert	24 Commerce St., Newark, N. J.	732
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	733
Vincent Schultz	Joseph P. Wludyka	30 S. Orange Ave., Newark, N. J.	734
J. Thaddeus Rospond	Michael J. Kosloski	50 Jones St., Newark, N. J.	735
Vincent Schultz	Joseph Wegrocki	86 Pulaski St., Newark, N. J.	736
Xavier Del Negro	Joseph A. Marano	18 Downing St., Newark, N. J.	737
Aaron Levinstone	Henry H. Krafte	28 William St., Newark N. J.	738
Fred G. Stickel, Jr.	Harold O. Merz	972 Broad St., Newark, N. J.	739
Julius H. Halprin	Rudolph A. Glickman	790 Broad St., Newark, N. J.	740
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	741
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	742
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	743
S. Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	744
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	745
David Castelbaum	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	746

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				
692	Ninth Ward	Newark	$18,097	$6,000	$279,979
693	Norfolk	"	26,535	34	283,800
694	Normal	"	13,533	8,700	174,000
695	North American	"	7,052	.....	327,657
696	North End	"	14,316	25,000	103,300
697	Northern	"	10,722	56	181,100
698	North Newark	"	961	15,500	105,054
699	North Western	"	3,182	2,250	124,350
700	Oak	"	3,705	.....	163,200
701	O. K.	"	1,123	26,000	58,794
702	Oliver	"	1,741	128	227,900
703	Onward	"	8,762	22,216	127,800
704	Onyx	"	7,224	.....	108,900
705	Opportunity	"	2,458	6,500	172,223
706	Ordway	"	866	68	83,403
707	Oriental	"	4,904	5,000	309,093
708	Orion	"	9,857	9,740	75,328
709	Outlook	"	17,119	.....	367,600
710	Owl	"	9,173	.....	50,000
711	Oxford	"	3,550	.....	109,300
712	Pacific	"	6,598	7,600	343,078
713	Palace	"	19,847	3,000	127,500
714	Pannonia	"	8,543	.....	91,600
715	Paramount	"	10,378	.....	216,748
716	Parish	"	4,188	5,025	19,371
717	Park	"	1,486	4,200	86,100
718	Parker	"	17,290	.....	344,955
719	Park View	"	15,903	.....	197,900
720	Passaic	"	12,559	20,000	186,060
721	Patriotic	"	5,850	100	109,895
722	Paywell	"	6,128	3,260	105,100
723	Peerless	"	1,627	.....	111,300
724	Peoples	"	2,146	.....	89,300
725	Perennial	"	6,650	.....	26,100
726	Perfection	"	41,128	.....	135,600
727	Personal	"	1,387	141	62,618
728	Peshine	"	5,275	3,800	42,772
729	Phoenix	"	4,073	.....	478,900
730	Pilgrim	"	11,130	35,457	198,838
731	Pioneer	"	3,721	.....	419,150
732	Planter's	"	4,452	3,528	28,700
733	Police	"	14,829	.....	133,200
734	Polish-American	"	34,685	.....	446,500
735	Polish Home	"	3,084	.....	188,400
736	Polish National	"	5,492	.....	212,335
737	Pompey	"	4,295	.....	216,000
738	Popular	"	4,063	.....	229,000
739	Post Office	"	5,899	.....	320,916
740	Power	"	4,076	5,109	57,500
741	Practical	"	3,741	3,800	84,200
742	Precise	"	263	392	41,200
743	Preferred	"	117	.....	109,600
744	Premier	"	2,124	.....	79,758
745	Pride of Newark	"	1,021	.....	100,300
746	Producers	"	4,118	2,045	128,664

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$43,400	$6,250	$174,898	$6,364	$3,682	$538,670	692
4,443	550	252,753	6,804	5,592	580,511	693
8,680	9,095	442,013	60,783	55,368	772,172	694
3,109	21,950	384,579	16,642	35,404	796,393	695
2,374	386	254,671	7,099	3,279	410,425	696
3,224	5,150	146,827	23,274	12,715	383,068	697
9,400	3,345	60,484	3,920	2,877	201,541	698
8,322	801	160,931	7,553	5,194	312,583	699
818	3,163	127,984	25,805	2,410	327,085	700
.....	3,010	127,204	1,283	6,900	224,314	701
102,283	5,414	303,756	10,034	8,471	659,727	702
.....	8,758	21,819	10,000	150	199,505	703
29,075	775	112,853	104,187	11,168	374,182	704
3,605	2,030	421,593	2,345	2,917	613,671	705
.....	1,250	71,776	32,530	9,649	199,542	706
44,843	2,123	554,772	19,651	5,862	946,248	707
330	.....	217,322	61,060	1,762	375,399	708
116,861	.....	432,305	.....	7,037	940,922	709
5,388	400	120,909	97	820	186,787	710
26,477	.....	112,493	115,465	11,618	378,903	711
7,917	3,490	273,023	9,910	21,105	672,721	712
4,691	4,310	64,598	29,444	19,951	273,341	713
5,342	2,200	122,758	1,756	1,433	233,632	714
46,009	7,760	657,648	3,416	3,963	945,913	715
.....	965	36,465	133	593	66,740	716
147,015	700	140,958	1,334	1,766	383,559	717
577,415	20,045	194,334	18,106	86,071	1,258,216	718
103,962	240	319,664	19,013	9,877	666,559	719
9,100	3,099	332,758	5,624	5,760	574,960	720
.....	.....	388,331	126,777	466	631,419	721
5,400	1,184	63,381	21,315	669	206,437	722
12,377	2,978	318,551	84,092	17,566	548,491	723
.....	1,723	185,924	8,107	1,740	288,940	724
.....	700	14,829	256	1,485	50,020	725
19,083	300	392,462	144,987	118,871	852,431	726
.....	4,765	74,791	630	1,045	145,377	727
.....	5,665	73,730	879	44,119	176,240	728
1,781	6,150	861,312	173,408	22,494	1,548,118	729
871	76	519,656	9,602	68	775,698	730
2,150	630	357,931	19,998	49,120	852,700	731
9,100	1,035	.....	4,279	292	51,386	732
32,829	3,390	195,469	31,435	30,236	441,388	733
35,155	9,360	713,230	44,003	1,436	1,284,369	734
50,572	18,425	407,223	1,287	6,188	675,179	735
755	4,310	433,394	23,900	3,788	683,974	736
15,876	5,803	318,167	1,619	5,639	567,399	737
73,980	32,970	899,605	3,845	16,362	1,259,825	738
87,388	6,065	623,668	18,331	21,993	1,084,260	739
6,082	5,711	119,148	2,126	22,107	221,859	740
54,925	8,357	228,224	1,597	899	385,743	741
73,092	6,073	130,373	1,566	1,376	254,335	742
.....	1,075	214,664	5,726	340	331,522	743
2,023	6,780	385,668	902	2,438	479,693	744
.....	1,300	295,657	46,258	565	445,101	745
.....	7,090	180,541	51,626	12,445	386,529	746

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					
692	Ninth Ward	Newark	$308,415			$81,650
693	Norfolk	"	222,704			116,560
694	Normal	"	319,683			201,220
695	North American	"	297,566			176,935
696	North End	"	186,762			60,450
697	Northern	"	218,070			53,700
698	North Newark	"	98,799			1,000
699	North Western	"	138,362			87,250
700	Oak	"	151,713			63,825
701	O. K.	"	66,329			14,100
702	Oliver	"	241,589			203,075
703	Onward	"	138,934			13,000
704	Onyx	"	170,331			45,855
705	Opportunity	"	199,036			145,334
706	Ordway	"	91,387			32,485
707	Oriental	"	361,227	$52,269		235,300
708	Orion	"	139,062			56,725
709	Outlook	"	566,844			43,755
710	Owl	"	66,878			43,195
711	Oxford	"	248,941			14,850
712	Pacific	"	278,849			94,000
713	Palace	"	139,548			32,300
714	Pannonia	"	132,312			41,625
715	Paramount	"	431,162			162,585
716	Parish	"	22,338			16,375
717	Park	"	167,711			96,350
718	Parker	"	547,509			182,500
719	Park View	"	172,644			327,870
720	Passaic	"	219,469			79,000
721	Patriotic	"	289,032			116,175
722	Paywell	"	129,269			24,350
723	Peerless	"	216,320			107,879
724	Peoples	"	60,086			71,245
725	Perennial	"	32,575			5,655
726	Perfection	"	470,034			85,600
727	Personal	"	74,695			32,585
728	Peshine	"	81,915			44,030
729	Phoenix	"	489,126			485,454
730	Pilgrim	"	268,357			166,010
731	Pioneer	"	336,210			255,300
732	Planter's	"	33,042			9,350
733	Police	"	175,868			138,356
734	Polish-American	"	322,288			451,400
735	Polish Home	"	254,794	37,103		164,986
736	Polish National	"	264,230			224,100
737	Pompey	"	215,424			79,100
738	Popular	"	282,732			472,530
739	Post Office	"	403,030			279,600
740	Power	"	103,120			52,100
741	Practical	"	170,440			69,100
742	Precise	"	90,118			54,400
743	Preferred	"	155,171			44,000
744	Premier	"	190,212			81,195
745	Pride of Newark	"	195,768			120,442
746	Producers	"	143,127			38,861

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
.....	.....	$572	.....	.....	$811	$65,597	$81,625	$538,670	692
$1,759	.....	.....	.....	.....	60,464	42,867	136,157	580,511	693
3,041	.....	676	.....	.....	65,235	41,079	141,238	772,172	694
5,431	.....	2	.....	.....	93,111	.....	223,348	796,393	695
1,586	.....	4,480	.....	.....	70,212	11,151	75,784	410,425	696
6,647	.....	414	.....	.....	307	34,530	69,400	383,068	697
17,779	.....	76	.....	.....	26,748	24,779	32,360	201,541	698
.....	.....	292	.....	$6,500	9,154	14,245	56,780	312,583	699
369	$5,103	757	.....	.....	26,488	23,202	55,628	327,085	700
.....	.....	.....	.....	14,300	50,899	.....	78,686	224,314	701
16,039	28,474	1,153	.....	2,000	9,892	51,346	106,159	659,727	702
884	.....	110	.....	.....	326	30,520	15,731	199,505	703
1,128	.....	.....	.....	.....	49,091	2,593	105,184	374,182	704
635	38,252	283	.....	.....	51,085	42,185	136,861	613,671	705
.....	.....	103	.....	.....	30,852	.....	44,715	199,542	706
11,925	18,400	203	.....	7,000	22,146	42,910	194,868	946,248	707
.....	.....	.....	.....	.....	87,865	.....	91,747	375,399	708
.....	.....	.....	.....	.....	.....	136,548	193,775	940,922	709
.....	.....	.....	.....	.....	17,326	10,202	49,186	186,787	710
.....	.....	193	.....	.....	11,756	.....	103,163	378,903	711
1,614	28,541	688	.....	13,750	63,985	57,321	133,973	672,721	712
15	990	98	.....	.....	17,082	24,745	58,613	273,341	713
45	.....	65	.....	.....	827	24,465	34,293	233,632	714
7,994	.....	.....	.....	.....	39,583	84,885	219,704	945,913	715
5,119	.....	.....	.....	.....	10,244	2,522	10,142	66,740	716
164	.....	550	.....	47,500	4,364	27,082	39,838	383,359	717
3,659	.....	.....	.....	.....	126,172	.....	398,376	1,258,216	718
6,723	.....	1,024	.....	.....	1,050	26,982	130,266	666,559	719
.....	67,470	.....	.....	.....	31,701	37,154	140,166	574,960	720
4,712	3,443	520	.....	37,500	62,910	.....	117,127	631,419	721
142	.....	15	.....	.....	.....	24,196	28,465	206,437	722
29,124	19,516	10	.....	23,500	24,572	15,469	112,101	548,491	723
.....	23,061	.....	.....	.....	62,478	1,916	70,154	288,940	724
.....	.....	.....	.....	.....	325	.....	11,465	50,020	725
.....	.....	798	.....	.....	34,432	21,944	239,623	852,431	726
787	.....	.....	$3,000	.....	2,639	1,507	30,164	145,377	727
3,535	.....	126	.....	.....	50	.....	46,584	176,240	728
5,592	103,820	2,117	.....	38,500	79,678	62,161	281,670	1,548,118	729
1,017	.....	148	.....	.....	47,324	32,384	260,458	775,698	730
201	732	67	.....	.....	59,575	29,560	171,055	852,700	731
270	.....	105	.....	.....	1,314	6,648	657	51,386	732
1,088	.....	307	.....	.....	28,511	9,581	87,677	441,388	733
32,713	66,034	2,662	.....	30,000	95,466	59,692	224,114	1,284,369	734
1,078	6,471	2	.....	17,000	2,325	34,948	156,472	675,179	735
13,958	.....	4,962	.....	23,000	286	25,981	127,457	683,974	736
3,136	64,878	30	.....	.....	46,240	32,089	126,502	567,399	737
5,290	500	.....	.....	22,000	60,963	18,241	397,569	1,259,825	738
1,356	1,800	775	.....	18,000	101,115	47,554	231,030	1,084,260	739
335	.....	66	.....	.....	4,495	.....	61,743	221,859	740
3,205	.....	954	.....	5,000	52,651	2,532	81,861	385,743	741
170	.....	219	2,650	4,800	29,750	6,443	65,785	254,335	742
.....	.....	4,665	.....	14,000	16,550	24,636	72,500	331,522	743
409	.....	.....	.....	5,000	46,285	28,842	127,750	479,693	744
5,873	.....	255	.....	.....	25,601	3,705	93,457	445,101	745
.....	.....	365	.....	20,000	72,011	.....	112,165	386,529	746

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								
692	Ninth Ward	4,043	416	.....	.....	.....	.....	408	43
693	Norfolk	2,997	231	.....	.....	.....	.....	583	78
694	Normal	2,846	284	.....	.....	.....	.....	1,006	108
695	North American	5,264	692	.....	.....	.....	.....	884	88
696	North End	1,807	217	.....	.....	.....	.....	302	42
697	Northern	2,324	267	.....	.....	.....	.....	268	31
698	North Newark	1,227	113	.....	.....	.....	.....	5	2
699	North Western	1,446	158	.....	.....	.....	.....	436	41
700	Oak	1,545	247	.....	.....	.....	.....	319	73
701	O. K.	1,221	137	.....	.....	.....	.....	71	15
702	Oliver	2,600	285	.....	.....	.....	.....	1,015	138
703	Onward	1,732	146	.....	.....	.....	.....	65	11
704	Onyx	1,652	170	.....	.....	.....	.....	229	37
705	Opportunity	1,885	182	.....	.....	.....	.....	726	67
706	Ordway	875	78	.....	.....	.....	.....	162	34
707	Oriental	3,442	324	393	41	.....	.....	1,176	139
708	Orion	1,198	95	.....	.....	.....	.....	284	36
709	Outlook	9,226	740	.....	.....	.....	.....	252	32
710	Owl	858	146	.....	.....	.....	.....	216	46
711	Oxford	2,024	136	.....	.....	.....	.....	74	12
712	Pacific	3,355	358	.....	.....	.....	.....	470	74
713	Palace	1,479	124	.....	.....	.....	.....	162	18
714	Pannonia	1,457	177	.....	.....	.....	.....	208	41
715	Paramount	5,739	456	.....	.....	.....	.....	813	76
716	Parish	317	58	.....	.....	.....	.....	82	30
717	Park	1,828	191	.....	.....	.....	.....	482	57
718	Parker	8,638	786	.....	.....	.....	.....	913	77
719	Park View	1,998	165	.....	.....	.....	.....	1,639	279
720	Passaic	2,629	203	.....	.....	.....	.....	395	44
721	Patriotic	2,855	251	.....	.....	.....	.....	581	62
722	Paywell	1,525	181	.....	.....	.....	.....	121	20
723	Peerless	2,071	248	.....	.....	.....	.....	539	90
724	Peoples	4,379	355	.....	.....	.....	.....	771	66
725	Perennial	1,653	136	.....	.....	.....	.....	28	13
726	Perfection	3,418	161	.....	.....	.....	.....	428	59
727	Personal	1,603	198	.....	.....	.....	.....	162	37
728	Peshine	1,314	145	.....	.....	.....	.....	220	45
729	Phoenix	4,955	293	.....	.....	.....	.....	2,427	200
730	Pilgrim	1,202	370	.....	.....	.....	.....	830	101
731	Pioneer	8,951	395	.....	.....	.....	.....	2,553	145
732	Planter's	457	73	.....	.....	.....	.....	47	12
733	Police	1,866	210	.....	.....	.....	.....	692	89
734	Polish-American	926	289	.....	.....	.....	.....	564	483
735	Polish Home	2,642	716	410	17	.....	.....	825	231
736	Polish National	2,586	308	.....	.....	.....	.....	1,121	216
737	Pompey	3,318	247	.....	.....	.....	.....	396	34
738	Popular	4,658	501	.....	.....	.....	.....	2,362	300
739	Post Office	3,716	416	.....	.....	.....	.....	1,398	135
740	Power	2,212	202	.....	.....	.....	.....	261	35
741	Practical	3,072	552	.....	.....	.....	.....	346	55
742	Precise	2,245	299	.....	.....	.....	.....	272	63
743	Preferred	1,849	164	.....	.....	.....	.....	220	35
744	Premier	3,014	295	.....	.....	.....	.....	406	62
745	Pride of Newark	1,700	160	.....	.....	.....	.....	602	70
746	Producers	1,459	136	.....	.....	.....	.....	194	45

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	
4,451	391	68	S.	$1.00 m.	$200	6	$1.00 a	$0.02½ b	692
3,580	31	278	N.S.	1.00 m.	200	6	.....	.....	693
3,852	56	336	S.	1.00 m.	200	6	2.00 a	2.00 a	694
6,148	74	706	N.S.	.70 & 1.00 m.	200	5 & 6	.....	.....	695
2,109	23	236	S.	1.00 m.	200	5 & 6	.03 b & 3.00 a	.03 b & 3.00 a	696
2,592	41	257	S.	1.00 m.	200	6	3.00 a	2.00 a	697
1,232	35	80	S.	1.00 m.	T.M.&200	6	1.00 a	1.00 a	698
1,882	35	164	S. & N.S.	1.00 m.	200	6	2.00 a	.....	699
1,864	46	274	S.	1.00 & 2.00 m.	200	6	.....	1.00 a	700
1,292	14	138	S.	1.00 m.	200	6	.....	.....	701
3,615	108	315	S.	1.00 m.	T.M.&200	6	3.00 a	3.00 a	702
1,797	40	117	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	703
1,881	31	176	S.	1.00 m.	200	6	4.00 a	1.00 a	704
2,611	44	205	S. & N.S.	1.00 m.	T.M.&200	6	.02½ b	.02½ b	705
1,037	21	91	S.	1.00 m.	200	6	2.00 a	.....	706
5,011	64	440	S.	1.00 m.	200	6	3.00 a	1.00 a	707
1,482	12	119	S.	1.00 & 2.00 m.	200	6	.....	.....	708
9,478	75	697	N.S.	1.00 m.	200	6	.....	.....	709
1,074	15	177	O.P.	.....	200	6	.....	1.00 a	710
2,098	20	128	S.	1.00 m.	200	6	.....	.....	711
3,825	85	347	N.S.	1.00 m.	200&T.M.	6	3.00 a	2.00 a	712
1,641	30	112	S.	1.00 m.	200	6	3.00 a	3.00 a	713
1,665	33	185	S.	1.00 m.	200	6	.....	2.00 a	714
6,552	53	479	N.S.	1.00 m.	200	5 & 6	.....	.....	715
399	18	70	O.P.	.....	200	6	2.50 a	1.00 a	716
2,310	52	196	S.	1.00 m.	200	5, 5½, 6	.....	.....	717
9,551	59	804	O.P.	.....	200	6	.....	.....	718
3,637	53	391	S.	1.00 m.	200	5 & 6	.03 b	.03 b	719
3,024	46	201	O.P.	.....	200	6	3.00 a	2.00 a	720
3,436	10	303	S.	1.00 m.	200	6	.....	.....	721
1,646	28	173	S.	1.00 m.	200	6	.....	.....	722
2,610	23	315	S.	1.00 m.	200	6	.....	.....	723
5,150	36	385	N.S.	.50 & 1.00 m.	100	6	.05 b	.05 b	724
1,681	10	139	N.S.	1.00 m.	200	6	.....	.....	725
3,846	17	203	S.	1.00 m.	200	6	.....	.....	726
1,765	26	209	O.P.	.....	200	6	1.00 a	.....	727
1,534	30	160	S.	1.00 m.	200	6	.....	.....	728
7,382	61	432	S.	.50 & 1.00 m.	100 & 200	6	.....	.....	729
2,032	39	432	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	730
11,504	53	487	O.P.	.....	100	6	3.00 a	1.00 a	731
504	16	69	S.	1.00 m.	200	6	.....	1.00 a	732
2,558	42	257	S.	1.00 m.	200	5 & 6	1.50 a	2.00 a	733
1,490	117	655	S.	1.00 w.	800	6	1.00 a	1.00 a	734
3,877	124	840	O.P.	.....	200	6	.....	.....	735
3,707	75	449	S.	.25 w.	200	6	3.00 a	1.00 a	736
3,714	69	212	N.S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	737
7,020	76	725	O.P.	.....	200	6	.....	.....	738
5,114	99	452	S.	1.00 m.	200	6	3.00 a	2.00 a	739
2,473	37	200	O.P.	.....	200	6	.....	.....	740
3,418	77	530	N.S.	1.00 m.	200	6	.25 a	1.00 a	741
2,517	30	332	O.P.	.....	200	6	1.00 a	.....	742
2,069	24	175	S.	1.00 m.	200	6	2.00 a	2.00 a	743
3,420	26	331	O.P.	.....	200	6	.....	.....	744
2,302	26	204	S.	1.00 m.	200	6	1.00 a	1.00 a	745
1,653	35	146	S.	1.00 m.	200	6	3.00 a	.....	746

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			
747	Progress	Newark	Feb. 26, 1895	Philip Lindeman
748	Progressive Merchants' of Springfield Avenue..	"	Oct. 22, 1921	Philip Elins
749	Prosperity	"	Mar. 3, 1900	John K. Scott
750	Protection	"	Jan. 16, 1886	Frank W. Miller
751	Provident	"	Nov. 29, 1912	Aaron Poliakow
752	Prudent	"	Feb. 16, 1920	Gilbert E. Kynor
753	Prudential	"	Aug. 12, 1892	Charles B. Dutcher
754	Public	"	Feb. 15, 1905	George H. Schumacher
755	Punctual	"	June 6, 1922	Jacob Safris
756	Puritan	"	Mar. 15, 1912	Aaron J. Schindel
757	Pyramid	"	Mar. 10, 1922	Leon Zeckhausen
758	Realty	"	Mar. 27, 1919	Leo Wiener
759	Regal	"	April 23, 1919	Morris Herbst
760	Reliable	"	Aug. 12, 1884	John J. Kreitler
761	Renowned	"	June 7, 1926	David Levin
762	Resource	"	Sept. 8, 1922	David Harper
763	Revenue	"	Mar. 29, 1919	Jacob C. Sobo
764	Rex	"	Nov. 5, 1921	Gilbert E. Kynor
765	Rialto	"	Dec. 27, 1920	Charles Loebel
766	Richelieu	"	Jan. 15, 1913	Frank J. Koch
767	Richmont	"	Mar. 2, 1920	Henry Gross
768	Rose	"	Dec. 13, 1924	Sam Granet
769	Roseville	"	Nov. 14, 1885	Morris L. Barr
770	Safety	"	April 1, 1919	Harry Queen
771	Sagamore	"	Dec. 15, 1913	Fred F. Rogers
772	Sanford	"	Jan. 30, 1922	Fred Rosseter
773	Savings	"	Jan. 20, 1886	Joseph A. Robrecht
774	Saybrook	"	June 21, 1911	Robert L. Smith
775	Second Ward	"	June 7, 1904	Theodore Vogeler
776	Security	"	July 2, 1884	Jacob L. Goepferich
777	Select	"	Mar. 23, 1922	Louis Distler
778	Seminole	"	Aug. 7, 1925	Israel Lesser
779	Seneca	"	Mar. 12, 1925	Bernard J. Cummings
780	Seventh Ward	"	Oct. 5, 1891	William H. McEnhill
781	Seymour	"	Jan. 18, 1922	Herman L. Goodman
782	Simplex	"	Jan. 23, 1922	I. Lester Selvage
783	Sixteenth Ward	"	Jan. 12, 1909	Alexander M. Borrie
784	Sixth Ward	"	April 25, 1903	William Donnelly
785	Sons of St. George	"	May 1, 1909	Samuel D. Milroy
786	South Broad	"	Dec. 5, 1911	Albert E. Allsopp, 2d
787	Southern Newark	"	April 13, 1910	Robert C. Klemm
788	South Park	"	Feb. 2, 1906	Arthur F. Egner
789	South Side	"	Dec. 17, 1902	Emil Hildebrand
790	Springfield	"	Oct. 16, 1893	Adelbert Baier
791	Star	"	Aug. 11, 1910	Barney Levy
792	Star of Essex	"	April 11, 1919	Alfred Amodio
793	St. Casimir	"	Oct. 3, 1925	Louis F. Sojka
794	Steadfast	"	Feb. 3, 1922	Morris Charin
795	Sterling	"	Feb. 2, 1905	William S. Walters
796	Stratford	"	Mar. 11, 1908	Joseph T. Harrison
797	Success	"	Jan. 8, 1909	David Littman
798	Sunnyside	"	Nov. 12, 1920	Harry Reich
799	Superb	"	Feb. 16, 1922	Henry Bochner
800	Superior	"	Nov. 26, 1906	Morris Herbst
801	Surety	"	Jan. 30, 1906	John Cummings

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Lowy & Lowy	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	747
Emanuel D. Lasher	Arthur E. Blumenschine	24 Commerce St., Newark, N. J.	748
Fred G. Stickel, Jr.	Julia I. Coleman	61 S. Tenth St., Newark, N. J.	749
John Contrell	Robert H. Spencer	12 Wakefield Place, Caldwell, N. J.	750
Joseph E. Cohn	Samuel G. Blumenfeld	207 Market St., Newark, N. J.	751
Harry Kaplan	J. C. Robins	14 Belmont Ave., Newark, N. J.	752
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	753
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	754
Frank P. Padalino	Alfred R. Marasco	129 S. Orange Ave., Newark, N. J.	755
Joseph Altman	M. George Greenberg	312 High St., Newark, N. J.	756
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	757
A. Nathan Cowen	Henry M. Besser	331 Fabyan Place, Newark, N. J.	758
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	759
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	760
Meyer C. Ellenstein	George H. Yonkers	249 Clinton Ave., Newark, N. J.	761
Samuel H. Gooen	John J. Gaffney	62 Oakland Terrace, Newark, N. J.	762
Scher & Albert	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	763
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	764
Arthur Silberman	Louis E. Trien	60 Park Place, Newark, N. J.	765
Levy, Fenster & McCloskey	Joseph I. Conlon	376 Turrel Ave., South Orange, N. J.	766
Schotland & Schotland	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	767
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	768
W. Howard Demarest	Theodore C. Eggerking	75 Roseville Ave., Newark, N. J.	769
Joseph L. Lippman	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	770
Theodore D. Gottlieb	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	771
Carl F. Hinrichsen	Elmer R. Stone	38 Clinton St., Newark, N. J.	772
Lowy & Lowy	Michael Rogow	128 Market St., Newark, N. J.	773
Harry Campton	Arthur H. Dietz	786 Broad St., Newark, N. J.	774
Isaac Fleischman	Philip Gilbert	20 Clinton St., Newark, N. J.	775
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	776
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	777
Meyers & Lesser	Fred Maybaum	109 N. Sixteenth St., Bloomfield, N. J.	778
Francis P. Meehan	Joseph A. Barber	24 Commerce St., Newark, N. J.	779
Andrew J. Brady, Jr.	Harry F. Murphy	78 Clinton St., Newark, N. J.	780
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	781
Michael N. Chanalis	Addison K. Barry	Nat'l Newark & Essex Banking Co., Newark, N.J.	782
Richard C. Plumer	Clyde A. Zukswert	24 Commerce St., Newark, N. J.	783
Mulligan & Koenig	William Mattes, Jr.	317 S. Orange Ave., Newark, N. J.	784
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	785
Howard F. Kirk	Henry P. Schanz	17 William St., Newark, N. J.	786
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	787
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	788
Kussy, Kohn & Cohn	Arthur H. Dietz	786 Broad St., Newark, N. J.	789
Herr, Leiss & Herr	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	790
Schotland & Schotland	John Zipfel, III	20 Belmont Ave., Newark, N. J.	791
Pearce R. Franklin	Bernard A. Petrone	1172 Raymond Blvd., Newark, N. J.	792
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	793
Milton J. Finkelstein	Henry J. Rosenberg	999 Stuyvesant Ave., Irvington, N. J.	794
Frank Voigt	R. Frederick Hopkins	511 S. Orange Ave., South Orange, N. J.	795
Samuel D. Williams	Frank M. Hall	69 Wagner Place, Irvington, N. J.	796
Henry Hahn & Ellis Hahn	Thomas Johnson	502 High St., Newark, N. J.	797
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	798
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	799
Edward R. McGlynn	Nathan Perselay	P. O. Box 343, Newark, N. J.	800
Francis P. Meehan	John E. Durr	829 Broad St., Newark, N. J.	801

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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				
747	Progress	Newark	$480	.....	$152,500
748	Progressive Merchants' of Springfield Avenue..	"	4,151	$6,000	40,400
749	Prosperity	"	15,895	6,000	345,900
750	Protection	"	1,726	.....	50,500
751	Provident	"	3,555	.....	173,300
752	Prudent	"	3,983	19,268	110,870
753	Prudential	"	15,907	3,304	179,100
754	Public	"	2,165	.....	156,200
755	Punctual	"	7,002	935	265,703
756	Puritan	"	23,376	.....	362,300
757	Pyramid	"	549	321	121,900
758	Realty	"	6,976	22,592	32,700
759	Regal	"	893	.....	162,300
760	Reliable	"	22,493	.....	894,056
761	Renowned	"	2,709	.....	99,912
762	Resource	"	8,498	.....	52,500
763	Revenue	"	2,640	.....	349,700
764	Rex	"	4,005	22,703	111,275
765	Rialto	"	47	.....	40,631
766	Richelieu	"	3,867	.....	193,350
767	Richmont	"	222	.....	126,527
768	Rose	"	824	.....	25,900
769	Roseville	"	2,833	.....	221,600
770	Safety	"	802	3,180	118,850
771	Sagamore	"	988	392	128,050
772	Sanford	"	6,342	547	59,200
773	Savings	"	9,471	9,000	181,322
774	Saybrook	"	11,106	.....	231,100
775	Second Ward	"	15,216	15,139	229,200
776	Security	"	25,796	44,316	149,400
777	Select	"	36,759	26,551	195,400
778	Seminole	"	867	.....	67,717
779	Seneca	"	11,128	25,055	46,900
780	Seventh Ward	"	1,494	.....	139,700
781	Seymour	"	5,991	12,135	187,305
782	Simplex	"	23,243	.....	50,328
783	Sixteenth Ward	"	4,856	.....	145,400
784	Sixth Ward	"	4,856	.....	66,600
785	Sons of St. George	"	5,802	2,006	81,200
786	South Broad	"	21,060	3,900	274,900
787	Southern Newark	"	17,814	35,850	147,113
788	South Park	"	856	.....	311,600
789	South Side	"	11,762	17,810	212,600
790	Springfield	"	2,962	.....	76,500
791	Star	"	3,144	.....	192,180
792	Star of Essex	"	185	.....	21,500
793	St. Casimir	"	24,485	5,582	82,250
794	Steadfast	"	15,498	10,000	143,900
795	Sterling	"	6,271	.....	83,950
796	Stratford	"	15,100	.....	251,500
797	Success	"	6,934	2,842	303,266
798	Sunnyside	"	14,426	4,000	97,927
799	Superb	"	2,979	1,859	105,087
800	Superior	"	288	.....	97,100
801	Surety	"	13,115	4,076	305,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$53,500	$1,305	$369,837	$6,471	$11,510	$595,603	747
72,329	3,730	421,332	1,627	10,950	560,519	748
4,468	1,365	101,825	63,593	11,197	550,243	749
34,173	1,968	111,781	8,459	3,628	212,235	750
20,948	2,050	173,693	97,576	41,480	512,602	751
.....	4,239	133,049	2,124	2,995	276,528	752
1,467	530	124,965	22,764	35,332	383,369	753
1,910	2,695	141,126	16,441	6,865	327,402	754
74,527	2,393	171,562	7,337	4,593	534,052	755
178,840	4,155	977,008	44,479	30,559	1,620,717	756
.....	1,620	128,376	12,050	2,560	267,376	757
20,702	3,005	63,342	22,589	526	172,432	758
27,000	3,060	149,232	88,592	19,598	450,675	759
60,382	25,744	442,325	35,853	71,638	1,552,491	760
3,989	7,030	283,639	397,429	11,839	806,547	761
34,016	4,320	161,588	67,067	486	328,475	762
380	.....	428,734	28,956	25,951	836,361	763
84,306	13,150	86,501	12,325	452	334,717	764
.....	150	95,817	22,057	730	159,432	765
4,755	1,300	192,206	30,562	3,024	429,064	766
440,622	7,875	671,456	26,001	208,539	1,481,242	767
.....	4,225	98,900	4,012	2,155	136,016	768
91,812	1,880	314,754	4,627	2,091	639,597	769
.....	.....	231,070	45,307	6,339	405,548	770
3,559	.....	139,998	26,324	1,582	300,893	771
18,582	6,646	124,899	15,309	8,554	240,079	772
.....	1,415	406,454	25,558	2,569	635,789	773
11,157	5,900	80,947	9,496	3,904	353,610	774
53,613	2,337	623,453	4,368	14,858	958,184	775
.....	6,947	644,867	660	1,496	873,482	776
34,457	8,400	484,963	205,270	6,716	998,516	777
.....	3,875	86,421	139,964	6,221	305,065	778
3,474	82	161,538	75,829	1,406	325,412	779
17,010	1,993	211,998	24,526	2,873	399,594	780
.....	2,555	272,765	1,205	4,908	486,864	781
.....	775	254,475	22,024	3,449	354,294	782
4,000	1,400	373,296	58,934	11,432	599,318	783
200	.....	477,594	60,210	1,887	611,347	784
.....	1,025	19,857	4,177	2,962	117,029	785
103,735	1,408	362,637	4,436	8,572	780,648	786
10,300	100	383,275	14,229	1,911	610,592	787
950	3,350	421,086	39,403	4,310	781,555	788
43,364	9,550	397,276	35,353	2,673	730,388	789
890	610	100,235	294	2,019	183,510	790
67,675	33,334	791,552	15,052	33,214	1,136,151	791
.....	5,030	116,482	26,926	254	170,377	792
.....	3,345	38,015	9,761	414	163,852	793
84,104	.....	182,005	1,543	27,467	464,517	794
62,586	1,995	220,512	874	1,495	377,683	795
4,600	9,885	207,130	22,561	11,637	522,413	796
.....	11,610	180,314	171,317	14,311	690,594	797
.....	.....	281,051	226	355	397,985	798
1,000	2,635	54,243	1,822	4,343	173,968	799
33,054	.....	449,385	8,170	22,312	610,309	800
2,297	1,920	310,836	54,036	1,219	693,299	801

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					
747	Progress	Newark	$195,597	.....	.....	$136,325
748	Progressive Merchants' of Springfield Avenue..	"	199,983	.....	.....	75,665
749	Prosperity	"	246,246	.....	.....	113,900
750	Protection	"	98,647	.....	.....	24,600
751	Provident	"	236,175	.....	.....	69,255
752	Prudent	"	105,916	.....	.....	37,735
753	Prudential	"	154,878	.....	.....	106,800
754	Public	"	160,932	.....	.....	61,400
755	Punctual	"	183,684	.....	.....	154,530
756	Puritan	"	342,335	.....	.....	280,021
757	Pyramid	"	75,315	.....	.....	79,655
758	Realty	"	72,530	.....	.....	48,475
759	Regal	"	233,272	.....	.....	30,000
760	Reliable	"	634,615	.....	.....	370,500
761	Renowned	"	640,941	.....	.....	63,875
762	Resource	"	186,781	.....	.....	23,950
763	Revenue	"	292,063	.....	.....	181,770
764	Rex	"	214,839	.....	.....	27,700
765	Rialto	"	57,106	.....	.....	10,500
766	Richelieu	"	220,153	.....	.....	95,950
767	Richmont	"	313,943	.....	.....	306,770
768	Rose	"	92,060	.....	.....	5,975
769	Roseville	"	376,926	.....	.....	6,600
770	Safety	"	115,122	.....	.....	72,485
771	Sagamore	"	123,087	.....	.....	34,835
772	Sanford	"	133,972	.....	.....	11,400
773	Savings	"	173,041	.....	.....	169,010
774	Saybrook	"	172,040	.....	.....	33,850
775	Second Ward	"	386,402	.....	.....	283,125
776	Security	"	336,062	.....	.....	215,581
777	Select	"	422,097	.....	.....	235,495
778	Seminole	"	235,795	.....	.....	6,930
779	Seneca	"	182,571	.....	.....	74,525
780	Seventh Ward	"	162,192	.....	.....	78,075
781	Seymour	"	211,789	.....	.....	55,275
782	Simplex	"	139,425	.....	.....	88,370
783	Sixteenth Ward	"	236,581	.....	.....	62,800
784	Sixth Ward	"	142,239	.....	.....	145,415
785	Sons of St. George	"	80,184	.....	.....	.....
786	South Broad	"	309,782	.....	.....	129,500
787	Southern Newark	"	113,099	.....	.....	360,475
788	South Park	"	472,566	.....	.....	70,750
789	South Side	"	233,427	.....	.....	164,166
790	Springfield	"	89,287	.....	.....	27,925
791	Star	"	251,388	.....	.....	351,266
792	Star of Essex	"	74,109	.....	.....	27,050
793	St. Casimir	"	108,365	.....	.....	6,250
794	Steadfast	"	164,786	.....	.....	191,100
795	Sterling	"	128,315	.....	.....	41,400
796	Stratford	"	322,749	.....	.....	62,100
797	Success	"	392,253	.....	.....	99,325
798	Sunnyside	"	165,456	.....	.....	110,741
799	Superb	"	80,863	.....	.....	22,600
800	Superior	"	217,686	.....	.....	161,800
801	Surety	"	324,936	.....	.....	119,150

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
.....	.....	$52	.....	$23,500	$50,628	.....	$189,501	$595,603	747
$6,705	.....	.....	.....	.....	89,633	$11,421	177,112	560,519	748
466	$1,610	201	.....	43,650	44,281	41,550	58,339	550,243	749
734	.....	194	.....	10,000	22,567	14,709	40,784	212,235	750
7,035	15,013	434	.....	.....	39,155	22,954	122,581	512,602	751
6,351	1,644	.....	.....	.....	39,718	27,062	58,102	276,528	752
2,842	.....	325	.....	13,000	6,208	36,689	62,627	383,369	753
228	.....	200	.....	9,000	4,236	26,076	65,330	327,402	754
590	15,209	187	.....	4,000	17,678	31,753	126,421	534,052	755
293,745	280,622	2,514	.....	.....	37,915	61,877	321,688	1,620,717	756
2,263	.....	70	.....	.....	32,829	2,138	75,106	267,376	757
3,282	3,735	1,673	.....	.....	11,068	5,659	26,010	172,432	758
6,825	22,655	191	.....	7,700	24,942	36,277	88,813	450,675	759
852	.....	29	.....	69,900	48,941	156,949	270,705	1,552,491	760
3,169	.....	.....	.....	2,900	30,666	.....	64,996	806,547	761
710	.....	4	.....	.....	34,029	13,624	69,377	328,475	762
1,049	2,550	6	.....	34,400	56,906	26,903	240,714	836,361	763
2,492	.....	362	.....	.....	.....	35,705	53,619	334,717	764
4,064	.....	180	.....	300	43,098	1,774	42,410	159,432	765
1,172	.....	2,287	.....	.....	1,796	36,265	71,441	429,064	766
.....	.....	.....	.....	48,500	394,831	.....	417,198	1,481,242	767
451	.....	.....	.....	1,700	4,046	.....	31,784	136,016	768
427	16,834	2	.....	23,800	14,275	76,946	123,787	639,597	769
.....	.....	.....	.....	25,100	125,069	.....	67,772	405,548	770
574	.....	318	.....	6,000	61,364	12,960	61,755	300,893	771
.....	.....	195	.....	10,000	11,728	20,134	52,650	240,079	772
779	.....	50	.....	.....	128,905	9,385	154,619	635,789	773
52	.....	64	.....	.....	32,476	37,807	77,321	353,610	774
357	.....	25	.....	.....	7,851	33,278	247,146	958,184	775
4	.....	3	.....	.....	75,805	14,422	231,605	873,482	776
10,735	.....	449	.....	.....	86,752	.....	242,988	998,516	777
4,929	.....	.....	.....	9,200	6,083	2,000	40,128	305,065	778
287	.....	292	.....	.....	21,553	.....	46,184	325,412	779
147	8,059	964	.....	15,000	17,718	21,160	96,284	399,594	780
721	.....	.....	.....	.....	42,908	55,527	120,644	486,864	781
8,682	4,872	40	.....	.....	10,009	19,830	83,066	354,294	782
364	7,514	35	.....	.....	129,052	22,575	140,397	599,318	783
.....	12,510	226	.....	.....	187,187	.....	123,770	611,347	784
990	.....	15	.....	9,600	824	15,859	9,557	117,029	785
1,256	91,224	2,268	.....	.....	75,996	40,025	130,597	780,648	786
.....	.....	48	.....	.....	35,594	14,272	87,104	610,592	787
75	.....	254	.....	1,000	11,426	71,274	154,210	781,555	788
.....	.....	1,989	.....	.....	104,742	12,885	213,179	730,388	789
671	1,818	.....	.....	.....	7,002	17,071	39,736	183,510	790
3,122	.....	.....	.....	31,000	176,957	.....	322,418	1,136,151	791
389	.....	237	.....	16,200	19,198	.....	33,194	170,377	792
76	.....	759	.....	.....	3,266	20,676	24,460	163,852	793
97	.....	.....	.....	.....	2,055	15,228	91,251	464,517	794
216	25,920	128	.....	.....	57,688	13,415	110,601	377,683	795
1,824	.....	714	.....	.....	5,407	49,873	79,746	522,413	796
1,899	.....	1,831	.....	41,000	18,518	25,921	109,847	690,594	797
657	.....	.....	.....	.....	117	3,309	117,705	397,985	798
.....	5,978	56	.....	7,500	19,242	11,146	26,583	173,968	799
557	.....	1	.....	35,500	60,912	.....	133,853	610,309	800
1,545	15,725	2,465	.....	.....	47,005	33,481	148,992	693,299	801

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								
747	Progress	5,443	164	.....	.....	.....	.....	1,363	60
748	Progressive Merchants'	2,697	229	.....	.....	.....	.....	378	61
749	Prosperity	2,886	280	.....	.....	.....	.....	569	109
750	Protection	989	112	.....	.....	.....	.....	123	19
751	Provident	2,155	122	.....	.....	.....	.....	346	30
752	Prudent	1,886	371	.....	.....	.....	.....	189	32
753	Prudential	1,575	154	.....	.....	.....	.....	534	80
754	Public	1,686	131	.....	.....	.....	.....	307	40
755	Punctual	2,782	264	.....	.....	.....	.....	773	121
756	Puritan	3,659	236	.....	.....	.....	.....	1,400	142
757	Pyramid	1,401	112	.....	.....	.....	.....	398	80
758	Realty	920	97	.....	.....	.....	.....	242	32
759	Regal	2,259	122	.....	.....	.....	.....	150	12
760	Reliable	8,976	621	.....	.....	.....	.....	1,853	209
761	Renowned	6,159	440	.....	.....	.....	.....	319	38
762	Resource	1,717	211	.....	.....	.....	.....	120	23
763	Revenue	4,353	338	.....	.....	.....	.....	909	91
764	Rex	2,656	300	.....	.....	.....	.....	139	19
765	Rialto	500	44	.....	.....	.....	.....	48	5
766	Richelieu	2,324	168	.....	.....	.....	.....	480	36
767	Richmont	3,782	287	.....	.....	.....	.....	1,554	110
768	Rose	2,539	164	.....	.....	.....	.....	30	7
769	Roseville	6,885	455	.....	.....	.....	.....	33	4
770	Safety	995	62	.....	.....	.....	.....	362	76
771	Sagamore	2,491	274	.....	.....	.....	.....	348	17
772	Sanford	1,524	133	.....	.....	.....	.....	57	8
773	Savings	1,826	420	.....	.....	.....	.....	845	156
774	Saybrook	1,948	140	.....	.....	.....	.....	169	36
775	Second Ward	5,228	548	.....	.....	.....	.....	1,416	113
776	Security	3,164	398	.....	.....	.....	.....	1,078	149
777	Select	4,179	319	.....	.....	.....	.....	1,177	204
778	Seminole	2,177	198	.....	.....	.....	.....	35	7
779	Seneca	1,990	190	.....	.....	.....	.....	373	37
780	Seventh Ward	1,670	146	.....	.....	.....	.....	390	88
781	Seymour	3,445	365	.....	.....	.....	.....	276	38
782	Simplex	1,251	182	.....	.....	.....	.....	442	80
783	Sixteenth Ward	1,938	183	.....	.....	.....	.....	314	35
784	Sixth Ward	1,346	174	.....	.....	.....	.....	727	122
785	Sons of St. George	1,045	129	.....	.....	.....	.....	.....	.....
786	South Broad	3,309	392	.....	.....	.....	.....	647	108
787	Southern Newark	1,364	102	.....	.....	.....	.....	1,802	182
788	South Park	4,309	302	.....	.....	.....	.....	354	41
789	South Side	2,383	207	.....	.....	.....	.....	820	66
790	Springfield	1,057	108	.....	.....	.....	.....	140	27
791	Star	4,563	721	.....	.....	.....	.....	1,756	329
792	Star of Essex	736	94	.....	.....	.....	.....	135	27
793	St. Casimir	1,144	165	.....	.....	.....	.....	31	5
794	Steadfast	1,863	139	.....	.....	.....	.....	955	142
795	Sterling	1,230	158	.....	.....	.....	.....	207	27
796	Stratford	4,052	298	.....	.....	.....	.....	311	33
797	Success	4,202	374	.....	.....	.....	.....	496	82
798	Sunnyside	3,256	288	.....	.....	.....	.....	554	75
799	Superb	1,302	235	.....	.....	.....	.....	113	27
800	Superior	3,321	289	.....	.....	.....	.....	809	99
801	Surety	3,615	375	.....	.....	.....	.....	595	114

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	
6,806	26	198	S.	$1.00 m.	$100	6	.....	.....	747
3,075	23	267	O.P.	.....	200	6	$1.00 & $2.00 a	$2.00 a	748
3,455	52	337	S.	1.00 m.	200	6	3.00 a	2.00 a	749
1,112	21	110	S. & N.S.	1.00 m.	200	6	3.00 a	2.00 a	750
2,501	21	131	S.	1.00 m.	200	6	4.00 a	.....	751
2,075	21	382	N.S.	1.00 m.	200	5 & 6	.....	.....	752
2,109	42	192	S.	1.00 m.	200	6	.....	.....	753
1,993	35	136	S.	1.00 m.	200	6	.....	.....	754
3,555	40	345	O.P.	.....	200	6	3.00 a	.....	755
5,059	40	338	S.	1.00 m.	200	6	.....	2.00 a	756
1,799	31	161	O.P.	.....	200	6	.....	.....	757
1,162	26	103	N.S.	1.00 m.	200	6	2.00 a	1.00 a	758
2,409	27	107	S.	1.00 m.	200	6	.....	.....	759
10,829	170	660	O.P.	.....	200	6	.....	.....	760
6,478	32	446	S.	1.00 & 2.00 m.	200	6	.....	.....	761
1,837	38	196	S.	1.00 m.	200	5, 5½, 6	.....	.....	762
5,262	35	394	N.S.	1.00 m.	200	6	.....	.....	763
2,795	77	242	S.	1.00 m.	200	6	3.00 a	3.00 a	764
548	5	44	S.	1.00 m.	200	6	.....	.....	765
2,804	45	159	N.S.	1.00 m.	200	6	3.00 a & .06 b	3.00 a & .06 b	766
5,336	35	362	N.S.	1.00 m.	200	6	.....	.....	767
2,569	23	148	O.P.	.....	200	6	.....	.....	768
6,918	79	380	O.P.	.....	100 & 200	5, 5½, 6	3.00 a	1.00 a	769
1,357	12	126	S.	1.00 m.	200	6	.....	.....	770
2,839	35	256	S.	1.00 m.	100	6	.....	.....	771
1,581	23	118	S.	1.00 m.	T.M.&200	6	1.00 a	3.00 a	772
2,671	48	528	S.	1.00 m.	200	6	3.00 a	1.00 a	773
2,117	53	121	S.	1.00 m.	200	6	.01 b	.01 b	774
6,644	51	619	N.S.	1.00 m.	200	6	4.00 a	.....	775
4,242	52	495	N.S.	1.00 m.	200	6	.....	2.00 a	776
5,356	31	492	S.	1.00 m.	200	6	2.00 a	.....	777
2,212	14	191	S.	1.00 m.	200	6	1.00 a	.....	778
2,363	8	219	S.	1.00 m.	200	6	3.00 a	2.00 a	779
2,060	36	198	S.	1.00 m.	200	6	.....	.....	780
3,721	48	355	N.S.	1.00 m.	200	6	.....	.....	781
1,693	15	247	S.	1.00 m.	200	6	.....	2.00 a	782
2,252	21	197	S.	1.00 m.	200	6	.....	.....	783
2,073	17	279	S.	1.00 & 2.00 m.	200	6	.....	.....	784
1,045	32	97	S.	1.00 m.	200	6	1.00 & 2.00 a	1.00 a	785
3,956	52	448	S.	1.00 m.	200	6	.....	3.00 a	786
3,166	34	250	S.	1.00 m.	200	6	.457 a	.....	787
4,663	59	284	S.	1.00 m.	200	6	3.00 a	1.00 a	788
3,203	60	213	S.	1.00 m.	200	6	.....	.....	789
1,197	23	112	N.S.	1.00 m.	200	6	.....	.....	790
6,319	118	932	N.S.	1.00 m.	200	6	.....	.....	791
871	16	105	S.	1.00 m.	200	6	.....	.....	792
1,175	25	145	S.	.25 w.	200	6	3.00 a	.....	793
2,818	17	264	O.P.	.....	200	5 & 6	3.00 a	1.00 a	794
1,437	39	146	S.	1.00 m.	200	5 & 6	.03 b	.03 b	795
4,363	61	270	S.	1.00 m.	T. M.	6	.03 b	.03 b	796
4,698	63	393	S.	1.00 m.	200	6	4.00 a	2.00 a	797
3,810	17	346	O.P.	.....	200	6	.....	.....	798
1,415	35	227	N.S.	1.00 m.	200	6	4.00 a	2.00 a	799
4,130	19	369	S.	1.00 m.	200	6	3.00 a	1.00 a	800
4,210	63	426	S.	1.00 m.	200	6	3.00 a	1.00 a	801

