STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

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DECEMBER 31, 1936

STATE OF NEW JERSEY

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Abstracts of Reports of Associations are set forth in a series of four tables, as follows:

Table 1—List of Associations with dates of incorporation, names of officials and addresses of secretaries.

(The names of the officers and attorneys that are reported in this book are those holding office as at the close of the fiscal year ending of each respective Association. Where there has been a change in the Secretary's address since the close of the fiscal year, and before the compilation of this report, the new address appears herein.)

Table 2—Financial condition at close of fiscal year of each Association—Assets.

Table 3—Financial condition at close of fiscal year of each Association—Liabilities.

Table 4—Shares, membership and miscellaneous data.

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

Atlantic	No.	1– 49	2– 9
Bergen	No.	50– 104	10– 17
	No.	105– 137	18– 25
Burlington	No.	138– 157	18– 25
	No.	158– 165	26– 33
Camden	No.	166– 210	26– 33
	No.	211– 265	34– 41
	No.	266– 320	42– 49
	No.	321– 333	50– 57
Cape May	No.	334– 357	50– 57
Cumberland	No.	358– 367	50– 57
	No.	368– 372	58– 65

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Essex	No.	373– 417	58– 65
	No.	418– 472	66– 73
	No.	473– 527	74– 81
	No.	528– 582	82– 89
	No.	583– 637	90– 97
	No.	638– 692	98–105
	No.	693– 747	106–113
	No.	748– 802	114–121
	No.	803– 857	122–129
	No.	858– 912	130–137
	No.	913– 930	138–145
Gloucester	No.	931– 954	138–145
Hudson	No.	955–1009	146–153
	No.	1010–1064	154–161
	No.	1065–1119	162–169
	No.	1120–1123	170–177
Hunterdon	No.	1124–1131	170–177
Mercer	No.	1132–1156	170–177
Middlesex	No.	1157–1166	170–177
	No.	1167–1123	178–185
Monmouth	No.	1224–1263	186–193
Morris	No.	1264–1292	194–201
Ocean	No.	1293–1306	194–201
Passaic	No.	1307–1361	202–209
	No.	1362–1378	210–217
Salem	No.	1379–1383	210–217
Somerset	No.	1384–1391	210–217
Sussex	No.	1392–1394	210–217
Union	No.	1395–1444	218–225
	No.	1445–1488	226–233
Warren	No.	1489–1498	234–241

ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE.

TRENTON, March 25, 1937.

To the Honorable the Senate and General Assembly:

In compliance with the statutory requirements, I have the honor to submit the report of this Department relative to building and loan associations for the year ended December 31, 1936.

The whole number of associations in the State is 1,498. During the past twelve (12) months there were five (5) mergers, involving eleven (11) associations, thereby eliminating in number six (6) associations; and ten (10) associations were liquidated. This resulted in a net loss of sixteen (16) associations since December 31, 1935.

Change of Location of Office:

Knickerbocker Building and Loan Association—Newark to South Orange.
Long Hill Building and Loan Association—Myersville to Stirling.

Liquidations:

Contractors' Building and Loan Association, of Elizabeth, N. J.
Hand-in-Hand Building and Loan Association, Somers Point.
Miramar Building and Loan Association of Atlantic City, New Jersey.
Northfield Building and Loan Association, Northfield.
Prompt Building and Loan Association of Paterson, N. J.
Signet Building and Loan Association, Union City.
Teachers Building and Loan Association, Newark.
Utility Building and Loan Association, Newark.
Wallkill Building and Loan Association, Franklin.
Weona Building and Loan Association of East Orange, N. J.

Mergers:

Justice Building and Loan Association, Newark; and "Mountain Ridge Building and Loan Association of the City of Newark, New Jersey"; with Mayflower Building and Loan Association, Newark.

Impartial Building and Loan Association, Belleville; with Central Building and Loan Association of Belleville, N. J.

Middlebrook Building and Loan Association, Bound Brook; with Bound Brook Building Loan Association, Bound Brook.

Mindowaskin Building and Loan Association, Westfield; with Mutual Building and Loan Association of Westfield, N. J.

Jersey Warschauer Building and Loan Association, Newark; with Thomas Jefferson Building and Loan Association of Newark.

Associations in Process of Liquidation by this Department:

Challenge Building and Loan Association, Hackensack, N. J.
Chandler Building and Loan Association, Roselle, N. J.
Corinthian Building and Loan Association, Newark, N. J.
Creative Building and Loan Association, Newark, N. J.
Eldorado Building and Loan Association, Union City, N. J.
Green Star Building and Loan Association, Newark, N. J.
Reliance Building and Loan Association, Newark, N. J.
Sun Building and Loan Association, Newark, N. J.

Associations in Possession by this Department:

Amalgamated Building and Loan Association, Newark, N. J.
Atlantic City Loan and Building Association, Atlantic City, N. J.
Brigantine Building and Loan Association, Brigantine, N. J.
Broadview Building and Loan Association, Linden, N. J.
Cabinet Building and Loan Association, Newark, N. J.
Citizens Building and Loan Association, Perth Amboy, N. J.
Clinton Building and Loan Association of Jersey City, N. J.
Cosmopolitan Building and Loan Association, Atlantic City, N. J.
Covenant Building and Loan Association, Camden, N. J.
Esenbe Building and Loan Association of Hoboken, N. J.
Falcon Building and Loan Association, Newark, N. J.
Foundation Building and Loan Association of the City of Newark, N. J.
Frederick Douglass Building and Loan Association, Camden, N. J.
Future Building and Loan Association, Newark, N. J.
Garibaldi Building and Loan Association of Atlantic City, N. J.
Great Bay Building and Loan Association, Atlantic City, N. J.
Guarantee Building and Loan Association, Newark, N. J.
Italian Building and Loan Association of West Berlin, N. J.
Jefferson Building and Loan Association, Hoboken, N. J.
Magna Charta Building and Loan Association, Newark, N. J.
Mt. Sinai Building and Loan Association, Newark, N. J.
Novel Building and Loan Association, Newark, N. J.
Orchard Building and Loan Association of Clementona, N. J.
Peninsula Building and Loan Association, Bayonne, N. J.
Pennant Building and Loan Association, Newark, N. J.

Pivot Building and Loan Association of Newark, N. J.
Productive Building and Loan Association, Newark, N. J.
Record Building and Loan Association, Newark, N. J.
Roselle Park Building and Loan Association, Roselle Park, N. J.
Somerdale Building and Loan Association of Somerdale, N. J.
Tenth Ward Building and Loan Association of the City of Newark, N. J.
Triangle Building and Loan Association, Newark, N. J.
Tube Zone Building and Loan Association, Jersey City, N. J.
Valuable Building and Loan Association, Newark, N. J.
Welcome Building and Loan Association, Newark, N. J.

(Note: The figures for the following associations as shown in this report, were submitted prior to these associations having been taken in possession by the Department:

Cabinet Building and Loan Association, Newark, N. J.
Jefferson Building and Loan Association, Hoboken, N. J.
Mt. Sinai Building and Loan Association, Newark, N. J.
Peninsula Building and Loan Association, Bayonne, N. J.
Pivot Building and Loan Association of Newark, N. J.
Record Building and Loan Association, Newark, N. J.

The Foundation Building and Loan Association of the City of Newark; and the Roselle Park Building and Loan Association, Roselle Park; are no longer in possession by this Department; these associations having been returned to their officers and directors for management. These two associations reported, however, while still having been in possession by the Department.)

COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, ETC.

ASSETS

	1936 *January 1 to December 31*	1935 *January 1 to December 31*	1934 *January 1 to December 31*	1933 *January 1 to December 31*	1932 *January 1 to December 31*
Cash	$14,982,363	$15,801,441	$16,475,730	$12,362,549	$11,772,692
Liquid Investment Fund	15,690,164	17,505,895	13,051,048	9,000,777	9,314,112
Mortgage Loans with pledge of shares	395,238,074	492,477,177	634,912,097	769,222,948	899,221,602
Mortgage Loans without pledge of shares	44,837,345	34,012,229	32,901,514	29,737,417	26,880,199
Shares Loans	13,040,784	16,874,767	21,506,596	27,313,402	31,949,155
Real Estate	350,810,587	307,516,552	251,316,619	192,961,811	134,137,464
Arrears	33,683,915	42,628,116	44,863,330	35,868,661	22,617,875
Other Assets	15,194,750	21,355,652	18,984,330	12,243,223	10,215,792
Totals	$883,477,982	$948,171,829	$1,034,011,264	$1,088,710,788	$1,146,108,891

LIABILITIES

Instalment Shares	$445,704,576	$507,669,532	$579,815,488	$640,723,535	$705,591,051
Single Payment Shares	3,311,951	3,298,498	3,434,302	3,589,058	3,673,331
Juvenile Shares	580,981	823,863	663,158	653,642	693,801
Income Shares	129,289,516	132,797,272	136,359,175	139,745,811	144,176,545
Lapsed Shares	3,452,463	3,404,108	3,376,481	3,482,022	3,208,734
Matured Shares	9,167,878	5,847,598	4,253,855	5,250,692	2,998,298
Advance Payments	1,270,100	1,465,396	1,547,643	1,180,565	1,114,774
Balance due Borrowers	586,056	248,470	255,809	555,674	1,016,366
Borrowed Money	29,534,166	31,018,763	45,199,808	59,752,887	63,548,763
Miscellaneous Liabilities	34,844,476	36,242,780	35,647,402	23,366,558	13,655,547
Apportioned Profits	79,095,949	90,650,902	101,216,567	117,841,334	173,235,210
Reserve and Unapportioned Profits	146,639,870	134,704,647	122,241,576	92,569,010	33,196,471
Totals	$883,477,982	$948,171,829	$1,034,011,264	$1,088,710,788	$1,146,108,891

SHARES

Instalment	6,241,486	7,258,103	8,588,262	10,043,585	11,808,857
Single Payment	31,982	30,594	35,342	34,966	35,713
Juvenile	18,903	19,074	17,404	19,254	19,414
Income	680,367	724,913	739,701	740,088	765,200
Totals	6,972,738	8,032,684	9,380,709	10,837,893	12,629,221

SHAREHOLDERS

Instalment	548,155	604,323	695,879	781,872	890,927
Single Payment	3,819	3,399	3,630	3,747	3,821
Juvenile	4,613	4,605	4,550	4,644	4,837
Income	85,303	88,620	89,032	91,333	85,885
Totals	641,890	700,947	793,091	881,596	985,470
Borrowing	137,301	160,004	196,198	226,088	246,396
Non-borrowing	504,589	540,943	596,893	655,508	739,074
Totals	641,890	700,947	793,091	881,596	985,470

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

Respectfully submitted,

CARL K. WITHERS,
Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

New Jersey

Building and Loan Associations

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Atlantic County			
1	Absecon City	Absecon	Jan. 8, 1906	Leon Conover
2	Heights	Absecon Heights	April 17, 1906	Fred B. Ardrey
3	American	Atlantic City	Mar. 29, 1912	Albert Beyer
4	Atlantic City	" "	Jan. 29, 1869	
5	Atlantic Coast	" "	April 8, 1895	Jay C. Kline
6	Atlantic County	" "	Sept. 26, 1921	John Tomlin
7	Atlantis	" "	May 8, 1922	David B. Allman
8	Boardwalk	" "	June 3, 1921	Simon Lippman
9	Chelsea	" "	Dec. 11, 1913	William M. Haslett
10	Cosmopolitan	" "	Jan. 29, 1925	
11	Eastern Shore	" "	July 20, 1922	Samuel E. Weiner
12	Economy	" "	April 22, 1916	Matthew B. Markland
13	Equitable	" "	Sept. 4, 1913	Alvin C. Poffenberger
14	Garibaldi	" "	Nov. 19, 1919	
15	Great Bay	" "	June 11, 1920	
16	Home	" "	May 12, 1908	William C. Boyer
17	Islanders	" "	Sept. 10, 1921	Joseph Thompson
18	La Clede	" "	July 18, 1922	Jay C. Kline
19	Margate	" "	May 7, 1924	Samuel Somers
20	Mutual	" "	Feb. 28, 1889	George W. Meredith
21	Peoples	" "	Mar. 8, 1884	Albert Beyer
22	Pride of Atlantic	" "	Feb. 21, 1920	Joseph Wagenheim
23	Protective	" "	May 11, 1909	Carlton E. Adams
24	Resort	" "	Feb. 7, 1925	Joseph Shapiro
25	Seaboard	" "	July 7, 1924	Frank M. Cunningham
26	Security	" "	April 4, 1913	Andrew Jacoby
27	South Jersey	" "	June 30, 1921	Harry S. Siebert
28	Sunrise	" "	Nov. 19, 1921	J. S. Marquardt
29	Trident	" "	Dec. 18, 1926	Ernest A. Lord
30	Ventnor	" "	Jan. 30, 1908	J. Vaughan Mathis
31	Brigantine	Brigantine	April 20, 1926	
32	Collective	Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr.
33	Egg Harbor	" " "	June 11, 1884	Henry M. Cressman
34	Germania	" " "	Aug. 8, 1904	William Scheufele
35	Farmers and Merchants	Hammonton	May 19, 1910	P. Anthony Colasurdo
36	Hammonton	"	Nov. 25, 1871	H. Kirk Spear
37	Workingmen's	"	Dec. 29, 1876	Charles Fitting
38	Linwood	Linwood	Oct. 25, 1923	William H. Rentschler
39	Harbor	Margate City	Dec. 22, 1924	Louis G. McCorkle
40	Mays Landing	Mays Landing	May 20, 1890	Ira T. B. Smith
41	Minotola-Landisville	Minotola	Mar. 6, 1914	Ira P. Sharp
42	Carpenters'	Pleasantville	July 18, 1924	W. J. Hudson
43	Home	"	Dec. 19, 1901	Charles Adams
44	Mainland	"	April 14, 1924	A. Fuller Lippincott
45	Pleasantville Mutual	"	Mar. 22, 1870	Floyd M. Smith
46	Workingmen's	"	Mar. 18, 1913	Robert M. Willis
47	Somers Point	Somers Point	Feb. 20, 1909	Raymond Smith
48	Seashore	Ventnor City	Oct. 27, 1916	David H. Moore
49	St. Leonard's	" "	Nov. 27, 1921	Isaac E. Leonard

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John D. McMullin	John M. Bewley	31 E. Illinois Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	223 Marlin Road, Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	1516 Atlantic Ave., Atlantic City, N. J.	3
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	4
Allen B. Endicott	Herbert H. Dietz	1421 Atlantic Ave., Atlantic City, N. J.	5
Edmund Gaskill, Jr.	William V. Voss	448 Guarantee Trust Bldg., Atlantic City, N. J.	6
James J. Quinn	Harry Jones	2632 Atlantic Ave., Atlantic City, N. J.	7
Cassman & Gottlieb	William E. Saslaff	25 S. Virginia Ave., Atlantic City, N. J.	8
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	9
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	10
Paul M. Salsburg	Benjamin E. Antinoph	301 Central Bldg., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	308 Schwehm Bldg., Atlantic City, N. J.	12
Charles S. Moore	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	13
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	14
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	15
Ralph Harcourt	Elizabeth M. Nuneviller	18 W. Lindley Ave., Pleasantville, N. J.	16
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	17
Cassman & Gottlieb	Marcus Bacharach	3707 Ventnor Ave., Atlantic City, N. J.	18
Daniel J. Dowling	Allen B. Endicott, Jr.	440 Guarantee Trust Bldg., Atlantic City, N. J.	19
Russell L. Browne	Raymond P. Read	100 Guarantee Trust Bldg., Atlantic City, N. J.	20
Moore & Butler	David Ford	1421 Atlartic Ave., Atlantic City, N. J.	21
Saul C. Gorson	Benjamin E. Antinoph	301 Central Bldg., Atlantic City, N. J.	22
John S. Iszard	Lucius I. Wright	20 S. Tennessee Ave., Atlantic City, N. J.	23
Saul C. Gorson	Maurice J. Krasney	208 Central Bldg., Atlantic City, N. J.	24
Albert C. Abbott	Aagot Erickson	402 Guarantee Trust Bldg., Atlantic City, N. J.	25
Herbert R. Voorhees	A. K. Littlefield	1421 Atlantic Ave., Atlantic City, N. J.	26
Harcourt & Steelman	Lida E. Paup	1526 Pacific Ave., Atlantic City, N. J.	27
W. E. Brown, Jr.	J. LeRoy Berglund	639 Guarantee Trust Bldg., Atlantic City, N. J.	28
M. M. Gorson	Alfred J. Showell	1501 Atlantic Ave., Atlantic City, N. J.	29
G. Arthur Bolte	George O. Elvins	107 Guarantee Trust Bldg., Atlantic City, N. J.	30
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	31
H. L. Hamilton	Thomas E. Hamilton	202 Philadelphia Ave., Egg Harbor City, N. J.	32
Special Asst. Dep. Com'r	William L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J.	33
C. Raymond Kears	Alexander Michel	141 Philadelphia Ave., Egg Harbor City, N. J.	34
C. M. Phillips	Robert Picken	104 Bellevue Ave., Hammonton, N. J.	35
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	36
Bleakly, Stockwell & Burling	C. I. Littlefield	Hammonton, N. J.	37
Robert E. Steedle	Paul B. Fry	1601 Shore Road, Linwood, N. J.	38
James N. Butler	Bruce Dimon	107 N. Iroquois Ave., Margate City, N. J.	39
Albert C. Abbott	Melvin M. Ripley	Mays Landing, N. J.	40
W. H. Sharp	Ralph B. Norton	E. Pacific Ave., Minotola, N. J.	41
Harry Souchal	E. Ware	174 N. Main St., Pleasantville, N. J.	42
L. O. Champion	George H. Adams	15 E. Verona Ave., Pleasantville, N. J.	43
Clarence B. Dixon	Nicholas J. Waters	26 E. Walnut Ave., Pleasantville, N. J.	44
Harry Souchal	Wilbur Reed	220 N. Main St., Pleasantville, N. J.	45
L. D. Champion	Elmer S. Weaver	723 S. Shore Road, Absecon, N. J.	46
E. A. Higbee, Jr.	James E. Scull	741 Bay Ave., Somers Point, N. J.	47
Alfred T. Glenn, Jr.	Edwin D. Rowland	Suny & Atlantic Ave., Ventnor City, N. J.	48
Ralph Harcourt	Spurgeon Cross	Ventnor National Bank, Ventnor, N. J.	49

* Atlantic City Loan and Building Assn., Atlantic City—This Department in possession.
Cosmopolitan Building and Loan Assn., Atlantic City—This Department in possession.
Garibaldi Bldg. & Loan Assn., Atlantic City—This Department in possession.
Great Bay Bldg. & Loan Assn., Atlantic City—This Department in possession.
Brigantine Bldg. & Loan Assn., Brigantine—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Atlantic County				
1	Absecon City	Absecon	$349	$365	$177,350
2	Heights	Absecon Heights	8,778	1,895	41,450
3	American	Atlantic City	28,918	4,400	320,898
4	Atlantic City	" "	34,862	182	186,994
5	Atlantic Coast	" "	36,044	.....	675,658
6	Atlantic County	" "	18,368	.....	233,600
7	Atlantis	" "	26,580	61,125	322,905
8	Boardwalk	" "	2,977	.....	53,500
9	Chelsea	" "	1,101	.....	112,600
10	Cosmopolitan	" "	3,737	.....	29,900
11	Eastern Shore	" "	3,304	.....	24,875
12	Economy	" "	9,799	4,000	119,300
13	Equitable	" "	28,059	179,625	832,819
14	Garibaldi	" "	8,289	.....	.....
15	Great Bay	" "	560	.....	8,350
16	Home	" "	7,562	.....	126,200
17	Islanders	" "	11,290	.....	616,948
18	La Clede	" "	4,616	.....	143,425
19	Margate	" "	4,990	28,950	79,000
20	Mutual	" "	20,252	59,075	428,100
21	Peoples	" "	12,684	.....	1,005,523
22	Pride of Atlantic	" "	13,644	18,265	197,450
23	Protective	" "	8,185	6,500	55,071
24	Resort	" "	8,836	.....	44,200
25	Seaboard	" "	24,804	.....	71,600
26	Security	" "	30,087	15,225	241,970
27	South Jersey	" "	14,401	24,778	73,300
28	Sunrise	" "	28,731	11,000	74,223
29	Trident	" "	31,900	35,450	232,752
30	Ventnor	" "	22,527	5,925	220,650
31	Brigantine	Brigantine	838	.....	9,000
32	Collective	Egg Harbor City	2,187	3,800	191,545
33	Egg Harbor	" " "	249	16,400	674,400
34	Germania	" " "	1,244	4,800	187,996
35	Farmers and Merchants	Hammonton	4,371	11,500	381,050
36	Hammonton	"	47,613	13,000	747,750
37	Workingmen's	"	24,539	11,000	790,509
38	Linwood	Linwood	2,432	2,375	83,200
39	Harbor	Margate City	2,080	15,000	24,976
40	Mays Landing	Mays Landing	19,699	14,560	337,257
41	Minotola-Landisville	Minotola	1,663	1,000	283,932
42	Carpenters'	Pleasantville	2,582	.....	33,000
43	Home	"	2,216	7,510	134,450
44	Mainland	"	422	.....	10,650
45	Pleasantville Mutual	"	7,329	.....	203,122
46	Workingmen's	"	1,001	28,227	78,687
47	Somers Point	Somers Point	1,907	569	46,400
48	Seashore	Ventnor City	10,203	13,700	118,400
49	St. Leonard's	" "	6,703	57	110,800
	Totals		$595,012	$600,258	$11,197,735

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$8,933	$2,950	$129,094	$21,763	$1,532	$342,336	1
334	1,500	18,385	3,916	6,302	82,560	2
.....	13,607	545,228	57,160	33,681	1,003,892	3
2,221	71,359	1,767,034	56,885	13,482	2,133,019	4
376,989	.....	1,208,926	.....	105,091	2,402,708	5
719	1,600	503,830	27,020	8,083	793,220	6
19,026	.....	836,993	64,926	109,378	1,440,933	7
541	.....	137,188	1,931	7,070	203,207	8
62,740	735	228,729	10,640	38,487	455,032	9
5,800	400	92,372	9,114	26,045	167,368	10
4,975	.....	62,692	11,137	1,409	108,392	11
.....	100	215,290	1,479	33,386	383,354	12
46,943	6,864	1,728,445	11,827	6,888	2,841,470	13
79,620	.....	338,437	3,858	15,688	445,892	14
.....	1,075	14,397	6,820	275	31,477	15
143,680	100	61,491	9,096	22,781	370,910	16
199,055	.....	928,790	22,211	68,656	1,846,950	17
.....	175	205,220	8,119	14,181	375,736	18
16,481	800	134,135	28,645	3,631	296,632	19
44,840	4,658	522,947	23,337	40,226	1,143,435	20
73,313	13,440	1,792,956	35,010	200,577	3,133,503	21
65,550	9,371	335,269	62,672	52,176	754,397	22
1,600	.....	91,359	15,001	5,372	183,088	23
4,742	700	86,711	21,244	32,356	198,289	24
96,877	247	614,902	3,027	75,513	886,970	25
7,400	.....	1,050,963	5,593	4,617	1,355,855	26
28,300	.....	152,861	32,904	5,756	332,300	27
7,250	398	241,752	4,419	15,193	382,966	28
1,274	.....	331,999	5,087	51,716	690,178	29
235,619	6,850	473,797	77,188	49,892	1,092,448	30
.....	25	26,721	1,963	8,424	46,971	31
8,050	2,850	117,824	3,372	5,012	334,640	32
89,512	9,300	349,029	193,179	7,063	1,339,132	33
24,100	4,412	297,080	38,882	9,236	567,750	34
15,584	26,121	225,273	69,285	8,819	742,003	35
107,521	56,450	259,235	18,393	32,374	1,282,336	36
75,052	49,287	125,090	27,718	20,465	1,123,660	37
3,588	1,400	66,458	5,780	2,504	167,737	38
.....	.....	79,926	1,652	7,341	130,975	39
541,874	9,073	983,538	110,657	14,386	2,031,044	40
.....	2,465	110,677	62,450	5,373	467,560	41
7,816	200	54,384	3,272	3,472	104,726	42
59,415	525	586,475	22,944	9,531	823,066	43
.....	.....	12,559	5,264	455	29,350	44
8,092	3,780	252,603	54,543	2,016	531,485	45
34,700	1,950	155,466	16,431	4,094	320,556	46
2,600	3,785	35,477	21,062	3,223	115,023	47
2,040	5,135	96,797	30,764	277	277,316	48
2,400	2,500	119,663	30,074	2,147	274,344	49
$2,517,166	$316,187	$18,806,467	$1,359,714	$1,195,652	$36,588,191	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Atlantic County					
1	Absecon City	Absecon	$218,233			
2	Heights	Absecon Heights	49,620			$8,800
3	American	Atlantic City	267,189	$2,400		455,850
4	Atlantic City	" "	598,929			832,290
5	Atlantic Coast	" "	1,277,208			414,382
6	Atlantic County	" "	108,202			300,197
7	Atlantis	" "	449,708			525,560
8	Boardwalk	" "	24,823			8,675
9	Chelsea	" "	80,490			174,931
10	Cosmopolitan	" "	42,735			37,275
11	Eastern Shore	" "	33,882			15,017
12	Economy	" "	160,704			80,980
13	Equitable	" "	554,333		$94,557	1,296,334
14	Garibaldi	" "	65,630			152,635
15	Great Bay	" "	18,407			1,200
16	Home	" "	66,918	17,188		95,246
17	Islanders	" "	473,828			783,600
18	La Clede	" "	78,406			43,700
19	Margate	" "	82,006			101,100
20	Mutual	" "	430,005	15,480		139,050
21	Peoples	" "	666,304		52,514	1,620,330
22	Pride of Atlantic	" "	264,452			132,775
23	Protective	" "	70,747			
24	Resort	" "	111,760			28,925
25	Seaboard	" "	65,705			415,255
26	Security	" "	281,466			432,681
27	South Jersey	" "	81,780			61,331
28	Sunrise	" "	58,546			82,225
29	Trident	" "	297,629			163,050
30	Ventnor	" "	337,429			335,750
31	Brigantine	Brigantine	7,495			22,543
32	Collective	Egg Harbor City	87,005	27,250	278	78,540
33	Egg Harbor	" " "	551,430	31,300		374,150
34	Germania	" " "	203,376			133,762
35	Farmers and Merchants	Hammonton	249,414	159,050		113,550
36	Hammonton	"	360,195	491,950		
37	Workingmen's	"	431,349	121,750		376,900
38	Linwood	Linwood	84,533		489	26,549
39	Harbor	Margate City	60,818			11,050
40	Mays Landing	Mays Landing	582,626			888,450
41	Minotola-Landisville	Minotola	169,020			167,750
42	Carpenters'	Pleasantville	52,182			9,900
43	Home	"	154,507			208,413
44	Mainland	"	16,896			5,100
45	Pleasantville Mutual	"	153,153			178,570
46	Workingmen's	"	105,387			121,000
47	Somers Point	Somers Point	57,756			
48	Seashore	Ventnor City	124,902			76,550
49	St. Leonard's	" "	115,752			79,300
	Totals		$10,884,870	$866,368	$147,838	$11,611,221

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,426	.....	$328	.....	$12,500	$96	$61,352	$48,401	$342,336	1
.....	$1,738	76	.....	.....	132	12,034	10,160	82,560	2
98	.....	133	.....	.....	62,489	37,100	178,633	1,003,892	3
541	.....	60	.....	93,184	137,111	127,482	343,422	2,133,019	4
365	.....	.....	.....	.....	1,495	135,627	573,631	2,402,708	5
1,754	25,566	322	.....	.....	144,867	17,825	194,487	793,220	6
12,278	.....	159	.....	.....	39,704	.....	413,524	1,440,933	7
34,512	17,893	358	.....	3,000	31,489	3,517	78,940	203,207	8
9,313	56,770	309	.....	.....	29,899	15,249	88,071	455,032	9
1,478	.....	3	.....	.....	48,083	6,352	31,442	167,368	10
592	.....	34	.....	.....	20,567	5,436	32,864	108,392	11
1,104	.....	91	.....	.....	.....	63,260	77,215	383,354	12
3,499	133,797	22	.....	147,500	1,462	123,700	486,266	2,841,470	13
2,096	4,120	.....	.....	9,975	34,830	.....	176,606	445,892	14
1,796	2,208	83	.....	.....	2,822	.....	4,961	31,477	15
1,846	42,409	308	.....	.....	67,582	12,728	66,685	370,910	16
.....	.....	297	.....	62,000	2,700	148,919	375,606	1,846,950	17
3,276	89,378	222	.....	.....	52,100	19,187	89,467	375,736	18
902	.....	103	.....	.....	41,625	10,027	60,869	296,632	19
2,105	.....	2,310	.....	70,000	126,111	133,062	225,312	1,143,435	20
2,429	.....	345	.....	150,000	1,513	126,012	514,056	3,133,503	21
1,435	.....	1,869	.....	51,000	19,159	53,919	229,788	754,397	22
.....	.....	2,137	.....	.....	35,968	10,417	63,819	183,088	23
1,643	.....	.....	.....	.....	.....	13,101	42,860	198,289	24
.....	.....	1,031	.....	.....	187,688	.....	217,291	886,970	25
1,488	.....	.....	.....	.....	189,437	69,732	381,051	1,355,855	26
661	.....	.....	.....	.....	101,861	.....	86,667	332,300	27
62,143	54,936	276	.....	.....	34,170	12,706	77,964	382,966	28
.....	.....	85	.....	.....	958	.....	228,456	690,178	29
.....	56,097	2,062	.....	37,694	23,578	72,369	227,469	1,092,448	30
192	.....	.....	.....	5,400	3,371	.....	7,970	46,971	31
123	.....	186	.....	36,750	10,030	32,275	62,203	334,640	32
229	24,800	1,252	.....	29,953	26,562	110,823	188,633	1,339,132	33
424	33,486	2,114	$13	15,800	66,600	37,561	74,614	567,750	34
312	.....	651	.....	7,000	3,016	110,474	98,536	742,003	35
343	7,200	2,111	.....	.....	1,085	321,322	98,130	1,282,336	36
233	6,700	1,637	.....	.....	7,424	117,672	59,995	1,123,660	37
1,787	.....	829	.....	11,700	1,317	17,643	22,890	167,737	38
199	.....	4	.....	.....	12,915	11,850	34,139	130,975	39
8,677	200	4,539	.....	.....	11,372	85,564	449,616	2,031,044	40
3,238	8,182	375	.....	45,950	5,931	35,490	31,624	467,560	41
399	.....	188	.....	.....	3,145	13,283	25,629	104,726	42
2,578	160,203	1,414	.....	.....	86,377	20,009	189,565	823,066	43
129	.....	193	.....	.....	.....	1,599	5,433	29,350	44
.....	16,625	1,418	.....	.....	39,942	20,662	121,115	531,485	45
2,850	.....	645	.....	.....	9,382	22,159	59,133	320,556	46
.....	18,655	10	.....	.....	4,908	10,228	23,466	115,023	47
5,034	.....	1,470	.....	.....	10,104	20,646	38,610	277,316	48
385	.....	358	.....	.....	6,495	25,423	46,631	274,344	49
$175,912	$760,963	$32,417	$13	$789,406	$1,749,472	$2,305,796	$7,263,915	$36,588,191	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	Absecon City	2,613	320						
2	Heights	508	86					44	8
3	American	2,866	330	24	7			2,279	221
4	Atlantic City	6,049	424					4,161	349
5	Atlantic Coast	52,322	1,608					4,144	409
6	Atlantic County	1,316	111					1,501	192
7	Atlantis	5,717	458					2,628	164
8	Boardwalk	390	49					43	10
9	Chelsea	1,017	302					1,109	98
10	Cosmopolitan	472	53					186	36
11	Eastern Shore	331	40					75	13
12	Economy	4,593	288					404	50
13	Equitable	9,580	782			5,477	426	6,440	610
14	Garibaldi	1,025	109					842	140
15	Great Bay	192	36					6	2
16	Home	917	221	138	29			476	80
17	Islanders	12,754	682					3,918	365
18	La Clede	927	119					219	23
19	Margate	853	172					506	55
20	Mutual	4,237	378	129	29			464	81
21	Peoples	11,657	942			1,264	481	8,101	832
22	Pride of Atlantic	2,848	211					664	49
23	Protective	908	83						
24	Resort	804	151					145	37
25	Seaboard	860	86					2,076	284
26	Security	4,251	562					2,163	273
27	South Jersey	798	93					477	46
28	Sunrise	658	82					411	60
29	Trident	25,407	323					1,631	62
30	Ventnor	3,608	420					1,679	153
31	Brigantine	152	19					112	22
32	Collective	1,597	264	348	34	27	10	392	68
33	Egg Harbor	5,859	725	313	53			1,871	277
34	Germania	2,088	463					669	153
35	Farmers and Merchants	3,282	319	1,591	142			568	62
36	Hammonton	5,694	626	4,920	341				
37	Workingmen's	6,424	677	1,218	136			1,885	196
38	Linwood	1,019	133			229	229	132	25
39	Harbor	990	121					55	15
40	Mays Landing	4,968	711					4,442	443
41	Minotola-Landisville	2,220	304					839	121
42	Carpenters'	478	57					50	19
43	Home	2,775	332					2,084	134
44	Mainland	337	44					51	5
45	Pleasantville Mutual	1,484	304					893	103
46	Workingmen's	1,931	136					1,210	72
47	Somers Point	546	187						
48	Seashore	1,424	184					383	51
49	St. Leonard's	1,362	129					397	22
	Totals	205,108	15,256	8,681	771	6,997	1,146	62,825	6,490

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,613	92	228	S.	$1.00 m.	$200	6	$0.15 b	$0.15 b	1
552	27	67	S.	1.00 m.	200	6	.07½ b	.07½ b	2
5,169	84	474	S.	1.00 m.	200	6	.10 b	.10 b	3
10,210	94	679	S.	1.00 m.	200	6	.10 b	.10 b	4
56,466	173	1,844	O.P.	.....	100	6	.10 b	.10 b	5
2,817	54	249	S.	1.00 m.	200	6	.12½ b	.12½ b	6
8,345	56	566	S. & N.S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	7
433	14	45	S.	1.00 m.	200	6	.10 b	.10 b	8
2,126	55	345	S.	1.00 m.	200	6	.10 b	.10 b	9
658	13	76	S.	1.00 m.	200	6	.10 b	.10 b	10
406	37	16	S.	1.00 m.	200	6	.12 b	.12 b	11
4,997	37	301	O.P.	.....	200	6	.10 b	.10 b	12
21,497	224	1,594	N.S.	1.00 m.	200	6	.10 b	.10 b	13
1,867	.....	249	O.P.	.....	200	6	.....	.....	14
198	11	27	S.	1.00 m.	200	6	.10 b	.10 b	15
1,531	43	287	S.	1.00 m.	200	6	.10 b	.10 b	16
16,672	124	923	S.	.50 & 1.00 m.	200	6	.10 b	.10 b	17
1,146	41	101	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	18
1,359	33	194	S.	1.00 m.	200	6	.10 b	.10 b	19
4,830	137	351	S.	1.00 m.	300	6	.12 b	.12 b	20
21,022	327	1,928	N.S.	1.00 m.	200	6	.10 b	.10 b	21
3,512	63	197	S.	1.00 m.	200	6	.15 b	.15 b	22
908	12	71	S.	.70 m.	200	6	.12 b	.12 b	23
949	45	143	S.	1.00 m.	200	6	.12½ b	.12½ b	24
2,936	30	340	N.S.	1.00 m.	200	6	.10 b	.10 b	25
6,414	90	745	N.S.	.70 & 1.00 m.	200	6	.10 b	.10 b	26
1,275	19	120	S.	1.00 m.	200	6	.10 b	.10 b	27
1,069	29	113	S.	1.00 m.	200	6	.12½ b	.12½ b	28
27,038	34	351	O.P.	.....	100	6	.10 b	.10 b	29
5,287	83	490	S.	1.00 m.	200	6	.10 b	.10 b	30
264	4	37	S.	1.00 m.	200	6	.10 b	.10 b	31
2,364	125	251	O.P.	.....	200	6	.10 b	.10 b	32
8,043	283	772	S.	1.00 m.	200	6	.10 b	.10 b	33
2,757	111	505	S.	1.00 m.	200	6	.15 b	.15 b	34
5,441	229	294	S.	1.00 m.	200	6	.10 b	.10 b	35
10,614	511	456	S.	1.00 m.	200	6	.15 b	.....	36
9,527	426	583	S.	1.00 m.	200	6	.15 b	.15 b	37
1,380	48	339	S.	1.00 m.	200	6	.10 b	.10 b	38
1,045	9	127	N.S.	1.00 m.	200	6	.10 b	.10 b	39
9,410	330	824	S.	1.00 m.	200	6	.10 b	.10 b	40
3,059	168	257	S.	1.00 m.	200	6	.15 b	.15 b	41
528	24	52	S.	1.00 m.	200	6	.10 b	.10 b	42
4,859	100	366	S.	.50 m.	100	6	.15 b	.15 b	43
388	7	42	S.	.50 m.	100	6	.10 b & .15 b	.10 b & .15 b	44
2,377	136	271	S.	1.00 m.	200	6	.....	.....	45
3,141	56	152	S.	.50 m.	100	6	.15 b	.15 b	46
546	35	152	S.	1.00 m.	200	6	.15 b	.15 b	47
1,807	39	196	S.	1.00 m.	200	6	.10 b	.10 b	48
1,759	45	106	S.	1.00 m.	200	6	.10 b	.10 b	49
283,611	4,767	18,896							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Bergen County		
50	Allendale ..... Allendale	June 6, 1889	Louis Jones .....
51	Bergenfield ..... Bergenfield	Jan. 3, 1910	Robert N. Sneden .....
52	Fellowship ..... "	Sept. 7, 1927	William G. Quandt .....
53	Bogota ..... Bogota	Mar. 31, 1893	William R. Leers .....
54	Investing ..... "	Sept. 2, 1920	Linwood E. Clarke .....
55	Carlstadt Mutual ..... Carlstadt	May 13, 1890	William Fleischman .....
56	Tri-Boro ..... "	April 27, 1927	H. O. Van Dalinda .....
57	Cliffside Park ..... Cliffside Park	July 21, 1923	George Nagel, Sr. .....
58	Harrington ..... Closter	Feb. 9, 1888	Harvey T. Sneden .....
59	Cresskill ..... Cresskill	Feb. 3, 1922	Fred H. Hansen .....
60	Dumont ..... Dumont	July 31, 1922	Thomas J. Prime .....
61	East Paterson ..... East Paterson	Aug. 30, 1919	John J. Ritter .....
62	East Rutherford Savings ..... East Rutherford	June 10, 1895	* Charles A. Van Winkle .....
63	Edgewater ..... Edgewater	July 27, 1908	George P. Lasher .....
64	Englewood Mutual ..... Englewood	May 10, 1887	J. Archie Thomson .....
65	Tenakill ..... "	Oct. 18, 1930	Henri Casenove .....
66	Fair Lawn ..... Fair Lawn	Mar. 31, 1927	Nicholas A. Kuiken .....
67	Saddle River Township ..... "	May 1, 1893	Orrie de Nooyer .....
68	Faircliff ..... Fairview	Feb. 15, 1927	William H. Lounsbury .....
69	Fort Lee ..... Fort Lee	Dec. 27, 1892	Frank J. Mills, Jr. .....
70	American ..... Garfield	Jan. 13, 1900	Paul A. Wuerfel .....
71	Garfield Mutual ..... "	May 10, 1912	Joseph A. Marchese, Jr. .....
72	Haller ..... "	April 1, 1920	Albert Sondej .....
73	Slavonian ..... "	June 20, 1924	George W. Sabo .....
74	Tri-City ..... "	Feb. 9, 1928	Cornelius J. Elgersma .....
75	Home Ownership ..... Glen Rock	Sept. 20, 1922	Henry C. Smith .....
76	Grantwood ..... Grantwood	Mar. 17, 1925	August H. Lueders .....
77	Citizens' ..... Hackensack	April 1, 1919	William F. Fick .....
78	Excel ..... "	Nov. 16, 1922	Charles Rosenberg .....
79	Hackensack Mutual ..... "	Feb. 26, 1887	George M. Van De Water .....
80	Industrial ..... "	July 12, 1901	Henry J. Dinnebeil .....
81	New Barbados Mutual ..... "	Mar. 29, 1922	Maxwell T. Noblett .....
82	North Jersey ..... "	Dec. 8, 1910	Cornelius V. R. Bogert .....
83	United ..... "	Mar. 18, 1911	Alfred T. Holley .....
84	Hasbrouck Heights ..... Hasbrouck Heights	June 9, 1890	Charles L. Broome .....
85	Polifly ..... " "	April 23, 1924	Thomas M. Walsh .....
86	Progressive ..... Hillsdale	May 9, 1893	George M. Strohsahl .....
87	Hohokus ..... Hohokus	Mar. 14, 1921	John De Vore .....
88	Leonia ..... Leonia	Feb. 1, 1913	James F. Gowans .....
89	Little Ferry ..... Little Ferry	July 22, 1910	Elmore N. Mehrhof .....
90	Volunteer ..... " "	June 22, 1925	William Dare .....
91	International ..... Lodi	June 10, 1909	Frank Pirrone, Jr. .....
92	Lodi ..... "	May 20, 1892	Stephen Massey, Sr. .....
93	Mutual ..... "	June 27, 1913	H. H. Brevoort .....
94	Dauntless ..... Lyndhurst	Aug. 19, 1924	Frank A. Schneider, Sr. .....
95	Lyndhurst ..... "	Mar. 11, 1910	Charles E. Garland .....
96	Norge ..... "	Jan. 19, 1927	Saul C. Lipschutz .....
97	Mahwah ..... Mahwah	Jan. 2, 1908	Albert Winter .....
98	Maywood ..... Maywood	April 14, 1923	Rudolph Karch .....
99	Franklin ..... Midland Park	Feb. 17, 1891	Henry Sluyter .....
100	Wortendyke ..... Midland Park	Nov. 17, 1923	Richard P. Meyers .....
101	Montvale ..... Montvale	June 30, 1913	LeRoy Lewis .....
102	New Milford ..... New Milford	Oct. 24, 1925	John J. Knierim .....
103	North Arlington ..... North Arlington	Feb. 5, 1923	Daniel Rentschler .....
104	Ridge ..... " "	June 28, 1911	John F. Osborne .....

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	50
Clyde Christie	George B. Downer	2 W. Front St., Bergenfield, N. J.	51
Marinus Contant	Julius R. Meier	102 N. Washington Ave., Bergenfield, N. J.	52
George C. Felter, Jr.	Edwin C. Ludwig	8 E. Fort Lee Road, Bogota, N. J.	53
George C. Felter, Jr.	Clarence H. Thompson	352 Cedar Lane, Teaneck, N. J.	54
Kipp, Ashen & Kipp	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	55
Conkling, Smith & Towe	W. H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	56
Mario A. Schettino	S. George Vitale	344 Palisade Ave., Cliffside Park, N. J.	57
Irving S. Reeve	Martha P. Johnson	Main St., Closter, N. J.	58
Irving S. Reeve	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	59
Albert J. Wuytack	Edmund F. Meyer	525 Washington Ave., Dumont, N. J.	60
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	61
Harry L. Towe	James Millar	105 Woodland Ave., Rutherford, N. J.	62
Milton T. Lasher	William C. Murphy	Borough Hall, Edgewater, N. J.	63
William M. Seufert	Harry G. Comstock	33 Park Place, Englewood, N. J.	64
Leland F. Ferry	Charles E. Tepper	362 Cedar Lane, Teaneck, N. J.	65
E. Robert Coven	Frederick F. Veile	River Road, Fair Lawn, N. J.	66
Morrison, Lloyd & Morrison	Alfred D. Cella	104 Passaic St., Garfield, N. J.	67
C. Weitz	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	68
Joseph Cook	Louise Schlosser	250 Main St., Fort Lee, N. J.	69
John S. Baker	Andrew N. Kolarcik	10 Alaska St., Garfield, N. J.	70
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	71
Henry L. Janowski	Theodore Gasior	22 Albert St., Garfield, N. J.	72
John D. Vasilyk	Joseph A. Ritoch	66 Belmont Ave., Garfield, N. J.	73
Alfonse J. De Rose	Hans J. Hintermaier	89 De Mott Ave., Clifton, N. J.	74
Philip C. Wadsworth	R. Harry Decker	34 Cambridge Place, Glen Rock, N. J.	75
G. Earl Brugler	William D. Hartmann	296 Knox Ave., Grantwood, N. J.	76
William DeLorenza	Carl Wurtz, Jr.	114 Fairmount Ave., Hackensack, N. J.	77
Samuel Denson	Frank V. Jerlinski	214 Ross Ave., Hackensack, N. J.	78
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	79
George Bratt, Jr.	Louis E. Engel	119 Atlantic St., Hackensack, N. J.	80
Herman Vanderwart	Louis W. Shaffer	725 Main St., Hackensack, N. J.	81
Marinus Contant	George E. Traver, Jr.	320 Kinderkamack Road, Oradell, N. J.	82
Hart & Hart	Max A. Simionescu	200 State St., Hackensack, N. J.	83
Warner W. Westervelt	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	84
Winne & Banta	Chris W. Heller	232 Boulevard, Hasbrouck Heights, N. J.	85
Harry Randall	Harry J. Angell	125 Large Ave., Hillsdale, N. J.	86
Edgar A. De Yoe	Myron K. Voorhees	Ho-Ho-Kus, N. J.	87
George C. Felter, Jr.	George W. Findley	310 Broad Ave., Leonia, N. J.	88
Elmer I. Zabriskie	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	89
Chandless, Weller & Seiser	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	90
Herman Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	91
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	92
Herman Vanderwart	William E. Reardon	9 Washington St., Lodi, N. J.	93
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	94
Kipp & Ashen	John F. Woods	216 Stuyvesant Ave., Lyndhurst, N. J.	95
Harry R. Rinsky	Joseph J. Reiss	850 Broad St., Newark, N. J.	96
Walter W. Weber	David Hopper	Box 503, Mahwah, N. J.	97
Charles Schmidt	Herbert R. Hartley	9 E. Pleasant Ave., Maywood, N. J.	98
J. W. & E. A. De Yoe	Henry Gunther	327 Godwin Ave., Midland Park, N. J.	99
John B. Zabriskie	Adolph Schleicher	R. F. D., Midland Park, N. J.	100
Harry Randall	Walter Wellman	Montvale, N. J.	101
Albert J. Wuytack	Pierre B. Wilmarth	River Edge, N. J.	102
Arthur B. Archibold	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	103
William W. Wimmer	Ernest R. Scrimshaw	75 Prospect St., East Orange, N. J.	104

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County				
50	Allendale	Allendale	$9,572	$7,220	$330,100
51	Bergenfield	Bergenfield	6,484	3,039	448,800
52	Fellowship	"	2,018	6,502	56,112
53	Bogota	Bogota	1,130	7,500	476,400
54	Investing	"	3,653	4,000	179,685
55	Carlstadt Mutual	Carlstadt	180,471	134,416	8,037,700
56	Tri-Boro	"	3,280	9,915	256,850
57	Cliffside Park	Cliffside Park	2,558	2,635	38,200
58	Harrington	Closter	43,397	15,548	589,838
59	Cresskill	Cresskill	1,950	.....	73,400
60	Dumont	Dumont	4,995	8,612	223,400
61	East Paterson	East Paterson	3,237	16,688	247,429
62	East Rutherford Savings	East Rutherford	217,360	110,500	6,968,000
63	Edgewater	Edgewater	16,301	3,150	176,400
64	Englewood Mutual	Englewood	148,174	100,000	3,029,800
65	Tenakill	"	1,940	208	16,800
66	Fair Lawn	Fair Lawn	6,995	5,736	90,130
67	Saddle River Township	"	2,912	134,949	939,700
68	Faircliff	Fairview	4,879	.....	25,200
69	Fort Lee	Fort Lee	10,850	13,675	561,365
70	American	Garfield	22,551	.....	789,000
71	Garfield Mutual	"	5,661	1,600	135,462
72	Haller	"	5,348	2,000	150,500
73	Slavonian	"	7,368	7,647	159,869
74	Tri-City	"	7,921	80	89,000
75	Home Ownership	Glen Rock	17,770	15,300	141,450
76	Grantwood	Grantwood	4,607	12,961	61,200
77	Citizens'	Hackensack	1,517	.....	121,100
78	Excel	"	2,283	5,000	313,455
79	Hackensack Mutual	"	38,622	40,000	1,699,711
80	Industrial	"	.....	1,516	109,501
81	New Barbadoes Mutual	"	9,110	10,296	338,005
82	North Jersey	"	1,926	4,000	195,395
83	United	"	1,409	8,033	753,873
84	Hasbrouck Heights	Hasbrouck Heights	2,698	.....	472,500
85	Polifly	" "	6,863	4,600	282,800
86	Progressive	Hillsdale	10,399	6,000	167,500
87	Hohokus	Hohokus	6,562	3,700	192,750
88	Leonia	Leonia	4,868	10,000	622,000
89	Little Ferry	Little Ferry	9,612	11,945	646,900
90	Volunteer	" "	28,833	30,129	135,103
91	International	Lodi	1,356	1,000	39,500
92	Lodi	"	7,085	.....	173,300
93	Mutual	"	3,974	7,950	588,000
94	Dauntless	Lyndhurst	1,254	6,550	66,900
95	Lyndhurst	"	5,134	.....	198,500
96	Norge	"	3,933	1,232	24,800
97	Mahwah	Mahwah	3,762	21,650	376,700
98	Maywood	Maywood	1,088	1,500	46,400
99	Franklin	Midland Park	517	.....	208,433
100	Wortendyke	" "	2,802	2,500	66,300
101	Montvale	Montvale	637	12,797	105,326
102	New Milford	New Milford	2,768	35,177	55,200
103	North Arlington	North Arlington	4,027	1,000	51,600
104	Ridge	" "	17,388	28,812	167,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,300	$154,978	$10,938	$4,421	$518,529	50
$20,049	4,220	277,235	52,546	11,048	823,421	51
.....	2,365	14,187	1,389	373	82,946	52
31,218	6,875	124,795	29,307	2,747	679,972	53
5,648	635	74,551	.....	1,120	269,292	54
11,186	5,000	983,693	.....	121,829	9,474,295	55
3,696	.....	131,058	.....	1,176	405,975	56
2,900	1,285	94,104	2,649	264	144,595	57
7,772	10,315	141,055	9,976	84,855	902,756	58
.....	495	26,661	6,175	530	109,211	59
209	3,017	32,848	2,750	853	276,684	60
.....	9,319	60,233	4,072	1,537	342,515	61
454,921	.....	3,151,391	100,899	314,642	11,317,713	62
.....	4,500	.....	7,778	16,622	224,751	63
1,039,137	.....	943,270	2,599	491,016	5,773,996	64
.....	795	.....	640	266	20,649	65
.....	200	37,713	2,960	701	144,435	66
29,506	38,027	893,419	13,310	12,195	2,064,018	67
.....	615	8,118	3,302	2,113	44,227	68
4,223	17,229	118,208	36,633	4,715	766,898	69
.....	17,020	1,369,904	87,228	7,506	2,293,209	70
.....	5,235	65,822	8,731	1,141	223,652	71
14,293	2,700	182,358	14,709	2,779	374,687	72
.....	8,000	49,385	24,571	5,531	262,371	73
.....	3,089	87,325	3,420	728	191,563	74
20,208	7,005	67,271	2,150	796	271,950	75
.....	2,735	31,725	3,406	140	116,774	76
47,106	22,800	123,056	11,648	1,087	328,314	77
1,045	26,091	140,666	13,903	4,307	506,750	78
151,747	29,170	1,114,669	7,212	198,452	3,279,583	79
.....	535	54,933	6,173	991	173,649	80
1,755	7,633	161,887	7,638	1,177	537,501	81
.....	450	75,501	4,827	378	282,477	82
13,620	24,671	306,819	39,012	2,976	1,150,413	83
24,080	3,875	195,444	33,820	12,971	745,388	84
59,743	1,105	39,176	4,930	5,125	404,342	85
250	3,305	62,530	829	101	250,914	86
.....	9,819	18,271	2,832	738	234,672	87
.....	14,100	71,981	25,413	5,179	753,541	88
6,200	17,382	322,344	57,274	19,096	1,090,753	89
2,427	13,567	23,477	4,848	1,177	239,561	90
.....	1,006	51,527	4,376	1,080	99,845	91
127,858	.....	60,621	4,376	7,485	380,725	92
181,156	43,634	1,047,382	13,877	7,734	1,893,707	93
400	.....	41,108	.....	212	116,424	94
.....	.....	66,319	5,623	14,948	290,524	95
.....	1,531	1,980	10,599	1,126	45,201	96
19,000	8,215	112,870	19,811	6,710	568,718	97
2,200	3,135	12,370	646	258	67,597	98
840	3,790	111,232	10,039	1,142	335,993	99
9,218	1,990	35,885	2,873	127	121,695	100
.....	4,769	54,740	9,188	203	187,660	101
1,180	2,300	14,634	2,096	737	114,092	102
13,100	1,000	91,039	4,000	748	166,514	103
13,051	100	160,349	506	7,587	394,893	104

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County					
50	Allendale	Allendale	$288,972	.....	.....	$103,000
51	Bergenfield	Bergenfield	503,023	.....	.....	83,400
52	Fellowship	"	53,657	.....	.....	8,800
53	Bogota	Bogota	353,441	.....	.....	166,300
54	Investing	"	147,099	$1,782	.....	17,800
55	Carlstadt Mutual	Carlstadt	5,648,066	.....	$190,548	164,200
56	Tri-Boro	"	235,271	59,800	.....	10,000
57	Cliffside Park	Cliffside Park	61,648	.....	.....	.....
58	Harrington	Closter	585,937	.....	.....	45,200
59	Cresskill	Cresskill	40,146	.....	.....	37,900
60	Dumont	Dumont	127,059	.....	.....	62,000
61	East Paterson	East Paterson	173,732	.....	.....	15,300
62	East Rutherford Savings	East Rutherford	6,687,685	.....	105,525	1,374,100
63	Edgewater	Edgewater	152,664	.....	.....	.....
64	Englewood Mutual	Englewood	2,677,396	411,504	.....	1,300,800
65	Tenakill	"	17,184	.....	.....	600
66	Fair Lawn	Fair Lawn	97,209	.....	.....	12,480
67	Saddle River Township	" "	1,092,978	.....	.....	425,359
68	Faircliff	Fairview	33,930	.....	.....	.....
69	Fort Lee	Fort Lee	356,883	27,560	.....	211,750
70	American	Garfield	948,904	.....	.....	713,004
71	Garfield Mutual	"	112,405	.....	.....	46,800
72	Haller	"	165,405	.....	.....	48,775
73	Slavonian	"	164,177	.....	.....	30,500
74	Tri-City	"	88,210	1,806	.....	65,444
75	Home Ownership	Glen Rock	166,325	.....	.....	.....
76	Grantwood	Grantwood	83,229	.....	.....	.....
77	Citizens'	Hackensack	172,361	.....	.....	52,350
78	Excel	"	239,094	11,900	.....	95,475
79	Hackensack Mutual	"	1,663,948	58,129	.....	443,300
80	Industrial	"	89,358	.....	.....	.....
81	New Barbadoes Mutual	"	360,092	.....	.....	13,600
82	North Jersey	"	160,548	.....	.....	16,950
83	United	"	627,002	.....	.....	109,888
84	Hasbrouck Heights	Hasbrouck Heights	307,110	.....	.....	110,000
85	Polify	" "	261,459	.....	.....	41,800
86	Progressive	Hillsdale	173,657	.....	.....	.....
87	Hohokus	Hohokus	146,610	.....	.....	22,600
88	Leonia	Leonia	556,293	.....	.....	.....
89	Little Ferry	Little Ferry	450,351	.....	.....	312,150
90	Volunteer	" "	159,686	.....	.....	20,000
91	International	Lodi	50,827	.....	.....	10,400
92	Lodi	"	193,364	.....	.....	95,400
93	Mutual	"	688,330	.....	.....	473,113
94	Dauntless	Lyndhurst	63,099	.....	.....	3,700
95	Lyndhurst	"	118,792	.....	20	31,250
96	Norge	"	35,901	.....	.....	.....
97	Mahwah	Mahwah	276,378	.....	.....	158,700
98	Maywood	Maywood	40,451	.....	.....	2,400
99	Franklin	Midland Park	164,268	.....	.....	14,600
100	Wortendyke	" "	59,535	.....	.....	4,700
101	Montvale	Montvale	111,639	.....	.....	20,675
102	New Milford	New Milford	82,491	.....	.....	.....
103	North Arlington	North Arlington	65,082	.....	.....	26,900
104	Ridge	" "	203,803	.....	.....	77,125

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$912	.....	$9,700	$10	$85,289	$30,646	$518,529	50
$2	.....	455	.....	.....	17,459	104,022	115,060	823,421	51
2,254	.....	221	.....	.....	389	11,716	5,909	82,946	52
939	.....	1,564	.....	25,500	1,154	73,114	57,960	679,972	53
31	.....	.....	.....	22,500	2,868	39,784	37,428	269,292	54
.....	.....	.....	$10,671	60,000	.....	2,960,485	440,325	9,474,295	55
.....	.....	.....	.....	.....	100	71,266	29,538	405,975	56
46	.....	15	.....	.....	32,234	8,979	41,673	144,595	57
23	$1,800	1,649	1,650	.....	4,636	171,205	90,656	902,756	58
158	.....	131	.....	.....	2,643	9,155	19,078	109,211	59
506	.....	599	.....	42,125	1,601	29,318	13,476	276,684	60
601	1,895	4,528	.....	51,300	3,939	53,366	37,854	342,515	61
.....	.....	.....	1,920	.....	23,159	2,335,067	790,257	11,317,713	62
1,516	.....	152	.....	.....	362	45,356	24,701	224,751	63
.....	.....	16,409	99,300	.....	47,702	849,539	371,346	5,773,996	64
304	.....	50	.....	.....	13	2,202	296	20,649	65
826	.....	798	.....	.....	419	14,820	17,883	144,435	66
1,472	.....	398	.....	.....	29,003	186,212	328,596	2,064,018	67
284	.....	75	.....	.....	2,466	2,741	4,731	44,227	68
54	.....	836	.....	9,400	4,834	80,166	75,415	766,898	69
2,571	.....	1,098	.....	36,500	55,040	187,849	348,243	2,293,209	70
20	.....	366	.....	17,000	3,182	21,856	22,023	223,652	71
6,483	750	293	.....	21,900	30,170	35,203	65,708	374,687	72
106	.....	243	.....	.....	1,849	40,480	25,016	262,371	73
139	.....	.....	.....	.....	300	.....	35,664	191,563	74
90	.....	345	.....	23,200	1,704	45,551	34,735	271,950	75
1,521	.....	45	.....	.....	210	16,588	15,181	116,774	76
82	.....	1,348	.....	9,500	14,072	18,070	60,531	328,314	77
928	10,524	1,460	.....	46,093	3,392	49,210	48,674	506,750	78
18	.....	.....	417	185,625	305,023	335,321	287,802	3,279,583	79
.....	.....	22	6,359	18,575	14,936	23,074	21,325	173,649	80
72	.....	196	83	27,000	2,751	72,211	61,496	537,501	81
273	.....	65	.....	33,450	3,895	34,622	32,674	282,477	82
6,450	.....	852	.....	4,000	5,487	244,119	152,615	1,150,413	83
.....	89,650	565	170	115,700	2,860	72,297	47,036	745,388	84
.....	.....	283	.....	.....	19,601	59,507	21,692	404,342	85
116	.....	.....	.....	.....	.....	48,883	28,258	250,914	86
.....	.....	294	.....	11,958	273	37,015	15,922	234,672	87
.....	.....	1,388	.....	.....	.....	158,294	37,566	753,541	88
55	.....	1,928	53	45,000	22,247	89,709	169,260	1,090,753	89
12	.....	942	.....	.....	750	41,147	17,024	239,561	90
91	.....	43	122	.....	4,253	12,496	21,613	99,845	91
213	.....	187	.....	.....	8,375	50,342	32,844	380,725	92
378	106,805	.....	9	.....	177,307	172,352	275,413	1,893,707	93
.....	.....	.....	.....	9,591	.....	23,582	16,452	116,424	94
.....	36,051	.....	.....	.....	.....	46,634	57,777	290,524	95
644	.....	.....	.....	.....	10	3,771	4,875	45,201	96
.....	1,044	3,566	10,050	.....	.....	65,648	53,332	568,718	97
1,146	.....	238	.....	10,000	33	9,221	4,108	67,597	98
3,279	.....	361	.....	49,800	13,000	35,101	55,584	335,993	99
797	.....	487	.....	20,625	3,510	13,624	18,417	121,695	100
.....	.....	265	.....	12,600	778	18,259	23,444	187,660	101
.....	.....	65	.....	.....	277	24,545	6,714	114,092	102
14,540	.....	480	.....	.....	15,468	.....	44,044	166,514	103
380	.....	.....	.....	.....	482	35,380	77,723	394,893	104

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County								
50	Allendale	4,155	287	.....	.....	.....	.....	515	48
51	Bergenfield	5,855	690	.....	.....	.....	.....	417	64
52	Fellowship	891	110	.....	.....	.....	.....	44	16
53	Bogota	4,636	339	.....	.....	.....	.....	832	66
54	Investing	2,064	165	10	1	.....	.....	89	15
55	Carlstadt Mutual	153,797	4,506	.....	.....	3,636	692	1,642	63
56	Tri-Boro	4,504	422	598	44	.....	.....	50	5
57	Cliffside Park	565	67	.....	.....	.....	.....	.....	.....
58	Harrington	6,640	637	.....	.....	.....	.....	226	37
59	Cresskill	559	80	.....	.....	.....	.....	379	31
60	Dumont	2,202	232	.....	.....	.....	.....	310	39
61	East Paterson	3,040	368	.....	.....	.....	.....	77	61
62	East Rutherford Savings	199,762	8,108	.....	.....	5,018	1,478	13,741	722
63	Edgewater	1,977	201	.....	.....	.....	.....	.....	.....
64	Englewood Mutual	47,540	3,456	3,954	353	.....	.....	6,504	543
65	Tenakill	361	47	.....	.....	.....	.....	3	3
66	Fair Lawn	1,499	162	.....	.....	.....	.....	62	21
67	Saddle River Township	18,680	1,302	.....	.....	.....	.....	2,126	501
68	Fairecliff	460	64	.....	.....	.....	.....	.....	.....
69	Fort Lee	5,039	666	265	38	.....	.....	1,059	138
70	American	8,789	1,012	.....	.....	.....	.....	3,565	586
71	Garfield Mutual	1,677	214	.....	.....	.....	.....	234	48
72	Haller	1,745	225	.....	.....	.....	.....	244	76
73	Slavonian	1,724	190	.....	.....	.....	.....	153	45
74	Tri-City	1,622	186	9	2	.....	.....	327	123
75	Home Ownership	2,037	170	.....	.....	.....	.....	.....	.....
76	Grantwood	966	81	.....	.....	.....	.....	.....	.....
77	Citizens'	1,953	224	.....	.....	.....	.....	262	65
78	Excel	3,053	273	119	13	.....	.....	477	40
79	Hackensack Mutual	27,632	1,737	782	40	.....	.....	2,217	274
80	Industrial	1,030	59	.....	.....	.....	.....	.....	.....
81	New Barbadoes Mutual	4,341	468	.....	.....	.....	.....	68	8
82	North Jersey	2,040	237	.....	.....	.....	.....	85	16
83	United	7,981	549	.....	.....	.....	.....	549	42
84	Hasbrouck Heights	4,265	390	.....	.....	.....	.....	550	36
85	Polifly	4,725	318	.....	.....	.....	.....	209	38
86	Progressive	2,172	230	.....	.....	.....	.....	.....	.....
87	Hohokus	2,458	180	.....	.....	.....	.....	113	18
88	Leonia	7,845	483	.....	.....	.....	.....	.....	.....
89	Little Ferry	6,066	616	.....	.....	.....	.....	1,561	177
90	Volunteer	1,937	226	.....	.....	.....	.....	100	16
91	International	487	46	.....	.....	.....	.....	52	7
92	Lodi	2,294	268	.....	.....	.....	.....	477	70
93	Mutual	8,827	625	.....	.....	.....	.....	2,365	138
94	Dauntless	1,945	199	.....	.....	.....	.....	18	9
95	Lyndhurst	6,264	314	.....	.....	19	19	313	18
96	Norge	624	50	.....	.....	.....	.....	.....	.....
97	Mahwah	4,281	434	.....	.....	.....	.....	793	62
98	Maywood	1,015	185	.....	.....	.....	.....	12	1
99	Franklin	2,193	231	.....	.....	.....	.....	73	8
100	Wortendyke	966	102	.....	.....	.....	.....	24	3
101	Montvale	1,256	151	.....	.....	.....	.....	206	27
102	New Milford	868	103	.....	.....	.....	.....	.....	.....
103	North Arlington	653	74	.....	.....	.....	.....	135	21
104	Ridge	2,952	287	.....	.....	.....	.....	385	81

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,670	91	244	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	50
6,272	128	626	S.	1.00 m.	200	6	.....	.....	51
935	37	89	S.	1.00 m.	200	6	.10 b	.10 b	52
5,468	159	246	S.	1.00 m.	200	6	4.00 a	.....	53
2,163	50	131	N.S.	.70, 1.00 & 2.00 m.	200	6	3.00 a	.....	54
159,075	1,840	3,421	O.P.	.....	100	6	.....	.....	55
5,152	66	405	O.P.	.....	200	6	.....	.....	56
565	17	50	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	57
6,866	266	408	S.	1.00 m.	200	5 & 6	1.00 a & .05 b	.....	58
938	31	80	S.	1.00 m.	200	6	.07½ b	.07½ b	59
2,512	92	179	S.	1.00 m.	200	6	3.00 a & .05 b	3.00 a & .05 b	60
3,117	111	318	S.	.70 & 1.00 m.	200	6	5.00 a	5.00 a	61
218,521	2,225	8,083	O.P.	.....	100	6	.....	.....	62
1,977	56	145	S.	1.00 m.	200	6	.....	.....	63
57,998	881	3,471	O.P.	.....	200	6	1.00 a	.....	64
364	12	38	S.	1.00 m.	200	6	3.00 a	.....	65
1,561	30	153	S.	1.00 m.	200	6	5.00 a & .07½ b	3.00a & .07½b	66
20,806	327	1,476	N.S.	1.00 m.	200	6	.10 b	.10 b	67
460	8	56	S.	1.00 m.	200	5 & 6	.12½ b	.12½ b	68
6,363	216	626	S.	1.00 m.	200	6	.05 b	.05 b	69
12,354	365	1,233	S.	1.00 m.	200	6	.10 b	.10 b	70
1,911	51	211	S.	1.00 m.	200	6	.12½ b	.12½ b	71
1,989	71	230	S.	1.00 & 2.00 m.	200	6	4.00 a & .12½ b	2.00a & .12½b	72
1,877	57	178	S.	1.00 m.	200	6	.10 b	.10 b	73
1,958	26	285	O.P.	.....	200	6	5.00 a & .10 b	1.00 a & .10 b	74
2,037	57	113	S.	1.00 m.	200	6	.08 b	.08 b	75
966	22	59	S.	1.00 m.	200	6	.....	.....	76
2,215	83	206	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	77
3,649	87	239	S.	1.00 m.	200	6	5.00 a	.....	78
30,631	475	1,576	O.P.	.....	200	6	1.00 a	1.00 a	79
1,030	24	35	S.	1.00 m.	200	6	.....	.....	80
4,409	112	364	S.	1.00 m.	200	6	.05 b	.05 b	81
2,125	65	188	S.	1.00 m.	200	6	3.00 a	1.00 a	82
8,530	220	371	S.	.70 m.	200	6	5.00 a	.....	83
4,815	204	222	S.	1.00 m.	200	6	.05 b	.05 b	84
4,934	74	282	S.	1.00 m.	200	6	.....	.....	85
2,172	66	164	N.S.	1.00 m.	250	6	.10 b	.10 b	86
2,571	62	136	S.	1.00 m.	200	6	.08 b	.08 b	87
7,845	148	335	S.	1.00 m.	200	6	.05 b	.05 b	88
7,627	245	548	S.	.50, 1.00 & 2.00 m.	200	6	.12½ b	.12½ b	89
2,037	85	157	S.	1.00 m.	200	6	5. & 3. a & .12½ b	.....	90
539	16	37	S.	1.00 m.	200	6	17½ b	.17½ b	91
2,771	112	226	S.	1.00 m.	200	6	3.00 a	.....	92
11,192	260	503	O.P.	.....	200	6	.05 b	.05 b	93
1,963	20	188	O.P.	.....	200	6	3.00 a	.....	94
6,596	86	265	N.S.	1.00 m.	100	6	.05 b	.05 b	95
624	17	33	S.	1.00 m.	200	6	.....	1.00 a	96
5,074	215	281	S.	1.00 m.	200	6	.05 b	.05 b	97
1,027	26	160	S.	1.00 m.	200	6	5.00 a	.....	98
2,266	92	147	S.	1.00 m.	200	6	3.00 a	3.00 a	99
990	23	82	S.	1.00 m.	200	6	.10 b	.10 b	100
1,462	57	121	S.	1.00 m.	200	6	3.00 a	1.00 a	101
868	32	71	S.	1.00 m.	200	6	3.00 a	.....	102
788	16	79	S.	1.00 m.	200	6	.06 b	.06 b	103
3,337	38	330	O.P.	.....	200	6	.05 b	.05 b	104

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Bergen County—Continued			
105	Valley	North Arlington	Oct. 29, 1925	Louis A. Saporito
106	Oakland	Oakland	Feb. 11, 1924	Harry G. McNomee
107	Bergen County	Oradell	Feb. 21, 1888	Horton A. Chapin
108	Interborough	Palisade	April 8, 1911	Seymour N. Sears
109	Broad Avenue	Palisades Park	Aug. 15, 1921	Frank R. Wheeler
110	Morsemere	" "	Aug. 14, 1926	Thomas J. Monoghan
111	Equitable Mutual	Park Ridge	Mar. 26, 1903	Henry L. Storms
112	Eureka	" "	Feb. 19, 1890	Adolph Frahn
113	Ramseys	Ramsey	Aug. 26, 1890	Otto Saalfeld
114	Trust	"	Oct. 22, 1928	James Devine
115	Oratam	Ridgefield	May 29, 1923	A. Theodore Holmes
116	Ridgefield	"	Dec. 2, 1889	F. S. Doscher
117	Overpeck	Ridgefield Park	Dec. 20, 1897	N. C. Phillips
118	Park	" "	May 1, 1894	Conrad W. Mergler
119	Peoples Mutual	" "	Feb. 19, 1907	Cyril de Wyrall
120	Co-Operative	Ridgewood	Jan. 27, 1891	Clyde D. Hutton
121	Glen Rock	"	April 19, 1907	William L. Platt
122	Godwinville	"	Jan. 14, 1924	Frank E. Low
123	Ridgewood	"	April 2, 1885	Albert H. Boyd
124	River Edge	River Edge	Sept. 29, 1920	Henry Voohis
125	Rural	Rochelle Park	May 1, 1924	Albert Schneider
126	Rutherford Mutual	Rutherford	May 13, 1876	Harold R. Frizzell
127	Preference	Teaneck	Dec. 15, 1923	Frederic H. Brendle
128	Teaneck	"	July 3, 1916	Charles Van Riper
129	Tenafly	Tenafly	July 12, 1905	Herman D. Heusel
130	Magic	Waldwick	April 16, 1927	M. E. Higgins
131	Waldwick	"	Mar. 1, 1913	Harrison D. Mills
132	Wallington	Wallington	Jan. 27, 1897	John McCleerey
133	Wawel	"	Feb. 20, 1920	Blazej Monkowski
134	Invincible	Westwood	July 15, 1921	Henry Hinck
135	Westwood	"	Jan. 20, 1906	George W. Collignon
136	Sicomac	Wyckoff	June 22, 1927	C. Jack Ward
137	Wyckoff	"	Jan. 3, 1906	Herman Klomburg
	Burlington County			
138	Beverly	Beverly	Jan. 12, 1868	Arthur V. Woolston
139	Promoters	"	Oct. 16, 1922	William T. Birkhead
140	Bordentown	Bordentown	Mar. 12, 1880	Philip F. H. Brakeley
141	Peoples	"	Mar. 3, 1911	Charles E. Burr
142	Brown's-Mills-in-the-Pines	Brown's Mills	Jan. 30, 1919	Daniel R. Lemmon
143	City of Burlington	Burlington	Mar. 16, 1868	William F. Finegan, Sr.
144	Farmers' and Mechanics'	"	April 1, 1871	Albertus L. Severns
145	Delanco	Delanco	May 9, 1890	E. J. Birkhead, Sr.
146	Florence	Florence	April .., 1882	Charles B. Green
147	Maple Heights	Maple Shade	May 29, 1923	George W. Crane
148	Maple Shade	" "	June 5, 1920	Henry P. Harper
149	Marlton	Marlton	May 16, 1925	Martin Schimmel, Jr.
150	Medford	Medford	May 6, 1925	Albert F. Kirby
151	Medford Lakes	Medford Lakes	Oct. 26, 1928	William G. Oaks
152	Boosters	Moorestown	Jan. 9, 1926	George C. Baker
153	Moorestown	"	Dec. 29, 1891	Albert Haines
154	Workingmen's Co-Operative	"	April 23, 1888	Irving A. Collins
155	Industry	Mount Holly	April 2, 1874	Walter I. Dill
156	Mount Holly	" "	Feb. 1, 1862	Walter I. Dill
157	Peoples	" "	Aug. 4, 1883	Morris K. Perinchief

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington, N. J.	105
Walter W. Weber	Irving S. Bush	Box 41, Oakland, N. J.	106
Arthur Van Buskirk	William F. Wray	425 Third St., Oradell, N. J.	107
	Frederick H. St. John	1033 Palisade Ave., Palisade, N. J.	108
Thomas J. Huckin	Jules J. Cheron	Central Blvd. & Broad Av., Palisades Pk., N. J.	109
George H. Richenacker	Fred Kern	423 Washington Ave., Grantwood, N. J.	110
J. Frederick Bratt	Charles S. Gray	Park Ridge, N. J.	111
Hart & Vanderwart	L. D. Dixon	Park Ridge, N. J.	112
Edgar A. De Yoe	William R. Troop	88 E. Main St., Ramsey, N. J.	113
W. W. Weber	Richard V. Ackerman	70 E. Main St., Ramsey, N. J.	114
Martin J. Cummins	Frieda Biege	527 Broad Ave., Ridgefield, N. J.	115
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	116
Morrison, Lloyd & Morrison	Herbert I. Lowe	195 Main St., Ridgefield Park, N. J.	117
Morrison, Lloyd & Morrison	Austin I. Mehrhof	198 Main St., Ridgefield Park, N. J.	118
Morrison, Lloyd & Morrison	Alfred H. Koeller	193 Main St., Ridgefield Park, N. J.	119
John B. Zabriskie	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	120
Walter W. Weber	Edward M. Schmults	1 E. Ridgewood Ave., Ridgewood, N. J.	121
Thomas S. Doughty	Harry L. Pfeiffer	122 Cottage Place, Ridgewood, N. J.	122
Morrison, Lloyd & Morrison	Helen T. Dunbar	Box 505, Ridgewood, N. J.	123
Clyde A. Bogert	William E. Jacob	161 Continental Ave., River Edge, N. J.	124
William De Lorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	125
Conkling, Smith & Towe	Frank Beasley	39 Park Ave., Rutherford, N. J.	126
Raymond G. Betsch	Rudolph J. Louzon	208 Market St., West Englewood, N. J.	127
Morrison, Lloyd & Morrison	Clarence H. Thompson	352 Cedar Lane, Teaneck, N. J.	128
David D. Ackerman	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	129
Herman G. Honig	Ruth E. Honig	Prospect St., Waldwick, N. J.	130
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	131
Joseph F. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	132
Casimir A. Silski	Leo Strzelecki	175 Wallington Ave., Wallington, N. J.	133
Hart & Hart	Albert L. Sunkenberg	81 Center Ave., Westwood, N. J.	134
Harry Randall	F. W. Decker	34 Brickell Ave., Westwood, N. J.	135
G. Ralph Hendrickson	Edmund Aldous	P. O. Box 114, Wyckoff, N. J.	136
John B. Zabriskie	Richard E. Lawlin	Wyckoff, N. J.	137
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	138
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	139
John H. Hutchinson	John F. Miller	302 Farnsworth Ave., Bordentown, N. J.	140
Samuel F. Garrison	Carlton W. Haines	528 Prince St., Bordentown, N. J.	141
Richard B. Eckman	Alfonza Adams	442 Second St., Florence, N. J.	142
Charles A. Rigg	Charles J. Lame	467 High St., Burlington, N. J.	143
Howard Eastwood	Caroline H. Haines	230 High St., Burlington, N. J.	144
*P. W. Willis	William G. Stickel	Vine & Burlington Ave., Delanco, N. J.	145
*Edward A. Kashner	Alfonza Adams	442 Second St., Florence, N. J.	146
George D. Evans	Emily G. Hunt	65 E. Main St., Moorestown, N. J.	147
Rocco Palese	Charles Potje	47 N. Clinton Ave., Maple Shade, N. J.	148
J. Edward Fagen	Horace R. Ward	Medford, N. J.	149
Richard B. Eckman	William H. Bowker	29 S. Main St., Medford, N. J.	150
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	151
Henry F. Stockwell	Inez Burke	45 E. Main St., Moorestown, N. J.	152
George B. Evans	Horace S. Edgar	256 W. Main St., Moorestown, N. J.	153
George B. Evans	H. Fred Robinson	Moorestown, N. J.	154
	George M. Hillman, Jr.	135 High St., Mt. Holly, N. J.	155
Richard B. Eckman	Isabelle A. English	127 Main St., Mt. Holly, N. J.	156
Clifford R. Powell	Frank A. Hendrickson	117 High St., Mt. Holly, N. J.	157

