

STATE OF NEW JERSEY

---

Commissioner  
of  
Banking and Insurance

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ANNUAL REPORT

BUREAU OF BANKING

1954

## Table of Contents

	Pages
Report of Commissioner .....	v to xxx
<b>Aggregate Resources and Liabilities</b>	
Banks .....	vii
Savings Banks .....	xii
National Banks .....	xiv
Credit Unions .....	xix
Small Loan Licensees .....	xxi
Pawnbrokers .....	xxii
Foreign Banking Institutions authorized to transact business in the State of New Jersey .....	xiv
Licensees under the Check Cashing law .....	xvi
Sales Finance Companies authorized to transact business in the State of New Jersey .....	xxiii
Cemetery Associations authorized to transact business in the State of New Jersey .....	xxvii
Money Remitters authorized and certificates surrendered during the year	xxix

### STATISTICS

Banks, 1900-1954 .....	(1)
Savings Banks, 1900-1954 .....	(1)

### BANKS

#### Second Federal Reserve District (New York)

List of banks in the Second Federal Reserve District with dates of incorporation and certificates of authority issued and names of presidents and treasurers .....	2- 5
Assets and Liabilities, December 31, 1954 .....	8-15

### BANKS

#### Third Federal Reserve District (Philadelphia)

List of banks in the Third Federal Reserve District with dates of incorporation and certificates of authority issued and names of presidents and treasurers .....	6- 7
Assets and Liabilities, December 31, 1954 .....	16-19

TABLE OF CONTENTS

SAVINGS BANKS

	Pages
List of savings banks with dates of incorporation and commencement of business and names of presidents and treasurers .....	20-21
Assets and Liabilities, December 31, 1954 .....	22-25
Unclaimed deposits exceeding one hundred dollars, December 31, 1954 .....	26-33
Condition as found by the latest official examinations made to December 31, 1954 .....	34-35

CREDIT UNIONS

List of credit unions with dates of incorporation and commencement of business and names of presidents and treasurers .....	36-39
Schedule of assets, liabilities, receipts, disbursements, miscellaneous .....	40-51

SMALL LOAN LICENSEES

Assets, December 31, 1954 .....	52-59
Liabilities and Income, December 31, 1954 .....	60-67
Expense and Profit, December 31, 1954 .....	68-75

PAWNBROKERS

Assets, December 31, 1954 .....	76-77
Liabilities, December 31, 1954 .....	78-79
Income and Initial Surplus or Net Worth, December 31, 1954 .....	80-81
Expense and Surplus or Net Worth, December 31, 1954 .....	82-83

## ANNUAL REPORT

DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF BANKING

Trenton, March 8, 1955.

*To the Honorable the Senate and General Assembly:*

In compliance with the statute, I have the honor to submit the report of this department relating to banks, savings banks, credit unions, provident loan associations, small loan brokers, pawnbrokers, sales finance companies, cemetery associations, and check cashers, for the year ending December 31, 1954.

The number, resources, capital stock, surplus, undivided profits, reserves and deposits, as reported by the banks and savings banks, for December 31, 1954 (amounts in thousands of dollars), are given in the following summary:

AGGREGATE RESOURCES, CAPITAL STOCK, SURPLUS,

UNDIVIDED PROFITS, RESERVES AND DEPOSITS

December 31, 1954

(Amounts in thousands of dollars)

No.	Resources	Capital Stock	Surplus, Undivided Profits & Reserves	Deposits
113 Banks .....	\$2,777,461	\$59,812	\$133,078	\$2,557,069
23 Savings Banks ..	1,033,756	.....	87,708	937,922
136 Totals .....	\$3,811,217	\$59,812	\$220,786	\$3,494,991

Deposits of both classes of reporting institutions amounted to \$3,494,991,000, of which \$1,533,275,000 were demand and \$1,961,716,000 time; an increase of \$184,440,000. Deposits in the 113 commercial institutions of \$2,557,069,000 represented an increase of 3.4%, while those in the 23 savings banks, largely time, amounted to \$937,922,000 an increase of 12%. Time deposits of \$1,034,203,000 in the commercial banks were 2% higher.

Government securities made up 34.9% of the assets, compared with 35.2% a year ago, while cash represented 12.2% as against 13.4%.

Loans, including mortgages, in the commercial banks were 34.3% and securities 48.9% of total assets. The respective percentages were 34.9% and 46.9% a year ago. Mortgages in savings banks, December 31, 1954, were 43.7% of total assets and investments 50.6%, compared with respective percentages of 39.1% and 55.7%.

Investment in banking houses and equipment in the commercial banks was 17% of capital accounts, unchanged since December, 1953. Comparable figures for savings banks showed 9.3% of surplus accounts against 8.1% a year ago.

Capital accounts of the commercial banks represented 7.5% of deposits, compared with 7.4% a year ago. The comparable ratio for savings banks showed 9.4% the same as 1953. The ratio of capital accounts of the commercial banks to deposits, less deposits invested in cash and United States Government securities, was 17.3%, compared with 17.1% last year. The comparable ratio of the savings banks showed 15%, compared with 16.2%.

## BANK REPORT

vii

## CONDITION OF THE BANKS

The banks in active business at the close of 1954 numbered 113, which is two less than the number in operation at the beginning of the year. Their condition in the aggregate as at the close of 1954 and 1953 was as follows:

<i>Assets</i>	Dec. 31, 1954	Dec. 31, 1953
	(Amounts in thousands of dollars)	
Cash, balances with other banks .....	\$422,446	\$447,123
U. S. Government obligations, direct and guaranteed	1,021,547	956,780
Obligations of States and political subdivisions ....	261,243	233,040
Other bonds, notes, and debentures .....	64,906	56,805
Corporate stocks (including Federal Reserve Bank stock) .....	10,704	10,916
Loans and discounts .....	474,783	489,277
Bonds and mortgages .....	478,365	445,940
Banking premises owned and furniture and fixtures	32,609	30,974
Real estate owned other than banking premises ...	244	140
Real estate sold under agreement .....	54	52
Bank premises or real estate carried in other assets	124	209
Customers' liability under acceptances outstanding	212	183
Other assets .....	10,224	9,316
<i>Total assets</i> .....	<u>\$2,777,461</u>	<u>\$2,680,755</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, and corporations .....	\$1,265,548	\$1,203,949
Time deposits of individuals, partnerships, and corporations .....	1,013,098	995,130
Deposits of United States Government, including postal savings .....	51,789	51,832
Deposits of States and political subdivisions .....	156,356	150,786
Deposits of banks .....	34,416	29,195
Other deposits, certified and officers' checks, etc. ..	35,862	41,916
<i>Total deposits</i> .....	<u>\$2,557,069</u>	<u>\$2,472,808</u>
Bills payable, rediscounts, etc. ....	531	200
Acceptances outstanding .....	212	182
Other liabilities .....	26,759	24,513
<i>Total liabilities (except capital accounts) ..</i>	<u>\$2,584,571</u>	<u>\$2,497,703</u>
<i>Capital Accounts</i>		
Capital stock .....	\$58,037	\$56,727
Capital notes (3 banks) .....	1,775	2,198
Surplus .....	90,415	82,063
Undivided profits .....	33,621	34,881
Reserves and retirement account for preferred stock	9,042	7,183
<i>Total capital accounts</i> .....	<u>\$192,890</u>	<u>\$183,052</u>
<i>Total liabilities and capital accounts</i> .....	<u>\$2,777,461</u>	<u>\$2,680,755</u>

BANK REPORT

RETIREMENT OF PREFERRED STOCK

The right to retire preferred stock was availed of by the following institutions:

Name	Location	Amount of Stock Retired	Certificate Filed
Camden Trust Company	Camden	\$400,000	Jan. 4, 1954
Camden Trust Company	Camden	50,000	Feb. 8, 1954
Camden Trust Company	Camden	50,000	Aug. 10, 1954
Commonwealth Trust Company	Union City	50,000	Oct. 5, 1954
Hightstown Trust Company	Hightstown	10,000	Feb. 8, 1954
Suburban Trust Company	Westfield	50,000	July 29, 1954
Trenton Trust Company	Trenton	99,000	May 17, 1954
Trust Company of New Jersey, The	Jersey City	314,000	Jan. 4, 1954

INCREASES IN COMMON STOCK

The following increase in outstanding common stock occurred during the year covered by this report:

Name	Location	Change
Fair Lawn-Radburn Trust Company	Fair Lawn	\$200,000 to \$600,000
First Bank and Trust Company, Madison, N. J.	Madison	187,500 to 504,000
Glen Ridge Trust Company	Glen Ridge	200,000 to 300,000
Maplewood Bank and Trust Company, The	Maplewood	500,000 to 600,000
Matawan Bank, The	Matawan	100,000 to 150,000
Merchants Trust Co. of Red Bank, N. J., The	Red Bank	112,000 to 262,500
Morristown Trust Company, The	Morristown	920,000 to 960,000
Palisades Trust Company	Englewood	400,000 to 500,000
Peoples Bank of Penns Grove	Penns Grove	25,000 to 50,000
Rochelle Park Bank of Rochelle Park, N. J.	Rochelle Park	250,000 to 325,000
Somerville Trust Company	Somerville	500,000 to 600,000
Union County Trust Company	Elizabeth	1,200,000 to 1,250,000
West Side Trust Company	Newark	1,022,425 to 1,533,625

BANK REPORT

CHANGES IN PAR VALUE OF COMMON STOCK

The following institutions effected changes in the par value of the shares of their common stock:

Name	Location	Certificate Filed	Present Par Value
First Bank and Trust Company, Madison, N. J.	Madison	Dec. 10, 1954	\$20.00
Glen Ridge Trust Company	Glen Ridge	June 23, 1954	25.00
Leonia Bank and Trust Company, The	Leonia	Feb. 10, 1954	5.00
Maplewood Bank and Trust Company, The	Maplewood	Dec. 23, 1954	20.00
Merchants Trust Co. of Red Bank, N. J., The	Red Bank	Jan. 25, 1954	15.00
Peoples Bank of Penns Grove	Penns Grove	May 18, 1954	10.00
Princeton Bank and Trust Company	Princeton	June 23, 1954	10.00
Union County Trust Company	Elizabeth	Feb. 10, 1954	10.00

MERGERS AND CONSOLIDATIONS

The Madison Trust Company and The First National Bank, Madison, New Jersey, were merged by agreement filed December 10, 1954, the Madison Trust Company being the receiving corporation, which changed its name to First Bank and Trust Company, Madison, N. J.

SURRENDER OF CHARTERS

The Roselle Park Trust Company, of Roselle Park, filed a certificate of dissolution on April 2, 1954.

The Glen Rock Bank, of Glen Rock, filed a certificate of dissolution on June 30, 1954.

CHANGE OF MAIN OFFICE

The location of the main office of The Morristown Trust Company was changed to the site of the branch office at 225 South Street, Morristown, on October 26, 1954, and the location of the branch office was changed to the site of the main office at 28-30 Park Place, Morristown.

BANK REPORT

BRANCH OFFICES AUTHORIZED

The following banks were given permission to operate branch offices during the year:

Name	Location	Location of Branch Office	Date Authorized
Boonton Trust Company .....	Boonton .....	421 West Main Street, Boonton, N. J.	Aug. 9, 1954
Burlington County Trust Company..	Moorestown ..	Marne Highway and Centerton Turnpike, Masonville, M t. Laurel Township	Sept. 7, 1954
Fair Lawn-Radburn Trust Company.	Fair Lawn ...	Fair Lawn Avenue and Erie Railroad right- of-way, Radburn sec- tion	Sept. 24, 1954
First Bank and Trust Company, Madison, N. J. ....	Madison ....	20 Waverly Place, Madison, formerly office of Madison Trust Company	Dec. 10, 1954
Long Branch Trust Company .....	Long Branch ..	Passenger station, for- merly used by the Central Railroad Company of New Jersey, So. side of Brighton Avenue, Long Branch	Sept. 24, 1954
Merchants Trust Company of Red Bank, N. J., The .....	Red Bank ...	568 River Road, Fair Haven	May 27, 1954
Palisades Trust Company .....	Englewood ...	393 and 393A Grand Avenue, Englewood	Oct. 22, 1954
Peoples Trust Company of Bergen County .....	Hackensack ..	252 Rock Road, Glen Rock, formerly the office of Glen Rock Bank	June 30, 1954
Plainfield Trust Company, The ....	Plainfield....	East side of Martine Avenue, between South Avenue and La Grande Avenue, Borough of Fanwood	Oct. 25, 1954
Washington Trust Company of Washington .....	Washington...	South side of Wall Street, Township of Oxford	Dec. 9, 1954

BANK REPORT

AUXILIARY OFFICES AUTHORIZED

The following banks were given permission to operate auxiliary offices during the year:

Name	Location	Location of Branch Office	Date Authorized
Asbury Park and Ocean Grove Bank	Asbury Park	On west side of Railroad Avenue between Bangs Avenue and Summerfield Avenue, Asbury Park	Oct. 7, 1954
Freehold Trust Company, The	Freehold	28 Broad Street, Freehold	Oct. 7, 1954

BANKS IN FEDERAL RESERVE SYSTEM

Name	Location
Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Allwood	Clifton
Bank of Bogota	Bogota
Bank of Commerce	Newark
Bank of Nutley	Nutley
Bank of Passaic and Trust Company	Passaic
Boonton Trust Company	Boonton
Bordentown Banking Company, The	Bordentown
Bound Brook Trust Company	Bound Brook
Broadway Bank and Trust Company	Paterson
Burlington City Loan and Trust Company	Burlington
Camden Trust Company	Camden
Carteret Bank and Trust Company	Carteret
Central Home Trust Company of Elizabeth	Elizabeth
Citizens Trust Company of Summit, New Jersey	Summit
Commercial Trust Company of New Jersey	Jersey City
Community Trust Company of Bloomfield	Bloomfield
County Trust Company	Tenafly
Dover Trust Company, The	Dover
Egg Harbor City Trust Company	Egg Harbor City
Elizabethport Banking Company, The	Elizabeth
Elmer Trust Company	Elmer
Fair Lawn-Radburn Trust Company	Fair Lawn
Farmers' Trust Company, The	Mount Holly
Federal Trust Company	Newark

BANK REPORT

Name	Location
Fidelity Union Trust Company .....	Newark
First Bank and Trust Company .....	Perth Amboy
Fort Lee Trust Company .....	Fort Lee
Franklin Washington Trust Company .....	Newark
Glen Ridge Trust Company .....	Glen Ridge
Hackensack Trust Company .....	Hackensack
Hightstown Trust Company .....	Hightstown
Hunterdon County Trust Company .....	Califon
Keyport Banking Company .....	Keyport
Linden Trust Company .....	Linden
Long Branch Banking Company, The .....	Long Branch
Long Branch Trust Company .....	Long Branch
Maplewood Bank and Trust Company, The .....	Maplewood
Matawan Bank, The .....	Matawan
Merchants Trust Company of Red Bank, The .....	Red Bank
Mid-City Trust Company .....	Plainfield
Montclair Trust Company .....	Montclair
Morristown Trust Company, The .....	Morristown
North Jersey Trust Company, The .....	Ridgewood
Peapack-Gladstone Bank .....	Gladstone
Peoples Bank & Trust Company of Westfield .....	Westfield
Peoples Trust Company of Bergen County .....	Hackensack
People's Trust Company .....	Dunellen
Phillipsburg Trust Company .....	Phillipsburg
Plainfield Trust Company, The .....	Plainfield
Princeton Bank & Trust Company .....	Princeton
Raritan State Bank .....	Raritan
Ridgefield Park Trust Company .....	Ridgefield Park
Riverside Trust Company .....	Riverside
Rochelle Park Bank of Rochelle Park, N. J. ....	Rochelle Park
Rutherford Trust Company .....	Rutherford
South Orange Trust Company .....	South Orange
"The State Trust Company" at Plainfield, N. J. ....	Plainfield
Summit Trust Company, The .....	Summit
Sussex County Trust Company .....	Franklin
Swedesboro Trust Company .....	Swedesboro
Trust Company of New Jersey, The .....	Jersey City
Union Bank of Wildwood, New Jersey, The .....	Wildwood
Union County Trust Company .....	Elizabeth
Washington Trust Company .....	Washington
West Side Trust Company .....	Newark

CONDITION OF THE SAVINGS BANKS

The mutual savings banks in active business at the close of 1954 numbered 23, which is the same as the number in operation at the beginning of the year. The comparative condition in the aggregate of the mutual savings banks as at the close of 1954 and 1953 was as follows:

BANK REPORT

xiii

<i>Assets</i>	Dec. 31, 1954	Dec. 31, 1953
(Amounts in thousands of dollars)		
Cash, balances with other banks .....	\$43,636	\$37,344
U. S. Government obligations, direct and guaranteed .....	307,984	312,214
Obligations of States and political subdivisions ....	28,135	21,668
Other bonds, notes, and debentures .....	176,854	175,470
Corporate stocks (including Federal Home Loan Bank stock) .....	10,192	4,260
Loans .....	1,671	1,420
Bonds and mortgages .....	451,507	360,390
Banking premises owned and furniture and fixtures .....	8,129	6,373
Real estate owned other than banking premises ....	56	30
Real estate sold under agreement .....	38	54
Other assets .....	5,554	3,590
<i>Total assets</i> .....	\$1,033,756	\$922,813
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, and corporations .....	\$8,749	\$8,866
Time deposits of individuals, partnerships, and corporations .....	921,084	823,497
Deposits of United States Government, including postal savings .....	96	50
Deposits of States and political subdivisions .....	6,787	4,446
Deposits of banks .....	198	180
Other deposits, certified and officers' checks, etc. ..	1,008	704
<i>Total deposits</i> .....	\$937,922	\$837,743
Other liabilities .....	8,126	6,051
<i>Total liabilities (except surplus accounts)..</i>	\$946,048	\$843,794
<i>Surplus</i>		
Surplus .....	\$79,064	\$76,452
Undivided profits .....	356	313
Reserves .....	8,288	2,254
<i>Total surplus accounts</i> .....	\$87,708	\$79,019
<i>Total liabilities and surplus accounts</i> .....	\$1,033,756	\$922,813

BRANCH OFFICES AUTHORIZED

The following savings banks were given permission to operate branch offices during the year:

Name	Location	Location of Branch Office	Date Authorized
Howard Savings Institution, The....	Newark.....	251-255 Plane Street, Northwest corner of Raymond Boulevard, Newark	Apr. 12, 1954
United States Savings Bank.....	Newark.....	72 Mt. Vernon Place, corner of Kerrigan Boulevard, Newark	

BANK REPORT

FOREIGN BANKS

As of December 31, 1954, the following foreign banking institutions were authorized to transact business in the State of New Jersey:

Name	Location
American Security and Trust Company .....	Washington, D. C.
Bankers Trust Company .....	New York, N. Y.
Bank of the Manhattan Company .....	New York, N. Y.
Bank of New York, The .....	New York, N. Y.
Central-Penn. National Bank of Philadelphia .....	Philadelphia, Pa.
Chase National Bank of the City of New York, The .....	New York, N. Y.
Chemical Corn Exchange Bank .....	New York, N. Y.
City Bank Farmers Trust Company .....	New York, N. Y.
Clinton Trust Company .....	New York, N. Y.
County Trust Company, The .....	White Plains, N. Y.
Empire Trust Company .....	New York, N. Y.
Fidelity-Philadelphia Trust Company .....	Philadelphia, Pa.
Fidelity Trust Company .....	Pittsburgh, Pa.
Fiduciary Trust Company of New York .....	New York, N. Y.
First Bank and Trust Company of Utica .....	Utica, N. Y.
First National Bank of Boston, The .....	Boston, Mass.
First National Bank of the City of New York .....	New York, N. Y.
Girard Trust Corn Exchange Bank .....	Philadelphia, Pa.
Guaranty Trust Company of New York .....	New York, N. Y.
Hanover Bank, The .....	New York, N. Y.
Irving Trust Company .....	New York, N. Y.
Kings County Trust Company .....	Brooklyn, N. Y.
Liberty Real Estate Bank and Trust Company .....	Philadelphia, Pa.
Manufacturers Trust Company .....	New York, N. Y.
Marine Midland Trust Company of New York, The .....	New York, N. Y.
Market Street National Bank of Philadelphia, The .....	Philadelphia, Pa.
Mellon National Bank and Trust Company .....	Pittsburgh, Pa.
Morgan & Co., Incorporated, J. P. ....	New York, N. Y.
National City Bank of New York, The .....	New York, N. Y.
Newton-Waltham Bank and Trust Company .....	Waltham, Mass.
New York Trust Company, The .....	New York, N. Y.
Pennsylvania Company for Banking and Trusts, The .....	Philadelphia, Pa.
Philadelphia National Bank, The .....	Philadelphia, Pa.
Provident Trust Company of Philadelphia .....	Philadelphia, Pa.
Tradesmens Land Title Bank and Trust Company .....	Philadelphia, Pa.
United States Trust Company of New York .....	New York, N. Y.

CONDITION OF NATIONAL BANKS

There were 196 national banks doing business in New Jersey at the close of the year 1954, this being three less than the number in operation at the end of 1953. The following is a consolidated report of national banks in New Jersey as published by the office of the Comptroller of the Currency:

## BANK REPORT

xv

<i>Assets</i>	Dec. 31, 1954	Dec. 31, 1953
(Amounts in thousands of dollars)		
Cash, balances with other banks, etc .....	\$546,437	\$582,154
United States Government obligations, direct and guaranteed .....	1,185,901	1,159,800
Obligations of states and political subdivisions ....	306,907	268,902
Other bonds, notes and debentures .....	75,015	77,596
Corporate stocks, including stock of Federal Reserve Bank .....	5,188	4,783
Loans and discounts (including overdrafts) .....	1,107,271	1,033,782
Bank premises owned, furniture and fixtures .....	35,454	32,585
Real estate owned other than bank premises .....	366	397
Investments and other assets indirectly representing bank premises or other real estate .....	235	235
Customers' liability to bank on acceptances outstanding .....	69	121
Other assets .....	9,282	8,649
<i>Total assets</i> .....	<u>\$3,272,125</u>	<u>\$3,169,004</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, and corporations .....	\$1,450,566	\$1,371,032
Time deposits of individuals, partnerships, and corporations .....	1,192,748	1,165,014
Deposits of United States Government (including postal savings) .....	77,108	77,301
Deposits of States and political subdivisions .....	214,274	223,675
Deposits of banks .....	46,789	49,042
Other deposits .....	41,754	53,744
<i>Total deposits</i> .....	<u>\$3,023,239</u>	<u>\$2,939,808</u>
Bills payable, rediscounts, and other liabilities for borrowed money .....	52	1,450
Mortgages or other liens .....	50	.....
Acceptances executed by or for account of this bank and outstanding .....	69	121
Other liabilities .....	26,289	22,422
<i>Total liabilities</i> .....	<u>\$3,049,699</u>	<u>\$2,963,801</u>
<i>Capital Accounts</i>		
Capital (common and preferred) .....	\$69,789	\$65,779
Surplus .....	104,632	94,704
Undivided profits .....	38,459	36,125
Reserves (and retirement account for preferred stocks) .....	9,546	8,595
<i>Total capital accounts</i> .....	<u>\$222,426</u>	<u>\$205,203</u>
<i>Total liabilities and capital accounts</i> .....	<u>\$3,272,125</u>	<u>\$3,169,004</u>

LICENSEES UNDER THE CHECK CASHING LAW

Chapter 187, Laws of 1951, provides for the licensing and regulation of persons engaged in the business of cashing checks, drafts or money orders pursuant to the provisions of such act.

The following licenses were renewed during the calendar year 1954:

License No.	Name	Location
2	A. A. Appel and Son .....	141 Sherman Ave., Newark
21	Blue, John .....	701 So. 4th St., Harrison
9	Brink's, Incorporated (Mobile Unit) .....	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
10	Brink's, Incorporated (Mobile Unit) .....	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
11	Brink's, Incorporated (Mobile Unit) .....	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
12	Brink's, Incorporated (Mobile Unit) .....	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
13	Brink's, Incorporated (Mobile Unit) .....	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
14	Brink's, Incorporated (Mobile Unit) .....	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
18	Brink's, Incorporated (Mobile Unit) .....	Operating in Counties of Camden, Burlington, Mercer and Gloucester
4	Carroll, Frances .....	339 Second St., Elizabeth
5	Carroll, Thomas J. ....	347 Second St., Elizabeth
*6	Carroll, Thomas J. ....	Elizabethport Shop of Central Railroad

\* Limited Station License.

BANK REPORT

License No.	Name	Location
1	Check Cashier, The, Charlotte Mintz, T/A .....	188 Market St., Newark
23	City Check Cashing Company, Sol Weisoly, T/A .....	Tooley's Truck Terminal, U. S. Highway No. 1, Jersey City
8	Doan, Hannah .....	1212 Madison Ave., Paterson
22	Farone, Charles .....	709 So. 4th St., Harrison
20	Ficke, Harry J. ....	687 Montgomery St., Jersey City
19	McLaughlin, Emma C. ....	801 So. 4th St., Harrison
15	Pearlstein, Max .....	200 Trumbull St., Elizabeth
17	Pokalsky, Joseph .....	108 Hoffman Ave., Trenton
24	R. H. Macy & Co., Inc., L. Bamberger & Co., T/A.....	131 Market St., Newark
7	Rubin's Drug Store, Samuel S. Rubin, T/A .....	459 West 4th St., Plainfield
16	Wallach, Katie Gordie .....	2374 Broadway, Camden

During the calendar year 1954, the following check cashing licenses were issued:

License No.	Name	Location	Date Issued
3	Edgewater View Inn, Inc. ....	266 River Rd., Edgewater.	Jan. 14, 1954
28	Hahne & Company, Division of Associated Dry Goods Corpora- tion .....	609 Broad St., Newark....	July 7, 1954
30	Hank's Lounge .....	317 Trumbull St., Eliza- beth .....	Oct. 19, 1954
26	Kresge-Newark, Inc. ....	715 Broad St., Newark ....	May 5, 1954
29	Nation-Wide Check Cashing Service, Inc. ....	101 N. Broad St., Trenton...	July 16, 1954
25	Nation-Wide Check Cashing Service, Inc. ....	117 S. Broad St., Wood- bury .....	Feb. 23, 1954
27	Quackenbush Company .....	190 Main St., Paterson ....	May 13, 1954

CONDITION OF CREDIT UNIONS

Chapter 293, Laws of 1938, as amended, provides for the incorporation and regulation of credit unions. Credit unions are mutual associations formed for the purpose of promoting thrift among their members and from the funds so accumulated making loans to members for provident or productive purposes. Membership is limited by statute to groups composed of employees of a common employer; members of a church parish or church society; groups composed of employees of county or municipal governments or the school boards thereof; employees of the State, or any department, board, commission, agency or instrumentality thereof within county limits; employees of the Federal Government or any department, board, commission, agency or instrumentality thereof whose place or places of employment are within a county of this State; or residents of a well defined rural area of not more than 2,500 population.

The following credit unions were chartered during the calendar year 1954:

Date	Name	Location	Charter No.
Jan. 12, 1954	Worthington-Gamon Employees Credit Union	Newark	1176
Mar. 2, 1954	Regina Employees Credit Union	Rahway	1177
Mar. 19, 1954	Spencer Employees Credit Union	Union	1178
Mar. 26, 1954	N. J. Forco Employees Credit Union	Newark	1179
May 18, 1954	Garden State Liquor Wholesalers Employees Credit Union	Mahwah	1180
May 21, 1954	Times Journal Credit Union	Vineland	1181
Aug. 20, 1954	Keenco Employees Credit Union	Vineland	1182
Nov. 22, 1954	Accurate Bushing Employees Credit Union	Garwood	1183

The following credit unions filed voluntary certificates of dissolution during the calendar year 1954:

Date	Name	Location	Charter No.
Mar. 30, 1954	Hampton Shop Employees Credit Union	Paterson	1171
June 16, 1954	First Baptist Church of South Orange Credit Union	South Orange	1168

## BANK REPORT

xix

Reports for the year ending December 31, 1954 were filed by 73 of the present 75 credit unions. The comparative condition, in the aggregate, of all reporting credit unions at the close of the years 1954 and 1953, was as follows:

<i>Assets</i>	Dec. 31, 1954	Dec. 31, 1953
Cash .....	\$1,171,694.74	\$1,057,573.07
Loans to members .....	3,657,053.49	3,527,810.80
Investments .....	6,773,570.59	6,279,289.51
Furniture and fixtures .....	23,412.85	19,402.66
Other assets .....	30,316.36	39,796.93
<i>Total assets</i> .....	<u>\$11,656,048.03</u>	<u>\$10,923,872.97</u>
<i>Liabilities</i>		
Due members .....	\$11,014,979.47	\$10,268,300.25
Borrowed money .....	21,175.00	100,200.00
Other liabilities .....	10,230.34	9,113.54
Other reserves .....	22,789.79	21,426.87
Statutory reserve .....	374,881.16	328,230.42
Surplus and undivided profits .....	211,992.27	196,601.89
<i>Total liabilities</i> .....	<u>\$11,656,048.03</u>	<u>\$10,923,872.97</u>
<i>Supplementary</i>		
	Dec. 31, 1954	Dec. 31, 1953
Number of members .....	39,434	39,116
Number of borrowers .....	17,094	16,900
Loans made .....	\$7,732,084.14	\$7,519,724.71
Loans repaid .....	7,585,672.25	6,944,668.46
Loans charged off .....	16,472.49	19,222.95
Dividends paid or payable .....	302,540.50	258,972.88

## SMALL LOAN LICENSEES

Chapter 10, Title 17, of the Revised Statutes of 1937, as amended, provides for the licensing and regulation of persons, firms, corporations or associations engaged in the business of making loans or advances of money, credit, goods or things of value in the amount of or the value of \$500.00 or less. The maximum rate of charge permitted by this statute is 2½% per month computed on that part of the balance of \$300.00 or less plus ½ of 1% per month on that portion of the balance in excess of \$300.00 and not exceeding \$500.00.

BANK REPORT

The following licenses were issued during the calendar year 1954:

Date	Name	Location	License No.
Jan. 4, 1954	Civil Loan Co., Joan Toker, June M. Benson and Sidney Benson T/A	Linden	803
Jan. 4, 1954	Newark Provident Loan Association	Newark	861
Jan. 18, 1954	Personal Finance Company of Caldwell	Caldwell	778
Jan. 18, 1954	Personal Finance Company of Union	Union	780
Jan. 18, 1954	Prudential Loan Co.	Clifton	862
Jan. 18, 1954	Preferred Finance Co., Inc.	East Paterson	863
Feb. 26, 1954	Local Finance Company of Keyport	Keyport	809
Feb. 26, 1954	Local Finance Company of Toms River	Toms River	796
Mar. 8, 1954	Crown Finance Company, Inc.	Bloomfield	790
Mar. 8, 1954	Crown Finance Company, Inc.	Irvington	762
May 7, 1954	Guardian Loan Company of Teaneck	Teaneck	864
June 1, 1954	American Finance Corporation of Camden	Camden	865
June 1, 1954	American Finance Corporation of Clifton	Clifton	866
June 1, 1954	American Finance Corporation of Gloucester City	Gloucester City	867
June 1, 1954	American Finance Corporation of Maplewood	Maplewood	868
June 1, 1954	American Finance Corporation of Paterson	Paterson	869
June 1, 1954	American Finance Corporation of Ridgewood	Ridgewood	870
June 1, 1954	American Finance Corporation of South Orange	South Orange	871
June 1, 1954	American Finance Corporation of Westwood	Westwood	872
June 1, 1954	Local Finance Company of Merchantville	Merchantville	873
Aug. 9, 1954	Bell Finance Company	Atlantic Highlands	874
Sept. 1, 1954	Queen City Finance Company	Flemington	875
Oct. 1, 1954	Budget Plan Corporation	Moorestown	876
Oct. 25, 1954	Woodbury Thrift Finance Corporation	Woodbury	561

The license issued to Newark Provident Loan Association resulted from its conversion to a general corporation and a license under the Small Loan Law, as provided in Chapter 353, Laws of 1953.

The following licenses were surrendered during the calendar year 1954:

Date	Name	Location	License No.
Jan. 4, 1954	Civil Loan Co., June M. Benson, Joan B. Toker, Sidney Benson & J. Arthur Carlson T/A, a limited partnership	Linden	803
Jan. 18, 1954	Lincoln Loan Company, Inc.	Caldwell	778
Jan. 18, 1954	Lincoln Loan Company, Inc.	Union	780
Feb. 26, 1954	Central Finance Corp.	Keyport	809
Feb. 26, 1954	Central Finance Corp.	Toms River	796
Mar. 8, 1954	Lincoln Loan Company, Inc.	Bloomfield	790
Mar. 8, 1954	Lincoln Loan Company, Inc.	Irvington	762
May 7, 1954	Community Finance, Inc.	Teaneck	829
June 1, 1954	Public Finance Service, Inc.	Camden	810
June 1, 1954	Public Finance Service, Inc.	Clifton	748
June 1, 1954	Public Finance Service, Inc.	Gloucester City	820
June 1, 1954	Public Finance Service, Inc.	Maplewood	843
June 1, 1954	Public Finance Service, Inc.	Paterson	715
June 1, 1954	Public Finance Service, Inc.	Ridgewood	713
June 1, 1954	Public Finance Service, Inc.	South Orange	819
June 1, 1954	Public Finance Service, Inc.	Westwood	747
June 1, 1954	Ideal Finance Company	Merchantville	804
Aug. 9, 1954	Atlantis Finance Co.	Atlantic Highlands	852
Oct. 25, 1954	Thrift Finance Company of Woodbury	Woodbury	561

BANK REPORT

At December 31, 1954 there were 223 licensed small loan offices, all of which filed reports of their financial condition. The comparative condition in the aggregate, at the close of the years 1954 and 1953, was as follows:

<i>Assets</i>	Dec. 31, 1954	Dec. 31, 1953
Cash on hand and in banks .....	\$1,942,714.14	\$1,907,052.75
Loans receivable .....	84,279,645.70	78,322,685.11
Real estate (less reserves) .....	35,788.08	40,266.48
Furniture, fixtures, equipment and automobiles (less reserves) .....	839,112.09	818,757.17
Deferred charges .....	1,056,524.48	124,393.47
Other assets .....	3,884,350.78	3,952,331.14
<i>Total assets</i> .....	<u>\$92,038,135.27</u>	<u>\$85,165,486.12</u>
<i>Liabilities and Capital</i>		
Accounts and notes payable .....	\$35,999,762.63	\$28,285,532.20
Expense reserves .....	3,321,758.84	2,933,756.59
Branch office capital, capital stock and net worth .....	42,474,236.52	45,162,917.97
Appropriated surplus and capital reserves ....	11,731.09	9,590.00
Surplus and undivided profits .....	10,230,646.19	8,773,689.36
<i>Total liabilities and capital</i> .....	<u>\$92,038,135.27</u>	<u>\$85,165,486.12</u>

PAWNBROKERS

Chapter 22, Title 45, of the Revised Statutes of 1937, places under the jurisdiction of the Commissioner of Banking and Insurance the licensing and regulation of pawnbrokers. The maximum rate of charge permitted by statute is 2% per month or fraction thereof. By regulation and with the written consent of the pledgor, the Commissioner has permitted an additional charge of 8% on clothing and bulky articles having a pledged value of \$25.00 or less with a maximum charge of forty cents.

The following licenses were issued during the calendar year 1954:

Date	Name	Location	License No.
Jan. 1, 1954....	Arthur Angstreich .....	Hightstown .....	66
Jan. 4, 1954....	Brenman Loan Co., Max & Siegfried Brenman T/A .....	Paterson .....	53

BANK REPORT

The following license was surrendered during the calendar year 1954:

Date	Name	Location	License No.
Jan. 4, 1954....	Brenman Loan Company, Max & Regina Brenman T/A .....	Paterson .....	53

There were 31 licenses in force at the close of the year ending December 31, 1954. With the exception of Arthur Angstreich, all licenses were renewed as of January 1, 1955.

Reports of condition for the year ending December 31, 1954 were filed by 30 licensed offices. Their financial condition, in the aggregate, at the close of the years 1954 and 1953, was as follows:

<i>Assets</i>	Dec. 31, 1954	Dec. 31, 1953
Cash on hand and in banks .....	\$234,545.34	\$219,324.20
Loans on pledges .....	2,053,842.81	2,045,214.85
Furniture, fixtures and real estate (less reserves) .....	365,897.30	376,096.77
Merchandise inventory .....	403,421.85	366,318.91
Other assets .....	274,157.86	275,425.07
<i>Total assets</i> .....	<u>\$3,331,865.16</u>	<u>\$3,282,379.80</u>
<i>Liabilities and Capital</i>		
Notes and accounts payable .....	\$1,210,695.35	\$1,181,324.93
Pledgors' surplus .....	6.00	6.00
Other liabilities .....	23,793.36	22,205.72
Capital stock and net worth .....	1,529,655.18	1,510,261.35
Surplus and undivided profits .....	567,715.27	568,581.80
<i>Total liabilities and capital</i> .....	<u>\$3,331,865.16</u>	<u>\$3,282,379.80</u>

PROVIDENT LOAN ASSOCIATIONS

Chapter 11, Title 17, of the Revised Statutes of 1937, as amended, provides for the incorporation of associations for aiding such persons as shall be in need of pecuniary assistance in the form of loans secured by the pledge or mortgage of personal property to be called provident loan associations.

Chapter 353, Laws of 1953, provided for the conversion of existing provident loan associations, upon compliance with the term of that act, into general corporations with a license under the small loan law, R. S. 17:10-1-26.

On January 4, 1954 Newark Provident Loan Association complied with the provisions of Chapter 353, Laws of 1953, and was licensed as a small loan company. With its conversion, all existing provident loan associations have been licensed under the small loan law.

SALES FINANCE COMPANIES

Chapter 419, Laws of 1948, defines and regulates the business of making retail installment sales in the amount or of the value of \$3,000.00 or less, and provides for the licensing of sales finance companies.

The following licenses were issued during the calendar year 1954:

Date	Name	Location	License No.
Jan. 4, 1954	Williams Finance Company	Vineland	205
Jan. 20, 1954	Auto Discount, Inc.	Newark	206
Jan. 26, 1954	Professional Service, Inc.	Newark	207
Jan. 26, 1954	Suburban Propane Gas Corporation	Netcong	208
June 3, 1954	Maryland Credit Finance Corporation	Trenton	209
July 23, 1954	McDevitt Sales Financing, Inc.	Atlantic City	210
Aug. 9, 1954	Oceanport Investment Co.	Elizabeth	211
Aug. 24, 1954	Seacoast Finance Company, Edward H. Conway & Edward Harvey Conway T/A	Red Bank	110
Sept. 27, 1954	Auto Acceptance Corp.	Bloomfield	212
Sept. 29, 1954	TCA, Inc.	Roselle	213
Oct. 18, 1954	Universal C. I. T. Credit Corporation	Irvington	214
Oct. 18, 1954	Ocean Finance Co., Shirley Rabstein T/A	Asbury Park	215

The following licenses were surrendered during the calendar year 1954:

Date	Name	Location	License No.
Jan. 1, 1954	Phoenix Mortgage Company, Inc.	Union City	180
Jan. 1, 1954	American Securities Corporation	Newark	182
Jan. 1, 1954	Factors Credit Corporation of New Jersey	Camden	178
Jan. 1, 1954	Paterson Investment Co., A. Louis Atkins T/A	Paterson	153
Jan. 1, 1954	Franklin Discount Company, William & Sylvia C. Brodsky T/A	Collingswood	177
Jan. 1, 1954	Commerce Investment Company, Camden	Camden	94
Aug. 24, 1954	Seacoast Finance Company, Edward H. Conway T/A	Red Bank	110
Dec. 20, 1954	State Credit Co., Julius Goldberg T/A	Newark	173
Dec. 28, 1954	Commercial Finance Co.	Newark	189

At December 31, 1954, there were 158 licensed sales finance offices, representing 81 main offices and 77 branch offices, as follows:

Name	Location	License No.
Admiral Credit Corporation .....	Newark .....	192
Affiliated Motor Credit Corporation .....	Long Branch .....	200
Allied Discount Co., Inc. ....	Newark .....	204
Allied Factors Corporation .....	Newark .....	108
American Acceptance Corporation .....	Passaic .....	30
American Banccredit Company .....	Plainfield .....	29
American Credit Corporation .....	Newark .....	15
Appliance Discount Company, Harry, Rebecca & Leon Kotok, T/A .....	Vineland .....	199
*Associates Discount Corporation .....	Camden .....	22
Associates Discount Corporation .....	Newark .....	23
Associates Discount Corporation .....	Trenton .....	24
Auto Discount, Inc. ....	Newark .....	206
Atlantic Motor Finance Company .....	Atlantic City .....	2
Auto Acceptance Corp. ....	Bloomfield .....	212
*Automobile Association Acceptance Corporation .....	Newark .....	39
Automobile Association Acceptance Corporation .....	Asbury Park .....	116
Automobile Association Acceptance Corporation .....	Atlantic City .....	117
Automobile Association Acceptance Corporation .....	Bayonne .....	118
Automobile Association Acceptance Corporation .....	Burlington .....	163
Automobile Association Acceptance Corporation .....	Camden .....	120
Automobile Association Acceptance Corporation .....	Cliffside Park .....	121
Automobile Association Acceptance Corporation .....	Dover .....	132
Automobile Association Acceptance Corporation .....	East Orange .....	165
Automobile Association Acceptance Corporation .....	Elizabeth .....	122
Automobile Association Acceptance Corporation .....	Englewood .....	123
Automobile Association Acceptance Corporation .....	Glassboro .....	145
Automobile Association Acceptance Corporation .....	Hackensack .....	124
Automobile Association Acceptance Corporation .....	Irvington .....	126
Automobile Association Acceptance Corporation .....	Jersey City .....	127
Automobile Association Acceptance Corporation .....	Montclair .....	130
Automobile Association Acceptance Corporation .....	Morristown .....	131
Automobile Association Acceptance Corporation .....	New Brunswick ..	133
Automobile Association Acceptance Corporation .....	Newark .....	166
Automobile Association Acceptance Corporation .....	Newark .....	167
Automobile Association Acceptance Corporation .....	Newark .....	168
Automobile Association Acceptance Corporation .....	North Arlington ..	169
Automobile Association Acceptance Corporation .....	Orange .....	170
Automobile Association Acceptance Corporation .....	Passaic .....	135
Automobile Association Acceptance Corporation .....	Paterson .....	136
Automobile Association Acceptance Corporation .....	Perth Amboy .....	138
Automobile Association Acceptance Corporation .....	Phillipsburg .....	125
Automobile Association Acceptance Corporation .....	Plainfield .....	139
Automobile Association Acceptance Corporation .....	Somerville .....	140
Automobile Association Acceptance Corporation .....	Toms River .....	128
Automobile Association Acceptance Corporation .....	Trenton .....	141
Automobile Association Acceptance Corporation .....	Union .....	142
Automobile Association Acceptance Corporation .....	Union City .....	143
Automobile Association Acceptance Corporation .....	Vineland .....	119
Automobile Association Acceptance Corporation .....	Wildwood .....	144
*Automobile Brokers Company .....	Camden .....	89
Automobile Brokers Company .....	Trenton .....	91
Automobile Brokers Company .....	Vineland .....	186

\* Main office.