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			
802	Susan B. Anthony	Newark	June 14, 1923	Emelia Rehberger
803	Systematic	"	Feb. 25, 1926	Abe Beller
804	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
805	Third Ward	"	Mar. 10, 1906	Samuel Schechner
806	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
807	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
808	Thrift	"	June 3, 1909	William T. Decker
809	Tip Top	"	Aug. 19, 1922	Joseph Mankoff
810	Titanian	"	Nov. 12, 1890	Frank A. Geiger
811	Traffic	"	Mar. 12, 1920	Anton Kaufman
812	Travelers	"	Dec. 5, 1919	Frank A. Willette
813	Trojan	"	Jan. 24, 1923	Carl Flink
814	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
815	Trustworthy	"	Sept. 13, 1911	Henry Jadull
816	Tuxedo	"	Jan. 25, 1923	Charles A. Reilly
817	Twelfth Ward	"	July 20, 1904	William A. Braun
818	Ultimate	"	Feb. 9, 1923	Isadore Krieger
819	Uncle Sam	"	Sept. 23, 1912	John S. Hancock
820	Union	"	July 16, 1887	John A. Amerman
821	Unique	"	Sept. 10, 1921	H. M. Biggin
822	United American	"	May 29, 1881	Charles L. Schraudt
823	United Conclave	"	June 6, 1905	Barnet Chinich
824	Unity	"	April 5, 1907	Adolph F. Marquier
825	Universal	"	Feb. 9, 1911	Alfred Fischman
826	Upper End	"	May 17, 1905	Frederick W. J. Neese
827	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy
828	Uptown	"	July 28, 1892	Charles Schaedel
829	Usbe	"	May 10, 1907	Max Weinstock
830	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
831	Vallatese	"	May 28, 1926	Humbert Berardi
832	Van Buren	"	April 4, 1919	Elmer D. Wilson
833	Victory	"	Feb. 25, 1919	Mayer Krasner
834	Vulcan	"	Nov. 25, 1924	Paul J. McMullen
835	Wallace	"	April 19, 1907	Henry Heller
836	Warranty	"	Sept. 20, 1910	P. Pellecchia
837	Warren	"	Oct. 25, 1919	John J. Carlin
838	Washington	"	June 2, 1887	Sheridan Schechner
839	Watson	"	Dec. 4, 1911	A. De Fronzo
840	Waverly	"	Nov. 11, 1909	Frank J. Securcher
841	Waydell	"	July 10, 1907	William Donnelly
842	Webster-Art and Strength	"	* (See below)	Angelo R. Bianchi
843	Weequahic	"	May 9, 1906	Martin G. Bross
844	West End	"	May 29, 1888	Henry Fischer
845	West Newark	"	Dec. 19, 1902	**August M. Kleemann
846	West Side Park	"	Feb. 21, 1907	John Buhl
847	White Way	"	April 15, 1911	Charles J. Coffin
848	Woodmen	"	Sept. 5, 1905	Frank A. Champlin
849	Woodside	"	Aug. 22, 1884	Clifton J. Keating
850	Workingmen's	"	May 23, 1888	J. William Huegel
851	Yankee	"	May 24, 1919	Irving Willner
852	Zenith	"	May 12, 1922	Leon Mones
853	Franklin	Nutley	Sept. 9, 1886	Calvin D. Sargent
854	Intrepid	"	June 22, 1925	Carmen Jannarone
855	Spring Garden	"	Jan. 2, 1920	Ernest A. Bickell
856	Yantacaw	"	Nov. 25, 1919	Dwight C. Decker

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

** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Jennie E. Precker	Flora M. Biddle	39 Branford Place, Newark, N. J.	802
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	803
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	804
David M. Litwin	Moses Gansler	93 Mercer St., Newark, N. J.	805
Carl J. Deveneck	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	806
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	807
Arthur T. Vanderbilt	Albert S. Ritger	4 N. Ninth St., Newark, N. J.	808
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	809
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	810
Morris Isserman	W. B. Griffin	9 Winding Way, West Orange, N. J.	811
Philip S. McNally	William A. Herr	71 Beekman Road, Summit, N. J.	812
Samuel O. Offen	Louis Hecht	755 Clinton Ave., Newark, N. J.	813
Schotland & Schotland	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	814
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	815
Frederic C. Ritger	William L. Jedebrock	29 Grumman Ave., Newark, N. J.	816
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	817
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	818
Frederic Stoddard	C. C. Stephens	20 Newton Place, Irvington, N. J.	819
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	820
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	821
Charles A. Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	822
Herbert A. Kuvin	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	823
Peter A. Cavicchia	Frank C. Reilly	31 Clinton St., Newark, N. J.	824
Nicholas La Vecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	825
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	826
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	827
H. H. Koehler	Raymon Spreen	19 Clinton St., Newark, N. J.	828
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	829
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	830
Nicholas Albano	Bernard A. Petrone	1172 Raymond Blvd., Newark, N. J.	831
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	832
David M. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	833
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	834
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	835
R. E. Kohn & S. Kaufman	Emma C. Katzman	15 Market St., Newark, N. J.	836
William L. Greenbaum	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	837
D. M. Litwin & M. A. Litwin	Samuel G. Blumenfeld	207 Market St., Newark, N. J.	838
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	839
E. A. & W. A. Schilling	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	840
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	841
Nicholas Albano	Fiore R. Sozio	13 Sheffield St., Newark, N. J.	842
Edward R. McGlynn	Henry P. George	16 Clinton St., Newark, N. J.	843
Levy, Fenster & McCloskey	George M. Cooper	866 Broad St., Newark, N. J.	844
Arthur A. Werthmann	H. F. Peal	173 Elwood Ave., Newark, N. J.	845
F. W. Wilderotter	Francis W. Barrett	192 Gregory Place, West Orange, N. J.	846
H. W. Egner, Jr. & L. G. Beatty	Charles L. Wood	7 Amherst Court, Maplewood, N. J.	847
Robert S. Terhune	Raymon Spreen	392 Broad St., Newark, N. J.	848
Joseph Kahrs	Wright L. Lind	895 Lake St., Newark, N. J.	849
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	850
S. L. Fisch	Louis G. Baurer	95 Parker Ave., Maplewood, N. J.	851
Samuel S. Ferster	Walter B. Griffin	9 Winding Way, West Orange, N. J.	852
William H. Parry	Frederick C. Geiger	244 Chestnut St., Nutley, N. J.	853
A. Theo Demuro	Fiore R. Sozio	210 Franklin Ave., Nutley, N. J.	854
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	855
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	856

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				
802	Susan B. Anthony	Newark	$3,620	$15,393	$172,957
803	Systematic	"	2,344	155	28,700
804	T. A. B. S.	"	16,818	1,318	361,100
805	Third Ward	"	1,702	.....	228,436
806	Thirteenth Ward	"	3,064	.....	290,300
807	Thomas Jefferson	"	4,880	6,000	111,795
808	Thrift	"	44,224	26,489	592,800
809	Tip Top	"	5,174	.....	41,400
810	Titanian	"	22,349	.....	496,500
811	Traffic	"	48	.....	29,300
812	Travelers	"	5,611	3,750	62,050
813	Trojan	"	3,786	10	57,300
814	True Friends	"	11,326	.....	61,300
815	Trustworthy	"	3,812	13,126	260,000
816	Tuxedo	"	2,825	.....	210,449
817	Twelfth Ward	"	36,814	10,951	137,650
818	Ultimate	"	5,604	9,706	96,907
819	Uncle Sam	"	6,297	1,500	31,600
820	Union	"	2,210	.....	40,985
821	Unique	"	2,511	20,675	21,000
822	United American	"	972	.....	92,700
823	United Conclave	"	3,374	4,735	172,500
824	Unity	"	4,277	70,325	468,514
825	Universal	"	5,926	91	254,900
826	Upper End	"	14,193	303	51,209
827	Up-To-The-Minute	"	656	21,735	77,019
828	Uptown	"	3,671	.....	339,500
829	Usbe	"	7,867	20,126	18,500
830	Vailsburgh	"	5,019	2,954	108,827
831	Vallatese	"	210	.....	27,800
832	Van Buren	"	6,879	8,874	202,132
833	Victory	"	3,210	75	268,400
834	Vulcan	"	2,687	2,500	140,587
835	Wallace	"	357	15,350	104,300
836	Warranty	"	75,003	.....	371,000
837	Warren	"	2,158	.....	78,704
838	Washington	"	1,631	.....	102,400
839	Watson	"	1,585	.....	115,035
840	Waverly	"	596	.....	95,400
841	Waydell	"	2,279	.....	93,025
842	Webster-Art and Strength	"	671	.....	255,837
843	Weequahic	"	1,480	.....	84,500
844	West End	"	309,789	169,300	11,886,799
845	West Newark	"	1,841	11,600	124,800
846	West Side Park	"	2,561	819	209,723
847	White Way	"	12,470	2,545	50,011
848	Woodmen	"	7,982	301	454,200
849	Woodside	"	6,142	357	534,702
850	Workingmen's	"	110,523	4,980	2,394,300
851	Yankee	"	3,459	.....	249,300
852	Zenith	"	1,016	5,300	181,300
853	Franklin	Nutley	8,139	8,763	350,660
854	Intrepid	"	1,560	6,514	59,000
855	Spring Garden	"	11,724	9,514	342,162
856	Yantacaw	"	5,312	3,000	116,466

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$3,960	$277,464	$142,209	$13,280	$628,883	802
$56,618	3,175	48,138	5,321	5,963	150,414	803
40,380	4,120	141,982	79,427	10,643	655,788	804
1,753	12,495	236,730	2,398	26,587	510,101	805
8,976	25,582	552,164	77,599	7,051	964,736	806
500	.....	474,840	192	1,144	599,351	807
8,493	4,268	491,069	712	3,392	1,171,447	808
424	4,065	177,827	32,786	8,066	269,742	809
40,380	20,658	720,916	116,459	31,460	1,448,722	810
31,318	.....	259,358	94	1,569	321,687	811
23,970	7,520	225,547	3,570	67	332,085	812
28,410	.....	317,304	1,356	1,608	409,774	813
256,476	35,458	804,951	2,046	12,886	1,184,443	814
403,339	5,162	286,369	18,452	10,550	1,000,810	815
1,781	2,640	87,268	769	955	306,687	816
27,212	2,213	397,966	1,001	2,454	616,261	817
.....	.....	189,707	20	12,960	314,904	818
8,848	1,355	28,908	519	317	79,344	819
98,300	3,925	88,128	10,912	925	245,385	820
6,603	1,600	70,839	29,384	474	153,086	821
2,160	1,990	141,549	17,162	1,559	258,092	822
9,614	500	236,284	86,763	3,002	516,772	823
2,320	9,093	324,130	76,949	16,529	972,137	824
63,539	47,642	971,475	6,078	19,301	1,368,952	825
550	2,195	90,495	3,326	145	162,416	826
3,499	1,405	165,175	90,168	3,438	363,095	827
3,780	800	265,882	86,006	10,271	709,910	828
98,644	.....	536,632	75,118	8,754	765,641	829
.....	378	86,366	8,184	1,398	213,126	830
14,046	500	12,640	182	1,031	56,409	831
.....	4,800	147,355	230	3,122	373,392	832
726,243	11,100	766,205	53,886	32,281	1,861,400	833
2,317	3,560	110,221	.....	159	262,031	834
16,600	750	164,849	23,909	10,762	336,877	835
502,344	.....	5,998,284	16,465	45,777	7,008,873	836
.....	.....	276,291	242	1,842	359,237	837
50,600	1,000	97,116	82,522	20,406	355,675	838
.....	5,978	259,754	1,051	576	383,979	839
34,035	200	479,983	25,128	4,053	639,395	840
.....	930	79,398	3,823	.....	179,455	841
29,402	4,960	441,992	7,813	4,776	745,451	842
18,279	1,300	167,241	24,313	13,688	310,801	843
71,369	13,430	19,265,994	40,275	1,313,963	33,070,919	844
20,832	2,225	76,992	2,642	4,578	245,510	845
.....	16,800	272,846	238	3,253	506,240	846
.....	2,530	162,290	25,790	1,944	257,580	847
.....	1,530	755,295	2,805	24,383	1,246,496	848
56,217	3,750	657,840	185,775	25,343	1,470,126	849
155,314	.....	6,715,435	466,336	183,629	10,030,517	850
900	5,150	402,291	26,496	24,782	712,378	851
43,493	.....	196,281	934	5,346	433,670	852
44,453	16,110	473,046	19,715	7,551	928,437	853
.....	140	39,759	126	876	107,975	854
32,900	6,100	178,844	28,436	11,983	621,663	855
10,314	235	129,986	2,743	22,430	290,486	856

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					
802	Susan B. Anthony	Newark	$371,481			$27,545
803	Systematic	"	64,660			26,900
804	T. A. B. S.	"	276,720			113,850
805	Third Ward	"	176,516			149,675
806	Thirteenth Ward	"	456,468			224,050
807	Thomas Jefferson	"	138,449			95,504
808	Thrift	"	690,665			113,250
809	Tip Top	"	89,880			33,085
810	Titanian	"	696,984			211,710
811	Traffic	"	166,334			45,116
812	Travelers	"	94,247			74,940
813	Trojan	"	160,950			65,200
814	True Friends	"	368,957			344,701
815	Trustworthy	"	296,179			270,650
816	Tuxedo	"	170,663			37,925
817	Twelfth Ward	"	221,869			177,610
818	Ultimate	"	147,337			60,275
819	Uncle Sam	"	52,362			5,600
820	Union	"	108,562			72,550
821	Unique	"	84,073			10,000
822	United American	"	122,163			55,725
823	United Conclave	"	214,942			112,550
824	Unity	"	475,954			242,800
825	Universal	"	439,424			516,392
826	Upper End	"	67,572			36,900
827	Up-To-The-Minute	"	210,549			13,300
828	Uptown	"	316,548			81,132
829	Usbe	"	202,893			242,870
830	Vailsburgh	"	89,996			32,700
831	Vallatese	"	29,307			2,000
832	Van Buren	"	157,715			105,600
833	Victory	"	437,628			551,100
834	Vulcan	"	164,938			22,325
835	Wallace	"	151,244			97,400
836	Warranty	"	1,491,545			2,255,018
837	Warren	"	84,597			68,275
838	Washington	"	171,567			90,335
839	Watson	"	148,354			94,622
840	Waverly	"	63,786			200,318
841	Waydell	"	41,811			42,775
842	Webster-Art and Strength	"	277,321			50,150
843	Weequahic	"	159,156			31,000
844	West End	"	19,370,112			3,304,558
845	West Newark	"	102,855			71,205
846	West Side Park	"	166,669	$7,738		201,600
847	White Way	"	126,509			39,450
848	Woodmen	"	477,933			331,675
849	Woodside	"	501,995	6,552	$3,298	520,813
850	Workingmen's	"	2,546,886			2,724,213
851	Yankee	"	202,397			220,915
852	Zenith	"	211,852			88,775
853	Franklin	Nutley	463,516	13,950		105,450
854	Intrepid	"	66,279			2,000
855	Spring Garden	"	325,143			49,150
856	Yantacaw	"	163,937	1,017		14,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$164	.....	$302	.....	.....	$55,835	$27,181	$146,375	$628,883	802
.....	.....	60	.....	$21,200	3,541	6,047	28,006	150,414	803
49,818	$19,995	835	.....	3,500	20,249	44,157	126,664	655,788	804
2,165	.....	.....	.....	4,000	50,482	12,723	114,540	510,101	805
328	.....	442	.....	34,000	38,493	61,739	149,216	964,736	806
20,858	.....	.....	.....	32,000	96,753	.....	215,787	599,351	807
117	2,484	2	.....	.....	2,703	166,385	195,841	1,171,447	808
119	8,150	.....	.....	.....	35,065	11,711	91,732	269,742	809
1,136	27,500	598	.....	13,900	72,655	115,286	308,953	1,448,722	810
.....	.....	.....	.....	13,500	12,400	.....	84,337	321,687	811
375	2,000	.....	.....	.....	77,262	5,003	78,258	332,085	812
462	.....	135	.....	4,000	41,844	.....	137,183	409,774	813
2,929	696	51	.....	.....	1,174	.....	465,935	1,184,443	814
30,382	46,407	163	$1,642	127,209	25,606	45,919	156,653	1,000,810	815
107	.....	2	.....	.....	4,083	44,956	48,951	306,687	816
39	.....	69	.....	.....	57,854	7,046	151,774	616,261	817
407	.....	1	.....	.....	786	11,480	94,618	314,904	818
2,527	.....	288	.....	.....	703	9,230	8,634	79,344	819
9	.....	103	.....	12,000	4,760	12,783	34,618	245,385	820
3,680	.....	611	.....	.....	17,304	13,368	24,050	153,086	821
.....	.....	117	.....	2,000	8,123	16,601	53,363	258,092	822
1,068	13,582	278	.....	31,000	22,174	21,640	99,538	516,772	823
333	.....	1,375	.....	10,000	5,601	78,770	157,304	972,137	824
1,179	975	.....	.....	93,900	32,772	.....	284,310	1,368,952	825
84	.....	69	.....	.....	16,521	7,949	33,321	162,416	826
1,407	.....	341	.....	.....	47,886	.....	89,612	363,095	827
2,557	75,829	847	.....	11,500	26,818	76,694	117,985	709,910	828
3,408	.....	399	.....	.....	95,209	.....	220,862	765,641	829
.....	.....	22	.....	.....	26,174	20,043	44,191	213,126	830
604	.....	.....	.....	5,700	11,478	1,291	6,029	56,409	831
.....	2,346	.....	.....	.....	4,939	31,833	70,959	373,392	832
1,153	.....	2,006	.....	36,000	94,334	.....	739,179	1,861,400	833
1,482	.....	.....	.....	.....	535	21,119	51,632	262,031	834
1,085	1,100	689	.....	.....	5	12,400	72,954	336,877	835
2,688	.....	.....	.....	130,000	213,071	128,679	2,787,872	7,008,873	836
17,313	.....	10	.....	12,200	53,929	.....	122,913	359,237	837
414	.....	10	.....	10,100	2,970	.....	80,279	355,675	838
3,754	.....	.....	.....	2,000	40,887	.....	94,362	383,979	839
1,214	3,331	375	.....	29,700	144,031	.....	196,640	639,395	840
78	28,653	71	.....	.....	26,779	3,806	35,482	179,455	841
.....	4,950	35	.....	39,815	126,471	21,825	224,884	745,451	842
10	.....	116	.....	.....	24,537	22,874	73,108	310,801	843
.....	.....	53	7,932	1,944,375	175,714	2,744,669	5,523,506	33,070,919	844
12	.....	.....	1,700	.....	353	14,647	54,738	245,510	845
1,818	.....	7	.....	.....	20,112	30,087	78,209	506,240	846
8,475	.....	225	.....	.....	33,359	.....	49,562	257,580	847
566	6,885	21	65	11,000	62,455	84,525	271,371	1,246,496	848
1,747	10,754	2,875	.....	10,000	102,302	80,448	229,340	1,470,126	849
1,770	186,063	85	.....	190,000	91,028	.....	4,290,472	10,030,517	850
56,023	.....	62	.....	10,000	67,324	.....	155,657	712,378	851
.....	.....	16	.....	.....	370	47,120	85,537	433,670	852
4,640	.....	427	.....	45,000	41,860	80,591	173,003	928,437	853
186	.....	.....	.....	.....	6,345	12,280	20,885	107,975	854
1,454	.....	4,323	.....	67,375	340	71,076	102,802	621,663	855
7,718	.....	170	.....	12,500	13,394	34,887	42,763	290,486	856

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								
802	Susan B. Anthony	3,888	607	.....	.....	.....	.....	138	20
803	Systematic	1,683	178	.....	.....	.....	.....	135	36
804	T. A. B. S.	3,127	242	.....	.....	.....	.....	569	72
805	Third Ward	3,187	195	.....	.....	.....	.....	743	50
806	Thirteenth Ward	4,294	406	.....	.....	.....	.....	1,120	174
807	Thomas Jefferson	4,064	280	.....	.....	.....	.....	478	96
808	Thrift	7,342	627	.....	.....	.....	.....	566	70
809	Tip Top	782	91	.....	.....	.....	.....	166	33
810	Titanian	6,565	524	.....	.....	.....	.....	1,058	193
811	Traffic	2,812	300	.....	.....	.....	.....	226	45
812	Travelers	3,159	324	.....	.....	.....	.....	375	38
813	Trojan	2,873	270	.....	.....	.....	.....	326	49
814	True Friends	8,157	800	.....	.....	.....	.....	1,724	235
815	Trustworthy	3,079	376	.....	.....	.....	.....	1,334	229
816	Tuxedo	2,054	228	.....	.....	.....	.....	189	23
817	Twelfth Ward	2,256	239	.....	.....	.....	.....	888	158
818	Ultimate	4,305	293	.....	.....	.....	.....	307	68
819	Uncle Sam	649	61	.....	.....	.....	.....	28	6
820	Union	1,348	148	.....	.....	.....	.....	363	65
821	Unique	759	80	.....	.....	.....	.....	50	7
822	United American	1,367	193	.....	.....	.....	.....	279	48
823	United Conclave	1,966	197	.....	.....	.....	.....	563	79
824	Unity	4,781	382	.....	.....	.....	.....	1,214	97
825	Universal	8,537	666	.....	.....	.....	.....	2,582	247
826	Upper End	704	105	.....	.....	.....	.....	185	36
827	Up-To-The-Minute	1,814	181	.....	.....	.....	.....	67	8
828	Uptown	3,098	165	.....	.....	.....	.....	406	52
829	Usbe	1,609	178	.....	.....	.....	.....	1,204	142
830	Vailsburgh	957	121	.....	.....	.....	.....	163	35
831	Vallatese	454	49	.....	.....	.....	.....	10	3
832	Van Buren	3,200	241	.....	.....	.....	.....	528	88
833	Victory	6,302	326	.....	.....	.....	.....	2,755	180
834	Vulcan	2,419	192	.....	.....	.....	.....	112	32
835	Wallace	1,596	177	.....	.....	.....	.....	487	92
836	Warranty	24,534	3,063	.....	.....	.....	.....	15,487	2,320
837	Warren	1,531	164	.....	.....	.....	.....	341	59
838	Washington	1,464	109	.....	.....	.....	.....	452	49
839	Watson	2,367	212	.....	.....	.....	.....	473	69
840	Waverly	613	60	.....	.....	.....	.....	1,002	136
841	Waydell	533	72	.....	.....	.....	.....	214	48
842	Webster-Art and Strength	3,656	102	.....	.....	.....	.....	251	52
843	Weequahic	1,356	124	.....	.....	.....	.....	155	21
844	West End	251,973	25,612	.....	.....	.....	.....	17,395	1,607
845	West Newark	1,832	174	.....	.....	.....	.....	356	43
846	West Side Park	2,087	202	54	5	.....	.....	1,008	115
847	White Way	1,474	179	.....	.....	.....	.....	197	18
848	Woodmen	5,429	628	.....	.....	.....	.....	1,659	192
849	Woodside	4,366	391	63	8	.....	.....	2,605	279
850	Workingmen's	69,628	7,185	.....	.....	.....	.....	13,621	3,606
851	Yankee	2,287	203	.....	.....	.....	.....	1,105	165
852	Zenith	3,226	294	.....	.....	.....	.....	444	90
853	Franklin	4,767	569	139	17	.....	.....	527	71
854	Intrepid	766	80	.....	.....	.....	.....	10	2
855	Spring Garden	3,861	353	.....	.....	.....	.....	246	49
856	Yantacaw	1,753	183	10	1	.....	.....	71	10

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	
4,026	235	392	S.	$1.00 m.	$200	6	$2.00 a	.....	802
1,818	19	195	O.P.	.....	200	6	3.00 a	$1.00 a	803
3,696	71	243	S.	1.00 m.	200	6	3.00 a	1.50 a	804
3,930	39	206	N.S.	1.00 m.	200	6	1.00 a	.....	805
5,414	80	500	S.	1.00 m.	200	6	3.00 a	2.00 a	806
4,542	25	351	O.P.	.....	200	6	.....	.....	807
7,908	101	596	O.P.	.....	200	6	.....	1.00 a	808
948	21	103	S.	1.00 m.	200	6	.....	2.00 a	809
7,623	110	607	S.	1.00 m.	200	6	3.00 a	2.00 a	810
3,038	5	340	N.S.	1.00 m.	200	6	.....	.....	811
3,534	23	339	N.S.&O.P.	1.00 m.	200	5 & 6	.....	.....	812
3,199	9	310	O.P.	.....	200	6	6.00 a	6.00 a	813
9,881	162	873	O.P.	.....	200	6	.....	.....	814
4,413	143	462	S.	1.00 m.	200	4 & 6	3.00 a	.....	815
2,243	46	205	O.P.	.....	200	6	3.00 a	1.00 a	816
3,144	50	347	N.S.	1.00 m.	200	6	3.00 a & .03 b	3.00 a & .03 b	817
4,612	17	344	O.P.	.....	200	6	2.00 a	2.00 a	818
677	16	51	S.	1.00 m.	200	6	3.00 a	1.00 a	819
1,711	36	177	S.	1.00 m.	200	6	2.00 a	2.00 a	820
809	26	61	S.	.70 & 1.00 m.	200	6	.05 b	.05 b	821
1,646	31	210	S.	1.00 m.	200	6	2.00 a	1.00 a	822
2,529	39	237	S.	1.00 m.	200	6	2.00 to 4.00 a	2.00 a	823
5,995	89	390	S.	1.00 m.	200	6	1.50 a & 4.00 a	1.50 a	824
11,119	103	810	O.P.	.....	200	6	.....	.....	825
889	27	114	S.	1.00 m.	200	6	3.00 a	1.00 a	826
1,881	19	170	S.	1.00 m.	200	6	.....	.....	827
3,504	27	190	S.	1.00 m.	200	6	3.00 a	1.00 a	828
2,813	5	315	S.	1.00 m.	200	6	.....	.....	829
1,120	14	142	S.	1.00 m.	200	6	1.00 a	1.00 a	830
464	12	40	O.P.	.....	200	6	.....	.....	831
3,728	49	280	O.P.	.....	200	6	1.00 a	1.00 a	832
9,057	476	30	S.	1.00 m.	200	6	.....	.....	833
2,531	37	187	N.S.	1.00 m.	200	6	.....	1.00 a	834
2,083	25	244	S.	1.00 m.	200	5 & 6	1.00 a to 4.00 a	1.00 a	835
40,021	60	5,323	O.P.	.....	200	6	.....	.....	836
1,872	20	203	O.P.	.....	200	6	.....	.....	837
1,916	11	147	S.	1.00 m.	200	6	.....	.....	838
2,840	34	247	N.S.	1.00 m.	200	6	.....	.....	839
1,615	12	184	S.	1.00 m.	200	6	.....	.....	840
747	22	98	S.	1.00 m.	200	6	.....	1.00 a	841
3,907	53	101	O.P.	.....	200	6	4.00 a	2.00 a	842
1,511	12	133	S.	1.00 m.	200	6	2.00 a	.....	843
269,368	1,724	25,495	O.P.	.....	200	6	2.00 a	.....	844
2,188	26	191	O.P.	.....	200	6	2.00 & 3.00 a	1.00 a	845
3,149	58	264	O.P.	.....	200	6	.....	.....	846
1,671	24	173	S.	.70 & 1.00 m.	200	6	.....	.....	847
7,088	102	718	O.P.	.....	200	6	.....	.....	848
7,034	139	539	S.	1.00 m.	200	6	.....	.....	849
83,249	138	10,653	O.P.	.....	200	5 & 6	.....	.....	850
3,392	34	334	S.	1.00 m.	200	6	.....	.....	851
3,670	34	350	N.S.	1.00 m.	200	6	2.00 a	.....	852
5,433	156	501	S.	1.00 m.	200	6	2.00 a	.....	853
776	20	62	O.P.	.....	200	6	2.00 a	2.00 a	854
4,107	109	293	S.	1.00 m.	200	6	2.50 a	2.50 a	855
1,834	38	156	S.	1.00 m.	200	5 & 6	1.00 & 2.50 a	1.00 a	856

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			
857	Brighton	Orange	Mar. 23, 1922	Frederick W. Hoffmann
858	Bulwark	"	Aug. 19, 1922	*Bertram E. Yudis
859	Nonpareil	"	June 15, 1909	Mark Morris
860	Orange	"	Jan. 5, 1887	Walter F. Edwards
861	Orange Valley	"	April 9, 1888	O. S. Thompson
862	Vigilant	"	Jan. 18, 1922	P. Joseph Clossick
863	Watchung	"	June 16, 1926	H. A. Miskimin
864	Roseland	Roseland	Sept. 19, 1925	J. Morris Meeker
865	Fielding	South Orange	Nov. 20, 1926	Lee W. Hughes
866	Knickerbocker	" "	April 17, 1922	James E. Mulligan
867	Montrose	" "	Dec. 18, 1925	Thomas E. Fitzsimmons
868	South Orange	" "	Sept. 17, 1887	E. Morgan Barradale
869	Village	" "	April 10, 1920	Erwin W. Berry
870	Essential	Verona	Sept. 24, 1926	Gabriel S. Aiello
871	Verona	"	May 9, 1901	William P. Johnson, Sr.
872	West Caldwell	West Caldwell	Dec. 16, 1926	Phineas L. Wigler
873	Edison	West Orange	July 26, 1919	B. F. Morris
874	Llewellyn	" "	Jan. 6, 1913	William F. Vosseler
875	Radio	" "	June 22, 1923	Max H. Weinmann
	Gloucester County			
876	Bridgeport	Bridgeport	July 11, 1900	*Willard B. Kille
877	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
878	Clayton	Clayton	April 15, 1880	Wilbur S. Roselle
879	Delsea	"	May 4, 1926	Mulford F. Crane
880	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
881	Glassboro	"	June 1, 1883	A. G. Stewart
882	Grenloch	Grenloch	Dec. 9, 1909	Olin F. Woodworth
883	Mantua	Mantua	April 19, 1926	Alvin I. Haines
884	Mullica Hill	Mullica Hill	Jan. 12, 1876	J. Willard Gardiner
885	National Park	National Park	Mar. 17, 1914	Sterling A. Martin
886	Newfield	Newfield	Feb. 28, 1923	Edward G. Scheldt
887	Mechanics	Paulsboro	Sept. 24, 1907	Walter L. Emmell
888	Paulsboro	"	Mar. 31, 1873	Harry Greenwood
889	Alcyon	Pitman	Oct. 29, 1921	William B. Brown
890	Pitman	"	Sept. 9, 1903	George W. Doughty, Sr.
891	Swedesboro	Swedesboro	Mar. 28, 1871	Elam M. Hitchner
892	Swedesboro-Woodstown	"	Mar. 29, 1916	Vernon E. DeGrofft
893	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
894	Old Buck	Westville	Aug. 28, 1923	William Bickerstaff
895	Westville and Newbold	"	Oct. 21, 1912	Ralph K. Hollinshed
896	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
897	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
898	Suburban Homes	"	April 25, 1923	Clifford H. Shivers
899	Woodbury Real Estate Mutual	"	May 6, 1871	James C. Henry

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
O. L. Bianchi	Richard J. Fitzgerald	354 N. Park St., East Orange, N. J.	857
Joseph C. Cassini	John Zipfel, III	20 Belmont Ave., Newark, N. J.	858
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	859
W. C. Gormley	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	860
Theodore J. Badgley	O. S. Thompson, Jr.	38 Collinwood Road, Maplewood, N. J.	861
Ralph E. Giordano	U. Samuel Abeles	60 Fifth St., Newark, N. J.	862
A. M. Herman	L. A. Kurtz	11 Commerce St., Newark, N. J.	863
John A. Booth	Clarence E. Baldwin	154 Eagle Rock Ave., Roseland, N. J.	864
Harry Griffinger	Clarence R. McKim	11 Colgate Road, Maplewood, N. J.	865
Selig Schwartz	William S. Cherry	241 Clinton Ave., Newark, N. J.	866
Nicholas La Vecchia	Harold D. Henderson	11 S. Orange Ave., South Orange, N. J.	867
David A. McBride	Fred G. Conradi	11 Scotland Road, South Orange, N. J.	868
Felix Forlenza	Frank C. Snyder	261 Orange St., Newark, N. J.	869
Leslie L. Vanderbilt	John C. Hunter, Jr.	566 Bloomfield Ave., Verona, N. J.	870
William W. Crane	Alec H. Brangwin	33 Brookdale Ave., Verona, N. J.	871
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	872
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	873
Alfred J. Grosso	Herman M. Freeman	33 Northfield Ave., West Orange, N. J.	874
I. Henry Coyne	Leon Unger	263 Williamson Ave., Hillside, N. J.	875
J. Edward McGlincy	Charles R. Barker	Bridgeport, N. J.	876
Oscar B. Redrow	Mary T. Stratton	116 Cooper St., Woodbury, N. J.	877
George B. Marshall	Harry R. McWilliams	Clayton, N. J.	878
Horace G. Brown	Meade H. Warner	115 Delsea Drive, Clayton, N. J.	879
Elmer B. Woods	C. Leon Ware	112 S. Main St., Glassboro, N. J.	880
George B. Marshall	Elmer J. Turner	5 New St., Glassboro, N. J.	881
Robert C. Hendrickson	Louis C. Joyce, Jr.	Blackwood, N. J.	882
Lynwood Lord	Joseph Le Otto	Mantua, N. J.	883
Donald Swackhamer	Albert Schneider	Mullica Hill, N. J.	884
James B. Avis	Ellwood J. Bentz	National Park, N. J.	885
M. V. McDonald	Harry E. Davis	Church St., Newfield, N. J.	886
*W. G. Cowgill, Jr.	Alexander Bonsack, Jr.	242 W. Broad St., Paulsboro, N. J.	887
Donald F. Swackhamer	William H. Flowers, Jr.	Paulsboro, N. J.	888
Morton C. Haight	Henry S. Claypoole	34 Lexington Ave., Pitman, N. J.	889
Morton C. Haight	I. W. Newkirk	Pitman, N. J.	890
David O. Watkins	W. Lewis Weber	Swedesboro, N. J.	891
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	892
Oscar B. Redrow	Albert M. Green	Wenonah, N. J.	893
E. Milton Hannold	George T. Olsson	135 Broadway, Westville, N. J.	894
Alexander L. Rogers	Clifford B. Heritage	719 N. Fourth St., Millville, N. J.	895
W. Earle Miller	D. E. Tweed	147 Main St., Williamstown, N. J.	896
Alexander L. Rogers	Eugene L. Horan	Woodbury, N. J.	897
Robert C. Hendrickson	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	898
David O. Watkins	Warren A. Curry	10 Cooper St., Woodbury, N. J.	899

* Conveyancer.

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				
857	Brighton	Orange	$1,057	$2,309	$114,000
858	Bulwark	"	7,620	159	130,240
859	Nonpareil	"	5,913	23,245	243,055
860	Orange	"	94,074	60,000	1,219,500
861	Orange Valley	"	2,742	7,000	318,800
862	Vigilant	"	2,113	13,948	136,100
863	Watchung	"	1,893	42,056	64,600
864	Roseland	Roseland	5,866	2,452	69,300
865	Fielding	South Orange	5,738	.....	28,500
866	Knickerbocker	" "	3,897	.....	66,200
867	Montrose	" "	1,648	11,244	95,300
868	South Orange	" "	19,098	16,827	638,250
869	Village	" "	26,176	40,750	544,574
870	Essential	Verona	1,247	3,132	102,659
871	Verona	"	27,002	7,000	397,000
872	West Caldwell	West Caldwell	5,416	11,400	18,500
873	Edison	West Orange	5,206	4,050	233,925
874	Llewellyn	" "	1,348	.....	259,100
875	Radio	" "	6,623	356	64,500
	Totals		$4,724,183	$3,669,159	$120,562,171
	Gloucester County				
876	Bridgeport	Bridgeport	$7,795	$3,000	$200,575
877	Mutual	Clarksboro	510	992	23,500
878	Clayton	Clayton	1,052	35,206	200,400
879	Delsea	"	50,947	2,278	129,650
880	Chestnut Ridge	Glassboro	18,017	221	86,700
881	Glassboro	"	6,897	.....	170,550
882	Grenloch	Grenloch	209	.....	114,160
883	Mantua	Mantua	6,314	11,010	54,000
884	Mullica Hill	Mullica Hill	1,123	.....	142,295
885	National Park	National Park	1,458	.....	37,130
886	Newfield	Newfield	647	.....	85,950
887	Mechanics	Paulsboro	98	3,029	206,624
888	Paulsboro	"	4,133	.....	307,450
889	Alcyon	Pitman	1,527	4,600	219,000
890	Pitman	"	1,582	13,666	392,750
891	Swedesboro	Swedesboro	646	10,182	291,100
892	Swedesboro-Woodstown	"	27,289	4,295	226,990
893	Wenonah	Wenonah	6,709	.....	340,170
894	Old Buck	Westville	1,032	.....	80,021
895	Westville and Newbold	"	608	3,513	138,100
896	Monroe	Williamstown	915	24,050	342,185
897	Peoples	Woodbury	28,372	10,000	486,650
898	Suburban Homes	"	6,386	.....	97,911
899	Woodbury Real Estate Mutual	"	60,452	85,125	489,250
	Totals		$234,718	$211,167	$4,863,111

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,450	$92,718	$6,600	$1,369	$219,503	857
$28,133	3,125	118,327	37,750	2,499	327,853	858
895	1,154	311,917	4,020	14,258	604,457	859
16,800	76,870	368,039	12,378	10,897	1,858,558	860
.....	3,964	119,174	14,980	1,124	467,784	861
19,810	3,031	103,710	1,474	10,859	291,045	862
1,393	10,545	44,721	18,984	3,366	187,558	863
24,921	1,515	14,145	2,484	128	120,811	864
.....	520	97,121	41,662	442	173,983	865
5,453	3,370	108,939	11,055	1,849	200,763	866
67,993	240	23,409	1,708	883	202,425	867
57,968	24,609	346,746	86,594	13,609	1,203,701	868
.....	18,735	108,679	24,415	1,205	764,534	869
23,640	925	13,427	287	4,794	150,111	870
12,659	11,210	113,076	4,165	3,029	575,141	871
575	.....	83,615	40	238	119,784	872
700	5,167	106,656	15,775	1,718	373,197	873
95,079	6,853	176,731	10,243	9,863	559,217	874
1,500	4,550	54,719	1,174	465	133,887	875
$19,025,851	$3,002,525	$178,364,455	$13,130,799	$7,142,628	$349,621,771	
.....	$10,529	$12,053	$2,564	$100	$236,616	876
$1,700	530	12,048	1,822	350	41,452	877
.....	4,370	64,386	3,251	290	308,955	878
.....	31,290	12,223	4,313	12,437	243,138	879
8,534	10,650	119,145	7,934	309	251,510	880
26,375	3,190	397,561	3,306	76	607,955	881
.....	1,878	78,783	2,684	12,801	210,515	882
3,530	9,380	30,323	456	525	115,538	883
6,400	4,290	19,020	2,133	245	175,506	884
.....	1,581	28,964	9,937	136	79,206	885
.....	1,484	13,113	5,052	1,638	107,884	886
.....	7,375	117,402	5,132	628	340,288	887
29,100	15,250	83,989	18,253	6,353	464,528	888
18,316	15,000	163,847	1,982	3,045	427,317	889
3,350	13,600	180,949	4,447	1,828	612,172	890
39,800	42,100	64,785	407	416	449,436	891
28,162	10,103	95,077	3,418	143	395,477	892
19,400	10,384	133,629	10,052	1,324	521,668	893
11,275	2,025	95,563	6,047	418	196,381	894
60,575	8,750	107,832	3,010	2,613	325,001	895
.....	15,315	170,010	34,103	6,718	593,296	896
102,354	26,175	253,606	16,363	917	924,437	897
8,758	5,302	77,204	3,778	75	199,414	898
143,100	46,546	252,301	4,917	4,535	1,086,226	899
$510,729	$297,097	$2,583,813	$155,361	$57,920	$8,913,916	

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					
857	Brighton	Orange	$91,224	.....	.....	$59,350
858	Bulwark	"	127,426	.....	.....	14,350
859	Nonpareil	"	272,617	.....	.....	100,850
860	Orange	"	1,383,051	.....	.....	.....
861	Orange Valley	"	266,562	.....	.....	.....
862	Vigilant	"	152,332	.....	.....	16,050
863	Watchung	"	92,349	.....	.....	26,375
864	Roseland	Roseland	77,413	.....	.....	1,000
865	Fielding	South Orange	116,040	.....	.....	4,675
866	Knickerbocker	" "	122,979	.....	.....	6,000
867	Montrose	" "	119,694	.....	.....	.....
868	South Orange	" "	828,072	.....	.....	.....
869	Village	" "	531,015	.....	.....	6,000
870	Essential	Verona	77,969	.....	.....	13,650
871	Verona	"	413,580	.....	.....	.....
872	West Caldwell	West Caldwell	53,571	$5,200	.....	29,200
873	Edison	West Orange	207,921	.....	.....	63,800
874	Llewellyn	" "	339,298	.....	.....	.....
875	Radio	" "	67,099	.....	.....	.....
	Totals		$154,060,455	$489,223	$3,723	$64,578,177
	Gloucester County					
876	Bridgeport	Bridgeport	$175,842	.....	.....	.....
877	Mutual	Clarksboro	29,868	.....	.....	.....
878	Clayton	Clayton	219,335	.....	.....	.....
879	Delsea	"	185,898	.....	.....	.....
880	Chestnut Ridge	Glassboro	150,561	.....	.....	.....
881	Glassboro	"	302,322	.....	.....	.....
882	Grenloch	Grenloch	69,378	.....	.....	$55,900
883	Mantua	Mantua	92,010	.....	.....	.....
884	Mullica Hill	Mullica Hill	130,176	.....	.....	.....
885	National Park	National Park	39,126	.....	.....	.....
886	Newfield	Newfield	60,924	.....	.....	9,500
887	Mechanics	Paulsboro	172,344	.....	.....	.....
888	Paulsboro	"	282,747	.....	.....	.....
889	Alcyon	Pitman	225,099	.....	.....	55,575
890	Pitman	"	335,225	.....	.....	70,900
891	Swedesboro	Swedesboro	338,502	.....	.....	.....
892	Swedesboro-Woodstown	"	262,428	.....	.....	31,900
893	Wenonah	Wenonah	251,736	.....	.....	137,000
894	Old Buck	Westville	72,470	.....	.....	18,450
895	Westville and Newbold	"	169,260	.....	.....	40,900
896	Monroe	Williamstown	301,926	$42,250	.....	87,390
897	Peoples	Woodbury	625,140	.....	.....	.....
898	Suburban Homes	"	134,790	.....	.....	10,500
899	Woodbury Real Estate Mutual	"	758,817	.....	.....	.....
	Totals		$5,385,924	$42,250	.....	$518,015

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$1,969	.....	$90	.....	$11,000	$6,298	$13,975	$35,597	$219,503	857
3,379	$16,799	.....	.....	.....	75,535	22,579	67,785	327,853	858
191	.....	380	$167	.....	57,475	39,276	133,501	604,457	859
.....	.....	1,640	.....	.....	1,985	330,762	141,120	1,858,558	860
9,727	10,332	340	.....	51,125	811	57,568	71,319	467,784	861
2,561	.....	.....	105	.....	30,006	29,730	60,261	291,045	862
18,604	.....	653	.....	.....	12,032	10,485	27,060	187,558	863
129	.....	7	1,700	.....	13,088	19,458	8,016	120,811	864
1,385	.....	625	.....	.....	16,329	.....	34,929	173,983	865
5,486	3,253	235	.....	3,000	3,134	18,517	38,159	200,763	866
278	.....	75	.....	.....	20,069	34,586	27,723	202,425	867
230	.....	872	.....	22,000	523	166,290	185,714	1,203,701	868
770	.....	604	3,800	.....	33	143,397	78,915	764,534	869
.....	.....	.....	.....	30,490	846	15,510	11,646	150,111	870
.....	.....	507	.....	.....	775	102,042	58,237	575,141	871
182	.....	.....	.....	.....	87	.....	31,544	119,784	872
14	.....	277	.....	32,000	2,455	27,478	39,252	373,197	873
353	.....	220	.....	60,000	1,659	58,955	98,732	559,217	874
2,822	.....	11	.....	.....	7,354	16,197	40,404	133,887	875
$1,870,657	$3,792,439	$210,108	$171,543	$9,067,915	$19,333,646	$20,638,203	$75,405,682	$349,621,771	
.....	.....	$664	.....	.....	.....	$48,697	$11,413	$236,616	876
.....	$2,915	35	.....	.....	$54	2,324	6,256	41,452	877
.....	6,900	500	.....	.....	1,444	65,655	15,121	308,955	878
.....	.....	101	.....	.....	1	47,283	9,855	243,138	879
$11,480	.....	69	.....	$8,000	.....	29,211	52,189	251,510	880
351	127,770	751	.....	22,000	3,874	75,752	75,135	607,955	881
1,614	1,401	772	.....	12,500	3,020	6,890	59,040	210,515	882
.....	.....	157	.....	.....	33	11,931	11,407	115,538	883
.....	.....	20	.....	4,600	.....	31,592	9,118	175,506	884
.....	4,842	15	.....	5,000	5,121	6,303	18,799	79,206	885
.....	.....	108	.....	8,500	214	13,964	14,674	107,884	886
.....	.....	328	.....	69,400	152	40,363	57,701	340,288	887
.....	1,500	597	.....	29,000	.....	82,160	68,524	464,528	888
.....	.....	301	.....	20,000	1,908	54,431	70,003	427,317	889
.....	.....	411	.....	62,400	526	75,462	67,248	612,172	890
.....	.....	814	.....	.....	17	89,583	20,520	449,436	891
.....	.....	136	.....	.....	.....	65,711	35,302	395,477	892
.....	.....	1,913	.....	15,000	4,018	58,079	53,922	521,668	893
1,915	38,381	552	.....	.....	3,969	16,847	43,797	196,381	894
.....	.....	517	.....	25,300	8	40,989	48,027	325,001	895
.....	.....	6,793	.....	2,000	1,911	86,350	64,676	593,296	896
.....	.....	1,039	.....	.....	303	175,795	122,160	924,437	897
.....	.....	424	.....	.....	31	34,445	19,224	199,414	898
.....	.....	2,296	.....	.....	605	211,804	112,704	1,086,226	899
$15,360	$183,709	$19,313	.....	$283,700	$27,209	$1,371,621	$1,066,815	$8,913,916	

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								
857	Brighton	1,255	143					297	39
858	Bulwark	1,266	194					72	20
859	Nonpariel	3,727	289					504	60
860	Orange	17,156	1,398						
861	Orange Valley	3,194	326						
862	Vigilant	2,357	154					80	18
863	Watchung	1,087	143					132	28
864	Roseland	1,000	112					5	1
865	Fielding	1,130	98					23	7
866	Knickerbocker	1,540	186					30	7
867	Montrose	1,909	145						
868	South Orange	10,019	991						
869	Village	7,595	649					30	1
870	Essential	1,340	199					68	16
871	Verona	5,215	444						
872	West Caldwell	1,175	116	52	7			146	30
873	Edison	3,027	698					319	60
874	Llewellyn	4,529	366						
875	Radio	895	78						
	Totals	2,173,630	194,622	6,152	788	35	35	344,757	44,934
	Gloucester County								
876	Bridgeport	2,817	312						
877	Mutual	388	48						
878	Clayton	3,007	303						
879	Delsea	2,151	384						
880	Chestnut Ridge	1,350	165						
881	Glassboro	3,151	344						
882	Grenloch	701	113					280	133
883	Mantua	1,121	153						
884	Mullica Hill	1,894	216						
885	National Park	301	63						
886	Newfield	994	118					48	13
887	Mechanics	2,280	246						
888	Paulsboro	7,593	477						
889	Alcyon	3,327	278					278	47
890	Pitman	5,295	508					355	57
891	Swedesboro	4,819	372						
892	Swedesboro-Woodstown	3,206	300					160	17
893	Wenonah	4,136	462					685	97
894	Old Buck	965	134					92	17
895	Westville and Newbold	2,368	352					205	33
896	Monroe	3,612	553	423	45			437	111
897	Peoples	8,610	743						
898	Suburban Homes	2,063	174					53	6
899	Woodbury Real Estate Mutual	11,065	999						
	Totals	77,214	7,817	423	45			2,593	531