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
105	Valley	North Arlington	$734	$7,295	$73,400
106	Oakland	Oakland	1,060	1,667	67,650
107	Bergen County	Oradell	22,029	11,500	447,265
108	Interborough	Palisade	5,769	.....	163,900
109	Broad Avenue	Palisades Park	527	3,500	185,755
110	Morsemere	" "	3,154	11,925	45,200
111	Equitable Mutual	Park Ridge	37,530	3,500	203,827
112	Eureka	" "	6,247	6,690	273,308
113	Ramseys	Ramsey	639	.....	728,200
114	Trust	"	3,924	627	73,800
115	Oratam	Ridgefield	5,232	7,514	96,800
116	Ridgefield	"	7,794	8,400	29,000
117	Overpeck	Ridgefield Park	3,325	25,218	295,500
118	Park	" "	4,733	17,031	480,709
119	Peoples Mutual	" "	9,706	10,125	371,500
120	Co-Operative	Ridgewood	6,428	7,000	277,800
121	Glen Rock	"	43,136	12,425	405,740
122	Godwinville	"	55,413	44,871	195,300
123	Ridgewood	"	169,467	25,300	857,750
124	River Edge	River Edge	4,632	37,225	168,550
125	Rural	Rochelle Park	2,276	8,000	89,500
126	Rutherford Mutual	Rutherford	23,712	16,145	1,503,975
127	Preference	Teaneck	11,861	6,126	106,600
128	Teaneck	"	8,438	4,000	180,819
129	Tenafly	Tenafly	35,663	26,000	645,000
130	Magic	Waldwick	255	899	31,800
131	Waldwick	"	1,744	4,956	128,200
132	Wallington	Wallington	55	3,400	164,250
133	Wawel	"	3,809	.....	229,200
134	Invincible	Westwood	25,421	34,725	313,200
135	Westwood	"	4,136	5,000	331,800
136	Sicomac	Wyckoff	5,236	3,000	34,400
137	Wyckoff	"	3,104	8,100	510,400
	Totals		$1,440,998	$1,241,432	$42,220,540
	Burlington County				
138	Beverly	Beverly	$3,680	$12,950	$308,888
139	Promoters	"	987	744	34,400
140	Bordentown	Bordentown	738	1,170	205,865
141	Peoples	"	10,760	3,871	249,775
142	Brown's-Mills-In-The-Pines	Brown's Mills	3,907	.....	81,350
143	City of Burlington	Burlington	4,246	.....	344,160
144	Farmers' and Mechanics'	"	4,686	13,500	700,350
145	Delanco	Delanco	31,529	.....	586,429
146	Florence	Florence	2,038	9,660	359,230
147	Maple Heights	Maple Shade	877	.....	42,350
148	Maple Shade	" "	1,083	.....	14,150
149	Marlton	Marlton	534	.....	30,200
150	Medford	Medford	20,563	4,795	86,684
151	Medford Lakes	Medford Lakes	677	601	46,500
152	Boosters	Moorestown	8,468	72,034	278,345
153	Moorestown	"	3,070	.....	163,664
154	Workingmen's Co-Operative	"	15,893	.....	452,745
155	Industry	Mount Holly	713	3,154	160,600
156	Mount Holly	" "	106	6,827	249,800
157	Peoples	" "	3,538	10,000	412,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,296	$35,428	$6,635	$2,241	$127,029	105
.....	3,809	31,353	3,222	5,512	114,273	106
.....	12,215	41,204	21,811	3,985	560,009	107
$48,996	3,460	117,082	15,825	8,945	363,977	108
....	2,900	25,300	9,269	279	227,530	109
1,300	2,655	29,599	8,580	229	102,642	110
.....	26,180	23,134	12,696	8,222	315,089	111
.....	23,080	50,994	22,881	3,786	386,886	112
.....	5,400	164,004	10,492	1,129	909,864	113
10,903	3,950	1,775	736	228	95,943	114
13,600	2,725	29,529	2,330	212	137,942	115
9,000	2,116	.....	660	.....	56,970	116
85,606	8,105	155,704	3,979	859	578,296	117
145,583	11,403	492,948	42,153	19,695	1,214,255	118
96,904	10,315	249,151	7,118	16,475	771,294	119
63,087	7,996	48,504	4,265	3,034	418,114	120
97,279	8,369	44,708	5,502	2,417	619,576	121
.....	19,732	136,471	7,681	28,354	487,822	122
69,364	27,881	294,060	4,575	8,079	1,456,476	123
7,722	6,555	45,930	334	408	271,336	124
.....	4,925	76,788	7,146	1,634	190,269	125
148,933	20,665	1,168,788	6,256	4,481	2,892,955	126
....	2,499	76,269	3,399	740	207,494	127
3,280	1,150	52,776	.....	175	250,638	128
104,363	14,780	131,885	9,110	42,700	1,009,501	129
.....	760	7,143	633	.....	41,490	130
665	5,150	68,227	4,034	4,497	217,473	131
3,439	1,563	90,927	8,313	730	272,677	132
382	1,050	120,653	29,657	23,285	408,036	133
3,582	10,910	44,859	5,530	4,634	442,861	134
1,775	9,250	91,316	10,240	4,608	458,125	135
.....	4,610	16,379	3,267	404	67,296	136
185,843	32,478	227,613	24,688	4,958	997,184	137
$3,442,548	$697,881	$17,884,618	$1,043,474	$1,602,381	$69,573,872	
$1,000	$16,308	$128,750	$28,243	$2,900	$502,719	138
.....	475	24,433	1,422	38	62,499	139
9,150	8,505	58,055	9,256	2,266	295,005	140
5,503	8,880	60,406	18,799	1,652	359,646	141
.....	4,250	5,313	7,124	967	102,911	142
.....	14,290	107,027	7,049	1,225	477,997	143
83,508	35,180	320,376	23,592	11,456	1,192,648	144
.....	52,575	470,518	21,720	9,522	1,172,293	145
.....	7,158	92,138	21,345	1,078	492,647	146
320	1,000	194,214	2,164	27,446	268,371	147
.....	685	31,973	1,986	1,786	51,663	148
.....	2,995	22,061	886	43	56,719	149
.....	7,625	8,153	3,159	.....	130,979	150
.....	1,763	.....	610	1,592	51,743	151
4,300	40,271	89,551	4,442	4,483	501,894	152
.....	6,385	242,292	4,661	440	420,512	153
....	33,777	654,467	19,245	5,123	1,181,250	154
.....	2,700	47,328	9,507	415	224,417	155
.....	23,150	106,369	21,076	4,683	412,011	156
.....	9,300	146,611	41,508	5,853	628,810	157

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSOCIATION	Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County—Continued						
105	Valley	North Arlington		$68,979	.....	.....	$21,250
106	Oakland	Oakland		61,467	$9,600	.....	4,000
107	Bergen County	Oradell		410,640	.....	.....	.....
108	Interborough	Palisade		177,216	.....	.....	7,500
109	Broad Avenue	Palisades Park		92,523	.....	.....	44,800
110	Morsemere	"	"	74,073	.....	.....	7,800
111	Equitable Mutual	Park Ridge		241,296	.....	.....	.....
112	Eureka	"	"	254,914	.....	.....	45,800
113	Ramseys	Ramsey		501,489	112,000	.....	.....
114	Trust	"		74,289	.....	.....	2,150
115	Oratam	Ridgefield		101,169	.....	.....	4,400
116	Ridgefield	"		30,690	.....	.....	4,300
117	Overpeck	Ridgefield Park		370,780	.....	.....	73,000
118	Park	"	"	726,522	.....	.....	66,500
119	Peoples Mutual	"	"	498,789	2,496	.....	58,075
120	Co-Operative	Ridgewood		277,704	.....	.....	25,200
121	Glen Rock	"		396,976	.....	.....	46,400
122	Godwinville	"		339,741	.....	.....	.....
123	Ridgewood	"		1,053,483	25,500	.....	.....
124	River Edge	River Edge		196,554	.....	.....	.....
125	Rural	Rochelle Park		103,859	.....	.....	20,950
126	Rutherford Mutual	Rutherford		1,191,205	.....	.....	1,012,100
127	Preference	Teaneck		126,405	.....	.....	19,800
128	Teaneck	"		154,301	.....	.....	11,700
129	Tenafly	Tenafly		566,644	18,100	.....	215,800
130	Magic	Waldwick		23,118	.....	.....	3,200
131	Waldwick	"		126,306	.....	.....	37,400
132	Wallington	Wallington		115,041	.....	.....	55,625
133	Wawel	"		155,196	.....	.....	169,040
134	Invincible	Westwood		248,209	.....	.....	96,800
135	Westwood	"		323,040	.....	.....	11,700
136	Sicomac	Wyckoff		46,554	2,100	.....	.....
137	Wyckoff	"		471,165	.....	.....	209,000
	Totals			$38,184,501	$742,277	$296,093	$9,374,378
	Burlington County						
138	Beverly	Beverly		$318,618	.....	.....	$28,400
139	Promoters	"		34,488	.....	.....	4,700
140	Bordentown	Bordentown		190,764	.....	.....	.....
141	Peoples	"		238,656	.....	.....	.....
142	Brown's-Mills-In-The-Pines	Brown's Mills		65,898	.....	.....	.....
143	City of Burlington	Burlington		219,042	.....	.....	81,700
144	Farmers' and Mechanics'	"		630,956	.....	.....	202,325
145	Delanco	Delanco		539,220	.....	.....	257,400
146	Florence	Florence		259,872	.....	.....	.....
147	Maple Heights	Maple Shade		48,546	.....	.....	.....
148	Maple Shade	"	"	16,350	.....	.....	9,300
149	Marlton	Marlton		40,974	.....	.....	.....
150	Medford	Medford		99,312	.....	.....	.....
151	Medford Lakes	Medford Lakes		38,547	.....	.....	4,900
152	Boosters	Moorestown		387,870	.....	.....	.....
153	Moorestown	"		199,668	.....	.....	.....
154	Workingmen's Co-Operative	"		741,138	.....	.....	.....
155	Industry	Mount Holly		129,880	.....	.....	.....
156	Mount Holly	"	"	300,750	.....	.....	.....
157	Peoples	"	"	429,222	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$11,630	.....	$623	.....	.....	.....	$11,354	$13,193	$127,029	105
.....	.....	308	.....	$5,000	$29	16,909	16,960	114,273	106
.....	.....	534	.....	.....	.....	111,391	37,444	560,009	107
2,940	$45,357	327	.....	30,190	2,630	37,311	60,506	363,977	108
5	2,000	172	.....	43,952	3,013	23,161	17,904	227,530	109
.....	.....	388	.....	.....	277	4,021	16,083	102,642	110
.....	.....	194	.....	.....	.....	51,012	22,587	315,089	111
252	.....	209	.....	.....	6	48,840	37,365	386,886	112
.....	.....	3,937	$3,000	96,935	40	144,695	47,768	909,864	113
.....	.....	204	.....	.....	305	16,627	2,368	95,943	114
102	.....	408	.....	15,000	218	24,633	12,012	157,942	115
57	.....	47	.....	.....	515	9,249	12,112	56,970	116
.....	.....	654	.....	7,200	1,786	60,687	64,189	578,296	117
364	.....	1,876	324	35,500	20,008	130,907	232,254	1,214,255	118
197	.....	669	3,000	63,688	8,879	68,206	67,295	771,294	119
3,648	.....	1,443	.....	.....	1,292	69,874	38,953	418,114	120
.....	.....	881	.....	34,250	7	96,514	44,548	619,576	121
132	.....	.....	.....	.....	6,524	91,423	50,002	487,822	122
1,710	.....	2,814	6,000	.....	605	215,336	151,028	1,456,476	123
51	995	447	25	.....	20	50,257	23,007	271,356	124
35	.....	623	.....	.....	10,412	4,357	50,033	190,269	125
250	.....	.....	.....	50,000	57,849	289,129	292,422	2,892,955	126
429	.....	248	.....	.....	.....	29,554	31,058	207,494	127
157	.....	363	.....	24,680	269	37,888	21,280	250,638	128
44	.....	1,730	.....	.....	5,749	131,505	69,929	1,009,501	129
822	.....	1,462	1,200	2,500	865	4,285	4,038	41,490	130
.....	.....	599	.....	2,000	1,589	28,775	20,804	217,473	131
1,635	.....	267	.....	16,200	21,584	23,179	39,146	272,677	132
334	.....	435	.....	.....	26,042	8,186	48,803	408,036	133
124	.....	537	.....	.....	4,018	62,266	30,907	442,861	134
722	.....	620	.....	5,000	1,702	72,908	42,433	458,125	135
105	.....	111	.....	.....	163	10,934	7,329	67,296	136
74	.....	4,550	.....	73,450	32	105,418	133,495	997,184	137
$75,239	$296,871	$73,897	$144,353	$1,424,187	$1,062,654	$11,366,554	$6,532,868	$69,573,872	
$8	.....	$241	.....	$15,000	.....	$70,045	$70,407	$502,719	138
71	.....	31	.....	5,000	.....	6,823	11,386	62,499	139
152	.....	412	.....	25,000	$10	46,805	31,862	295,005	140
846	.....	89	.....	32,207	616	64,329	22,903	359,646	141
372	$3,000	37	.....	10,775	.....	17,764	5,065	102,911	142
.....	12,020	3,644	.....	62,400	5,634	44,287	49,270	477,997	143
1,818	.....	3,323	.....	76,259	4,195	138,223	135,549	1,192,648	144
.....	.....	481	.....	90,475	6,500	135,025	143,192	1,172,293	145
.....	47,625	1,830	.....	75,283	123	70,105	37,809	492,647	146
.....	.....	13	.....	8,000	143,902	.....	67,910	268,371	147
242	.....	.....	.....	.....	6,972	1,099	17,700	51,663	148
.....	.....	131	.....	2,000	.....	5,898	7,716	56,719	149
46	.....	114	.....	.....	11	25,582	5,914	130,979	150
.....	.....	105	.....	.....	.....	6,997	1,194	51,743	151
.....	.....	743	.....	.....	15	77,535	35,731	501,894	152
72	48,305	1,104	.....	7,800	33,403	35,821	94,339	420,512	153
.....	.....	2,453	.....	103,645	2,749	114,686	216,579	1,181,250	154
88	.....	225	.....	45,500	158	27,826	20,740	224,417	155
.....	1,000	153	.....	2,000	.....	62,652	45,456	412,011	156
.....	.....	1,070	.....	35,000	.....	110,945	52,573	628,810	157

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
105	Valley	875	109	.....	.....	.....	.....	106	20
106	Oakland	869	98	96	32	.....	.....	20	4
107	Bergen County	5,780	592	.....	.....	.....	.....	.....	.....
108	Interborough	2,006	201	.....	.....	.....	.....	38	4
109	Broad Avenue	1,464	125	.....	.....	.....	.....	224	42
110	Morsemere	874	82	.....	.....	.....	.....	39	6
111	Equitable Mutual	3,359	210	.....	.....	.....	.....	.....	.....
112	Eureka	3,387	239	.....	.....	.....	.....	227	26
113	Ramseys	7,937	565	560	56	.....	.....	.....	.....
114	Trust	1,164	103	.....	.....	.....	.....	11	3
115	Oratam	1,578	158	.....	.....	.....	.....	22	4
116	Ridgefield	357	55	.....	.....	.....	.....	21	7
117	Overpeck	4,491	564	.....	.....	.....	.....	365	52
118	Park	14,859	818	.....	.....	.....	.....	665	31
119	Peoples Mutual	5,113	599	24	4	.....	.....	290	52
120	Co-Operative	3,815	267	.....	.....	.....	.....	126	13
121	Glen Rock	4,909	370	.....	.....	.....	.....	232	50
122	Godwinville	3,675	287	.....	.....	.....	.....	.....	.....
123	Ridgewood	13,577	912	255	24	.....	.....	.....	.....
124	River Edge	2,371	238	.....	.....	.....	.....	.....	.....
125	Rural	1,210	160	.....	.....	.....	.....	105	24
126	Rutherford Mutual	18,290	1,232	.....	.....	.....	.....	5,060	547
127	Preference	1,423	160	.....	.....	.....	.....	99	9
128	Teaneck	3,722	163	.....	.....	.....	.....	117	14
129	Tenafly	7,838	895	181	35	.....	.....	1,079	162
130	Magic	432	52	.....	.....	.....	.....	16	6
131	Waldwick	1,674	171	.....	.....	.....	.....	187	25
132	Wallington	1,447	171	.....	.....	.....	.....	278	41
133	Wawel	2,019	184	.....	.....	.....	.....	845	169
134	Invincible	3,580	324	.....	.....	.....	.....	484	39
135	Westwood	4,182	327	.....	.....	.....	.....	59	13
136	Sicomac	621	97	21	5	.....	.....	.....	.....
137	Wyckoff	6,209	344	.....	.....	.....	.....	1,045	120
	Totals	730,016	43,918	6,874	647	8,673	2,189	55,403	5,909
	Burlington County								
138	Beverly	3,819	382	.....	.....	.....	.....	142	27
139	Promoters	529	78	.....	.....	.....	.....	24	5
140	Bordentown	2,885	306	.....	.....	.....	.....	.....	.....
141	Peoples	2,982	318	.....	.....	.....	.....	.....	.....
142	Brown's-Mills-In-The-Pines	1,051	151	.....	.....	.....	.....	.....	.....
143	City of Burlington	3,127	417	.....	.....	.....	.....	817	68
144	Farmers' and Mechanics'	8,327	973	.....	.....	.....	.....	1,012	83
145	Delanco	6,550	845	.....	.....	.....	.....	1,287	172
146	Florence	3,446	299	.....	.....	.....	.....	.....	.....
147	Maple Heights	359	67	.....	.....	.....	.....	.....	.....
148	Maple Shade	178	37	.....	.....	.....	.....	60	27
149	Marlton	501	83	.....	.....	.....	.....	.....	.....
150	Medford	1,154	169	.....	.....	.....	.....	.....	.....
151	Medford Lakes	651	132	.....	.....	.....	.....	25	9
152	Boosters	6,376	606	.....	.....	.....	.....	.....	.....
153	Moorestown	1,855	233	.....	.....	.....	.....	.....	.....
154	Workingmen's Co-Operative	7,320	660	.....	.....	.....	.....	.....	.....
155	Industry	3,322	203	.....	.....	.....	.....	.....	.....
156	Mount Holly	7,130	342	.....	.....	.....	.....	.....	.....
157	Peoples	10,013	414	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
981	21	108	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	105
985	25	109	S.	1.00 m.	200	6	.05 b	.05 b	106
5,780	138	454	S.	1.00 m.	200	6	.08 b	.08 b	107
2,044	50	155	S.	1.00 m.	200	6	.05 b	.05 b	108
1,688	107	60	S.	1.00 m.	200	6	.05 b	.05 b	109
913	19	69	S.	1.00 m.	200	6	3.00 a	.....	110
3,359	96	114	S.	1.00 m.	200	6	.05 b	.05 b	111
3,614	113	152	S.	1.00 m.	200	6	.05 b	.05 b	112
8,497	273	348	S.	1.00 m.	200	6	.05 b	.05 b	113
1,175	37	69	S.	1.00 m.	200	6	.05 b	.05 b	114
1,600	30	132	S.	1.00 m.	200	6	.05 b	.05 b	115
378	19	43	S.	1.00 m.	200	6	.20 b	.20 b	116
4,856	129	487	S.	1.00 & 2.00 m.	200	6	.....	.....	117
15,524	166	683	S.	.50 m.	100	6	.....	.....	118
5,427	144	511	S.	1.00 m.	200	6	.....	.....	119
3,941	93	187	S.	1.00 m.	200	6	.08 b	.08 b	120
5,141	95	325	S.	1.00 m.	200	6	.08 b	.08 b	121
3,675	55	232	S.	1.00 m.	200	6	.08 b	.08 b	122
13,832	228	708	S.	1.00 m.	200	6	.08 b	.08 b	123
2,371	66	172	S.	1.00 m.	200	6	3.00 a	.....	124
1,315	42	142	S.	1.00 m.	200	6	5.00 a	1.00 a	125
23,350	447	1,332	O.P.	.....	200	6	.05 b	.05 b	126
1,522	37	132	S.	1.00 m.	200	6	.05 b	.05 b	127
3,839	53	124	N.S.	.50 & 1.00 m.	100	5½ & 6	3.00 a	.....	128
9,098	227	865	S.	1.00 m.	200	6	1.00 a	.....	129
448	6	52	S.	1.00 m.	200	6	4.00 a	4.00 a	130
1,861	64	132	S.	1.00 m.	200	6	.07½ b	.07½ b	131
1,725	84	128	N.S.	1.00 m.	200	6	.05 b & 5.00 a	.50 a & .05 b	132
2,864	77	276	S.	1.00 m.	200	6	5.00 a	.12½ b	133
4,064	81	282	S.	1.00 m.	200	6	.....	.....	134
4,241	109	231	S.	1.00 m.	200	6	3.00 a	1.00 a	135
642	22	80	S.	1.00 m.	200	6	5.00 a .10 b	.....	136
7,254	200	264	S.	1.00 m.	T.M.&200	6	.....	.....	137
800,966	13,605	39,058							
3,961	168	241	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	138
553	53	30	S.	1.00 m.	200	6	.02½ b	.02½ b	139
2,885	120	186	S.	1.00 m.	200	6	.07½ b	.07½ b	140
2,982	153	165	S.	1.00 m.	200	6	.05 b	.05 b	141
1,051	70	81	S.	1.00 m.	200	6	.07½ b	.07½ b	142
3,944	255	230	S.	1.00 m.	200	6	.....	.....	143
9,339	539	517	S.	1.00 m.	200	6	.....	.....	144
7,837	492	525	S.	1.00 m.	200	6	.05 b	.05 b	145
3,446	104	195	S.	1.00 m.	200	6	2.00 a	.....	146
359	28	39	S.	1.00 m.	200	6	.....	.....	147
238	15	49	S.	1.00 m.	200	6	.05 b	.05 b	148
501	36	47	S.	1.00 m.	200	6	.07½ b	.07½ b	149
1,154	72	97	S.	1.00 m.	200	6	.....	.....	150
676	33	108	S.	1.00 & 2.00 m.	200	6	.15 b	.15 b	151
6,376	166	440	S.	1.00 & 2.00 m.	200	6	.....	.....	152
1,855	93	140	S.	1.00 m.	200	6	.....	.....	153
7,320	237	423	S.	1.00 m.	200	6	.....	.....	154
3,322	87	116	S.	.50 m.	100	6	.....	.....	155
7,130	165	177	S.	.50 m.	100	6	.....	.....	156
10,013	179	235	S.	.50 m.	100	6	.....	.....	157

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Burlington County—Continued			
158	New Gretna	New Gretna	Mar. 7, 1889	Russell Adams
159	Palmyra	Palmyra	June 28, 1887	Clarence T. Yerkes
160	Twin Cities	"	July 14, 1922	Earl L. Williams
161	Pemberton	Pemberton	May 1, 1884	Theodore H. Budd
162	Progressive	Riverside	Sept. 14, 1912	Charles S. Goldy
163	Riverside	"	May 5, 1888	Alexander P. Bright
164	Cinnaminson	Riverton	Oct. 1, 1878	Joseph L. Thomas
165	Roebling	Roebling	Jan. 2, 1923	Pleasant J. Goddard
	Camden County			
166	Diligent	Albion	Oct. 21, 1922	Harry Houwen
167	Atco	Atco	Mar. 11, 1920	Edwin F. Broome
168	Audubon	Audubon	Aug. 10, 1904	William Hanselman
169	Citizens'	"	Mar. 9, 1911	Frederick Lange
170	King's Highway	"	Mar. 9, 1923	Harvey E. Ulrich
171	Barrington	Barrington	May 9, 1913	Joseph S. Fitzgerald
172	Estate	"	May 10, 1924	John A. Helferty
173	Hedding	Bellmawr	Feb. 3, 1898	Harry Burkhardt
174	Berlin, No. 3	Berlin	Mar. 8, 1886	Frank O. Stem
175	Longacoming	"	Oct. 13, 1922	Elmer E. Stafford
176	Blackwood	Blackwood	July 27 1904	Carlton Williams
177	American	Camden	Feb. 17, 1913	Henry J. Mockett
178	Apollo	"	April 20, 1925	Kolman Goldstein
179	Arcade	"	Feb. 19, 1926	J. William Pennell
180	Arch	"	April 27, 1921	Clarence W. Green
181	Argonne	"	Mar. 5, 1923	Jerome L. Hurley
182	Avalon City	"	Feb. 25, 1889	William F. Huff
183	Beckett	"	July 27, 1921	George A. Wille
184	Bishop Bayley No. 2	"	Mar. 2, 1880	Francis X. O'Brien
185	Boulevard	"	July 2, 1920	John Knauer
186	Bridge	"	Sept. 27, 1921	Joseph A. Connell, Jr.
187	Bridge View	"	May 24, 1924	James R. Sudler
188	Broadway	"	Dec. 10, 1873	William B. Brown
189	Brotherhood	"	Oct. 12, 1891	James Galvin
190	Business Men's	"	Nov. 19, 1913	Charles W. Fisher
191	Cable	"	June 11, 1924	Anson A. George
192	Camden	"	Aug. 13, 1867	Samuel E. Fulton
193	Camden First Italian	"	Dec. 7, 1906	Antonio Mecca
194	Camden Optional	"	* (See below)	Adam Clarke
195	Central	"	Feb. 20, 1900	Harry L. Sanders
196	City, No. 2	"	May 5, 1874	Robert J. D. Field
197	Civic	"	Mar. 18, 1911	Francis B. Wallen
198	Community	"	Sept. 12, 1919	Harry A. Moran
199	Continuous	"	Mar. 25, 1926	Salvatore Sylvester
200	Cooper	"	Feb. 16, 1911	James E. Bryan
201	Cooperative	"	Feb. 21, 1919	Charles W. Lacey
202	Cottage	"	Mar. 2, 1921	Frank J. Leonard
203	Covenant	"	May 16, 1924	
204	Co-Workers	"	May 28, 1923	*** Elwood S. Thompson
205	Cramer Hill	"	Nov. 11, 1919	Robert T. Gemmell
206	Development	"	June 27, 1923	Harry A. Kelleher
207	Diamond	"	Feb. 14, 1920	Herbert H. Branin
208	East Camden	"	April 6, 1925	John T. Rodan
209	East Side	"	April 10, 1903	Charles H. West
210	Economy	"	Nov. 25, 1881	David Baird, Jr.

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

** Covenant Building and Loan Assn., Camden—This Department in possession.

*** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Craig J. Turnbull	J. Alston Adams	New Gretna, N. J.	158
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	159
	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	160
William H. Heisler, Jr.	Nelson Morton	Pemberton, N. J.	161
*E. B. Mahn	Joseph H. Makin	Riverside, N. J.	162
Lester A. Drenk	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	163
William D. Lippincott	Fred P. Hemphill	Riverton, N. J.	164
Richard B. Eckman	William L. Wilson	Roebling, N. J.	165
Leighton J. Heller	William G. Rudolph	Clementon, N. J.	166
Horace G. Brown	Albert E. Duble	Atco, N. J.	167
J. Edward Fagen	Harry B. Beckley	237 W. Graisbury Ave., Audubon, N. J.	168
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	169
Charles H. Stevens	John R. White	214 Park Place, Audubon, N. J.	170
Grover C. Richman	Willard F. Hammond	Barrington, N. J.	171
Vincent de P. Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	172
Wilbert V. Pike	John Heller	P. O. Box 235, Mt. Ephraim, N. J.	173
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	174
Charles S. Straw	Clarence E. Walker	Berlin, N. J.	175
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	176
Bleakly, Stockwell & Burling	J. Hartley Bowen	431 Market St., Camden, N. J.	177
Jack I. Goldstein	Mitchell Blank	410 Kaighn Ave., Camden, N. J.	178
Frank C. Propert	Vinal A. Johnson	610 W. Jersey Trust Bldg., Camden, N. J.	179
Joseph W. Wilson	William J. Fleming	2612 Federal St., Camden, N. J.	180
Grover C. Richman	Russell B. Keen	305 Market St., Camden, N. J.	181
Dean S. Renwick	William F. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	182
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	183
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	184
John A. Penn	Albert H. Kretschmer	1252 Kaighn Ave., Camden, N. J.	185
Lewis Liberman	William Rudolph	300 Broadway, Camden, N. J.	186
Charles N. Boulton	William S. Abbott	141 S. 27th St., Camden, N. J.	187
John B. Kates	T. Yorke Smith	513 Cooper St., Camden, N. J.	188
Edward H. Fleming	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	189
W. B. Wolcott	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	190
Elmer G. Van Name	Reba N. Obus	101 N. 7th St., Camden, N. J.	191
Oscar B. Redrow	Lorrenzo E. Shreeves	105 N. 7th St., Camden, N. J.	192
Rocco Palese	Joseph V. Bantivoglio	2627 Baird Blvd., Camden, N. J.	193
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	194
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	195
Thomas E. French	Raymond L. Spear	5 N. 4th St., Camden, N. J.	196
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	197
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	198
Albert P. Morwitz	Vito Cerone	3d & Chestnut St., Camden, N. J.	199
Carl J. Geiges	Lorrenzo E. Shreeves	105 N. 7th St., Camden, N. J.	200
F. A. De Maris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	201
John H. Switzer	Joseph A. Devlin	112 N. 3d St., Camden, N. J.	202
Special Asst. Dep. Com'r	Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	203
Charles H. Stevens	Frank B. Anderson	5th & Market St., Camden, N. J.	204
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	205
Norman Heine	Munro S. Coulter	12 N. 7th St., Camden, N. J.	206
Jacob L. Furer	Manuel Winigrad	1149 Magnolia Ave., Camden, N. J.	207
Joseph W. Wilson	Trester W. Vissel	2716 High St., Camden, N. J.	208
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	209
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	210

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Burlington County—Continued				
158	New Gretna	New Gretna	$9,785	.....	$142,900
159	Palmyra	Palmyra	16,010	$7,000	403,648
160	Twin Cities	"	6,067	.....	182,824
161	Pemberton	Pemberton	4,064	2,500	108,700
162	Progressive	Riverside	424	71	28,553
163	Riverside	"	1,552	5,758	463,580
164	Cinnaminson	Riverton	25,261	8,697	432,250
165	Roebling	Roebling	256	2,525	182,194
	Totals		$181,512	$165,857	$6,752,134
	Camden County				
166	Diligent	Albion	$94	.....	$27,391
167	Atco	Atco	8,440	$2,000	67,950
168	Audubon	Audubon	1,675	9,300	287,000
169	Citizens'	"	145	1,751	113,950
170	King's Highway	"	8,947	3,600	203,000
171	Barrington	Barrington	1,604	.....	99,200
172	Estate	"	10,545	690	37,600
173	Hedding	Bellmawr	3,229	4,147	77,277
174	Berlin, No. 3	Berlin	674	9,079	160,350
175	Longacoming	"	2,018	4,632	197,400
176	Blackwood	Blackwood	4,641	.....	147,000
177	American	Camden	1,197	.....	59,850
178	Apollo	"	1,571	.....	15,700
179	Arcade	"	819	.....	72,377
180	Arch	"	217	.....	121,300
181	Argonne	"	1,180	3,500	173,870
182	Avalon City	"	5,868	13,056	136,600
183	Beckett	"	731	.....	66,535
184	Bishop Bayley, No. 2	"	2,006	.....	311,825
185	Boulevard	"	353	.....	58,202
186	Bridge	"	796	.....	26,300
187	Bridge View	"	2,997	1,078	32,000
188	Broadway	"	2,652	.....	161,225
189	Brotherhood	"	374	2,620	101,100
190	Business Men's	"	2,076	2,000	95,950
191	Cable	"	1,677	.....	44,135
192	Camden	"	1,794	411	187,505
193	Camden First Italian	"	3,756	1,062	104,750
194	Camden Optional	"	3,517	.....	521,175
195	Central	"	8,934	1,500	74,600
196	City, No. 2	"	1,462	16,000	176,400
197	Civic	"	.....	.....	177,450
198	Community	"	1,035	.....	144,750
199	Continuous	"	1,074	.....	8,000
200	Cooper	"	851	1,800	202,150
201	Cooperative	"	252	2,700	186,050
202	Cottage	"	4,600	7,044	120,484
203	Covenant	"	3,582	.....	3,600
204	Co-Workers	"	758	2,933	22,700
205	Cramer Hill	"	1,869	.....	101,900
206	Development	"	8,469	.....	31,700
207	Diamond	"	840	22	58,600
208	East Camden	"	226	300	33,100
209	East Side	"	4,453	289	163,400
210	Economy	"	12,619	.....	131,663

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$8,274	$6,457	$48,836	$10,700	$3,567	$230,519	158
110,560	35,075	244,382	5,935	20,114	842,724	159
.....	7,755	112,480	7,184	4,969	321,279	160
.....	2,800	17,968	7,392	5,095	148,519	161
.....	2,475	22,745	749	451	55,468	162
1,000	27,540	304,861	18,912	5,476	828,679	163
12,093	36,675	235,549	10,343	2,675	763,543	164
.....	.....	41,424	9,037	5,214	240,650	165
$235,708	$396,049	$3,838,280	$318,046	$130,529	$12,018,115	
$2,500	$50	$40,238	$2,816	$391	$73,480	166
9,300	4,800	59,902	1,870	2,330	156,592	167
30,184	10,290	178,605	1,062	365	518,481	168
19,634	11,735	107,511	855	1,949	257,530	169
.....	24,483	37,331	455	950	278,766	170
9,641	6,299	76,270	2,941	694	196,649	171
.....	3,580	12,785	1,997	190	67,387	172
.....	2,200	92,123	2,590	162	181,728	173
.....	9,575	71,609	15,211	2,131	268,629	174
6,325	2,450	145,762	6,097	1,349	366,033	175
.....	2,700	183,885	12,171	1,796	352,193	176
41,550	9,625	76,276	5,757	565	194,820	177
17,912	1,425	31,410	9,682	1,127	78,827	178
614	8,119	18,295	648	3,181	104,053	179
.....	6,308	74,711	2,751	739	206,026	180
52,817	9,650	105,214	3,403	962	350,596	181
14,701	23,500	290,822	3,412	54,725	542,684	182
2,352	6,500	74,041	1,537	257	151,953	183
7,000	11,150	208,549	36,460	4,487	581,477	184
12,000	3,180	57,218	1,833	1,825	134,611	185
22,665	7,875	90,624	2,585	3,614	154,459	186
.....	4,825	35,128	327	11,551	87,906	187
.....	2,425	175,520	2,920	9,131	353,873	188
7,700	9,883	75,797	3,977	1,218	202,669	189
10,350	3,949	81,339	3,224	242	199,121	190
.....	4,595	40,846	2,695	2,138	96,086	191
.....	7,550	137,783	6,273	3,535	344,851	192
.....	7,800	65,663	5,320	1,278	189,629	193
.....	18,020	474,610	5,519	23,018	1,045,859	194
.....	850	15,041	1,760	.....	102,685	195
.....	10,700	45,214	2,465	108	252,349	196
18,200	9,450	146,294	3,126	900	355,420	197
36,063	4,400	130,497	1,860	2,260	320,865	198
.....	850	5,995	974	54	16,947	199
162	10,625	176,896	6,246	3,139	401,869	200
.....	11,826	149,722	6,341	8,219	365,110	201
15,000	3,155	83,589	3,213	2,171	239,256	202
.....	800	13,552	266	56	21,856	203
4,350	85	53,103	1,155	6,091	91,175	204
5,500	7,071	128,721	3,758	2,559	251,378	205
15,672	4,855	51,221	3,045	1,450	116,412	206
7,000	3,325	88,567	3,156	2,884	164,394	207
.....	6,800	29,576	358	683	71,043	208
.....	8,688	127,749	1,554	1,134	307,267	209
1,433	6,880	161,378	3,314	2,344	319,631	210

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Burlington County—Continued					
158	New Gretna	New Gretna	$108,717	$58,550	.....	.....
159	Palmyra	Palmyra	424,086	.....	.....	$47,600
160	Twin Cities	"	163,918	.....	.....	25,500
161	Pemberton	Pemberton	110,454	.....	.....	.....
162	Progressive	Riverside	35,346	.....	.....	7,300
163	Riverside	"	410,136	.....	.....	201,600
164	Cinnaminson	Riverton	529,749	.....	.....	.....
165	Roebling	Roebling	165,732	.....	.....	.....
	Totals		$6,877,909	$58,550	.....	$870,725
	Camden County					
166	Diligent	Albion	$25,512	.....	.....	.....
167	Atco	Atco	104,634	.....	.....	.....
168	Audubon	Audubon	272,445	.....	.....	$34,500
169	Citizens'	"	160,434	.....	.....	6,850
170	King's Highway	"	207,735	.....	.....	500
171	Barrington	Barrington	95,796	.....	.....	34,200
172	Estate	"	48,756	.....	.....	.....
173	Hedding	Bellmawr	88,937	.....	.....	.....
174	Berlin, No. 3	Berlin	184,992	.....	.....	.....
175	Longacoming	"	198,660	.....	.....	37,000
176	Blackwood	Blackwood	192,124	.....	.....	20,000
177	American	Camden	109,278	.....	.....	.....
178	Apollo	"	34,110	.....	.....	.....
179	Arcade	"	69,090	.....	.....	.....
180	Arch	"	104,610	.....	.....	38,900
181	Argonne	"	208,623	.....	.....	44,400
182	Avalon City	"	315,828	.....	.....	.....
183	Beckett	"	83,178	.....	.....	.....
184	Bishop Bayley, No. 2	"	282,326	.....	.....	.....
185	Boulevard	"	60,453	.....	.....	26,000
186	Bridge	"	54,354	.....	.....	.....
187	Bridge View	"	64,050	.....	.....	.....
188	Broadway	"	145,128	.....	.....	2,550
189	Brotherhood	"	87,456	.....	.....	25,900
190	Business Men's	"	103,017	.....	.....	1,050
191	Cable	"	62,691	.....	.....	.....
192	Camden	"	220,056	.....	.....	.....
193	Camden First Italian	"	108,420	.....	.....	.....
194	Camden Optional	"	485,257	$26,400	.....	147,700
195	Central	"	68,859	.....	.....	.....
196	City, No. 2	"	177,996	.....	.....	.....
197	Civic	"	221,472	.....	.....	.....
198	Community	"	192,450	.....	.....	.....
199	Continuous	"	13,554	.....	.....	.....
200	Cooper	"	230,910	.....	.....	25,700
201	Cooperative	"	188,784	.....	.....	25,500
202	Cottage	"	112,833	.....	.....	26,800
203	Covenant	"	9,881	.....	.....	.....
204	Co-Workers	"	22,596	.....	.....	2,000
205	Cramer Hill	"	138,339	.....	.....	25,200
206	Development	"	62,055	.....	.....	.....
207	Diamond	"	63,180	.....	.....	40,900
208	East Camden	"	50,742	.....	.....	.....
209	West Side	"	161,020	.....	.....	32,300
210	Economy	"	187,170	.....	.....	1,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$19	.....	$285	$19	.....	$4,542	$38,269	$20,118	$230,519	158
.....	$5,000	348	.....	$179,475	513	100,202	85,500	842,724	159
.....	.....	100	.....	46,650	2,617	45,151	37,343	321,279	160
.....	.....	342	.....	.....	.....	24,767	12,956	148,519	161
.....	.....	33	.....	900	187	6,431	5,271	55,468	162
.....	.....	105	.....	38,000	50	76,382	102,406	828,679	163
.....	.....	653	.....	.....	.....	141,397	91,744	763,543	164
.....	3,960	1,617	.....	10,000	.....	40,722	18,619	240,650	165
$3,734	$120,910	$19,682	$19	$871,369	$212,197	$1,535,768	$1,447,252	$12,018,115	
$82	$24,184	$108	.....	.....	$1,353	$4,657	$17,584	$73,480	166
.....	.....	198	.....	.....	180	19,938	31,642	156,592	167
.....	.....	334	.....	$86,415	604	68,569	55,614	518,481	168
.....	.....	167	.....	26,400	737	34,072	28,870	257,530	169
.....	.....	790	.....	.....	47	55,730	13,964	278,766	170
.....	.....	206	.....	2,000	627	25,322	38,498	196,649	171
.....	.....	162	.....	.....	30	13,385	5,054	67,387	172
.....	12,268	190	.....	9,500	23,070	19,170	28,593	181,728	173
.....	.....	57	.....	1,000	1,136	44,124	37,320	268,629	174
125	.....	370	$4	24,000	462	52,357	53,055	366,033	175
.....	.....	641	.....	14,800	20,950	28,394	75,284	352,193	176
11	11,164	37	.....	15,400	6,698	22,741	29,491	194,820	177
7	.....	5	.....	8,900	15,600	.....	20,205	78,827	178
47	.....	229	.....	11,365	254	14,783	8,285	104,053	179
.....	.....	299	.....	10,700	1,013	21,472	29,032	206,026	180
.....	.....	200	.....	8,000	225	51,738	37,410	350,596	181
15	.....	217	.....	.....	228	71,882	154,514	542,684	182
.....	23,400	85	.....	3,000	136	15,068	27,086	151,953	183
125	46,850	445	.....	90,417	1,030	66,503	93,781	581,477	184
.....	.....	72	.....	11,140	1,134	12,356	23,456	134,611	185
.....	25,733	216	.....	7,000	12,934	8,299	45,923	154,459	186
.....	.....	52	.....	.....	.....	9,744	14,060	87,906	187
.....	86,195	311	.....	27,430	6,634	31,728	53,897	353,873	188
9	.....	440	.....	18,500	20,311	12,761	37,292	202,669	189
.....	20,349	450	.....	7,500	10,307	17,805	38,643	199,121	190
17	.....	2	.....	.....	690	17,173	15,513	96,086	191
70	.....	514	.....	18,000	94	44,685	61,432	344,851	192
36	18,229	60	.....	10,800	1,021	23,288	27,775	189,629	193
.....	3,510	.....	.....	121,609	40,853	112,734	107,796	1,045,859	194
.....	2,200	76	.....	7,668	75	17,235	6,572	102,685	195
.....	.....	205	.....	.....	29	47,604	26,515	252,349	196
.....	9,000	505	.....	39,800	735	37,574	46,334	355,420	197
.....	3,900	85	.....	28,000	8,134	37,406	50,890	320,865	198
.....	.....	37	.....	.....	92	1,331	1,933	16,947	199
.....	3,350	844	.....	18,738	1,870	50,435	70,022	401,869	200
.....	.....	501	.....	55,400	6,950	32,216	55,759	365,110	201
100	40,915	211	.....	.....	251	21,003	37,143	239,256	202
.....	.....	.....	.....	405	8,420	.....	3,150	21,856	203
.....	.....	113	.....	.....	37,520	.....	28,946	91,175	204
.....	.....	100	.....	15,050	9,634	17,674	45,381	251,378	205
.....	.....	647	.....	.....	8,259	14,467	30,984	116,412	206
71	.....	32	.....	3,403	10,292	12,011	34,505	164,394	207
.....	.....	94	.....	.....	145	10,635	9,427	71,043	208
.....	1,965	151	.....	31,500	9,537	23,485	47,309	307,267	209
552	53,990	223	.....	.....	2,338	27,541	46,717	319,631	210

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County—Continued								
158	New Gretna	2,736	222	1,171	51				
159	Palmyra	5,988	593					238	38
160	Twin Cities	2,382	292					128	45
161	Pemberton	2,723	166						
162	Progressive	560	86					37	10
163	Riverside	5,510	597					1,008	145
164	Cinnaminson	6,609	553						
165	Roebling	2,608	253						
	Totals	100,691	9,477	1,171	51			4,778	629
	Camden County								
166	Diligent	320	55						
167	Atco	997	134						
168	Audubon	3,925	696					172	38
169	Citizens'	1,973	351					34	6
170	King's Highway	3,566	354					3	1
171	Barrington	1,157	168					171	27
172	Estate	534	83						
173	Hedding	844	119						
174	Berlin, No. 3	1,956	310						
175	Longacoming	2,165	262					185	30
176	Blackwood	1,899	309					100	13
177	American	1,263	197						
178	Apollo	469	78						
179	Arcade	1,147	197						
180	Arch	1,232	206					195	44
181	Argonne	2,608	343					222	22
182	Avalon City	2,871	238						
183	Beckett	985	133						
184	Bishop Bayley, No. 2	3,285	528						
185	Boulevard	687	89					260	23
186	Bridge	507	51						
187	Bridge View	663	148						
188	Broadway	1,428	147					13	6
189	Brotherhood	932	159					129	39
190	Business Men's	1,097	141					5	1
191	Cable	668	127						
192	Camden	2,382	323						
193	Camden First Italian	1,475	208						
194	Camden Optional	6,113	748	264	25			739	136
195	Central	954	141						
196	City, No. 2	2,162	298						
197	Civic	2,489	263						
198	Community	2,030	223						
199	Continuous	137	23						
200	Cooper	2,331	309					129	24
201	Cooperative	1,902	366					128	33
202	Cottage	1,574	220					134	18
203	Covenant	96	16						
204	Co-Workers	235	43					10	2
205	Cramer Hill	1,344	159					126	30
206	Development	668	79						
207	Diamond	602	84					204	35
208	East Camden	615	122						
209	East Side	3,559	189					323	33
210	Economy	1,636	165					6	2

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,907	106	167	S.	$0.50 m.	$100	6	.....	.....	158
6,226	260	371	S.	1.00 m.	200	6	$0.03 b	$0.03 b	159
2,510	90	247	S.	1.00 m.	200	6	.03 b	.03 b	160
2,723	78	88	S.	.50 m.	100	6	2.00 a	2.00 a	161
597	30	66	S.	1.00 m.	200	6	.05 b	.05 b	162
6,518	301	441	S.	1.00 m.	T.M.	6	.05 b	.05 b	163
6,609	237	316	S.	1.00 m.	200	6	1.00 a	1.00 a	164
2,608	84	169	S.	1.00 m.	200	6	.01 b	.01 b	165
106,640	4,251	5,906							
320	27	28	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	166
997	79	55	S.	1.00 m.	200	6	.05 b	.05 b	167
4,097	177	557	S.	1.00 m.	200	6	.05 b	.05 b	168
2,007	90	267	S.	1.00 m.	200	6	.02½ b	.02½ b	169
3,569	116	239	S.	1.00 m.	200	6	.10 b	.10 b	170
1,328	73	122	S.	1.00 m.	200	6	.07½ b	.07½ b	171
534	32	51	S.	1.00 m.	200	6	.10 b	.10 b	172
844	57	62	S.	1.00 m.	200	6	.07½ b	.07½ b	173
1,956	118	192	S.	1.00 m.	200	6	5.00 a	5.00 a	174
2,350	95	197	S.	1.00 m.	200	6	.05 b	.05 b	175
1,999	141	181	S.	1.00 m.	200	6	.10 b	.10 b	176
1,263	49	148	S.	1.00 m.	200	6	.....	.....	177
469	19	59	S.	1.00 m.	200	6	.05 b	.05 b	178
1,147	72	125	S.	1.00 m.	200	6	.05 b	.05 b	179
1,427	87	163	S.	1.00 m.	200	6	.....	.....	180
2,830	105	260	S.	1.00 m.	200	6	.....	.....	181
2,871	112	126	S.	1.00 m.	200	6	.10 b to .16 b	.10 b to .16 b	182
985	44	89	S.	1.00 m.	200	6	.07½ b	.07½ b	183
3,285	311	217	S.	1.00 m.	200	6	.05 b	.05 b	184
947	36	76	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	185
507	20	31	S.	1.00 m.	200	6	.05 b	.05 b	186
663	41	107	S.	1.00 m.	200	6	.05 b	.05 b	187
1,441	79	74	S.	1.00 m.	200	6	.05 b	.05 b	188
1,061	94	104	S.	1.00 m.	200	6	.02½ b	.02½ b	189
1,102	41	101	S.	1.00 m.	200	6	.....	.....	190
668	45	82	S.	1.00 m.	200	6	.10 b	.10 b	191
2,382	132	191	S.	1.00 m.	200	6	.05 b	.05 b	192
1,475	98	110	S.	1.00 m.	200	6	.10 b	.10 b	193
7,116	287	622	O.P.	.....	200	6	1.00 a	.....	194
954	44	97	S.	1.00 m.	200	6	.05 b	.05 b	195
2,162	108	190	S.	1.00 m.	200	6	.....	.....	196
2,489	84	179	S.	1.00 m.	200	6	.....	.....	197
2,030	67	156	S.	1.00 m.	200	6	.05 b	.05 b	198
137	8	15	S.	1.00 m.	200	6	.....	.....	199
2,460	158	175	S.	1.00 m.	200	6	.05 b	.05 b	200
2,030	101	298	S.	1.00 m.	200	6	.....	.....	201
1,708	56	182	S.	1.00 m.	200	6	.05 b	.05 b	202
96	6	10	S.	1.00 m.	200	6	.05 b	.05 b	203
245	17	28	S.	1.00 m.	200	6	.05 b	.05 b	204
1,470	77	112	S.	1.00 m.	200	6	.05 b	.05 b	205
668	30	49	S.	1.00 m.	200	6	.05 b	.05 b	206
806	28	91	S.	1.00 m.	200	6	.10 b	.10 b	207
615	46	76	S.	1.00 m.	200	6	.10 b	.10 b	208
3,882	95	127	S.	.25 & .50 m.	100	6	.05 b	.05 b	209
1,642	39	128	S.	1.00 m.	200	6	.05 b	.05 b	210

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
211	Emerson	Camden	May 2, 1921	Theodore C. Tiedeken
212	Endowment	"	May 26, 1903	Charles B. Crabiel
213	Excelsior	"	July 29, 1870	Charles H. Schnitzler
214	Fairview	"	April 8, 1919	Louis W. Everly
215	Fleming	"	Dec. 17, 1927	Lee E. Griscom
216	Forward	"	Oct. 11, 1921	George E. Townsend
217	Franklin, No. 3	"	Sept. 22, 1873	William T. Perks
218	Fraternal Societies	"	Mar. 8, 1905	Millard F. Pierce
219	Frederick Douglass	"	June 25, 1918	
220	Friendship	"	Dec. 7, 1909	Benjamin P. Rosensweig
221	German Centennial	"	April 25, 1876	Michael A. Hartman
222	Greater Camden	"	June 3, 1910	Howard B. Hemphill
223	Guarantee	"	Aug. 12, 1886	Harry F. Wolfe
224	Highland	"	April 27, 1916	W. H. Pratt
225	Home Buyers'	"	Mar. 24, 1913	Samuel Shane
226	Homestead	"	Dec. 21, 1883	A. Lincoln Michener
227	Householders	"	Nov. 18, 1913	Samuel Frankel
228	Hyman Varbalow	"	Dec. 8, 1923	Samuel Varbalow
229	Ideal	"	Dec. 4, 1917	Lemuel D. Horner
230	Investment	"	April 9, 1906	Edwin Pearson
231	Italian-American	"	April 1, 1915	Anthony Malatesta
232	Jan Sobieski	"	May 2, 1924	Francis J. Suttill
233	John Campbell, Jr.-Girard	"	** (See below)	Frank P. Homer
234	Junior Emblem	"	Nov. 2, 1921	Eugene S. Miller
235	Kaighn Avenue	"	Nov. 19, 1924	Ellis Goodman
236	Kazimier Pulaski	"	June 29, 1910	Kazimierz Folejewski
237	Kearsarge	"	Oct. 6, 1923	S. Raymond Dobbs
238	Kosciuszko	"	Feb. 3, 1896	Frank Wisniewski
239	La Salle	"	June 9, 1919	John F. Mall
240	Lawn Del	"	* (See below)	Irvin R. Stratton
241	Liberty	"	Sept. 2, 1911	Charles J. Glaser
242	Market	"	Jan. 22, 1916	David Baird, Jr.
243	Marne	"	May 25, 1923	Victor R. Cramer
244	Mechanics & Workingmen's	"	Mar. 1, 1871	Wilbert F. Weintz
245	Mickle	"	April 16, 1925	L. D. Odhner
246	Moose	"	Jan. 22, 1913	Charles H. Elfreth
247	Mt. Ephraim	"	Oct. 28, 1908	Thomas Jarozynski
248	Mutual	"	April 13, 1872	Frank S. Heisler
249	North Camden	"	Oct. 10, 1879	David Baird, Jr.
250	Northeast	"	May 10, 1923	C. Horace Scherneck
251	Northern	"	Nov. 5, 1919	Ludwig A. Kind
252	Ocean Boulevard	"	Feb. 4, 1921	Anthony Mussa
253	Pavonia	"	April 23, 1906	Oliver Purnell
254	Penn	"	Feb. 15, 1913	Sidney P. McCord
255	Peoples	"	Mar. 7, 1871	Reuben H. Gaskill
256	Phoenix	"	Mar. 17, 1908	Earl T. Jackson
257	Plymouth	"	Jan. 27, 1919	John J. Robinson
258	Progress Lodge	"	June 10, 1920	Alexander Ellis
259	Provident	"	Dec. 16, 1892	A. D. Ambruster
260	Public Safety	"	Feb. 7, 1924	Sidney P. McCord
261	Pyne Poynt	"	April 7, 1911	William Bartlet, Sr.
262	Republic	"	Mar. 27, 1916	Roy R. Stewart
263	Resolute	"	Jan. 17, 1921	Howard E. Truax
264	Reward	"	Nov. 16, 1923	M. J. Lawnicki
265	River Avenue	"	Mar. 13, 1924	Frederick Von Nieda

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

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

Frederick Douglass Building & Loan Assn., Camden—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	211
George H. Jacobs	Arthur C. Craig	203 St. James Ave., Merchantville, N. J.	212
George M. Bryson	T. Yorke Smith	513 Cooper St., Camden, N. J.	213
Joseph W. Wilson	William C. Stutzel	1102 N. 26th St., Camden, N. J.	214
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	215
Grover C. Richman	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	216
French, Richards & Bradley	Raymond L. Spear	5 N. 4th St., Camden, N. J.	217
Howard R. Yocum	William B. Calhoun	215 Westminster Ave., Merchantville, N. J.	218
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	219
Benjamin Natal	Herman Natal	1195 Haddon Ave., Camden, N. J.	220
William J. Kraft	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	221
John B. Kates	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	222
Bleakly, Stockwell & Burling	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	223
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	224
Nathan Blank	Mitchell Blank	410 Kaighn Ave., Camden, N. J.	225
Ernest L. Bartelt	George Black	311 Market St., Camden, N. J.	226
Joseph C. Haines	Mitchell Blank	410 Kaighn Ave., Camden, N. J.	227
Joseph Varbalow	William Rudolph	300 Broadway, Camden, N. J.	228
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	229
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	230
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	231
Edward Praiss	Walter A. Uliase	1566 Mt. Ephraim Ave., Camden, N. J.	232
J. Edward Fagen	George G. Tartar	227 Federal St., Camden, N. J.	233
*Carl R. Evered	W. M. Morris	412 South 6th St., Camden, N. J.	234
Raymond L. Siris	Reba N. Obus	101 N. 7th St., Camden, N. J.	235
Edward Praiss	Walter A. Uliase	1566 Mt. Ephraim Ave., Camden, N. J.	236
J. Edward Fagen	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	237
Albert S. Woodruff	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	238
Vincent L. Gallaher	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	239
Maurice L. Praissman	Robert C. Perina	295 Rand St., Camden, N. J.	240
T. Harry Rowland	Charles St. Clair	R. F. D., Sewell, N. J.	241
Harold W. Bennett	Charles W. Austermuhl	Fifth & Market St., Camden, N. J.	242
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	243
French, Richards & Bradley	Raymond L. Spear	5 N. 4th St., Camden, N. J.	244
D. Trueman Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	245
Wilbert V. Pike	Walter Charriere	31 Cuthbert Road, Collingswood, N. J.	246
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	247
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	248
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	249
W. Louis Bossle	Frank N. R. Bossle	3425 Norwood Ave., Merchantville, N. J.	250
Joseph B. Tyler	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	251
B. B. Brown	Albert H Gleaner	504 Cedarcroft Ave., Audubon, N. J.	252
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	253
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	254
Thomas E. French	Raymond L. Spear	5 N. 4th St., Camden, N. J.	255
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	256
F. C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	257
Harry H. Teitelman	William Rudolph	300 Broadway, Camden, N. J.	258
Albert E. Burling, Jr.	William M. Lewis	500 N. 5th St., Camden, N. J.	259
Frank F. Neutze	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	260
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	261
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	262
Herbert Richardson	George E. Yost	2138—44th St., Merchantville, N. J.	263
Grover Richman	James Bontemps	1111 Thurman St., Camden, N. J.	264
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	265

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Loans—With Mortgage Pledge Shares
	Camden County—Continued				
211	Emerson	Camden	$137	.....	$80,850
212	Endowment	"	242	$6,500	147,300
213	Excelsior	"	7,384	.....	176,404
214	Fairview	"	106	.....	97,429
215	Fleming	"	586	.....	56,400
216	Forward	"	592	.....	107,075
217	Franklin, No. 3	"	1,509	.....	186,500
218	Fraternal Societies	"	3,050	.....	43,450
219	Frederick Douglass	"	2,755	.....	24,800
220	Friendship	"	1,114	.....	107,400
221	German Centennial	"	3,542	1,300	58,500
222	Greater Camden	"	1,524	279	73,410
223	Guarantee	"	10,520	.....	98,034
224	Highland	"	902	.....	95,800
225	Home Buyers'	"	389	.....	90,010
226	Homestead	"	1,263	.....	119,384
227	Householders	"	233	31	64,670
228	Hyman Varbalow	"	31,249	.....	92,925
229	Ideal	"	29	.....	69,400
230	Investment	"	98	.....	80,100
231	Italian-American	"	5,241	.....	104,750
232	Jan Sobieski	"	1,970	1,487	94,450
233	John Campbell, Jr.—Girard	"	479	337	62,000
234	Junior Emblem	"	838	1,590	70,800
235	Kaighn Avenue	"	3	.....	29,833
236	Kazimier Pulaski	"	2,821	1,631	71,600
237	Kearsarge	"	72	500	29,425
238	Kosciuszko	"	5,249	.....	365,800
239	La Salle	"	1,154	.....	177,150
240	Lawn Del	"	202	1,500	54,150
241	Liberty	"	111	.....	58,351
242	Market	"	6,573	.....	205,998
243	Marne	"	3,148	912	36,950
244	Mechanics and Workingmen's	"	1,389	.....	210,900
245	Mickle	"	241	.....	107,800
246	Moose	"	4,349	.....	91,700
247	Mt. Ephraim	"	514	.....	63,300
248	Mutual	"	12,214	.....	203,550
249	North Camden	"	7,237	.....	96,213
250	Northeast	"	1,354	3,035	118,750
251	Northern	"	71,123	.....	368,900
252	Ocean Boulevard	"	372	392	11,692
253	Pavonia	"	2,249	.....	106,575
254	Penn	"	2,910	.....	72,450
255	Peoples	"	303	8,500	204,150
256	Phoenix	"	563	.....	158,800
257	Plymouth	"	48	.....	158,470
258	Progress Lodge	"	97	.....	97,092
259	Provident	"	6,745	.....	89,125
260	Public Safety	"	134	.....	156,400
261	Pyne Poynt	"	196	.....	164,500
262	Republic	"	6,739	10,000	301,426
263	Resolute	"	4,858	1,564	39,700
264	Reward	"	2,421	10,061	35,350
265	River Avenue	"	8,725	.....	64,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$11,542	$1,760	$104,103	$2,171	$248	$200,811	211
18,183	3,820	116,657	1,449	845	294,996	212
.....	8,515	132,741	13,817	9,691	348,552	213
.....	6,905	115,279	3,189	1,241	224,149	214
.....	7,735	19,370	1,522	851	86,464	215
6,820	4,575	99,139	1,464	181	219,846	216
.....	6,300	94,197	3,250	2,180	293,936	217
.....	3,800	127,027	1,439	6	178,772	218
1,753	1,240	46,635	3,934	1,648	82,765	219
2,000	575	150,509	29,549	12,960	304,107	220
97	1,800	49,504	1,136	100	115,979	221
1,150	4,000	88,951	10,724	424	180,462	222
.....	10,317	59,375	2,457	211	180,914	223
.....	3,550	66,115	641	1,143	168,151	224
28,310	5,975	112,902	15,858	1,165	249,609	225
766	375	135,437	7,573	484	265,482	226
4,078	3,700	83,753	890	300	157,655	227
.....	15,655	55,912	1,206	2,704	199,651	228
8,400	3,245	203,182	500	947	285,703	229
18,110	3,870	123,728	4,332	508	230,746	230
.....	11,140	78,363	7,412	1,308	208,214	231
.....	6,425	25,452	3,824	26,208	159,816	232
10,000	10,225	48,113	7,235	1,846	140,235	233
4,760	2,220	44,757	1,205	297	126,467	234
380	2,595	53,009	1,520	1,499	88,839	235
.....	3,186	43,561	4,573	4,146	131,518	236
.....	1,111	8,401	204	1,537	41,250	237
15,907	13,850	228,417	18,824	4,009	652,056	238
6,380	16,597	196,679	11,321	3,899	413,180	239
2,543	6,357	67,897	1,150	1,807	135,606	240
518	1,700	54,350	1,716	616	117,562	241
.....	31,785	123,840	2,555	56,211	426,962	242
216	5,195	36,861	2,402	479	86,163	243
.....	10,700	104,536	9,104	755	337,384	244
.....	1,450	44,626	89	1,655	155,861	245
.....	4,000	120,863	1,877	10,349	233,138	246
.....	2,930	30,620	2,033	1,688	101,085	247
793	9,450	93,476	2,155	20,782	342,420	248
1,442	3,625	214,000	1,928	444	324,889	249
13,480	13,019	137,045	4,021	196	290,900	250
55,400	13,500	129,778	3,804	777	643,282	251
.....	1,835	21,193	2,027	53	37,564	252
.....	5,020	72,451	1,501	747	188,543	253
4,400	9,380	76,947	2,560	1,848	170,495	254
.....	6,750	70,809	4,851	304	295,667	255
6,550	4,900	138,145	1,862	1	310,821	256
38,992	13,290	130,037	4,432	1,642	346,911	257
6,800	6,990	111,442	7,963	2,661	233,045	258
12,042	2,925	85,165	2,788	59	198,849	259
70	16,381	177,622	9,237	10,495	370,339	260
12,400	5,400	58,720	1,408	1,675	244,299	261
63,183	35,007	217,790	10,922	9,577	654,644	262
2,700	1,450	65,668	6,445	1,669	124,054	263
.....	11,615	36,227	2,057	167	97,898	264
.....	10,924	48,862	758	784	134,453	265

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
211	Emerson	Camden	$104,016	.....	.....	$4,300
212	Endowment	"	198,114	.....	.....	7,000
213	Excelsior	"	204,498	.....	.....	700
214	Fairview	"	103,428	.....	.....	41,300
215	Fleming	"	66,391	.....	.....	.....
216	Forward	"	100,641	.....	.....	4,200
217	Franklin, No. 3	"	199,419	.....	.....	.....
218	Fraternal Societies	"	102,312	.....	.....	.....
219	Frederick Douglass	"	23,448	.....	.....	.....
220	Friendship	"	68,892	.....	.....	.....
221	German Centennial	"	71,460	.....	.....	.....
222	Greater Camden	"	94,872	.....	.....	.....
223	Guarantee	"	126,516	.....	.....	.....
224	Highland	"	94,779	.....	.....	7,900
225	Home Buyers'	"	84,219	.....	.....	950
226	Homestead	"	97,539	.....	.....	.....
227	Householders	"	59,544	.....	.....	3,200
228	Hyman Varbalow	"	142,929	.....	.....	.....
229	Ideal	"	95,805	.....	.....	33,200
230	Investment	"	131,280	.....	.....	6,700
231	Italian-American	"	124,218	.....	.....	.....
232	Jan Sobieski	"	108,372	.....	.....	7,100
233	John Campbell, Jr.—Girard	"	79,969	.....	.....	4,400
234	Junior Emblem	"	57,738	.....	.....	30,500
235	Kaighn Avenue	"	37,416	.....	.....	.....
236	Kazimier Pulaski	"	70,917	.....	.....	27,400
237	Kearsarge	"	17,946	.....	.....	14,800
238	Kosciuszko	"	322,812	.....	.....	.....
239	La Salle	"	197,853	.....	.....	20,000
240	Lawn Del	"	74,089	.....	.....	400
241	Liberty	"	50,502	.....	.....	.....
242	Market	"	282,627	.....	.....	.....
243	Marne	"	59,880	.....	.....	.....
244	Mechanics and Workingmen's	"	199,728	.....	.....	.....
245	Mickle	"	85,530	.....	.....	7,450
246	Moose	"	143,886	.....	.....	.....
247	Mt. Ephraim	"	51,312	.....	.....	5,400
248	Mutual	"	217,179	.....	.....	.....
249	North Camden	"	155,613	.....	.....	7,100
250	Northeast	"	194,010	.....	.....	.....
251	Northern	"	464,778	.....	.....	.....
252	Ocean Boulevard	"	14,196	.....	.....	.....
253	Pavonia	"	91,267	.....	.....	6,450
254	Penn	"	104,370	.....	.....	9,950
255	Peoples	"	205,257	.....	.....	.....
256	Phoenix	"	134,280	.....	.....	35,000
257	Plymouth	"	183,144	.....	.....	.....
258	Progress Lodge	"	60,138	.....	.....	30,200
259	Provident	"	136,557	.....	.....	.....
260	Public Safety	"	240,919	.....	.....	1,200
261	Pyne Poynt	"	166,680	.....	.....	.....
262	Republic	"	366,264	.....	.....	.....
263	Resolute	"	42,414	.....	.....	.....
264	Reward	"	71,298	.....	.....	.....
265	River Avenue	"	94,446	.....	.....	1,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$23,473	$85	.....	.....	$4,152	$27,198	$37,587	$200,811	211
$17	.....	1,251	.....	$3,000	220	45,324	40,070	294,996	212
.....	24,220	86	.....	.....	4,164	35,114	79,770	348,552	213
.....	2,240	100	.....	19,750	7,588	11,756	37,987	224,149	214
.....	3,000	188	.....	.....	300	6,198	10,387	86,464	215
.....	37,690	148	.....	11,500	1,072	19,714	44,881	219,846	216
.....	.....	394	.....	3,000	66	50,666	40,391	293,936	217
.....	6,300	1,549	.....	14,800	10,999	6,935	35,877	178,772	218
84	3,188	.....	.....	9,788	24,229	.....	22,028	82,765	219
.....	21,163	.....	.....	33,100	50,425	12,900	117,627	304,107	220
.....	15,907	109	.....	.....	279	15,668	12,556	115,979	221
.....	19,200	205	.....	11,300	4,483	16,327	34,075	180,462	222
255	.....	179	.....	.....	383	24,987	28,594	180,914	223
.....	4,944	120	.....	13,300	3,365	13,863	29,880	168,151	224
3,660	28,782	10	.....	34,000	14,198	14,420	69,370	249,609	225
1,765	37,715	878	.....	34,000	21,086	13,173	59,326	265,482	226
1,136	24,166	112	.....	14,500	17,898	8,755	28,344	157,655	227
25	.....	878	.....	.....	223	27,984	27,612	199,651	228
.....	35,324	80	.....	26,500	22,752	13,061	58,981	285,703	229
.....	.....	432	.....	20,000	7,276	20,426	44,632	230,746	230
259	1,897	16	.....	31,925	4,123	18,931	26,845	208,214	231
.....	.....	42	.....	.....	.....	25,941	18,361	159,816	232
.....	.....	62	.....	13,890	2,219	18,945	20,750	140,235	233
70	.....	237	.....	1,000	786	13,474	22,662	126,467	234
2,315	.....	82	.....	11,800	6,733	9,120	21,373	88,839	235
.....	.....	10	.....	.....	37	8,598	24,556	131,518	236
.....	.....	.....	.....	2,700	.....	2,285	3,519	41,250	237
.....	8,231	100	.....	139,884	44,005	36,157	100,867	652,056	238
.....	18,061	726	.....	58,005	7,942	34,878	75,715	413,180	239
64	2,000	57	.....	11,400	.....	13,341	34,255	135,606	240
.....	17,890	226	.....	18,000	210	10,967	19,767	117,562	241
.....	.....	538	.....	.....	98	57,652	86,047	426,962	242
.....	.....	40	.....	.....	1,550	11,000	13,693	86,163	243
.....	35,075	116	.....	7,000	208	41,351	53,906	337,384	244
241	10,745	.....	$1,750	2,000	10,383	17,862	19,900	155,861	245
540	.....	93	.....	19,000	6,083	20,573	42,963	233,138	246
23	7,578	24	.....	14,293	.....	8,112	14,343	101,085	247
.....	.....	105	.....	.....	.....	58,825	66,311	342,420	248
10,470	43,207	595	.....	.....	15,440	20,662	71,802	324,889	249
.....	.....	693	.....	5,000	6,502	27,378	57,317	290,900	250
.....	10,820	738	.....	.....	178	127,084	39,684	643,282	251
1,672	5,271	30	.....	.....	.....	2,239	14,156	37,564	252
.....	17,538	245	.....	19,400	2,798	15,769	35,076	188,543	253
.....	.....	4	.....	.....	.....	22,249	33,922	170,495	254
.....	.....	163	.....	.....	.....	57,157	33,090	295,667	255
5	56,630	320	.....	8,000	922	27,563	48,101	310,821	256
.....	13,675	414	.....	30,100	28,812	31,950	58,816	346,911	257
.....	25,839	113	.....	.....	21,380	14,537	80,838	233,045	258
.....	.....	61	.....	.....	1,168	30,009	31,054	198,849	259
.....	.....	299	.....	7,100	3,767	32,094	84,960	370,339	260
.....	.....	25	.....	6,000	.....	39,841	31,753	244,299	261
171	.....	526	.....	81,863	3,393	78,828	123,599	654,644	262
54	25,690	92	.....	8,000	9,052	10,231	28,521	124,054	263
18	.....	121	.....	.....	613	15,892	9,956	97,898	264
.....	.....	241	.....	.....	.....	22,877	15,689	134,453	265

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
211	Emerson	1,184	142					22	5
212	Endowment	2,044	205					35	3
213	Excelsior	1,775	193					4	1
214	Fairview	1,130	173					207	54
215	Fleming	984	171						
216	Forward	1,210	135					21	6
217	Franklin, No. 3	2,276	325						
218	Fraternal Societies	935	171						
219	Frederick Douglass	328	65						
220	Friendship	629	46						
221	German Centennial	853	142						
222	Greater Camden	868	105						
223	Guarantee	1,722	278						
224	Highland	1,029	129					40	8
225	Home Buyers'	772	88					5	2
226	Homestead	862	129						
227	Householders	625	99					16	3
228	Hyman Varbalow	2,838	201						
229	Ideal	996	205					166	46
230	Investment	1,247	163					34	4
231	Italian-American	1,344	237						
232	Jan Sobieski	1,141	167					36	9
233	John Campbell, Jr.—Girard	757	94					3	3
234	Junior Emblem	854	164					152	33
235	Kaighn Avenue	412	62						
236	Kazimier Pulaski	773	123					274	20
237	Kearsarge	511	192					74	6
238	Kosciuszko	4,120	582						
239	La Salle	2,298	387					100	19
240	Lawn Del	1,202	193					2	1
241	Liberty	634	90						
242	Market	3,291	335						
243	Marne	617	104						
244	Mechanics and Workingmen's	2,127	253						
245	Mickle	1,557	174					37	10
246	Moose	1,210	144						
247	Mt. Ephraim	695	111					27	5
248	Mutual	2,482	365						
249	North Camden	3,221	136					35	10
250	Northeast	1,873	325						
251	Northern	5,042	521						
252	Ocean Boulevard	213	38						
253	Pavonia	1,028	157					32	8
254	Penn	1,016	158					50	18
255	Peoples	2,224	304						
256	Phoenix	1,635	232					175	25
257	Plymouth	1,838	206						
258	Progress Lodge	677	58					151	15
259	Provident	1,553	254						
260	Public Safety	2,058	311					6	3
261	Pyne Poynt	1,958	196						
262	Republic	3,665	493						
263	Resolute	394	130						
264	Reward	630	105						
265	River Avenue	1,025	220					6	2

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,206	48	99	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	211
2,079	81	127	S.	1.00 m.	200	6	.....	.....	212
1,779	63	131	S.	1.00 m.	200	6	.05 b	.05 b	213
1,337	78	149	S.	1.00 m.	200	6	.05 b	.05 b	214
984	60	111	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	215
1,231	59	82	S.	1.00 m.	200	6	.05 b	.05 b	216
2,276	118	207	S.	1.00 m.	200	6	.....	.....	217
935	30	141	S.	1.00 m.	200	6	.05 b	.05 b	218
328	33	32	....	.....	.....	...	.....	.....	219
629	35	11	S.	1.00 m.	200	6	.05 b	.05 b	220
853	43	99	S.	1.00 m.	200	6	.05 b	.05 b	221
868	41	64	S.	1.00 m.	200	6	.05 b	.05 b	222
1,722	76	202	S.	1.00 m.	200	6	.05 b	.05 b	223
1,069	60	77	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	224
777	49	41	S.	1.00 m.	200	6	.05 b	.05 b	225
862	54	75	S.	1.00 m.	200	6	.05 b	.05 b	226
641	45	57	S.	1.00 m.	200	6	.05 b	.05 b	227
2,838	66	135	S.	1.00 m.	200	6	.05, .12½ & .15 b	.....	228
1,162	46	205	S.	1.00 m.	200	6	.....	.....	229
1,281	51	116	S.	1.00 m.	200	6	.07½ b	.07½ b	230
1,344	91	146	S.	1.00 m.	200	6	.05 b	.05 b	231
1,177	68	108	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	232
760	35	62	S.	1.00 m.	200	6	.05 b	.05 b	233
1,006	51	146	S.	1.00 m.	200	6	.05 b	.05 b	234
412	29	33	S.	1.00 m.	200	6	various	various	235
1,047	57	86	S.	1.00 m.	200	6	.05 b	.05 b	236
585	21	177	O.P.	.....	200	6	3.00 a	.....	237
4,120	218	364	S.	1.00 m.	200	6	.05 b	.05 b	238
2,398	239	167	S.	1.00 m.	200	6	.05 b	.05 b	239
1,204	62	132	S.	1.00 m.	200	6	.05 b	.05 b	240
634	36	54	S.	1.00 m.	200	6	.05 b	.05 b	241
3,291	149	186	S.	1.00 m.	200	6	.10 b	.10 b	242
617	36	68	S.	1.00 m.	200	6	.05 b	.05 b	243
2,127	101	152	S.	1.00 m.	200	6	.....	.....	244
1,594	46	138	O.P.	.....	200	6	.05 b	.05 b	245
1,210	54	90	S.	1.00 m.	200	6	.02½ b	.02½ b	246
722	53	63	S.	1.00 m.	200	6	.05 b	.05 b	247
2,482	105	260	S.	1.00 m.	200	6	.....	.....	248
3,256	35	111	S.	1.00 m.	200	6	.05 b	.05 b	249
1,873	113	212	S.	1.00 m.	200	6	.05 b	.05 b	250
5,042	145	376	S.	1.00 m.	200	6	.....	.....	251
213	19	19	S.	1.00 m.	200	6	.05 b	.05 b	252
1,060	85	80	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	253
1,066	57	119	S.	1.00 m.	200	6	.....	.....	254
2,224	91	213	S.	1.00 m.	200	6	.....	.....	255
1,810	94	163	S.	1.00 m.	200	6	.10 b	.10 b	256
1,838	83	123	S.	1.00 m.	200	6	.05 b	.05 b	257
828	30	43	S.	1.00 m.	200	6	.05 b	.05 b	258
1,553	90	164	S.	1.00 m.	200	6	.....	.....	259
2,064	119	195	S.	1.00 m.	200	6	.10 b	.10 b	260
1,958	91	105	S.	1.00 m.	200	6	.....	.....	261
3,665	174	319	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	262
394	31	99	S.	1.00 m.	200	6	.05 b	.05 b	263
630	50	55	S.	1.00 m.	200	6	.05 b	.05 b	264
1,031	51	171	S.	1.00 m.	200	6	.05 b	.05 b	265

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
266	Rosedale	Camden	Aug. 26, 1911	George E. Butterfoss
267	Royden	"	May 26, 1922	Howard A. Fearn
268	Saint Bernard	"	Feb. 7, 1924	Charles R. O'Connor
269	South Camden	"	April 26, 1895	Theodore C. Tiedeken
270	South End	"	April 24, 1922	Thomas W. Bunting
271	South Ward No. 2	"	Sept. 19, 1861	Charles H. Wagner
272	Spartan	"	Jan. 6, 1919	Arthur E. Armitage
273	Stockton	"	Nov. 7, 1890	Elmer E. Long
274	Stone Harbor	"	Jan. 21, 1909	Frank M. Booth
275	Surety	"	Dec. 1, 1914	Lewis A. Hawkes
276	Terminal	"	Jan. 7, 1922	I. Mulford Smith
277	Transportation	"	Dec. 1, 1924	Artman E. Hummel
278	Twentieth Century	"	Feb. 15, 1901	Frank H. Stevens
279	Union	"	Mar. 21, 1903	William S. F. Pierce
280	Victor	"	Oct. 23, 1920	William E. Haden
281	Victoria	"	July 16, 1920	Oswin D. Kline
282	Walt Whitman	"	Sept. 16, 1924	Harry C. Johnson
283	Westfield	"	June 2, 1913	George Bachmann
284	West Jersey Mutual	"	Dec. 29, 1898	L. E. Griscom
285	Yorkship Square	"	Jan. 5, 1922	Jesse M. Donaghy
286	Progressive	Chesilhurst	Oct. 5, 1901	Max A. Bensch
287	Clementon	Clementon	Mar. 26, 1892	Theo. W. Gibbs
288	Orchard	Clementona	June 8, 1925	
289	Camden County	Collingswood	Oct. 11, 1923	Howard S. Hewston
290	Collingswood	"	May 9, 1890	Thomas W. Maclary
291	Greater Collingswood	"	April 13, 1914	Roy A. Taylor
292	Integrity	"	Jan. 21, 1907	J. Wesley Goldthorp
293	Knight Park	"	June 3, 1921	A. J. Bartlett
294	Vineyard	"	Mar. 10, 1926	Harry G. Robinson
295	West Collingswood	"	April 27, 1907	August Briehl
296	Glendora	Glendora	June 19, 1920	C. Hopkins Sharer
297	Big Timber	Gloucester City	May 28, 1925	John P. Bernard
298	Gloucester City	" "	Oct. 13, 1917	James T. Hughes
299	Improvement	" "	June 22, 1887	Frank Berckman
300	United Mutual	" "	Aug. 29, 1866	Harlan S. Miner
301	Victory	" "	Feb. 24, 1919	John J. Sickler
302	County	Haddonfield	Jan. 2, 1906	J. Earle Roberts
303	Elizabeth Haddon	"	Feb. 4, 1922	Albert M. Buddy
304	Indian King	"	Dec. 1, 1923	Victor H. Clymer
305	John Estaugh	"	Nov. 9, 1923	William C. Moore
306	Mutual	"	Jan. 15, 1874	Lewis E. Schlecht
307	Approved	Haddon Heights	May 25, 1925	L. D. Naudain
308	Haddon Heights	" "	Feb. 16, 1905	Frederick Fries
309	Our Town	" "	May 18, 1923	William J. Dallas
310	Victory	" "	Nov. 14, 1919	William H. Carney
311	Glen	Laurel Springs	Nov. 17, 1921	Harold E. Bryson
312	Laurel Springs	" "	Feb. 18, 1910	Ralph M. Owens
313	Lawnside Mutual	Lawnside	Sept. 18, 1915	Walter Miller
314	United Towns	Lindenwold	Mar. 10, 1890	John P. Thompson
315	Mutual	Magnolia	April 26, 1889	Joseph S. Fitzgerald
316	Greater Municipality	Merchantville	Mar. 6, 1924	J. Burton Myers
317	Home	"	Nov. 27, 1908	B. M. Beideman
318	Merchantville	"	June 30, 1880	J. Edward Patterson
319	Pensauken	"	Feb. 6, 1914	William H. Barnard
320	Black Horse Pike	Mt. Ephraim	Oct. 8, 1923	George H. A. Osler