## BANK REPORT

xxv

Name	Location	License No.
*Bankers Commercial Corporation	Plainfield	62
Bankers Commercial Corporation	Irvington	174
Bankers Commercial Corporation	Paterson	61
Barkley Finance Co.	Boonton	154
Budget Corporation of America	Newark	107
C. I. T. Corporation	Jersey City	96
Central Discount Co.	Irvington	114
Church Corporation	Hammonton	184
Clifton Discount Corporation	Clifton	188
Cohanzick Credit Company	Bridgeton	111
*Commerce Investment Company, The	Newark	92
Commerce Investment Company, The	Asbury Park	93
Commerce Investment Company, The	Trenton	112
*Commercial Credit Corporation	Newark	31
Commercial Credit Corporation	Asbury Park	32
Commercial Credit Corporation	Camden	33
Commercial Credit Corporation	Paterson	36
Commercial Credit Corporation	Trenton	37
Community Credit Corporation	Hammonton	151
Credit Discount Co.	Englewood	3
Dealers Acceptance Corporation	Jersey City	146
Driveway Service, Incorporated	Jersey City	84
Eastern Acceptance Corporation	Newark	4
Ellis Finance, Everett S. & Eva Mae Ellis, T/A	Collingswood	40
Exchange Holding Corp.	Newark	81
Financial Services, J. Craig Gilbert & J. Milton Embley, T/A	Camden	47
First Acceptance Company, Helen C. Morgan, T/A	Newark	77
*First Credit Corporation	Newark	7
First Credit Corporation	Paterson	10
First National Discount Company	West New York	74
Fixture Discount Company, Frank DeMaria & Joshua L. Burrows, T/A	Paterson	175
Franklin Discount Company	Newark	19
Freehold Finance Co.	Freehold	198
*General Electric Credit Corporation	Bloomfield	79
General Electric Credit Corporation	Camden	196
*General Motors Acceptance Corporation	Newark	64
General Motors Acceptance Corporation	Asbury Park	65
General Motors Acceptance Corporation	Atlantic City	66
General Motors Acceptance Corporation	Camden	67
General Motors Acceptance Corporation	Paterson	68
General Motors Acceptance Corporation	Trenton	69
Gramatan Company Incorporated of Bronxville, New York, The	Newark	80
*Hammonton Investment & Mortgage Company	Hammonton	71
Hammonton Investment & Mortgage Company	Atlantic City	72
Hammonton Investment & Mortgage Company	Camden	187
Hammonton Investment & Mortgage Company	Morristown	155
Hammonton Investment & Mortgage Company	Mt. Holly	149
Howard Finance Co., Inc., The	Vineland	201
Ideal Budget Plan, Inc.	Newark	195
Installment Credit Service, Richard M. Lea, T/A	Westfield	197
International Harvester Company	Hoboken	78
Jersey Discount Company	Newark	13
King Auto Finance, Frances E. Quigley, T/A	Trenton	45
Knight Corporation, The	Hackensack	163
Kressler, Wolff & Miller Acceptance Corporation	Phillipsburg	150

\* Main office.

BANK REPORT

Name	Location	License No.
Lincoln Company, The, John J. Gallagher & Joseph J. Maraziti, T/A	Boonton	171
Main Investment Co.	Clifton	27
Management Funds, Incorporated	Jersey City	172
*Maryland Credit Finance Corporation	Pitman	41
Maryland Credit Finance Corporation	Bloomfield	42
Maryland Credit Finance Corporation	Trenton	209
Mauger, Frank J.	Dover	28
McDevitt Sales Financing, Inc.	Atlantic City	210
Mid-Jersey Acceptance Corporation	New Brunswick	179
Motor Acceptance Corporation	Trenton	156
*Motor Finance Corporation	Newark	11
Motor Finance Corporation	Asbury Park	157
Motor Finance Corporation	Paterson	12
National Finance Co., Arthur J. Sharp, T/A	Camden	147
Newark Discount Company, Louis Dornfeld et al., T/A	Newark	183
Oaklyn Discount Co.	Oaklyn	48
Ocean Finance Co., Shirley Rabstein, T/A	Asbury Park	215
Oceanport Investment Co.	Elizabeth	211
Pacific Discount Company, Inc.	Newark	176
Pacific Finance Company, Donald S. Schlenger, Judith S. Heyman, Marjorie S. Weil, Bennett M. Schlenger, Robert D. Schlenger & Richard J. Schlenger, T/A	Newark	203
Petroleum Acceptance Corporation	Newark	109
Preferred Purchase Plan, Inc.	Camden	87
Professional Service, Inc.	Newark	207
Raritan Investment Corporation	Perth Amboy	86
Refrigeration Discount Corporation	Newark	181
Sanford Associates, Inc.	Irvington	14
Scheffrin, Samuel C.	Paterson	115
Seacoast Finance Company, Edward H. Conway & Edward Harvey Conway, T/A	Red Bank	110
*Suburban Propane Gas Corporation	Whippany	100
Suburban Propane Gas Corporation	Belvidere	101
Suburban Propane Gas Corporation	Bound Brook	102
Suburban Propane Gas Corporation	Freehold	103
Suburban Propane Gas Corporation	Mahwah	106
Suburban Propane Gas Corporation	Netcong	208
T C A, Inc.	Roselle	213
Television Appliance Discount Co., Thomas J. Karaty & John Avogardo, T/A; a/k/a Tad Co.	Paterson	202
*Universal C. I. T. Credit Corporation	Newark	49
Universal C. I. T. Credit Corporation	Asbury Park	50
Universal C. I. T. Credit Corporation	Atlantic City	51
Universal C. I. T. Credit Corporation	Camden	52
Universal C. I. T. Credit Corporation	East Orange	194
Universal C. I. T. Credit Corporation	Hackensack	54
Universal C. I. T. Credit Corporation	Irvington	214
Universal C. I. T. Credit Corporation	Morristown	55
Universal C. I. T. Credit Corporation	Paterson	56
Universal C. I. T. Credit Corporation	Perth Amboy	57
Universal C. I. T. Credit Corporation	Plainfield	58
Universal C. I. T. Credit Corporation	Trenton	59
Vineland Credit Co.	Vineland	185
Wayne Finance Co., Inc.	Pompton Plains	193
Williams Finance Company	Vineland	205

\* Main office.

BANK REPORT

CEMETERY ASSOCIATIONS

Chapter 2, Title 8, of the Revised Statutes of 1937, empowers the board of managers or trustees of any association incorporated under the Rural Cemetery Act to set aside out of its general funds, as a special fund, such amounts as may be desirable, which shall be invested in the manner provided in section 37 of the above chapter and title. The statute further provides that such special funds and other trust funds, as to the principal thereof, shall be subject to the inspection and supervision of the Commissioner of Banking and Insurance.

During the year 1954 reports of the principal and investments of such funds at the close of their fiscal periods were filed by the following cemetery associations:

Name	Location
Adelphia Cemetery Association .....	Freehold, N. J.
Andover Cemetery Association .....	Andover, N. J.
Arlington Cemetery Association .....	Kearny, N. J.
Atlantic View Cemetery .....	Manasquan, N. J.
Baleville Cemetery Association .....	Baleville, N. J.
Bay View Cemetery Association .....	Atlantic Highlands, N. J.
Bay View Cemetery Association .....	Jersey City, N. J.
Beemerville Cemetery Association .....	Sussex, N. J.
Belvidere Cemetery Association .....	Belvidere, N. J.
Berlin Cemetery Association .....	Berlin, N. J.
Beth Israel Cemetery Association .....	Woodbridge, N. J.
Bethel Cemetery Association .....	Camden, N. J.
Bevans Cemetery Association .....	Layton, N. J.
Bnai Israel Cemetery Association .....	Elizabeth, N. J.
Branchville Cemetery Association .....	Branchville, N. J.
Cedar Green Cemetery Association .....	Clayton, N. J.
Cedar Hill Cemetery Association .....	Hightstown, N. J.
Cedar Hill Cemetery Association .....	E. Millstone, N. J.
Cedar Park Cemetery .....	Paramus, N. J.
Cedar Ridge Cemetery Company .....	Blairstown, N. J.
Clover Leaf Park Cemetery Association .....	Woodbridge, N. J.
Columbus Cemetery Association .....	Columbus, N. J.
Crosswicks Cemetery Association .....	Crosswicks, N. J.
Dayton Cemetery Association .....	Dayton, N. J.
East Ridgelawn Cemetery .....	Delawanna, N. J.
Englewood Cemetery Association .....	Englewood, N. J.
Evergreen Cemetery Association .....	Clinton, N. J.
Evergreen Cemetery Association .....	Lumberton, N. J.
Ewing Cemetery Association .....	Trenton, N. J.

Name	Location
Fair Mount Cemetery Association	Chatham, N. J.
Fair View Cemetery Association	Middletown, N. J.
Fairview Cemetery Association	Sussex, N. J.
Farmingdale Evergreen Cemetery Association	Farmingdale, N. J.
Fidelity Cemetery Association of Bergen County	Paramus, N. J.
Frenchtown Cemetery Association	Frenchtown, N. J.
Glendale Cemetery Association	Bloomfield, N. J.
Graceland Memorial Park Cemetery Association	Kenilworth, N. J.
Greenmount Cemetery Association	Hammonton, N. J.
Harbourton Cemetery Association	Harbourton, N. J.
Harleigh Cemetery Association	Camden, N. J.
Harmony Church Cemetery Association	Blairstown, N. J.
Harmony Presbyterian Cemetery Association	Upper Harmony, N. J.
Hazelwood Cemetery Association	Rahway, N. J.
Hazen Cemetery Association	Belvidere, N. J.
Heavenly Rest Memorial Park Association	Newark, N. J.
Highland Cemetery Association	Hopewell, N. J.
Hillside Cemetery Association	Plainfield, N. J.
Jacobstown Baptist Cemetery Association	Jacobstown, N. J.
Lakewood Cemetery Association	Rochelle Park, N. J.
Laurel Lawn Cemetery Association	Bridgeton, N. J.
Laurel Memorial Park Association, Inc.	Atlantic City, N. J.
Mettler Cemetery Association	Layton, N. J.
Metuchen Cemetery Association	Metuchen, N. J.
Milford Union Cemetery Association	Milford, N. J.
Mount Calvary Cemetery Association	Atlantic City, N. J.
Mount Freedom Cemetery Association	Mount Freedom, N. J.
Mount Hebron Cemetery Association	Montclair, N. J.
Mount Zion Cemetery Association	Sewell, N. J.
Mountain View Cemetery Association	Cokesbury, N. J.
Neshanic Cemetery Association	Neshanic, N. J.
Oak Hill Cemetery Association	Vineland, N. J.
Oheb Sholom Cemetery Association	Newark, N. J.
Peapack Union Cemetery Association	Gladstone, N. J.
Pequest Union Cemetery Association	Great Meadows, N. J.
Pine Brook Cemetery Association	Pine Brook, N. J.
Pittsgrove Presbyterian Cemetery Association	Daretown, N. J.
Pointville M. E. Cemetery Association	Pointville, N. J.
Restland Memorial Park Cemetery Association	Newark, N. J.
Riverside Cemetery Association	Clinton, N. J.
Rocky Hill Cemetery Association	Rocky Hill, N. J.
Union Cemetery Association	Hackettstown, N. J.
Union Cemetery Association	Lebanon, N. J.
Union Cemetery Association	Ringoes, N. J.
Union Cemetery Association	Union, N. J.
West Ridgelawn Cemetery Association	Clifton, N. J.

The following associations have failed to file reports for the last fiscal period:

Name	Location
Chestnut Grove Cemetery Association	Elmer, N. J.
Cokesbury Cemetery Association	Cokesbury, N. J.
Monmouth Memorial Park Cemetery Association	Asbury Park, N. J.
Weehawken Cemetery Association	North Bergen, N. J.

BANK REPORT

MONEY REMITTERS

Chapter 15, Title 17, of the Revised Statutes of 1937, provides for the authorization by the Commissioner of Banking and Insurance of persons, firms, associations or corporations engaged in transmitting money to foreign countries.

The following certificates of authority were issued during the calendar year 1954:

Date	Name	Location	Certificate No.
Feb. 1, 1954	Alexander Kremer & Co., Inc.	Passaic	154
July 19, 1954	Alexander Kremer & Co., Inc.	Jersey City	155
July 19, 1954	Alexander Kremer & Co., Inc.	Bayonne	156
July 19, 1954	Alexander Kremer & Co., Inc.	Camden	157
July 19, 1954	Alexander Kremer & Co., Inc.	Carteret	158
July 19, 1954	Alexander Kremer & Co., Inc.	Irvington	159
July 19, 1954	Alexander Kremer & Co., Inc.	Jersey City	160
July 19, 1954	Alexander Kremer & Co., Inc.	New Brunswick	161
July 19, 1954	Alexander Kremer & Co., Inc.	Passaic	162
July 19, 1954	Alexander Kremer & Co., Inc.	Passaic	163
July 19, 1954	Alexander Kremer & Co., Inc.	Perth Amboy	164
July 19, 1954	Alexander Kremer & Co., Inc.	Union City	165
July 19, 1954	Alexander Kremer & Co., Inc.	Union City	166
July 19, 1954	Alexander Kremer & Co., Inc.	West New York	167
Nov. 8, 1954	International Remittances Corporation	Union	168

The following certificates of authority were surrendered during the calendar year 1954:

Date	Name	Location	Certificate No.
Apr. 16, 1954	USA Foreign Exchange Corp.	West New York	150
July 19, 1954	Alexander Kremer & Co., Inc.	Jersey City	102
July 19, 1954	Alexander Kremer & Co., Inc.	Bayonne	135
July 19, 1954	Alexander Kremer & Co., Inc.	Camden	151
July 19, 1954	Alexander Kremer & Co., Inc.	Carteret	145
July 19, 1954	Alexander Kremer & Co., Inc.	Irvington	110
July 19, 1954	Alexander Kremer & Co., Inc.	Jersey City	147
July 19, 1954	Alexander Kremer & Co., Inc.	New Brunswick	109
July 19, 1954	Alexander Kremer & Co., Inc.	Passaic	146
July 19, 1954	Alexander Kremer & Co., Inc.	Passaic	154
July 19, 1954	Alexander Kremer & Co., Inc.	Perth Amboy	107
July 19, 1954	Alexander Kremer & Co., Inc.	Union City	133
July 19, 1954	Alexander Kremer & Co., Inc.	Union City	149
July 19, 1954	Alexander Kremer & Co., Inc.	West New York	136
Dec. 20, 1954	Intercambio Corporation	Newark	134

BANK REPORT

At December 31, 1954 there were 31 licensed money remitter offices, representing 16 main offices and 15 branch offices, as follows:

Name	Location	Certificate No.
Andrews, Arnold .....	Newark .....	120
F. Bleibtreu & Co., Inc. ....	Jersey City .....	127
Alfred Dean & Co., Inc. ....	Newark .....	139
Europa Remittance Corporation .....	Jersey City .....	119
Foreign Remittances, Inc. ....	Jersey City .....	122
Gramercy Shipping Company, Inc. ....	Newark .....	141
*International Remittances Corporation .....	Jersey City .....	121
International Remittances Corporation .....	Irvington .....	126
International Remittances Corporation .....	Weehawken .....	143
International Remittances Corporation .....	Union .....	168
*Alexander Kremer & Co., Inc. ....	Jersey City .....	155
Alexander Kremer & Co., Inc. ....	Bayonne .....	156
Alexander Kremer & Co., Inc. ....	Camden .....	157
Alexander Kremer & Co., Inc. ....	Carteret .....	158
Alexander Kremer & Co., Inc. ....	Irvington .....	159
Alexander Kremer & Co., Inc. ....	Jersey City .....	160
Alexander Kremer & Co., Inc. ....	New Brunswick ....	161
Alexander Kremer & Co., Inc. ....	Passaic .....	162
Alexander Kremer & Co., Inc. ....	Passaic .....	163
Alexander Kremer & Co., Inc. ....	Perth Amboy .....	164
Alexander Kremer & Co., Inc. ....	Union City .....	165
Alexander Kremer & Co., Inc. ....	Union City .....	166
Alexander Kremer & Co., Inc. ....	West New York ...	167
Ostraco Overseas Service and Trading Co., Frederick Rapaport T/A .....	Jersey City .....	128
Overseas Exchange Corporation .....	Jersey City .....	124
Perera Company, Inc. ....	Newark .....	153
Lionel Perera, Manfra & Brookes, Inc. ....	Jersey City .....	152
Pyramid Corporation .....	Jersey City .....	103
Spiotta, Joseph .....	Newark .....	112
Steneck Travel Bureau .....	Hoboken .....	132
Transmittal Service Corporation .....	Newark .....	106

\*Main Office

Respectfully submitted,

CHARLES R. HOWELL,  
*Commissioner of Banking and Insurance.*

## Statistics of Banks and Savings Banks

(Amounts in thousands of dollars)

### BANKS\*

Date	Capital	Deposits	Surplus and Undivided Profits	Total Resources	Number of Banks
Dec. 31, 1900	\$7,521	\$60,785	\$7,829	\$78,274	50
" 31, 1905	15,024	145,749	23,744	193,951	81
" 31, 1910	19,005	196,735	29,942	257,978	105
" 31, 1915	24,053	286,670	29,668	354,084	129
" 29, 1920	32,435	567,488	34,560	664,546	154
" 31, 1925	56,425	454,927	69,144	1,139,715	211
" 31, 1930	85,828	1,196,788	121,626	1,461,483	230
" 31, 1935	89,009	884,151	39,453	1,050,519	164
" 31, 1940	68,623	1,030,639	40,534	1,157,182	135
" 31, 1941	67,961	1,110,972	42,987	1,239,074	134
" 31, 1942	67,823	1,118,941	43,212	1,246,457	134
" 31, 1943	66,106	1,604,665	48,441	1,735,441	134
" 31, 1944	63,212	1,937,304	57,530	2,075,807	134
" 31, 1945	62,671	2,310,970	67,983	2,460,582	134
" 31, 1946	60,719	2,192,120	79,242	2,354,075	132
" 31, 1947	57,829	2,208,599	86,901	2,375,947	130
" 31, 1948	57,380	2,223,354	91,915	2,395,118	127
" 31, 1949	55,274	2,267,016	97,182	2,445,599	127
" 30, 1950	53,743	2,336,066	101,936	2,520,570	121
" 31, 1951	54,300	2,441,707	107,493	2,631,520	118
" 31, 1952	55,044	2,421,555	108,940	2,618,517	114
" 31, 1953	58,925	2,472,808	116,944	2,680,755	115
" 31, 1954	59,812	2,557,069	124,036	2,777,461	113

\* Figures to 1946, inclusive, included those of one stock savings bank, which during 1947 converted to a trust company.

### SAVINGS BANKS\*\*

Date	Amount Due Depositors	Surplus	Interest Credited for the Year	Total Resources	Number of Banks
Dec. 31, 1900	\$52,905	\$6,074	\$1,497	\$59,037	26
" 31, 1905	75,479	7,160	2,287	82,669	25
" 31, 1910	93,221	7,142	3,201	100,477	24
" 31, 1915	115,465	9,209	4,088	124,603	24
" 31, 1920	168,626	8,084	5,662	177,079	24
" 31, 1925	202,800	23,153	7,526	226,486	25
" 31, 1930	255,563	30,964	10,441	288,307	23
" 31, 1935	299,963	37,732	7,314	342,354	23
" 31, 1940	303,558	30,301	2,937	343,132	22
" 31, 1941	291,359	30,979	2,849	332,717	22
" 31, 1942	289,122	31,729	9,723	324,383	22
" 31, 1943	314,221	33,456	2,846	352,090	22
" 31, 1944	356,253	36,685	3,129	398,336	22
" 31, 1945	407,888	42,522	3,586	456,640	22
" 31, 1946	448,463	46,650	4,198	504,308	22
" 31, 1947	506,745	53,349	6,224	568,535	24
" 31, 1948	525,769	55,617	6,911	592,734	24
" 31, 1949	545,804	58,466	7,385	616,259	23
" 30, 1950	599,227	62,131	8,916	673,768	23
" 31, 1951	663,079	71,325	10,453	741,082	23
" 31, 1952	732,766	73,709	15,045	832,956	23
" 31, 1953	837,743	76,452	16,224	922,813	23
" 31, 1954	937,922	79,064	19,597	1,033,756	23

\*\* 1947 includes figures of two specially chartered savings associations which converted to savings banks during 1947. Separate figures for these two associations were shown up to 1946, inclusive.

NEW YORK FEDERAL

Table 1—List of Companies with Dates of Incorporation and Certificates of

NAME	Location
*Asbury Park and Ocean Grove Bank .....	Asbury Park .....
*Bank of Allwood .....	Clifton .....
Bank of Bogota .....	Bogota .....
Bank of Commerce .....	Newark .....
*Bank of Nutley .....	Nutley .....
*Bank of Passaic and Trust Company .....	Passaic .....
Bergen Trust Company of New Jersey .....	Jersey City .....
Bessemer Trust Company .....	Jersey City .....
Boonton Trust Company .....	Boonton .....
Bound Brook Trust Company .....	Bound Brook .....
Broadway Bank and Trust Company .....	Paterson .....
Carteret Bank and Trust Company .....	Carteret .....
*Central Home Trust Company of Elizabeth, N. J. ....	Elizabeth .....
Chatham Trust Company, The .....	Chatham .....
*Citizens Trust Company, The .....	Paterson .....
*Citizens Trust Company of Summit, New Jersey .....	Summit .....
*Commercial Trust Company of New Jersey .....	Jersey City .....
Commonwealth Bank of Metuchen .....	Metuchen .....
*Commonwealth Trust Company .....	Union City .....
Community Trust Company of Bloomfield .....	Bloomfield .....
Corporation Trust Company, The .....	Jersey City .....
*County Bank and Trust Company .....	Paterson .....
*County Trust Company .....	Tenafly .....
Dover Trust Company, The .....	Dover .....
*Elizabethport Banking Company, The .....	Elizabeth .....
Essex Title Guaranty and Trust Company .....	Montclair .....
*Fair Lawn-Radburn Trust Company .....	Fair Lawn .....
*Federal Trust Company .....	Newark .....
*Fidelity Union Trust Company .....	Newark .....
*First Bank and Trust Company, Madison, N. J. ....	Madison .....
First Bank and Trust Company .....	Perth Amboy .....
First State Bank of Union, The .....	Township of Union .....
Fort Lee Trust Company .....	Fort Lee .....
Franklin Trust Company of Paterson, The .....	Paterson .....
*Franklin Washington Trust Company .....	Newark .....
Freehold Trust Company, The .....	Freehold .....
Garfield Trust Company .....	Garfield .....
Glen Ridge Trust Company .....	Glen Ridge .....
Hackensack Trust Company, The .....	Hackensack .....
Home Trust Company .....	Hoboken .....
*Hudson Trust Company .....	Union City .....
Hunterdon County Trust Company .....	Califon .....
Irvington Trust Company .....	Irvington .....
Keypoint Banking Company, The .....	Keypoint .....
Leonia Bank and Trust Company, The .....	Leonia .....
Linares and Rescigno Bank .....	Paterson .....
*Linden Trust Company .....	Linden .....
Lodi Trust Company .....	Lodi .....
Long Branch Banking Company, The .....	Long Branch .....
Long Branch Trust Company .....	Long Branch .....
Manufacturers' Bank of Edgewater, The .....	Edgewater .....
*Maplewood Bank and Trust Company, The .....	Maplewood .....
Matawan Bank, The .....	Matawan .....
Merchants Trust Company of Red Bank, N. J., The .....	Red Bank .....
Mid-City Trust Company .....	Plainsfield .....

\* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
January 19, 1889	**January 30, 1889	Louis Burfeind .....	Everett T. Cauffman
October 25, 1949	December 14, 1949	James E. Marble .....	John F. Peper
November 10, 1919	December 12, 1919	Anthony Pepe .....	M. Hamill
June 23, 1925	June 30, 1925	William Klalle .....	Dona E. McNally
November 17, 1905	July 7, 1906	Archie C. Barbata .....	Joseph Bator
March 30, 1926	February 16, 1927	Samuel F. Riskin .....	†Clifford A. Henze
April 25, 1929	July 9, 1929	Hugh A. Kelly .....	Rudolph E. Wiese
July 18, 1907	August 12, 1907	John S. Phipps .....	Roulhac Anderson
August 25, 1921	August 31, 1921	Oscar P. Myers .....	Theodore Crane
February 8, 1916	May 29, 1916	Ferd. I. Collins .....	G. Emery Drake
July 1, 1929	July 1, 1929	R. J. Cadmus .....	Wilbur Hawthorne
April 25, 1923	September 13, 1923	Andrew Christensen .....	Sylvester Gunkel
July 25, 1923	January 10, 1924	N. R. Leavitt .....	Wm. T. Ritchie, Jr.
March 12, 1927	April 13, 1927	Edwin M. Warren .....	Lawrence R. Looek
July 26, 1901	September 27, 1901	J. F. Hammond .....	Frank Woodward
May 10, 1923	June 30, 1923	Harry W. Edgar .....	Robert O. Peterson
December 8, 1899	December 26, 1899	William J. Field .....	Richard Kendall
June 13, 1925	August 24, 1925	J. Arthur Applegate .....	G. C. Austin
October 19, 1905	December 28, 1905	Wm. F. Burke .....	A. H. Bridges
March 14, 1924	June 23, 1924	Frank Shay .....	Reed P. Everett
April 14, 1904	April 14, 1904	Oakleigh L. Thorne .....	Charles J. Skinner
September 2, 1947	September 2, 1947	C. Kenneth Fuller .....	Russell I. Yawger
June 19, 1926	June 30, 1926	R. A. Callahan .....	W. A. Underwood, Jr.
December 2, 1901	December 31, 1901	William J. McElroy .....	Donald H. Rusch
March 11, 1889	**June 1, 1899	C. R. Sandford .....	A. C. Husbands
June 22, 1906	July 5, 1906	Edward Schickhaus .....	LeRoy F. Murphy
May 23, 1929	April 29, 1930	William E. Kulpers .....	Frank S. Mechan
July 19, 1901	September 26, 1901	D. J. Connolly .....	Emil L. Pabst
March 16, 1875	**May 1, 1887	Roy F. Duke .....	John Goldham
September 26, 1910	December 21, 1910	George K. Weller .....	A. Joseph Coburn
October 2, 1937	October 2, 1937	James C. Wilson .....	Otto Schuster
February 26, 1953	July 28, 1953	Frank M. Pitt .....	Austin A. Kohl
November 22, 1922	December 13, 1922	James G. Ross .....	George T. Whipple
February 23, 1916	March 19, 1917	Harold R. Clark .....	James J. Egan
April 15, 1913	June 24, 1913	Stanley J. Marek .....	Henry Sommerrock, Jr.
May 11, 1932	June 17, 1932	Robert B. Barlow .....	Frank G. Warner
April 14, 1925	April 25, 1925	Gotthold Rose .....	John R. Kraycir
April 11, 1912	June 17, 1912	Frank D. Brewer .....	C. A. Vander Schans
June 5, 1899	December 13, 1899	Alexander Jones .....	Joseph Kozlik
October 25, 1901	October 26, 1901	C. Herbert Lee .....	Reginald A. Cook
July 28, 1890	October 25, 1890	Otis W. Beaton .....	George K. Reilly
January 27, 1923	April 7, 1923	Isaac H. Hoffman .....	Raymond B. Apgar
January 19, 1923	May 23, 1923	John R. Franke .....	Frank Young, Jr.
June 25, 1889	June 25, 1889	F. P. Armstrong .....	J. S. Matthews, Jr.
July 1, 1926	September 28, 1926	J. F. Seal .....	C. P. Wood
November 8, 1933	November 13, 1933	Peter J. Rescigno .....	S. C. Linares
March 23, 1926	May 6, 1926	George W. Bauer .....	William H. Pullen
August 11, 1915	June 7, 1916	Joseph J. Colando .....	Russell Davis
March 14, 1872	**July 29, 1872	Walton Sherman .....	Wm. P. Fleckner
March 25, 1916	April 11, 1916	Samuel C. Morris .....	Samuel J. Van Dyke
January 3, 1935	January 7, 1935	J. Howard Edsall .....	Louis J. Perpic
August 10, 1926	October 7, 1926	Frank B. Allen .....	Howard C. Baxter
April 28, 1915	June 29, 1915	C. A. Gesswein .....	Charles W. Mandeville
March 29, 1933	March 29, 1933	Kenneth H. McQueen .....	Alfred C. Gopel
September 17, 1925	February 4, 1926	Orville P. Jack .....	Otto F. Fiedler

\*\* Commenced business.

† Vice President.

NEW YORK FEDERAL

Table 1—List of Companies with Dates of Incorporation and Certificates of

NAME	Location
*Montclair Trust Company .....	Montclair .....
*Morristown Trust Company, The .....	Morristown .....
New Brunswick Trust Company .....	New Brunswick .....
New Jersey Trust Company of Long Branch .....	Long Branch .....
Newton Trust Company, The .....	Newton .....
North Bergen Trust Company .....	North Bergen .....
*North Jersey Trust Company, Ridgewood, New Jersey, The .....	Ridgewood .....
Orange Valley Bank .....	Orange .....
Palisades Trust Company .....	Englewood .....
Peapack-Gladstone Bank .....	Gladstone .....
Peoples Bank and Trust Company, Westfield, New Jersey .....	Westfield .....
Peoples Bank of Hawthorne .....	Hawthorne .....
People's Trust Company .....	Dunellen .....
*Peoples Trust Company of Bergen County .....	Hackensack .....
Phillipsburg Trust Company .....	Phillipsburg .....
Plainfield Trust Company, The .....	Plainfield .....
Raritan State Bank .....	Raritan .....
Ridgefield Park Trust Company .....	Ridgefield Park .....
Rochelle Park Bank of Rochelle Park, N. J. ....	Rochelle Park .....
Rutherford Trust Company .....	Rutherford .....
Somerville Trust Company .....	Somerville .....
South Amboy Trust Company, The .....	South Amboy .....
South Orange Trust Company .....	South Orange .....
South River Trust Company .....	South River .....
"The State Trust Company" at Plainfield, New Jersey .....	Plainfield .....
*Suburban Trust Company .....	Westfield .....
*Summit Trust Company, The .....	Summit .....
Sussex County Trust Company, The .....	Franklin .....
*Trust Company of New Jersey, The .....	Jersey City .....
*Union County Trust Company .....	Elizabeth .....
Washington Trust Company of Washington, New Jersey .....	Washington .....
*Weehawken Trust Company .....	Union City .....
*West Side Trust Company .....	Newark .....

\* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
March 22, 1901	May 28, 1901	F. S. Astarita .....	R. K. Seveille
November 23, 1892	December 12, 1892	George Munsick .....	Neilson A. Bertholf
January 2, 1902	February 26, 1902	C. Lester Mott .....	Roy Latham
October 11, 1905	April 17, 1906	James R. Barbour .....	Louis J. Barbour
December 24, 1901	March 28, 1902	Claude E. Mazuy .....	Frank E. Dunker
December 4, 1925	May 4, 1926	H. H. Dieckman .....	John T. Stoll
December 20, 1928	March 8, 1929	J. Robert Stout .....	Henry J. Sweeney
December 27, 1916	January 9, 1917	Frank D'Alessandro .....	Eugene C. Bohlen
January 27, 1902	May 27, 1902	Douglas W. Morgan .....	Arthur J. Carlson
December 31, 1931	December 31, 1931	Garner F. Hill .....	Alvah M. Alpaugh
June 10, 1916	June 29, 1916	Henry L. Rost .....	Gordon T. Parry
January 10, 1922	May 8, 1922	Emil Roetheli .....	Roy G. MacKnight
February 1, 1927	December 7, 1927	William A. Castner .....	Vernon C. Hartman
February 11, 1916	May 29, 1916	Cesar J. Bertheau .....	Victor D. Banta
December 28, 1916	May 29, 1917	E. N. Brasefield .....	George B. Arnold
March 12, 1902	May 24, 1902	H. Douglas Davis .....	Raymond F. Krichner
March 31, 1926	September 7, 1926	William S. Weeks .....	Albert P. Klein
November 5, 1919	December 16, 1919	Walton C. Carron .....	G. L. Van Valen
August 23, 1928	December 3, 1928	Julius R. Meier .....	Howard Horn
March 9, 1909	January 20, 1910	Charles A. Van Winkle .....	C. Henry Reinhardt, Jr.
February 15, 1917	February 23, 1917	Clifford D. Phoenix .....	C. A. Studdiford
May 12, 1919	June 27, 1919	†J. Arthur Applegate .....	John C. Potthoff
September 17, 1925	December 14, 1925	F. R. Steyert .....	A. E. Wolff
December 17, 1914	February 2, 1915	Edward W. Price .....	Wilbur E. Hankinson
August 1, 1910	September 15, 1910	Frederick T. Jacobs .....	Douglass S. Smith
December 12, 1902	June 16, 1903	Frank H. Betz .....	Horace K. Corbin, Jr.
June 19, 1909	June 30, 1909	Lawrence J. MacGregor .....	Theodore Muchmore
June 5, 1919	June 24, 1919	Samuel T. Munson .....	Robert C. Shelton
April 6, 1899	April 18, 1899	Charles E. Clifton .....	Wm. C. Veit
November 19, 1901	November 19, 1901	George W. Bauer .....	Frank Hubeny
September 19, 1925	January 29, 1926	Clark C. Bowers .....	R. D. Stevens
April 29, 1905	June 29, 1905	Fred A. Berenbroick .....	Arthur A. Buck
April 14, 1902	May 20, 1902	T. C. Wallace .....	Paul N. Anderson

† Vice-president.

PHILADELPHIA FEDERAL

Table 1—List of Companies with Dates of Incorporation and Certificates of

NAME	LOCATION
Bordentown Banking Company, The .....	Bordentown .....
Burlington City Loan and Trust Company .....	Burlington .....
*Burlington County Trust Company .....	Moorestown .....
*Camden Trust Company .....	Camden .....
Cape May County Title and Trust Company .....	Cape May Court House .....
*Cinnaminson Bank and Trust Company .....	Riverton .....
Egg Harbor City Trust Company .....	Egg Harbor City .....
Elmer Trust Company .....	Elmer .....
Farmers' Trust Company, The .....	Mount Holly .....
*Guarantee Bank and Trust Company .....	Atlantic City .....
Hightstown Trust Company .....	Hightstown .....
Lakewood Trust Company of Lakewood, N. J., The .....	Lakewood .....
People's Bank and Trust Company .....	Hammonton .....
People's Bank of Penns Grove .....	Penns Grove .....
People's Bank of Port Norris, The .....	Port Norris .....
Pitman Title and Trust Company .....	Pitman .....
*Princeton Bank and Trust Company .....	Princeton .....
Riverside Trust Company .....	Riverside .....
Swedesboro Trust Company .....	Swedesboro .....
Tradesmens Bank and Trust Company of Vineland, The .....	Vineland .....
*Trenton Banking Company, The .....	Trenton .....
*Trenton Trust Company .....	Trenton .....
Union Bank of Wildwood, N. J., The .....	Wildwood .....
Wildwood Trust Company .....	Wildwood .....
Woodbury Trust Company .....	Woodbury .....

\* Denotes has branch or branches.

BANKS

**RESERVE DISTRICT**

**Authority Issued and Names of President and Treasurer or Cashier**

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
April 3, 1855	**June 14, 1855	Richard C. Woodward .....	S. Erwin Sharp
October 3, 1900	March 7, 1901	Clyde E. Freehafer .....	George O. Taylor
February 19, 1890	**April 1, 1890	Jonathan W. Powell .....	Charles L. Walton
April 4, 1873	July 1, 1873	R. J. Kiesling .....	S. G. Fletcher
April 10, 1922	May 11, 1922	French B. Loveland .....	Frederic R. Zimmerman
March 3, 1925	April 1, 1925	Harry B. Williams .....	Howard B. Conover
January 2, 1925	September 14, 1925	George Senn .....	Rudolph Meyer
December 30, 1922	August 7, 1923	Paul E. Kramme .....	Herbert Lowe
November 23, 1911	November 28, 1911	Stanley Coville .....	Kenneth F. Ried
February 11, 1938	April 28, 1938	Harry T. Sickler .....	Walt Clark
April 8, 1921	November 25, 1921	George A. Bennett .....	C. R. Brown
December 28, 1933	January 29, 1934	W. S. Sigler .....	Ross E. Miller
January 18, 1887	**April 11, 1887	P. Anthony Colasurdo .....	Charles B. Miller
November 3, 1915	December 21, 1915	Harvey Gaventa .....	George F. Fuhrmann
January 6, 1944	April 24, 1944	Josiah S. Newcomb .....	H. I. Taylor
January 7, 1921	November 29, 1921	William B. Brown .....	C. H. McWilliams
May 2, 1916	August 29, 1916	George R. Cook, III .....	Joseph F. Catelli
August 17, 1917	August 16, 1918	Charles B. Veghte .....	Stewart S. Brush
August 29, 1913	January 5, 1914	Henry A. Salisbury .....	Paul D. Peterson
April 24, 1889	**August 1, 1889	Albert C. Strang .....	Frank P. Mazzoni
December 3, 1804	**April 29, 1805	Sydney C. Stevens .....	D. Edgar Brettell
February 12, 1887	May 1, 1888	Mary G. Roebbling .....	F. A. Schuchardt
December 31, 1910	March 27, 1911	Joseph C. Scully .....	Calvin H. Kimble
December 12, 1933	January 3, 1934	William C. Hunt .....	F. Justin Dick
April 28, 1902	May 23, 1902	Eugene L. Horan .....	H. Paul Livermore

\*\* Commenced business.

NEW YORK FEDERAL

Assets, December 31, 1954

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balance With Other Banks	Direct	Guaranteed	
Asbury Park and Ocean Grove Bank, Asbury Park .....	\$531	\$3,017	\$7,978	\$24	\$87
Bank of Allwood, Clifton .....	167	1,231	4,118	....	1,218
Bank of Bogota, Bogota .....	130	1,314	1,625	....	675
Bank of Commerce, Newark .....	137	1,197	3,445	....	614
Bank of Nutley, Nutley .....	382	3,321	6,966	9	1,782
Bank of Passaic and Trust Company, Passaic .....	459	4,463	12,513	20	6,860
Boonton Trust Company, Boonton .....	197	1,529	4,771	....	877
Bound Brook Trust Company, Bound Brook .....	245	1,342	2,891	....	1,530
Broadway Bank and Trust Company, Paterson .....	256	4,047	5,179	....	710
Carteret Bank and Trust Company, Carteret .....	114	816	2,333	14	1,999
Central Home Trust Company of Elizabeth, N. J., Elizabeth .....	388	3,115	7,879	6	3,218
Citizens Trust Company of Summit, N. J., Summit .....	113	1,277	3,054	....	442
Commercial Trust Company of New Jersey, Jersey City .....	2,698	20,526	61,200	....	11,174
Community Trust Company of Bloomfield, Bloomfield... ..	240	1,412	4,034	....	571
County Trust Company, Tenafly .....	667	2,561	8,248	....	2,205
Dover Trust Company, The, Dover .....	182	1,869	7,127	....	1,261
Elizabethport Banking Company, The, Elizabeth .....	405	3,864	5,690	22	2,009
Fair Lawn-Radburn Trust Company, Fair Lawn .....	277	2,546	4,292	....	3,146
Federal Trust Company, Newark .....	1,322	16,870	23,552	....	12,701
Fidelity Union Trust Company, Newark .....	3,265	70,578	203,026	....	49,879
First Bank and Trust Company, Perth Amboy .....	447	7,449	9,871	....	5,888
Fort Lee Trust Company, Fort Lee .....	122	1,100	3,958	....	504
Franklin Washington Trust Company, Newark .....	696	4,657	5,810	....	2,322
Glen Ridge Trust Company, Glen Ridge .....	95	1,646	3,408	....	684
Hackensack Trust Company, The, Hackensack .....	518	4,418	15,870	....	1,078
Hunterdon County Trust Company, Califon .....	74	399	831	....	101
Keyport Banking Company, The, Keyport .....	149	1,148	3,758	....	260
Linden Trust Company, Linden .....	275	3,368	10,720	....	2,597
Long Branch Banking Company, The, Long Branch .....	182	1,309	6,199	....	36
Long Branch Trust Company, Long Branch .....	302	2,509	3,261	....	2,108
Maplewood Bank and Trust Company, The, Maplewood.. ..	221	2,317	5,419	7	7,648
Matawan Bank, The, Matawan .....	91	454	1,188	....	314
Merchants Trust Company of Red Bank, N. J., The, Red Bank .....	492	3,032	5,949	....	3,380
Mid-City Trust Company, Plainfield .....	158	951	3,132	....	660
Montclair Trust Company, Montclair .....	777	6,523	19,907	....	3,916
Morristown Trust Company, The, Morristown .....	440	4,959	8,974	....	3,298
North Jersey Trust Company, Ridgewood, New Jersey, The, Ridgewood .....	375	3,630	5,760	....	1,488
Peapack-Gladstone Bank, Gladstone .....	68	570	2,041	....	517
Peoples Bank and Trust Company, Westfield, New Jersey, Westfield .....	198	3,267	8,894	....	2,110
People's Trust Company, Dunellen .....	167	665	2,307	....	540
Peoples Trust Company of Bergen County, Hackensack.. ..	1,736	12,328	33,093	1,982	9,519
Phillipsburg Trust Company, Phillipsburg .....	129	607	2,788	....	215
Plainfield Trust Company, The, Plainfield .....	601	6,708	18,296	....	4,524
Raritan State Bank, Raritan .....	76	625	871	....	803
Ridgefield Park Trust Company, Ridgefield Park .....	148	1,036	3,744	....	1,361
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park .....	183	1,345	2,571	....	1,073
Rutherford Trust Company, Rutherford .....	394	3,524	5,131	12	1,261
South Orange Trust Company, South Orange .....	154	2,342	2,114	12	....
"The State Trust Company" at Plainfield, N. J., Plainfield ..	268	3,906	7,371	....	859
Summit Trust Company, The, Summit .....	624	6,272	8,906	....	4,195

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liabilities on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Rediscounts and Overdrafts							
....	\$65	\$2,875	\$5,386	\$120	....	....	....	....	\$46	\$20,129
\$129	15	2,846	662	118	....	....	....	....	53	10,557
....	14	1,673	1,819	52	\$5	....	....	....	20	7,327
20	16	1,239	1,468	79	....	....	....	....	54	8,249
1,001	44	5,680	3,699	402	....	....	....	....	81	23,367
321	60	8,930	6,061	406	....	....	....	....	205	40,298
26	16	2,194	349	17	....	....	\$27	....	....	10,003
6	15	2,827	770	69	....	....	....	....	11	9,706
53	40	11,584	4,113	69	56	....	....	....	87	26,194
566	12	1,763	259	61	....	....	....	....	....	7,937
140	31	5,076	3,068	297	....	....	....	....	120	23,338
20	16	2,180	2,052	101	....	....	....	....	....	9,255
16,106	3,309	11,438	11,851	1,327	....	....	....	....	561	140,190
....	15	2,185	1,277	121	....	....	....	....	14	9,869
270	43	4,614	3,529	173	....	....	....	....	96	22,406
77	47	2,138	1,037	208	....	....	....	....	80	14,026
714	49	5,898	8,327	140	....	....	....	....	92	27,210
....	42	4,381	1,956	360	....	....	....	....	48	17,048
214	161	11,213	17,965	1,713	....	....	....	\$15	366	88,092
12,906	2,133	34,440	89,916	2,903	....	....	....	124	1,700	473,260
....	30	4,139	8,970	312	....	\$26	....	....	194	37,326
63	11	1,656	265	116	....	....	....	....	46	7,841
311	45	4,794	11,801	839	....	....	....	....	101	31,376
351	18	1,633	2,494	49	....	....	....	....	59	10,437
192	179	2,542	3,098	351	....	....	....	....	5	28,251
24	7	749	739	47	12	....	....	....	1	2,984
108	9	550	883	79	....	....	....	....	....	6,935
1,002	49	4,418	1,448	93	....	....	75	....	80	24,125
....	8	488	383	27	....	....	....	....	2	8,634
574	58	1,414	2,372	155	....	....	....	....	20	12,773
314	76	4,933	3,657	172	....	....	....	....	166	24,930
343	7	719	513	38	....	....	....	....	3	3,670
....	27	3,378	1,566	208	....	....	....	....	5	18,037
10	15	1,735	1,541	116	....	....	....	....	28	8,346
....	46	10,138	4,687	722	....	....	....	....	220	46,936
895	58	6,186	6,922	721	....	....	22	....	154	32,629
25	33	4,895	2,553	379	....	....	....	....	6	19,144
253	7	672	297	4	....	....	....	....	7	4,438
596	40	677	1,795	73	....	....	....	....	15	17,665
18	10	695	582	63	....	2	....	....	....	5,049
110	150	14,731	13,232	1,337	....	....	....	13	375	88,606
64	8	599	390	28	20	1	....	....	3	4,852
660	382	7,456	12,015	295	12	....	....	....	170	51,119
60	13	1,127	1,240	63	....	....	....	....	27	4,905
....	15	1,892	887	51	....	....	....	....	29	9,163
50	15	2,450	391	106	....	....	....	....	33	8,217
45	53	3,473	6,513	206	....	....	....	....	54	20,666
....	17	3,367	1,358	100	....	....	....	....	4	9,468
303	21	4,108	3,556	126	....	....	....	....	14	20,532
109	43	4,746	4,382	270	....	....	....	....	123	29,670