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	
1,552	39	143	S.	$1.00 m.	$200	6	.....	.....	857
1,338	35	179	S.	1.00 m.	200	6	.....	.....	858
4,231	62	287	O.P.	.....	200	6	.....	.....	859
17,156	325	1,073	S.	1.00 m.	200	6	$1.00 a	.....	860
3,194	110	216	S.	1.00 m.	200	6	1.00 a	.....	861
2,437	40	132	N.S.	1.00 m.	200	6	1.00 a	$1.00 a	862
1,219	35	136	S.	1.00 m.	200	6	.....	.....	863
1,005	23	90	S.	1.00 m.	200	6	3.00 a	2.00 a	864
1,153	11	94	S.	1.00 m.	200	6	.....	.....	865
1,570	26	167	S.	1.00 m.	200	6	3.00 a	1.00 a	866
1,909	134	11	S.	1.00 m.	200	6	.....	1.00 a	867
10,019	182	809	S.	1.00 m.	200	6	3.00 a	.....	868
7,625	93	557	S.	1.00 m.	200	5 & 6	.05 b	.05 b	869
1,408	28	187	N.S.	1.00 m.	200	6	1.00 a	.....	870
5,215	103	341	S.	1.00 m.	200	6	.....	.....	871
1,373	8	145	N.S.	1.00 m.	200	6	.....	.....	872
3,346	71	687	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	873
4,529	90	276	S. & O.P.	1.00 m.	200	6	1.00 a	.....	874
895	22	56	N.S.	1.00 m.	200	6	2.00 a	.....	875
2,524,574	30,550	209,829							
2,817	162	150	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	876
388	15	33	S.	1.00 m.	T. M.	6	3.00 a & .05 b	.....	877
3,007	116	187	S.	1.00 m.	200	6	5.00 a	.....	878
2,151	132	252	S.	1.00 m.	200	6	.05 b	.05 b	879
1,350	76	89	S.	1.00 m.	200	6	.12½ b	.12½ b	880
3,151	115	229	S.	1.00 m.	200	6	.10 b	.10 b	881
981	61	185	S.	1.00 m.	200	6	.10 b	.10 b	882
1,121	46	107	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	883
1,894	87	129	S.	1.00 m.	200	6	.05 b	.05 b	884
301	28	35	S.	1.00 m.	200	6	.05 b	.05 b	885
1,042	41	90	S.	1.00 m.	200	6	.....	.....	886
2,280	123	123	S.	1.00 m.	200	6	.05 b	.05 b	887
7,593	162	315	S.	.50 m.	100	6	.10 b	.10 b	888
3,605	78	247	S.	1.00 m.	200	6	.05 b	.05 b	889
5,650	180	385	S.	1.00 m.	200	6	.05 b	.05 b	890
4,819	130	242	S.	1.00 m.	200	6	.....	.....	891
3,366	111	206	S.	1.00 m.	200	6	.05 b	.05 b	892
4,821	176	383	S.	1.00 m.	200	6	.05 b	.05 b	893
1,057	55	96	S.	1.00 m.	200	6	.07½ b	.07½ b	894
2,573	120	265	S.	1.00 m.	200	6	.10 b	.10 b	895
4,472	322	387	S.	1.00 m.	200	6	3.00 a	.....	896
8,610	263	480	S.	1.00 m.	200	6	.10 b	.10 b	897
2,116	58	122	S.	1.00 m.	200	6	.12½ b	.12½ b	898
11,065	316	683	S.	1.00 m.	200	6	1.00 a & 12½ b	.....	899
80,230	2,973	5,420							

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			
900	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
901	Kearney	"	Nov. 11, 1884	Herbert Frapwell
902	Bayonne, No. 2	Bayonne	Dec. 1, 1884	J. F. Schmidt
903	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
904	Centreville	"	Aug. 19, 1889	Samuel A. Roberson
905	City	"	Jan. 3, 1912	Arthur S. Creighton
906	Home	"	July 15, 1910	William C. Ryan
907	Pamrapo	"	Jan. 24, 1887	Samuel W. Hackett
908	Progressive	"	Sept. 12, 1902	Jacob Tucker
909	Security	"	July 30, 1915	William F. Higgins
910	White Eagle	"	July 31, 1919	Joseph Nowicki
911	Bulls Ferry	Guttenberg	May 22, 1922	George Baker
912	Guttenberg	"	May 23, 1907	Joseph Sauerland
913	New Liberty	"	Mar. 17, 1922	Carl F. Dieffenbach, Jr.
914	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
915	Credit	"	Sept. 24, 1925	F. Joseph O'Hare
916	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
917	Hudson & Essex	"	Mar. 27, 1913	Leslie W. Toop
918	International	"	Feb. 1, 1911	Daniel Rentschler
919	Kingsland	"	June 1, 1906	Thomas Wieckiewicz
920	Merchants	"	June 2, 1910	Augustus L. Feeley
921	Peoples	"	Aug. 12, 1873	George W. Smith
922	Savoy	"	Sept. 4, 1912	James Cundari
923	Security	"	April 6, 1911	John H. Reynolds
924	Short-Term	"	May 15, 1913	Philip Vogel
925	American Homes	Hoboken	June 15, 1921	William J. Duffy
926	Castle Point	"	Feb. 24, 1914	Clarence H. McQueen
927	Dante	"	Jan. 9, 1924	Romeo Iacobucci
928	Elysian	"	Mar. 8, 1927	Charles Vezzetti
929	Hoboken	"	Feb. 24, 1887	C. Alfred Burhorn
930	Mile Square	"	Jan. 23, 1925	Charles E. Gratz
931	Academy	Jersey City	Feb. 26, 1924	Gerald A. Degnan
932	American	" "	Nov. 19, 1910	S. Herbert Culver
933	A. O. H.	" "	Oct. 16, 1922	John F. O'Reilly
934	Armistice	" "	Aug. 20, 1924	George M. Sexton
935	Armory	" "	May 29, 1923	Max Jacobowitz
936	Bee-Hive	" "	Feb. 1, 1919	Samuel Ruskin
937	Bergen Mutual, No. 4	" "	Mar. 25, 1902	Frederick M. Barnes
938	Borrowers	" "	June 6, 1912	Walter O. Reed
939	Boulevard Plaza	" "	Feb. 18, 1922	William I. Dillon
940	Business Men's	" "	Nov. 21, 1898	Charles L. Edinger
941	By-Fi	" "	Jan. 12, 1926	Henry J. Reitze
942	Carteret Mutual	" "	Jan. 20, 1890	Francis R. Jewkes
943	Carteret Mutual, No. 2	" "	Sept. 22, 1902	William A. Fairbanks
944	Central	" "	July 23, 1895	Norman Christie
945	Citizens'	" "	April 15, 1898	Emil W. A. Schumann
946	City-Center	" "	June 11, 1926	Edwin D. Wetmore
947	Claremont	" "	May 17, 1909	William S. Fengado
948	Colonial	" "	Mar. 29, 1902	James Billington
949	Columbia	" "	July 3, 1886	Samuel Adams
950	Commander	" "	Dec. 15, 1927	Henry S. Marmorstein
951	Commercial Investment	" "	April 17, 1893	W. S. Rowland
952	Communipaw	" "	Feb. 28, 1891	Charles Kuederly
953	Concourse	" "	April 4, 1924	Philip Parnes
954	Duncan	" "	Dec. 13, 1900	William M. Obergfell

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Koch & Koch	T. Edward Hewitt	579 Kearny Ave., Arlington, N. J.	900
Koch & Koch	S. Charles Melcher	614 Kearny Ave., Arlington, N. J.	901
Percival G. Cruden	Harold W. Cromey	233 Broadway, Bayonne, N. J.	902
Daniel J. Murray	Fred G. Conradi	17½ W. Eighth St., Bayonne, N. J.	903
Roberson & Roberson	Alfred B. Beling	394 Broadway, Bayonne, N. J.	904
Percival G. Cruden	Frank E. George	18 West 48th St., Bayonne, N. J.	905
Matthew W. C. Ryan	Mabel R. Loughlin	102 West 40th St., Bayonne, N. J.	906
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	907
Peter Stillwell	Austin H. Cunyon	631 Broadway, Bayonne, N. J.	908
Alexander Seclow	Thomas A. Dee	102 West 38th St., Bayonne, N. J.	909
Czeslaw R. Pochocki	Leo K. Ciechanowski	157 Avenue C, Bayonne, N. J.	910
William McDermott	John Kern, Jr.	79 Twenty-seventh St., Guttenberg, N. J.	911
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	912
Harry W. Vanderbach	John Weiss, Jr.	147 Summit Ave., Cliffside Park, N. J.	913
Leo S. Carney	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	914
Frederick J. Gassert	S. N. Whitehead	521 Bergen St., Harrison, N. J.	915
Michael J. Bruder	Francis J. Foster	9 Davis St., Harrison, N. J.	916
Harold J. Jacobs	Harry Wertheim	237 N. Eleventh St., Newark, N. J.	917
John J. Murphy	James M. Hanlon	313 Harrison Ave., Harrison, N. J.	918
Stanislaw Gutowski	Wojciech Partyka	304 Chestnut St., Kearny, N. J.	919
Benjamin Newman	Harry Wertheim	205 Harrison Ave., Harrison, N. J.	920
Frederick J. Gassert	Edward A. Riordan	315 Harrison Ave., Harrison, N. J.	921
Harry T. Davimos	Joseph Di Sabato	107 N. Third St., Harrison, N. J.	922
James L. McKeon	John A. McKeon, 2d	307 Harrison Ave., Harrison, N. J.	923
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	924
M. J. Tackella	Henry Wessling	95 River St., Hoboken, N. J.	925
Pierson & Brand	Elmer E. Dorsett	1102 Washington St., Hoboken, N. J.	926
Joseph M. Milberg	Leonard Post	68 Hudson St., Hoboken, N. J.	927
Kealey & Gilfert	James S. Brown	79 River St., Hoboken, N. J.	928
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	929
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	930
Morris E. Barison	George W. Gardner	Singac, N. J.	931
Frank J. Reardon	Charles L. Hughes	120 Garrison Ave., Jersey City, N. J.	932
Thomas J. Stanton	Robert F. Downing	50 Wegman Parkway, Jersey City, N. J.	933
Michael Halpern	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	934
Jacob S. Spiro	Leon Spilky	1945 Boulevard, Jersey City, N. J.	935
Alexander Raskin	Henry Schimel	114 Monticello Ave., Jersey City, N. J.	936
Frederick M. Barnes, Jr.	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	937
David M. Klausner	John E. Brown	660 Newark Ave., Jersey City, N. J.	938
Robert H. Doherty	George P. Byrnes	2541 Hudson Blvd., Jersey City, N. J.	939
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	940
Robert Carey	George P. Knoeller	102 Oak St., Jersey City, N. J.	941
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	942
J. Stanley Griffin	Francis R. Jewkes, Jr.	19 Tuers Ave., Jersey City, N. J.	943
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	944
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	945
George G. Tennant	George Clott	166 Jewett Ave., Jersey City, N. J.	946
James E. Woolley	Joseph E. Freund	921 Bergen Ave., Jersey City, N. J.	947
George G. Tennant	Thomas C. Smith	622 Bergen Ave., Jersey City, N. J.	948
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	949
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	950
Joseph J. Carissimi	L. B. Landrine	721 Bergen Ave., Jersey City, N. J.	951
James A. Hamill	Charles F. Zissell, Jr.	441 Clark Place, Union, N. J.	952
David H. Stemer	Archie Schwartz	772 Newark Ave., Jersey City, N. J.	953
Mitchell T. Bradley	Samuel Drayton	767 West Side Ave., Jersey City, N. J.	954

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County				
900	Arlington	Arlington	$944	$3,294	$176,700
901	Kearney	"	4,576	17,140	379,000
902	Bayonne, No. 2	Bayonne	10,784	.....	281,000
903	Bergen Point	"	16,821	2,330	56,600
904	Centreville	"	132,070	.....	577,600
905	City	"	13,719	.....	77,400
906	Home	"	73,277	40,739	499,800
907	Pamrapo	"	7,015	12,850	435,929
908	Progressive	"	9,692	10,750	267,236
909	Security	"	4,825	.....	149,600
910	White Eagle	"	1,187	.....	73,000
911	Bulls Ferry	Guttenberg	12,075	.....	71,200
912	Guttenberg	"	28,480	22,376	380,700
913	New Liberty	"	4,421	1,560	39,100
914	Consolidated	Harrison	1,906	394	272,876
915	Credit	"	11,598	2,945	95,200
916	Harrison and Kearny	"	1,248	.....	146,000
917	Hudson & Essex	"	8,444	1,243	212,100
918	International	"	1,435	2,100	133,300
919	Kingsland	"	413	64	86,400
920	Merchants	"	1,995	6,367	227,467
921	Peoples	"	5,337	.....	409,400
922	Savoy	"	970	2,500	120,238
923	Security	"	5,295	8,424	187,800
924	Short-Term	"	716	4,706	157,100
925	American Homes	Hoboken	7,932	10,600	402,201
926	Castle Point	"	5,004	652	79,900
927	Dante	"	6,565	.....	26,600
928	Elysian	"	6,462	4,180	48,400
929	Hoboken	"	10,106	10,000	399,600
930	Mile Square	"	8,741	19,805	98,000
931	Academy	Jersey City	318	12,100	28,000
932	American	" "	5,950	20	115,423
933	A. O. H.	" "	24,639	2,314	144,800
934	Armistice	" "	230	5	35,700
935	Armory	" "	2,645	2,582	79,800
936	Bee-Hive	" "	19,100	.....	154,900
937	Bergen Mutual, No. 4	" "	12,285	.....	112,810
938	Borrowers	" "	21,305	10,806	423,800
939	Boulevard Plaza	" "	567	.....	90,000
940	Business Men's	" "	13,169	.....	1,599,282
941	By-Fi	" "	3,280	509	73,300
942	Carteret Mutual	" "	8,351	6,302	91,800
943	Carteret Mutual, No. 2	" "	7,523	2,150	46,600
944	Central	" "	11,938	50,849	284,159
945	Citizens'	" "	18,110	6,000	362,800
946	City-Center	" "	2,268	4,626	31,800
947	Claremont	" "	5,505	.....	264,600
948	Colonial	" "	31,213	.....	169,773
949	Columbia	" "	12,203	.....	260,900
950	Commander	" "	904	.....	19,800
951	Commercial Investment	" "	2,745	.....	190,200
952	Communipaw	" "	8,742	3,000	116,200
953	Concourse	" "	12,795	1,927	45,200
954	Duncan	" "	2,019	5,400	180,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$91,966	$4,945	$124,330	$5,654	$340	$408,173	900
576,746	20,350	488,755	21,028	14,554	1,522,149	901
160,169	14,869	624,364	7,147	66,738	1,165,071	902
50,826	9,346	99,854	8,316	1,566	245,659	903
957,967	62,552	1,027,169	36,306	154,611	2,948,275	904
21,388	10,106	260,420	9,614	3,319	395,966	905
572,889	31,733	499,094	39,915	64,904	1,822,351	906
.....	11,532	216,105	6,082	.....	689,513	907
298,471	14,390	224,812	31,603	9,859	866,813	908
223,250	17,170	111,945	5,656	23,396	535,842	909
24,808	3,840	164,268	4,395	814	272,312	910
23,254	4,090	65,318	9,183	3,034	188,154	911
146,152	17,904	261,195	17,909	1,100	875,816	912
15,366	265	5,619	4,491	8,404	79,226	913
1,922	6,985	152,051	2,152	5,978	444,264	914
1,151	.....	64,451	5,127	28,333	208,805	915
13,934	3,025	228,795	11,984	1,656	406,642	916
3,566	7,247	326,174	59,157	2,811	620,742	917
4,136	200	55,832	16,708	3,580	217,291	918
1,794	220	153,251	365	434	242,941	919
1,264	1,655	307,505	39,681	5,806	591,740	920
.....	500	192,325	3,550	2,058	613,170	921
278	.....	28,617	4,656	.....	157,259	922
29,713	50	90,331	1,384	1,389	324,386	923
1,000	.....	101,434	984	4,129	270,069	924
21,017	6,258	459,990	18,783	17,302	944,083	925
172,925	3,275	184,106	36,484	10,354	492,700	926
5,600	2,850	28,540	5,792	9,034	84,981	927
.....	2,245	9,181	426	.....	70,894	928
171,890	3,775	453,700	27,726	2,949	1,079,746	929
9,647	3,390	59,024	2,854	20,144	221,605	930
.....	2,565	31,688	2,972	150	77,793	931
3,500	4,270	136,514	15,702	282	281,661	932
86,337	14,495	118,014	37,826	14,992	443,417	933
778	3,325	26,729	5,613	2,962	75,342	934
15,061	4,660	100,057	16,799	26,510	248,114	935
40,860	12,330	273,924	18,013	16,617	535,744	936
51,950	10,575	110,419	18,578	4,506	321,123	937
119,284	12,824	242,846	52,751	5,420	889,036	938
45,830	2,425	145,422	22,173	4,458	310,875	939
.....	22,606	458,944	95,630	70,426	2,260,057	940
.....	18,762	65,885	9,528	303	171,567	941
63,977	24,990	60,766	3,751	10,326	270,263	942
11,500	1,300	40,196	1,614	4,548	115,431	943
176,317	9,560	368,905	1,034	1,721	904,483	944
116,668	13,655	88,032	4,051	7,136	616,452	945
.....	1,250	69,330	3,551	133	112,958	946
101,610	4,565	238,582	44,439	1,682	660,983	947
250,000	9,254	332,603	21,697	88	814,628	948
139,463	9,810	838,302	24,936	12,061	1,297,675	949
.....	2,025	16,040	7,578	83	46,430	950
36,789	7,431	202,822	32,442	17,922	490,351	951
401	2,225	98,099	1,444	180	230,291	952
.....	8,436	33,891	3,430	258	105,937	953
67,409	7,325	219,107	3,413	100	485,173	954

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					
900	Arlington	Arlington	$238,585			$51,300
901	Kearney	"	699,474	$43,250		421,300
902	Bayonne, No. 2	Bayonne	756,666			
903	Bergen Point	"	158,832			
904	Centreville	"	1,849,234			192,600
905	City	"	237,580			
906	Home	"	1,115,982			
907	Pamrapo	"	324,060	56		
908	Progressive	"	523,860			
909	Security	"	251,367			21,200
910	White Eagle	"	163,398			
911	Bulls Ferry	Guttenberg	115,250			
912	Guttenberg	"	579,335			80,000
913	New Liberty	"	59,520			
914	Consolidated	Harrison	234,297			48,980
915	Credit	"	150,638			3,000
916	Harrison and Kearny	"	240,180			44,950
917	Hudson & Essex	"	301,467			63,150
918	International	"	93,432			42,675
919	Kingsland	"	126,081			36,025
920	Merchants	"	245,715			96,700
921	Peoples	"	454,503			
922	Savoy	"	77,518			24,800
923	Security	"	203,181			48,300
924	Short-Term	"	145,903			40,110
925	American Homes	Hoboken	385,673			10,100
926	Castle Point	"	277,655			
927	Dante	"	53,892			
928	Elysian	"	53,142			
929	Hoboken	"	679,965			
930	Mile Square	"	134,721			
931	Academy	Jersey City	45,534			
932	American	" "	174,201			7,800
933	A. O. H.	" "	288,068			18,200
934	Armistice	" "	40,191			5,250
935	Armory	" "	89,909			2,450
936	Bee-Hive	" "	224,873			56,925
937	Bergen Mutual, No. 4	" "	239,210			500
938	Borrowers	" "	416,322			143,050
939	Boulevard Plaza	" "	125,511			4,600
940	Business Men's	" "	865,601	57,850		489,189
941	By-Fi	" "	105,218	110		17,500
942	Carteret Mutual	" "	205,914			
943	Carteret Mutual, No. 2	" "	64,276			
944	Central	" "	583,748			59,000
945	Citizens'	" "	434,862			22,600
946	City-Center	" "	73,707			
947	Claremont	" "	353,102			8,400
948	Colonial	" "	389,530			48,300
949	Columbia	" "	484,609			333,100
950	Commander	" "	26,745			
951	Commercial Investment	" "	246,976			64,000
952	Communipaw	" "	153,480			
953	Concourse	" "	72,384			1,200
954	Duncan	" "	291,573			14,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$994	.....	.....	.....	$9,000	$1,622	$60,780	$45,892	$408,173	900
523	.....	$484	$11,700	.....	6,666	179,996	158,756	1,522,149	901
398	$5,005	578	.....	65,000	9,228	98,777	229,419	1,165,071	902
2,086	.....	282	.....	.....	7,256	24,195	53,008	245,659	903
20,893	.....	2,581	.....	.....	101,413	344,143	437,411	2,948,275	904
361	.....	245	.....	16,500	18,778	24,590	97,912	395,966	905
16,014	.....	3,082	.....	15,950	19,685	191,148	460,490	1,822,351	906
277	.....	1,225	.....	30,000	134,879	120,438	78,578	689,513	907
7,455	.....	1,484	.....	26,000	1,460	112,053	194,501	866,813	908
2,459	.....	664	.....	22,500	640	98,183	138,829	535,842	909
2,252	15,635	90	.....	7,500	17,381	25,014	41,042	272,312	910
1,587	.....	172	.....	.....	2,872	20,977	47,296	188,154	911
66	.....	2,592	.....	.....	3,031	104,065	106,727	875,816	912
977	.....	252	.....	.....	288	5,076	13,113	79,226	913
66	16,743	.....	160	34,000	4,937	56,784	48,297	444,264	914
1,278	.....	20	.....	.....	849	24,702	28,318	208,805	915
.....	.....	75	.....	15,000	7,059	42,480	56,898	406,642	916
2,361	37,491	327	.....	.....	48,357	41,980	125,609	620,742	917
564	.....	330	.....	20,975	11,717	16,369	31,229	217,291	918
187	.....	.....	.....	6,885	1,980	33,105	38,678	242,941	919
731	49,493	243	.....	15,000	39,882	35,533	108,443	591,740	920
3,411	.....	.....	.....	.....	1,402	101,598	52,256	613,170	921
605	.....	211	.....	10,000	1,816	12,803	29,506	157,259	922
.....	.....	109	.....	.....	1,167	40,826	30,803	324,386	923
49	.....	.....	.....	4,800	2,028	30,633	46,546	270,069	924
20,715	90,277	1,188	.....	99,000	131,052	39,092	166,986	944,083	925
460	8,200	443	.....	7,500	38,697	53,694	106,051	492,700	926
584	.....	171	.....	.....	2,061	9,806	18,467	84,981	927
10	.....	100	.....	.....	.....	9,221	8,421	70,894	928
530	47,200	822	.....	60,000	41,444	82,464	167,321	1,079,746	929
13,330	.....	1,329	.....	.....	14,118	26,901	31,206	221,605	930
1,789	.....	30	.....	.....	8,082	6,887	15,471	77,793	931
2,357	.....	314	.....	.....	24,713	12,567	59,709	281,661	932
5,322	.....	322	.....	.....	400	39,469	91,636	443,417	933
5,020	3,819	66	.....	.....	766	8,114	12,116	75,342	934
21,343	.....	5,480	.....	.....	36,866	9,168	82,898	248,114	935
60,346	.....	1,457	.....	.....	764	36,959	154,420	535,744	936
5,497	.....	523	.....	.....	.....	33,587	41,806	321,123	937
10,112	.....	1,572	.....	89,825	26,698	63,418	138,039	889,036	938
956	57,357	392	.....	.....	28,805	17,746	75,508	310,875	939
10,373	61,850	683	.....	74,388	61,305	178,626	460,192	2,260,057	940
308	.....	457	.....	.....	2,092	16,767	29,115	171,567	941
45	.....	184	.....	.....	16	37,781	26,323	270,263	942
5	10,628	118	.....	.....	12,245	9,464	18,695	115,431	943
3,238	1,000	1,599	.....	.....	24,749	81,855	149,294	904,483	944
33	1,000	1,077	.....	.....	.....	100,240	56,640	616,452	945
502	.....	352	.....	.....	15,625	3,008	19,764	112,958	946
315	64,093	1,403	.....	.....	34,688	49,081	149,901	666,983	947
5,789	63,041	1,703	.....	22,500	52,059	68,652	163,054	814,628	948
2,343	27,880	1,384	.....	18,000	100,156	45,318	284,885	1,297,675	949
40	.....	.....	.....	.....	10,170	2,862	6,613	46,430	950
70	56,873	859	.....	.....	9,660	24,246	87,667	496,351	951
187	.....	68	.....	9,600	1,191	21,796	43,969	230,291	952
2,300	.....	125	.....	.....	.....	16,928	13,000	105,937	953
415	2,050	741	.....	36,120	2,130	56,544	81,200	485,173	954

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								
900	Arlington	6,424	218	.....	.....	.....	.....	513	50
901	Kearney	8,398	665	346	38	.....	.....	1,901	214
902	Bayonne, No. 2	7,216	870	.....	.....	.....	.....	.....	.....
903	Bergen Point	1,663	272	.....	.....	.....	.....	.....	.....
904	Centreville	17,800	2,102	.....	.....	.....	.....	963	187
905	City	2,135	303	.....	.....	.....	.....	.....	.....
906	Home	10,262	1,554	.....	.....	.....	.....	.....	.....
907	Pamrapo	5,055	746	.....	.....	.....	.....	.....	.....
908	Progressive	7,234	896	.....	.....	.....	.....	.....	.....
909	Security	2,489	199	.....	.....	.....	.....	221	8
910	White Eagle	1,874	336	.....	.....	.....	.....	.....	.....
911	Bulls Ferry	1,234	176	.....	.....	.....	.....	.....	.....
912	Guttenberg	7,482	1,195	.....	.....	.....	.....	400	111
913	New Liberty	934	115	.....	.....	.....	.....	.....	.....
914	Consolidated	2,599	289	.....	.....	.....	.....	224	29
915	Credit	1,556	163	.....	.....	.....	.....	15	3
916	Harrison and Kearny	2,511	284	.....	.....	.....	.....	225	30
917	Hudson & Essex	3,018	313	.....	.....	.....	.....	316	33
918	International	1,143	115	.....	.....	.....	.....	213	33
919	Kingsland	2,142	284	.....	.....	.....	.....	180	41
920	Merchants	2,485	261	.....	.....	.....	.....	484	53
921	Peoples	5,915	609	.....	.....	.....	.....	.....	.....
922	Savoy	1,264	230	.....	.....	.....	.....	124	27
923	Security	3,024	365	.....	.....	.....	.....	241	41
924	Short-Term	2,417	194	.....	.....	.....	.....	401	46
925	American Homes	4,130	373	.....	.....	.....	.....	51	8
926	Castle Point	2,525	321	.....	.....	.....	.....	.....	.....
927	Dante	550	76	.....	.....	.....	.....	.....	.....
928	Elysian	755	94	.....	.....	.....	.....	.....	.....
929	Hoboken	7,109	679	.....	.....	.....	.....	.....	.....
930	Mile Square	1,673	175	.....	.....	.....	.....	.....	.....
931	Academy	475	61	.....	.....	.....	.....	.....	.....
932	American	1,473	164	.....	.....	.....	.....	.....	.....
933	A. O. H.	2,880	311	.....	.....	.....	.....	78	8
934	Armistice	501	60	.....	.....	.....	.....	91	23
				.....	.....	.....	.....	26	7
935	Armory	758	107	.....	.....	.....	.....	12	3
936	Bee-Hive	1,850	172	.....	.....	.....	.....	285	94
937	Bergen Mutual, No. 4	2,059	247	.....	.....	.....	.....	3	2
938	Borrowers	5,225	647	.....	.....	.....	.....	715	95
939	Boulevard Plaza	1,186	107	.....	.....	.....	.....	23	3
940	Business Men's	8,598	940	578	59	.....	.....	2,446	552
941	By-Fi	1,079	138	1	1	.....	.....	88	11
942	Carteret Mutual	2,769	235	.....	.....	.....	.....	.....	.....
943	Carteret Mutual, No. 2	700	85	.....	.....	.....	.....	.....	.....
944	Central	6,288	742	.....	.....	.....	.....	295	59
945	Citizens'	5,581	686	.....	.....	.....	.....	113	19
946	City-Center	734	62	.....	.....	.....	.....	.....	.....
947	Claremont	3,003	253	.....	.....	.....	.....	42	9
948	Colonial	3,581	328	.....	.....	.....	.....	241	62
949	Columbia	4,329	483	.....	.....	.....	.....	1,666	216
950	Commander	319	30	.....	.....	.....	.....	.....	.....
951	Commercial Investment	2,099	172	.....	.....	.....	.....	320	29
952	Communipaw	1,677	219	.....	.....	.....	.....	.....	.....
953	Concourse	823	84	.....	.....	.....	.....	6	2
954	Duncan	3,323	366	.....	.....	.....	.....	72	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	
6,937	86	182	O.P.	.....	$100	6	$3.00 a	.....	900
10,645	282	635	S.	$1.00 m.	200	6	.04 b	$0.04 b	901
7,216	127	743	S.	1.00 m.	200	6	.07½ b	.07½ b	902
1,663	42	230	S.	1.00 m.	200	6	.07½ b	.07½ b	903
18,763	323	1,916	S.	1.00 m.	200	6	.15 b	.15 b	904
2,135	50	253	S.	1.00 m.	200	6	.07½ b	.07½ b	905
10,262	251	1,303	S.	1.00 m.	200	5 & 6	.07½ b	.07½ b	906
5,055	175	571	S.	1.00 m.	300	6	.03½ b	.....	907
7,234	107	789	S.	1.00 m.	200	6	.07½ b	.07½ b	908
2,710	57	150	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	909
1,874	42	294	S.	1.00 m.	200	6	.07½ b	.07½ b	910
1,234	33	143	S.	1.00 m.	200	4½ & 6	.....	.....	911
7,882	156	1,150	S.	.25 w.	200	6	1.00 a	.....	912
934	13	102	S.	1.00 m.	200	5 & 6	.....	.....	913
2,823	74	244	O.P.	.....	200 & 240	6	3.00 a	1.00 a	914
1,571	32	134	S.	1.00 m.	200	6	4.00 a	.....	915
2,736	49	265	S.	1.00 m.	200	6	.....	.....	916
3,334	67	279	S.	1.00 m.	200	6	4.00 a	1.00 a	917
1,356	43	105	S.	1.00 m.	200	6	.05 b	.05 b	918
2,322	21	304	O.P.	.....	200	6	.....	.....	919
2,969	45	269	S.	1.00 m.	200	6	2.00 a	1.00 a	920
5,915	103	506	S.	1.00 m.	200	5 & 6	1.00 a	.....	921
1,388	31	226	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	922
3,265	56	350	S.	1.00 m.	200	6	2.00 a	.....	923
2,818	35	205	O.P.	.....	100	6	4.00 a	2.00 a	924
4,181	82	299	S.	1.00 & 2.00 m.	200	6	.....	.....	925
2,525	41	280	S.	1.00 m.	200	4, 5 & 6	.25 b	.25 b	926
550	17	59	S.	1.00 m.	200	6	4.00 a	1.00 a	927
755	18	76	S.	1.00 m.	200	6	1.00 a	1.00 a	928
7,109	112	567	S.	1.00 m.	200	6	.....	.....	929
1,673	31	144	S.	1.00 m.	200	6	2.00 a	.....	930
475	17	44	S.	1.00 m.	200	6	.....	.....	931
1,551	36	136	S.	1.00 m.	200	6	.....	.....	932
2,971	27	307	S.	1.00 m.	200	6	.....	.....	933
527	25	42	S.	1.00 m.	200	6	5.00 a	1.00 a	934
770	23	87	S.	1.00 m.	200	6	.....	.....	935
2,135	59	207	S.	1.00 m.	200	5 & 6	3.00 a	.....	936
2,062	86	163	S.	.25 w.	200	6	.10 b	.10 b	937
5,940	144	598	S.	1.00 m.	200	6	.....	.....	938
1,209	25	85	S.	1.00 m.	200	6	.....	.....	939
11,622	195	1,356	S.	1.00 m.	200	6	.15 b	.15 b	940
1,168	37	113	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	941
2,769	48	187	S.	.25 w.	200	6	.12½ b	.12½ b	942
700	21	64	S.	.25 w.	200	6	.12½ b	.12½ b	943
6,583	161	640	S.	1.00 m.	T.M.&200	6	.....	.....	944
5,694	145	560	S.	1.00 & 2.00 m.	200	6	.....	.....	945
734	13	49	S.	1.00 m.	200	6	.....	.....	946
3,045	60	202	S.	1.00 m.	200	6	.....	.....	947
3,822	54	336	S.	1.00 m.	200	6	.07½ b	.07½ b	948
5,995	156	543	S.	1.00 m.	200	6	.....	.....	949
319	10	20	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	950
2,419	47	154	S.	.25 w.	200	6	.04 b	.04 b	951
1,677	47	172	S.	1.00 m.	200	6	.07½ b	.07½ b	952
829	31	55	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	953
3,395	71	308	S.	1.00 m.	200	6	.15 b	.15 b	954

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						
955	Embe	Jersey	City	July	7,	1922	John A. Schweigart
956	Empire	"	"	June	15,	1895	Henry J. Melosh
957	Erie	"	"	Feb.	6,	1888	Abraham J. Goldstein
958	Euclid	"	"	April	5,	1923	Anthony A. Natoli
959	Eureka	"	"	July	6,	1893	Davis Fineberg
960	Excelsior Mutual	"	"	Sept.	28,	1885	Harvey B. Nelson
961	Exchange	"	"	June	27,	1917	Emanuel Gross
962	Five Corners	"	"	May	31,	1911	J. George Landwehr
963	Franklin	"	"	Oct.	17,	1914	Henry R. Hansen
964	Fraternity Mutual	"	"	Mar.	24,	1903	William W. Higgins
965	Garfield	"	"	Feb.	16,	1886	Edmund P. Ingram
966	Greenville Heights	"	"	Nov.	27,	1911	Henry Heritage
967	Greenville United	"	"	April	8,	1891	Herman G. Stockhoff
968	Hamilton Park	"	"	Feb.	9,	1922	John A. Byram
969	Harsimus	"	"	Dec.	27,	1910	B. S. Pollak
970	Henderson	"	"	Nov.	28,	1922	Edward B. Zlonczewski
971	Hilltop	"	"	July	20,	1922	Herman J. Hendess
972	Home	"	"	Dec.	8,	1906	Fred Klein
973	Hudson	"	"	June	3,	1887	Fred Klein
974	Hudson County Caledonian	"	"	May	25,	1887	Frederick Kirsten
975	Industrial Mutual	"	"	June	10,	1886	R. S. Wiley
976	Italian	"	"	Jan.	21,	1913	Anthony V. R. Avallone
977	Jackson	"	"	May	25,	1909	Edwin Nelson
978	Jersey City	"	"	Nov.	30,	1885	Fred. Klein
979	Jewett	"	"	Mar.	13,	1923	Edward M. Taylor
980	Jordan	"	"	April	19,	1924	Philip Shapiro
981	Journal Square	"	"	Nov.	21,	1921	Benjamin Heilbrunn
982	Junction	"	"	April	26,	1909	Alfred N. Crane
983	K. C.	"	"	June	20,	1919	Peter F. Guterl
984	Kopernik	"	"	July	31,	1919	Vincent Telkowski
985	Labor's	"	"	April	1,	1925	Charles J. Jennings
986	Lafayette Mutual	"	"	Jan.	24,	1884	James R. Stevens
987	Leader	"	"	July	28,	1923	Abraham Davis
988	Lincoln	"	"	June	15,	1886	William J. Dippel
989	Live Wire	"	"	Nov.	3,	1921	Morris Osrowitz
990	Madison	"	"	Mar.	2,	1889	Henry Carleton
991	Magnetic	"	"	July	25,	1923	Oscar Covello
992	Major	"	"	June	25,	1924	John P. Browne
993	Marion	"	"	Feb.	28,	1923	Thomas J. Botti
994	Miown	"	"	April	21,	1927	James T. Brennan
995	Montgomery	"	"	Jan.	12,	1910	Howard L. Wolbert
996	Monticello Mutual	"	"	Feb.	1,	1886	Henry J. Russell
997	Own-Your-Home	"	"	Nov.	4,	1921	Harold Kaplan
998	Paulus Hook	"	"	Jan.	6,	1927	Frank J. Kenney
999	Pavonia	"	"	May	1,	1885	Stephen J. Fitzgerald
1000	Phoenix	"	"	Jan.	2,	1884	F. Walter Brannagan
1001	P. R. R. Y. M. C. A.	"	"	Sept.	12,	1919	P. C. Cornes
1002	Rainy Day	"	"	Jan.	31,	1923	George J. Wolf
1003	Save-More	"	"	Mar.	10,	1928	Murray R. Siegel
1004	Security	"	"	Oct.	26,	1887	Charles A. Moore
1005	Sherwood	"	"	June	17,	1913	R. G. Robinson
1006	Sip	"	"	Nov.	21,	1911	R. J. Vreeland
1007	Sparrow Hill	"	"	Nov.	21,	1924	Thomas Stapleton, Sr.
1008	Stuyvesant	"	"	May	5,	1909	Edward E. Brandow
1009	Summit	"	"	Sept.	6,	1911	George A. Flagg

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Frederick E. Bauer	Chester A. Smith	356 Central Ave., Jersey City, N. J.	955
Henry Jay Melosh	Harry H. Parsells	225 Academy St., Jersey City, N. J.	956
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	957
Jack G. Goldberg	Benjamin Buren	15 Exchange Place, Jersey City, N. J.	958
Charles C. Colgan	Thomas P. Hynes	361 Montgomery St., Jersey City, N. J.	959
Becker, Longstreet & Rey	Wallace F. Heidrich	239 Washington St., Jersey City, N. J.	960
Isaac Gross	Samuel Siegler	630 Bergen Ave., Jersey City, N. J.	961
Frederick C. Henn	Sem A. Samuels	646½ Newark Ave., Jersey City, N. J.	962
Lewis G. Hansen	Robert H. Gorman	3487 Hudson Blvd., Jersey City, N. J.	963
Thomas H. Ross	S. Clifford Browne	12 Virginia Terrace, Jersey City, N. J.	964
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	965
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	966
E. Edward Burr	John H. Detels	169 Danforth Ave., Jersey City, N. J.	967
Charles C. Colgan	John C. Sears	200 Pavonia Ave., Jersey City, N. J.	968
Jacob J. Singer	Herman B. Levine	283 Churchill Road, West Englewood, N. J.	969
Michael A. Szadkowski	Lloyd J. Whitford	408 Thirty-eighth St., Union City, N. J.	970
Joseph Ranker	W. H. Wittpenn	3500 Boulevard, Jersey City, N. J.	971
B. J. Darling	Albert J. Higson	279 Grove St., Jersey City, N. J.	972
Robert Carey	Herbert F. Carls	14 Oakland Ave., Jersey City, N. J.	973
Philip W. Grece	Joseph P. Spindler	483 Oakdene Ave., Grantwood, N. J.	974
Charles H. Blohm	W. H. Trost, Jr.	81 Sherman Place, Jersey City, N. J.	975
Anthony J. Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	976
Thomas B. Davidson	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	977
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	978
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	979
Silber & Silber	Harry Wertheim	237 N. Eleventh St., Newark, N. J.	980
Irving Eisenberg	Samuel Siegler	26 Journal Square, Jersey City, N. J.	981
James E. Pyle	M. Walter Streeter	499 Communipaw Ave., Jersey City, N. J.	982
James J. Kearney	Edward F. Dillon	239 Fowler Ave., Jersey City, N. J.	983
Matthew F. Czachorowski	Leon R. Cieciuch	157 Wegman Parkway, Jersey City, N. J.	984
O'Brien & Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	985
Walter J. Freund	Henry C. Mades	Box 25, Colonia, N. J.	986
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	987
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	988
Morris E. Barison	Archie Schwartz	772 Newark Ave., Jersey City, N. J.	989
J. Frank Finn	Angelo Limon	469 Jackson Ave., Jersey City, N. J.	990
E. E. Burr	George B. Scott, Jr.	1850 Hudson Blvd., Jersey City, N. J.	991
James A. McTague	John J. Burns	111 Garrison Ave., Jersey City, N. J.	992
Alex R. DeSevo	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	993
Marcus E. Donnelly	Warren L. J. Jobes	68 Hudson St., Hoboken, N. J.	994
John L. O'Neill	Harold E. McCausland	c/o First National Bank, Jersey City, N. J.	995
James E. Pyle	George P. Knoeller	169 Monticello Ave., Jersey City, N. J.	996
David M. Klausner	Harry S. Schmidt	207 Van Nostrand Ave., Jersey City, N. J.	997
Thomas R. Armstrong	Edward J. Walsh	38 Condict St., Jersey City, N. J.	998
James J. Kearney	Edward J. Heavey	279 Grove St., Jersey City, N. J.	999
Thomas B. Davidson	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1000
E. Edward Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1001
Atwood C. Wolf	Samuel Siegler	389 Jackson Ave., Jersey City, N. J.	1002
Joseph M. Schoenberg	Abraham L. Wellen	22 East 40th St., New York, N. Y.	1003
Howard R. Cruse	William F. Callard	32 Hathaway Place, Glen Ridge, N. J.	1004
James E. Pyle	C. L. Edinger	543 Jackson Ave., Jersey City, N. J.	1005
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1006
Richard J. Tarrant	Emil Sorenson	350 Second Ave., Lyndhurst, N. J.	1007
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1008
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1009

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					
955	Embe	Jersey	City	$17,882	.....	$300,100
956	Empire	"	"	818	$106	58,400
957	Erie	"	"	3,160	.....	111,780
958	Euclid	"	"	11,313	210	62,600
959	Eureka	"	"	3,066	2,610	82,200
960	Excelsior Mutual	"	"	14,662	5,000	269,200
961	Exchange	"	"	1,692	.....	114,800
962	Five Corners	"	"	18,081	11,400	469,400
963	Franklin	"	"	1,015	9,440	251,934
964	Fraternity Mutual	"	"	742	1,538	59,400
965	Garfield	"	"	588	.....	156,100
966	Greenville Heights	"	"	15,504	1,365	162,400
967	Greenville United	"	"	2,384	1,000	576,350
968	Hamilton Park	"	"	8,414	13,675	133,100
969	Harsimus	"	"	7,003	.....	43,128
970	Henderson	"	"	1,242	1,237	37,300
971	Hilltop	"	"	5,645	5,124	205,800
972	Home	"	"	1,890	.....	118,200
973	Hudson	"	"	8,154	.....	2,234,180
974	Hudson County Caledonian	"	"	4,066	4,000	177,600
975	Industrial Mutual	"	"	2,060	5,725	230,800
976	Italian	"	"	9,240	.....	296,000
977	Jackson	"	"	6,662	5,000	197,000
978	Jersey City	"	"	1,127	.....	77,800
979	Jewett	"	"	12,975	643	183,700
980	Jordan	"	"	381	4,000	16,900
981	Journal Square	"	"	1,315	3,300	132,100
982	Junction	"	"	30,015	30,175	160,300
983	K. C.	"	"	5,730	5,955	300,000
984	Kopernik	"	"	8,789	.....	144,100
985	Labor's	"	"	2,784	10,000	44,200
986	Lafayette Mutual	"	"	2,743	4,841	219,043
987	Leader	"	"	2,981	1,055	88,600
988	Lincoln	"	"	2,561	21,926	556,500
989	Live Wire	"	"	4,904	4,606	95,400
990	Madison	"	"	6,466	.....	162,000
991	Magnetic	"	"	2,245	2,632	83,650
992	Major	"	"	431	.....	22,400
993	Marion	"	"	4,515	.....	120,320
994	Miown	"	"	4,693	745	24,700
995	Montgomery	"	"	5,451	6,466	198,750
996	Monticello Mutual	"	"	1,359	23,521	184,700
997	Own-Your-Home	"	"	4,880	71	75,600
998	Paulus Hook	"	"	16,263	5,382	124,200
999	Pavonia	"	"	2,649	282	224,000
1000	Phoenix	"	"	1,901	3,203	223,400
1001	P. R. R. Y. M. C. A.	"	"	615	30	343,424
1002	Rainy Day	"	"	7,248	.....	89,200
1003	Save-More	"	"	23,393	.....	72,900
1004	Security	"	"	8,456	8,000	393,700
1005	Sherwood	"	"	1,590	.....	124,800
1006	Sip	"	"	2,673	.....	56,400
1007	Sparrow Hill	"	"	5,340	12,050	89,900
1008	Stuyvesant	"	"	6,855	.....	275,000
1009	Summit	"	"	6,948	.....	164,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,725	$4,250	$175,604	$7,629	$1,559	$513,749	955
.....	350	211,753	250	408	272,085	956
2,592	2,825	91,440	34,409	453	246,659	957
19,370	1,790	14,775	5,076	116	115,250	958
5,100	5,541	.....	16,910	91,850	207,277	959
54,538	12,286	399,193	23,124	8,065	786,068	960
15,250	5,320	218,683	33,128	7,981	396,854	961
134,209	8,400	988,766	47,512	41,377	1,719,145	962
.....	33,671	398,877	8,863	16,989	720,789	963
9,760	246	24,308	28,784	1,302	126,080	964
41,376	8,825	208,882	20,826	1,767	438,364	965
25,431	4,704	400,170	13,813	7,482	630,869	966
5,039	8,090	408,415	.....	2,235	1,003,513	967
9,994	7,055	159,237	22,304	4,404	358,183	968
1,027	2,925	52,883	2,953	11,700	121,619	969
28,140	3,969	65,486	28,361	1,152	166,887	970
28,841	5,921	137,321	9,233	12,603	410,488	971
1,500	7,800	97,836	24,603	7,351	259,180	972
.....	41,681	1,256,013	544,601	100,662	4,185,291	973
20,160	12,453	60,246	4,074	1,901	284,500	974
49,319	17,575	110,382	9,105	12,665	437,631	975
5,375	28,135	173,262	26,633	2,898	541,543	976
52,900	7,432	178,815	18,124	6,056	471,989	977
2,556	2,860	78,179	11,276	564	174,362	978
116,873	10,537	172,365	12,419	22,195	531,707	979
.....	500	13,300	20,122	437	55,640	980
11,933	9,005	50,097	4,506	84	212,340	981
1,695	4,720	130,237	13,852	429	371,423	982
48,264	4,920	543,942	11,250	1,538	921,599	983
2,698	5,705	163,096	7,852	9,888	342,128	984
667	3,530	19,019	3,231	.....	83,431	985
480	4,975	85,932	3,289	9,428	330,731	986
2,087	5,995	23,051	15,445	6,052	145,266	987
486,775	37,169	413,882	19,844	94,647	1,633,304	988
.....	2,255	110,268	13,711	950	232,094	989
66,650	3,165	230,140	20,050	2,040	490,511	990
.....	2,908	9,113	12,534	1,696	114,778	991
.....	250	17,186	6,433	4,074	50,774	992
.....	4,430	67,812	12,714	457	210,248	993
.....	5,890	33,090	921	175	70,214	994
13,078	3,583	7,769	2,304	80,304	317,705	995
15,474	7,891	552,812	2,043	1,296	789,096	996
.....	2,055	88,364	3,581	.....	174,531	997
11,481	8,525	55,864	13,643	13,440	248,798	998
992	2,101	348,463	37,294	1,432	617,213	999
30,571	5,908	143,695	23,982	6,356	439,016	1000
47,300	5,180	212,671	58,361	28,120	695,701	1001
45,684	8,452	150,823	9,677	1,338	312,422	1002
.....	1,710	7,083	2,712	.....	107,798	1003
38,884	14,930	255,689	49,449	8,954	778,062	1004
.....	350	135,743	39,332	1,676	303,491	1005
2,367	3,846	71,894	6,438	292	143,910	1006
.....	4,745	23,842	1,196	392	137,465	1007
74,136	9,540	274,668	8,410	815	649,424	1008
.....	3,425	170,200	8,834	4,187	357,694	1009