* Orchard Building and Loan Assn., Clementona—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Joseph W. Wilson	Thomas C. Wright	15 N. 35th St., Camden, N. J.	266
Lawrence Burkhardt, Jr.	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	267
Lawrence V. White	John J. Hambrose	206 Morgan Ave., Collingswood, N. J.	268
Raymond R. Donges	Thomas A. Trappe	304 Volan St., Merchantville, N. J.	269
Byron M. Seabrook	Frank H. Harding	3033 Steven St., Camden, N. J.	270
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	105 N. 7th St., Camden, N. J.	271
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	272
Bleakly, Stockwell & Burling	J. Hartley Bowen	431 Market St., Camden, N. J.	273
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	274
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	275
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	276
Edward R. Deibert	James J. Riley	345 W. 3rd St., Moorestown, N. J.	277
Henry M. Evans	W. M. Nash	400 Haddon Ave., Haddonfield, N. J.	278
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	279
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	280
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	281
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	282
David R. Rose	William S. Abbott	141 S. 27th St., Camden, N. J.	283
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	284
William J. Shepp	Frank H. Harding	3033 Steven St., Camden, N. J.	285
Frank N. Jess	George H. Krueger	Waterford, N. J.	286
T. Harry Rowland	Wilbur G. Richard	Laurel Springs, N. J.	287
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	288
George Purnell	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	289
John B. Kates	Arthur C. Havens	117 Homestead Ave., Collingswood, N. J.	290
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	291
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	292
George H. Jacobs	J. Earl Rowand	251 Woodland Terrace, Collingswood, N. J.	293
John A. Penn	Paul H. Trueax	109 Strawbridge Ave., Westmont, N. J.	294
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	295
Wilbert V. Pike	Fred W. Plugge	Chews P. O., Glendora, N. J.	296
Henry M. Evans	Robert N. Lockart	816 Division St., Gloucester City, N. J.	297
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	298
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	299
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	300
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester, N. J.	301
Ralph N. Kellam	Robert Wright	40 Grove St., Haddonfield, N. J.	302
Robert J. Tait Paul	Orrin W. Horner	30 Lincoln Ave., Haddonfield, N. J.	303
Alfred E. Driscoll	D. Irving Taylor	Haddonfield, N. J.	304
Wilbert V. Pike	Harold L. Watkins	26 Evergreen Lane, Haddonfield, N. J.	305
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	306
Charles H. Stevens	Robert W. Janvier	Peoples National Bank, Lakewood, N. J.	307
F. Nelson Jess	W. M. Nash	300 Third Ave., Haddon Heights, N. J.	308
M. Leroy Cobbin	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	309
J. Edward Fagen	C. F. Cottinger	125 Ninth Ave., Haddon Heights, N. J.	310
Joseph S. Low	George H. Plum	726 Federal St., Camden, N. J.	311
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	312
John B. Kates	Horace J. Bryant	10 White Horse Pike, Lawnside, N. J.	313
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	314
Edward R. Deibert	O. E. Hagen	Lincoln Ave., Magnolia, N. J.	315
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	316
W. B. Wolcott	T. W. Evaul	6108 Wayne Ave., Merchantville, N. J.	317
J. Claud Simon	B. S. Smith	19 E. Chestnut Ave., Merchantville, N. J.	318
Raymond R. Donges	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	319
Charles H. Stevens	Alvin J. Day	Northmont Ave., Mt. Ephraim, N. J.	320

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
266	Rosedale	Camden	$1,459	$12,000	$247,235
267	Royden	"	491	.....	42,200
268	Saint Bernard	"	2,375	1,251	84,600
269	South Camden	"	468	.....	120,250
270	South End	"	214	.....	66,500
271	South Ward, No. 2	"	5,298	.....	472,550
272	Spartan	"	1,112	152	162,762
273	Stockton	"	484	.....	95,650
274	Stone Harbor	"	15,343	6,975	126,700
275	Surety	"	3,803	.....	107,500
276	Terminal	"	1,344	4,000	175,982
277	Transportation	"	2,460	16,071	89,600
278	Twentieth Century	"	2,006	.....	123,025
279	Union	"	322	.....	33,700
280	Victor	"	469	.....	63,635
281	Victoria	"	438	.....	105,350
282	Walt Whitman	"	1,187	6,541	69,400
283	Westfield	"	1,409	3,461	137,300
284	West Jersey Mutual	"	4,824	.....	123,250
285	Yorkship Square	"	234	4,370	51,290
286	Progressive	Chesilhurst	2,971	5,606	110,400
287	Clementon	Clementon	20,410	.....	267,780
288	Orchard	Clementona	.....	.....	4,700
289	Camden County	Collingswood	377	100	119,175
290	Collingswood	"	13,553	5,179	363,550
291	Greater Collingswood	"	5,730	.....	167,009
292	Integrity	"	23,505	.....	335,968
293	Knight Park	"	424	.....	107,850
294	Vineyard	"	1,500	12,258	50,600
295	West Collingswood	"	13,576	5,500	311,075
296	Glendora	Glendora	24	1,229	45,462
297	Big Timber	Gloucester City	363	725	24,135
298	Gloucester City	" "	526	.....	297,100
299	Improvement	" "	6,346	7,429	366,600
300	United Mutual	" "	2,663	1,793	345,200
301	Victory	" "	3,497	32	206,732
302	County	Haddonfield	1,243	230	82,200
303	Elizabeth Haddon	"	2,890	3,400	181,688
304	Indian King	"	5,683	11,650	114,502
305	John Estaugh	"	8,396	2,647	98,922
306	Mutual	"	12,709	6,368	457,344
307	Approved	Haddon Heights	4,103	8,217	40,325
308	Haddon Heights	" "	2,449	11,400	372,400
309	Our Town	" "	4,546	79	124,475
310	Victory	" "	254	3,700	127,600
311	Glen	Laurel Springs	1,813	.....	28,205
312	Laurel Springs	" "	1,258	.....	117,429
313	Lawnside Mutual	Lawnside	207	1,114	104,793
314	United Towns	Lindenwold	15,095	.....	192,100
315	Mutual	Magnolia	2,509	3,364	119,775
316	Greater Municipality	Merchantville	4,296	.....	51,100
317	Home	"	3,563	.....	163,976
318	Merchantville	"	15,021	.....	507,499
319	Pensauken	"	1,801	.....	123,700
320	Black Horse Pike	Mt. Ephraim	435	37	20,750

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,375	$49,756	$1,726	$1,301	$319,852	266
.....	7,085	57,582	457	1,444	109,259	267
.....	2,350	32,872	857	745	125,050	268
.....	2,085	120,663	2,177	1,167	246,810	269
$890	6,197	51,338	1,583	826	127,548	270
975	11,825	183,991	11,234	8,599	694,472	271
1,511	26,669	147,578	4,030	2,540	346,354	272
29,475	5,360	192,338	2,675	147	326,129	273
12,950	10,412	16,719	3,921	15,938	208,958	274
13,050	3,975	149,250	5,102	828	283,508	275
20,620	24,311	106,722	810	1,749	335,538	276
1,291	3,397	51,670	3,926	2,741	171,156	277
30,075	5,665	274,639	8,127	753	444,290	278
.....	2,280	33,926	784	.....	70,962	279
3,080	5,035	93,845	1,324	344	167,702	280
.....	6,231	96,279	6,263	631	215,192	281
4,200	7,880	44,487	2,099	1,802	137,596	282
.....	5,531	57,303	2,279	2,032	209,315	283
2,000	1,150	86,045	4,019	1,042	222,330	284
123	1,920	36,518	882	1,152	96,489	285
1,722	16,950	64,772	4,491	68,784	275,696	286
.....	7,914	319,099	30,092	31,013	676,308	287
.....	585	15,925	2,055	291	23,556	288
8,350	5,279	36,275	400	81	170,037	289
26,753	13,576	152,282	7,635	1,164	583,692	290
.....	12,035	30,799	3,714	483	219,770	291
4,850	19,970	132,166	7,081	3,900	527,440	292
6,650	1,750	126,640	1,402	2,094	246,810	293
24,750	5,055	44,361	1,989	298	140,811	294
21,397	16,500	111,766	2,480	496	482,790	295
.....	2,629	35,400	1,527	4,087	90,358	296
2,000	1,004	24,652	1,680	142	54,701	297
5,325	5,900	247,788	15,310	1,409	573,358	298
.....	4,300	201,153	16,619	374	602,821	299
.....	6,600	136,789	14,352	701	508,098	300
13,050	17,633	100,201	3,911	460	345,516	301
9,626	3,281	66,399	1,745	618	165,342	302
1,350	9,825	92,674	3,485	221	295,533	303
.....	10,593	20,195	400	121	163,144	304
.....	12,456	85,614	1,614	920	210,569	305
.....	16,365	130,508	20,977	35,909	680,180	306
3,148	5,396	9,296	73	69	70,627	307
85,449	24,367	220,630	10,518	3,097	730,310	308
13,350	8,111	84,080	2,708	1,297	238,646	309
41,550	8,375	118,046	432	7,174	307,131	310
.....	780	45,536	3,211	210	79,755	311
1,400	8,056	70,196	13,127	456	211,922	312
.....	1,340	11,918	40,055	695	160,122	313
.....	9,200	320,056	25,651	38,431	600,533	314
7	7,560	133,087	7,241	1,929	275,472	315
.....	8,200	139,191	1,300	330	204,417	316
22,124	4,325	246,695	5,190	1,517	447,390	317
5,882	12,286	530,072	15,930	8,173	1,094,863	318
.....	5,930	124,213	958	253	256,855	319
.....	700	45,267	848	.....	68,037	320

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
266	Rosedale	Camden	$197,244	.....	.....	$57,300
267	Royden	"	65,022	.....	.....	4,000
268	Saint Bernard	"	85,008	.....	.....	.....
269	South Camden	"	120,156	.....	.....	.....
270	South End	"	75,162	.....	.....	2,500
271	South Ward, No. 2	"	343,047	.....	.....	90,150
272	Spartan	"	220,644	.....	.....	.....
273	Stockton	"	188,513	$800	.....	4,100
274	Stone Harbor	"	157,686	.....	.....	.....
275	Surety	"	200,532	.....	.....	.....
276	Terminal	"	232,734	.....	.....	.....
277	Transportation	"	117,270	.....	.....	4,900
278	Twentieth Century	"	216,294	.....	.....	30,500
279	Union	"	41,037	.....	.....	.....
280	Victor	"	93,882	.....	.....	12,100
281	Victoria	"	83,049	.....	.....	39,500
282	Walt Whitman	"	90,920	.....	.....	3,100
283	Westfield	"	111,744	.....	.....	12,800
284	West Jersey Mutual	"	122,202	.....	.....	.....
285	Yorkship Square	"	57,324	.....	.....	4,600
286	Progressive	Chesilhurst	193,272	.....	.....	.....
287	Clementon	Clementon	284,976	.....	.....	133,231
288	Orchard	Clementona	16,769	.....	.....	.....
289	Camden County	Collingswood	114,295	.....	.....	.....
290	Collingswood	"	314,481	.....	.....	50,500
291	Greater Collingswood	"	138,030	.....	.....	8,600
292	Integrity	"	310,665	.....	.....	25,200
293	Knight Park	"	120,171	.....	.....	1,200
294	Vineyard	"	105,246	.....	.....	2,600
295	West Collingswood	"	338,849	.....	.....	.....
296	Glendora	Glendora	46,524	.....	.....	.....
297	Big Timber	Gloucester City	35,780	.....	.....	.....
298	Gloucester City	" "	367,374	.....	.....	2,500
299	Improvement	" "	396,372	.....	.....	.....
300	United Mutual	" "	280,716	.....	.....	.....
301	Victory	" "	214,181	.....	.....	22,150
302	County	Haddonfield	92,415	.....	.....	.....
303	Elizabeth Haddon	"	172,017	.....	.....	.....
304	Indian King	"	125,904	.....	.....	.....
305	John Estaugh	"	147,256	.....	.....	.....
306	Mutual	"	511,800	.....	.....	.....
307	Approved	Haddon Heights	50,577	.....	.....	.....
308	Haddon Heights	" "	370,647	.....	.....	70,100
309	Our Town	" "	155,076	.....	.....	.....
310	Victory	" "	173,238	.....	.....	13,300
311	Glen	Laurel Springs	32,988	.....	.....	18,421
312	Laurel Springs	" "	135,489	.....	.....	.....
313	Lawnside Mutual	Lawnside	85,164	.....	.....	19,100
314	United Towns	Lindenwold	325,632	.....	.....	45,367
315	Mutual	Magnolia	163,803	.....	.....	9,200
316	Greater Municipality	Merchantville	135,165	.....	.....	.....
317	Home	"	193,806	.....	.....	.....
318	Merchantville	"	521,649	.....	.....	110,475
319	Pensauken	"	160,713	.....	.....	1,000
320	Black Horse Pike	Mt. Ephraim	18,795	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	.....	$280	.....	$2,500	$1,447	$46,663	$14,418	$319,852	266
.....	.....	33	.....	8,500	612	13,625	17,467	109,259	267
.....	.....	383	.....	.....	.....	21,400	18,259	125,050	268
$32	$54,642	2,086	.....	.....	4,082	27,904	37,908	246,810	269
1,458	9,130	54	.....	.....	1,303	14,603	23,338	127,548	270
.....	.....	683	.....	98,000	544	90,719	71,329	694,472	271
.....	.....	229	.....	15,784	402	44,620	64,675	346,354	272
10	22,030	1,429	.....	17,000	418	32,176	59,653	326,129	273
.....	.....	441	.....	.....	.....	43,272	7,559	208,958	274
.....	.....	313	.....	11,250	51	30,495	40,867	283,508	275
.....	.....	551	.....	10,000	.....	49,578	42,675	335,538	276
.....	.....	221	.....	.....	.....	24,326	24,439	171,156	277
34,077	20,316	749	.....	53,000	442	16,679	72,233	444,290	278
.....	5,774	22	.....	.....	3,810	6,311	14,008	70,962	279
.....	.....	84	.....	14,500	245	17,504	29,387	167,702	280
.....	3,450	359	.....	25,800	4,273	16,111	42,650	215,192	281
.....	.....	163	.....	.....	7,247	14,837	21,329	137,596	282
.....	.....	104	.....	20,650	352	27,636	36,029	209,315	283
8	18,819	1,327	.....	15,150	574	31,211	33,039	222,330	284
1,868	.....	102	.....	.....	3,994	12,762	15,839	96,489	285
174	.....	573	.....	.....	500	64,419	16,758	275,696	286
56,278	6	123	.....	.....	147	45,396	156,151	676,308	287
.....	.....	.....	.....	2,000	1,519	.....	3,268	23,556	288
604	.....	117	.....	3,000	.....	32,547	19,474	170,037	289
73	.....	679	.....	56,000	2,420	83,431	76,108	583,692	290
163	.....	107	.....	15,000	471	39,095	18,304	219,770	291
234	.....	599	.....	40,125	747	86,085	63,785	527,440	292
153	20,400	384	.....	20,000	218	33,293	50,991	246,810	293
395	.....	147	.....	.....	295	16,459	15,669	140,811	294
.....	.....	373	.....	13,700	.....	86,655	43,213	482,790	295
661	20,798	150	.....	.....	.....	6,279	15,946	90,358	296
.....	.....	36	.....	.....	34	7,872	10,979	54,701	297
.....	.....	251	.....	14,000	.....	89,625	99,608	573,358	298
.....	.....	164	.....	.....	19,846	86,777	99,662	602,821	299
.....	107,100	421	.....	.....	1,352	71,933	46,576	508,098	300
.....	.....	342	.....	17,700	638	58,457	32,048	345,516	301
4,029	.....	153	.....	21,500	.....	20,873	26,372	165,342	302
.....	13,927	142	.....	21,000	521	35,454	52,472	295,533	303
.....	.....	293	.....	.....	16	33,292	3,639	163,144	304
.....	.....	280	.....	251	132	33,912	28,738	210,569	305
473	.....	638	.....	.....	33	109,324	57,912	680,180	306
.....	.....	59	.....	.....	62	14,445	5,484	70,627	307
859	.....	1,070	.....	132,728	6,167	84,332	64,407	730,310	308
.....	.....	347	.....	14,000	11	35,464	33,748	238,646	309
.....	.....	185	.....	49,650	323	30,095	40,340	307,131	310
.....	.....	405	.....	100	6,115	4,493	17,233	79,755	311
.....	.....	143	.....	4,000	.....	38,513	33,777	211,922	312
.....	4,121	225	.....	1,900	4,689	17,774	27,149	160,122	313
.....	.....	300	.....	.....	58,509	48,045	122,680	600,533	314
.....	.....	315	.....	.....	625	38,575	62,954	275,472	315
.....	.....	59	.....	.....	160	14,945	54,088	204,417	316
180	43,602	928	.....	26,000	54,254	23,138	105,482	447,390	317
.....	.....	4,599	.....	64,000	106,488	49,864	237,788	1,094,863	318
.....	.....	62	.....	9,800	7,513	31,933	45,834	256,855	319
.....	11,881	.....	.....	.....	16,377	4,606	16,378	68,037	320

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
266	Rosedale	2,440	257					286	55
267	Royden	680	66					20	9
268	Saint Bernard	1,051	153						
269	South Camden	1,320	209						
270	South End	788	146					12	4
271	South Ward, No. 2	5,451	641					451	71
272	Spartan	2,340	411						
273	Stockton	1,822	258	8	2			20	6
274	Stone Harbor	2,248	271						
275	Surety	2,356	233						
276	Terminal	3,149	321						
277	Transportation	1,158	181					25	5
278	Twentieth Century	1,973	236					163	24
279	Union	750	65						
280	Victor	937	131					60	31
281	Victoria	997	134					198	53
282	Walt Whitman	892	113					16	4
283	Westfield	1,323	183					64	12
284	West Jersey Mutual	1,309	122						
285	Yorkship Square	621	122					23	5
286	Progressive	2,287	477						
287	Clementon	2,443	414					666	65
288	Orchard	479	51						
289	Camden County	1,866	203						
290	Collingswood	4,072	563					252	70
291	Greater Collingswood	1,800	276					43	10
292	Integrity	3,964	373					126	32
293	Knight Park	1,505	202					6	1
294	Vineyard	1,631	227					26	3
295	West Collingswood	4,711	413						
296	Glendora	522	109						
297	Big Timber	365	50						
298	Gloucester City	3,695	373					13	3
299	Improvement	3,393	397						
300	United Mutual	3,711	419						
301	Victory	2,449	378					111	21
302	County	1,403	150						
303	Elizabeth Haddon	2,113	267						
304	Indian King	2,371	217						
305	John Estaugh	1,588	207						
306	Mutual	6,697	680						
307	Approved	674	114						
308	Haddon Heights	4,768	427					351	43
309	Our Town	1,993	316						
310	Victory	2,059	222					66	16
311	Glen	335	21					97	18
312	Laurel Springs	3,011	201						
313	Lawnside Mutual	887	180					96	33
314	United Towns	3,030	471					227	26
315	Mutual	1,710	196					46	7
316	Greater Municipality	1,283	203						
317	Home	1,814	234						
318	Merchantville	4,852	723					552	165
319	Pensauken	1,766	195					5	1
320	Black Horse Pike	226	44						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,726	135	177	S.	$1.00 m.	$200	6	.....	.....	266
700	35	40	S.	1.00 m.	200	6	$0.05 b	$0.05 b	267
1,051	52	101	S.	1.00 m.	200	6	.....	.....	268
1,320	88	121	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	269
800	70	80	S.	1.00 m.	200	6	.....	.....	270
5,902	296	416	S.	1.00 m.	200	6	.05 b	.05 b	271
2,340	85	326	S.	1.00 m.	200	6	.05 b	.05 b	272
1,850	69	197	S.	1.00 m.	200	6	.10 b	.10 b	273
2,248	80	191	S.	1.00 m.	200	6	.05 b	.05 b	274
2,356	63	170	S.	1.00 m.	200	6	.07½ b	.07½ b	275
3,149	130	191	S.	1.00 m.	200	6	.....	.....	276
1,183	49	137	S.	1.00 m.	200	6	.02½ b	.02½ b	277
2,136	79	181	S.	1.00 m.	200	6	.05 b	.05 b	278
750	24	41	S.	.50 & 1.00 m.	100 & 200	6	.05 b	.05 b	279
997	42	120	S.	1.00 m.	200	6	.07½ b	.07½ b	280
1,195	67	120	S.	1.00 m.	200	6	.05 b	.05 b	281
908	45	72	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	282
1,387	95	100	S.	1.00 m.	200	6	.....	.....	283
1,309	64	58	S.	1.00 m.	200	6	.05 b	.05 b	284
644	59	68	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	285
2,287	146	331	S.	1.00 m.	200	6	.22 b	.22 b	286
3,109	204	275	S.	1.00 m.	200	6	.07 b	.07 b	287
479	9	42	S.	1.00 m.	200	6	.05 b	.05 b	288
1,866	67	136	S.	1.00 m.	200	6	.05 b	.05 b	289
4,324	196	437	S.	1.00 m.	200	6	.05 b	.05 b	290
1,843	91	195	S.	1.00 m.	200	6	.05 b	.05 b	291
4,090	142	263	S.	1.00 m.	200	6	.05 b	.05 b	292
1,511	51	152	S.	1.00 m.	200	6	.05 b	.05 b	293
1,657	37	193	S.	1.00 m.	200	6	.05 b	.05 b	294
4,711	173	240	S.	1.00 m.	200	6	.....	.....	295
522	49	60	S.	1.00 m.	200	6	.07½ b	.07½ b	296
365	21	29	S.	1.00 m.	200	6	.05 b	.05 b	297
3,708	204	172	S.	1.00 m.	200	6	.05 b	.05 b	298
3,393	198	199	S.	1.00 m.	200	6	.05 b	.05 b	299
3,711	167	252	S.	1.00 m.	200	6	.05 b	.05 b	300
2,560	156	243	S.	1.00 m.	200	6	.05 b	.05 b	301
1,403	48	102	S.	1.00 m.	200	6	.10 b	.10 b	302
2,113	75	192	S.	1.00 m.	200	6	.10 b	.10 b	303
2,371	59	158	S.	1.00 m.	200	6	.05 b	.05 b	304
1,588	64	143	S.	1.00 m.	200	6	.07½ b	.07½ b	305
6,697	235	445	S.	1.00 m.	200	6	.05 b	.05 b	306
674	30	84	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	307
5,119	221	249	S.	1.00 m.	200	6	.02½ b	.02½ b	308
1,993	78	238	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	309
2,125	71	167	S.	1.00 m.	200	6	.05 b	.05 b	310
432	21	18	S.	1.00 m.	200	6	.07½ b	.07½ b	311
3,011	85	116	S.	.50 m.	100	6	.07½ b	.07½ b	312
983	75	138	S.	1.00 m.	200	6	.05 b	.05 b	313
3,257	125	372	S.	1.00 m.	200	6	.07½ b	.07½ b	314
1,756	85	118	S.	1.00 m.	200	6	.05 b	.05 b	315
1,283	45	158	S.	1.00 m.	200	6	.07½ b	.07½ b	316
1,814	115	119	S.	1.00 m.	200	6	.04½ b	.04½ b	317
5,404	319	569	S.	1.00 m.	200	6	.....	.....	318
1,771	77	119	S.	1.00 m.	200	6	.05 b	.05 b	319
226	15	29	S.	1.00 m.	200	6	.07½ b	.07½ b	320

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
321	Bettle-Ridge	Oaklyn	Oct. 7, 1924	Joseph C. Nelligan
322	Oaklyn	"	April 29, 1908	Emil C. Hessert
323	Wellwood	Pensauken Township	Oct. 21, 1920	George C. Tilton
324	Signal Hill	Pine Hill Borough	Jan. 14, 1921	A. E. Kingett
325	Runnemede	Runnemede	Oct. 5, 1923	Fred C. Sweesy
326	Somerdale	Somerdale	April 19, 1924	
327	Greater Stratford	Stratford	Jan. 17, 1922	Charles E. Butterworth
328	Kirkwood	Voorhees Township	Feb. 23, 1922	Royden K. Lippincott
329	Waterford Township	Waterford Township	Nov. 28, 1925	George T. Knieriemen
330	Watsontown	Watsontown	April 4, 1922	Robert H. Jaggard
331	Italian	West Berlin	Mar. 18, 1914	
332	Westmont	Westmont	Dec. 26, 1908	Walter O. Webster
333	Wood-Lynne	Wood-Lynne	Feb. 26, 1919	A. L. Newman
	Cape May County			
334	Anglesea	Anglesea	June 7, 1904	Frank D. Colson
335	Security	Avalon	Dec. 1, 1916	Charles H. Clouting
336	Cape May	Cape May	Feb. 22, 1867	Everett J. Jerrell
337	Hydrangea	" "	May 9, 1922	Luther C. Ogden
338	Cape May County	Cape May Court House	Aug. 22, 1923	Willets Corson
339	Mechanics and Laborers	" " " "	Feb. 27, 1872	Alfred Cooper
340	Dennisville	Dennisville	Feb. 28, 1881	Brooks Blizzard
341	Home	Ocean City	Dec. 4, 1912	Lawrence M. Lear
342	Ocean City	" "	May 10, 1887	George O. Adams
343	Seashore	" "	Jan. 3, 1914	Howard S. Stainton
344	Middle	Rio Grande	Mar. 28, 1927	Evans G. Slaughter
345	Sea Isle City	Sea Isle City	Sept. 25, 1888	Earl M. Waddington
346	Tradesmen's	" " "	Oct. 12, 1907	William W. Tullner
347	South Seaville	South Seaville	Mar. 19, 1872	Rolla Hewitt
348	Sturdy	Stone Harbor	June 26, 1922	Charles L. Duffield
349	Tuckahoe	Tuckahoe	April 12, 1870	Harry J. Morgan
350	Strathmere	Upper, Township of	Sept. 17, 1921	James E. Godfrey
351	West Wildwood	West Wildwood	Nov. 10, 1920	John W. Hann
352	City of Wildwood	Wildwood	Aug. 2, 1923	T. S. Goslin
353	Five Mile Beach	"	Oct. 8, 1900	Jed Du Bois
354	Holly Beach City	"	May 7, 1909	Joshua Bush, Jr.
355	Seacrest	"	Oct. 5, 1922	Milton Yank
356	Wildwood Crest	Wildwood Crest	Sept. 19, 1919	Richard H. Scampton
357	Woodbine	Woodbine	Oct. 15, 1904	L. M. Danerhirsh
	Cumberland County			
358	Bridgeton	Bridgeton	May 29, 1865	Ralph T. Sutton
359	Cohanzick	"	Feb. 28, 1923	Benjamin Elwell
360	Cumberland	"	Mar. 25, 1915	A. H. Lupton, Jr.
361	Equitable	"	Feb. 10, 1898	Archer Platt
362	Planners	"	Jan. 29, 1925	Howard C. Henderson
363	Young Men's	"	Jan. 28, 1913	LeRoy W. Loder
364	Columbian Perpetual	Millville	Oct. 19, 1892	Samuel Berry
365	Hope	"	Dec. 24, 1880	A. R. Moore
366	Institute	"	Nov. 8, 1883	C. Henry Myers
367	Protected	"	Mar. 8, 1917	Oscar Ayars

** Somerdale Building and Loan Assn.—This Department in possession.
*** Italian Building and Loan Assn., West Berlin—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	321
J. Edward Fagen	Nathan S. Batten	41 E. Bettlewood Ave., Oaklyn, N. J.	322
Albert E. Scheflen	E. Durell Parker	92 W. Chestnut Ave., Merchantville, N. J.	323
T. Philips Brown	William G. Rudolph	Clementon, N. J.	324
Henry M. Evans	L. Warren Briggs	110 W. Merchant St., Audubon, N. J.	325
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	326
Sydney T. Smith	L. E. Gardiner	Stratford, N. J.	327
Edward R. Delbert	O. E. Hagen	Magnolia, N. J.	328
Norman Heine	Thomas A. Fanelli	Atco Ave., Atco, N. J.	329
William B. Knight	Edward J. Bittle	Berlin, N. J.	330
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	331
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N J.	332
William B. Kramer	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	333
Robert Bright	Harold J. Fox	113 Central Ave., North Wildwood, N. J.	334
W. H. Campbell, Jr.	E. O. Howell, Jr.	Cape May Court House, N. J.	335
Samuel F. Eldredge	Lewis T. Stevens	518 Washington St., Cape May, N. J.	336
Samuel F. Eldredge	William R. Sheppard	223 Decatur St., Cape May, N. J.	337
Palmer Way	H. M. Roorbach	Cape May Court House, N. J.	338
*Jesse D. Ludlam	Charles O. Corson	Cape May Court House, N. J.	339
	Edward A. Tobin	1027 Stokes Ave., Collingswood, N. J.	340
William H. Campbell, Jr.	J. Edward Voss	521 Eighth St., Ocean City, N. J.	341
John E. Boswell	H. W. Gardiner	801 Atlantic Ave., Ocean City, N. J.	342
	Charles R. Stilwell	Title & Trust Bldg., Ocean City, N. J.	343
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	344
Charles K. Landis, Jr.	H. E. F. Hawkins	4112 Landis Ave., Sea Isle City, N. J.	345
Charles K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	346
Palmer M. Way	E. J. Rubright	South Seaville, N. J.	347
*Jesse D. Ludlam	Harry L. Steel	Cape May Court House, N. J.	348
George D. Richards	E. M. Brown	Tuckahoe, N. J.	349
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	350
*Dean P. Zeller	P. G. Willis	West Wildwood, N. J.	351
Harry Tenenbaum	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	352
John Bright	Robert J. Kay	101 E. Wildwood Ave., Wildwood, N. J.	353
Robert Bright	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	354
Irving Shenberg	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	355
Palmer M. Way	Egbert J. Wood	115 E. Wildwood Ave., Wildwood, N. J.	356
	Jacob H. Milstein	Woodbine, N. J.	357
Albert R. McAllister	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	358
Frank R. Bacon	Thelma B. Raudenbush	18 Irving Ave., Bridgeton, N. J.	359
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	360
J. B. McGear	J. Warren Miller	22 S. Laurel St., Bridgeton, N. J.	361
John A. Casarow	Frederic L. Meyers	19 S. Laurel St., Bridgeton, N. J.	362
F. A. Stanger, Jr.	Maurice C. Cresse	F'mers & M'ch'ts Nat. Bank, Bridgeton, N. J.	363
Harry R. Waltman	C. B. Conover, Jr.	106 S. 4th St., Millville, N. J.	364
Israel Davidow	H. E. Heintz	10th & Main St., Millville, N. J.	365
H. R. Waltman	W. R. Goodwin	222 E. Broad St., Millville, N. J.	366
Harry R. Waltman	Walter H. Felmy	12 N. 2nd St., Millville, N. J.	367

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
321	Bettle-Ridge	Oaklyn	$2,070	$1,500	$90,750
322	Oaklyn	"	1,390	1,500	71,500
323	Wellwood	Pensauken Township	2,065	.....	106,100
324	Signal Hill	Pine Hill Borough	2,643	8	34,220
325	Runnemede	Runnemede	20	1,571	14,100
326	Somerdale	Somerdale	4,715	.....	4,000
327	Greater Stratford	Stratford	1,912	79	32,050
328	Kirkwood	Voorhees Township	2,973	2,822	38,600
329	Waterford Township	Waterford Township	10,301	6,018	42,400
330	Watsontown	Watsontown	956	.....	47,100
331	Italian	West Berlin	1,703	.....	3,900
332	Westmont	Westmont	3,874	.....	102,185
333	Wood-Lynne	Wood-Lynne	71	.....	58,650
	Totals		$620,652	$301,509	$20,793,958
	Cape May County				
334	Anglesea	Anglesea	$3,850	$5,700	$111,100
335	Security	Avalon	37	.....	173,375
336	Cape May	Cape May	.....	.....	401,882
337	Hydrangea	" "	2,093	1,946	117,950
338	Cape May County	Cape May Court House	4,168	3,500	111,850
339	Mechanics and Laborers	" " " "	11,297	9,000	262,550
340	Dennisville	Dennisville	817	4,700	123,850
341	Home	Ocean City	4,033	82	137,680
342	Ocean City	" "	8,387	.....	270,085
343	Seashore	" "	35,851	.....	553,100
344	Middle	Rio Grande	2,561	509	13,080
345	Sea Isle City	Sea Isle City	1,104	.....	74,900
346	Tradesmen's	" " "	815	.....	57,790
347	South Seaville	South Seaville	2,239	.....	39,250
348	Sturdy	Stone Harbor	11,553	3,134	111,550
349	Tuckahoe	Tuckahoe	7,250	3,452	202,400
350	Strathmere	Upper, Township of,	27	2,500	72,000
351	West Wildwood	West Wildwood	208	270	45,150
352	City of Wildwood	Wildwood	91	.....	69,544
353	Five Mile Beach	"	5,462	15,000	554,300
354	Holly Beach City	"	4,158	3,800	140,050
355	Seacrest	"	2,099	.....	54,075
356	Wildwood Crest	Wildwood Crest	8,606	3,500	98,900
357	Woodbine	Woodbine	6,401	2,000	131,700
	Totals		$123,107	$59,093	$3,928,111
	Cumberland County				
358	Bridgeton	Bridgeton	$27,423	$9,881	$200,537
359	Cohanzick	"	6,135	23,287	204,400
360	Cumberland	"	3,779	34,500	158,950
361	Equitable	"	46,624	16,150	259,350
362	Planners	"	3,571	14,000	39,500
363	Young Men's	"	42,851	118,953	623,150
364	Columbian Perpetual	Millville	356	.....	283,935
365	Hope	"	25,825	6,350	373,263
366	Institute	"	1,046	5,000	418,400
367	Protected	"	967	4,500	149,821

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,169	$26,318	$616	.....	$128,423	321
$4,700	3,881	74,987	1,094	$1,129	160,181	322
2,292	5,158	74,318	2,244	138	192,315	323
209	4,155	62,935	1,165	344	105,679	324
.....	665	32,442	2,189	1,117	52,104	325
1,614	250	7,994	243	2,095	20,911	326
3,950	2,000	43,373	1,393	1,335	86,092	327
1,625	.....	18,709	1,122	737	66,588	328
492	13,644	19,211	3,606	52	95,724	329
.....	1,890	44,366	2,683	331	97,326	330
.....	1,725	15,171	468	211	23,178	331
5,709	1,550	149,892	8,918	329	272,457	332
17,115	6,135	98,547	1,043	74	181,635	333
$1.182,439	$1,204,262	$16,532,745	$805.103	$650,849	$42,091,517	
$29,983	$2,310	$51,435	$8,323	$11,160	$223,861	334
11,500	1,605	37,655	9,525	8,463	242,160	335
.....	1,000	148,102	34,871	26,558	612,413	336
.....	500	14,254	19,649	956	157,348	337
12,150	4,289	31,374	2,113	5,850	175,294	338
46,050	16,299	42,967	5,325	7,931	401,419	339
.....	6,138	59,644	6,408	583	202,140	340
1,612	2,436	220,059	23,349	1,020	390,271	341
107,690	5,147	211,042	11,576	8,263	622,190	342
.....	85,313	115,307	23,956	20,074	833,601	343
3,500	830	8,124	750	47	29,401	344
8,146	3,511	82,022	3,728	18,958	192,369	345
.....	1,650	37,764	5,700	1,777	105,496	346
.....	6,581	25,888	1,501	1,973	77,432	347
9,200	8,205	11,300	4,067	2,600	161,609	348
16,639	3,740	29,592	8,888	956	272,917	349
3,400	12,246	15,417	2,247	4,652	112,489	350
.....	300	12,232	11,030	1,197	70,387	351
.....	7,315	25,009	3,977	2,272	108,208	352
13,500	33,910	120,721	4,948	7,125	754,966	353
23,150	17,944	60,680	4,300	2,219	256,301	354
6,429	400	53,755	6,970	1,148	124,876	355
2,750	8,528	25,133	1,395	266	149,078	356
.....	10,425	11,159	5,698	902	168,285	357
$295,699	$240,622	$1,450,635	$210,294	$136,950	$6,444,511	
$19,235	$22,484	$40,618	$1,215	.....	$321,393	358
59,470	9,350	41,297	7,164	$513	351,616	359
2,000	10,165	26,413	5,368	240	241,415	360
2,800	13,735	19,951	3,309	.....	361,919	361
.....	7,735	10,705	4,389	321	80,221	362
.....	52,005	127,512	3,865	1,074	969,410	363
11,850	.....	120,169	20,895	.....	437,205	364
3,987	.....	367,929	55,948	22,581	855,883	365
19,777	750	218,918	43,683	1,956	709,530	366
1,894	6,004	110,614	6,231	263	280,294	367

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
321	Bettle-Ridge	Oaklyn	$93,387	.....	.....	.....
322	Oaklyn	"	80,076	.....	.....	$5,895
323	Wellwood	Pensauken Township	103,176	.....	.....	.....
324	Signal Hill	Pine Hill Borough	68,253	.....	.....	.....
325	Runnemede	Runnemede	27,516	.....	.....	430
326	Somerdale	Somerdale	15,741	.....	.....	.....
327	Greater Stratford	Stratford	32,388	.....	.....	.....
328	Kirkwood	Voorhees Township	41,499	.....	.....	.....
329	Waterford Township	Waterford Township	60,432	.....	.....	1,900
330	Watsontown	Watsontown	54,468	.....	.....	.....
331	Italian	West Berlin	1,407	.....	.....	.....
332	Westmont	Westmont	112,605	.....	.....	.....
333	Wood-Lynne	Wood-Lynne	105,960	.....	.....	6,222
	Totals		$23,623,711	$27,200	.....	$1,729,991
	Cape May County					
334	Anglesea	Anglesea	$86,630	.....	.....	.....
335	Security	Avalon	107,352	.....	.....	$25,000
336	Cape May	Cape May	423,671	.....	.....	.....
337	Hydrangea	" "	106,020	.....	.....	.....
338	Cape May County	Cape May Court House	116,562	.....	.....	.....
339	Mechanics and Laborers	" " " "	301,356	.....	.....	.....
340	Dennisville	Dennisville	122,160	.....	.....	.....
341	Home	Ocean City	106,320	.....	.....	94,928
342	Ocean City	" "	233,736	.....	.....	161,775
343	Seashore	" "	493,080	.....	.....	37,700
344	Middle	Rio Grande	19,470	.....	.....	.....
345	Sea Isle City	Sea Isle City	79,434	.....	.....	33,625
346	Tradesmen's	" " "	54,105	.....	.....	22,400
347	South Seaville	South Seaville	50,496	.....	.....	.....
348	Sturdy	Stone Harbor	95,088	.....	.....	.....
349	Tuckahoe	Tuckahoe	166,416	.....	.....	45,200
350	Strathmere	Upper, Township of,	74,583	.....	.....	.....
351	West Wildwood	West Wildwood	31,945	.....	.....	11,100
352	City of Wildwood	Wildwood	69,318	.....	.....	.....
353	Five Mile Beach	"	447,126	.....	.....	.....
354	Holly Beach City	"	156,309	.....	.....	2,550
355	Seacrest	"	39,255	.....	.....	.....
356	Wildwood Crest	Wildwood Crest	88,890	.....	.....	.....
357	Woodbine	Woodbine	121,218	.....	.....	.....
	Totals		$3,590,540	.....	.....	$434,278
	Cumberland County					
358	Bridgeton	Bridgeton	$234,360	.....	.....	.....
359	Cohanzick	"	256,212	.....	.....	.....
360	Cumberland	"	165,524	.....	.....	.....
361	Equitable	"	267,882	.....	.....	.....
362	Planners	"	60,297	.....	.....	.....
363	Young Men's	"	682,140	.....	.....	.....
364	Columbian Perpetual	Millville	239,889	.....	.....	.....
365	Hope	"	346,509	.....	.....	.....
366	Institute	"	331,675	.....	.....	$128,000
367	Protected	"	83,015	.....	.....	101,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$128	.....	.....	.....	$24,997	$9,911	$128,423	321
.....	.....	423	.....	$29,600	$12,570	12,088	19,529	160,181	322
.....	$20,095	80	.....	10,474	3,876	20,769	33,845	192,315	323
$1,981	.....	172	.....	.....	634	10,360	24,279	105,679	324
.....	.....	77	.....	.....	9,147	1,162	13,772	52,104	325
.....	.....	.....	.....	.....	3,208	.....	1,962	20,911	326
.....	23,308	13	.....	3,750	1,437	5,834	19,362	86,092	327
40	.....	25	.....	.....	.....	11,024	14,000	66,588	328
.....	.....	229	.....	.....	.....	19,466	13,697	95,724	329
.....	10,962	284	.....	.....	1,230	10,618	19,764	97,326	330
.....	6,606	.....	.....	.....	13,570	.....	1,595	23,178	331
380	21,037	101	.....	2,500	29,628	20,762	85,444	272,457	332
186	5,944	878	.....	3,500	7,572	20,665	30,708	181,635	333
$128,427	$1,418,609	$51,331	$1,754	$2,347,150	$1,049,049	$4,857,513	$6,856,782	$42,091,517	
$61	$6,462	$579	.....	$48,699	$14,139	$19,093	$48,198	$223,861	334
.....	13,392	184	.....	48,625	4,380	25,147	18,080	242,160	335
.....	5,500	1,739	.....	42,000	3,324	70,117	66,062	612,413	336
.....	.....	162	.....	7,000	171	16,919	27,085	157,348	337
.....	.....	421	.....	15,000	.....	28,697	14,614	175,294	338
307	.....	659	.....	.....	6	77,206	21,885	401,419	339
.....	9,900	272	.....	22,367	2,731	18,844	25,866	202,140	340
.....	45,030	1,764	.....	.....	46,941	14,895	80,393	390,271	341
.....	.....	2,381	.....	42,250	49,744	49,278	83,026	622,190	342
.....	.....	4,261	.....	3,000	200	132,775	162,585	833,601	343
56	.....	125	.....	.....	150	3,509	6,091	29,401	344
556	.....	621	.....	12,000	13,053	13,165	39,915	192,369	345
.....	.....	301	.....	.....	2,699	3,386	22,605	105,496	346
.....	.....	183	.....	8,800	539	5,633	11,781	77,432	347
.....	.....	187	.....	29,400	325	24,330	12,279	161,609	348
.....	.....	538	.....	.....	1,451	42,734	16,578	272,917	349
1,949	.....	483	.....	2,500	344	14,753	17,877	112,489	350
.....	.....	21	.....	6,707	2,776	4,329	13,509	70,387	351
.....	.....	345	.....	5,000	1,934	20,733	10,878	108,208	352
.....	.....	1,287	.....	125,970	596	128,977	51,010	754,966	353
.....	.....	326	.....	39,092	3	32,363	25,658	256,301	354
.....	9,923	63	.....	.....	36,850	7,047	31,738	124,876	355
.....	.....	443	.....	21,400	121	26,149	12,075	149,078	356
.....	.....	6	.....	.....	36	30,984	16,041	168,285	357
$2,929	$90,207	$17,351	.....	$479,810	$182,513	$811,054	$835,829	$6,444,511	
.....	.....	$413	.....	.....	$67	$61,839	$24,714	$321,393	359
.....	.....	224	.....	.....	.....	72,144	23,036	351,616	359
$240	.....	118	.....	.....	.....	53,394	22,139	241,415	360
.....	.....	485	.....	.....	.....	71,865	21,687	361,919	361
150	.....	97	.....	.....	.....	13,877	5,800	80,221	362
.....	.....	1,841	.....	.....	.....	192,080	93,349	969,410	363
.....	$52,900	550	.....	$26,300	18,418	46,104	53,044	437,205	364
.....	203,361	745	.....	27,500	107,734	40,055	129,979	855,883	365
14,062	.....	2,780	.....	65,000	254	66,817	100,942	709,530	366
15,060	.....	418	.....	20,123	3,380	23,709	33,289	280,294	367

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
321	Bettle-Ridge	1,120	190						
322	Oaklyn	955	158					29	12
323	Wellwood	1,167	167						
324	Signal Hill	699	110						
325	Runnemede	238	50					2	1
326	Somerdale	236	41						
327	Greater Stratford	436	94						
328	Kirkwood	511	71						
329	Waterford Township	834	134					10	3
330	Watsontown	568	118						
331	Italian	11	1						
332	Westmont	1,096	225						
333	Wood-Lynne	1,071	185					31	4
	Totals	275,884	36,178	272	27			9,091	1,695
	Cape May County								
334	Anglesea	1,186	149						
335	Security	1,584	303					125	23
336	Cape May	4,714	557						
337	Hydrangea	1,170	176						
338	Cape May County	1,735	198						
339	Mechanics and Laborers	4,105	448						
340	Dennisville	1,557	206						
341	Home	1,379	147					475	70
342	Ocean City	2,676	358					809	110
343	Seashore	6,546	467					189	17
344	Middle	350	60						
345	Sea Isle City	882	118					168	37
346	Tradesmen's	624	113					112	16
347	South Seaville	685	104						
348	Sturdy	1,273	132						
349	Tuckahoe	2,163	269					226	30
350	Strathmere	772	140						
351	West Wildwood	337	51					56	14
352	City of Wildwood	846	90						
353	Five Mile Beach	6,156	549						
354	Holly Beach City	1,707	191					13	3
355	Seacrest	428	48						
356	Wildwood Crest	1,292	164						
357	Woodbine	1,495	228						
	Totals	45,662	5,266					2,173	320
	Cumberland County								
358	Bridgeton	2,865	289						
359	Cohanzick	3,254	326						
360	Cumberland	2,446	225						
361	Equitable	3,597	319						
362	Planners	805	98						
363	Young Men's	8,435	643						
364	Columbian Perpetual	2,820	484						
365	Hope	3,626	702						
366	Institute	3,802	448					640	113
367	Protected	1,273	137					507	74

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,120	67	123	S.	$1.00 m.	$200	6	.....	.....	321
984	48	122	S.	1.00 m.	200	6	$0.05 b	$0.05 b	322
1,167	67	100	S.	1.00 m.	200	6	.07½ b	.07½ b	323
699	46	64	S.	1.00 m.	200	6	.07 b	.07 b	324
240	15	36	S.	1.00 m.	200	6	.07 b	.07 b	325
236	11	30	S.	1.00 m.	200	6	.05 b	.05 b	326
436	24	70	S.	1.00 m.	200	6	.07½ b	.07½ b	327
511	31	40	S.	1.00 m.	200	6	.05 b	.05 b	328
844	41	96	S.	1.00 m.	200	6	.20 b	.20 b	329
568	32	86	S.	1.00 m.	200	6	.07 b	.07 b	330
11	1	....	S.	1.00 m.	200	6	.....	.....	331
1,096	62	163	S.	1.00 m.	200	6	.02½ b	.02½ b	332
1,102	55	134	S.	1.00 m.	200	6	.02½ b	.02½ b	333
285,247	13,467	24,433							
4,186	81	68	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	334
1,709	118	208	S.	1.00 m.	200	6	.07 b	.07 b	335
4,714	210	347	S.	1.00 m.	200	6	2.00 a	2.00 a	336
1,170	44	132	S.	1.00 m.	200	6	2.00 a	2.00 a	337
1,735	72	126	S.	1.00 m.	200	6	.05 b	.05 b	338
4,105	163	285	S.	1.00 m.	200	6	2.00 a	.....	339
1,557	75	131	S.	1.00 m.	200	6	2.00 a	.50 a	340
1,854	55	162	S.	1.00 m.	200	6	.05 b	.05 b	341
3,485	110	358	S.	1.00 m.	200	6	.05 b	.05 b	342
6,735	231	253	S.	1.00 m.	200	6	.05 b	.05 b	343
350	19	41	S.	1.00 m.	200	6	.05 b	.05 b	344
1,050	53	100	S.	1.00 m.	200	6	.05 b	.05 b	345
736	34	95	S.	1.00 m.	200	6	.03½ b	.....	346
685	28	76	S.	1.00 m.	200	6	.10 b	.10 b	347
1,273	58	74	S.	1.00 m.	200	6	.05 b	.05 b	348
2,389	125	174	S.	1.00 m.	200	6	5.00 a	.....	349
772	77	63	S.	1.00 m.	200	6	.03 b	.03 b	350
393	39	26	S.	1.00 m.	200	6	.05 b	.05 b	351
846	51	39	S.	1.00 m.	200	6	.05 b	.05 b	352
6,156	315	234	S.	1.00 m.	200	6	.05 b	.05 b	353
1,720	106	88	S.	1.00 m.	200	6	.10 b	.10 b	354
428	25	23	S.	1.00 m.	200	6	.10 b	.10 b	355
1,282	54	110	S.	1.00 m.	200	6	.05 b	.05 b	356
1,495	117	111	S.	1.00 m.	200	6	4.00 a	.....	357
47,835	2,262	3,324							
2,865	122	167	S.	$1.00 m.	$200	6	.....	.....	358
3,254	122	204	S.	1.00 m.	200	6	.....	.....	359
2,446	84	141	S.	.90 m.	200	6	$0.06 b	$0.06 b	360
3,597	117	202	S.	1.00 m.	200	6	.....	.....	361
805	37	61	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	362
8,435	265	378	S.	1.00 m.	200	6	.....	.....	363
2,820	204	280	S.	1.00 m.	200	6	.....	.....	364
3,626	254	448	S.	1.00 m.	200	6	.....	.....	365
4,442	239	322	S.	1.00 m.	200	6	.....	.....	366
1,780	82	129	S.	.70 m.	200	6	.10 b	.10 b	367

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Cumberland County—Continued			
368	Security Perpetual	Millville	Nov. 16, 1874	Newell Corson
369	Port Norris	Port Norris	April 23, 1914	Daniel J. Adams
370	Fidelity	Vineland	Dec. 22, 1914	Walter E. Turner
371	Landis	"	Mar. 19, 1924	Charles W. Ackley
372	Mechanics No. 1	"	Aug. 6, 1873	Walter L. Foulk
	Essex County			
373	Belleville	Belleville	Sept. 5, 1873	John T. Burke
374	Central	"	April 11, 1907	Daniel Mellis
375	Clover	"	Sept. 9, 1921	Joseph King
376	Home	"	Nov. 22, 1890	Harry Cooper
377	North Belleville	"	April 12, 1915	William D. Clark
378	Silver Lake	"	Oct. 31, 1919	Lawrence Schall
379	American-Polish	Bloomfield	Oct. 14, 1919	Wladyslaw Golas
380	Bloomfield	"	Sept. 30, 1885	James W. Crisp
381	Church	"	Sept. 10, 1926	Vincent F. Kearns
382	Concord	"	Mar. 10, 1921	Henry Albinson
383	Constitution	"	Mar. 29, 1923	Frederick Sadler
384	Energetic	"	Feb. 15, 1921	Axel V. Beeken
385	Essex County	"	Oct. 7, 1885	Charles J. Murray
386	Glenwood	"	Aug. 5, 1920	Nathaniel A. Olinger
387	Interurban	"	Dec. 5, 1922	Abraham Lipton
388	Merchants and Mechanics	"	April 4, 1910	William W. Keyler
389	North Center	"	Dec. 19, 1925	Anderson K. Hann
390	Young Men's	"	Jan. 21, 1914	Harvey E. Harris
391	Caldwell	Caldwell	Dec. 20, 1890	Raymond Kiefer
392	Grover Cleveland	"	July 27, 1922	August O. Feld
393	West Essex	"	Oct. 22, 1915	Ferdinand J. Hosp
394	Cedar Grove	Cedar Grove	May 8, 1913	Russell G. Cory
395	Amherst	East Orange	June 12, 1920	Herbert P. Crane
396	Apex	" "	July 2, 1920	John K. Moors
397	Banner	" "	June 26, 1923	Dennis L. Conroy
398	Brick Church	" "	Aug. 28, 1914	Frank E. Quinby
399	Carnegie	" "	April 16, 1925	T. David Gibb
400	Civic Centre	" "	Nov. 23, 1921	Charles H. Martens
401	Clarion	" "	June 13, 1923	Daniel A. McMillin
402	East Orange	" "	Mar. 2, 1887	Walter W. Pruden
403	Elmwood	" "	Oct. 18, 1907	John W. Mooney
404	Fairway	" "	April 6, 1925	Christopher R. Morrow
405	Hollywood	" "	Mar. 6, 1905	John B. Woolston
406	Lackawanna	" "	Mar. 29, 1912	E. Tracy Lanterman
407	Library	" "	Jan. 7, 1925	Frank J. Morton
408	Marvel	" "	Dec. 24, 1925	Abraham Schindel
409	Park and Dodd	" "	June 16, 1921	Edward R. Reagan
410	Prospect-Watsessing	" "	Dec. 21, 1910	John W. Noble
411	Safeguard	" "	Dec. 9, 1920	Dennis L. Conroy
412	Shepherd	" "	Oct. 30, 1920	Anthony P. Miele
413	Stronghold	" "	Mar. 7, 1921	I. Newton Davies
414	Suburban	" "	Nov. 6, 1902	G. B. Bearder
415	Third Ward	" "	June 15, 1910	Charles T. Riotte
416	Triumph	" "	Feb. 2, 1910	Herbert Rumrill
417	Tuttle	" "	Mar. 23, 1927	Moses Strauss

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
*Clarence H. Reeves	John L. Kaufmann	1011 E. Main St., Millville, N. J.	368
Warren C. Lummis, Jr.	Joseph F. Bradway	3108 Atlantic Ave., Atlantic City, N. J.	369
Benjamin Stevens	David C. Dondero	26 S. Myrtle St., Vineland, N. J.	370
M. Joseph Greenblatt	W. Howard Sharp	12 N. 6th St., Vineland, N. J.	371
S. W. Hurd	George W. Hitchner	640 Landis Ave., Vineland, N. J.	372
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	373
Everett B. Smith	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	374
Harry Griffinger	U. Samuel Abeles	60—5th St., Newark, N. J.	375
John De Graw	Wilbur C. Weyant	103 Belleville Ave., Belleville, N. J.	376
John De Graw	John P. Dailey	500 Washington Ave., Belleville, N. J.	377
Nicholas La Vecchia	Gerald J. Palmieri	1172 Raymond Blvd., Newark, N. J.	378
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	379
William H. Rawson	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	380
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	381
Joseph Steiner	J. Elmer Bray	26 Clearfield Ave., Bloomfield, N. J.	382
Arthur V. Talmage	Spencer C. Hamilton, Jr.	231 Washington Ave., Glen Ridge, N. J.	383
Simon L. Fisch	Theodore Krohn	9 Clinton St., Newark, N. J.	384
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	P. O. Box 127, Bloomfield, N. J.	385
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	386
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	387
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	388
Thomas J. Markey	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	389
Thomas J. Markey	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	390
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	391
John A. Booth	C. Willard Wands	309 Bloomfield Ave., Caldwell, N. J.	392
Philip D. Elliot	Arthur Jones	307 Bloomfield Ave., Caldwell, N. J.	393
Samuel W. Boardman	Fred W. Jenkins	574 Pompton Ave., Cedar Grove, N. J.	394
Rossbach & Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	395
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	396
Michael F. Judge	Thomas S. Judge	30 Coolidge Road, Maplewood, N. J.	397
Frederick F. Schenck	Harry Hodge	28 Washington Place, East Orange, N. J.	398
Nathan Turesky	Godfrey K. Preiser	1 N. Harrison St., East Orange, N. J.	399
Walter C. Ellis	Fred N. Moffat, Jr.	25 Halstead St., East Orange, N. J.	400
Harry W. Lindeman	C. Ora Weeks	11 Hawthorne Place, East Orange, N. J.	401
J. Howard Conover	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	402
Charles B. Clancy	Alden E. Tuttle	502 Summer Ave., Newark, N. J.	403
Harry W. Lindeman	Clarence R. McKim	502 High St., Newark, N. J.	404
Harry W. Lindeman	Harris B. Whitman	184 William St., East Orange, N. J.	405
Charles B. Clancy	Ira L. Calvert	62 Hedden Place, East Orange, N. J.	406
H. Warner Doremus	Albert J. Ammerman	53 New St., East Orange, N. J.	407
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	408
William A. Calhoun	Richard J. Fitzgerald	156 N. Park St., East Orange, N. J.	409
Andrew J. Whinery	A. Bruce Leslie	74 Dodd St., East Orange, N. J.	410
William V. Rafferty	John J. Dourney	716 Eagle Rock Ave., West Orange, N. J.	411
Nicholas Joya	Andrew J. Seidenschwarz	12 Cypress St., Maplewood, N. J.	412
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	413
A. R. Fitzsimons & L. Fitzsimons	Philip L. Goerk	26 Halstead St., Newark, N. J.	414
Howard Peck	William H. DeCamp, Jr.	486 Central Ave., East Orange, N. J.	415
Bradford C. Seaman	Clarence R. McKim	231 N. 18th St., East Orange, N. J.	416
S. S. Ferster	Kenneth G. Donnelly	1690 Van Ness Terrace, Union, N. J.	417

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cumberland County—Continued				
368	Security Perpetual	Millville	$214	.....	$255,200
369	Port Norris	Port Norris	4,936	.....	151,750
370	Fidelity	Vineland	14,912	$6,000	216,800
371	Landis	"	14,131	8,832	332,500
372	Mechanics, No. 1	"	128,270	119,700	1,699,350
	Totals		$321,040	$367,153	$5,366,906
	Essex County				
373	Belleville	Belleville	$11,813	$5,550	$214,578
374	Central	"	12,423	1,329	552,000
375	Clover	"	472	8,716	151,600
376	Home	"	15,877	11,247	600,380
377	North Belleville	"	20,663	12,125	312,750
378	Silver Lake	"	2,189	682	139,250
379	American-Polish	Bloomfield	5,192	29,099	167,073
380	Bloomfield	"	2,215	41,677	359,400
381	Church	"	8,025	30,775	103,980
382	Concord	"	8,582	343	146,970
383	Constitution	"	12,789	3,000	116,500
384	Energetic	"	5,861	44,486	119,500
385	Essex County	"	71,674	54,975	550,150
386	Glenwood	"	1,301	.....	48,791
387	Interurban	"	2,770	29,633	50,908
388	Merchants and Mechanics	"	19,005	21,313	191,900
389	North Center	"	5,088	4,649	49,600
390	Young Men's	"	3,272	.....	146,950
391	Caldwell	Caldwell	28,122	8,931	437,200
392	Grover Cleveland	"	1,564	2,516	82,800
393	West Essex	"	7,594	20,000	330,350
394	Cedar Grove	Cedar Grove	27,329	12,657	454,400
395	Amherst	East Orange	10,102	8,290	97,900
396	Apex	" "	6,047	4,000	176,200
397	Banner	" "	37,027	.....	147,700
398	Brick Church	" "	10,727	11,978	449,550
399	Carnegie	" "	772	1,188	29,350
400	Civic Centre	" "	3,881	8,358	119,700
401	Clarion	" "	5,474	5,236	253,600
402	East Orange	" "	22,598	11,256	485,100
403	Elmwood	" "	13,229	17,431	246,878
404	Fairway	" "	10,981	18,725	150,350
405	Hollywood	" "	3,170	13,533	594,073
406	Lackawanna	" "	8,837	92,864	628,365
407	Library	" "	915	6,683	76,250
408	Marvel	" "	13,887	22,741	108,613
409	Park and Dodd	" "	4,144	3,000	211,550
410	Prospect-Watsessing	" "	4,302	12,773	468,026
411	Safeguard	" "	1,641	1,257	38,800
412	Shepherd	" "	6,988	7,000	79,600
413	Stronghold	" "	2,037	10,350	282,400
414	Suburban	" "	2,897	.....	212,700
415	Third Ward	" "	24,284	.....	572,670
416	Triumph	" "	4,666	11,000	518,150
417	Tuttle	" "	412	.....	26,826

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,428	.....	$151,989	$20,077	$552	$434,460	368
.....	$22,100	69,601	24,425	3,917	276,729	369
60,788	15,817	108,070	5,537	2,536	430,460	370
.....	87,655	23,524	11,374	86,497	564,513	371
575,541	76,927	629,600	47,785	13,982	3,291,155	372
$763,770	$324,727	$2,066,910	$261,265	$134,432	$9,606,203	
.....	$1,113	$119,635	$27,727	$5,888	$386,304	373
$2,705	1,055	411,953	2,203	18,655	1,002,323	374
.....	4,375	96,123	350	1,766	263,402	375
.....	6,370	418,332	18,632	20,425	1,091,263	376
5,000	3,891	84,889	6,320	3,035	448,673	377
15,985	8,400	245,945	3,745	12,158	428,354	378
.....	3,577	79,711	11,660	11,819	308,131	379
20,400	2,540	215,407	15,598	43,730	700,967	380
.....	13,215	38,292	4,065	34	198,386	381
378	2,225	93,360	24,613	6,580	283,051	382
35,756	4,017	32,975	2,362	5,428	212,827	383
3,500	1,315	297,478	3,092	4,867	480,099	384
115,906	15,494	268,454	8,044	3,207	1,087,904	385
734	2,107	92,651	1,405	1,278	148,267	386
430	850	31,008	1,101	172	116,872	387
1,260	2,890	139,708	7,373	890	384,339	388
.....	3,760	19,999	352	31	83,479	389
640	1,551	203,797	31,284	3,155	390,649	390
14,331	9,640	191,727	29,092	2,938	721,981	391
8,200	958	67,225	8,827	1,640	173,730	392
34,350	14,450	172,441	22,437	15,680	617,302	393
53,300	4,295	141,178	6,062	3,295	702,516	394
.....	2,615	153,403	1,738	16,456	290,504	395
35,400	8,550	125,475	8,896	8,374	372,942	396
3,900	5,262	126,511	19,023	3,477	342,900	397
109,988	19,651	289,077	7,014	14,937	912,922	398
29,049	5,065	40,072	6,364	627	112,487	399
74,898	6,302	154,622	5,649	14,933	388,343	400
.....	5,870	122,971	14,350	4,527	412,028	401
1,087	16,002	401,396	45,843	2,806	986,088	402
.....	6,547	88,310	24,228	7,203	403,826	403
.....	2,677	105,783	21,000	2,745	312,261	404
58,169	18,320	342,375	11,180	6,883	1,047,708	405
.....	17,387	212,886	47,474	11,592	1,019,405	406
.....	2,485	72,301	11,293	804	170,731	407
.....	3,535	280,925	73,790	22,406	525,897	408
.....	135	158,117	14,407	1,931	393,284	409
17,798	22,576	602,513	13,423	11,585	1,152,996	410
3,360	50	38,718	15,075	135	99,036	411
27,528	6,910	45,135	13,964	1,869	188,794	412
1,214	1,975	11,300	64,830	3,585	377,691	413
.....	3,250	92,280	36,305	5,453	352,885	414
77,400	7,106	324,673	9,762	14,589	1,030,484	415
51,900	9,198	146,209	18,641	15,345	775,109	416
.....	.....	38,940	834	4,734	71,746	417

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Cumberland County—Continued					
368	Security Perpetual	Millville	$205,933	.....	.....	$47,750
369	Port Norris	Port Norris	187,926	.....	.....	.....
370	Fidelity	Vineland	178,334	.....	.....	107,750
371	Landis	"	427,224	.....	.....	.....
372	Mechanics, No. 1	"	1,801,745	.....	$67,548	675,200
	Totals		$5,468,665	.....	$67,548	$1,060,000
	Essex County					
373	Belleville	Belleville	$191,237	.....	.....	$25,250
374	Central	"	458,268	.....	.....	211,450
375	Clover	"	144,065	.....	.....	36,550
376	Home	"	494,223	.....	.....	365,000
377	North Belleville	"	232,224	.....	.....	126,800
378	Silver Lake	"	190,199	.....	.....	49,743
379	American-Polish	Bloomfield	179,142	.....	.....	53,550
380	Bloomfield	"	440,625	.....	.....	63,200
381	Church	"	137,434	$10,500	.....	2,900
382	Concord	"	150,117	.....	.....	8,000
383	Constitution	"	122,458	.....	.....	800
384	Energetic	"	314,928	.....	.....	36,575
385	Essex County	"	803,895	.....	.....	.....
386	Glenwood	"	86,010	.....	.....	18,130
387	Interurban	"	59,157	.....	.....	5,000
388	Merchants and Mechanics	"	270,800	.....	.....	8,700
389	North Center	"	59,411	.....	.....	5,000
390	Young Men's	"	166,530	.....	.....	59,800
391	Caldwell	Caldwell	390,578	.....	.....	116,200
392	Grover Cleveland	"	86,615	.....	.....	15,015
393	West Essex	"	405,337	.....	.....	66,300
394	Cedar Grove	Cedar Grove	404,526	.....	.....	103,350
395	Amherst	East Orange	97,204	.....	.....	56,100
396	Apex	" "	133,776	.....	$440	84,025
397	Banner	" "	181,382	.....	.....	79,300
398	Brick Church	" "	504,519	17,600	.....	129,700
399	Carnegie	" "	64,167	.....	.....	2,300
400	Civic Centre	" "	214,686	.....	.....	16,450
401	Clarion	" "	231,813	.....	.....	63,000
402	East Orange	" "	543,946	.....	.....	101,300
403	Elmwood	" "	210,674	.....	.....	91,300
404	Fairway	" "	151,752	.....	.....	46,975
405	Hollywood	" "	467,508	.....	.....	286,500
406	Lackawanna	" "	537,025	.....	.....	270,400
407	Library	" "	111,557	.....	.....	17,300
408	Marvel	" "	328,359	.....	.....	76,250
409	Park and Dodd	" "	233,751	.....	.....	.....
410	Prospect-Watsessing	" "	524,449	.....	.....	124,250
411	Safeguard	" "	61,155	.....	.....	4,940
412	Shepherd	" "	126,723	.....	.....	4,600
413	Stronghold	" "	217,914	.....	.....	38,025
414	Suburban	" "	179,898	.....	.....	74,500
415	Third Ward	" "	519,089	.....	.....	110,560
416	Triumph	" "	349,054	.....	.....	185,800
417	Tuttle	" "	42,703	.....	.....	13,035

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$61,200	$1,273	.....	$4,750	$29,947	$37,200	$46,407	$434,460	368
.....	1,200	1,451	.....	.....	744	40,792	44,616	276,729	369
.....	.....	536	.....	54,000	1,769	45,946	42,125	430,460	370
.....	.....	277	.....	.....	.....	120,546	16,466	564,513	371
.....	.....	381	.....	.....	6,934	461,455	277,892	3,291,155	372
$29,512	$318,661	$11,589	.....	$197,673	$169,247	$1,347,823	$935,485	$9,606,203	
$366	$20,807	$134	.....	$48,077	$9,198	$35,551	$55,684	$386,304	373
4,462	14,431	.....	.....	74,100	30,628	75,498	133,486	1,002,323	374
36	.....	840	.....	.....	12,518	30,263	39,130	263,402	375
.....	.....	407	.....	.....	7,176	78,248	146,209	1,091,263	376
878	.....	493	.....	.....	2,705	39,556	46,017	448,673	377
1,088	.....	6	.....	10,800	41,225	3,913	131,378	428,354	378
5,475	.....	495	.....	.....	1,006	27,803	40,660	308,131	379
157	.....	2,224	.....	5,000	3,963	97,268	88,530	700,967	380
50	.....	45	.....	.....	165	30,941	16,351	198,386	381
540	.....	759	.....	7,000	39,203	28,449	48,983	283,051	382
.....	.....	340	.....	28,438	12,425	29,057	19,309	212,827	383
1,744	.....	831	.....	.....	3,718	.....	122,303	480,099	384
1,358	.....	3,706	.....	.....	5,882	187,250	85,813	1,087,904	385
.....	.....	.....	.....	.....	855	12,747	30,525	148,267	386
80	11,950	333	.....	.....	1,630	13,741	24,981	116,872	387
987	.....	143	.....	.....	6	49,579	54,124	384,339	388
335	.....	56	.....	.....	.....	11,752	6,925	83,479	389
7,279	13,805	195	.....	24,400	36,610	.....	82,030	390,649	390
51	35,968	2,725	$1,550	.....	4,320	79,220	91,569	721,981	391
4,130	.....	310	3,200	18,708	2,728	10,748	32,276	173,730	392
89	.....	4,118	.....	.....	13,650	48,310	79,498	617,302	393
.....	.....	788	.....	23,912	4,059	120,822	45,059	702,516	394
330	.....	.....	.....	.....	53,547	4,542	78,781	290,504	395
608	.....	21	.....	30,275	41,845	26,566	55,386	372,942	396
1,150	.....	84	.....	.....	12,187	26,863	41,934	342,900	397
114	1,000	1,620	105	25,150	11,041	101,943	120,130	912,922	398
20	9,284	595	.....	6,100	1,464	12,818	15,739	112,487	399
780	.....	393	.....	45,000	232	42,194	68,608	388,343	400
240	.....	2,174	.....	33,400	634	42,764	38,003	412,028	401
852	.....	1,238	.....	.....	50,436	105,657	182,659	986,088	402
.....	.....	91	.....	.....	13,840	48,643	39,278	403,826	403
2,290	.....	171	.....	20,000	39,758	19,236	32,079	312,261	404
727	.....	1,348	2,450	99,400	6,560	94,207	89,003	1,047,703	405
28	.....	296	4,000	.....	13,568	111,144	82,944	1,019,405	406
591	.....	37	.....	.....	.....	11,112	30,134	170,731	407
4,412	.....	2,064	3,762	.....	3,899	22,501	84,650	525,897	408
13,270	.....	733	.....	3,000	38,878	41,651	62,001	393,284	409
.....	144,031	360	2,800	15,000	40,276	116,008	185,822	1,152,996	410
1,625	.....	754	.....	.....	3,562	12,257	14,743	99,036	411
683	.....	128	.....	.....	230	26,686	29,744	188,794	412
1,828	.....	2,523	1,433	.....	21,629	34,337	60,002	377,691	413
6,264	.....	267	.....	11,600	5,642	40,320	34,394	352,885	414
174	.....	94	.....	101,000	52,565	128,622	118,380	1,030,484	415
4,054	.....	620	.....	76,012	4,454	90,793	64,322	775,109	416
.....	.....	10	.....	.....	1,802	.....	14,196	71,746	417

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County—Continued								
368	Security Perpetual	2,407	409					238	25
369	Port Norris	2,117	256						
370	Fidelity	2,903	290					539	76
371	Landis	5,076	257						
372	Mechanics, No. 1	26,470	3,450			1,803	844	3,376	444
	Totals	71,896	8,333			1,803	844	5,300	732
	Essex County								
373	Belleville	2,150	182					126	18
374	Central	6,753	501					1,058	116
375	Clover	2,070	201					183	49
376	Home	6,591	507					1,825	190
377	North Belleville	4,411	556					634	127
378	Silver Lake	2,370	255					248	27
379	American-Polish	2,355	337					268	42
380	Bloomfield	5,046	457					316	38
381	Church	1,844	178	105	5			15	4
382	Concord	1,705	152					40	4
383	Constitution	1,713	117					4	1
384	Energetic	4,483	357					183	22
385	Essex County	10,067	1,067						
386	Glenwood	1,699	215					92	25
387	Interurban	742	59					25	4
388	Merchants and Mechanics	3,367	295					43	6
389	North Center	1,095	139					25	6
390	Young Men's	1,572	231					299	32
391	Caldwell	4,952	369					581	55
392	Grover Cleveland	1,082	94					75	13
393	West Essex	5,247	506					332	43
394	Cedar Grove	5,627	367					517	48
395	Amherst	1,232	262					281	36
396	Apex	1,982	194			36	36	420	82
397	Banner	1,994	159					397	45
398	Brick Church	6,402	406	176	26			648	84
399	Carnegie	759	78					12	3
400	Civic Centre	3,497	241					82	18
401	Clarion	3,169	235					315	59
402	East Orange	6,031	534					507	73
403	Elmwood	2,602	174					457	56
404	Fairway	2,251	226					234	81
405	Hollywood	6,303	567					1,432	248
406	Lackawanna	6,928	399					1,352	32
407	Library	1,330	128					87	11
408	Marvel	3,579	254					381	54
409	Park and Dodd	2,940	285						
410	Prospect-Watsessing	6,312	498					621	138
411	Safeguard	644	94					25	14
412	Shepherd	1,705	200					23	4
413	Stronghold	2,813	205					190	27
414	Suburban	2,141	161					375	38
415	Third Ward	8,310	620					553	80
416	Triumph	5,068	455					929	112
417	Tuttle	786	125					65	18

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,645	166	268	S.	$1.00 m.	$200	6	.....	.....	368
2,117	134	122	S.	1.00 m.	200	6	$0.05 b	$0.05 b	369
3,442	143	223	S.	.90 & 1.00 m.	200	6	.05 b	.05 b	370
5,076	139	118	N.S.	1.00 m.	200	6	.....	.....	371
31,649	1,452	3,286	O.P.	.....	200	6	.....	.....	372
78,999	3,560	6,349							
2,276	60	140	S.	$1.00 & $2.00 m.	$200	6	.....	.....	373
7,811	121	496	O.P.	.....	200	6	$2.00 a	$2.00 a	374
2,253	41	269	O.P.	.....	200	6	1.00 & 2.00 a	1.00 a	375
8,416	197	500	S.	1.00 m.	200	6	.....	.....	376
5,045	98	585	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	377
2,618	45	237	O.P.	.....	200	6	3.00 a	2.00 a	378
2,623	51	328	S.	1.00 m.	200	6	1.00 a	1.00 a	379
5,362	97	398	S.	1.00 m.	200	6	.....	.....	380
1,964	36	151	S.	1.00 m.	200	6	.....	.....	381
1,745	43	113	S.	1.00 m.	200	6	3.00 a	.....	382
1,717	27	91	S.	1.00 m.	200	6	3.00 a	1.00 a	383
4,666	25	354	S.	1.00 m.	200	6	3.00 a	2.00 a	384
10,067	190	877	S.	1.00 m.	200	6	.....	.....	385
1,791	28	212	O.P.	.....	200	5 & 6	.....	.....	386
767	13	50	S.	1.00 m.	200	6	3.00 a	1.50 a	387
3,410	48	253	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	388
1,120	20	125	O.P.	.....	200	6	.03 b	.03 b	389
1,871	43	220	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	390
5,533	145	279	S.	1.00 m.	200	6	3.00 a	.....	391
1,157	26	81	S.	1.00 & 2.00 m.	200	6	2.00 & 3.00 a	.....	392
5,579	111	438	S.	1.00 m.	200	6	.....	2.00 a	393
6,144	119	296	S.	1.00 m.	200	6	.03 b	.03 b	394
1,513	29	269	O.P.	.....	200	6	.....	.....	395
2,438	40	272	O.P.	.....	200	6	.....	.....	396
2,391	38	166	S.	1.00 m.	200	6	3.00 a	2.00 a	397
7,226	131	385	S. & N.S.	1.00 m.	200	6	1.00 a & .01 b	1.00 a	298
771	19	62	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	399
3,579	55	204	S.	1.00 m.	200&T.M.	5 & 6	.04 b	.04 b	400
3,484	56	238	S.	1.00 m.	200	6	3.00 a	1.00 a	401
6,538	120	487	S.	1.00 m.	200	6	2.00 a	1.00 a	402
3,059	68	162	N.S.	1.00 m.	200	6	1.00 a	1.00 a	403
2,485	43	264	S.	1.00 m.	200	6	3.00 a	.....	404
7,735	180	635	S.	1.00 m.	200	6	3.00 a	1.00 a	405
8,280	150	281	O.P.	.....	200	6	.....	.....	406
1,417	17	122	S.	1.00 m.	200	6	3.00 a	1.00 a	407
3,960	24	284	S.	1.00 m.	200	6	.....	.....	408
2,940	46	239	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	409
6,933	113	523	S.	1.00 & 2.00 m.	200	6	various	various	410
669	12	96	S.	1.00 m.	200	6	3.00 a	.....	411
1,728	43	161	S.	1.00 m.	200	6	2.00 a	2.00 a	412
3,003	78	154	S.	1.00 m.	200	6	4.00 a	.....	413
2,516	58	141	S.	1.00 m.	200	6	3.00 a	.....	414
8,863	112	588	O.P.	.....	200	6	.05 b	.05 b	415
5,997	132	435	S.	1.00 m.	200	6	3.00 a	1.00 a	416
851	12	131	O.P.	.....	200	6	.....	.....	417