**NEW YORK FEDERAL**  
**Assets, December 31, 1954**

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balance With Other Banks	Direct	Guaranteed	
Sussex County Trust Company, Franklin .....	\$84	\$573	\$2,456	....	\$820
Trust Company of New Jersey, The, Jersey City .....	2,804	15,564	31,114	\$593	535
Union County Trust Company, Elizabeth .....	1,345	8,738	24,676	10	3,592
Washington Trust Company of Washington, N. J., Washington .....	133	803	3,370	....	175
West Side Trust Company, Newark .....	631	4,489	12,875	....	4,808
Total (Member Banks) .....	\$29,325	\$270,426	\$668,554	\$2,711	\$176,147
NON-MEMBER BANKS					
Bergen Trust Company of New Jersey, Jersey City .....	\$125	\$1,006	\$2,167	....	\$365
Bessemer Trust Company, Jersey City .....	....	150	300	....	....
Chatham Trust Company, The, Chatham .....	134	905	3,508	....	1,449
Citizens Trust Company, The, Paterson .....	610	1,949	8,933	....	2,276
Commonwealth Bank of Metuchen, Metuchen .....	244	717	2,734	....	1,210
Commonwealth Trust Company, Union City .....	956	2,303	28,502	....	1,630
Corporation Trust Company, The, Jersey City .....	1	641	66	....	....
County Bank and Trust Company, Paterson .....	1,472	10,421	23,030	\$225	9,432
Essex Title Guaranty & Trust Company, Montclair .....	....	6	....	....	....
First Bank and Trust Company, Madison, N. J., Madison .....	228	1,064	9,465	....	1,435
First State Bank of Union, Township of Union .....	129	312	1,440	....	....
Franklin Trust Company of Paterson, The, Paterson .....	216	1,001	4,831	....	311
Freehold Trust Company, The, Freehold .....	220	780	3,000	....	986
Garfield Trust Company, Garfield .....	427	1,088	6,136	....	529
Home Trust Company, Hoboken .....	....	5	206	....	....
Hudson Trust Company, Union City .....	1,847	4,854	20,848	10	4,012
Irvington Trust Company, Irvington .....	188	1,663	6,188	....	42
Leonia Bank and Trust Company, The, Leonia .....	114	858	2,709	....	....
Linares and Rescigno Bank, Paterson .....	173	432	2,009	....	146
Lodi Trust Company, Lodi .....	87	358	1,708	....	747
Manufacturers' Bank of Edgewater, The, Edgewater... ..	74	100	598	....	....
New Brunswick Trust Company, New Brunswick .....	251	1,192	3,887	....	1,229
New Jersey Trust Company of Long Branch, Long Branch .....	289	1,445	2,822	....	2,131
Newton Trust Company, The, Newton .....	146	663	3,142	....	1,095
North Bergen Trust Company, North Bergen .....	143	358	2,982	....	825
Orange Valley Bank, Orange .....	53	522	2,215	....	391
Palisades Trust Company, Englewood .....	243	2,695	7,910	....	2,449
Peoples Bank of Hawthorne, Hawthorne .....	87	804	2,720	....	661
Somerville Trust Company, Somerville .....	313	1,472	4,414	....	3,734
South Amboy Trust Company, The, South Amboy .....	53	568	2,032	....	744
South River Trust Company, South River .....	178	1,267	2,387	....	295
Suburban Trust Company, Westfield .....	543	3,197	13,168	7	5,420
Weehawken Trust Company, Union City .....	415	1,547	12,518	....	1,661
Sub-total (Non-Member Banks) .....	\$9,950	\$46,343	\$188,575	\$242	\$45,205
Sub-total (Member Banks) .....	29,325	270,426	668,554	2,711	176,147
Total Banks—2nd District .....	\$39,275	\$316,769	\$857,129	\$2,953	\$221,352
Total Banks—3rd District .....	9,397	57,005	161,444	21	39,891
Total All Banks .....	\$48,672	\$373,774	\$1,018,573	\$2,974	\$261,243
Total All Savings Banks .....	5,925	37,708	307,946	38	28,135
Aggregate .....	\$54,600	\$411,482	\$1,326,519	\$3,012	\$289,378

BANKS

RESERVE DISTRICT  
(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liabilities on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In- cluding Redis- counts and Overdrafts							
\$109	\$9	\$2,056	\$448	\$43	\$2	...	...	...	\$29	\$6,629
2,468	270	59,998	13,887	2,284	39	...	...	...	552	130,108
1,307	281	6,005	10,859	873	...	\$5	...	...	240	57,931
...	12	1,314	843	41	...	...	...	...	...	6,693
1,534	83	4,931	12,031	582	...	...	...	...	214	42,178
<b>\$44,559</b>	<b>\$8,248</b>	<b>\$299,838</b>	<b>\$304,162</b>	<b>\$19,705</b>	<b>\$146</b>	<b>\$34</b>	<b>\$124</b>	<b>\$152</b>	<b>\$6,593</b>	<b>\$1,830,724</b>
\$56	...	\$786	\$2,785	\$13	...	...	...	...	\$32	\$7,335
...	...	...	...	...	...	...	...	...	...	450
153	\$1	2,163	834	123	...	...	...	...	3	9,273
570	...	3,647	1,893	309	...	...	...	...	90	20,277
144	...	1,840	993	231	...	...	...	...	5	8,118
251	...	12,157	1,751	365	...	...	...	...	195	48,110
342	100	...	...	15	...	...	...	...	339	1,162
...	...	33,910	14,233	1,593	...	...	...	...	612	95,270
225	...	3,932	2,630	170	...	...	...	...	1	157
50	...	945	1,172	113	...	...	...	...	92	19,241
135	...	2,479	3,647	101	...	...	...	...	15	4,167
25	...	2,152	2,823	96	\$20	...	...	...	6	12,727
108	...	4,286	3,619	150	...	\$6	...	...	1	10,103
211	...	...	...	...	...	...	...	\$26	116	16,491
...	...	...	...	...	...	...	...	...	...	422
395	...	22,406	16,626	1,066	...	...	...	34	277	72,375
...	...	4,600	2,023	131	...	...	...	...	43	14,878
...	...	1,016	4,687	79	...	...	...	...	24	9,487
20	5	2,021	303	8	...	...	...	...	5	5,124
...	...	1,467	757	31	...	...	...	...	5	5,160
17	...	376	505	23	...	...	...	...	5	1,698
144	...	1,490	3,635	171	...	...	...	...	...	11,999
100	...	1,300	1,571	122	...	...	...	...	...	9,780
111	...	2,087	677	82	...	7	...	...	34	8,044
1,125	...	978	526	84	...	...	...	...	...	7,021
...	...	630	638	37	...	...	...	...	21	4,507
533	30	4,084	2,073	201	...	...	...	...	101	20,319
491	...	1,316	363	29	...	...	...	...	...	6,471
789	518	5,608	3,213	60	...	...	...	...	...	20,121
65	...	1,516	775	149	...	...	...	...	7	5,909
207	...	1,513	1,226	56	17	...	...	...	4	7,150
80	210	6,817	4,934	298	...	...	...	...	113	34,787
2,625	708	2,545	400	201	...	...	...	...	1	22,621
<b>\$8,972</b>	<b>\$1,572</b>	<b>\$130,067</b>	<b>\$81,464</b>	<b>\$6,107</b>	<b>\$37</b>	<b>\$13</b>	<b>...</b>	<b>\$60</b>	<b>\$2,147</b>	<b>\$520,754</b>
<b>44,559</b>	<b>8,248</b>	<b>299,838</b>	<b>304,162</b>	<b>19,705</b>	<b>146</b>	<b>34</b>	<b>\$124</b>	<b>152</b>	<b>6,593</b>	<b>1,830,724</b>
<b>\$53,531</b>	<b>\$9,820</b>	<b>\$429,905</b>	<b>\$385,626</b>	<b>\$25,812</b>	<b>\$183</b>	<b>\$47</b>	<b>\$124</b>	<b>\$212</b>	<b>\$8,740</b>	<b>\$2,351,478</b>
<b>11,375</b>	<b>884</b>	<b>48,460</b>	<b>89,157</b>	<b>6,797</b>	<b>61</b>	<b>7</b>	<b>...</b>	<b>...</b>	<b>1,484</b>	<b>425,983</b>
<b>\$64,906</b>	<b>\$10,704</b>	<b>\$478,365</b>	<b>\$474,783</b>	<b>\$32,609</b>	<b>\$244</b>	<b>\$54</b>	<b>\$124</b>	<b>\$212</b>	<b>\$10,224</b>	<b>\$2,777,461</b>
<b>176,854</b>	<b>10,192</b>	<b>451,507</b>	<b>1,671</b>	<b>8,129</b>	<b>56</b>	<b>38</b>	<b>...</b>	<b>...</b>	<b>5,554</b>	<b>1,033,756</b>
<b>\$241,760</b>	<b>\$20,896</b>	<b>\$929,872</b>	<b>\$476,454</b>	<b>\$40,738</b>	<b>\$300</b>	<b>\$92</b>	<b>\$124</b>	<b>\$212</b>	<b>\$15,778</b>	<b>\$3,811,217</b>

**NEW YORK FEDERAL**  
**Liabilities, December 31, 1954**

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Asbury Park and Ocean Grove Bank, Asbury Park .....	\$9,553	\$6,810	.....	\$360	\$1,682	.....
Bank of Allwood, Clifton .....	2,427	6,646	.....	230	481	.....
Bank of Bogota, Bogota .....	2,992	3,232	.....	88	152	.....
Bank of Commerce, Newark .....	3,087	2,950	.....	159	1,068	\$42
Bank of Nutley, Nutley .....	9,544	9,757	.....	334	1,452	10
Bank of Passaic and Trust Company, Passaic .....	11,351	23,489	.....	602	1,387	444
Boonton Trust Company, Boonton .....	3,947	4,437	.....	149	668	.....
Bound Brook Trust Company, Bound Brook .....	3,212	5,227	.....	195	366	.....
Broadway Bank and Trust Company, Paterson .....	9,183	13,673	.....	428	656	.....
Carteret Bank and Trust Company, Carteret .....	1,835	4,712	.....	274	396	.....
Central Home Trust Company of Elizabeth, N. J., Elizabeth .....	9,484	9,546	.....	248	2,305	.....
Citizens Trust Company of Summit, N. J., Summit .....	3,893	3,970	.....	195	482	.....
Commercial Trust Company of New Jersey, Jersey City .....	69,700	55,088	.....	1,378	3,897	6,887
Community Trust Company of Bloomfield, Bloomfield...	3,328	4,915	.....	147	514	323
County Trust Company, Tenafly .....	9,996	8,748	\$445	208	1,379	.....
Dover Trust Company, The, Dover .....	4,836	7,232	.....	125	525	.....
Elizabethport Banking Company, The, Elizabeth .....	10,269	14,123	.....	186	487	.....
Fair Lawn-Radburn Trust Company, Fair Lawn .....	7,860	5,195	.....	306	2,036	.....
Federal Trust Company, Newark .....	53,143	19,267	.....	762	6,634	1,116
Fidelity Union Trust Company, Newark .....	265,587	105,046	.....	12,811	24,269	14,077
First Bank and Trust Company, Perth Amboy .....	17,030	11,813	.....	648	4,014	1,177
Fort Lee Trust Company, Fort Lee .....	2,992	3,673	.....	153	525	.....
Franklin Washington Trust Company, Newark .....	14,360	12,789	.....	342	1,129	10
Glen Ridge Trust Company, Glen Ridge .....	4,588	4,188	.....	500	322	25
Hackensack Trust Company, The, Hackensack .....	13,475	11,173	.....	416	702	.....
Hunterdon County Trust Company, Califon .....	695	1,564	.....	25	400	.....
Keyport Banking Company, The, Keyport .....	2,786	3,160	.....	103	391	.....
Linden Trust Company, Linden .....	3,617	10,221	90	444	1,559	.....
Long Branch Banking Company, The, Long Branch .....	3,412	3,152	.....	187	1,368	.....
Long Branch Trust Company, Long Branch .....	6,055	5,032	.....	164	276	.....
Maplewood Bank and Trust Company, The, Maplewood..	12,669	8,354	.....	483	1,004	10
Matawan Bank, The, Matawan .....	1,383	1,639	59	80	187	.....
Merchants Trust Company of Red Bank, N. J., The, Red Bank .....	10,081	5,232	.....	442	944	37
Mid-City Trust Company, Plainfield .....	2,981	4,144	.....	97	276	.....
Montclair Trust Company, Montclair .....	24,472	15,761	.....	488	1,744	1,257
Morristown Trust Company, The, Morristown .....	17,586	9,405	.....	270	1,502	161
North Jersey Trust Company, Ridgewood, New Jersey, The, Ridgewood .....	10,145	7,266	.....	239	128	.....
Peapack-Gladstone Bank, Gladstone .....	1,847	1,700	.....	59	477	.....
Peoples Bank and Trust Company, Westfield, New Jersey, Westfield .....	9,824	4,656	.....	286	1,300	.....
People's Trust Company, Dunellen .....	1,861	2,404	.....	96	299	.....
Peoples Trust Company of Bergen County, Hackensack..	44,780	29,210	.....	1,453	4,662	580
Phillipsburg Trust Company, Phillipsburg .....	1,294	2,964	.....	52	130	.....
Plainfield Trust Company, The, Plainfield .....	20,870	21,492	.....	1,133	2,061	290
Raritan State Bank, Raritan .....	1,619	1,921	.....	117	569	18
Ridgefield Park Trust Company, Ridgefield Park .....	3,815	3,903	.....	219	368	.....
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park .....	3,344	3,534	.....	145	482	.....
Rutherford Trust Company, Rutherford .....	11,045	6,904	.....	417	477	.....
South Orange Trust Company, South Orange .....	3,652	4,568	.....	82	321	.....
"The State Trust Company" at Plainfield, N. J., Plainfield	9,248	8,828	.....	284	681	5
Summit Trust Company, The, Summit .....	16,741	7,906	.....	1,294	1,246	.....

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts	
						Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account		Total Capital Accounts
183	\$18,588	....	....	\$106	\$18,694	....	....	\$600	\$600	\$210	\$25	\$1,435	\$20,129
156	9,940	....	....	40	9,980	....	....	375	120	82	....	577	10,557
187	6,651	....	....	131	6,782	....	....	100	300	130	13	650	7,327
242	7,548	....	....	51	7,599	....	....	414	117	104	15	650	8,249
379	21,476	....	....	238	21,714	....	....	750	700	203	....	1,633	23,367
458	37,731	....	....	222	37,953	....	\$725	275	1,000	345	....	2,345	40,298
60	9,261	....	....	43	9,304	....	....	300	200	17	182	699	10,003
21	9,021	....	....	38	9,059	....	....	300	200	147	....	647	9,706
252	24,192	\$531	....	622	25,345	....	....	375	375	99	....	849	26,194
71	7,288	....	....	7	7,295	....	....	100	300	125	117	642	7,937
400	22,043	....	....	152	22,195	....	....	450	600	93	....	1,143	23,338
41	8,551	....	....	8	8,559	....	....	200	400	66	....	666	9,255
840	128,790	....	....	928	129,718	....	....	3,400	4,000	2,515	557	10,472	140,190
60	9,287	....	....	29	9,316	....	....	200	300	53	....	553	9,869
206	20,982	....	....	154	21,136	....	....	625	550	90	5	1,270	22,406
229	12,947	....	....	78	13,025	....	....	200	650	62	89	1,001	14,026
503	25,568	....	....	471	26,039	\$250	....	300	550	71	....	1,171	27,210
292	15,689	....	....	191	15,880	....	....	600	500	58	10	1,168	17,048
1,656	82,578	....	\$15	519	83,112	....	....	1,623	1,623	1,584	150	4,980	88,092
12,118	433,908	....	124	5,433	439,465	....	....	5,000	25,000	3,795	....	33,795	473,260
298	34,980	....	....	426	35,406	....	....	500	500	809	111	1,920	37,326
44	7,387	....	....	25	7,412	....	....	160	300	29	....	429	7,841
640	29,270	....	....	636	29,906	....	....	960	110	400	....	1,470	31,376
24	9,647	....	....	52	9,699	....	....	300	300	138	....	738	10,437
499	26,265	....	....	153	26,418	....	....	700	350	586	197	1,833	28,251
8	2,692	....	....	12	2,704	....	....	100	125	45	10	280	2,984
21	6,461	....	....	19	6,480	....	....	100	200	143	12	455	6,935
153	22,084	....	....	168	22,252	....	....	600	1,000	173	100	1,873	24,125
40	8,159	....	....	27	8,186	....	....	100	150	125	73	448	8,634
80	11,607	....	....	98	11,705	....	....	200	390	468	100	1,068	12,773
180	22,700	....	....	120	22,820	....	....	600	1,200	310	....	2,110	24,930
12	3,360	....	....	19	3,379	....	....	150	100	41	....	291	3,670
70	16,756	....	....	44	16,800	....	86	263	550	252	86	1,237	18,037
192	7,690	....	....	89	7,779	....	....	175	325	17	50	567	8,346
314	44,036	....	....	300	44,336	....	....	700	850	1,050	....	2,600	46,936
864	29,788	....	....	257	30,045	....	....	960	960	501	163	2,584	32,629
83	17,861	....	....	111	17,972	....	....	450	650	72	....	1,172	19,144
23	4,106	....	....	....	4,106	....	....	50	200	82	....	332	4,438
54	16,120	....	....	113	16,233	....	....	400	600	332	100	1,432	17,665
24	4,684	....	....	....	4,684	....	....	100	260	5	....	365	5,049
2,197	82,882	....	13	763	83,658	....	....	1,350	2,700	898	....	4,948	88,606
111	4,551	....	....	20	4,571	....	....	150	100	31	....	281	4,852
743	46,589	....	....	1,015	47,604	....	....	1,000	2,000	115	400	3,515	51,119
121	4,365	....	....	20	4,385	....	....	150	300	45	25	520	4,905
184	8,489	....	....	61	8,550	....	....	132	368	113	....	613	9,163
91	7,596	....	....	62	7,658	....	....	325	175	49	10	559	8,217
96	18,939	....	....	310	19,249	....	....	250	1,000	115	52	1,417	20,666
78	8,701	....	....	372	9,073	....	....	113	250	32	....	395	9,468
373	19,419	....	....	75	19,494	....	80	300	310	208	140	1,038	20,532
501	27,688	....	....	231	27,919	....	....	720	720	311	....	1,751	29,670

**NEW YORK FEDERAL**  
**Liabilities, December 31, 1954**

NAME	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
<b>MEMBER BANKS</b>						
Sussex County Trust Company, Franklin .....	\$1,414	\$3,352	....	\$91	\$755	....
Trust Company of New Jersey, The, Jersey City .....	44,186	64,032	....	3,725	4,593	\$737
Union County Trust Company, Elizabeth .....	27,436	21,211	....	1,122	1,275	1,162
Washington Trust Company of Washington, N. J., Washington .....	2,227	3,361	....	137	423	....
West Side Trust Company, Newark .....	18,340	16,657	....	459	2,751	10
Total (Member Banks) .....	\$864,047	\$641,232	\$594	\$35,437	\$90,177	\$28,378
<b>NON-MEMBER BANKS</b>						
Bergen Trust Company of New Jersey, Jersey City .....	\$3,640	\$1,857	....	\$150	\$857	....
Bessemer Trust Company, Jersey City .....	....	....	....	....	....	....
Chatham Trust Company, The, Chatham .....	4,477	4,018	....	5	167	....
Citizens Trust Company, The, Paterson .....	7,766	8,864	....	277	1,659	\$114
Commonwealth Bank of Metuchen, Metuchen .....	3,901	2,672	....	404	574	21
Commonwealth Trust Company, Union City .....	15,807	26,918	....	652	676	....
Corporation Trust Company, The, Jersey City .....	....	....	....	....	....	....
County Bank and Trust Company, Paterson .....	22,421	58,425	....	1,138	3,853	233
Essex Title Guaranty & Trust Company, Montclair .....	....	....	....	....	....	....
First Bank and Trust Company, Madison, N. J., Madison .....	7,531	8,113	....	257	1,709	....
First State Bank of Union, Township of Union .....	1,494	1,851	....	93	302	....
Franklin Trust Company of Paterson, The, Paterson .....	4,045	6,976	....	208	277	....
Freehold Trust Company, The, Freehold .....	2,884	5,255	....	152	1,021	15
Garfield Trust Company, Garfield .....	4,733	9,518	....	385	453	....
Home Trust Company, Hoboken .....	....	....	....	....	....	....
Hudson Trust Company, Union City .....	30,696	31,309	....	1,359	1,223	526
Irvington Trust Company, Irvington .....	6,767	5,870	....	273	560	....
Leonia Bank and Trust Company, The, Leonia .....	4,022	3,637	....	10	259	....
Linares and Rescigno Bank, Paterson .....	759	3,860	....	22	25	....
Lodi Trust Company, Lodi .....	1,565	2,636	....	152	338	....
Manufacturers' Bank of Edgewater, The, Edgewater .....	520	474	....	24	523	....
New Brunswick Trust Company, New Brunswick .....	4,611	5,344	\$239	....	716	....
New Jersey Trust Company of Long Branch, Long Branch .....	5,144	3,107	....	249	480	....
Newton Trust Company, The, Newton .....	2,886	3,667	....	241	663	....
North Bergen Trust Company, North Bergen .....	2,548	3,590	....	126	96	....
Orange Valley Bank, Orange .....	1,884	2,196	....	58	28	....
Palisades Trust Company, Englewood .....	9,648	6,774	....	228	2,059	....
Peoples Bank of Hawthorne, Hawthorne .....	2,400	3,313	....	139	79	....
Somerville Trust Company, Somerville .....	7,689	8,512	....	333	1,356	302
South Amboy Trust Company, The, South Amboy .....	1,622	2,763	23	....	881	156
South River Trust Company, South River .....	3,003	2,886	....	213	257	....
Suburban Trust Company, Westfield .....	15,817	13,169	....	331	2,690	....
Weehawken Trust Company, Union City .....	5,636	14,675	....	383	157	....
Sub-total (Non-Member Banks) .....	\$185,916	\$252,249	\$262	\$7,862	\$23,938	\$1,367
Sub-total (Member Banks) .....	864,047	641,232	594	35,437	90,177	28,378
Total Banks—2nd District .....	\$1,049,963	\$893,481	\$856	\$43,299	\$114,115	\$29,745
Total Banks—3rd District .....	215,585	118,761	....	8,490	42,241	4,671
Total All Banks .....	\$1,265,548	\$1,012,242	\$856	\$51,789	\$156,356	\$34,416
Total All Savings Banks .....	8,749	921,084	....	96	6,787	198
Aggregate .....	\$1,274,297	\$1,933,326	\$856	\$51,885	\$163,143	\$34,614

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS							Total Liabilities and Capital Accounts
						Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
\$10	\$5,622	....	....	\$76	\$5,698	....	....	\$150	\$150	\$106	\$525	\$931	\$6,629
1,042	118,315	....	....	731	119,046	....	\$3,206	600	5,194	1,873	189	11,062	130,108
1,456	53,662	....	....	565	54,227	\$930	....	1,250	1,100	210	214	3,704	57,931
19	6,167	....	....	6	6,173	....	....	100	300	27	93	520	6,603
652	38,869	....	....	288	39,157	....	....	1,533	1,250	238	....	3,021	42,178
\$29,711	\$1,689,576	\$531	\$152	\$16,725	\$1,706,984	\$1,180	\$4,097	\$31,818	\$63,032	\$19,798	\$3,815	\$123,740	\$1,830,724
\$75	\$6,579	....	....	\$136	\$6,715	....	....	\$200	\$200	\$170	\$50	\$620	\$7,335
....	....	....	....	99	99	....	....	100	100	151	....	851	450
36	8,703	....	....	....	8,703	....	....	150	200	40	180	570	9,273
144	18,824	....	....	80	18,904	....	....	750	500	108	15	1,373	20,277
30	7,602	....	....	25	7,627	....	....	200	250	41	....	491	8,118
290	44,343	....	....	197	44,540	....	\$700	200	493	513	1,664	3,570	48,110
....	....	....	....	611	611	....	....	100	150	301	....	551	1,162
574	86,644	....	....	1,290	87,934	....	....	1,500	3,500	2,336	....	7,336	93,270
....	....	....	....	6	6	....	....	100	20	31	....	151	137
121	17,731	....	....	123	17,854	....	....	504	600	158	125	1,387	19,241
77	3,817	....	....	61	3,878	....	....	220	69	....	....	289	4,167
98	11,604	....	....	308	11,912	....	....	300	200	315	....	815	12,727
23	9,350	....	....	123	9,473	....	....	300	200	130	....	630	10,103
94	15,183	....	\$26	179	15,388	....	....	420	500	183	....	1,103	16,491
....	....	....	....	....	....	....	....	100	50	272	....	422	422
293	65,406	....	34	1,320	66,760	\$595	....	2,000	1,500	1,013	507	5,615	72,373
171	13,641	....	....	210	13,851	....	....	300	500	227	....	1,027	14,878
65	7,993	....	....	782	8,775	....	....	250	250	100	112	712	9,487
29	4,695	....	....	29	4,724	....	....	160	160	80	....	400	5,124
28	4,719	....	....	8	4,727	....	198	....	150	42	43	433	5,160
6	1,547	....	....	12	1,559	....	....	50	75	14	....	139	1,698
107	11,017	....	....	17	11,034	....	471	....	192	302	....	965	11,999
77	9,057	....	....	32	9,089	....	....	200	200	201	90	691	9,780
18	7,475	....	....	36	7,511	....	....	200	200	133	....	533	8,044
100	6,460	....	....	....	6,460	....	....	200	300	61	....	561	7,021
27	4,193	....	....	16	4,209	....	....	125	115	16	42	298	4,507
172	18,881	....	....	124	19,005	....	....	500	600	213	1	1,314	20,319
36	5,967	....	....	45	6,012	....	100	....	100	127	132	459	6,471
110	18,302	....	....	148	18,450	....	....	600	900	171	....	1,671	20,121
25	5,470	....	....	8	5,478	....	50	100	175	16	90	431	5,909
45	6,404	....	....	64	6,468	....	....	225	300	87	70	682	7,150
525	32,532	....	....	272	32,804	....	350	500	650	483	....	1,983	34,787
133	20,984	....	....	61	21,045	....	....	400	350	350	476	1,576	22,621
\$3,529	\$475,123	....	\$60	\$6,422	\$481,605	\$595	\$1,869	\$10,954	\$13,749	\$8,385	\$3,597	\$39,149	\$529,754
20,711	1,689,576	\$531	152	16,725	1,706,984	1,180	4,097	31,818	63,032	19,798	3,815	123,740	1,830,724
\$33,240	\$2,164,699	\$531	\$212	\$23,147	\$2,188,589	\$1,775	\$5,966	\$42,772	\$76,781	\$28,183	\$7,412	\$162,889	\$2,351,478
2,622	392,370	....	....	3,612	395,982	....	1,879	7,420	13,634	5,438	1,630	30,001	425,988
\$35,862	\$2,557,069	\$531	\$212	\$26,759	\$2,584,571	\$1,775	\$7,845	\$50,192	\$90,415	\$33,621	\$9,042	\$192,890	\$2,777,461
1,008	937,922	....	....	8,126	946,048	....	....	79,064	356	8,288	87,708	1,033,756	1,033,756
\$36,870	\$3,494,991	\$531	\$212	\$34,885	\$3,530,619	\$1,775	\$7,845	\$50,192	\$169,479	\$33,977	\$17,330	\$250,598	\$3,811,217

**PHILADELPHIA FEDERAL**

**Assets, December 31, 1954**

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balance With Other Banks	Direct	Guaranteed	
Bordentown Banking Company, The, Bordentown .....	\$172	\$920	\$2,582	....	\$1,083
Burlington City Loan and Trust Company, Burlington..	151	1,059	2,571	....	....
Camden Trust Company, Camden .....	2,832	23,629	50,257	\$7	9,882
Egg Harbor City Trust Company, Egg Harbor City .....	116	1,017	3,013	....	....
Elmer Trust Company, Elmer .....	43	655	1,246	....	29
Farmers' Trust Company, The, Mount Holly .....	57	610	1,949	....	400
Hightstown Trust Company, Hightstown .....	94	668	2,515	....	261
Princeton Bank and Trust Company, Princeton .....	246	4,084	7,500	....	2,400
Riverside Trust Company, Riverside .....	70	923	3,368	....	480
Swedesboro Trust Company, Swedesboro .....	73	729	3,028	....	437
Union Bank of Wildwood, New Jersey, The, Wildwood..	156	989	2,562	....	79
Totals .....	\$4,012	\$35,283	\$80,591	\$7	\$15,051
NON-MEMBER BANKS					
Burlington County Trust Company, Moorestown .....	\$341	\$1,628	\$5,918	....	\$2,678
Cape May County Title and Trust Company, Cape May Court House .....	98	....	22	....	....
Cinnaminson Bank and Trust Company, Riverton .....	203	698	3,221	....	\$17
Guarantee Bank and Trust Company, Atlantic City .....	862	3,852	11,832	....	2,595
Lakewood Trust Company of Lakewood, N. J., The, Lakewood .....	187	290	2,227	....	129
People's Bank and Trust Company, Hammonton .....	281	962	5,492	....	747
Peoples Bank of Penns Grove, Penns Grove .....	132	308	794	....	158
People's Bank of Port Norris, The, Port Norris .....	124	232	1,028	....	100
Pitman Title and Trust Company, Pitman .....	128	243	1,072	....	387
Tradesmens Bank and Trust Company of Vineland, The, Vineland .....	342	1,188	7,351	....	1,504
Trenton Banking Company, The, Trenton .....	1,106	2,477	19,418	....	2,490
Trenton Trust Company, Trenton .....	1,344	8,811	20,178	....	12,574
Wildwood Trust Company, Wildwood .....	141	286	1,516	....	46
Woodbury Trust Company, Woodbury .....	96	747	784	\$14	615
Totals .....	\$5,385	\$21,722	\$80,853	\$14	\$24,840
Aggregate .....	\$9,397	\$57,005	\$161,444	\$21	\$39,891

BANKS

**RESERVE DISTRICT**  
(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liabilities on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Rediscunts and Overdrafts							
\$450	\$20	\$973	\$699	\$47	....	....	....	....	....	\$6,946
175	12	863	1,320	127	\$27	....	....	....	\$27	6,332
....	338	21,980	27,488	3,007	....	....	....	....	903	140,323
....	14	940	1,172	36	....	....	....	....	....	6,308
....	8	224	639	28	....	....	....	....	3	2,877
403	8	655	256	26	24	....	....	....	2	4,390
51	6	429	823	49	....	....	....	....	1	4,897
690	22	1,904	2,444	178	....	....	....	....	6	19,474
161	13	749	399	65	....	....	....	....	9	6,237
....	9	260	667	19	....	....	....	....	2	5,224
....	9	803	1,342	60	....	....	....	....	8	6,008
\$1,930	\$459	\$29,780	\$37,249	\$3,642	\$51	....	....	....	\$961	\$209,016
\$1,194	....	\$2,471	\$2,004	\$284	....	\$2	....	....	\$12	\$16,532
....	\$3	71	....	67	....	....	....	....	....	261
367	....	800	614	80	....	....	....	....	2	6,802
....	26	3,037	9,562	480	....	....	....	....	1	32,247
10	....	755	800	51	....	....	....	....	....	4,449
142	37	463	1,405	57	....	....	....	....	....	9,586
203	1	530	451	14	....	....	....	....	1	2,592
....	....	114	93	5	\$10	....	....	....	1	1,707
412	....	540	694	43	....	....	....	....	24	3,543
542	....	1,212	4,413	6	....	....	....	....	1	16,559
704	351	4,120	11,484	934	....	....	....	....	179	43,263
5,236	2	3,564	18,953	1,015	....	....	....	....	297	71,974
131	....	333	980	54	....	....	....	....	3	3,490
504	5	670	455	65	....	5	....	....	2	3,962
\$9,445	\$425	\$18,680	\$51,908	\$3,135	\$10	\$7	....	....	\$523	\$216,967
\$11,375	\$884	\$48,460	\$89,157	\$6,797	\$61	\$7	....	....	\$1,484	\$425,983

**PHILADELPHIA FEDERAL**

**Liabilities, December 31, 1954**

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Bordentown Banking Company, The, Bordentown .....	\$2,458	\$3,328	....	\$104	\$297	....
Burlington City Loan and Trust Company, Burlington..	2,788	2,045	....	165	593	\$68
Camden Trust Company, Camden .....	85,685	33,211	....	2,985	7,691	1,032
Egg Harbor City Trust Company, Egg Harbor City .....	2,964	2,069	....	80	597	....
Elmer Trust Company, Elmer .....	1,344	749	....	64	384	....
Farmers' Trust Company, The, Mount Holly .....	2,167	1,733	....	52	40	....
Hightstown Trust Company, Hightstown .....	2,348	1,773	....	68	262	....
Princeton Bank and Trust Company, Princeton .....	11,597	5,408	....	246	871	....
Riverside Trust Company, Riverside .....	1,752	2,419	....	180	1,322	....
Swedesboro Trust Company, Swedesboro .....	3,566	898	....	71	255	....
Union Bank of Wildwood, New Jersey, The, Wildwood..	3,413	1,368	....	96	653	....
Totals .....	\$120,082	\$54,941	....	\$4,111	\$12,965	\$1,100
<b>NON-MEMBER BANKS</b>						
Burlington County Trust Company, Moorestown .....	\$7,465	\$5,831	....	\$426	\$1,550	....
Cape May County Title and Trust Company, Cape May Court House .....	3,422	2,217	....	95	533	....
Cinnaminson Bank and Trust Company, Riverton .....	16,626	8,472	....	472	3,844	\$1
Lakewood Trust Company of Lakewood, N. J., The, Lakewood .....	2,117	1,587	....	85	291	....
People's Bank and Trust Company, Hammonton .....	6,533	1,848	....	177	298	....
Peoples Bank of Penns Grove, Penns Grove .....	1,272	829	....	41	241	....
People's Bank of Port Norris, The, Port Norris .....	1,262	100	....	....	193	....
Pitman Title and Trust Company, Pitman .....	1,839	1,067	....	40	275	....
Tradesmens Bank and Trust Company of Vineland, The, Vineland .....	10,392	3,038	....	264	1,007	....
Trenton Banking Company, The, Trenton .....	18,857	13,859	....	1,146	3,656	754
Trenton Trust Company, Trenton .....	21,633	23,087	....	1,554	16,774	2,816
Wildwood Trust Company, Wildwood .....	2,111	717	....	63	303	....
Woodbury Trust Company, Woodbury .....	1,974	1,168	....	7	311	....
Totals .....	\$95,503	\$63,820	....	\$4,379	\$29,276	\$3,571
Aggregate .....	\$215,585	\$118,761	....	\$8,490	\$42,241	\$4,671

BANKS

**RESERVE DISTRICT**  
(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts	
						Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account		Total Capital Accounts
\$6	\$6,193	....	....	\$8	\$6,201	....	....	\$100	\$400	\$145	\$100	\$745	\$6,946
68	5,727	....	....	75	5,802	....	....	140	260	5	125	530	6,332
564	131,168	....	....	654	131,822	....	\$750	2,500	4,250	1,001	....	8,501	140,323
85	5,735	....	....	47	5,782	....	....	150	300	31	45	526	6,308
30	2,571	....	....	38	2,609	....	....	100	150	18	....	268	2,877
9	4,001	....	....	14	4,015	....	....	100	150	106	19	375	4,390
56	4,507	....	....	53	4,560	....	25	100	85	102	25	337	4,897
203	18,325	....	....	49	18,374	....	....	250	600	250	....	1,100	19,474
26	5,699	....	....	24	5,723	....	....	100	350	20	44	514	6,237
41	4,831	....	....	10	4,841	....	....	100	200	80	3	383	5,224
117	5,647	....	....	27	5,674	....	....	100	210	24	....	334	6,008
\$1,205	\$194,404	....	....	\$999	\$195,403	....	\$775	\$3,740	\$6,955	\$1,782	\$361	\$13,613	\$209,016
\$32	\$15,304	....	....	\$10	\$15,314	....	\$350	\$150	\$550	\$128	\$40	\$1,218	\$16,532
....	....	....	....	117	117	....	....	100	40	4	....	144	261
31	6,298	....	....	4	6,302	....	....	200	200	100	....	500	6,802
709	30,124	....	....	143	30,267	....	....	600	1,000	364	16	1,980	32,247
22	4,102	....	....	5	4,107	....	....	100	100	117	25	342	4,449
28	8,884	....	....	52	8,936	....	....	100	300	250	....	650	9,586
5	2,388	....	....	10	2,398	....	25	50	70	26	23	194	2,592
6	1,561	....	....	....	1,561	....	....	50	75	21	....	146	1,707
9	3,239	....	....	11	3,250	....	....	150	100	43	....	293	3,543
85	14,786	....	....	379	15,165	....	....	200	800	344	50	1,394	16,559
142	38,414	....	....	732	39,146	....	....	1,500	1,500	1,117	....	4,117	43,263
326	66,190	....	....	1,125	67,315	....	729	280	1,544	997	1,109	4,659	71,974
7	3,201	....	....	25	3,226	....	....	100	100	64	....	264	3,490
15	3,475	....	....	....	3,475	....	....	100	300	81	6	487	3,962
\$1,417	\$197,966	....	....	\$2,613	\$200,579	....	\$1,104	\$3,680	\$6,679	\$3,656	\$1,269	\$16,388	\$216,967
\$2,622	\$392,370	....	....	\$3,612	\$395,982	....	\$1,879	\$7,420	\$13,634	\$5,438	\$1,630	\$30,001	\$425,983

SAVINGS BANKS

NEW YORK FEDERAL

Table 1—List of institutions with dates of incorporation and

NAME	LOCATION
*Bloomfield Savings Bank .....	Bloomfield .....
Elizabeth Savings Bank .....	Elizabeth .....
Fifth Ward Savings Bank, The .....	Jersey City .....
Franklin Savings Institution of Newark .....	Newark .....
Half Dime Savings Bank, The .....	Orange .....
*Harmonia Savings Bank .....	Elizabeth .....
Hoboken Bank for Savings in the City of Hoboken .....	Hoboken .....
*Howard Savings Institution, The .....	Newark .....
*Hudson City Savings Bank .....	Jersey City .....
Montclair Savings Bank, The .....	Montclair .....
*Morris County Savings Bank, The .....	Morristown .....
New Brunswick Savings Institution, The .....	New Brunswick .....
Orange Savings Bank .....	Orange .....
Perth Amboy Savings Institution, The .....	Perth Amboy .....
Plainfield Savings Bank .....	Plainfield .....
*Provident Institution for Savings in Jersey City, The .....	Jersey City .....
Rahway Savings Institution, The .....	Rahway .....
Raritan Savings Bank .....	Raritan .....
Somerville Savings Bank .....	Somerville .....
Union County Savings Bank .....	Elizabeth .....
*United States Savings Bank of Newark, N. J. ....	Newark .....

PHILADELPHIA FEDERAL

Burlington Savings Institution, The .....	Burlington .....
Trenton Saving Fund Society, The .....	Trenton .....

\* Denotes has branch or branches.

SAVINGS BANKS

RESERVE DISTRICT

commencement of business and names of president and treasurer

Incorporated	Commenced Business	President	Treasurer
March 21, 1871	July 9, 1871	M. Harold Higgins .....	Clifford A. Reid
January 23, 1900	January 23, 1900	Christoph Wittmann .....	Edward H. Tellison
March 21, 1883	March 19, 1883	Otto A. Lembeck .....	Aaron T. Gould
July 23, 1884	August 1, 1884	Irving Riker .....	O. Stanley Thompson, Jr.
March 17, 1870	May 1, 1870	Henry T. Stetson .....	Walter M. D. Kern
October 10, 1864	January 1, 1851	Frederick H. Hoffmann .....	Henry C. Goedcke
March 20, 1857	July 18, 1858	Frederic J. Meystre .....	John L. Rosenbaum
March 16, 1857	May 5, 1857	William L. Maude .....	Edward R. Wilpuetz
March 27, 1868	August 15, 1868	John J. Roe .....	†Jeremiah J. Maxwell
December 16, 1892	March 15, 1893	T. Philip Reitinge .....	Harold C. Taylor
March 8, 1874	April 1, 1874	Ralph B. Welsh .....	George N. Sliver
March 15, 1851	May 12, 1851	Nelson Dunham .....	John Williard
March 21, 1854	April 1, 1854	Frank G. Coughtry .....	Edmund J. Sauer, Jr.
April 2, 1869	June 1, 1869	Harvey Emmons .....	Ernest R. Hansen
April 22, 1868	June 1, 1887	Austin W. Hutchinson .....	Austin W. Hutchinson
February 27, 1839	October 16, 1843	George R. Beach .....	William E. Thomas
February 19, 1851	April 27, 1878	David Armstrong .....	Charles J. Schaefer
March 30, 1869	June 5, 1869	Thomas Brown .....	Albert C. Van Tine, Jr.
March 27, 1871	August 22, 1871	Garrett W. Van Cleef .....	J. Sherman Ogden
November 10, 1883	January 20, 1884	William A. Stafford .....	Frederick C. Leisenritt, Jr.
March 14, 1871	April 14, 1871	Benjamin Fairbanks .....	Harry Kilpatrick

RESERVE DISTRICT

March 20, 1857	May 11, 1857	Charles A. Rigg .....	Samuel R. Probasco
March 7, 1844	July 20, 1847	George W. Arnett .....	Harry L. Sheetz

† Assistant Treasurer.