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				
955	Embe ..... Jersey City	$273,453	.....	.....	$4,500
956	Empire ..... " "	100,685	.....	.....	67,500
957	Erie ..... " "	141,621	.....	.....	.....
958	Euclid ..... " "	48,300	.....	.....	3,800
959	Eureka ..... " "	124,881	.....	.....	.....
960	Excelsior Mutual ..... " "	450,900	.....	.....	47,800
961	Exchange ..... " "	113,910	.....	.....	99,160
962	Five Corners ..... " "	351,065	.....	.....	499,400
963	Franklin ..... " "	385,452	.....	.....	77,950
964	Fraternity Mutual ..... " "	65,416	.....	.....	10,400
965	Garfield ..... " "	257,240	.....	.....	17,500
966	Greenville Heights ..... " "	226,320	.....	.....	77,450
967	Greenville United ..... " "	529,167	.....	.....	24,000
968	Hamilton Park ..... " "	138,291	.....	.....	5,150
969	Harsimus ..... " "	58,714	.....	.....	2,000
970	Henderson ..... " "	71,464	.....	.....	3,003
971	Hilltop ..... " "	164,772	.....	.....	28,650
972	Home ..... " "	144,096	.....	.....	41,900
973	Hudson ..... " "	1,858,574	.....	.....	1,352,036
974	Hudson County Caledonian ..... " "	176,826	.....	.....	.....
975	Industrial Mutual ..... " "	261,960	.....	.....	4,600
976	Italian ..... " "	314,910	.....	.....	.....
977	Jackson ..... " "	224,916	.....	.....	35,300
978	Jersey City ..... " "	86,792	$6,800	.....	.....
979	Jewett ..... " "	286,244	.....	.....	67,400
980	Jordan ..... " "	46,229	.....	.....	.....
981	Journal Square ..... " "	120,640	.....	.....	12,600
982	Junction ..... " "	220,743	.....	.....	37,350
983	K. C. ..... " "	368,118	.....	.....	118,200
984	Kopernik ..... " "	178,474	.....	.....	33,200
985	Labor's ..... " "	57,986	.....	.....	.....
986	Lafayette Mutual ..... " "	202,384	.....	.....	17,800
987	Leader ..... " "	93,576	.....	.....	.....
988	Lincoln ..... " "	917,025	.....	.....	257,100
989	Live Wire ..... " "	95,814	.....	.....	14,600
990	Madison ..... " "	182,055	.....	.....	49,850
991	Magnetic ..... " "	61,812	.....	.....	16,500
992	Major ..... " "	36,093	.....	.....	.....
993	Marion ..... " "	94,653	.....	.....	29,672
994	Miown ..... " "	43,060	.....	.....	.....
995	Montgomery ..... " "	227,825	.....	.....	16,900
996	Monticello Mutual ..... " "	442,634	.....	.....	81,300
997	Own-Your-Home ..... " "	67,028	.....	.....	55,000
998	Paulus Hook ..... " "	194,088	.....	.....	.....
999	Pavonia ..... " "	277,035	.....	.....	88,050
1000	Phoenix ..... " "	241,758	.....	.....	16,800
1001	P. R. R. Y. M. C. A. ..... " "	277,656	.....	.....	216,380
1002	Rainy Day ..... " "	137,001	.....	.....	10,900
1003	Save-More ..... " "	81,527	.....	.....	.....
1004	Security ..... " "	442,288	.....	.....	64,800
1005	Sherwood ..... " "	161,346	.....	.....	.....
1006	Sip ..... " "	74,304	3,000	.....	.....
1007	Sparrow Hill ..... " "	98,211	.....	.....	.....
1008	Stuyvesant ..... " "	303,657	.....	.....	157,100
1009	Summit ..... " "	208,530	.....	.....	39,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$921	$45,393	$633	.....	$44,060	$18,739	$42,890	$83,160	$513,749	955
1,550	22,620	.....	.....	700	6,384	.....	72,646	272,085	956
15	13,345	100	.....	7,050	21,003	18,103	45,422	246,659	957
11,349	10,483	288	.....	.....	8,150	6,846	26,034	115,250	958
387	15,640	121	.....	12,750	5,392	19,997	28,109	207,277	959
2,532	.....	810	.....	52,410	3,175	84,176	144,265	786,068	960
25,966	.....	65	.....	1,400	39,431	.....	116,982	396,854	961
42,935	179,039	1,436	.....	95,987	286,793	34,486	228,004	1,719,145	962
4,705	.....	589	.....	45,750	7,008	64,941	134,394	720,789	963
.....	12,029	19	.....	6,164	9,577	3,127	19,348	126,080	964
326	.....	358	.....	22,000	21,748	32,531	86,661	438,364	965
2,878	85,191	207	.....	22,500	40,048	22,444	153,831	630,869	966
1,172	.....	.....	.....	73,448	152,565	39,354	183,807	1,003,513	967
2,668	77,618	112	.....	.....	33,226	17,121	83,997	358,183	968
13,254	.....	40	.....	.....	2,694	10,693	34,224	121,619	969
3,479	.....	10	.....	2,500	39,834	9,302	37,295	166,887	970
6,139	38,837	118	.....	78,000	21,588	18,119	54,265	410,488	971
258	2,303	348	.....	.....	1,364	21,754	47,157	259,180	972
3,890	.....	.....	.....	69,000	1,550	196,273	703,968	4,185,291	973
291	.....	2,238	.....	44,375	418	37,484	22,868	284,500	974
191	.....	636	.....	63,458	11,653	48,349	46,784	437,631	975
4,338	.....	84	.....	83,160	.....	64,863	74,188	541,543	976
454	8,677	490	.....	54,250	34,500	20,199	93,203	471,989	977
230	14,784	61	.....	16,000	4,514	14,265	30,916	174,362	978
1,009	2,100	996	.....	45,000	11,291	47,611	70,056	531,707	979
475	.....	.....	.....	.....	986	3,759	4,191	55,640	980
2,958	.....	85	.....	20,775	115	31,295	23,872	212,340	981
.....	.....	534	.....	.....	10,983	32,852	68,961	371,423	982
.....	104,722	621	.....	20,000	91,446	43,301	175,191	921,599	983
6,213	10,405	862	.....	10,000	2,884	24,345	75,745	342,128	984
1,276	.....	165	.....	.....	.....	13,969	10,035	83,431	985
297	.....	411	.....	34,500	872	35,281	39,186	330,731	986
730	.....	166	.....	.....	1,602	17,585	31,607	145,266	987
696	.....	2,138	.....	48,500	29,414	179,947	198,484	1,633,304	988
7,838	25,185	107	.....	.....	200	17,492	70,858	232,094	989
15,492	.....	233	.....	52,000	76,724	12,670	101,487	490,511	990
274	257	1,399	.....	.....	5,160	9,942	19,434	114,778	991
1,742	.....	.....	.....	.....	86	3,285	9,568	50,774	992
7,407	3,945	45	.....	.....	4,911	19,544	50,071	210,248	993
10,446	.....	124	.....	.....	.....	1,701	14,883	70,214	994
4,470	.....	1,694	.....	.....	6	55,362	11,448	317,705	995
253	.....	.....	.....	21,295	614	48,768	194,232	789,096	996
7,182	.....	149	.....	.....	3,297	12,134	29,741	174,531	997
2,611	.....	768	.....	.....	565	20,298	30,468	248,798	998
15	47,620	747	.....	57,000	52,994	19,402	74,350	617,213	999
172	39,894	395	.....	35,399	14,021	30,801	59,776	439,016	1000
1,441	.....	523	.....	60,000	.....	48,056	91,645	695,701	1001
13,375	20,551	4,835	.....	.....	28,259	21,199	76,302	312,422	1002
510	.....	45	.....	.....	116	17,048	8,552	107,798	1003
149	.....	951	$12	16,000	47,283	81,680	125,099	778,062	1004
45	31,245	249	.....	4,000	12,410	23,405	70,791	303,491	1005
6,919	.....	55	.....	1,500	17,893	11,894	28,345	143,910	1006
125	.....	165	.....	.....	2,312	21,370	15,282	137,465	1007
3,452	.....	994	.....	40,000	2,027	41,080	101,114	649,424	1008
4,576	.....	192	.....	.....	1,950	31,168	71,778	357,694	1009

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								
955	Embe	3,403	411					23	8
956	Empire	1,244	138					365	40
957	Erie	1,210	113						
958	Euclid	588	53					19	3
959	Eureka	1,391	155						
960	Excelsior Mutual	4,960	432					239	35
961	Exchange	1,045	89					495	30
962	Five Corners	4,029	361					2,497	260
963	Franklin	4,125	470					390	40
964	Fraternity Mutual	469	76					52	16
965	Garfield	2,722	305					88	28
966	Greenville Heights	2,318	294					387	63
967	Greenville United	3,971	652					48	27
968	Hamilton Park	1,355	120					26	2
969	Harsimus	680	59					10	1
970	Henderson	644	73					16	2
971	Hilltop	1,839	188					143	47
972	Home	1,304	114					210	16
973	Hudson	18,248	1,364					6,760	490
974	Hudson County Caledonian	2,533	295						
975	Industrial Mutual	3,237	422					23	3
976	Italian	4,404	506						
977	Jackson	2,315	270					176	26
978	Jersey City	703	71	68	4				
979	Jewett	3,132	322					337	49
980	Jordan	507	63						
981	Journal Square	1,357	96					63	11
982	Junction	2,302	209					187	28
983	K. C.	3,569	362					591	84
984	Kopernik	2,698	330					33	33
985	Labor's	659	61						
986	Lafayette Mutual	2,400	320					89	18
987	Leader	1,093	105						
988	Lincoln	11,642	1,125					1,286	159
989	Live Wire	1,161	111					73	7
990	Madison	1,821	205					249	34
991	Magnetic	941	147					83	32
992	Major	373	39						
993	Marion	925	84					42	42
994	Miown	569	63						
995	Montgomery	3,038	304					85	16
996	Monticello Mutual	5,417	596					407	77
997	Own-Your-Home	788	47					275	50
998	Paulus Hook	2,273	290						
999	Pavonia	2,265	206					440	71
1000	Phoenix	2,421	275					84	14
1001	P. R. R. Y. M. C. A.	3,152	284					1,082	110
1002	Rainy Day	1,169	124					55	10
1003	Save-More	1,123	111						
1004	Security	5,157	425					323	37
1005	Sherwood	1,372	148						
1006	Sip	701	93	15	2				
1007	Sparrow Hill	1,124	171						
1008	Stuyvesant	3,841	383					785	88
1009	Summit	2,183	249					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	
3,426	63	356	S.	$1.00 & $2.00 m.	$200	6	.....	.....	955
1,609	16	162	O.P.	.....	200	6	$2.00 a	.....	956
1,210	25	88	S.	1.00 m.	200	6	.....	.....	957
607	32	24	S.	1.00 m.	200	6	.....	.....	958
1,391	43	112	S.	1.00 m.	200	6	.....	.....	959
5,199	109	358	S.	1.00 m.	200	6	.....	.....	960
1,540	26	93	S.	1.00 m.	200	6	4.00 a	$1.00 a	961
6,526	114	507	S.	1.00 & 2.00 m.	200	6	.....	.....	962
4,515	115	395	S.	1.00 m.	200	6	.....	.....	963
521	23	69	N.S.	.25 w. 2.00 m.	200	6	.10 b	.10 b	964
2,810	56	272	S.	1.00 m.	T.M.&200	5 & 6	.....	.....	965
2,705	58	299	S.	1.00 m.	200	6	.....	.....	966
4,019	45	634	S.	.25 w.	T. M.	6	.....	1.00 a	967
1,381	37	85	S.	1.00 m.	200	6	3.00 a	1.00 a	968
690	14	46	S.	1.00 m.	200	6	.....	.....	969
660	20	55	S.	1.00 m.	200	6	.....	.....	970
1,982	74	161	S.	1.00 m.	200	6	.....	.....	971
1,514	37	93	S.	1.00 m.	200	6	.12½ b	.12½ b	972
25,008	237	1,617	S.	.25 w.	200	5 & 6	.08⅓ b	.08⅓ b	973
2,533	71	224	S.	1.00 m.	200	6	.05 b	.05 b	974
3,260	97	328	S.	1.00 m.	200	6	.....	.....	975
4,404	131	375	S.	1.00 m.	200	6	.....	.....	976
2,491	67	229	S.	1.00 m.	200	6	2.00 a	.....	977
771	32	43	S.	1.00 m.	200	6	.12½ b	.12½ b	978
3,469	94	277	S.	1.00 m.	T.M.&200	6	.....	.....	979
507	7	56	S.	1.00 m.	200	6	.....	.....	980
1,420	36	71	S.	1.00 m.	200	6	.....	.....	981
2,489	54	183	S.	1.00 m.	200	6	1.00 a	.....	982
4,160	96	350	S.	1.00 m.	200	6	.....	.....	983
2,731	46	317	S.	1.00 m.	200	6	.....	.....	984
659	15	46	S.	1.00 m.	200	6	3.00 a	.....	985
2,489	80	258	S.	1.00 m.	T. M.	6	.....	.....	986
1,093	39	66	S.	1.00 m.	200	6	2.00 a	1.00 a	987
12,928	142	1,142	S.	1.00 m.	200	6	.....	.....	988
1,234	27	91	S.	1.00 m.	200	6	.....	.....	989
2,070	57	182	S.	1.00 m.	200	6	.....	.....	990
1,024	27	152	S.	1.00 m.	200	6	.03 b	.03 b	991
373	8	31	S.	1.00 m.	200	6	4.00 a	.....	992
967	32	94	S.	1.00 m.	200	6	3.00 a	1.00 a	993
569	18	45	S.	.70 & 1.00 m.	200	6	.....	.....	994
3,123	38	282	S.	1.00 m.	200	6	.....	.....	995
5,824	93	580	O.P.	.....	200	6	.....	.....	996
1,063	10	87	S.	1.00 m.	200	6	.05 b	.05 b	997
2,273	60	230	S.	1.00 m.	200	6	.....	.....	998
2,705	60	217	S.	.25 w. & 1.00 m.	200	6	.02½ b	.02½ b	999
2,505	73	216	S.	1.00 m.	200	6	.....	.....	1000
4,234	79	315	S.	1.00 m.	200	6	.03 b	.03 b	1001
1,224	21	113	S.	1.00 & 2.00 m.	200	6	.25 b	.25 b	1002
1,123	24	87	S.	1.00 m.	200	6	.....	.....	1003
5,480	111	351	S.	1.00 m.	200	6	.....	.....	1004
1,372	29	119	S.	1.00 m.	200	6	.....	1.00 a	1005
716	34	61	S.	1.00 m.	200	6	.....	.....	1006
1,124	51	120	S.	1.00 m.	200	6	.....	.....	1007
4,626	82	389	S.	1.00 m.	200	6	.....	.....	1008
2,381	47	229	S.	1.00 m.	200	6	.....	.....	1009

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		
1010	Sunset ..... Jersey City	April 28, 1925	Thomas Windisch
1011	Ukrainian ..... " "	Dec. 21, 1920	Harry Jewusiah
1012	Union ..... " "	Mar. 24, 1890	Andrew B. Scott
1013	Veterans' ..... " "	Dec. 8, 1921	D. E. C. Somers
1014	Washington ..... " "	Mar. 29, 1887	Robert Anderson, Sr.
1015	West Bergen ..... " "	Dec. 28, 1891	Robert H. Conklin
1016	Western Slope ..... " "	May 18, 1886	Fred Klein
1017	West Side ..... " "	Mar. 2, 1896	Edward J. Jackson
1018	Woodlawn ..... " "	Dec. 15, 1896	William Dingwall
1019	Belgrove ..... Kearny	Mar. 26, 1929	Alexander F. Gillis
1020	Citizens ..... "	Mar. 8, 1909	Stanley Masom
1021	Elm ..... "	Feb. 26, 1924	Charles R. Kempf
1022	Kearny Heights ..... "	Mar. 12, 1925	William Joule
1023	Midland ..... "	Feb. 19, 1906	William F. Martin
1024	Mutual Benefit ..... "	June 17, 1895	William T. Wilkinson
1025	Parkway ..... "	July 3, 1915	Henry J. Palmer
1026	Schuyler ..... "	Sept. 3, 1924	Anthony P. Miller
1027	Vim ..... "	Mar. 7, 1924	Herman Farina
1028	West Hudson ..... "	Mar. 24, 1906	John Hewitt
1029	Bergenwood ..... North Bergen Twp.	Mar. 25, 1922	James Barnes
1030	North Bergen ..... " " "	Jan. 15, 1914	Henry E. Wolff
1031	Victory ..... " " "	June 2, 1922	Frank R. Austin
1032	Woodcliff on Hudson ..... " " "	Jan. 18, 1922	Harry J. H. Ruhle
1033	Secaucus ..... Secaucus	June 2, 1915	Charles Niederer
1034	Bergenline ..... Union City	Mar. 23, 1922	James Montagne
1035	Community ..... " "	Sept. 22, 1917	Sol Zweig
1036	Conservative ..... " "	Mar. 24, 1917	James M. DeRiso
1037	Courtlandt ..... " "	June 8, 1914	Frederick E. Bauer
1038	Dispatch ..... " "	June 19, 1922	William F. Schreck
1039	Greater City ..... " "	Sept. 29, 1914	Fred A. Berenbroick
1040	Hamilton ..... " "	Mar. 26, 1915	Albert Kerr
1041	Highpoint ..... " "	Jan. 4, 1922	William Schlemm
1042	North River ..... " "	Jan. 23, 1925	Ralph Bernhardt
1043	Palisade ..... " "	Mar. 31, 1891	Gustav Dopslaff
1044	Sentinel ..... " "	June 24, 1922	Charles G. Eichholz
1045	Town of Union ..... " "	Oct. 6, 1888	Fred G. Loeffler
1046	Weehawken ..... " "	Aug. 20, 1907	Frederick E. Baumann
1047	West Hoboken ..... " "	April 19, 1910	George G. Raymond
1048	West Shore ..... " "	Feb. 10, 1923	George H. Hilge
1049	Fidelity ..... Weehawken	July 30, 1913	Arthur H. Strickland, Sr.
1050	Bluestone ..... West New York	Oct. 18, 1922	Adam A. Smith
1051	Reliant ..... " " "	June 21, 1923	William Boss
1052	West New York ..... " " "	Feb. 5, 1912	Jules Baechler
	Hunterdon County		
1053	Bloomsbury ..... Bloomsbury	Mar. 8, 1926	Charles W. Cope
1054	Clinton Town ..... Clinton	April 23, 1924	Philip R. Gebhardt
1055	Flemington ..... Flemington	May 7, 1913	William J. Case
1056	Frenchtown ..... Frenchtown	Feb. 11, 1922	Chester A. Niece
1057	High Bridge ..... High Bridge	July 19, 1907	E. E. Alexander
1058	Centennial ..... Lambertville	May 22, 1876	Joseph Akers
1059	Milford ..... Milford	Jan. 10, 1923	C. H. Bachman
1060	Whitehouse ..... White House	Oct. 19, 1928	Jacob H. Dilts

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
David M. Klausner	Henry Mahler	588 Newark Ave., Jersey City, N. J.	1010
Marcel Wagner	William F. Wagner	339 Pacific Ave., Jersey City, N. J.	1011
Robert Carey	Elmer A. Davison	746 Grand St., Jersey City, N. J.	1012
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1013
Henry Ewald, Sr.	William H. Clossey	279 Grove St., Jersey City, N. J.	1014
Charles Woolny	John Cassidy	215 Clay Ave., East, Roselle Park, N. J.	1015
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1016
Alfred R. Becker	Walter A. Meyer	243 Union St., Jersey City, N. J.	1017
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	1018
Joseph B. Gallagher	Francis J. Foster	9 Davis St., Harrison, N. J.	1019
John H. Cooper	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	1020
Frank J. Johnson	Lillian Fritz	614 Warren St., Harrison, N. J.	1021
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	1022
Lee S. Carney	William J. Millett	670 Ten Eyck Ave., Lyndhurst, N. J.	1023
William W. Wimmer	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1024
Frederick T. Law	Arthur J. Oliver	166 Bergen Ave., Kearny, N. J.	1025
Charles F. Paulauskas, Jr.	John V. Baltrukonis	206 Quincy Ave., Kearny, N. J.	1026
Frank G. Masini	Peter A. Verdicchio	288 Argyle Place, Kearny, N. J.	1027
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	1028
Harvey Bein	George Grote	5500 Hudson Blvd., North Bergen, N. J.	1029
William F. Burke	William P. Pullis	Municipal Bldg., North Bergen, N. J.	1030
Percy G. Britt	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	1031
Dippel, Davis & Stewart	Albert W. Ferens	Broadway and 31st St., North Bergen, N. J.	1032
Besson & Pellet	Val D. Boulanger	834 Cedar Ave., Secaucus, N. J.	1033
Frank J. Rinaldi	Robert H. Arena	132 Forty-first St., Union City, N. J.	1034
Isador Haber	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	1035
Otto Venino, Jr.	Carl Mohr, Jr.	410 Thirty-eighth St., Union City, N. J.	1036
	Dante Bartolomei	628 Eighth St., Union City, N. J.	1037
Isaacs & Gunther	Antoinette Stukhart	147 Summit Ave., Union City, N. J.	1038
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	980 Bergenline Ave., Union City, N. J.	1039
John N. Platoff	Philip Flaxman	708 Bergenline Ave., Union City, N. J.	1040
William F. Burke	John Maus	446 Bergenline Ave., Union City, N. J.	1041
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1042
Frederick K. Hopkins	William H. deVeer	349 New York Ave., Union City, N. J.	1043
Samuel Spingarn	Ruth E. Renner	988 Bergenline Ave., Union City, N. J.	1044
Kappes & Hille	Richard W. Loeffler	786 Bergenline Ave., Union City, N. J.	1045
William G. Hille	John Koelln	708 Bergenline Ave., Union City, N. J.	1046
Frederick K. Hopkins	Haig Simsarian	468 Bergenline Ave., Union City, N. J.	1047
Albert J. Manetti	Jacob Levine	988 Bergenline Ave., Union City, N. J.	1048
Edward Hollander	*Crescenza Leccese	650 Park Ave., Weehawken, N. J.	1049
Francis A. Castellano, Jr.	Gustav Boniface	441 Sixteenth St., West New York, N. J.	1050
Anthony J. Valicenti	Richard Finch	Hudson Ave. & Ninth St., West New York, N. J.	1051
Samuel Nashel	Frank J. Olert	721 Bergenline Ave., West New York, N. J.	1052
George W. Fleming	F. B. Morgan	Pidcock Bldg., Bloomsbury, N. J.	1053
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	1054
A. O. Robbins	William A. Abbott	6 Spring St., Flemington, N. J.	1055
Harlan Besson	Harold K. Arnwine	Frenchtown, N. J.	1056
Clarence Garretson	H. L. Staples	High Bridge, N. J.	1057
Horace J. Farlee	Wilson G. Herstine	162 N. Union St., Lambertville, N. J.	1058
Herr & Fisher	Wallace Sloyer	Milford, N. J.	1059
Herr & Fisher	Alvah P. Ramsey	White House, N. J.	1060

* Assistant Secretary.

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				
1010	Sunset	Jersey City	$35,064	$5,524	$96,900
1011	Ukrainian	" "	5,205	12,870	30,400
1012	Union	" "	7,263	3,315	116,900
1013	Veterans'	" "	1,346	2,030	99,700
1014	Washington	" "	2,336	1,000	186,200
1015	West Bergen	" "	2,815	2,000	127,700
1016	Western Slope	" "	786	223	119,800
1017	West Side	" "	6,503	.....	177,000
1018	Woodlawn	" "	5,613	18,375	669,281
1019	Belgrove	Kearny	4,759	1,240	64,100
1020	Citizens	"	2,324	500	201,100
1021	Elm	"	7,369	850	627,100
1022	Kearny Heights	"	25,934	25,267	226,320
1023	Midland	"	3,215	266	82,160
1024	Mutual Benefit	"	3,079	3,744	135,480
1025	Parkway	"	508	106	119,186
1026	Schuyler	"	7,317	1,058	61,700
1027	Vim	"	7,023	.....	115,161
1028	West Hudson	"	6,188	4,900	172,320
1029	Bergenwood	North Bergen Twp.	5,317	.....	54,600
1030	North Bergen	" " "	4,206	1,009	97,000
1031	Victory	" " "	29,902	6,184	80,000
1032	Woodcliff on Hudson	" " "	1,894	855	65,400
1033	Secaucus	Secaucus	7,753	231	146,600
1034	Bergenline	Union City	3,544	5,800	99,400
1035	Community	" "	3,063	.....	64,400
1036	Conservative	" "	23,248	7,000	141,000
1037	Courtlandt	" "	28,660	7,422	246,750
1038	Dispatch	" "	5,818	26,773	82,000
1039	Greater City	" "	2,460	3,650	108,000
1040	Hamilton	" "	3,362	.....	77,800
1041	Highpoint	" "	18,078	455	67,950
1042	North River	" "	8,171	996	72,000
1043	Palisade	" "	120,035	25,000	135,575
1044	Sentinel	" "	15,359	.....	46,800
1045	Town of Union	" "	48,161	18,000	189,100
1046	Weehawken	" "	7,495	7,500	102,100
1047	West Hoboken	" "	26,460	1,703	231,200
1048	West Shore	" "	3,540	9,750	27,400
1049	Fidelity	Weehawken	10,120	27,050	404,500
1050	Bluestone	West New York	3,023	3,100	78,600
1051	Reliant	" " "	2,143	.....	53,600
1052	West New York	" " "	12,154	.....	171,600
	Totals		$1,496,009	$745,668	$29,180,936
	Hunterdon County				
1053	Bloomsbury	Bloomsbury	$33,099	$1,153	$75,230
1054	Clinton Town	Clinton	13,648	3,007	116,900
1055	Flemington	Flemington	2,995	25,094	185,395
1056	Frenchtown	Frenchtown	2,160	1,047	93,150
1057	High Bridge	High Bridge	3,397	2,300	143,080
1058	Centennial	Lambertville	35,863	10,081	304,600
1059	Milford	Milford	2,821	1,411	121,000
1060	Whitehouse	White House	12,115	7,333	89,050
	Totals		$106,098	$51,426	$1,128,405

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$12,435	$37,891	$5,545	$40,527	$233,886	1010
$2,500	3,780	27,543	3,445	976	86,719	1011
1,793	2,480	30,212	4,436	518	166,917	1012
9,400	4,340	70,022	4,754	81	191,673	1013
117,115	5,025	284,660	16,493	2,571	615,400	1014
27,893	1,437	93,135	9,290	1,574	265,844	1015
9,301	4,120	56,278	7,799	569	198,876	1016
259,649	7,767	482,445	949	22,421	956,734	1017
67,400	12,695	549,300	156,464	28,354	1,507,482	1018
21,103	100	12,541	3,555	33,717	141,115	1019
16,100	300	313,008	4,358	6,669	544,359	1020
195,000	23,816	344,446	8,626	8,451	1,215,658	1021
15,900	2,978	21,106	3,577	35,540	356,622	1022
.....	600	100,949	2,980	1,443	191,613	1023
112,113	1,260	58,345	1,852	623	316,496	1024
.....	600	33,534	6,442	1,728	162,104	1025
.....	1,600	13,178	2,392	1,074	88,319	1026
.....	1,590	61,917	2,023	594	188,308	1027
98,046	3,167	126,604	3,263	7,683	422,171	1028
17,185	19,450	92,348	7,332	301	196,533	1029
1,000	4,850	196,477	4,331	301	309,174	1030
25,699	6,985	149,756	2,101	105	300,732	1031
61,100	900	132,660	5,362	1,528	269,699	1032
19,400	1,300	38,129	14,461	3,755	231,629	1033
85,486	4,040	286,543	9,085	1,782	495,680	1034
28,391	4,119	155,565	7,567	857	263,962	1035
133,369	9,330	188,618	16,348	607	519,520	1036
981	12,320	231,773	21,511	1,669	551,086	1037
70,487	4,790	194,687	17,822	5,034	407,411	1038
119,996	3,779	111,799	2,357	4,359	356,380	1039
137,899	6,484	444,742	30,908	6,406	707,601	1040
12,497	4,025	218,008	6,763	616	328,392	1041
.....	2,674	64,790	16,507	6,434	171,572	1042
208,662	25,158	74,960	732	160,723	750,845	1043
34,100	20,200	66,544	1,559	325	184,887	1044
334,352	53,021	654,759	10,979	103,869	1,412,241	1045
52,372	21,975	370,368	34,457	27,798	624,065	1046
77,400	20,515	305,328	9,577	15,686	687,869	1047
21,911	4,020	188,161	10,008	1	264,791	1048
79,040	30,446	325,207	5,267	4,538	886,168	1049
10,894	5,230	103,534	5,323	1	209,705	1050
88,281	5,937	210,126	11,788	4,729	376,604	1051
.....	8,628	124,863	35,133	1,571	353,949	1052
$9,041,929	$1,267,995	$29,525,167	$2,816,618	$1,865,780	$75,940,102	
.....	$1,950	.....	$6,442	$8,464	$126,338	1053
.....	3,162	$3,408	4,641	22,261	167,022	1054
.....	21,557	.....	1,436	793	237,270	1055
$1,200	1,550	.....	575	52	99,734	1056
1,431	825	27,166	6,655	2,880	187,734	1057
12,100	9,536	47,954	35,476	9,605	465,215	1058
.....	.....	11,580	2,673	1,590	141,075	1059
5,500	4,165	6,440	2,568	154	127,325	1060
$20,231	$42,745	$96,543	$60,466	$45,799	$1,551,713	

TABLE 8—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					
1010	Sunset	Jersey City	$156,632			
1011	Ukrainian	" "	58,920			
1012	Union	" "	112,584			$5,000
1013	Veterans'	" "	126,714			
1014	Washington	" "	325,674			29,800
1015	West Bergen	" "	159,706			10,200
1016	Western Slope	" "	113,508			20,900
1017	West Side	" "	470,317			121,200
1018	Woodlawn	" "	804,080			25,700
1019	Belgrove	Kearny	115,796			
1020	Citizens	"	280,260			69,300
1021	Elm	"	379,479	$193,781	$2,228	177,422
1022	Kearny Heights	"	263,004			7,800
1023	Midland	"	67,095			
1024	Mutual Benefit	"	178,127			57,200
1025	Parkway	"	84,504			24,700
1026	Schuyler	"	65,187			6,000
1027	Vim	"	50,179			8,800
1028	West Hudson	"	265,286			30,400
1029	Bergenwood	North Bergen Twp.	128,982			
1030	North Bergen	" " "	151,035			6,200
1031	Victory	" " "	197,949			1,200
1032	Woodcliff on Hudson	" " "	147,756			18,650
1033	Secaucus	Secaucus	134,132			34,400
1034	Bergenline	Union City	205,938			60,000
1035	Community	" "	118,322			24,152
1036	Conservative	" "	285,595			35,710
1037	Courtlandt	" "	278,060		35,500	
1038	Dispatch	" "	181,322			23,000
1039	Greater City	" "	203,994			27,200
1040	Hamilton	" "	318,240			58,345
1041	Highpoint	" "	121,546			1,300
1042	North River	" "	104,574			
1043	Palisade	" "	654,802			8,500
1044	Sentinel	" "	117,990			
1045	Town of Union	" "	872,646			90,300
1046	Weehawken	" "	374,550			30,000
1047	West Hoboken	" "	435,345			40,200
1048	West Shore	" "	114,942			2,500
1049	Fidelity	Weehawken	423,906			74,950
1050	Bluestone	West New York	102,606			
1051	Reliant	" " "	206,253			14,800
1052	West New York	" " "	199,896			
	Totals		$39,893,602	$304,847	$37,728	$7,470,324
	Hunterdon County					
1053	Bloomsbury	Bloomsbury	$89,538	$3,000		
1054	Clinton Town	Clinton	122,916			
1055	Flemington	Flemington	180,072			
1056	Frenchtown	Frenchtown	65,154			$15,600
1057	High Bridge	High Bridge	106,194	1,875		4,200
1058	Centennial	Lambertville	320,316			
1059	Milford	Milford	87,192			
1060	Whitehouse	White House	87,812	990		11,800
	Totals		$1,059,194	$5,865		$31,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$1,576	.....	$369	.....	.....	.....	$41,032	$34,277	$233,886	1010
1,184	.....	134	.....	.....	$1,419	8,892	16,170	86,719	1011
4,341	.....	282	.....	$5,100	.....	21,424	18,186	166,917	1012
264	.....	87	.....	6,000	301	23,698	34,609	191,673	1013
526	$35,995	3,464	.....	66,405	10,549	39,345	103,642	615,400	1014
243	19,700	326	.....	15,000	3,129	24,714	32,826	265,844	1015
1,330	.....	122	.....	24,000	588	21,917	16,511	198,876	1016
402	1,000	7,007	.....	7,000	87,179	36,688	225,941	956,734	1017
6	118,538	1,632	.....	70,000	122,520	64,803	300,203	1,507,482	1018
480	.....	103	.....	.....	896	16,841	6,999	141,115	1019
9,490	.....	119	.....	24,000	15,102	39,346	106,742	544,359	1020
19,568	108,811	923	.....	13,500	21,579	119,180	179,187	1,215,658	1021
54	.....	62	.....	.....	400	76,964	8,338	356,622	1022
30,158	44,400	.....	.....	.....	165	10,982	38,813	191,613	1023
.....	.....	124	.....	4,000	1,483	40,168	35,394	316,496	1024
908	.....	111	.....	10,250	3,117	18,719	19,795	162,104	1025
75	.....	85	.....	.....	466	11,043	5,463	88,319	1026
295	75,985	.....	.....	1,200	11,847	9,365	30,637	188,308	1027
.....	.....	220	$47	.....	16,982	63,079	46,157	422,171	1028
65	.....	187	.....	.....	48	21,674	45,577	196,533	1029
6,572	16,669	271	.....	9,724	37,073	15,545	66,085	309,174	1030
705	.....	363	.....	.....	5,500	29,772	65,243	300,732	1031
.....	.....	2,095	.....	5,000	10,853	27,609	57,736	269,699	1032
605	.....	390	.....	1,667	4,151	30,905	25,379	231,629	1033
4,281	19,745	972	.....	41,280	51,900	24,943	86,621	495,680	1034
1,537	.....	591	.....	13,500	27,003	21,277	57,580	263,962	1035
7,234	1,217	1,071	.....	38,500	9,626	61,942	78,625	519,520	1036
30	14,046	494	.....	77,000	12,234	42,012	91,710	551,086	1037
2,697	22,575	258	.....	13,300	33,731	34,382	96,196	407,411	1038
4,212	.....	253	.....	8,000	8,923	38,598	65,200	356,380	1039
1,118	52,716	462	.....	39,000	37,609	40,538	159,573	707,601	1040
12,854	94,044	55	.....	.....	26,973	15,254	56,366	328,392	1041
166	.....	2,423	.....	.....	9,353	3,547	51,509	171,572	1042
1,236	11,868	164	.....	.....	3,243	.....	71,032	750,845	1043
214	.....	499	.....	.....	969	29,713	35,502	184,887	1044
5,244	.....	4,613	.....	.....	67,672	106,789	264,977	1,412,241	1045
.....	.....	1,755	.....	.....	49,450	36,251	132,059	624,065	1046
395	.....	854	.....	.....	871	87,730	122,474	687,869	1047
8,642	.....	3,143	.....	.....	50,321	.....	85,243	264,791	1048
2,277	49,018	1,095	.....	118,250	33,526	76,416	106,730	886,168	1049
175	.....	326	.....	17,000	7,521	15,962	66,115	209,705	1050
2,007	8,150	319	.....	.....	46,924	22,856	75,295	376,604	1051
1,251	33,698	522	.....	40,196	6,846	22,943	48,597	353,949	1052
$606,421	$2,159,693	$106,764	$11,919	$2,645,846	$3,158,762	$6,308,878	$13,235,318	$75,940,102	
.....	.....	$171	.....	.....	$40	$29,531	$4,058	$126,338	1053
.....	.....	215	.....	.....	421	34,092	9,378	167,022	1054
.....	.....	348	$1,200	$4,000	.....	42,923	8,727	237,270	1055
.....	.....	106	.....	2,500	272	14,222	1,880	99,734	1056
.....	.....	691	.....	23,600	238	21,670	29,266	187,734	1057
$1,354	$800	236	.....	30,100	996	81,479	29,934	465,215	1058
.....	.....	198	.....	25,000	365	17,439	10,881	141,075	1059
1,030	.....	127	.....	.....	1,601	18,361	5,604	127,325	1060
$2,384	$800	$2,092	$1,200	$85,200	$3,933	$259,717	$99,728	$1,551,713	

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
	Hudson County—Continued								
1010	Sunset	1,645	156	.....	.....	.....	.....	.....	.....
1011	Ukrainian	578	96	.....	.....	.....	.....	.....	.....
1012	Union	1,742	123	.....	.....	.....	.....	25	6
1013	Veterans'	1,724	194	.....	.....	.....	.....	.....	.....
1014	Washington	3,258	333	.....	.....	.....	.....	149	18
1015	West Bergen	1,966	236	.....	.....	.....	.....	51	11
1016	Western Slope	1,569	190	.....	.....	.....	.....	105	20
1017	West Side	4,102	487	.....	.....	.....	.....	606	77
1018	Woodlawn	7,975	895	.....	.....	.....	.....	214	53
1019	Belgrove	1,618	200	.....	.....	.....	.....	.....	.....
1020	Citizens	2,815	337	.....	.....	.....	.....	347	40
1021	Elm	5,911	408	1,457	149	65	65	887	160
1022	Kearny Heights	2,881	375	.....	.....	.....	.....	33	10
1023	Midland	840	124	.....	.....	.....	.....	.....	.....
1024	Mutual Benefit	1,625	185	.....	.....	.....	.....	238	33
1025	Parkway	1,107	122	.....	.....	.....	.....	124	16
1026	Schuyler	1,225	205	.....	.....	.....	.....	30	10
1027	Vim	491	50	.....	.....	.....	.....	44	9
1028	West Hudson	2,450	308	.....	.....	.....	.....	127	18
1029	Bergenwood	1,570	156	.....	.....	.....	.....	.....	.....
1030	North Bergen	1,435	194	.....	.....	.....	.....	31	4
1031	Victory	1,771	245	.....	.....	.....	.....	6	1
1032	Woodcliff on Hudson	1,510	153	.....	.....	.....	.....	93	47
1033	Secaucus	1,936	233	.....	.....	.....	.....	172	33
1034	Bergenline	2,159	428	.....	.....	.....	.....	300	54
1035	Community	1,249	196	.....	.....	.....	.....	23	15
1036	Conservative	2,938	388	.....	.....	.....	.....	179	52
1037	Courtlandt	2,836	330	.....	.....	.....	.....	178	29
1038	Dispatch	1,948	227	.....	.....	.....	.....	115	43
1039	Greater City	2,339	232	.....	.....	.....	.....	136	15
1040	Hamilton	3,276	360	.....	.....	.....	.....	291	20
1041	Highpoint	1,008	122	.....	.....	.....	.....	7	2
1042	North River	982	95	.....	.....	.....	.....	.....	.....
1043	Palisade	6,715	1,237	.....	.....	.....	.....	43	15
1044	Sentinel	1,109	106	.....	.....	.....	.....	.....	.....
1045	Town of Union	7,299	762	.....	.....	.....	.....	452	145
1046	Weehawken	2,934	299	.....	.....	.....	.....	150	47
1047	West Hoboken	4,441	534	.....	.....	.....	.....	201	33
1048	West Shore	957	91	.....	.....	.....	.....	12	2
1049	Fidelity	4,715	493	.....	.....	.....	.....	375	58
1050	Bluestone	1,147	110	.....	.....	.....	.....	.....	.....
1051	Reliant	1,679	263	.....	.....	.....	.....	74	8
1052	West New York	2,069	239	.....	.....	.....	.....	.....	.....
	Totals	431,780	48,067	2,465	253	65	65	37,546	5,304
	Hunterdon County								
1053	Bloomsbury	915	145	30	2	.....	.....	.....	.....
1054	Clinton Town	1,566	215	.....	.....	.....	.....	.....	.....
1055	Flemington	2,564	209	.....	.....	.....	.....	.....	.....
1056	Frenchtown	1,286	162	.....	.....	.....	.....	.....	.....
1057	High Bridge	3,239	157	25	5	.....	.....	78	16
								42	8
1058	Centennial	3,701	390	.....	.....	.....	.....	.....	.....
1059	Milford	1,438	153	.....	.....	.....	.....	.....	.....
1060	Whitehouse	1,243	146	9	7	.....	.....	.....	.....
	Totals	15,952	1,577	64	14	.....	.....	179	48

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	
1,645	49	107	S.	$1.00 m.	$200	6	$3.00 a	.....	1010
578	19	77	S.	1.00 m.	200	6	.....	.....	1011
1,767	26	103	S.	1.00 m.	200	6	.14 b	$1.00 a	1012
1,724	34	160	S.	1.00 m.	200	6	.....	.....	1013
3,407	50	301	S.	1.00 m.	200	6	.15 b	.15 b	1014
2,017	43	204	S.	1.00 m.	200	6	.....	.....	1015
1,674	54	156	S.	1.00 m.	200	6	.....	.....	1016
4,708	71	493	S.	.25 w.	200&T.M.	6	.16 b	.16 b	1017
8,189	191	757	N.S.	1.00 m.	200	6	.....	.....	1018
1,618	32	168	S.	1.00 m.	200	6	.....	.....	1019
3,162	54	323	S.	1.00 m.	200	6	3.00 a	.....	1020
8,320	200	582	S.	.50, .70 & 1.00 m.	200	6	.05 b	.05 b	1021
2,914	77	308	S.	1.00 m.	240	6	3.50 a	1.00 a	1022
840	22	102	O.P.	.....	200	6	3.00 a	1.00 a	1023
1,863	74	144	S.	1.00 m.	240	6	4.00 a	.....	1024
1,231	23	115	S.	1.00 m.	240	6	.....	.....	1025
1,255	29	186	S.	1.00 m.	200	6	3.00 a	1.00 a	1026
535	19	40	S. & N.S.	1.00 m.	200	6	.04 b	.04 b	1027
2,577	84	242	S.	1.00 m.	240	6	3.00 a	.....	1028
1,570	36	120	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1029
1,466	50	148	S.	1.00 m.	200	6	.....	.....	1030
1,777	51	195	S.	1.00 m.	200	6	.....	.....	1031
1,603	19	181	S.	1.00 m.	200	6	.....	.....	1032
2,108	47	219	S.	1.00 m.	200	6	.084 b	.084 b	1033
2,459	50	432	S.	1.00 m.	200	6	.....	.....	1034
1,272	25	186	S.	.70 m.	200	6	.....	.....	1035
3,117	63	377	S.	1.00 m.	200	6	3.00 a	1.00 a	1036
3,014	67	292	S.	1.00 m.	200	6	.....	.....	1037
2,063	32	238	S. & N.S.	1.00 m.	T.M.&200	4½ & 6	.....	.....	1038
2,475	37	210	S.	1.00 m.	200	6	.12½ b	.12½ b	1039
3,567	60	320	S.	1.00 m.	T.M.&200	4½ & 6	.25 b	.25 b	1040
1,015	32	92	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.25 b	1041
982	24	71	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1042
6,758	123	1,129	N.S.	1.00 m.	T.M.&200	4 & 6	.....	.....	1043
1,109	32	74	S.	1.00 m.	200	6	.12½ b	.12½ b	1044
7,751	162	745	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	.....	1045
3,084	73	273	S.	1.00 m.	200	4½ & 6	3.00 & .25 b	.25 b	1046
4,642	71	496	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1047
969	20	73	S.	1.00 m.	200	6	3.00 a & .12½ b	.....	1048
5,090	244	307	S.	1.00 m.	200	6	.....	.....	1049
1,147	36	74	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1050
1,753	34	237	S.	1.00 & 2.00 m.	200	6	.12½ b	.12½ b	1051
2,069	77	162	S.	.25 w.	200	5 & 6	.09 b	.09 b	1052
471,856	9,887	43,802							
945	42	105	S.	$1.00 m.	$200	6	$4.00 a	.....	1053
1,566	66	149	S.	1.00 m.	200	6	2.00 a	$2.00 a	1054
2,564	85	124	S.	1.00 m.	200	6	.....	.....	1055
1,364	51	127	S.	1.00 m.	200	6	.....	.....	1056
3,306	72	98	S.	.50 m.	100	6	.....	.....	1057
3,701	186	204	S.	1.00 m.	200	6	2.50 a	.....	1058
1,438	39	114	S.	1.00 m.	200	6	.05 b	.05 b	1059
1,311	49	128	S.	1.00 m.	200	6	3.00 a	.....	1060
16,195	590	1,049							

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
	Mercer County			
1061	Nottingham	Hamilton Square	Oct. 19, 1928	William L. Briner, Jr.
1062	Citizens'	Hightstown	Dec. 13, 1900	John G. Scheible
1063	Hopewell	Hopewell	Feb. 19, 1914	Raymond S. Van Dyke
1064	Garden	Lawrence Township	Jan. 24, 1920	Martin E. Carroll
1065	Pennington	Pennington	July 25, 1912	Theodore P. Reed, Jr.
1066	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
1067	Princeton	"	June 7, 1917	Lloyd W. Grover
1068	Capitol	Trenton	Mar. 8, 1907	H. Earle Berrien
1069	Chambersburg	"	Oct. 21, 1921	Fred C. Schwartz
1070	Economia	"	Dec. 21, 1911	George Bobko
1071	Greenwood	"	May 16, 1928	Robert B. Pidcock
1072	Loyal	"	Dec. 31, 1921	J. Tinley Knotts
1073	Mutual	"	Nov. 16, 1908	Samuel Haverstick
1074	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
1075	Old Borough	"	May 11, 1928	William S. Collier
1076	Prospect	"	Mar. 16, 1927	John S. Quimby
1077	Realtors	"	Feb. 10, 1922	Leroy Willey
1078	Roma	"	Sept. 20, 1920	L. Samuel Sica
1079	Sanhican	"	Oct. 18, 1923	J. Tinley Knotts
1080	Stacy	"	Dec. 2, 1920	Samuel Swern
1081	St. George	"	Mar. 18, 1912	Arthur F. Wildblood
1082	Trent	"	Dec. 14, 1927	Charles E. Whitehead
1083	United	"	Nov. 17, 1915	C. Richard Waller
1084	Wilbur	"	Feb. 2, 1923	James T. Sutphen
1085	White Horse	White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County			
1086	Avenel	Avenel	Nov. 1, 1921	Matthew T. Smith
1087	Blazing Star	Carteret	Jan. 20, 1923	Isadore M. Weiss
1088	Carteret	"	May 4, 1901	Edward J. Heil
1089	Roosevelt	"	June 29, 1914	William J. Lawler
1090	Sound View	"	Dec. 11, 1924	Charles A. Conrad
1091	Tax Payers	"	Oct. 18, 1927	Thomas J. Mulvihill
1092	Cranbury	Cranbury	Oct. 20, 1921	C. Raymond Wicoff
1093	Dunellen	Dunellen	April 11, 1887	Walter M. Fowler
1094	Home	"	Mar. 13, 1909	J. Russell Garretson
1095	Fairfield	Fords	Sept. 6, 1919	Howard W. Sharp
1096	Highland Park	Highland Park	Dec. 14, 1908	Albert R. Johnson
1097	Raritan Valley	" "	Jan. 10, 1925	H. Richard Segoine
1098	Jamesburg Mutual	Jamesburg	Feb. 20, 1869	John H. Herche
1099	Brainy Borough	Metuchen	Aug. 6, 1925	Harry T. Smith
1100	Metuchen	"	Sept. 7, 1897	M. C. Mook
1101	Evergreen	Middlesex Borough	May 21, 1925	George W. Harris
1102	Middlesex Borough	" "	Oct. 20, 1914	William A. Betsch
1103	Citizens'	Milltown	July 31, 1916	Morris E. Le Bailly
1104	Milltown	"	Feb. 9, 1910	William H. Kuhlthau
1105	Assurance	New Brunswick	Jan. 23, 1925	James A. Dempsey
1106	Business Men's	" "	Mar. 1, 1916	Patrick F. Byrne
1107	College Town	" "	June 17, 1922	Joseph Lefkowits
1108	County Seat	" "	Jan. 9, 1924	Ladislaus A. M. Feher
1109	Freedom	" "	Jan. 15, 1925	Charles H. Reed
1110	Helpful	" "	April 25, 1925	Wade H. Johns

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Alvin W. Sykes	H. Dallas Fogg	Hamilton Square, N. J.	1061
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	1062
David L. Smith	Russell W. Holcombe	Hopewell Bank Bldg., Hopewell, N. J.	1063
Homan, Buchanan & Smith	J. Dana Kafer	Lawrenceville, N. J.	1064
Cassel R. Ruhlman	Alvin C. Stover	12 S. Main St., Pennington, N. J.	1065
William C. Vandewater	Edward A. Frohling	90 Nassau St., Princeton, N. J.	1066
Louis Gerber	Charlotte W. Dougherty	20 Nassau St., Princeton, N. J.	1067
Godfrey W. Schroth	Frank Vliet	140 Academy St., Trenton, N. J.	1068
Henry M. Hartmann	R. Harvey Hulse	1084 S. Broad St., Trenton, N. J.	1069
Benjamin Ciereszko	Romuald Grabowski	1050 Prospect St., Trenton, N. J.	1070
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	1071
Minton & Rogers	R. C. Teunon	17 Broad St., Bank Bldg., Trenton, N. J.	1072
William Abbotts, Jr.	William A. Cooley	211 N. Montgomery St., Trenton, N. J.	1073
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	1074
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	1075
William N. Cooper	Gilbert S. Pedrick	333 Maple Ave., Trenton, N. J.	1076
William E. Blackman	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	1077
Daniel A. Spair	Joseph J. Felcone	161 Hamilton Ave., Trenton, N. J.	1078
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1079
I. Herbert Levy	Samuel Leopold	143 E. State St., Trenton, N. J.	1080
Joseph Lanigan	Georgina V. Magowan	14 N. Warren St., Trenton, N. J.	1081
Frederic R. Brace	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	1082
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1083
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1084
Edward E. Reilly	Edmund D. Blake	1781 Exton Ave., Trenton, N. J.	1085
Wilton T. Applegate	A. George Heller	Avenel St., Avenel, N. J.	1086
Robert L. Brown	George Yuronka	97 Roosevelt Ave., Carteret, N. J.	1087
Francis A. Monaghan	Anna Brown	42 Fitch St., Carteret, N. J.	1088
Emil Stremlau	Russell L. Miles	Roosevelt Ave. and Hudson St., Carteret, N. J.	1089
Elmer E. Brown	Fred F. Simons	154 Emerson St., Carteret, N. J.	1090
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1091
Wilton T. Applegate	William C. Hoffman	Cranbury, N. J.	1092
Dolliver & Feaster	William A. Castner	103 N. Washington Ave., Dunellen, N. J.	1093
Fred C. Gaskill	Charles A. Coriell	621 Washington Ave., Dunellen, N. J.	1094
Leo Goldberger	T. W. Liddle	875 King George's Road, Fords, N. J.	1095
R. E. & A. D. Watson	J. W. Zimmermann	46 Bayard St., New Brunswick, N. J.	1096
Fred W. De Voe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1097
John P. Kirkpatrick	E. A. Breckwedel	Box 308, Jamesburg, N. J.	1098
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1099
John B. Molineux	Elbert S. Schenck	406 Main St., Metuchen, N. J.	1100
J. J. Mutnick, Jr.	Alden Wilmot	603 Washington Ave., Dunellen, N. J.	1101
John P. Cullen	L. V. Poulson	Bound Brook Road, Middlesex Borough, N. J.	1102
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	1103
Fred W. De Voe	Walter R. Smith	15 E. Church St., Milltown, N. J.	1104
Charles M. Morris	Russell H. Morris	54 Paterson St., New Brunswick, N. J.	1105
John P. Kirkpatrick	Fred M. Joiner	46 Bayard St., New Brunswick, N. J.	1106
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1107
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1108
Hicks, Kuhlthau & Thompson	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	1109
Paul W. Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1110