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
418	Glen Ridge	Glen Ridge	Mar. 30, 1914	Eugene LeR. Cadmus
419	Business Men's	Irvington	May 24, 1913	W. Clifton Terrill
420	Camptown	"	Mar. 7, 1910	Louis G. Breitenbach
421	First Ward	"	Nov. 8, 1915	Joseph F. Harter
422	Greater Newark	"	Dec. 28, 1904	Francis S. Green
423	Grove	"	Mar. 31, 1910	Conrad J. Rech
424	Iroquois	"	Jan. 8, 1925	Stanley J. Bakley
425	Irvington	"	June 18, 1887	Melvin R. Longfield
426	Marathon	"	Oct. 21, 1910	August M. Kleeman
427	Normandy Park	"	Sept. 11, 1912	Adolph A. Franz
428	Olympic	"	Sept. 18, 1905	Frederick G. Goedde
429	Polish-American	"	Feb. 14, 1913	Walter Mazur
430	Service Men's	"	Sept. 9, 1921	Edward J. Boschen
431	Supreme	"	Nov. 27, 1925	Andrew G. Kress
432	Livingston	Livingston	Aug. 28, 1922	Ralph D. De Camp
433	Caledonia	Maplewood	Mar. 22, 1909	Edward F. Schwartz
434	Crestview	"	Mar. 21, 1922	Arthur L. Stephans
435	Maplewood	"	April 27, 1910	James Fleming
436	Township	"	Feb. 1, 1922	John W. Heller
437	Tuscan	"	Sept. 22, 1909	Emil Hildebrand
438	Millburn	Millburn	Aug. 10, 1907	John A. Kalb
439	Washington Rock	"	May 14, 1926	Albert E. Allsopp, 2d
440	Clairidge	Montclair	May 7, 1926	John Heyrich
441	Edgemont	"	Sept. 16, 1930	Wilbur W. Brooks
442	Golden Rod	"	Jan. 10, 1925	F. F. Thompson
443	Hillside	"	Feb. 18, 1904	J. D. Hegeman, Jr.
444	Montclair	"	Jan. 9, 1886	William N. Chestnut
445	Nishuane	"	June 17, 1922	Kenneth R. Shand
446	Plaza	"	Feb. 2, 1920	Patrick J. Farrell
447	Upper Montclair	"	Aug. 26, 1919	Alfred T. Gibbs
448	Wellmont	"	May 10, 1930	Andrew Leask
449	A-1	Newark	Sept. 4, 1919	Michael Leveen
450	Aberdeen	"	May 18, 1926	Samuel Gorlin
451	Abingdon	"	Feb. 4, 1914	John D. Leslie
452	Able-Old Hickory	"	* (See below)	Meyer P. Gross
453	Acme	"	Sept. 26, 1905	William J. Harris
454	Acorn	"	June 23, 1910	Philip J. Jackson
455	Acropolis	"	Mar. 28, 1913	George L. Larkin
456	Action	"	Nov. 16, 1925	Maurice M. Feder
457	Adamant	"	Oct. 16, 1920	Frank L. Smith
458	Admiral Sampson	"	Feb. 9, 1922	Joseph M. Reicher
459	Aggressive	"	Nov. 8, 1913	William E. Sandmeyer
460	Aladdin	"	Oct. 23, 1920	Henry Jacobs
461	Alert	"	May 28, 1920	Samuel Schechner
462	Alliance	"	Mar. 9, 1911	William E. Selby
463	Allied	"	Mar. 14, 1919	Max Abeles
464	Almanac	"	Nov. 24, 1924	H. Burnham Rowe
465	Alpha	"	Nov. 20, 1907	Joseph J. Matz
466	Alpine	"	July 13, 1920	Stanley J. Rotonda
467	Altruist	"	May 19, 1926	Charles Gans
468	Amalgamated	"	Mar. 8, 1913	
469	American	"	April 4, 1907	Charles Loebel
470	American-Ukrainian	"	Feb. 7, 1922	Michael Shumeyko
471	Anchor	"	Aug. 19, 1913	Camille L. Gairoard
472	Annexed District	"	Nov. 22, 1898	John L. Becker

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Howard S. Dodd	Clarence F. Stringham	227 Ridgewood Ave., Glen Ridge, N. J.	418
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	419
Newton P. Kinsey	L. P. Hofmann	34 Union Ave., Irvington, N. J.	420
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	421
Newton P. Kinsey	Joseph S. Waterfield	35 Whitney Road, Short Hills, N. J.	422
Albert C. Kraft	William F. Gegenheimer	53 Clinton St., Newark, N. J.	423
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	424
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	425
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	426
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	427
Fred G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	428
Thaddeus J. Rospond	John Posluszny	617—18th Ave., Irvington, N. J.	429
Frederic Stoddard	Gustav Modersohn, Jr.	755 Broad St., Newark, N. J.	430
Richard Otto	John F. Muller	11 Norfolk Ave., Maplewood, N. J.	431
Grosso & Anderson	Raymond C. Tower	27 Wilson Terrace, Livingston, N. J.	432
	William A. Gade	189 S. 10th St., Newark, N. J.	433
Richard H. Thiele	Harry W. Brands	92 Parker Ave., Maplewood, N. J.	434
Frederic W. Smith	Andrew Jack	5 Girard Place, Maplewood, N. J.	435
Samuel D. Williams	J. Lewis Fiacre	1874 Springfield Ave., Maplewood, N. J.	436
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnett Ave., Maplewood, N. J.	437
Hobart L. Benedict	Stanley J. Lathrop	Millburn, N. J.	438
Fred Herrigel, Jr.	Roland Lewan	46 Walnut Ave., Millburn, N. J.	439
Irving Siegler	Joseph E. Mintz	3 Vincent Place, Montclair, N. J.	440
John A. Bennett	Hugh Currie	33 Watchung Plaza, Montclair, N. J.	441
W. P. Allen	Alfred H. Tate	10 Cross Road, Montclair, N. J.	442
J. A. Hines	William Sigler	420 Bloomfield Ave., Montclair, N. J.	443
Philip Goodell	Harry Hodge	410 Bloomfield Ave., Montclair, N. J.	444
Henry W. Trimble	Joseph D. McKee	319 Orange Road, Montclair, N. J.	445
Chester C. Beekman	Porter L. R. Versfelt	11 Miller St., Caldwell, N. J.	446
Henry W. Trimble	Terence J. McHugh	100 Gordonhurst Ave., Upper Montclair, N. J.	447
John A. Bennett	Irving R. Noble	193 Union St., Montclair, N. J.	448
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	449
Percy H. Penn	Phil H. Lipschutz	614 Central Ave., East Orange, N. J.	450
Fred C. Ritger	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	451
Joseph Kraemer	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	452
Frank Voigt	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	453
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	454
H. J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	455
H. F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	456
Wolber, Gilhooly & Yauch	Walter A. Hughes	70 Branford Place, Newark, N. J.	457
Charles M. Grosman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	458
M. W. Meisner	Clyde A. Zukswert	Raymond-Commerce Bldg., Newark, N. J.	459
Harry Griffinger	U. Samuel Abeles	60—5th St., Newark, N. J.	460
Samuel Roessler	Oscar Merz	755 Broad St., Newark, N. J.	461
Joseph G. Wolber	T. L. R. Crooks	505 Clinton Ave., Newark, N. J.	462
Charles Frankel	Abraham Levin	207 Market St., Newark, N. J.	463
Edward Gaulkin	Fred Maybaum	10 Osborne Terrace, Newark, N. J.	464
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	465
A. F. Minisi & C. Cerrato	Vito Verniero	13 Sheffield St., Newark, N. J.	466
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	467
Special Asst. Dep. Com'r	*Walter J. Mulgrave	1060 Broad St., Newark, N. J.	468
Joseph E. Cohn	M. Gerge Greenberg	312 High St., Newark, N. J.	469
Anthony P. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	470
Michael J. Quigley	Pearce T. Prisk	109 Morse Ave., Bloomfield, N. J.	471
Lehlbach, Johnson & Ormond	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	472

* Amalgamated Building and Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
418	Glen Ridge	Glen Ridge	$33,812	$17,515	$545,750
419	Business Men's	Irvington	1,067	.....	263,848
420	Camptown	"	20,805	40,000	1,527,401
421	First Ward	"	27,785	24,467	245,900
422	Greater Newark	"	28,707	7,650	394,100
423	Grove	"	560	.....	95,900
424	Iroquois	"	3,691	6,732	145,618
425	Irvington	"	19,460	12,000	541,600
426	Marathon	"	630	.....	184,987
427	Normandy Park	"	2,899	1,281	158,913
428	Olympic	"	5,555	2,500	212,700
429	Polish-American	"	697	.....	291,800
430	Service Men's	"	12,624	9,925	158,000
431	Supreme	"	4,509	5,371	231,500
432	Livingston	Livingston	2,967	3,000	125,500
433	Caledonia	Maplewood	34,022	27,732	47,450
434	Crestview	"	24,587	45,075	273,300
435	Maplewood	"	77,563	52,295	1,938,518
436	Township	"	11,358	.....	336,700
437	Tuscan	"	5,423	.....	235,150
438	Millburn	Millburn	2,277	22,398	623,158
439	Washington Rock	"	480	18,698	164,500
440	Claridge	Montclair	2,781	11,218	40,400
441	Edgemont	"	12,374	1,065	78,800
442	Golden Rod	"	2,076	762	32,750
443	Hillside	"	19,218	22,600	578,950
444	Montclair	"	1,473	26,021	756,880
445	Nishuane	"	4,491	5,000	196,800
446	Plaza	"	2,155	3,500	200,640
447	Upper Montclair	"	57,383	15,000	915,769
448	Wellmont	"	821	3,771	.....
449	A-1	Newark	3,511	.....	504,295
450	Aberdeen	"	8,288	8,245	15,400
451	Abingdon	"	12,683	18,437	275,500
452	Able-Old Hickory	"	5,874	21	440,600
453	Acme	"	7,367	19,350	53,600
454	Acorn	"	2,800	1,493	163,800
455	Acropolis	"	4,810	14,991	198,700
456	Action	"	872	8,122	57,347
457	Adamant	"	4,677	.....	125,400
458	Admiral Sampson	"	2,109	430	95,050
459	Aggressive	"	2,571	.....	128,297
460	Aladdin	"	231	11,236	98,200
461	Alert	"	45,095	.....	341,000
462	Alliance	"	3,970	4,600	355,749
463	Allied	"	466	5,715	98,100
464	Almanac	"	3,420	17,750	41,100
465	Alpha	"	19,905	52,804	323,600
466	Alpine	"	518	.....	191,500
467	Altruist	"	8,912	6,400	147,494
468	Amalgamated	"	21,541	.....	520,833
469	American	"	1,904	8,200	97,700
470	American-Ukrainian	"	7,946	.....	269,000
471	Anchor	"	5,051	5,097	73,600
472	Annexed District	"	10,130	186	185,610

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$158,605	$16,820	$162,594	$74,100	$8,816	$1,018,012	418
1,400	350	261,647	3,108	7,160	538,580	419
1,680	24,552	1,358,545	5,722	56,252	3,034,957	420
52,206	18,144	466,721	54,295	2,533	892,051	421
518	335	520,386	1,432	6,654	959,782	422
888	1,630	41,111	10,498	2,887	153,474	423
.....	1,060	106,708	14,571	4,641	283,021	424
2,433	5,600	334,925	5,778	6,052	927,848	425
.....	1,650	106,563	9,484	2,156	305,470	426
.....	2,469	99,004	6,370	2,025	272,961	427
883	13,315	212,980	19,867	5,120	472,920	428
1,100	4,399	181,942	76,239	3,196	559,373	429
.....	10,200	107,416	11,732	6,131	316,028	430
987	4,660	73,774	7,151	515	328,467	431
984	1,235	47,658	5,565	675	187,584	432
18,984	3,223	421,115	686	2,825	556,037	433
.....	4,090	138,329	172	1,977	487,530	434
24,880	59,419	194,673	16,252	3,076	2,366,676	435
4,511	6,505	75,302	2,409	5,250	442,035	436
48,505	15,275	183,931	19,647	7,156	515,087	437
864,682	73,260	583,044	24,090	13,725	2,206,634	438
24,001	2,570	27,473	6,390	1,563	245,675	439
1,375	1,610	32,856	4,515	409	95,164	440
13,922	4,175	11,539	3,838	118	125,831	441
.....	1,825	7,482	5,305	849	51,049	442
30,950	23,192	486,879	95,955	10,454	1,268,198	443
273,074	19,389	346,500	19,168	28,531	1,471,036	444
10,500	6,885	76,846	21,460	16,929	338,911	445
.....	1,775	160,807	14,634	3,031	386,542	446
28,750	3,510	39,812	4,519	7,625	1,072,368	447
5,000	1,020	.....	14,728	159	25,499	448
.....	44,764	698,226	14,578	64,048	1,329,422	449
.....	.....	44,980	13,949	2,371	93,233	450
993	2,300	14,335	18,401	39,198	381,847	451
.....	23,997	731,498	8,857	37,952	1,248,799	452
54,828	800	147,630	980	1,962	286,517	453
14,300	3,035	161,820	14,496	2,457	364,201	454
3,900	3,155	121,748	23,415	8,702	379,421	455
1,200	2,195	117,034	3,703	8,349	198,822	456
.....	515	182,252	1,674	4,704	319,222	457
8,050	.....	267,394	88,817	943	462,793	458
43,700	2,141	473,740	1,050	2,206	653,705	459
1,000	800	140,830	316	1,644	254,257	460
132,934	490	433,422	47,607	20,713	1,021,261	461
9,515	4,649	184,318	8,179	5,877	576,857	462
.....	1,800	267,858	3,284	1,368	378,591	463
.....	990	83,197	57,911	3,020	207,388	464
.....	22,859	353,523	14,289	20,396	807,376	465
.....	1,230	125,252	4,392	6,394	329,286	466
.....	.....	117,816	1,072	5,835	287,529	467
116,400	35,453	1,988,036	16,453	34,633	2,733,349	468
11,600	25	113,351	8,070	4,916	245,766	469
5,384	6,015	217,141	42,746	3,858	552,090	470
2,305	11,850	185,387	9,253	638	293,181	471
95,643	700	353,243	14,921	2,131	662,564	472

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
418	Glen Ridge	Glen Ridge	$651,487			$52,500
419	Business Men's	Irvington	152,126			208,200
420	Camptown	"	1,258,476			1,156,150
421	First Ward	"	305,109			207,750
422	Greater Newark	"	330,384			402,400
423	Grove	"	62,760			32,200
424	Iroquois	"	149,233			35,550
425	Irvington	"	358,808			354,320
426	Marathon	"	118,128			106,780
427	Normandy Park	"	120,241			63,000
428	Olympic	"	245,861			98,850
429	Polish-American	"	203,612			174,630
430	Service Men's	"	167,213	$2,400		58,550
431	Supreme	"	213,231			26,100
432	Livingston	Livingston	103,342			4,500
433	Caledonia	Maplewood	285,711			147,128
434	Crestview	"	323,806			28,200
435	Maplewood	"	1,728,438			
436	Township	"	299,208			12,900
437	Tuscan	"	214,729			169,650
438	Millburn	Millburn	1,115,172			100,600
439	Washington Rock	"	182,988			
440	Claridge	Montclair	45,516			1,150
441	Edgemont	"	106,554			
442	Golden Rod	"	33,105			575
443	Hillside	"	799,659			89,900
444	Montclair	"	905,523			48,500
445	Nishuane	"	244,728			4,000
446	Plaza	"	151,188			75,240
447	Upper Montclair	"	799,083			
448	Wellmont	"	23,742			
449	A-1	Newark	390,325			380,645
450	Aberdeen	"	28,270			3,800
451	Abingdon	"	209,094			68,000
452	Able-Old Hickory	"	530,059			279,870
453	Acme	"	113,682			109,850
454	Acorn	"	104,355			93,725
455	Acropolis	"	169,284			47,275
456	Action	"	102,938			17,400
457	Adamant	"	151,279			31,400
458	Admiral Sampson	"	198,912			82,015
459	Aggressive	"	253,222			161,400
460	Aladdin	"	103,778			52,650
461	Alert	"	133,716			177,075
462	Alliance	"	321,738			80,275
463	Allied	"	154,490			117,513
464	Almanac	"	131,632			22,625
465	Alpha	"	491,417			48,375
466	Alpine	"	124,661			46,580
467	Altruist	"	146,853			67,575
468	Amalgamated	"	1,152,415			737,510
469	American	"	51,915			84,295
470	American-Ukrainian	"	239,850			92,600
471	Anchor	"	172,014			13,350
472	Annexed District	"	297,921			109,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$305	.....	$886	.....	$97,000	$925	$133,999	$80,910	$1,018,012	418
.....	$27,252	.....	.....	7,000	19,819	13,630	110,353	538,589	419
.....	.....	.....	.....	16,300	17,462	177,354	409,215	3,034,957	420
864	.....	1,086	.....	.....	193,520	.....	183,722	892,051	421
.....	.....	5	.....	.....	55,129	.....	171,864	959,782	422
.....	.....	25	.....	8,850	19,650	11,199	18,790	153,474	423
449	.....	1,282	.....	10,348	19,716	18,411	48,032	283,021	424
.....	.....	.....	.....	22,200	10,382	74,413	107,725	927,848	425
899	.....	60	.....	16,800	8,364	15,375	39,064	305,470	426
76	.....	.....	.....	.....	23,198	13,982	52,464	272,961	427
1,126	.....	147	$250	10,000	10,302	41,369	65,015	472,920	428
232	.....	2,178	.....	2,615	64,892	24,958	86,256	559,373	429
164	.....	123	.....	5,500	3,707	30,761	47,610	316,028	430
1,666	.....	78	.....	.....	435	50,888	36,069	328,467	431
106	.....	206	700	28,950	2,908	23,270	23,602	187,584	432
8	.....	.....	.....	.....	3,860	14,694	104,636	556,037	433
946	.....	.....	.....	.....	870	78,823	54,885	487,530	434
.....	.....	3,233	16,325	.....	4,036	458,860	155,784	2,366,676	435
.....	.....	5	.....	.....	30	85,978	43,914	442,035	436
15	.....	1,095	1,700	4,500	7,089	29,124	87,185	515,087	437
4,299	.....	1,610	.....	491,133	27,675	226,020	240,125	2,206,634	438
3,132	.....	382	.....	.....	500	34,351	24,322	245,675	439
370	.....	54	.....	.....	17,511	9,610	20,953	95,164	440
.....	.....	157	.....	.....	470	12,062	6,588	125,831	441
1,016	.....	794	.....	.....	2,404	7,048	6,107	51,049	442
3,484	.....	1,834	.....	46,000	124,705	52,735	149,881	1,268,198	443
849	12,957	2,111	200	171,750	20,624	180,075	128,447	1,471,036	444
380	768	927	.....	.....	.....	57,598	30,510	338,911	445
62	9,257	297	.....	25,100	30,344	19,885	75,169	386,542	446
21	.....	968	3,087	.....	2,888	227,038	39,283	1,072,368	447
.....	.....	5	.....	.....	1,394	.....	358	25,499	448
6,027	.....	.....	.....	5,000	145,204	33,576	368,645	1,329,422	449
683	.....	452	.....	.....	32,971	.....	27,057	93,233	450
.....	.....	288	.....	8,000	9,305	37,662	49,498	381,847	451
15,682	.....	193	204	81,000	34,631	.....	307,160	1,248,799	452
8	.....	862	.....	.....	11,109	10,389	40,617	286,517	453
4,779	9,582	339	.....	28,500	64,377	9,584	48,960	364,201	454
1,325	.....	17	.....	.....	64,802	26,679	70,039	379,421	455
.....	.....	38	.....	.....	17,322	9,336	51,788	198,822	456
2,429	.....	36	.....	.....	45,023	29,819	59,236	319,222	457
2,369	.....	54	.....	28,225	46,008	.....	105,120	462,793	458
157	.....	.....	.....	15,000	68,076	.....	155,850	653,705	459
128	.....	.....	.....	.....	30,680	10,767	56,254	254,257	460
180	.....	798	.....	.....	375,583	50,051	283,858	1,021,261	461
6,967	.....	1,845	.....	.....	10,379	74,823	80,830	576,857	462
.....	.....	.....	.....	.....	29,427	.....	77,161	378,591	463
2,147	.....	.....	.....	.....	9,210	2,047	39,727	207,388	464
373	.....	50	.....	.....	25,912	26,081	215,168	807,376	465
2,506	3,540	90	.....	7,800	32,729	27,215	84,165	329,286	466
215	.....	.....	.....	.....	725	3,654	68,507	287,529	467
600	.....	.....	.....	153,500	232,546	.....	456,778	2,733,349	468
830	7,294	655	.....	.....	31,358	8,415	61,004	245,766	469
901	41,735	391	.....	7,000	32,352	51,532	85,729	552,090	470
9,992	.....	279	.....	.....	8,817	25,429	63,300	293,181	471
653	10,475	122	.....	4,500	64,326	68,804	106,763	662,564	472

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
418	Glen Ridge	7,270	547					262	33
419	Business Men's	4,671	242					2,082	103
420	Camptown	15,397	1,155					5,781	634
421	First Ward	4,111	238					2,077	133
422	Greater Newark	4,861	311					2,012	107
423	Grove	877	99					161	24
424	Iroquois	530	150					178	34
425	Irvington	4,918	374					1,772	139
426	Marathon	1,578	178					534	68
427	Normandy Park	1,810	168					315	43
428	Olympic	2,728	252					494	54
429	Polish-American	2,823	244					873	226
430	Service Men's	2,226	271	24	5			293	36
431	Supreme	2,782	297					130	17
432	Livingston	887	122					23	6
433	Caledonia	5,301	604					735	88
434	Crestview	4,374	413					141	19
435	Maplewood	25,624	1,167						
436	Township	4,497	386					65	10
437	Tuscan	2,590	263					848	74
438	Millburn	12,595	1,268					503	101
439	Washington Rock	2,654	325						
440	Claridge	519	49					6	2
441	Edgemont	1,944	205						
442	Golden Rod	468	132					3	2
443	Hillside	7,814	639					450	68
444	Montclair	9,310	848					243	41
445	Nishuane	3,540	209					20	4
446	Plaza	2,317	332					376	58
447	Upper Montclair	11,024	871						
448	Wellmont	359	39						
449	A-1	4,478	479					1,903	153
450	Aberdeen	377	32					19	5
451	Abingdon	2,088	161					340	39
452	Able-Old Hickory	8,975	941					1,340	150
453	Acme	1,220	163					549	62
454	Acorn	1,485	164					469	80
455	Acropolis	1,767	146					236	32
456	Action	2,065	238					87	17
457	Adamant	1,838	219					157	21
458	Admiral Sampson	2,082	186					410	68
459	Aggressive	2,705	368					807	63
460	Aladdin	1,432	367					263	37
461	Alert	2,289	481					885	49
462	Alliance	3,609	180					403	48
463	Allied	2,377	368					588	124
464	Almanac	1,218	122					113	20
465	Alpha	6,344	501					242	35
466	Alpine	2,040	149					233	44
467	Altruist	4,315	258					338	59
468	Amalgamated								
469	American	644	99					422	41
470	American-Ukrainian	2,665	283					463	143
471	Anchor	1,635	117					67	10
472	Annexed District	2,971	170					545	68

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
7,532	152	428	S.	$1.00 m.	$200	6	$3.00 a	.....	418
6,753	81	264	N.S.	1.00 m.	100	6	.....	.....	419
21,178	368	1,421	O.P.	.....	200	6	1.00 a	$3.00 a	420
6,188	100	271	S.	1.00 m.	200	6	3.00 a	.....	421
6,873	89	329	O.P.	.....	200	6	3.00 a	3.00 a	422
1,038	82	41	S.	1.00 m.	200	6	3.00 a	3.00 a	423
708	32	152	S.	1.00 m.	200	6	3.00 a	1.00 a	424
6,690	146	367	O.P.	.....	200	6	.....	3.00 a	425
2,112	37	209	S.	1.00 m.	200	6	1.00 a	.....	426
2,125	31	180	O.P.	.....	200	6	1.00 & 3.00 a	.....	427
3,222	64	242	S.	1.00 m.	200	6	1.00 a & .03 b	1.00 a & .03 b	428
3,696	71	399	S.	.25 w.	200	6	1.00 a	.....	429
2,543	43	269	S.	1.00 m.	200	6	3.00 a	1.00 a	430
2,912	40	274	S.	1.00 m.	200	6	2.00 a	1.00 a	431
910	39	89	S.	1.00 m.	200	6	1.00 a	.....	432
6,036	24	668	O.P.	.....	200	6	.....	4.00 a	433
4,515	70	362	O.P.	.....	200	6	2.00 a & .02½ b	2.00a & .02½b	434
25,624	320	847	S.	1.00 m.	200	5 & 6	.02½ b	2.00 a	435
4,562	51	345	O.P.	.....	200	6	.02½ b	.02½ b	436
3,438	92	245	S.	1.00 m.	200	6	1.00 a	1.00 a	437
13,098	444	925	S.	1.00 m.	200	6	2.00 a	.....	438
2,654	49	276	S.	1.00 m.	200	6	2.00 a	1.00 a	439
525	6	45	S.	1.00 m.	200	6	4.00 a	1.00 a	440
1,944	33	172	S.	1.00 m.	200	6	3.00 a & .05 b	.....	441
471	23	111	S.	1.00 m.	200	6	.....	.....	442
8,264	171	536	S.	1.00 & 2.00 m.	200	6	1.50 a	.....	443
9,553	185	704	S.	1.00 & 2.00 m.	200	6	.....	1.00 a	444
3,560	59	154	S.	1.00 m.	T.M.	5 & 6	various	various	445
2,693	57	333	O.P.	.....	200	6	.....	1.00 a	446
11,024	115	756	S.	1.00 m.	200	6	1.00 a	1.00 a	447
359	4	35	S.	1.00 & 2.00 m.	200	5 & 6	.012½ b	.012½ b	448
6,381	114	518	N.S.	1.00 m.	200	6	2.00 a	2.00 a	449
396	4	33	S.	1.00 m.	200	6	.....	.....	450
2,428	41	159	S.	1.00 m.	200	6	.....	.....	451
10,315	150	941	O.P.	.....	200	6	.....	.....	452
1,769	34	191	S.	1.00 m.	200	6	.....	.....	453
1,954	67	177	S.	1.00 m.	200	6	3.00 a	2.00 a	454
2,003	62	116	S	1.00 m.	200	6	.....	2.00 a	455
2,152	18	237	O.P.	.....	200	6	.....	.....	456
1,995	29	211	N.S.	1.00 m.	200	6	1.00 a	.....	457
2,492	17	237	S.	1.00 m.	200	6	.....	.....	458
3,512	27	404	O.P.	.....	200	6	.....	.....	459
1,695	33	371	N.S.	1.00 m.	200	6	1.00 & 2.00 a	1.00 a	460
3,174	41	489	S.	1.00 m.	200	6	1.00 a	1.00 a	461
4,012	29	199	S.	1.00 m.	200	6	3.00 a	2.00 a	462
2,965	17	475	S.	1.00 m.	200	6	3.00 a	.....	463
1,331	12	130	S.	1.00 m.	200	6	.....	2.00 a	464
6,586	92	444	N.S.	1.00 m.	200	6	2.00 a	.....	465
2,273	57	136	O.P.	.....	200	6	4.00 a	2.00 a	466
4,653	27	290	O.P.	.....	200	6	3.00 a	.....	467
.....	.....	.....	....	.....	.....	...	.....	.....	468
1,066	10	130	S.	1.00 m.	200	6	.....	.....	469
3,128	74	352	S.	1.00 m.	200	6	.....	1.00 a	470
1,702	21	106	S.	1.00 m.	200	6	3.00 a	2.00 a	471
3,516	48	190	S.	1.00 m.	200	6	.03 b	.03 b	472

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
473	Arion	Newark	Jan. 16, 1912	Edward F. Kern
474	Armstrong	"	Jan. 28, 1920	Junius Melbane
475	Arrow	"	July 23, 1920	Louis D. Goldberg
476	Assembly	"	April 19, 1920	David L. Heller
477	Astor	"	Dec. 5, 1912	Michael A. Jackson
478	Atlantic	"	April 1, 1901	John W. McAuliffe
479	Atlas Weekly	"	Jan. 18, 1911	Samuel A. Cohen
480	Aurora	"	Feb. 10, 1923	Gennarro Laccitiello
481	Auto Trade	"	Nov. 25, 1921	Claude E. Holgate
482	Bankers	"	Nov. 27, 1911	Harry Stangenthal
483	Barringer	"	Mar. 7, 1919	Jerome T. Congleton
484	Basic	"	Mar. 1, 1919	Jacob Lesnik
485	Bay View	"	Mar. 13, 1903	F. C. Mindnich
486	Beacon	"	June 16, 1920	Frank J. Durkin
487	Beaver	"	Mar. 23, 1912	Frederick Rosseter
488	Bell	"	Aug. 19, 1922	Samuel M. Bass
489	Beneficial	"	Mar. 18, 1893	Sidney N. Solomon
490	Bergen	"	Aug. 19, 1912	Alois Kraemer
491	Betsy Ross	"	Jan. 3, 1922	Elma Knapp
492	Big Brother	"	Jan. 13, 1922	Adolph Klein
493	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
494	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
495	Bonded	"	Mar. 19, 1919	Arthur C. Lindeman
496	Branch Brook	"	June 1, 1905	Samuel Gaiser
497	Branford	"	June 8, 1920	Ernest Grimaldi
498	Broad & Commerce	"	May 22, 1912	Eugene J. Anspach
499	Broad and Market	"	Sept. 10, 1906	James F. Connorton
500	Broad Street	"	Jan. 12, 1923	William F. Connelly
501	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
502	Buildahome	"	July 20, 1922	John F. Sherman
503	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
504	Buildmore	"	April 15, 1926	Elmer J. Herrmann
505	Cabinet	"	Dec. 24, 1925	Monroe D. Hess
506	Camden	"	Mar. 6, 1912	William Schuff
507	Camfield	"	Feb. 7, 1899	Albert Linke
508	Capital	"	Oct. 26, 1912	Charles W. Baldwin
509	Cardinal	"	Nov. 30, 1920	Michael Rabb
510	Casino	"	Mar. 1, 1892	Charles J. Geiger
511	Cedars	"	July 5, 1923	William L. Blanchard
512	Central	"	June 15, 1881	Samuel Schechner
513	Centre Market	"	Feb. 7, 1914	Walter H. Walker
514	Century	"	Mar. 7, 1906	Frank P. Montgomery
515	Champion	"	Feb. 28, 1923	Alfred Peter
516	Channel	"	Oct. 23, 1926	Joseph G. Eichenbaum
517	Chapel	"	April 19, 1907	J. William Huegel
518	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
519	Choice	"	Nov. 25, 1924	Harry Treister
520	Circle	"	Mar. 11, 1922	Ben J. Sugarman
521	Citizens'	"	Dec. 1, 1891	Otto E. Traudt
522	City	"	Dec. 22, 1911	Herman Scheininger
523	City Hall	"	Feb. 20, 1907	Frederick J. Fischer
524	City Line	"	Dec. 1, 1903	George F. Serbe
525	Civic	"	Sept. 11, 1915	Martin Bross
526	Clark	"	Mar. 15, 1910	James C. Savage
527	Clinton Place	"	July 18, 1922	Frank W. A. Hain

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	473
Oliver Randolph	Edward T. Bowser	33 Oak St., East Orange, N. J.	474
Maurice J. Zucker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	475
Koehler, Augenblick & Freedman	Walter A. Hughes	30 Branford Place, Newark, N. J.	476
H. Edward Wolf	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	477
Frederick Jay	John H. Kearney	148 Dickerson St., Newark, N. J.	478
Kessler & Kessler	Harry Wuensch	32 Philip St., Irvington, N. J.	479
Charles C. Giffoniello	Paul K. Owen	24 Commerce St., Newark, N. J.	480
Edward R. McGlynn	Alfred N. Baum	15 Market St., Newark, N. J.	481
Isaac Spangenthal	Herman A. Sarwin	20 Commerce St., Newark, N. J.	482
J. Henry Harrison	S. C. Shaller	254 Mt. Prospect Ave., Newark, N. J.	483
Egner & Beatty	Harry Kalb	20 Branford Place, Newark, N. J.	484
Benjamin J. Fleuchaus	A. T. Martin	496 Richmond Ave., Maplewood, N. J.	485
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	486
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	487
Herman W. Brams	Samuel Herzlinger	1060 Broad St., Newark, N. J.	488
Joseph G. Young	William D. Duguid	890 Broadway, Newark, N. J.	489
Frederick W. Wilderotter	Francis W. Barrett	22 Belgrade Terrace, West Orange, N. J.	490
John H. Yauch, Jr.	Louise W. Woerner	914 Grove St., Irvington, N. J.	491
Harry H. Koehler	Harry Berlin	207 Market St., Newark, N. J.	492
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	493
Leslie S. Johnson	W. R. Headden	546 Fairmount Ave., Westfield, N. J.	494
Mortimer Eisner	Alfred N. Baum	15 Market St., Newark, N. J.	495
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	496
Bernard Mindes	John Lonergan	20 Clinton St., Newark, N. J.	497
Harry Kalisch	Albert A. Adler	Raymond-Commerce Bldg., Newark, N. J.	498
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	499
George A. Henderson	William Fogarty	200 Keer Ave., Newark, N. J.	500
Frank A. Boettner	Charles G. Hahn, Jr.	34 Palm St., Newark, N. J.	501
Franklin, Kiernan & Cashion	Henry Dolch	71 Boyden Ave., Maplewood, N. J.	502
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	503
Louis Auerbacher, Jr.	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	504
Irving Siegler	Ben C. Eisen	17 Academy St., Newark, N. J.	505
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	506
Edgar Leiss	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	507
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	508
Harold Simandl	Abraham A. Kurtz	24 Commerce St., Newark, N. J.	509
Edgar Leiss	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	510
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	511
Samuel Roessler	Homer J. Van Duyne	9 Clinton St., Newark, N. J.	512
Charles W. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	513
Arthur S. Smith	Austin A. Kohl	237 Greylock Parkway, Belleville, N. J.	514
L. Spielvogel	Edwin A. Knorr	7—16th Ave., Newark, N. J.	515
Levy, Fenster & McCloskey	Jacob C. Abramson	45 Branford Place, Newark, N. J.	516
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	517
M. M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	518
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	519
David Z. Jeselsohn	Samuel Klein	60 Park Place, Newark, N. J.	520
C. Harold Gascoyne	Frank P. Litter	14 Belmont Ave., Newark, N. J.	521
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	522
William Greenfield	Nathan Perselay	535 High St., Newark, N. J.	523
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	524
Pearce R. Franklin	William G. Dassing	City Hall, Newark, N. J.	525
Arthur V. Talmage	Charles R. Van Doren	11 Bloomfield Ave., Newark, N. J.	526
I. H. Colton	G. H. Yonkers	249 Clinton Ave., Newark, N. J.	527

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
473	Arion	Newark	$4,050	$8,385	$251,600
474	Armstrong	"	1,989	5,960	72,700
475	Arrow	"	3,511	223	340,800
476	Assembly	"	3,121	21,569	137,600
477	Astor	"	404	3,625	1,014,600
478	Atlantic	"	2,526	.....	201,650
479	Atlas Weekly	"	8,454	14,087	386,200
480	Aurora	"	10,747	5,052	70,550
481	Auto Trade	"	10,772	9,000	129,000
482	Bankers	"	176	.....	190,700
483	Barringer	"	7,738	5,150	252,300
484	Basic	"	3,292	.....	34,700
485	Bay View	"	2,399	4,626	239,900
486	Beacon	"	15,563	17,090	198,700
487	Beaver	"	18,761	13,574	387,090
488	Bell	"	2,118	11,509	83,875
489	Beneficial	"	1,306	4,052	290,250
490	Bergen	"	442	12	130,300
491	Betsy Ross	"	872	18,585	90,254
492	Big Brother	"	14,020	12,547	201,900
493	Bigelow	"	43,341	36,650	688,300
494	Black Diamond	"	53,043	10,106	571,700
495	Bonded	"	3,143	550	178,900
496	Branch Brook	"	3,639	133	169,100
497	Branford	"	1,349	10,000	82,345
498	Broad & Commerce	"	672	6,575	91,200
499	Broad and Market	"	2,482	25,461	118,915
500	Broad Street	"	3,444	60	47,400
501	Brookdale	"	10,079	7,706	240,550
502	Buildahome	"	9,237	1,700	98,200
503	Builders	"	8,368	2,259	295,449
504	Buildmore	"	5,119	5,239	40,600
505	Cabinet	"	1,029	.....	24,000
506	Camden	"	1,851	100	198,100
507	Camfield	"	640	.....	178,200
508	Capital	"	1,594	24,575	90,400
509	Cardinal	"	241	.....	98,200
510	Casino	"	9,472	62	252,200
511	Cedars	"	850	.....	314,100
512	Central	"	3,598	.....	165,600
513	Centre Market	"	1,666	2,073	133,800
514	Century	"	9,312	24,325	196,250
515	Champion	"	1,121	38,751	10,300
516	Channel	"	9,033	562	54,900
517	Chapel	"	4,422	5,334	177,900
518	Charter Oak	"	20,333	34,240	115,539
519	Choice	"	249	.....	19,000
520	Circle	"	3,530	.....	45,600
521	Citizens'	"	8,480	.....	178,400
522	City	"	7,031	.....	127,200
523	City Hall	"	1,959	348	296,900
524	City Line	"	1,477	8,575	107,200
525	Civic	"	4,501	.....	104,400
526	Clark	"	54,993	12,000	530,300
527	Clinton Place	"	30,706	.....	120,937

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,075	$7,935	$257,165	$24,895	$48,628	$604,733	473
.....	.....	7,240	47,241	7,128	142,258	474
115,433	29,767	338,474	9,835	49,501	887,544	475
2,200	625	103,434	54,487	4,674	327,710	476
6,356	27,888	526,049	46,309	38,247	1,663,478	477
22,341	12,687	314,510	123,242	8,768	685,724	478
.....	3,392	320,925	171,813	53,876	958,747	479
4,120	6,478	61,690	9,906	1,462	170,000	480
3,947	3,575	123,667	9,830	5,782	295,573	481
.....	1,895	242,107	51,582	23,666	510,126	482
14,950	1,540	878,029	14,646	28,014	1,202,367	483
27,750	7,445	399,115	1,830	25,456	499,588	484
2	1,641	116,197	6,675	937	372,377	485
.....	9,126	162,376	1,314	24,164	428,333	486
980	10,423	131,374	10,988	37,611	610,801	487
13,400	450	64,880	53,888	11,164	241,284	488
.....	11,350	203,574	14,427	1,607	526,566	489
49,200	2,040	113,327	6,204	1,052	302,577	490
.....	1,230	65,850	8,219	735	185,745	491
47,487	11,780	213,272	.....	14,965	515,971	492
316,356	52,310	765,999	420,160	79,618	2,402,734	493
124,302	20,015	96,851	46,122	16,059	938,198	494
194,519	800	674,101	4,744	19,585	1,076,342	495
.....	2,802	103,138	3,395	10,000	292,207	496
25,208	.....	129,945	44,589	3,209	296,645	497
12,000	6,625	181,903	8,428	8,941	316,344	498
.....	525	261,512	83,653	1,316	493,864	499
88,248	1,881	101,096	17,204	2,410	261,743	500
26,800	7,770	165,946	14,669	9,677	483,197	501
59,050	5,045	127,268	716	1,767	302,983	502
.....	5,540	187,007	7,200	21,052	526,875	503
.....	1,511	61,408	13,641	925	128,443	504
.....	100	.....	11,342	2,535	39,006	505
.....	4,049	146,883	22,814	3,875	377,672	506
3,700	4,226	177,594	17,325	11,417	393,102	507
.....	700	165,581	22,863	2,238	307,951	508
2,697	3,345	173,711	122,653	5,391	406,238	509
.....	7,218	364,126	37,192	20,514	690,784	510
9,800	6,195	178,608	2,910	4,303	516,766	511
17,200	8,388	234,410	81,909	9,193	520,298	512
.....	250	166,152	1,164	2,605	307,710	513
12,900	12,535	427,903	37,598	4,784	725,607	514
66,774	150	59,707	3,507	886	181,196	515
.....	.....	43,814	66,490	432	175,231	516
.....	4,850	113,448	22,361	3,097	331,412	517
.....	2,540	339,774	2,114	1,521	516,101	518
17,000	2,715	53,939	35,926	6,702	135,531	519
11,600	935	214,800	8,798	6,272	291,535	520
102,334	14,714	293,601	5,942	4,311	607,782	521
3,900	870	192,878	88,814	6,820	427,513	522
9,534	.....	489,575	7,399	25,327	831,042	523
25,265	950	43,368	3,816	1,001	191,652	524
381	1,020	113,737	3,671	4,222	231,932	525
47,460	21,930	435,417	30,150	16,854	1,149,104	526
1,390	.....	352,988	1,463	2,189	509,673	527

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
473	Arion	Newark	$281,088	.....	.....	$165,850
474	Armstrong	"	68,459	.....	.....	4,225
475	Arrow	"	380,364	.....	.....	205,380
476	Assembly	"	129,726	.....	.....	62,500
477	Astor	"	757,565	.....	.....	356,350
478	Atlantic	"	388,286	.....	.....	22,500
479	Atlas Weekly	"	428,344	.....	.....	255,825
480	Aurora	"	92,074	.....	.....	.....
481	Auto Trade	"	154,500	.....	.....	12,000
482	Bankers	"	225,707	.....	.....	57,264
483	Barringer	"	469,350	.....	.....	235,250
484	Basic	"	117,998	.....	.....	111,250
485	Bay View	"	170,989	.....	.....	84,500
486	Beacon	"	207,012	.....	.....	60,100
487	Beaver	"	367,348	.....	.....	72,400
488	Bell	"	115,017	.....	.....	32,675
489	Beneficial	"	269,536	.....	.....	87,900
490	Bergen	"	109,830	.....	.....	112,000
491	Betsy Ross	"	68,846	.....	.....	21,100
492	Big Brother	"	310,450	.....	.....	84,480
493	Bigelow	"	887,698	.....	.....	393,375
494	Black Diamond	"	685,575	.....	.....	.....
495	Bonded	"	577,425	.....	.....	86,214
496	Branch Brook	"	161,013	.....	.....	57,750
497	Branford	"	142,503	.....	.....	50,875
498	Broad & Commerce	"	144,598	.....	.....	60,400
499	Broad and Market	"	263,859	.....	.....	98,300
500	Broad Street	"	130,566	.....	.....	28,650
501	Brookdale	"	232,254	.....	.....	142,900
502	Buildahome	"	142,827	.....	.....	61,900
503	Builders	"	244,826	.....	.....	127,600
504	Buildmore	"	59,314	.....	.....	3,400
505	Cabinet	"	27,360	.....	.....	500
506	Camden	"	180,222	.....	.....	95,530
507	Camfield	"	191,180	.....	.....	76,300
508	Capital	"	135,216	.....	.....	80,900
509	Cardinal	"	234,588	.....	.....	74,510
510	Casino	"	336,870	.....	.....	145,485
511	Cedars	"	268,689	.....	.....	56,000
512	Central	"	243,027	.....	.....	124,755
513	Centre Market	"	148,330	.....	.....	46,775
514	Century	"	354,304	.....	.....	145,875
515	Champion	"	25,192	.....	.....	47,850
516	Channel	"	121,975	.....	.....	24,850
517	Chapel	"	104,387	.....	.....	130,350
518	Charter Oak	"	233,800	.....	.....	90,225
519	Choice	"	67,175	.....	.....	8,650
520	Circle	"	139,978	.....	.....	40,730
521	Citizens'	"	251,852	.....	.....	112,655
522	City	"	205,287	.....	.....	68,910
523	City Hall	"	259,179	.....	.....	323,600
524	City Line	"	82,337	.....	.....	51,450
525	Civic	"	102,897	.....	.....	41,900
526	Clark	"	542,015	$45,087	.....	299,850
527	Clinton Place	"	223,264	.....	.....	143,715

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$367	.....	$183	.....	.....	$24,919	$36,863	$95,463	$604,733	473
2,431	$3,405	44	.....	.....	16,810	.....	46,884	142,258	474
3,575	.....	13	.....	$28,500	24,844	49,632	195,236	887,544	475
1,453	2,110	75	.....	.....	56,807	19,863	55,176	327,710	476
124	.....	.....	.....	144,171	7,763	183,156	214,349	1,663,478	477
72	21,363	96	.....	3,000	53,512	56,035	140,860	685,724	478
676	.....	588	.....	.....	48,528	.....	224,786	958,747	479
5,093	.....	175	.....	.....	18,983	18,134	35,541	170,000	480
18,796	.....	156	.....	.....	19,628	29,913	60,580	295,573	481
2,486	.....	.....	.....	16,000	67,829	.....	140,840	510,126	482
227	54,167	65	.....	.....	150,131	.....	293,177	1,202,367	483
887	1,875	6	$5	40,800	70,222	.....	156,545	499,588	484
.....	.....	68	.....	27,000	11,087	35,217	43,516	372,377	485
305	.....	.....	.....	23,195	18,874	53,288	65,559	428,333	486
.....	.....	105	.....	13,075	.....	67,701	90,172	610,801	487
2,982	.....	.....	.....	.....	30,372	10,225	50,013	241,284	488
18,530	.....	1,043	.....	8,000	1,848	53,999	85,710	526,566	489
337	.....	274	.....	4,000	17,928	14,998	43,210	302,577	490
4,626	2,932	222	.....	.....	38,143	13,082	36,794	185,745	491
716	.....	.....	.....	.....	124	3,474	116,727	515,971	492
1,932	.....	3,964	.....	.....	447,263	61,270	607,232	2,402,734	493
8	.....	890	.....	10,100	613	146,129	94,883	938,198	494
.....	.....	26	.....	.....	114,844	.....	297,833	1,076,342	495
.....	.....	32	.....	.....	.....	37,951	35,461	292,207	496
607	.....	670	.....	.....	34,518	.....	67,472	296,645	497
108	.....	3	.....	.....	36,157	.....	75,078	316,344	498
2,234	.....	407	.....	.....	41,473	.....	87,591	493,864	499
1,472	.....	212	.....	9,000	23,616	18,332	49,895	261,743	500
.....	.....	943	.....	.....	11,177	31,891	64,032	483,197	501
141	.....	90	3,900	10,000	2,283	32,427	49,415	302,983	502
.....	.....	33	.....	6,000	2,557	66,670	79,189	526,875	503
1,413	10,309	206	.....	.....	21,844	2,185	29,772	128,443	504
1,880	.....	5	.....	.....	4,873	.....	4,388	39,006	505
95	.....	472	.....	.....	5,882	30,959	64,512	377,672	506
7,477	.....	123	.....	21,000	7,551	26,525	62,946	393,102	507
726	.....	611	1,360	.....	7,718	12,841	68,579	307,951	508
10,172	.....	.....	.....	6,200	11,031	.....	69,737	406,238	509
351	.....	334	.....	34,450	20,277	44,202	108,815	690,784	510
13	.....	480	.....	28,000	29,994	55,335	78,255	516,766	511
34,792	.....	150	.....	.....	.....	5,398	112,176	520,298	512
38	.....	.....	.....	.....	27,494	30,284	54,789	307,710	513
130	.....	456	.....	9,500	26,454	22,100	166,788	725,607	514
18,947	.....	248	.....	.....	21,983	9,330	57,646	181,196	515
75	.....	212	.....	.....	96	8,628	19,395	175,231	516
928	.....	30	.....	.....	22,679	16,982	56,056	331,412	517
515	.....	.....	.....	.....	35,440	47,175	108,946	516,101	518
2,416	.....	.....	.....	2,666	33,520	.....	21,104	135,531	519
2,114	.....	.....	.....	34,500	23,692	.....	50,521	291,535	520
530	.....	8	5,825	23,500	32,985	56,304	124,123	607,782	521
169	7,295	.....	.....	.....	36,840	9,192	99,820	427,513	522
1,469	.....	81	100	12,000	79,180	.....	155,433	831,042	523
27	.....	117	.....	3,000	15,268	14,480	24,973	191,652	524
5,135	.....	1,145	.....	6,000	10,447	19,809	44,599	231,932	525
2,549	.....	1,829	.....	.....	27,306	57,844	172,624	1,149,104	526
532	.....	.....	.....	.....	736	.....	141,426	509,673	527

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
473	Arion	3,104	322	.....	.....	.....	.....	829	137
474	Armstrong	688	89	.....	.....	.....	.....	18	7
475	Arrow	7,739	553	.....	.....	.....	.....	1,026	164
476	Assembly	1,539	108	.....	.....	.....	.....	313	26
477	Astor	11,590	667	.....	.....	.....	.....	1,782	215
478	Atlantic	3,836	344	.....	.....	.....	.....	113	16
479	Atlas Weekly	4,114	349	.....	.....	.....	.....	1,279	124
480	Aurora	897	100	.....	.....	.....	.....	.....	.....
481	Auto Trade	1,564	209	.....	.....	.....	.....	60	4
482	Bankers	2,950	225	.....	.....	.....	.....	286	33
483	Barringer	5,514	648	.....	.....	.....	.....	1,176	121
484	Basic	1,764	288	.....	.....	.....	.....	556	108
485	Bay View	2,725	270	.....	.....	.....	.....	423	55
486	Beacon	2,681	302	.....	.....	.....	.....	300	80
487	Beaver	5,102	564	.....	.....	.....	.....	362	31
488	Bell	1,202	112	.....	.....	.....	.....	164	31
489	Beneficial	3,400	387	.....	.....	.....	.....	440	38
490	Bergen	1,549	171	.....	.....	.....	.....	560	74
491	Betsy Ross	866	134	.....	.....	.....	.....	110	52
492	Big Brother	5,742	501	.....	.....	.....	.....	422	60
493	Bigelow	12,027	576	.....	.....	.....	.....	1,967	230
494	Black Diamond	10,730	889	.....	.....	.....	.....	.....	.....
495	Bonded	8,382	709	.....	.....	.....	.....	431	55
496	Branch Brook	2,153	176	.....	.....	.....	.....	289	33
497	Branford	1,427	130	.....	.....	.....	.....	255	38
498	Broad & Commerce	2,303	196	.....	.....	.....	.....	302	33
499	Broad and Market	2,575	311	.....	.....	.....	.....	491	49
500	Broad Street	1,178	168	.....	.....	.....	.....	143	15
501	Brookdale	3,046	277	.....	.....	.....	.....	715	75
502	Buildahome	2,162	244	.....	.....	.....	.....	310	44
503	Builders	3,842	281	.....	.....	.....	.....	638	72
504	Buildmore	648	73	.....	.....	.....	.....	17	4
505	Cabinet	.....	.....	.....	.....	.....	.....	.....	.....
506	Camden	2,191	221	.....	.....	.....	.....	477	68
507	Camfield	2,682	274	.....	.....	.....	.....	382	56
508	Capital	1,390	200	.....	.....	.....	.....	405	68
509	Cardinal	2,207	284	.....	.....	.....	.....	372	73
510	Casino	3,954	486	.....	.....	.....	.....	727	91
511	Cedars	3,441	283	.....	.....	.....	.....	280	24
512	Central	2,488	217	.....	.....	.....	.....	624	69
513	Centre Market	1,823	155	.....	.....	.....	.....	234	27
514	Century	3,241	326	.....	.....	.....	.....	730	78
515	Champion	225	26	.....	.....	.....	.....	239	29
516	Channel	1,320	72	.....	.....	.....	.....	49	16
517	Chapel	1,259	154	.....	.....	.....	.....	652	108
518	Charter Oak	3,300	350	.....	.....	.....	.....	451	57
519	Choice	749	84	.....	.....	.....	.....	44	9
520	Circle	2,665	174	.....	.....	.....	.....	204	25
521	Citizens'	2,918	368	.....	.....	.....	.....	563	82
522	City	1,781	251	.....	.....	.....	.....	344	48
523	City Hall	4,373	314	.....	.....	.....	.....	1,618	196
524	City Line	1,053	114	.....	.....	.....	.....	257	34
525	Civic	1,067	109	.....	.....	.....	.....	210	27
526	Clark	5,848	649	339	68	.....	.....	1,499	286
527	Clinton Place	3,660	432	.....	.....	.....	.....	719	69

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
3,933	71	388	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	473
706	21	75	S.	1.00 m.	200	6	.....	.....	474
8,765	89	628	O.P.	.....	200	6	4.00 a	1.00 a	475
1,852	17	117	S.	1.00 m.	200	6	1.00 a	.....	476
13,372	110	772	O.P.	.....	200	6	4.00 a	2.00 a	477
3,949	37	323	S.	1.00 m.	200	6	3.00 a	1.00 a	478
5,393	34	439	S.	.25 w.	200	6	.....	.....	479
897	32	68	S.	1.00 m.	200	6	3.00 a	1.00 a	480
1,624	31	182	S.	1.00 m.	200	6	1.00 a	2.00 a	481
3,236	12	246	N.S.	1.00 m.	200	6	.....	.....	482
6,690	67	702	O.P.	.....	200	6	3.00 a	.....	483
2,320	25	371	O.P.	.....	200	6	.....	.....	484
3,148	60	265	S.	1.00 m.	200	6	3.00 a	1.00 a	485
2,981	61	321	O.P.	.....	200	6	3.00 a	.....	486
5,464	83	512	S.	1.00 m.	200	6	3.00 a	3.00 a	487
1,366	14	129	S.	1.00 m.	200	6	.....	1.00 a	488
3,840	106	319	S.	1.00 m.	200	6	.05 b	.05 b	489
2,109	40	205	S.	1.00 m.	200	6	3.00 a	2.00 a	490
976	23	163	S.	1.00 m.	200	6	2.00 a	2.00 a	491
6,164	67	494	N.S.	1.00 m.	200	6	.83 a	.83 a	492
13,994	136	670	S.	1.00 m.	200	6	4.00 a	1.00 a	493
10,730	171	718	S.	1.00 m.	200	6	1.50 a	2.00 a	494
8,813	27	737	N.S.	1.00 m.	200	6	.....	.....	495
2,442	43	166	O.P.	.....	200	6	.....	2.00 a	496
1,682	14	154	S.	1.00 m.	200	6	3.00 a	1.00 a	497
2,605	23	206	S.	1.00 m.	200	6	.....	.....	498
3,066	28	332	S.	1.00 & 2.00 m.	200	6	1.00 a	.....	499
1,321	40	143	S.	1.00 m.	200	6	3.00 a	1.00 a	500
3,761	83	269	S.	1.00 m.	200	6	1.00 & 2.00 a	1.00 a	501
2,472	37	251	O.P.	.....	200	6	1.00 & 3.00a & .02b	2.00 a & .02 b	502
4,480	71	282	O.P.	.....	200	6	various	2.00 a	503
665	14	63	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	504
.....	.....	.....	....	.....	.....	...	.....	.....	505
2,668	50	239	S.	1.00 m.	200	6	3.00 a	2.00 a	506
3,064	33	297	S.	1.00 m.	200	6	.....	.....	507
1,795	24	244	S.	1.00 m.	200	6	3.00 a	1.00 a	508
2,579	27	330	S.	1.00 m.	200	6	3.00 a	1.00 a	509
4,681	63	514	N.S.	1.00 m.	200	6	3.00 a	1.00 a	510
3,721	60	247	S.	1.00 m.	200	6	4.00 a	.02½ b	511
3,112	43	243	S.	1.00 m.	200	6	.....	2.00 a	512
2,057	26	156	O.P.	.....	200	6	3.00 a	1.00 a	513
3,971	46	358	S.	1.00 m.	200	6	1.50 a	2.00 a	514
464	3	52	S.	1.00 m.	200	6	1.00 & 2.00 a	1.00 a	515
1,369	11	77	S.	1.00 m.	200	6	2.00 a	.....	516
1,911	30	232	S.	1.00 m.	200	6	2.00 a	2.00 a	517
3,751	31	376	O.P.	.....	200	6	.....	.....	518
793	16	77	S.	1.00 m.	200	6	.....	.....	519
2,869	16	183	S.	1.00 m.	200	6	.....	.....	520
3,481	82	368	O.P.	.....	200	5 & 6	various	.....	521
2,125	16	283	S.	1.00 & 2.00 m.	200	6	.....	.....	522
5,991	30	480	S.	1.00 m.	200	6	3.00 a	1.00 a	523
1,310	27	121	S.	1.00 m.	200	6	2.00 a	2.00 a	524
1,277	33	103	S.	1.00 m.	200	6	.....	2.00 a	525
7,686	183	820	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	526
4,379	30	471	O.P.	.....	200	6	2.00 a	.....	527

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
528	Colossal	Newark	June 11, 1926	Ernest F. Keer
529	Columbia	"	Dec. 7, 1897	John L. O'Toole
530	Columbus Institute	"	Sept. 13, 1915	James J. Reilly
531	Combined	"	* (See below)	Edwin Steiner
532	Commerce	"	Mar. 17, 1906	Joseph Kussy
533	Commercial	"	Aug. 19, 1912	Maurice M. Feder
534	Commonwealth	"	May 16, 1894	John Wiesemann
535	Community	"	April 4, 1913	Emil Wohlfarth
536	Compact	"	May 12, 1922	Joseph B. Krill
537	Composite	"	Nov. 19, 1921	Henry Schlenger
538	Concordia	"	Mar. 3, 1906	Henry F. Herpers
539	Concrete	"	April 13, 1895	Philip Brenner
540	Congress	"	Feb. 19, 1903	A. Wilberforce Egner
541	Conservative	"	Jan. 25, 1905	Philip F. Donnelly
542	Continental	"	Oct. 19, 1907	David Wyllie
543	Copartners	"	Feb. 11, 1927	Max Lowenstein
544	Cornerstone	"	Jan. 11, 1923	Joseph F. Drudy
545	Court House	"	June 23, 1893	John Coppersmith
546	Court South End	"	April 11, 1919	Frank H. Hewitt
547	Crescent	"	Dec. 26, 1905	Henry Weiss
548	Criterion	"	Dec. 26, 1911	Harry P. Lowy
549	Crosstown	"	April 22, 1905	Morris Miller
550	Custer	"	Mar. 16, 1914	Edward J. Ryan
551	Defiance	"	May 11, 1922	Nicholas V. Costa
552	Delta	"	Nov. 21, 1919	Adolph Kleinwaks
553	Dependable	"	Feb. 7, 1923	Simon Heyman
554	Divident Hill	"	Feb. 9, 1920	George D. White
555	Domestic	"	Feb. 9, 1900	Henry Hahn
556	Doric	"	April 24, 1925	M. Malcolm Knoller
557	Down Town	"	Mar. 6, 1919	Fred Brandman
558	Druggists	"	Sept. 23, 1922	Abraham Kruger
559	Eagles	"	May 11, 1911	Chals Beauparlant
560	East End	"	Feb. 11, 1897	Jacob Gerger
561	Echo	"	Mar. 18, 1913	Carl H. Dietz, Jr.
562	Eclipse	"	Nov. 8, 1919	Thomas Donaldson
563	Economy	"	Oct. 19, 1912	Edward I. Sakowitz
564	Eden	"	Nov. 26, 1924	Martin J. Cooney
565	Efficient	"	Mar. 22, 1920	Samuel W. Rice
566	Eighth Ward	"	Dec. 1, 1885	William B. Abbey
567	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
568	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
569	Ellveeay-Newspaper Workers'	"	** (See below)	Louis V. Aronson
570	Elwood	"	June 12, 1919	Winfred Inglis
571	Employees'	"	May 2, 1919	Walter Farber
572	Engineers	"	July 15, 1925	Fred Romp
573	Enterprise	"	Mar. 28, 1883	Gustav A. Burkhardt
574	Equality	"	Oct. 14, 1919	Leo Flaster
575	Equal-Rights	"	July 30, 1909	Charles Muntrick
576	Equitable	"	May 3, 1906	C. P. Schmidt
577	Essex Mutual	"	July 1, 1919	Frederick Bowden
578	Essex Power Station	"	May 6, 1921	Darrow Sage
579	Eureka	"	May 22, 1909	Paul J. Moore
580	Ever-Ready	"	Jan. 6, 1920	Arthur Bachrach
581	Everybody's	"	Mar. 20, 1913	Frederick J. Stephans
582	Excelsior	"	May 27, 1879	Louis Rose

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Ernest F. Keer, Jr.	Irving L. Ryerson	514 Richmond Ave., Maplewood, N. J.	528
Charles M. Myers	Frederick C. Johnson	2 Noll Place, Newark, N. J.	529
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	530
Frederick Jay	Alfred N. Baum	15 Market St., Newark, N. J.	531
Kussy, Kohn & Cohn	Nathan Perselay	535 High St., Newark, N. J.	532
Simon L. Fisch	Henry Kranzler	24 Commercial St., Newark, N. J.	533
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	534
Sorg, Duncan & Bailey	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	535
Samuel Dreskin	Joseph Lieb	463 Clinton Place, Newark, N. J.	536
Kraemer, Siegler & Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	537
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	538
Joseph E. Cohn	Howard E. Hampson	755 Broad St., Newark, N. J.	539
Louis J. Beers	William C. Treiber	755 Broad St., Newark, N. J.	540
Levy, Fenster & McCloskey	Charles H. Burgesser	246 S. 20th St., Newark, N. J.	541
Frederic C. Ritger	LeRoy F. Murphy	755 Broad St., Newark, N. J.	542
Philip B. Rothschild	Robert Caruba	11 Commerce St., Newark, N. J.	543
Aaron Lasser	George H. Yonkers	249 Clinton Ave., Newark, N. J.	544
Joseph G. Young	Walter J. Nicholson	810 Broad St., Newark, N. J.	545
Christian J. Knispel	Edgar G. Spitz	31 Green St., Newark, N. J.	546
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	547
Harry T. Davimos	Alfred N. Baum	15 Market St., Newark, N. J.	548
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	549
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	550
Walter Ceglowski	John J. Hill	175 Holland Road, South Orange, N. J.	551
Joseph Steiner	Harry Wertheim	237 N. 11th St., Newark, N. J.	552
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	553
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	554
Francis P. Meehan	Herman R. Schaefer	906 Broad St., Newark, N. J.	555
S. Arthur Stern	Leopold Isserman	24 Branford Place, Newark, N. J.	556
A. Milton Jacobs	Nathan Lifshus	20 Jones St., Newark, N. J.	557
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	558
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	559
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	560
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	561
Philip M. Gehl	Morris J. Hoenig	31 Clinton St., Newark, N. J.	562
Barney Larkey	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	563
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	564
William L. Greenbaum	Samuel I. Bendet	24 Commerce St., Newark, N. J.	565
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	566
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	567
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	568
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	569
Alexander T. Schenck	W. H. Elliott	88 Lafayette Ave., East Orange, N. J.	570
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	571
Michael Breitkopf	Leo M. Reilly	40 Clinton St., Newark, N. J.	572
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	573
Osborne, Cornish & Scheck	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	574
Arthur R. Denman	Walter J. Nicholson	810 Broad St., Newark, N. J.	575
Mulligan & Koenig	William B. Heller	14 Ferry St., Newark, N. J.	576
W. Stanley Naughright	Otto H. Wilhelm	455 Orange St., Newark, N. J.	577
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	578
William P. Murphy	John J. Mooney	24 Commerce St., Newark, N. J.	579
Isaac Fleischman	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	580
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	581
Scharringhausen & Hartpence	Joseph I. Conlon	61 S. Kingman Road, Orange, N. J.	582

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
528	Colossal	Newark	$17,934	$2,094	$47,800
529	Columbia	"	982	59,300	82,600
530	Columbus Institute	"	218	17,675	271,625
531	Combined	"	3,211	.....	254,950
532	Commerce	"	2,155	9,775	82,300
533	Commercial	"	1,522	124	108,200
534	Commonwealth	"	3,913	6,659	290,400
535	Community	"	3,029	.....	155,100
536	Compact	"	4,212	.....	143,950
537	Composite	"	9,509	.....	250,200
538	Concordia	"	15,946	9,100	201,300
539	Concrete	"	10,486	7,502	117,429
540	Congress	"	3,766	15,568	175,400
541	Conservative	"	8,363	1,500	106,000
542	Continental	"	1,422	.....	137,100
543	Copartners	"	828	.....	22,300
544	Cornerstone	"	17,319	7,725	37,300
545	Court House	"	58,725	5,007	440,300
546	Court South End	"	13,496	9,499	206,000
547	Crescent	"	800	4,200	108,700
548	Criterion	"	2,896	3,107	255,350
549	Crosstown	"	82,847	.....	588,000
550	Custer	"	1,315	266	167,800
551	Defiance	"	1,660	8,346	152,900
552	Delta	"	2,147	.....	141,000
553	Dependable	"	1,294	12,119	47,500
554	Divident Hill	"	736	352	229,300
555	Domestic	"	1,857	2,145	161,100
556	Doric	"	4,475	5,131	104,000
557	Down Town	"	8,961	48,900	90,300
558	Druggists	"	9,563	5,156	139,578
559	Eagles	"	3,022	.....	186,700
560	East End	"	17,669	5,000	112,650
561	Echo	"	11,625	34,628	133,300
562	Eclipse	"	5,294	7,296	184,280
563	Economy	"	2,830	.....	284,951
564	Eden	"	1,085	26,027	84,200
565	Efficient	"	3,013	.....	211,350
566	Eighth Ward	"	22,184	20,000	635,067
567	Eight Points	"	6,715	.....	211,200
568	Eleventh Ward	"	11,312	50,000	4,821,648
569	Ellveeay-Newspaper Workers'	"	12,761	.....	482,131
570	Elwood	"	2,300	6,243	264,200
571	Employees'	"	4,046	1,677	102,375
572	Engineers	"	13,949	24,640	173,550
573	Enterprise	"	18,897	5,000	226,650
574	Equality	"	10,107	.....	145,278
575	Equal-Rights	"	10,803	3,305	157,900
576	Equitable	"	14,264	2,547	159,900
577	Essex Mutual	"	5,199	13,650	239,420
578	Essex Power Station	"	51,517	5,920	294,625
579	Eureka	"	1,147	.....	117,000
580	Ever-Ready	"	6,487	72,815	520,381
581	Everybody's	"	15,395	15,552	374,800
582	Excelsior	"	2,253	.....	393,850

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$700	$59,831	$2,128	$2,055	$132,542	528
$2,580	4,272	174,965	4,488	5,924	335,111	529
5,017	3,500	311,754	28,869	13,717	652,375	530
46,135	200	807,234	2,834	21,700	1,136,264	531
3,326	.....	221,319	14,456	721	334,052	532
53,500	.....	161,408	2,452	2,352	329,558	533
5,800	4,025	173,417	38,606	36,156	558,976	534
42,000	3,460	107,630	6,183	52,513	369,915	535
98,672	3,760	353,546	105,737	9,279	719,176	536
.....	8,860	296,573	215,664	9,683	790,489	537
12,600	3,640	135,180	23,809	4,237	405,812	538
2,580	2,965	55,097	30,698	547	227,304	539
1,575	5,890	145,822	30,562	13,142	391,725	540
.....	2,800	86,071	9,042	4,006	217,782	541
19,200	1,340	72,296	1,257	4,477	237,092	542
.....	.....	27,436	3,606	652	54,822	543
221	4,911	362,451	153,858	2,814	586,599	544
46,900	11,220	255,006	108,593	21,223	946,974	545
40,900	1,370	125,171	13,076	5,230	414,742	546
.....	1,300	81,089	12,529	1,215	209,833	547
43,953	620	88,067	9,086	6,858	409,937	548
353,300	58,476	365,095	423,761	130,417	2,001,896	549
15,640	5,006	100,478	7,924	3,739	302,168	550
12,000	7,765	61,410	13,803	5,265	263,149	551
.....	170	420,392	90,163	516	654,388	552
19,161	.....	201,748	34,186	620	316,628	553
.....	7,490	324,482	51,150	2,659	616,169	554
.....	6,086	63,336	16,012	3,432	253,968	555
.....	3,950	122,407	118,861	16,990	375,814	556
4,493	250	132,143	167	176	285,390	557
.....	.....	213,441	1,784	3,073	372,595	558
.....	6,435	261,755	56,211	3,723	517,846	559
.....	5,570	251,511	25,527	2,369	420,296	560
.....	4,370	106,730	24,300	2,736	317,689	561
.....	2,950	249,184	31,575	7,417	487,996	562
.....	29,535	639,220	23,395	16,887	996,818	563
1,892	2,295	209,245	33,021	1,976	359,741	564
5,647	11,312	338,927	129,275	15,644	715,168	565
.....	13,253	685,450	33,801	20,669	1,430,424	566
.....	750	127,636	2,097	9,442	357,840	567
17,888	28,219	11,085,191	120,576	112,698	16,247,532	568
500	20,810	619,466	15,118	8,233	1,159,019	569
6,477	4,900	283,545	21,629	6,887	596,181	570
.....	6,108	154,503	147,972	16,903	433,584	571
811	3,170	58,210	33,682	5,886	313,898	572
.....	3,280	151,398	26,541	10,779	442,545	573
17,628	16,825	417,701	134,405	1,477	743,421	574
3,000	2,575	94,630	17,893	6,597	296,703	575
4,300	125	96,276	4,249	5,850	287,511	576
.....	9,200	317,045	28,117	4,455	617,086	577
625	15,193	59,427	12,505	2,320	442,132	578
.....	3,450	104,079	34,924	1,337	261,937	579
2,232	23,581	560,726	6,699	44,790	1,237,711	580
58,333	23,614	821,532	9,561	14,419	1,333,206	581
.....	6,605	397,199	81,912	22,521	904,340	582

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
528	Colossal	Newark	$83,971			$6,100
529	Columbia	"	187,983			34,750
530	Columbus Institute	"	258,476			169,250
531	Combined	"	413,018			153,865
532	Commerce	"	178,909			49,950
533	Commercial	"	111,445			84,937
534	Commonwealth	"	271,360			121,325
535	Community	"	161,052			63,800
536	Compact	"	288,621			187,825
537	Composite	"	437,323			137,500
538	Concordia	"	197,763			105,300
539	Concrete	"	133,764			30,550
540	Congress	"	232,607			61,200
541	Conservative	"	135,640			13,300
542	Continental	"	134,743			24,200
543	Copartners	"	12,171			4,100
544	Cornerstone	"	361,386			104,595
545	Court House	"	503,736			152,450
546	Court South End	"	198,423			101,850
547	Crescent	"	120,720			30,720
548	Criterion	"	128,735			82,080
549	Crosstown	"	1,098,153			409,125
550	Custer	"	150,694			74,949
551	Defiance	"	154,629			16,500
552	Delta	"	272,424			58,800
553	Dependable	"	104,040			77,195
554	Divident Hill	"	341,614			107,050
555	Domestic	"	151,296			44,000
556	Doric	"	222,568			60,450
557	Down Town	"	123,562			85,490
558	Druggists	"	186,172			105,000
559	Eagles	"	267,630			84,425
560	East End	"	186,961			112,600
561	Echo	"	181,173			40,275
562	Eclipse	"	126,449			155,350
563	Economy	"	327,924			187,250
564	Eden	"	214,557			35,300
565	Efficient	"	454,895			77,329
566	Eighth Ward	"	689,304			184,500
567	Eight Points	"	146,923			103,650
568	Eleventh Ward	"	9,782,427			
569	Ellveeay-Newspaper Workers'	"	632,306			83,350
570	Elwood	"	311,610			93,850
571	Employees'	"	301,899			43,850
572	Engineers	"	159,108			36,450
573	Enterprise	"	227,139			77,025
574	Equality	"	385,581			142,200
575	Equal-Rights	"	181,816			48,175
576	Equitable	"	131,006			85,050
577	Essex Mutual	"	270,708	$14,426		144,875
578	Essex Power Station	"	319,836			
579	Eureka	"	142,281			42,200
580	Ever-Ready	"	618,944			207,495
581	Everybody's	"	583,417			378,400
582	Excelsior	"	495,722			161,540

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$106	.....	.....	.....	.....	$7,572	$9,956	$24,837	$132,542	528
5,183	.....	$288	.....	.....	21,555	25,031	60,321	335,111	529
2,809	$4,248	237	.....	.....	50,302	30,651	136,402	652,375	530
.....	.....	.....	.....	$76,000	17,676	.....	475,705	1,136,264	531
371	.....	19	.....	10,250	6,980	.....	87,573	334,052	532
.....	.....	.....	.....	12,000	43,205	.....	77,971	329,558	533
123	.....	61	.....	.....	26,203	40,123	99,781	558,976	534
387	.....	313	.....	42,000	12,265	21,539	68,559	369,915	535
1,247	.....	1,217	$258	11,394	76,235	6,381	145,998	719,176	536
17,634	.....	.....	.....	13,750	66,167	.....	118,115	790,489	537
.....	.....	77	.....	.....	18,188	26,908	57,576	405,812	538
447	.....	31	.....	5,000	7,150	25,140	25,222	227,304	539
40	.....	83	.....	.....	10,550	37,892	49,353	391,725	540
.....	.....	737	.....	.....	10,052	25,518	32,535	217,782	541
.....	.....	.....	.....	5,000	9,916	24,329	38,904	237,092	542
2,135	.....	5	.....	.....	25,354	.....	11,057	54,822	543
3,932	.....	.....	.....	.....	20,690	.....	95,996	586,599	544
1,212	.....	441	.....	8,500	35,617	78,362	166,656	946,974	545
1,548	.....	192	.....	.....	9,209	47,662	55,858	414,742	546
223	.....	155	.....	1,000	8,847	17,855	30,313	209,833	547
3,498	.....	25	.....	40,100	35,500	38,735	81,264	409,937	548
600	.....	883	.....	.....	24,665	59,930	408,540	2,001,896	549
8,943	.....	282	.....	.....	2,580	23,048	41,672	302,168	550
12,230	.....	88	.....	.....	8,454	25,543	45,705	263,149	551
22,534	11,640	863	.....	14,500	107,815	31,875	133,937	654,388	552
1,988	.....	7	.....	.....	44,692	.....	88,706	316,628	553
28	.....	99	.....	14,000	1,017	65,704	86,657	616,169	554
163	.....	586	.....	.....	786	33,737	23,400	253,968	555
1,198	.....	.....	.....	.....	20,506	.....	71,092	375,814	556
349	.....	.....	.....	.....	.....	8,759	67,230	285,390	557
355	.....	.....	.....	.....	2,745	.....	78,323	372,595	558
3,409	2,181	1,516	.....	.....	23,414	41,304	93,967	517,846	559
290	.....	94	.....	.....	18,120	9,234	92,997	420,296	560
685	.....	30	.....	.....	15,896	25,001	54,629	317,689	561
70	.....	2	.....	.....	68,612	8,872	128,641	487,996	562
10,955	.....	.....	.....	58,386	143,954	.....	268,349	996,818	563
2,943	.....	631	.....	.....	25,375	12,672	68,263	359,741	564
1,367	.....	389	.....	.....	325	.....	180,863	715,168	565
327	.....	458	.....	5,000	142,287	152,130	256,418	1,430,424	566
121	.....	63	.....	.....	22,320	25,913	58,850	357,840	567
.....	.....	.....	.....	1,204,584	27,465	1,889,415	3,343,641	16,247,532	568
1,952	.....	.....	.....	45,000	26,034	71,520	298,857	1,159,019	569
.....	.....	1,428	.....	25,000	5,214	42,040	117,039	596,181	570
3,877	8,795	198	.....	.....	1,223	10,000	63,742	433,584	571
11,854	.....	814	.....	.....	12,562	48,026	45,084	313,898	572
142	.....	136	.....	.....	18,925	15,274	103,904	442,545	573
3,402	.....	581	.....	18,000	38,157	5,140	150,360	743,421	574
59	.....	130	.....	.....	5,392	22,368	38,763	296,703	575
279	.....	20	.....	.....	545	12,354	58,257	287,511	576
373	.....	902	.....	.....	22,486	49,963	113,353	617,086	577
1,119	.....	480	1,000	.....	.....	71,513	48,184	442,132	578
678	.....	56	.....	7,000	4,252	25,092	40,378	261,937	579
693	.....	60	.....	.....	9,830	72,382	328,307	1,237,711	580
61	.....	55	.....	.....	75,191	19,822	276,260	1,333,206	581
473	.....	3,887	.....	.....	12,628	75,341	154,749	904,340	582

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
528	Colossal	1,581	137	.....	.....	.....	.....	31	6
529	Columbia	1,732	177	.....	.....	.....	.....	174	25
530	Columbus Institute	2,851	298	.....	.....	.....	.....	846	118
531	Combined	8,536	715	.....	.....	.....	.....	769	89
532	Commerce	2,615	262	.....	.....	.....	.....	250	41
533	Commercial	2,152	191	.....	.....	.....	.....	472	67
534	Commonwealth	2,736	242	.....	.....	.....	.....	607	91
535	Community	1,961	180	.....	.....	.....	.....	319	41
536	Compact	2,903	239	.....	.....	.....	.....	939	121
537	Composite	3,584	300	.....	.....	.....	.....	687	74
538	Concordia	2,252	254	.....	.....	.....	.....	527	81
539	Concrete	1,375	129	.....	.....	.....	.....	153	30
540	Congress	2,456	246	.....	.....	.....	.....	306	37
541	Conservative	1,560	129	.....	.....	.....	.....	67	10
542	Continental	1,779	119	.....	.....	.....	.....	121	18
543	Copartners	171	92	.....	.....	.....	.....	41	6
544	Cornerstone	2,988	292	.....	.....	.....	.....	523	42
545	Court House	4,484	339	.....	.....	.....	.....	762	122
546	Court South End	2,576	251	.....	.....	.....	.....	509	55
547	Crescent	1,359	129	.....	.....	.....	.....	153	26
548	Criterion	3,299	172	.....	.....	.....	.....	410	49
549	Crosstown	10,324	682	.....	.....	.....	.....	2,046	120
550	Custer	1,673	135	.....	.....	.....	.....	367	40
551	Defiance	2,131	281	.....	.....	.....	.....	82	12
552	Delta	2,920	230	.....	.....	.....	.....	294	45
553	Dependable	1,538	146	.....	.....	.....	.....	386	45
554	Divident Hill	3,784	241	.....	.....	.....	.....	535	63
555	Domestic	1,811	174	.....	.....	.....	.....	220	35
556	Doric	2,753	240	.....	.....	.....	.....	302	42
557	Down Town	2,439	230	.....	.....	.....	.....	433	52
558	Druggists	2,126	260	.....	.....	.....	.....	525	101
559	Eagles	2,464	174	.....	.....	.....	.....	422	52
560	East End	1,773	209	.....	.....	.....	.....	563	100
561	Echo	1,898	215	.....	.....	.....	.....	201	25
562	Eclipse	3,312	414	.....	.....	.....	.....	777	87
563	Economy	5,279	450	.....	.....	.....	.....	936	109
564	Eden	2,171	276	.....	.....	.....	.....	176	23
565	Efficient	3,195	661	.....	.....	.....	.....	389	51
566	Eighth Ward	7,158	511	.....	.....	.....	.....	923	138
567	Eight Points	1,899	204	.....	.....	.....	.....	518	63
568	Eleventh Ward	209,933	9,265	.....	.....	.....	.....	.....	.....
569	Ellveeay-Newspaper Workers'	9,433	531	.....	.....	.....	.....	417	66
570	Elwood	3,563	287	.....	.....	.....	.....	469	53
571	Employees'	2,126	321	.....	.....	.....	.....	219	42
572	Engineers	1,926	151	.....	.....	.....	.....	183	41
573	Enterprise	2,482	255	.....	.....	.....	.....	385	58
574	Equality	3,340	237	.....	.....	.....	.....	711	78
575	Equal-Rights	1,782	145	.....	.....	.....	.....	241	25
576	Equitable	2,047	232	.....	.....	.....	.....	425	82
577	Essex Mutual	3,165	266	144	11	.....	.....	724	78
578	Essex Power Station	4,879	480	.....	.....	.....	.....	.....	.....
579	Eureka	1,673	154	.....	.....	.....	.....	211	29
580	Ever-Ready	9,777	705	.....	.....	.....	.....	1,037	101
581	Everybody's	8,156	658	.....	.....	.....	.....	1,892	162
582	Excelsior	4,580	387	.....	.....	.....	.....	808	102