SAVINGS BANKS

SAVINGS BANKS

New York Federal Reserve District

NAME	ASSETS				
	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balance With Other Banks	Direct	Guaranteed	
Bloomfield Savings Bank, Bloomfield .....	\$402	\$2,999	\$15,426	.....	.....
Elizabeth Savings Bank, Elizabeth .....	5	131	1,171	.....	.....
Fifth Ward Savings Bank, The, Jersey City .....	115	424	2,775	.....	\$708
Franklin Savings Institution of Newark, Newark .....	70	1,228	11,778	.....	.....
Half Dime Savings Bank, The, Orange .....	81	1,017	6,670	\$11	760
Harmonia Savings Bank, Elizabeth .....	465	1,330	13,136	.....	.....
Hoboken Bank for Savings, Hoboken .....	313	1,894	24,840	.....	4,688
Howard Savings Institution, The, Newark .....	1,365	9,910	52,091	.....	10,040
Hudson City Savings Bank, Jersey City .....	438	1,129	17,676	.....	356
Montclair Savings Bank, The, Montclair .....	118	1,159	8,463	.....	226
Morris County Savings Bank, The, Morristown .....	163	2,386	15,691	.....	356
New Brunswick Savings Institution, The, New Brunswick .....	528	1,851	15,347	7	55
Orange Savings Bank, Orange .....	57	1,258	3,988	.....	4,356
Perth Amboy Savings Institution, The, Perth Amboy .....	235	1,084	21,693	.....	64
Plainfield Savings Bank, Plainfield .....	109	679	3,981	.....	76
Provident Institution for Savings in Jersey City, The, Jersey City .....	513	3,929	29,008	.....	4,505
Rahway Savings Institution, The, Rahway .....	35	348	4,115	.....	484
Raritan Savings Bank, Raritan .....	43	398	3,415	.....	95
Somerville Savings Bank, Somerville .....	25	415	4,121	.....	358
Union County Savings Bank, Elizabeth .....	151	1,337	8,747	.....	858
United States Savings Bank of Newark, N. J., Newark .....	257	1,591	23,368	20	50
Totals .....	\$5,488	\$36,497	\$287,500	\$38	\$28,035

PHILADELPHIA FEDERAL RESERVE DISTRICT

Burlington Savings Institution, The, Burlington .....	\$3	\$71	\$446	.....	.....
Trenton Saving Fund Society, The, Trenton .....	437	1,140	20,000	.....	\$100
Totals .....	\$440	\$1,211	\$20,446	.....	\$100
Aggregate .....	\$5,928	\$37,708	\$307,946	\$38	\$28,135

SAVINGS BANKS

AS OF DECEMBER 31, 1954

(Amounts in Thousands of Dollars)

ASSETS—Continued									
Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned; Furniture and Fixtures	Real Estate Owned Other Than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Other Assets	Total Assets
		Real Estate	Other Loans Including Re- discounts & Overdrafts						
\$7,521	....	\$43,401	\$367	\$327	....	....	....	\$294	\$70,737
25	....	1,679	2	31	....	....	....	11	3,055
3,541	....	5,699	33	93	....	....	....	56	15,444
....	....	17,846	54	352	....	....	....	104	31,432
4,284	\$246	16,089	60	75	....	....	....	78	29,371
5,913	....	19,079	73	598	....	....	....	153	40,747
11,942	....	8,709	16	87	....	....	....	1,303	53,792
63,008	6,972	156,161	338	3,269	\$35	\$5	....	2,889	306,083
9,087	413	15,367	124	244	....	....	....	....	44,834
6,945	....	14,959	18	83	....	....	....	185	32,156
3,781	578	25,193	87	358	....	....	....	205	48,798
199	....	18,712	110	385	....	....	....	....	37,194
8,172	528	11,421	....	355	....	....	....	32	30,167
2,996	....	15,281	33	50	21	32	....	....	41,489
1,132	32	11,596	40	149	....	....	....	12	17,800
25,294	599	24,341	165	569	....	....	....	....	88,923
1,831	....	2,178	....	54	....	1	....	3	9,049
970	23	1,192	26	....	....	....	....	....	6,162
1,771	....	2,405	9	128	....	....	....	2	9,234
8,088	4	6,693	33	4	....	....	....	....	25,915
1,886	....	29,756	19	750	....	....	....	227	57,924
\$168,386	\$9,395	\$447,757	\$1,607	\$7,961	\$56	\$38	....	\$5,554	\$998,312
PHILADELPHIA FEDERAL RESERVE DISTRICT									
\$69	\$9	\$166	\$1	....	....	....	....	....	\$765
8,599	788	3,584	63	\$168	....	....	....	....	34,679
\$8,468	\$797	\$3,750	\$64	\$168	....	....	....	....	\$35,444
\$176,854	\$10,192	\$451,507	\$1,671	\$8,129	\$56	\$38	....	\$5,554	\$1,033,756

SAVINGS BANKS

SAVINGS BANKS

Continued—New York Federal Reserve District

NAME	LIABILITIES			
	Individuals, Partnerships and Corporations		U. S. Gov't & Postal Savings	States and Political Subdivisions
	Demand Deposits	Time Deposits		
Bloomfield Savings Bank, Bloomfield .....	\$3,806	\$60,054	\$12	\$881
Elizabeth Savings Bank, Elizabeth .....	.....	2,619	.....	43
Fifth Ward Savings Bank, The, Jersey City .....	.....	12,403	.....	10
Franklin Savings Institution of Newark, Newark .....	.....	28,888	.....	131
Half Dime Savings Bank, The, Orange .....	.....	26,248	5	307
Harmonia Savings Bank, Elizabeth .....	.....	36,526	.....	.....
Hoboken Bank for Savings, Hoboken .....	.....	47,182	3	4
Howard Savings Institution, The, Newark .....	303	268,953	.....	1,855
Hudson City Savings Bank, Jersey City .....	2,902	37,263	23	586
Montclair Savings Bank, The, Montclair .....	1,042	28,402	16	406
Morris County Savings Bank, The, Morristown .....	.....	44,789	.....	683
New Brunswick Savings Institution, The, New Brunswick .....	.....	34,846	10	75
Orange Savings Bank, Orange .....	.....	26,628	.....	401
Perth Amboy Savings Institution, The, Perth Amboy...	.....	38,163	.....	67
Plainfield Savings Bank, Plainfield .....	311	16,093	.....	.....
Provident Institution for Savings in Jersey City, The, Jersey City .....	.....	80,275	27	365
Rahway Savings Institution, The, Rahway .....	.....	8,440	.....	40
Raritan Savings Bank, Raritan .....	.....	5,369	.....	362
Somerville Savings Bank, Somerville .....	.....	8,449	.....	153
Union County Savings Bank, Elizabeth .....	.....	23,926	.....	39
United States Savings Bank of Newark, N. J., Newark	385	52,723	.....	327
Totals .....	\$8,749	\$888,239	\$96	\$6,735
PHILADELPHIA FEDERAL RESERVE DISTRICT				
Burlington Savings Institution, The, Burlington .....	.....	\$624	.....	\$82
Trenton Saving Fund Society, The, Trenton .....	.....	32,221	.....	20
Totals .....	.....	32,845	.....	52
Aggregate .....	\$8,749	\$921,084	\$96	\$6,787

SAVINGS BANKS

AS OF DECEMBER 31, 1954

(Amounts in Thousands of Dollars)

LIABILITIES—Continued									
Deposits of Banks	Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Other Liabilities	Total Liabilities	Capital Accounts				Total Liabilities and Capital Accounts
					Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
\$51	\$592	\$65,396	\$389	\$65,785	\$3,930	....	\$1,022	\$4,952	\$70,737
....	....	2,662	19	2,681	321	....	53	374	3,055
....	....	12,413	92	12,505	909	....	30	939	13,444
....	....	29,019	403	29,422	2,010	....	....	2,010	31,432
....	21	26,581	298	26,879	2,000	\$242	250	2,492	29,371
....	....	36,526	227	36,753	3,994	....	....	3,994	40,747
....	14	47,203	143	47,346	6,446	....	....	6,446	53,792
....	....	271,111	4,548	275,659	25,924	....	4,500	30,424	306,083
....	161	40,935	260	41,195	2,695	31	913	3,639	44,834
....	27	29,903	214	30,117	2,000	39	....	2,039	32,156
....	116	45,588	90	45,678	3,120	....	....	3,120	48,798
....	....	34,931	271	35,202	1,622	....	370	1,992	37,194
....	....	27,029	129	27,158	3,009	....	....	3,009	30,167
....	....	38,230	148	38,378	2,500	....	611	3,111	41,489
....	....	16,404	301	16,705	926	....	175	1,101	17,806
124	24	80,815	154	80,969	7,954	....	....	7,954	88,923
....	....	8,480	18	8,498	516	....	35	551	9,049
....	....	5,731	4	5,735	383	44	....	427	6,162
....	....	8,602	3	8,605	629	....	....	629	9,234
18	43	24,026	66	24,092	1,823	....	....	1,823	25,915
....	....	53,435	344	53,779	3,816	....	329	4,145	57,924
\$193	\$1,008	\$905,020	\$8,121	\$913,141	\$76,527	\$356	\$8,288	\$85,171	\$998,312
PHILADELPHIA FEDERAL RESERVE DISTRICT									
\$5	....	\$661	....	\$661	\$104	....	....	\$104	\$765
....	....	32,241	\$5	32,246	2,433	....	....	2,433	34,679
\$5	....	\$32,902	\$5	\$32,907	\$2,537	....	....	\$2,537	\$35,444
\$198	\$1,008	\$937,922	\$8,126	\$946,048	\$79,064	\$356	\$8,288	\$87,708	\$1,033,756

SAVINGS BANKS

**Unclaimed Deposits of One Hundred Dollars or More**  
(Article 41, Section 257a, Chapter 67, Laws 1948)

BLOOMFIELD SAVINGS BANK, BLOOMFIELD, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Oct. 27, 1942	Estate of Alice A. Scally, Alfred Royley, Adm'n.	Essex County Hospital, Cedar Grove, N. J.	\$221.77
May 20, 1935	M. N. Cymekoff	No Address	571.71
July 19, 1943	Clifford D. Demarest in trust for Mrs. Mable Dobbins	204 Berkeley Ave., Bloomfield, N. J.	3,284.67
			\$4,078.15

BURLINGTON SAVINGS INSTITUTION (THE), BURLINGTON, N. J.—NONE

ELIZABETH SAVINGS BANK, ELIZABETH, N. J.—NONE

FIFTH WARD SAVINGS BANK (THE), JERSEY CITY, N. J.

Aug. 30, 1924	Veronica Kenne—Rafo Kenne	362 6th St., Jersey City, N. J.	\$181.67
May 18, 1935	Anthony Ciak	224 4th St., Jersey City, N. J.	428.64
			\$610.31

FRANKLIN SAVINGS INSTITUTION OF NEWARK, NEWARK, N. J.

Feb. 7, 1934	Hettie M. Chapman	298 Union Ave., Belleville, N. J.	\$110.99
July 21, 1937	Mrs. Julius Greenberg	315 15th Ave., Newark, N. J.	152.76
July 8, 1940	Carl Heinkel	R. D. No. 2, Box 199H, Rahway, N. J.	339.42
May 8, 1941	Priscilla Ingham	350 Summer Ave., Newark, N. J.	275.26
July 24, 1944	Bernard P. or Mary Kennedy	6 Speedway Ave., Newark, N. J.	397.24
Dec. 10, 1943	Nellie Lay	88 S. Munn Ave., Newark, N. J.	4,669.86
June 2, 1939	Mary O'Doherty	842 S. 14th St., Newark, N. J.	211.24
Sept. 16, 1943	Mae F. Sinnott	167 Bergen Ave., Jersey City, N. J.	103.22
Nov. 29, 1943	Julia Wyszowska	31 Reynolds Ave., Harrison, N. J.	109.59
			\$6,369.58

HALF-DIME SAVINGS BANK (THE), ORANGE, N. J.

Sept. 12, 1944	Henry Thomas Osborne	64 Gregory Ave., West Orange, N. J.	\$156.65
June 12, 1940	Miss Elizabeth T. Fitzgerald	41 Maple St., West Orange, N. J.	118.26
Dec. 1, 1942	Miss Ester Hamilton	101 N. Grove St., East Orange, N. J.	383.35
Mar. 17, 1938	Mrs. Ruth Anne T. Sikora	Franklin Ave., Campgaw, N. J.	105.75
			\$764.01

SAVINGS BANKS

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)

HARMONIA SAVINGS BANK, ELIZABETH, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Dec. —, 1939	Cawłowski, Mary .....	150 Livingston St., Elizabeth, N. J. ...	\$247.81
Mar. —, 1943	Christ, Lillie H. ....	382 Meadow Ave., Rahway, N. J. ....	314.09
Oct. —, 1943	Cofu, Pauline Ehrlich .....	P. O. New Market, New Market, N. J. ...	196.85
Dec. —, 1938	Czarny, Martin .....	350 Bruck Ave., Perth Amboy, N. J. ...	107.41
May —, 1943	Evans, Mrs. W. W. ....	2601 Parkway, Philadelphia, Pa. ....	478.63
June —, 1944	Gagliano, Guiseppo or Orsola .....	315 John St., Elizabeth, N. J. ....	2,571.92
Nov. —, 1927	Gluck, Harriet A. ....	1013 Chandler Ave., Linden, N. J. ....	777.84
Nov. —, 1942	Jacob, Mary .....	608 Alexander Ave., Linden, N. J. ....	408.02
Feb. —, 1929	Mauske, Estate of Johanne .....	c/o F. Truman, R. D. No. 1, Princeton, N. J. ....	133.96
May —, 1936	Petofski, Marie .....	433 E. 16th St., New York, N. Y. ....	8,793.91
Jan. —, 1944	Russell, Mrs. L. T. ....	699 Newark Ave., Elizabeth, N. J. ....	1,369.94
Aug. —, 1944	Snyder, Mary G. or Mary G. Snyder, Jr. ....	1242 Clinton Place, Elizabeth, N. J. ...	509.77
			<b>\$15,910.15</b>

HOBOKEN BANK FOR SAVINGS IN THE CITY OF HOBOKEN, HOBOKEN, N. J.

May 27, 1935	Arthur Nelsen .....	56 Sullivan St., Brooklyn, N. Y. ....	\$204.48
Oct. 1, 1935	William S. Stuhr, Trustee for Jennett P. Stuhr .....	30 E. 30th St., New York, N. Y. ....	426.81
Jan. 1, 1936	Estate of Alice Tagen, deceased, Josephine Jennings, Admx. ....	204 Bidwell Ave., Jersey City, N. J. ..	153.08
Aug. 10, 1936	Einar Johannesen .....	105 Second St., Hoboken, N. J. ....	305.65
Sept. 14, 1936	Emma Lehmann .....	c/o J. Schavemaker, R. D. 1, Bellemead, N. J. ....	141.04
Oct. 26, 1936	Mary C. Crine .....	Marlboro, N. J. ....	2,751.48
Jan. 1, 1937	Frank Rosen .....	204 Park Ave., Hoboken, N. J. ....	263.11
July 9, 1937	Franz Leguil .....	45 Second St., Hoboken, N. J. ....	104.81
July 12, 1937	Ellen Burke .....	8760 113th St., Richmond Hill, Long Island, N. Y. ....	111.01
Jan. 1, 1938	Palmer Campbell, Trustee for Estate of Ad. Taylor .....	c/o Eno Campbell, Bernardsville, N. J. ...	507.89
Mar. 27, 1939	Stelios Michellidakis .....	106 Garden St., Hoboken, N. J. ....	120.62
Jan. 16, 1940	Adam Schroer .....	524 Hudson St., Hoboken, N. J. ....	123.70
Dec. 4, 1941	Sergio Porto .....	544 Ferry St., Hoboken, N. J. ....	625.12
Dec. 5, 1941	George Kuirake .....	220 Washington St., Hoboken, N. J. ....	2,914.14
Jan. 1, 1942	Christ Karat, Trustee for Olga Keiper ..	133 Columbia St., Union Hill, N. J. ....	461.08
Jan. 1, 1943	Anna Van Der Putten .....	49 Jackson Ave., Jersey City, N. J. ....	743.19
Aug. 5, 1943	Bruce Shanks .....	St. Peters Hospital, Henry St., Brooklyn, N. Y. ....	1,391.66
Sept. 14, 1943	Harold Gibney .....	23 Bleecker St., Jersey City, N. J. ....	193.62
July 1, 1944	Herman Wachsman, Trustee for Isolda Wachsman .....	c/o Siegfried Stern, 36 Cooper Square, New York, N. Y. ....	222.22
July 1, 1944	Ernst Bruning .....	117 Bloomfield St., Hoboken, N. J. ....	146.28
Sept. 8, 1944	Henry Schumacher .....	119 Bloomfield St., Hoboken, N. J. ....	352.57
			<b>\$12,263.56</b>

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)

HOWARD SAVINGS INSTITUTION (THE), NEWARK, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Feb. 15, 1927	Julia McEnerney	278 Lafayette St., Newark, N. J.	\$425.31
May 20, 1929	John M. Richards in trust for Joseph Wuertz	303 N. J. Railroad Ave., Newark, N. J.	142.52
Dec. 31, 1929	John A. Gifford, Ex.	Unknown	111.08
Nov. 16, 1932	Mikalda Lurdar	128 Devon Terrace, Kearny, N. J.	221.58
Sept. 1, 1933	Margaret Becker	31 Telford St., East Orange, N. J.	101.92
May 5, 1934	Salamonas Kucinskas	Latvia, Europe	3,354.63
June 1, 1934	Wilhelmine Siemann	Germany	716.51
June 20, 1934	Louis La Rosa and Graziella La Rosa	219 Academy St., Newark, N. J.	145.78
Oct. 23, 1934	Sallie and Robert Coleman	Trenton, N. J.	288.42
April 1, 1935	John B. Kirk	534 Park Ave., East Orange, N. J.	123.41
April 2, 1935	Abel Pedro	124 Elm St., Newark, N. J.	12,407.02
June 1, 1935	Harry McNiff	1605 Atlantic Ave., Brooklyn, N. Y.	1,002.12
April 4, 1936	Mary Yanovich	246 N. Broad St., Newark, N. J.	181.89
April 9, 1936	Anna W. Coleman	25 Crane St., Newark, N. J.	562.56
April 3, 1937	Edith O. Tunison	950 Park Ave., New York, N. Y.	172.01
Nov. 27, 1937	Giles Van Duyn	56 Warren St., Newark, N. J.	618.72
Dec. 8, 1937	Elsie M. Bennert Morrison	81 Vanderpool St., Newark, N. J.	2,143.14
Mar. 1, 1938	Joseph F. Cannon	185 Norfolk St., Newark, N. J.	790.86
June 1, 1938	Albert H. Marvill	554 Westminster Ave., Elizabeth, N. J.	589.97
July 13, 1938	Frank Babelis	Lithuania, Europe	2,182.86
July 14, 1938	Alessandro Russo	131 Ward St., Orange, N. J.	1,286.62
Jan. 20, 1939	Irene Radek	Richard Ave., West Caldwell, N. J.	133.91
April 13, 1939	James Farley	59 Magnolia Ave., Bridgeton, N. J.	659.69
June 1, 1939	Anton Patrick	Lithuania, Europe	5,547.51
Aug. 5, 1939	Ellen Shine	192 S. 11th St., Newark, N. J.	541.26
Dec. 1, 1939	William W. Smith	1817 W. Adam St., Chicago, Ill.	118.54
Jan. 9, 1940	Eliza Foster	904 De Grav Ave., Newark, N. J.	130.08
Jan. 4, 1940	Marjory Lee Osborne	670 Highland Ave., Newark, N. J.	1,413.66
Jan. 17, 1940	Edward F. Morrison	76 E. Bigelow St., Newark, N. J.	688.68
Mar. 1, 1940	Louis F. Reimers	Essex County Hospital	887.34
Mar. 23, 1940	Robert Jones	71 Irving St., Newark, N. J.	478.07
June 6, 1940	Apolonija Majocha and Bronislawa Borowiec	164 Nichols St., Newark, N. J.	349.40
July 12, 1940	Ben Bryant	Cordell, Georgia	5,616.02
Sept. 23, 1940	Patrick Carragher, Admr. Estate of Annie Kinsella	36 Orleans St., Newark, N. J.	139.72
Oct. 4, 1940	Naomi Robb	95 Emmett St., Newark, N. J.	1,236.85
Jan. 17, 1941	Irma Gray	122 Wright St., Newark, N. J.	105.33
Jan. 20, 1941	Eloise Collias	5433 Irving St., Philadelphia, Pa.	123.77
Jan. 31, 1941	Hugo and Lina Liebmann	936 Kilsyth Road, Elizabeth, N. J.	134.26
Feb. 6, 1941	You La	370 S. Orange Ave., Newark, N. J.	3,746.68
Mar. 20, 1941	Joseph Schimpf, Jr.	595 N. 5th St., Newark, N. J.	286.27
Feb. 21, 1941	Theodore Frelinghuysen, Extr. of John Morrison	Unknown	102.01
Mar. 21, 1941	Joe and Sele Mokotoff	10 48th St., Weehawken, N. J.	2,475.72
Jan. 1, 1941	Loretta Kiernan	345 Bank St., Newark, N. J.	345.26
Feb. 24, 1941	Florence Bines Schulte	S. Maple Ave., Basking Ridge, N. J.	2,011.41
April 8, 1941	Pauline N. Balson	73 Main St., East Orange, N. J.	503.28
Aug. 27, 1941	Hattie Jandel	37 Arverne Terrace, Irvington, N. J.	116.44
Oct. 7, 1941	Rachel C. Carpenter	66 Duffield Drive, South Orange, N. J.	4,714.60
Oct. 8, 1941	Frederick T. Heller	44 Fabyan Place, Newark, N. J.	411.73
Oct. 8, 1941	Sue Arman	136 Elm St., Newark, N. J.	1,962.36
Dec. 1, 1941	Eva Ehrich	Essex County Overbrook Hospital	102.75
Dec. 5, 1941	Cora B. Smith	6 Hawthorne Place, East Orange, N. J.	117.19
Dec. 17, 1941	Michael Aylward	77 Orchard St., Newark, N. J.	464.96
Dec. 20, 1941	Estate of Wilhelmina Kautzman, John J. and C. P. Kautzman, Extrs.	123 Scheerer Ave., Newark, N. J.	111.80
Jan. 17, 1942	Florence E. Bennette	4 S. 8th St., Newark, N. J.	3,123.65
April 21, 1942	Helen Catherine De Coster in for Patricia Anne DeCoster	391 Florence Ave., Newark, N. J.	445.25
April 28, 1942	Elizabeth Peckrul	401 Thirteenth Ave., Newark, N. J.	972.67
April 15, 1942	Mildred E. Wood	16S-20 117th Ave., Jamaica, N. Y.	121.85
June 9, 1942	Jessie and Shelly McDonald	S Mill St., Hudson, N. Y. (Shelly), Hammonont, Route 1, N. J. (Jessie)	123.15
July 24, 1942	Kate Coll	36 Forest St., Montclair, N. J.	169.08

SAVINGS BANKS

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)

HOWARD SAVINGS INSTITUTION (THE), NEWARK, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Sept. 1, 1942	Edward M. Fielder (dec'd), Cecilia F. Fielder, Extr.	Sparkill, N. Y.	\$178.18
Sept. 1, 1942	Louise E. Holaday and Edward A.	1827 Sheldon Road, Cleveland, Ohio	1,140.35
Nov. 18, 1942	Augusta Loskot Bossert	68 Clifford St., East Orange, N. J.	138.82
Nov. 30, 1942	George, Jr., and Lillian M. Selick	414 Chapman St., Irvington, N. J.	691.68
Dec. 1, 1942	Adolph Dutch	81 Plane St., Newark, N. J.	228.19
Dec. 1, 1942	Sadie Cronheim	828 DeGraw Ave., Newark, N. J.	3,497.25
Dec. 5, 1942	Paul Tollman	291 Kearny Ave., Kearny, N. J.	1,111.05
Dec. 24, 1942	Lukas Major	449 Magnolia Ave., Newark, N. J.	5,664.97
Jan. 9, 1943	Edith M. Bronis	41 Lowell Ave., West Orange, N. J.	188.92
Mar. 19, 1943	John B. Young in trust for John B. Young, Jr.	12 Grove Place, East Orange, N. J.	283.83
Mar. 25, 1943	D. Garcelon Daicey	268 S. Center St., Orange, N. J.	311.09
June 1, 1943	Esther Bergman	558 S. 13th St., Newark, N. J.	611.26
June 16, 1943	Tony Lo Sasso	145 Pacific St., Newark, N. J.	161.46
June 28, 1943	Jusefa Kawalewska in trust for Lottie, John and Frank	Stockton, N. J.	2,436.24
Aug. 3, 1943	Gerado J. Jacangelo	Unknown	362.61
Aug. 16, 1943	Zlotta Winarsky	147 W. Bigelow St., Newark, N. J.	120.78
Aug. 18, 1943	Sophie and Joseph Panek	195 Malvern St., Newark, N. J.	998.11
Sept. 21, 1943	R. Vincent De Rogatis in trust for Sabino De Rogatis	370 Central Ave., Orange, N. J.	311.72
Dec. 1, 1943	Marie Brenner and Nik Hotwagner	142 Sherman Ave., Newark, N. J.— Los Indio, Isle of Pines, Cuba	1,766.18
Dec. 1, 1943	Helen Bond	102 Court St., Newark, N. J.	194.58
Dec. 10, 1943	Nellie Lay	88 S. Munn Ave., East Orange, N. J.	5,322.30
Jan. 7, 1944	Louis B. Roggins	770 S. 13th St., Newark, N. J.	204.25
Jan. 7, 1944	Daniel J. Sullivan	56 Hudson Ave., East Orange, N. J.	135.80
Jan. 17, 1944	C. Phillip Hallenberg	1584 Wittekind Terrace, Lockland, Ohio	108.07
Jan. 29, 1944	Charles A. and Agnes F. Keife	11 Lowell Ave., West Orange, N. J.	252.92
Feb. 1, 1944	Clarence H. and Lorraine Winans	615 Academy Terrace, Linden, N. J.	241.20
Feb. 3, 1944	Halcyon T. Esabrook	194 Millburn Ave., Millburn, N. J.	765.71
Feb. 9, 1944	Augusta L. Bossert in trust for Marilyn Ann Bossert	240 First St., Newark, N. J.	573.31
Mar. 1, 1944	Helen Bond	102 Court St., Newark, N. J.	346.63
May 2, 1944	Margaret Dermody	784 High St., Newark, N. J.	131.87
May 18, 1944	Agnes S. Schwarzkopf	1034 Broad St., Newark, N. J.	6,037.68
May 25, 1944	Jose M. Avendano	4110 Fifth Ave., Brooklyn, N. Y.	1,280.17
June 1, 1944	Lois Woglom	57 Avon Place, Newark, N. J.	4,394.55
July 18, 1944	Fannie R. Felder	529-531 Belmont Ave., Newark, N. J.	218.36
Aug. 8, 1944	Bebe Schonwetter	203 Chancellor Ave., Newark, N. J.	313.91
Aug. 18, 1944	Lillian Lentine	679 S. 17th St., Newark, N. J.	299.72
Aug. 21, 1944	Stanley Siwek	105 Hawkins St., Newark, N. J.	150.68
Aug. 25, 1944	Bernard F. Carlin and Irene B. Beam	7009 Sellers Ave., Upper Darby, Pa.	1,062.71
Sept. 1, 1944	Bernard H. Duffhues	110 Van Roifen St., Jersey City, N. J.	2,256.27
Sept. 1, 1944	Joseph Szabo	Unknown	1,803.36
Sept. 1, 1944	Margaret B. Freeman	25 Orange Heights, West Orange, N. J.	127.89
Sept. 12, 1944	Martin Levin	500 N. W. 79th St., Miami, Fla.	1,459.54
Sept. 20, 1944	Anna Zarrillo	8 Harrison St., Belleville, N. J.	475.47
Sept. 22, 1944	William H. and Teresa J. Loftus	40 W. Kinney St., Apt. 5, Newark, N. J.	179.97
Oct. 11, 1944	John N. Lohman	131 Gregory Ave., West Orange, N. J.	478.61
Oct. 19, 1944	John B. Young in trust for Dennis C. Young	12 Grove Place, East Orange, N. J.	199.59
Oct. 23, 1944	William Kaiser	445 S. 9th St., Newark, N. J.	459.67
Nov. 14, 1944	Carrie Williamson	501 28th Ave., St. Petersburg, Fla.	12,026.79
Nov. 6, 1944	Herbert Weinstein	252 Bellevue Terrace, Newark, N. J.	380.87
Nov. 17, 1944	George Ehret in trust for Susie Cashman	1 Charles St., Middletown, N. J.	107.23
Nov. 17, 1944	Lucille B. Davis	28 Bock Ave., Newark, N. J.	406.26
Dec. 11, 1944	Samuel Saletan	46 Ectan Ave., North Arlington, N. J.	131.59
Dec. 1, 1944	Mary Reynolds in trust for Mamie Reynolds	274 Union Ave., Irvington, N. J.	162.91
Dec. 27, 1944	Myrtle Gaffney Guardian of Joan Gaffney, a minor	135 Seth Boyden Terrace, Newark, N. J.	949.47
			<b>\$182,151.04</b>

SAVINGS BANKS

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)

HOWARD SAVINGS INSTITUTION (THE), NEWARK, N. J.  
SPRINGFIELD AVENUE BRANCH ACCOUNTS

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Aug. 28, 1939	Ida Landau and Sylvia Landau .....	310 S. 11th St., Newark, N. J. ....	\$1,078.96
April 17, 1942	Estelle Butts .....	293 Camden St., Newark, N. J. ....	640.75
Mar. 16, 1944	David and Harriet Friedman .....	1600 Maple Ave., Hillside, N. J. ....	281.02
June 15, 1942	Jack Barber .....	132 Livingston St., Newark, N. J. ....	127.18
Oct. 2, 1943	Independent Sick Benefit Association .....	544 S. 20th St., Newark, N. J. ....	146.73
Mar. 1, 1944	Nellie R. Montooth .....	558 Hunterdon St., Newark, N. J. ....	220.17
June 1, 1944	Rose Stein .....	219 Watson Ave., Newark, N. J. ....	306.75
Aug. 17, 1944	Joseph Edisis in trust for Irving Edisis..	60 16th Ave., Newark, N. J. ....	3,418.15
			\$6,219.71
			\$138,370.75

HUDSON CITY SAVINGS BANK, JERSEY CITY, N. J.

Jan. 1, 1939	Mathilde Bergmann .....	389 Summit Ave., Jersey City, N. J. ...	\$259.38
July 16, 1943	Robert J. Carrick .....	60 Sip Ave., Jersey City, N. J. ....	139.67
Nov. 5, 1943	Sophie E. or Roy E. Day .....	74 Carpenter St., River Plaza, Red Bank, N. J. ....	100.32
Nov. 13, 1944	Wanda Duzynski .....	85 Van Reypen St., Jersey City, N. J. ....	255.28
April 19, 1943	Estate of Mary Geralish .....	.....	581.75
Oct. 1, 1932	Frank Grain .....	295 Grove St., Jersey City, N. J. ....	513.61
April 28, 1943	Margaret or Joseph P. Heenahan, Spec..	2013 New York Ave., Union City, N. J. ....	347.35
Sept. 5, 1933	Estate of K. Kulikowski, Stella Kulikowski, Adm. ....	19 Sanford Place, Jersey City, N. J. ...	167.87
Aug. 7, 1944	Axel F. Leander .....	18 Stegman Terrace, Jersey City, N. J. ....	113.98
Sept. 13, 1944	Regina Pesin .....	15 Thorne St., Jersey City, N. J. ....	5,805.56
Dec. 22, 1944	Francis V. Warner .....	146 Chestnut Ave., Jersey City, N. J. ...	162.86
			\$8,449.63

MONTCLAIR SAVINGS BANK (THE), MONTCLAIR, N. J.

Aug. 19, 1941	Bridget Connell .....	784 5th Ave., New York, N. Y. ....	\$303.85
Jan. 5, 1940	Theresa Young .....	Hanson Dst., Christiana P. O., West Indies .....	1,248.78
Nov. 1, 1935	William P. Allen in trust, Estate of Emma E. Morgan .....	72 Valley Road, Montclair, N. J. ....	204.21
May 1, 1935	Mike Georgelas .....	27 N. Willow St., Montclair, N. J. ....	378.45
July 12, 1944	Amittal Brundage 1/t/f Robert P. Brundage .....	169 Christopher St., Montclair, N. J. ...	242.48
Jan. 16, 1941	Lucilla Smith .....	113 Lincoln St., Montclair, N. J. ....	298.69
May 1, 1942	Gerald F. Hall in trust for Daphney Hall .....	101 W. 18th St., New York, N. Y. ....	1,261.11
Jan. 3, 1940	Sophie Morris Small or Mary Small Melvin .....	1334 Calhoun St., New Orleans, La. ....	1,363.41
Jan. 16, 1942	Grace B. Hughes .....	41 N. Fullerton Ave., Montclair, N. J. ....	203.19
Oct. 17, 1944	Carmela Valenti .....	208 Forest St., Montclair, N. J. ....	325.13
Feb. 19, 1943	Margaret Howard .....	16 Howe Ave., Montclair, N. J. ....	180.96
			\$6,010.26

SAVINGS BANKS

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)

MORRIS COUNTY SAVINGS BANK (THE), MORRISTOWN, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
May 2, 1944	Minnie T. Corbin .....	No address .....	\$295.14
Jan. 1, 1939	Mrs. Ruth C. Fischer .....	River Road, Chatham Twp., Chatham, N. J. ....	299.35
June 23, 1942	Mabel L. Heath .....	Cedar Park, Livingston, N. J. ....	644.04
Jan. 1, 1939	John W. Higgins .....	532 Orchard Ave., Palisades Park, N. J. ....	560.23
Dec. 12, 1940	Gwendolyn Lidle Kunkelman .....	440 E. 26th St., New York, N. Y. ....	271.43
Sept. 27, 1941	Mrs. Mary Louise Lindo in trust for Neil Adams Lindo .....	24 Mountain Ave., Summit, N. J. ....	153.71
Jan. 1, 1944	Minerva T. Wilson Miller .....	Cannondale, Conn. ....	743.39
Jan. 9, 1942	Winifred Moran or Annie Moran Appleton .....	3025 89th St., Jackson Heights, New York, N. Y. ....	6,060.54
Jan. 1, 1943	Mrs. Elizabeth A. Sayegh .....	Homer Place, Lynbrook, Long Island, N. Y. ....	423.21
May 17, 1943	Mrs. Anna TenEick .....	84 Elm St., Morristown, N. J. ....	109.01
Sept. 27, 1943	Mrs. Alice S. Wyckoff .....	Annandale, N. J. ....	1,333.60
			\$10,893.65

NEW BRUNSWICK SAVINGS INSTITUTION, NEW BRUNSWICK, N. J.

Nov. 19, 1936	Applegate, Rebecca V. ....	46 Fulton St., Rahway, N. J. ....	\$329.93
Jan. —, 1944	Barkelew, Edythe M. in trust for Joan Elizabeth Barkelew .....	33 Remsen Ave., New Brunswick, N. J. ....	155.31
Sept. —, 1944	Copeland, Dorothy E. ....	90 Broad St., Station P, New York, N. Y. ....	345.49
April —, 1944	Culver, Carrie .....	Monmouth Junction, N. J. ....	355.64
Feb. —, 1942	Culver, Sarah Ann .....	Dayton, N. J. ....	249.85
June —, 1942	Exner, Mary T. ....	9 Skillman Ave., Jersey City, N. J. ....	1,030.97
Jan. —, 1936	Green, Elizabeth N. ....	15 Von Colt Ave., Hempstead, L. I., N. Y. ....	107.10
April —, 1944	Maternal Health Clinic Middlesex General Hospital .....	New Brunswick, N. J. ....	725.01
April 29, 1940	Moody, Josephine .....	141 Baldwin St., New Brunswick, N. J. ....	138.97
Dec. —, 1940	Riley, Estate of John F. in trust for Joseph Riley—William C. Riley, Executor .....	New Brunswick, N. J. ....	340.44
Jan. 25, 1941	Washington, Ida M. ....	R. D. 5, Franklin Park Road, Middlebush, N. J. ....	668.02
Sept. —, 1942	Stahlin, Xaver, Estate of .....	New Brunswick, N. J. ....	602.16
			\$5,048.89

ORANGE SAVINGS BANK, ORANGE, N. J.

Jan. 10, 1940	Mrs. Fannie Jones .....	90 Parrow St., Orange, N. J. ....	\$295.45
Dec. 29, 1943	Mrs. S. Alice Evans .....	45 Lincoln Park, Newark, N. J. ....	345.47
Oct. 1, 1942	Esther Hamilton .....	101 N. Grove St., East Orange, N. J. ....	4,829.56
			\$5,470.48

SAVINGS BANKS

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)

PERTH AMBOY SAVINGS INSTITUTION, PERTH AMBOY, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Mar. 4, 1942	Gadek, Andrew	159 Chauncey St., Perth Amboy, N. J.	\$1,507.43
May 5, 1941	Jardot, Marguerite, James S. Night, Exec.	557 West Side Ave., Perth Amboy, N. J.	388.63
Aug. 14, 1944	Myslensky, Jos. and Annie	657 Charles St., Perth Amboy, N. J.	1,888.87
July 16, 1942	Soos, Mr. S.	Unknown	120.82
			\$3,905.75

PLAINFIELD SAVINGS BANK, PLAINFIELD, N. J.

Dec. 8, 1944	Cline, Mary E.	400 Richmond St., Plainfield, N. J.	\$3,742.04
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PROVIDENT INSTITUTION FOR SAVINGS IN JERSEY CITY (THE), JERSEY CITY, N. J.

May 2, 1935	Gannon, M. and Murphy M.	35 Nelson Ave., Jersey City, N. J.	\$118.40
July 22, 1935	Tackney, Ann Madeline	213 Oak St., Weehauken, N. J.	1,382.08
Oct. 10, 1935	Medans, Joe	53 Ridge St., New York, N. Y.	1,332.91
July 12, 1938	Kvzip, Zuzanna	187 Wayne St., Jersey City, N. J.	105.50
Feb. 8, 1939	Honeycutt, Lessie J.	R. D. No. 2, Roseboro, N. C.	729.78
June 24, 1940	Ehrler, Madge	63 Irving St., Jersey City, N. J.	122.95
April 24, 1941	Malikowski, Stanislaw	336 Henderson St., Jersey City, N. J.	811.64
Dec. 16, 1942	Devlin, Beatrice Walsh	507 W. 159 St., New York, N. Y.	2,042.17
Mar. 13, 1943	Meyer, W.	10023 Stratford St., Forest Hills, L. I.	136.86
April 15, 1944	Barry, Wm. F. and Nellie	480 Bramhall Ave., Jersey City, N. J.	370.87
July 1, 1944	Kern, M. E.	58 E. 55 St., New York, N. Y.	394.39
Sept. 13, 1944	Quinlan, Josephine	109 Grand Ave., Englewood, N. J.	1,609.75
			\$9,157.30

RAHWAY SAVINGS INSTITUTION, RAHWAY, N. J.—NONE

RARITAN SAVINGS BANK (THE), RARITAN, N. J.—NONE

SOMERVILLE SAVINGS BANK, SOMERVILLE, N. J.—NONE

TRENTON SAVING FUND SOCIETY (THE), TRENTON, N. J.

June 1, 1938	Barbara Schneider	415 Elmer St., Trenton, N. J.	\$1,119.71
June 6, 1942	Mina Campbell	Address unknown	501.61
Aug. 1, 1940	Stiff Leszezyszyn	218 Coates St., Trenton, N. J.	469.71
June 1, 1938	Lucy Elam	1013 Nottingham Way, Trenton, N. J.	116.39
Feb. 1, 1942	John F. Hoppe	169-24 Rockaway Blvd., Jamaica, N. Y.	361.76
Nov. 30, 1943	Nellie M. Anderson	1508 S. Broad St., Trenton, N. J.	1,241.30
Nov. 30, 1943	Henry F. Logan	113 Cooper St., Trenton, N. J.	188.03
Nov. 30, 1944	Alstyn B. Smith	Titusville, N. J.	118.06
			\$4,116.57

SAVINGS BANKS

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)

UNION COUNTY SAVINGS BANK, ELIZABETH, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Dec. 1, 1936	Mary M. Sullivan	c/o J. Thayer Martin, 744 Broad St., Newark, N. J.	\$487.60
Dec. 1, 1937	Bridget Carow	802 Pearl St., Elizabeth, N. J.	121.69
Dec. 1, 1940	Laura E. Jackson	14 Kempshall Place, Elizabeth, N. J.	134.56
Dec. 1, 1938	Oddy Epps	230 Bond St., Elizabeth, N. J.	121.66
Dec. 1, 1944	Miss Elizabeth F. or Mrs. Elizabeth A. Burke	87 Hamilton Place, New York, N. Y.	262.11
Dec. 1, 1944	Peter J. Timpone	277 Van Duzer St., Stapleton, N. Y.	7,449.83
Mar. 10, 1943	Estate of Augustine G. Brown, John J. Brown, Adm.	457 West End Ave., Elizabeth, N. J.	1,973.98
			\$10,551.43

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)

UNITED STATES SAVINGS BANK OF NEWARK, N. J.

Aug. 1, 1944	Ahbe, Christian, Exr., Estate of C. Julius Gerlach	24 13th Ave., Newark, N. J.	\$163.39
Feb. 10, 1944	Day, Elmer in trust for Eliza Blake	Newark, N. J.	352.51
June 28, 1944	Dobak, Klementine	50 Morton St., Newark, N. J.	2,401.20
Nov. 1, 1943	Ducker, Ethel Libby	675 High St., Newark, N. J.	110.43
Feb. 17, 1943	Forskiewies, Anna and Thomas	65 Newton St., Newark, N. J.	748.12
Feb. 1, 1943	Schrage, Josephine	6 William St., Hillside, N. J.	829.61
July 14, 1943	Stryker, Clara	113 Elm St., Elizabeth, N. J.	1,202.35
Aug. 16, 1944	McClellan, Loretta J.	371 Jackson Ave., Jersey City, N. J.	170.79
Nov. 10, 1944	Rutenberg, Jack	296 Market St., Newark, N. J.	258.48
Sept. 1, 1944	Zamburek, Emile and Anton	357 Walnut St., Newark, N. J.	341.63
FORMER DIME SAVINGS INSTITUTION			
Nov. 1, 1943	Reilly, Estate of Philip, Thomas Lintott, Exr.	624 Mt. Prospect Ave., Newark, N. J.	2,340.00
Aug. 24, 1944	Romanoff, Freda Z. and Gershon	211 Union St., Hudson, N. Y.	105.51
Aug. 1, 1943	Santoro, Rocco	97½ Freeman St., Newark, N. J.	727.41
Feb. 23, 1943	Silberman, Alma	207 Kerr Ave., Newark, N. J.	408.76
Aug. 1, 1944	Yetter, Edna	75 Mercer St., Newark, N. J.	646.41
			\$11,006.60

SAVINGS BANKS

Condition as Found by the Latest Official Examinations

INSTITUTION	Date of Examination	Bonds and Mortgages	Stocks and Bonds	Loans on Collateral	Banking House Furniture and Fixtures
Bloomfield Savings Bank, Bloomfield .....	Nov. 9, 1954	\$41,939	\$24,257	\$257	\$329
Burlington Savings Institution, Burlington ..	Dec. 28, 1954	171	549	.....	1
Elizabeth Savings Bank, Elizabeth .....	July 6, 1954	1,634	1,100	3	34
Fifth Ward Savings Bank, Jersey City .....	May 14, 1954	5,288	6,952	27	94
Half Dime Savings Bank, Orange .....	July 9, 1954	14,692	12,299	63	79
Harmonia Savings Bank, Elizabeth .....	Jan. 5, 1954	17,271	16,747	86	256
Montclair Savings Bank, Montclair .....	Feb. 3, 1954	13,388	15,440	17	85
New Brunswick Savings Institution, New Brunswick .....	Aug. 31, 1954	16,563	16,336	83	392
Orange Savings Bank, Orange .....	Mar. 25, 1954	8,141	16,844	.....	250
Perth Amboy Savings Institution, Perth Amboy .....	July 8, 1954	13,096	25,332	30	50
Plainfield Savings Bank, Plainfield .....	Feb. 11, 1954	10,031	5,829	31	150
Rahway Savings Institution, Rahway .....	May 7, 1954	2,081	6,176	.....	55
Raritan Savings Bank, Raritan .....	July 6, 1954	1,203	4,483	13	.....
Somerville Savings Bank, Somerville .....	Dec. 21, 1954	2,333	6,291	9	131
Union County Savings Bank, Elizabeth .....	Aug. 12, 1954	5,848	18,123	29	6
Totals .....		\$153,679	\$176,758	\$648	\$1,882

SAVINGS BANKS

Made to December 31, 1954 (Amounts in Thousands of Dollars)

Other Real Estate Owned	Real Estate Sold on Contract	Cash on Hand and in Banks	Interest Due and Accrued	All Other Assets	Total Resources and Liabilities	Amount Due Depositors	All Other Liabilities	Surplus, Etc.
.....	.....	\$2,094	.....	\$13	\$68,889	\$64,077	\$280	\$4,532
.....	.....	70	.....	.....	791	658	.....	133
.....	.....	132	.....	.....	2,903	2,512	21	370
.....	.....	544	\$43	.....	12,948	11,727	117	1,104
.....	.....	1,026	71	6	28,236	25,491	290	2,455
.....	.....	1,485	66	17	35,928	31,828	230	3,870
.....	.....	1,218	162	6	30,316	27,620	322	2,374
.....	.....	2,306	.....	.....	35,680	33,351	198	2,131
.....	.....	878	.....	.....	26,083	22,960	73	3,050
\$26	\$35	1,281	.....	.....	39,850	36,654	148	3,048
.....	.....	513	.....	.....	16,554	15,168	153	1,233
1	.....	351	.....	.....	8,664	7,960	12	692
.....	.....	328	.....	.....	6,027	5,512	14	501
.....	.....	467	.....	.....	9,231	8,494	9	728
.....	.....	1,400	.....	.....	25,406	23,218	30	2,158
\$27	\$35	\$14,093	\$342	\$42	\$347,506	\$317,230	\$1,897	\$28,379

CREDIT UNIONS

CREDIT

List of Credit Unions with dates of incorporation and

NAME	Location
A. B. C. Employees Credit Union .....	Newark .....
Acco Employees Credit Union .....	Linden .....
Accurate Bushing Employees Credit Union .....	Garwood .....
Alliance Clay Employee Credit Union .....	Winslow .....
Arlington Postal Employees Credit Union .....	Arlington .....
Armour Jersey City Employees Credit Union .....	Jersey City .....
Armour North Bergen Employees Credit Union .....	North Bergen .....
Armour P. P. H. Credit Union .....	Passaic .....
Bakelite Employees Credit Union .....	Bound Brook .....
Bayonne Postal Employees Credit Union .....	Bayonne .....
Bergen Passaic Postal Credit Union, Inc. ....	Dumont .....
Bloomfield Credit Union .....	Bloomfield .....
Cadco Employees Credit Union .....	Trenton .....
Camden Firemen Credit Union .....	Camden .....
Camden Postal Credit Union .....	Camden .....
Central Jersey Farmers Credit Union .....	Perrineville .....
Chemical Workers Credit Union .....	Camden .....
Coca-Cola Employees Credit Union .....	Bridgeton .....
Colonial Employees Credit Union .....	Millville .....
Communi-paw Central New Jersey Employees Credit Union .....	Jersey City .....
Diamond Craft Credit Union .....	Trenton .....
Division S19 Transit Employees Credit Union .....	Newark .....
East Orange Post Office Credit Union .....	East Orange .....
Elastic Stop Nut Employees Credit Union .....	Union .....
Elizabeth Postal Employees Credit Union .....	Elizabeth .....
Employees Credit Union, Swift & Company .....	Harrison .....
Employees Credit Union, Swift & Company .....	Jersey City .....
Federal Electric Products Credit Union .....	Newark .....
Fink Employees Credit Union .....	Newark .....
First Baptist Church of Cranford, N. J., Credit Union .....	Cranford .....
Franklin Baker Employees Credit Union .....	Hoboken .....
Garden State Liquor Wholesalers Employees Credit Union .....	Mahwah .....
General Diaper Service Employees Credit Union .....	Irvington .....
Hamilton-Ward Credit Union .....	Paterson .....
Highway Credit Union .....	Trenton .....
Hoboken Postal Employees Credit Union .....	Hoboken .....
Keenco Employees Credit Union .....	Vineland .....
Kraft Hillside Credit Union .....	Hillside .....
Jersey City Post Office Credit Union .....	Jersey City .....
Lucas Credit Union .....	Gibbsboro .....
Lurex Employees Credit Union .....	Vineland .....
Maxwell House, Sanka and Central Laboratories Employees Credit Union .....	Hoboken .....
Mercer Department of Labor and Industry Credit Union .....	Trenton .....
Monmouth County Postal Employees Credit Union .....	Red Bank .....
Monroe Credit Union .....	Orange .....
Monroe M. C. Credit Union .....	Morris Plains .....
Montclair Postal Employees Credit Union .....	Montclair .....
Mutual Credit Union .....	Plainfield .....
N. J. Forco Employees Credit Union .....	Newark .....
N. J. R. Credit Union .....	Rahway .....
N. T. M. Employees Credit Union .....	Kenilworth .....
New Jersey Hardware Mutual Credit Union .....	Newark .....
Newark Post Office Employees Credit Union .....	Newark .....
Newark Teachers Credit Union .....	Newark .....
North Hudson Postal Credit Union .....	North Bergen .....