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Mercer County				
1061	Nottingham	Hamilton Square	$2,043	$4,581	$68,700
1062	Citizens'	Hightstown	1,159	20,475	667,535
1063	Hopewell	Hopewell	4,730	5,000	285,600
1064	Garden	Lawrence Township	5,823	4,074	160,705
1065	Pennington	Pennington	906	3,833	226,400
1066	Nassau	Princeton	47,399	10,000	548,970
1067	Princeton	"	2,682	.....	523,000
1068	Capitol	Trenton	24,403	28,122	1,182,900
1069	Chambersburg	"	1,348	5,172	96,757
1070	Economia	"	6,697	16,010	198,785
1071	Greenwood	"	6,229	1,000	21,400
1072	Loyal	"	5,572	.....	212,900
1073	Mutual	"	827	.....	615,324
1074	North Trenton	"	10,551	3,000	122,500
1075	Old Borough	"	27,799	7,000	173,050
1076	Prospect	"	8,818	4,522	105,200
1077	Realtors	"	1,410	244	97,405
1078	Roma	"	6,540	.....	197,567
1079	Sanhican	"	3,058	1,883	60,968
1080	Stacy	"	57,916	52,500	108,500
1081	St. George	"	1,727	5,656	290,250
1082	Trent	"	647	712	33,400
1083	United	"	46,218	25,000	1,130,990
1084	Wilbur	"	1,081	4,630	155,300
1085	White Horse	White Horse	7,974	2,000	87,850
	Totals		$283,557	$205,414	$7,371,956
	Middlesex County				
1086	Avenel	Avenel	$4,312	$4,834	$12,600
1087	Blazing Star	Carteret	1,289	.....	72,200
1088	Carteret	"	965	322	260,800
1089	Roosevelt	"	99	4,900	120,642
1090	Sound View	"	56,454	2,220	88,750
1091	Tax Payers	"	14,013	6,274	21,129
1092	Cranbury	Cranbury	2,988	6,185	157,200
1093	Dunellen	Dunellen	5,012	6,200	270,300
1094	Home	"	6,181	6,086	184,600
1095	Fairfield	Fords	2,808	5,000	74,700
1096	Highland Park	Highland Park	2,207	5,000	339,350
1097	Raritan Valley	" "	13,483	5,000	224,050
1098	Jamesburg Mutual	Jamesburg	3,947	.....	346,500
1099	Brainy Borough	Metuchen	13,827	3,309	94,000
1100	Metuchen	"	5,014	10,375	448,288
1101	Evergreen	Middlesex Borough	26,503	74,234	83,900
1102	Middlesex Borough	" "	1,188	.....	242,200
1103	Citizens'	Milltown	6,623	5,800	219,550
1104	Milltown	"	11,907	9,000	482,000
1105	Assurance	New Brunswick	15,937	5,500	28,200
1106	Business Men's	" "	2,813	5,500	320,345
1107	College Town	" "	55	.....	141,200
1108	County Seat	" "	3,084	20	61,600
1109	Freedom	" "	2,772	1,478	76,800
1110	Helpful	" "	1,853	13,657	55,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$3,450	$15,025	$2,579	$90	$96,468	1061
.....	29,330	61,362	33,427	4,549	817,837	1062
$3,800	19,698	16,342	2,324	30,357	367,851	1063
.....	2,411	129,120	17,085	11,354	330,572	1064
2,500	13,633	2,500	9,628	7,652	267,052	1065
102,961	.....	45,304	9,372	1,017	765,023	1066
86,200	5,200	461,494	7,334	30,358	1,116,268	1067
160,397	65,344	1,170,672	59,326	29,580	2,720,744	1068
3,882	3,353	97,989	7,542	1,858	217,901	1069
28,730	11,135	124,074	2,307	2,593	390,331	1070
800	2,650	9,061	6,614	198	47,952	1071
37,258	12,076	193,508	2,191	1,069	464,574	1072
650	12,495	401,630	24,062	3,828	1,058,816	1073
1,010	9,760	58,794	453	21,272	227,340	1074
.....	13,560	21,378	3,716	9,123	255,626	1075
484	11,455	31,290	5,088	10,229	177,086	1076
.....	5,076	77,727	20,520	2,656	205,038	1077
90,477	35,453	88,415	9,086	4,926	432,464	1078
752	4,075	28,923	8,188	655	108,502	1079
1,175	4,260	200,508	10,133	7,145	442,137	1080
10,700	5,342	152,277	32,193	7,102	505,247	1081
.....	650	15,242	1,211	.....	51,862	1082
9,244	26,312	523,240	6,389	37,385	1,804,778	1083
2,320	3,266	168,645	4,258	1,388	340,888	1084
.....	1,920	39,412	2,166	678	142,000	1085
$543,340	$301,904	$4,133,932	$287,192	$227,062	$13,354,357	
.....	.....	$30,626	$998	$436	$53,806	1086
$3,769	$1,195	102,473	7,090	579	188,595	1087
27	3,770	297,772	15,095	7,946	586,697	1088
16,506	3,150	47,561	341	503	193,702	1089
651	8,500	32,975	12,148	1,973	203,671	1090
49,300	4,480	3,362	983	256	99,797	1091
9,600	5,529	143,192	21,767	1,409	347,870	1092
44,013	27,900	126,016	8,288	4,736	492,465	1093
.....	1,860	85,680	12,840	1,961	299,208	1094
45,690	.....	256,237	5,651	3,672	393,758	1095
954	4,695	219,184	44,064	3,973	619,427	1096
54,596	32,838	91,490	6,183	74,232	501,872	1097
13,470	1,000	369,744	43,657	7,959	786,277	1098
9,150	.....	107,482	16,445	1,239	245,452	1099
72,058	7,707	318,384	9,380	10,441	881,647	1100
1,258	3,075	47,372	1,765	61	238,168	1101
14,967	.....	186,727	25,310	3,290	473,682	1102
82,740	8,980	140,494	7,496	4,009	475,692	1103
18,500	13,470	195,810	4,122	14,588	749,397	1104
.....	2,000	101,796	2,992	536	156,961	1105
730	7,622	177,887	14,669	1,364	530,930	1106
4,618	3,940	220,874	13,175	722	384,584	1107
367	7,100	78,219	6,820	186	157,396	1108
13,073	3,001	54,191	9,567	912	161,794	1109
6,827	3,065	31,722	3,118	45	115,987	1110

TABLE 2—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
	Mercer County				
1061	Nottingham ..... Hamilton Square	$74,484	.....	.....	$1,000
1062	Citizens' ..... Hightstown	565,128	.....	.....	.....
1063	Hopewell ..... Hopewell	278,150	.....	.....	.....
1064	Garden ..... Lawrence Township	200,832	$7,760	.....	10,400
1065	Pennington ..... Pennington	168,885	.....	.....	.....
1066	Nassau ..... Princeton	565,128	.....	.....	.....
1067	Princeton ..... "	496,728	.....	.....	128,600
1068	Capitol ..... Trenton	1,300,053	49,686	.....	521,700
1069	Chambersburg ..... "	93,195	.....	.....	16,685
1070	Economia ..... "	221,834	.....	.....	42,450
1071	Greenwood ..... "	39,351	.....	.....	1,200
1072	Loyal ..... "	212,150	.....	.....	32,150
1073	Mutual ..... "	448,427	.....	.....	130,100
1074	North Trenton ..... "	170,280	.....	.....	.....
1075	Old Borough ..... "	201,672	.....	.....	.....
1076	Prospect ..... "	133,469	.....	.....	2,900
1077	Realtors ..... "	101,259	.....	.....	11,600
1078	Roma ..... "	258,957	.....	.....	64,700
1079	Sanhican ..... "	73,527	.....	.....	.....
1080	Stacy ..... "	88,798	.....	.....	71,245
1081	St. George ..... "	264,304	12,100	.....	47,200
1082	Trent ..... "	34,928	.....	.....	.....
1083	United ..... "	798,351	.....	.....	269,300
1084	Wilbur ..... "	234,255	.....	.....	.....
1085	White Horse ..... White Horse	110,517	.....	.....	.....
	Totals	$7,134,662	$69,546	.....	$1,351,230
	Middlesex County				
1086	Avenel ..... Avenel	$5,999	.....	.....	$550
1087	Blazing Star ..... Carteret	74,477	.....	.....	.....
1088	Carteret ..... "	253,647	.....	.....	147,100
1089	Roosevelt ..... "	107,225	.....	.....	3,900
1090	Sound View ..... "	152,202	.....	.....	.....
1091	Tax Payers ..... "	74,634	.....	.....	.....
1092	Cranbury ..... Cranbury	183,564	.....	.....	19,200
1093	Dunellen ..... Dunellen	247,020	.....	.....	38,600
1094	Home ..... "	172,386	.....	.....	10,750
1095	Fairfield ..... Fords	110,837	.....	.....	38,210
1096	Highland Park ..... Highland Park	376,734	.....	.....	39,100
1097	Raritan Valley ..... " "	369,573	$90	.....	.....
1098	Jamesburg Mutual ..... Jamesburg	423,468	.....	.....	18,750
1099	Brainy Borough ..... Metuchen	156,167	.....	.....	.....
1100	Metuchen ..... "	315,222	.....	.....	300,450
1101	Evergreen ..... Middlesex Borough	164,928	.....	.....	.....
1102	Middlesex Borough ..... " "	281,652	.....	.....	.....
1103	Citizens' ..... Milltown	221,022	.....	.....	68,100
1104	Milltown ..... "	338,595	33,150	.....	188,200
1105	Assurance ..... New Brunswick	97,170	.....	.....	900
1106	Business Men's ..... " "	309,429	.....	.....	.....
1107	College Town ..... " "	202,995	.....	.....	32,568
1108	County Seat ..... " "	95,946	.....	.....	.....
1109	Freedom ..... " "	109,212	.....	.....	.....
1110	Helpful ..... " "	84,942	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
.....	.....	$290	.....	.....	$892	$11,137	$8,665	$96,468	1061
$616	.....	77	.....	$41,200	.....	139,484	71,332	817,837	1062
.....	.....	377	.....	.....	684	73,985	14,655	367,851	1063
1,765	.....	199	.....	.....	2,963	42,461	64,192	330,572	1064
.....	$1,500	531	$1,750	41,300	1,734	40,824	10,528	267,052	1065
968	.....	1,198	.....	.....	.....	148,382	49,347	765,023	1066
1,289	.....	1,099	.....	169,850	355	116,544	201,803	1,116,268	1067
1,873	.....	1,980	1,300	207,320	19,599	244,203	373,030	2,720,744	1068
119	31,814	355	110	.....	1,638	19,268	54,717	217,901	1069
.....	.....	160	.....	23,472	2,286	49,161	50,968	390,331	1070
1,145	.....	398	.....	.....	64	.....	5,794	47,952	1071
17	23,750	30	.....	39,000	16,461	53,501	87,515	464,574	1072
5,420	.....	1,760	.....	130,000	2,713	136,083	204,313	1,058,816	1073
.....	.....	156	.....	.....	1,209	24,413	31,282	227,340	1074
.....	.....	313	.....	.....	921	39,927	12,793	255,626	1075
.....	.....	469	.....	.....	396	20,961	18,891	177,086	1076
2,853	12,868	355	.....	7,200	7,493	21,483	39,927	205,038	1077
128	.....	228	.....	.....	2,278	67,587	38,586	432,464	1078
95	.....	178	.....	3,000	425	16,147	15,130	108,502	1079
.....	.....	206	.....	.....	107,631	65,147	109,110	442,137	1080
259	6,367	903	.....	79,575	914	37,605	56,020	505,247	1081
.....	.....	149	.....	4,000	42	5,189	7,554	51,862	1082
.....	.....	314	.....	288,750	2,496	248,391	197,176	1,804,778	1083
10	.....	296	.....	2,189	103	41,956	62,079	340,888	1084
473	.....	327	.....	.....	437	16,873	13,373	142,000	1085
$17,030	$76,299	$12,348	$3,160	$1,036,856	$173,784	$1,680,712	$1,798,780	$13,354,357	
$18,851	$9,430	.....	.....	.....	$5,194	$757	$13,025	$53,806	1086
2,894	28,685	$143	.....	.....	25,776	14,693	41,927	188,595	1087
40	.....	274	.....	$5,500	11,784	49,283	119,069	586,697	1088
45	.....	.....	.....	31,750	177	28,569	22,036	193,702	1089
.....	.....	101	.....	.....	1,431	35,694	14,243	203,671	1090
.....	.....	679	.....	.....	1,689	15,373	7,422	99,797	1091
.....	26,531	461	.....	10,000	6,242	41,186	60,686	347,870	1092
.....	.....	79	.....	98,200	140	60,277	48,149	492,465	1093
.....	.....	284	.....	24,300	2,964	43,744	44,780	299,208	1094
.....	54,667	15	.....	.....	46,954	18,065	125,010	393,758	1095
.....	1,621	195	.....	37,125	.....	54,401	110,251	619,427	1096
606	.....	625	.....	.....	2,428	88,926	39,624	501,872	1097
.....	.....	759	.....	.....	106,882	51,583	184,835	786,277	1098
6,678	.....	623	.....	9,500	1,422	25,072	45,990	245,452	1099
330	.....	828	.....	53,000	7,232	78,814	125,771	881,647	1100
.....	.....	18	.....	.....	1,137	47,866	24,219	238,168	1101
34	.....	67	.....	23,000	1,242	78,054	89,633	473,682	1102
700	.....	504	$353	65,100	236	56,263	63,354	475,692	1103
.....	.....	715	.....	10,000	366	84,233	94,138	749,397	1104
.....	.....	352	.....	.....	12,817	9,071	36,651	156,961	1105
263	.....	379	.....	62,565	27	76,308	81,959	530,930	1106
767	.....	330	.....	.....	14,882	46,731	86,311	384,584	1107
80	.....	51	.....	9,000	985	22,178	29,156	157,396	1108
.....	.....	123	.....	1,500	934	21,497	28,528	161,794	1109
56	.....	20	.....	.....	308	16,071	13,990	115,987	1110

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
	Mercer County								
1061	Nottingham	1,377	216	.....	.....	.....	.....	5	1
1062	Citizens'	7,686	559	.....	.....	.....	.....	.....	.....
1063	Hopewell	4,003	374	.....	.....	.....	.....	.....	.....
1064	Garden	2,234	271	97	17	.....	.....	52	9
1065	Pennington	3,029	251	.....	.....	.....	.....	.....	.....
1066	Nassau	7,524	472	.....	.....	.....	.....	.....	.....
1067	Princeton	6,296	626	.....	.....	.....	.....	643	93
1068	Capitol	16,537	1,566	507	62	.....	.....	2,609	362
1069	Chambersburg	1,068	140	.....	.....	.....	.....	83	28
1070	Economia	3,259	520	.....	.....	.....	.....	212	35
1071	Greenwood	511	84	.....	.....	.....	.....	6	4
1072	Loyal	2,452	219	.....	.....	.....	.....	160	40
1073	Mutual	6,101	587	.....	.....	.....	.....	651	72
1074	North Trenton	2,028	204	.....	.....	.....	.....	.....	.....
1075	Old Borough	2,885	292	.....	.....	.....	.....	.....	.....
1076	Prospect	1,684	181	.....	.....	.....	.....	15	3
1077	Realtors	1,077	117	.....	.....	.....	.....	58	11
1078	Roma	3,215	306	.....	.....	.....	.....	324	31
1079	Sanhican	861	102	.....	.....	.....	.....	.....	.....
1080	Stacy	907	192	.....	.....	.....	.....	355	64
1081	St. George	3,273	552	121	12	.....	.....	236	54
1082	Trent	500	60	.....	.....	.....	.....	.....	.....
1083	United	13,567	930	.....	.....	.....	.....	1,347	192
1084	Wilbur	2,450	211	.....	.....	.....	.....	.....	.....
1085	White Horse	1,900	208	.....	.....	.....	.....	.....	.....
	Totals	96,424	9,240	725	91	.....	.....	6,756	999
	Middlesex County								
1086	Avenel	79	14	.....	.....	.....	.....	3	2
1087	Blazing Star	716	54	.....	.....	.....	.....	.....	.....
1088	Carteret	2,855	321	.....	.....	.....	.....	736	111
1089	Roosevelt	1,351	152	.....	.....	.....	.....	20	3
1090	Sound View	1,248	132	.....	.....	.....	.....	.....	.....
1091	Tax Payers	979	121	.....	.....	.....	.....	.....	.....
1092	Cranbury	2,237	375	.....	.....	.....	.....	96	13
1093	Dunellen	3,288	378	.....	.....	.....	.....	193	24
1094	Home	1,915	232	.....	.....	.....	.....	54	7
1095	Fairfield	2,958	192	.....	.....	.....	.....	382	49
1096	Highland Park	3,923	349	.....	.....	.....	.....	196	20
1097	Raritan Valley	3,871	385	2	2	.....	.....	.....	.....
1098	Jamesburg Mutual	3,990	387	.....	.....	.....	.....	94	17
1099	Brainy Borough	1,531	206	.....	.....	.....	.....	.....	.....
1100	Metuchen	4,013	344	.....	.....	.....	.....	1,502	120
1101	Evergreen	1,767	159	.....	.....	.....	.....	.....	.....
1102	Middlesex Borough	2,933	375	.....	.....	.....	.....	.....	.....
1103	Citizens'	3,249	483	.....	.....	.....	.....	341	53
1104	Milltown	5,573	550	332	20	.....	.....	941	110
1105	Assurance	804	102	.....	.....	.....	.....	5	1
1106	Business Men's	3,566	325	.....	.....	.....	.....	.....	.....
1107	College Town	1,837	155	.....	.....	.....	.....	.....	.....
1108	County Seat	1,123	169	.....	.....	.....	.....	.....	.....
1109	Freedom	1,308	143	.....	.....	.....	.....	.....	.....
1110	Helpful	984	125	.....	.....	.....	.....	.....	.....

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	
1,382	51	166	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	1061
7,686	272	287	S.	1.00 m.	240	6	.....	.....	1062
4,003	141	233	S.	1.00 m.	200	6	1.00 a	.....	1063
2,383	83	214	S.	.70 m.	200	6	3.00 a	3.00 a	1064
3,029	100	151	S.	1.00 m.	200	6	1.00 a	.....	1065
7,524	130	342	S.	1.00 m.	200	6	.....	.....	1066
6,939	169	550	S.	1.00 m.	200	6	.10 b	.10 b	1067
19,653	660	1,330	S.	1.00 m.	200	6	.02½ b	.02½ b	1068
1,151	52	116	S.	1.00 m.	200	6	2.00 a	.....	1069
3,471	150	405	S.	1.00 m.	200	6	.02½ b	.02½ b	1070
517	17	71	S.	1.00 m.	200	6	.02½ b	.02½ b	1071
2,612	65	194	O.P.	.....	200	6	3.00 a	.....	1072
6,752	249	410	S.	.70 m.	200	6	.....	.....	1073
2,028	73	131	S.	1.00 m.	200	6	3.00 a	.....	1074
2,885	111	181	S.	1.00 m.	200	6	2.00 a	.....	1075
1,699	65	119	S.	1.00 m.	200	6	2.00 a	.....	1076
1,135	32	96	S.	1.00 m.	200	6	.05 b	.05 b	1077
3,539	74	263	O.P.	.....	200	5 & 6	3.00 a & .02½ b	1.00a & .02½b	1078
861	37	65	S.	1.00 m.	200	6	3.00 a	1.00 a	1079
1,262	40	216	S.	1.00 m.	200	6	.....	.....	1080
3,630	203	415	S.	1.00 m.	200	6	.02½ b	.02½ b	1081
500	10	50	S.	1.00 m.	200	6	2.00 a	.....	1082
14,914	428	694	O.P.	.....	200	6	5.00 a	3.00 a	1083
2,450	73	138	S.	1.00 m.	200	6	2.00 a	.....	1084
1,900	48	160	S.	1.00 m.	200	6	3.00 a	1.00 a	1085
103,905	3,333	6,997							
82	5	11	S.	$1.00 m.	$200	6	$5.00 a	$5.00 a	1086
716	26	28	S.	1.00 m.	200	6	.05 b	.05 b	1087
3,591	93	339	S.	1.00 m.	200	6	.05 b	.05 b	1088
1,371	69	86	O.P.	.....	200	6	3.00 a	3.00 a	1089
1,248	46	86	S.	1.00 m.	200	6	.....	.....	1090
979	32	89	S.	1.00 m.	200	6	4.50 a	.....	1091
2,333	77	311	S.	1.00 m.	200	6	.....	.....	1092
3,481	199	203	S.	1.00 m.	200	6	.05 b	.05 b	1093
1,969	81	158	S.	1.00 m.	200	6	.05 b	.05 b	1094
3,340	26	215	O.P.	.....	100	5 & 6	.....	.....	1095
4,119	98	271	S.	1.00 m.	200	6	3.00 a	.....	1096
3,873	118	269	S.	1.00 m.	200	5 & 6	3.00 a	.....	1097
4,084	155	249	S.	1.00 m.	200	6	3.00 a	.....	1098
1,531	32	174	S.	1.00 & 2.00 m.	200	6	4.00 a	6.00 a	1099
5,515	137	327	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1100
1,767	54	105	S.	1.00 m.	200	6	various	.....	1101
2,933	99	276	S.	1.00 m.	200	6	.10 b	.10 b	1102
3,590	125	411	S.	1.00 m.	200	6	.05 b	.05 b	1103
6,846	189	491	S.	1.00 m.	200	6	.05	.05	1104
809	15	88	S.	1.00 m.	200	6	3.00 a	.....	1105
3,566	101	224	S.	1.00 m.	200	6	3.00 a	.....	1106
1,837	40	115	S.	1.00 m.	200	6	.....	.....	1107
1,123	43	126	S.	1.00 m.	200	6	3.00 a	1.50 a	1108
1,308	29	114	S.	1.00 m.	200	6	3.00 a	.....	1109
984	35	90	S.	1.00 m.	200	6	3.00 a	.....	1110

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—Continued			
1111	Homestead	New Brunswick	April 15, 1886	Theodore Whitlock
1112	International	" "	Feb. 5, 1916	Henry Bornheimer
1113	Magyar	" "	Aug. 17, 1922	Louis Gyarmati
1114	Middlesex County	" "	June 8, 1920	George H. Gordon
1115	New Brunswick	" "	July 11, 1912	Alvin A. Hastings
1116	Property Owners'	" "	April 14, 1924	Frank A. Connolly
1117	Provident	" "	June 7, 1894	Russell B. Howell
1118	Relief	" "	Dec. 12, 1923	Nathaniel L. Frankel
1119	Second Merchants	" "	Dec. 19, 1894	Charles E. Darling
1120	Second Peoples	" "	Feb. 21, 1891	Conrad W. Kuhlthau
1121	Security	" "	Feb. 25, 1889	Theodore Cohn
1122	Uniform	" "	Dec. 18, 1924	Benjamin W. Erickson
1123	University	" "	Aug. 27, 1924	Alex Benedik
1124	Welfare	" "	Mar. 12, 1920	Abraham Jelin
1125	West New Brunswick	" "	April 22, 1925	Charles E. Archbald
1126	Workingmen's	" "	Aug. 20, 1895	Edwin V. Kent
1127	Young Men's	" "	June 15, 1909	Alexander Merchant
1128	New Market	New Market	April 16, 1912	Charles S. Day
1129	Sincerity	North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson
1130	East Jersey	Perth Amboy	May 11, 1922	Samuel Polkowitz
1131	Homesite	" "	Mar. 21, 1925	Ralph E. Seaman
1132	Modern	" "	June 3, 1901	Frank Dorsey
1133	North Amboy	" "	June 14, 1913	Matthew F. Urbanski
1134	Pacemaker	" "	July 1, 1926	David Landesman
1135	People's	" "	Feb. 10, 1914	Edwin G. Fraser
1136	Perth Amboy	" "	June 18, 1910	Albert Leon
1137	West Amboy	" "	April 16, 1924	Axel S. Olsen
1138	Westminster	" "	May 9, 1925	Isidore Greenspan
1139	Plainsboro	Plainsboro	July 12, 1921	Henry W. Jeffers
1140	Port Reading	Port Reading	May 25, 1910	William Brown
1141	Piscataway town	Raritan Township	Sept. 11, 1920	W. R. Woodward
1142	Home Extension	Sayreville	Oct. 18, 1923	William J. Betzler
1143	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate
1144	Star	" "	Jan. 22, 1889	John Connors
1145	South Plainfield	South Plainfield	Feb. 14, 1913	Robert K. Hamilton
1146	Providers	South River	Sept. 29, 1923	Robert F. Fountain
1147	Pulawski	" "	Nov. 6, 1916	William A. Szymborski
1148	South River	" "	Feb. 29, 1892	Asher W. Bissett
1149	Clara Barton	Woodbridge	April 17, 1926	Michael Riesz
1150	Colonia	"	Jan. 14, 1921	William H. Hancock
1151	Woodbridge	"	Mar. 29, 1910	F. Turner Howell
	Monmouth County			
1152	Allentown	Allentown	Mar. 17, 1920	James H. Graham
1153	Asbury Park	Asbury Park	Feb. 11, 1874	George A. Smock
1154	Bradley	" "	Oct. 28, 1922	Isaac Berger
1155	Home	" "	Jan. 5, 1910	Otto Vogel
1156	Reserve	" "	May 5, 1927	Lee W. Berry
1157	Shore	" "	Oct. 30, 1919	Thomas H. Pratt
1158	Atlantic Highlands	Atlantic Highlands	Nov. 12, 1887	Timothy M. Maxson, Jr.
1159	Shark River	Avon-by the Sea	Aug. 11, 1925	F. G. Angeny
1160	Belmar	Belmar	July 7, 1891	William J. Sterner
1161	Wall	"	Feb. 10, 1928	William E. Hefter

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
George R. Morrison	W. Frank Parker	390 George St., New Brunswick, N. J.	1111
Jabez H. Helm	Russell H. Morris	54 Paterson St., New Brunswick, N. J.	1112
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	1113
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1114
Freeman Woodbridge	Raymond E. Grymes	P. O. Box No. 443, New Brunswick, N. J.	1115
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1116
R. E. & A. D. Watson	Charles W. Pierce	252 Harrison Ave., Highland Park, N. J.	1117
Frederick F. Richardson	John M. Tegen	137 Church St., New Brunswick, N. J.	1118
Henry C. Berg	Charles A. Schenck	195 Livingston Ave., New Brunswick, N. J.	1119
Jabez H. Helm	Charles E. Tindell	51 Bayard St., New Brunswick, N. J.	1120
William E. Florence	Percy L. Van Nuis	8 Harrison Ave., Highland Park, N. J.	1121
George J. Plechner	George W. Miller	120 Church St., New Brunswick, N. J.	1122
Morris Roth	Isadore Attinger	5 Elm Row, New Brunswick, N. J.	1123
Samuel D. Hoffman	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1124
James J. Curran	Joseph G. Baier	705 Hamilton St., New Brunswick, N. J.	1125
John A. Lynch	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1126
R. E. & A. D. Watson	Louis A. Meseroll	c/o New Brunswick Trust Co., New Brunswick	1127
Fred C. Gaskill	H. R. Hall	420 Prospect Ave., Dunellen, N. J.	1128
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., Highland Park, N. J.	1129
Henry K. Golenbock	Lillian K. Joselson	213 State St., Perth Amboy, N. J.	1130
Jacob M. Klein	James A. Compston	Perth Amboy Nat'l Bank Bldg., Perth Amboy	1131
John E. Toolan	Robert Fullerton	339 State St., Perth Amboy, N. J.	1132
Andrew J. Wight	Joseph Mazgaj	603 Amboy Ave., Perth Amboy, N. J.	1133
Jacob S. Karkus	Otto Schuster	R. F. D. No. 1, Box No. 35, Perth Amboy, N. J.	1134
Charles K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1135
Leo Goldberger	Arnold J. Christensen	51 Smith St., Perth Amboy, N. J.	1136
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	1137
David T. Wilentz	Morris Goldfarb	95 Lewis St., Perth Amboy, N. J.	1138
John V. B. Wicoff	Paul S. Smith	90 Nassau St., Princeton, N. J.	1139
Andrew D. Desmond	Edwin W. Casey	Port Reading, N. J.	1140
Edmund A. Hayes	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1141
Joseph T. Karcher	Charles W. Robinson	77 Main St., Sayreville, N. J.	1142
John P. McGuire	George A. Kress	312 Pine Ave., South Amboy, N. J.	1143
John P. McGuire	Frank S. Kaboski	208 David St., South Amboy, N. J.	1144
McDonough & McDonough	Harry J. Manning	509 Maple Ave., South Plainfield, N. J.	1145
J. Randolph Appleby, Jr.	Wilbur A. Bryan	Stephen St., South River, N. J.	1146
J. Randolph Appleby, Jr.	Martin S. Duschock	27 Jackson St., South River, N. J.	1147
George L. Burton	John R. Petrie	75 Main St., South River, N. J.	1148
Jacob H. Bernstein	Sophie R. Jensen	Fords National Bank Bldg., Fords, N. J.	1149
Henry St. C. Lavin	Howard H. Jennings	54 Main St., Woodbridge, N. J.	1150
J. H. Thayer Martin	Carl R. Chase	514 Tisdale Place, Woodbridge, N. J.	1151
James S. Turp	Leon A. Nelson	Allentown, N. J.	1152
Durand, Ivins & Carton	William M. Leeds	228 Main St., Asbury Park, N. J.	1153
Tumen & Tumen	Morris G. Liebesman	620 Cookman Ave., Asbury Park, N. J.	1154
Patterson, Rhome & Morgan	Ada Morris	108 Emory St., Asbury Park, N. J.	1155
J. Everett Newman	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1156
Walter Taylor	H. Barker Fliege	303 Bond St., Asbury Park, N. J.	1157
Howard W. Roberts	Henry C. VanNote	33 First Ave., Atlantic Highlands, N. J.	1158
Samuel Y. Hampton	Ernest E. Messler	400 Main St., Avon-by-the-Sea, N. J.	1159
Arthur M. Birdsall	Neil H. Miller	704 Tenth Ave., Belmar, N. J.	1160
Arthur M. Birdsall	Ernest E. Messler	311 Fourth Ave., Bradley Beach, N. J.	1161

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County—Continued				
1111	Homestead	New Brunswick	$4,440	.....	$209,750
1112	International	" "	666	.....	45,700
1113	Magyar	" "	33,716	$40,730	430,200
1114	Middlesex County	" "	7,603	.....	212,650
1115	New Brunswick	" "	20,878	3,900	173,500
1116	Property Owners'	" "	3,196	50,182	212,200
1117	Provident	" "	18,752	13,346	228,351
1118	Relief	" "	8,656	10,101	46,850
1119	Second Merchants	" "	3,118	6,149	184,700
1120	Second Peoples	" "	13,154	6,984	297,650
1121	Security	" "	17,325	154	567,000
1122	Uniform	" "	3,003	.....	161,500
1123	University	" "	1,813	4,115	38,500
1124	Welfare	" "	2,933	.....	163,400
1125	West New Brunswick	" "	4,958	.....	96,300
1126	Workingmen's	" "	9,694	.....	170,150
1127	Young Men's	" "	10,614	8,166	186,100
1128	New Market	New Market	1,032	500	59,000
1129	Sincerity	North Brunswick Township	8,968	2,432	213,300
1130	East Jersey	Perth Amboy	3,975	.....	108,801
1131	Homesite	" "	2,427	5,660	11,550
1132	Modern	" "	6,249	66,773	74,353
1133	North Amboy	" "	9,542	.....	291,951
1134	Pacemaker	" "	1,766	181	3,100
1135	People's	" "	3,922	.....	159,700
1136	Perth Amboy	" "	1,768	.....	347,600
1137	West Amboy	" "	1,432	34	37,100
1138	Westminster	" "	1,942	2,061	45,500
1139	Plainsboro	Plainsboro	1,453	2,000	63,000
1140	Port Reading	Port Reading	2,618	239	136,600
1141	Piscatawaytown	Raritan Township	7,712	.....	74,492
1142	Home Extension	Sayreville	10,059	4,950	170,800
1143	Investors and Owners	South Amboy	3,790	8,900	303,900
1144	Star	" "	6,476	5,000	149,301
1145	South Plainfield	South Plainfield	3,935	1,500	63,751
1146	Providers	South River	15,240	7,500	284,350
1147	Pulawski	" "	12,825	4,000	179,300
1148	South River	" "	459	.....	647,393
1149	Clara Barton	Woodbridge	2,603	.....	25,600
1150	Colonia	"	492	1,500	69,800
1151	Woodbridge	"	794	3,000	104,062
	Totals		$481,332	$440,951	$11,475,409
	Monmouth County				
1152	Allentown	Allentown	$2,886	$4,420	$226,150
1153	Asbury Park	Asbury Park	55,316	14,775	339,900
1154	Bradley	" "	1,598	.....	154,600
1155	Home	" "	21,873	.....	1,196,400
1156	Reserve	" "	19,695	.....	237,704
1157	Shore	" "	6,918	.....	316,868
1158	Atlantic Highlands	Atlantic Highlands	25,983	23,000	1,514,310
1159	Shark River	Avon-by the Sea	6,280	21,506	30,100
1160	Belmar	Belmar	30,665	16,769	701,500
1161	Wall	"	19,961	567	47,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,200	.....	$377,355	$7,711	$321	$605,777	1111
400	$350	109,938	5,605	344	163,003	1112
13,011	12,967	93,548	5,761	977	630,910	1113
57,542	2,405	59,287	13,277	1,217	353,981	1114
17,528	3,225	68,366	10,120	3,112	300,629	1115
23,244	26,254	137,830	8,629	6,382	467,917	1116
25,088	3,100	176,231	3,576	954	469,398	1117
3,550	12,375	119,925	963	70,985	273,405	1118
1,315	3,900	113,408	2,072	1,799	316,461	1119
6,823	3,300	175,240	21,180	2,271	526,602	1120
2,938	4,125	191,988	43,394	543	827,467	1121
65	7,460	59,492	32,400	8,695	272,615	1122
1,685	.....	30,431	4,646	250	81,440	1123
37,825	5,140	344,337	32,860	5,236	591,731	1124
.....	250	35,784	4,681	4,734	146,707	1125
16,701	100	107,106	5,322	15,923	324,996	1126
14,222	8,215	166,173	16,261	319	410,070	1127
.....	1,150	25,212	5,908	970	93,772	1128
492	5,650	7,388	5,802	214	244,246	1129
12,902	150	291,279	57,471	2,865	477,443	1130
.....	300	70,192	21,395	404	111,928	1131
141,245	1,869	417,410	1,020	11,435	719,854	1132
23,829	.....	696,787	15,140	104,659	1,141,908	1133
.....	.....	33,095	14,741	75	52,958	1134
2,868	.....	277,389	29,673	52,200	525,752	1135
39,602	.....	550,653	54,522	10,827	1,004,972	1136
2,276	1,775	70,412	4,798	1,077	118,904	1137
370	.....	205,560	131,883	2,966	390,282	1138
32,218	500	20,853	1,336	168	121,528	1139
1,175	10,823	160,153	41,651	24,098	377,357	1140
6,450	.....	230,924	28,414	2,595	350,587	1141
7,050	680	53,243	4,910	600	252,292	1142
4,672	.....	86,139	18,853	2,546	428,800	1143
13,162	.....	169,941	11,998	3,131	359,009	1144
.....	4,600	12,759	6,042	751	93,338	1145
40,261	21,860	105,846	6,736	81,458	563,251	1146
5,300	7,515	78,213	4,037	1,805	292,995	1147
106,827	8,341	656,471	14,088	46,015	1,479,594	1148
2,110	300	68,495	2,677	641	102,426	1149
252	1,280	35,215	13,000	2,276	123,815	1150
2,104	2,880	253,632	58,779	1,363	426,614	1151
$1,136,166	$317,216	$10,410,970	$1,067,296	$626,229	$25,955,569	
$9,500	$14,157	$123,639	$2,646	$1,665	$385,063	1152
483,444	.....	3,570,299	100,472	118,663	4,682,869	1153
2,100	2,373	274,043	47,148	5,260	487,122	1154
150,085	19,560	1,431,064	164,943	32,769	3,016,694	1155
38,517	9,197	24,651	3,281	14,730	347,775	1156
.....	2,960	484,681	20,323	4,290	836,040	1157
8,576	560	1,260,901	157,244	16,178	3,006,752	1158
2,200	6,555	31,064	5,901	520	104,126	1159
100	37,300	292,031	8,632	12,325	1,099,322	1160
.....	.....	9,349	4,469	2,446	84,292	1161

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—Continued						
1111	Homestead	New Brunswick		$324,328			
1112	International	"	"	61,884			
1113	Magyar	"	"	426,147			$60,700
1114	Middlesex County	"	"	196,524			46,350
1115	New Brunswick	"	"	214,164			
1116	Property Owners'	"	"	298,704			25,100
1117	Provident	"	"	323,341			3,000
1118	Relief	"	"	142,953			
1119	Second Merchants	"	"	197,904			
1120	Second Peoples	"	"	285,120			
1121	Security	"	"	492,132			
1122	Uniform	"	"	188,220			
1123	University	"	"	48,279			
1124	Welfare	"	"	176,892			
1125	West New Brunswick	"	"	96,018			7,200
1126	Workingmen's	"	"	170,512			78,450
1127	Young Men's	"	"	282,498			
1128	New Market	New Market		55,872			7,500
1129	Sincerity	North Brunswick Township		175,296			
1130	East Jersey	Perth Amboy		149,863			
1131	Homesite	"	"	67,355			
1132	Modern	"	"	210,555			147,677
1133	North Amboy	"	"	410,582			401,850
1134	Pacemaker	"	"	28,410			
1135	People's	"	"	270,437			27,175
1136	Perth Amboy	"	"	424,389			99,975
1137	West Amboy	"	"	67,575			1,000
1138	Westminster	"	"	241,203			44,076
1139	Plainsboro	Plainsboro		83,472			
1140	Port Reading	Port Reading		189,142			
1141	Piscataway town	Raritan Township		103,248			2,550
1142	Home Extension	Sayreville		168,486			
1143	Investors and Owners	South Amboy		296,828			1,700
1144	Star	"	"	96,102	$109		69,050
1145	South Plainfield	South Plainfield		67,143			1,800
1146	Providers	South River		426,990			
1147	Pulawski	"	"	213,814			
1148	South River	"	"	868,893			29,150
1149	Clara Barton	Woodbridge		34,886			5,000
1150	Colonia	"		45,267			16,354
1151	Woodbridge	"		199,982			
	Totals			$13,750,456	$33,349		$1,982,635
	Monmouth County						
1152	Allentown	Allentown		$209,688	$3,564		$74,800
1153	Asbury Park	Asbury Park		1,944,424			950,065
1154	Bradley	"	"	128,754			19,650
1155	Home	"	"	1,301,738			39,400
1156	Reserve	"	"	200,431	43,600		
1157	Shore	"	"	253,893			17,575
1158	Atlantic Highlands	Atlantic Highlands		1,420,194			593,425
1159	Shark River	Avon-by the Sea		73,018			
1160	Belmar	Belmar		736,739			99,000
1161	Wall	"		61,815			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$24,941	.....	$931	.....	$16,800	$32,300	$28,269	$178,208	$605,777	1111
33	$14,527	2	.....	.....	38,376	10,728	37,453	163,003	1112
60	.....	613	.....	.....	2,124	85,173	56,093	630,910	1113
136	.....	1,156	.....	.....	589	47,596	61,630	353,981	1114
355	.....	219	.....	.....	180	55,984	29,727	300,629	1115
682	.....	477	.....	.....	830	81,734	60,390	467,917	1116
.....	.....	523	.....	.....	1,725	72,264	68,545	469,398	1117
13,582	.....	34	.....	.....	41,865	23,291	51,680	273,405	1118
1,010	.....	71	.....	15,000	985	36,655	64,836	316,461	1119
.....	42,550	176	.....	.....	730	78,985	119,041	526,602	1120
.....	78,200	183	.....	18,000	3	119,409	119,540	827,467	1121
204	.....	173	.....	.....	1,311	42,094	40,613	272,615	1122
168	.....	240	.....	.....	8,808	7,094	16,851	81,440	1123
4,551	60,972	54	.....	.....	119,254	18,858	211,150	591,731	1124
.....	.....	45	.....	.....	444	19,432	23,568	146,707	1125
66	.....	102	.....	.....	1,316	21,694	52,856	324,996	1126
.....	.....	289	.....	7,300	113	63,104	56,766	410,070	1127
.....	.....	5	.....	6,447	215	11,857	11,876	93,772	1128
7	.....	429	.....	11,000	1,779	45,747	9,988	244,246	1129
1,922	44,353	130	.....	13,265	141,372	17,316	109,222	477,443	1130
1,215	.....	15	.....	.....	16,682	3,658	23,003	111,928	1131
.....	.....	.....	.....	.....	64,848	73,838	222,936	719,854	1132
.....	.....	.....	.....	.....	626	13,909	314,941	1,141,908	1133
350	.....	.....	.....	.....	11,005	.....	13,193	52,958	1134
.....	.....	.....	.....	.....	.....	21,614	206,526	525,752	1135
.....	.....	142	.....	20,053	143,240	9,225	307,948	1,004,972	1136
69	21,342	.....	.....	.....	1,260	8,701	18,957	118,904	1137
14,141	.....	108	.....	.....	28,621	724	60,809	390,282	1138
91	1,000	86	.....	.....	.....	23,397	13,482	121,528	1139
64	43,885	197	.....	.....	38,123	29,520	76,426	377,357	1140
374	.....	55	.....	.....	123,106	.....	121,254	350,587	1141
5	.....	345	.....	25,100	753	33,060	24,543	252,292	1142
141	.....	730	.....	7,935	2,012	71,476	47,978	428,800	1143
2,646	26,343	128	.....	24,300	48,034	8,504	83,793	359,009	1144
104	.....	54	.....	4,500	412	11,270	8,055	93,338	1145
.....	.....	178	.....	.....	555	95,396	40,132	563,251	1146
10	.....	170	.....	.....	10	52,790	26,201	292,995	1147
.....	.....	1,216	.....	183,700	6,465	202,854	182,316	1,479,594	1148
11,252	.....	445	.....	.....	21,086	210	29,547	102,426	1149
1,726	17,184	31	.....	2,300	9,505	7,306	24,142	123,815	1150
3,672	84,854	192	.....	5,000	28,349	21,507	83,058	426,614	1151
$114,981	$556,144	$17,569	$353	$806,240	$1,192,260	$2,641,552	$4,860,030	$25,955,569	
$1,200	.....	$1,362	.....	$13,000	$1,449	$40,991	$39,009	$385,063	1152
1,113	.....	3,888	.....	.....	444,451	280,281	1,058,647	4,682,869	1153
5,358	$48,089	94	.....	.....	125,971	19,864	139,342	487,122	1154
611	387,737	2,483	.....	85,701	382,497	205,387	611,140	3,016,694	1155
.....	.....	986	.....	.....	28	70,048	32,682	347,775	1156
19,284	230,528	639	.....	42,436	99,205	35,427	137,053	836,040	1157
.....	.....	2,040	.....	83,500	275,486	211,355	420,752	3,006,752	1158
139	.....	22	.....	.....	3,726	15,976	11,245	104,126	1159
.....	.....	939	.....	.....	3,643	173,199	85,802	1,099,322	1160
.....	.....	59	.....	.....	5,750	11,542	5,126	84,292	1161

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—Continued								
1111	Homestead	2,010	420						
1112	International	528	75						
1113	Magyar	8,343	1,015					304	48
1114	Middlesex County	2,543	303					232	31
1115	New Brunswick	2,476	257						
1116	Property Owners'	3,583	371					126	14
1117	Provident	3,608	415					15	2
1118	Relief	1,093	134						
1119	Second Merchants	2,263	282						
1120	Second Peoples	2,887	301						
1121	Security	5,638	542						
1122	Uniform	1,763	200						
1123	University	410	47						
1124	Welfare	1,608	129						
1125	West New Brunswick	1,817	217					36	5
1126	Workingmen's	1,083	162					262	32
1127	Young Men's	3,011	369						
1128	New Market	717	85					38	14
1129	Sincerity	2,868	366						
1130	East Jersey	1,393	106						
1131	Homesite	541	71						
1132	Modern	10,166	870					2,110	205
1133	North Amboy	10,683	491					4,019	223
1134	Pacemaker	279	39						
1135	People's	6,286	450					272	25
1136	Perth Amboy	7,416	434					489	100
1137	West Amboy	1,537	116					2	2
1138	Westminster	2,233	126					223	19
1139	Plainsboro	998	118						
1140	Port Reading	1,768	175						
1141	Piscataway town	819	129					13	7
1142	Home Extension	2,933	515						
1143	Investors and Owners	4,432	500					9	5
1144	Star	1,265	164	109	3			345	75
1145	South Plainfield	927	132					9	1
1146	Providers	5,506	568						
1147	Pulawski	2,954	410						
1148	South River	10,012	1,061					292	16
1149	Clara Barton	401	43					25	6
1150	Colonia	521	74					82	9
1151	Woodbridge	1,706	165						
	Totals	181,123	18,675	443	25			13,466	1,369
	Monmouth County								
1152	Allentown	3,330	527	33	7			374	53
1153	Asbury Park	13,905	2,625					4,750	983
1154	Bradley	1,309	108					92	39
1155	Home	12,691	1,170					197	143
1156	Reserve	2,707	266	436	83				
1157	Shore	2,713	315					88	45
1158	Atlantic Highlands	13,802	1,478					2,967	319
1159	Shark River	609	95						
1160	Belmar	8,327	691					495	84
1161	Wall	954	70						

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	
2,010	91	329	S.	$2.00 m.	$300	6	$0.18 b	$0.18 b	1111
528	13	62	S.	1.00 m.	200	6	3.00 a	.....	1112
8,647	193	870	S.	1.00 m.	200	6	3.00 a	.....	1113
2,775	97	237	S.	1.00 m.	200	6	3.00 a	1.50 a	1114
2,476	57	200	S.	1.00 m.	200	6	3.00 a	1.50 a	1115
3,709	87	298	S.	1.00 m.	200	6	3.00 a	.....	1116
3,623	75	342	S.	1.00 m.	200	6	3.00 a	.....	1117
1,093	17	117	S.	1.00 m.	200	6	3.00 a	.....	1118
2,263	83	199	S.	1.00 m.	200	6	3.00 a	.....	1119
2,887	112	189	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1120
5,638	102	440	S.	1.00 m.	200	6	.05 b	.05 b	1121
1,763	69	131	S.	1.00 m.	200	6	.....	.....	1122
410	15	32	S.	1.00 m.	200	6	.....	.....	1123
1,608	50	79	S.	1.00 m.	200	6	.....	.....	1124
1,853	39	183	O.P.	.....	200	6	.....	.....	1125
1,345	64	130	S.	2.00 m.	300	5	3.00 a	.....	1126
3,011	207	162	S.	1.00 m.	200	6	3.00 a	.....	1127
755	33	66	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	1128
2,868	96	270	S.	1.00 m.	200	6	6.00 a	.....	1129
1,393	22	84	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1130
541	8	63	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1131
12,276	45	1,030	O.P.	.....	100	6	1.00 a & .15 b	.....	1132
14,702	97	617	N.S.	1.00 m.	100	4 & 6	.20 b	.20 b	1133
279	2	37	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1134
6,558	29	446	N.S.	.25 w.	100	5½	.10 b	.10 b	1135
7,905	100	434	O.P.	.....	200	5	.....	.....	1136
1,539	19	99	O.P.	.....	100	6	.16⅔ b	.16⅔ b	1137
2,456	7	138	S.	1.00 m.	200	6	.....	.....	1138
998	21	97	S.	1.00 m.	200	6	3.00 a	.....	1139
1,768	83	92	S.	1.00 m.	200	6	5.00 a	.....	1140
832	44	92	S.	1.00 m.	200	6	.10 b	.10 b	1141
2,933	94	421	S.	1.00 m.	200	6	4.00 a	1.50 a	1142
4,441	112	393	S.	1.00 m.	200	6	5.00 a	.....	1143
1,719	70	172	S.	1.00 m.	200	6	3.00 a	.....	1144
936	46	87	S.	1.00 m.	200	6	3.00 a	.....	1145
5,506	148	420	S.	1.00 m.	200	6	3.00 a	.....	1146
2,954	86	324	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1147
10,304	294	783	S.	1.00 & 2.00 m.	200	6	3.00 a	1.50 a	1148
426	11	38	S.	1.00 m.	200	6	.....	.....	1149
603	25	58	S.	1.00 m.	200	6	.....	.....	1150
1,706	39	126	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1151
195,032	4,826	15,243							
3,737	179	408	S.	$1.00 m.	$200	6	$3.00 a	.....	1152
18,655	163	3,395	S.	1.00 m.	200	6	2.50 a	$2.00 a	1153
1,401	37	110	S.	1.00 m.	200	6	5.00 a	2.00 a	1154
12,888	475	838	S.	1.00 m.	200	6	5.00 a	.....	1155
3,143	97	252	S.	1.00 m.	200	6	.....	.....	1156
2,801	88	272	S.	1.00 m.	200	6	.....	.....	1157
16,769	1,066	731	S.	1.00 m.	T.M.&200	6	3.00 a	3.00 a	1158
609	21	74	S.	1.00 m.	200	6	5.00 a	2.00 a	1159
8,822	288	487	S.	1.00 m.	200	6	5.00 a	.....	1160
954	26	44	S.	.70 m.	200	6	5.00 a	1.00 a	1161