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,612	9	134	O.P.	.....	$200	6	$2. a & $.03 b	$2. a & $.03 b	528
1,906	34	168	S.	$1.00 m.	200	6	3.00 a	2.00 a	529
3,697	78	338	S.	1.00 m.	200	6	3.00 a	1.00 a	530
9,305	45	759	O.P.	.....	200	6	.....	.....	531
2,865	23	280	O.P.	.....	200	6	3.00 a	3.00 a	532
2,624	22	236	O.P.	.....	200	6	.....	.....	533
3,343	64	269	S.	1.00 m.	200	6	.03 b	.03 b	534
2,280	36	185	S.	1.00 m.	200	6	.....	.....	535
3,842	43	317	S.	1.00 m.	200	6	2.00 a	2.00 a	536
4,271	42	332	S.	1.00 m.	200	6	.....	.....	537
2,779	59	276	S.	1.00 m.	200	6	3.00 a	1.00 a	538
1,528	29	130	S.	1.00 m.	200	6	.....	1.00 a	539
2,762	46	237	S.	1.00 m.	200	6	3.00 a	1.00 a	540
1,627	31	108	S.	1.00 m.	200	6	3.00 a	1.00 a	541
1,900	34	103	N.S.	1.00 m.	200	6	.05 b	.05 b	542
212	5	93	S.	1.00 m.	200	6	.....	.....	543
3,511	27	307	S.	1.00 m.	200	6	.....	.....	544
5,246	101	360	S.	1.00 m.	200	6	3.00 a	1.00 a	545
3,085	57	249	S.	1.00 m.	200	6	1.00 & 3.00 a	.....	546
1,512	39	116	S.	1.00 m.	200	6	.....	.....	547
3,709	33	188	O.P.	.....	200	5 & 6	various	various	548
12,370	110	692	N.S.	1.00 m.	200	6	.....	.....	549
2,040	44	131	S.	1.00 m.	200	6	3.00 a	2.00 a	550
2,213	44	249	S.	1.00 m.	200	6	2.00 a	1.00 a	551
3,214	23	252	S.	1.00 m.	200	6	.....	.....	552
1,924	45	146	S.	1.00 m.	200	6	.....	.....	553
4,319	71	233	S.	1.00 m.	200	6	3.00 a	3.00 a	554
2,031	55	154	S.	1.00 m.	200	6	3.00 a	1.00 a	555
3,055	42	240	S.	1.00 m.	200	6	.....	.....	556
2,872	18	264	O.P.	.....	200	6	.....	.....	557
2,651	12	349	S.	1.00 m.	200	6	.....	.....	558
2,886	45	181	S.	1.00 m.	200	6	4.00 a	1.00 a	559
2,336	45	264	S.	1.00 m.	200	6	.....	.....	560
2,099	38	202	S.	1.00 m.	200	6	3.00 a	1.00 a	561
4,089	23	478	O.P.	.....	200	6	.....	.....	562
6,215	81	478	O.P.	.....	200	6	.....	.....	563
2,347	29	270	S.	1.00 m.	200	6	3.00 a	1.00 a	564
3,584	25	687	S.	1.00 m.	200	6	4.00 a	1.00 a	565
8,081	139	510	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	566
2,417	36	231	O.P.	.....	200	6	3.00 a	1.00 a	567
209,933	570	8,695	O.P.	.....	100	6	2.00 a	2.00 a	568
9,850	95	502	O.P.	.....	200	6	.....	.....	569
4,032	56	284	S.	1.00 m.	200	6	3.00 a	3.00 a	570
2,345	55	308	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	571
2,109	41	151	S.	1.00 m.	200	6	.....	1.00 a	572
2,867	59	254	S.	1.00 m.	200	6	3.00 a	2.00 a	573
4,051	37	273	S.	1.00 m.	200	6	3.00 a	1.00 a	574
2,023	26	144	S.	1.00 m.	200	6	3.00 a	2.00 a	575
2,472	46	268	O.P.	.....	200	6	various	.....	576
4,033	48	307	S.	1.00 m.	200	6	3.00 a	1.00 a	577
4,879	132	348	S.	.25 w.	200	6	3.00 a	1.00 a	578
1,884	46	137	S.	1.00 m.	200	6	.03 b	.03 b	579
10,814	120	686	N.S.	1.00 m.	200	6	.....	1.00 a	580
10,048	123	697	O.P.	.....	200	6	1.00 a	.....	581
5,388	78	411	S.	1.00 m.	200	6	3.00 a	1.00 a	582

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
583	Executive	Newark	April 19, 1902	August M. Kleemann
584	Fabyan	"	Feb. 1, 1911	John W. Wathey
585	Fairmount	"	June 19, 1900	G. F. Kautzman
586	Falcon	"	June 27, 1919	
587	Famous	"	June 16, 1921	Louis Susskind
588	Favorite	"	Mar. 11, 1921	Philip Elins
589	Federal	"	April 23, 1904	Charles F. Kraemer
590	Fidelity	"	Nov. 18, 1905	George C. Heller
591	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
592	Fifth Ward	"	Feb. 10, 1911	Benjamin S. Harrison
593	Finance	"	Nov. 11, 1919	Max Lewitt
594	Firemen's	"	Feb. 19, 1907	George B. Astley
595	Fireside	"	Jan. 27, 1887	John W. Fahr
596	First Bohemian	"	July 16, 1913	Bohumil Novak
597	First Italian	"	Mar. 30, 1891	Gaetano Dallavalle
598	First Ward	"	May 20, 1910	William J. Fagan, Jr.
599	Five Points	"	Jan. 15, 1913	Alexander Brunner
600	Foresters	"	Mar. 16, 1908	Michael Leveen
601	Forest Hill	"	Dec. 10, 1912	Joseph E. Martin
602	Foundation	"	Oct. 16, 1919	
603	Fourteenth Ward	"	Dec. 15, 1885	Frederick W. Paul
604	Fourth Ward	"	Mar. 3, 1919	John F. J. Sheehan
605	Fraternal	"	April 12, 1887	John R. Oschwald
606	Freeholders	"	May 8, 1926	Heyman Moskow
607	Fulton	"	Sept. 15, 1911	Ferdinand A. Hubert
608	Future	"	Sept. 12, 1922	
609	Gem	"	Sept. 8, 1919	Louis H. Hare
610	General-Founders	"	* (See below)	Michael A. Stavitsky
611	Gibraltar	"	Mar. 18, 1909	William Wepner
612	Gilt Edge	"	Jan. 14, 1921	Meyer P. Gross
613	Good Year	"	Jan. 31, 1923	Maurice A. Wachstein
614	Grand	"	Oct. 14, 1891	Mayer Krasner
615	Granite	"	Mar. 18, 1914	George A. Guenther
616	Grant	"	Feb. 15, 1910	Samuel Goldrosen
617	Great American	"	Feb. 18, 1919	Maurice M. Feder
618	Great Eastern	"	Mar. 12, 1919	Fred Ehrenkranz
619	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
620	Guarantee	"	Jan. 21, 1898	
621	Guardsmen	"	April 5, 1926	Edward Philips
622	Hahne	"	April 19, 1907	William H. Haggerty
623	Halcyon	"	April 3, 1914	John J. Smith
624	Half-Term	"	June 2, 1913	Adolph Augenblick
625	Halsey	"	Aug. 18, 1922	Herman Neger
626	Hamburg	"	Dec. 29, 1905	Conrad J. Sauerborn
627	Hamilton	"	Nov. 29, 1905	Emil Baer
628	Harvester	"	Jan. 13, 1923	Julius F. Kaufherr
629	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
630	Hawthorne	"	Jan. 30, 1904	J. C. Behnke
631	Health	"	Sept. 17, 1921	Andrew J. Brady
632	Hearthstone	"	Dec. 6, 1888	F. E. Schwarzwaelder
633	Hibernian	"	Jan. 22, 1913	Francis J. Baader
634	Hill	"	Nov. 8, 1906	Harry H. Koehler
635	Hillcrest	"	Feb. 17, 1910	Henry W. Hornecker
636	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
637	Holland	"	Aug. 6, 1909	John J. Berry

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

** Falcon Building & Loan Assn., Newark—This Department in possession.
Foundation Building & Loan Assn., Newark—This Department in possession.
Future Building & Loan Assn., Newark—This Department in possession.
Guarantee Building & Loan Assn., Newark—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	583
Charles A. Woodruff	Arthur Van Steenbergh	1424 Bond St., Hillside, N. J.	584
Samuel Roessler	William C. Treiber	755 Broad St., Newark, N. J.	585
Special Asst. Dep. Com'r	**Andrew Thomson	1060 Broad St., Newark, N. J.	586
Joseph Susskind	Henry H. Krafte	28 William St., Newark, N. J.	587
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	588
Jacob L. Newman	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	589
Scharringhausen & Hartpence	Charles N. Halsted	45 Clinton St., Newark, N. J.	590
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	591
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	592
David E. Bernstein	Philip A. Sobel	24 Branford Place, Newark, N. J.	593
Louis J. Beers	A. Joseph Radler	262 Lafayette Ave., Newark, N. J.	594
Frederic L. Johnson	Charles T. Ziegler	9 Clinton St., Newark, N. J.	595
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	596
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	597
Michael J. Quigley	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	598
Mulligan & Koenig	Howard Hopper	67 N. 9th St., Newark, N. J.	599
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	600
Robert S. Terhune	Joseph M. Karkella	10 Kearny St., Newark, N. J.	601
Special Asst. Dep. Com'r	**Andrew Thomson	1060 Broad St., Newark, N. J.	602
George S. Pollard	Nathaniel W. Morris	222 Clinton Ave., Newark, N. J.	603
Michael Silver	Leopold Isserman	24 Branford Place, Newark, N. J.	604
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	605
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	606
William L. Brunyate	Charles E. Waters	300 Broadway, Newark, N. J.	607
Special Asst. Dep. Com'r	**Andrew Thomson	1060 Broad St., Newark, N. J.	608
Isadore H. Colton	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	609
H. Dvorken & M. M. Semel	Rudolph A. Glickman	790 Broad St., Newark, N. J.	610
Charles B. Clancy	Frank P. Litter	14 Belmont Ave., Newark, N. J.	611
Jacob Fox	Jacob L. Coopersmith	17 Decker Ave., Elizabeth, N. J.	612
William Stalford	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	613
D. M. Litwin & M. A. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	614
Paul G. Roder	Harry F. Peal	173 Elwood Ave., Newark, N. J.	615
Harry Kalisch	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	616
David N. Popik	Max Schwartz	1101 Broad St., Newark, N. J.	617
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	618
Frank Cozzoline	Raymond Del Tufo	37 Center St., Newark, N. J.	619
Special Asst. Dep. Com'r	**Andrew Thomson	1060 Broad St., Newark, N. J.	620
Gerald A. Caruso	Alexander V. Ciavarra	222 Mt. Prospect Ave., Newark, N. J.	621
Howard F. Kirk	Harold F. Schumacher	844 S. 14th St., Newark, N. J.	622
Michael J. Quigley	Francis S. Coyle, Jr.	47 Littleton Ave., Newark, N. J.	623
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	624
Morris H. Klein	Jack Blumberg	60 Park Place, Newark, N. J.	625
Louis J. Beers	Edward F. Beers	744 Broad St., Newark, N. J.	626
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	627
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	628
Charles Kanter	Leopold Isserman	24 Branford Place, Newark, N. J.	629
S. D. Williams	A. C. Buehler	631 Hamilton Road, South Orange, N. J.	630
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	631
J. W. Straham	W. H. Elliott	79 Halsey St., Newark, N. J.	632
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	633
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	634
Thomas F. Guthrie	Harold N. Congleton	72 N. 7th St., Newark, N. J.	635
Ernest F. Keer	Christian Kreismer	16 E. Kinney St., Newark, N. J.	636
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	637

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
583	Executive	Newark	$2,624	$29,825	$92,300
584	Fabyan	"	771	105	172,600
585	Fairmount	"	13,692	5,161	186,700
586	Falcon	"	3,808	136	72,300
587	Famous	"	17,404	5,000	141,300
588	Favorite	"	4,640	30	80,200
589	Federal	"	3,058	.....	406,700
590	Fidelity	"	15,014	10,015	223,750
591	Fifteenth Ward	"	4,357	50,708	172,000
592	Fifth Ward	"	359	9,074	173,500
593	Finance	"	10,235	.....	259,700
594	Firemen's	"	36,922	29,368	247,100
595	Fireside	"	571	671	183,430
596	First Bohemian	"	13,298	7,538	189,800
597	First Italian	"	2,944	5,985	79,900
598	First Ward	"	3,786	2,632	147,600
599	Five Points	"	2,053	.....	354,900
600	Foresters	"	807	.....	415,250
601	Forest Hill	"	25,971	.....	194,850
602	Foundation	"	5,183	.....	311,200
603	Fourteenth Ward	"	74,712	76,653	1,727,400
604	Fourth Ward	"	4,818	.....	194,500
605	Fraternal	"	1,542	3,509	171,900
606	Freeholders	"	418	377	53,408
607	Fulton	"	5,308	9,547	266,158
608	Future	"	3,361	.....	135,600
609	Gem	"	7,313	.....	109,500
610	General-Founders	"	3,671	22,050	154,540
611	Gibraltar	"	11,844	41,507	294,900
612	Gilt Edge	"	17,492	12,025	135,634
613	Good Year	"	10,089	34,776	106,900
614	Grand	"	7,252	9,925	96,424
615	Granite	"	8,302	5,153	274,350
616	Grant	"	1,202	26,748	440,600
617	Great American	"	2,028	112	507,600
618	Great Eastern	"	7,539	.....	142,700
619	Gregorian	"	510	2,360	135,200
620	Guarantee	"	49,273	3,287	998,166
621	Guardsmen	"	636	10,267	41,106
622	Hahne	"	7,841	15,250	199,478
623	Halcyon	"	987	3,273	131,600
624	Half-Term	"	11,232	.....	148,200
625	Halsey	"	6,327	.....	122,000
626	Hamburg	"	9,528	.....	350,700
627	Hamilton	"	864	645	506,100
628	Harvester	"	1,100	723	189,200
629	Hawkeye	"	3,180	62	252,300
630	Hawthorne	"	1,479	5,900	146,000
631	Health	"	3,041	.....	317,400
632	Hearthstone	"	908	2,950	154,700
633	Hibernian	"	4,999	173	172,800
634	Hill	"	6,904	.....	163,700
635	Hillcrest	"	8,258	24,266	217,200
636	Hilton	"	10,003	35,000	243,900
637	Holland	"	5,011	7,496	358,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$10,133	$500	$57,497	$8,330	$1,303	$202,512	583
4,700	1,853	141,148	25,385	6,837	353,399	584
2,531	1,540	476,098	116,754	6,802	809,278	585
5,029	12,817	339,022	6,270	6,433	445,815	586
35,500	1,500	180,994	5,336	26,022	413,056	587
.....	18,274	348,550	4,538	27,675	483,907	588
33,500	4,635	478,120	21,466	22,420	969,899	589
35,608	2,590	163,084	64,730	10,583	525,374	590
.....	2,490	253,518	26,634	6,008	515,715	591
.....	4,744	154,270	12,480	2,670	357,097	592
15,107	.....	162,687	10,646	8,655	467,030	593
15,400	7,340	289,684	14,157	2,328	642,299	594
32,500	2,005	377,819	21,782	1,842	620,620	595
6,393	2,700	120,867	9,569	1,571	351,736	596
1,200	8,976	109,649	12,943	3,755	225,352	597
1,535	100	423,045	20,145	778	599,621	598
34,300	4,196	258,386	128,939	30,843	813,617	599
.....	24,951	642,432	22,236	29,798	1,135,474	600
17,489	125	234,802	51,287	8,768	533,292	601
.....	7,490	387,735	37,052	13,858	762,518	602
1,500,536	101,817	2,788,738	29,128	60,188	6,359,172	603
.....	13,270	523,769	137,002	6,045	879,404	604
1,817	2,927	127,818	23,752	4,984	338,249	605
17,150	1,040	52,455	1,553	598	126,999	606
52,831	11,536	168,946	8,654	1,665	524,645	607
20,096	.....	1,121,378	7,737	9,507	1,297,679	608
115,846	.....	1,866,236	3,205	16,050	2,118,150	609
72,634	.....	6,754	594	23,282	283,525	610
.....	9,142	245,418	13,490	4,254	620,555	611
3,109	20,575	664,144	6,394	11,081	870,454	612
.....	2,995	61,610	29,751	1,258	247,379	613
500	100	152,024	30,392	1,225	297,842	614
3,311	2,810	148,203	3,049	1,403	446,581	615
90,324	36,185	836,680	481,283	25,380	1,938,402	616
.....	3,000	425,169	13,783	13,831	965,523	617
42,411	3,655	148,282	50,271	14,790	409,648	618
.....	5,835	55,649	27,433	2,961	229,948	619
6,886	44,771	2,580,608	29,270	82,493	3,794,754	620
5,250	2,020	53,013	547	348	113,187	621
3,509	1,900	415,875	8,067	8,097	660,017	622
.....	575	158,416	18,967	4,601	318,419	623
511	1,000	146,553	25,557	7,992	341,045	624
.....	4,930	134,584	2,385	2,968	273,194	625
24,313	450	333,516	47,191	15,188	780,886	626
44,000	.....	1,324,396	79,393	8,490	1,963,888	627
3,700	.....	467,352	20,948	49,278	732,301	628
.....	18,621	246,540	187,517	23,667	731,887	629
1,939	3,135	121,714	21,988	2,768	304,923	630
20,000	385	513,806	37,280	3,394	895,306	631
43,045	3,350	151,079	9,107	8,984	374,123	632
.....	1,273	153,038	29,031	9,957	371,271	633
7,310	2,800	258,756	21,671	1,006	462,147	634
26,976	5,260	191,162	12,554	7,481	493,157	635
1,600	2,890	357,143	12,668	200	663,404	636
229,545	950	226,639	17,009	14,298	859,148	637

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
583	Executive	Newark	$77,145	.....	.....	$52,400
584	Fabyan	"	129,336	.....	.....	123,525
585	Fairmount	"	376,446	.....	.....	114,000
586	Falcon	"	141,220	.....	.....	185,130
587	Famous	"	197,543	.....	.....	103,232
588	Favorite	"	234,529	.....	.....	109,035
589	Federal	"	302,160	.....	.....	389,475
590	Fidelity	"	274,545	.....	.....	.....
591	Fifteenth Ward	"	218,692	.....	.....	128,100
592	Fifth Ward	"	181,620	.....	.....	70,695
593	Finance	"	159,258	.....	.....	125,115
594	Firemen's	"	317,094	.....	.....	123,625
595	Fireside	"	205,860	.....	.....	184,230
596	First Bohemian	"	192,079	.....	.....	59,100
597	First Italian	"	120,342	.....	.....	.....
598	First Ward	"	203,943	.....	.....	176,260
599	Five Points	"	417,637	.....	.....	160,150
600	Foresters	"	371,222	.....	.....	372,850
601	Forest Hill	"	233,922	.....	.....	70,600
602	Foundation	"	308,625	.....	.....	130,776
603	Fourteenth Ward	"	2,738,041	$15,375	.....	1,553,100
604	Fourth Ward	"	419,365	.....	.....	183,425
605	Fraternal	"	180,178	.....	.....	56,000
606	Freeholders	"	44,436	.....	.....	46,590
607	Fulton	"	322,830	.....	.....	83,700
608	Future	"	368,274	.....	.....	111,646
609	Gem	"	366,365	.....	.....	817,065
610	General-Founders	"	198,158	.....	.....	53,356
611	Gibraltar	"	244,810	.....	.....	173,020
612	Gilt Edge	"	403,333	.....	.....	155,590
613	Good Year	"	146,904	.....	.....	.....
614	Grand	"	137,851	.....	.....	34,335
615	Granite	"	193,850	.....	.....	106,600
616	Grant	"	933,078	.....	.....	354,900
617	Great American	"	299,391	.....	.....	274,206
618	Great Eastern	"	144,417	.....	.....	75,800
619	Gregorian	"	124,187	.....	.....	4,500
620	Guarantee	"	1,026,134	.....	.....	1,882,510
621	Guardsmen	"	61,687	.....	.....	450
622	Hahne	"	322,202	.....	.....	103,526
623	Halcyon	"	147,237	.....	.....	61,350
624	Half-Term	"	121,953	.....	.....	135,150
625	Halsey	"	119,609	.....	.....	94,200
626	Hamburg	"	248,212	.....	.....	178,915
627	Hamilton	"	492,448	.....	.....	684,850
628	Harvester	"	303,996	.....	.....	145,700
629	Hawkeye	"	416,062	.....	.....	62,455
630	Hawthorne	"	146,781	.....	.....	67,075
631	Health	"	139,806	.....	.....	204,685
632	Hearthstone	"	195,426	.....	.....	71,450
633	Hibernian	"	175,274	.....	.....	49,260
634	Hill	"	196,836	.....	.....	64,025
635	Hillcrest	"	224,306	.....	.....	166,550
636	Hilton	"	297,882	.....	.....	183,275
637	Holland	"	256,046	.....	.....	262,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$10	.....	.....	$29,230	$11,374	$32,353	$202,512	583
$267	$9,445	238	.....	$9,500	10,125	22,668	48,295	353,399	584
923	.....	757	.....	.....	111,484	23,566	182,102	809,278	585
2,619	.....	.....	.....	40,375	25,018	.....	51,453	445,815	586
4,881	.....	.....	.....	.....	738	.....	106,662	413,056	587
6,469	.....	.....	.....	.....	7,031	7,194	119,649	483,907	588
433	.....	.....	.....	12,500	92,352	.....	172,979	969,899	589
680	.....	246	.....	7,150	71,530	35,863	135,360	525,374	590
4,190	.....	429	.....	.....	44,669	35,753	83,882	515,715	591
2,448	.....	415	.....	.....	9,249	24,766	67,904	357,097	592
10,165	.....	.....	.....	.....	44,565	23,800	104,127	467,030	593
2,391	.....	1,704	.....	.....	23,986	44,757	128,742	642,299	594
971	13,837	76	.....	31,900	63,721	15,095	104,930	620,620	595
4	.....	220	.....	.....	500	49,751	50,082	351,736	596
5	.....	13	.....	8,360	31,804	25,501	39,327	225,352	597
1,948	.....	2,221	.....	.....	52,988	9,268	152,993	599,621	598
2,205	15,608	28	.....	11,500	14,786	37,176	154,527	813,617	599
5,990	.....	.....	.....	18,500	73,583	17,984	275,345	1,135,474	600
75	.....	115	.....	.....	88,431	20,723	119,426	533,292	601
879	.....	.....	.....	22,500	19,943	.....	279,795	762,518	602
3,044	23,000	2,825	$6,084	244,000	465,191	507,377	801,135	6,359,172	603
1,143	.....	140	.....	46,000	26,927	18,414	183,990	879,404	604
25	.....	75	.....	.....	15,802	26,279	59,890	338,249	605
868	.....	1,043	.....	1,800	9,509	642	22,111	126,999	606
564	.....	216	.....	12,500	123	57,878	45,834	524,645	607
.....	.....	190	.....	22,000	519,931	.....	275,638	1,297,679	608
1,083	38,831	23	.....	120,397	458,332	.....	316,054	2,118,150	609
.....	.....	.....	100	.....	3,352	13,147	15,412	283,525	610
257	.....	12	.....	.....	41,499	39,191	121,766	620,555	611
.....	.....	.....	.....	.....	44,965	.....	266,566	870,454	612
2,599	.....	200	.....	.....	19,274	29,678	48,724	247,379	613
788	.....	94	.....	.....	28,714	14,357	81,703	297,842	614
.....	4,847	.....	.....	12,500	15,985	38,748	74,051	446,581	615
342	.....	139	595	145,204	209,030	.....	295,114	1,938,402	616
.....	.....	.....	.....	144,525	117,967	.....	129,434	965,523	617
609	17,060	60	.....	.....	54,567	20,661	96,474	409,648	618
1,684	16,045	117	.....	19,500	67	25,440	38,408	229,948	619
909	21,515	45	503	188,102	212,198	.....	462,838	3,794,754	620
195	.....	.....	.....	.....	16,501	.....	34,354	113,187	621
1,800	.....	116	.....	27,000	48,638	19,925	136,810	660,017	622
3,211	.....	774	.....	.....	37,123	7,744	60,980	318,419	623
3,189	.....	2,884	.....	.....	12	12,656	65,201	341,045	624
895	.....	.....	.....	.....	565	.....	57,925	273,194	625
.....	57,325	29	.....	.....	88,333	31,329	176,743	780,886	626
524	.....	10	.....	201,109	226,809	.....	358,138	1,963,888	627
1,724	.....	77	.....	28,000	114,936	.....	137,868	732,301	628
486	.....	60	.....	.....	72,548	.....	180,276	731,887	629
2,755	.....	55	.....	.....	17,749	23,122	47,386	304,923	630
26,621	49,587	1,615	.....	18,000	238,485	19,139	197,368	895,306	631
83	.....	515	.....	36,500	1,838	32,436	35,875	374,123	632
1,055	14,443	527	.....	17,000	29,631	20,147	63,934	371,271	633
170	52,396	729	.....	.....	30,999	30,833	86,159	462,147	634
1,982	3,443	753	.....	.....	2,125	40,691	53,307	493,157	635
.....	.....	.....	.....	.....	33,286	3,210	145,751	663,404	636
21,831	38,923	242	3,393	116,125	18,330	32,304	109,254	859,148	637

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
583	Executive	825	67	.....	.....	.....	.....	262	41
584	Fabyan	1,634	121	.....	.....	.....	.....	617	72
585	Fairmount	4,001	390	.....	.....	.....	.....	570	70
586	Falcon	.....	.....	.....	.....	.....	.....	.....	.....
587	Famous	2,935	319	.....	.....	.....	.....	516	58
588	Favorite	3,832	338	.....	.....	.....	.....	545	44
589	Federal	4,687	303	.....	.....	.....	.....	1,947	160
590	Fidelity	2,949	279	.....	.....	.....	.....	.....	.....
591	Fifteenth Ward	1,990	153	.....	.....	.....	.....	640	68
592	Fifth Ward	2,160	226	.....	.....	.....	.....	353	40
593	Finance	2,590	174	.....	.....	.....	.....	625	87
594	Firemen's	3,099	296	.....	.....	.....	.....	618	100
595	Fireside	2,082	231	.....	.....	.....	.....	921	83
596	First Bohemian	2,232	224	.....	.....	.....	.....	296	63
597	First Italian	1,110	120	.....	.....	.....	.....	.....	.....
598	First Ward	2,223	237	.....	.....	.....	.....	881	141
599	Five Points	4,182	300	.....	.....	.....	.....	800	74
600	Foresters	5,768	415	.....	.....	.....	.....	1,864	302
601	Forest Hill	3,667	257	.....	.....	.....	.....	353	24
602	Foundation	.....	.....	.....	.....	.....	.....	.....	.....
603	Fourteenth Ward	29,612	2,087	123	8	.....	.....	8,308	862
604	Fourth Ward	4,232	292	.....	.....	.....	.....	917	107
605	Fraternal	2,002	169	.....	.....	.....	.....	280	40
606	Freeholders	970	89	.....	.....	.....	.....	232	61
607	Fulton	4,198	335	.....	.....	.....	.....	419	55
608	Future	.....	.....	.....	.....	.....	.....	.....	.....
609	Gem	5,975	494	.....	.....	.....	.....	4,168	416
610	General-Founders	6,834	649	.....	.....	.....	.....	267	41
611	Gibraltar	3,518	409	.....	.....	.....	.....	865	100
612	Gilt Edge	5,869	756	.....	.....	.....	.....	778	90
613	Good Year	1,475	119	.....	.....	.....	.....	.....	.....
614	Grand	1,261	130	.....	.....	.....	.....	172	26
615	Granite	2,983	243	.....	.....	.....	.....	533	57
616	Grant	8,216	804	.....	.....	.....	.....	1,774	221
617	Great American	6,103	400	.....	.....	.....	.....	1,362	128
618	Great Eastern	1,395	241	.....	.....	.....	.....	379	64
619	Gregorian	1,673	166	.....	.....	.....	.....	22	8
620	Guarantee	.....	.....	.....	.....	.....	.....	.....	.....
621	Guardsmen	900	125	.....	.....	.....	.....	2	1
622	Hahne	4,015	360	.....	.....	.....	.....	518	60
623	Halcyon	1,674	210	.....	.....	.....	.....	307	61
624	Half-Term	1,582	139	.....	.....	.....	.....	676	80
625	Halsey	2,176	190	.....	.....	.....	.....	473	32
626	Hamburg	2,866	338	.....	.....	.....	.....	894	106
627	Hamilton	18,671	783	.....	.....	.....	.....	6,848	417
628	Harvester	4,931	385	.....	.....	.....	.....	729	98
629	Hawkeye	4,309	359	.....	.....	.....	.....	312	52
630	Hawthorne	1,443	124	.....	.....	.....	.....	335	48
631	Health	2,274	139	.....	.....	.....	.....	1,023	136
632	Hearthstone	2,973	393	.....	.....	.....	.....	357	61
633	Hibernian	2,081	198	.....	.....	.....	.....	246	40
634	Hill	2,209	184	.....	.....	.....	.....	320	34
635	Hillcrest	2,721	219	.....	.....	.....	.....	833	58
636	Hilton	3,817	341	.....	.....	.....	.....	916	91
637	Holland	2,712	350	.....	.....	.....	.....	1,314	231

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AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,087	18	90	S.	$1.00 m.	$200	6	$2.00 a	.....	583
2,251	46	147	S.	1.00 m.	200	6	3.00 a	.....	584
4,571	30	430	S.	1.00 m.	200	6	4.00 a	$2.00 a	585
.....	.....	.....	....	.....	.....	...	.....	.....	586
3,451	28	349	O.P.	.....	200	6	1.00 a	.....	587
4,377	53	329	N.S.	1.00 m.	200	6	.....	.....	588
6,634	40	423	O.P.	.....	200	6	.....	.....	589
2,949	35	244	S.	1.00 m.	200	6	1.16 a	2.00 a	590
2,630	43	178	S.	1.00 m.	200	6	3.00 a	2.00 a	591
2,513	66	200	S.	1.00 m.	200	6	3.00 a & .03 b	.....	592
3,215	33	228	O.P.	.....	200	6	4.00 a	.....	593
3,717	63	333	S.	1.00 m.	200	6	.....	.....	594
3,003	41	273	N.	1.00 m.	200	6	3.00 a & .03 b	2.00 a & .03 b	595
2,528	57	230	S.	1.00 m.	200	6	2.00 a	2.00 a	596
1,110	46	74	S.	1.00 m.	200	6	.....	.....	597
3,104	35	343	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	598
4,982	38	336	S.	1.00 m.	200	6	.....	1.00 a	599
7,632	92	625	N.S.	1.00 m.	200	6	.....	.....	600
4,020	31	250	S.	1.00 m.	200	6	.....	.....	601
.....	.....	.....	....	.....	.....	...	.....	.....	602
38,043	481	2,476	N.S.	1.00 m.	200&T.M.	6	.....	.....	603
5,149	48	351	S.	1.00 m.	200	6	1.00 a	1.00 a	604
2,282	46	163	S.	1.00 m.	200	6	various	1.00 a	605
1,202	14	136	O.P.	.....	200	6	2.00 a	6.00 a	606
4,617	71	319	S.	1.00 m.	200	6	.075 b	1.00 a	607
.....	.....	.....	....	.....	.....	...	.....	.....	608
10,143	26	884	O.P.	.....	200	6	.....	.....	609
7,101	64	626	O.P.	.....	200	6	.....	.....	610
4,383	73	436	O.P.	.....	200	6	.....	.....	611
6,647	66	780	N.S.	1.00 m.	200	6	.....	.....	612
1,475	22	97	S.	1.00 m.	200	6	various	1.00 a	613
1,433	15	141	S.	1.00 m.	200	6	2.00 a	.....	614
3,516	53	247	O.P.	.....	200	6	3.00 a	1.00 a	615
9,990	176	849	S.	.25 w.	200	6	.....	.....	616
7,465	491	37	O.P.	.....	200	6	.....	.....	617
1,774	26	279	S.	1.00 m.	200	6	various	2.00 a	618
1,695	49	125	S.	1.00 m.	200	6	.....	1.00 a	619
.....	.....	.....	....	.....	.....	...	.....	.....	620
902	20	106	O.P.	.....	200	6	3.00 a	2.00 a	621
4,533	30	390	S. & N.S.	1.00 m.	200	6	3.00 a	2.00 a	622
1,981	34	237	S.	1.00 m.	200	6	3.00 a	2.00 a	623
2,258	24	195	S.	1.00 m.	200	6	4.00 a	1.00 a	624
2,649	45	177	O.P.	.....	200	6	.....	.....	625
3,760	84	360	S.	1.00 m.	200	6	3.00 a	3.00 a	626
25,519	30	1,170	O.P.	.....	100	6	3.00 a	2.00 a	627
5,660	22	461	S.	1.00 m.	200	6	3.00 a	1.00 a	628
4,621	81	330	S.	1.00 m.	200	6	1.00 a	.....	629
1,778	46	126	S.	1.00 m.	200	6	.25 b	.25 b	630
3,297	46	229	S.	1.00 m.	200	6	.....	.....	631
3,330	55	399	S.	1.00 m.	200	6	.03 b	.03 b	632
2,327	42	196	S.	1.00 m.	200	6	3.00 a	1.00 a	633
2,529	31	187	S.	1.00 m.	200	6	.....	.....	634
3,554	65	212	S.	1.00 m.	200	6	4.00 a	1.00 a	635
4,733	41	391	O.P.	.....	200	6	3.00 a & .06 b	2.00 a & .06 b	636
4,026	91	490	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	637

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
638	Home	Newark	Jun. 10, 1884	Charles J. Unfried
639	Home-Seekers	"	April 18, 1906	Charles Kollmar
640	Houston	"	Nov. 6, 1919	John B. Eggert
641	Howard	"	July 24, 1884	E. R. McGlynn
642	Hudsex	"	Oct. 18, 1919	Meyer Kraemer
643	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
644	Hunterdon	"	July 3, 1903	Charles A. Scheffmeyer
645	Ideal	"	Feb. 8, 1907	Henry H. Caruso
646	Imperial	"	Mar. 21, 1908	Joseph Schaedel
647	Improved-Aetna	"	* (See below)	Charles G. Hahn
648	Income	"	Dec. 11, 1925	Aaron Goldinberg
649	Indemnity	"	Mar. 27, 1909	Andrew MacKechnie, Jr.
650	Independence	"	Dec. 4, 1905	Isaac Hauser
651	Industrial	"	June 2, 1908	A. L. Rice
652	I. N. L.	"	June 21, 1922	Louis Schutzman
653	Intercity	"	Mar. 9, 1920	Louis Susskind
654	Interstate	"	Mar. 31, 1919	David Harper
655	Investment	"	Nov. 26, 1909	Moe Simon
656	Ironbound District	"	July 13, 1904	George M. Kunz
657	Italo-American	"	Feb. 28, 1910	Joseph Soriano
658	Ivanhoe	"	April 22, 1921	Benjamin Levine
659	J. & M.	"	Nov. 25, 1907	Conrad Deuchler
660	Jersey No. 38 O. B. A.	"	Mar. 19, 1910	Adolph Anker
661	John Marshall	"	Aug. 23, 1922	Julius Krieger
662	Junior Order	"	Jan. 11, 1896	Clement L. Morris
663	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
664	Knights of Pythias	"	Feb. 16, 1886	Edward J. Anderson
665	Kurlander	"	May 7, 1926	John Poe
666	Labor Lyceum	"	Oct. 20, 1909	Fred W. Palmer
667	Lafayette	"	Mar. 20, 1919	Nathan Myers
668	Lawyers' and Home-Makers	"	** (See below)	Louis Herman
669	Lehigh	"	April 1, 1910	James R. English
670	Lenape	"	Oct. 16, 1911	Bernard J. Owens
671	Leviathan	"	Mar. 15, 1919	Samuel Schechner
672	Liberty	"	Jan. 14, 1888	Andrew J. Patton
673	Liberty Square	"	Sept. 22, 1922	Ernest Wille
674	Lincoln	"	Jan. 22, 1887	Elmer Lutz
675	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
676	Lion	"	Mar. 5, 1920	Harry R. Elias
677	Lithuanian	"	Jan. 5, 1917	Raymond Baublis
678	Littleton	"	Dec. 31, 1902	Charles G. Hahn
679	Locarno	"	May 7, 1926	Louis G. Selenfriend
680	Longworth	"	June 18, 1931	Henry A. Guenther
681	L. O. O. M.	"	Feb. 21, 1920	Fred L. Siegel
682	Loyalty	"	Jan. 28, 1901	Herman B. Schaefer
683	L. Y. M. A.	"	Mar. 8, 1923	Edward Feigenbaum
684	Magna Charta	"	Oct. 16, 1925	
685	Majestic	"	April 28, 1920	George F. Fatzler
686	Manhattan	"	April 3, 1919	Eugene H. Sadler
687	Manor	"	Jan. 28, 1926	Joseph L. Bonda
688	Manufacturers	"	Dec. 28, 1912	Rudolph J. Goerke
689	Mascot	"	Feb. 10, 1927	John A. Brady
690	Masonic	"	Oct. 31, 1913	William B. Harding
691	Master	"	Dec. 3, 1921	Joseph W. Chandler
692	Mayflower	"	Nov. 21, 1921	Harry P. Lowy

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Lowy & Lowy	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	638
Adam J. Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	639
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	640
	John M. Williams	143 Broadway, Newark, N. J.	641
Joseph H. Steinhardt	Herman F. Arlt	39 Livingston Ave., Arlington, N. J.	642
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	643
Arthur A. Werthmann	Julius E. Strebinger	1 Ricord St., Newark, N. J.	644
Michael J. Quigley	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	645
Kussy, Kohn & Cohn	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	646
Mortimer Lowy	E G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	647
Koehler, Augenblick & Freedman.	Moe Rubenfield	14 Belmont Ave., Newark, N. J.	648
Joseph G. Wolber	John H. Yauch, Jr.	11 Commerce St., Newark, N. J.	649
Isaac Fleischman	U. Samuel Abeles	60—5th St., Newark, N. J.	650
John W. Strahan	Homer J. Van Duyne	9 Clinton St., Newark, N. J.	651
Louis Relles	Sydney Seidler	128 Market St., Newark, N. J.	652
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Terrace, Newark, N. J.	653
Nathan Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	654
Nathan Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	655
Scharringhausen & Hartpence	George W. Spicer	14 Ferry St., Newark, N. J.	656
Charles L. Rapa	Alfred F. Richardella	34 Goldsmith Ave., Newark, N. J.	657
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	658
Frank Voigt	Morris A. Woodruff	35 Roselyn Place, Vaux Hall, N. J.	659
William Greenfield	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	660
Fast & Fast	Frank P. Litter	14 Belmont Ave., Newark, N. J.	661
Arthur S. Smith	Joel Sundstrom	1172 Raymond Blvd., Newark, N. J.	662
Frank Voigt	William Ricigliano	226 Clifton Ave., Newark, N. J.	663
Charles K. Stewart	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	664
Kraemer, Seigler & Seigler	Michael Rogow	128 Market St., Newark, N. J.	665
William F. Nies	Henry E. Vygen	51 Clinton St., Newark, N. J.	666
Meyer E. Ruback	Nathan Perselay	535 High St., Newark, N. J.	667
Israel B. Greene	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	668
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	669
Joseph Siegler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	670
Samuel M. Hollander	Homer J. Van Duyne	9 Clinton St., Newark, N. J.	671
Matthew J. Reilly	Frank C. Reilly	31 Clinton St., Newark, N. J.	672
Arthur T. Vanderbilt	Rudolph A. Glickman	27 Elizabeth Ave., Newark, N. J.	673
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	674
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	675
I. Henry Coyne	Clarence W. Glover	300 Broadway, Newark, N. J.	676
Frederic C. Ritger	Albin S. Treciokas	214 Walnut St., Newark, N. J.	677
Arthur R. Werthmann	Henry A. George	16 Clinton St., Newark, N. J.	678
David H. Yonneff	William Margulies	11 Commerce St., Newark, N. J.	679
Raymond H. Cohn	Leo D. Scanlon	24 Branford Place, Newark, N. J.	680
Felix Forlenza	Eugene A. Farrell	43 Hazlewood Ave., Newark, N. J.	681
John D. Fischbeck	Albert E. Jones	31½ S. 12th St., Newark, N. J.	682
Michael Horrowitz	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	683
Special Asst. Dep. Com'r	**Andrew Thomson	1060 Broad St., Newark, N. J.	684
Edward A. Schilling	Leopold Isserman	24 Branford Place, Newark, N. J.	685
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	686
Jacob Fox	Edgar H. Douglass	26 Linwood Ave., Newton, N. J.	687
Cohn & Cohn	H. O. Merz	972 Broad St., Newark, N. J.	688
Thomas F. Guthrie	Leo M. Reilly	136 Montrose St., Newark, N. J.	689
John Contrell	Alfred N. Baum	15 Market St., Newark, N. J.	690
Michael J. Quigley	Michael J. Quigley, Jr.	671 Broad St., Newark, N. J.	691
Waldman & Duveneck and S. M. Hollander	Fred Reinheimer	15 Market St., Newark, N. J.	692

** Magna Charta Bldg. & Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
638	Home	Newark	$705	$35	$187,200
639	Home-Seekers	"	9,063	19,977	227,244
640	Houston	"	5,205	258	203,900
641	Howard	"	10,413	36,885	192,300
642	Hudsex	"	9,646	60,875	95,800
643	Humboldt	"	14,656	32,325	315,300
644	Hunterdon	"	6,933	4,395	102,300
645	Ideal	"	473	.....	51,300
646	Imperial	"	2,226	3,830	84,500
647	Improved-Aetna	"	2,257	.....	418,500
648	Income	"	5,280	11,440	76,500
649	Indemnity	"	6,788	11,728	259,700
650	Independence	"	5,232	20,811	306,253
651	Industrial	"	21,853	.....	107,200
652	I. N. L.	"	4,134	14,426	59,820
653	Intercity	"	1,078	.....	200,500
654	Interstate	"	3,935	.....	50,900
655	Investment	"	10,930	.....	992,681
656	Ironbound District	"	19,928	1,470	219,948
657	Italo-American	"	799	.....	223,100
658	Ivanhoe	"	3,305	13,350	126,706
659	J. & M.	"	1,423	4,000	91,500
660	Jersey No. 38, O. B. A.	"	1,791	2,700	159,800
661	John Marshall	"	3,740	.....	282,450
662	Junior Order	"	28,778	506	602,150
663	Kinney & West	"	3,964	10,262	150,770
664	Knights of Pythias	"	7,397	9,089	135,300
665	Kurlander	"	635	.....	72,300
666	Labor Lyceum	"	1,815	5,000	229,100
667	Lafayette	"	2,070	.....	54,200
668	Lawyers' and Home-Makers	"	5,697	62,230	123,800
669	Lehigh	"	4,010	47	183,400
670	Lenape	"	2,257	.....	314,628
671	Leviathan	"	10,504	.....	230,900
672	Liberty	"	1,680	.....	214,800
673	Liberty Square	"	8,920	.....	146,720
674	Lincoln	"	15,584	.....	412,900
675	Lincoln Highway	"	9,424	20,100	196,900
676	Lion	"	3,855	587	175,900
677	Lithuanian	"	25	.....	174,700
678	Littleton	"	7,344	3,222	76,200
679	Locarno	"	2,199	.....	26,700
680	Longworth	"	5,313	.....	116,300
681	L. O. O. M.	"	362	279	108,200
682	Loyalty	"	553	37	113,500
683	L. Y. M. A.	"	5,963	15,000	116,250
684	Magna Charta	"	85	.....	28,500
685	Majestic	"	21,835	12,979	254,700
686	Manhattan	"	13,598	1,875	104,300
687	Manor	"	1,530	7,300	61,300
688	Manufacturers	"	8,627	.....	340,800
689	Mascot	"	22,898	13,770	26,750
690	Masonic	"	2,274	.....	241,100
691	Master	"	7,077	4,200	44,700
692	Mayflower	"	14,739	11,160	327,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$14,000	$5,420	$206,853	$59,578	$8,345	$482,136	638
.....	2,961	140,306	4,349	46,453	450,353	639
719	1,075	193,193	23,312	3,662	431,324	640
2,190	4,300	337,256	25,142	6,740	615,226	641
108,217	11,040	505,155	171,983	1,676	964,392	642
5,974	5,770	636,669	2,707	14,582	1,027,983	643
12,832	5,215	205,811	17,228	5,817	360,531	644
696	2,760	183,238	23,754	1,232	263,453	645
28,979	1,372	115,936	25,419	3,860	266,122	646
81,600	6,000	1,109,136	268,528	13,979	1,900,000	647
2,799	8,735	24,307	19,810	12,598	161,469	648
.....	16,000	249,639	2,365	9,614	555,834	649
.....	10,464	544,847	6,427	1,418	895,452	650
44,441	1,100	187,016	16,771	6,728	385,109	651
28,640	3,220	145,767	50,041	5,547	311,595	652
.....	1,175	96,903	64,145	25,799	389,600	653
3,686	780	138,934	32,310	745	231,290	654
8,280	26,415	1,151,214	21,702	65,422	2,276,644	655
.....	8,380	295,849	2,613	4,191	552,379	656
.....	9,010	349,844	3,895	4,370	591,018	657
.....	13,321	110,197	2,542	13,271	282,692	658
55,310	1,199	148,846	4,707	132	307,117	659
1,040	5,330	174,856	117,913	23,262	486,692	660
38,443	20,585	344,730	20,845	9,898	720,691	661
149,171	12,104	1,472,746	155,798	89,722	2,510,975	662
....	2,039	158,586	25,780	722	352,123	663
172,214	7,047	521,042	113,004	4,376	969,469	664
.....	1,340	115,977	38,744	2,835	231,831	665
800	9,049	141,260	1,669	4,625	393,318	666
9,389	12,530	325,742	8,647	2,426	415,004	667
16,681	10,635	149,601	2,163	7,674	378,481	668
.....	1,140	138,615	1,184	1,119	329,515	669
.....	15,250	395,961	20,125	44,882	793,103	670
45,133	1,750	222,449	117,539	36,333	664,608	671
.....	5,575	169,715	19,840	4,155	415,765	672
6,650	5,298	261,932	5,565	11,435	446,520	673
2,500	2,300	315,528	89,892	32,142	870,846	674
51,382	20,298	228,792	25,314	10,522	562,732	675
68,120	1,205	151,094	29,037	10,158	439,956	676
.....	11,625	186,456	19,140	4,602	396,548	677
713	1,675	49,434	3,344	8,325	150,257	678
.....	.....	44,050	8,960	4,207	86,116	679
185,607	2,606	.....	1,713	27,968	339,507	680
.....	2,000	47,385	10,817	4,073	173,116	681
.....	1,469	72,517	3,508	1,862	193,446	682
15,100	2,060	191,410	1,997	4,765	352,545	683
.....	1,100	33,234	761	3,566	67,246	684
8,506	12,933	283,467	167,957	25,895	788,272	685
27,070	9,155	393,762	326	1,432	551,318	686
3,161	5,100	101,840	54,055	2,847	237,133	687
227,650	10,400	706,473	35,072	3,007	1,332,029	688
1,790	1,740	86,183	7,552	2,031	162,714	689
1,999	435	413,546	18,957	20,055	698,366	690
.....	1,922	267,077	59,787	6,192	390,955	691
19,377	.....	1,029,519	13,090	21,289	1,436,874	692

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
638	Home	Newark	$238,380			$113,550
639	Home-Seekers	"	171,463			**158,575**
640	Houston	"	190,369			104,225
641	Howard	"	353,895			71,300
642	Hudsex	"	480,152			199,225
643	Humboldt	"	438,713			260,700
644	Hunterdon	"	144,384			98,890
645	Ideal	"	105,818			35,600
646	Imperial	"	129,369			13,900
647	Improved-Aetna	"	879,897			608,065
648	Income	"	102,699			12,400
649	Indemnity	"	318,568			74,450
650	Independence	"	374,373			94,100
651	Industrial	"	146,808			81,475
652	I. N. L.	"	139,633			38,400
653	Intercity	"	171,124			78,040
654	Interstate	"	99,192			38,450
655	Investment	"	962,941			252,516
656	Ironbound District	"	286,249			**121,350**
657	Italo-American	"	184,827			100,466
658	Ivanhoe	"	153,763			35,750
659	J. & M.	"	145,317			65,400
660	Jersey No. 38, O. B. A.	"	244,878			110,725
661	John Marshall	"	328,061			115,975
662	Junior Order	"	856,152	$147,884		905,159
663	Kinney & West	"	184,958			55,050
664	Knights of Pythias	"	**437,442**			252,165
665	Kurlander	"	**97,033**			22,150
666	Labor Lyceum	"	**195,627**			95,600
667	Lafayette	"	**157,536**			96,700
668	Lawyers' and Home-Makers	"	**245,858**			5,900
669	Lehigh	"	**133,892**			71,800
670	Lenape	"	332,302			139,870
671	Leviathan	"	314,604			83,075
672	Liberty	"	195,710			90,250
673	Liberty Square	"	208,711			68,800
674	Lincoln	"	**330,663**			219,620
675	Lincoln Highway	"	**314,701**			70,075
676	Lion	"	**136,392**			39,900
677	Lithuanian	"	213,445			79,900
678	Littleton	"	**70,419**			29,250
679	Locarno	"	43,880			16,790
680	Longworth	"	239,910			.....
681	L. O. O. M.	"	58,967			44,825
682	Loyalty	"	**68,410**			58,750
683	L. Y. M. A.	"	133,018			**94,910**
684	Magna Charta	"	**40,117**			6,950
685	Majestic	"	**381,829**			128,980
686	Manhattan	"	272,271			143,880
687	Manor	"	146,559			13,175
688	Manufacturers	"	571,047			286,700
689	Mascot	"	61,942			20,775
690	Masonic	"	**424,744**			31,600
691	Master	"	**194,739**			40,700
692	Mayflower	"	442,854			150,780

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$353	.....	$15,000	$9,495	$17,723	$87,635	$482,136	638
$62	$5	.....	.....	.....	17,762	26,796	75,690	450,353	639
5	.....	191	.....	.....	24,235	16,395	95,904	431,324	640
.....	.....	1,356	.....	.....	15,148	38,097	135,430	615,226	641
9,241	.....	427	.....	.....	86,594	62,777	175,976	964,392	642
332	.....	13	.....	.....	54,297	97,619	176,309	1,027,983	643
453	.....	195	.....	.....	37,198	7,153	72,258	360,531	644
358	1,950	13	.....	1,550	69,716	.....	48,448	263,453	645
542	.....	252	.....	.....	30,917	20,000	71,142	266,122	646
1,880	3,350	3,512	.....	24,000	64,942	.....	314,354	1,900,000	647
.....	.....	70	.....	.....	5,261	22,499	18,540	161,469	648
320	.....	71	.....	.....	2,066	56,280	104,079	555,834	649
93	.....	176	.....	.....	125,796	39,650	261,264	895,452	650
1,076	.....	954	$2,945	.....	59,118	13,979	78,754	385,109	651
.....	.....	495	.....	.....	36,284	.....	96,783	311,595	652
.....	.....	792	.....	37,000	32,419	.....	70,225	389,600	653
1,448	.....	40	.....	23,800	17,055	.....	51,305	231,290	654
4,915	70,738	.....	.....	8,800	232,860	143,811	600,063	2,276,644	655
276	.....	.....	.....	.....	12,434	26,396	105,674	552,379	656
11,875	12,660	21	.....	32,000	59,291	.....	189,878	591,018	657
4,908	.....	13	.....	10,000	1,849	21,810	54,599	282,692	658
74	17,103	991	.....	.....	13,664	23,662	40,906	307,117	659
1,296	.....	145	.....	37,100	7,220	.....	85,328	486,692	660
5,301	.....	.....	.....	8,000	13,175	.....	250,179	720,691	661
.....	6,050	2,318	.....	93,000	100,034	117,899	282,479	2,510,975	662
1,242	.....	295	.....	.....	28,770	20,976	60,832	352,123	663
1,543	.....	663	60	.....	46,115	.....	231,481	969,469	664
.....	4,375	.....	.....	2,600	60,629	5,460	39,584	231,831	665
1,070	.....	.....	.....	.....	137	48,958	51,926	393,318	666
2,326	.....	125	.....	1,250	82,796	.....	74,271	415,004	667
2,902	.....	.....	.....	.....	277	53,865	69,679	378,481	668
140	.....	4	.....	.....	30,959	.....	92,720	329,515	669
11,237	.....	.....	.....	26,500	75,212	.....	207,982	793,103	670
15,025	.....	77	.....	.....	80,091	.....	171,736	664,608	671
221	.....	45	.....	27,000	6,652	27,335	68,552	415,765	672
.....	10,426	19	.....	7,000	17,277	25,246	109,041	446,520	673
575	23,157	3,097	.....	28,000	37,313	47,616	180,805	870,846	674
231	.....	.....	.....	.....	775	43,386	133,564	562,732	675
.....	28,700	1,005	.....	37,000	88,556	25,384	83,019	439,956	676
1,748	.....	282	.....	.....	14,542	25,236	61,395	396,548	677
10	.....	20	.....	.....	14,313	12,693	23,552	150,257	678
6,136	.....	.....	.....	.....	70	.....	19,240	86,116	679
.....	.....	.....	.....	36,000	14,846	29,099	19,652	339,507	680
450	.....	422	.....	2,700	30,749	11,821	23,182	173,116	681
342	5,904	598	.....	9,500	6,670	13,011	30,261	193,446	682
10,058	.....	.....	.....	.....	35,965	.....	78,594	352,545	683
235	.....	.....	.....	5,210	4,326	.....	10,408	67,246	684
429	.....	238	.....	.....	86,087	.....	190,709	788,272	685
427	.....	.....	.....	.....	.....	.....	134,740	551,318	686
2,735	.....	460	.....	.....	24,434	.....	49,770	237,133	687
11,330	.....	638	.....	63,000	1,342	118,484	279,488	1,332,029	688
30,482	.....	1,569	.....	.....	22,223	.....	25,723	162,714	689
48	4,700	.....	.....	25,000	1,427	11,817	199,030	698,366	690
1,153	.....	115	.....	.....	51,820	.....	102,428	390,955	691
3,226	.....	.....	.....	49,800	166,929	.....	623,285	1,436,874	692

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
638	Home	2,271	228	.....	.....	.....	.....	567	83
639	Home-Seekers	2,373	337	.....	.....	.....	.....	793	96
640	Houston	2,150	240	.....	.....	.....	.....	521	103
641	Howard	3,027	275	.....	.....	.....	.....	356	54
642	Hudsex	4,191	368	.....	.....	.....	.....	996	90
643	Humboldt	5,794	340	.....	.....	.....	.....	1,304	76
644	Hunterdon	1,591	131	.....	.....	.....	.....	494	42
645	Ideal	1,093	249	.....	.....	.....	.....	178	33
646	Imperial	1,407	112	.....	.....	.....	.....	70	8
647	Improved-Aetna	7,912	852	.....	.....	.....	.....	3,040	302
648	Income	1,131	109	.....	.....	.....	.....	62	9
649	Indemnity	4,585	317	.....	.....	.....	.....	372	38
650	Independence	5,138	377	.....	.....	.....	.....	470	73
651	Industrial	1,601	221	.....	.....	.....	.....	407	69
652	I. N. L.	1,241	237	.....	.....	.....	.....	192	36
653	Intercity	1,660	119	.....	.....	.....	.....	390	68
654	Interstate	1,091	121	.....	.....	.....	.....	384	25
655	Investment	9,582	1,137	.....	.....	.....	.....	1,262	178
656	Ironbound District	3,482	483	.....	.....	.....	.....	607	78
657	Italo-American	2,710	267	.....	.....	.....	.....	502	85
658	Ivanhoe	2,964	337	.....	.....	.....	.....	179	40
659	J. & M.	1,465	169	.....	.....	.....	.....	327	41
660	Jersey No. 38, O. B. A.	2,447	216	.....	.....	.....	.....	553	88
661	John Marshall	6,589	515	.....	.....	.....	.....	579	85
662	Junior Order	9,099	827	1,435	191	.....	.....	4,788	601
663	Kinney & West	1,692	218	.....	.....	.....	.....	275	53
664	Knights of Pythias	3,916	477	.....	.....	.....	.....	1,261	110
665	Kurlander	1,321	239	.....	.....	.....	.....	111	29
666	Labor Lyceum	2,893	270	.....	.....	.....	.....	478	53
667	Lafayette	2,225	173	.....	.....	.....	.....	483	43
668	Lawyers' and Home-Makers	3,620	356	.....	.....	.....	.....	30	6
669	Lehigh	1,989	187	.....	.....	.....	.....	359	54
670	Lenape	4,848	354	.....	.....	.....	.....	711	98
671	Leviathan	3,462	201	.....	.....	.....	.....	415	63
672	Liberty	2,415	244	.....	.....	.....	.....	451	32
673	Liberty Square	3,596	244	.....	.....	.....	.....	344	29
674	Lincoln	4,296	311	.....	.....	.....	.....	1,098	156
675	Lincoln Highway	6,461	492	.....	.....	.....	.....	350	89
676	Lion	1,583	120	.....	.....	.....	.....	199	24
677	Lithuanian	2,436	321	.....	.....	.....	.....	400	112
678	Littleton	824	96	.....	.....	.....	.....	146	30
679	Locarno	1,735	147	.....	.....	.....	.....	84	25
680	Longworth	12,903	1,482	.....	.....	.....	.....	.....	.....
681	L. O. O. M.	892	99	.....	.....	.....	.....	224	30
682	Loyalty	1,084	122	.....	.....	.....	.....	294	55
683	L. V. M. A.	1,693	198	.....	.....	.....	.....	474	92
684	Magna Charta	.....	.....	.....	.....	.....	.....	.....	.....
685	Majestic	4,284	396	.....	.....	.....	.....	645	105
686	Manhattan	4,676	434	.....	.....	.....	.....	719	71
687	Manor	1,573	239	.....	.....	.....	.....	66	12
688	Manufacturers	6,199	231	.....	.....	.....	.....	1,433	114
689	Mascot	811	103	.....	.....	.....	.....	103	22
690	Masonic	5,794	534	.....	.....	.....	.....	158	7
691	Master	1,576	169	.....	.....	.....	.....	203	33
692	Mayflower	11,166	843	.....	.....	.....	.....	1,134	107

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,838	45	266	S.	$1.00 m.	$200	6	$2.00 & 3.00 a	$1.00 a	638
3,166	63	370	O.P.	.....	200	6	.....	.....	639
2,671	69	274	S.	1.00 m.	200	6	1.00 a	1.00 a	640
3,383	48	281	S.	1.00 m.	200	6	.....	.....	641
5,187	41	417	S.	1.00 m.	200	6	3.00 a	1.00 a	642
7,098	64	352	O.P.	.....	200	6	3.00 a	1.00 a	643
2,085	30	143	S.	1.00 m.	200	6	3.00 a	1.00 a	644
1,271	25	257	S.	1.00 m.	200	6	3.00 a	1.00 a	645
1,477	20	100	S.	1.00 m.	200	6	.....	.....	646
10,952	106	1,048	S.	1.00 m.	200	6	1.00 a	1.00 a	647
1,193	25	93	S.	1.00 m.	200	6	4.00 a	1.00 a	648
4,957	38	317	O.P.	.....	200	6	2.00 a	2.00 a	649
5,608	57	393	N.S.	1.00 m.	200	6	various	various	650
2,008	38	252	S.	1.00 m.	200	6	1.00 a	1.00 a	651
1,433	30	243	S.	1.00 m.	200	6	1.00 a	1.00 a	652
2,050	25	162	S.	1.00 m.	200	6	.....	.....	653
1,475	21	125	S.	1.00 m.	200	6	.....	.....	654
10,844	100	1,215	N.S.	1.00 m.	200	5 & 6	.....	.....	655
4,089	73	488	O.P.	.....	200&T.M.	6	.....	.....	656
3,212	74	278	O.P.	.....	200	6	3.00 a	1.00 a	657
3,143	71	306	O.P.	.....	200	6	.....	1.00 a	658
1,792	43	167	S.	1.00 m.	200	5,5½&6	.....	1.00 a	659
3,000	37	267	N.S.	1.00 m.	200	6	.....	.....	660
7,168	91	509	O.P.	.....	200	6	.....	.....	661
15,322	165	1,454	S.	1.00 m.	200	6	3.00 a	2.00 a	662
1,967	40	231	S.	1.00 m.	200	6	3.00 a	1.00 a	663
5,177	50	537	S.	1.00 m.	200	6	.....	.....	664
1,432	11	257	S.	1.00 m.	200	6	.....	.....	665
3,371	83	240	O.P.	.....	200	6	2.00 a & .02 b	.....	666
2,708	24	192	S.	1.00 m.	200	6	3.00 a	1.00 a	667
3,650	66	296	N.S.	1.00 m.	200	6	2.00 a	.....	668
2,348	36	205	O.P.	.....	200	6	3.00 a	.....	669
5,559	68	384	O.P.	.....	200	6	.....	.....	670
3,877	47	217	S.	1.00 m.	200	6	1.00 a	1.00 a	671
2,866	57	219	S.	1.00 m.	200	6	3.00 a	.....	672
3,940	36	237	O.P.	.....	200	6	.....	.....	673
5,394	41	426	N.S.	1.00 m.	200	6	.....	1.00 a	674
6,811	70	511	O.P.	.....	200	6	3.00 a	.....	675
1,782	32	112	S.	1.00 m.	200	6	.....	.....	676
2,836	86	347	S.	1.00 m.	200	6	3.00 a	1.00 a	677
970	22	104	S.	1.00 m.	200	6	.....	2.00 a	678
1,819	7	165	S.	1.00 m.	200	6	4.00 a	.....	679
12,903	25	1,457	O.P.	.....	200	6	3.00 a	1.00 a	680
1,116	39	90	S.	1.00 m.	200	6	3.00 a	1.00 a	681
1,378	42	135	S.	.25 w.	200	6	3.00 a	.....	682
2,167	32	258	S.	1.00 m.	200	6	.....	.....	683
.....	.....	.....	...	.....	.....	...	.....	.....	684
4,929	73	428	S.	1.00 m.	200	6	1.00 & 2.00 a	.....	685
5,395	61	444	N.S.	1.00 m.	200	6	4.00 a	.....	686
1,639	18	233	S.	1.00 m.	200	6	.....	.....	687
7,632	25	320	S.	1.00 m.	200	6	.....	.....	688
914	19	106	S.	1.00 m.	200	6	1.00 a	1.00 a	689
5,952	73	468	O.P.	.....	200	6	3.00 a	1.00 a	690
1,779	17	185	S.	1.00 m.	200	6	3.00 a	2.00 a	691
12,300	46	904	O.P.	.....	200&T.M.	6	.....	.....	692

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
693	McKinley	Newark	Mar. 24, 1920	Pellegrino Pellecchia
694	Meadowbrook	"	Oct. 5, 1921	Julius Klein
695	Mechanics	"	Aug. 16, 1884	George F. Lingerman
696	Melrose	"	May 9, 1923	C. Gustav Hanke
697	Mercantile	"	June 8, 1910	Arthur B. Tench
698	Mercer	"	Dec. 11, 1890	Fred Lezgus
699	Merchants and Bankers	"	Oct. 25, 1910	Andrew J. Donahue
700	Metropolitan	"	Oct. 19, 1894	Robert F. Browne
701	Milford Park	"	May 3, 1911	Frank L. Driver
702	Military Park	"	May 1, 1926	Max Harmelin
703	Model	"	Sept. 16, 1912	James H. Lowrey
704	Modern	"	May 11, 1892	William H. Hall
705	Mohawk	"	Jan. 10, 1923	Frederick J. Fischer
706	Monitor	"	Sept. 19, 1921	Samuel H. Pashkow
707	Montefiore	"	April 22, 1902	Charles Loebel
708	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
709	Mosque	"	April 18, 1925	Louis H. Holste
710	Mountain View	"	Mar. 30, 1914	Arthur H. Bradley
711	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
712	Mt. Sinai	"	Mar. 21, 1911	Burnett Cole
713	Municipal	"	Aug. 15, 1908	Emil Vollweiler
714	Mutual	"	Feb. 8, 1869	Philip Berry
715	Mutual Land and Home	"	Jan. 26, 1892	Louis H. Hare
716	Mutual Protective	"	Jan. 5, 1912	Fred W. Tidey
717	National Turners	"	June 18, 1919	Otto Abrecht
718	Nelson	"	June 2, 1923	John E. Joyce
719	Newark	"	May 25, 1883	Carl J. Duveneck
720	Newark Mutual Benefit	"	Dec. 24, 1904	J. Frank Kitchell
721	Newark Twenty-One	"	Feb. 9, 1914	George A. Guenther
722	New Empire	"	* (See below)	Michael A. Stavitsky
723	New Era	"	Sept. 27, 1909	William A. Bishop
724	New Home	"	Mar. 7, 1912	Henry A. Guenther
725	New Jersey	"	Aug. 16, 1887	Charles B. Johnes
726	New Method	"	Feb. 21, 1913	Alfred E. Blakeman
727	New Order-Equity	"	**(See below)	Philip Klein
728	New World	"	***(See below)	Harry Lerman
729	Ninth Ward	"	Mar. 18, 1909	John J. Thomas
730	Norfolk	"	April 25, 1888	Edward A. Reilly
731	Normal	"	Nov. 27, 1912	Max Gans
732	North American	"	Sept. 17, 1910	Nathan H. Berger
733	North End	"	May 2, 1889	William S. Walters
734	Northern	"	June 6, 1912	Charles W. Tillou
735	North Newark	"	Jan. 10, 1925	Louis A. Reilly
736	North Ward	"	Feb. 24, 1912	John G. Crawford
737	North Western	"	Feb. 29, 1892	Harry L. Hamilton
738	Novel	"	May 5, 1926	
739	Oak	"	Feb. 17, 1920	J. William Huegel
740	O. K.	"	Jan. 10, 1923	William Lunsky
741	Oliver	"	Nov. 30, 1915	Thomas Buffardi
742	Onward	"	Jan. 9, 1926	Oscar A. Biertuempfel
743	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
744	Opportunity	"	Nov. 18, 1920	Joseph A. Hurley
745	Ordway	"	Jan. 20, 1921	Louis Susskind
746	Orient	"	April 25, 1925	Walter I. Super
747	Oriental	"	Mar. 4, 1904	Alfred Lister

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

** March 31, 1919—New Order
June 28, 1923—Equity
Merged Sept. 18, 1931.

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Anthony R. Finelli	Rocco G. Rotonda	421—3rd Ave., Newark, N. J.	693
Seymour Klein	Harry L. Denburg	207 Vassar Ave., Newark, N. J.	694
Benjamin Mayer	R. G. Schaaf	269 Chestnut St., Nutley, N. J.	695
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	696
Halsey W. Stickel	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	697
Charles A. Herr	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	698
Roy F. Dunn	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	699
C. F. Snover & Martin & Reiley	Frederick W. Snover	275 Mulberry St., Newark, N. J.	700
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	701
David Castelbaum	Irving J. Trien	60 Park Place, Newark, N. J.	702
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	703
Richard Spitz	W. H. Elliott	88 Lafayette Ave., East Orange, N. J.	704
Louis J. Cohen	Nathan Perselay	535 High St., Newark, N. J.	705
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	706
H. D. Israel & E. Lowenstein	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	707
Frederick W. Wilderotter	John J. Gless	184 Smith St., Newark, N. J.	708
Alexander T. Schenck	Ernest M. Tapner	744 Broad St., Newark, N. J.	709
Adam J. Rossbach	William J. Brunner	126 S. 12th St., Newark, N. J.	710
Stein & Stern	Walter A. Hughes	30 Branford Place, Newark, N. J.	711
Irving Silver	Moses Gansler	93 Mercer St., Newark, N. J.	712
Robert S. Terhune	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	713
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	714
Theodore R. Hare	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	715
C. Clifford Brangs	Samuel F. Bentley	550 N. 3rd St., Newark, N. J.	716
E. A. & W. A. Schilling	Henry A. Zinckgraf	132 Underwood St., Newark, N. J.	717
John J. Quinn	Andrew Leitheuser	81—3rd St., Newark, N. J.	718
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	719
Charles H. Stewart	Charles E. Waters	300 Broadway, Newark, N. J.	720
Charles Hood	Louis A. Reilly	24 Commerce St., Newark, N. J.	721
B. Newman, E. Lowenstein & H. D. Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	722
John V. Laddey	Joseph I. Conlon	Tuxedo Park, South Orange, N. J.	723
Fred G. Stickel, Jr.	Otto H. Wilhelm	455 Orange St., Newark, N. J.	724
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	725
Wilbur F. Wriggins	Stanton M. Pascal	60 Park Place, Newark, N. J.	726
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	727
Harry Unger	Alex J. Frackenpohl	517 Springfield Ave., Newark, N. J.	728
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	729
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	730
Edward J. Gilhooly	Clarence I. Mott	National State Bank, Newark, N. J.	731
.....	Moses Gansler	10 Avon Ave., Newark, N. J.	732
Morris Isserman	R. F. Hopkins	511 S. Orange Ave., South Orange, N. J.	733
Howard Isherwood	William D. Duguid	890 Broadway, Newark, N. J.	734
James L. McKenna	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	735
Smith & Slingerland	William J. Griffin	822 Hunterdon St., Newark, N. J.	736
A. W. Rosinger	Alfred N. Baum	15 Market St., Newark, N. J.	737
Special Asst. Dep. Com'r	*Andrew Thomson	1060 Broad St., Newark, N. J.	738
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	739
Benjamin S. Appel	Ben Kirschner	60 Park Place, Newark, N. J.	740
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	741
Lester Mahr	S. Rowe Kent	16 N. 22nd St., East Orange, N. J.	742
Benjamin Singer	Henry I. Silberman	60 Park Place, Newark, N. J.	743
Joseph E. Conlon	William F. Ackerson	670 Bergen St., Newark, N. J.	744
Joseph Susskind	Barney W. Plager	23 Harding Terrace, Newark, N. J.	745
Allen Krieger	Manuel Hoenig	31 Clinton St., Newark, N. J.	746
Charles M. Myers	Adolph Fiedler	315 Broadway, Newark, N. J.	747

* Novel Bldg. & Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
693	McKinley	Newark	$14,145	$11,789	$208,698
694	Meadowbrook	"	4,544	.....	99,000
695	Mechanics	"	5,286	.....	185,500
696	Melrose	"	528	1,195	182,900
697	Mercantile	"	1,736	3,976	108,019
698	Mercer	"	14,115	19,907	197,800
699	Merchants and Bankers	"	8,352	25,654	127,900
700	Metropolitan	"	1,395	86,557	468,300
701	Milford Park	"	5,702	.....	171,900
702	Military Park	"	1,824	16,022	69,782
703	Model	"	6,324	34,589	153,300
704	Modern	"	13,077	46,726	129,704
705	Mohawk	"	6,044	10,890	218,300
706	Monitor	"	1,012	.....	100,350
707	Montefiore	"	6,140	.....	188,400
708	Morris	"	511	.....	143,600
709	Mosque	"	17,741	49,690	143,000
710	Mountain View	"	6,375	13,592	186,500
711	Mt. Prospect	"	30,544	.....	1,488,903
712	Mt. Sinai	"	477	.....	360,281
713	Municipal	"	10,375	23,351	66,200
714	Mutual	"	1,911	.....	401,220
715	Mutual Land and Home	"	917	.....	18,000
716	Mutual Protective	"	207	.....	148,400
717	National Turners	"	3,462	8,120	373,300
718	Nelson	"	7,935	70,766	104,650
719	Newark	"	7,910	.....	141,000
720	Newark Mutual Benefit	"	5,352	33,801	138,541
721	Newark Twenty-One	"	27,472	.....	124,300
722	New Empire	"	6,859	13,081	640,250
723	New Era	"	4,322	.....	60,100
724	New Home	"	8,863	.....	447,700
725	New Jersey	"	7,636	105	272,400
726	New Method	"	8,331	.....	350,100
727	New Order-Equity	"	6,536	.....	438,400
728	New World	"	2,342	.....	183,795
729	Ninth Ward	"	26,247	7,500	304,500
730	Norfolk	"	9,549	32	299,600
731	Normal	"	7,877	57,975	187,310
732	North American	"	5,695	.....	356,734
733	North End	"	19,250	.....	141,000
734	Northern	"	15,365	54	196,600
735	North Newark	"	31,572	9,922	87,168
736	North Ward	"	21,283	44,289	347,100
737	North Western	"	11,317	550	143,600
738	Novel	"	4,148	.....	11,900
739	Oak	"	4,711	145	179,200
740	O. K.	"	5,379	.....	101,500
741	Oliver	"	6,707	15,730	285,731
742	Onward	"	5,465	21,819	111,900
743	Onyx	"	2,065	.....	108,400
744	Opportunity	"	12,428	.....	212,044
745	Ordway	"	305	67	96,100
746	Orient	"	1,524	55,457	131,500
747	Oriental	"	9,065	10,200	386,904

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$10,300	$206,214	$7,630	$4,415	$463,191	693
$34,706	8,395	353,691	4,697	7,256	512,289	694
.....	3,380	220,360	23,075	3,873	441,474	695
13,900	4,755	144,019	2,033	301	349,631	696
6,398	6,050	119,667	12,112	16,587	274,545	697
70,197	4,351	320,667	1,942	13,183	642,162	698
4,800	2,920	170,878	37,036	6,088	383,628	699
55,964	44,503	738,335	22,302	5,124	1,422,480	700
8,300	3,557	95,574	2,080	705	287,818	701
1,331	4,580	28,275	621	828	123,263	702
.....	3,700	125,898	35,795	2,431	362,037	703
.....	12,115	102,867	10,129	697	315,315	704
115,655	1,424	156,819	14,369	8,670	532,171	705
.....	3,045	265,768	1,675	2,385	374,235	706
24,700	50	361,667	5,808	15,678	602,443	707
.....	6,105	202,873	9,552	889	363,530	708
1,192	1,875	114,055	21,594	442	349,589	709
.....	1,767	95,489	24,344	6,515	334,582	710
1,803,227	140,997	.....	39,057	109,906	3,612,634	711
.....	19,655	329,322	15,525	36,682	761,942	712
.....	1,177	207,618	22,170	3,035	333,926	713
35,936	11,307	673,494	121,815	7,715	1,253,398	714
.....	410	70,217	25	839	90,408	715
.....	750	126,948	3,147	2,494	281,946	716
96,524	16,550	106,851	26,584	7,979	639,370	717
21,564	10,538	102,489	3,189	1,737	322,868	718
19,098	2,250	58,602	28,707	9,491	267,058	719
1,037	2,804	269,726	3,102	3,884	458,247	720
.....	4,140	484,269	2,175	6,246	648,602	721
241,710	200	226,676	4,668	33,045	1,166,489	722
2,355	2,700	81,472	2,486	1,356	154,791	723
1,077	3,793	983,865	16,524	18,686	1,480,508	724
.....	10,950	258,160	19,783	4,208	573,242	725
.....	680	272,537	26,521	6,572	664,741	726
49,167	.....	468,113	15,801	18,511	996,528	727
8,900	.....	217,149	4,764	5,935	422,885	728
45,400	5,660	165,577	8,404	4,060	567,348	729
2,292	1,150	244,338	32,139	5,238	594,338	730
8,771	9,695	478,136	64,136	3,889	817,789	731
3,109	33,150	462,889	25,384	39,420	926,381	732
.....	1,279	252,814	9,290	4,756	428,389	733
2,900	6,450	146,827	19,799	9,371	397,366	734
3,668	2,925	59,425	3,171	944	198,795	735
5,871	1,385	306,674	51,831	1,048	779,481	736
.....	3,920	166,902	9,591	3,802	339,682	737
600	690	77,229	52	310	94,929	738
818	4,399	128,336	26,679	1,701	345,989	739
.....	8,960	113,680	5,933	29,132	264,584	740
80,762	6,764	284,378	13,400	1,618	695,090	741
.....	9,243	24,342	8,282	151	181,202	742
29,700	995	119,195	90,601	6,297	357,253	743
3,630	2,480	391,024	6,393	7,932	635,931	744
.....	2,000	62,043	32,484	7,980	200,979	745
1,000	7,353	106,745	136,907	7,463	447,949	746
53,940	1,780	484,146	35,744	8,386	990,165	747

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
693	McKinley	Newark	$203,608	.....	.....	.....
694	Meadowbrook	"	226,304	.....	.....	$105,770
695	Mechanics	"	182,904	.....	.....	76,750
696	Melrose	"	138,996	.....	.....	94,100
697	Mercantile	"	92,974	.....	.....	75,900
698	Mercer	"	259,219	.....	.....	210,993
699	Merchants and Bankers	"	195,749	.....	.....	70,025
700	Metropolitan	"	444,114	.....	.....	505,825
701	Milford Park	"	191,124	.....	.....	14,300
702	Military Park	"	74,009	.....	.....	18,050
703	Model	"	215,037	.....	.....	.....
704	Modern	"	188,946	.....	.....	43,850
705	Mohawk	"	241,585	.....	.....	155,550
706	Monitor	"	130,136	.....	.....	68,645
707	Montefiore	"	212,233	.....	.....	139,425
708	Morris	"	147,666	.....	.....	50,400
709	Mosque	"	218,809	.....	.....	15,900
710	Mountain View	"	138,523	.....	.....	123,850
711	Mt. Prospect	"	1,953,540	.....	.....	816,700
712	Mt. Sinai	"	233,214	.....	.....	220,425
713	Municipal	"	148,102	.....	.....	66,450
714	Mutual	"	556,899	.....	.....	275,800
715	Mutual Land and Home	"	54,168	.....	.....	6,200
716	Mutual Protective	"	129,047	.....	.....	36,375
717	National Turners	"	271,219	.....	.....	170,550
718	Nelson	"	193,298	$5,820	.....	40,200
719	Newark	"	130,692	.....	.....	75,050
720	Newark Mutual Benefit	"	278,631	2,526	.....	65,925
721	Newark Twenty-One	"	264,493	.....	.....	170,300
722	New Empire	"	702,081	.....	.....	268,255
723	New Era	"	87,671	.....	.....	5,875
724	New Home	"	560,807	.....	.....	529,620
725	New Jersey	"	363,711	.....	.....	.....
726	New Method	"	191,750	.....	.....	297,385
727	New Order-Equity	"	445,760	.....	.....	289,327
728	New World	"	20,863	138,214	.....	97,285
729	Ninth Ward	"	334,875	.....	.....	88,150
730	Norfolk	"	241,890	.....	.....	118,585
731	Normal	"	356,736	.....	.....	214,525
732	North American	"	359,983	.....	.....	197,095
733	North End	"	216,787	.....	.....	63,500
734	Northern	"	233,013	.....	.....	54,700
735	North Newark	"	100,632	.....	.....	1,500
736	North Ward	"	445,320	.....	.....	94,800
737	North Western	"	170,650	.....	.....	88,375
738	Novel	"	54,647	.....	.....	25,300
739	Oak	"	167,859	.....	.....	65,300
740	O. K.	"	105,944	.....	.....	15,350
741	Oliver	"	287,226	.....	.....	214,450
742	Onward	"	122,760	.....	.....	17,200
743	Onyx	"	157,653	.....	.....	47,005
744	Opportunity	"	223,376	.....	.....	149,100
745	Ordway	"	99,681	.....	.....	33,475
746	Orient	"	284,877	.....	.....	60,075
747	Oriental	"	420,036	53,266	.....	242,875