CREDIT UNIONS

UNIONS—Continued

commencement of business and names of president and treasurer

Incorporated	Commenced Business	President	Treasurer
June 25, 1943	July 20, 1943	Harry Boehm .....	William J. Bork
February 13, 1934	March 2, 1934	John M. Snell .....	Frank A. Weiss
November 22, 1954	December 22, 1954	Warren Blakley .....	John D. Manning
October 2, 1953	October 2, 1953	Joseph F. Kurz .....	Lawrence Gambino
January 5, 1931	January 16, 1931	George K. Torrance .....	Joseph Salvest
December 18, 1931	December 18, 1931	James M. Murray .....	John A. Kelleher
January 13, 1932	January 13, 1932	Anne V. Smith .....	H. L. Cochran
January 23, 1932	January 23, 1932	Daniel Teschon .....	Adele M. Cooper
March 7, 1933	March 7, 1933	W. M. Sorg, Sr. ....	A. E. Golz
January 15, 1934	January 15, 1934	Vincent Bochis .....	Casimir Jakubik
September 23, 1929	September 23, 1929	Lester H. Birtwhistle .....	William S. Weise
September 21, 1938	September 21, 1938	No Report Filed .....	No Report Filed
March 3, 1939	March 3, 1939	J. Russell Smith .....	Mildred C. Wilson
September 8, 1944	March 1, 1943	Edwin Robbins .....	Edward V. Michalak
July 11, 1929	July 11, 1929	Joseph W. Ingham .....	John Ludlam
January 2, 1931	January 2, 1931	Charles Gleaner .....	Martin Jordan
August 23, 1948	August 23, 1948	Robert Stewart .....	Mary E. Tims
March 16, 1953	March 16, 1953	Albert Howell .....	Charles J. Frazier
March 6, 1953	March 6, 1953	Walter Ford .....	James W. McHugh
January 15, 1934	January 15, 1934	Curtis Davis .....	John Angello
December 5, 1949	February —, 1950	James Doyle .....	Martin Sokeloff
November 30, 1945	January 15, 1946	Otto R. Hauser .....	Ernest Hawkins
January 14, 1931	January 14, 1931	William J. Lavery .....	Herbert L. Hagmann
December 18, 1941	January 1, 1942	John Park .....	Samuel Scavuzzo
June 9, 1930	June 9, 1930	Robert V. Sheehan .....	John F. Small
July 6, 1933	July 6, 1933	James J. DiNardo .....	Franklin E. Sherwood
July 11, 1933	July 11, 1933	Dennis J. Clifford .....	Conrad Schott
August 27, 1946	August 27, 1946	John Romano .....	Daniel Burke
January 3, 1938	January 3, 1938	R. Palmer .....	Ed. Kravnik
July 31, 1944	August 6, 1944	Fred Cox .....	Rev. Benjamin Allen
October 27, 1936	October 27, 1936	Charles Engasser .....	Harry Wolfe
May 18, 1954	October 1, 1954	Benjamin Wild .....	Harold J. Hifton
April 17, 1950	May 1, 1950	Albert Paolello .....	Kamilla Ehre
March 28, 1950	April 21, 1950	William H. Borst .....	Leonard Sweetman
May 28, 1943	May 28, 1943	Frederick M. Quinn .....	John A. Kilpatrick
November 21, 1928	November 21, 1928	Ralph Sanseviere .....	Francis X. Donnelly
August 20, 1954	August 20, 1954	Anthony J. Siciliano .....	Mervin W. Logan, Jr.
November 19, 1934	December 3, 1934	Rudolf Gelhar .....	Catherine Moran
November 7, 1930	November 7, 1930	Samuel Schaefer .....	William F. Dahringer
March 15, 1948	April 1, 1948	D. F. Householder .....	C. Herbert McKenney
April 17, 1953	May 1, 1953	Edward DeMatte .....	Francis J. Vastano
March 4, 1940	April 5, 1940	Harry F. Cavanaugh .....	Thomas Norris
October 17, 1939	October 17, 1939	Helen McLaughlin .....	Stephen Sluka
August 20, 1928	September 1, 1928	J. Olin Holbrook .....	Wm. M. Drout
January 9, 1928	January 9, 1928	Frank J. Wade .....	Jessie F. Siegars
October 30, 1953	October 30, 1953	Ward S. Cadmus .....	Richard L. Ellicks
July 22, 1935	July 22, 1935	Thomas M. Stack .....	Herman L. Shapiro
July 27, 1936	July 27, 1936	William H. Manning .....	Wilson Z. Vail
March 26, 1954	March 26, 1954	Albert M. Saldutti .....	Felix A. Saldutti
July 10, 1936	July 10, 1936	William G. Pollard .....	Albert R. Hasbrouck
November 1, 1943	November 1, 1943	Charles J. Reich, Sr. ....	John A. Miller
July 1, 1935	July 1, 1935	John G. Czajkowski .....	Elizabeth Szollosi
August 15, 1924	August 15, 1924	August Bates .....	Harold E. Trautwein
May 10, 1935	October 1, 1935	J. Fred Bioren .....	Garland H. Smith
June 1, 1953	June 1, 1953	V. James Yacono .....	Frank E. Wymbs

CREDIT UNIONS

CREDIT

List of Credit Unions with dates of incorporation and

NAME	Location
Passaic County Employees Credit Union .....	Paterson .....
Passaic Postal Employees Credit Union .....	Passaic .....
Perth Amboy Postal Employees Credit Union .....	Perth Amboy .....
Plainfield Credit Union .....	Plainfield .....
Postal Employees Credit Union .....	Trenton .....
Ransome Employees Credit Union .....	Dunellen .....
Raritan Credit Union .....	New Brunswick .....
Regina Employees Credit Union .....	Rahway .....
Repauno Goodfellows Credit Union .....	Gibbstown .....
Roebing's Employees Credit Union .....	Trenton .....
Salesmans Credit Union .....	Trenton .....
Spencer Employees Credit Union .....	Union .....
Star Employees Credit Union .....	Bloomfield .....
Swift South Jersey Employees Credit Union .....	New Brunswick .....
Times Journal Credit Union .....	Vineland .....
United Electrical Workers Credit Union .....	Camden .....
Vanesco Employees Credit Union .....	Newark .....
Worthington Employees Credit Union .....	Harrison .....
Worthington-Gamon Employees Credit Union .....	Newark .....
Wright Aeronautical Credit Union .....	Wood-Ridge .....

CREDIT UNIONS

**UNIONS—Continued**

**commencement of business and names of president and treasurer**

Incorporated		Commenced Business		President	Treasurer
March	10, 1941	March	10, 1941	Fred Sonnen .....	Everett T. Church
March	23, 1934	April	4, 1934	Wilfred E. Roosa .....	Thomas F. Kennedy
February	4, 1929	February	4, 1929	Joseph Gleason .....	John Pemberton
May	1, 1931	May	1, 1931	William Kaeding .....	Frank Puri
August	21, 1928	August	21, 1928	Fred H. Combs .....	George J. Hunt
September	5, 1945	October	1, 1945	Frank McDonough .....	LeRoy Roberts
January	13, 1933	January	13, 1933	Carl Y. Rabke .....	John L. McCann
March	2, 1954	March	16, 1954	John Baskerville .....	William E. Plage
November	6, 1933	November	6, 1933	Earl R. Smith .....	Belford G. Norton
October	14, 1924	October	14, 1924	Joseph J. Kreger .....	Leon Rohrbacher
April	2, 1945	April	19, 1945	Harry P. Eckman .....	Lillian Provost
March	19, 1954	March	19, 1954	Raymond Flanagan .....	Wilbur Lee
September	25, 1944	October	2, 1944	No Report Filed .....	No Report Filed
June	15, 1934	June	15, 1934	William Fischer .....	Edward R. Clayton
May	21, 1954	June	18, 1954	Thomas P. Flynn .....	George M. Counsellor
April	4, 1939	April	4, 1939	Mark A. Killcoyne .....	Joseph K. Reed
July	6, 1933	July	6, 1933	William M. Mitchell .....	H. N. Withington
August	14, 1924	August	14, 1924	Charles J. Tullo .....	Charles J. McCambridge
January	12, 1954	February	12, 1954	Donald T. Crowe .....	John K. Samila
June	19, 1931	June	19, 1931	James J. Johnson .....	Herman F. Keil

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
A. B. C. Employees Credit Union .....	\$2,458.31	\$8,528.04	\$13,500.00	.....	.....
Acco Employees Credit Union .....	5,601.93	80,410.99	97,500.00	.....	.....
Accurate Bushing Employees Credit Union .....	553.00	.....	.....	.....	\$47.12
Alliance Clay Employee Credit Union .....	771.39	1,670.50	3,000.00	.....	3.23
Arlington Postal Employees Credit Union .....	519.63	10,482.42	500.00	.....	4.16
Armour Jersey City Employees Credit Union ....	12,213.56	26,790.27	40,937.51	\$12.75	112.39
Armour North Bergen Employees Credit Union ..	4,995.78	14,903.18	43,289.00	45.00	225.72
Armour P. P. H. Credit Union .....	1,497.74	6,048.50	3,500.00	.....	.....
Bakelite Employees Credit Union .....	23,832.70	94,442.26	492,500.00	.....	336.00
Bayonne Postal Employees Credit Union .....	2,524.40	10,057.32	3,637.74	.....	.....
Bergen Passaic Postal Credit Union, Inc. ....	23,630.67	157,538.82	205,200.00	1,319.20	347.95
Bloomfield Credit Union .....	No Report	Filed	.....	.....	.....
Cadco Employees Credit Union .....	8,355.34	16,402.18	32,500.00	71.95	700.87
Camden Firemen Credit Union .....	680.77	51,232.98	2,020.04	.....	.....
Camden Postal Credit Union .....	1,392.52	84,772.30	600.00	433.21	9,372.70
Central Jersey Farmers Credit Union .....	1,873.70	7,869.41	7,090.00	.....	.....
Chemical Workers Credit Union .....	4,288.04	3,192.00	.....	60.00	.....
Coca-Cola Employees Credit Union .....	1,362.47	3,215.68	.....	.....	.....
Colonial Employees Credit Union .....	743.03	5,172.67	.....	.....	.....
Communipaw Central New Jersey Employees Credit Union ...	685.53	36,053.50	7,000.00	.....	100.00
Diamond Craft Credit Union .....	5,979.39	7,877.23	.....	.....	.....
Division 819, Transit Employees Credit Union ..	15,056.85	102,385.30	1,112.39	1,706.13	.....
East Orange Post Office Credit Union .....	601.87	8,985.60	2,000.00	.....	.....
Elastic Stop Nut Employees Credit Union .....	22,012.15	53,936.25	186,300.00	2,907.06	548.52
Elizabeth Postal Employees Credit Union .....	6,690.20	34,449.23	34,166.92	440.38	66.00
Employees Credit Union, Swift & Co., Harrison..	1,941.79	35,220.85	20,000.00	10.00	.....
Employees Credit Union, Swift & Co., Jersey City	3,821.51	23,625.82	20,000.00	30.00	32.48
Federal Electric Products Credit Union .....	12,090.52	6,704.34	6,000.00	.....	.....
Fink Employees Credit Union .....	3,737.53	26,141.00	.....	173.72	94.43
First Baptist Church of Cranford, N. J., Credit Union .....	11,565.35	30,343.00	12,500.00	.....	.....
Franklin Baker Employees Credit Union .....	15,239.21	59,963.25	35,000.00	.....	.....
Garden State Liquor Wholesalers Employees Credit Union .....	2,605.31	1,878.19	.....	.....	4.25
General Diaper Service Employees Credit Union	4,605.38	1,050.00	.....	.....	.....
Hamilton-Ward Credit Union .....	10,255.14	6,721.00	.....	.....	.....
Highway Credit Union .....	22,243.97	111,767.40	84,577.10	1,643.66	643.80
Hoboken Postal Employees Credit Union .....	777.20	3,129.15	2,000.00	.....	.....
Jersey City Post Office Credit Union .....	12,553.75	53,460.83	45,100.00	400.00	1,961.00
Keenco Employees Credit Union .....	1,200.05	2,115.00	.....	.....	.....
Kraft Hillside Credit Union .....	9,663.54	22,031.28	39,432.92	.....	.....
Lucas Credit Union .....	8,247.59	54,345.27	24,757.03	.....	.....
Lurex Employees Credit Union .....	3,848.50	3,880.64	.....	.....	.....
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	208,094.74	68,572.49	22,500.00	2,590.64	771.10
Mercer Department of Labor and Industry Credit Union .....	36,037.04	125,758.78	173,426.04	.....	3.55
Monmouth County Postal Employees Credit Union	5,119.78	44,952.72	26,731.00	.....	83.34
Monroe Credit Union .....	35,496.53	69,733.24	158,500.00	.....	200.00

- Denotes deficit.

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1954

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$24,486.35	\$20,593.59	.....	\$531.22	\$307.50	\$999.02	\$2,055.02	\$24,486.35
183,512.92	160,671.19	.....	.....	.....	7,628.04	15,213.69	183,512.92
600.12	549.00	.....	41.12	.....	14.00	4.00	600.12
5,445.12	5,311.33	.....	.....	.....	29.69	104.10	5,445.12
20,506.21	17,352.14	.....	.....	.....	1,983.25	1,170.82	20,506.21
80,066.48	72,511.41	.....	65.56	.....	3,514.02	3,975.49	80,066.48
63,458.68	61,089.98	.....	21.18	.....	1,549.80	797.72	63,458.68
11,046.24	9,197.31	.....	41.41	.....	209.97	1,597.55	11,046.24
611,110.96	569,378.04	.....	.....	.....	21,405.31	20,327.61	611,110.96
16,219.46	14,078.01	.....	.....	.....	806.60	1,334.85	16,219.46
388,036.64	374,497.26	.....	.....	.....	10,329.91	3,209.47	388,036.64
No Report	Filed	.....	.....	No Report	Filed	.....	.....
58,030.34	52,623.50	.....	.....	629.50	2,020.96	2,756.38	58,030.34
53,933.79	48,345.45	.....	.....	.....	1,437.92	4,150.42	53,933.79
96,570.73	80,930.51	\$7,500.00	804.78	.....	4,244.19	3,091.25	96,570.73
16,743.11	15,503.29	.....	.....	.....	618.44	621.38	16,743.11
7,540.04	6,303.21	.....	1.10	.....	322.46	913.27	7,540.04
4,578.15	4,400.13	.....	5.09	.....	35.58	137.35	4,578.15
3,913.70	2,920.40	675.00	.....	.....	61.05	259.25	3,913.70
43,839.03	38,221.45	2,000.00	933.96	.....	1,392.12	1,291.50	43,839.03
13,856.62	12,366.76	.....	.....	.....	251.26	1,238.60	13,856.62
120,260.67	111,522.36	.....	120.68	.....	3,039.35	5,578.28	120,260.67
11,587.47	5,843.33	.....	21.07	.....	2,372.85	3,350.22	11,587.47
265,703.98	239,500.62	.....	.....	352.50	5,496.73	354.13	265,703.98
75,812.73	68,705.83	.....	52.50	.....	4,138.90	2,915.50	75,812.73
57,172.64	51,479.89	.....	29.99	10.00	2,467.49	3,185.27	57,172.64
47,509.81	43,606.06	.....	.....	.....	2,340.87	1,562.88	47,509.81
24,794.86	23,522.96	.....	27.76	.....	577.84	666.30	24,794.86
30,146.68	29,589.46	.....	.....	35.00	187.79	334.43	30,146.68
54,408.35	50,347.04	.....	.....	93.00	1,936.00	2,032.31	54,408.35
110,202.46	103,962.70	.....	.....	.....	6,210.66	29.10	110,202.46
4,487.75	4,466.39	.....	.....	.....	12.55	8.81	4,487.75
5,653.38	5,417.43	.....	1.32	.....	57.96	178.67	5,653.38
16,976.14	16,625.38	.....	.....	.....	255.49	95.27	16,976.14
220,875.93	210,501.48	.....	4,642.23	112.00	3,152.32	2,467.90	220,875.93
5,906.35	4,870.50	.....	13.54	.....	771.77	250.54	5,906.35
113,475.58	108,600.70	.....	.....	.....	4,091.43	783.45	113,475.58
3,315.05	3,267.50	.....	31.11	.....	8.22	8.22	3,315.05
71,127.74	65,624.16	.....	261.73	.....	1,913.27	3,328.58	71,127.74
87,349.89	82,427.15	.....	.....	.....	1,747.30	3,175.44	87,349.89
7,739.14	7,170.98	.....	.....	.....	105.28	462.88	7,739.14
302,528.97	295,302.18	.....	13.46	604.52	5,013.42	1,595.30	302,528.97
335,225.41	321,960.38	.....	.....	150.00	7,610.55	5,504.48	335,225.41
76,886.84	72,089.53	.....	61.92	.....	3,056.48	1,678.91	76,886.84
263,929.77	245,167.18	.....	26.32	.....	16,248.73	2,487.54	263,929.77

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
Monroe M. C. Credit Union .....	\$25,069.55	\$18,370.78	\$6,000.00	.....	\$82.76
Montclair Postal Employees Credit Union .....	3,490.13	7,939.38	.....	.....	.....
Mutual Credit Union .....	766.66	11,984.60	14,500.00	.....	.....
N. J. Forco Employees Credit Union .....	1,599.79	535.00	.....	.....	.....
N. J. R. Credit Union .....	2,678.01	21,063.39	19,000.00	.....	.....
N. T. M. Employees Credit Union .....	892.53	5,544.81	.....	.....	222.50
New Jersey Hardware Mutual Credit Union .....	2,353.44	1,956.48	800.00	.....	.....
Newark Post Office Employees Credit Union .....	9,219.26	105,469.72	9,000.00	\$2,021.76	150.00
Newark Teachers Credit Union .....	4,987.17	180,349.69	255,188.58	1,266.30	669.12
North Hudson Postal Credit Union .....	3,319.23	17,962.38	.....	.....	.....
Passaic County Employees Credit Union .....	5,658.65	18,824.87	12,477.87	1.00	35.00
Passaic Postal Employees Credit Union .....	1,873.73	39,521.11	1,102.51	2,309.60	.....
Perth Amboy Postal Employees Credit Union .....	1,798.79	6,801.00	5,000.00	.....	.....
Plainfield Credit Union .....	3,109.70	45,831.16	15,000.00	367.00	10.00
Postal Employees Credit Union .....	4,538.50	57,090.54	42,250.00	.....	174.06
Ransome Employees Credit Union .....	5,939.31	42,980.62	3,500.00	351.54	865.00
Raritan Credit Union .....	44,104.52	70,599.58	242,000.00	.....	1,388.52
Regina Employees Credit Union .....	5,977.28	4,986.60	9,610.10	.....	.....
Repauno Good Fellows Credit Union .....	53,161.72	73,324.17	.....	.....	.....
Roebling's Employees Credit Union .....	107,656.81	109,516.01	2,130,006.64	.....	502.00
Salesmans Credit Union .....	12,578.64	5,296.37	.....	.....	.....
Spencer Employees Credit Union .....	1,606.55	3,269.00	.....	.....	.....
Star Employees Credit Union .....	No Report Filed	.....	.....	.....	.....
Swift South Jersey Employees Credit Union .....	1,810.03	2,306.60	.....	.....	.....
Times Journal Credit Union .....	1,596.08	821.55	.....	.....	.....
United Electrical Workers Credit Union .....	16,015.37	86,337.94	500.00	861.03	505.99
Vanesco Employees Credit Union .....	4,668.57	23,531.97	29,000.00	.....	860.12
Worthington Employees Credit Union .....	18,819.34	97,797.85	172,200.00	4,390.92	4,218.75
Worthington-Gamon Employees Credit Union .....	4,046.35	11,695.95	.....	.....	.....
Wright Aeronautical Credit Union .....	264,893.63	1,000,542.09	1,959,647.20	.....	4,973.93
<b>Totals .....</b>	<b>\$1,171,694.74</b>	<b>\$3,657,653.49</b>	<b>\$6,773,570.59</b>	<b>\$23,412.85</b>	<b>\$30,316.36</b>

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1954

ASSETS AND LIABILITIES—Continued							
Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$49,523.09	\$48,461.54	.....	.....	.....	\$404.01	\$657.54	\$49,523.09
11,429.51	10,300.39	.....	\$199.34	.....	825.35	104.43	11,429.51
27,251.26	25,135.54	.....	.....	.....	1,081.95	1,033.77	27,251.26
2,134.79	2,074.00	.....	52.72	.....	10.25	-2.18	2,134.79
42,741.40	40,691.11	.....	4.71	.....	1,965.85	79.73	42,741.40
6,659.84	6,012.00	.....	4.00	.....	691.48	-47.64	6,659.84
5,109.92	4,600.59	.....	.....	.....	546.05	163.28	5,109.92
125,851.74	114,250.09	.....	13.38	.....	7,249.95	4,338.32	125,851.74
442,460.86	419,534.27	.....	12.00	\$120.00	18,995.13	3,799.46	442,460.86
21,281.61	20,420.62	.....	.....	.....	236.31	624.68	21,281.61
36,997.39	33,077.64	.....	2.10	.....	1,265.29	2,652.36	36,997.39
44,806.95	37,850.01	.....	100.00	.....	3,027.55	3,829.39	44,806.95
13,599.79	12,735.07	.....	.....	.....	736.45	128.27	13,599.79
64,317.86	59,374.75	.....	.....	.....	4,597.36	345.75	64,317.86
104,053.10	99,029.20	.....	.....	.....	4,059.74	964.16	104,053.10
53,636.47	45,093.20	\$5,000.00	13.18	.....	1,154.07	2,376.02	53,636.47
358,083.62	340,846.54	.....	.....	.....	10,894.15	6,342.93	358,083.62
20,573.38	20,267.46	.....	.....	.....	73.73	232.19	20,573.38
126,485.89	115,284.20	.....	.....	.....	6,319.86	4,881.83	126,485.89
2,347,681.46	2,212,525.55	.....	.....	17,736.88	83,773.65	33,645.38	2,347,681.46
17,875.01	15,774.90	.....	.....	.....	544.96	1,555.15	17,875.01
4,875.55	4,830.96	.....	.....	.....	22.20	22.39	4,875.55
No Report Filed	.....	.....	.....	No Report Filed	.....	.....	.....
4,116.63	3,700.15	.....	31.08	.....	143.93	241.47	4,116.63
2,417.63	2,421.57	.....	.....	.....	8.00	-11.94	2,417.63
104,220.33	87,770.32	6,000.00	1,990.52	138.89	7,420.60	900.00	104,220.33
58,060.66	55,435.12	.....	50.25	.....	1,681.75	893.54	58,060.66
297,426.86	264,246.94	.....	8.01	2,500.00	13,648.63	17,023.28	297,426.86
15,742.30	15,267.25	.....	.....	.....	110.15	364.90	15,742.30
3,230,056.85	3,139,553.34	.....	.....	.....	71,925.92	18,577.59	3,230,056.85
<b>\$11,656,048.03</b>	<b>\$11,014,979.47</b>	<b>\$21,175.00</b>	<b>\$10,230.34</b>	<b>\$22,789.79</b>	<b>\$374,881.16</b>	<b>\$211,992.27</b>	<b>\$11,656,048.03</b>

— Denotes deficit.

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
A. B. C. Employees Credit Union .....	\$863.37	\$315.60	.....	\$1,178.97
Acco Employees Credit Union .....	8,663.83	2,205.82	.....	10,869.65
Accurate Bushing Employees Credit Union .....	.....	.....	\$6.00	6.00
Alliance Clay Employee Credit Union .....	146.27	50.00	.....	196.27
Arlington Postal Employees Credit Union .....	1,562.95	12.50	.....	1,575.45
Armour Jersey City Employees Credit Union ....	3,286.97	1,027.25	10.60	4,324.82
Armour North Bergen Employees Credit Union..	1,734.92	1,138.75	34.97	2,908.64
Armour P. P. H. Credit Union .....	620.38	88.80	.....	709.18
Bakelite Employees Credit Union .....	11,523.94	18,003.28	.....	29,527.22
Bayonne Postal Employees Credit Union .....	988.06	100.56	.....	1,088.62
Bergen Passaic Postal Credit Union, Inc. ....	15,556.57	6,338.25	.....	21,894.82
Bloomfield Credit Union .....	.....	No Report Filed	.....	.....
Cadco Employees Credit Union .....	1,552.91	927.01	.....	2,479.92
Camden Firemen Credit Union .....	5,502.52	20.04	.....	5,522.56
Camden Postal Credit Union .....	9,077.16	12.50	1,100.82	10,190.48
Central Jersey Farmers Credit Union .....	602.71	170.00	.30	773.01
Chemical Workers Credit Union .....	403.79	.....	.....	403.79
Coca-Cola Employees Credit Union .....	241.18	.....	.....	241.18
Colonial Employees Credit Union .....	329.17	.....	.....	329.17
Communipaw Central New Jersey Employees Credit Union ...	3,696.62	275.00	.....	3,971.62
Diamond Craft Credit Union .....	1,190.66	105.00	.....	1,295.66
Division 819, Transit Employees Credit Union ..	11,641.91	25.00	.....	11,666.91
East Orange Post Office Credit Union .....	1,075.91	50.00	.....	1,125.91
Elastic Stop Nut Employees Credit Union .....	6,987.68	4,600.00	.....	11,587.68
Elizabeth Postal Employees Credit Union .....	4,063.63	812.87	14.00	4,890.50
Employees Credit Union, Swift & Co., Harrison..	3,167.90	322.50	.15	3,490.55
Employees Credit Union, Swift & Co., Jersey City	2,567.09	575.46	1.13	3,143.68
Federal Electric Products Credit Union .....	960.23	.....	.....	960.23
Fink Employees Credit Union .....	2,774.73	.....	.....	2,774.73
First Baptist Church of Cranford, N. J., Credit Union .....	3,605.12	280.00	.....	3,885.12
Franklin Baker Employees Credit Union .....	4,843.89	875.00	.....	5,718.89
Garden State Liquor Wholesalers Employees Credit Union .....	20.96	.....	.....	20.96
General Diaper Service Employees Credit Union	117.54	46.83	37.92	202.29
Hamilton-Ward Credit Union .....	531.30	229.65	.....	760.95
Highway Credit Union .....	8,911.35	2,539.19	10.15	11,460.69
Hoboken Postal Employees Credit Union .....	284.92	50.00	.....	334.92
Jersey City Post Office Credit Union .....	6,032.10	1,275.41	.....	7,307.51
Keeneo Employees Credit Union .....	50.80	.....	.....	50.80
Kraft Hillside Credit Union .....	2,759.19	1,040.02	.....	3,799.21
Lucas Credit Union .....	5,090.54	386.74	.....	5,477.28
Lurex Employees Credit Union .....	653.70	.....	.....	653.70
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	6,995.69	5,361.04	.....	12,357.63
Mercer Department of Labor and Industry Credit Union .....	14,174.28	3,971.57	1.90	18,147.75
Monmouth County Postal Employees Credit Union	4,265.08	738.89	.....	5,003.97
Monroe Credit Union .....	9,013.58	5,456.58	.....	14,470.16

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1954

INCOME AND EXPENSES—Continued						
Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
.....	\$200.00	\$1.27	\$1.00	.....	\$47.96	\$21.00
\$1,850.00	63.10	.....	1.00	.....	416.10	.....
.....	.....	.....	1.00	.....	3.60	.....
230.00	3.27	2.07	135.21	.....	49.96	.....
1,119.00	41.81	1.50	251.93	\$5.50	167.41	.....
550.00	10.18	.....	1.00	.....	96.94	.....
240.00	4.50	.....	1.00	.....	29.93	.....
3,375.11	180.36	17.95	323.76	.....	609.62	270.83
300.00	.....	.....	78.48	.....	43.42	.....
2,484.00	119.08	968.12	121.00	240.00	504.54	.....
No Report Filed	.....	.....	No Report Filed	.....	.....	.....
480.00	6.02	.....	94.40	.....	74.53	.....
1,018.00	64.84	23.00	118.07	.....	161.73	.....
3,363.10	122.88	173.57	198.18	516.82	154.82	.....
150.00	9.33	15.05	1.00	.....	6.00	.....
65.00	20.61	.....	80.17	.....	.....	.....
.....	2.00	.....	1.00	.....	6.98	.....
.....	10.32	.....	1.00	.....	12.30	.....
1,637.00	74.13	25.00	117.87	5.00	171.93	60.00
200.00	5.61	.....	1.00	.....	45.38	10.50
3,488.75	107.20	65.00	1.00	168.00	429.86	150.00
325.00	6.10	1.00	61.00	.....	74.75	.....
717.87	360.39	6.00	135.00	1,263.20	411.67	.....
1,105.00	65.82	18.30	138.59	.....	165.64	.....
650.00	13.19	1.69	46.00	.....	125.93	64.53
740.00	29.30	.....	122.09	.....	138.34	.....
100.00	17.20	.....	80.61	.....	.....	.....
1,435.35	409.07	98.45	151.00	90.00	44.79	.....
325.00	14.52	38.00	303.18	800.00	215.66	.....
435.00	19.69	.....	188.62	.....	192.80	.....
.....	.....	.....	.....	.....	.....	.....
25.00	1.07	.....	38.52	.....	9.10	.....
.....	8.85	.....	41.30	.....	22.24	.....
1,717.45	81.63	17.80	129.28	.....	306.19	.....
110.00	2.43	3.50	42.00	.....	.....	.....
1,127.50	51.69	88.41	130.00	.....	216.36	.....
.....	31.11	.....	.....	.....	.....	.....
.....	71.21	.....	1.00	.....	167.27	.....
.....	51.53	.....	135.72	.....	169.10	.....
.....	3.18	.....	1.00	.....	13.75	.....
680.32	117.79	.....	181.49	.....	413.22	.....
2,592.75	61.43	.....	183.68	.....	567.97	.....
1,060.00	14.90	13.42	105.46	.....	169.06	.....
<b>4,485.18</b>	<b>75.08</b>	<b>.79</b>	<b>190.57</b>	.....	<b>568.88</b>	.....

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
A. B. C. Employees Credit Union .....	\$260.25	\$647.49	\$1,178.97
Acco Employees Credit Union .....	1,227.95	7,311.50	10,869.65
Accurate Bushing Employees Credit Union .....	10.00	4.00	6.00
Alliance Clay Employee Credit Union .....	68.04	123.63	196.27
Arlington Postal Employees Credit Union .....	229.48	924.86	1,575.45
Armour Jersey City Employees Credit Union ....	886.44	1,851.23	4,324.82
Armour North Bergen Employees Credit Union..	482.14	1,768.38	2,908.64
Armour P. P. H. Credit Union .....	12.00	421.75	709.18
Bakelite Employees Credit Union .....	301.39	24,448.20	29,527.22
Bayonne Postal Employees Credit Union .....	255.99	410.73	1,088.62
Bergen Passaic Postal Credit Union, Inc. ....	3,967.96	13,430.12	21,894.82
Bloomfield Credit Union .....	No Report Filed		
Cadco Employees Credit Union .....	109.74	1,715.23	2,479.92
Camden Firemen Credit Union .....	1,772.20	2,364.72	5,522.56
Camden Postal Credit Union .....	3,466.57	2,194.54	10,190.48
Central Jersey Farmers Credit Union .....	40.32	551.31	773.01
Chemical Workers Credit Union .....	56.76	181.25	403.79
Coca-Cola Employees Credit Union .....	59.02	172.18	241.18
Colonial Employees Credit Union .....	64.34	241.21	329.17
Communipaw Central New Jersey Employees Credit Union .....	641.02	1,179.67	3,971.62
Diamond Craft Credit Union .....	41.85	991.32	1,295.66
Division S19, Transit Employees Credit Union ..	2,614.00	4,633.10	11,666.91
East Orange Post Office Credit Union .....	113.30	544.76	1,125.91
Elastic Stop Nut Employees Credit Union .....	533.39	8,160.16	11,587.68
Elizabeth Postal Employees Credit Union .....	647.56	2,749.59	4,890.50
Employees Credit Union, Swift & Co., Harrison..	752.58	1,836.63	3,490.55
Employees Credit Union, Swift & Co., Jersey City	264.94	1,849.01	3,143.68
Federal Electric Products Credit Union .....	9.15	753.27	960.23
Fink Employees Credit Union .....	338.00	208.07	2,774.73
First Baptist Church of Cranford, N. J., Credit Union .....	460.16	1,728.60	3,885.12
Franklin Baker Employees Credit Union .....	168.13	4,714.65	5,718.80
Garden State Liquor Wholesalers Employees Credit Union .....	10.60	10.36	20.96
General Diaper Service Employees Credit Union	18.54	110.06	202.29
Hamilton-Ward Credit Union .....	136.58	551.98	760.95
Highway Credit Union .....	2,772.28	6,436.06	11,460.69
Hoboken Postal Employees Credit Union .....	18.78	158.21	334.92
Jersey City Post Office Credit Union .....	1,708.53	3,985.02	7,307.51
Keenco Employees Credit Union .....	9.00	10.69	50.80
Kraft Hillside Credit Union .....	86.60	3,473.13	3,799.21
Lucas Credit Union .....	1,405.88	3,715.05	5,477.28
Lurex Employees Credit Union .....	122.27	513.50	653.70
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	751.57	10,213.24	12,357.63
Mercer Department of Labor and Industry Credit Union .....	2,835.53	11,906.39	18,147.75
Monmouth County Postal Employees Credit Union	1,080.22	2,560.91	5,003.97
Monroe Credit Union .....	626.96	8,522.70	14,470.16

— Denotes deficit.

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1954

MISCELLANEOUS					
Number of Members December 31, 1953	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
117	6	14	109	\$531.22	39
823	90	123	760	4,550.31	392
...	56	...	56	.....	...
32	12	9	35	.....	15
84	6	1	88	624.00	57
416	49	43	422	1,693.78	183
218	17	38	197	1,261.53	92
71	2	12	61	233.23	32
1,566	180	126	1,620	21,471.63	533
105	2	3	104	369.71	48
922	70	22	970	10,484.08	496
No Report Filed			No Report Filed		
163	16	19	160	1,124.38	67
192	12	...	204	1,036.14	137
473	22	18	477	1,956.14	279
155	8	1	162	329.37	18
246	13	20	239	.....	54
23	16	2	37	.....	25
37	15	7	45	.....	24
402	20	63	359	933.96	210
155	14	56	113	385.62	77
842	114	92	864	3,061.30	540
157	11	19	149	140.29	78
781	66	113	734	7,085.90	255
374	28	21	381	1,654.70	196
277	14	26	265	1,211.90	137
528	67	125	470	1,041.46	199
161	102	39	224	323.98	87
200	25	...	225	150.00	107
161	11	5	167	.....	94
434	59	49	444	3,885.96	185
...	44	3	41	.....	14
35	9	10	34	97.89	10
68	15	13	70	388.67	32
533	86	28	591	4,467.23	289
73	4	3	74	202.64	38
400	27	14	413	2,920.97	207
...	34	3	31	.....	12
361	78	7	432	2,058.24	130
280	65	52	293	2,300.40	184
50	3	1	52	58.59	24
784	95	76	803	9,442.59	322
1,124	84	192	1,016	8,362.44	469
233	17	6	244	2,245.96	145
984	116	179	921	7,701.64	317

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
Monroe M. C. Credit Union .....	\$2,161.72	\$198.95	.....	\$2,360.67
Montclair Postal Employees Credit Union .....	914.48	30.08	.....	944.56
Mutual Credit Union .....	1,152.07	358.61	\$0.08	1,510.76
N. J. Forco Employees Credit Union .....	59.58	.....	.....	59.58
N. J. R. Credit Union .....	2,239.92	500.00	.....	2,739.92
N. T. M. Employees Credit Union .....	419.60	.....	.....	419.60
New Jersey Hardware Mutual Credit Union ....	196.68	79.39	1.35	277.42
Newark Post Office Employees Credit Union ....	9,171.80	145.00	2.40	9,319.20
Newark Teachers Credit Union .....	14,783.27	6,060.55	2.10	20,845.92
North Hudson Postal Credit Union .....	1,683.20	.....	.....	1,683.20
Passaic County Employees Credit Union .....	2,071.34	256.78	.....	2,328.12
Passaic Postal Employees Credit Union .....	3,179.65	56.06	.15	3,235.86
Perth Amboy Postal Employees Credit Union ...	546.65	125.00	.....	671.65
Plainfield Credit Union .....	4,724.38	472.50	.....	5,196.88
Postal Employees Credit Union .....	5,254.11	1,202.87	.....	6,456.98
Ransome Employees Credit Union .....	5,219.70	68.75	92.81	5,381.26
Raritan Credit Union .....	6,385.32	7,961.17	.....	14,346.49
Regina Employees Credit Union .....	246.38	110.10	.....	356.48
Repauno Good Fellows Credit Union .....	8,702.19	17.81	.....	8,720.00
Roebling's Employees Credit Union .....	6,835.35	54,930.44	.....	61,765.79
Salesmans Credit Union .....	645.93	.....	.....	645.93
Spencer Employees Credit Union .....	145.85	.....	.....	145.85
Star Employees Credit Union .....	.....	No Report Filed	.....	.....
Swift South Jersey Employees Credit Union ....	204.15	.....	.....	204.15
Times Journal Credit Union .....	15.02	.....	.....	15.02
United Electrical Workers Credit Union .....	9,297.46	24.39	.....	9,321.85
Vanescio Employees Credit Union .....	2,531.28	564.25	.....	3,095.53
Worthington Employees Credit Union .....	10,108.46	6,790.60	14.25	16,913.31
Worthington-Gamon Employees Credit Union ....	519.78	.....	.....	519.78
Wright Aeronautical Credit Union .....	71,851.26	48,473.98	893.75	121,218.99
<b>Totals .....</b>	<b>\$339,399.68</b>	<b>\$187,855.29</b>	<b>\$2,224.83</b>	<b>\$529,479.80</b>

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1954

INCOME AND EXPENSES—Continued						
Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
.....	\$24.30	\$5.30	\$1.00	.....	\$5.00	.....
\$505.00	26.27	.....	118.81	.....	39.83	.....
295.00	20.96	.40	34.00	.....	54.50	.....
.....	42.72	.....	6.00	.....	.....	.....
510.00	15.43	.....	61.00	.....	86.23	.....
366.80	5.55	4.05	79.08	.....	45.50	.....
60.00	11.33	.....	39.52	.....	11.66	.....
2,377.56	334.32	68.82	343.72	.....	339.74	.....
3,300.00	108.54	221.85	141.80	\$315.00	.....	\$49.59
.....	118.67	.....	1.00	.....	21.48	.....
420.00	15.99	.....	53.50	.....	76.96	.....
1,100.00	32.80	34.10	111.47	.....	.....	.....
100.00	20.68	.....	1.00	.....	28.40	.....
1,080.00	33.74	56.44	101.87	220.55	168.26	.....
1,441.00	49.68	36.34	329.82	55.00	204.99	.....
2,060.00	28.53	.....	138.33	.....	293.99	142.62
.....	645.18	11.08	157.13	.....	437.54	.....
.....	49.84	.....	.....	.....	.....	.....
2,605.35	11.91	.....	335.89	.....	.....	.....
.....	334.72	16.37	764.74	5,000.00	.....	.....
255.00	.....	.....	61.11	.....	36.60	.....
.....	54.37	3.25	.....	.....	5.00	.....
No Report Filed	.....	.....	No Report Filed	.....	.....	.....
35.00	11.72	.....	1.00	.....	8.20	.....
.....	6.45	.....	.....	.....	.....	.....
3,410.00	93.77	186.20	158.93	360.00	333.72	208.35
790.83	38.50	.....	121.00	.....	125.99	.....
605.39	213.01	.....	201.00	.....	614.81	312.09
.....	.....	.....	.....	.....	.....	.....
.....	2,637.85	6.25	624.72	.....	.....	.....
\$59,558.31	\$7,539.45	\$2,230.94	\$7,922.62	\$9,039.07	\$10,056.13	\$1,289.51