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—Continued			
1162	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant
1163	Seaview	" "	July 11, 1927	Maurice Gallus
1164	Eatontown and Oceanport	Eatontown	July 29, 1910	H. Whitney Conrow
1165	Englishtown	Englishtown	April 14, 1926	Henry W. Herbert
1166	Farmingdale	Farmingdale	June 9, 1916	Edward Imlay
1167	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon
1168	Stability	"	May 3, 1923	Julius E. Dittmar
1169	Highlands	Highlands	July 6, 1909	Daniel Bells
1170	Keansburg	Keansburg	July 2, 1912	Edward T. Compton
1171	Sage	Keyport	April 4, 1927	Dallas G. Young
1172	Second Keyport	"	Nov. 18, 1880	Harvey S. Bedle
1173	Borough	Keyport & Matawan	Oct. 16, 1919	Charles H. Jewell
1174	Leonardo	Leonardo	May 14, 1928	Daniel H. Collinson
1175	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1176	Monmouth County	" "	Feb. 28, 1919	Martin McCue, Sr.
1177	Proper	" "	Mar. 1, 1924	Frank Antonides
1178	Third Avenue	" "	Nov. 18, 1924	J. Wesley Seaman
1179	Manasquan	Manasquan	May 6, 1874	Winant V. Pearce
1180	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
1181	Liberal	Matawan	Feb. 13, 1920	Edgar N. Pike
1182	Matawan	"	May 21, 1907	Warren B. Hutchinson
1183	Neptune	Neptune Township	Nov. 20, 1915	Frank C. Borden, Jr.
1184	Union Beach	Raritan Township	Feb. 11, 1924	George R. Ross
1185	Citizens	Red Bank	April 19, 1915	Frank McMahon
1186	Friends'	" "	April 15, 1926	William T. Jones
1187	Mainstay	" "	Sept. 29, 1923	Fred D. Wikoff
1188	Red Bank	" "	Mar. 22, 1887	Edwin R. Conover
1189	Sea Bright-Rumson	Sea Bright	Nov. 21, 1921	Charles L. Presley
1190	Spring Lake	Spring Lake	April 3, 1923	Willard A. Fritz
1191	Shadow Lawn	West Long Branch	Dec. 13, 1927	Harry G. Van Note
	Morris County			
1192	Boonton	Boonton	May 3, 1889	Edwin A. Fisher
1193	Homeric	"	June 27, 1923	William A. Phelan
1194	Ogden	"	June 12, 1923	Herbert S. Hitchcock
1195	Butler and Bloomingdale	Butler	Mar. 27, 1906	George J. Fritz
1196	Chatham	Chatham	Feb. 6, 1908	George S. Pollard
1197	Indian Rock	"	May 20, 1927	F. Dwight Budd
1198	Denville	Denville	May 14, 1928	C. Winfield Hall
1199	Dover	Dover	Oct. 19, 1887	Albert R. Riggs
1200	Randolph	"	Mar. 14, 1923	John F. Shupe
1201	Lake Hopatcong	Landing	Aug. 6, 1925	Richard D. Voorhis
1202	Lincoln Park	Lincoln Park	Jan. 12, 1923	George Knorr
1203	James	Madison	Nov. 9, 1922	Alexander Eagles
1204	Madison	"	June 3, 1907	Charles Benjamin
1205	Millington	Millington	Oct. 10, 1911	Leonard R. Jacobus
1206	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1207	Morris County	Morristown	Sept. 24, 1921	Harold H. Van Natta
1208	Morristown	"	Aug. 13, 1886	Eugene S. Burke
1209	Mt. Kemble	"	June 17, 1929	Marcus A. Northup
1210	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1211	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	James S. Stillman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Joseph R. Megill	Paul Broome	304 Evergreen Ave., Bradley Beach, N. J.	1162
Sol Lautman	Albert Heimroth	721 Main St., Asbury Park, N. J.	1163
Howard S. Higginson	Richard B. Roberts	57 Lewis St., Eatontown, N. J.	1164
Harold McDermott	Norman Forman	Englishtown, N. J.	1165
Halsted H. Wainright	Edgar O. Murphy	Farmingdale, N. J.	1166
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1167
Max Finegold	A. Rulon Applegate	19 W. Main St., Freehold, N. J.	1168
William L. Parker	Harry N. Johnson	91 Bay Ave., Highlands, N. J.	1169
Howard W. Roberts	August H. Lederhaus	115 Hudson Ave., East Keansburg, N. J.	1170
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1171
	George W. Brown	Keyport, N. J.	1172
Ackerson, Van Buskirk & Philo	Horace S. Burrowes	Keyport, N. J.	1173
Irving W. Teeple	Charles M. Keefer	Box 173, Leonardo, N. J.	1174
Potter & Fisher	Helen S. Covert	453 Broadway, Long Branch, N. J.	1175
T. Raymond Bazley	Michael H. Strollo	4 Arthur Ave., Long Branch, N. J.	1176
Leo J. Warwick	Samuel B. Zartman	579 Broadway, Long Branch, N. J.	1177
Giordano, Golden & Hurley	George Jacobson	190 Broadway, Long Branch, N. J.	1178
B. B. Pearce & O. C. Pearce	Ralph D. Bush	185 Main St., Manasquan, N. J.	1179
Paul R. Cranmer	Harold P. Collins	E. Main St., Manasquan, N. J.	1180
Heuser & Heuser	Forman R. Thompson	29 Little St., Matawan, N. J.	1181
Fred M. Burlew	William G. Bedle	Broad St. and Park Ave., Matawan, N. J.	1182
Richard W. Stout	Jacob G. Campbell	111 S. Main St., Asbury Park, N. J.	1183
Ezra W. Karkus	George H. Jones	Union and Central Ave., Union Beach, N. J.	1184
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	21 Monmouth St., Red Bank, N. J.	1185
Quinn, Parsons & Doremus	John P. Gaul	32 Shrewsbury Ave., Red Bank, N. J.	1186
Warren H. Smock	Raymond H. Hurley	12 Mechanic St., Red Bank, N. J.	1187
H. S. Higginson	Alice M. Simmonds	10 Broad St., Red Bank, N. J.	1188
Potter & Fisher	Clarence Stevens	Sea Bright, N. J.	1189
Gilbert H. Van Note	John H. Young	1303 Third Ave., Spring Lake, N. J.	1190
Edward F. Juska	Roy Bowman	300 Monmouth Road, West Long Branch, N. J.	1191
N. C. Doland	George W. Blanchard	318 William St., Boonton, N. J.	1192
Eugene F. Hillery	John J. Barrett	817 Main St., Boonton, N. J.	1193
J. V. Beam & F. S. Kelley	Albert P. Smith	210 Main St., Boonton, N. J.	1194
F. H. McCue	Walter F. Smith	80 Belleview Ave., Butler, N. J.	1195
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1196
Howard F. Kirk	Ralph D. Ward	73 Stony Lane, Short Hills, N. J.	1197
Francis S. Stickle	Samuel R. Van Orden	19 Richwood Place, Denville, N. J.	1198
U. G. Davenport	Lyman M. Smith	31 E. Blackwell St., Dover, N. J.	1199
Samuel C. Meyerson	Edward F. Doyle	33 W. Blackwell St., Dover, N. J.	1200
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1201
Frank S. Kelley	Herbert R. Bogardus	Lincoln Park, N. J.	1202
Howard F. Barrett	Ralph H. Parker	28 Waverly Place, Madison, N. J.	1203
Henry G. Pilch	Roy F. Genung	16 Waverly Place, Madison, N. J.	1204
Gilbert M. Cornish	Chester C. Brown	Box No. 385, Bernardsville, N. J.	1205
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1206
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1207
Robert H. Schenck	Lewis D. Kay	26 South St., Morristown, N. J.	1208
Horace C. Jeffers	C. J. Kylie Myers	8 Community Place, Morristown, N. J.	1209
Orville V. Meslar	Anthony J. Bontempo	39 Washington St., Morristown, N. J.	1210
J. V. Beam & F. S. Kelley	William M. Clements	10 Condit Road, Mountain Lakes, N. J.	1211

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Monmouth County—Continued				
1162	Jersey Coast	Bradley Beach	$38,186	$3,300	$106,000
1163	Seaview	" "	345	.....	14,750
1164	Eatontown and Oceanport	Eatontown	23,621	3,000	39,700
1165	Englishtown	Englishtown	30,053	1,144	135,651
1166	Farmingdale	Farmingdale	11,995	7,200	450,157
1167	Freehold Mutual	Freehold	35,406	21,887	667,800
1168	Stability	"	22,895	9,853	513,200
1169	Highlands	Highlands	6,522	.....	146,137
1170	Keansburg	Keansburg	6,257	1,527	239,228
1171	Sage	Keyport	3,335	1,077	60,600
1172	Second Keyport	"	68,800	9,600	461,050
1173	Borough	Keyport & Matawan	3,393	1,989	232,667
1174	Leonardo	Leonardo	10,065	850	78,500
1175	Long Branch	Long Branch	3,263	22,000	916,126
1176	Monmouth County	" "	7,050	.....	449,400
1177	Proper	" "	10,425	24,982	61,200
1178	Third Avenue	" "	4,948	.....	111,300
1179	Manasquan	Manasquan	10,055	.....	558,050
1180	Mutual Aid	"	2,059	5,016	280,550
1181	Liberal	Matawan	4,864	.....	132,900
1182	Matawan	"	14,548	3,873	196,111
1183	Neptune	Neptune Township	50,292	.....	467,030
1184	Union Beach	Raritan Township	271	701	49,200
1185	Citizens	Red Bank	71,846	25,000	870,000
1186	Friends'	" "	2,333	3,834	201,900
1187	Mainstay	" "	26,141	13,890	643,550
1188	Red Bank	" "	28,348	38,000	1,190,947
1189	Sea Bright-Rumson	Sea Bright	1,546	2,300	116,400
1190	Spring Lake	Spring Lake	909	10,021	386,468
1191	Shadow Lawn	West Long Branch	1,300	1,650	92,450
	Totals		$692,246	$293,731	$14,634,054
	Morris County				
1192	Boonton	Boonton	$11,621	$9,600	$628,875
1193	Homeric	"	4,572	1,000	161,400
1194	Ogden	"	2,510	7,287	198,400
1195	Butler and Bloomingdale	Butler	3,660	5,642	367,180
1196	Chatham	Chatham	2,834	4,500	366,900
1197	Indian Rock	"	451	2,250	141,800
1198	Denville	Denville	2,370	746	54,800
1199	Dover	Dover	49,603	20,300	819,630
1200	Randolph	"	24,684	12,000	602,950
1201	Lake Hopatcong	Landing	11,787	13,481	179,900
1202	Lincoln Park	Lincoln Park	3,624	3,100	135,350
1203	James	Madison	570	.....	217,800
1204	Madison	"	616	24,607	782,550
1205	Millington	Millington	19,590	6,162	349,875
1206	Hanover	Morris Plains	68,088	5,925	242,100
1207	Morris County	Morristown	60,520	28,537	496,500
1208	Morristown	"	20,062	11,722	720,400
1209	Mt. Kemble	"	10,030	645	49,300
1210	Springbrook	"	9,599	2,671	57,200
1211	Mountain Lakes	Mountain Lakes	7,502	10,000	251,731

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$880	$9,589	$128,939	$5,379	$2,988	$295,261	1162
.....	.....	29,864	22,705	253	67,917	1163
118,234	11,392	33,350	8	2,184	231,489	1164
1,713	17,155	15,378	8,708	14,868	224,670	1165
.....	.....	83,838	37,714	3,546	594,450	1166
69,413	.....	122,189	34,101	7,904	958,700	1167
2,760	.....	92,565	15,626	1,526	658,425	1168
300	900	135,385	18,625	2,641	310,510	1169
6,852	3,500	116,677	16,589	4,183	394,813	1170
.....	6,740	7,607	4,232	9,524	93,115	1171
.....	7,850	91,437	21,884	42,022	702,643	1172
17,400	.....	126,715	8,606	2,108	392,878	1173
.....	13,387	13,244	2,164	457	118,667	1174
68,480	8,360	631,546	49,174	13,497	1,712,446	1175
2,387	.....	255,107	50,822	12,985	777,751	1176
847	1,705	157,509	5,183	1,236	263,087	1177
64,681	2,965	192,465	14,369	4,377	395,105	1178
.....	20,619	210,801	27,275	8,785	835,585	1179
.....	2,195	73,144	32,327	884	396,175	1180
500	.....	46,029	9,475	4,357	198,125	1181
700	7,230	42,341	15,898	3,412	284,113	1182
1,560	21,665	949,571	114,582	18,398	1,623,098	1183
.....	.....	29,048	6,213	762	86,195	1184
3,100	20,369	536,289	55,527	55,184	1,642,315	1185
.....	7,179	100,463	6,563	59,739	382,011	1186
116,851	44,884	194,196	21,459	79,336	1,140,307	1187
76,505	9,435	560,812	88,384	43,867	2,036,298	1188
.....	.....	103,958	8,670	1,981	234,855	1189
29,242	20,465	170,580	9,622	1,204	628,511	1190
9,983	3,790	20,977	5,462	28,143	163,755	1191
$1,291,910	$334,036	$12,773,746	$1,232,405	$641,197	$31,893,325	
$2,000	$11,550	$173,823	$3,715	$6,746	$847,930	1192
.....	4,340	64,345	6,980	2,613	245,250	1193
.....	1,268	62,968	8,573	1,766	282,772	1194
.....	1,120	55,989	3,733	2,576	439,900	1195
12,300	5,850	81,771	1,199	199	475,553	1196
29,813	1,685	22,672	5,968	16,575	221,214	1197
308	320	9,267	6,010	513	74,334	1198
90,958	19,177	497,329	20,830	16,732	1,534,559	1199
4,266	9,104	87,604	5,468	15,081	761,157	1200
.....	8,540	16,941	10,623	11,434	252,706	1201
.....	775	17,715	1,154	1,111	162,829	1202
9,300	11,250	105,736	8,677	5,269	358,602	1203
57,092	13,044	261,138	6,636	11,665	1,157,348	1204
25,246	2,238	55,145	10,446	13,163	481,865	1205
.....	25,982	100,927	24,154	285	467,461	1206
19,975	7,898	135,120	13,539	5,307	767,396	1207
259,047	34,992	240,777	80,139	23,978	1,391,117	1208
4,400	1,260	.....	945	102	66,682	1209
34,013	10,000	68,580	5,050	520	187,633	1210
13,677	7,822	83,528	8,638	.....	382,898	1211

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—Continued					
1162	Jersey Coast	Bradley Beach	$171,081			$8,900
1163	Seaview	" "	46,179			
1164	Eatontown and Oceanport	Eatontown	78,854			93,300
1165	Englishtown	Englishtown	162,246			6,600
1166	Farmingdale	Farmingdale	372,287			68,000
1167	Freehold Mutual	Freehold	682,638			
1168	Stability	"	480,822			
1169	Highlands	Highlands	127,122			69,700
1170	Keansburg	Keansburg	244,618			56,700
1171	Sage	Keyport	68,386			
1172	Second Keyport	"	436,764			115,000
1173	Borough	Keyport & Matawan	170,973			122,900
1174	Leonardo	Leonardo	93,695			
1175	Long Branch	Long Branch	1,082,538			167,100
1176	Monmouth County	" "	410,195			26,625
1177	Proper	" "	174,689			5,600
1178	Third Avenue	" "	206,300	$7,200		14,400
1179	Manasquan	Manasquan	426,588			200,400
1180	Mutual Aid	"	174,052			36,200
1181	Liberal	Matawan	92,531			26,400
1182	Matawan	"	175,344			53,300
1183	Neptune	Neptune Township	761,257			260,850
1184	Union Beach	Raritan Township	35,010			3,100
1185	Citizens	Red Bank	1,178,380			
1186	Friends'	" "	257,571			5,300
1187	Mainstay	" "	808,110			4,000
1188	Red Bank	" "	1,062,244	70		19,400
1189	Sea Bright-Rumson	Sea Bright	102,438			36,100
1190	Spring Lake	Spring Lake	329,259			
1191	Shadow Lawn	West Long Branch	121,099	5,600		
	Totals		$16,863,964	$60,034		$3,194,390
	Morris County					
1192	Boonton	Boonton	$445,880			$309,000
1193	Homeric	"	124,233			26,125
1194	Ogden	"	159,738			56,300
1195	Butler and Bloomingdale	Butler	254,662			117,000
1196	Chatham	Chatham	317,996			41,400
1197	Indian Rock	"	150,939			6,400
1198	Denville	Denville	54,542	$672		
1199	Dover	Dover	884,430			21,000
1200	Randolph	"	573,144			
1201	Lake Hopatcong	Landing	184,668			
1202	Lincoln Park	Lincoln Park	85,800			18,100
1203	James	Madison	210,468			38,900
1204	Madison	"	613,590			300,900
1205	Millington	Millington	301,194			58,350
1206	Hanover	Morris Plains	351,852			
1207	Morris County	Morristown	464,838			22,400
1208	Morristown	"	1,007,178			
1209	Mt. Kemble	"	55,221			
1210	Springbrook	"	76,992			
1211	Mountain Lakes	Mountain Lakes	217,310			14,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$1,637	.....	$262	.....	.....	$33,362	$34,996	$45,023	$295,261	1162
1,338	.....	121	.....	.....	6,726	3,489	10,064	67,917	1163
.....	.....	.....	.....	$27,075	1,987	17,439	12,834	231,489	1164
.....	.....	106	.....	.....	557	44,295	10,866	224,670	1165
.....	.....	1,445	$100	33,861	1,704	88,897	28,156	594,450	1166
36	.....	616	.....	39,900	3,262	179,119	53,129	958,700	1167
14	.....	1,089	.....	.....	1,280	127,059	48,161	658,425	1168
147	$1,672	1,005	.....	27,495	21,156	15,279	46,934	310,510	1169
557	.....	1,610	.....	10,000	5,787	38,597	36,944	394,813	1170
.....	.....	112	.....	.....	13	21,453	3,151	93,115	1171
.....	3,230	756	.....	.....	2,642	107,743	35,908	702,643	1172
650	5,000	509	.....	21,500	2,045	26,165	43,136	392,878	1173
377	.....	840	.....	.....	350	15,900	7,505	118,667	1174
.....	.....	1,993	.....	15,000	10,011	213,467	222,337	1,712,446	1175
.....	24,428	899	.....	115,100	31,364	72,416	96,724	777,751	1176
.....	.....	1,931	.....	.....	52	31,797	49,018	263,087	1177
822	.....	1,960	.....	13,975	29,247	37,986	83,215	395,105	1178
242	9,000	1,713	.....	25,000	6,949	100,775	64,918	835,585	1179
5,625	35,381	656	.....	61,000	1,726	36,454	45,081	396,175	1180
414	.....	219	.....	30,000	1,232	14,896	32,433	198,125	1181
.....	.....	538	.....	.....	5,004	35,800	14,127	284,113	1182
1,310	5,961	442	.....	.....	19,238	188,528	385,512	1,623,098	1183
7,244	4,469	108	.....	.....	13,238	9,161	13,865	86,195	1184
5	.....	5,509	.....	.....	686	273,593	184,142	1,642,315	1185
4,473	.....	899	.....	.....	981	71,778	41,009	382,011	1186
946	.....	2,417	.....	.....	6,639	202,416	115,779	1,140,307	1187
.....	122,870	334	.....	391,250	15,634	188,037	236,459	2,036,298	1188
2,609	.....	199	.....	17,685	18,546	19,118	38,160	234,855	1189
22	13,393	513	.....	105,700	22,877	81,965	74,782	628,511	1190
1,495	.....	354	.....	.....	919	23,758	10,530	163,755	1191
$57,668	$891,758	$41,667	$100	$1,159,178	$1,607,420	$3,386,446	$4,630,700	$31,893,325	
.....	.....	$98	.....	$30,500	$3,336	$28,908	$30,208	$847,930	1192
$3	.....	$203	$5,000	32,000	224	23,453	34,009	245,250	1193
186	.....	431	.....	9,950	556	32,807	22,804	282,772	1194
.....	.....	.....	2,625	30,000	21	11,556	24,036	439,900	1195
.....	.....	394	.....	19,000	735	76,865	19,163	475,553	1196
58	.....	118	1,500	18,000	775	31,251	12,173	221,214	1197
1,199	.....	125	.....	.....	421	10,261	7,114	74,334	1198
692	.....	1,970	.....	228,750	2,000	200,234	195,483	1,534,559	1199
442	.....	389	3,286	.....	381	137,638	45,877	761,157	1200
.....	.....	305	.....	.....	7,008	42,085	18,640	252,706	1201
.....	.....	183	.....	29,083	508	23,516	5,639	162,829	1202
148	.....	1,075	.....	24,750	994	47,079	35,188	358,602	1203
663	.....	1,877	.....	.....	226	144,053	96,039	1,157,348	1204
687	.....	323	.....	.....	13,467	72,953	34,891	481,865	1205
620	.....	387	.....	.....	242	80,257	34,103	467,461	1206
951	.....	757	.....	80,775	4,367	119,442	73,866	767,396	1207
2,376	.....	1,212	.....	40,000	2,264	223,570	114,517	1,391,117	1208
115	.....	63	.....	.....	949	9,830	504	66,682	1209
16,002	$18,420	184	.....	26,000	.....	18,019	32,016	187,633	1210
189	8,852	408	.....	39,750	11,985	48,824	40,780	382,898	1211

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—Continued								
1162	Jersey Coast	1,682	174	.....	.....	.....	.....	45	9
1163	Seaview	459	105	.....	.....	.....	.....	.....	.....
1164	Eatontown and Oceanport	1,140	136	.....	.....	.....	.....	467	29
1165	Englishtown	1,738	255	.....	.....	.....	.....	33	10
1166	Farmingdale	5,303	415	.....	.....	.....	.....	340	35
1167	Freehold Mutual	8,143	659	.....	.....	.....	.....	.....	.....
1168	Stability	6,626	971	.....	.....	.....	.....	.....	.....
1169	Highlands	1,395	226	.....	.....	.....	.....	349	85
1170	Keansburg	2,593	373	.....	.....	.....	.....	284	38
1171	Sage	1,208	116	.....	.....	.....	.....	.....	.....
1172	Second Keyport	5,841	917	.....	.....	.....	.....	578	86
1173	Borough	4,226	388	.....	.....	.....	.....	1,229	128
1174	Leonardo	1,208	181	.....	.....	.....	.....	.....	.....
1175	Long Branch	12,384	1,698	.....	.....	.....	.....	836	175
1176	Monmouth County	4,162	490	.....	.....	.....	.....	133	26
1177	Proper	1,586	260	.....	.....	.....	.....	28	7
1178	Third Avenue	2,118	237	72	17	.....	.....	72	15
1179	Manasquan	6,261	544	.....	.....	.....	.....	1,002	124
1180	Mutual Aid	2,404	226	.....	.....	.....	.....	181	25
1181	Liberal	1,392	163	.....	.....	.....	.....	132	14
1182	Matawan	2,270	278	.....	.....	.....	.....	267	36
1183	Neptune	7,942	916	.....	.....	.....	.....	1,304	134
1184	Union Beach	337	64	.....	.....	.....	.....	16	9
1185	Citizens	12,821	1,063	.....	.....	.....	.....	.....	.....
1186	Friends'	2,722	2,719	.....	.....	.....	.....	27	3
1187	Mainstay	8,872	671	.....	.....	.....	.....	20	1
1188	Red Bank	11,797	890	2	2	.....	.....	97	14
1189	Sea Bright-Rumson	1,110	148	.....	.....	.....	.....	181	38
1190	Spring Lake	3,833	280	.....	.....	.....	.....	.....	.....
1191	Shadow Lawn	1,523	244	56	29	.....	.....	.....	.....
	Totals	185,443	23,152	599	138	.....	.....	16,584	2,657
	Morris County								
1192	Boonton	4,040	340	.....	.....	.....	.....	1,230	157
1193	Homeric	1,686	191	.....	.....	.....	.....	131	22
1194	Ogden	3,006	232	.....	.....	.....	.....	282	34
1195	Butler and Bloomingdale	2,466	403	.....	.....	.....	.....	468	85
1196	Chatham	5,214	521	.....	.....	.....	.....	207	28
1197	Indian Rock	2,520	302	.....	.....	.....	.....	32	10
1198	Denville	730	96	6	1	.....	.....	.....	.....
1199	Dover	11,049	1,308	.....	.....	.....	.....	105	22
1200	Randolph	8,939	970	.....	.....	.....	.....	.....	.....
1201	Lake Hopatcong	2,325	281	.....	.....	.....	.....	.....	.....
1202	Lincoln Park	1,518	146	.....	.....	.....	.....	91	9
1203	James	3,772	274	.....	.....	.....	.....	195	25
1204	Madison	9,807	712	.....	.....	.....	.....	1,505	156
1205	Millington	4,066	432	.....	.....	.....	.....	292	48
1206	Hanover	3,829	304	.....	.....	.....	.....	.....	.....
1207	Morris County	6,055	484	.....	.....	.....	.....	112	13
1208	Morristown	10,633	1,245	.....	.....	.....	.....	.....	.....
1209	Mt. Kemble	1,031	123	.....	.....	.....	.....	.....	.....
1210	Springbrook	832	89	.....	.....	.....	.....	.....	.....
1211	Mountain Lakes	3,264	161	.....	.....	.....	.....	73	11

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	
1,727	61	122	S.	$1.00 m.	$200	6	$5.00 a	$2.00 a	1162
459	5	100	S.	1.00 m.	200	6	5.00 a	2.00 a	1163
1,607	40	125	O.P.	.....	T.M.&200	6	3.00 a	.....	1164
1,771	102	163	S.	1.00 m.	200	6	3.00 a	.....	1165
5,643	164	286	S.	1.00 m.	200	6	.....	.....	1166
8,143	241	418	S.	1.00 m.	200	6	3.00 a	.....	1167
6,626	219	752	S.	1.00 m.	200	6	3.00 a	3.00 a	1168
1,744	91	220	S.	1.00 m.	200	6	1.00 a	.....	1169
2,877	172	239	S.	1.00 m.	200	6	4.00 a	.....	1170
1,208	26	90	S.	.70 m.	200	6	.60 b	.60 b	1171
6,419	265	738	S.	1.00 m.	200	6	.....	.....	1172
5,455	127	389	S.	.50 & 1.00 m.	100	6	.04 b	.....	1173
1,208	86	95	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1174
13,220	420	1,453	S.	1.00 m.	200	6	4.00 a	2.00 a	1175
4,295	152	364	S.	1.00 m.	200	6	.....	.....	1176
1,614	28	239	S.	1.00 m.	200	6	5.00 a	5.00 a	1177
2,262	64	205	S.	1.00 m.	200	6	5.00 a	.....	1178
7,263	245	423	S.	1.00 m.	200	6	3.00 a	.....	1179
2,585	107	144	S.	.70 & 1.00 m.	200	6	3.00 a	.....	1180
1,524	57	120	S.	1.00 m.	200	6	1.00 a	1.00 a	1181
2,537	89	225	S.	1.00 m.	200	6	.....	.....	1182
9,246	199	851	S.	.70 m.	200	6	.....	.....	1183
353	45	28	S.	1.00 m.	200	6	.....	.....	1184
12,821	379	684	S.	1.00 m.	200	6	3.00 a	.....	1185
2,749	1,127	1,595	S.	1.00 m.	200	6	3.00 a	3.00 a	1186
8,892	189	483	S. & O.P.	1.00 & 2.00 m.	T.M.&200	5 & 6	3.00 a	.....	1187
11,896	369	537	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1188
1,291	60	126	S.	1.00 m.	200	6	3.00 a	3.00 a	1189
3,833	127	153	S.	1.00 m.	200	6	5.00 a	.....	1190
1,579	43	230	S.	1.00 m.	200	6	4.00 a	.....	1191
202,626	7,739	18,208							
5,270	175	322	N.S.	$.25, $.50&$1. bi-w.	$250	5.2 & 6	.....	.....	1192
1,817	73	140	S.	1.00 m.	200	6	$2.00 & $3.00 a	.....	1193
3,288	61	205	S.	1.00 m.	200	6	3.00 a	.....	1194
2,934	193	295	N.S.	50 bi-w.	250	5½ & 6	.....	.....	1195
5,421	97	452	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1196
2,552	43	269	S.	1.00 m.	200	6	3.00 a	.....	1197
736	24	73	S.	1.00 m.	200	6	3.00 a	.....	1198
11,154	419	911	S.	1.00 m.	200	6	.....	2.00 a	1199
8,939	251	719	S.	1.00 m.	200	6	2.00 a	2.00 a	1200
2,325	110	171	S.	1.00 m.	200	6	3.00 a	3.00 a	1201
1,609	52	103	S.	1.00 m.	200	6	2.50 a	.....	1202
3,967	65	234	S.	1.00 m.	200	6	.02½ b	.02½ b	1203
11,312	276	592	S.	1.00 m.	200	6	.02½ b	.02½ b	1204
4,358	135	345	S.	1.00 m.	200	6	1.00 a	.....	1205
3,829	103	201	S.	1.00 m.	200	6	3.00 a	.....	1206
6,167	170	327	S.	1.00 m.	200	6	3.00 a	.....	1207
10,633	248	997	S.	1.00 m.	200	6	3.00 a	.....	1208
1,031	20	103	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1209
832	35	54	S.	1.00 m.	200	6	.....	.....	1210
3,337	49	123	S.	1.00 m.	200	6	.05 b	.05 b	1211

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			
1212	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1213	Pacanack	Pequannock	Dec. 18, 1926	Martin M. Van Ness
1214	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1215	Denrock	Rockaway	April 8, 1925	Joseph H. Jackson
1216	Rockaway	"	Feb. 26, 1902	E. Bertram Mott
1217	Long Hill	Stirling	Jan. 10, 1921	Charles A. Callan
1218	Tri-County	"	Mar. 2, 1925	Angelo M. Del Duca
1219	Towaco	Towaco	Aug. 22, 1912	Ludwig Vogel
1220	Wharton	Wharton	Mar. 9, 1928	Floyd Castner
	Ocean County			
1221	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1222	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1223	Long Beach	Beach Haven	Sept. 18, 1911	Walter C. Sharp
1224	Lakewood	Lakewood	Jan. 8, 1906	Charles S. Wiley
1225	Ocean County	"	Sept. 3, 1921	Arthur S. Bailey
1226	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1227	Metedeconk	Point Pleasant	July 18, 1927	Zack P. Johnson
1228	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein
1229	Surf	Seaside Heights	Nov. 10, 1923	James H. Livezly
1230	Seaside Park	Seaside Park	Sept. 4, 1919	Robert E. Eagle
1231	Beach	Surf City	July 19, 1922	David G. Conrad
1232	Dover Mutual	Toms River	June 17, 1881	Joseph Grover
1233	Toms River	" "	April 3, 1923	Max Leet
1234	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1235	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
1236	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1237	East Clifton	"	June 11, 1928	Gaetano Giovati
1238	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1239	Haledon	Haledon	Jan. 19, 1920	Rudolph J. Mayer
1240	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1241	Hawthorne	"	Mar. 30, 1908	Emil Roetheli
1242	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1243	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Clarence F. Barnard
1244	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1245	American-Hungarian	"	June 13, 1922	Joseph Boska
1246	Constructive	"	Oct. 18, 1919	Louis Steckler
1247	Endurance	"	May 8, 1922	Charles Levy
1248	Fourth Ward	"	Mar. 8, 1910	Henry A. Ostermann
1249	Greater Passaic	"	Dec. 21, 1927	Maurice Wasserlauf
1250	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1251	Home	"	May 27, 1895	Robert J. Cullen
1252	Lexington	"	Feb. 19, 1926	Anthony Martin
1253	Main	"	Feb. 10, 1922	John J. Roegner
1254	Mutual	"	April 21, 1882	James W. Harley
1255	Passaic	"	Mar. 24, 1897	John Schmidt
1256	Passaic Park	"	April 25, 1924	William McCormack
1257	Peoples	"	Aug. 23, 1887	Peter A. Boyer
1258	Polish American	"	Jan. 16, 1917	Edmund Jezierski
1259	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Elmer King	W. E. Harbourt	Main St., Netcong, N. J.	1212
Theodore D. Gottlieb	Frank Schack	Pompton Turnpike, Pequannock, N. J.	1213
J. V. Beam & F. S. Kelley	Willard M. Jones	Pompton Plains, N. J.	1214
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	1215
Herman M. Cone	George E. Fisher	31 Wall St., Rockaway, N. J.	1216
Edward A. Pizzi	Fred J. Schaan	Valley Road, Stirling, N. J.	1217
Martin R. O'Keefe	William C. Russo	Berkeley Heights, N. J.	1218
Philip R. Van Duyne	Alfred Hill	P. O. Box 24, Towaco, N. J.	1219
C. Stanley Smith	Wilbur L. Cregar	P. O. Box 332, Denville, N. J.	1220
Francis Tanner	Leroy B. Frazee	Barnegat, N. J.	1221
Harry E. Newman	Fred W. Applegate	520 Lake Ave., Bay Head, N. J.	1222
Franklin H. Berry	J. Willits Berry	Bay and Carol St., Beach Haven, N. J.	1223
W. D. McCloskey	Stanton S. Gaylord	221 Fourth St., Lakewood, N. J.	1224
W. D. McCloskey	Dewitt Matthews	Lakewood, N. J.	1225
Robert A. Lederer	Frank Palmer	Main St., New Egypt, N. J.	1226
Ewart & Bennett	Fred P. Cook	Box 51, West Point Pleasant, N. J.	1227
Fred S. Wack	E. W. Shinn	701 Arnold Ave., Point Pleasant, N. J.	1228
Harry E. Newman	O. H. Eberhard	120 Wyneva St., Gtn., Philadelphia, Pa.	1229
Frederick S. Wack	J. A. Penrose	506 Central Ave., Seaside Park, N. J.	1230
Howard Ewart	Richard A. Zachariae	22d St. and Boulevard, Beach Arlington, N. J.	1231
John J. Ewart	Martin Schwarz, Jr.	Toms River, N. J.	1232
Howard Ewart	Lloyd J. Price	Toms River, N. J.	1233
Herman M. Gerber	Joseph H. Brown	P. O. Box 57, Tuckerton, N. J.	1234
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1235
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	1236
John A. Celentano	Walter C. Kraft	9 Union Ave., Clifton, N. J.	1237
Thomas E. Duffy	Carl Hilbert	Clifton and Getty Ave., Clifton, N. J.	1238
Edgar A. De Yoe	Christopher S. Adams	473 Van Dyk Ave., Haledon, N. J.	1239
George Slingland	Henry Wiegers	214 Haledon Ave., Paterson, N. J.	1240
Hunziker & Hunziker	Edward H. Hall	459 Lafayette Ave., Hawthorne, N. J.	1241
Josiah Dadley	John E. Cocker	11 Paterson Ave., Little Falls, N. J.	1242
Beggs & Grimshaw	B. R. Winkler	Box 415, Boonton Road, Mountain View, N. J.	1243
Vernet A. Arnold	Milton N. Woolley	38 Broadway, Passaic, N. J.	1244
Elmer Friedbauer	Emil M. Gacy	50 Monroe St., Passaic, N. J.	1245
Corlin & Harty	William G. Heuser	691 Main Ave., Passaic, N. J.	1246
Harry Loeb	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1247
Thomas E. Duffy	Carl Hilbert	683 Main Ave., Passaic, N. J.	1248
Manuel N. Mirsky	Isadore B. Mirsky	663 Main Ave., Passaic, N. J.	1249
Peter N. Perretti	Anthony V. Gross	94 Howe Ave., Passaic, N. J.	1250
Louis A. Cowley	Joseph Mueller	181 Prospect St., Passaic, N. J.	1251
H. R. Walker, Jr.	Frank G. Utter	615 Main Ave., Passaic, N. J.	1252
Edward A. Levy	Francis McGuire, Jr.	643 Main Ave., Passaic, N. J.	1253
Arthur J. Sullivan	Paul Zimmerman	42 Gould Ave., Paterson, N. J.	1254
Albert K. Condit	John I. Hagens	643 Main Ave., Passaic, N. J.	1255
Charles W. Darmstatter	Norman E. Darmstatter	657 Main Ave., Passaic, N. J.	1256
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1257
Aldon S. Patlen & M. G. Amlicke	John B. Jesionowski	114 Passaic St., Passaic, N. J.	1258
David B. Kaplan	Joseph Rosenberg	218 Madison St., Passaic, N. J.	1259

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				
1212	Musconetcong	Netcong	$58,887	$9,029	$428,345
1213	Pacanack	Pequannock	2,854	12,178	45,400
1214	Pompton Plains	Pompton Plains	17,164	6,700	253,150
1215	Denrock	Rockaway	73,284	61,950	555,700
1216	Rockaway	"	16,597	.....	410,475
1217	Long Hill	Stirling	252	2,233	30,884
1218	Tri-County	"	1,241	.....	50,000
1219	Towaco	Towaco	792	3,500	235,000
1220	Wharton	Wharton	1,005	26,085	180,200
	Totals		$486,369	$291,850	$9,013,795
	Ocean County				
1221	Bay Shore	Barnegat	$2,301	$5,000	$338,350
1222	Bay Head	Bay Head	8,075	3,280	187,800
1223	Long Beach	Beach Haven	3,783	3,882	140,080
1224	Lakewood	Lakewood	5,000	.....	384,991
1225	Ocean County	"	6,480	122	140,900
1226	New Egypt	New Egypt	2,275	2,324	115,700
1227	Metedeconk	Point Pleasant	3,752	586	38,000
1228	Point Pleasant	Point Pleasant Beach	9,529	15,000	492,750
1229	Surf	Seaside Heights	2,634	.....	107,230
1230	Seaside Park	Seaside Park	565	1,000	41,150
1231	Beach	Surf City	1,765	575	133,400
1232	Dover Mutual	Toms River	6,425	21,150	1,089,750
1233	Toms River	" "	4,239	2,481	74,450
1234	Mutual Benefit	Tuckerton	12,516	.....	193,747
	Totals		$69,339	$55,400	$3,478,298
	Passaic County				
1235	Claverack	Clifton	$1,842	$3,280	$108,740
1236	Clifton	"	4,197	98	133,850
1237	East Clifton	"	9,689	1,500	81,006
1238	Florence Avenue	"	27,728	.....	201,300
1239	Haledon	Haledon	5,660	899	452,171
1240	Associated	Hawthorne	2,216	1,600	66,550
1241	Hawthorne	"	4,837	25,250	601,450
1242	Little Falls	Little Falls	35,747	45,760	555,950
1243	Pequannock & Wayne	Mountain View	7,736	5,500	173,500
1244	Acquackanonk	Passaic	25,581	.....	133,400
1245	American-Hungarian	"	4,779	500	126,600
1246	Constructive	"	167	.....	121,528
1247	Endurance	"	13,668	.....	94,850
1248	Fourth Ward	"	37,728	.....	143,200
1249	Greater Passaic	"	3,110	5,000	22,888
1250	Hobart	"	5,318	10,248	63,650
1251	Home	"	3,128	103,786	759,979
1252	Lexington	"	4,236	.....	13,825
1253	Main	"	3,231	.....	89,390
1254	Mutual	"	956	.....	63,950
1255	Passaic	"	158	.....	31,500
1256	Passaic Park	"	2,212	4,074	129,500
1257	Peoples	"	36,697	57,645	690,630
1258	Polish American	"	5,866	.....	367,900
1259	Pride of Jersey	"	1,733	17,944	65,370

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$10,832	$121,820	$50,095	$9,492	$688,500	1212
.....	700	7,490	631	136	69,389	1213
.....	1,270	73,269	6,335	4,729	362,617	1214
$106,353	15,591	65,864	28,574	19,541	926,857	1215
30,990	3,608	138,876	4,656	8,216	613,418	1216
.....	1,750	8,809	5,795	729	50,452	1217
1,393	3,400	29,423	3,694	334	89,485	1218
6,000	2,540	65,791	9,804	2,125	325,552	1219
.....	2,745	10,902	2,928	3,108	226,973	1220
$707,131	$220,651	$2,663,619	$344,989	$184,045	$13,912,449	
$13,950	$8,550	$100,370	$16,687	$6,115	$491,323	1221
.....	2,500	14,876	4,916	142	221,589	1222
16,929	6,487	57,704	10,367	5,880	245,112	1223
33,778	2,317	306,497	53,925	41,169	827,677	1224
6,901	1,510	125,303	14,120	2,866	298,202	1225
.....	4,055	29,702	10,048	4,332	168,436	1226
.....	1,975	10,666	6,250	50	61,279	1227
63,037	6,501	177,454	39,259	5,261	808,791	1228
856	835	19,998	3,510	8,472	143,535	1229
.....	450	.....	3,130	300	46,595	1230
.....	2,700	6,899	5,774	1,987	153,100	1231
16,730	67,498	88,843	38,230	6,801	1,335,427	1232
581	2,250	22,672	2,848	699	110,220	1233
.....	1,000	50,546	12,140	1,574	271,523	1234
$152,762	$108,628	$1,011,530	$221,204	$85,648	$5,182,809	
$33,452	$2,920	$138,701	$1,551	$2,327	$292,813	1235
.....	1,350	139,392	1,765	1,986	282,638	1236
1,490	3,660	31,703	.....	467	129,515	1237
117,322	9,347	313,175	3,391	99,012	771,275	1238
16,824	7,325	318,220	47,660	4,093	852,852	1239
12,600	495	65,914	5,054	1,276	155,705	1240
.....	4,835	357,638	40,923	7,581	1,042,514	1241
2,775	6,558	170,477	31,155	4,025	852,447	1242
43,128	10,875	173,430	6,673	2,160	423,002	1243
1,777,128	13,649	85,276	6,000	37,218	2,078,252	1244
28,290	1,125	78,743	11,375	2,850	254,262	1245
.....	.....	36,904	680	784	160,063	1246
290	5,440	153,344	11,338	12,778	291,708	1247
127,348	15,145	534,287	4,442	86,595	948,745	1248
86,994	4,240	54,984	17,632	4,983	199,831	1249
8,349	2,303	63,574	855	266	154,563	1250
9,350	11,491	995,728	59,063	70,483	2,013,008	1251
3,700	.....	78,171	558	.....	100,490	1252
9,098	450	102,641	8,191	4,542	217,543	1253
1,564	.....	85,564	5,131	352	157,517	1254
.....	.....	59,517	3,999	426	95,600	1255
6,600	1,425	92,504	21,980	3,141	261,436	1256
287,035	2,240	515,121	68,166	14,265	1,671,799	1257
11,600	600	428,021	967	16,227	831,181	1258
3,000	7,060	123,697	3,316	24,473	246,593	1259

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					
1212	Musconetcong	Netcong	$470,748			
1213	Pacanack	Pequannock	46,861			$5,000
1214	Pompton Plains	Pompton Plains	164,912			24,200
1215	Denrock	Rockaway	610,644	$2,120		48,405
1216	Rockaway	"	326,229			85,800
1217	Long Hill	Stirling	22,932			
1218	Tri-County	"	60,948			
1219	Towaco	Towaco	160,988			78,100
1220	Wharton	Wharton	174,000			
	Totals		$8,572,937	$2,792		$1,272,180
	Ocean County					
1221	Bay Shore	Barnegat	$263,826	$14,600		$70,000
1222	Bay Head	Bay Head	128,778			
1223	Long Beach	Beach Haven	126,278			44,075
1224	Lakewood	Lakewood	372,340			
1225	Ocean County	"	107,424			
1226	New Egypt	New Egypt	94,140			25,700
1227	Metedeconk	Point Pleasant	44,940			
1228	Point Pleasant	Point Pleasant Beach	426,156			45,600
1229	Surf	Seaside Heights	58,728			
1230	Seaside Park	Seaside Park	26,832			5,000
1231	Beach	Surf City	92,939			9,000
1232	Dover Mutual	Toms River	906,360			117,200
1233	Toms River	" "	70,831			4,800
1234	Mutual Benefit	Tuckerton	174,564			
	Totals		$2,894,136	$14,600		$321,375
	Passaic County					
1235	Claverack	Clifton	$127,392			$56,100
1236	Clifton	"	107,720			80,450
1237	East Clifton	"	76,144			25,250
1238	Florence Avenue	"	199,671			317,575
1239	Haledon	Haledon	370,054			125,000
1240	Associated	Hawthorne	66,639			25,160
1241	Hawthorne	"	348,696	$2,000		89,675
1242	Little Falls	Little Falls	611,568			
1243	Pequannock & Wayne	Mountain View	167,631			77,150
1244	Acquackanonk	Passaic	814,584			608,925
1245	American-Hungarian	"	132,471			48,000
1246	Constructive	"	94,147			16
1247	Endurance	"	86,238			200
1248	Fourth Ward	"	244,607			334,332
1249	Greater Passaic	"	95,190			1,000
1250	Hobart	"	84,788			9,500
1251	Home	"	680,433	4,600		426,925
1252	Lexington	"	56,170			8,825
1253	Main	"	41,847			98,175
1254	Mutual	"	54,668			65,200
1255	Passaic	"	9,468			43,700
1256	Passaic Park	"	124,422			52,100
1257	Peoples	"	483,243			604,490
1258	Polish American	"	348,893			229,555
1259	Pride of Jersey	"	123,521			6,750

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
.....	$5,409	$553	.....	$43,200	$1,806	$94,201	$72,583	$688,500	1212
$15	.....	3	$600	.....	476	10,609	5,825	69,389	1213
440	27,600	796	76	73,575	1,042	37,012	32,964	362,617	1214
970	.....	659	1,292	18,600	818	157,718	85,631	926,857	1215
.....	.....	902	.....	65,450	3,459	73,517	58,061	613,418	1216
1,379	.....	75	.....	6,800	5,282	3,228	10,756	50,452	1217
740	.....	38	.....	.....	5,449	12,943	9,367	89,485	1218
1,963	.....	882	.....	23,500	1,511	29,061	29,547	325,552	1219
.....	.....	209	250	.....	.....	41,916	10,598	226,973	1220
$29,838	$60,281	$14,619	$14,629	$839,683	$70,302	$1,842,806	$1,192,382	$13,912,449	
$828	$2,000	$1,274	.....	$28,500	$3,224	$64,821	$42,250	$491,323	1221
$2,085	.....	1,040	.....	39,500	2,660	30,684	16,842	221,589	1222
769	3,200	334	.....	17,200	899	22,162	30,195	245,112	1223
.....	86,615	318	.....	99,324	47,539	71,031	150,510	827,677	1224
26,388	12,448	511	.....	9,157	60,243	20,288	61,743	298,202	1225
.....	.....	108	.....	5,400	.....	23,333	19,755	168,436	1226
532	.....	67	.....	.....	152	8,489	7,099	61,279	1227
812	.....	1,417	.....	116,258	4,505	118,249	95,794	808,791	1228
2,327	16,119	357	.....	10,000	7,260	10,928	37,816	143,535	1229
.....	.....	699	.....	5,000	15	5,953	3,096	46,595	1230
45	.....	325	.....	16,520	106	26,830	7,335	153,100	1231
.....	.....	2,515	.....	16,000	4,614	225,035	63,703	1,335,427	1232
37	.....	190	.....	.....	617	16,807	16,938	119,220	1233
372	4,800	250	.....	.....	18,415	34,227	38,895	271,523	1234
$34,195	$125,182	$9,405	.....	$362,859	$150,249	$678,837	$591,971	$5,182,809	
$632	$18,130	$226	.....	$5,500	$5,290	$27,606	$51,937	$292,813	1235
1,335	3,889	891	.....	8,000	10,499	21,612	48,242	282,638	1236
.....	.....	.....	.....	.....	1,109	8,836	18,176	129,515	1237
418	.....	1,839	.....	.....	91,577	32,178	128,017	771,275	1238
11	.....	1,128	$78	108,500	57,568	59,358	131,155	852,852	1239
.....	.....	290	.....	.....	26,325	7,305	29,986	155,705	1240
12,116	151,467	1,202	.....	166,300	44,884	56,548	169,626	1,042,514	1241
79	8,876	395	.....	.....	2,477	161,052	68,000	852,447	1242
277	1,032	794	.....	57,100	20,818	38,051	60,149	423,002	1243
70	.....	26	13	.....	192,300	113,407	348,927	2,078,252	1244
754	.....	181	.....	5,500	4,543	24,402	38,411	254,262	1245
.....	.....	.....	.....	.....	50	51,371	14,479	160,063	1246
1,400	80,759	20	.....	.....	16,790	16,227	90,074	291,708	1247
2,076	.....	1,422	.....	.....	113,894	39,503	212,911	948,745	1248
17,419	.....	102	.....	10,317	22,464	18,829	34,510	199,831	1249
108	.....	106	.....	.....	17,996	14,245	27,820	154,563	1250
341	113,534	212	.....	.....	45,051	131,896	610,016	2,013,008	1251
396	.....	.....	.....	.....	10,523	1,642	22,934	100,490	1252
2,203	14,243	82	.....	.....	14,232	3,762	42,999	217,543	1253
1,787	.....	226	.....	1,800	3,904	9,604	20,328	157,517	1254
2,716	8,608	17	.....	.....	6,289	394	24,408	95,600	1255
996	.....	180	.....	.....	14,718	29,636	39,384	261,436	1256
15,718	.....	2,390	.....	.....	113,422	61,960	390,576	1,671,799	1257
91	.....	43	.....	.....	10,245	89,147	153,207	831,181	1258
365	.....	4	.....	.....	49,528	12,508	53,922	246,593	1259

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								
1212	Musconetcong	5,434	583	.....	.....	.....	.....	.....	.....
1213	Pacanack	711	92	.....	.....	.....	.....	25	1
1214	Pompton Plains	2,572	299	.....	.....	.....	.....	121	27
1215	Denrock	7,349	663	20	4	.....	.....	242	33
1216	Rockaway	4,276	404	.....	.....	.....	.....	429	63
1217	Long Hill	289	55	.....	.....	.....	.....	.....	.....
1218	Tri-County	771	107	.....	.....	.....	.....	.....	.....
1219	Towaco	2,378	177	.....	.....	.....	.....	391	40
1220	Wharton	2,504	261	.....	.....	.....	.....	.....	.....
	Totals	113,066	11,255	26	5	.....	.....	5,931	784
	Ocean County								
1221	Bay Shore	3,480	350	146	22	.....	.....	350	64
1222	Bay Head	1,906	236	.....	.....	.....	.....	.....	.....
1223	Long Beach	1,463	158	.....	.....	.....	.....	243	31
1224	Lakewood	3,773	396	.....	.....	.....	.....	.....	.....
1225	Ocean County	1,047	125	.....	.....	.....	.....	.....	.....
1226	New Egypt	1,127	207	.....	.....	.....	.....	129	30
1227	Metedeconk	576	87	.....	.....	.....	.....	.....	.....
1228	Point Pleasant	5,060	519	.....	.....	.....	.....	228	32
1229	Surf	782	119	.....	.....	.....	.....	.....	.....
1230	Seaside Park	461	77	.....	.....	.....	.....	25	9
1231	Beach	1,359	138	.....	.....	.....	.....	45	4
1232	Dover Mutual	11,396	1,487	.....	.....	.....	.....	586	42
1233	Toms River	949	102	.....	.....	.....	.....	24	5
1234	Mutual Benefit	4,352	318	.....	.....	.....	.....	49	25
	Totals	37,731	4,319	146	22	.....	.....	1,679	242
	Passaic County								
1235	Claverack	1,422	194	.....	.....	.....	.....	281	33
1236	Clifton	1,323	141	.....	.....	.....	.....	402	76
1237	East Clifton	1,446	158	.....	.....	.....	.....	126	28
1238	Florence Avenue	2,388	237	.....	.....	.....	.....	1,588	232
1239	Haledon	3,794	410	.....	.....	.....	.....	625	35
1240	Associated	777	82	.....	.....	.....	.....	125	19
1241	Hawthorne	4,594	412	10	1	.....	.....	449	58
1242	Little Falls	6,993	908	.....	.....	.....	.....	.....	.....
1243	Pequannock & Wayne	2,092	227	.....	.....	.....	.....	386	116
1244	Acquackanonk	8,489	911	.....	.....	.....	.....	3,104	330
1245	American-Hungarian	1,670	198	.....	.....	.....	.....	240	27
1246	Constructive	1,952	240	.....	.....	.....	.....	.....	.....
1247	Endurance	1,019	78	.....	.....	.....	.....	1	1
1248	Fourth Ward	2,220	129	.....	.....	.....	.....	1,672	230
1249	Greater Passaic	1,050	113	.....	.....	.....	.....	5	1
1250	Hobart	1,193	117	.....	.....	.....	.....	48	11
1251	Home	8,230	688	46	15	.....	.....	2,135	242
1252	Lexington	886	96	.....	.....	.....	.....	10	10
1253	Main	494	60	.....	.....	.....	.....	491	62
1254	Mutual	688	71	.....	.....	.....	.....	326	42
1255	Passaic	191	16	.....	.....	.....	.....	219	30
1256	Passaic Park	1,258	98	.....	.....	.....	.....	260	43
1257	Peoples	5,141	580	.....	.....	.....	.....	3,040	375
1258	Polish American	7,351	991	.....	.....	.....	.....	1,650	178
1259	Pride of Jersey	1,333	147	.....	.....	.....	.....	34	10