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,050	.....	$8	.....	.....	$101,369	$21,474	$135,682	$463,191	693
85	$2,000	27	.....	$30,000	42,778	.....	105,325	512,289	694
1,422	.....	2,208	.....	.....	57,205	34,121	86,864	441,474	695
10	.....	308	.....	34,000	3,833	28,293	50,091	349,631	696
2,519	.....	37	.....	.....	29,590	13,938	59,587	274,545	697
99	.....	.....	.....	.....	17,801	11,924	142,126	642,162	698
1,007	.....	70	.....	.....	27,227	21,936	67,614	383,628	699
6,225	.....	.....	.....	23,900	1,607	99,719	341,090	1,422,480	700
44	.....	601	.....	.....	.....	39,093	42,656	287,818	701
2,122	.....	.....	.....	.....	227	.....	28,855	123,263	702
4,420	2,004	65	.....	.....	18,566	28,895	93,050	362,037	703
520	.....	201	.....	.....	7,585	34,533	39,680	315,315	704
10	15,856	4	.....	4,000	617	4,664	109,885	532,171	705
.....	.....	.....	.....	9,500	78,857	.....	87,097	374,235	706
.....	.....	34	.....	.....	57,351	.....	193,400	602,443	707
.....	.....	377	.....	7,000	41,350	.....	116,737	363,530	708
225	.....	976	.....	.....	17,890	8,248	87,541	349,589	709
427	.....	173	.....	.....	19,353	19,163	33,093	334,582	710
.....	.....	.....	$1,000	280,000	20,791	228,944	311,659	3,612,634	711
12,144	.....	112	.....	29,000	74,074	.....	192,973	761,942	712
51	.....	112	.....	.....	44,851	11,889	62,471	333,926	713
2,010	15,158	1,892	.....	37,600	39,180	47,067	277,792	1,253,398	714
.....	.....	.....	.....	.....	11,625	.....	18,415	90,408	715
140	8,062	.....	.....	3,500	17,794	30,811	56,217	281,946	716
2,271	.....	293	.....	24,000	51,488	49,481	70,068	639,370	717
323	.....	125	.....	.....	6,317	41,399	35,386	322,868	718
697	.....	702	.....	5,700	5,342	24,326	24,549	267,058	719
17	.....	.....	.....	17,500	.....	7,159	86,489	458,247	720
.....	.....	146	.....	.....	69,425	.....	144,238	648,602	721
.....	.....	.....	.....	41,750	6,720	87,201	60,482	1,166,489	722
355	.....	138	.....	.....	12,057	14,540	34,155	154,791	723
256	.....	.....	.....	73,250	28,873	.....	287,702	1,480,508	724
923	.....	301	.....	32,200	19,737	54,131	102,239	573,242	725
889	28,578	640	.....	.....	24,141	12,795	108,563	664,741	726
1,504	.....	.....	.....	.....	7,363	39,804	212,770	996,528	727
.....	.....	.....	.....	30,000	7,855	.....	128,668	422,885	728
.....	.....	598	.....	.....	.....	67,697	76,028	567,348	729
1,758	.....	1,240	.....	.....	61,044	43,104	126,717	594,338	730
3,163	.....	994	.....	.....	53,353	46,133	142,885	817,789	731
5,431	.....	25	.....	.....	126,933	.....	236,914	926,381	732
1,586	.....	3,385	.....	.....	57,356	14,985	70,790	428,389	733
4,837	.....	825	.....	.....	1,246	39,835	62,910	397,366	734
18,221	.....	101	.....	.....	25,754	21,674	30,913	198,795	735
2,076	.....	864	.....	.....	31,122	96,586	108,713	779,481	736
.....	.....	360	.....	6,300	3,449	17,354	53,194	339,682	737
150	.....	.....	.....	.....	.....	.....	14,832	94,929	738
369	739	652	.....	15,526	20,141	24,647	50,756	345,989	739
.....	.....	.....	.....	16,000	55,504	.....	71,786	264,584	740
16,950	.....	1,142	.....	.....	13,247	66,403	95,672	695,090	741
1,068	.....	180	.....	.....	541	24,861	14,592	181,202	742
1,128	.....	.....	.....	.....	51,715	2,592	97,160	357,253	743
636	24,166	478	.....	.....	50,800	53,132	134,243	635,931	744
.....	.....	38	.....	750	26,669	.....	40,366	200,979	745
1,023	.....	75	.....	.....	24,572	3,461	73,866	447,949	746
6,190	.....	146	.....	11,000	24,095	49,971	182,586	990,165	747

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
693	McKinley	3,270	249						
694	Meadowbrook	4,495	385					529	83
695	Mechanics	2,073	186					383	48
696	Melrose	2,117	245					470	88
697	Mercantile	1,268	91					380	46
698	Mercer	3,107	314					1,054	141
699	Merchants and Bankers	1,875	178					350	32
700	Metropolitan	16,883	751					5,058	315
701	Milford Park	2,533	262					71	8
702	Military Park	1,805	191					90	23
703	Model	2,020	143						
704	Modern	2,051	234					219	24
705	Mohawk	4,539	361					778	114
706	Monitor	1,924	186					343	69
707	Montefiore	2,853	170					697	64
708	Morris	1,415	169					252	22
709	Mosque	2,293	191					80	8
710	Mountain View	1,627	215					619	76
711	Mt. Prospect	60,390	3,731					4,083	514
712	Mt. Sinai	4,217	355					1,102	115
713	Municipal	1,298	148					332	62
714	Mutual	5,489	546					1,379	248
715	Mutual Land and Home	1,601	146					31	9
716	Mutual Protective	1,905	156					182	33
717	National Turners	3,813	344					853	80
718	Nelson	2,384	175	55	3			201	25
719	Newark	1,749	181					375	40
720	Newark Mutual Benefit	3,475	217	30	3			330	44
721	Newark Twenty-One	3,657	345					851	90
722	New Empire	19,608	1,533					1,341	211
723	New Era	1,064	119					29	6
724	New Home	7,087	705					2,648	193
725	New Jersey	3,839	245						
726	New Method	2,275	241					1,486	212
727	New Order-Equity	7,041	614					1,446	235
728	New World	970	55	2,984	439			486	99
729	Ninth Ward	4,611	466					441	48
730	Norfolk	3,206	239					593	79
731	Normal	3,372	346					1,072	109
732	North American	6,099	944					985	89
733	North End	2,254	237					318	42
734	Northern	2,572	278					273	31
735	North Newark	1,171	120					8	3
736	North Ward	4,640	152					474	38
737	North Western	1,774	131					442	41
738	Novel								
739	Oak	1,909	261					326	74
740	O. K.	1,798	144					77	17
741	Oliver	3,228	334					1,072	146
742	Onward	1,708	154					86	20
743	Onyx	1,735	174					235	40
744	Opportunity	2,486	178					746	57
745	Ordway	1,058	93					167	36
746	Orient	3,125	176					300	51
747	Oriental	4,591	355	400	43			1,215	138

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,270	64	185	O.P.	.....	$200	6	$4.00 a	$1.00 a	693
5,024	13	455	O.P.	.....	T.M.	5½ & 6	.....	.....	694
2,456	43	191	S.	$1.00 m.	200	6	.....	.....	695
2,587	47	286	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	696
1,648	31	106	S.	1.00 m.	200&T.M.	6	3.00 a	1.00 a	697
4,161	40	415	N.S.	1.00 m.	200	6	1.00 a	1.00 a	698
2,225	37	173	S.	1.00 m.	200	6	3.00 a	2.00 a	699
21,941	286	780	O.P.	.....	100	6	2.00 a & .10 b	2.00 a & .10 b	700
2,604	46	224	S.	1.00 m.	200	6	3.00 a	.02½ b	701
1,895	21	193	O.P.	.....	200	6	3.00 a	.....	702
2,020	31	112	S.	1.00 m.	200	6	.....	3.00 a	703
2,270	54	204	S.	1.00 m.	200	6	2.00 a	1.00 a	704
5,317	56	419	O.P.	.....	200	6	3.00 a	1.00 a	705
2,267	33	222	N.S.	1.00 m.	200	6	.....	.....	706
3,550	21	213	S.	1.00 m.	200	6	.....	.....	707
1,667	48	143	S.	1.00 m.	200	6	2.00 a	2.00 a	708
2,373	27	172	S.	1.00 m.	200	6	3.00 a	1.00 a	709
2,246	102	189	S.	1.00 m.	200	6	4.00 a	2.00 a	710
64,473	1,059	3,186	O.P.	.....	200&T.M.	6	3.00 a	.....	711
5,319	75	395	N.S.	1.00 m.	200	6	1.00 & 2.00 a	2.00 a	712
1,630	17	193	S.	1.00 m.	200	6	3.00 a	3.00 a	713
6,868	101	693	S.	1.00 m.	200	6	.....	1.00 a	714
1,632	7	148	O.P.	.....	200	6	4.00 a	2.00 a	715
2,087	36	153	O.P.	.....	200	6	3.00 a & .02½ b	3.00a & .02½b	716
4,666	105	319	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	3.00 a	717
2,640	35	168	O.P.	.....	200	6	.....	.....	718
2,124	37	184	S.	1.00 m.	200	6	.....	1.00 a	719
3,835	24	240	O.P.	.....	200	6	1.00 a	.....	720
4,508	23	412	O.P.	.....	200	6	.....	.....	721
20,949	178	1,566	O.P.	.....	200	4 & 6	1.00 a	.....	722
1,093	32	93	S.	.70 & 1.00 m.	200	6	3.00 a & .06 b	1.00 a	723
9,735	81	817	O.P.	.....	200	6	.....	.....	724
3,839	63	182	S.	1.00 m.	200	6	2.00 a	1.00 a	725
3,761	76	377	S.	1.00 & 2.00 m.	200	6	.....	.....	726
8,487	46	803	N.S.	1.00 m.	200	6	.....	.....	727
4,440	25	568	O.P.	.....	200	6	.....	.....	728
5,052	75	439	S.	1.00 m.	200	6	3.00 a	.02½ b	729
3,799	34	284	N.S.	1.00 m.	200	6	1.00 a	1.00 a	730
4,444	59	396	S.	1.00 m.	200	6	2.00 a	.....	731
7,084	86	947	N.S.	.70 & 1.00 m.	200	6	.....	.....	732
2,572	30	249	S.	1.00 m.	200	6	4.00 a & .03 b	1.00 a & .03 b	733
2,845	48	261	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	734
1,179	28	95	S.	1.00 m.	200	6	.....	1.00 a	735
5,114	45	145	S.	1.00 m.	200	6	3.00 a	2.00 a	736
2,216	44	128	S.	1.00 m.	200	6	2.00 a	.....	737
.....	.....	.....	....	.....	.....	...	.....	.....	738
2,235	51	284	S.	1.00 & 2.00 m.	200	6	1.00 a	1.00 a	739
1,875	26	135	S.	1.00 m.	200	6	.....	.....	740
4,300	112	368	S.	1.00 m.	200&T.M.	6	3.00 a	3.00 a	741
1,794	35	139	S.	1.00 m.	200	6	3.00 a	3.00 a	742
1,970	33	181	S.	1.00 m.	200	6	4.00 a	1.00 a	743
3,232	53	182	S.	1.00 m.	200	6	.02½ b	.02½ b	744
1,225	24	105	S.	1.00 m.	200	6	.....	.....	745
3,425	36	191	O.P.	.....	200	6	.....	.....	746
6,206	79	457	S.	1.00 m.	200	6	3.00 a	1.00 a	747

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
748	Orion	Newark	April 14, 1925	Franklin Hannoch
749	Outlook	"	May 24, 1921	William Frey
750	Owl	"	Oct. 7, 1907	William H. A. Reilly
751	Oxford	"	June 14, 1923	David L. Heller
752	Pacific	"	Sept. 29, 1906	Romolo Bottelli
753	Palace	"	April 10, 1920	Owen E. Fox
754	Pannonia	"	Nov. 18, 1905	George J. Muhr
755	Paramount	"	Mar. 24, 1919	Max Marx
756	Parish	"	Nov. 29, 1924	John Wojtas
757	Park	"	Nov. 28, 1902	Gustavus F. Sommer
758	Parker	"	Mar. 11, 1922	Edward Kohn
759	Park View	"	June 26, 1902	Jeremiah Baldwin
760	Passaic	"	Aug. 6, 1884	Henry D. W. Loefler
761	Patriotic	"	Mar. 14, 1919	Ralph Steinhart
762	Paywell	"	Jan. 23, 1925	Louis F. Gerber
763	Peerless	"	June 1, 1912	Louis Susskind
764	Pennant	"	May 11, 1922	
765	Peoples	"	Feb. 8, 1895	August J. Ehrlich
766	Perennial	"	Dec. 4, 1926	Abe Lipsky
767	Perfection	"	July 2, 1921	Herman A. Fenning
768	Personal	"	Dec. 28, 1925	Leo H. Levy
769	Peshine	"	Sept. 27, 1922	Joseph H. Wyatt
770	Phoenix	"	Jan. 19, 1887	Charles Spengler, Jr.
771	Pilgrim	"	Mar. 18, 1921	George A. Roehm
772	Pilot	"	Mar. 14, 1922	William P. Berry
773	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
774	Pivot	"	Feb. 28, 1923	Joseph Kahan
775	Planter's	"	June 12, 1926	Earle H. Cameron
776	Police	"	Jan. 30, 1907	Michael T. Long
777	Polish-American	"	July 10, 1902	Stanislaus Bulsiewicz
778	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
779	Polish National	"	Dec. 7, 1912	Frank Staba
780	Pompey	"	June 28, 1922	Louis Leonardis
781	Popular	"	Feb. 14, 1912	Harry Berlin
782	Post Office	"	July 11, 1899	Romolo Bottelli
783	Power	"	Aug. 19, 1922	B. I. Sinoway
784	Practical	"	Feb. 28, 1919	Matthew Rouse
785	Precise	"	May 8, 1926	Isidor Katzenel
786	Preferred	"	May 31, 1902	Andrew Isenberg
787	Premier	"	Mar. 11, 1919	Samuel C. Weber
788	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
789	Producers	"	April 21, 1921	Samuel Rich
790	Productive	"	June 29, 1923	
791	Progress	"	Feb. 26, 1895	Philip Lindeman
792	Progressive Merchants' of Springfield Avenue..	"	Oct. 22, 1921	Philip Elins
793	Prosperity	"	Mar. 3, 1900	John K. Scott
794	Protection	"	Jan. 16, 1886	Frank W. Miller
795	Provident	"	Nov. 29, 1912	Aaron Poliakow
796	Prudent	"	Feb. 16, 1920	Gilbert E. Kynor
797	Prudential	"	Aug. 12, 1892	Charles B. Dutcher
798	Public	"	Feb. 15, 1905	George H. Schumacher
799	Punctual	"	June 6, 1922	Jacob K. Safris
800	Puritan	"	Mar. 15, 1912	Aaron J. Schindel
801	Pyramid	"	Mar. 10, 1922	Leon Zeckhausen
802	Radiant	"	May 12, 1923	Herman I. Rothman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Saul J. Zucker	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	748
Fred Herrigel, Jr.	T. B. Crane	529½ Clinton Ave., Newark, N. J.	749
Paul G. Roder	Albert S. Ritger	491—5th St., Newark, N. J.	750
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	751
Pallitta & Pallitta	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	752
Edmond C. Moriarty	Andrew A. Breidenbach	210 Ferry St., Newark, N. J.	753
Charles C. Deubel	Adam Poh, Jr.	16 Belmont Ave., Newark, N. J.	754
Stein & Stern	George H. Yonkers	249 Clinton Ave., Newark, N. J.	755
Frank J. Pietrucha	Anthony R. Wisniewski	657 S. 19th St., Newark, N. J.	756
Frank Voigt	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	757
Kessler & Kessler	Albert A. Adler	11 Commerce St., Newark, N. J.	758
Theodore J. Badgley	J. W. Behnke	108 Ellery Ave., Irvington, N. J.	759
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	760
Benjamin New	Harry Wertheim	237 N. 11th St., Newark, N. J.	761
David M. Satz	Frank F. Gibson, Jr.	211 Meeker Ave., Newark, N. J.	762
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	763
Special Asst. Dep. Com'r	*Walter J. Mulgrave	1060 Broad St., Newark, N. J.	764
Charles C. Pilgrim	A. G. Wirtz	58 Headley Place, Maplewood, N. J.	765
Louis Feinseth	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	766
Bilder, Bilder & Kaufman	Homer J. Van Duyne	9 Clinton St., Newark, N. J.	767
S. B. Finklestein & L. A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	768
Joseph H. Eppston	Benjamin Kirschner	60 Park Place, Newark, N. J.	769
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	770
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	771
Selick J. Mindes	Clarence R. McKim	982 Broad St., Newark, N. J.	772
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	773
Benjamin Eber	Philip A. Sobel	24 Branford Place, Newark, N. J.	774
David B. Silver	Herbert P. Englert	64 Elmwood Road, Verona, N. J.	775
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	776
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	777
J. Thaddeus Rospond	Stanislaus Kosiba	15 Astor St., Newark, N. J.	778
Vincent Schultz	Joseph Wegrocki	86 Pulaski St., Newark, N. J.	779
Xavier Del Negro	Joseph A. Marano	20 Downing St., Newark, N. J.	780
Aaron Levinstone	Henry H. Krafte	28 William St., Newark, N. J.	781
Fred G. Stickel, Jr.	Harold O. Merz	972 Broad St., Newark, N. J.	782
Julius H. Halprin	Rudolph A. Glickman	790 Broad St., Newark, N. J.	783
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	784
Daniels & Jacobson	Arthur H. Schlosser	701 Firemen's Bldg., Newark, N. J.	785
Charles C. Deubel	John J. Gless	184 Smith St., Newark, N. J.	786
Selig Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	787
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	788
David Castelbaum	Barney W. Plager	23 Harding Terrace, Newark, N. J.	789
Special Asst. Dep. Com'r	**Walter J. Mulgrave	1060 Broad St., Newark, N. J.	790
Lowy & Lowy	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	791
Emanuel D. Lasher	Arthur E. Blumenschine	24 Commerce St., Newark, N. J.	792
Fred G. Stickel, Jr.	Julia Coleman	61 S. 10th St., Newark, N. J.	793
John Contrell	Robert H. Spencer	Room 1008, Union Bldg., Newark, N. J.	794
Joseph E. Cohn	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	795
Harry Kaplan	Julius C. Robins	389 Badger Ave., Newark, N. J.	796
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	797
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	798
Frank P. Padalino	Alfred R. Marasco	38—38th St., Irvington, N. J.	799
Joseph Altman	M. George Greenberg	312 High St., Newark, N. J.	800
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	801
Abraham Honigfeld	Bernard A. Petrone	1172 Raymond Blvd., Newark, N. J.	802

* Pennant Bldg. & Loan Assn., Newark—This Department in possession.
** Productive Bldg. & Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Share
	Essex County—Continued				
748	Orion	Newark	$9,818	$9,534	$81,400
749	Outlook	"	6,286	.....	442,500
750	Owl	"	1,705	.....	64,500
751	Oxford	"	3,062	3,000	119,650
752	Pacific	"	14,366	5,108	426,309
753	Palace	"	4,946	39,675	139,500
754	Pannonia	"	1,220	.....	130,500
755	Paramount	"	16,530	8,629	331,000
756	Parish	"	1,862	11,325	19,500
757	Park	"	17,428	17,953	157,650
758	Parker	"	10,840	.....	416,029
759	Park View	"	3,532	.....	306,700
760	Passaic	"	6,738	27,000	255,960
761	Patriotic	"	7,459	100	123,020
762	Paywell	"	1,214	3,408	101,900
763	Peerless	"	2,416	.....	155,800
764	Pennant	"	1,764	163	18,752
765	Peoples	"	998	.....	117,000
766	Perennial	"	321	.....	30,400
767	Perfection	"	61,914	2,500	375,300
768	Personal	"	13,591	141	54,561
769	Peshine	"	2,021	3,800	43,020
770	Phoenix	"	3,214	.....	560,800
771	Pilgrim	"	9,188	55,390	294,698
772	Pilot	"	4,918	.....	44,100
773	Pioneer	"	4,190	.....	488,650
774	Pivot	"	13,928	.....	63,800
775	Planter's	"	4,992	6,603	22,500
776	Police	"	897	29,450	191,500
777	Polish-American	"	17,825	.....	553,700
778	Polish Home	"	3,195	.....	249,900
779	Polish National	"	1,464	.....	272,400
780	Pompey	"	4,945	2,433	270,200
781	Popular	"	6,745	.....	305,700
782	Post Office	"	8,880	8,010	381,815
783	Power	"	3,385	16,370	80,400
784	Practical	"	1,930	32,665	118,700
785	Precise	"	4,278	14,408	91,000
786	Preferred	"	978	.....	119,100
787	Premier	"	4,314	3,302	90,320
788	Pride of Newark	"	1,762	.....	101,300
789	Producers	"	2,986	3,645	136,282
790	Productive	"	4,703	.....	61,800
791	Progress	"	247	.....	183,500
792	Progressive Merchants' of Springfield Avenue	"	2,725	3,000	52,900
793	Prosperity	"	15,806	6,000	398,600
794	Protection	"	5,904	.....	58,700
795	Provident	"	4,636	19,175	195,000
796	Prudent	"	3,117	18,998	137,364
797	Prudential	"	9,218	35,354	238,300
798	Public	"	7,437	.....	195,700
799	Punctual	"	9,939	2,871	269,500
800	Puritan	"	5,539	.....	432,200
801	Pyramid	"	475	20	153,700
802	Radiant	"	233	25	28,650

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$330	$1,000	$240,114	$63,802	$1,472	$407,470	748
94,824	3,000	422,777	.....	9,065	978,452	749
1,989	.....	125,825	168	323	194,510	750
18,200	400	112,666	102,350	11,505	370,833	751
.....	4,785	239,122	43,210	21,449	754,349	752
5,067	5,820	59,052	26,408	6,388	286,856	753
1,699	1,400	126,772	7,987	1,231	270,809	754
600	12,190	613,258	8,067	10,936	1,001,210	755
.....	780	35,990	3,356	589	73,402	756
11,417	2,700	158,061	1,899	469	367,577	757
572,468	20,045	180,945	19,121	57,751	1,277,199	758
32,862	525	322,080	26,336	11,841	703,876	759
9,100	3,682	280,896	58,163	3,520	645,059	760
.....	.....	399,023	117,041	1,172	647,815	761
1,900	2,212	67,029	26,073	1,039	204,775	762
.....	3,043	304,769	84,104	16,525	566,657	763
1,258	2,375	101,718	617	305	126,952	764
.....	1,753	172,557	9,187	2,264	303,759	765
.....	700	20,983	410	2,388	55,202	766
9,602	300	323,202	12,145	40,286	825,249	767
5,003	4,775	74,557	810	2,449	155,887	768
4,982	5,665	73,875	59,756	39,398	232,517	769
17,984	12,777	769,920	187,468	30,683	1,582,846	770
871	1,171	490,346	21,960	2,549	876,173	771
420	9,580	141,069	66,600	2,923	269,610	772
2,150	1,270	301,789	25,583	41,625	865,257	773
300	8,980	124,736	81,279	7,498	300,521	774
12,850	935	.....	3,421	300	51,601	775
.....	3,370	191,501	33,472	2,179	452,369	776
18,571	16,590	741,329	57,456	3,516	1,408,987	777
5,130	32,520	455,309	3,049	5,439	754,542	778
6,990	4,785	427,217	29,570	5,837	748,263	779
27,300	9,936	257,523	6,435	10,257	589,029	780
2,493	32,970	914,434	2,511	10,509	1,275,362	781
88,387	7,228	612,115	30,645	16,889	1,153,969	782
883	5,711	121,582	2,211	7,519	238,061	783
1,371	8,297	211,196	3,070	4,569	381,798	784
15,400	6,573	126,727	2,414	2,449	263,249	785
.....	3,500	200,108	10,489	1,126	335,301	786
2,023	7,440	390,463	1,014	4,647	503,528	787
.....	4,460	294,747	37,355	445	440,069	788
.....	8,055	214,970	55,732	6,652	428,322	789
.....	9,350	316,052	5,639	608	398,152	790
65,500	1,305	323,065	111,522	12,807	697,946	791
42,800	7,175	512,690	2,606	5,189	629,085	792
.....	1,540	83,999	57,804	9,244	572,993	793
23,738	4,425	111,235	11,035	2,366	217,403	794
22,453	3,300	153,462	116,807	24,939	539,772	795
.....	4,784	105,769	5,353	11,473	286,858	796
1,467	780	81,716	31,706	10,609	409,150	797
1,909	3,408	119,463	18,734	4,854	351,505	798
72,749	3,805	167,970	7,436	5,214	539,484	799
236,640	11,680	875,346	53,512	44,497	1,659,414	800
.....	1,620	105,927	77,114	8,563	347,419	801
.....	1,000	85,381	24,909	997	141,195	802

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
748	Orion	Newark	$164,304	.....	.....	$59,275
749	Outlook	"	621,296	.....	.....	44,950
750	Owl	"	73,272	.....	.....	44,625
751	Oxford	"	239,842	.....	.....	15,875
752	Pacific	"	370,496	.....	.....	97,800
753	Palace	"	151,047	.....	.....	32,800
754	Pannonia	"	157,278	.....	.....	42,375
755	Paramount	"	485,797	.....	.....	168,915
756	Parish	"	26,181	.....	.....	17,000
757	Park	"	184,985	.....	.....	104,050
758	Parker	"	595,309	.....	.....	190,450
759	Park View	"	195,996	.....	.....	358,885
760	Passaic	"	286,470	.....	.....	84,000
761	Patriotic	"	285,264	.....	.....	127,350
762	Paywell	"	129,488	.....	.....	25,850
763	Peerless	"	240,708	.....	.....	112,509
764	Pennant	"	44,439	.....	.....	52,975
765	Peoples	"	130,975	.....	.....	72,895
766	Perennial	"	35,835	.....	.....	7,215
767	Perfection	"	379,566	.....	.....	121,950
768	Personal	"	84,205	.....	.....	33,210
769	Peshine	"	139,530	.....	.....	44,030
770	Phoenix	"	528,528	.....	.....	499,197
771	Pilgrim	"	218,878	.....	.....	166,735
772	Pilot	"	163,788	.....	.....	21,875
773	Pioneer	"	361,923	.....	.....	261,900
774	Pivot	"	158,745	.....	.....	57,650
775	Planter's	"	30,420	.....	.....	12,600
776	Police	"	190,939	.....	.....	141,556
777	Polish-American	"	444,232	.....	.....	476,200
778	Polish Home	"	292,795	$37,612	.....	189,726
779	Polish National	"	299,190	.....	.....	239,250
780	Pompey	"	240,963	.....	.....	79,600
781	Popular	"	292,483	.....	.....	481,820
782	Post Office	"	483,546	.....	.....	295,600
783	Power	"	113,751	.....	.....	63,625
784	Practical	"	181,960	.....	.....	71,775
785	Precise	"	108,552	.....	.....	55,900
786	Preferred	"	170,808	.....	.....	46,000
787	Premier	"	205,143	.....	.....	86,065
788	Pride of Newark	"	192,849	.....	.....	125,442
789	Producers	"	177,978	.....	.....	50,151
790	Productive	"	145,317	7,000	.....	51,000
791	Progress	"	326,934	.....	.....	141,450
792	Progressive Merchants' of Springfield Avenue	"	240,793	.....	.....	84,625
793	Prosperity	"	265,095	.....	.....	116,900
794	Protection	"	106,194	.....	.....	24,600
795	Provident	"	288,996	.....	.....	71,105
796	Prudent	"	112,202	.....	.....	38,065
797	Prudential	"	170,208	.....	.....	107,875
798	Public	"	190,408	.....	.....	66,100
799	Punctual	"	189,586	.....	.....	161,055
800	Puritan	"	477,776	.....	.....	289,425
801	Pyramid	"	157,905	.....	.....	84,920
802	Radiant	"	54,522	.....	.....	6,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$548	.....	$13	.....	.....	$94,148	.....	$89,182	$407,470	748
.....	.....	.....	.....	.....	.....	$132,908	179,298	978,452	749
.....	.....	.....	.....	.....	19,711	9,038	47,864	194,510	750
.....	.....	134	.....	$3,000	13,191	.....	98,791	370,833	751
1,613	.....	896	.....	15,000	68,520	74,218	125,806	754,349	752
15	$990	72	.....	.....	18,705	27,239	55,988	286,856	753
5	.....	64	.....	8,000	1,016	29,505	32,566	270,809	754
8,173	.....	.....	.....	.....	6,919	81,623	249,792	1,001,210	755
5,550	.....	26	.....	.....	11,167	3,250	10,228	73,402	756
164	.....	320	$5,290	.....	3,259	28,922	40,587	367,577	757
3,659	.....	6	.....	.....	119,027	.....	368,748	1,277,199	758
6,824	.....	1,629	.....	.....	1,115	30,872	113,555	703,876	759
.....	62,158	86	.....	.....	41,362	41,145	129,838	645,059	760
4,712	4,043	292	.....	45,000	52,740	.....	128,414	647,815	761
142	.....	67	.....	.....	515	20,148	28,565	204,775	762
23,524	.....	128	.....	25,000	48,690	18,350	97,748	566,657	763
1,290	.....	.....	.....	.....	9,311	.....	18,937	126,952	764
.....	27,020	.....	.....	.....	.....	7,739	65,130	303,759	765
.....	.....	.....	.....	.....	325	.....	11,827	55,202	766
.....	.....	82	.....	.....	33,015	27,121	263,515	825,249	767
773	1,580	2	.....	.....	2,110	831	33,176	155,887	768
3,535	.....	52	.....	.....	153	.....	45,217	232,517	769
5,517	100,987	1,737	.....	44,000	75,228	64,385	263,267	1,582,846	770
977	10,600	556	.....	.....	206,170	34,107	238,150	876,173	771
25	.....	40	.....	.....	17,806	.....	66,076	269,610	772
201	9,449	10	.....	.....	48,071	21,219	162,484	865,257	773
5,590	.....	.....	.....	.....	13,668	.....	64,868	300,521	774
270	.....	225	.....	.....	2,064	.....	6,022	51,601	775
1,103	.....	100	.....	.....	26,640	7,513	84,518	452,369	776
30,546	.....	3,691	.....	45,000	88,484	88,662	232,172	1,408,987	777
1,104	7,269	26	.....	28,000	6,160	43,812	148,038	754,542	778
19,573	.....	7,621	.....	32,500	.....	26,552	123,577	748,263	779
3,521	56,964	30	.....	2,000	50,695	41,864	113,392	589,029	780
5,355	1,100	.....	.....	33,000	65,085	11,298	385,221	1,275,362	781
1,355	.....	952	.....	25,625	69,952	69,384	207,555	1,153,969	782
335	.....	63	.....	.....	3,917	.....	56,370	238,061	783
3,380	.....	.....	.....	.....	48,494	.....	76,189	381,798	784
170	.....	.....	.....	.....	31,414	2,165	65,048	263,249	785
.....	.....	125	.....	3,000	16,200	28,470	70,698	335,301	786
409	.....	130	.....	11,000	50,519	31,937	118,320	503,523	787
5,868	.....	270	.....	900	22,407	.....	92,333	440,069	788
68,675	.....	692	.....	22,000	28	.....	108,798	428,322	789
1,420	.....	.....	.....	11,600	114,728	.....	67,087	398,152	790
.....	.....	13	.....	25,000	29,040	.....	175,509	697,946	791
7,191	.....	.....	.....	.....	104,881	5,856	185,739	629,085	792
616	.....	841	.....	47,050	44,855	45,688	51,948	572,993	793
734	.....	262	.....	.....	31,170	14,429	40,014	217,403	794
7,496	7,257	130	.....	.....	24,821	21,698	118,269	539,772	795
6,406	1,601	.....	.....	.....	40,615	23,121	64,848	286,858	796
3,203	9,788	209	.....	16,350	8,315	37,910	55,292	409,150	797
228	.....	210	.....	.....	3,762	35,897	54,900	351,505	798
665	18,955	107	500	.....	23,708	33,004	111,904	539,484	799
277,637	155,988	6,200	.....	10,000	40,934	92,803	308,651	1,659,414	800
2,263	.....	399	.....	.....	30,287	1,844	69,801	347,419	801
337	.....	15	.....	4,600	66,918	.....	8,003	141,195	802

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
748	Orion	1,526	112					296	37
749	Outlook	10,115	826					224	31
750	Owl	942	165					223	46
751	Oxford	2,151	148					79	13
752	Pacific	4,250	350					489	74
753	Palace	1,719	118					164	18
754	Pannonia	1,798	202					212	41
755	Paramount	6,609	536					844	76
756	Parish	306	48					85	28
757	Park	2,126	187					520	66
758	Parker	9,600	598					952	83
759	Park View	2,667	196					1,769	278
760	Passaic	3,115	229					420	45
761	Patriotic	3,266	279					637	64
762	Paywell	1,690	176					129	23
763	Peerless	2,508	248					562	90
764	Pennant								
765	Peoples	4,651	360					771	66
766	Perennial	1,715	136					36	15
767	Perfection	4,951	172					610	61
768	Personal	1,743	209					166	37
769	Peshine	1,329	145					220	42
770	Phoenix	5,766	365					2,496	200
771	Pilgrim	2,181	414					834	91
772	Pilot	1,386	106					110	14
773	Pioneer	10,030	428					2,619	147
774	Pivot	1,520	187					288	36
775	Planter's	471	75					63	22
776	Police	2,172	230					708	90
777	Polish-American	1,272	423					595	485
778	Polish Home	3,096	743	376	17			948	231
779	Polish National	3,095	422					1,196	201
780	Pompey	3,264	350					398	50
781	Popular	4,753	501					2,409	329
782	Post Office	4,782	582					1,478	145
783	Power	2,328	208					318	35
784	Practical	3,038	503					359	56
785	Precise	2,540	212					279	66
786	Preferred	1,851	187					230	37
787	Premier	3,245	312					430	67
788	Pride of Newark	1,805	170					627	70
789	Producers	1,732	171					250	64
790	Productive								
791	Progress	6,168	187					1,414	62
792	Progressive Merchants'	3,093	401					423	67
793	Prosperity	3,399	282					584	138
794	Protection	1,109	126					123	19
795	Provident	2,685	232					355	30
796	Prudent	1,996	318					190	32
797	Prudential	1,919	180					539	80
798	Public	2,052	157					330	43
799	Punctual	3,108	293					805	125
800	Puritan	5,004	345					1,447	141
801	Pyramid	1,659	121					424	81
802	Radiant	730	38					34	8

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,822	14	135	S.	$1.00 & $2.00 m.	$200	6	.....	.....	748
10,339	75	782	O.P.	.....	200	6	.....	.....	749
1,165	16	195	O.P.	.....	200	6	.....	.....	750
2,230	22	139	S.	1.00 m.	200	6	.....	.....	751
4,739	99	325	S.	1.00 m.	200	6	$2.00 a	$2.00 a	752
1,883	37	99	S.	1.00 m.	200	6	.....	3.00 a	753
2,010	38	205	S.	1.00 m.	200	6	4.00 a	2.00 a	754
7,453	66	546	N.S.	1.00 m.	200	5 & 6	.....	.....	755
391	12	64	S.	.25 w.	200	6	1.00 a	.....	756
2,646	41	212	S.	1.00 m.	200	5½ & 6	.....	2.00 a	757
10,552	62	619	O.P.	.....	200	6	.....	.....	758
4,436	62	412	S.	1.00 m.	200	6	.03 b	.03 b	759
3,535	53	221	O.P.	.....	200	6	.....	.....	760
3,903	12	331	S.	1.00 m.	200	6	.....	.....	761
1,819	30	169	S.	1.00 m.	200	6	.....	1.00 a	762
3,070	27	311	S.	1.00 m.	200	6	3.00 a	.....	763
.....	.....	.....	....	.....	.....	...	.....	.....	764
5,422	45	381	N.S.	1.00 m.	100	6	.05 b	.05 b	765
1,751	10	141	O.P.	.....	200	6	.....	.....	766
5,561	19	214	S.	1.00 m.	200	6	.....	.....	767
1,909	31	215	O.P.	.....	200	6	1.00 a	.....	768
1,549	30	157	S.	1.00 m.	200	6	3.00 a	.....	769
8,262	82	483	S.	1.00 m.	200	6	.....	2.00 a	770
3,015	39	466	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	771
1,496	20	100	S.	1.00 m.	200	6	.....	.....	772
12,649	62	513	O.P.	.....	100	6	3.00 a	1.00 a	773
1,808	33	190	S.	1.00 m.	200	6	.....	.....	774
534	15	82	S.	1.00 m.	200	6	2.00 a	1.00 a	775
2,880	54	266	S.	1.00 m.	200	6	3.00 a	1.00 & 2.00 a	776
1,867	165	743	S.	1.00 w.	800	6	1.00 a	1.00 a	777
4,420	190	801	O.P.	.....	200	6	.....	.....	778
4,291	87	536	S.	.25 w.	200	6	3.00 a	1.00 a	779
3,662	91	309	N.S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	780
7,162	79	751	O.P.	.....	200	6	.....	.....	781
6,260	120	607	S.	1.00 m.	200	6	3.00 a	2.00 a	782
2,646	40	203	O.P.	.....	200	6	.....	.....	783
3,397	75	484	N.S.	1.00 m.	200	6	2.00 a	1.00 a	784
2,819	33	245	O.P.	.....	200	6	.....	.....	785
2,081	29	195	S.	1.00 m.	200	6	2.00 a	2.00 a	786
3,675	31	348	O.P.	.....	200	6	1.00 a	1.00 a	787
2,432	27	213	S.	1.00 m.	200	6	2.00 a	1.00 a	788
1,982	41	194	S.	1.00 m.	200	6	1.00 a	.....	789
.....	.....	.....	....	.....	.....	...	.....	.....	790
7,582	32	217	S.	.50 m.	100	6	.....	.....	791
3,516	18	450	N.S.	1.00 m.	200	6	4.00 a	2.00 a	792
3,983	59	361	S.	1.00 m.	200	6	3.00 a	2.00 a	793
1,232	25	120	S.	1.00 m.	200	6	3.00 a	3.00 a	794
3,040	32	230	S.	1.00 m.	200	6	4.00 a	.....	795
2,186	75	275	N.S.	1.00 m.	200	6	.....	.....	796
2,458	51	209	S.	1.00 m.	200	6	.....	.....	797
2,382	48	152	S.	1.00 m.	200	6	3.00 a	3.00 a	798
3,913	69	349	O.P.	.....	200	6	3.00 a	.....	799
6,451	54	432	S.	1.00 m.	200	6	4.00 a	2.00 a	800
2,083	35	167	N.S.	1.00 m.	200	6	.....	.....	801
764	5	41	S.	1.00 m.	200	6	.....	.....	802

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
803	Realty	Newark	Mar. 27, 1919	Leo Wiener
804	Record	"	June 9, 1922	Mortimer M. Schlosser
805	Regal	"	April 23, 1919	Morris Herbst
806	Reliable	"	Aug. 12, 1884	John J. Kreitler
807	Renowned	"	June 7, 1926	David J. Levin
808	Resource	"	Sept. 8, 1922	David Harper
809	Revenue	"	Mar. 29, 1919	Jacob C. Sobo
810	Rex	"	Nov. 5, 1921	Gilbert E. Kynor
811	Rialto	"	Dec. 27, 1920	Charles Loebel
812	Richelieu	"	Jan. 15, 1913	Frank J. Koch
813	Richmont	"	Mar. 2, 1920	Henry Gross
814	Rose	"	Dec. 13, 1924	Sam Granet
815	Roseville	"	Nov. 14, 1885	Morris L. Barr
816	Safety	"	April 1, 1919	Harry H. Queen
817	Sagamore	"	Dec. 15, 1913	Fred F. Rogers
818	Sanford	"	Jan. 30, 1922	Fred Rosseter
819	Savings	"	Jan. 20, 1886	Joseph A. Robrecht
820	Saybrook	"	June 21, 1911	Robert L. Smith
821	Second Ward	"	June 7, 1904	Theodore Vogeler
822	Security	"	July 2, 1884	Jacob L. Goefferich
823	Select	"	Mar. 23, 1922	Louis Distler
824	Seminole	"	Aug. 7, 1923	Israel Lesser
825	Seneca	"	Mar. 12, 1925	Bernard J. Cummings
826	Seventh Ward	"	Oct. 5, 1891	William H. McEnhill
827	Seymour	"	Jan. 18, 1922	Herman L. Goodman
828	Simplex	"	Jan. 23, 1922	I. Lester Selvage
829	Sixteenth Ward	"	Jan. 12, 1909	Alexander M. Borrie
830	Sixth Ward	"	April 25, 1903	William Donnelly
831	Solid	"	Nov. 9, 1926	Herman A. Harris
832	Sons of St. George	"	May 1, 1909	Samuel D. Milroy
833	South Broad	"	Dec. 5, 1911	A. E. Allsopp, 2d
834	Southern Newark	"	April 13, 1910	Robert C. Klemm
835	South Park	"	Feb. 2, 1906	Arthur F. Egner
836	South Side	"	Dec. 17, 1902	Emil Hildebrand
837	Springfield	"	Oct. 16, 1893	Adelbert Baier
838	Stalwart	"	Feb. 6, 1926	Paul Handler
839	Star	"	Aug. 11, 1910	Barney Levy
840	Star of Essex	"	April 11, 1919	Alfred Amodio
841	St. Casimir	"	Oct. 3, 1925	Louis F. Sojka
842	Steadfast	"	Feb. 3, 1922	Morris Charin
843	Sterling	"	Feb. 2, 1905	William S. Walters
844	Stratford	"	Mar. 11, 1908	Joseph T. Harrison
845	Success	"	Jan. 8, 1909	David Littman
846	Sunnyside	"	Nov. 12, 1920	Harry Reich
847	Superb	"	Feb. 16, 1922	Henry Bochner
848	Superior	"	Nov. 28, 1906	Morris Herbst
849	Surety	"	Jan. 30, 1906	John Cummings
850	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
851	Systematic	"	Feb. 25, 1926	Abe Beller
852	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
853	Tenth Ward	"	Feb. 23, 1887	
854	Third Ward	"	Mar. 10, 1906	Samuel Schechner
855	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
856	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
857	Thrift	"	June 3, 1909	William T. Decker

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
A. Nathan Cowen	Henry M. Besser	27 Seymour Ave., Newark, N. J.	803
David H. Yonneff	M. George Greenberg	312 High St., Newark, N. J.	804
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	805
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	806
Meyer C. Ellenstein	George H. Yonkers	249 Clinton Ave., Newark, N. J.	807
Samuel H. Gooen	John J. Gaffney	62 Oakland Terrace, Newark, N. J.	808
Scher & Albert	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	809
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	810
Arthur Silberman	Louis E. Trien	60 Park Place, Newark, N. J.	811
Levy, Fenster & McCloskey	Joseph I. Conlon	376 Turrel Ave., South Orange, N. J.	812
Schotland & Schotland	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	813
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	814
W. Howard Demarest	Theodore C. Eggerking	11 Tuscan Road, Maplewood, N. J.	815
Joseph L. Lippman	Barney W. Plager	23 Harding Terrace, Newark, N. J.	816
Theodore D. Gottlieb	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	817
Carl F. Hinrichsen	Elmer R. Stone	38 Clinton St., Newark, N. J.	818
Lowy & Lowy	Michael Rogow	128 Market St., Newark, N. J.	819
Harry Campton	Arthur H. Dietz	786 Broad St., Newark, N. J.	820
Isaac Fleischman	Philip Gilbert	20 Clinton St., Newark, N. J.	821
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	822
Herman Distler	Abraham A. Meisel	17 Stengel Ave., Newark, N. J.	823
Meyers & Lesser	Fred Maybaum	10 Osborne Terrace, Newark, N. J.	824
Francis P. Meehan	Joseph A. Barber	24 Commerce St., Newark, N. J.	825
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	826
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	827
Michael N. Chanalis	Addison K. Barry	17 Academy St., Newark, N. J.	828
Richard C. Plumer	Clyde A. Zukswert	Raymond-Commerce Bldg., Newark, N. J.	829
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	830
Henry Gottfried	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	831
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	832
Howard F. Kirk	Henry P. Schanz	17 William St., Newark, N. J.	833
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	834
A. W. Egner	William C. Treiber	755 Broad St., Newark, N. J.	835
Kussy & Kohn	Arthur H. Dietz	471 Clinton Ave., Newark, N. J.	836
Herr, Leiss & Herr	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	837
Henry P. Handler	William M. Beckelman	17 Academy St., Newark, N. J.	838
Schotland & Schotland	John Zipfel, III	20 Belmont Ave., Newark, N. J.	839
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	840
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	841
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	842
Frank Voigt	R. Frederick Hopkins	511 S. Orange Ave., South Orange, N. J.	843
Samuel D. Williams	Frank M. Hall	262 Nesbit Terrace, Irvington, N. J.	844
Henry Hahn & Ellis Hahn	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	845
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	846
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	847
Edward R. McGlynn	Nathan Perselay	535 High St., Newark, N. J.	848
F. P. Meehan	John E. Durr	74 Murray St., Newark, N. J.	849
Jennie E. Precker	Flora M. Biddle	39 Branford Place, Newark, N. J.	850
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	851
Louis J. Beers	Frank J. Summerr	54 Broadway, Newark, N. J.	852
Special Asst. Dep. Com'r	*Walter J. Mulgrave	1060 Broad St., Newark, N. J.	853
David M. Litwin	Moses Gansler	93 Mercer St., Newark, N. J.	854
August W. Roesinger	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	855
M. M. Lipis	S. E. Sofman	514 Clinton St., Newark, N. J.	856
Arthur T. Vanderbilt	Harry F. Stauffer	92 S. 10th St., Newark, N. J.	857

* Tenth Ward Bldg. & Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
803	Realty	Newark	$13,587	$22,376	$49,900
804	Record	"	2,468	.....	63,700
805	Regal	"	677	.....	209,300
806	Reliable	"	16,775	.....	1,016,000
807	Renowned	"	1,360	.....	107,000
808	Resource	"	4,971	.....	71,600
809	Revenue	"	5,217	.....	378,300
810	Rex	"	2,313	18,909	142,575
811	Rialto	"	170	.....	27,600
812	Richelieu	"	2,004	35,791	233,800
813	Richmont	"	3,199	15,700	249,860
814	Rose	"	759	.....	25,900
815	Roseville	"	8,456	.....	303,834
816	Safety	"	899	3,180	135,850
817	Sagamore	"	1,232	391	194,600
818	Sanford	"	7,399	535	70,600
819	Savings	"	2,402	32,000	185,300
820	Saybrook	"	2,370	.....	269,200
821	Second Ward	"	18,157	18,146	303,500
822	Security	"	56,560	18,291	195,500
823	Select	"	29,345	26,242	256,600
824	Seminole	"	966	.....	69,251
825	Seneca	"	10,786	19,981	56,300
826	Seventh Ward	"	5,479	.....	150,800
827	Seymour	"	5,534	29,875	229,600
828	Simplex	"	21,480	.....	59,900
829	Sixteenth Ward	"	6,368	.....	145,400
830	Sixth Ward	"	5,737	.....	75,800
831	Solid	"	2,886	.....	7,100
832	Sons of St. George	"	1,039	1,332	93,900
833	South Broad	"	13,768	3,900	402,900
834	Southern Newark	"	19,445	43,408	221,900
835	South Park	"	14,743	10,144	372,200
836	South Side	"	3,561	31,647	242,400
837	Springfield	"	5,576	8,204	87,800
838	Stalwart	"	900	.....	89,500
839	Star	"	1,722	.....	263,962
840	Star of Essex	"	295	.....	27,400
841	St. Casimir	"	11,460	5,541	99,650
842	Steadfast	"	8,783	.....	254,600
843	Sterling	"	4,891	4,000	111,300
844	Stratford	"	4,486	6,000	265,700
845	Success	"	4,438	7,556	301,300
846	Sunnyside	"	11,934	.....	95,715
847	Superb	"	1,468	1,859	99,950
848	Superior	"	468	.....	112,350
849	Surety	"	4,850	14,416	378,300
850	Susan B. Anthony	"	7,976	15,182	195,200
851	Systematic	"	454	5,710	66,150
852	T. A. B. S.	"	8,964	17,889	397,300
853	Tenth Ward	"	33,486	53,025	550,500
854	Third Ward	"	5,857	.....	229,500
855	Thirteenth Ward	"	2,476	13,175	366,289
856	Thomas Jefferson	"	10,350	3,725	67,900
857	Thrift	"	76,613	62,875	702,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,744	$2,870	$72,239	$21,152	$1,447	$186,315	803
5,376	11,652	293,582	153,364	5,668	535,810	804
27,000	6,745	140,946	75,584	15,363	475,615	805
54,491	29,379	462,210	30,794	61,975	1,671,624	806
3,989	7,030	295,416	338,760	9,029	762,584	807
17,299	4,385	169,622	68,344	1,013	337,234	808
380	.....	406,662	24,035	14,757	829,351	809
76,900	9,880	79,038	11,726	1,012	342,353	810
13,132	150	95,795	16,771	744	154,362	811
4,755	2,100	155,502	24,849	5,905	464,706	812
478,093	8,875	530,059	234,852	15,139	1,535,777	813
.....	4,225	118,749	3,281	1,422	154,336	814
.....	1,475	372,046	4,323	3,849	693,983	815
.....	6,750	231,602	44,351	734	423,366	816
1,509	425	112,799	41,889	7,097	359,942	817
17,982	6,146	119,077	14,614	2,848	239,201	818
.....	2,970	423,756	20,454	6,719	673,601	819
11,157	8,350	80,946	10,704	3,598	386,325	820
17,570	3,206	589,568	4,885	12,015	967,047	821
.....	7,900	637,813	46,101	2,375	964,540	822
15,966	8,700	453,158	171,453	5,749	967,213	823
....	3,875	87,725	118,337	6,731	286,885	824
.....	82	157,181	59,238	1,648	305,216	825
14,810	3,043	197,520	24,373	4,719	400,744	826
.....	3,355	235,456	4,022	7,738	515,580	827
.....	3,135	245,363	23,789	3,511	357,178	828
6,050	1,400	387,606	58,391	4,935	610,150	829
200	.....	531,957	66,012	3,037	682,743	830
10,940	100	37,973	205	150	59,354	831
.....	1,785	12,557	5,332	3,271	119,216	832
31,924	3,398	417,326	6,744	5,587	885,547	833
20,797	950	334,466	25,198	6,121	672,285	834
950	4,395	387,168	45,506	5,624	840,730	835
34,900	10,500	386,092	33,697	2,590	745,387	836
1,000	1,070	88,174	270	2,803	194,897	837
5,268	1,600	82,791	43,298	2,612	225,969	838
25,363	35,479	824,521	284,366	26,109	1,461,522	839
.....	6,655	114,411	19,636	224	168,621	840
.....	4,670	38,015	11,207	408	170,951	841
32,600	.....	206,655	2,906	30,267	535,811	842
43,304	1,700	257,305	1,826	2,005	426,331	843
4,600	11,230	207,043	17,599	9,758	526,416	844
10,017	15,200	177,824	141,400	10,634	668,369	845
.....	.....	280,595	120	276	388,640	846
11,660	2,905	54,093	30,814	3,005	205,754	847
24,080	.....	459,632	5,613	21,600	623,743	848
2,210	4,890	282,433	47,088	1,907	736,094	849
.....	7,265	256,922	129,925	9,519	621,989	850
3,460	5,011	39,441	5,487	5,647	131,360	851
31,600	6,280	130,045	77,030	12,827	681,935	852
10,175	.....	2,612,387	27,377	11,664	3,298,614	853
2,553	12,995	234,227	1,579	15,773	502,484	854
1,820	28,817	536,509	72,366	6,533	1,027,985	855
37,356	.....	532,451	562	4,180	656,524	856
.....	7,508	444,534	1,324	3,717	1,298,571	857

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
803	Realty	Newark	$77,728	.....	.....	$54,000
804	Record	"	329,779	.....	.....	78,775
805	Regal	"	266,716	.....	.....	32,200
806	Reliable	"	729,262	.....	.....	393,100
807	Renowned	"	592,998	.....	.....	63,875
808	Resource	"	194,589	.....	.....	24,450
809	Revenue	"	300,736	.....	.....	183,790
810	Rex	"	215,202	.....	.....	28,100
811	Rialto	"	51,058	.....	.....	10,500
812	Richelieu	"	244,722	.....	.....	101,150
813	Richmont	"	557,640	.....	.....	325,950
814	Rose	"	103,460	.....	.....	8,775
815	Roseville	"	434,259	.....	.....	6,600
816	Safety	"	130,392	.....	.....	86,655
817	Sagamore	"	205,114	.....	.....	35,700
818	Sanford	"	147,638	.....	.....	12,400
819	Savings	"	207,405	.....	.....	175,250
820	Saybrook	"	215,972	.....	.....	36,950
821	Second Ward	"	409,177	.....	.....	285,950
822	Security	"	433,449	.....	.....	219,781
823	Select	"	406,218	.....	.....	243,750
824	Seminole	"	217,371	.....	.....	6,930
825	Seneca	"	166,537	.....	.....	74,725
826	Seventh Ward	"	184,689	.....	.....	80,175
827	Seymour	"	242,577	.....	.....	55,450
828	Simplex	"	164,790	.....	.....	63,880
829	Sixteenth Ward	"	265,166	.....	.....	62,125
830	Sixth Ward	"	207,630	.....	.....	201,680
831	Solid	"	17,206	.....	.....	10,575
832	Sons of St. George	"	80,694	.....	.....	.....
833	South Broad	"	496,080	.....	.....	148,975
834	Southern Newark	"	161,238	.....	.....	372,600
835	South Park	"	522,986	.....	.....	73,200
836	South Side	"	242,982	.....	.....	168,133
837	Springfield	"	99,148	.....	.....	29,010
838	Stalwart	"	98,024	.....	.....	58,700
839	Star	"	561,203	.....	.....	385,181
840	Star of Essex	"	73,006	.....	.....	27,280
841	St. Casimir	"	116,220	.....	.....	6,800
842	Steadfast	"	181,157	.....	.....	210,875
843	Sterling	"	200,606	.....	.....	53,550
844	Stratford	"	311,319	.....	.....	69,200
845	Success	"	373,765	.....	.....	99,725
846	Sunnyside	"	165,908	.....	.....	111,631
847	Superb	"	115,258	.....	.....	23,650
848	Superior	"	219,366	.....	.....	170,300
849	Surety	"	376,545	.....	.....	131,650
850	Susan B. Anthony	"	386,808	.....	.....	27,560
851	Systematic	"	70,544	.....	.....	28,450
852	T. A. B. S.	"	312,576	.....	.....	115,450
853	Tenth Ward	"	1,064,085	.....	.....	1,709,945
854	Third Ward	"	178,998	.....	.....	151,875
855	Thirteenth Ward	"	550,218	.....	.....	228,525
856	Thomas Jefferson	"	163,802	.....	.....	113,659
857	Thrift	"	790,075	.....	.....	146,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,282	.....	$3,261	.....	.....	$13,245	$4,721	$30,078	$186,315	803
514	.....	.....	.....	$39,800	33,329	.....	53,613	535,810	804
145	$14,723	671	.....	8,900	27,322	52,228	72,710	475,615	805
852	.....	4	.....	70,300	52,223	178,021	247,862	1,671,624	806
3,169	.....	.....	.....	6,500	33,205	.....	62,837	762,384	807
490	.....	11	.....	.....	37,748	7,687	72,259	337,234	808
1,049	.....	78	.....	37,600	59,330	22,008	224,760	829,351	809
3,203	.....	314	.....	.....	3,407	38,857	53,270	342,353	810
4,064	.....	263	.....	2,400	43,906	1,774	40,397	154,362	811
1,172	.....	5,133	.....	.....	5,742	46,486	60,301	464,706	812
.....	.....	10	$148	60,000	153,305	.....	438,724	1,535,777	813
452	.....	.....	.....	2,100	5,650	.....	33,899	154,336	814
418	.....	.....	.....	20,400	13,204	85,321	133,781	693,983	815
88,977	.....	115	.....	27,500	29,302	.....	60,425	423,366	816
522	.....	592	.....	16,000	24,816	22,226	54,972	359,942	817
.....	.....	252	.....	2,500	3,897	22,764	49,750	239,201	818
804	.....	71	.....	.....	125,575	14,431	150,065	673,601	819
51	.....	141	.....	.....	12,765	47,653	72,793	386,325	820
357	.....	20	.....	.....	7,117	30,096	234,330	967,047	821
4	.....	557	.....	.....	70,770	14,643	225,336	964,540	822
10,981	.....	679	.....	.....	81,757	.....	223,828	967,213	823
4,954	.....	.....	.....	11,600	4,016	.....	42,014	286,885	824
287	.....	18	.....	.....	20,079	.....	43,570	305,216	825
146	.....	1,486	.....	.....	20,106	24,973	89,169	400,744	826
722	.....	.....	.....	.....	44,743	61,422	110,666	515,580	827
9,087	6,936	1,229	.....	.....	9,493	22,072	79,691	357,178	828
364	.....	392	.....	.....	124,157	24,113	133,833	610,150	829
.....	18,213	179	.....	14,500	122,945	.....	117,596	682,743	830
2,065	.....	.....	.....	.....	13,183	.....	16,325	59,354	831
.....	.....	107	.....	13,350	209	16,036	8,820	119,216	832
1,256	31,015	2,299	.....	.....	10,461	64,754	130,707	885,547	833
.....	.....	148	.....	.....	35,475	19,142	83,682	672,285	834
75	.....	564	.....	.....	19,823	89,021	135,061	840,730	835
.....	.....	1,518	.....	.....	112,019	15,550	205,185	745,387	836
720	.....	.....	.....	.....	10,923	19,710	35,386	194,897	837
2,542	.....	112	.....	3,500	28,465	.....	34,626	225,969	838
3,165	.....	1,252	.....	35,000	169,979	.....	305,742	1,461,522	839
389	.....	12	.....	18,600	15,460	.....	33,874	168,621	840
76	.....	476	.....	.....	4,061	21,100	22,218	170,951	841
97	.....	2	.....	.....	3,317	12,525	127,838	535,811	842
216	.....	1,014	.....	.....	47,184	19,631	104,130	426,331	843
1,824	.....	1,321	.....	7,000	11,041	51,889	72,822	526,416	844
1,899	.....	160	.....	52,000	17,340	19,432	104,048	668,369	845
656	.....	.....	.....	.....	117	.....	110,328	388,640	846
.....	6,193	135	.....	8,500	18,439	11,211	22,368	205,754	847
557	.....	.....	.....	47,500	54,592	.....	131,428	623,743	848
1,545	.....	2,191	.....	.....	48,272	40,643	135,248	736,094	849
163	.....	192	.....	.....	46,329	37,949	122,988	621,989	850
.....	.....	.....	.....	.....	794	4,209	27,363	131,360	851
50,278	.....	1,008	.....	6,000	15,739	53,094	127,790	681,935	852
203	.....	.....	.....	.....	98,372	.....	426,009	3,298,614	853
2,165	.....	246	.....	.....	55,962	12,992	100,246	502,484	854
328	.....	1,047	.....	.....	36,984	69,239	141,644	1,027,985	855
20,868	.....	.....	.....	44,000	107,691	.....	206,504	656,524	856
131	2,435	726	.....	.....	1,962	193,888	162,854	1,298,571	857

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
803	Realty	1,121	116	.....	.....	.....	.....	270	25
804	Record	.....	.....	.....	.....	.....	.....	.....	.....
805	Regal	2,682	134	.....	.....	.....	.....	161	10
806	Reliable	9,935	688	.....	.....	.....	.....	1,965	217
807	Renowned	6,509	437	.....	.....	.....	.....	319	38
808	Resource	2,026	229	.....	.....	.....	.....	122	27
809	Revenue	4,571	352	.....	.....	.....	.....	919	93
810	Rex	2,945	314	.....	.....	.....	.....	140	22
811	Rialto	534	54	.....	.....	.....	.....	53	6
812	Richelieu	2,720	165	.....	.....	.....	.....	506	36
813	Richmont	4,626	307	.....	.....	.....	.....	1,630	118
814	Rose	2,764	170	.....	.....	.....	.....	44	11
815	Roseville	7,282	496	.....	.....	.....	.....	33	4
816	Safety	1,170	81	.....	.....	.....	.....	433	85
817	Sagamore	3,856	255	.....	.....	.....	.....	357	17
818	Sanford	1,691	147	.....	.....	.....	.....	62	8
819	Savings	2,097	458	.....	.....	.....	.....	876	163
820	Saybrook	2,389	171	.....	.....	.....	.....	185	32
821	Second Ward	5,571	553	.....	.....	.....	.....	1,430	116
822	Security	3,768	454	.....	.....	.....	.....	1,099	196
823	Select	4,617	342	.....	.....	.....	.....	1,218	131
824	Seminole	2,290	202	.....	.....	.....	.....	34	7
825	Seneca	2,040	186	.....	.....	.....	.....	373	40
826	Seventh Ward	1,978	179	.....	.....	.....	.....	401	87
827	Seymour	582	386	.....	.....	.....	.....	277	38
828	Simplex	1,516	217	.....	.....	.....	.....	319	58
829	Sixteenth Ward	2,390	206	.....	.....	.....	.....	311	32
830	Sixth Ward	1,950	253	.....	.....	.....	.....	1,008	181
831	Solid	582	62	.....	.....	.....	.....	53	18
832	Sons of St. George	1,142	135	.....	.....	.....	.....	.....	.....
833	South Broad	5,529	402	.....	.....	.....	.....	745	116
834	Southern Newark	1,872	120	.....	.....	.....	.....	1,863	185
835	South Park	5,043	360	.....	.....	.....	.....	366	43
836	South Side	2,580	214	.....	.....	.....	.....	840	73
837	Springfield	1,222	121	.....	.....	.....	.....	145	27
838	Stalwart	1,299	139	.....	.....	.....	.....	293	46
839	Star	5,292	761	.....	.....	.....	.....	1,925	350
840	Star of Essex	776	98	.....	.....	.....	.....	136	27
841	St. Casimir	1,342	194	.....	.....	.....	.....	34	7
842	Steadfast	2,959	195	.....	.....	.....	.....	1,054	152
843	Sterling	1,698	182	.....	.....	.....	.....	268	28
844	Stratford	4,274	318	.....	.....	.....	.....	346	43
845	Success	4,488	404	.....	.....	.....	.....	498	58
846	Sunnyside	3,318	297	.....	.....	.....	.....	558	75
847	Superb	1,372	126	.....	.....	.....	.....	118	29
848	Superior	3,406	300	.....	.....	.....	.....	852	94
849	Surety	4,430	374	.....	.....	.....	.....	858	119
850	Susan B. Anthony	4,378	657	.....	.....	.....	.....	138	20
851	Systematic	1,718	169	.....	.....	.....	.....	142	37
852	T. A. B. S.	3,628	287	.....	.....	.....	.....	577	72
853	Tenth Ward	.....	.....	.....	.....	.....	.....	.....	.....
854	Third Ward	3,136	199	.....	.....	.....	.....	759	50
855	Thirteenth Ward	5,273	473	.....	.....	.....	.....	1,142	174
856	Thomas Jefferson	2,422	194	.....	.....	.....	.....	363	63
857	Thrift	8,687	698	.....	.....	.....	.....	732	92

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,391	31	110	S.	$1.00 m.	$200	6	$2.00 & $4.00 a	$1.00 a	803
.....	.....	.....	....	.....	.....	...	.....	.....	804
2,843	38	106	S.	1.00 m.	200	6	.....	.....	805
11,900	200	705	O.P.	.....	200	6	2.00 a	1.00 a	806
6,828	33	442	S.	1.00 & 2.00 m.	200	6	.....	.....	807
2,148	40	216	S.	1.00 m.	200	6	1.00 a	1.00 a	808
5,490	37	408	N.S.	1.00 m.	200	6	.....	.....	809
3,085	73	263	S.	1.00 m.	200	6	3.00 a	1.00 a	810
587	8	52	S.	1.00 m.	200	6	1.00 a	.....	811
3,226	46	155	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a & .04 b	812
6,256	49	376	S.	1.00 m.	200	6	.....	.....	813
2,808	23	158	O.P.	.....	200	6	.....	.....	814
7,315	74	426	O.P.	.....	100 & 200	6	1.50 & 3.00 a	1.00 a	815
1,603	16	150	S.	1.00 m.	200	6	.....	.....	816
4,213	45	227	S.	1.00 m.	100	6	3.00 a	2.00 a	817
1,753	24	131	S.	1.00 m.	200&T.M.	6	1.00 a	3.00 a	818
2,973	50	571	S.	1.00 m.	200	6	3.00 a	1.00 a	819
2,574	67	136	S.	1.00 m.	200	6	.01 b	.01 b	820
7,001	64	605	N.S.	1.00 m.	200	6	4.00 a	.....	821
4,867	60	590	S.	1.00 m.	200	6	.....	2.00 a	822
5,835	40	433	S.	1.00 m.	200	6	4.00 a	1.00 a	823
2,324	22	187	S.	1.00 m.	200	6	3.00 a	1.00 a	824
2,413	10	216	S.	1.00 m.	200	6	3.00 a	2.00 a	825
2,379	41	225	S.	1.00 m.	200	6	.....	.....	826
859	53	371	O.P.	.....	200	6	2.00 a	1.00 a	827
1,835	13	262	S.	1.00 m.	200	6	3.00 a	2.00 a	828
2,701	19	219	S.	1.00 m.	200	6	.....	.....	829
2,958	19	415	S.	1.00 & 2.00 m.	200	6	.....	.....	830
635	3	77	O.P.	.....	200	6	1.00 a	.....	831
1,142	39	96	S.	1.00 m.	200	6	3.00 a	1.00 a	832
6,274	58	460	S.	1.00 m.	200	6	.....	3.00 a	833
3,735	42	263	S.	1.00 m.	200	6	1.44 a	.....	834
5,409	70	333	S.	1.00 m.	200	6	3.00 a	1.00 a	835
3,420	73	214	S.	1.00 m.	200	6	.....	.....	836
1,367	23	125	N.S.	1.00 m.	200	6	1.00 a	1.00 a	837
1,592	18	167	S.	1.00 m.	200	6	.....	.....	838
7,217	136	975	S.	1.00 m.	200	6	.....	.....	839
912	21	104	S.	1.00 m.	200	6	.....	2.00 a	840
1,376	25	176	S.	.25 w.	200	6	3.00 a	.....	841
4,013	25	322	O.P.	.....	200	6	3.00 a	1.00 a	842
1,966	29	181	S.	1.00 m.	200	5,5½&6	.03 b	.03 b	843
4,620	68	293	S.	1.00 m.	200	6	.03 b	.03 b	844
4,986	67	395	S.	1.00 m.	200	6	4.00 a	2.00 a	845
3,876	16	356	O.P.	.....	200	6	.....	.....	846
1,490	36	119	S.	1.00 m.	200	6	4.00 a	2.00 a	847
4,258	21	373	S.	1.00 m.	200	6	3.00 a	1.00 a	848
5,288	415	78	S.	1.00 m.	200	6	3.00 a	1.00 a	849
4,516	223	454	S.	1.00 m.	200	6	4.00 a	.....	850
1,860	19	187	O.P.	.....	200	6	3.00 a	1.00 a	851
4,205	85	274	S.	1.00 m.	200	6	3.00 a	1.50 a	852
.....	.....	.....	....	.....	.....	...	.....	.....	853
3,895	41	208	N.S.	1.00 m.	200	6	2.00 a	6.00 a	854
6,415	104	543	S.	1.00 m.	200	6	3.00 a	2.00 a	855
2,785	35	222	O.P.	.....	200	6	....	.....	856
9,419	125	665	O.P.	.....	200	6	....	1.00 a	857

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
858	Tip Top	Newark	Aug. 19, 1922	Joseph Mankoff
859	Titanian	"	Nov. 12, 1890	Frank A. Geiger
860	Traffic	"	Mar. 12, 1920	Anton Kaufman
861	Travelers	"	Dec. 5, 1919	Frank A. Willette
862	Triangle	"	May 21, 1920	
863	Trojan	"	Jan. 24, 1923	Carl Flink
864	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
865	Trustworthy	"	Sept. 13, 1911	Henry Jadull
866	Tuxedo	"	Jan. 25, 1923	Joseph A. Burns
867	Twelfth Ward	"	July 20, 1904	William A. Braun
868	Ultimate	"	Feb. 9, 1923	Isadore Krieger
869	Uncle Sam	"	Sept. 23, 1912	John S. Hannock
870	Union	"	July 16, 1887	John A. Amerman
871	Unique	"	Sept. 10, 1921	H. M. Biggin
872	United American	"	May 29, 1881	Charles L. Schraudt
873	United Conclave	"	June 6, 1905	Barnet Chinich
874	Unity	"	April 5, 1907	Adolph F. Marquier
875	Universal	"	Feb. 9, 1911	Alfred Fischman
876	Upper End	"	May 17, 1905	Fred W. J. Neese
877	Up-to-the-Minute	"	Nov. 25, 1921	Samuel H. Levy
878	Uptown	"	July 28, 1892	Charles Schaedel
879	Usbe	"	May 10, 1907	Frank J. Holder
880	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
881	Vallatese	"	May 28, 1926	Humbert Berardi
882	Valuable	"	Mar. 25, 1926	
883	Van Buren	"	April 4, 1919	Elmer D. Wilson
884	Victory	"	Feb. 25, 1919	Mayer Krasner
885	Vulcan	"	Nov. 25, 1924	Paul J. McMullen
886	Wallace	"	April 19, 1907	Henry Heller
887	Warranty	"	Sept. 20, 1910	P. Pellecchia
888	Warren	"	Oct. 25, 1919	John J. Carlin
889	Washington	"	June 2, 1887	Sheridan Schechner
890	Watchful	"	Nov. 14, 1921	Samuel Rothfeld
891	Watson	"	Dec. 4, 1911	A. De Fronzo
892	Waverly	"	Nov. 11, 1909	Frank J. Securcher
893	Waydell	"	July 10, 1907	William Donnelly
894	Webster-Art and Strength	"	* (See below)	A. R. Bianchi
895	Weequahic	"	May 9, 1906	Martin G. Bross
896	Welcome	"	Jan. 19, 1922	
897	West End	"	May 29, 1888	Henry Fischer
898	West Newark	"	Dec. 19, 1902	Conrad Schneider, Jr.
899	West Side Park	"	Feb. 21, 1907	John Buhl
900	White Way	"	April 15, 1911	Charles E. Coffin
901	Woodmen	"	Sept. 5, 1905	Frank A. Champlin
902	Woodside	"	Aug. 22, 1884	Wright L. Gilbert
903	Workers	"	Feb. 6, 1919	Isidore Rekoon
904	Workingmen's	"	May 23, 1888	J. William Huegel
905	Yankee	"	May 24, 1919	Irving Willner
906	Zenith	"	May 12, 1922	Leon Mones
907	Franklin	Nutley	Sept. 9. 1886	Calvin D. Sargent
908	Intrepid	"	June 22, 1925	Carmen Jannarone
909	Spring Garden	"	Jan. 2, 1920	Ernest A. Bickell
910	Yantacaw	Orange	Nov. 25, 1919	Dwight C. Decker
911	Brighton	"	Mar. 23, 1922	Frederick W. Hoffmann
912	Bulwark	"	Aug. 19, 1922	**Bertram E. Yudis

* June 10, 1911—Webster
Jan. 17, 1920—Art and Strength } Merged Aug. 7, 1934.

** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	858
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	859
Morris Isserman	W. B. Griffin	9 Winding Way, West Orange, N. J.	860
Philip S. McNally	William A. Herr	71 Beekman Road, Summit, N. J.	861
Special Asst. Dep. Com'r	*Andrew Thomson	1060 Broad St., Newark, N. J.	862
Samuel O. Offen	Louis Hecht	10 Charlton St., Newark, N. J.	863
Schotland & Schotland	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	864
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	865
Frederic C. Ritger	William L. Jedelbrock	29 Grumman Ave., Newark, N. J.	866
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	867
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	868
Frederic Stoddard	C. C. Stephens	20 Newton Place, Irvington, N. J.	869
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	870
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	871
Charles A. Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	872
Herbert A. Kuvin	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	873
Peter A. Cavicchia	Frank C. Reilly	31 Clinton St., Newark, N. J.	874
Nicholas La Vecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	875
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	876
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	877
Harry H. Koehler	Raymon Spreen	19 Clinton St., Newark, N. J.	878
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	879
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	880
Nicholas Albano	Bernard A. Petrone	1172 Raymond Blvd., Newark, N. J.	881
Special Asst. Dep. Com'r	**Andrew Thomson	1060 Broad St., Newark, N. J.	882
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	883
David M. Litwin	Samuel S. Dillenberg	50 Park Place, Newark, N. J.	884
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	885
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	886
R. E. Kohn & S. Kaufman	Emma C. Katzman	15 Market St., Newark, N. J.	887
William L. Greenbaum	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	888
D. M. Litwin & M. A. Litwin	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	889
Nathaniel Newmann	Barney W. Plager	23 Harding Terrace, Newark, N. J.	890
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	891
E. A. & W. A. Schilling	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	892
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	893
Nicholas Albano	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	894
Edward R. McGlynn	Henry P. George	16 Clinton St., Newark, N. J.	895
Special Asst. Dep. Com'r	***Walter J. Mulgrave	1060 Broad St., Newark, N. J.	896
Levy, Fenster & McCloskey	George M. Cooper	766 Broad St., Newark, N. J.	897
Arthur A. Werthmann	H. F. Peal	173 Elwood Ave., Newark, N. J.	898
E. W. Wilderotter	Francis W. Barrett	192 Gregory Place, West Orange, N. J.	899
H. W. Egner, Jr. & L. G. Beatty	Charles L. Wood	7 Amherst Court, Maplewood, N. J.	900
Robert S. Terhune	Raymon Spreen	19 Clinton St., Newark, N. J.	901
Joseph Kahrs	Wright L. Lind	357 Mt. Prospect Ave., Newark, N. J.	902
Jacob Lubetkin	Julius E. Flink	1180 Raymond Blvd., Newark, N. J.	903
Mortimer P. Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	904
Simon L. Fisch	Louis G. Bauer	95 Parker Ave., Maplewood, N. J.	905
Samuel S. Ferster	Walter B. Griffin	9 Winding Way, West Orange, N. J.	906
William H. Parry	T. H. Witbeck	26 Chestnut St., Nutley, N. J.	907
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	908
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	909
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	910
O. G. Bianchi	Richard J. Fitzgerald	354 N. Park St., East Orange, N. J.	911
Joseph C. Cassini	John Zipfel, III	20 Belmont Ave., Newark, N. J.	912

* Triangle Bldg. & Loan Assn., Newark—This Department in possession.
** Valuable Bldg. & Loan Association, Newark—This Department in possession.
*** Welcome Bldg. & Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
858	Tip Top	Newark	$6,670	.....	$95,000
859	Titanian	"	21,586	.....	576,100
860	Traffic	"	200	.....	72,000
861	Travelers	"	18,526	.....	67,300
862	Triangle	"	3,170	.....	184,000
863	Trojan	"	5,755	$10	105,400
864	True Friends	"	7,268	.....	304,500
865	Trustworthy	"	13,122	13,126	379,100
866	Tuxedo	"	18,675	2,700	230,481
867	Twelfth Ward	"	23,572	10,951	174,450
868	Ultimate	"	7,093	19,706	116,868
869	Uncle Sam	"	4,332	1,500	32,100
870	Union	"	1,074	3,000	120,300
871	Unique	"	1,923	22,600	32,700
872	United American	"	8,063	3,195	125,800
873	United Conclave	"	2,291	4,734	221,900
874	Unity	"	23,422	69,755	559,650
875	Universal	"	10,278	5,691	523,403
876	Upper End	"	676	304	83,600
877	Up-to-the-Minute	"	204	26,157	95,527
878	Uptown	"	4,131	.....	388,400
879	Usbe	"	8,861	126	205,636
880	Vailsburgh	"	4,468	2,883	130,772
881	Vallatese	"	2,740	.....	27,800
882	Valuable	"	5,936	57	24,000
883	Van Buren	"	5,351	15,598	201,726
884	Victory	"	6,403	3,102	618,600
885	Vulcan	"	2,055	2,500	131,733
886	Wallace	"	6,977	15,350	112,300
887	Warranty	"	38,152	.....	472,600
888	Warren	"	2,475	.....	90,325
889	Washington	"	1,044	.....	127,400
890	Watchful	"	3,084	10,498	58,512
891	Watson	"	1,274	.....	131,592
892	Waverly	"	2,100	.....	228,479
893	Waydell	"	839	.....	135,850
894	Webster-Art and Strength	"	1,997	1,645	327,036
895	Weequahic	"	8,646	14,807	120,226
896	Welcome	"	3,526	1,725	35,530
897	West End	"	330,216	1,400,250	14,294,282
898	West Newark	"	2,424	19,100	134,100
899	West Side Park	"	1,053	17,159	212,300
900	White Way	"	7,826	592	67,500
901	Woodmen	"	10,141	.....	667,900
902	Woodside	"	9,319	1,357	698,350
903	Workers	"	4,905	.....	60,200
904	Workingmen's	"	90,910	.....	3,812,100
905	Yankee	"	404	.....	272,300
906	Zenith	"	18,576	4,600	227,200
907	Franklin	Nutley	18,368	8,684	419,372
908	Intrepid	"	305	1,831	56,200
909	Spring Garden	"	10,051	702	387,950
910	Yantacaw	"	3,231	30,121	118,500
911	Brighton	Orange	2,490	2,308	170,2 0
912	Bulwark	"	10,155	159	154,610

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$424	$3,950	$134,328	$44,389	$10,073	$294,834	858
35,248	28,880	689,351	109,125	35,881	1,496,171	859
32,930	.....	219,919	285	2,131	327,465	860
.....	7,830	256,163	3,551	213	353,583	861
130	6,130	222,076	26,862	11,047	453,415	862
.....	.....	316,702	2,508	7,158	437,533	863
135,158	38,028	807,789	38,667	16,786	1,348,196	864
295,836	3,757	397,181	25,874	14,091	1,142,087	865
.....	3,916	88,008	661	1,059	345,500	866
.....	3,460	414,087	50,418	2,996	679,934	867
.....	.....	168,856	479	4,200	317,202	868
3,980	1,975	30,015	1,863	288	76,053	869
12,200	3,885	112,287	11,249	494	264,489	870
15,002	1,950	55,690	28,636	1,299	159,800	871
2,160	2,207	131,190	19,532	2,918	295,065	872
.....	5,536	215,012	93,904	5,678	549,055	873
2,320	16,641	271,729	19,176	20,310	983,003	874
2,915	50,672	832,787	8,817	27,712	1,462,275	875
550	2,045	83,493	6,485	818	177,971	876
.....	1,405	150,032	79,113	8,255	360,693	877
.....	2,200	263,385	76,105	10,317	744,538	878
.....	2,300	434,058	75,309	29,500	755,790	879
.....	425	95,131	9,907	9,655	253,241	880
12,000	500	20,592	198	781	64,611	881
1,080	10,910	291,771	194	337	334,285	882
.....	3,350	147,355	361	2,200	375,941	883
379,219	11,600	645,047	48,638	278,167	1,990,776	884
2,317	2,880	122,524	116	383	264,508	885
21,500	550	167,036	15,817	8,949	348,479	886
542,321	.....	6,020,165	27,915	99,085	7,200,238	887
.....	.....	280,417	64,520	4,105	441,842	888
56,600	1,600	66,549	67,689	20,326	341,208	889
.....	6,000	44,787	28,758	879	152,518	890
2,057	7,472	259,987	1,219	349	403,950	891
1,576	200	386,974	37,971	25,653	682,953	892
.....	1,130	58,474	9,816	2,597	208,706	893
.....	8,930	416,629	14,238	16,203	786,678	894
.....	1,450	167,121	22,225	4,382	338,857	895
.....	.....	229,923	216	438	271,358	896
73,921	36,820	18,693,224	254,500	609,790	35,693,003	897
3,485	1,525	76,991	5,610	2,725	245,960	898
29,829	11,450	266,268	864	3,985	542,908	899
.....	1,030	154,433	20,290	1,629	253,300	900
.....	2,850	572,749	18,077	55,837	1,327,554	901
162,785	4,850	506,922	237,356	34,473	1,655,412	902
31,985	.....	195,909	2,752	1,578	297,329	903
6,410	.....	5,823,707	555,421	228,413	10,516,961	904
900	5,150	404,118	20,162	26,396	729,430	905
16,030	.....	238,853	2,681	14,954	522,894	906
49,742	21,055	445,343	22,482	9,757	994,803	907
.....	100	44,074	28	831	103,369	908
28,900	5,220	185,834	24,518	16,131	659,306	909
10,861	190	126,759	2,723	239	292,624	910
.....	7,415	78,314	12,556	3,398	276,681	911
25,382	4,965	109,348	40,972	4,078	349,669	912

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
858	Tip Top	Newark	$124,468			$33,775
859	Titanian	"	780,018			212,835
860	Traffic	"	171,369			45,116
861	Travelers	"	185,436			88,620
862	Triangle	"	159,615			57,295
863	Trojan	"	177,609			67,770
864	True Friends	"	441,299			461,441
865	Trustworthy	"	376,110			284,500
866	Tuxedo	"	203,008			40,350
867	Twelfth Ward	"	279,723			180,460
868	Ultimate	"	158,580			61,300
869	Uncle Sam	"	50,309			5,600
870	Union	"	129,134			77,200
871	Unique	"	90,682			10,000
872	United American	"	157,278			58,525
873	United Conclave	"	256,700			113,300
874	Unity	"	491,336			249,200
875	Universal	"	474,392			571,451
876	Upper End	"	79,629			39,100
877	Up-to-the-Minute	"	208,321			13,300
878	Uptown	"	374,136			84,482
879	Usbe	"	211,038			249,915
880	Vailsburgh	"	121,497			32,900
881	Vallatese	"	30,482			2,000
882	Valuable	"	185,943			56,950
883	Van Buren	"	165,798			107,225
884	Victory	"	529,230			576,480
885	Vulcan	"	170,443			23,425
886	Wallace	"	149,364			111,900
887	Warranty	"	1,556,845			2,326,122
888	Warren	"	157,267			73,387
889	Washington	"	166,167			90,355
890	Watchful	"	55,312			27,200
891	Watson	"	150,758			95,415
892	Waverly	"	88,654			221,139
893	Waydell	"	68,982			47,275
894	Webster-Art and Strength	"	307,518			47,625
895	Weequahic	"	186,836			31,750
896	Welcome	"	110,955			88,025
897	West End	"	21,746,368			3,459,990
898	West Newark	"	110,718			72,700
899	West Side Park	"	196,162	$7,738		204,300
900	White Way	"	125,208			39,900
901	Woodmen	"	557,032			342,590
902	Woodside	"	619,075	14,872		539,644
903	Workers	"	115,126			59,885
904	Workingmen's	"	2,774,371			2,964,598
905	Yankee	"	215,999			226,695
906	Zenith	"	268,640			108,397
907	Franklin	Nutley	553,956	14,100		136,250
908	Intrepid	"	61,038			2,000
909	Spring Garden	"	360,220			50,200
910	Yantacaw	"	173,728	1,000		20,600
911	Brighton	Orange	134,994			56,550
912	Bulwark	"	181,254			14,350

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$572	$9,000	.....	.....	.....	$29,676	$17,066	$80,277	$294,834	858
1,136	.....	$559	.....	$22,900	55,255	127,482	295,986	1,496,171	859
.....	.....	29	.....	12,200	12,900	.....	85,851	327,465	860
385	2,500	.....	.....	.....	230	.....	76,412	353,583	861
.....	.....	.....	.....	17,628	97,964	.....	120,913	453,415	862
463	.....	25	.....	.....	62,072	.....	129,594	437,533	863
3,310	781	.....	.....	18,935	495	.....	421,935	1,348,196	864
33,833	36,672	495	$5,443	147,209	15,831	63,819	178,175	1,142,087	865
105	.....	97	.....	3,100	5,201	54,116	39,523	345,500	866
39	.....	1,381	.....	.....	62,315	2,649	153,367	679,934	867
457	.....	.....	.....	.....	21	8,170	88,674	317,202	868
1,749	.....	563	.....	.....	192	7,494	10,146	76,053	869
9	.....	8	.....	4,000	4,445	18,393	31,300	264,489	870
3,680	.....	.....	110	.....	18,600	12,699	24,029	159,800	871
.....	.....	80	.....	.....	6,354	23,919	48,909	295,065	872
1,067	7,777	439	.....	28,000	15,562	29,186	97,024	549,055	873
333	.....	739	.....	.....	6,407	104,029	130,959	983,003	874
1,179	.....	95	.....	111,750	33,553	.....	269,855	1,462,275	875
84	.....	74	.....	1,000	19,195	9,854	29,035	177,971	876
1,505	.....	575	.....	.....	51,200	.....	85,792	360,693	877
2,557	100	1,649	.....	12,500	62,884	96,098	110,132	744,538	878
3,408	.....	75	.....	.....	99,028	.....	192,326	755,790	879
.....	.....	29	.....	.....	28,280	27,854	42,681	253,241	880
604	.....	.....	.....	10,000	12,152	1,438	7,935	64,611	881
3,495	.....	.....	.....	10,500	28,734	.....	48,663	334,285	882
.....	.....	70	.....	.....	5,946	29,605	67,297	375,941	883
22,453	.....	85	.....	50,000	120,062	.....	692,466	1,990,776	884
1,482	.....	.....	.....	.....	567	16,354	52,237	264,508	885
290	7,900	1,981	.....	.....	.....	14,039	63,005	348,479	886
2,689	6,563	.....	.....	70,000	295,623	79,745	2,862,651	7,200,238	887
17,857	.....	289	.....	22,000	52,835	.....	118,207	441,842	888
414	.....	10	.....	11,300	1,811	.....	71,151	341,208	889
38,050	.....	.....	.....	.....	270	.....	31,686	152,518	890
3,809	.....	.....	.....	4,400	43,076	.....	106,492	403,950	891
1,214	3,850	736	.....	32,400	153,864	.....	181,096	682,953	892
78	30,518	88	.....	1,600	23,077	8,405	28,683	208,706	893
.....	3,700	32	40	50,650	128,972	24,887	223,254	786,678	894
10	.....	143	.....	.....	25,614	26,085	68,419	338,857	895
490	.....	.....	.....	18,000	5,530	.....	48,358	271,358	896
.....	.....	2,838	40,562	1,141,750	644,812	3,100,808	5,555,875	35,693,003	897
12	.....	.....	.....	.....	.....	16,015	46,515	245,960	898
1,818	.....	.....	.....	.....	20,099	37,747	75,044	542,908	899
9,088	.....	279	.....	.....	32,907	.....	45,918	253,300	900
566	.....	.....	65	11,500	84,195	84,886	246,720	1,327,554	901
1,733	.....	4,015	.....	.....	146,227	112,162	217,684	1,655,412	902
6,710	4,944	.....	.....	14,374	31,381	.....	64,909	297,329	903
1,773	194,908	.....	.....	296,000	98,832	.....	4,186,479	10,516,961	904
60,808	.....	49	.....	19,000	60,437	.....	146,442	729,430	905
.....	.....	197	.....	.....	2,179	48,269	95,212	522,894	906
4,651	.....	681	.....	14,500	10,197	102,026	158,442	994,803	907
186	.....	4	.....	.....	9,816	9,610	20,715	103,369	908
1,454	.....	608	.....	67,875	186	78,368	100,395	659,306	909
5,845	1,200	70	.....	3,500	9,724	36,289	40,668	292,624	910
3,522	.....	44	.....	9,500	9,513	27,264	35,294	276,681	911
3,429	17,028	40	.....	.....	30,129	40,153	63,286	349,669	912

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
858	Tip Top	1,132	111	.....	.....	.....	.....	169	35
859	Titanian	7,670	585	.....	.....	.....	.....	1,064	145
860	Traffic	3,060	308	.....	.....	.....	.....	225	45
861	Travelers	3,317	336	.....	.....	.....	.....	443	41
862	Triangle	.....	.....	.....	.....	.....	.....	.....	.....
863	Trojan	3,212	287	.....	.....	.....	.....	338	50
864	True Friends	9,278	998	.....	.....	.....	.....	2,307	262
865	Trustworthy	4,132	460	.....	.....	.....	.....	1,422	253
866	Tuxedo	2,501	269	.....	.....	.....	.....	202	24
867	Twelfth Ward	2,477	292	.....	.....	.....	.....	902	143
868	Ultimate	4,510	402	.....	.....	.....	.....	306	45
869	Uncle Sam	677	60	.....	.....	.....	.....	28	6
870	Union	1,644	176	.....	.....	.....	.....	386	57
871	Unique	939	90	.....	.....	.....	.....	50	7
872	United American	1,772	228	.....	.....	.....	.....	292	48
873	United Conclave	2,474	222	.....	.....	.....	.....	566	78
874	Unity	5,853	431	.....	.....	.....	.....	1,246	96
875	Universal	9,100	668	.....	.....	.....	.....	2,857	261
876	Upper End	918	116	.....	.....	.....	.....	196	37
877	Up-to-the-Minute	2,034	195	.....	.....	.....	.....	66	8
878	Uptown	3,767	197	.....	.....	.....	.....	422	53
879	Usbe	2,523	339	.....	.....	.....	.....	1,249	144
880	Vailsburgh	1,356	147	.....	.....	.....	.....	164	35
881	Vallatese	469	50	.....	.....	.....	.....	10	3
882	Valuable	.....	.....	.....	.....	.....	.....	.....	.....
883	Van Buren	3,254	245	.....	.....	.....	.....	536	91
884	Victory	8,072	331	.....	.....	.....	.....	2,882	188
885	Vulcan	2,498	228	.....	.....	.....	.....	117	34
886	Wallace	1,760	204	.....	.....	.....	.....	559	89
887	Warranty	25,270	3,072	.....	.....	.....	.....	15,883	2,348
888	Warren	1,728	207	.....	.....	.....	.....	367	67
889	Washington	1,611	115	.....	.....	.....	.....	452	49
890	Watchful	698	68	.....	.....	.....	.....	136	26
891	Watson	2,497	212	.....	.....	.....	.....	477	69
892	Waverly	879	61	.....	.....	.....	.....	1,106	140
893	Waydell	883	95	.....	.....	.....	.....	236	49
894	Webster-Art and Strength	4,937	106	.....	.....	.....	.....	238	44
895	Weequahic	1,723	159	.....	.....	.....	.....	159	22
896	Welcome	.....	.....	.....	.....	.....	.....	.....	.....
897	West End	294,563	27,150	.....	.....	.....	.....	18,003	1,688
898	West Newark	1,908	190	.....	.....	.....	.....	364	43
899	West Side Park	2,544	192	54	5	.....	.....	1,021	110
900	White Way	1,647	196	.....	.....	.....	.....	199	18
901	Woodmen	6,973	628	.....	.....	.....	.....	1,713	192
902	Woodside	6,042	434	143	11	.....	.....	2,675	298
903	Workers	301	251	.....	.....	.....	.....	300	59
904	Workingmen's	75,397	7,380	.....	.....	.....	.....	14,823	3,836
905	Yankee	2,463	222	.....	.....	.....	.....	1,133	172
906	Zenith	3,850	330	.....	.....	.....	.....	542	104
907	Franklin	5,859	711	141	17	.....	.....	681	93
908	Intrepid	790	87	.....	.....	.....	.....	10	2
909	Spring Garden	4,274	377	.....	.....	.....	.....	251	50
910	Yantacaw	2,010	214	1	1	.....	.....	103	14
911	Brighton	1,731	180	.....	.....	.....	.....	283	36
912	Bulwark	1,758	211	.....	.....	.....	.....	71	20

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,301	29	117	S.	$1.00 m.	$200	6	.....	$2.00 a	858
8,734	133	597	S.	1.00 m.	200	6	$3.00 a	2.00 a	859
3,285	9	344	N.S.	1.00 m.	200	6	1.00 & 2.00 a	.....	860
3,760	24	353	N.S.	1.00 m.	200	6	.....	.....	861
.....	.....	.....	....	.....	.....	...	.....	.....	862
3,550	15	322	O.P.	.....	200	6	.....	.....	863
11,585	160	1,100	O.P.	.....	200	6	.....	.....	864
5,554	145	568	S.	1.00 m.	200	6	3.00 a	1.00 a	865
2,703	60	233	O.P.	.....	200	6	3.00 a	1.00 a	866
3,379	67	368	S.	1.00 m.	200	6	.03 b	.03 b	867
4,816	17	430	O.P.	.....	200	6	2.00 a	.....	868
705	19	47	S.	1.00 m.	200	6	3.00 a	1.00 a	869
2,030	40	193	S.	1.00 m.	200	6	3.00 a	2.00 a	870
989	28	69	S.	.70 & 1.00 m.	200	6	.....	.....	871
2,064	36	240	S.	1.00 m.	200	6	2.00 a	1.00 a	872
3,040	66	234	S.	1.00 m.	200	6	2.00 & 4.00 a	2.00 a	873
7,099	113	414	S.	1.00 m.	200	6	4.00 a	1.50 a	874
11,957	128	801	O.P.	.....	200	6	1.00 a	.....	875
1,114	33	120	S.	1.00 m.	200	6	3.00 a	1.00 a	876
2,100	22	181	S.	1.00 m.	200	6	1.00 a	.....	877
4,189	30	220	S.	1.00 m.	200	6	.....	1.00 a	878
3,772	26	457	S.	1.00 m.	200	6	.....	.....	879
1,520	22	160	S.	1.00 m.	200	6	1.00 a	1.00 a	880
479	12	41	O.P.	.....	200	6	3.00 a	.....	881
.....	.....	.....	....	.....	.....	...	.....	.....	882
3,790	48	288	O.P.	.....	200	6	1.00 a	1.00 a	883
10,954	37	482	S.	1.00 m.	200	6	.....	.....	884
2,615	39	223	N.S.	1.00 m.	200	6	3.00 a	1.00 a	885
2,319	21	272	S.	1.00 m.	200	5 & 6	1.00 to 4.00 a	1.00 a	886
41,153	66	5,354	O.P.	.....	200	6	.....	.....	887
2,095	26	248	S.	1.00 m.	200	6	3.00 a	1.00 a	888
2,063	13	151	S.	1.00 m.	200	6	.....	.....	889
834	15	79	S.	1.00 m.	200	6	.....	.....	890
2,884	35	246	N.S.	1.00 m.	200	6	.....	.....	891
1,985	19	182	S.	1.00 m.	200	6	.....	.....	892
1,119	27	117	S.	1.00 & 2.00 m.	200	6	2.00 a	1.00 a	893
5,175	106	44	O.P.	.....	200	6	4.00 a	2.00 a	894
1,882	21	160	S.	1.00 m.	200	6	2.00 a	3.00 a	895
.....	.....	.....	....	.....	.....	...	.....	.....	896
312,566	2,077	26,761	O.P.	.....	200	5½ & 6	2.00 a	.....	897
2,272	28	205	O.P.	.....	200	6	.....	.....	898
3,619	58	249	O.P.	.....	200	6	3.00 a	2.00 a	899
1,846	24	190	S.	.70 & 1.00 m.	200	6	.....	.....	900
8,686	112	708	O.P.	.....	200	6	.....	.....	901
8,860	163	580	S.	1.00 m.	200	6	3.00 a	2.00 a	902
601	18	292	S.	1.00 m.	200	6	.....	.....	903
90,220	174	11,042	O.P.	.....	200	6	.....	.....	904
3,596	38	356	S.	1.00 m.	200	6	.....	.....	905
4,392	33	401	N.S.	1.00 m.	200	6	2.00 a	.....	906
6,681	173	648	S.	1.00 m.	200&T.M.	6	2.00 a	2.00 a	907
800	19	70	O.P.	.....	200	6	.....	2.00 a	908
4,525	117	310	S.	1.00 m.	200	6	2.50 a	2.50 a	909
2,114	38	191	S.	1.00 m.	200	5 & 6	2.50 a	1.00 a	910
2,014	62	154	S.	1.00 m.	200	6	3.00 a	.....	911
1,829	44	187	S.	1.00 m.	200	6	.....	.....	912

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
913	Nonpareil	Orange	June 15, 1909	Mark Morris
914	Orange	"	Jan. 5, 1887	Walter F. Edwards
915	Orange Valley	"	April 9, 1888	O. S. Thompson
916	Progressive	"	Jan. 18, 1911	A. A. Hill
917	Vigilant	"	Jan. 18, 1922	P. Joseph Clossick
918	Watchung	"	June 16, 1926	H. A. Miskimin
919	Roseland	Roseland	Sept. 19, 1925	Herman A. Roll
920	Fielding	South Orange	Nov. 20, 1926	Lee W. Hughes
921	Knickerbocker	" "	April 17, 1922	James E. Mulligan
922	Montrose	" "	Dec. 18, 1925	Thomas E. Fitzsimmons
923	South Orange	" "	Sept. 17, 1887	E. Morgan Barradale
924	Village	" "	April 10, 1920	Erwin W. Berry
925	Essential	Verona	Sept. 24, 1926	Gabriel S. Aiello
926	Verona	"	May 9, 1901	William P. Johnson, Sr.
927	West Caldwell	West Caldwell	Dec. 16, 1926	Phineas L. Wigler
928	Edison	West Orange	July 26, 1919	B. F. Morris
929	Llewellyn	" "	Jan. 6, 1913	William F. Vosseler
930	Radio	" "	June 22, 1923	Max Weinman
	Gloucester County			
931	Bridgeport	Bridgeport	July 11, 1900	Isaac Morgan
932	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
933	Clayton	Clayton	April 15, 1880	Wilbur S. Roselle
934	Delsea	"	May 4, 1926	Mulford F. Crane
935	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
936	Glassboro	"	June 1, 1883	A. G. Stewart
937	Grenloch	Grenloch	Dec. 9, 1909	Olin F. Woodworth
938	Mantua	Mantua	April 19, 1926	Alvin I. Haines
939	Mullica Hill	Mullica Hill	Jan. 12, 1876	J. Willard Gardiner
940	National Park	National Park	Mar. 17, 1914	*Sterling A. Martin
941	Newfield	Newfield	Feb. 28, 1923	Edward G. Scheldt
942	Mechanics	Paulsboro	Sept. 24, 1907	Walter L. Emmell
943	Paulsboro	"	Mar. 31, 1873	Harry Greenwood
944	Alcyon	Pitman	Oct. 29, 1921	William B. Brown
945	Pitman	"	Sept. 9, 1903	George W. Doughty, Sr.
946	Swedesboro	Swedesboro	Mar. 28, 1871	Elam W. Hitchner
947	Swedesboro-Woodstown	"	Mar. 29, 1916	Vernon E. DeGrofft
948	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
949	Old Buck	Westville	Aug. 23, 1923	William Bickerstaff
950	Westville and Newbold	"	Oct. 21, 1912	Ralph K. Hollinshed
951	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
952	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
953	Suburban Homes	"	April 25, 1923	Clifford H. Shivers
954	Woodbury Real Estate Mutual	"	May 6, 1871	George W. Curtis

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Isaac Fleischman	U. Samuel Abeles	60—5th St., Newark, N. J.	913
W. C. Gormley	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	914
Theodore J. Badgley	O. S. Thompson, Jr.	38 Colinwood Road, Maplewood, N. J.	915
	John M. Middlesworth	150 Stueben St., East Orange, N. J.	916
Ralph E. Giordano	U. Samuel Abeles	60—5th St., Newark, N. J.	917
A. M. Herman	A. A. Kurtz	Raymond-Commerce Bldg., Newark, N. J.	918
John A. Booth	Clarence E. Baldwin	154 Eagle Roch Ave., Roseland, N. J.	919
Harry Griffinger	Clarence R. McKim	131 Main St., East Orange, N. J.	920
Selig Schwartz	William S. Cherry	29 Astor St., Newark, N. J.	921
Nicholas La Vecchia	Harold D. Henderson	11 S. Orange Ave., South Orange, N. J.	922
David A. McBride	Frank C. Snyder	261 Orange St., Newark, N. J.	923
Felix Forlenza	Frank C. Snyder	261 Orange St., Newark, N. J.	924
Leslie L. Vanderbilt	John C. Hunter, Jr.	22 Elm Road, North Caldwell, N. J.	925
William W. Crane	Alec H. Brangwin	33 Brookdale Ave., Verona, N. J.	926
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	927
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	928
Alfred J. Grosso	Hermon M. Freeman	33 Northfield Ave., West Orange, N. J.	929
I. Henry Coyne	Leon Unger	263 Williamson Ave., Hillside, N. J.	930
J. Edward McGlincy	Charles R. Barker	Bridgeport, N. J.	931
Oscar B. Redrow	Mary T. Stratton	116 Cooper St., Woodbury, N. J.	932
George B. Marshall	Harry R. McWilliams	Clayton, N. J.	933
Horace G. Brown	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	934
Elmer B. Woods	C. Leon Ware	112 S. Main St., Glassboro, N. J.	935
George B. Marshall	Elmer J. Turner	5 W. New St., Glassboro, N. J.	936
Robert C. Hendrickson	Louis C. Joyce, Jr.	Blackwood, N. J.	937
Lynwood Lord	Joseph Le Otto	Mantua, N. J.	938
Donald Swackhamer	Albert Schneider	Mullica Hill, N. J.	939
James B. Avis	William E. Beers	National Park, N. J.	940
Morris V. McDonald	Harry E. Davis	Church St., Newfield, N. J.	941
W. A. Gravino	Alex Bonsack, Jr.	242 W. Broad St., Paulsboro, N. J.	942
Donald Swackhamer	William H. Flowers, Jr.	1 E. Broad St., Paulsboro, N. J.	943
Morton C. Haight	Harry S. Claypoole	34 Lexington Ave., Pitman, N. J.	944
Morton C. Haight	I. W. Newkirk	Pitman National Bank Bldg., Pitman, N. J.	945
David O. Watkins	W. Lewis Weber	115 East Ave., Swedesboro, N. J.	946
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	947
Oscar B. Redrow	Albert M. Green	Wenonah, N. J.	948
E. Milton Hannold	George T. Olsson	135 Broadway, Westville, N. J.	949
Alexander L. Rogers	Clifford B. Heritage	719 N. 4th St., Millville, N. J.	950
W. Earle Miller	D. E. Tweed	147 Main St., Williamstown, N. J.	951
Alexander L. Rogers	Eugene L. Horan	320 Friar Hill Lane, Woodbury, N. J.	952
Robert C. Hendrickson	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	953
David O. Watkins	Warren A. Curry	118 Cooper St., Woodbury, N. J.	954

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
913	Nonpareil	Orange	$6,555	$39,239	$250,050
914	Orange	"	159,017	61,875	1,266,621
915	Orange Valley	"	4,518	7,000	389,500
916	Progressive	"	338	4,680	80,000
917	Vigilant	"	1,370	20,922	177,100
918	Watchung	"	851	38,760	66,100
919	Roseland	Roseland	14,024	1,424	70,000
920	Fielding	South Orange	194	.....	28,500
921	Knickerbocker	" "	3,057	8,580	85,900
922	Montrose	" "	4,038	23,093	84,800
923	South Orange	" "	67,836	16,827	728,450
924	Village	" "	25,065	40,750	484,950
925	Essential	Verona	7,774	2,521	82,103
926	Verona	"	14,389	7,000	410,600
927	West Caldwell	West Caldwell	4,555	10,000	14,100
928	Edison	West Orange	7,573	4,039	180,300
929	Llewellyn	" "	11,319	6,100	287,100
930	Radio	" "	386	356	70,200
	Totals		$5,365,788	$6,720,589	$147,393,598
	Gloucester County				
931	Bridgeport	Bridgeport	$2,215	$3,000	$201,525
932	Mutual	Clarksboro	284	973	25,300
933	Clayton	Clayton	1,458	38,180	232,250
934	Delsea	"	23,537	2,233	120,650
935	Chestnut Ridge	Glassboro	20,169	1,948	90,600
936	Glassboro	"	5,031	.....	199,950
937	Grenloch	Grenloch	1,945	.....	129,550
938	Mantua	Mantua	10,096	1,000	48,800
939	Mullica Hill	Mullica Hill	34	120	145,095
940	National Park	National Park	469	.....	39,131
941	Newfield	Newfield	1,262	.....	88,950
942	Mechanics	Paulsboro	79	2,970	230,563
943	Paulsboro	"	2,069	10,000	312,150
944	Alcyon	Pitman	1,303	2,600	232,100
945	Pitman	"	2,315	13,666	408,600
946	Swedesboro	Swedesboro	4,659	10,255	307,200
947	Swedesboro-Woodstown	"	20,738	4,200	247,390
948	Wenonah	Wenonah	8,533	.....	386,120
949	Old Buck	Westville	135	2,500	98,230
950	Westville and Newbold	"	3,787	8,648	142,800
951	Monroe	Williamstown	21	20,725	397,485
952	Peoples	Woodbury	26,296	10,000	502,900
953	Suburban Homes	"	14,213	.....	116,713
954	Woodbury Real Estate Mutual	"	15,671	100,125	528,700
	Totals		$166,269	$233,143	$5,232,752

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$5,813	.....	$304,315	$3,995	$15,432	$625,399	913
1,100	$84,225	374,409	17,752	4,297	1,969,296	914
.....	6,196	93,502	23,817	3,928	528,461	915
5,874	1,264	24,884	31,932	6,910	155,882	916
1,558	3,776	93,122	1,840	2,376	302,064	917
2,118	6,645	44,721	21,197	2,378	182,770	918
.....	1,200	20,130	2,176	693	109,647	919
100	520	94,420	31,842	492	156,068	920
3,368	4,695	108,442	10,183	699	224,924	921
64,620	300	29,641	1,523	7,465	215,480	922
41,495	29,340	313,734	91,591	14,335	1,303,608	923
107,567	13,835	108,827	25,386	3,280	809,660	924
15,419	2,984	13,427	187	4,790	129,205	925
43,476	15,870	107,649	6,273	5,313	610,570	926
575	1,400	112,938	62,122	370	206,060	927
32,394	7,605	110,736	15,398	3,008	361,053	928
76,409	10,030	175,442	8,547	2,542	577,489	929
1,500	5,519	48,801	13,532	1,014	141,308	930
$17,174,612	$3,940,423	$187,661,302	$18,866,657	$6,915,663	$394,038,632	
.....	$8,914	$6,822	$3,473	$317	$226,266	931
$1,700	430	12,048	2,929	8	43,622	932
.....	4,600	70,154	4,402	258	351,302	933
.....	33,471	19,391	5,512	12,508	217,302	934
2,832	12,900	115,620	11,269	5,340	260,678	935
34,600	4,565	387,546	5,032	3,249	639,973	936
.....	1,468	75,378	5,017	12,408	225,766	937
800	7,555	32,521	1,075	835	102,682	938
6,400	5,110	19,779	2,974	90	179,602	939
.....	1,643	28,523	9,558	137	79,461	940
.....	2,656	15,322	6,480	1,699	116,369	941
.....	15,039	108,303	6,720	1,260	364,934	942
33,250	18,175	79,086	21,784	922	477,436	943
36,936	15,895	151,544	1,939	3,211	445,528	944
3,850	11,900	181,260	5,335	2,186	629,112	945
31,800	23,500	67,773	2,128	200	447,515	946
34,162	9,878	92,938	3,385	363	413,054	947
23,800	13,969	115,552	16,008	1,712	565,694	948
17,000	2,050	101,422	9,175	867	231,379	949
65,825	14,050	101,418	4,464	3,352	344,344	950
.....	17,395	146,710	36,279	5,001	623,616	951
99,000	27,135	254,252	18,268	846	938,697	952
5,643	7,834	80,674	5,099	517	230,693	953
105,600	50,393	243,917	6,358	2,669	1,053,433	954
$503,198	$310,525	$2,507,953	$194,663	$59,955	$9,208,458	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
913	Nonpareil	Orange	$292,561			$103,575
914	Orange	"	1,457,382			
915	Orange Valley	"	321,642			
916	Progressive	"	78,459			475
917	Vigilant	"	170,230			16,900
918	Watchung	"	115,879			26,575
919	Roseland	Roseland	66,301			1,000
920	Fielding	South Orange	103,680			4,675
921	Knickerbocker	" "	137,514			6,800
922	Montrose	" "	142,315			
923	South Orange	" "	919,026			
924	Village	" "	577,374			
925	Essential	Verona	76,140			15,150
926	Verona	"	442,900			
927	West Caldwell	West Caldwell	109,898	$10,200		44,575
928	Edison	West Orange	220,611			62,900
929	Llewellyn	" "	403,044			
930	Radio	" "	76,827			
	Totals		$184,569,058	$545,620	$440	$74,620,170
	Gloucester County					
931	Bridgeport	Bridgeport	$168,276			
932	Mutual	Clarksboro	28,296			
933	Clayton	Clayton	248,755			
934	Delsea	"	166,164			
935	Chestnut Ridge	Glassboro	154,461			
936	Glassboro	"	347,016			
937	Grenloch	Grenloch	78,879			$46,350
938	Mantua	Mantua	83,607			
939	Mullica Hill	Mullica Hill	136,374			
940	National Park	National Park	40,344			
941	Newfield	Newfield	63,465			9,500
942	Mechanics	Paulsboro	190,200			
943	Paulsboro	"	305,100			
944	Alcyon	Pitman	247,452			58,775
945	Pitman	"	351,754			38,200
946	Swedesboro	Swedesboro	337,542			
947	Swedesboro-Woodstown	"	276,508			34,200
948	Wenonah	Wenonah	293,571			127,050
949	Old Buck	Westville	87,909			21,600
950	Westville and Newbold	"	190,782			37,800
951	Monroe	Williamstown	327,612	$41,350		95,850
952	Peoples	Woodbury	638,817			
953	Suburban Homes	"	154,944			13,700
954	Woodbury Real Estate Mutual	"	737,289			
	Totals		$5,655,117	$41,350		$483,025

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$191	.....	$49	$167	.....	$61,220	$39,976	$127,660	$625,399	913
.....	.....	2,428	1,400	.....	8,244	352,419	147,423	1,969,296	914
9,727	.....	423	.....	$59,625	770	74,126	63,148	528,461	915
2,286	$2,168	58	.....	.....	20,930	8,859	42,647	155,882	916
2,611	.....	.....	162	.....	24,944	30,206	57,011	302,064	917
3,950	.....	558	.....	.....	.....	10,509	25,299	182,770	918
129	.....	172	1,050	.....	15,517	17,721	7,757	109,647	919
1,385	.....	904	.....	.....	15,899	.....	29,525	156,068	920
5,429	13,236	212	.....	.....	2,240	22,835	36,658	224,924	921
354	.....	110	.....	.....	79	32,186	40,436	215,480	922
229	.....	654	.....	22,500	130	186,500	174,569	1,303,608	923
770	.....	565	100	.....	42	154,794	76,015	809,660	924
.....	.....	.....	.....	12,290	528	13,763	11,334	129,205	925
.....	.....	391	.....	.....	.....	111,081	56,198	610,570	926
182	.....	.....	.....	.....	12,447	.....	28,758	206,060	927
37	.....	289	.....	3,000	1,228	31,622	41,366	361,053	928
352	.....	414	.....	.....	449	83,313	89,917	577,489	929
3,327	.....	.....	.....	.....	8,664	16,167	36,323	141,308	930
$1,861,102	$2,064,551	$243,822	$123,931	$10,403,558	$20,933,050	$22,545,431	$76,127,899	$394,038,632	
.....	.....	$529	.....	.....	.....	$47,142	$10,319	$226,266	931
.....	$7,776	12	.....	.....	$26	1,263	6,249	42,322	932
.....	4,100	378	.....	.....	741	79,224	18,104	351,302	933
.....	.....	100	.....	.....	.....	38,801	12,237	21[illegible],302	934
$17,658	.....	155	.....	$8,000	.....	22,733	57,671	2[illegible]0,678	935
351	93,500	784	.....	25,000	2,339	89,450	81,533	[illegible]39,973	936
1,380	8,027	878	.....	21,500	4,261	5,746	58,745	225,766	937
5	.....	158	.....	.....	6	7,461	11,445	102,682	938
.....	.....	116	.....	.....	.....	34,009	9,103	179,602	939
.....	5,180	16	.....	7,275	5,469	7,161	14,016	79,461	940
.....	.....	96	.....	11,800	267	15,117	16,124	116,369	941
.....	3,000	585	.....	73,025	150	45,007	52,967	364,934	942
.....	1,500	518	.....	15,000	.....	93,451	61,867	477,436	943
.....	.....	235	.....	3,167	1,594	65,439	68,8[illegible]	445,528	944
.....	.....	456	$1,300	90,400	115	79,017	67,8[illegible]	629,112	945
.....	.....	553	.....	.....	.....	89,393	2[illegible]27	447,515	946
.....	.....	168	.....	.....	.....	67,721	3[illegible]57	413,054	947
.....	.....	546	.....	18,000	2,900	71,367	[illegible]260	565,694	948
4,334	32,907	483	.....	7,000	3,234	21,711	[illegible],201	231,379	949
.....	.....	587	.....	19,800	.....	48,716	[illegible]6,659	344,344	950
.....	.....	3,275	.....	2,000	1,432	89,822	62,275	623,616	951
.....	.....	899	.....	.....	.....	176,588	122,393	938,697	952
.....	.....	343	.....	.....	.....	42,697	19,009	230,693	953
.....	.....	2,334	.....	.....	119	206,340	107,351	1,053,433	954
$23,728	$155,990	$14,204	$1,300	$301,967	$22,653	$1,445,376	$1,063,748	$9,208,458	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
913	Nonpareil	4,079	326					518	60
914	Orange	18,205	1,494						
915	Orange Valley	3,945	392						
916	Progressive	733	109					2	1
917	Vigilant	2,357	178					84	18
918	Watchung	1,330	137					133	29
919	Roseland	960	97					5	1
920	Fielding	1,140	99					23	7
921	Knickerbocker	1,718	172					34	7
922	Montrose	1,747	138						
923	South Orange	11,049	1,081						
924	Village	8,017	610						
925	Essential	1,302	193					75	17
926	Verona	5,734	492						
927	West Caldwell	1,183	147	101	7			222	30
928	Edison	3,034	613					315	63
929	Llewellyn	5,208	405						
930	Radio	951	87						
	Totals	2,500,260	213,894	6,631	860	36	36	362,359	46,655
	Gloucester County								
931	Bridgeport	2,546	276						
932	Mutual	447	54						
933	Clayton	3,186	323						
934	Delsea	2,057	370						
935	Chestnut Ridge	1,471	177						
936	Glassboro	3,750	394						
937	Grenloch	842	139					232	125
938	Mantua	1,070	150						
939	Mullica Hill	1,905	218						
940	National Park	344	32						
941	Newfield	949	102					48	13
942	Mechanics	2,459	254						
943	Paulsboro	7,935	458						
944	Alcyon	3,295	269					294	54
945	Pitman	5,294	512					191	28
946	Swedesboro	4,520	354						
947	Swedesboro-Woodstown	3,372	317					171	20
948	Wenonah	4,351	473					635	90
949	Old Buck	1,174	152					108	18
950	Westville and Newbold	2,435	358					189	28
951	Monroe	4,056	574	414	43			479	130
952	Peoples	8,616	763						
953	Suburban Homes	2,143	187					69	7
954	Woodbury Real Estate Mutual	10,394	938						
	Totals	78,611	7,844	414	43			2,416	513

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,597	72	314	O.P.	.....	$200	6	$1.00 a	$1.00 a	913
18,205	289	1,205	S.	$1.00 m.	200	6	1.00 a	.....	914
3,945	129	263	S.	1.00 m.	200	6	1.00 a	.....	915
735	35	75	S.	1.00 m.	200	6	.....	.....	916
2,441	50	146	N.S.	1.00 m.	200	6	.....	1.00 a	917
1,463	137	29	S.	1.00 m.	200	6	.....	.....	918
965	23	75	S.	1.00 m.	200	6	3.00 a	2.00 a	919
1,163	11	95	S.	1.00 m.	200	6	.....	.....	920
1,752	35	144	S.	1.00 m.	200	6	.....	1.00 a	921
1,747	16	122	S.	1.00 m.	200	6	2.00 a	1.00 a	922
11,049	198	883	S.	1.00 m.	200	6	3.00 a & .05 b	.....	923
8,017	94	516	S.	1.00 m.	200	5 & 6	various	various	924
1,377	22	188	N.S.	1.00 m.	200	6	2.50 a	.....	925
5,734	118	374	S.	1.00 m.	200	6	3.50 a	1.00 a	926
1,506	9	175	S.	1.00 m.	200	6	2.00 a	.....	927
3,349	64	612	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	928
5,208	72	333	S.	1.00 m.	200	6	1.00 a	.....	929
951	24	63	S.	1.90 m.	200	6	.....	1.00 a	930
2,869,286	34,921	226,524							
2,546	127	149	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	931
447	38	16	S.	1.00 m.	T.M.	6	3.00 a & .05 b	.....	932
3,186	132	191	S.	1.00 m.	200	6	5.00 a	.....	933
2,057	169	201	S.	1.00 m.	200	6	.05 b	.05 b	934
1,471	45	132	S.	1.00 m.	200	6	.12½ b	.12½ b	935
3,750	132	262	S.	1.00 m.	200	6	.05 b	.05 b	936
1,074	68	196	S.	1.00 m.	200	6	.10 b	.10 b	937
1,070	39	111	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	938
1,905	88	130	S.	1.00 m.	200	6	.05 b	.05 b	939
344	12	20	S.	1.00 m.	200	6	.05 b	.05 b	940
997	36	79	S.	1.00 m.	200	6	5.00 a	.....	941
2,459	127	127	S.	1.00 m.	200	6	.10 b	.10 b	942
7,935	172	286	S.	.50 m.	100	6	.10 b	.10 b	943
3,589	191	132	S.	1.00 m.	200	6	.05 b	.05 b	944
5,485	204	336	S.	1.00 m.	200	6	.05 b	.05 b	945
4,520	119	235	S.	1.00 m.	200	6	.....	.....	946
3,543	124	213	S.	1.00 m.	200	6	.10 b	.10 b	947
4,986	187	376	S.	1.00 m.	200	6	.05 b	.05 b	948
1,282	67	103	S.	1.00 m.	200	6	.07½ b	.07½ b	949
2,624	121	265	S.	1.00 m.	200	6	.10 b	.10 b	950
4,949	336	411	S.	1.00 m.	200	6	3.00 a	.....	951
8,616	296	467	S.	1.00 m.	200	6	.10 b	.10 b	952
2,212	67	127	S.	1.00 m.	200	6	.12½ b	.12½ b	953
10,394	332	606	S.	1.00 m.	200	6	.12½ b	.12½ b	954
81,441	3,229	5,171							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County			
955	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
956	Kearney	"	Nov. 11, 1884	Herbert Frapwell
957	Bayonne No. 2	Bayonne	Dec. 1, 1884	John F. Schmidt
958	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
959	Centreville	"	Aug. 19, 1889	Samuel A. Roberson
960	City	"	Jan. 3, 1912	Arthur S. Creighton
961	Home	"	July 15, 1910	William C. Ryan
962	Pamrapo	"	Jan. 24, 1887	Samuel W. Hackett
963	Peninsula	"	Mar. 13, 1923	Edward Berman
964	Pinnacle	"	Mar. 14, 1929	William H. Keegan
965	Progressive	"	Sept. 12, 1902	Jacob Tucker
966	Security	"	July 30, 1915	William F. Higgins
967	White Eagle	"	July 31, 1919	Joseph Nowicki
968	Bulls Ferry	Guttenberg	May 22, 1922	George Baker
969	Guttenberg	"	May 23, 1907	Joseph Sauerland
970	New Liberty	"	Mar. 17, 1922	Bruno T. Dankert
971	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
972	Credit	"	Sept. 24, 1925	F. Joseph O'Hare
973	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
974	Hudson & Essex	"	Mar. 27, 1913	Leslie W. Toop
975	International	"	Feb. 1, 1911	Daniel Rentschler
976	Kingsland	"	June 1, 1906	Frank Rowinski
977	Merchants	"	June 2, 1910	Augustus L. Feeley
978	Peoples	"	Aug. 12, 1873	George W. Smith
979	Savoy	"	Sept. 4, 1912	James Cundari
980	Security	"	April 6, 1911	John H. Reynolds
981	Short-Term	"	May 15, 1913	Philip Vogel
982	American Homes	Hoboken	June 15, 1921	William J. Duffy
983	Castle Point	"	Feb. 24, 1914	Clarence H. McQueen
984	Dante	"	Jan. 9, 1924	Romeo Iacobucci
985	Elysian	"	Mar. 8, 1927	Charles Vezzetti
986	Esenbe	"	April 21, 1921	
987	Guardian	"	May 18, 1921	Martin Cooke
988	Hoboken	"	Feb. 24, 1887	C. Alfred Burhorn
989	Jefferson	"	Feb. 3, 1920	August T. Pflugh
990	Mile Square	"	Jan. 23, 1925	Charles E. Gratz
991	Academy	Jersey City	Feb. 26, 1924	Gerald A. Degnan
992	American	" "	Nov. 19, 1910	S. Herbert Culver
993	A. O. H.	" "	Oct. 16, 1922	John J. O'Reilly
994	Armistice	" "	Aug. 20, 1924	George M. Sexton
995	Armory	" "	May 29, 1923	Max Jacobowitz
996	Bee-Hive	" "	Feb. 1, 1919	Samuel Ruskin
997	Bergen Mutual, No. 4	" "	Mar. 25, 1902	F. M. Barnes
998	Borrowers	" "	June 6, 1912	Walter O. Reed
999	Boulevard Plaza	" "	Feb. 18, 1922	William I. Dillon
1000	Business Men's	" "	Nov. 21, 1898	Joseph J. Scott
1001	By-Fi	" "	Jan. 12, 1926	Henry J. Reitze
1002	Carteret Mutual	" "	Jan. 20, 1890	Francis R. Jewkes
1003	Carteret Mutual No. 2	" "	Sept. 22, 1902	Francis R. Jewkes
1004	Central	" "	July 23, 1895	Norman Christie
1005	Citizens'	" "	April 15, 1898	Emil W. A. Schumann
1006	City-Center	" "	June 11, 1926	Edwin D. Wetmore
1007	Claremont	" "	May 17, 1909	William S. Fengado
1008	Clinton	" "	Dec. 20, 1909	
1009	Colonial	" "	Mar. 29, 1902	James Billington

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Koch & Koch	T. Edward Hewitt	87 Pleasant Place, Arlington, N. J.	955
Koch & Koch	S. Charles Melcher	614 Kearny Ave., Arlington, N. J.	956
Benny & Cruden	H. W. Clarkson	233 Broadway, Bayonne, N. J.	957
Daniel J. Murray	William E. Miller	234 Claremont Ave., Jersey City, N. J.	958
Roberson & Roberson	Alfred B. Beling	394 Broadway, Bayonne, N. J.	959
Percival G. Cruden	F. E. George	18 W. 48th St., Bayonne, N. J.	960
Matthew W. C. Ryan	Mabel R. Loughlin	102 W. 40th St., Bayonne, N. J.	961
R. Lewis Kennedy	Charles O. Kroncke	17 E. 39th St., Bayonne, N. J.	962
Isaac W. Seiler	Henry Abramson	4 Lincoln Parkway, Bayonne, N. J.	963
Abram S. Turtletaub	Jessie S. Garrison	69 W. 34th St., Bayonne, N. J.	964
Peter Stillwell	Austin H. Cunyon	631 Broadway, Bayonne, N. J.	965
Alexander Seclow	Thomas A. Dee	102 W. 38th St., Bayonne, N. J.	966
Czeslaw R. Pochocki	Leo K. Ciechanowski	157 Ave. C, Bayonne, N. J.	967
William McDermott	John Kern, Jr.	79—27th St., Guttenberg, N. J.	968
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	969
Harry W. Vanderbach	John Weiss, Jr.	147 Summit Ave., Cliffside Park, N. J.	970
Leo S. Carney	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	971
Frederick J. Gassert	S. N. Whitehead	321 Bergen St., Harrison, N. J.	972
Michael J. Bruder	John F. O'Malley	409 N. 4th St., Harrison, N. J.	973
Harold J. Jacobs	Harry Wertheim	237 N. 11th St., Newark, N. J.	974
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	975
S. Gutowski	Wojciech Partyka	304 Chestnut St., Kearny, N. J.	976
Benjamin Newman	Harry Wertheim	237 N. 11th St., Newark, N. J.	977
John J. Lenehan	Edward A. Riordan	315 Harrison Ave., Harrison, N. J.	978
Harry T. Davimos	Joseph Di Sabato	107 N. 3rd St., Harrison, N. J.	979
James L. McKeon	John A. McKeon, 2d	307 Harrison Ave., Harrison, N. J.	980
Harry T. Davimos	S. N. Whitehead	321 Bergen St., Harrison, N. J.	981
Matthew J. Tackella	Henry Wessling	95 River St., Hoboken, N. J.	982
Pierson & Brand	*E. E. Dorsett	1102 Washington St., Hoboken, N. J.	983
Joseph M. Milberg	Leonard Post	68 Hudson St., Hoboken, N. J.	984
Kealey & Gilfert	James S. Brown	79 River St., Hoboken, N. J.	985
Special Asst. Dep. Com'r	**Andrew Thomson	1060 Broad St., Newark, N. J.	986
Rudolph Schroeder	Louise Rickens	1319 Washington St., Hoboken, N. J.	987
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	988
Harry J. Cafferata	G. F. Fugazzi	103 Willow Ave., Hoboken, N. J.	989
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	990
Morris E. Barison	George W. Gardner	578 Summit Ave., Jersey City, N. J.	991
Frank J. Reardon	Charles L. Hughes	120 Garrison Ave., Jersey City, N. J.	992
Thomas J. Stanton	Robert F. Downing	70 Wegman Parkway, Jersey City, N. J.	993
Michael Halpern	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	994
Jacob S. Spiro	Leo Spilky	164 Sterling Ave., Jersey City, N. J.	995
Alexander Raskin	Henry Schimel	114 Monticello Ave., Jersey City, N. J.	996
F. M. Barnes, Jr.	Samuel W. Garrison	15 Exchange Place, Jersey City, N. J.	997
David M. Klausner	John E. Brown	360 Newark Ave., Jersey City, N. J.	998
Robert H. Doherty	George P. Byrnes	26 Journal Square, Jersey City, N. J.	999
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1000
Robert Carey	George P. Knoeller	102 Oak St., Jersey City, N. J.	1001
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1002
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1003
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	1004
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1005
George G. Tennant	George Clott	166 Jewett Ave., Jersey City, N. J.	1006
James E. Woolley	Joseph E. Freund	921 Bergen Ave., Jersey City, N. J.	1007
Special Asst. Dep. Com'r	***Andrew Thomson	1060 Broad St., Newark, N. J.	1008
George C. Tennant	Thomas C. Smith	622 Bergen Ave., Jersey City, N. J.	1009

* Acting Secretary.
** Esenbe Bldg. & Loan Assn., Hoboken—This Department in possession.
*** Clinton Bldg. & Loan Assn., Jersey City—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County				
955	Arlington	Arlington	$474	$3,215	$209,000
956	Kearney	"	18,286	47,397	499,500
957	Bayonne, No. 2	Bayonne	34,321	.....	438,000
958	Bergen Point	"	5,335	3,239	68,600
959	Centreville	"	52,592	.....	801,200
960	City	"	6,576	7,197	94,000
961	Home	"	44,643	38,000	575,400
962	Pamrapo	"	6,787	12,697	458,527
963	Peninsula	"	4,032	4,475	57,907
964	Pinnacle	"	324	7,994	.....
965	Progressive	"	35,640	10,750	317,155
966	Security	"	17,487	.....	220,200
967	White Eagle	"	2,428	2,549	79,600
968	Bulls Ferry	Guttenberg	3,662	950	87,600
969	Guttenberg	"	29,449	13,251	481,000
970	New Liberty	"	5,756	6,699	40,700
971	Consolidated	Harrison	10,310	3,377	330,577
972	Credit	"	17,990	16,752	99,400
973	Harrison and Kearny	"	576	.....	237,000
974	Hudson & Essex	"	4,209	1,185	219,700
975	International	"	4,893	2,100	161,600
976	Kingsland	"	1,623	62	111,500
977	Merchants	"	458	8,688	229,663
978	Peoples	"	1,413	.....	483,300
979	Savoy	"	2,028	2,500	152,350
980	Security	"	144	8,423	222,100
981	Short-Term	"	1,122	4,500	177,100
982	American Homes	Hoboken	9,291	10,600	491,515
983	Castle Point	"	15,720	8,560	142,300
984	Dante	"	1,935	10,031	32,200
985	Elysian	"	4,799	12,884	37,600
986	Esenbe	"	27,302	.....	285,866
987	Guardian	"	2,082	3,828	232,300
988	Hoboken	"	12,695	10,000	481,800
989	Jefferson	"	4,986	6,618	1,136,800
990	Mile Square	"	16,603	26,345	105,200
991	Academy	Jersey City	223	11,254	31,200
992	American	" "	2,867	20	112,600
993	A. O. H.	" "	27,908	11,654	164,200
994	Armistice	" "	1,031	8,644	33,700
995	Armory	" "	2,628	22,724	88,300
996	Bee-Hive	" "	8,824	10,000	217,300
997	Bergen Mutual, No. 4	" "	1,893	.....	165,630
998	Borrowers	" "	6,734	12,970	410,200
999	Boulevard Plaza	" "	5,723	.....	120,200
1000	Business Men's	" "	10,653	10	779,200
1001	By-Fi	" "	1,681	501	76,900
1002	Carteret Mutual	" "	4,583	16,482	96,400
1003	Carteret Mutual, No. 2	" "	10,316	3,700	51,000
1004	Central	" "	14,616	45,836	503,104
1005	Citizens'	" "	12,897	9,900	385,000
1006	City-Center	" "	2,476	3,476	31,800
1007	Claremont	" "	14,318	.....	275,200
1008	Clinton	" "	21,981	317	141,470
1009	Colonial	" "	14,518	520	254,573

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$74,118	$13,810	$140,068	$558	$5,270	$446,513	955
486,197	20,880	475,669	22,793	8,830	1,579,552	956
206,123	21,917	614,539	18,996	29,531	1,363,427	957
48,164	11,766	93,841	8,780	2,350	242,075	958
1,159,716	98,189	969,918	74,369	2,272	3,158,256	959
4,259	22,788	315,727	6,619	6,556	463,722	960
679,522	52,303	441,616	131,272	224,690	2,187,446	961
.....	12,739	223,239	4,880	.....	718,869	962
42,990	10,850	53,694	43,003	8,918	214,869	963
.....	.....	7,752	.....	.....	16,070	964
300,602	29,925	217,038	40,699	20,073	971,882	965
196,858	30,794	105,438	22,380	28,668	621,825	966
24,300	9,110	166,553	3,299	608	288,447	967
23,254	4,670	50,119	12,480	6,106	188,841	968
113,518	15,622	248,719	25,224	1,206	927,989	969
6,938	425	17,899	4,670	23	83,110	970
11,623	7,810	114,218	7,001	6,245	491,161	971
1,150	100	60,012	7,430	2,365	205,199	972
5,934	3,375	153,980	33,643	5,118	439,626	973
3,677	9,533	333,059	52,341	1,782	625,486	974
4,137	200	45,593	16,857	1,656	237,036	975
1,793	220	136,388	1,738	1,676	255,000	976
1,264	3,360	306,521	34,626	5,203	589,783	977
971	200	201,727	5,940	714	694,265	978
278	.....	18,727	11,012	.....	186,895	979
37,413	150	73,302	1,660	1,305	344,497	980
1,000	300	83,294	1,239	5,603	274,158	981
39,069	12,655	393,703	16,270	51,438	1,024,541	982
184,425	2,775	154,510	52,114	7,767	568,171	983
.....	3,450	27,249	3,683	175	78,723	984
8,800	2,815	9,181	1,940	.....	77,969	985
.....	23,012	425,897	181,241	73	943,391	986
100,367	8,435	111,731	57,139	7,209	523,091	987
191,265	7,670	408,960	31,303	4,276	1,147,969	988
148,901	65,772	823,256	133,008	18,692	2,338,033	989
300	810	51,975	7,664	9,599	218,496	990
.....	5,295	33,437	2,053	202	83,664	991
18,823	7,600	138,828	10,876	730	292,344	992
89,477	12,265	130,804	30,938	4,412	471,658	993
778	11,291	26,727	6,119	1,749	92,039	994
4,000	9,450	96,832	37,465	16,242	277,641	995
30,948	11,394	247,704	21,011	4,167	551,348	996
90,350	7,875	50,123	24,439	4,476	344,786	997
138,235	13,939	190,348	45,759	6,561	824,746	998
49,589	5,580	101,215	33,286	16,016	331,609	999
882,970	31,736	458,944	56,480	60,249	2,280,242	1000
.....	19,288	65,070	6,790	304	170,534	1001
62,557	28,245	60,670	4,441	115	273,493	1002
11,500	2,250	48,871	2,164	2,893	132,694	1003
25,700	16,930	436,613	1,125	2,416	1,046,340	1004
99,123	15,330	90,809	3,852	4,351	621,262	1005
.....	1,100	69,329	2,589	58	110,828	1006
169,210	4,250	189,093	45,530	2,067	699,668	1007
.....	8,498	156,992	32,140	628	362,026	1008
294,200	12,820	293,049	34,150	1,232	905,062	1009

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County						
955	Arlington	Arlington		$274,324			$43,100
956	Kearney	"		771,732	$42,000		394,800
957	Bayonne, No. 2	Bayonne		964,680			
958	Bergen Point	"		158,550			
959	Centreville	"		1,974,080			210,400
960	City	"		272,040			
961	Home	"		1,408,158			12,950
962	Pamrapo	"		352,536			
963	Peninsula	"		140,759			1,375
964	Pinnacle	"		15,445			
965	Progressive	"		632,034			
966	Security	"		332,216			22,100
967	White Eagle	"		183,966			
968	Bulls Ferry	Guttenberg		117,110			
969	Guttenberg	"		618,620			87,200
970	New Liberty	"		55,320			
971	Consolidated	Harrison		277,730			51,040
972	Credit	"		150,424			3,000
973	Harrison and Kearny	"		255,855			46,700
974	Hudson & Essex	"		321,771			71,350
975	International	"		102,327			44,050
976	Kingsland	"		127,369			41,660
977	Merchants	"		284,070			97,500
978	Peoples	"		513,054			
979	Savoy	"		98,491			26,300
980	Security	"		208,447			62,300
981	Short-Term	"		153,684			42,050
982	American Homes	Hoboken		559,314			13,300
983	Castle Point	"		347,499			
984	Dante	"		49,326			
985	Elysian	"		60,408			
986	Esenbe	"		664,322			22,614
987	Guardian	"		168,682			83,600
988	Hoboken	"		774,177			
989	Jefferson	"		1,052,190			366,300
990	Mile Square	"		139,699			
991	Academy	Jersey City		54,378			
992	American	"	"	181,489			8,900
993	A. O. H.	"	"	310,659			21,000
994	Armistice	"	"	64,590			
995	Armory	"	"	118,182			2,150
996	Bee-Hive	"	"	251,000			50,375
997	Bergen Mutual, No. 4	"	"	259,349			2,200
998	Borrowers	"	"	390,463			138,400
999	Boulevard Plaza	"	"	165,651			4,000
1000	Business Men's	"	"	913,230	57,950		497,941
1001	By-Fi	"	"	103,467	110		19,900
1002	Carteret Mutual	"	"	209,180			
1003	Carteret Mutual, No. 2	"	"	87,682			
1004	Central	"	"	693,084			74,000
1005	Citizens'	"	"	446,466			22,600
1006	City-Center	"	"	80,679			
1007	Claremont	"	"	395,154			12,000
1008	Clinton	"	"	195,482			24,100
1009	Colonial	"	"	482,004			25,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,075	.....	.....	.....	$13,900	$3,922	$62,730	$47,462	$446,513	955
523	.....	$870	$8,796	.....	6,085	193,617	161,129	1,579,352	956
610	.....	814	.....	.....	18,000	151,431	227,892	1,363,427	957
2,122	.....	205	.....	.....	1,140	25,866	54,192	242,075	958
8,743	.....	2,573	.....	90,000	12,370	419,900	440,190	3,158,256	959
377	.....	909	.....	15,000	28,428	38,729	108,239	463,722	960
2,846	.....	3,793	.....	65,850	13,970	261,354	418,525	2,187,446	961
240	.....	1,060	.....	8,000	.....	133,006	224,027	718,869	962
1,043	.....	9	.....	.....	18,225	7,353	46,105	214,869	963
.....	.....	.....	.....	.....	.....	.....	625	16,070	964
4,204	$1,000	1,346	.....	.....	1,746	150,568	180,984	971,882	965
2,459	.....	1,177	.....	.....	457	137,745	125,671	621,825	966
2,564	.....	386	.....	15,000	11,902	33,167	41,462	288,447	967
2,332	.....	155	.....	.....	4,230	23,292	41,722	188,841	968
65	.....	2,419	250	.....	1,577	112,173	105,685	927,989	969
.....	2,415	235	.....	.....	350	5,420	19,370	83,110	970
66	.....	.....	227	46,000	1,785	70,536	43,777	491,161	971
1,279	.....	10	.....	.....	.....	22,734	27,752	205,199	972
.....	.....	76	.....	26,000	15,468	51,508	44,019	439,626	973
2,361	5,266	634	.....	7,500	50,739	49,333	116,532	625,486	974
819	.....	169	68	28,425	14,422	19,852	26,904	237,036	975
187	.....	.....	.....	11,975	6,244	34,482	33,083	255,000	976
731	10,345	484	.....	9,500	43,053	40,879	103,221	589,783	977
.....	.....	.....	.....	5,500	1,332	122,428	51,951	694,265	978
604	.....	68	1,500	12,000	235	20,337	27,360	186,895	979
.....	.....	58	.....	1,000	652	43,885	28,155	344,497	980
49	.....	.....	.....	.....	2,427	30,392	45,556	274,158	981
23,241	60,955	2,879	.....	112,000	2,801	90,365	159,686	1,024,541	982
460	10,200	139	.....	.....	30,853	70,484	108,536	568,171	983
746	.....	36	.....	.....	1,750	8,852	18,013	78,723	984
25	.....	35	.....	.....	.....	10,793	6,708	77,969	985
1,043	.....	236	.....	.....	656	.....	254,520	943,391	986
2,456	148,408	280	.....	7,500	15,352	30,323	66,490	523,091	987
530	66,800	650	.....	11,250	21,381	122,005	151,176	1,147,969	988
1,517	.....	.....	.....	220,097	124,466	.....	573,463	2,338,033	989
9,344	.....	3,021	.....	.....	13,103	21,684	31,645	218,496	990
1,789	.....	53	.....	.....	4,223	9,598	13,623	83,664	991
2,357	.....	467	.....	9,000	17,986	18,888	53,257	292,344	992
7,235	.....	413	2,000	.....	369	51,194	78,788	471,658	993
1,568	.....	100	.....	.....	82	16,616	9,083	92,039	994
20,278	.....	3,667	.....	.....	37,511	7,162	88,691	277,641	995
60,205	.....	681	.....	.....	200	34,626	154,261	551,348	996
.....	.....	359	.....	4,000	.....	37,071	41,807	344,786	997
5,063	.....	1,012	591	99,950	12,074	67,676	109,517	824,746	998
2,675	33,548	184	.....	.....	28,931	29,377	67,243	331,609	999
10,372	57,999	558	.....	98,926	54,607	148,161	440,498	2,280,242	1000
525	.....	857	.....	.....	1,246	13,823	30,606	170,534	1001
.....	.....	323	.....	.....	660	41,009	22,321	273,493	1002
5	.....	72	.....	.....	7,534	16,980	20,421	132,694	1003
5,138	.....	2,451	.....	.....	123	98,430	173,114	1,046,340	1004
32	1,000	1,208	.....	.....	.....	96,399	53,557	621,262	1005
502	.....	455	.....	.....	7,618	3,682	17,892	110,828	1006
315	56,570	1,485	.....	.....	33,686	63,544	136,914	699,668	1007
246	.....	375	4,300	47,000	38,461	.....	52,062	362,026	1008
7,166	50,389	1,516	.....	49,200	31,810	90,284	166,893	905,062	1009

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County								
955	Arlington	7,277	247					431	48
956	Kearney	9,499	742	336	38			1,974	211
957	Bayonne, No. 2	9,380	1,066						
958	Bergen Point	1,819	298						
959	Centreville	21,068	2,517					1,052	161
960	City	2,669	385						
961	Home	14,444	1,886					65	8
962	Pamrapo	5,363	775						
963	Peninsula	1,285	152					8	1
964	Pinnacle	826	86						
965	Progressive	7,762	883						
966	Security	3,341	226					221	8
967	White Eagle	2,208	352						
968	Bulls Ferry	1,342	180						
969	Guttenberg	8,220	1,209					436	111
970	New Liberty	998	124						
971	Consolidated	3,305	328					233	29
972	Credit	1,627	169					15	3
973	Harrison and Kearny	2,967	308					233	32
974	Hudson & Essex	3,421	355					357	38
975	International	1,304	123					220	34
976	Kingsland	2,072	214					208	46
977	Merchants	2,856	283					488	53
978	Peoples	6,598	688						
979	Savoy	1,442	245					131	29
980	Security	3,213	365					312	50
981	Short-Term	2,734	222					420	57
982	American Homes	4,790	636					67	11
983	Castle Point	3,235	327						
984	Dante	587	82						
985	Elysian	872	97						
986	Esenbe	5,370	367					113	87
987	Guardian	2,227	180					418	72
988	Hoboken	8,474	744						
989	Jefferson	15,452	1,096					1,831	129
990	Mile Square	1,805	180						
991	Academy	588	75						
992	American	1,689	189					89	9
993	A. O. H.	3,796	389					105	27
994	Armistice	685	106						
995	Armory	965	98					11	2
996	Bee-Hive	2,357	220					252	65
997	Bergen Mutual, No. 4	2,486	275					11	3
998	Borrowers	5,227	540					692	88
999	Boulevard Plaza	1,601	155					20	2
1000	Business Men's	9,486	997	580	59			2,490	552
1001	By-Fi	1,184	138	1	1			99	11
1002	Carteret Mutual	2,746	212						
1003	Carteret Mutual, No. 2	958	94						
1004	Central	7,657	834					370	74
1005	Citizens'	6,050	725					113	19
1006	City-Center	919	80						
1007	Claremont	3,613	306					60	15
1008	Clinton								
1009	Colonial	4,858	402					129	29

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
7,708	74	221	O.P.	.....	$100	6	$3.00 a	.....	955
11,789	155	836	S.	$1.00 m.	200	6	.04 b	$0.04 b	956
9,380	173	893	S.	1.00 m.	200	6	.07½ b	.07½ b	957
1,819	85	213	S.	1.00 m.	200	6	.07½ b	.07½ b	958
22,120	457	2,221	S.	1.00 m.	200	6	.07½ b	.07½ b	959
2,669	91	294	S.	1.00 m.	200	6	.07½ b	.07½ b	960
14,509	340	1,554	S.	1.00 m.	200	6	.07½ b	.07½ b	961
5,363	172	603	S.	1.00 m.	300	6	.03 b	.....	962
1,293	25	128	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	963
826	.....	86	O.P.	1.00 m.	200	...	.....	.....	964
7,762	119	764	S.	1.00 m.	200	6	.07½ b	.07½ b	965
3,562	73	161	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	966
2,208	51	301	S.	1.00 m.	200	6	.07½ b	.07½ b	967
1,342	37	143	S.	1.00 & 2.25 m.	200	4½ & 6	.25 b	.25 b	968
8,656	240	1,080	S.	.25 w.	200	6	various	.....	969
998	13	111	S.	1.00 m.	200	6	.....	.....	970
3,538	89	268	O.P.	.....	200 & 240	6	3.00 a	1.00 a	971
1,642	29	143	S.	1.00 m.	200	6	4.00 a	2.00 a	972
3,200	60	280	S.	1.00 m.	200	6	2.00 a	.....	973
3,778	68	325	S.	1.00 m.	200	6	4.00 a	1.00 a	974
1,524	50	107	S.	1.00 m.	200	6	.058 b	.029 b	975
2,280	29	231	O.P.	.....	200	6	.....	.....	976
3,344	52	284	S.	1.00 m.	200	6	2.00 a	1.00 a	977
6,598	118	570	S.	1.00 m.	200	6	1.00 a	1.00 a	978
1,573	39	235	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	979
3,525	52	363	S.	1.00 m.	200	6	1.80 a	.....	980
3,154	43	236	O.P.	.....	100	6	4.00 a	2.00 a	981
4,857	110	537	S.	1.00 & 2.00 m.	200	5 & 6	.....	.....	982
3,235	40	287	S.	1.00 m.	200	5 & 6	.25 b	.25 b	983
587	18	64	S.	1.00 m.	200	4½ & 6	4.00 a	1.00 a	984
872	10	87	S.	1.00 m.	200	6	1.00 a	1.00 a	985
5,483	36	418	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	986
2,645	55	197	S.	1.00 m.	200	6	.10 b	.10 b	987
8,474	139	605	S.	1.00 m.	200	6	.....	.....	988
17,283	156	1,069	O.P.	.....	200	6	3.00 a	.....	989
1,805	32	148	S.	1.00 m.	200	6	2.00 a	.....	990
588	23	52	S.	1.00 m.	200	6	.....	.....	991
1,778	42	156	S.	1.00 m.	200	6	.....	.....	992
3,901	59	357	S.	1.00 m.	200	6	.....	.....	993
685	45	61	S.	1.00 m.	200	6	5.00 a	.....	994
976	29	71	S.	1.00 m.	200	6	.....	.....	995
2,609	64	221	S.	1.00 m.	200	5 & 6	3.00 a	.....	996
2,497	68	210	S.	.25 w.	200	6	.10 b	.10 b	997
5,919	145	483	S.	1.00 m.	200	6	.....	.....	998
1,621	41	116	S.	1.00 m.	200	6	.....	.....	999
12,556	197	1,411	S.	1.00 m.	200	6	.....	.....	1000
1,284	41	109	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1001
2,746	55	157	S.	.25 w.	200	6	.12½ b	.12½ b	1002
958	24	70	S.	.25 w.	200	6	.12½ b	.12½ b	1003
8,027	161	747	S.	1.00 m.	T.M.&200	6	.....	.....	1004
6,163	147	597	S.	1.00 m.	200	6	.....	.....	1005
919	12	68	S.	1.00 m.	200	6	.....	.....	1006
3,673	72	249	S.	1.00 m.	200	6	.....	.....	1007
.....	.....	.....	....	.....	.....	...	.....	.....	1008
4,987	72	359	S.	1.00 m.	200	6	.15 b	.15 b	1009

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION			Incorporated	President
	Hudson County—Continued				
1010	Columbia	Jersey	City	July 3, 1886	Samuel Adams
1011	Commander	"	"	Dec. 15, 1927	Henry S. Marmorstein
1012	Commercial Investment	"	"	April 17, 1893	Walter S. Rowland
1013	Communipaw	"	"	Feb. 28, 1891	Charles Kuederly
1014	Concourse	"	"	April 4, 1924	Philip Parnes
1015	Duncan	"	"	Dec. 13, 1900	William M. Obergfell
1016	Embe	"	"	July 7, 1922	John Schweigart
1017	Emory	"	"	Dec. 7, 1927	Edwin W. Spoerl
1018	Empire	"	"	June 15, 1895	Henry J. Melosh
1019	Erie	"	"	Feb. 6, 1538	Abraham J. Goldstein
1020	Euclid	"	"	April 5, 1923	Anthony A. Natoli
1021	Eureka	"	"	July 6, 1893	Davis Fineberg
1022	Excelsior Mutual	"	"	Sept. 28, 1885	Harvey B. Nelson
1023	Exchange	"	"	June 27, 1917	Emanuel Gross
1024	Five Corners	"	"	May 31, 1911	J. George Landwehr
1025	Franklin	"	"	Oct. 17, 1914	Henry R. Hansen
1026	Fraternity Mutual	"	"	Mar. 24, 1903	William W. Higgins
1027	Garfield	"	"	Feb. 16, 1886	Edmund P. Ingram
1028	Greenville Heights	"	"	Nov. 27, 1911	Henry Heritage
1029	Greenville United	"	"	April 3, 1891	Herman G. Stockhoff
1030	Hamilton Park	"	"	Feb. 9, 1922	John A. Byram
1031	Harsimus	"	"	Dec. 27, 1910	B. S. Pollak
1032	Henderson	"	"	Nov. 28, 1922	Edward B. Zlonczewski
1033	Hilltop	"	"	July 20, 1922	Herman J. Hendess
1034	Home	"	"	Dec. 8, 1906	Fred Klein
1035	Hudson	"	"	June 3, 1887	Fred Klein
1036	Hudson County Caledonian	"	"	May 25, 1887	Frederick Kirsten
1037	Industrial Mutual	"	"	June 10, 1886	Robert S. Wiley
1038	Italian	"	"	Jan. 21, 1913	Anthony V. R. Avallone
1039	Jackson	"	"	May 25, 1909	Edwin Nelson
1040	Jersey City	"	"	Nov. 30, 1885	Fred Klein
1041	Jewett	"	"	Mar. 13, 1923	Edward M. Taylor
1042	John Brown	"	"	Jan. 23, 1914	James R. Stroud
1043	Jordan	"	"	April 19, 1924	Philip Shapiro
1044	Journal Square	"	"	Nov. 21, 1521	Benjamin Heilbrunn
1045	Junction	"	"	April 26, 1909	Alfred N. Crane
1046	K. C.	"	"	June 20, 1919	Peter F. Guterl
1047	Kopernik	"	"	July 31, 1919	Vincent Telkowski
1048	Labor's	"	"	April 1, 1925	Charles J. Jennings
1049	Lafayette Mutual	"	"	Jan. 24, 1884	James R. Stevens
1050	Leader	"	"	July 28, 1923	Abraham Davis
1051	Lincoln	"	"	June 15, 1886	William J. Dippel
1052	Live Wire	"	"	Nov. 3, 1921	Morris Osrowitz
1053	Madison	"	"	Mar. 2, 1889	Henry Carleton
1054	Magnetic	"	"	July 25, 1923	Leopoldo Auriemma
1055	Major	"	"	June 25, 1924	John P. Browne
1056	Marion	"	"	Feb. 28, 1923	Thomas Botti
1057	Miown	"	"	April 21, 1927	Thomas M. Donnelly
1058	Montgomery	"	"	Jan. 12, 1910	George H. Grim
1059	Monticello Mutual	"	"	Feb. 1, 1886	Henry J. Russell
1060	Orpheum	"	"	Feb. 18, 1925	Willis L. Wortham
1061	Own-Your-Home	"	"	Nov. 4, 1921	Harold Kaplan
1062	Paulus Hook	"	"	Jan. 6, 1927	Frank J. Kenney
1063	Pavonia	"	"	May 1, 1885	Stephen J. Fitzgerald
1064	Phoenix	"	"	Jan. 2, 1884	F. Walter Brannagan

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1010
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1011
Joseph J. Carissimi	L. B. Landrine	721 Bergen Ave., Jersey City, N. J.	1012
Philip F. Sauer	Charles F. Zissell, Jr.	Clark St., Union, N. J.	1013
David H. Stemer	Archie Schwartz	722 Newark Ave., Jersey City, N. J.	1014
Mitchell T. Bradley	Samuel Drayton	36 Duncan Ave., Jersey City, N. J.	1015
Bauer & Bauer	Chester A. Smith	356 Central Ave., Jersey City, N. J.	1016
Ezra L. Nolan	Henry F. Moorhouse	89 Monticello Ave., Jersey City, N. J.	1017
Henry Jay Melosh	Harry H. Parsells	811 Montgomery St., Jersey City, N. J.	1018
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1019
Jack G. Goldberg	Benjamin Buren	15 Exchange Place, Jersey City, N. J.	1020
Charles C. Colgan	Thomas P. Hynes	227 Sip Ave., Jersey City, N. J.	1021
Becker, Longstreet & Rey	Wallace F. Heidrich	239 Washington St., Jersey City, N. J.	1022
Isaac Gross	Pauline Elionsky	315 Henderson St., Jersey City, N. J.	1023
Frederick C. Henn	Sem A. Samuels	646 Newark Ave., Jersey City, N. J.	1024
Lewis G. Hansen	Robert H. Gorman	54 Franklin St., Jersey City, N. J.	1025
Thomas H. Ross	S. Clifford Browne	27 Dwight St., Jersey City, N. J.	1026
August Ziegener	R. M. Holcomb	61 Park St., Jersey City, N. J.	1027
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	1028
E. Edward Burr	John H. Detels	169 Danforth Ave., Jersey City, N. J.	1029
Charles C. Colgan	Alfred R. Olsen	333—2nd Ave., Lyndhurst, N. J.	1030
Jacob J. Singer	Herman B. Levine	283 Churchill Road, West Englewood, N. J.	1031
Michael A. Zadkowski	Lloyd J. Whitford	11 Elm St., Tenafly, N. J.	1032
Joseph Ranker	William H. Wittpenn	3500 Boulevard, Jersey City, N. J.	1033
B. J. Darling	A. J. Higson	279 Grove St., Jersey City, N. J.	1034
Robert Carey	Herbert F. Carls	42 Boyd Ave., Jersey City, N. J.	1035
Sidney Jacobs	Joseph P. Spindler	483 Oakdene Ave., Grantwood, N. J.	1036
Charles H. Blohm	William H. Trost, Jr.	81 Sherman Place, Jersey City, N. J.	1037
Anthony Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	1038
Thomas B. Davidson	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1039
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1040
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	1041
Walter J. Freund	P. Charles Simms	166 Claremont Ave., Jersey City, N. J.	1042
Silber & Silber	Harry Wertheim	237 N. 11th St., Newark, N. J.	1043
Irving Eisenberg	Samuel Siegler	630 Bergen Ave., Jersey City, N. J.	1044
James E. Pyle	W. Walter Streeter	1542 W. 6th St., Brooklyn, N. Y.	1045
James J. Kearney	Edward F. Dillon	441 Jersey Ave., Jersey City, N. J.	1046
Matthew F. Czachorowski	Leon R. Ciecluch	157 Wegman Parkway, Jersey City, N. J.	1047
Samuel Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	1048
Walter J. Freund	Henry C. Ma[illegible]	Highland Road, Colonia, N. J.	1049
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	1050
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	1051
Morris E. Barison	Archie Schwartz	772 Newark Ave., Jersey City, N. J.	1052
J. Frank Finn	Angelo Limon	469 Jackson Ave., Jersey City, N. J.	1053
E. E. Burr	George B. Scott, Jr.	40 E. Columbia Ave., Palisades Park, N. J.	1054
James A. McTague, Jr.	John J. Burns	114 Glenwood Ave., Jersey City, N. J.	1055
Alex R. DeSevo	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	1056
Marcus E. Donnelly	Warren L. J. Jobes	68 Hudson St., Hoboken, N. J.	1057
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1058
James E. Pyle	George P. Knoeller	169 Monticello Ave., Jersey City, N. J.	1059
J. Rosthal	John H. Reincke	35 Lefferts Ave., Brooklyn, N. Y.	1060
David M. Klausner	Harry S. Schmidt	207 Van Nostrand Ave., Jersey City, N. J.	1061
Thomas R. Armstrong	Edward J. Walsh	15 Fairview Ave., Jersey City, N. J.	1062
James J. Kearney	James J. Heavey	91 Magnolia Ave., Jersey City, N. J.	1063
Thomas B. Davidson	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1064