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
Monroe M. C. Credit Union .....	\$287.28	\$2,037.79	\$2,360.67
Montclair Postal Employees Credit Union .....	55.23	199.42	944.56
Mutual Credit Union .....	192.42	913.48	1,510.76
N. J. Forco Employees Credit Union .....	13.04	—2.18	59.58
N. J. R. Credit Union .....	243.18	1,824.08	2,739.92
N. T. M. Employees Credit Union .....	52.00	—133.38	419.60
New Jersey Hardware Mutual Credit Union ....	29.23	125.68	277.42
Newark Post Office Employees Credit Union ....	1,012.74	4,822.30	9,319.20
Newark Teachers Credit Union .....	1,395.53	15,313.61	20,845.92
North Hudson Postal Credit Union .....	364.06	1,177.99	1,683.20
Passaic County Employees Credit Union .....	183.50	1,578.17	2,328.12
Passaic Postal Employees Credit Union .....	758.72	1,198.77	3,235.86
Perth Amboy Postal Employees Credit Union ....	33.00	488.57	671.65
Plainfield Credit Union .....	1,162.54	2,373.48	5,196.88
Postal Employees Credit Union .....	932.27	3,407.88	6,456.98
Ransome Employees Credit Union .....	1,096.22	1,621.57	5,381.26
Raritan Credit Union .....	4,159.81	8,935.75	14,346.49
Regina Employees Credit Union .....	53.47	273.17	356.48
Repauno Good Fellows Credit Union .....	417.55	5,349.30	8,720.00
Roebbling's Employees Credit Union .....	659.73	54,990.21	61,765.79
Salesmans Credit Union .....	26.50	266.72	645.93
Spencer Employees Credit Union .....	56.69	26.34	145.85
Star Employees Credit Union .....	No Report Filed		
Swift South Jersey Employees Credit Union ....	3.60	144.63	204.15
Times Journal Credit Union .....	20.51	—11.94	15.02
United Electrical Workers Credit Union .....	1,627.60	2,941.28	9,321.85
Vanesco Employees Credit Union .....	375.40	1,643.81	3,095.53
Worthington Employees Credit Union .....	2,163.13	12,803.88	16,913.31
Worthington-Gamon Employees Credit Union ....	90.48	429.30	519.78
Wright Aeronautical Credit Union .....	4,816.30	113,133.87	121,218.99
<b>Totals .....</b>	<b>\$53,699.76</b>	<b>\$378,144.01</b>	<b>\$529,479.80</b>

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1954

MISCELLANEOUS					
Number of Members December 31, 1953	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
261	93	105	249	\$1,143.12	87
123	7	...	130	199.34	67
114	13	16	111	705.99	49
....	45	11	34	.....	6
125	20	8	137	1,504.06	84
142	24	43	123	.....	87
71	7	5	73	67.50	19
1,062	49	38	1,073	3,114.88	574
1,415	94	13	1,496	11,588.84	419
193	27	9	211	400.21	106
202	17	7	212	997.89	113
205	13	7	211	897.70	123
84	4	4	84	392.76	44
309	25	17	317	1,691.56	178
314	40	8	346	2,597.00	162
338	30	101	267	1,183.69	161
1,308	174	75	1,407	9,100.34	354
....	131	5	126	.....	24
889	58	141	806	4,376.06	381
3,186	244	438	2,992	50,421.76	736
113	13	36	90	431.28	41
....	73	12	61	.....	43
No Report Filed			No Report Filed		
45	7	7	45	.....	18
....	35	1	34	.....	7
1,136	178	112	1,202	1,600.08	740
366	18	42	342	1,349.41	169
2,120	232	377	1,975	7,822.60	789
....	183	13	170	.....	159
10,295	1,711	2,052	9,954	95,166.58	4,485
39,456	5,334	5,356	39,434	\$302,540.50	17,094

SMALL LOAN LICENSEES

SMALL LOAN  
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
799	A. B. C. Credit, Inc., Bridgeton .....	\$14,876.33	\$527,923.06	.....
849	A. B. C. Credit, Inc., Vineland .....	14,393.51	251,733.03	.....
80	Acme Finance Company, Newark .....	6,539.06	201,266.58	.....
865	American Finance Corporation of Camden, Camden .....	7,494.70	1,012,396.47	.....
866	American Finance Corporation of Clifton, Clifton .....	9,051.15	231,199.17	.....
867	American Finance Corporation of Gloucester City, Gloucester City .....	11,658.16	785,773.44	\$11,829.62
868	American Finance Corporation of Maplewood, Maplewood .....	4,531.22	149,392.23	.....
869	American Finance Corporation of Paterson, Paterson .....	13,202.82	441,676.96	.....
870	American Finance Corporation of Ridgewood, Ridgewood .....	8,743.14	351,565.39	.....
871	American Finance Corporation of South Orange, South Orange .....	6,963.43	307,451.83	.....
872	American Finance Corporation of Westwood, Westwood .....	14,770.39	242,269.98	.....
834	Associates Loan Company, Trenton .....	1,874.34	216,508.55	.....
664	Atlantic City Loan Company, Atlantic City .....	17,698.36	546,433.78	.....
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville .....	12,141.01	186,469.75	.....
852	Atlantis Finance Co., Atlantic Highlands .....	License Surrendered		
768	Atlas Loan Company, Cranford .....	5,620.24	258,780.38	.....
759	Auto Loan Company, Newark .....	5,269.50	396,808.67	.....
776	Beacon Finance Company of Highland Park, Highland Park .....	7,945.31	452,272.45	.....
749	Beacon Finance Company of Neptune, Neptune .....	9,644.57	452,901.32	.....
855	Beacon Finance Company of Roselle, Roselle .....	8,094.88	137,565.27	.....
472	Beacon Finance Company of Trenton, New Jersey, Trenton .....	9,025.98	659,507.37	.....
874	Bell Finance Company of Atlantic Highlands, Atlantic Highlands .....	12,745.69	158,657.24	.....
775	Bell Finance Company of Freehold, Freehold .....	9,941.84	330,317.68	.....
742	Bell Finance Company, Red Bank .....	16,401.81	744,320.34	.....
778	Beneficial Finance Co. of Caldwell, Caldwell .....	3,841.91	146,169.29	.....
139	Beneficial Finance Co. of Camden, Camden .....	4,898.58	497,494.98	.....
305	Beneficial Finance Co. of Camden County, Camden .....	5,045.81	597,257.25	.....
620	Budget Plan Corporation, Camden .....	5,698.91	341,197.41	.....
801	Budget Plan Corporation, Haddonfield .....	7,173.74	279,368.84	.....
876	Budget Plan Corporation, Moorestown .....	4,918.53	19,764.38	.....
859	Camden Provident Loan Company, Camden .....	17,696.92	86,812.02	.....
678	Capital Finance Company, Bridgeton .....	1,579.03	334,416.37	.....
663	Capital Finance Company, New Brunswick .....	1,374.01	262,649.79	.....
662	Capital Finance Company, Trenton .....	9,671.49	248,255.53	.....
809	Central Finance Corp., Keyport .....	License Surrendered		
796	Central Finance Corp., Toms River .....	License Surrendered		
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark .....	4,559.02	190,250.60	.....
414	Citizens Finance Company, Trenton .....	6,602.89	157,265.67	19,129.49
730	City Finance Company, The, Linden .....	4,913.02	365,359.35	.....
731	City Finance Company, The, Montclair .....	4,791.25	148,628.40	.....
723	City Finance Company, The, Passaic .....	6,927.13	354,634.37	.....
699	City Finance Company, The, West New York .....	6,277.38	360,301.58	.....
803	Civil Loan Co., Joan Toker, June M. Benson, and Sidney Benson, t/a, Linden .....	4,578.01	358,456.40	.....
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes .....	2,961.53	272,670.58	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield .....	1,638.25	107,915.91	.....
860	Community Finance, Inc., Hackensack .....	10,341.74	270,895.60	.....
829	Community Finance, Inc., Teaneck .....	License Surrendered		
702	Consumers Finance Company, East Orange .....	10,157.86	316,042.59	.....
853	Consumers Finance Company of Morris County, Madison .....	4,978.97	140,413.90	.....
772	Consumers Finance Company of Union County, Roselle Park .....	7,624.22	195,993.48	.....
792	County Finance Service, Penns Grove .....	9,619.65	241,149.86	.....
790	Crown Finance Company, Inc., Bloomfield .....	4,758.03	210,164.01	.....
762	Crown Finance Company, Inc., Irvington .....	5,803.27	204,321.61	.....
710	Domestic Finance Corporation, East Orange .....	5,884.39	435,952.56	.....
771	Domestic Finance Corporation, Kearny .....	2,620.78	259,478.65	.....
724	Domestic Finance Corporation, New Brunswick .....	3,506.15	355,658.16	.....
701	Earle Finance Corporation, Collingswood .....	14,721.02	150,853.78	4,828.97
847	Empire Finance Company of Burlington, Bordentown .....	1,868.20	97,637.19	.....
743	Empire Finance Company of Burlington, Burlington .....	18,793.12	399,070.97	.....
795	Empire Finance Company of Mt. Holly, Mt. Holly .....	13,801.95	272,645.19	.....

SMALL LOAN LICENSEES

LICENSEES  
December 31, 1954

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$3,430.82	\$98.85	\$1,739.46	\$548,068.52
2,079.71	64.05	679.00	268,949.30
4,290.93	681.25	.....	212,757.82
16,406.81	246,924.60	478.15	1,283,700.73
4,776.54	58,215.20	.....	303,242.06
9,644.35	187,478.49	245.59	1,006,629.65
4,867.20	40,478.22	30.82	199,299.79
3,809.32	116,429.34	426.60	573,345.04
4,542.55	90,307.76	40.00	455,199.84
5,283.03	69,743.76	212.64	389,654.69
4,155.67	61,663.91	.....	322,859.95
.....	.....	362.13	218,745.02
6,756.05	240.00	.....	571,128.19
389.65	140.00	.....	199,140.41
License Surrendered		License Surrendered	
3,117.46	.....	300.00	267,818.08
4,742.19	.....	5,719.75	412,540.11
3,342.46	684.59	6,516.81	470,761.62
5,569.22	997.63	26,881.09	495,993.83
888.59	406.34	2,250.37	149,205.85
2,281.76	1,198.17	2,603.07	674,616.35
2,127.05	365.85	13,517.97	187,413.80
5,111.79	197.09	28.00	345,596.40
13,230.36	1,014.78	144,071.31	919,038.60
1,379.73	2,406.35	17,459.56	171,256.84
2,837.24	126.63	.....	505,357.43
3,234.56	118.56	.....	605,656.18
3,464.31	211.34	.....	350,571.97
7,483.97	107.90	.....	294,134.45
2,290.90	.....	.....	26,973.81
3,486.38	6,614.03	227.50	114,836.85
2,203.12	408.34	301.67	338,908.53
5,008.46	408.33	163.77	269,544.36
4,647.31	408.33	96.66	263,079.32
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
3,355.83	.....	.....	198,165.45
2,230.00	.....	20.50	185,248.55
.....	.....	3,658.03	373,930.40
.....	.....	717.54	154,137.19
.....	.....	436.15	361,997.65
.....	.....	521.59	367,100.55
5,237.57	.....	3,526.52	371,798.50
3,186.40	.....	200.00	279,018.51
.....	270.00	.....	109,824.16
3,775.43	.....	6,403.73	291,416.50
License Surrendered		License Surrendered	
405.25	.....	.....	327,505.70
1,875.95	.....	.....	147,268.82
1,548.04	.....	150.00	205,315.74
1,137.00	140.00	.....	252,046.51
2,113.64	38,319.13	-58.21	255,296.60
4,738.66	33,154.36	544.77	248,562.67
2,210.44	1,295.48	.....	445,342.87
1,889.50	200.00	.....	264,188.93
2,387.69	200.00	1.00	361,753.00
1,088.00	.....	1,748.76	173,240.53
1,151.18	162.47	.....	100,819.04
2,406.78	193.19	15,651.90	496,115.96
2,192.27	275.47	.....	288,914.88

SMALL LOAN LICENSEES

SMALL LOAN  
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	\$1,955.61	\$353,158.05	.....
773	Family Finance Corporation, Bayonne	7,389.31	429,474.16	.....
783	Family Finance Corporation, Camden	6,222.58	181,139.73	.....
740	Family Finance Corporation, Hackensack	7,781.42	411,410.06	.....
765	Family Finance Corporation, Irvington	9,007.96	284,393.96	.....
782	Family Finance Corporation, Jersey City	5,426.34	329,467.61	.....
739	Family Finance Corporation, Jersey City	15,508.34	793,704.38	.....
708	Family Finance Corporation, Newark	17,924.89	601,727.32	.....
737	Family Finance Corporation, Pitman	3,698.41	185,444.85	.....
774	Family Finance Corporation, Union City	5,491.52	274,858.56	.....
719	Fidelity Finance Corporation, West New York	3,255.48	124,363.26	.....
729	First Industrial Loan Company of New Jersey, Kearny	3,823.82	60,578.51	.....
665	First Industrial Loan Company of New Jersey, Newark	32,810.18	196,224.32	.....
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	11,235.08	509,764.16	.....
726	Friendly Finance Company, Westfield	11,908.64	230,132.63	.....
712	General Credit Company, Vineland	11,113.98	374,666.38	.....
732	General Public Loan Corporation, Belleville	6,902.80	562,597.34	.....
786	General Public Loan Corporation, Elizabeth	7,378.11	392,666.17	.....
756	General Public Loan Corporation, Harrison	7,424.08	328,988.23	.....
763	General Public Loan Corporation, Hoboken	4,659.63	283,992.27	.....
784	General Public Loan Corporation, Jersey City	3,849.00	292,203.32	.....
769	General Public Loan Corporation, Long Branch	2,772.22	285,695.60	.....
752	General Public Loan Corporation, Millville	4,328.06	300,210.48	.....
735	General Public Loan Corporation, Teaneck	3,612.82	187,890.45	.....
750	General Public Loan Corporation, West Orange	4,453.57	278,402.53	.....
477	Globe Loan Company, Louis J., James J. & Patricia E. Feit, t/a, Elizabeth	3,173.87	541,225.89	.....
828	Guardian Loan Company of Lakewood, Lakewood	59,321.92	352,709.91	.....
851	Guardian Loan Company of Ocean City, Ocean City	19,635.93	136,074.29	.....
864	Guardian Loan Company of Teaneck, Teaneck	28,358.42	96,870.28	.....
824	Hamilton Finance Company, Hamilton Township	7,653.96	159,998.90	.....
806	Hillside Loan Company, Hillside	12,624.03	304,216.12	.....
777	Home Finance Company, Morristown	9,183.04	349,474.02	.....
845	Household Finance Corporation, Asbury Park	5,699.68	521,228.56	.....
642	Household Finance Corporation, Camden	6,291.62	1,151,346.24	.....
641	Household Finance Corporation, Camden	7,329.48	825,334.25	.....
842	Household Finance Corporation, Clifton	4,140.82	190,346.97	.....
687	Household Finance Corporation, Elizabeth	11,365.90	961,103.52	.....
686	Household Finance Corporation, Hackensack	5,118.00	603,856.39	.....
288	Household Finance Corporation, Jersey City	4,873.94	792,643.42	.....
643	Household Finance Corporation, Jersey City	6,714.09	923,992.71	.....
289	Household Finance Corporation, Newark	10,961.15	952,203.96	.....
308	Household Finance Corporation, Newark	9,435.17	962,303.07	.....
644	Household Finance Corporation, Newark	6,975.93	768,686.80	.....
679	Household Finance Corporation, Orange	9,585.33	643,135.18	.....
690	Household Finance Corporation, Passaic	9,619.21	576,480.86	.....
659	Household Finance Corporation, Paterson	7,488.48	895,689.92	.....
691	Household Finance Corporation, Perth Amboy	6,746.62	650,341.50	.....
660	Household Finance Corporation, Trenton	13,800.32	1,709,776.96	.....
700	Household Finance Corporation, Union City	7,425.22	796,100.08	.....
387	Hub Loan Company, Jersey City	11,465.21	319,368.38	.....
804	Ideal Finance Company, Merchantville	License Surrendered		.....
717	Industrial Loan Society, Inc., Dover	15,116.87	606,700.86	.....
674	Industrial Loan Society, Inc., East Orange	6,588.19	290,938.09	.....
681	Industrial Loan Society, Inc., Irvington	7,100.62	190,209.31	.....
650	Industrial Loan Society, Inc., Morristown	8,451.45	288,504.74	.....
178	Industrial Loan Society, Inc., Perth Amboy	6,943.23	295,135.16	.....
158	Industrial Loan Society, Inc., Plainfield	10,518.83	454,736.51	.....
826	Interstate Finance Company, Glassboro	5,882.41	400,146.14	.....
43	Interstate Finance Company, Trenton	117,542.93	330,958.70	.....
825	Interstate Finance Company, Ventnor City	3,497.34	177,973.51	.....

SMALL LOAN LICENSEES

LICENSEES—Continued  
December 31, 1954

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$6,216.99	.....	.....	\$361,330.65
2,708.03	\$468.00	.....	440,039.50
3,831.72	972.16	.....	192,166.19
3,041.91	52.65	.....	422,286.04
3,471.16	307.03	.....	297,180.11
4,497.18	663.40	.....	340,054.53
3,608.64	6,448.70	.....	819,270.06
3,934.95	7,048.69	.....	630,635.85
2,688.33	5,889.53	.....	197,721.12
2,503.09	8,431.28	.....	291,284.45
1,609.21	57.75	\$487.76	129,773.46
250.00	.....	.....	64,652.33
1,081.35	.....	57,188.32	287,304.17
7,089.72	1,312.99	.....	529,401.95
4,974.69	1,132.30	9,243.59	257,391.85
948.73	1,629.25	64,500.00	452,858.34
2,458.34	319.14	5,575.80	577,853.42
2,300.55	299.68	5,500.17	408,144.68
960.21	100.00	3,243.17	340,715.69
1,074.42	492.98	2,793.66	292,922.96
2,049.69	200.00	4,422.99	302,725.00
1,440.62	200.00	2,794.06	292,902.50
764.70	990.81	3,104.98	309,399.03
1,489.64	1,947.34	1,858.42	196,798.67
892.85	300.65	2,764.89	286,814.49
6,302.61	328.61	.....	551,030.98
8,430.25	4,145.08	3,730.92	428,338.08
912.24	1,640.36	1,465.00	159,727.82
12,769.12	1,621.30	1,057.15	140,676.27
1,579.31	288.00	43,298.92	212,819.09
1,761.21	.....	612.50	319,213.86
10,496.06	761.84	500.00	370,414.96
7,517.71	.....	.....	534,445.95
1,850.25	.....	.....	1,159,488.11
3,094.43	.....	.....	835,758.16
7,566.09	.....	.....	202,053.88
3,881.08	.....	.....	976,350.50
4,035.18	.....	.....	613,009.57
11,628.83	.....	.....	809,146.19
1,142.85	.....	100.00	931,949.65
3,630.85	.....	.....	966,795.96
2,914.39	.....	.....	974,652.63
994.97	.....	.....	776,657.70
2,277.47	.....	.....	654,997.98
4,226.66	.....	.....	590,326.73
6,394.92	.....	.....	909,523.32
4,171.02	.....	.....	661,259.14
11,668.12	.....	.....	1,735,245.40
8,115.16	.....	.....	811,640.46
8,380.10	2,091.66	79,431.98	420,736.43
License Surrendered		License Surrendered	
3,330.62	267.12	.....	625,415.47
1,686.70	305.82	338.27	299,857.07
1,053.32	293.56	.....	198,656.81
1,063.87	318.08	.....	296,343.14
746.18	305.82	.....	303,130.39
4,218.26	342.60	.....	469,816.20
3,944.04	.....	92.95	410,065.54
2,885.40	.....	451,466.59	902,853.62
1,239.11	.....	63.03	182,772.99

SMALL LOAN  
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
718	Jersey Loan Company, Bloomfield .....	\$7,187.47	\$415,505.62	.....
764	Liberal Finance Service of Lyndhurst, Lyndhurst .....	4,004.05	225,844.26	.....
818	Liberal Finance Service of Millburn, Millburn .....	4,822.60	392,894.77	.....
788	Liberal Finance Service of Paterson, Paterson .....	7,277.67	360,512.49	.....
790	Lincoln Loan Company, Inc., Bloomfield .....	License	Surrendered	.....
778	Lincoln Loan Company, Inc., Caldwell .....	License	Surrendered	.....
762	Lincoln Loan Company, Inc., Irvington .....	License	Surrendered	.....
780	Lincoln Loan Company, Inc., Union .....	License	Surrendered	.....
840	Local Finance Company of Carteret, Carteret .....	11,324.91	211,194.39	.....
811	Local Finance Company of Cliffside, Cliffside Park .....	10,974.76	226,013.19	.....
809	Local Finance Company of Keyport, Keyport .....	11,829.71	259,014.98	.....
835	Local Finance Company of Manasquan, Manasquan .....	950.06	276,545.96	.....
873	Local Finance Company of Merchantville, Merchantville .....	13,146.36	135,736.06	.....
850	Local Finance Company of North Bergen, North Bergen .....	11,986.31	218,946.40	.....
800	Local Finance Company of Palisades Park, Palisades Park .....	15,605.91	208,892.97	.....
837	Local Finance Company of Point Pleasant, Point Pleasant Beach .....	13,727.70	249,561.39	.....
796	Local Finance Company of Toms River, Toms River .....	9,926.16	228,595.46	.....
823	McDevitt Finance Co., Atlantic City .....	17,577.52	258,932.04	.....
854	Milford Finance Corporation, New Milford .....	11,025.85	203,188.48	.....
846	Milton Finance Co., Englewood .....	10,287.76	184,318.74	.....
262	Morris County Loan and Finance Association, Inc., Boonton .....	3,002.24	191,968.90	.....
787	Mutual Loan Company, Newton .....	4,880.85	232,589.07	.....
115	Mutual Loan Company, Paterson .....	6,267.12	219,583.11	.....
836	Mutual Loan Company, Wharton .....	7,908.24	147,698.52	.....
735	National Finance Company, Charles T. Feit, t/a, Union .....	11,112.58	171,073.07	.....
666	Newark Finance Corporation, Newark .....	12,558.34	504,408.43	.....
861	Newark Provident Loan Association, Newark .....	23,496.19	702,523.63	.....
741	North Jersey Finance Service, Hoboken .....	4,674.63	306,189.04	.....
676	Peun Loan Company, Perth Amboy .....	7,965.22	390,751.99	.....
848	Peoples Finance Company of Denville, Denville .....	2,247.98	170,235.36	.....
39	Peoples Standard Finance Corporation, Jersey City .....	4,758.79	129,108.86	.....
670	Personal Finance Company of Asbury Park, Asbury Park .....	3,575.88	543,874.70	.....
667	Personal Finance Company of Atlantic City, Atlantic City .....	5,446.98	761,319.01	.....
669	Personal Finance Company of Bayonne, Bayonne .....	5,280.63	480,447.71	.....
697	Personal Finance Company of Bloomfield, Bloomfield .....	8,619.99	552,304.34	.....
838	Personal Finance Company of New Jersey, East Orange .....	4,634.44	325,967.86	.....
23	Personal Finance Company of Elizabeth, Elizabeth .....	7,562.47	568,752.64	.....
441	Personal Finance Company of Hackensack, Hackensack .....	3,962.87	488,051.52	.....
856	Personal Finance Company of Hightstown, Hightstown .....	3,314.78	105,361.68	.....
698	Personal Finance Company of New Jersey, Irvington .....	2,622.48	570,390.00	.....
221	Personal Finance Company of Jersey City, Jersey City .....	5,898.45	670,475.48	.....
14	Personal Finance Company of North Jersey, Jersey City .....	5,803.47	250,017.15	.....
815	Personal Finance Company of North Jersey, Metuchen .....	7,922.70	238,097.48	.....
431	Personal Finance Company of Essex County, Newark .....	5,295.58	555,519.36	.....
27	Personal Finance Company of Newark, Newark .....	9,419.75	760,967.47	.....
672	Personal Finance Company of New Brunswick, New Brunswick .....	4,602.59	557,482.95	.....
141	Personal Finance Company of Orange, Orange .....	7,818.75	594,548.82	.....
507	Personal Finance Company of Passaic, Passaic .....	3,673.27	520,743.20	.....
121	Personal Finance Company of Paterson, Paterson .....	8,972.16	913,391.19	.....
671	Personal Finance Company of Plainfield, Plainfield .....	4,786.93	565,208.73	.....
839	Personal Finance Company of New Jersey, Rahway .....	5,157.43	243,343.83	.....
844	Personal Finance Company of New Jersey, Red Bank .....	4,493.69	332,299.77	.....
841	Personal Finance Company of New Jersey, Somerville .....	3,581.76	366,588.21	.....
103	Personal Finance Company of Trenton, Trenton .....	6,876.63	988,628.85	.....
668	Personal Finance Company of Union City, Union City .....	7,887.27	641,937.98	.....
780	Personal Finance Company of Union, Union .....	3,052.42	200,881.52	.....
857	Pleasant Finance Co., Inc., Lodi .....	1,918.20	96,731.29	.....
791	Preferred Finance Co., Inc., Belleville .....	1,108.08	306,239.75	.....
863	Preferred Finance Co., Inc., East Paterson .....	1,664.78	45,176.36	.....
830	Preferred Finance Co., Inc., Hawthorne .....	1,644.13	150,583.20	.....

SMALL LOAN LICENSEES

LICENSEES—Continued  
December 31, 1954

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$8,989.64	\$957.00	\$21,669.79	\$454,309.52
6,334.85	798.52	25,359.80	262,341.48
7,075.20	1,104.28	34,819.00	440,716.75
5,595.81	1,056.75	31,297.13	405,739.85
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
3,007.40	723.88	42,797.27	269,047.85
3,155.38	786.77	30,220.61	271,150.71
3,410.93	517.30	57,879.31	332,652.23
2,699.79	730.36	53,849.79	334,775.96
2,639.30	511.20	1,277.00	153,309.92
3,390.35	611.76	15,917.89	250,832.71
4,471.80	545.22	18,951.76	248,467.66
5,951.32	658.40	18,063.95	287,962.76
4,737.40	542.98	40,040.57	283,842.57
4,739.75	341.36	9,872.67	291,463.34
1,803.20	671.21	589.70	217,278.44
2,375.46	440.00	55.00	197,476.96
477.24	140.00	1,000.00	196,588.38
2,030.15	205.82	1,682.02	241,387.91
2,514.98	293.56	.....	228,658.77
1,846.78	181.30	447.90	158,082.74
4,429.23	.....	250.00	186,864.88
2,541.06	2,420.00	17,525.00	539,452.83
1,490.88	.....	50,312.51	777,823.21
204.30	3,465.00	472,321.74	786,854.71
5,322.07	858.57	24,545.63	429,443.48
5,411.37	94.94	1,108.08	179,097.73
435.45	.....	.....	134,303.10
4,354.47	125.96	.....	551,931.01
4,269.32	70.06	324.55	771,429.92
4,309.11	33.90	.....	490,071.35
3,582.33	141.13	.....	564,647.79
6,526.03	35.09	.....	337,163.42
7,665.73	181.49	39.90	584,202.23
6,438.64	35.00	.....	498,488.03
3,874.50	278.83	.....	112,829.79
4,198.48	193.42	1,280,693.37	1,858,097.75
2,769.96	5.57	.....	679,149.46
6,826.07	6.13	292,666.99	555,319.81
6,951.39	181.40	.....	253,152.97
8,262.07	214.51	303.23	569,594.75
7,510.37	397.46	.....	787,295.05
1,204.61	56.31	.....	563,346.46
6,435.31	200.12	.....	609,003.00
6,848.62	134.83	.....	531,399.92
1,532.03	261.50	.....	924,156.88
1,669.92	50.37	.....	371,715.95
5,538.49	32.09	.....	254,071.84
5,910.16	2.09	.....	342,705.71
5,551.05	72.48	.....	375,793.50
6,349.33	189.50	135.80	1,002,180.11
1,690.14	151.20	.....	631,666.59
7,063.37	26.00	3,004.19	214,027.50
2,948.98	602.58	345.00	102,546.06
2,863.95	323.97	3,359.45	313,895.20
4,766.43	323.97	16,006.24	67,937.78
1,016.24	223.97	9,076.00	162,543.54

SMALL LOAN LICENSEES

SMALL LOAN  
Table 1—Assets

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
105	Preferred Finance Co., Inc., Newark .....	\$1,568.86	\$195,940.44	.....
831	Preferred Finance Co., Inc., Paulsboro .....	1,044.66	157,804.00	.....
751	Preferred Finance Co., Inc., Phillipsburg .....	1,977.54	301,000.71	.....
812	Preferred Finance Co., Inc., Princeton .....	1,648.85	187,060.71	.....
813	Preferred Finance Co., Inc., Washington .....	1,473.05	247,740.26	.....
862	Prudential Loan Co., Clifton .....	5,987.72	49,249.36	.....
692	Prudential Loan Co., Plainfield .....	6,076.72	216,091.57	.....
810	Public Finance Service, Inc., Camden .....	License Surrendered		
748	Public Finance Service, Inc., Clifton .....	License Surrendered		
820	Public Finance Service, Inc., Gloucester City .....	License Surrendered		
843	Public Finance Service, Inc., Maplewood .....	License Surrendered		
715	Public Finance Service, Inc., Paterson .....	License Surrendered		
713	Public Finance Service, Inc., Ridgewood .....	License Surrendered		
819	Public Finance Service, Inc., South Orange .....	License Surrendered		
747	Public Finance Service, Inc., Westwood .....	License Surrendered		
875	Queen City Finance Company, Flemington .....	3,786.54	25,183.58	.....
707	Queen City Finance Company, Plainfield .....	1,596.98	310,681.31	.....
858	Reliable Loan Service, William J. Leach, t/a, Elizabeth... ..	8,110.10	49,717.09	.....
785	Reserve Finance Co., Jersey City .....	15,522.96	73,853.87	.....
827	Ritter Finance Company, Inc., Lambertville .....	5,670.79	177,640.20	.....
821	Ritter Finance Company, Inc., of South Jersey, Hammonton .....	4,856.46	286,973.83	.....
822	Ritter Finance Company, Inc., of Riverside, Riverside .....	5,038.37	278,219.80	.....
623	Seaboard Finance Company of Atlantic City, Atlantic City .....	9,164.43	457,435.47	.....
108	Seaboard Finance Company of Bayonne, Inc., Bayonne .....	14,611.71	434,485.33	.....
832	Seaboard Finance Company of New Jersey, Cape May Court House .....	8,390.44	156,990.19	.....
706	Seaboard Finance Company of New Jersey, Jersey City .....	11,563.55	308,887.09	.....
761	Seaboard Finance Company of New Jersey, Montclair .....	3,584.97	154,112.43	.....
423	Seaboard Finance Company of New Jersey, Newark .....	6,073.30	224,295.23	.....
760	Seaboard Finance Company of New Jersey, Salem .....	9,249.19	295,556.18	.....
779	Seaboard Finance Company of New Jersey, Wildwood .....	5,812.11	288,053.77	.....
757	Seaboard Finance Company, Bound Brook .....	10,579.03	376,164.19	.....
695	Seaboard Finance Company, Camden .....	11,350.23	661,400.03	.....
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth... ..	12,305.54	710,673.37	.....
738	Seaboard Finance Company, Englewood .....	9,699.62	457,558.57	.....
689	Seaboard Finance Company, Hackensack .....	8,932.95	444,660.09	.....
703	Seaboard Finance Company, Jersey City .....	11,392.12	550,622.69	.....
709	Seaboard Finance Company, Jersey City .....	20,738.66	1,030,922.09	.....
797	Seaboard Finance Company, New Brunswick .....	5,611.52	330,905.43	.....
685	Seaboard Finance Company, Newark .....	7,863.92	686,178.40	.....
793	Seaboard Finance Company, Orange .....	4,622.85	351,205.38	.....
694	Seaboard Finance Company, Passaic .....	8,637.33	508,656.95	.....
789	Seaboard Finance Company, Paterson .....	3,654.14	433,453.19	.....
450	Seaboard Finance Company of Paterson, Inc., Paterson... ..	13,875.16	748,200.14	.....
798	Seaboard Finance Company, Perth Amboy .....	10,911.67	309,889.03	.....
720	Seaboard Finance Company, Rutherford .....	11,463.21	488,797.70	.....
736	Seaboard Finance Company, Summit .....	11,188.17	372,214.10	.....
398	Seaboard Finance Company, Trenton .....	13,355.24	741,417.30	.....
794	Seaboard Finance Company of Trenton, Inc., Trenton .....	12,560.14	507,138.36	.....
754	Seaboard Finance Company, Woodbridge .....	10,276.68	352,326.13	.....
734	Signature Loan Company, Inc., Rahway .....	6,824.71	374,452.35	.....
755	Signature Loan Company of Bergenfield, Inc., Bergenfield.. ..	7,994.83	249,825.06	.....
673	Somerset Finance Corporation, Somerville .....	7,713.28	314,006.42	.....
677	South Jersey Credit Company, Inc., Camden .....	9,602.15	464,338.62	.....
758	South River Loan Co., South River .....	3,941.63	77,362.66	.....
237	Suburban Finance Company of Newark, Newark .....	11,019.65	339,554.58	.....
753	Suburban Finance Company, Nutley .....	12,532.41	243,213.62	.....
814	Sun Finance Company of Fair Lawn, Fair Lawn .....	22,822.60	259,444.53	.....
561	Thrift Finance Company of Woodbury, Woodbury .....	License Surrendered		
561	Woodbury Thrift Finance Corporation, Woodbury .....	4,946.79	426,867.42	.....
385	Workers Finance Co., Newark .....	5,771.85	483,181.72	.....
746	Workers Finance Co. of North Bergen, North Bergen .....	5,776.16	287,705.19	.....
	Totals .....	\$1,942,714.14	\$84,279,645.70	\$35,788.08

SMALL LOAN LICENSEES

LICENSEES—Continued  
December 31, 1954

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$7,318.91	\$315.60	\$15.00	\$205,158.81
1,921.59	223.97	6,454.00	167,428.22
1,087.89	328.50	2,107.95	306,562.59
3,066.61	223.96	4,273.00	196,273.13
1,994.26	223.96	3,424.69	254,856.22
989.66	2,325.23	1,025.70	59,577.67
720.84	1,131.40	99,316.29	323,336.82
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
897.82			29,807.94
3,498.87			348,509.08
3,015.10		32,731.92	60,917.29
2,324.16	224.85	75.00	101,613.60
587.87		9,687.76	186,234.28
		2,335.42	
1,012.54			
1,984.93		3,238.10	296,080.93
1,795.35		3,186.44	288,429.54
4,273.77			468,395.25
			453,370.81
1,639.78			167,020.41
1,862.24			
2,413.63			322,312.88
2,685.26			160,111.03
2,065.38			233,053.79
2,929.51			306,870.75
			296,795.39
4,805.73			
2,082.60		4,008.75	395,557.70
6,430.31			674,862.86
3,525.93			729,407.02
1,477.67			470,784.12
			455,076.71
2,844.30			
6,838.53			564,859.11
1,214.73		1,097.00	1,059,616.28
4,903.65			337,731.68
1,686.70			698,945.97
			357,514.93
3,615.60			
10,256.91	1,268.00		520,909.88
9,442.90			448,632.24
1,883.24			771,518.20
3,243.28			322,683.94
			503,504.19
2,799.04			
1,647.49			386,201.31
5,230.28			756,420.03
2,100.30	1,011.31		524,928.78
4,831.83	1,323.45		365,714.42
		239.50	387,671.84
3,208.79			
3,780.27	352.22	982.17	262,010.85
6,394.97			325,852.19
292.32	225.00	16,593.88	496,929.62
8,748.91	942.50	4,052.69	85,874.30
		18,955.08	379,220.72
5,171.14	771.74		
5,216.79	997.39	8,097.48	269,696.39
License Surrendered		1,084.45	289,565.76
1,020.43		License Surrendered	
24,253.75	7,013.67	150.00	432,984.64
		79,200.00	599,420.99
2,519.32	110.45		
		870.05	296,981.17
\$839,112.09	\$1,056,524.48	\$3,884,350.78	\$92,088,135.27

SMALL LOAN LICENSEES

SMALL LOAN  
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
799	A. B. C. Credit, Inc., Bridgeton		\$10,905.56	\$537,162.96
849	A. B. C. Credit, Inc., Vineland		5,249.70	263,699.60
80	Acme Finance Company, Newark	\$111,520.29	9,156.21	47,250.00
865	American Finance Corporation of Camden, Camden	1,161,945.94	25,861.55	100,000.00
866	American Finance Corporation of Clifton, Clifton	264,068.88	5,931.70	40,000.00
867	American Finance Corporation of Gloucester City, Gloucester City	880,951.64	20,113.71	100,000.00
868	American Finance Corporation of Maplewood, Maplewood	178,285.61	3,863.90	25,000.00
869	American Finance Corporation of Paterson, Paterson	494,864.66	11,198.40	75,000.00
870	American Finance Corporation of Ridgewood, Ridgewood	398,117.63	8,943.02	50,000.00
871	American Finance Corporation of South Orange, South Orange	347,181.61	7,884.91	50,000.00
872	American Finance Corporation of Westwood, Westwood	271,967.53	6,188.39	50,000.00
834	Associates Loan Company, Trenton	151,758.31	6,925.22	56,000.00
664	Atlantic City Loan Company, Atlantic City	337,782.46	39,028.81	25,000.00
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville			20,000.00
852	Atlantis Finance Co., Atlantic Highlands		License Surrendered	
768	Atlas Loan Company, Cranford	214,851.51	9,229.45	25,200.00
759	Auto Loan Company, Newark	233,464.30	15,777.53	86,200.00
776	Beacon Finance Company of Highland Park, Highland Park	415,022.16	24,745.69	25,000.00
749	Beacon Finance Company of Neptune, Neptune	391,235.61	23,039.56	30,000.00
835	Beacon Finance Company of Roselle, Roselle	141,235.79	5,603.42	25,000.00
472	Beacon Finance Company of Trenton, New Jersey, Trenton	525,276.50	35,848.77	50,151.47
874	Bell Finance Company of Atlantic Highlands, Atlantic Highlands	128,752.82	4,528.06	54,132.92
775	Bell Finance Company of Freehold, Freehold	234,496.97	25,722.94	25,000.00
742	Bell Finance Company, Red Bank	652,680.46	49,775.32	100,800.00
778	Beneficial Finance Co. of Caldwell, Caldwell	120,316.80		7,500.00
139	Beneficial Finance Co. of Camden, Camden	165,794.03	47,361.79	10,000.00
305	Beneficial Finance Co. of Camden County, Camden	125,914.80	65,775.14	10,000.00
620	Budget Plan Corporation, Camden		24,478.96	326,093.01
801	Budget Plan Corporation, Haddonfield	1,415.82	7,347.44	285,371.19
876	Budget Plan Corporation, Moorestown		218.79	26,755.02
859	Camden Provident Loan Company, Camden	51,000.00	3,424.53	66,400.00
678	Capital Finance Company, Bridgeton		5,852.29	333,056.24
663	Capital Finance Company, New Brunswick		4,596.37	264,947.99
662	Capital Finance Company, Trenton		4,344.47	258,734.85
809	Central Finance Corp., Keyport		License Surrendered	
796	Central Finance Corp., Toms River		License Surrendered	
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark	132,500.00	190.90	65,474.55
414	Citizens Finance Company, Trenton		12,527.12	116,240.00
730	City Finance Company, The, Linden			373,930.40
731	City Finance Company, The, Montclair			154,137.19
723	City Finance Company, The, Passaic			361,997.65
699	City Finance Company, The, West New York			367,100.55
803	Civil Loan Co., Jean Toker, June M. Benson, and Sidney Benson, t/a, Linden	340,298.50	1,500.00	30,000.00
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes	181,412.20	5,742.65	91,863.66
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	1,187.30	8,750.63	68,000.00
860	Community Finance, Inc., Hackensack	219,584.81	845.13	70,000.00
829	Community Finance, Inc., Teaneck		License Surrendered	
702	Consumers Finance Company, East Orange	291,430.00	8,272.26	26,400.00
853	Consumers Finance Company of Morris County, Madison	111,207.50	3,561.84	25,050.00
772	Consumers Finance Company of Union County, Roselle Park	169,900.00	4,671.59	14,250.00
792	County Finance Service, Penns Grove	162,553.98	16,242.37	25,000.00
790	Crown Finance Company, Inc., Bloomfield	131.42	11,132.65	235,870.56
762	Crown Finance Company, Inc., Irvington	229,994.70	10,034.49	
710	Domestic Finance Corporation, East Orange	687.73	30,253.02	385,894.15
771	Domestic Finance Corporation, Kearny	560.18	15,050.57	235,765.47
724	Domestic Finance Corporation, New Brunswick	519.39	19,906.00	323,687.25
701	Earle Finance Corporation, Collingswood	89,690.59	6,892.48	41,839.00
847	Empire Finance Company of Burlington, Bordentown	103,595.44	2,145.13	
743	Empire Finance Company of Burlington, Burlington	336,563.06	19,715.77	40,120.00
795	Empire Finance Company of Mt. Holly, Mt. Holly	283,880.73	11,346.46	25,000.00

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income December 31, 1954

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
		\$548,068.52	\$115,859.58			\$115,859.58
		268,949.30	54,645.54			54,645.54
\$9,000.00	\$35,831.32	212,757.82	52,902.32	\$405.44		53,307.76
	-4,106.76	1,283,700.73	136,417.58	921.40		137,338.98
	-6,758.52	303,242.06	32,612.30	434.13		33,046.43
	-3,435.70	1,006,629.65	106,639.37	726.63		107,366.00
	-7,849.72	199,299.79	21,654.57	12.00		21,666.57
	-5,518.02	573,545.04	63,159.16	243.18		63,402.34
	-1,860.81	455,199.84	49,484.72	5.00		49,489.72
	-15,411.83	389,654.69	32,840.61	134.16		32,974.77
	-5,295.97	322,859.95	33,772.99	474.73		34,247.72
	4,061.49	218,745.02	54,247.65			54,247.65
	169,316.92	571,128.19	123,086.41			123,086.41
	179,140.41	199,140.41	33,359.50	35.37		33,394.87
License Surrendered			18,657.20			18,657.20
	18,537.12	267,818.08	64,179.58			64,179.58
	76,998.28	412,340.11	98,307.66			98,307.66
	5,993.77	470,761.62	97,086.29			97,086.29
	49,718.66	495,993.83	104,956.45			104,956.45
	-22,633.36	149,205.85	24,392.63			24,392.63
	63,339.61	674,616.35	148,213.77			148,213.77
		187,413.80	12,047.57			12,047.57
	60,376.49	345,596.40	77,965.85			77,965.85
	115,982.82	919,038.60	178,948.11			178,948.11
2,141.09	41,298.95	171,256.84	34,833.33			34,833.33
	282,201.61	505,357.43	125,240.37			125,240.37
	403,966.24	605,656.18	150,543.46			150,543.46
		350,571.97	83,495.37			83,495.37
		294,134.45	58,891.06			58,891.06
		26,973.81	174.95			174.95
	-5,987.68	114,836.85	16,682.26		\$3.76	16,686.02
		338,908.53	74,925.63			74,925.63
		269,544.36	60,063.17			60,063.17
License Surrendered		263,079.32	46,189.77			46,189.77
License Surrendered			9,678.40			9,678.40
License Surrendered			6,063.49			6,063.49
		198,165.45	50,579.38	1,924.04	4.00	52,507.42
	56,481.43	185,248.55	38,094.02	498.65	2,135.60	40,728.27
		373,930.40	91,421.09	498.09	59.43	91,978.61
		154,137.19	41,909.54	235.20	26.47	42,171.21
		361,997.65	89,841.54	389.53	51.13	90,282.20
		367,100.55	92,658.92	622.65	62.45	93,344.02
		371,798.50	82,998.66	1,435.35		84,434.01
		279,018.51	67,544.84	744.86		68,289.70
	31,886.23	109,824.16	26,989.06			26,989.06
	986.56	291,416.50	60,895.96	941.48		61,837.44
License Surrendered			6,533.89	65.00		6,598.89
	1,403.44	327,505.70	85,144.75			85,144.75
	7,449.48	147,268.82	30,846.12			30,846.12
	16,494.15	205,315.74	54,320.28			54,320.28
	48,150.16	252,046.51	58,762.08	352.88		59,114.96
	8,161.97	255,296.60	39,072.45	1,534.50		40,606.95
	8,533.48	248,562.67	37,046.88	2,007.33		39,054.21
	28,507.97	445,342.87	104,998.82	2,248.21		107,247.03
	12,812.71	264,188.93	64,045.20	1,463.34		65,508.54
	17,640.36	361,753.00	86,627.07	624.62		87,251.69
	34,818.46	173,240.53	39,955.36			39,955.36
	-6,921.53	100,819.04	20,941.41	21.77		20,963.18
	39,715.13	436,115.96	94,379.76	1,365.49		95,745.25
	18,687.69	288,914.88	62,217.97	412.28		62,630.25

— Denotes deficit.