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	
5,434	101	482	S.	$1.00 m.	$200	6	$2.00 a	.....	1212
736	23	70	S.	1.00 m.	200	6	2.00 a	.....	1213
2,693	88	238	S.	1.00 m.	200	6	3.50 a	$2.00 a	1214
7,611	317	383	S.	1.00 m.	200	6	2.00 a	2.00 a	1215
4,705	199	268	S.	1.00 m.	200	6	3.00 a	1.00 a	1216
289	14	41	S.	1.00 m.	200	6	2.00 a	2.00 a	1217
771	28	79	S.	1.00 m.	200	6	2.50 a	.....	1218
2,769	82	135	S.	1.00 m.	200	6	3.00 a	.....	1219
2,504	78	183	S.	1.00 m.	200	6	2.00 a	1.00 a	1220
119,023	3,529	8,515							
3,976	199	237	S.	$1.00 m.	$200	6	$6.00 a	$1.00 a	1221
1,906	99	137	S.	1.00 m.	200	6	3.00 a	.....	1222
1,706	73	116	S.	1.00 m.	200	6	8.00 a	1.00 a	1223
3,773	112	284	S.	1.00 m.	200	6	4.00 a	4.00 a	1224
1,047	70	55	S.	1.00 m.	200	6	4.00 a	4.00 a	1225
1,256	80	157	S.	1.00 m.	200	6	.02½ b	.02½ b	1226
576	31	56	S.	1.00 m.	200	6	3.00 a	1.00 a	1227
5,288	232	319	S.	1.00 m.	200	6	3.00 a & .02 b	.....	1228
782	61	58	S.	1.00 m.	200	6	.07½ b	.07½ b	1229
486	32	54	S.	1.00 m.	200	6	5.00 a	.....	1230
1,404	77	65	S.	1.00 m.	200	6	7.50 a	2.00 a	1231
11,982	890	639	S.	1.00 m.	200	6	2.00 a	1.00 a	1232
973	42	65	S.	1.00 m.	200	6	5.00 a	.....	1233
4,401	111	232	S.	.50 m.	100	6	6.00 a	6.00 a	1234
39,556	2,109	2,474							
1,703	54	173	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1235
1,725	52	165	S.	1.00 m.	200	6	5.00 a	3.00 a	1236
1,572	40	146	N.S.	1.00 m.	T.M.&200	6	5.00 a & .10 b	1.00 a & .10 b	1237
3,976	67	402	S.	1.00 m.	200	6	5.00 & .10 b	.10 b	1238
4,419	193	252	S.	1.00 m.	200	6	5.00 a	5.00 a	1239
902	27	74	S.	1.00 m.	200	6	6.00 a & .08 b	5.00 a & .08 b	1240
5,053	207	264	S.	1.00 m.	200	6	5.00 a	2.50 a	1241
6,993	270	638	S.	1.00 m.	200	6	4.50 a	4.50 a	1242
2,478	107	236	S.	1.00 m.	200	6	3.50 a	1.00 a	1243
11,593	76	1,165	O.P.	.....	200	6	1.00 a	.....	1244
1,910	54	171	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1245
1,952	196	44	O.P.	.....	100	6	2.00 a	.....	1246
1,020	23	56	S.	1.00 m.	200	6	1.50 a & .10 b	1.50 a & .10 b	1247
3,892	63	296	S.	1.00 m.	200	6	1.00 a & .10 b	.10 b	1248
1,055	12	102	S.	1.00 m.	200	5 & 6	1.00 a & 2.50 a	.08⅓ b	1249
1,241	30	98	N.S.	1.00 m.	200	6	5.00 a	1.00 a	1250
10,411	370	575	O.P.	.....	200	6	.10 b	3.00 a	1251
896	3	103	N.S.	1.00 m.	200	6	5.00 a	.....	1252
985	14	108	S.	1.00 m.	200	6	.10 b	.10 b	1253
1,014	24	89	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1254
410	7	39	S.	1.00 m.	200	6	.....	.....	1255
1,518	31	110	S.	1.00 m.	200	6	2.00 a & .10 b	1.00 a & .10 b	1256
8,181	176	779	S.	1.00 m.	200	6	5.00 a	2.00 a	1257
9,001	99	1,070	O.P.	.....	200	6	4.00 a	.....	1258
1,367	47	110	N.S.	1.00 m.	200	6	1.00 a or .16 b	1.00 a or .16 b	1259

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			
1260	Russky	Passaic	Nov. 16, 1922	John Micklus
1261	Union	"	May 5, 1888	Charles R. Newman
1262	Workingmens Home	"	Jan. 26, 1904	John V. Brincka
1263	Albion Place	Paterson	May 31, 1922	George W. Bogen
1264	American	"	Sept. 22, 1892	Weston E. Good
1265	Baltic	"	Feb. 28, 1923	John C. Phelan
1266	Benefactor	"	April 29, 1925	John J. Feeney
1267	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
1268	Carroll	"	Mar. 24, 1923	A. L. Simon
1269	Colombo American	"	Feb. 2, 1923	Seymour J. Ackerman
1270	Colt	"	May 26, 1921	E. R. Bainbridge
1271	Columbiad	"	Oct. 6, 1925	John Agnew
1272	Cumulative	"	Feb. 28, 1924	William O. Mickel
1273	Defender	"	Jan. 8, 1924	Henry C. Speer
1274	Falls City	"	Oct. 19, 1923	Isidore Simon
1275	Financial	"	April 6, 1923	William Toll, Jr.
1276	Fortune	"	Nov. 8, 1924	Irving K. Ruttenberg
1277	Friendly	"	May 17, 1923	David Weiss
1278	Garret Rock	"	Jan. 5, 1923	Manoog Dishian
1279	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1280	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1281	Lakeview	"	July 28, 1922	Harold J. Adams
1282	Lambert	"	Feb. 7, 1924	Jacob Ackerman
1283	Mansion	"	April 15, 1924	George Truhar
1284	Materialmen's	"	Jan. 24, 1920	John A. Arts
1285	Mutual Home & Savings	"	Aug. 31, 1898	William H. Daniels
1286	Northside	"	July 1, 1922	Isaac Noonburg
1287	Paterson	"	April 3, 1901	George S. Curtis
1288	Peoples	"	Nov. 24, 1863	George Kesse
1289	Peoples Park	"	Mar. 11, 1912	James Crawford
1290	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1291	Regent	"	Nov. 17, 1922	Edmund B. Randall
1292	Riverside	"	June 29, 1887	Dwight Ashley, Jr.
1293	Riverview	"	April 15, 1922	Krine Patmos
1294	Romaine	"	Sept. 20, 1923	Ralph Brustlin
1295	Silk City	"	Mar. 23, 1910	Frank Stave
1296	Sunshine	"	Jan. 6, 1923	Samuel Neinken
1297	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
1298	Wagaraw	"	Aug. 8, 1925	William Van Hassel
1299	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1300	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1301	Singac	Singac	Jan. 27, 1928	Frederick Swithenbank
1302	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1303	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1304	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham
	Salem County			
1305	Second Elmer Mutual	Elmer	Nov. 10, 1879	John C. Harker
1306	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
1307	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1308	Franklin	Salem	April 18, 1861	Arthur B. Smith
1309	Second Union	Woodstown	Dec. 28, 1869	Charles M. Miller

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Tulenko & Micklus	Michael Kudla	18 Monroe St., Passaic, N. J.	1260
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1261
John G. Dluhy	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1262
George T. Anderson, Jr.	Ralph Bertschy	74 Barclay St., Paterson, N. J.	1263
A. Lawrie Young	Walter G. Winters	5 Colt St., Paterson, N. J.	1264
John M. Nolan	Frank Strezeski	119 Martin St., Paterson, N. J.	1265
Michael D. Miriello	Joseph F. Britt	64 Hamilton St., Paterson, N. J.	1266
James M. Dunn	Frank J. Hanson	9 Colt St., Paterson, N. J.	1267
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1268
G. K. Slingland	Charles A. Whiteman	526 Lincoln Ave., Hawthorne, N. J.	1269
Benjamin Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	1270
Frank J. Davies	John J. Hall	148 Market St., Paterson, N. J.	1271
Bernstein & Altshuler	Charles Evans	156 Ellison St., Paterson, N. J.	1272
Josiah Dadley	David MacGregor	152 Market St., Paterson, N. J.	1273
Harris J. Westerhoff	Anthony H. Foster	5 Colt St., Paterson, N. J.	1274
John F. Evans	Henri Dorsman	5 Colt St., Paterson, N. J.	1275
Joseph T. Lieblich	Margaret Yerkes	20 Smith St., Paterson, N. J.	1276
Herman D. Edelson	Jack Zingler	175 Market St., Paterson, N. J.	1277
Milton Schamach	Simon H. Glass	175 Market St., Paterson, N. J.	1278
Jacob Stam	Marie V. France	5 Colt St., Paterson, N. J.	1279
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1280
Isaac A. Serven	Andrew Chambers	566 Broad St., Clifton, N. J.	1281
E. Robert Coven	Leo Minuskin	45 Church St., Paterson, N. J.	1282
Salvatore D. Viviano	Henry Riccobene	45 Church St., Paterson, N. J.	1283
Frank Smit	Lester A. Johnston	521 Twentieth Ave., Paterson, N. J.	1284
Josiah Dadley	John J. Sloate	140 Market St., Paterson, N. J.	1285
Peter Hofstra	Ira Struck	Main and Arch St., Paterson, N. J.	1286
Hunziker & Hunziker	William A. Merz	63 Van Houten St., Paterson, N. J.	1287
Barton H. Walker	William Dewey	537 Main St., Paterson, N. J.	1288
Frederic Beggs	George W. Fulton, Jr.	2 Beckwith Ave., Paterson, N. J.	1289
Fred C. Hindle	Henry N. Stam	5 Colt St., Paterson, N. J.	1290
Robert Boyle	Charles E. Meek, Jr.	175 Market St., Paterson, N. J.	1291
Charles C. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1292
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1293
Abram Waks	Louis Atkind	136 Washington St., Paterson, N. J.	1294
Abram I. Bluestein	Charles S. Silverman	126 Market St., Paterson, N. J.	1295
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1296
Gustav A. Hunziker	Helen R. Moyer	160 Market St., Paterson, N. J.	1297
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1298
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1299
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1300
David Harrison	Clyde Evans	158 Ellison St., Paterson, N. J.	1301
Robert Boyle	Harry A. Stratton	22 Lincoln Ave., Totowa, N. J.	1302
J. W. DeYoe	Frank R. Parry	Wanaque, N. J.	1303
Mendon Morrill	Bertha Kammelhor	654 McBride Ave., West Paterson, N. J.	1304
Charles F. Skinner	Olin Craver	Elmer, N. J.	1305
John M. Summerill, Jr.	George F. Featherer	17 Church St., Penns Grove, N. J.	1306
James H. Mecum	Paul C. Harris	Box 155, Quinton, N. J.	1307
James H Mecum	A. H. Powell	70 Eighth St., Salem, N. J.	1308
E. C. Waddington	Howard C. Hitchner	Woodstown, N. J.	1309

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				
1260	Russky	Passaic	$17,095	$7,300	$281,000
1261	Union	"	78,941	53,400	2,657,780
1262	Workingmen's Home	"	7,414	2,447	96,790
1263	Albion Place	Paterson	1,917	1,494	123,100
1264	American	"	45,021	7,800	537,211
1265	Baltic	"	8,863	2,900	106,999
1266	Benefactor	"	2,198	11,298	123,600
1267	Carlisle	"	3,017	.....	235,009
1268	Carroll	"	3,364	2,613	145,600
1269	Colombo American	"	813	.....	52,200
1270	Colt	"	5,776	.....	269,927
1271	Columbiad	"	13,124	2,660	109,220
1272	Cumulative	"	9,407	56,545	66,300
1273	Defender	"	17,513	2,735	121,300
1274	Falls City	"	6,733	9,500	537,314
1275	Financial	"	16,330	7,486	162,800
1276	Fortune	"	3,271	2,361	59,750
1277	Friendly	"	9,019	242	142,350
1278	Garret Rock	"	1,097	354	94,200
1279	Home Lovers	"	8,093	21	107,000
1280	Italian American	"	13,685	23,000	378,000
1281	Lakeview	"	1,604	6,500	192,200
1282	Lambert	"	13,221	4,950	79,100
1283	Mansion	"	3,765	24,927	57,300
1284	Materialmen's	"	4,975	.....	310,250
1285	Mutual Home & Savings	"	381	2,051	26,140
1286	Northside	"	7,351	8,400	244,100
1287	Paterson	"	2,606	82,131	786,990
1288	Peoples	"	7,036	.....	195,570
1289	Peoples Park	"	15,705	.....	502,500
1290	Provident	"	10,328	7,500	451,013
1291	Regent	"	17,128	30,060	104,180
1292	Riverside	"	5,225	.....	281,758
1293	Riverview	"	2,154	5,198	158,750
1294	Romaine	"	4,003	.....	98,600
1295	Silk City	"	16,142	28,076	537,150
1296	Sunshine	"	3,591	.....	266,000
1297	Textile Home	"	2,741	9,120	443,050
1298	Wagaraw	"	9,394	2,163	83,400
1299	Pompton Lakes	Pompton Lakes	12,073	7,000	342,410
1300	Prospect Park	Prospect Park	29,498	56,175	235,840
1301	Singac	Singac	4,847	1,017	66,800
1302	Laurel	Totowa	3,137	8,703	103,750
1303	Wanaque Borough	Wanaque	2,048	800	89,950
1304	Passaic Valley	West Paterson	5,658	3,300	120,300
	Totals		$705,522	$765,311	$17,497,228
	Salem County				
1305	Second Elmer Mutual	Elmer	$14,587	$2,500	$161,150
1306	Penns Grove	Penns Grove	1,045	1,577	196,600
1307	Quinton	Quinton	4,524	524	51,400
1308	Franklin	Salem	55,511	.....	1,156,260
1309	Second Union	Woodstown	13,497	6,000	435,250
	Totals		$89,164	$10,601	$2,000,660

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$19,661	$5,720	$225,819	$20,498	$15,244	$592,337	1260
203,113	1,170	2,259,895	29,337	194,086	5,477,722	1261
4,530	1,450	66,732	4,496	9,367	193,226	1262
220	780	93,703	15,512	1,075	237,801	1263
16,416	3,903	512,587	16,874	41,186	1,180,998	1264
13,251	500	58,662	1,404	4,154	196,733	1265
893	11,750	33,076	13,325	5,575	201,715	1266
.....	350	134,386	31,114	437	424,313	1267
58,376	5,405	95,418	7,863	3,491	322,130	1268
26,200	850	82,537	5,807	381	168,988	1269
.....	2,466	266,765	18,588	13,951	577,473	1270
.....	900	93,471	11,255	17,190	247,820	1271
14,700	30,809	182,758	4,806	483	365,808	1272
.....	9,640	58,166	1,209	1,370	211,933	1273
28,000	51,960	696,981	131,575	44,548	1,506,611	1274
39,832	4,500	115,984	10,133	2,257	359,322	1275
.....	1,200	41,947	14,797	205	123,531	1276
58,844	5,621	151,105	25,193	3,860	396,234	1277
2,000	400	93,335	7,482	966	199,834	1278
14,569	1,400	113,558	7,659	6,466	258,766	1279
329,995	9,542	950,003	4,503	11,535	1,720,263	1280
103,128	6,767	178,413	2,559	17,388	508,559	1281
110,100	3,800	143,396	4,477	13,073	372,117	1282
.....	2,600	105,420	7,638	1,848	203,498	1283
5,039	4,930	265,754	13,161	3,071	607,180	1284
.....	.....	55,969	.....	94	84,635	1285
26,585	1,001	150,543	10,032	63,306	511,318	1286
13,579	9,000	663,898	61,194	7,208	1,626,606	1287
.....	4,700	113,616	22,502	4,167	347,591	1288
61,626	4,482	373,468	41,224	5,145	1,004,150	1289
24,402	2,683	381,172	62,489	55,655	995,242	1290
19,490	1,875	125,092	5,992	4,943	308,760	1291
10,594	2,375	293,003	21,866	34,783	649,604	1292
22,418	3,160	62,385	3,474	16,913	274,452	1293
27,817	1,948	69,767	4,855	310	207,300	1294
165,349	10,670	589,996	78,801	7,804	1,433,988	1295
146,971	.....	526,061	18,446	34,464	995,533	1296
72,784	.....	302,344	91	1,500	831,630	1297
.....	2,050	54,501	7,712	57,202	216,422	1298
609	7,810	144,878	5,212	9,335	529,327	1299
34,909	.....	14,716	2,016	75	373,229	1300
.....	2,440	12,273	516	12,436	100,329	1301
.....	538	60,111	2,949	11,344	190,532	1302
770	2,595	10,136	5,988	573	112,860	1303
615	19,493	104,488	1,436	4,683	259,973	1304
$4,265,322	$357,766	$16,325,014	$1,129,925	$1,147,657	$42,193,745	
.....	$27,450	$16,884	$7,035	$40,810	$270,416	1305
.....	3,011	.....	1,008	100	203,341	1306
.....	.....	2,720	1,285	43	60,496	1307
$21,525	30,446	47,458	13,932	11,268	1,336,400	1308
18,300	25,670	25,949	1,970	3,766	530,402	1309
$39,825	$86,577	$93,011	$25,230	$55,987	$2,401,055	

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					
1260	Russky	Passaic	$286,372	.....	.....	$135,135
1261	Union	"	1,362,589	$182,803	$448	1,936,678
1262	Workingmen's Home	"	95,016	.....	.....	41,950
1263	Albion Place	Paterson	84,330	.....	.....	.....
1264	American	"	345,638	.....	.....	81,888
1265	Baltic	"	100,485	.....	.....	13,225
1266	Benefactor	"	145,405	.....	.....	3,250
1267	Carlisle	"	186,497	.....	.....	46,740
1268	Carroll	"	147,269	.....	.....	4,950
1269	Colombo American	"	71,244	.....	.....	.....
1270	Colt	"	225,124	.....	.....	500
1271	Columbiad	"	171,990	.....	.....	.....
1272	Cumulative	"	209,875	.....	.....	7,800
1273	Defender	"	153,641	.....	.....	.....
1274	Falls City	"	874,314	.....	.....	2,400
1275	Financial	"	209,727	.....	.....	7,000
1276	Fortune	"	69,820	.....	.....	.....
1277	Friendly	"	179,688	.....	.....	5,000
1278	Garret Rock	"	67,762	.....	.....	3,000
1279	Home Lovers	"	135,825	.....	.....	33,995
1280	Italian American	"	555,555	4,450	.....	290,000
1281	Lakeview	"	250,884	.....	.....	61,400
1282	Lambert	"	156,468	.....	.....	40,347
1283	Mansion	"	119,277	.....	.....	5,200
1284	Materialmen's	"	231,196	.....	.....	24,700
1285	Mutual Home & Savings	"	44,802	.....	.....	.....
1286	Northside	"	211,881	.....	.....	72,500
1287	Paterson	"	903,420	.....	.....	205,400
1288	Peoples	"	202,716	.....	.....	.....
1289	Peoples Park	"	341,094	3,200	.....	25,905
1290	Provident	"	422,091	.....	.....	157,450
1291	Regent	"	137,250	.....	.....	35,539
1292	Riverside	"	296,649	.....	.....	.....
1293	Riverview	"	132,780	.....	.....	46,600
1294	Romaine	"	73,589	.....	.....	33,100
1295	Silk City	"	608,308	.....	.....	45,000
1296	Sunshine	"	311,250	.....	.....	33,000
1297	Textile Home	"	376,550	.....	.....	171,648
1298	Wagaraw	"	150,819	.....	.....	.....
1299	Pompton Lakes	Pompton Lakes	325,788	.....	.....	.....
1300	Prospect Park	Prospect Park	263,532	.....	.....	5,200
1301	Singac	Singac	73,157	.....	.....	.....
1302	Laurel	Totowa	87,783	.....	.....	35,400
1303	Wanaque Borough	Wanaque	70,264	.....	.....	.....
1304	Passaic Valley	West Paterson	134,010	.....	.....	9,600
	Totals		$17,153,929	$197,053	$448	$6,955,553
	Salem County					
1305	Second Elmer Mutual	Elmer	$207,081	.....	.....	.....
1306	Penns Grove	Penns Grove	140,664	$20,500	.....	.....
1307	Quinton	Quinton	44,874	.....	.....	.....
1308	Franklin	Salem	980,004	.....	.....	.....
1309	Second Union	Woodstown	402,624	.....	.....	.....
	Totals		$1,775,247	$20,500	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$1,249	.....	$901	.....	.....	$3,496	$50,528	$114,656	$592,337	1260
2,089	.....	.....	.....	$565,375	19,994	459,744	948,002	5,477,722	1261
25	.....	73	.....	.....	12,318	14,761	29,083	193,226	1262
248	$72,991	249	.....	.....	8,195	14,448	57,340	237,801	1263
60	206,484	418	.....	43,500	239,268	56,016	227,726	1,180,998	1264
958	200	1,418	.....	18,500	795	23,826	37,326	196,733	1265
11	.....	1,732	.....	.....	3,845	30,049	17,423	201,715	1266
.....	49,449	217	.....	35,000	23,506	35,658	47,246	424,313	1267
4,093	38,371	305	.....	25,390	9,413	38,683	53,656	322,130	1268
560	29,841	90	.....	18,500	11,301	12,338	25,114	168,988	1269
22,806	82,541	294	.....	13,700	36,761	39,809	155,938	577,473	1270
.....	.....	216	.....	.....	.....	20,770	54,844	247,820	1271
200	.....	1,909	.....	9,500	14,135	46,565	75,824	365,808	1272
113	.....	1,510	.....	.....	.....	44,868	11,801	211,933	1273
2,510	97,937	301	.....	.....	45,470	146,486	337,193	1,506,611	1274
3,202	.....	460	.....	35,000	1,608	50,077	52,248	359,322	1275
203	.....	112	.....	.....	36,716	6,709	9,971	123,531	1276
10,972	34,946	2,514	.....	14,000	22,162	36,566	90,386	396,234	1277
1,068	59,715	30	.....	.....	12,202	10,232	45,825	199,834	1278
.....	.....	217	.....	10,000	1,900	37,930	38,899	258,766	1279
2,547	132,209	.....	.....	164,725	133,526	121,180	316,071	1,720,263	1280
262	.....	667	$1,076	70,600	628	60,929	62,113	508,559	1281
1,417	.....	196	.....	20,000	48,418	34,266	71,005	372,117	1282
3,243	.....	123	.....	.....	13,012	23,232	39,411	203,498	1283
.....	52,221	132	45	.....	71,651	79,675	147,560	607,180	1284
.....	.....	.....	.....	1,600	.....	13,936	24,297	84,635	1285
.....	.....	789	.....	77,400	20,090	45,319	83,339	511,318	1286
541	.....	1,461	820	.....	62,424	151,626	300,914	1,626,606	1287
.....	.....	358	.....	49,000	2,906	35,978	56,633	347,591	1288
.....	262,710	81	.....	22,000	104,297	64,341	180,522	1,004,150	1289
248	94,202	105	.....	67,500	42,662	66,792	144,192	995,242	1290
69	.....	469	.....	26,750	26,605	28,272	53,806	308,760	1291
3,781	52,959	444	.....	54,500	45,591	49,756	145,924	649,604	1292
124	.....	206	.....	.....	13,354	26,351	55,037	274,452	1295
1,596	.....	280	.....	23,500	9,476	15,521	50,238	207,300	1294
7,064	166,196	1,078	.....	.....	124,379	92,100	389,863	1,433,988	1295
2,212	32,508	.....	.....	32,498	256,664	27,931	299,470	995,533	1296
82	.....	.....	800	83,000	.....	84,779	114,771	831,630	1297
831	.....	260	.....	.....	615	36,649	27,248	216,422	1298
2,097	.....	396	.....	29,700	.....	86,466	84,880	529,327	1299
121	.....	1,954	.....	.....	684	76,957	24,781	373,229	1300
1,135	.....	185	.....	.....	32	16,356	9,464	100,329	1301
13	.....	1,283	.....	.....	1,041	18,515	46,497	190,532	1302
36	.....	112	.....	13,500	12	18,526	10,410	112,860	1303
1,298	30,462	346	.....	1,500	14,542	31,975	36,240	259,973	1304
$140,392	$1,896,480	$35,667	$2,832	$1,889,255	$2,392,185	$3,494,570	$8,035,381	$42,193,745	
.....	.....	$349	.....	.....	.....	$55,333	$7,653	$270,416	1305
.....	.....	488	.....	$3,700	$818	35,746	1,425	203,341	1306
.....	.....	77	.....	.....	355	12,663	2,527	60,496	1307
.....	.....	1,511	.....	9,000	6,118	298,125	41,642	1,336,400	1308
.....	.....	470	.....	.....	.....	109,359	17,949	530,402	1309
.....	.....	$2,895	.....	$12,700	$7,291	$511,226	$71,196	$2,401,055	

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								
1260	Russky	3,651	325					676	126
1261	Union	91,587	1,746	1,828	183	46	46	19,366	980
1262	Workingmen's Home	1,197	199					210	74
1263	Albion Place	903	99						
1264	American	3,235	641					401	133
1265	Baltic	1,265	178					66	32
1266	Benefactor	1,673	102					16	2
1267	Carlisle	2,381	246					234	48
1268	Carroll	1,452	112					25	3
1269	Colombo American	844	88						
1270	Colt	2,393	187					2	1
1271	Columbiad	1,796	140						
1272	Cumulative	1,741	206					39	5
1273	Defender	2,309	162						
1274	Falls City	7,611	772					12	4
1275	Financial	2,686	204					35	7
1276	Fortune	775	73						
1277	Friendly	1,809	181					25	6
1278	Garret Rock	666	44					15	1
1279	Home Lovers	1,425	163					170	55
1280	Italian American	5,426	991	89	89			2,900	201
1281	Lakeview	3,416	388					307	71
1282	Lambert	1,491	176					201	39
1283	Mansion	975	115					26	4
1284	Materialmen's	2,038	176					118	17
1285	Mutual Home & Savings	1,541	77						
1286	Northside	2,522	268					363	98
1287	Paterson	9,952	821					1,027	158
1288	Peoples	2,301	277						
1289	Peoples Park	3,903	201	21	2			130	23
1290	Provident	4,324	365					787	84
1291	Regent	1,553	189					178	36
1292	Riverside	2,927	349						
1293	Riverview	1,916	222					233	64
1294	Romaine	985	91					166	32
1295	Silk City	5,661	415					225	31
1296	Sunshine	2,865	253					165	26
1297	Textile Home	6,684	508					858	91
1298	Wagaraw	1,448	156						
1299	Pompton Lakes	4,392	453						
1300	Prospect Park	3,443	325					26	5
1301	Singac	956	118						
1302	Laurel	1,171	136					177	44
1303	Wanaque Borough	877	120						
1304	Passaic Valley	1,347	115					48	10
	Totals	273,507	20,475	1,994	290	46	46	46,444	4,700
	Salem County								
1305	Second Elmer Mutual	2,445	276						
1306	Penns Grove	2,769	253	205	31				
1307	Quinton	646	83						
1308	Franklin	14,480	1,299						
1309	Second Union	12,381	577						
	Totals	32,721	2,488	205	31				

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	
4,327	116	335	S.	$1.00 m.	$200	6	$5.00 a & $0.10 b	$1. a & $0.10 b	1260
112,827	703	2,252	O.P.	.....	100	6	.....	.....	1261
1,407	48	225	S.	1.00 m.	200	6	5.00 a	1.00 a	1262
903	38	61	S.	1.00 m.	200	6	2.50 a	2.50 a	1263
3,636	151	623	S. & N.S.	1.00 m.	200	6	3.00 a	1.00 a	1264
1,331	27	183	S.	1.00 m.	200	6	.....	.....	1265
1,689	37	67	S.	1.00 m.	200	6	4.00 a	4.00 a	1266
2,615	82	212	S.	1.00 m.	200	6	5.00 a	5.00 a	1267
1,477	51	64	S.	1.00 m.	200	6	5.00 a	2 00 a	1268
844	17	71	S.	1.00 m.	200	6	4.00 a	2.00 a	1269
2,395	42	146	S.	1.00 m.	200	6	5.00 a	2.00 a	1270
1,796	23	117	S.	1.00 m.	200	6	5.00 a	5.00 a	1271
1,780	62	149	S.	1.00 m.	200	6	6.00 a	6.00 a	1272
2,309	42	120	S.	.70 m.	200	6	5.00 a or .07½ b	.....	1273
7,623	205	571	S.	1.00 m.	200	6	5.00 a	5.00 a	1274
2,721	47	164	S.	1.00 m.	200	5½ & 6	5.00 a or .20 b	2.00 a or .20 b	1275
775	22	51	S.	1.00 m.	200	6	.....	.....	1276
1,834	60	127	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	1277
681	25	20	S.	1.00 m.	200	6	.....	.....	1278
1,595	34	184	S.	1.00 m.	200	6	5.00 a & .05 b	2.00 a & .05 b	1279
8,415	150	1,131	N.S.	1.00 m.	200	6	4.00 a	.10 b	1280
3,723	87	372	S.	1.00 m.	200	6	5.00 a or .10 b	.....	1281
1,692	51	164	S.	1.00 m.	200	6	6.00 a	6.00 a	1282
1,001	17	102	S.	1.00 m.	200	6	5.00 a	3.00 a	1283
2,156	86	107	S.	1.00 m.	200	6	5.00 a & .04 b	.04 b	1284
1,541	8	69	N.S.	.....	100	6	.09 b	.09 b	1285
2,885	66	300	S.	1.00 m.	200	6	5.00 a & .08 b	1.00 a & .08 b	1286
10,979	212	767	S.	1.00 m.	200	6	5.00 a	5.00 a	1287
2,301	87	190	S.	1.00 m.	200	6	3.00 a	3.00 a	1288
4,054	91	135	S.	1.00 m.	200	6	.06 b	.06 b	1289
5,111	109	340	S.	1.00 m.	200	6	5.00 a	5.00 a	1290
1,731	43	182	S.	1.00 m.	200	6	5.00 a	2.50 a	1291
2,927	138	211	S.	1.00 m.	200	6	.....	.....	1292
2,149	65	221	S.	1.00 m.	T.M.&200	6	.05 b	.05 b	1293
1,151	26	97	S.	1.00 m.	T.M.&200	6	.....	5.00 a	1294
5,886	114	332	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	1295
3,030	42	237	O.P.	.....	200	6	5.00 a	3.00 a	1296
7,542	127	472	O.P.	.....	200	6	4.00 a	.....	1297
1,448	30	126	S.	1.00 m.	200	6	5.00 a	5.00 a	1298
4,392	105	348	S,	1.00 m.	200	6	3.50 a	1.00 a	1299
3,469	74	256	S.	1.00 m.	200	6	5.00 a	.....	1300
956	30	88	S.	1.00 m.	200	6	3.00 a & .05 b	3.00 a & .05 b	1301
1,348	36	144	S.	1.00 m.	200	6	5.00 a	3.00 a	1302
877	53	67	O.P.	.....	200	6	3.00 a	2.00 a	1303
1,395	58	67	S.	1.00 m.	200	6	5.00 a	.....	1304
221,991	5,979	19,532							
2,445	123	153	S.	$1.00 m.	$200	6	.....	.....	1305
2,974	107	177	S.	1.00 m.	200	6	$3.00 a & $0.05 b	$0.05 b	1306
646	39	44	S.	1.00 m.	200	6	2.00 a	.....	1307
14,480	551	748	S.	1.00 m.	200	6	3.00 a	.....	1308
12,381	214	363	S.	.50 m.	100	6	.....	.....	1309
32,926	1,034	1,485							

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
	Somerset County			
1310	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1311	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1312	Somerset Hills	Far Hills	May 20, 1927	William F. Skillman
1313	Manville	Manville	Mar. 11, 1920	Joseph Onka
1314	North Plainfield	North Plainfield	Aug. 3, 1920	Thomas W. Power
1315	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1316	Citizens'	Somerville	Nov. 17, 1890	John G. Gaston
1317	People's	"	Feb. 21, 1887	Thomas H. Flynn
	Sussex County			
1318	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1319	S. & M.	"	June 21, 1929	Harvey Snook
1320	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter
	Union County			
1321	Cranford Mutual	Cranford	Mar. 1887	J. A. Plummer
1322	Greeley	"	Feb. 15, 1922	Louis R. Allison
1323	American Italian	Elizabeth	Mar. 14, 1919	Charles Magnolia
1324	Betsytown	"	May 16, 1922	Martin Reitman
1325	Better-Plan	"	Jan. 30, 1925	Edward H. Feller
1326	Central	"	Jan. 26, 1886	Ernst Bausch
1327	Citizens	"	Mar. 17, 1887	H. Edward Wolff
1328	Clarkson	"	Dec. 15, 1927	Kazimierz Wojda
1329	Clearing House	"	Sept. 5, 1925	Philip C. Osterman
1330	Columbia	"	April 22, 1892	C. Godfrey Poggi
1331	Crystal	"	Jan. 5, 1921	Jacob Berger
1332	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1333	Elizabeth	"	Sept. 3, 1869	Joseph Oslender
1334	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1335	Elmora and West End	"	Dec. 27, 1910	George W. Taylor
1336	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1337	Eternal	"	Jan. 9, 1926	Lawrence A. Ryan
1338	Excelsior	"	May 7, 1887	Edward Bauer
1339	Flag	"	April 14, 1925	Henry G. Nulton
1340	Harmonia	"	Nov. 23, 1872	George J. Doehrmann
1341	Headway	"	Mar. 28, 1927	Robert W. Hersh
1342	Home	"	Feb. 6, 1912	John J. O'Leary
1343	Homeland	"	July 31, 1920	Dennis F. Hennessey
1344	Ideal	"	Jan. 26, 1910	Louis Kaufman
1345	Independent	"	April 10, 1919	Morris Kowalsky
1346	International	"	Mar. 20, 1913	Ogden Beatty
1347	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1348	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1349	Lithuanian	"	Oct. 6, 1913	Michael Saliklis
1350	Members	"	Jan. 28, 1926	A. S. V. Giglio
1351	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1352	Moreland	"	Nov. 17, 1927	A. P. Troiano
1353	Myrtle	"	Jan. 14, 1924	John E. Knight
1354	N. A. S. E.	"	July 15, 1926	Daniel W. Henry
1355	North Broad Street	"	June 12, 1924	William T. McGeachie

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James I. Bowers	Ned O. Howlett	Basking Ridge, N. J.	1310
John P. Cullen	George W. Koehler	34 W. Main St., Bound Brook, N. J.	1311
James I. Bowers	Bernard A. Reed	Box 104, Far Hills, N. J.	1312
John P. Cullen	H. C. Stringfield	Box 224, Somerville, N. J.	1313
Ralph J. Smalley	Guy C. Hyland	357 Clinton Ave., North Plainfield, N. J.	1314
George W. Allgair	Albert C. Van Tine, Jr.	Frelinghuysen Ave., Raritan, N. J.	1315
Voorhees Kline	William R. Sutphen	52 W. Main St., Somerville, N. J.	1316
Irving Schwed	Frank L. Cleary	1 W. Main St., Somerville, N. J.	1317
C. T. Downing & W. H. Sherred	Floyd W. Harding	Newton, N. J.	1318
Dolan & Dolan and others	Edwin M. Quick	93 Spring St., Newton, N. J.	1319
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1320
B. C. Austin	Warren D. Sculthorp	219 Central Ave., Cranford, N. J.	1321
George S. Sauer	John V. Nostrand	100 South Ave., E., Cranford, N. J.	1322
Nicholas Tomasulo	Frank D. Jacques	34 Jacques St., Elizabeth, N. J.	1323
Connolly & Heuston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1324
Milton A. Feller	J. William Benner	40 W. Roselle Ave., Roselle Park, N. J.	1325
C. Addison Swift	Henry Dissman	715 Elizabeth Ave., Elizabeth, N. J.	1326
Charles Wagner	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1327
F. Regula	Charles Adamkowski	604 Greene St., Elizabeth, N. J.	1328
Welcome W. Bender	James Clark	915 Jersey Ave., Elizabeth, N. J.	1329
Sigurd A. Emerson	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1330
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	1331
Nicholas A. Tomasulo	James C. Tomasulo	308 Westfield Ave., E., Roselle Park, N. J.	1332
Stein, Stein & Stein	Fred F. Rau	111 Jefferson Ave., Elizabeth, N. J.	1333
Charles A. Otto, Jr.	Frank Mountford	52 Westfield Ave., E., Roselle Park, N. J.	1334
Martin P. O'Connor	W. J. Kenealy	P. O. Box 237, Elizabeth, N. J.	1335
Aaron Kaufman	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1336
George S. Sauer	John A. McArevey	1147 E. Jersey St., Elizabeth, N. J.	1337
C. Addison Swift	G. P. Schmidt	715 Elizabeth Ave., Elizabeth, N. J.	1338
Feit & Feit	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1339
C. Addison Swift	August J. Seeholzer	132 Parker Road, Elizabeth, N. J.	1340
Archie Josephson	Herbert O. Struss	450 E. Clay Ave., Roselle Park, N. J.	1341
Charles L. Morgan	Adolph G. Ahrens	122 Lincoln Ave., Elizabeth, N. J.	1342
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1343
Francis A. Gordon	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1344
John J. Stamler	Nathan T. Burdeau	251 N. Broad St., Elizabeth, N. J.	1345
David S. Feinswog	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1346
Donald G. Davis	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1347
Charles A. Otto, Jr.	Harry G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1348
J. A. Kirk & J. A. Patrick, Jr.	Joseph B. Patalkis	267 Second St., Elizabeth, N. J.	1349
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1350
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1351
Mario Turtur	Walter B. Wilson	314 Ashton Ave., Linden, N. J.	1352
Abe J. Blum	Charles G. Forman	1111 Elizabeth Ave., Elizabeth, N. J.	1353
Louis C. Lehmann, Jr.	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1354
F. N. Talley & N. R. Leavitt	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1355

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Somerset County				
1310	Bernardsville	Bernardsville	$12,580	$5,151	$349,038
1311	Bound Brook	Bound Brook	86,868	10,000	512,200
1312	Somerset Hills	Far Hills	6,045	1,939	110,705
1313	Manville	Manville	159	2,279	55,750
1314	North Plainfield	North Plainfield	7,657	2,872	163,900
1315	Raritan	Raritan	29,183	6,560	248,200
1316	Citizens'	Somerville	47,833	7,800	312,700
1317	People's	"	62,319	8,000	236,900
	Totals		$252,644	$44,601	$1,989,393
	Sussex County				
1318	Newton	Newton	$3,657	$7,677	$433,150
1319	S. & M.	"	1,941	1,600	137,560
1320	Sussex	Sussex	2,954	6,218	235,875
	Totals		$8,552	$15,495	$806,585
	Union County				
1321	Cranford Mutual	Cranford	$18,879	$10,267	$430,000
1322	Greeley	"	699	304	58,200
1323	American Italian	Elizabeth	1,524	.....	102,600
1324	Betsytown	"	1,220	5,050	317,300
1325	Better-Plan	"	3,812	8,250	130,700
1326	Central	"	13,838	10,000	917,610
1327	Citizens	"	31,814	40,825	1,050,900
1328	Clarkson	"	1,493	4,022	37,900
1329	Clearing House	"	1,110	31	49,300
1330	Columbia	"	8,732	6,300	204,009
1331	Crystal	"	2,303	2,190	232,950
1332	Desirable	"	2,121	11,825	35,500
1333	Elizabeth	"	17,080	11,100	561,212
1334	Elizabethport Mutual	"	2,788	4,060	257,100
1335	Elmora and West End	"	2,325	559	322,500
1336	Emerald	"	1,627	2,000	84,319
1337	Eternal	"	1,118	589	49,500
1338	Excelsior	"	2,889	.....	814,400
1339	Flag	"	8,811	2,584	21,500
1340	Harmonia	"	7,411	245	980,336
1341	Headway	"	355	.....	23,800
1342	Home	"	15,745	7,139	111,093
1343	Homeland	"	8,734	12,775	238,700
1344	Ideal	"	15,115	6,000	227,729
1345	Independent	"	9,744	6,068	197,050
1346	International	"	6,918	14,950	295,300
1347	Jefferson Park	"	1,660	10,771	127,300
1348	Juniors'	"	5,488	2,775	566,111
1349	Lithuanian	"	20,778	52	377,150
1350	Members	"	7,119	14,094	58,640
1351	Merchants	"	10,943	1,115	495,350
1352	Moreland	"	2,595	.....	10,000
1353	Myrtle	"	1,100	1,962	71,300
1354	N. A. S. E.	"	2,679	10,197	44,400
1355	North Broad Street	"	192	2,000	80,981

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$20,183	$10,505	$29,546	$25,129	$6,700	$458,832	1310
50,404	.....	259,926	8,807	14,997	943,202	1311
63,745	2,615	11,851	2,186	322	199,408	1312
1,700	.....	13,209	2,370	134	75,601	1313
6,800	10,305	57,650	16,056	3,798	269,038	1314
17,600	670	63,401	5,955	200	371,769	1315
91,988	1,745	79,516	13,271	56,405	611,258	1316
48,412	21,238	89,819	14,066	139,506	620,260	1317
$300,832	$47,078	$604,918	$87,840	$222,062	$3,549,368	
$1,900	$12,243	$216,278	$27,627	$3,369	$705,901	1318
.....	1,525	13,092	4,257	9,760	169,735	1319
.....	6,530	14,782	3,424	22	269,805	1320
$1,900	$20,298	$244,152	$35,308	$13,151	$1,145,441	
$6,027	$25,345	$289,110	$3,965	$7,138	$790,731	1321
8,994	2,015	68,433	5,414	2,138	146,197	1322
2,898	4,785	315,947	204	2,975	430,933	1323
700	14,890	442,715	252	9,381	791,508	1324
644	6,735	140,216	.....	1,560	291,917	1325
5,411	21,780	550,901	.....	14,306	1,533,846	1326
227,478	4,060	1,598,917	4,127	7,791	2,965,912	1327
.....	1,200	18,436	58	193	63,302	1328
159	1,100	103,588	5,449	13,020	173,757	1329
54,849	10,860	518,370	.....	755	803,875	1330
27,148	9,065	272,618	.....	12,587	558,861	1331
.....	4,089	68,441	588	277	122,841	1332
10,894	19,800	427,533	1,811	3,665	1,053,095	1333
.....	8,390	97,450	342	2,527	372,657	1334
1,219	27,180	587,417	.....	171	941,371	1335
.....	1,200	77,955	.....	.....	167,101	1336
1,110	1,160	3,371	178	7,353	64,379	1337
5,608	27,000	580,189	.....	2,540	1,432,626	1338
10,686	.....	53,257	.....	151	96,989	1339
3,085	19,878	847,204	.....	9,821	1,867,980	1340
8,786	2,278	14,260	400	23	49,902	1341
.....	1,420	273,986	.....	1,752	411,135	1342
2,685	6,975	137,922	92	6,910	414,793	1343
.....	4,967	205,538	.....	500	459,849	1344
44,417	.....	279,491	5,388	8,554	550,712	1345
3,766	11,830	292,761	.....	2,107	627,632	1346
35,830	3,499	51,638	11,256	208	242,162	1347
3,387	16,934	308,709	13,368	27,206	943,978	1348
900	5,420	388,936	3,185	663	797,084	1349
.....	1,500	73,009	.....	848	155,210	1350
400	350	195,490	341	14,647	718,636	1351
.....	200	25,785	.....	821	39,401	1352
.....	.....	42,734	.....	345	117,441	1353
.....	7,532	53,118	.....	1,201	119,127	1354
16,290	1,455	79,244	.....	1,500	181,662	1355

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
	Somerset County					
1310	Bernardsville	Bernardsville	$257,648	.....	.....	$78,700
1311	Bound Brook	Bound Brook	690,251	.....	.....	.....
1312	Somerset Hills	Far Hills	150,705	.....	.....	.....
1313	Manville	Manville	52,314	.....	.....	.....
1314	North Plainfield	North Plainfield	159,854	.....	.....	18,500
1315	Raritan	Raritan	250,248	.....	.....	28,900
1316	Citizens'	Somerville	437,244	.....	.....	.....
1317	People's	"	446,280	.....	.....	.....
	Totals		$2,444,544	.....	.....	$126,100
	Sussex County					
1318	Newton	Newton	$341,389	$1,800	.....	$162,900
1319	S. & M.	"	133,188	500	.....	.....
1320	Sussex	Sussex	201,360	.....	.....	.....
	Totals		$675,937	$2,300	.....	$162,900
	Union County					
1321	Cranford Mutual	Cranford	$495,834	.....	.....	.....
1322	Greeley	"	79,287	$1,300	.....	.....
1323	American Italian	Elizabeth	131,470	.....	.....	$21,455
1324	Betsytown	"	435,899	.....	.....	14,065
1325	Better-Plan	"	155,241	.....	.....	14,700
1326	Central	"	918,808	.....	.....	179,900
1327	Citizens	"	955,026	.....	$55,491	1,046,875
1328	Clarkson	"	36,915	3,100	.....	400
1329	Clearing House	"	86,857	.....	.....	5,100
1330	Columbia	"	467,799	.....	.....	48,000
1331	Crystal	"	308,792	.....	.....	6,600
1332	Desirable	"	77,538	.....	.....	.....
1333	Elizabeth	"	606,877	.....	.....	105,325
1334	Elizabethport Mutual	"	196,927	.....	.....	.....
1335	Elmora and West End	"	389,391	.....	.....	96,600
1336	Emerald	"	106,364	.....	.....	1,700
1337	Eternal	"	46,915	.....	.....	.....
1338	Excelsior	"	767,875	.....	.....	116,300
1339	Flag	"	52,608	.....	.....	17,800
1340	Harmonia	"	971,596	.....	.....	198,600
1341	Headway	"	29,819	.....	.....	.....
1342	Home	"	226,078	.....	.....	.....
1343	Homeland	"	240,975	.....	.....	64,800
1344	Ideal	"	275,755	.....	.....	3,300
1345	Independent	"	275,379	.....	.....	27,000
1346	International	"	302,344	.....	.....	6,175
1347	Jefferson Park	"	152,187	.....	.....	31,900
1348	Juniors'	"	487,173	.....	.....	116,800
1349	Lithuanian	"	442,497	.....	.....	57,215
1350	Members	"	102,377	.....	.....	.....
1351	Merchants	"	427,062	.....	.....	.....
1352	Moreland	"	29,890	.....	.....	600
1353	Myrtle	"	65,368	.....	.....	9,350
1354	N. A. S. E.	"	81,658	.....	.....	2,200
1355	North Broad Street	"	102,793	.....	.....	10,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$968	.....	$797	$1,300	$29,000	$5,098	$58,989	$26,332	$458,832	1310
140	.....	708	252	.....	16	144,900	106,935	943,202	1311
2	.....	267	.....	.....	876	41,713	5,845	199,408	1312
198	.....	416	.....	1,000	101	9,895	11,677	75,601	1313
2,340	$2,725	332	.....	27,500	1,931	26,865	28,991	269,038	1314
1,829	.....	276	.....	.....	289	60,883	29,344	371,769	1315
.....	.....	242	.....	.....	.....	110,858	62,914	611,258	1316
.....	.....	804	.....	.....	54	108,809	64,313	620,260	1317
$5,477	$2,725	$3,842	$1,552	$57,500	$8,365	$562,912	$336,351	$3,549,368	
.....	.....	$1,325	.....	$15,000	$7,965	$67,382	$108,140	$705,901	1318
.....	.....	701	$2,216	.....	606	23,374	9,150	169,735	1319
$1,185	.....	682	.....	.....	.....	48,443	18,135	269,805	1320
$1,185	.....	$2,708	$2,216	$15,000	$8,571	$139,199	$135,425	$1,145,441	
.....	.....	$425	.....	$55,650	$8,752	$94,267	$135,803	$790,731	1321
.....	.....	174	.....	.....	4,281	16,842	44,313	146,197	1322
.....	.....	.....	.....	35,400	143,503	.....	99,105	430,933	1323
$716	$28,261	.....	.....	.....	65	111,432	201,070	791,508	1324
6,811	.....	.....	.....	.....	25,894	29,698	59,573	291,917	1325
.....	.....	.....	.....	.....	2,080	231,678	201,380	1,533,846	1326
.....	.....	.....	.....	156,875	65,383	105,511	580,751	2,965,912	1327
4,855	.....	.....	.....	.....	557	9,327	8,148	63,302	1328
10,497	.....	38	.....	.....	19,444	5,528	46,293	173,757	1329
.....	.....	.....	.....	40,475	3,523	101,531	142,547	803,875	1330
756	250	.....	.....	.....	11,081	82,177	149,205	558,861	1331
.....	.....	.....	.....	.....	3,516	15,055	26,732	122,841	1332
350	.....	.....	.....	14,000	3,551	159,063	163,929	1,053,095	1333
91	81,815	.....	.....	1,125	4,396	44,546	43,757	372,657	1334
226	.....	.....	.....	.....	81,643	88,863	284,648	941,371	1335
20	.....	.....	.....	.....	506	24,152	34,359	167,101	1336
75	.....	124	.....	.....	1,269	11,080	4,916	64,379	1337
243	.....	.....	.....	66,000	12,374	187,074	282,760	1,432,626	1338
307	.....	.....	.....	.....	116	.....	26,158	96,989	1339
.....	72,400	159	.....	70,500	46,933	210,180	297,612	1,867,980	1340
185	.....	.....	.....	3,500	237	6,403	9,758	49,902	1341
.....	49,518	.....	.....	.....	348	49,332	85,859	411,135	1342
.....	.....	.....	.....	.....	85	55,978	52,955	414,793	1343
.....	.....	.....	.....	.....	1,183	95,740	83,871	459,849	1344
398	.....	51	.....	.....	7,817	86,363	153,704	550,712	1345
99	66,411	.....	.....	.....	51	129,753	122,799	627,632	1346
1,064	.....	183	.....	.....	.....	34,532	22,296	242,162	1347
139	26,987	.....	.....	17,150	39,568	125,001	131,160	943,978	1348
.....	.....	.....	.....	.....	14	109,431	187,927	797,084	1349
.....	.....	.....	.....	.....	19	31,176	21,638	155,210	1350
332	44,144	.....	.....	33,000	.....	116,387	97,711	718,636	1351
.....	.....	.....	.....	.....	.....	213	8,698	39,401	1352
40	.....	.....	.....	.....	.....	17,740	24,943	117,441	1353
474	.....	.....	.....	.....	65	15,186	19,544	119,127	1354
2,492	.....	60	.....	3,000	13,666	22,490	26,961	181,662	1355