SMALL LOAN  
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	\$306,350.45	\$13,087.21	\$41,892.99
773	Family Finance Corporation, Bayonne	557.86		439,481.64
783	Family Finance Corporation, Camden	11,967.96		180,198.23
740	Family Finance Corporation, Hackensack	18,176.68		404,109.36
765	Family Finance Corporation, Irvington	4,120.17		301,300.28
782	Family Finance Corporation, Jersey City		24,390.81	315,663.72
739	Family Finance Corporation, Jersey City		3,253.05	816,017.01
708	Family Finance Corporation, Newark		3,410.10	627,225.75
737	Family Finance Corporation, Pitman		899.47	196,821.65
774	Family Finance Corporation, Union City		14,322.61	276,961.84
719	Fidelity Finance Corporation, West New York	69,624.59	12,436.33	31,000.00
729	First Industrial Loan Company of New Jersey, Kearny		144.48	57,188.32
665	First Industrial Loan Company of New Jersey, Newark	115,000.00	16,028.84	75,000.00
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	279,000.00	26,555.22	223,846.73
726	Friendly Finance Company, Westfield	214,952.33	8,464.00	25,000.00
712	General Credit Company, Vineland	70,532.60	35,738.03	75,000.00
732	General Public Loan Corporation, Belleville	539,194.60	34,074.66	
786	General Public Loan Corporation, Elizabeth	404,395.07	15,136.37	
756	General Public Loan Corporation, Harrison	308,422.82	15,428.55	
763	General Public Loan Corporation, Hoboken	277,848.08	14,088.73	
784	General Public Loan Corporation, Jersey City	296,611.89	14,319.74	
769	General Public Loan Corporation, Long Branch	262,638.85	14,072.87	
752	General Public Loan Corporation, Millville	269,022.58	17,508.33	
733	General Public Loan Corporation, Teaneck	209,679.07	7,150.88	
750	General Public Loan Corporation, West Orange	263,327.68	15,081.62	
477	Globe Loan Company, Louis J., James J. & Patricia E. Feit, t/a, Elizabeth	521,030.98		30,000.00
828	Guardian Loan Company of Lakewood, Lakewood	351,976.92	22,372.13	25,000.00
851	Guardian Loan Company of Ocean City, Ocean City	125,000.00	8,088.76	25,000.00
864	Guardian Loan Company of Teaneck, Teaneck	125,000.00	5,900.93	25,000.00
824	Hamilton Finance Company, Hamilton Township	156,475.97	8,136.99	46,000.00
806	Hillside Loan Company, Hillside	266,850.01	3,200.89	28,200.00
777	Home Finance Company, Morristown	256,979.18	15,897.50	25,000.00
845	Household Finance Corporation, Asbury Park	2,377.14		532,068.81
642	Household Finance Corporation, Camden	7,045.77		1,152,442.34
641	Household Finance Corporation, Camden	5,395.72		830,362.44
842	Household Finance Corporation, Clifton	868.37		201,185.51
687	Household Finance Corporation, Elizabeth	7,041.73		969,308.77
686	Household Finance Corporation, Hackensack	3,217.51		609,792.06
288	Household Finance Corporation, Jersey City	4,913.71		804,232.48
643	Household Finance Corporation, Jersey City	7,516.72		924,432.93
289	Household Finance Corporation, Newark	6,570.81		960,225.15
308	Household Finance Corporation, Newark	6,402.97		968,249.66
644	Household Finance Corporation, Newark	5,404.17		771,253.53
679	Household Finance Corporation, Orange	3,578.45		651,419.53
690	Household Finance Corporation, Passaic	3,897.71		586,429.02
659	Household Finance Corporation, Paterson	5,582.89		903,940.43
691	Household Finance Corporation, Perth Amboy	3,829.70		657,429.44
660	Household Finance Corporation, Trenton	10,142.25		1,725,103.15
700	Household Finance Corporation, Union City	4,348.86		807,291.60
387	Hub Loan Company, Jersey City	236,230.83	3,000.00	178,514.25
804	Ideal Finance Company, Merchantville		License Surrendered	
717	Industrial Loan Society, Inc., Dover			625,415.47
674	Industrial Loan Society, Inc., East Orange			299,837.07
681	Industrial Loan Society, Inc., Irvington			198,656.81
650	Industrial Loan Society, Inc., Morristown			296,343.14
178	Industrial Loan Society, Inc., Perth Amboy			303,130.39
158	Industrial Loan Society, Inc., Plainfield			469,816.20
826	Interstate Finance Company, Glassboro	293,250.13	26,262.31	
43	Interstate Finance Company, Trenton	723,859.43	48,108.97	80,000.00
825	Interstate Finance Company, Ventnor City	158,793.69	14,472.96	

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income December 31, 1954

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
.....	.....	\$361,330.65	\$87,314.60	.....	.....	\$87,314.60
.....	.....	440,039.50	99,521.02	.....	.....	99,521.02
.....	.....	192,166.19	42,991.11	.....	.....	42,991.11
.....	.....	422,286.04	98,671.68	.....	.....	98,671.68
.....	.....	297,180.11	68,109.97	.....	.....	68,109.97
.....	.....	340,054.53	77,443.06	.....	.....	77,443.06
.....	.....	819,270.06	190,003.82	.....	.....	190,003.82
.....	.....	630,635.85	150,313.08	.....	.....	150,313.08
.....	.....	197,721.12	45,015.40	.....	.....	45,015.40
.....	.....	291,284.45	65,053.14	.....	.....	65,053.14
.....	\$16,712.54	129,773.46	33,635.82	.....	.....	33,635.82
.....	7,319.53	64,652.33	13,989.41	.....	.....	13,989.41
.....	81,275.33	287,304.17	47,618.35	.....	.....	47,618.35
.....	.....	529,401.95	127,115.01	\$772.44	.....	127,887.45
.....	8,975.52	257,391.85	51,795.49	.....	.....	51,795.49
.....	271,587.71	452,858.34	86,830.75	.....	.....	86,830.75
.....	4,584.16	577,853.42	141,608.97	827.96	.....	142,436.93
.....	-11,386.76	408,144.68	98,896.44	503.66	.....	99,400.10
.....	16,864.32	340,715.69	81,327.19	364.75	.....	81,691.94
.....	986.15	292,922.96	69,611.30	988.60	.....	70,599.90
.....	-8,206.63	302,725.00	69,335.52	154.88	.....	69,490.40
.....	16,190.78	292,902.50	67,248.86	288.60	.....	67,537.46
.....	22,868.12	309,399.03	73,580.81	486.31	.....	74,067.12
.....	-11,031.28	196,798.67	44,720.08	168.75	.....	44,888.83
.....	8,405.19	286,814.49	68,626.05	496.17	.....	69,122.22
.....	.....	551,030.98	125,299.67	3,016.09	.....	128,315.76
.....	28,989.03	428,338.08	74,111.47	45.00	.....	74,156.47
.....	1,639.06	159,727.82	27,897.41	.....	.....	27,897.41
.....	-15,224.66	140,676.27	6,873.29	.....	.....	6,873.29
.....	2,206.13	212,819.09	37,863.47	419.25	.....	38,282.72
.....	20,962.96	319,213.86	69,839.71	.....	.....	69,839.71
.....	72,538.28	370,414.96	86,049.93	846.16	.....	86,896.09
.....	.....	534,445.95	123,359.87	1,203.38	.....	124,603.25
.....	.....	1,159,488.11	280,017.87	3,027.07	.....	283,044.94
.....	.....	835,758.16	205,547.53	2,129.30	.....	207,676.83
.....	.....	202,053.88	44,505.35	135.99	.....	44,641.34
.....	.....	976,350.50	242,846.91	6,052.58	.....	248,899.49
.....	.....	613,009.57	144,249.52	2,530.44	.....	146,779.96
.....	.....	809,146.19	197,984.71	2,427.27	.....	200,411.98
.....	.....	931,945.65	232,047.96	3,122.77	.....	235,170.73
.....	.....	966,795.96	230,342.18	3,044.20	.....	233,386.38
.....	.....	974,652.63	239,839.17	3,982.35	.....	243,821.52
.....	.....	776,657.70	186,086.07	2,178.72	.....	188,264.79
.....	.....	654,997.98	157,968.10	2,756.95	.....	160,725.05
.....	.....	590,326.73	142,259.57	2,591.86	.....	144,851.43
.....	.....	909,523.32	217,750.83	2,821.29	.....	220,572.12
.....	.....	661,259.14	163,310.16	2,498.22	.....	165,808.38
.....	.....	1,735,245.40	414,923.57	4,096.52	.....	419,020.09
.....	.....	811,640.46	199,275.50	3,050.29	.....	202,325.79
.....	2,991.35	420,736.43	64,414.81	.....	.....	64,414.81
.....	License Surrendered	.....	10,529.62	697.88	\$3.75	11,231.25
.....	.....	625,415.47	146,130.92	1,744.27	.....	147,875.19
.....	.....	299,857.07	68,536.08	190.00	.....	68,726.08
.....	.....	198,656.81	48,023.13	450.85	.....	48,473.48
.....	.....	296,343.14	68,890.33	.....	.....	68,890.33
.....	.....	303,130.39	65,944.21	154.41	.....	66,098.62
.....	.....	469,816.20	109,727.04	53.00	.....	109,780.64
.....	\$60,553.10	410,065.54	91,059.99	518.81	69.81	91,648.61
.....	50,885.22	902,853.62	85,241.29	446.70	.23	85,688.22
.....	9,506.34	182,772.99	41,245.32	219.46	6.97	41,471.75

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
718	Jersey Loan Company, Bloomfield .....	\$384,016.38	\$12,709.70	\$25,010.00
764	Liberal Finance Service of Lyndhurst, Lyndhurst .....	172,238.32	11,579.44	42,000.00
818	Liberal Finance Service of Millburn, Millburn .....	300,862.22	14,609.85	81,000.00
788	Liberal Finance Service of Paterson, Paterson .....	278,873.04	14,904.73	81,000.00
790	Lincoln Loan Company, Inc., Bloomfield .....		License Surrendered	
778	Lincoln Loan Company, Inc., Caldwell .....		License Surrendered	
762	Lincoln Loan Company, Inc., Irvington .....		License Surrendered	
780	Lincoln Loan Company, Inc., Union .....		License Surrendered	
840	Local Finance Company of Carteret, Carteret .....	199,987.47	3,921.54	45,000.00
811	Local Finance Company of Cliffside, Cliffside Park .....	180,784.34	2,529.59	55,000.00
809	Local Finance Company of Keyport, Keyport .....	232,065.62	16,067.33	75,000.00
835	Local Finance Company of Manasquan, Manasquan .....	275,195.15	8,675.84	45,000.00
873	Local Finance Company of Merchantville, Merchantville .....	123,326.57	2,564.70	25,000.00
850	Local Finance Company of North Bergen, North Bergen .....	197,144.46	5,299.97	35,000.00
800	Local Finance Company of Palisades Park, Palisades Park .....	181,180.38	5,187.20	45,000.00
837	Local Finance Company of Point Pleasant, Point Pleasant Beach .....	223,018.69	5,684.19	45,000.00
796	Local Finance Company of Toms River, Toms River .....	212,824.20	7,603.30	50,000.00
823	McDevitt Finance Co., Atlantic City .....	243,750.55	5,479.05	42,000.00
854	Milford Finance Corporation, New Milford .....	162,384.98	4,679.31	51,700.00
846	Milton Finance Co., Englewood .....	99,778.71	7,526.78	76,400.00
262	Morris County Loan and Finance Association, Inc., Boonton .....	131,151.14	1,176.08	50,000.00
787	Mutual Loan Company, Newton .....			241,387.91
115	Mutual Loan Company, Paterson .....			228,658.77
836	Mutual Loan Company, Wharton .....			158,082.74
735	National Finance Company, Charles T. Feit, t/a, Union .....	118,330.91		68,533.97
666	Newark Finance Corporation, Newark .....	362,559.59	41,332.90	84,460.00
861	Newark Provident Loan Association, Newark .....	135,948.08	63,132.80	500,000.00
741	North Jersey Finance Service, Hoboken .....	518,927.50	475.01	45,000.00
676	Penn Loan Company, Perth Amboy .....	143,000.00	20,964.50	106,900.00
848	Peoples Finance Company of Denville, Denville .....	108,211.64	7,250.83	58,100.00
39	Peoples Standard Finance Corporation, Jersey City .....	43,500.00		46,500.00
670	Personal Finance Company of Asbury Park, Asbury Park .....	266,715.77	47,739.56	10,000.00
667	Personal Finance Company of Atlantic City, Atlantic City .....	329,919.08	89,546.47	12,000.00
669	Personal Finance Company of Bayonne, Bayonne .....	204,599.62	46,937.76	10,000.00
697	Personal Finance Company of Bloomfield, Bloomfield .....	273,489.05	50,920.32	7,500.00
838	Personal Finance Company of New Jersey, East Orange .....	635.10	7,943.36	328,584.96
23	Personal Finance Company of Elizabeth, Elizabeth .....	200,037.67	48,636.70	10,000.00
441	Personal Finance Company of Hackensack, Hackensack .....	138,607.26	47,237.50	10,000.00
856	Personal Finance Company of Hightstown, Hightstown .....	103,066.12	2,523.42	3.00
698	Personal Finance Company of New Jersey, Irvington .....	1,259,310.96	99,449.80	12,000.00
221	Personal Finance Company of Jersey City, Jersey City .....	256,251.87	75,477.82	10,000.00
14	Personal Finance Company of North Jersey, Jersey City .....	483,009.18	14,001.31	50,000.00
815	Personal Finance Company of North Jersey, Metuchen .....	510.12	5,000.00	247,642.85
431	Personal Finance Company of Essex County, Newark .....	219,622.08	43,111.28	22,500.00
27	Personal Finance Company of Newark, Newark .....	246,768.41	71,751.99	20,000.00
672	Personal Finance Company of New Brunswick, New Brunswick .....	207,183.72	57,850.99	12,000.00
141	Personal Finance Company of Orange, Orange .....	208,699.94	64,357.97	10,000.00
507	Personal Finance Company of Passaic, Passaic .....	198,129.70	50,884.14	10,000.00
121	Personal Finance Company of Paterson, Paterson .....	378,143.73	100,352.19	10,000.00
671	Personal Finance Company of Plainfield, Plainfield .....	252,822.57	51,563.08	12,500.00
839	Personal Finance Company of New Jersey, Rahway .....	415.03	1,799.71	251,857.10
844	Personal Finance Company of New Jersey, Red Bank .....	523.09	8,405.46	333,777.16
541	Personal Finance Company of New Jersey, Somerville .....	542.82	8,776.53	366,474.15
103	Personal Finance Company of Trenton, Trenton .....	524,908.96	102,178.78	10,000.00
668	Personal Finance Company of Union City, Union City .....	292,487.65	68,942.83	12,500.00
780	Personal Finance Company of Union, Union .....	166,026.73		7,500.00
857	Pleasant Finance Co., Inc., Lodi .....	75,488.91	49.56	25,000.00
791	Preferred Finance Co., Inc., Belleville .....		6,124.80	307,770.40
863	Preferred Finance Co., Inc., East Paterson .....		1,355.29	66,582.49
830	Preferred Finance Co., Inc., Hawthorne .....		4,517.50	158,026.04

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income December 31, 1954

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
.....	\$32,573.44	\$454,309.52	\$100,032.84	\$414.82	.....	\$100,447.66
.....	36,523.72	262,341.48	56,068.99	619.31	.....	56,688.30
.....	44,244.68	440,716.75	97,076.33	445.16	.....	97,521.49
.....	30,962.08	405,739.85	82,461.35	380.60	.....	82,841.95
License Surrendered			9,460.28	182.80	.....	9,643.08
License Surrendered			1,215.74	.....	.....	1,215.74
License Surrendered			8,325.17	234.51	.....	8,559.68
License Surrendered			1,627.43	.....	.....	1,627.43
.....	20,138.84	269,047.85	49,339.68	.....	.....	49,339.68
\$590.00	32,246.78	271,150.71	47,086.95	.....	.....	47,086.95
.....	9,519.28	332,652.23	48,149.36	.....	.....	48,149.36
.....	5,904.97	334,775.96	65,031.12	.....	.....	65,031.12
.....	2,418.65	153,309.92	16,973.88	.....	.....	16,973.88
.....	13,408.28	250,852.71	46,970.32	.....	.....	46,970.32
.....	17,100.08	248,467.66	47,775.37	.....	.....	47,775.37
.....	14,259.88	287,962.76	59,883.19	.....	.....	59,883.19
.....	13,415.07	283,842.57	38,725.70	.....	.....	38,725.70
.....	233.74	291,463.34	64,534.96	.....	.....	64,534.96
.....	-1,485.85	217,278.44	34,455.99	.....	.....	34,455.99
.....	13,771.47	197,476.96	37,849.24	1,124.75	.....	38,973.99
.....	14,261.16	196,588.38	41,519.62	.....	\$25.00	41,544.62
.....	.....	241,387.91	56,480.64	209.68	.....	56,690.32
.....	.....	228,658.77	54,263.01	.....	.....	54,263.01
.....	.....	158,082.74	33,506.02	.....	.....	33,506.02
.....	.....	186,864.88	44,085.80	.....	.....	44,085.80
.....	51,100.34	539,452.83	128,462.98	.....	.....	128,462.98
.....	78,742.33	777,825.21	141,677.68	.....	307.54	141,985.22
.....	222,452.20	786,854.71	57,019.10	327.02	.....	57,946.12
.....	158,578.98	429,443.48	94,838.30	.....	.....	94,938.30
.....	5,535.26	179,097.73	38,276.46	.....	.....	38,276.46
.....	44,303.10	134,303.10	34,392.03	1,551.64	.....	35,943.67
.....	227,475.68	551,931.01	128,560.78	.....	.....	128,560.78
.....	348,964.37	771,429.92	190,486.56	.....	.....	190,486.56
.....	228,533.97	490,071.35	117,863.05	.....	.....	117,863.05
.....	233,638.42	564,647.79	124,557.16	.....	.....	124,557.16
.....	.....	337,163.42	69,191.59	.....	.....	69,191.59
.....	325,527.86	584,202.23	127,991.36	.....	.....	127,991.36
.....	302,643.27	498,488.03	117,941.37	.....	.....	117,941.37
.....	7,237.25	112,829.79	22,662.74	.....	.....	22,662.74
.....	487,336.99	1,858,097.75	137,739.65	.....	.....	137,739.65
.....	337,419.77	679,149.46	174,735.04	.....	.....	174,735.04
.....	6,309.32	553,319.81	57,580.96	.....	.....	57,580.96
.....	.....	253,152.97	45,159.39	.....	.....	45,159.39
.....	284,361.39	569,594.75	121,743.59	.....	.....	121,743.59
.....	448,774.65	787,295.05	192,047.43	.....	.....	192,047.43
.....	286,311.75	563,346.46	135,899.53	.....	.....	135,899.53
.....	325,945.09	609,003.00	148,191.44	.....	.....	148,191.44
.....	272,386.08	531,399.92	122,153.93	.....	.....	122,153.93
.....	435,660.94	924,156.88	218,731.97	.....	.....	218,731.97
.....	254,830.30	571,715.95	130,548.40	.....	.....	130,548.40
.....	.....	254,071.84	55,695.53	.....	.....	55,695.53
.....	.....	342,705.71	64,884.66	.....	.....	64,884.66
.....	.....	375,793.50	81,147.80	.....	.....	81,147.80
.....	365,092.37	1,002,180.11	234,287.02	.....	.....	234,287.02
.....	277,736.11	651,666.59	160,868.89	.....	.....	160,868.89
.....	40,500.77	214,027.50	41,519.89	.....	.....	41,519.89
.....	2,007.58	102,546.05	21,806.70	.....	.....	21,806.70
.....	.....	313,895.20	70,005.54	.....	.....	70,005.54
.....	.....	67,937.78	3,419.78	.....	.....	3,419.78
.....	.....	162,543.54	32,031.31	.....	.....	32,031.31

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
105	Preferred Finance Co., Inc., Newark .....	\$173,733.01	\$5,414.64	\$33,400.00
831	Preferred Finance Co., Inc., Paulsboro .....	.....	4,734.12	162,694.10
751	Preferred Finance Co., Inc., Phillipsburg .....	182,170.05	21,865.99	26,000.00
812	Preferred Finance Co., Inc., Princeton .....	.....	5,611.82	190,661.31
813	Preferred Finance Co., Inc., Washington .....	.....	4,954.80	249,901.42
862	Prudential Loan Co., Clifton .....	281.05	1,969.97	57,326.65
692	Prudential Loan Co., Plainfield .....	192,037.71	8,763.93	80,200.00
810	Public Finance Service, Inc., Camden .....	License Surrendered	.....	.....
748	Public Finance Service, Inc., Clifton .....	License Surrendered	.....	.....
820	Public Finance Service, Inc., Gloucester City .....	License Surrendered	.....	.....
843	Public Finance Service, Inc., Maplewood .....	License Surrendered	.....	.....
715	Public Finance Service, Inc., Paterson .....	License Surrendered	.....	.....
713	Public Finance Service, Inc., Ridgewood .....	License Surrendered	.....	.....
819	Public Finance Service, Inc., South Orange .....	License Surrendered	.....	.....
747	Public Finance Service, Inc., Westwood .....	License Surrendered	.....	.....
875	Queen City Finance Company, Flemington .....	.....	131.80	29,676.14
707	Queen City Finance Company, Plainfield .....	220,547.80	27,522.57	90,000.00
858	Reliable Loan Service, William J. Leach, t/a, Elizabeth...	16,350.05	92.40	50,474.84
785	Reserve Finance Co., Jersey City .....	82,820.55	3,692.69	25,000.00
827	Ritter Finance Company, Inc., Lambertville .....	82,152.10	11,354.61	75,000.00
821	Ritter Finance Company, Inc., of South Jersey, Hammonton .....	.....	11,478.95	284,601.98
822	Ritter Finance Company, Inc., of Riverside, Riverside .....	.....	11,128.79	277,300.75
623	Seaboard Finance Company of Atlantic City, Atlantic City .....	91,532.08	25,862.43	32,580.00
108	Seaboard Finance Company of Bayonne, Inc., Bayonne .....	230,309.16	22,479.55	83,900.00
832	Seaboard Finance Company of New Jersey, Cape May Court House .....	159,615.41	7,405.00	.....
706	Seaboard Finance Company of New Jersey, Jersey City .....	309,648.99	12,663.89	.....
761	Seaboard Finance Company of New Jersey, Montclair .....	151,522.24	8,588.79	.....
423	Seaboard Finance Company of New Jersey, Newark .....	26,178.41	11,000.19	17,000.00
760	Seaboard Finance Company of New Jersey, Salem .....	290,568.12	16,302.63	.....
779	Seaboard Finance Company of New Jersey, Wildwood .....	280,696.70	16,095.69	.....
757	Seaboard Finance Company, Bound Brook .....	712.91	10,625.07	384,219.72
695	Seaboard Finance Company, Camden .....	1,349.22	14,833.86	658,679.78
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth .....	492,735.55	36,068.71	60,000.00
738	Seaboard Finance Company, Englewood .....	765.36	17,237.81	452,780.95
689	Seaboard Finance Company, Hackensack .....	1,063.77	4,253.90	449,759.04
703	Seaboard Finance Company, Jersey City .....	1,268.64	19,358.84	544,231.63
709	Seaboard Finance Company, Jersey City .....	2,174.15	28,850.30	1,028,591.83
797	Seaboard Finance Company, New Brunswick .....	729.69	7,544.12	329,457.87
685	Seaboard Finance Company, Newark .....	1,654.02	17,163.11	680,128.84
793	Seaboard Finance Company, Orange .....	833.70	8,769.05	347,912.18
694	Seaboard Finance Company, Passaic .....	1,042.21	10,886.65	508,981.02
789	Seaboard Finance Company, Paterson .....	871.33	9,939.61	437,821.30
450	Seaboard Finance Company of Paterson, Inc., Paterson .....	473,463.43	43,644.16	78,570.00
798	Seaboard Finance Company, Perth Amboy .....	547.48	7,827.33	314,309.13
720	Seaboard Finance Company, Rutherford .....	847.98	13,719.02	488,937.19
736	Seaboard Finance Company, Summit .....	681.03	12,798.80	372,721.48
398	Seaboard Finance Company, Trenton .....	1,439.99	17,601.80	737,378.24
794	Seaboard Finance Company of Trenton, Inc., Trenton .....	379,904.05	24,023.12	25,000.00
754	Seaboard Finance Company, Woodbridge .....	616.08	8,394.13	356,704.21
734	Signature Loan Company, Inc., Rahway .....	309,800.79	16,034.53	25,000.00
755	Signature Loan Company of Bergenfield, Inc., Bergenfield .....	136,722.75	15,705.85	30,000.00
673	Somerset Finance Corporation, Somerville .....	277,275.00	7,395.35	25,000.00
677	South Jersey Credit Company, Inc., Camden .....	448,827.92	14,257.10	30,000.00
758	South River Loan Co., South River .....	59,912.67	.....	25,200.00
237	Suburban Finance Company of Newark, Newark .....	292,219.82	26,033.81	25,500.00
753	Suburban Finance Company, Nutley .....	225,362.75	7,688.28	25,000.00
814	Sun Finance Company of Fair Lawn, Fair Lawn .....	210,003.47	14,197.42	25,000.00
561	Thrift Finance Company of Woodbury, Woodbury .....	License Surrendered	.....	.....
561	Woodbury Thrift Finance Corporation, Woodbury .....	379,851.13	14,347.67	25,000.00
385	Workers Finance Co., Newark .....	523,400.32	1,835.76	61,900.00
746	Workers Finance Co. of North Bergen, North Bergen .....	181,763.00	14,356.34	79,000.00
	Totals .....	\$35,999,762.63	\$3,321,758.84	\$42,474,236.52

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income December 31, 1954

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
.....	-\$7,388.84	\$205,158.81	\$36,381.15	.....	.....	\$36,381.15
.....	.....	167,428.22	38,530.79	.....	.....	38,530.79
.....	76,526.55	306,562.59	73,869.12	.....	.....	73,869.12
.....	.....	196,273.13	48,605.18	.....	.....	48,605.18
.....	.....	254,856.22	55,044.80	.....	.....	55,044.80
.....	.....	59,577.67	5,855.08	.....	.....	5,855.08
.....	42,895.18	323,336.82	55,789.05	.....	.....	55,789.05
License Surrendered	.....	.....	93,077.94	\$539.27	.....	93,617.21
License Surrendered	.....	.....	20,380.81	784.97	.....	21,165.78
License Surrendered	.....	.....	71,731.74	1,109.42	.....	72,841.16
License Surrendered	.....	.....	14,433.27	19.00	.....	14,452.27
License Surrendered	.....	.....	46,293.34	445.47	.....	46,738.81
License Surrendered	.....	.....	35,632.29	334.34	.....	35,966.63
License Surrendered	.....	.....	24,459.34	238.01	.....	24,697.35
License Surrendered	.....	.....	23,955.18	1,680.43	.....	25,635.61
.....	.....	29,807.94	236.69	.....	.....	236.69
.....	10,438.71	348,509.08	77,906.79	.....	.....	77,906.79
.....	.....	60,917.29	7,130.41	.....	\$4.34	7,134.75
.....	-9,899.64	101,613.60	5,193.30	.....	.....	5,193.30
.....	17,727.57	186,234.28	39,730.96	402.61	.....	40,133.57
.....	.....	296,080.93	67,376.13	46.24	.....	67,422.37
.....	.....	288,429.54	59,376.53	40.00	.....	59,416.53
.....	318,420.74	468,395.25	112,830.80	1,438.75	.....	114,269.55
.....	116,682.10	453,370.81	98,521.86	1,664.13	.....	100,185.99
.....	.....	167,020.41	39,696.26	589.14	.....	40,285.40
.....	.....	322,312.88	70,209.20	3,488.54	.....	73,697.74
.....	.....	160,111.03	36,975.90	1,326.88	.....	38,302.78
.....	178,875.19	233,053.79	52,236.28	3,503.59	.....	55,739.87
.....	.....	306,870.75	69,653.60	2,066.76	.....	71,720.36
.....	.....	296,795.39	66,453.04	2,405.59	.....	68,858.63
.....	.....	395,557.70	87,107.17	50.16	.....	87,157.33
.....	.....	674,862.86	156,298.37	1,847.66	.....	158,146.03
.....	140,602.76	729,407.02	177,100.96	4,288.55	.....	181,389.51
.....	.....	470,784.12	108,550.67	390.91	.....	108,941.58
.....	.....	455,076.71	108,349.77	804.16	.....	109,153.93
.....	.....	564,859.11	127,609.19	2,023.32	.....	129,632.51
.....	.....	1,059,616.28	238,332.36	1,280.88	.....	239,613.24
.....	.....	337,731.68	77,833.34	407.35	.....	78,240.89
.....	.....	698,945.97	169,996.81	1,999.13	.....	171,995.94
.....	.....	357,514.93	83,679.20	1,414.35	.....	85,093.55
.....	.....	520,909.88	118,267.97	1,697.96	.....	119,965.93
.....	.....	448,632.24	90,820.24	1,338.16	.....	92,158.40
.....	175,840.61	771,518.20	180,667.46	3,229.46	.....	183,896.92
.....	.....	322,683.94	68,469.31	395.83	.....	68,865.14
.....	.....	503,504.19	118,382.98	465.19	.....	118,848.17
.....	.....	386,201.31	85,966.71	783.95	.....	86,750.66
.....	.....	756,420.03	181,241.31	1,750.33	.....	182,991.64
.....	96,001.61	524,928.78	122,747.16	2,145.23	.....	124,892.39
.....	.....	365,714.42	82,213.61	457.19	.....	82,670.80
.....	36,836.52	387,671.84	84,579.10	1.90	.....	84,581.00
.....	79,582.25	262,010.85	57,859.55	.....	.....	57,859.55
.....	16,181.84	325,852.19	71,813.98	80.04	.....	71,894.02
.....	3,844.60	496,929.62	86,373.92	1,900.93	.....	88,274.85
.....	761.63	85,874.30	20,433.64	66.67	.....	20,500.31
.....	35,467.09	379,220.72	83,095.90	50.00	86.55	83,232.45
.....	11,645.36	269,696.39	51,692.57	140.26	12.00	51,844.83
.....	40,364.87	289,585.76	60,620.31	75.70	16.50	60,712.51
License Surrendered	.....	.....	79,513.29	374.20	.....	79,887.49
.....	13,785.84	432,984.64	17,645.46	51.03	.....	17,696.49
.....	12,284.91	599,420.99	106,408.31	2,983.80	11,200.00	120,592.11
.....	21,861.83	296,981.17	71,247.23	3,018.61	.....	74,265.84
<b>\$11,731.09</b>	<b>\$10,230,646.19</b>	<b>\$92,038,135.27</b>	<b>\$19,890,057.21</b>	<b>\$146,006.35</b>	<b>\$14,075.53</b>	<b>\$20,050,139.09</b>

-- Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
799	A. B. C. Credit, Inc., Bridgeton .....	\$2,998.70	\$4,805.87
849	A. B. C. Credit, Inc., Vineland .....	2,399.82	5,487.12
80	Acme Finance Company, Newark .....	1,153.67	4,748.03
865	American Finance Corporation of Camden, Camden .....	4,531.88	9,337.91
866	American Finance Corporation of Clifton, Clifton .....	3,300.47	2,567.92
867	American Finance Corporation of Gloucester City, Gloucester City .....	4,093.79	7,991.72
868	American Finance Corporation of Maplewood, Maplewood .....	2,924.14	1,596.10
869	American Finance Corporation of Paterson, Paterson .....	4,172.79	5,222.59
870	American Finance Corporation of Ridgewood, Ridgewood .....	3,650.35	4,251.66
871	American Finance Corporation of South Orange, South Orange .....	2,866.45	2,968.44
872	American Finance Corporation of Westwood, Westwood .....	2,500.16	3,028.10
834	Associates Loan Company, Trenton .....	758.12	6,208.90
664	Atlantic City Loan Company, Atlantic City .....	6,450.46	9,525.68
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville .....	1,122.26	3,090.26
852	Atlantis Finance Co., Atlantic Highlands .....	102.13	.....
768	Atlas Loan Company, Cranford .....	460.52	4,142.19
759	Auto Loan Company, Newark .....	3,183.40	3,455.60
776	Beacon Finance Company of Highland Park, Highland Park .....	1,995.70	10,032.35
749	Beacon Finance Company of Neptune, Neptune .....	2,670.12	11,253.44
853	Beacon Finance Company of Roselle, Roselle .....	1,259.36	6,794.33
472	Beacon Finance Company of Trenton, New Jersey, Trenton .....	3,731.83	17,495.64
874	Bell Finance Company of Atlantic Highlands, Atlantic Highlands .....	963.31	2,324.50
775	Bell Finance Company of Freehold, Freehold .....	895.13	6,860.67
742	Bell Finance Company, Red Bank .....	7,623.67	12,346.09
778	Beneficial Finance Co. of Caldwell, Caldwell .....	4,770.52	3,137.93
139	Beneficial Finance Co. of Camden, Camden .....	9,419.38	4,084.70
305	Beneficial Finance Co. of Camden County, Camden .....	10,563.05	4,729.83
620	Budget Plan Corporation, Camden .....	3,362.00	7,054.08
801	Budget Plan Corporation, Haddonfield .....	2,337.85	5,323.21
876	Budget Plan Corporation, Moorestown .....	654.22	218.79
859	Camden Provident Loan Company, Camden .....	1,374.19	1,465.92
678	Capital Finance Company, Bridgeton .....	2,039.64	2,600.22
663	Capital Finance Company, New Brunswick .....	1,948.07	5,221.78
662	Capital Finance Company, Trenton .....	1,497.40	6,944.19
809	Central Finance Corp., Keyport .....	292.36	497.35
796	Central Finance Corp., Toms River .....	310.65	481.55
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark .....	395.84	2,367.31
414	Citizens Finance Company, Trenton .....	3,012.86	1,472.90
730	City Finance Company, The, Linden .....	2,074.52	27,261.25
731	City Finance Company, The, Montclair .....	1,797.09	1,431.73
723	City Finance Company, The, Passaic .....	2,534.02	3,898.24
699	City Finance Company, The, West New York .....	5,950.59	4,954.74
803	Civil Loan Co., Joan Toker, June M. Benson, and Sidney Benson, t/a, Linden .....	1,153.48	9,239.83
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes .....	1,577.53	2,666.42
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield .....	676.71	3,223.75
860	Community Finance, Inc., Hackensack .....	2,135.63	2,610.32
829	Community Finance, Inc., Teaneck .....	256.39	318.78
702	Consumers Finance Company, East Orange .....	1,410.43	15,488.70
853	Consumers Finance Company of Morris County, Madison .....	563.32	3,521.71
772	Consumers Finance Company of Union County, Roselle Park .....	954.60	5,928.64
792	County Finance Service, Penns Grove .....	1,253.71	2,604.83
790	Crown Finance Company, Inc., Bloomfield .....	1,777.07	2,494.90
762	Crown Finance Company, Inc., Irvington .....	1,892.35	2,528.35
710	Domestic Finance Corporation, East Orange .....	1,238.93	1,600.42
771	Domestic Finance Corporation, Kearny .....	806.05	4,168.20
724	Domestic Finance Corporation, New Brunswick .....	2,019.58	6,130.98
701	Earle Finance Corporation, Collingswood .....	712.35	3,682.28
847	Empire Finance Company of Burlington, Bordentown .....	1,139.43	1,717.32
743	Empire Finance Company of Burlington, Burlington .....	2,192.18	5,043.64
795	Empire Finance Company of Mt. Holly, Mt. Holly .....	1,368.59	2,241.63

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1954

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$2,383.35	\$22,247.68	\$20,982.80	\$17,563.97	\$44,877.21	\$115,859.58
1,430.55	11,095.59	7,773.10	9,340.57	17,118.79	54,645.54
1,693.36	15,080.00	1,298.27	16,931.64	12,400.79	53,307.76
1,981.97	30,556.29	1,777.54	34,833.78	54,319.61	137,338.98
959.46	10,220.91	808.01	8,266.38	6,923.28	33,046.43
321.06	24,789.96	1,427.03	27,869.50	40,881.94	107,366.00
996.69	7,265.48	753.65	6,272.75	1,837.76	21,666.57
2,004.38	16,705.44	937.38	13,166.63	21,193.13	63,402.34
755.49	10,134.57	998.08	10,720.70	18,978.87	49,489.72
1,458.82	11,300.07	917.23	12,169.35	1,294.41	32,974.77
914.10	9,887.24	583.99	8,698.88	8,635.25	34,247.72
1,832.00	13,315.38	2,184.38	9,379.32	20,569.55	54,247.65
2,845.00	29,392.46	15,220.49	21,035.75	38,616.57	123,086.41
890.10	9,360.00	1,670.74	2,806.61	14,454.90	33,394.87
813.13	4,880.00	868.04	4,986.47	7,007.43	18,657.20
1,860.00	20,691.80	5,193.52	10,877.50	20,954.05	64,179.58
3,677.50	40,520.20	7,313.83	17,656.27	22,500.86	98,307.66
4,072.93	23,359.83	4,693.08	28,815.55	24,116.85	97,086.29
5,038.68	26,471.32	4,922.98	29,833.99	24,763.92	104,956.45
1,737.98	10,357.48	568.98	9,517.94	-5,843.44	24,392.63
3,551.47	33,252.80	7,012.80	41,715.23	41,454.00	148,213.77
758.77	2,523.53	142.49	2,101.38	3,233.59	12,047.57
4,103.02	21,522.41	7,262.22	11,764.61	25,557.79	77,965.85
4,089.94	53,833.05	8,187.92	39,998.98	52,868.46	178,948.11
2,083.43	11,585.76	1,311.02	10,530.56	1,414.11	34,833.33
5,876.52	24,521.34	24,261.66	28,066.89	29,009.88	125,240.37
4,374.03	29,516.19	35,198.86	27,824.58	38,336.92	150,543.46
3,817.39	29,758.36	6,050.05	11,232.08	22,220.81	83,495.37
2,678.71	20,484.92	3,125.90	10,478.07	14,462.40	58,891.06
781.38	1,121.38	131.19	1,388.36	-4,120.37	174.95
1,584.74	8,062.80	200.00	6,431.25	-2,432.88	16,686.02
2,113.17	15,877.64	15,623.96	8,593.93	28,077.09	74,925.65
2,056.30	14,936.95	8,385.71	9,109.74	18,404.62	60,063.17
5,054.40	14,507.11	1,256.39	9,059.89	7,870.39	46,189.77
618.08	3,599.36	304.65	3,774.73	591.87	9,678.40
171.57	1,988.84	196.09	2,372.81	541.98	6,063.49
925.00	20,474.21	871.07	8,676.97	18,797.02	52,507.42
3,500.00	11,055.00	7,110.00	5,029.90	9,547.61	40,728.27
2,385.13	27,241.98	12,181.78	13,115.00	7,718.95	91,978.61
2,201.38	13,792.94	10,207.91	5,074.88	7,665.28	42,171.21
4,242.06	23,364.65	25,800.62	9,809.57	20,633.04	90,282.20
4,034.91	26,882.54	22,846.94	10,821.57	17,852.73	93,344.02
2,505.93	24,260.00	2,927.77	11,132.24	33,214.76	84,434.01
1,212.36	19,933.89	8,904.23	10,238.79	23,756.48	68,289.70
1,044.83	5,393.00	2,534.59	4,027.02	10,089.16	26,989.06
2,273.99	14,855.49	4,318.03	19,621.49	16,022.49	61,837.44
520.00	1,105.00	1,617.50	3,184.06	-402.84	6,598.89
2,005.08	35,383.25	1,136.25	11,575.48	18,145.56	85,144.75
953.45	13,061.50	624.77	3,861.05	8,260.32	30,846.12
1,525.33	25,911.98	1,085.73	7,263.13	11,650.87	54,320.28
1,215.50	22,476.25	5,087.67	7,271.92	19,205.08	59,114.96
1,965.99	16,625.54	817.49	7,634.54	9,291.42	40,606.95
1,573.29	14,971.86	822.59	10,339.77	6,926.00	39,054.21
2,221.60	21,053.98	33,698.58	17,552.13	29,881.39	107,247.03
1,431.37	14,595.92	17,563.17	11,846.45	15,097.38	65,508.54
2,801.37	18,110.98	23,226.37	14,834.96	20,117.45	87,251.69
632.69	15,750.00	3,534.69	2,642.26	13,001.09	39,955.36
1,126.48	7,330.00	359.52	8,520.92	269.49	20,963.18
1,511.62	20,328.00	5,255.66	35,310.25	26,103.90	95,745.25
1,281.99	14,777.86	4,206.73	21,917.37	16,836.08	62,630.25

-- Denotes deficit.