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
	Somerset County								
1310	Bernardsville	3,940	358	.....	.....	.....	.....	394	51
1311	Bound Brook	10,044	726	.....	.....	.....	.....	.....	.....
1312	Somerset Hills	2,259	195	.....	.....	.....	.....	.....	.....
1313	Manville	749	133	.....	.....	.....	.....	.....	.....
1314	North Plainfield	1,870	229	.....	.....	.....	.....	93	20
1315	Raritan	3,568	501	.....	.....	.....	.....	145	26
1316	Citizens'	5,707	668	.....	.....	.....	.....	.....	.....
1317	People's	5,472	505	.....	.....	.....	.....	.....	.....
	Totals	33,609	3,315	.....	.....	.....	.....	632	97
	Sussex County								
1318	Newton	3,879	401	9	2	.....	.....	809	123
1319	S. & M.	1,896	181	5	1	.....	.....	.....	.....
1320	Sussex	3,567	359	.....	.....	.....	.....	.....	.....
	Totals	9,342	941	14	3	.....	.....	809	123
	Union County								
1321	Cranford Mutual	5,392	475	.....	.....	.....	.....	.....	.....
1322	Greeley	881	96	13	13	.....	.....	.....	.....
1323	American Italian	2,133	223	.....	.....	.....	.....	107	26
1324	Betsytown	6,344	604	.....	.....	.....	.....	70	8
1325	Better-Plan	1,969	176	.....	.....	.....	.....	74	7
1326	Central	10,685	1,062	.....	.....	.....	.....	900	109
1327	Citizens	29,125	1,769	.....	.....	1,190	345	10,469	751
1328	Clarkson	507	69	31	4	.....	.....	2	1
1329	Clearing House	912	88	.....	.....	.....	.....	26	9
1330	Columbia	3,952	335	.....	.....	.....	.....	240	26
1331	Crystal	4,001	336	.....	.....	.....	.....	33	11
1332	Desirable	1,075	125	.....	.....	.....	.....	.....	.....
1333	Elizabeth	8,644	880	.....	.....	.....	.....	526	97
1334	Elizabethport Mutual	2,924	443	.....	.....	.....	.....	.....	.....
1335	Elmora and West End	5,466	553	.....	.....	.....	.....	483	60
1336	Emerald	1,560	130	.....	.....	.....	.....	9	4
1337	Eternal	691	97	.....	.....	.....	.....	.....	.....
1338	Excelsior	9,729	929	.....	.....	.....	.....	582	82
1339	Flag	1,016	110	.....	.....	.....	.....	89	18
1340	Harmonia	13,766	1,151	.....	.....	.....	.....	993	192
1341	Headway	531	64	.....	.....	.....	.....	.....	.....
1342	Home	3,734	395	.....	.....	.....	.....	.....	.....
1343	Homeland	3,826	448	.....	.....	.....	.....	581	57
1344	Ideal	3,743	355	.....	.....	.....	.....	17	4
1345	Independent	7,581	591	.....	.....	.....	.....	135	28
1346	International	5,145	398	.....	.....	.....	.....	31	7
1347	Jefferson Park	2,168	243	.....	.....	.....	.....	160	33
1348	Juniors'	7,054	730	.....	.....	.....	.....	584	98
1349	Lithuanian	5,946	601	.....	.....	.....	.....	286	50
1350	Members	2,658	253	.....	.....	.....	.....	.....	.....
1351	Merchants	6,582	447	.....	.....	.....	.....	.....	.....
1352	Moreland	905	106	.....	.....	.....	.....	3	1
1353	Myrtle	1,588	169	.....	.....	.....	.....	47	10
1354	N. A. S. E.	1,359	142	.....	.....	.....	.....	11	3
1355	North Broad Street	1,282	157	.....	.....	.....	.....	51	7

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	
4,334	112	297	S.	$1.00 m.	$200	6	$1.00 a	.....	1310
10,044	201	525	S.	1.00 m.	200	6	.....	.....	1311
2,259	72	123	S.	1.00 m.	200	6	1.00 a	.....	1312
749	50	83	S.	1.00 m.	200	6	.50 b	$0.05 b	1313
1,963	49	200	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	1314
3,713	119	408	S.	1.00 m.	200	6	.05 b	.05 b	1315
5,707	179	489	S.	1.00 m.	200	6	.05 b	.05 b	1316
5,472	105	400	S.	1.00 m.	200	6	.05 b	.05 b	1317
34,241	887	2,525							
4,697	205	321	S.	$1.00 & $2.00 m.	$200	6	$3.00 a	.....	1318
1,901	67	115	S.	1.00 & 2.00 m.	200	6	.....	.....	1319
3,567	153	206	S.	1.00 m.	200	6	.....	.....	1320
10,165	425	642							
5,392	142	333	N.S.	$1.00 m.	$200	6	$0.02½ b	$1.00 a	1321
894	18	91	S.	1.00 m.	200	5 & 6	.12½ b	.12½ b	1322
2,240	44	205	N.S.	1.00 m.	200	6	.....	.....	1323
6,414	94	518	N.S.	1.00 m.	200	6	.....	2.00 a	1324
2,043	19	164	N.S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1325
11,585	365	806	N.S.	1.00 m.	200	6	1.00 a	1.00 a	1326
40,784	366	2,499	O.P.	.....	100	6	.05 b	.05 b	1327
540	18	56	N.S.	1.00 m.	200	6	4.00 a	.....	1328
938	15	82	S.	1.00 m.	200	6	.05 b	2.00 a	1329
4,192	47	314	N.S.	1.00 m.	200	6	6.00 a	.....	1330
4,034	49	298	N.S.	1.00 m.	200	6	.....	2.00 a	1331
1,075	13	112	N.S.	1.00 m.	200	6	.....	3.00 a	1332
9,170	130	847	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1333
2,924	103	340	N.S.	1.00 m.	200	6	4.00 a & .05 b	.....	1334
5,949	142	471	N.S.	1.00 m.	200	6	6.00 a	.....	1335
1,569	29	105	O.P.	.....	200	5 & 6	2.00 a	.....	1336
691	27	70	N.S.	1.00 m.	200&T.M.	6	various	3.00 a	1337
10,311	223	788	N.S.	1.00 m.	200	6	6.00 a	5.00 a	1338
1,105	13	115	N.S.	1.00 m.	200	6	.....	.....	1339
14,759	734	609	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1340
531	12	52	O.P.	.....	200	5 & 6	.....	.....	1341
3,734	39	356	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1342
4,407	80	425	O.P.	.....	200	6	6.00 a	2.00 a	1343
3,760	67	292	N.S.	1.00 m.	200	6	various	2.00 a	1344
7,716	36	583	O.P.	.....	200	6	.....	.....	1345
5,176	80	325	N.S.	1.00 m.	200	6	.....	2.00 a	1346
2,328	44	232	S.	1.00 m.	200	6	.111 b	.111 b	1347
7,638	185	643	N.S.	1.00 m.	200	6	4.00 a	2.00 a	1348
6,232	115	536	N.S.	1.00 m.	200	6	.....	2.00 a	1349
2,658	19	234	N.S.	1.00 m.	200	6	3.00 a	3.00 a	1350
6,582	87	360	S.	1.00 m.	200	6	6.00 a	2.00 a	1351
908	5	102	N.S.	1.00 m.	200	6	.....	.....	1352
1,635	21	158	O.P.	.....	200	6	.....	.....	1353
1,370	30	115	N.S.	1.00 m.	200	6	2.00 a & .05 b	2.00 a & .05 b	1354
1,333	24	140	N.S.	1.00 m.	T.M.&200	5 & 6	.....	.....	1355

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			
1356	North Elizabeth	Elizabeth	Mar. 19, 1919	John F. Martin
1357	North Park	"	Mar. 1, 1923	George R. Flach
1358	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1359	People's	"	Mar. 30, 1908	John K. Leeds
1360	Polonia	"	Jan. 22, 1909	Stephen Regit
1361	Rail and Harbor City	"	July 6, 1911	Alexander H. Clark
1362	Rainbow	"	Mar. 8, 1923	Callahan J. McCarthy
1363	Satisfactory	"	Jan. 7, 1927	Peter B. Shelton
1364	Security	"	Feb. 20, 1912	Hans Herold
1365	Townley	"	Mar. 28, 1927	Eugene F. Walsh
1366	Trinity	"	April 3, 1924	David B. Brown
1367	Union County	"	April 26, 1886	William A. Bourdon
1368	Upright	"	July 1, 1926	Max Tieger
1369	Victory	"	Jan. 28, 1920	Adrian O. Murray
1370	Workmen's	"	Nov. 23, 1899	Samuel Stamler
1371	Young Men's	"	Jan. 2, 1918	Albert C. Stein
1372	Garwood	Garwood	Mar. 1, 1911	W. Merrill Conklin
1373	Hillside	Hillside Township	Jan. 10, 1919	Harvey Tindall
1374	Inter County	" "	June 23, 1921	Charles F. Ackerman
1375	Midway	" "	Mar. 31, 1928	Harry Schnabel
1376	Kenilworth	Kenilworth	Sept. 10, 1912	John Hiller, Jr.
1377	Fidelity	Linden	Mar. 12, 1910	George McGillvray
1378	Stonewall	"	April 8, 1921	Leon A. Watson
1379	Lyons Farms	Lyons Farms	Dec. 19, 1903	David H. Doremus
1380	New Providence	New Providence	Mar. 31, 1927	George W. Robbins, Jr.
1381	Central	Plainfield	Jan. 2, 1904	Fred D. Loizeaux
1382	Liberty	"	Mar. 31, 1919	Isidor Tornberg
1383	Plainfield	"	Mar. 21, 1884	William McD. Coriell
1384	Queen City and Home	"	* (See below)	Michael D. O'Keeffe
1385	Renascence	"	June 30, 1925	Aurelio Mangione
1386	Representative	"	Mar. 14, 1924	George W. Harris
1387	Union	"	Jan. 18, 1899	A. D. Edgar
1388	Axia	Rahway	April 16, 1927	Clifford B. Gehring
1389	Better-Homes	"	Oct. 11, 1924	William C. Hoblitzell
1390	Citizens	"	July 31, 1914	A. F. Kirstein
1391	Industrial	"	Mar. 7, 1910	Arthur R. Wendell
1392	Rahway	"	Feb. 8, 1898	Cyrus W. Squier
1393	Reliance Co-Operative	"	Jan. 29, 1920	John W. Weiser
1394	Workmen's	"	Jan. 25, 1886	William C. Freeman
1395	Roselle	Roselle	May 25, 1889	William C. Hope
1396	Warinanco	"	Oct. 3, 1924	Justin McAghon
1397	Aldene	Roselle Park	June 14, 1919	Albert S. Geehr
1398	Gloria	" "	May 21, 1923	Jay W. Rewalt
1399	Roselle Park	" "	June 28, 1904	James J. Miller
1400	Twin Borough	" "	Nov. 10, 1920	William T. McGeachie
1401	Fanwood & Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
1402	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
1403	Battle Hill	"	Mar. 15, 1923	Stewart O. Burns
1404	Arcoe	Summit	Jan. 30, 1925	John D. Ovens
1405	Hill City	"	Mar. 10, 1914	Francis U. Voss

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John R. Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	1356
Frank K. Sauer	John A. McArevey	1147 E. Jersey St., Elizabeth, N. J.	1357
Samuel Koestler	Harold E. Manvel	609 Westfield Ave., Elizabeth, N. J.	1358
Joseph T. Hague	William H. Ryan, Jr.	4-6 Julian Place, Elizabeth, N. J.	1359
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1360
Donald H. McLean	James W. Cozzens	125 Broad St., Elizabeth, N. J.	1361
Henry H. Eisenberg	Samuel Balter	1131 E. Jersey St., Elizabeth, N. J.	1362
Joseph J. Turek	William J. Haggerty	521 Maple Ave., Elizabeth, N. J.	1363
George Schmidt, Jr.	Charles W. Schlegel	536 Drake, Ave., Roselle, N. J.	1364
Raymond A. Leahy	George H. Byrd	706 Magie Ave., Elizabeth, N. J.	1365
Martin Korngut	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1366
James T. Kirk	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1367
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1368
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1369
Charles J. Stamler	Louis Ritter	1201 E. Grand St., Elizabeth, N. J.	1370
Alfred J. Sauer	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1371
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1372
A. C. Ullrich	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	1373
A. Wilberforce Egner	Frank L. Morton, Jr.	786 Broad St., Newark, N. J.	1374
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1375
Adolph Ulbrich	Edwin Greim	309 Retford Ave., Cranford, N. J.	1376
Charles J. Stamler	Frank R. Anderson	19 E. Elizabeth Ave., Linden, N. J.	1377
F. K. Sauer	Godfrey H. Julian	7 N. Wood St., Linden, N. J.	1378
Sylvester M. Cooley	George Compton	1444 N. Broad St., Hillside, N. J.	1379
J. L. Hughes	Edwin M. Dotten	New Providence, N. J.	1380
Horace E. Bunker	Richard B. Gendall	240 W. Front St., Plainfield, N. J.	1381
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1382
C. M. Dolliver & F. H. Blatz	Charles W. Nagel	400 Park Ave., Plainfield, N. J.	1383
A. L. McDonough	Florence E. Luerssen	107 Park Ave., Plainfield, N. J.	1384
Salvador Diana	Percy E. Marangello	436 East 5th St., Plainfield, N. J.	1385
J. J. Mutnick, Jr.	Helen H. Crawford	166 DeLacey St., Plainfield, N. J.	1386
C. M. Dolliver & F. H. Blatz	C. J. Ornes	90 Summit Ave., Plainfield, N. J.	1387
Clarence A. Ward	William Weil	417 Maple Ave., Rahway, N. J.	1388
Adolph Ulbrich	John F. Geyer	1496 Irving St., Rahway, N. J.	1389
Charles J. Stamler	Abraham Weitz	1443 Irving St., Rahway, N. J.	1390
David Armstrong	Fred C. Bauer	Madison Hill Road, Rahway, N. J.	1391
Orlando H. Dey	Freeland J. Gibbons	1439 Irving St., Rahway, N. J.	1392
Fayette N. Talley	Walter F. Boresch	2148 Price St., Rahway, N. J.	1393
F. C. Hyer	L. R. Cartwright	1220 Pierpont St., Rahway, N. J.	1394
Edward S. Atwater, Jr.	Harry Cashmore	152 W. Fourth Ave., Roselle, N. J.	1395
Maxwell M. Albach	Searle R. Chynoweth	129 Chestnut St., Roselle, N. J.	1396
D. H. McLean & D. D Hand	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1397
Richard V. Stein	Victor F. Mutch	131 Maple Ave., Rahway, N. J.	1398
Nicholas A. Tomasulo	Madeline D. Petrella	23 W. Westfield Ave., Roselle Park, N. J.	1399
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1400
Peter J. McDonough, Jr.	Paul L. Archbold	361 Union Ave., Scotch Plains, N. J.	1401
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1402
Hobart L. Benedict	Charles H. Huff	95 Morris Ave., Springfield, N. J.	1403
Jacob R. Mantel	W. L. Heyl	43 Maple St., Summit, N. J.	1404
Frederick C. Kentz	John G. Voegtlen	30 Maple St., Summit. N. J.	1405

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				
1356	North Elizabeth	Elizabeth	$8,104	$523	$424,320
1357	North Park	"	8,081	3,778	176,026
1358	Old Colony	"	4,802	205	290,650
1359	People's	"	14,036	.....	301,760
1360	Polonia	"	2,203	6,668	331,800
1361	Rail and Harbor City	"	1,559	6,300	222,800
1362	Rainbow	"	2,073	5,207	188,466
1363	Satisfactory	"	4,319	1,727	90,200
1364	Security	"	4,943	7,270	373,400
1365	Townley	"	3,236	712	20,400
1366	Trinity	"	4,228	3,784	140,093
1367	Union County	"	2,236	5,334	201,100
1368	Upright	"	2,604	4,210	45,474
1369	Victory	"	6,638	3,226	134,200
1370	Workmen's	"	6,375	760	1,003,030
1371	Young Men's	"	1,435	52	156,699
1372	Garwood	Garwood	15,827	13,515	88,840
1373	Hillside	Hillside Township	1,681	.....	31,400
1374	Inter County	" "	7,655	5,600	158,782
1375	Midway	" "	1,491	.....	93,447
1376	Kenilworth	Kenilworth	1,331	110	68,800
1377	Fidelity	"	5,472	1,440	677,000
1378	Stonewall	"	7,557	3,892	191,000
1379	Lyons Farms	Lyons Farms	22,645	26,850	493,700
1380	New Providence	New Providence	7,219	1,691	64,046
1381	Central	Plainfield	1,094	5,210	279,147
1382	Liberty	"	10,832	7,899	157,700
1383	Plainfield	"	18,568	14,300	867,300
1384	Queen City and Home	"	8,837	.....	599,200
1385	Renascence	"	963	3,674	66,200
1386	Representative	"	2,592	22,806	100,100
1387	Union	"	6,384	7,000	301,600
1388	Axia	Rahway	1,258	35,385	74,600
1389	Better-Homes	"	3,854	300	132,600
1390	Citizens	"	15,238	80	409,750
1391	Industrial	"	69,865	83,443	737,600
1392	Rahway	"	594	997	28,700
1393	Reliance Co-Operative	"	1,366	2,200	82,800
1394	Workmen's	"	18,974	19,545	523,391
1395	Roselle	Roselle	20,214	62,825	321,000
1396	Warinanco	"	15,637	.....	99,700
1397	Aldene	Roselle Park	762	4,062	198,360
1398	Gloria	" "	1,502	997	24,750
1399	Roselle Park	" "	22,544	125,124	372,800
1400	Twin Borough	" "	454	2,500	127,600
1401	Fanwood & Scotch Plains	Scotch Plains	1,273	4,600	145,100
1402	Baltusrol	Springfield	8,180	844	45,186
1403	Battle Hill	"	1,925	.....	417,000
1404	Arcoe	Summit	3,424	4,700	80,488
1405	Hill City	"	39,835	39,319	826,450

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$10,233	$157,224	$427	$1,192	$602,023	1356
$1,479	7,774	66,447	14,492	9,728	287,805	1357
600	9,446	42,257	.....	12,897	360,857	1358
.....	16,910	76,567	3,137	3,494	415,904	1359
.....	10,240	219,822	.....	5,643	576,376	1360
.....	19,270	212,927	869	1,229	464,954	1361
2,059	8,885	184,073	1,932	2,597	395,292	1362
.....	2,000	13,704	1,682	4,272	117,854	1363
780	15,220	331,320	3,642	2,195	738,770	1364
.....	5,110	9,589	15	106	39,168	1365
.....	5,178	207,549	.....	110	360,942	1366
304	4,941	150,998	5,122	222	370,257	1367
1,365	1,045	45,646	.....	714	101,058	1368
12,259	6,800	270,614	.....	4,787	438,524	1369
3,571	44,647	667,176	.....	24,614	1,750,173	1370
434	3,460	233,489	17,949	7,165	420,683	1371
.....	7,270	44,150	2,031	1,119	172,752	1372
13,316	1,015	64,448	3,134	107	115,101	1373
5,500	5,800	190,246	24,649	1,967	400,199	1374
.....	1,725	77,878	12,335	2,128	189,004	1375
1,074	1,720	85,607	10,268	13,472	182,382	1376
124,254	13,875	1,081,458	20,987	23,677	1,948,163	1377
14,661	3,505	98,883	.....	457	319,955	1378
37,989	8,925	317,170	37,994	10,632	955,905	1379
.....	1,730	26,503	4,876	814	106,879	1380
22,056	20,334	111,145	12,663	3,033	454,682	1381
5,244	17,272	198,604	12,638	2,872	413,061	1382
101,845	33,439	383,408	30,995	16,537	1,466,392	1383
629,055	55,813	566,321	.....	37,800	1,897,026	1384
6,465	3,585	29,188	2,855	1,679	114,609	1385
5,700	26,541	91,461	1,690	1,470	252,360	1386
36,588	4,925	199,126	5,464	2,229	563,316	1387
11,467	3,340	66,275	3,661	558	196,544	1388
597	4,790	100,918	1,108	1,271	245,438	1389
2,600	3,338	261,404	.....	10,479	702,889	1390
2,727	5,250	376,047	2,332	1,714	1,278,978	1391
.....	75	56,881	632	.....	87,879	1392
52,763	1,948	37,642	2,206	3,750	184,675	1393
93,421	16,255	150,895	4,071	3,291	829,843	1394
191,985	26,350	177,283	2,139	1,032	802,828	1395
10,469	19,360	183,149	14,788	85,294	428,397	1396
.....	6,939	159,941	14,352	2,193	386,609	1397
1,000	1,693	78,713	.....	69	108,724	1398
543,999	.....	1,785,344	782	26,263	2,876,856	1399
9,414	711	66,830	.....	114	207,623	1400
32,293	5,765	52,261	4,682	3,097	249,071	1401
.....	3,845	6,309	785	719	65,868	1402
112,628	13,455	291,881	59,322	11,584	907,795	1403
.....	8,349	27,023	7,025	159	131,168	1404
129,289	74,524	192,010	28,826	103,899	1,434,152	1405

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					
1356	North Elizabeth	Elizabeth	$307,054	.....	.....	$67,354
1357	North Park	"	188,580	.....	.....	11,950
1358	Old Colony	"	204,500	$2,600	.....	2,100
1359	People's	"	261,896	.....	.....	20,600
1360	Polonia	"	281,105	.....	.....	117,000
1361	Rail and Harbor City	"	256,313	.....	.....	34,970
1362	Rainbow	"	242,291	.....	.....	18,225
1363	Satisfactory	"	60,694	8,000	.....	18,545
1364	Security	"	330,957	.....	.....	163,700
1365	Townley	"	26,207	.....	.....	.....
1366	Trinity	"	220,887	.....	.....	15,950
1367	Union County	"	199,536	.....	.....	39,400
1368	Upright	"	57,715	.....	.....	13,575
1369	Victory	"	202,897	.....	.....	58,925
1370	Workmen's	"	723,680	.....	.....	228,000
1371	Young Men's	"	213,840	.....	.....	42,950
1372	Garwood	Garwood	110,531	.....	.....	.....
1373	Hillside	Hillside Township	42,079	.....	.....	10,800
1374	Inter County	" "	200,786	.....	.....	42,635
1375	Midway	" "	90,171	.....	.....	16,540
1376	Kenilworth	Kenilworth	83,964	.....	.....	17,618
1377	Fidelity	"	932,296	.....	.....	302,055
1378	Stonewall	"	187,359	.....	.....	32,400
1379	Lyons Farms	Lyons Farms	531,108	.....	.....	75,200
1380	New Providence	New Providence	82,389	.....	.....	.....
1381	Central	Plainfield	304,248	.....	.....	.....
1382	Liberty	"	237,178	27,050	.....	23,900
1383	Plainfield	"	831,393	.....	.....	294,150
1384	Queen City and Home	"	991,248	26,800	.....	267,350
1385	Renascence	"	82,811	.....	.....	700
1386	Representative	"	168,527	.....	.....	6,250
1387	Union	"	362,382	.....	.....	25,000
1388	Axia	Rahway	87,936	24,450	.....	16,250
1389	Better-Homes	"	152,211	.....	.....	1,600
1390	Citizens	"	398,373	.....	.....	53,800
1391	Industrial	"	604,184	.....	$9,763	2,000
1392	Rahway	"	33,849	.....	.....	7,750
1393	Reliance Co-Operative	"	107,556	4,200	.....	24,000
1394	Workmen's	"	547,498	.....	.....	85,600
1395	Roselle	Roselle	568,557	.....	.....	7,200
1396	Warinanco	"	294,393	.....	.....	2,000
1397	Aldene	Roselle Park	173,882	.....	.....	52,800
1398	Gloria	" "	81,146	.....	.....	.....
1399	Roselle Park	" "	1,483,743	.....	.....	315,112
1400	Twin Borough	" "	106,615	.....	.....	20,800
1401	Fanwood & Scotch Plains	Scotch Plains	111,111	.....	.....	36,000
1402	Baltusrol	Springfield	53,208	.....	.....	.....
1403	Battle Hill	"	493,308	.....	.....	1,300
1404	Arcoe	Summit	82,709	.....	.....	.....
1405	Hill City	"	908,994	63,300	.....	118,850

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
.....	.....	.....	.....	$71,500	$267	$93,564	$62,284	$602,023	1356
$53	.....	$484	.....	3,750	5,779	39,039	38,170	287,805	1357
.....	.....	.....	.....	35,500	.....	61,176	54,981	360,857	1358
.....	.....	.....	.....	3,000	.....	71,172	59,236	415,904	1359
.....	.....	4	.....	20,000	2,217	75,544	80,506	576,376	1360
930	.....	.....	.....	30,600	880	70,195	71,066	464,954	1361
2,428	.....	.....	.....	.....	2,957	55,501	73,890	395,292	1362
235	.....	.....	$400	.....	726	12,580	16,674	117,854	1363
352	$2,000	.....	.....	28,000	13,749	73,183	126,829	738,770	1364
141	.....	.....	.....	.....	1,391	5,752	5,677	39,168	1365
.....	.....	.....	.....	5,000	681	41,551	76,873	360,942	1366
.....	3,944	.....	.....	9,000	12,514	34,151	71,712	370,257	1367
50	.....	.....	.....	.....	869	8,557	20,292	101,058	1368
72	.....	.....	.....	.....	14,662	42,586	119,382	438,524	1369
.....	164,602	.....	.....	.....	22,393	306,937	304,561	1,750,173	1370
294	.....	195	.....	.....	27,594	18,565	117,245	420,683	1371
35	.....	20	.....	.....	25	34,909	27,232	172,752	1372
.....	.....	88	.....	.....	28,115	4,521	29,498	115,101	1373
1,915	.....	105	.....	35,525	28,647	32,574	58,012	400,199	1374
30	7,813	489	424	10,100	7,005	20,015	36,417	189,004	1375
74	17,114	43	.....	.....	15,842	13,205	34,522	182,382	1376
220	.....	.....	19	129,200	30,772	176,190	377,411	1,948,163	1377
134	.....	.....	.....	5,000	188	48,029	46,845	319,955	1378
.....	.....	149	.....	58,800	2,137	115,365	173,146	955,905	1379
1,242	.....	196	.....	.....	.....	13,409	9,643	106,879	1380
.....	.....	313	.....	38,400	3,755	64,713	43,253	454,682	1381
138	.....	795	.....	.....	467	51,715	71,818	413,061	1382
667	.....	1,455	.....	93,000	3,173	167,717	74,837	1,466,392	1383
534	.....	3,313	.....	262,575	13,623	197,864	133,719	1,897,026	1384
81	.....	183	.....	.....	609	15,209	15,016	114,609	1385
2,311	.....	353	.....	.....	3,110	38,106	33,703	252,360	1386
497	.....	676	.....	30,000	4	68,483	76,274	563,316	1387
9	.....	194	.....	12,000	6,682	21,153	27,870	196,544	1388
.....	.....	228	.....	6,000	1,032	32,327	52,040	245,438	1389
66	.....	24	.....	39,754	17,225	82,581	111,066	702,889	1390
.....	.....	.....	225	.....	2,540	526,364	133,902	1,278,978	1391
.....	5,054	.....	.....	.....	14,102	7,947	19,177	87,879	1392
160	.....	452	.....	18,500	1,533	14,879	13,395	184,675	1393
.....	.....	340	.....	.....	1,449	133,870	61,086	829,843	1394
17	.....	1,864	22,400	.....	1,132	134,247	67,411	802,828	1395
2,046	.....	821	.....	.....	233	54,422	74,482	428,397	1396
.....	28,382	819	.....	20,450	18,953	30,329	60,994	386,609	1397
114	.....	.....	.....	.....	.....	.....	27,464	108,724	1398
.....	.....	254	.....	.....	12,046	44,442	1,021,259	2,876,856	1399
5,072	.....	.....	.....	24,000	125	17,643	33,368	207,623	1400
707	.....	329	.....	53,245	971	24,634	22,074	249,071	1401
10	.....	8	.....	.....	.....	9,518	3,124	65,868	1402
10,820	34,224	554	.....	143,950	4,256	95,739	123,644	907,795	1403
.....	.....	80	.....	.....	152	24,613	23,614	131,168	1404
197	.....	1,738	323	.....	6,106	248,650	85,994	1,434,152	1405

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								
1356	North Elizabeth	3,698	352	.....	.....	.....	.....	281	58
1357	North Park	2,597	304	.....	.....	.....	.....	60	13
1358	Old Colony	3,580	329	26	26	.....	.....	11	3
1359	People's	3,447	310	.....	.....	.....	.....	103	15
1360	Polonia	4,184	404	.....	.....	.....	.....	585	86
1361	Rail and Harbor City	3,146	343	.....	.....	.....	.....	170	26
1362	Rainbow	2,946	363	.....	.....	.....	.....	91	27
1363	Satisfactory	1,061	138	80	5	.....	.....	93	24
1364	Security	4,418	465	.....	.....	.....	.....	818	173
1365	Townley	472	50	.....	.....	.....	.....	.....	.....
1366	Trinity	2,466	240	.....	.....	.....	.....	80	20
1367	Union County	2,284	152	.....	.....	.....	.....	197	24
1368	Upright	1,304	141	.....	.....	.....	.....	68	14
1369	Victory	3,310	322	.....	.....	.....	.....	295	32
1370	Workmen's	18,479	1,098	.....	.....	.....	.....	1,140	248
1371	Young Men's	2,102	206	.....	.....	.....	.....	215	42
1372	Garwood	1,127	106	.....	.....	.....	.....	.....	.....
1373	Hillside	462	149	.....	.....	.....	.....	54	8
1374	Inter County	2,051	223	.....	.....	.....	.....	213	39
1375	Midway	1,058	98	.....	.....	.....	.....	83	12
1376	Kenilworth	764	83	.....	.....	.....	.....	88	15
1377	Fidelity	12,466	938	.....	.....	.....	.....	1,510	118
1378	Stonewall	2,598	332	.....	.....	.....	.....	162	20
1379	Lyons Farms	6,422	358	.....	.....	.....	.....	376	40
1380	New Providence	1,104	125	.....	.....	.....	.....	.....	.....
1381	Central	3,784	346	.....	.....	.....	.....	.....	.....
1382	Liberty	2,390	245	270	32	.....	.....	119	16
1383	Plainfield	11,843	980	.....	.....	.....	.....	1,471	200
1384	Queen City and Home	14,989	1,275	267	37	.....	.....	1,336	216
1385	Renascence	1,106	151	.....	.....	.....	.....	4	2
1386	Representative	1,856	191	.....	.....	.....	.....	31	7
1387	Union	10,604	636	.....	.....	.....	.....	250	28
1388	Axia	1,186	120	244	60	.....	.....	81	18
1389	Better-Homes	1,729	196	.....	.....	.....	.....	8	3
1390	Citizens	4,542	485	.....	.....	.....	.....	269	34
1391	Industrial	36,563	1,298	.....	.....	57	37	20	3
1392	Rahway	600	88	.....	.....	.....	.....	39	8
1393	Reliance Co-Operative	1,959	270	42	7	.....	.....	120	28
1394	Workmen's	7,141	741	.....	.....	.....	.....	428	74
1395	Roselle	6,952	575	.....	.....	.....	.....	36	5
1396	Warinanco	2,744	334	.....	.....	.....	.....	10	3
1397	Aldene	2,185	266	.....	.....	.....	.....	262	46
1398	Gloria	944	98	.....	.....	.....	.....	.....	.....
1399	Roselle Park	18,440	1,751	.....	.....	.....	.....	1,855	254
1400	Twin Borough	1,634	191	.....	.....	.....	.....	104	16
1401	Fanwood & Scotch Plains	1,975	285	.....	.....	.....	.....	180	37
1402	Baltusrol	836	112	.....	.....	.....	.....	.....	.....
1403	Battle Hill	5,470	509	.....	.....	.....	.....	7	3
1404	Arcoe	813	75	.....	.....	.....	.....	.....	.....
1405	Hill City	12,502	871	633	70	.....	.....	594	76

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	
3,979	100	310	N.S.	$1.00 m.	$240	5 & 6	$6.00 a	$6.00 a	1356
2,657	65	252	N.S.	1.00 m.	200	6	various	.....	1357
3,617	70	288	N.S.	1.00 m.	200	6	.05 b	.05 b	1358
3,550	129	196	N.S.	1.00 m.	200	6	.....	.....	1359
4,769	148	342	O.P.	.....	200	6	6.00 a	2.00 a	1360
3,316	98	271	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1361
3,037	52	338	N.S.	1.00 m.	200	6	1.00 to 3.00 a	2.00 a	1362
1,234	40	127	N.S.	1.00 m.	200	6	.03 b	.03 b	1363
5,236	135	503	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1364
472	17	33	N.S.	1.00 m.	200	6	4.00 a	.....	1365
2,546	50	210	O.P.	.....	200	6	4.00 a	2.00 a	1366
2,481	112	64	N.S.	1.00 m.	200	6	.08 b & 6.00 a	3.00 a	1367
1,372	20	135	N.S.	1.00 m.	200	6	4.00 a	.....	1368
3,605	45	309	N.S.	1.00 m.	200	5 & 6	4.00 a	.....	1369
19,619	378	968	O.P.	.....	200	6	.....	2.00 a	1370
2,317	36	212	S.	1.00 m.	200	6	.05 b	.05 b	1371
1,127	39	67	N.S.	1.00 m.	200 & 240	6	.06¼ b	.06¼ b	1372
516	22	135	S.	1.00 m.	200	6	2.00 a	2.00 a	1373
2,264	46	216	S.	1.00 m.	200	6	3.00 a	1.00 a	1374
1,141	27	83	S.	1.00 m.	200	6	3.00 a	1.50 a	1375
852	33	65	S.	1.00 m.	200	6	.....	.....	1376
13,976	188	868	N.S.	1.00 m.	200	6	.....	.....	1377
2,760	118	234	N.S.	1.00 m.	T.M.&200	6	6.00 a & .12½ b	.12½ b	1378
6,798	139	259	S.	1.00 m.	200	6	.03 b	.03 b	1379
1,104	28	97	S.	1.00 m.	200	6	2.50 a	.....	1380
3,784	100	246	S.	1.00 m.	200	6	3.00 a	1.00 a	1381
2,779	71	222	S.	1.00 m.	200	6	3.00 a	1.50 a	1382
13,314	321	859	S.	1.00 m.	200	6	3.00 a	1.00 a	1383
16,592	431	1,097	O.P.	.....	T.M.&200	6	3.00 a	.....	1384
1,110	39	114	S.	1.00 m.	200	6	3.00 a	3.00 a	1385
1,887	77	121	S.	1.00 m.	200	6	4.00 a	.....	1386
10,854	144	520	S.	.50 m.	100	6	.042 b	.042 b	1387
1,511	29	169	S.	1.00 m.	200	6	4.50 a	1.00 a	1388
1,737	68	131	S.	1.00 m.	200	6	.....	1.00 a	1389
4,817	116	403	S.	1.00 m.	200	6	.....	2.00 a	1390
36,640	305	1,033	N.S.	.45 m.	100	6	.02½ b	.02½ b	1391
639	12	84	N.S.	1.00 m.	200	5 & 6	.....	.....	1392
2,121	64	241	S.	1.00 m.	T.M.&200	6	.....	.....	1393
7,569	187	628	S.	1.00 m.	200	6	.....	.....	1394
6,988	145	435	S.	1.00 m.	200	5, 5½, 6	.....	.....	1395
2,754	60	277	S.	1.00 m.	200	6	3.00 a	2.00 a	1396
2,447	97	215	N.S.	1.00 & 2.00 m.	200 & 240	6	4.00 a	2.00 a	1397
944	7	91	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1398
20,295	228	1,777	O.P.	.....	200	6	1.00 a	.....	1399
1,738	44	163	N.S.	1.00 m.	200	6	3.00 a	3.00 a	1400
2,155	62	260	S.	1.00 m.	200	6	3.00 a	.....	1401
836	29	83	S.	1.00 m.	200	6	.....	.....	1402
5,477	89	423	S.	1.00 m.	200	6	.....	.....	1403
813	36	39	S.	1.00 m.	200	6	4.00 a	.....	1404
13,729	291	726	S.	1.00 m.	200	6	2.00 a	.....	1405

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			
1406	Overlook	Summit	Nov. 9, 1923	William S. Post
1407	Prospect Hill	"	July 27, 1923	Herman F. Beck
1408	Summit	"	Oct. 14, 1891	Alfred W. Alesbury
1409	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
1410	Vauxhall	Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1411	Home	Westfield	Oct. 29, 1912	William H. Davies
1412	Mutual	"	April 27, 1908	Herbert C. Newell
1413	Westfield	"	Dec. 4, 1888	Theodore H. Ludwig
	Warren County			
1414	Belvidere	Belvidere	Jan. 19, 1920	Norman H. Deshler
1415	Hackettstown	Hackettstown	Feb. 26, 1906	Marvin Shields
1416	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1417	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korp
1418	Phillipsburg, No. 5	"	June 6, 1882	John E. Wyckoff
1419	Phillipsburg, No. 6	"	April 3, 1903	Frederick A. Churchill
1420	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
1421	Warren County	"	Mar. 11, 1922	William C. Hoffman
1422	Mansfield	Washington	July 31, 1930	Floyd S. Major
1423	Washington	"	May 26, 1919	Eugene L. Linaberry

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John L. Hughes	Arthur T. Dailey	401 Springfield Ave., Summit, N. J.	1406
R. B. Williams	Charles H. Baum	c/o Overlook Hospital, Summit, N. J.	1407
Atwood L. De Coster	H. Donald Holmes	45 Maple St., Summit, N. J.	1408
Hobart L. Benedict	C. Warren Crandall	114 Indian Run Parkway, Union, N. J.	1409
Herbert M. Ellend	Benjamin Bateman	60 Park Place, Newark, N. J.	1410
Robert S. Snevily	Edith M. Powers	324 E. Broad St., Westfield, N. J.	1411
Augustus C. Nash	Albert M. Lamberton	112 Elm St., Westfield, N. J.	1412
Paul Q. Oliver	Howard M. Condit	423 Everson Place, Westfield, N. J.	1413
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1414
Claude E. Cook	A. M. Lundy	Hackettstown, N. J.	1415
Claude E. Cook	Melville N. Sherrer	176 Main St., Hackettstown, N. J.	1416
S. C. Smith, Jr.	D. J. Lilly	403 Thomas St., Phillipsburg, N. J.	1417
William H. Walters	Robert Souders	192 Lincoln Road, Phillipsburg, N. J.	1418
C. B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1419
Frank J. Kingfield	George B. Arnold	53 S. Main St., Phillipsburg, N. J.	1420
William P. Tallman	Vida C. King	51 S. Main St., Phillipsburg, N. J.	1421
George W. Fleming	Wm. Boyd Creveling	1 Belvidere Ave., Washington, N. J.	1422
G. Fleming, C. C. Bowers & J. B. Maddock, Jr.	Harry Christine	22 Belvidere Ave., Washington, N. J.	1423

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				
1406	Overlook	Summit	$22,139	$6,642	$207,293
1407	Prospect Hill	"	6,870	1,040	32,500
1408	Summit	"	7,731	10,000	591,341
1409	Connecticut Farms	Union	3,140	.....	138,900
1410	Vauxhall	Vauxhall	3,866	1,000	42,000
1411	Home	Westfield	111,618	20,000	1,305,967
1412	Mutual	"	42,424	22,200	933,569
1413	Westfield	"	3,115	21,791	845,200
	Totals		$865,581	$843,436	$26,666,065
	Warren County				
1414	Belvidere	Belvidere	$2,381	$1,159	$93,100
1415	Hackettstown	Hackettstown	254	2,500	120,105
1416	Malvern Hill	"	2,854	22,075	47,200
1417	Phillipsburg, No. 4	Phillipsburg	1,599	.....	88,800
1418	Phillipsburg, No. 5	"	8,733	6,175	272,200
1419	Phillipsburg, No. 6	"	4,636	6,000	83,400
1420	Phillipsburg, No. 7	"	2,476	.....	151,000
1421	Warren County	"	1,813	6,560	231,221
1422	Mansfield	Washington	3,144	.....	23,600
1423	Washington	"	5,575	.....	332,600
	Totals		$33,465	$44,469	$1,443,226

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$647	$10,574	$80,613	$2,425	$921	$331,254	1406
400	735	8,581	996	205	51,327	1407
.....	25,792	164,473	12,452	7,741	819,530	1408
52,542	.....	139,761	4,867	222	339,432	1409
7,200	650	76,505	15,616	251	147,088	1410
53,231	63,735	131,661	540	1	1,686,753	1411
78,488	30,919	244,618	1,593	4,119	1,357,930	1412
295,529	94,314	253,999	7,903	9,477	1,531,328	1413
$3,192,658	$1,076,231	$21,110,704	$481,317	$645,015	$54,881,007	
.....	$1,075	$2,705	$10,467	$1,422	$112,309	1414
$10,830	4,650	10,322	2,173	67	150,901	1415
9,735	1,020	29,726	716	1,583	114,909	1416
.....	.....	12,002	6,695	41	109,137	1417
.....	.....	110,386	14,108	.....	411,602	1418
798	200	21,261	7,085	62	123,442	1419
32,728	5,860	142,498	15,988	1,667	352,217	1420
15,288	20,419	201,143	4,589	37,113	518,146	1421
.....	230	.....	1,155	66	28,195	1422
.....	2,500	57,727	14,011	8,954	421,367	1423
$69,379	$35,954	$587,770	$76,987	$50,975	$2,342,225	

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					
1406	Overlook	Summit	$231,431	.....	.....	$7,800
1407	Prospect Hill	"	24,352	.....	.....	.....
1408	Summit	"	530,928	.....	.....	99,400
1409	Connecticut Farms	Union	169,026	.....	.....	1,380
			63,612	.....	.....	12,600
1410	Vauxhall	Vauxhall				
1411	Home	Westfield	1,066,358	$25,750	.....	.....
1412	Mutual	"	790,492	13,440	.....	80,200
1413	Westfield	"	976,251	.....	.....	.....
	Totals		$29,687,719	$199,990	$65,254	$5,117,244
	Warren County					
1414	Belvidere	Belvidere	$73,188	.....	.....	$15,000
1415	Hackettstown	Hackettstown	112,572	.....	.....	.....
1416	Malvern Hill	"	73,395	$7,140	.....	.....
1417	Phillipsburg, No. 4	Phillipsburg	74,844	.....	.....	.....
1418	Phillipsburg, No. 5	"	251,844	.....	.....	.....
1419	Phillipsburg, No. 6	"	87,960	.....	.....	.....
1420	Phillipsburg, No. 7	"	228,312	.....	.....	.....
1421	Warren County	"	334,236	.....	.....	.....
1422	Mansfield	Washington	22,499	810	.....	.....
1423	Washington	"	300,468	.....	.....	6,300
	Totals		$1,559,318	$7,950	.....	$21,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1937

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	
$627	.....	$67	.....	.....	$683	$52,275	$38,371	$331,254	1406
13,812	.....	88	.....	.....	48	7,817	5,210	51,327	1407
.....	.....	1,085	.....	.....	2,244	97,571	88,302	819,530	1408
17,097	.....	1,659	.....	$44,400	23,017	16,975	65,878	339,432	1409
1,579	$27,433	25	.....	.....	5,180	6,970	29,689	147,088	1410
45	.....	555	$11,435	141,250	10,464	365,445	65,451	1,686,753	1411
754	46,000	630	11,630	140,000	6,946	220,856	46,982	1,357,930	1412
459	48,400	1,035	21,700	116,000	2,081	266,347	99,055	1,531,328	1413
$96,194	$754,752	$22,924	$68,556	$2,125,174	$885,271	$7,033,420	$8,824,509	$54,881,007	
.....	.....	$55	.....	$1,000	$63	$15,501	$7,502	$112,309	1414
.....	.....	291	$700	1,500	178	27,643	8,017	150,901	1415
$45	.....	491	115	.....	101	18,945	14,677	114,909	1416
675	.....	139	.....	5,763	252	15,426	12,038	109,137	1417
20	.....	543	.....	.....	59,200	49,616	50,379	411,602	1418
.....	.....	.....	.....						
				.....	.....	16,954	18,528	123,442	1419
3,771	.....	429	.....	.....	.....	41,984	77,721	352,217	1420
58	.....	1,286	.....	.....	2,716	87,159	92,691	518,146	1421
.....	.....	93	.....	.....	340	3,087	1,366	28,195	1422
42	.....	493	.....	.....	3,554	76,736	33,774	421,367	1423
$4,611	.....	$3,820	$815	$8,263	$66,404	$353,051	$316,693	$2,342,225	

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								
1406	Overlook	3,533	272	.....	.....	.....	.....	39	7
1407	Prospect Hill	338	32	.....	.....	.....	.....	.....	.....
1408	Summit	7,096	620	.....	.....	.....	.....	497	63
1409	Connecticut Farms	1,944	216	.....	.....	.....	.....	14	2
1410	Vauxhall	666	77	.....	.....	.....	.....	63	7
1411	Home	12,346	748	206	24	.....	.....	.....	.....
1412	Mutual	9,679	688	138	22	.....	.....	401	36
1413	Westfield	14,323	1,057	.....	.....	.....	.....	.....	.....
	Totals	457,132	38,178	1,950	300	1,247	382	31,440	3,948
	Warren County								
1414	Belvidere	1,123	159	.....	.....	.....	.....	75	16
1415	Hackettstown	1,486	237	.....	.....	.....	.....	.....	.....
1416	Malvern Hill	769	107	68	14	.....	.....	.....	.....
1417	Phillipsburg, No. 4	917	81	.....	.....	.....	.....	.....	.....
1418	Phillipsburg, No. 5	3,005	274	.....	.....	.....	.....	.....	.....
1419	Phillipsburg, No. 6	1,066	116	.....	.....	.....	.....	.....	.....
1420	Phillipsburg, No. 7	2,355	246	.....	.....	.....	.....	.....	.....
1421	Warren County	3,775	451	.....	.....	.....	.....	.....	.....
1422	Mansfield	500	47	9	8	.....	.....	.....	.....
1423	Washington	3,848	466	.....	.....	.....	.....	32	9
	Totals	18,844	2,184	77	17	.....	.....	107	25

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	
3,572	44	235	S.	$1.00 m.	$200	6	.....	.....	1406
338	11	21	S.	1.00 m.	100 & 200	6	.....	.....	1407
7,593	131	552	S.	1.00 m.	T.M.&200	5½ & 6	.....	.....	1408
1,958	37	181	S.	1.00 m.	200	6	.....	.....	1409
729	17	67	S.	1.00 m.	200	6	.....	.....	1410
12,552	344	428	S.	1.00 m.	240	5 & 6	$2.00 a & $0.01⅓ b	.....	1411
10,218	163	583	O.P.	.....	t.m.2-&240	5 & 6	.01½ b & 2.00 a	.....	1412
14,323	284	773	S.	1.00 m.	200	5 & 6	.02½ b	$0.02½ b	1413
491,769	9,653	33,155							
1,198	46	129	S.	$1.00 m.	$200	6	.....	.....	1414
1,486	68	169	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1415
837	28	93	S.	1.00 m.	200	6	.....	.....	1416
917	29	52	S.	1.00 m.	200	6	.10 b	$0.10 b	1417
3,005	83	191	S.	1.00 m.	200	6	.05 b	.05 b	1418
1,066	36	80	S.	1.00 m.	200	5	.05 b	.05 b	1419
2,355	71	175	S.	1.00 m.	200	6	.05 b	.05 b	1420
3,775	106	345	S.	1.00 m.	200&T.M.	6	.05 b	.05 b	1421
509	12	38	S.	.70 m.	200	6	3.00 a	.....	1422
3,880	166	309	S.	1.00 m.	200	6	3.00 a	3.00 a	1423
19,028	645	1,581							

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