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	\$2,573.92	\$1,317.45
773	Family Finance Corporation, Bayonne	2,802.85	14,770.21
783	Family Finance Corporation, Camden	3,968.45	5,018.62
740	Family Finance Corporation, Hackensack	3,933.10	12,909.48
765	Family Finance Corporation, Irvington	3,724.98	7,764.24
782	Family Finance Corporation, Jersey City	1,776.26	14,089.64
739	Family Finance Corporation, Jersey City	3,404.99	28,022.34
708	Family Finance Corporation, Newark	8,472.47	18,431.40
737	Family Finance Corporation, Pitman	1,702.77	5,528.85
774	Family Finance Corporation, Union City	4,490.03	10,838.38
719	Fidelity Finance Corporation, West New York	657.00	5,642.84
729	First Industrial Loan Company of New Jersey, Kearny	214.70	600.00
665	First Industrial Loan Company of New Jersey, Newark	403.03	1,019.33
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	1,078.91	3,026.09
726	Friendly Finance Company, Westfield	3,923.37	159.56
712	General Credit Company, Vineland	3,239.10	3,770.48
732	General Public Loan Corporation, Belleville	1,648.71	2,680.29
786	General Public Loan Corporation, Elizabeth	2,265.13	8,824.84
756	General Public Loan Corporation, Harrison	1,301.42	8,247.63
763	General Public Loan Corporation, Hoboken	1,130.49	3,274.23
784	General Public Loan Corporation, Jersey City	904.24	3,230.77
769	General Public Loan Corporation, Long Branch	1,695.56	4,009.35
752	General Public Loan Corporation, Millville	1,008.17	2,036.61
733	General Public Loan Corporation, Teaneck	820.69	2,177.41
750	General Public Loan Corporation, West Orange	1,122.79	985.89
477	Globe Loan Company, Louis J., James J. & Patricia E. Feit, t/a, Elizabeth	3,622.74	7,686.45
828	Guardian Loan Company of Lakewood, Lakewood	853.63	12,433.34
851	Guardian Loan Company of Ocean City, Ocean City	478.41	5,467.39
864	Guardian Loan Company of Teaneck, Teaneck	306.54	4,843.51
824	Hamilton Finance Company, Hamilton Township	634.55	9,145.60
806	Hillside Loan Company, Hillside	698.14	5,428.49
777	Home Finance Company, Morristown	1,276.47	6,831.30
845	Household Finance Corporation, Asbury Park	5,097.94	8,460.47
642	Household Finance Corporation, Camden	7,409.57	11,402.67
641	Household Finance Corporation, Camden	5,912.08	17,469.64
842	Household Finance Corporation, Clifton	4,460.24	4,648.63
687	Household Finance Corporation, Elizabeth	7,664.54	16,701.03
686	Household Finance Corporation, Hackensack	5,836.32	7,172.41
288	Household Finance Corporation, Jersey City	6,606.85	18,063.06
643	Household Finance Corporation, Jersey City	7,624.51	16,498.64
289	Household Finance Corporation, Newark	10,839.85	12,089.73
305	Household Finance Corporation, Newark	11,258.70	16,685.99
644	Household Finance Corporation, Newark	8,275.08	15,813.68
679	Household Finance Corporation, Orange	6,523.21	6,599.58
690	Household Finance Corporation, Passaic	4,781.51	14,410.15
659	Household Finance Corporation, Paterson	8,038.35	24,402.00
691	Household Finance Corporation, Perth Amboy	6,080.16	5,473.65
660	Household Finance Corporation, Trenton	8,231.05	22,877.74
700	Household Finance Corporation, Union City	7,291.72	14,140.70
387	Hub Loan Company, Jersey City	681.75	1,754.83
804	Ideal Finance Company, Merchantville	495.45	.....
717	Industrial Loan Society, Inc., Dover	2,185.02	3,684.28
674	Industrial Loan Society, Inc., East Orange	1,707.34	1,424.66
681	Industrial Loan Society, Inc., Irvington	1,512.05	1,490.61
650	Industrial Loan Society, Inc., Morristown	1,688.60	330.54
178	Industrial Loan Society, Inc., Perth Amboy	1,958.39	144.52
158	Industrial Loan Society, Inc., Plainfield	3,577.93	4,391.92
826	Interstate Finance Company, Glassboro	4,527.02	9,732.79
43	Interstate Finance Company, Trenton	3,668.68	6,992.20
825	Interstate Finance Company, Ventnor City	2,765.05	10,230.18

SMALL, LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1954

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$2,100.00	\$44,461.00	\$4,708.49	\$12,773.99	\$19,379.75	\$87,314.60
3,619.99	27,207.26	11,928.63	12,176.58	27,015.50	99,521.02
3,783.27	18,421.77	5,142.82	9,326.47	—2,670.29	42,991.11
4,465.00	29,955.99	11,845.66	18,032.10	17,530.35	98,671.68
4,782.65	20,869.93	8,104.82	12,343.46	10,519.89	68,109.97
3,966.90	19,365.74	8,986.35	10,282.26	18,975.91	77,443.06
7,276.66	47,329.27	22,632.16	29,808.31	51,530.09	190,003.82
9,238.78	45,633.53	17,335.51	32,063.14	19,138.25	150,313.08
2,472.51	13,558.50	5,310.02	10,408.30	6,034.45	45,015.40
5,766.95	18,347.52	7,581.18	13,127.97	4,901.11	65,053.14
1,665.75	8,973.54	1,930.69	6,669.32	8,096.68	33,635.82
914.23	3,749.00	294.21	1,028.95	7,188.32	13,989.41
3,151.60	11,825.80	7,270.44	9,638.27	14,309.88	47,618.35
3,609.92	46,220.76	28,639.58	12,287.36	33,024.83	127,887.45
1,600.28	18,340.00	1,504.16	13,403.97	12,864.15	51,795.49
899.53	22,304.00	21,206.72	9,470.91	25,940.01	86,830.75
3,210.20	28,364.38	41,035.05	26,084.70	39,413.60	142,436.93
3,849.69	23,244.49	21,708.57	22,982.28	16,525.10	99,400.10
2,416.10	17,259.32	18,972.81	17,807.15	15,687.51	81,691.94
2,442.88	14,812.13	17,619.21	15,880.91	15,410.05	70,599.90
2,341.34	13,293.05	17,997.22	16,268.56	15,455.22	69,490.40
2,047.11	13,369.65	16,647.33	15,487.86	14,280.60	67,537.46
1,459.21	15,693.67	20,170.86	14,214.17	19,484.43	74,067.12
2,484.34	10,778.42	8,640.69	13,985.79	6,001.58	44,888.83
1,867.29	13,799.44	18,410.36	16,033.41	16,903.04	69,122.22
2,400.00	54,787.00	7,399.75	12,300.79	40,119.03	128,315.76
1,327.14	20,260.77	7,203.33	14,267.13	17,810.93	74,156.47
1,333.90	7,112.91	1,673.85	6,860.84	4,970.11	27,897.41
2,234.50	6,458.23	506.99	7,136.38	—14,612.86	6,873.29
1,516.21	15,462.74	747.66	4,701.18	6,074.78	38,282.72
1,200.00	28,538.50	5,037.21	9,183.84	19,753.53	69,839.71
1,861.09	37,630.23	3,697.40	19,168.61	16,430.99	86,896.00
4,145.38	24,898.52	36,876.64	13,009.46	32,114.84	124,603.25
8,302.34	57,037.11	93,139.11	24,108.14	81,046.00	283,044.94
5,723.88	47,453.37	58,524.63	21,820.31	50,772.72	207,676.83
3,427.29	13,291.90	7,257.26	5,732.07	5,823.95	44,641.34
4,962.92	60,594.92	72,273.42	24,281.33	62,421.33	248,899.49
6,093.98	28,427.52	45,664.10	13,784.31	39,891.32	146,779.96
11,788.00	44,469.09	56,405.03	14,271.39	48,817.56	200,411.98
7,502.84	55,689.89	69,088.97	19,025.52	59,740.36	235,170.73
7,623.93	52,895.68	69,232.89	20,597.03	60,107.27	233,886.38
6,480.38	54,158.67	70,827.61	23,029.63	61,380.54	243,821.52
6,159.33	43,125.20	52,649.70	16,778.94	43,462.77	188,264.79
5,054.79	34,254.83	49,808.29	15,003.18	43,481.17	160,725.05
5,032.21	36,518.78	37,517.30	14,532.83	32,058.65	144,851.43
5,971.98	46,723.22	60,867.49	21,944.89	52,624.19	220,572.12
5,002.11	35,338.12	52,882.66	15,840.65	46,191.03	165,808.38
8,038.12	79,307.83	140,140.69	37,367.65	123,057.01	419,020.09
6,415.69	39,621.13	63,096.70	16,758.72	55,001.13	202,325.79
2,873.68	17,984.00	2,042.67	16,498.95	22,578.93	64,414.81
536.63	4,586.96	588.07	1,972.47	3,051.67	11,231.25
4,257.23	42,459.58	31,214.10	15,718.93	48,356.05	147,875.19
3,152.99	20,456.05	13,848.31	7,098.06	21,038.67	68,726.08
2,046.25	16,226.51	8,518.09	6,267.80	12,412.17	48,473.48
2,585.20	21,317.73	14,046.49	7,711.08	21,210.69	68,890.33
2,879.64	18,478.01	14,103.58	7,003.70	21,530.78	66,098.62
3,790.20	31,991.64	21,237.08	12,631.99	32,159.88	109,780.64
1,200.00	15,279.66	571.34	17,752.32	42,585.48	91,648.61
1,200.00	20,602.88	25,793.55	22,237.79	5,193.12	85,688.22
840.00	9,184.54	394.46	10,005.85	8,051.67	41,471.75

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
718	Jersey Loan Company, Bloomfield .....	\$2,041.08	\$8,553.07
764	Liberal Finance Service of Lyndhurst, Lyndhurst .....	2,133.48	4,471.67
818	Liberal Finance Service of Millburn, Millburn .....	6,399.16	7,435.18
788	Liberal Finance Service of Paterson, Paterson .....	4,358.43	6,595.74
790	Lincoln Loan Company, Inc., Bloomfield .....	69.67	21,265.79
778	Lincoln Loan Company, Inc., Caldwell .....	15.00	.....
762	Lincoln Loan Company, Inc., Irvington .....	198.25	7,845.32
780	Lincoln Loan Company, Inc., Union .....	5.00	.....
840	Local Finance Company of Carteret, Carteret .....	1,157.93	498.14
811	Local Finance Company of Cliffside, Cliffside Park .....	1,569.37	1,218.02
809	Local Finance Company of Keyport, Keyport .....	1,200.37	3,909.06
835	Local Finance Company of Manasquan, Manasquan .....	1,093.88	9,207.19
873	Local Finance Company of Merchantville, Merchantville ...	342.47	.....
850	Local Finance Company of North Bergen, North Bergen ...	1,715.34	3,662.53
800	Local Finance Company of Palisades Park, Palisades Park ..	1,327.41	3,623.53
837	Local Finance Company of Point Pleasant, Point Pleasant Beach .....	1,008.63	4,511.31
796	Local Finance Company of Toms River, Toms River .....	1,002.44	.....
823	McDevitt Finance Co., Atlantic City .....	3,463.07	4,497.19
854	Milford Finance Corporation, New Milford .....	826.61	5,665.81
846	Milton Finance Co., Englewood .....	472.72	5,587.64
262	Morris County Loan and Finance Association, Inc., Boonton ..	671.40	6,130.15
787	Mutual Loan Company, Newton .....	1,818.09	1,273.04
115	Mutual Loan Company, Paterson .....	1,043.37	1,217.49
836	Mutual Loan Company, Wharton .....	689.64	2,202.06
735	National Finance Company, Charles T. Feit, t/a, Union ...	858.11	.....
666	Newark Finance Corporation, Newark .....	3,656.82	6,504.15
861	Newark Provident Loan Association, Newark .....	4,414.92	11,357.80
741	North Jersey Finance Service, Hoboken .....	356.00	.....
676	Penn Loan Company, Perth Amboy .....	3,201.82	5,919.23
848	Peoples Finance Company of Denville, Denville .....	1,298.06	2,739.65
39	Peoples Standard Finance Corporation, Jersey City .....	368.87	1,798.08
670	Personal Finance Company of Asbury Park, Asbury Park ...	8,742.28	5,494.75
667	Personal Finance Company of Atlantic City, Atlantic City...	11,794.27	4,745.11
669	Personal Finance Company of Bayonne, Bayonne .....	7,529.84	4,079.90
697	Personal Finance Company of Bloomfield, Bloomfield .....	9,286.69	5,780.48
838	Personal Finance Company of New Jersey, East Orange....	6,382.86	4,050.85
23	Personal Finance Company of Elizabeth, Elizabeth .....	10,271.40	6,791.94
441	Personal Finance Company of Hackensack, Hackensack ....	8,824.36	5,067.02
856	Personal Finance Company of Hightstown, Hightstown ....	2,384.72	2,136.21
698	Personal Finance Company of New Jersey, Irvington .....	10,703.49	7,088.33
221	Personal Finance Company of Jersey City, Jersey City ....	11,210.87	4,523.55
14	Personal Finance Company of North Jersey, Jersey City...	5,708.90	13,160.11
815	Personal Finance Company of North Jersey, Metuchen .....	4,507.71	12,877.80
431	Personal Finance Company of Essex County, Newark .....	9,448.85	7,126.54
27	Personal Finance Company of Newark, Newark .....	13,757.82	9,465.34
672	Personal Finance Company of New Brunswick, New Brun- swick .....	8,851.54	4,144.85
141	Personal Finance Company of Orange, Orange .....	11,034.73	6,319.06
507	Personal Finance Company of Passaic, Passaic .....	8,706.06	4,424.51
121	Personal Finance Company of Paterson, Paterson .....	13,153.91	7,844.97
671	Personal Finance Company of Plainfield, Plainfield .....	7,915.63	6,133.53
839	Personal Finance Company of New Jersey, Rahway .....	4,209.43	3,024.07
844	Personal Finance Company of New Jersey, Red Bank .....	5,085.27	4,129.54
841	Personal Finance Company of New Jersey, Somerville .....	5,636.18	4,555.65
103	Personal Finance Company of Trenton, Trenton .....	15,167.76	7,884.34
668	Personal Finance Company of Union City, Union City .....	10,501.82	4,643.81
780	Personal Finance Company of Union, Union .....	4,804.24	9,164.95
857	Pleasant Finance Co., Inc., Lodi .....	320.85	729.38
791	Preferred Finance Co., Inc., Belleville .....	1,242.49	5,533.98
863	Preferred Finance Co., Inc., East Paterson .....	3,717.24	1,355.29
830	Preferred Finance Co., Inc., Hawthorne .....	1,021.94	2,637.66

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1954

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$2,800.95	\$34,223.75	\$2,846.99	\$21,547.81	\$28,434.01	\$100,447.66
1,211.83	13,236.00	6,580.08	9,012.79	20,042.45	56,688.30
2,080.00	30,711.65	8,509.32	12,525.29	29,860.89	97,521.49
4,025.00	28,372.20	6,033.59	10,877.65	22,570.34	82,841.05
625.34	2,243.18	93.55	2,231.82	-16,886.27	9,643.08
11.68	464.57	183.77	111.94	428.78	1,215.74
504.98	2,405.83	7,009.26	5,266.16	-14,610.12	8,559.68
140.00	392.50	240.62	287.85	561.46	1,627.43
1,767.32	15,845.41	5,182.03	8,655.50	16,233.35	49,359.68
3,596.79	9,862.57	2,094.80	7,338.00	21,407.40	47,086.95
1,553.97	11,697.38	1,422.52	7,579.21	20,786.85	48,149.36
2,933.82	21,174.00	7,244.83	14,143.63	9,233.77	65,031.12
1,481.51	6,247.96	359.07	5,050.54	3,492.53	16,973.88
3,633.69	13,734.28	2,382.79	8,573.11	13,268.58	46,970.32
3,307.77	14,445.94	1,458.85	10,492.92	13,118.95	47,775.37
2,332.09	22,221.83	3,780.86	11,694.23	14,334.24	59,883.19
690.08	8,029.40	842.66	6,420.98	21,740.14	38,725.70
1,600.00	20,063.00	1,598.78	17,787.88	15,525.04	64,534.96
1,512.11	7,560.00	1,236.27	4,660.08	12,995.11	34,455.99
846.59	7,837.00	4,952.05	7,348.16	11,929.83	38,973.99
540.00	9,060.00	2,032.90	5,923.18	17,186.99	41,544.62
2,157.79	18,626.16	6,770.50	8,723.58	17,321.16	56,690.32
2,525.50	17,752.70	7,277.70	4,399.28	20,047.17	54,263.01
1,208.65	10,523.54	4,160.36	4,297.07	10,424.70	33,506.02
1,500.00	22,734.55	4,050.79	6,797.13	8,145.22	44,085.80
2,580.00	50,738.83	7,882.87	17,243.11	39,857.20	128,462.98
5,555.00	35,748.70	32,391.42	13,562.04	38,955.34	141,985.22
1,834.20	14,082.66	1,833.02	9,146.99	30,693.25	57,946.12
1,907.44	45,084.82	5,780.61	20,496.81	12,547.57	94,938.30
1,459.08	10,439.17	3,054.25	8,417.73	10,868.52	38,276.46
1,320.00	20,457.30	1,582.04	3,731.27	6,686.11	35,943.67
5,407.45	21,132.92	30,782.57	22,209.22	34,800.59	128,560.78
4,331.46	31,194.46	51,815.00	34,168.44	52,437.88	190,486.56
4,117.00	20,670.11	28,159.47	20,446.76	32,859.97	117,863.05
4,865.15	20,748.50	26,924.69	25,350.16	31,601.49	124,557.16
2,773.44	12,626.09	14,686.82	13,813.41	14,858.12	69,191.59
5,606.18	21,065.99	28,657.27	22,639.37	32,959.21	127,991.36
6,525.58	20,341.00	26,011.51	20,392.03	30,779.87	117,941.37
2,708.24	6,915.44	1,313.61	6,750.26	474.26	22,662.74
3,272.28	26,033.15	38,743.93	24,342.29	27,556.18	137,739.65
6,990.72	31,702.49	44,867.96	29,191.62	46,247.83	174,735.04
4,500.21	17,754.12	1,126.86	24,225.03	-8,894.27	57,580.96
4,856.00	12,442.68	3,925.24	11,149.33	-4,599.46	45,159.30
5,930.75	21,186.78	24,478.31	24,380.96	29,191.90	121,743.59
8,596.78	39,648.31	40,370.30	39,076.09	41,132.79	192,047.43
5,323.50	23,195.25	34,835.31	20,819.66	38,729.42	135,899.53
4,430.46	28,182.64	33,628.61	28,018.06	36,576.98	148,191.44
3,764.03	20,430.62	28,899.35	22,812.90	33,116.46	122,153.93
5,021.20	38,454.31	59,016.43	37,433.14	57,808.01	218,731.97
3,259.12	21,801.85	32,210.47	22,840.86	36,386.94	130,548.40
4,161.52	11,253.39	10,306.59	12,507.80	10,232.73	55,695.53
2,979.85	11,284.10	12,975.29	15,246.28	13,184.33	64,884.66
2,645.28	13,003.11	19,889.67	15,004.82	20,413.09	81,147.80
8,299.41	38,621.30	63,635.46	38,306.17	62,372.58	234,287.02
4,985.02	28,850.52	40,858.39	27,997.29	43,032.04	160,868.89
2,373.18	10,614.64	822.88	16,045.62	-2,305.62	41,519.89
1,258.81	8,517.98	670.81	4,518.78	5,790.09	21,806.70
2,596.22	12,780.00	8,887.90	9,724.41	29,240.54	70,005.54
3,128.20	5,888.33	468.62	4,371.15	-15,509.05	3,419.78
1,560.89	6,772.00	2,372.74	5,840.52	11,825.56	32,031.31

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
105	Preferred Finance Co., Inc., Newark .....	\$1,438.96	\$3,318.62
831	Preferred Finance Co., Inc., Paulsboro .....	1,404.76	2,537.68
751	Preferred Finance Co., Inc., Phillipsburg .....	2,423.53	2,861.32
812	Preferred Finance Co., Inc., Princeton .....	1,100.46	13,906.22
813	Preferred Finance Co., Inc., Washington .....	1,624.56	2,585.12
862	Prudential Loan Co., Clifton .....	2,863.01	1,969.97
692	Prudential Loan Co., Plainfield .....	1,676.78	1,320.25
810	Public Finance Service, Inc., Camden .....	3,753.12	1,484.43
748	Public Finance Service, Inc., Clifton .....	834.07	818.96
820	Public Finance Service, Inc., Gloucester City .....	3,257.01	1,253.95
843	Public Finance Service, Inc., Maplewood .....	828.10	577.88
715	Public Finance Service, Inc., Paterson .....	2,265.61	— 99.17
713	Public Finance Service, Inc., Ridgewood .....	1,099.19	82.57
819	Public Finance Service, Inc., South Orange .....	665.18	422.03
747	Public Finance Service, Inc., Westwood .....	709.30	136.79
875	Queen City Finance Company, Flemington .....	782.20	.....
707	Queen City Finance Company, Plainfield .....	1,368.21	10,320.91
858	Reliable Loan Service, William J. Leach, t/a, Elizabeth .....	809.42	.....
783	Reserve Finance Co., Jersey City .....	1,680.22	3,706.25
827	Ritter Finance Company, Inc., Lambertville .....	1,282.42	3,276.85
821	Ritter Finance Company, Inc., of South Jersey, Hammonton .....	2,750.54	9,912.73
823	Ritter Finance Company, Inc., of Riverside, Riverside .....	2,373.55	7,068.54
623	Seaboard Finance Company of Atlantic City, Atlantic City .....	3,169.22	6,518.36
108	Seaboard Finance Company of Bayonne, Inc., Bayonne .....	2,255.06	5,812.17
832	Seaboard Finance Company of New Jersey, Cape May Court House .....	2,380.11	4,647.06
706	Seaboard Finance Company of New Jersey, Jersey City .....	2,123.94	17,756.43
761	Seaboard Finance Company of New Jersey, Montclair .....	2,755.05	— 801.29
423	Seaboard Finance Company of New Jersey, Newark .....	1,904.85	6,601.36
760	Seaboard Finance Company of New Jersey, Salem .....	2,062.54	9,994.11
779	Seaboard Finance Company of New Jersey, Wildwood .....	2,807.36	9,829.71
757	Seaboard Finance Company, Bound Brook .....	2,142.23	3,635.19
695	Seaboard Finance Company, Camden .....	3,031.61	14,818.10
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth .....	2,072.59	10,510.18
738	Seaboard Finance Company, Englewood .....	1,850.22	6,598.09
689	Seaboard Finance Company, Hackensack .....	2,583.58	8,415.34
703	Seaboard Finance Company, Jersey City .....	3,486.01	9,186.83
709	Seaboard Finance Company, Jersey City .....	3,942.91	14,991.05
737	Seaboard Finance Company, New Brunswick .....	1,840.33	5,208.09
685	Seaboard Finance Company, Newark .....	3,443.87	11,828.48
793	Seaboard Finance Company, Orange .....	1,821.29	6,434.53
694	Seaboard Finance Company, Passaic .....	2,070.51	8,362.21
789	Seaboard Finance Company, Paterson .....	2,966.60	7,587.96
450	Seaboard Finance Company of Paterson, Inc., Paterson .....	3,794.51	9,252.83
798	Seaboard Finance Company, Perth Amboy .....	1,396.51	4,158.67
720	Seaboard Finance Company, Rutherford .....	2,154.86	6,877.75
736	Seaboard Finance Company, Summit .....	1,330.82	5,126.82
398	Seaboard Finance Company, Trenton .....	2,211.72	13,380.34
794	Seaboard Finance Company of Trenton, Inc., Trenton .....	2,100.65	8,889.41
754	Seaboard Finance Company, Woodbridge .....	1,821.27	6,149.65
734	Signature Loan Company, Inc., Rahway .....	2,075.64	4,181.00
755	Signature Loan Company of Bergenfield, Inc., Bergenfield .....	1,497.15	2,665.00
673	Somerset Finance Corporation, Somerville .....	5,317.52	2,238.00
677	South Jersey Credit Company, Inc., Camden .....	7,617.34	5,225.50
758	South River Loan Co., South River .....	472.70	270.29
237	Suburban Finance Company of Newark, Newark .....	871.57	6,328.79
753	Suburban Finance Company, Nutley .....	1,420.09	4,818.31
814	Sun Finance Company of Fair Lawn, Fair Lawn .....	2,496.71	5,659.25
561	Thrift Finance Company of Woodbury, Woodbury .....	1,169.06	5,789.29
561	Woodbury Thrift Finance Corporation, Woodbury .....	174.87	1,649.15
385	Workers Finance Co., Newark .....	4,318.68	17,586.31
746	Workers Finance Co. of North Bergen, North Bergen .....	650.73	7,346.31
	Totals .....	\$756,398.84	\$1,452,773.83

— Denotes deficit.

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1953

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$3,742.32	\$11,736.10	\$2,518.36	\$8,097.76	\$5,619.03	\$36,381.15
1,933.67	8,860.00	2,917.03	7,266.65	13,531.00	33,530.79
1,522.98	13,074.23	14,296.67	7,327.37	32,363.02	73,869.12
2,183.31	13,582.69	840.26	9,613.33	7,378.89	48,605.18
1,551.57	9,818.60	7,325.18	8,214.31	23,725.46	55,044.80
2,181.11	6,617.19	492.24	4,021.89	-12,290.33	5,855.08
1,367.01	19,354.63	1,299.63	9,962.76	20,807.94	55,789.05
1,666.69	25,698.69	18,283.97	11,625.01	31,105.30	93,617.21
769.73	7,732.17	2,654.83	3,006.13	5,349.89	21,165.78
1,179.54	20,869.98	12,804.00	10,904.35	22,572.33	72,841.16
796.11	5,735.96	1,261.03	2,269.02	2,984.17	14,452.27
1,560.25	15,440.75	8,077.74	4,735.44	14,758.19	46,738.81
630.00	9,865.51	7,694.38	4,067.93	12,527.05	35,966.63
1,134.19	8,427.76	3,099.91	4,212.94	6,735.34	24,697.35
682.36	8,034.98	4,528.93	3,730.53	7,812.72	25,635.61
110.00	1,275.00	100.00	4,416.15	-6,446.66	236.69
1,152.18	22,790.00	5,772.17	9,586.59	26,916.73	77,906.79
1,422.83	5,657.50	978.54	3,043.34	-4,776.88	7,134.75
764.75	3,512.50	569.84	6,380.16	-11,420.72	5,193.30
1,351.21	8,671.45	5,231.58	6,070.47	14,249.59	40,133.57
1,534.63	13,272.48	8,369.18	16,687.06	14,895.75	67,422.37
1,647.58	9,479.96	8,369.19	13,362.10	17,115.61	59,416.53
3,085.00	20,471.85	29,079.34	14,281.83	37,663.95	114,269.55
1,995.98	16,154.79	21,269.32	15,012.61	37,686.06	100,185.99
797.46	9,132.89	634.54	12,155.87	10,537.47	40,285.40
3,723.00	16,585.26	941.51	21,620.32	10,947.28	73,697.74
2,592.42	10,878.82	605.79	11,338.14	10,933.85	38,302.78
3,964.10	14,258.36	7,060.36	16,374.81	5,576.03	55,739.87
1,034.46	13,940.71	1,019.52	21,259.55	22,409.47	71,720.36
1,822.15	14,742.95	908.69	20,034.56	18,713.21	68,858.63
2,100.00	12,555.89	23,927.08	13,183.86	29,613.08	87,157.33
4,323.45	25,460.35	40,324.65	18,958.92	51,223.95	158,146.03
4,451.75	29,789.97	39,186.92	26,728.31	68,649.79	181,389.51
3,211.40	18,325.06	26,938.31	17,475.10	34,543.40	108,941.58
3,086.80	23,518.16	23,223.55	16,644.40	31,682.10	109,153.93
4,445.70	23,123.02	32,212.49	16,234.25	40,954.21	129,632.51
5,156.14	41,148.02	62,288.99	34,644.63	77,441.45	239,613.24
2,710.00	12,228.05	19,731.24	11,067.16	25,456.02	78,240.89
5,540.50	27,566.83	44,118.53	24,210.43	55,287.30	171,995.94
4,317.02	17,930.51	15,360.13	17,242.53	21,987.54	85,098.55
4,255.03	21,419.01	27,618.63	19,385.24	36,855.30	119,965.93
4,404.83	20,791.25	14,806.18	19,893.89	21,707.69	92,158.40
4,739.94	30,510.92	42,944.35	25,850.81	66,803.56	183,896.92
2,824.88	11,654.61	16,637.27	10,872.31	21,320.89	68,865.14
2,691.95	18,949.87	30,832.21	18,258.80	39,082.73	118,848.17
2,286.29	13,259.79	22,097.43	14,734.61	27,914.90	86,750.66
4,885.20	29,174.56	50,060.98	20,892.11	62,386.73	182,991.64
4,515.00	20,346.46	23,513.52	16,873.59	48,653.76	124,892.39
3,471.71	12,148.02	20,628.28	12,173.70	26,278.17	82,670.80
2,142.03	35,010.00	7,132.08	13,096.41	20,943.84	84,581.00
1,343.29	11,056.16	8,913.19	12,220.93	20,163.83	57,859.55
1,339.23	40,819.93	1,500.76	8,377.00	12,301.58	71,894.02
5,314.72	18,359.28	3,247.34	28,851.74	19,658.93	88,274.85
974.07	11,963.20	735.08	3,345.67	2,739.30	20,500.31
3,316.63	22,866.00	8,026.24	15,833.90	25,989.32	83,232.45
2,514.98	12,806.10	3,578.71	9,192.39	17,514.25	51,844.83
4,369.35	16,818.00	4,648.87	8,218.85	18,501.48	60,712.51
1,560.55	16,558.99	10,116.99	27,534.20	17,158.41	79,887.49
260.00	3,990.97	2,024.40	5,897.08	3,700.02	17,696.49
5,160.89	47,402.00	1,979.98	30,450.26	13,693.99	120,592.11
3,068.04	26,861.47	5,049.60	11,135.27	20,154.42	74,265.84
\$692,968.50	\$4,902,998.29	\$3,601,612.57	\$3,368,403.79	\$5,274,983.27	\$20,050,139.09

— Denotes deficit.

PAWNBROKERS

PAWNBROKERS

Table 1—Assets,

License No.	NAME	LOCATION
46	Amboy Jewelers, Barnett Alexander, t/a	Perth Amboy
66	Angstreich, Arthur	Hightstown
62	Bail's, Moe Robert Bail, t/a	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brennan Loan Company, Max and Siegfried Brennan, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	Cantor's Money Loan Office, Esther G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Inc.	Paterson
58	Dave's Loan Office, David L. Marcus, t/a	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
45	M. L. Goldman & Son, Inc.	Newark
10	Krueger's Collateral Loan, Inc.	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
64	M. & S. Jewelry Co., Inc.	Hackensack
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
24	Newark Loan Company	Newark
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a	Jersey City
4	Lester Rice & Co. (Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman, t/a)	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
65	Mr. Sam, Mr. Samuel K. Barber, t/a	Newark
17	Schoenberg, Harry	Jersey City
50	Union Loan Office, Henry and Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	<b>Totals</b>	

PAWNBROKERS

December 31, 1954

Cash on Hand and in Banks	Pledges Outstanding	Merchandise Inventory	Real Estate, Furni- ture and Fixtures Less Reserves	Investments, Notes and Accounts Receivable	Other Assets	Total Assets
\$2,093.08	\$1,535.74	\$2,625.00	\$230.92	.....	\$2,722.36	\$9,207.10
No Report Filed	No Report Filed					
895.84	3,886.00	2,440.80	1,704.55	\$745.40	79.55	9,752.14
441.70	3,142.51	586.64	3,808.00	.....	188.55	8,167.40
2,150.46	41,594.17	18,877.36	289.10	.....	3,809.62	66,720.71
2,205.21	71,401.00	12,659.80	1,295.06	.....	750.00	88,311.07
2,449.18	12,397.53	14,356.49	280.55	.....	150.00	29,633.75
12,639.02	55,446.30	15,557.59	101.00	6,155.02	672.31	90,571.24
773.16	47,996.75	1,697.50	982.40	.....	565.00	52,014.81
1,236.82	9,791.50	6,090.50	18,905.17	.....	498.84	36,522.83
1,216.85	61,870.50	18,495.37	632.87	3,000.00	14,574.05	99,789.64
2,788.83	19,307.45	14,123.24	382.11	.....	1,600.70	38,202.33
6,107.21	44,611.00	.....	1.00	.....	.....	50,719.21
7,698.49	26,299.80	13,832.72	2,881.99	.....	2,460.00	53,173.00
1,315.29	14,922.24	28,414.00	10,450.00	276.40	12,373.39	67,751.32
3,251.32	9,716.00	27,618.38	.....	.....	.....	40,585.70
430.92	14,812.80	16,350.00	2,403.02	.....	.....	33,996.74
6,130.72	17,556.99	5,516.23	1,029.81	.....	530.00	30,763.75
40,117.32	285,410.20	9,519.55	78,245.97	145,000.00	2,029.00	560,321.84
35,012.54	402,505.56	88,835.70	30,685.69	2,559.93	27,922.61	587,522.03
29,808.73	258,320.00	2,885.50	154,936.02	.....	1,809.00	447,759.25
6,248.93	45,953.00	4,077.61	8,011.20	10,000.00	.....	74,285.74
17,163.82	157,167.03	28,849.69	5,370.69	.....	1,051.53	209,602.76
7,131.50	105,507.24	16,890.78	9,006.78	.....	498.93	139,035.23
711.93	34,709.00	3,479.47	909.90	.....	150.00	39,960.30
414.57	1,833.00	4,307.50	11,237.21	3,000.00	100.00	20,892.28
14,418.56	118,610.65	29,544.88	2,280.52	970.00	490.08	166,314.69
9,412.54	105,067.40	.....	.....	235.00	1,150.00	115,864.04
1,774.28	9,076.95	4,328.03	538.51	455.95	1,870.38	18,044.10
3,143.93	48,171.00	6,597.57	.....	.....	5,348.81	63,261.31
15,367.59	25,223.50	4,864.15	19,297.26	18,365.45	.....	83,117.95
<b>\$234,545.34</b>	<b>\$2,053,842.81</b>	<b>\$403,421.85</b>	<b>\$365,897.30</b>	<b>\$190,763.15</b>	<b>\$83,394.71</b>	<b>\$3,331,865.16</b>

PAWNBROKERS

Table 2—Liabilities,

License No.	NAME	LOCATION
46	Amboy Jewelers, Barnett Alexander, t/a	Perth Amboy
66	Angstreich, Arthur	Hightstown
62	Bail's, Moe Robert Bail, t/a	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max and Siegfried Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	Cantor's Money Loan Office, Esther G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Inc.	Paterson
58	Dave's Loan Office, David L. Marcus, t/a	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
45	M. L. Goldman & Son, Inc.	Newark
10	Krueger's Collateral Loan, Inc.	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
64	M. & S. Jewelry Co., Inc.	Hackensack
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
24	Newark Loan Company	Newark
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a	Jersey City
4	Lester Rice & Co. (Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman, t/a)	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
65	Mr. Sam, Mr. Samuel K. Barber, t/a	Newark
17	Schoenberg, Harry	Jersey City
50	Union Loan Office, Henry and Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals	

PAWNBROKERS

—Continued

December 31, 1954

Accounts and Notes Payable	Pledgors' Surplus	Other Liabilities	Net Worth and Capital	Appropriated Reserves and Surplus	Total Liabilities
.....	No Report Filed	\$180.34	\$9,026.76	No Report Filed	\$9,207.10
\$5,719.09	.....	.....	4,033.05	.....	9,752.14
23,138.28	.....	64.00	8,103.40	.....	8,167.40
.....	.....	878.74	40,703.69	.....	66,720.71
41,927.90	.....	229.81	20,000.00	\$26,153.36	88,311.07
1,099.67	.....	.....	28,534.08	.....	29,633.75
.....	.....	1,197.92	64,000.00	25,373.32	90,571.24
46,267.25	.....	126.54	7,560.00	-1,878.98	52,014.81
7,172.83	.....	27.76	29,322.24	.....	36,522.83
.....	.....	1,004.80	45,902.74	.....	99,789.64
52,882.10	.....	646.19	16,334.14	.....	38,202.33
21,222.00	.....	130.36	36,088.85	.....	50,719.21
14,500.00	.....	402.62	59,500.00	-6,729.62	53,173.00
3,748.35	\$6.00	118.84	63,878.13	.....	67,751.32
.....	.....	110.00	37,590.51	-7,827.10	40,585.70
10,712.29	.....	491.75	1,000.00	19,851.45	33,996.74
12,653.54	.....	1,128.36	21,535.39	.....	30,763.75
8,100.00	.....	3,196.29	200,000.00	180,005.36	560,321.84
177,120.19	.....	5,404.54	50,000.00	327,786.85	587,522.03
204,330.64	.....	1,958.56	70,000.00	229.25	447,759.25
.....	.....	1,306.08	74,285.74	.....	74,285.74
375,571.44	.....	.....	204,888.82	.....	209,602.76
.....	.....	893.74	79,063.74	.....	139,035.23
59,075.75	.....	135.80	39,054.54	.....	39,960.30
769.96	.....	1,064.48	9,973.92	.....	20,892.28
9,853.88	.....	505.49	67,635.50	.....	166,314.69
98,173.70	.....	261.80	115,603.14	.....	115,864.94
.....	.....	67.25	17,976.85	.....	18,044.10
.....	.....	2,261.30	25,000.00	4,751.38	63,261.31
31,248.63	.....	.....	83,117.95	.....	83,117.95
.....	.....	.....	.....	.....	.....
\$1,210,695.85	\$6.00	\$23,793.36	\$1,529,655.18	\$567,715.27	\$3,331,865.16

— Denotes deficit.

PAWNBROKERS

PAWNBROKERS

Table 3—Income and Initial Surplus

License No.	NAME	LOCATION
46	Amboy Jewelers, Barnett Alexander, t/a	Perth Amboy
66	Angstreich, Arthur	Hightstown
62	Bail's, Moe Robert Bail, t/a	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max and Siegfried Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	Cantor's Money Loan Office, Esther G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Inc.	Paterson
58	Dave's Loan Office, David L. Marcus, t/a	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
45	M. L. Goldman & Son, Inc.	Newark
10	Krueger's Collateral Loan, Inc.	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
64	M. & S. Jewelry Co., Inc.	Hackensack
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
24	Newark Loan Company	Newark
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Co., Esther M. Kohn & Jane Schmel, t/a	Jersey City
4	Lester Rice & Co. (Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman, t/a)	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
65	Mr. Sam, Mr. Samuel K. Barber, t/a	Newark
17	Schoenberg, Harry	Jersey City
50	Union Loan Office, Henry and Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals	

PAWNBROKERS

—Continued  
or Net Worth, December 31, 1954

Interest on Pledges	Profit on Sales of Merchandise	Other Income	Total Income
\$260.11	\$9,665.73	\$16.88	\$9,942.72
No Report Filed		No Report Filed	
742.65	6,790.28	120.38	7,653.31
807.76	2,139.41	93.23	3,040.40
9,539.37	1,523.48	15.20	11,078.05
15,102.76	13,343.87	259.40	28,706.03
2,733.79	5,907.83	412.78	9,054.40
13,075.08	14,359.58	803.15	28,238.41
9,910.50	—1,001.00	137.00	9,066.50
2,244.30	2,730.70	1,148.02	6,123.02
14,592.69	14,797.13	1,025.58	30,415.40
6,358.63	5,668.06	4,471.29	16,497.98
10,927.04	.....	242.46	11,170.10
6,176.20	13,172.80	251.41	19,600.41
1,997.38	16,874.79	206.33	19,078.50
1,727.52	8,124.03	436.57	10,288.12
2,277.68	7,773.98	.....	10,051.66
4,343.15	22,710.45	1,581.59	28,635.19
58,927.13	7,276.86	20,214.07	86,418.06
90,043.16	58,236.33	15,397.49	163,676.98
51,567.01	6,564.48	15,198.26	73,329.75
9,688.81	4,997.61	1,399.51	16,085.93
34,374.14	8,883.76	592.74	43,850.64
21,031.38	10,163.17	3,035.17	34,229.72
7,839.73	1,022.55	3,419.54	12,281.82
136.80	10,715.02	355.09	11,206.91
26,882.25	2,435.94	1,740.83	31,059.02
22,701.88	.....	.....	22,701.88
2,422.96	—394.90	39.74	2,067.80
10,548.14	5,969.00	.....	16,517.14
5,137.42	3,753.57	1,978.79	10,869.78
\$444,118.62	\$264,204.51	\$74,612.50	\$782,935.63

PAWNBROKERS

PAWNBROKERS

Table 4—Expense and Surplus

License No.	NAME AND LOCATION	Advertising	Interest on Borrowed Funds
46	Amboy Jewelers, Barnett Alexander, t/a, Perth Amboy .....	\$639.55	.....
66	Angstreich, Arthur, Hightstown .....	No Report Filed	.....
62	Bail's, Moe Robert Bail, t/a, Red Bank .....	261.58	\$233.45
7	D. Breitkopf, Clarence T. Bright, t/a, New Brunswick .....	22.76	.....
53	Brennan Loan Company, Max and Siegfried Brennan, t/a, Paterson .....	90.22	1,481.80
42	Broadway Loan Company, Long Branch .....	953.27	2,584.65
33	Cantor's Money Loan Office, Esther G. Cantor, t/a, Atlantic City..	.....	.....
19	Daniel Cohn, Inc., Hoboken .....	1,030.20	.....
63	Coronet Pawnbrokers, Inc., Paterson .....	387.72	335.11
58	Dave's Loan Office, David L. Marcus, t/a, Hoboken .....	150.23	298.21
47	Federal Loan Office, Irving Nimensky, t/a, Elizabeth .....	1,126.85	2,043.61
1	Fidelity Loan Society, Edward I. Rosenberg, t/a, Atlantic City ..	215.03	1,277.05
45	M. L. Goldman & Son, Inc., Newark .....	137.62	750.00
10	Krueger's Collateral Loan, Inc., Trenton .....	18.61	.....
57	Levy, Charles, Asbury Park .....	457.16	121.75
16	Lowenthal Loan Office, Inc., Atlantic City .....	226.90	.....
64	M. & S. Jewelry Co., Inc., Hackensack .....	281.82	.....
59	Market Loan Co., Morton Horland, t/a, Newark .....	.....	.....
27	National Loan Society, Newark .....	1,387.20	4,330.62
14	New Loan Company, William S. Rich & Son, Inc., Newark .....	4,663.59	13,333.80
24	Newark Loan Company, Newark .....	1,387.20	14,026.56
49	Reed's Money to Loan, Samuel Widlansky, t/a, Atlantic City ...	211.14	120.20
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a, Jersey City ..	420.85	569.07
4	Lester Rice & Co. (Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman, t/a), Jersey City .....	691.45	2,440.00
61	Robert's, Abraham Goldman, t/a, Jersey City .....	.....	159.03
65	Mr. Sam, Mr. Samuel K. Barber, t/a, Newark .....	633.68	.....
17	Schoenberg, Harry, Jersey City .....	1,064.27	5,415.33
50	Union Loan Office, Henry Klein and Goldie Klein, t/a Union City..	251.50	.....
56	Warren Pawnbroker, I. Louis Finkle, t/a, Trenton .....	71.85	.....
48	West New York Loan Company, West New York .....	289.60	121.67
5	Wood's Loan Office, Irwin F. Wood, t/a, Atlantic City .....	58.98	.....
	<b>Totals</b> .....	\$17,130.83	\$49,641.91

PAWNBROKERS

—Continued

or Net Worth, December 31, 1954

Insurance and Protection	Rent	Salaries	Taxes	Other Expenses	Net Earnings	Total Expenses and Net Earnings
\$275.25	\$3,600.00	.....	\$232.50	\$1,703.62	\$3,491.80	\$9,942.72
No Report Filed				No Report Filed		
469.04	2,553.00	.....	253.48	2,100.39	1,782.37	7,653.31
618.62	2,400.00	.....	182.00	929.71	-1,112.69	3,040.40
356.29	1,500.00	.....	306.54	899.86	6,443.34	11,078.05
448.62	3,300.00	\$17,418.96	636.22	2,938.74	425.57	28,706.03
584.44	1,200.00	3,604.33	330.18	1,135.27	2,200.18	9,054.40
1,423.04	4,101.85	17,694.97	908.89	5,231.44	-151.98	28,238.41
814.88	2,600.00	3,618.80	268.31	1,238.80	-196.62	9,066.50
646.03	.....	2,285.00	970.74	1,973.47	-200.66	6,123.02
1,089.91	5,575.00	600.00	320.67	6,650.19	13,009.17	30,415.40
444.63	750.00	3,375.00	228.46	4,902.45	5,305.36	16,497.98
147.19	1,200.00	7,394.51	348.97	884.86	306.95	11,170.10
812.33	6,000.00	11,884.10	1,494.92	3,246.45	-3,856.00	19,600.41
725.83	2,400.00	4,138.05	372.57	4,210.18	6,652.96	19,078.50
398.51	4,000.00	4,655.00	453.78	779.82	-225.89	10,288.12
276.75	1,320.00	6,200.75	552.09	1,111.12	309.13	10,051.66
1,361.43	5,496.51	11,220.00	1,022.45	3,325.52	6,209.28	28,635.19
1,593.97	6,000.00	63,570.00	1,910.62	5,334.01	2,291.64	86,418.06
3,757.80	.....	95,944.53	12,807.96	16,792.29	16,377.01	163,676.98
1,798.62	3,000.00	48,625.00	1,842.06	4,630.81	-1,980.50	73,329.75
1,343.03	1,550.00	.....	211.94	1,428.72	11,220.90	16,085.93
1,366.74	.....	12,643.67	367.36	4,143.60	24,339.35	43,850.64
1,505.54	.....	14,236.00	523.12	4,167.62	10,665.99	34,229.72
338.93	.....	6,351.90	406.26	1,914.48	3,111.22	12,281.82
935.02	2,700.00	.....	150.00	2,802.46	3,985.75	11,206.91
1,182.85	4,200.00	7,675.00	230.80	4,649.72	6,641.05	31,059.02
1,089.21	3,220.00	7,632.50	483.56	2,891.04	7,134.07	22,701.88
111.80	480.00	.....	231.24	855.58	317.33	2,067.80
1,463.50	3,300.00	8,480.00	787.24	1,744.83	330.30	16,517.14
1,089.26	.....	.....	1,064.16	2,846.85	5,810.53	10,869.78
\$28,468.56	\$72,446.36	\$359,248.07	\$29,899.09	\$95,463.90	\$130,636.91	\$782,935.63

— Denotes deficit.