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			ASSETS		
				Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued					
1010	Columbia	Jersey	City	$9,955	$200	$452,000
1011	Commander	"	"	435	.....	25,400
1012	Commercial Investment	"	"	799	.....	224,200
1013	Communipaw	"	"	2,259	3,000	135,600
1014	Concourse	"	"	7,330	1,927	42,400
1015	Duncan	"	"	4,481	5,400	203,000
1016	Embe	"	"	14,351	.....	329,000
1017	Emory	"	"	2,626	18,044	11,750
1018	Empire	"	"	4,265	107	129,200
1019	Erie	"	"	4,899	.....	139,800
1020	Euclid	"	"	2,581	2,285	61,300
1021	Eureka	"	"	4,671	2,610	106,400
1022	Excelsior Mutual	"	"	4,081	10,000	323,000
1023	Exchange	"	"	634	5,887	189,800
1024	Five Corners	"	"	6,987	11,400	701,400
1025	Franklin	"	"	40,078	5,745	305,145
1026	Fraternity Mutual	"	"	1,349	1,537	59,400
1027	Garfield	"	"	8,932	.....	181,400
1028	Greenville Heights	"	"	6,063	1,035	183,400
1029	Greenville United	"	"	1,861	3,481	631,588
1030	Hamilton Park	"	"	15,965	4,656	154,000
1031	Harsimus	"	"	16,140	.....	52,300
1032	Henderson	"	"	2,405	1,246	46,700
1033	Hilltop	"	"	6,119	19,116	243,600
1034	Home	"	"	5,494	3,512	129,600
1035	Hudson	"	"	4,759	.....	2,336,641
1036	Hudson County Caledonian	"	"	528	4,000	197,600
1037	Industrial Mutual	"	"	312	14,725	261,600
1038	Italian	"	"	3,875	.....	314,800
1039	Jackson	"	"	12,136	10,778	233,600
1040	Jersey City	"	"	3,209	.....	82,600
1041	Jewett	"	"	16,967	636	327,015
1042	John Brown	"	"	398	77	27,700
1043	Jordan	"	"	716	4,996	21,400
1044	Journal Square	"	"	1,662	3,300	138,500
1045	Junction	"	"	35,706	30,175	186,500
1046	K. C.	"	"	9,173	5,953	409,400
1047	Kopernik	"	"	1,553	1,800	135,900
1048	Labor's	"	"	5,742	10,000	52,200
1049	Lafayette Mutual	"	"	7,155	6,941	216,400
1050	Leader	"	"	7,398	2,062	89,600
1051	Lincoln	"	"	15,500	133,591	710,500
1052	Live Wire	"	"	97	4,606	98,000
1053	Madison	"	"	3,721	.....	213,200
1054	Magnetic	"	"	11,990	2,632	95,250
1055	Major	"	"	435	3,000	22,400
1056	Marion	"	"	3,881	.....	138,720
1057	Miown	"	"	3,705	731	24,700
1058	Montgomery	"	"	4,648	68,725	233,500
1059	Monticello Mutual	"	"	2,572	30,610	196,600
1060	Orpheum	"	"	2,525	15,361	42,700
1061	Own-Your-Home	"	"	2,448	69	104,400
1062	Paulus Hook	"	"	16,154	5,331	137,300
1063	Pavonia	"	"	4,053	.....	286,992
1064	Phoenix	"	"	3,024	1,305	238,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$54,458	$15,600	$775,695	$40,998	$12,010	$1,360,916	1010
.....	1,925	10,272	5,820	50	43,902	1011
37,789	10,060	202,762	26,934	8,961	511,505	1012
409	2,795	95,405	1,487	169	241,124	1013
.....	9,941	33,891	3,263	1,704	100,456	1014
61,829	16,615	223,353	4,956	100	519,734	1015
8,724	4,810	158,076	6,563	1,979	523,503	1016
.....	450	.....	158	.....	33,028	1017
445	1,583	137,937	43,832	1,823	319,192	1018
2,782	5,075	91,515	32,520	502	277,093	1019
13,382	5,138	29,134	4,678	238	118,736	1020
5,100	6,342	75,856	16,546	3,232	220,757	1021
38,284	18,940	389,386	23,812	6,034	813,537	1022
15,250	9,785	150,905	56,543	11,197	440,001	1023
178,282	16,705	831,093	81,907	39,914	1,867,688	1024
.....	34,956	384,609	8,356	4,310	783,199	1025
9,760	746	24,308	23,739	1,288	122,127	1026
41,550	10,120	196,648	19,576	6,099	464,325	1027
23,048	6,059	404,868	17,559	8,424	650,456	1028
5,039	16,043	386,090	.....	3,539	1,047,641	1029
10,060	8,815	164,142	18,772	5,904	382,314	1030
1,064	4,625	52,883	3,529	11,741	142,282	1031
27,390	3,944	59,196	22,665	1,220	164,766	1032
14,471	9,597	166,358	12,794	4,571	476,626	1033
1,500	10,260	85,220	23,921	4,872	264,379	1034
.....	48,773	1,161,043	431,078	47,219	4,029,513	1035
15,681	9,844	62,329	4,149	1,385	295,516	1036
48,319	21,400	103,099	8,238	1,983	459,676	1037
5,375	37,055	179,681	24,121	2,250	567,157	1038
54,400	12,610	153,219	16,757	3,006	496,506	1039
.....	8,310	77,402	12,408	1,381	185,310	1040
47,567	14,074	146,093	40,424	4,633	597,409	1041
.....	695	42,971	14,072	6,279	92,192	1042
.....	1,330	9,432	17,568	304	55,746	1043
12,068	7,355	50,097	3,719	480	217,181	1044
.....	6,200	117,856	12,256	411	389,104	1045
39,710	18,825	503,638	26,421	1,807	1,014,929	1046
26,298	6,350	144,299	10,654	11,370	338,224	1047
667	3,770	12,059	4,154	3	88,595	1048
19,203	4,340	86,652	3,855	2,054	346,600	1049
2,087	10,001	29,503	20,081	128	160,860	1050
462,707	35,656	380,358	29,640	23,958	1,791,910	1051
.....	3,955	110,268	11,721	566	229,213	1052
74,149	4,420	205,057	22,458	1,617	524,622	1053
.....	20,076	7,289	16,912	1,587	155,736	1054
.....	2,720	17,186	4,418	3,966	54,125	1055
5,300	4,480	42,077	19,589	2,129	216,176	1056
.....	5,945	33,090	2,614	332	71,117	1057
10,000	5,890	46,275	3,629	4	372,671	1058
17,747	6,016	550,807	1,379	1,175	806,906	1059
485	6,735	25,565	14,470	462	108,303	1060
.....	7,372	70,477	8,912	828	194,506	1061
9,681	5,027	30,015	16,717	16,933	237,158	1062
.....	4,682	345,335	31,428	1,756	674,246	1063
22,271	7,208	159,446	19,637	5,926	457,417	1064

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued						
1010	Columbia	Jersey	City	$596,976	.....	.....	$344,050
1011	Commander	"	"	26,466	.....	.....	.....
1012	Commercial Investment	"	"	294,517	.....	.....	67,200
1013	Communipaw	"	"	155,025	.....	.....	.....
1014	Concourse	"	"	71,133	.....	.....	1,200
1015	Duncan	"	"	338,961	.....	.....	16,600
1016	Embe	"	"	293,222	.....	.....	4,500
1017	Emory	"	"	24,740	.....	.....	.....
1018	Empire	"	"	169,357	.....	.....	68,850
1019	Erie	"	"	185,450	.....	.....	.....
1020	Euclid	"	"	56,133	.....	.....	4,150
1021	Eureka	"	"	140,610	.....	.....	.....
1022	Excelsior Mutual	"	"	480,673	.....	.....	47,200
1023	Exchange	"	"	193,153	.....	.....	99,100
1024	Five Corners	"	"	649,081	.....	.....	542,450
1025	Franklin	"	"	431,100	.....	.....	84,000
1026	Fraternity Mutual	"	"	61,620	.....	.....	10,400
1027	Garfield	"	"	290,024	.....	.....	21,300
1028	Greenville Heights	"	"	309,800	.....	.....	79,250
1029	Greenville United	"	"	558,395	.....	.....	24,000
1030	Hamilton Park	"	"	194,588	.....	.....	5,250
1031	Harsimus	"	"	84,620	.....	.....	2,600
1032	Henderson	"	"	69,632	.....	.....	3,003
1033	Hilltop	"	"	208,599	.....	.....	35,150
1034	Home	"	"	150,576	.....	.....	42,200
1035	Hudson	"	"	1,742,464	.....	.....	1,392,571
1036	Hudson County Caledonian	"	"	179,742	.....	.....	.....
1037	Industrial Mutual	"	"	283,748	.....	.....	.....
1038	Italian	"	"	324,846	.....	.....	.....
1039	Jackson	"	"	258,108	.....	.....	39,200
1040	Jersey City	"	"	106,183	$7,400	.....	.....
1041	Jewett	"	"	370,150	.....	.....	39,100
1042	John Brown	"	"	44,716	.....	.....	4,650
1043	Jordan	"	"	47,465	.....	.....	.....
1044	Journal Square	"	"	130,460	.....	.....	9,300
1045	Junction	"	"	234,060	.....	.....	39,245
1046	K. C.	"	"	505,932	.....	.....	132,000
1047	Kopernik	"	"	200,686	.....	.....	26,100
1048	Labor's	"	"	63,423	.....	.....	.....
1049	Lafayette Mutual	"	"	226,403	.....	.....	12,800
1050	Leader	"	"	110,992	.....	.....	.....
1051	Lincoln	"	"	1,046,742	.....	.....	271,200
1052	Live Wire	"	"	112,731	.....	.....	15,600
1053	Madison	"	"	214,173	.....	.....	53,200
1054	Magnetic	"	"	114,796	.....	.....	.....
1055	Major	"	"	37,206	.....	.....	500
1056	Marion	"	"	112,124	.....	.....	.....
1057	Miown	"	"	47,797	.....	.....	8,371
1058	Montgomery	"	"	258,720	.....	.....	17,500
1059	Monticello Mutual	"	"	460,218	.....	.....	83,025
1060	Orpheum	"	"	81,315	.....	.....	.....
1061	Own-Your-Home	"	"	84,129	.....	.....	46,475
1062	Paulus Hook	"	"	184,968	.....	.....	.....
1063	Pavonia	"	"	367,723	.....	.....	90,450
1064	Phoenix	"	"	238,248	.....	.....	18,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$2,343	.....	$2,015	.....	$19,000	$73,920	$55,985	$266,627	$1,360,916	1010
40	.....	.....	.....	.....	8,697	3,271	5,428	43,902	1011
70	$25,310	335	.....	.....	4,682	32,177	87,214	511,505	1012
1,045	.....	69	.....	13,600	3,863	22,568	44,954	241,124	1013
2,440	.....	10	.....	.....	.....	.....	25,673	100,456	1014
85	2,050	1,243	.....	14,100	2,200	67,995	76,500	519,734	1015
3,578	8,019	696	.....	78,760	8,979	56,381	69,368	523,503	1016
460	.....	85	.....	.....	.....	2,751	4,992	33,028	1017
1,063	.....	29	.....	.....	17,447	.....	62,446	319,192	1018
75	.....	355	.....	7,660	13,520	29,438	40,595	277,093	1019
11,349	.....	22	.....	.....	9,072	8,506	29,504	118,736	1020
387	7,400	115	.....	12,750	7,195	22,352	29,948	220,757	1021
5,324	.....	1,280	.....	45,610	461	89,376	143,613	813,537	1022
1,157	.....	451	.....	2,200	28,261	.....	115,679	440,001	1023
1,320	.....	2,602	.....	139,854	247,064	88,355	196,962	1,867,688	1024
5,450	.....	499	.....	42,750	8,715	76,298	134,387	783,199	1025
30	12,028	17	.....	8,701	7,963	3,323	18,045	122,127	1026
4,846	.....	347	.....	5,000	18,085	45,060	79,663	464,325	1027
3,298	.....	410	.....	30,000	44,961	39,379	143,358	650,456	1028
1,717	.....	.....	.....	89,932	33,426	.....	340,171	1,047,641	1029
2,884	38,858	287	.....	.....	24,658	30,093	85,696	382,314	1030
4,381	.....	90	.....	.....	.....	17,779	32,812	142,282	1031
6,167	.....	13	.....	3,000	36,754	10,037	36,160	164,766	1032
7,450	26,396	217	.....	91,100	13,376	29,017	65,321	476,626	1033
189	.....	486	.....	.....	206	20,409	50,313	264,379	1034
3,990	.....	.....	.....	98,000	1,903	204,895	585,690	4,029,513	1035
291	.....	799	.....	54,358	2,068	38,558	19,700	295,516	1036
191	.....	903	.....	62,950	11,272	56,518	44,094	459,676	1037
5,120	.....	164	.....	87,360	.....	70,859	78,808	567,157	1038
497	.....	1,543	.....	59,750	28,807	28,582	80,019	496,506	1039
183	.....	206	.....	20,500	3,184	19,182	28,472	185,310	1040
2,000	.....	1,888	.....	45,000	6,695	77,132	55,444	597,409	1041
1,092	1,465	75	.....	.....	31,467	4,758	23,969	92,192	1042
475	.....	1	.....	.....	.....	4,443	3,362	55,746	1043
2,380	4,265	275	.....	13,217	40	35,231	22,013	217,181	1044
.....	.....	740	.....	.....	16,442	37,639	60,978	389,104	1045
1,573	32,080	1,381	.....	53,000	46,668	76,083	166,212	1,014,929	1046
7,234	.....	190	.....	.....	2,822	26,739	74,453	338,224	1047
1,275	.....	245	.....	.....	.....	13,507	10,145	88,595	1048
296	.....	375	.....	28,000	13	42,108	36,605	346,600	1049
290	.....	100	.....	.....	2,927	24,880	21,671	160,860	1050
538	.....	2,426	.....	45,000	5,929	218,548	201,527	1,791,910	1051
6,214	6,954	110	.....	.....	.....	25,848	61,756	229,213	1052
3,506	.....	182	.....	62,600	70,024	32,879	88,058	524,622	1053
192	.....	166	.....	.....	3,416	22,800	14,366	155,736	1054
2,725	.....	78	.....	.....	1,363	3,647	8,606	54,125	1055
553	35,285	100	.....	.....	4,813	26,541	36,760	216,176	1056
.....	.....	112	.....	.....	.....	2,151	12,686	71,117	1057
5,115	.....	829	.....	.....	.....	70,507	20,000	372,671	1058
253	.....	3	.....	24,150	727	45,514	193,016	806,906	1059
310	.....	65	.....	.....	1,012	11,220	14,381	108,303	1060
8,427	.....	.....	.....	.....	1,740	19,151	34,584	194,506	1061
3,726	.....	488	.....	.....	111	22,050	25,815	237,158	1062
15	.....	2,017	.....	69,000	44,265	26,129	74,647	674,246	1063
171	54,676	915	.....	46,367	11,897	28,131	58,212	457,417	1064

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1010	Columbia	5,858	552	.....	.....	.....	.....	1,721	219
1011	Commander	372	36	.....	.....	.....	.....	.....	.....
1012	Commercial Investment	2,593	215	.....	.....	.....	.....	336	40
1013	Communipaw	1,775	218	.....	.....	.....	.....	.....	.....
1014	Concourse	862	88	.....	.....	.....	.....	6	2
1015	Duncan	3,771	421	.....	.....	.....	.....	83	15
1016	Embe	3,939	374	.....	.....	.....	.....	22	7
1017	Emory	368	34	.....	.....	.....	.....	.....	.....
1018	Empire	1,685	156	.....	.....	.....	.....	344	43
1019	Erie	1,636	117	.....	.....	.....	.....	.....	.....
1020	Euclid	700	71	.....	.....	.....	.....	21	5
1021	Eureka	1,693	182	.....	.....	.....	.....	.....	.....
1022	Excelsior Mutual	5,420	488	.....	.....	.....	.....	236	33
1023	Exchange	1,866	122	.....	.....	.....	.....	495	5
1024	Five Corners	8,512	642	.....	.....	.....	.....	2,712	461
1025	Franklin	4,730	523	.....	.....	.....	.....	420	44
1026	Fraternity Mutual	485	76	.....	.....	.....	.....	52	16
1027	Garfield	3,215	354	.....	.....	.....	.....	106	20
1028	Greenville Heights	2,995	352	.....	.....	.....	.....	396	59
1029	Greenville United	5,396	928	.....	.....	.....	.....	48	27
1030	Hamilton Park	1,844	177	.....	.....	.....	.....	26	2
1031	Harsimus	903	86	.....	.....	.....	.....	13	2
1032	Henderson	681	74	.....	.....	.....	.....	15	2
1033	Hilltop	2,407	265	.....	.....	.....	.....	176	64
1034	Home	1,484	134	.....	.....	.....	.....	211	16
1035	Hudson	19,252	1,364	.....	.....	.....	.....	6,963	490
1036	Hudson County Caledonian	2,635	319	.....	.....	.....	.....	.....	.....
1037	Industrial Mutual	3,576	438	.....	.....	.....	.....	.....	.....
1038	Italian	4,648	529	.....	.....	.....	.....	.....	.....
1039	Jackson	2,821	313	.....	.....	.....	.....	196	30
1040	Jersey City	876	82	74	4	.....	.....	.....	.....
1041	Jewett	4,459	420	.....	.....	.....	.....	195	30
1042	John Brown	500	173	.....	.....	.....	.....	23	7
1043	Jordan	584	64	.....	.....	.....	.....	.....	.....
1044	Journal Square	1,514	105	.....	.....	.....	.....	47	6
1045	Junction	2,636	200	.....	.....	.....	.....	196	26
1046	K. C.	5,114	614	.....	.....	.....	.....	660	94
1047	Kopernik	3,061	369	.....	.....	.....	.....	130	30
1048	Labor's	739	68	.....	.....	.....	.....	.....	.....
1049	Lafayette Mutual	2,352	332	.....	.....	.....	.....	64	14
1050	Leader	1,253	115	.....	.....	.....	.....	.....	.....
1051	Lincoln	13,406	1,205	.....	.....	.....	.....	1,356	166
1052	Live Wire	1,436	148	.....	.....	.....	.....	78	7
1053	Madison	2,777	288	.....	.....	.....	.....	266	35
1054	Magnetic	1,222	151	.....	.....	.....	.....	.....	.....
1055	Major	423	43	.....	.....	.....	.....	2	1
1056	Marion	1,180	103	.....	.....	.....	.....	.....	.....
1057	Miown	676	73	.....	.....	.....	.....	.....	.....
1058	Montgomery	3,209	333	.....	.....	.....	.....	87	13
1059	Monticello Mutual	5,814	644	.....	.....	.....	.....	404	78
1060	Orpheum	1,029	136	.....	.....	.....	.....	.....	.....
1061	Own-Your-Home	1,012	66	.....	.....	.....	.....	233	42
1062	Paulus Hook	2,380	298	.....	.....	.....	.....	.....	.....
1063	Pavonia	3,023	283	.....	.....	.....	.....	452	71
1064	Phoenix	2,582	293	.....	.....	.....	.....	94	16

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
7,579	194	577	S.	$1.00 m.	$200	6	.....	.....	1010
372	12	24	S.	1.00 m.	200	6	$0.08⅓ b	$0.08⅓ b	1011
2,929	57	198	S.	.25 wk.	200	6	.04 b	.04 b	1012
1,775	55	163	S.	1.00 m.	200	6	.07½ b	.07½ b	1013
868	28	62	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1014
3,854	82	354	S.	1.00 m.	200	6	.15 b	.15 b	1015
3,961	75	306	S.	1.00 m.	200	6	.....	.....	1016
368	2	32	S.	1.00 m.	200	6	3.00 a	.....	1017
2,029	28	171	S.	.25 w.	200	6	2.00 a	.....	1018
1,636	38	79	S.	1.00 m.	200	6	.....	.....	1019
721	30	46	S.	1.00 m.	200	6	.....	.....	1020
1,693	46	136	S.	1.00 m.	200	6	.....	.....	1021
5,656	116	405	S.	1.00 m.	200	6	.....	.....	1022
2,361	45	107	S.	1.00 m.	200	6	4.00 a	1.00 a	1023
11,224	181	922	S.	1.00 & 2.00 m.	200	6	.....	.....	1024
5,150	66	501	S.	1.00 m.	200	6	.....	.....	1025
537	24	68	S.	.25 w. & 2.00 m.	200	6	.10 b	.10 b	1026
3,321	67	307	S.	1.00 m.	200	6	.....	.....	1027
3,391	65	346	S.	1.00 m.	200	6	.....	.....	1028
5,444	87	868	S.	.25 w.	500	various	.....	1.00 a	1029
1,870	51	128	S.	1.00 m.	200	6	3.00 a	1.00 a	1030
916	20	68	S.	1.00 m.	200	6	.....	.....	1031
696	22	54	S.	1.00 m.	200	6	.....	.....	1032
2,583	100	229	S.	1.00 m.	200	6	.....	.....	1033
1,695	48	102	S.	1.00 m.	200	6	.12½ b	.12½ b	1034
26,215	219	1,635	S.	.25 w.	200	6	.....	1.00 a	1035
2,635	78	241	S.	1.00 m.	200	6	.02½ b	.02½ b	1036
3,576	126	312	S.	1.00 m.	200	6	.....	.....	1037
4,648	137	392	S.	1.00 m.	200	6	2.00 a	.....	1038
3,017	82	261	S.	1.00 m.	200	6	.....	.....	1039
950	35	51	S.	1.00 m.	200	6	.12½ b	.12½ b	1040
4,654	117	333	S.	1.00 & 2.00 m.	200	6	.....	.....	1041
523	19	161	S.	1.00 m.	200	6	.10 b	.10 b	1042
584	12	52	S.	1.00 m.	200	6	.....	1.00 a	1043
1,561	37	74	S.	1.00 m.	200	6	.....	.....	1044
2,832	41	185	S.	1.00 m.	200	6	1.00 a	.....	1045
5,774	158	550	S.	1.00 m.	200	6	.....	.....	1046
3,191	51	348	S.	1.00 m.	200	6	.07½ b	.07½ b	1047
739	17	51	S.	1.00 m.	200	6	3.00 a	.....	1048
2,416	85	261	S.	1.00 m.	T.M.&200	6	.....	.....	1049
1,253	43	72	S.	1.00 m.	200	6	2.00 a	1.00 a	1050
14,762	173	1,198	S.	1.00 m.	200	6	.....	.....	1051
1,514	31	124	S.	1.00 m.	200	6	.....	.....	1052
3,043	77	246	S.	1.00 m.	T.M.	6	.....	.....	1053
1,222	48	103	S.	1.00 m.	200	6	.05 b	.05 b	1054
425	15	29	S.	1.00 m.	200	6	4.00 a	.....	1055
1,180	37	66	S.	1.00 m.	200	6	3.00 a	1.00 a	1056
676	18	55	S.	.70 & 1.00 m.	200	6	.....	.....	1057
3,296	52	294	S.	1.00 m.	200	6	.....	.....	1058
6,218	90	632	O.P.	.....	200	6	.....	.....	1059
1,029	28	108	S.	1.00 m.	200	6	.....	.....	1060
1,245	19	89	S.	1.00 m.	200	6	.05 b	.05 b	1061
2,380	58	240	S.	1.00 m.	200	6	.....	.....	1062
3,475	80	274	S.	.25 w. & 1.00 m.	200	6	.02½ b	.02½ b	1063
2,676	82	227	S.	1.00 m.	200	6	.....	.....	1064

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Hudson County—Continued		
1065	P. R. R. Y. M. C. A. ..... Jersey City	Sept. 12, 1919	P. C. Cornes .....
1066	Rainy Day ..... " "	Jan. 31, 1923	George J. Wolf .....
1067	Rector ..... " "	Jan. 4, 1924	William H. Oris .....
1068	Save-More ..... " "	Mar. 10, 1928	Murray R. Siegel .....
1069	Security ..... " "	Oct. 26, 1887	Charles A. Moore .....
1070	Sherwood ..... " "	June 17, 1913	R. G. Robinson .....
1071	Sip ..... " "	Nov. 21, 1911	R. J. Vreeland .....
1072	Sparrow Hill ..... " "	Nov. 21, 1924	Thomas Stapleton, Sr. .....
1073	Stuyvesant ..... " "	May 5, 1909	Edward E. Brandow .....
1074	Summit ..... " "	Sept. 6, 1911	George A. Flagg .....
1075	Sunset ..... " "	April 28, 1925	Thomas Windisch .....
1076	Tube Zone ..... " "	Feb. 7, 1924	.....
1077	Ukrainian ..... " "	Dec. 21, 1920	Harry Jewusiak .....
1078	Union ..... " "	Mar. 24, 1890	Andrew B. Scott .....
1079	Veterans' ..... " "	Dec. 8, 1921	D. E. C. Somers .....
1080	Wage Earners ..... " "	Aug. 5, 1922	*John F. Garman .....
1081	Washington ..... " "	Mar. 29, 1887	Robert Anderson .....
1082	West Bergen ..... " "	Dec. 28, 1891	Richard Entwistle .....
1083	Western Slope ..... " "	May 18, 1886	Fred Klein .....
1084	West Side ..... " "	Mar. 2, 1896	Edward J. Jackson .....
1085	Wilson ..... " "	July 23, 1924	Abraham B. Newman .....
1086	Woodlawn ..... " "	Dec. 15, 1896	William Dingwall .....
1087	Belgrove ..... Kearny	Mar. 26, 1929	A. F. Gillis .....
1088	Citizens ..... "	Mar. 8, 1909	Stanley Masom .....
1089	Elm ..... "	Feb. 26, 1924	Charles R. Kempf .....
1090	Kearny Heights ..... "	Mar. 12, 1925	William Joule .....
1091	Midland ..... "	Feb. 19, 1906	William F. Martin .....
1092	Mutual Benefit ..... "	June 17, 1895	William T. Wilkinson .....
1093	Parkway ..... "	July 3, 1915	Henry J. Palmer .....
1094	Schuyler ..... "	Sept. 3, 1924	Anthony P. Miller .....
1095	Vim ..... "	Mar. 7, 1924	Herman Farina .....
1096	West Hudson ..... "	Mar. 24, 1906	John Hewitt .....
1097	Bergenwood ..... North Bergen Twp.	Mar. 25, 1922	James Barnes .....
1098	North Bergen ..... " " "	Jan. 15, 1914	Arthur O. Smith .....
1099	Victory ..... " " "	June 2, 1922	Frank R. Austin .....
1100	Woodcliff on Hudson ..... " " "	Jan. 18, 1922	Harry J. H. Ruhle .....
1101	Secaucus ..... Secaucus	June 2, 1915	Charles Niederer .....
1102	Bergenline ..... Union City	Mar. 23, 1922	James Montagne .....
1103	Community ..... " "	Sept. 22, 1917	Sol Zweig .....
1104	Conservative ..... " "	Mar. 24, 1917	James M. DeRiso .....
1105	Courtlandt ..... " "	June 8, 1914	Frederick E. Bauer .....
1106	Dispatch ..... " "	June 19, 1922	William F. Schreck .....
1107	Greater City ..... " "	Sept. 29, 1914	Fred A. Berenbroick .....
1108	Hamilton ..... " "	Mar. 26, 1915	Albert Kerr .....
1109	Highpoint ..... " "	Jan. 4, 1922	William Schlemm .....
1110	North River ..... " "	Jan. 23, 1925	Ralph Bernhardt .....
1111	Palisade ..... " "	Mar. 31, 1891	Gustav Dopslaff .....
1112	Sentinel ..... " "	June 24, 1922	James Roe .....
1113	Town of Union ..... " "	Oct. 6, 1888	Fred G. Loeffler .....
1114	Tyler Park ..... " "	Nov. 24, 1922	Clarence J. Rieman .....
1115	Weehawken ..... " "	Aug. 20, 1907	Frederick E. Baumann .....
1116	West Hoboken ..... " "	April 19, 1910	George G. Raymond .....
1117	West Shore ..... " "	Feb. 10, 1923	George H. Hilge .....
1118	Fidelity ..... Weehawken	July 30, 1913	Arthur H. Strickland .....
1119	Bluestone ..... West New York	Oct. 18, 1922	Adam A. Smith .....

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
E. Edward Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1065
Atwood C. Wolf	Harry Hodge	389 Jackson Ave., Jersey City, N. J.	1066
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1067
Joseph M. Schoenberg	Abraham L. Wellen	29 Journal Square, Jersey City, N. J.	1068
Howard R. Cruse	William F. Callard	32 Hathaway Place, Glen Ridge, N. J.	1069
James E. Pyle	C. L. Edinger	234 Wilkinson Ave., Jersey City, N. J.	1070
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1071
Richard J. Tarrant	Emil Sorensen	350—2nd Ave., Lyndhurst, N. J.	1072
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1073
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1074
David M. Klausner	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1075
Special Asst. Dep. Com'r	*Andrew Thomson	1060 Broad St., Newark, N. J.	1076
Marcel Wagner	William F. Wagner	339 Pacific Ave., Jersey City, N. J.	1077
Robert Carey	Elmer A. Davison	746 Grand St., Jersey City, N. J.	1078
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1079
E. Edward Burr	**Adolph P. Kern	52 Jackson Ave., Jersey City, N. J.	1080
Henry Ewald	William H. Clossey	279 Grove St., Jersey City, N. J.	1081
Edward P. Stout	Clarence Thees	491 West Side Ave., Jersey City, N. J.	1082
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1083
Alfred R. Becker	W. A. Meyer	243 Union St., Jersey City, N. J.	1084
Oscar Greenberg	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1085
James E. Pyle	Adolph Moller	378—2nd Ave., Lyndhurst, N. J.	1086
Joseph B. Gallagher	Francis J. Foster	9 Davis St., Harrison, N. J.	1087
John H. Cooper	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	1088
Frank J. Johnson	Lillian Fritz	614 Warren St., Harrison, N. J.	1089
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	1090
Leo S. Carney	Albin R. Hafstrom	20 Stewart Ave., Arlington, N. J.	1091
William W. Wimmer	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1092
Arthur B. Archibald	Edward C. Davey	284 Argyle Place, Arlington, N. J.	1093
Charles F. Paulauskas	John V. Baltrukonis	206 Quincy Ave., Kearny, N. J.	1094
A. E. Casale & F. G. Masini	P. A. Verdicchio	288 Argyle Place, Kearny, N. J.	1095
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	1096
Harvey Bein	George Grote	5500 Hudson Blvd., North Bergen, N. J.	1097
William F. Burke	William P. Pullis	188 Grand Ave., North Bergen, N. J.	1098
Percy G. Britt	John C. Bobel	512—39th St., Union City, N. J.	1099
Dippel, Davis & Stewart	Albert W. Ferens	429 Mountain View Road, Englewood, N. J.	1100
Besson & Pellet	Van D. Boulanger	834 Cedar Ave., Secaucus, N. J.	1101
Frank J. Rinaldi	Robert Arena	132—41st St., Union City, N. J.	1102
Isador Haber	Philip Flaxman	708 Bergenline Ave., Union City, N. J.	1103
Otto Venino, Jr.	Carl Mohr, Jr.	410—38th St., Union City, N. J.	1104
	C. Caesar Walter	137 Summit Ave., Union City, N. J.	1105
L. Isaacs & E. C. Gunther	Antoinette Stukhart	147 Summit Ave., Union City, N. J.	1106
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	973 Bergenline Ave., Union City, N. J.	1107
John N. Platoff	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	1108
William F. Burke	John Maus	446 Bergenline Ave., Union City, N. J.	1109
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1110
Frederick K. Hopkins	William H. De Veer	31 Hudson Park, Weehawken, N. J.	1111
Samuel Spingarn	Robert S. Renner	988 Bergenline Ave., Union City, N. J.	1112
Kappes & Hille	Richard W. Loeffler	786 Bergenline Ave., Union City, N. J.	1113
A. Michael Lepore	Joseph Wachtel	132 New York Ave., Union City, N. J.	1114
William G. Hille	John Koelln	788 Bergenline Ave., Union City, N. J.	1115
Frederick K. Hopkins	Haig Simsarian	468 Bergenline Ave., Union City, N. J.	1116
Manetti & Echentille	Jacob Levine	988 Bergenline Ave., Union City, N. J.	1117
Edward Hollander	Charles F. Koster	650 Park Ave., Weehawken, N. J.	1118
Francis A. Castellano, Jr.	Gustav Boniface	441—16th St., West New York, N. J.	1119

* Tube Zone Bldg. & Loan Assn., Jersey City—This Department in possession.
** Acting Secretary.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued			
1065	P. R. R. Y. M. C. A. ..... Jersey City	$968	.....	$371,900
1066	Rainy Day ..... " "	3,259	$1,443	137,800
1067	Rector ..... " "	1,527	.....	67,000
1068	Save-More ..... " "	8,706	.....	71,900
1069	Security ..... " "	18,342	5,000	446,300
1070	Sherwood ..... " "	3,433	30	170,300
1071	Sip ..... " "	1,229	11,857	73,800
1072	Sparrow Hill ..... " "	9,126	4,550	95,700
1073	Stuyvesant ..... " "	32,333	13,250	362,000
1074	Summit ..... " "	16,856	.....	186,100
1075	Sunset ..... " "	25,745	45,524	110,100
1076	Tube Zone ..... " "	5,279	2,150	131,500
1077	Ukrainian ..... " "	4,123	27,175	16,900
1078	Union ..... " "	8,056	3,315	115,300
1079	Veterans' ..... " "	1,700	5	100,400
1080	Wage Earners ..... " "	17,378	.....	23,200
1081	Washington ..... " "	2,260	1,010	248,800
1082	West Bergen ..... " "	652	.....	135,400
1083	Western Slope ..... " "	418	222	149,600
1084	West Side ..... " "	20,603	19,717	216,000
1085	Wilson ..... " "	2,923	.....	94,400
1086	Woodlawn ..... " "	4,363	18,375	771,611
1087	Belgrove ..... Kearny	9,981	25,419	67,800
1088	Citizens ..... "	4,013	500	281,600
1089	Elm ..... "	9,875	31,098	638,600
1090	Kearny Heights ..... "	8,328	51,050	225,960
1091	Midland ..... "	6,690	169	124,200
1092	Mutual Benefit ..... "	12,559	10,820	166,200
1093	Parkway ..... "	1,555	102	138,865
1094	Schuyler ..... "	3,555	1,036	48,700
1095	Vim ..... "	1,475	.....	146,789
1096	West Hudson ..... "	3,017	9,900	308,640
1097	Bergenwood ..... North Bergen Twp.	4,264	3,155	66,400
1098	North Bergen ..... " " "	5,997	1,006	147,600
1099	Victory ..... " " "	23,862	7,368	126,397
1100	Woodcliff on Hudson ..... " " "	1,860	1,845	82,600
1101	Secaucus ..... Secaucus	1,705	1,931	161,900
1102	Bergenline ..... Union City	9,928	5,800	181,000
1103	Community ..... " "	3,191	.....	86,000
1104	Conservative ..... " "	4,064	7,000	205,600
1105	Courtlandt ..... " "	**22,846**	**22,845**	311,200
1106	Dispatch ..... " "	**75,281**	.....	133,200
1107	Greater City ..... " "	**5,047**	1,800	124,600
1108	Hamilton ..... " "	**3,264**	.....	175,200
1109	Highpoint ..... " "	14,779	445	62,000
1110	North River ..... " "	5,469	7,085	**77,200**
1111	Palisade ..... " "	45,115	185,037	264,200
1112	Sentinel ..... " "	12,947	104	62,800
1113	Town of Union ..... " "	25,384	90,950	314,800
1114	Tyler Park ..... " "	1,137	9,862	15,600
1115	Weehawken ..... " "	4,436	59,615	133,600
1116	West Hoboken ..... " "	19,844	17,122	255,600
1117	West Shore ..... " "	7,245	9,927	37,200
1118	Fidelity ..... Weehawken	4,368	27,101	446,400
1119	Bluestone ..... West New York	3,281	3,100	76,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$51,655	$8,610	$201,419	$51,599	$24,282	$710,433	1065
52,243	9,856	111,391	14,075	2,192	332,259	1066
1,589	1,500	48,975	38,377	1,488	160,456	1067
.....	970	7,082	2,935	.....	91,593	1068
38,630	16,387	225,842	49,880	10,130	810,511	1069
.....	1,745	107,057	48,513	1,264	332,342	1070
2,367	6,991	57,720	8,150	470	162,584	1071
.....	4,713	20,720	1,018	440	136,267	1072
24,011	16,180	268,286	13,509	634	730,203	1073
.....	9,075	165,547	7,828	2,562	387,968	1074
.....	14,625	26,008	5,852	922	228,776	1075
.....	6,475	127,743	66,434	333	339,914	1076
2,500	4,945	34,589	4,293	1,179	95,704	1077
1,793	3,250	30,212	3,029	.....	164,955	1078
9,400	4,989	70,136	4,184	125	190,939	1079
25,130	13,862	88,328	8,416	5,752	182,066	1080
127,114	12,515	256,072	21,351	4,429	673,551	1081
24,932	6,228	103,425	8,311	3,302	282,250	1082
6,501	9,600	48,560	6,835	366	222,102	1083
215,691	7,436	498,310	25,873	.....	1,003,630	1084
36,930	3,945	88,632	73,161	1,731	301,722	1085
41,618	9,850	547,377	158,070	29,617	1,580,881	1086
2,800	200	15,282	2,074	481	124,037	1087
49,192	1,400	262,473	6,909	6,288	612,375	1088
401,644	27,329	172,301	14,547	9,780	1,305,174	1089
15,900	4,375	21,106	3,333	2,666	332,718	1090
.....	600	67,635	8,747	2,459	210,500	1091
92,132	3,020	51,145	2,103	1,066	339,045	1092
.....	800	27,011	9,784	764	178,881	1093
.....	1,600	20,542	3,971	2,133	81,537	1094
.....	6,598	32,514	2,269	151	189,796	1095
7,174	3,268	105,653	17,656	2,262	457,570	1096
11,275	16,860	95,083	6,186	665	203,888	1097
1,000	7,605	170,562	761	9,593	344,124	1098
7,854	7,313	132,962	2,097	208	308,061	1099
61,500	2,050	127,613	4,307	627	282,402	1100
19,400	2,400	31,892	18,616	869	238,713	1101
60,623	6,949	232,722	11,926	5,883	514,831	1102
19,065	6,134	153,801	7,394	1,137	276,722	1103
76,790	16,555	200,421	37,301	1,921	549,652	1104
1,942	15,365	223,121	21,456	16,681	635,456	1105
64,600	5,808	194,565	27,832	4,233	505,519	1106
126,364	3,686	98,660	3,551	404	364,112	1107
114,275	18,474	409,351	45,755	2,120	768,439	1108
17,297	9,265	228,604	5,990	680	339,060	1109
.....	4,394	63,325	17,389	178	175,040	1110
234,361	28,327	1,171,699	2,582	6,168	1,937,489	1111
34,700	19,010	59,075	3,814	89	192,539	1112
217,488	36,480	746,832	20,173	1,198	1,453,305	1113
5,400	3,430	53,557	3,674	925	93,585	1114
32,614	26,395	388,093	35,608	100	680,461	1115
77,400	29,256	310,383	6,531	186	716,322	1116
17,000	15,548	177,868	19,217	887	284,892	1117
74,146	39,448	325,476	4,629	4,669	926,237	1118
7,470	8,946	118,539	5,480	1	223,717	1119

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	LIABILITIES			
		Due Shareholders for			
		Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued				
1065	P. R. R. Y. M. C. A. ..... Jersey City	$319,752	.....	.....	$181,450
1066	Rainy Day ..... " "	164,544	.....	.....	11,900
1067	Rector ..... " "	65,787	.....	.....	4,325
1068	Save-More ..... " "	69,156	.....	.....	.....
1069	Security ..... " "	469,791	.....	.....	70,600
1070	Sherwood ..... " "	220,599	.....	.....	.....
1071	Sip ..... " "	94,302	$3,000	.....	.....
1072	Sparrow Hill ..... " "	100,569	.....	.....	.....
1073	Stuyvesant ..... " "	356,885	.....	.....	220,700
1074	Summit ..... " "	231,610	.....	.....	47,500
1075	Sunset ..... " "	157,438	.....	.....	.....
1076	Tube Zone ..... " "	203,290	.....	.....	.....
1077	Ukrainian ..... " "	67,593	.....	.....	.....
1078	Union ..... " "	115,626	.....	.....	3,200
1079	Veterans' ..... " "	133,236	.....	.....	.....
1080	Wage Earners ..... " "	100,130	.....	.....	14,550
1081	Washington ..... " "	400,503	.....	.....	31,650
1082	West Bergen ..... " "	188,925	.....	.....	9,800
1083	Western Slope ..... " "	141,640	.....	.....	15,300
1084	West Side ..... " "	514,582	.....	.....	129,600
1085	Wilson ..... " "	143,606	.....	.....	13,450
1086	Woodlawn ..... " "	969,558	.....	.....	31,100
1087	Belgrove ..... Kearny	101,540	.....	.....	.....
1088	Citizens ..... "	358,501	.....	.....	73,550
1089	Elm ..... "	461,859	213,997	$2,638	167,053
1090	Kearny Heights ..... "	248,136	.....	.....	7,800
1091	Midland ..... "	96,877	.....	.....	.....
1092	Mutual Benefit ..... "	199,959	.....	.....	58,800
1093	Parkway ..... "	92,496	.....	.....	25,700
1094	Schuyler ..... "	58,045	.....	.....	3,600
1095	Vim ..... "	107,275	.....	.....	10,800
1096	West Hudson ..... "	302,660	.....	.....	35,520
1097	Bergenwood ..... North Bergen Twp.	135,793	.....	.....	.....
1098	North Bergen ..... " " "	200,901	.....	.....	6,200
1099	Victory ..... " " "	204,168	.....	.....	1,200
1100	Woodcliff on Hudson ..... " " "	172,488	.....	.....	9,550
1101	Secaucus ..... Secaucus	133,443	.....	.....	29,000
1102	Bergenline ..... Union City	236,982	.....	.....	60,900
1103	Community ..... " "	118,793	.....	.....	15,831
1104	Conservative ..... " "	315,366	.....	.....	35,460
1105	Courtlandt ..... " "	332,168	.....	.....	37,500
1106	Dispatch ..... " "	237,020	.....	.....	.....
1107	Greater City ..... " "	216,804	.....	.....	29,000
1108	Hamilton ..... " "	441,960	.....	.....	44,409
1109	Highpoint ..... " "	149,235	.....	.....	9,900
1110	North River ..... " "	114,642	.....	.....	.....
1111	Palisade ..... " "	1,233,338	.....	.....	15,600
1112	Sentinel ..... " "	126,168	.....	.....	.....
1113	Town of Union ..... " "	876,714	.....	.....	105,200
1114	Tyler Park ..... " "	38,300	.....	.....	.....
1115	Weehawken ..... " "	462,175	.....	.....	.....
1116	West Hoboken ..... " "	457,008	.....	.....	50,200
1117	West Shore ..... " "	160,164	.....	.....	3,900
1118	Fidelity ..... Weehawken	482,112	.....	.....	79,825
1119	Bluestone ..... West New York	115,902	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,951	.....	$384	.....	$60,000	.....	$58,134	$88,762	$710,433	1065
14,046	$30,988	1,925	.....	.....	$15,502	20,062	73,292	332,259	1066
1,184	.....	100	.....	.....	45,719	.....	43,341	160,456	1067
860	.....	76	.....	.....	83	13,084	8,334	91,593	1068
3,148	.....	795	.....	50,750	6,280	89,415	119,732	810,511	1069
45	.....	351	.....	5,000	12,750	24,531	69,066	332,342	1070
7,743	.....	65	.....	1,500	11,705	18,153	26,116	162,584	1071
1,930	.....	133	.....	.....	17	19,599	14,019	136,267	1072
5,138	.....	834	.....	.....	3,261	54,852	88,533	730,203	1073
1,408	.....	342	.....	.....	1,750	37,977	67,381	387,968	1074
3,139	.....	353	.....	.....	.....	39,269	28,577	228,776	1075
4,489	.....	266	.....	6,000	60,978	.....	64,891	339,914	1076
325	.....	167	.....	.....	1,997	10,977	14,645	95,704	1077
4,341	.....	234	.....	3,500	.....	22,235	15,819	164,955	1078
304	.....	101	.....	.....	368	23,855	33,075	190,939	1079
2,074	18,572	780	.....	.....	5,468	13,379	27,113	182,066	1080
526	.....	1,183	.....	72,305	5,196	62,859	99,329	673,551	1081
243	.....	774	.....	13,500	2,983	39,612	26,413	282,250	1082
442	.....	163	.....	16,500	479	32,047	15,531	222,102	1083
392	867	3,625	.....	25,000	65,480	38,641	225,443	1,003,630	1084
65,739	.....	10	.....	.....	596	.....	78,321	301,722	1085
6	13,273	1,658	.....	77,350	101,307	85,989	300,640	1,580,881	1086
480	.....	113	.....	.....	787	12,652	8,465	124,037	1087
11,232	.....	670	.....	.....	11,402	58,616	98,404	612,375	1088
23,891	.....	902	$1,900	30,500	62,539	165,956	173,939	1,305,174	1089
53	.....	457	.....	.....	.....	68,647	7,625	332,718	1090
29,789	29,652	.....	.....	500	51	3,602	50,029	210,500	1091
.....	.....	230	.....	.....	58	47,529	32,469	339,045	1092
1,706	.....	120	.....	20,000	620	20,830	17,409	178,881	1093
76	.....	60	.....	.....	.....	8,994	10,762	81,537	1094
364	.....	21	.....	3,000	12,895	28,456	26,985	189,796	1095
.....	.....	187	.....	.....	11,048	70,701	37,454	457,570	1096
65	.....	289	.....	.....	74	23,993	43,674	203,888	1097
25	.....	501	.....	19,524	27,437	25,836	63,700	344,124	1098
1,905	.....	336	.....	.....	7,438	33,376	59,638	308,061	1099
.....	.....	622	.....	.....	12,201	36,413	51,128	282,402	1100
3,077	.....	441	.....	13,766	4,901	29,406	24,679	238,713	1101
5,311	.....	1,365	.....	55,040	41,927	33,354	79,952	514,831	1102
1,692	.....	793	.....	26,500	40,242	15,892	56,979	276,722	1103
4,718	.....	1,341	.....	43,000	13,801	63,965	72,001	549,652	1104
30	.....	755	.....	115,000	10,169	53,721	86,113	635,456	1105
2,752	75,476	260	.....	16,500	23,343	45,283	104,885	505,519	1106
4,160	.....	202	.....	4,076	5,444	42,269	62,157	364,112	1107
1,128	.....	425	.....	13,000	41,302	61,075	165,140	768,439	1108
12,854	76,706	241	.....	.....	15,204	23,298	51,622	339,060	1109
165	.....	1,130	.....	.....	4,390	6,278	48,435	175,040	1110
2,448	52,549	95	.....	.....	208,174	.....	425,285	1,937,489	1111
203	.....	221	.....	.....	118	35,711	30,118	192,539	1112
6,669	.....	5,621	.....	.....	55,084	106,057	297,960	1,453,305	1113
7,577	.....	170	.....	.....	20,273	2,968	24,297	93,585	1114
.....	.....	1,854	.....	.....	34,513	45,080	136,839	680,461	1115
120	.....	943	.....	.....	156	88,564	119,331	716,322	1116
148	.....	6,670	.....	.....	34,483	.....	79,527	284,892	1117
1,381	5,575	2,068	.....	136,000	29,753	94,699	94,824	926,237	1118
174	.....	375	.....	12,000	7,459	21,549	66,258	223,717	1119

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1065	P. R. R. Y. M. C. A.	3,638	347					907	106
1066	Rainy Day	1,563	144					59	12
1067	Rector	774	69					22	5
1068	Save-More	1,039	97						
1069	Security	5,687	391					353	40
1070	Sherwood	1,869	194						
1071	Sip	900	93	15	2				
1072	Sparrow Hill	1,271	187						
1073	Stuyvesant	4,660	431					1,103	112
1074	Summit	2,522	249					237	33
1075	Sunset	1,800	161						
1076	Tube Zone	1,916	180						
1077	Ukrainian	571	98						
1078	Union	1,653	116					16	4
1079	Veterans'	1,956	220						
1080	Wage Earners	884	129					73	14
1081	Washington	4,216	425					158	20
1082	West Bergen	2,367	276					49	9
1083	Western Slope	1,920	208					76	15
1084	West Side	4,812	542					648	89
1085	Wilson	1,374	132					67	14
1086	Woodlawn	9,983	942					228	53
1087	Belgrove	1,602	184						
1088	Citizens	3,697	412					368	51
1089	Elm	7,083	528	1,609	182	71	71	920	284
1090	Kearny Heights	2,952	377					32	10
1091	Midland	1,235	139						
1092	Mutual Benefit	1,919	240					245	35
1093	Parkway	1,268	160					128	20
1094	Schuyler	884	138					18	7
1095	Vim	965	180					54	14
1096	West Hudson	3,135	327					148	22
1097	Bergenwood	1,729	197						
1098	North Bergen	2,316	260					31	4
1099	Victory	2,000	288					6	1
1100	Woodcliff on Hudson	1,854	189					48	21
1101	Secaucus	1,875	212					145	31
1102	Bergenline	2,828	474					304	54
1103	Community	1,419	119					79	10
1104	Conservative	3,661	406					177	61
1105	Courtlandt	3,499	396					188	31
1106	Dispatch	2,309	265						
1107	Greater City	2,731	263					145	16
1108	Hamilton	4,585	359					222	19
1109	Highpoint	1,268	165					50	11
1110	North River	1,163	106						
1111	Palisade	10,039	985					78	14
1112	Sentinel	1,316	124						
1113	Town of Union	8,384	831					526	90
1114	Tyler Park	423	52						
1115	Weehawken	3,801	336						
1116	West Hoboken	4,914	583					251	39
1117	West Shore	1,461	146					19	3
1118	Fidelity	5,612	367					399	66
1119	Bluestone	1,268	138						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,545	84	369	S.	$1.00 m.	$200	6	$0.06 b	$0.06 b	1065
1,622	38	118	S.	1.00 m.	200	6	.25 b	.25 b	1066
796	21	53	S.	.50 & 1.00 m.	200	6	.....	.....	1067
1,039	22	75	S.	1.00 m.	200	6	.....	.....	1068
6,040	115	316	S.	1.00 m.	200	6	.....	.....	1069
1,869	41	153	S.	1.00 m.	200	6	.....	1.00 a	1070
915	34	61	S.	1.00 m.	200	6	.....	.....	1071
1,271	52	135	S.	1.00 m.	200	6	.....	.....	1072
5,763	105	438	S.	1.00 & 2.00 m.	200	6	.....	.....	1073
2,759	56	226	S.	1.00 m.	200	6	.....	.....	1074
1,800	54	107	S.	1.00 m.	200	6	.....	.....	1075
1,916	32	148	S.	1.00 m.	200	6	.....	.....	1076
571	25	73	S.	1.00 m.	200	6	.....	.....	1077
1,669	26	94	S.	1.00 m.	200	6	.14 b	.14 b	1078
1,956	34	186	S.	1.00 m.	200	6	.07½ b	.07½ b	1079
957	32	111	S.	1.00 m.	200	6	.....	.....	1080
4,374	69	376	S.	1.00 m.	200	6	.15 b	.08⅓ b	1081
2,416	40	245	S.	1.00 m.	200	6	.....	.....	1082
1,996	66	157	S.	1.00 m.	200	6	.....	.....	1083
5,460	86	545	S.	.25 w.	200	6	.04 b	.04 b	1084
1,441	23	123	S.	.50 & 1.00 m.	200	6	.....	.....	1085
10,211	223	772	S. & N.S.	.25wk. & 1.00 m.	200	6	.17½ b	.17½ b	1086
1,602	22	162	S.	1.00 m.	200	6	4.00 a	2.00 a	1087
4,065	75	388	S.	1.00 m.	200	6	3.00 a	.....	1088
9,683	218	847	S.	.50, .70 & 1.00 m.	200	6	.05 b	.05 b	1089
2,984	65	322	S.	1.00 m.	240	6	3.50 a	1.00 a	1090
1,235	35	104	O.P.	.....	200	6	3.00 a	1.00 a	1091
2,164	51	224	S.	1.00 m.	240	6	4.00 a	.....	1092
1,396	32	148	S.	1.00 m.	240	6	4.00 a	.....	1093
902	23	122	S.	1.00 m.	200	6	3.00 a	1.00 a	1094
1,019	54	140	S.	1.00 m.	200	6	.04 b	.04 b	1095
3,283	88	261	S.	1.00 m.	240	6	3.00 a	.....	1096
1,729	33	164	S.	1.00 m.	200	6	.25 b	.25 b	1097
2,347	66	198	S.	1.00 m.	200	6	.....	.....	1098
2,006	69	220	S.	1.00 m.	200	6	.....	.....	1099
1,902	17	193	S.	1.00 m.	200	6	.....	.....	1100
2,020	51	192	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1101
3,132	78	450	S.	1.00 m.	200	6	.....	1.00 a	1102
1,498	31	98	S.	.70 m.	200	6	.....	.....	1103
3,838	83	384	S.	1.00 m.	200	4½ & 6	3.00 a	1.00 a	1104
3,687	117	310	S.	1.00 m.	200	6	.....	.....	1105
2,309	48	217	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1106
2,876	43	236	S.	1.00 m.	200	1½ to 6	.12½ b	.12½ b	1107
4,807	63	315	S.	1.00 m.	T.M.&200	4½ & 6	.25 b	.25 b	1108
1,318	25	151	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.25 b	1109
1,163	26	80	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1110
10,117	185	814	N.S.	1.00 m.	T.M.&200	4½ & 6	.25 b	.25 b	1111
1,316	40	84	S.	1.00 m.	200	6	.12½ b	.12½ b	1112
8,910	200	721	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	3.00 a & .25 b	1113
423	14	38	S.	1.00 m.	200	6	.12½ b	.12½ b	1114
3,801	90	246	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	.....	1115
5,165	97	525	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1116
1,480	46	103	S.	1.00 m.	200	6	.12½ b	.12½ b	1117
6,011	221	212	S.	1.00 m.	200	6	.....	.....	1118
1,268	39	99	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1119

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
1120	Kismet	West New York	Nov. 17, 1922	Charles Jacknowitz
1121	New City	" " "	Sept. 20, 1923	Joseph Leer
1122	Reliant	" " "	June 21, 1923	William Boss
1123	West New York	" " "	Feb. 5, 1912	Jules Baechler
	Hunterdon County			
1124	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
1125	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
1126	Flemington	Flemington	May 7, 1913	William J. Case
1127	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
1128	High Bridge	High Bridge	July 19, 1907	E. E. Alexander
1129	Centennial	Lambertville	May 22, 1876	Joseph Akers
1130	Milford	Milford	Jan. 10, 1923	C. H. Bachman
1131	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts
	Mercer County			
1132	Nottingham	Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
1133	Citizens	Hightstown	Dec. 13, 1900	John G. Scheible
1134	Hopewell	Hopewell	Feb. 19, 1914	Raymond S. Van Dyke
1135	Garden	Lawrence Township	Jan. 24, 1920	Martin E. Carroll
1136	Pennington	Pennington	July 25, 1912	Theodore P. Reed, Jr.
1137	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
1138	Princeton	"	June 7, 1917	Lloyd W. Grover
1139	Capitol	Trenton	Mar. 8, 1907	Frank J. Eppele
1140	Chambersburg	"	Oct. 21, 1921	Fred C. Schwartz, Jr.
1141	Economia	"	Dec. 21, 1911	Chester Rossa
1142	Greenwood	"	May 16, 1928	Robert B. Pidcock
1143	Loyal	"	Dec. 31, 1921	J. Tinley Knotts
1144	Mutual	"	Nov. 16, 1908	Samuel Haverstick
1145	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
1146	Old Borough	"	May 11, 1928	William S. Collier
1147	Prospect	"	Mar. 16, 1927	John S. Quimby
1148	Realtors	"	Feb. 10, 1922	Leroy Willey
1149	Roma	"	Sept. 20, 1920	L. Samuel Sica
1150	Sanhican	"	Oct. 18, 1923	Harry C. Hartpence
1151	Stacy	"	Dec. 2, 1920	Samuel Swern
1152	St. George	"	Mar. 18, 1912	Arthur F. Wildblood
1153	Trent	"	Dec. 14, 1927	Charles E. Whitehead
1154	United	"	Nov. 17, 1915	C. Richard Waller
1155	Wilbur	"	Feb. 2, 1923	James T. Sutphen
1156	White Horse	White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County			
1157	Avenel	Avenel	Nov. 1, 1921	Matthew T. Smith
1158	Blazing Star	Carteret	Jan. 20, 1923	Isidore M. Weiss
1159	Carteret	"	May 4, 1901	Edward J. Heil
1160	Roosevelt	"	June 29, 1914	William J. Lawlor
1161	Sound View	"	Dec. 11, 1924	Charles A. Conrad
1162	Tax Payers	"	Oct. 18, 1927	Thomas J. Mulvihill
1163	Cranbury	Cranbury	Oct. 20, 1921	C. Raymond Wicoff
1164	Dunellen	Dunellen	April 11, 1887	Walter M. Fowler
1165	Home	"	Mar. 13, 1909	J. Russell Garretson
1166	Fairfield	Fords	Sept. 6, 1919	Howard Sharp

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Emil Klein	William V. Quillin	623 Bergenline Ave., West New York, N. J.	1120
Irwin Rubenstein	O. A. Thie	20 Highland Place, West New York, N. J.	1121
Anthony J. Vallcenti	Richard Finch	Hudson Ave. & 9th St., West New York, N. J.	1122
Samuel Nashel	Frank J. Oleri	650 Bergenline Ave., Jersey City, N. J.	1123
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	1124
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	1125
A. O. Robbins	William A. Abbott	6 Spring St., Flemington, N. J.	1126
Harlan Besson	Harold K. Arnwine	Frenchtown, N. J.	1127
Clarence Garretson	H. L. Staples	High Bridge, N. J.	1128
Horace J. Farlee	Wilson G. Herstine	162 N. Union St., Lambertville, N. J.	1129
Herr & Fisher	Wallace Sloyer	Milford, N. J.	1130
Herr & Fisher	Alvah P. Ramsey	White House, N. J.	1131
Alvin W. Sykes	H. Dallas Fogg	Hamilton Square, N. J.	1132
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	1133
David L. Smith	Russell W. Holcombe	Hopewell Bank Bldg., Hopewell, N. J.	1134
Homan, Buchanan & Smith	J. Dana Kafer	Lawrenceville, N. J.	1135
Cassel R. Ruhlman	Alvin C. Stover	12 S. Main St., Pennington, N. J.	1136
William C. Vandewater	Edward A. Frohling	90 Nassau St., Princeton, N. J.	1137
Louis Gerber	Charlotte W. Dougherty	20 Nassau St., Princeton, N. J.	1138
Godfrey W. Schroth	Frank Vliet	140 Academy St., Trenton, N. J.	1139
Henry M. Hartmann	Harvey R. Hulse	1084 S. Broad St., Trenton, N. J.	1140
Benjamin Ciereszko	Albin L. Krempecki	974 S. Broad St., Trenton, N. J.	1141
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	1142
Minton & Rogers	R. C. Teunon	Broad St. Bank Bldg., Trenton, N. J.	1143
William Abbotts, Jr.	William A. Cooley	211 N. Montgomery St., Trenton, N. J.	1144
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	1145
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	1146
William N. Cooper	Gilbert S. Pedrick	333 Maple Ave., Trenton, N. J.	1147
William E. Blackman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1148
Daniel A. Spair	Joseph J. Felcone	274 Hamilton Ave., Trenton, N. J.	1149
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1150
I. Herbert Levy	Samuel Leopold	143 E. State St., Trenton, N. J.	1151
Joseph Lanigan	Georgina V. Magown	115 Chewalla Drive, Trenton, N. J.	1152
Frederic R. Brace	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1153
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1154
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1155
Edward E. Reilly	Edmund D. Blake	1781 Exton Ave., White Horse, N. J.	1156
Wilton T. Applegate	A. George Heller	93 Avenel St., Avenel, N. J.	1157
Robert L. Brown	William J. Lawlor	45 Chrome Ave., Carteret, N. J.	1158
Francis A. Monaghan	Anna Brown	543 Roosevelt Ave., Carteret, N. J.	1159
Emil Stremlau	Russell L. Miles	Roosevelt Ave. & Hudson St., Carteret, N. J.	1160
Elmer E. Brown	Fred F. Simons	154 Emerson St., Carteret, N. J.	1161
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1162
Wilton T. Applegate	William C. Hoffman	Cranbury, N. J.	1163
Dolliver & Feaster	William A. Castner	146 Front St., Dunellen, N. J.	1164
Fred C. Gaskill	Charles A. Coriell	621 Washington Ave., Dunellen, N. J.	1165
Leo Goldberger	T. W. Liddle	875 King George's Road, Fords, N. J.	1166

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
1120	Kismet	West New York	$7,064	.....	$75,700
1121	New City	" " "	7,911	$17,252	73,000
1122	Reliant	" " "	3,488	.....	53,600
1123	West New York	" " "	14,343	4,545	217,800
	Totals		$1,523,090	$1,684,030	$36,585,400
	Hunterdon County				
1124	Bloomsbury	Bloomsbury	$26,161	$1,130	$76,330
1125	Clinton Town	Clinton	28,050	2,079	112,400
1126	Flemington	Flemington	1,816	21,094	214,344
1127	Frenchtown	Frenchtown	2,460	1,026	97,500
1128	High Bridge	High Bridge	8,371	2,300	154,750
1129	Centennial	Lambertville	4,562	.....	316,000
1130	Milford	Milford	12,975	987	108,400
1131	Whitehouse	White House	4,383	7,311	88,650
	Totals		$88,778	$35,927	$1,168,374
	Mercer County				
1132	Nottingham	Hamilton Square	$6,014	$5,373	$54,700
1133	Citizens'	Hightstown	21,607	10,000	697,070
1134	Hopewell	Hopewell	34,611	5,000	279,700
1135	Garden	Lawrence Township	3,426	8,294	168,005
1136	Pennington	Pennington	1,454	3,757	207,400
1137	Nassau	Princeton	158,873	10,000	524,000
1138	Princeton	"	29,175	25,000	601,200
1139	Capitol	Trenton	34,065	32,794	1,355,814
1140	Chambersburg	"	2,623	5,172	121,764
1141	Economia	"	15,875	15,955	202,600
1142	Greenwood	"	3,433	1,000	21,400
1143	Loyal	"	5,392	.....	223,900
1144	Mutual	"	9,806	10,239	681,169
1145	North Trenton	"	17,485	2,250	121,300
1146	Old Borough	"	3,356	18,000	157,650
1147	Prospect	"	4,060	4,522	108,700
1148	Realtors	"	2,957	244	112,754
1149	Roma	"	2,959	266	218,467
1150	Sanhican	"	9,732	4,852	71,600
1151	Stacy	"	17,070	28,182	213,600
1152	St. George	"	20,815	8,746	336,100
1153	Trent	"	1,360	698	37,400
1154	United	"	15,103	25,000	1,214,715
1155	Wilbur	"	42,431	4,610	184,450
1156	White Horse	White Horse	685	1,509	87,300
	Totals		$464,367	$231,463	$8,002,758
	Middlesex County				
1157	Avenel	Avenel	$2,895	$4,755	$24,400
1158	Blazing Star	Carteret	26,580	.....	95,200
1159	Carteret	"	9,184	8,158	313,900
1160	Roosevelt	"	233	4,900	128,793
1161	Sound View	"	1,774	2,177	94,250
1162	Tax Payers	"	735	16,722	13,138
1163	Cranbury	Cranbury	1,854	6,062	213,400
1164	Dunellen	Dunellen	3,818	5,500	290,000
1165	Home	"	7,423	6,039	229,000
1166	Fairfield	Fords	5,183	9,000	106,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,870	$5,550	$228,902	$38,093	$329	$358,508	1120
2,900	5,216	11,334	5,836	4,171	127,620	1121
84,482	8,140	209,751	8,320	3,838	371,619	1122
.....	11,545	119,270	37,754	490	405,747	1123
$10,104,479	$1,878,695	$31,185,344	$3,917,843	$1,078,196	$87,957,077	
.....	$550	$3,200	$5,059	$8,328	$120,758	1124
.....	6,332	3,403	4,350	37,701	194,315	1125
.....	30,147	.....	1,799	4,753	273,953	1126
$1,200	2,275	.....	601	76	105,138	1127
.....	1,285	25,713	9,659	3,827	205,905	1128
12,100	5,962	38,693	28,906	11,535	417,758	1129
.....	.....	19,182	2,707	2,060	146,311	1130
5,500	3,965	1,624	2,824	287	114,544	1131
$18,800	$50,516	$91,815	$55,905	$68,567	$1,578,682	
.....	$1,145	$15,025	$2,131	$66	$84,454	1132
.....	27,496	51,769	35,051	15,337	858,330	1133
$5,800	15,775	11,898	441	7,062	360,287	1134
.....	2,611	123,546	14,899	1,236	322,017	1135
4,000	10,544	2,500	8,706	7,433	245,794	1136
2,611	94,900	55,158	7,935	63	853,540	1137
92,400	1,445	443,334	12,086	1,483	1,206,123	1138
149,840	77,537	1,139,008	62,725	30,814	2,882,597	1139
3,131	6,003	95,210	10,850	2,266	247,019	1140
29,822	9,620	127,527	4,972	2,773	409,144	1141
.....	1,800	9,061	5,684	198	42,576	1142
36,600	8,560	203,387	1,458	1,394	480,691	1143
650	32,886	405,776	45,037	4,646	1,190,209	1144
1,010	7,360	54,729	296	270	204,700	1145
.....	11,537	20,710	3,563	8,810	223,626	1146
484	9,689	31,043	4,684	160	163,342	1147
.....	6,947	72,830	19,152	1,749	216,633	1148
83,642	40,281	93,120	9,397	2,876	451,008	1149
.....	8,450	28,923	11,235	333	135,125	1150
260	4,320	198,517	23,072	4,065	489,086	1151
.....	7,135	139,240	35,144	7,078	554,258	1152
.....	2,290	9,684	3,349	.....	54,781	1153
18,647	28,589	462,314	7,210	25,264	1,796,842	1154
2,395	10,060	140,617	7,495	39,904	431,962	1155
.....	1,845	39,366	2,376	804	133,885	1156
$431,292	$428,825	$3,974,292	$338,948	$166,084	$14,038,029	
.....	.....	$22,720	$4,719	$254	$59,743	1157
$930	$4,145	91,372	22,889	2,431	243,547	1158
.....	9,020	285,049	15,703	9,185	650,199	1159
11,135	2,870	53,227	567	6,815	208,540	1160
713	5,372	37,026	10,360	35,295	186,967	1161
50,300	4,045	3,362	915	86	89,303	1162
9,000	9,529	120,317	31,344	771	392,277	1163
53,576	24,015	113,895	7,727	7,093	505,624	1164
.....	3,260	77,282	18,035	2,057	343,096	1165
36,477	.....	229,964	8,111	9,790	404,625	1166

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued					
1120	Kismet	West New York	$88,815	.....	.....	$18,775
1121	New City	" " "	75,678	.....	.....	.....
1122	Reliant	" " "	227,871	.....	.....	17,600
1123	West New York	" " "	252,637	.....	.....	.....
	Totals		$49,070,432	$324,457	$2,638	$8,187,593
	Hunterdon County					
1124	Bloomsbury	Bloomsbury	$86,412	$3,000	.....	.....
1125	Clinton Town	Clinton	144,354	.....	.....	.....
1126	Flemington	Flemington	206,220	.....	.....	.....
1127	Frenchtown	Frenchtown	60,912	.....	.....	$13,600
1128	High Bridge	High Bridge	119,625	1,321	.....	5,600
1129	Centennial	Lambertville	285,240	.....	.....	.....
1130	Milford	Milford	86,844	.....	.....	.....
1131	Whitehouse	White House	77,590	880	.....	13,600
	Totals		$1,067,197	$5,201	.....	$32,800
	Mercer County					
1132	Nottingham	Hamilton Square	$66,144	.....	.....	$1,000
1133	Citizens'	Hightstown	595,044	.....	.....	.....
1134	Hopewell	Hopewell	273,257	.....	.....	.....
1135	Garden	Lawrence Township	187,064	$7,760	.....	10,400
1136	Pennington	Pennington	169,783	.....	.....	.....
1137	Nassau	Princeton	625,458	.....	.....	.....
1138	Princeton	"	550,110	.....	.....	126,400
1139	Capitol	Trenton	1,423,350	27,636	.....	557,500
1140	Chambersburg	"	125,874	.....	.....	19,450
1141	Economia	"	235,727	.....	.....	10,900
1142	Greenwood	"	35,934	.....	.....	1,200
1143	Loyal	"	234,064	.....	.....	36,100
1144	Mutual	"	583,025	.....	.....	123,700
1145	North Trenton	"	155,055	.....	.....	.....
1146	Old Borough	"	179,070	.....	.....	.....
1147	Prospect	"	119,857	.....	.....	2,900
1148	Realtors	"	106,455	100	.....	17,300
1149	Roma	"	261,957	.....	.....	69,900
1150	Sanhican	"	99,993	.....	.....	.....
1151	Stacy	"	127,536	.....	.....	72,646
1152	St. George	"	262,837	12,700	.....	70,700
1153	Trent	"	36,994	.....	.....	.....
1154	United	"	832,967	.....	.....	220,600
1155	Wilbur	"	307,682	.....	.....	.....
1156	White Horse	White Horse	95,415	.....	.....	4,800
	Totals		$7,690,652	$48,196	.....	$1,345,496
	Middlesex County					
1157	Avenel	Avenel	$17,751	.....	.....	$650
1158	Blazing Star	Carteret	153,546	.....	.....	.....
1159	Carteret	"	301,791	.....	.....	144,200
1160	Roosevelt	"	116,256	.....	.....	3,400
1161	Sound View	"	139,374	.....	.....	.....
1162	Tax Payers	"	67,596	.....	.....	.....
1163	Cranbury	Cranbury	250,744	.....	.....	19,800
1164	Dunellen	Dunellen	265,614	.....	.....	25,400
1165	Home	"	205,608	.....	.....	10,750
1166	Fairfield	Fords	125,361	.....	.....	40,260

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$195	.....	$35,500	$141,328	.....	$73,895	$358,508	1120
$14,926	.....	207	.....	.....	5,003	$16,513	15,293	127,620	1121
2,007	.....	419	.....	3,000	25,271	21,059	74,392	371,619	1122
1,605	$9,318	433	.....	54,479	4,491	40,918	41,866	405,477	1123
$588,116	$1,072,657	$114,062	$19,632	$3,320,632	$2,894,650	$7,686,453	$14,675,755	$87,957,077	
.....	.....	$152	.....	.....	$225	$26,719	$4,250	$120,758	1124
.....	.....	182	.....	.....	129	45,047	4,603	194,315	1125
.....	.....	369	$800	$4,500	22	54,431	7,611	273,953	1126
.....	.....	190	.....	15,000	312	13,507	1,617	105,138	1127
.....	.....	468	1,000	24,000	1,139	25,213	27,539	205,905	1128
$1,355	$800	251	.....	33,785	983	69,966	25,378	417,758	1129
.....	.....	55	.....	30,000	494	18,105	10,813	146,311	1130
891	.....	170	.....	.....	531	14,699	6,183	114,544	1131
$2,246	$800	$1,837	$1,800	$107,285	$3,835	$267,687	$87,994	$1,578,682	
.....	.....	$156	.....	.....	$402	$8,261	$8,491	$84,454	1132
$616	.....	89	.....	$53,500	.....	147,674	61,407	858,330	1133
.....	.....	365	.....	.....	405	74,849	11,411	360,287	1134
2,370	.....	426	.....	9,000	6,728	43,042	55,227	322,017	1135
.....	$1,500	798	$250	21,300	475	42,120	9,568	245,794	1136
1,265	.....	1,650	.....	.....	.....	177,652	47,515	853,540	1137
1,346	.....	1,286	.....	209,300	514	126,598	190,569	1,206,123	1138
4,407	.....	1,560	.....	233,357	12,291	257,466	365,030	2,882,597	1139
119	11,864	246	.....	9,000	470	25,181	54,815	247,019	1140
.....	.....	154	.....	52,576	2,651	54,415	52,721	409,144	1141
335	.....	546	.....	.....	95	.....	4,466	42,576	1142
17	4,134	12	.....	39,500	17,994	44,252	104,618	480,691	1143
186	.....	2,201	.....	105,000	2,245	169,389	204,463	1,190,209	1144
.....	.....	216	.....	.....	991	17,156	31,282	204,700	1145
.....	.....	182	.....	.....	551	31,472	12,351	223,626	1146
.....	.....	414	.....	6,000	311	14,670	19,190	163,342	1147
2,853	12,471	231	.....	15,200	3,352	18,744	39,927	216,633	1148
128	.....	153	.....	5,500	1,580	64,609	47,181	451,008	1149
.....	.....	65	.....	.....	314	21,084	13,669	135,125	1150
.....	.....	212	.....	.....	114,570	79,321	94,801	489,086	1151
275	29,120	397	.....	80,375	369	34,179	63,306	554,258	1152
.....	.....	44	.....	5,000	1,115	4,076	7,552	54,781	1153
.....	.....	930	.....	279,500	3,058	261,965	197,822	1,796,842	1154
10	.....	286	.....	.....	37	62,971	60,976	431,962	1155
432	.....	569	.....	5,500	496	13,556	13,117	133,885	1156
$14,359	$59,089	$13,188	$250	$1,129,608	$171,014	$1,794,702	$1,771,475	$14,038,029	
$18,926	$3,086	.....	.....	.....	$4,411	$4,732	$10,187	$59,743	1157
6,148	.....	$149	.....	.....	11,588	33,661	38,455	243,547	1158
40	.....	1,256	.....	$2,500	26,791	64,661	108,960	650,199	1159
45	.....	.....	.....	34,462	188	30,126	24,063	208,540	1160
.....	.....	341	.....	.....	1,143	24,490	21,619	186,967	1161
10	.....	505	.....	.....	1,940	11,939	7,313	89,303	1162
.....	.....	384	.....	2,000	3,458	62,020	53,871	392,277	1163
.....	.....	33	.....	104,800	.....	61,928	47,849	505,624	1164
.....	.....	304	.....	34,000	2,156	49,959	40,319	343,096	1165
.....	56,075	16	.....	.....	47,445	20,526	114,942	404,625	1166

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1120	Kismet	849	67	.....	.....	.....	.....	94	15
1121	New City	745	82	.....	.....	.....	.....	.....	.....
1122	Reliant	1,996	316	.....	.....	.....	.....	88	9
1123	West New York	2,608	281	.....	.....	.....	.....	.....	.....
	Totals	548,844	56,549	2,615	286	71	71	41,318	5,841
	Hunterdon County								
1124	Bloomsbury	970	133	30	2	.....	.....	.....	.....
1125	Clinton Town	1,669	223	.....	.....	.....	.....	.....	.....
1126	Flemington	2,705	206	.....	.....	.....	.....	.....	.....
1127	Frenchtown	1,163	147	.....	.....	.....	.....	68	14
1128	High Bridge	3,212	149	19	2	.....	.....	56	11
1129	Centennial	3,668	391	.....	.....	.....	.....	.....	.....
1130	Milford	1,425	153	.....	.....	.....	.....	.....	.....
1131	Whitehouse	1,231	132	8	6	.....	.....	68	28
	Totals	16,043	1,534	57	10	.....	.....	192	53
	Mercer County								
1132	Nottingham	1,279	203	.....	.....	.....	.....	5	1
1133	Citizens'	7,689	562	.....	.....	.....	.....	.....	.....
1134	Hopewell	3,946	366	.....	.....	.....	.....	.....	.....
1135	Garden	2,309	281	97	17	.....	.....	52	9
1136	Pennington	2,857	247	.....	.....	.....	.....	.....	.....
1137	Nassau	8,124	442	.....	.....	.....	.....	.....	.....
1138	Princeton	6,839	705	.....	.....	.....	.....	632	91
1139	Capitol	18,039	1,617	282	43	.....	.....	2,788	381
1140	Chambersburg	1,373	169	.....	.....	.....	.....	133	32
1141	Economia	3,197	552	.....	.....	.....	.....	55	12
1142	Greenwood	524	87	.....	.....	.....	.....	6	4
1143	Loyal	2,663	229	.....	.....	.....	.....	180	44
1144	Mutual	7,779	702	.....	.....	.....	.....	619	73
1145	North Trenton	1,989	208	.....	.....	.....	.....	.....	.....
1146	Old Borough	2,560	305	.....	.....	.....	.....	.....	.....
1147	Prospect	1,684	198	.....	.....	.....	.....	15	4
1148	Realtors	1,216	135	1	1	.....	.....	87	14
1149	Roma	3,385	329	.....	.....	.....	.....	350	35
1150	Sanhican	1,029	110	.....	.....	.....	.....	.....	.....
1151	Stacy	1,438	209	.....	.....	.....	.....	363	70
1152	St. George	3,657	583	127	12	.....	.....	354	61
1153	Trent	542	59	.....	.....	.....	.....	.....	.....
1154	United	14,620	1,115	.....	.....	.....	.....	1,103	155
1155	Wilbur	3,215	226	.....	.....	.....	.....	.....	.....
1156	White Horse	1,677	178	.....	.....	.....	.....	24	5
	Totals	103,630	9,817	507	73	.....	.....	6,766	991
	Middlesex County								
1157	Avenel	174	24	.....	.....	.....	.....	3	3
1158	Blazing Star	1,374	127	.....	.....	.....	.....	.....	.....
1159	Carteret	3,361	364	.....	.....	.....	.....	721	104
1160	Roosevelt	1,533	151	.....	.....	.....	.....	17	2
1161	Sound View	1,273	131	.....	.....	.....	.....	.....	.....
1162	Tax Payers	839	127	.....	.....	.....	.....	.....	.....
1163	Cranbury	2,839	371	.....	.....	.....	.....	99	12
1164	Dunellen	3,367	367	.....	.....	.....	.....	127	20
1165	Home	2,310	255	.....	.....	.....	.....	54	5
1166	Fairfield	3,497	222	.....	.....	.....	.....	402	53

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
943	17	65	S.	$1.00 m.	$200	6	.....	.....	1120
745	29	53	S.	1.00 m.	200	6	.....	.....	1121
2,084	52	273	S.	1.00 & 2.00 m.	200	6	$0.12½ b	$0.12½ b	1122
2,608	94	187	S.	.25 w.	200	5 & 6	.09 b	.09 b	1123
592,848	12,046	50,701							
1,000	44	91	S.	$1.00 m.	$200	6	$4.00 a	.....	1124
1,669	71	152	S.	1.00 m.	200	6	2.00 a	$2.00 a	1125
2,705	89	117	S.	1.00 m.	200	6	.....	.....	1126
1,231	52	109	S.	1.00 m.	200	6	.....	.....	1127
3,287	80	82	S.	.50 m.	100	6	.....	.....	1128
3,668	186	205	S.	1.00 m.	200	6	2.50 a	.....	1129
1,425	37	116	S.	1.00 m.	200	6	.05 b	.05 b	1130
1,307	45	121	S.	1.00 m.	200	6	3.00 a	.....	1131
16,292	604	993							
1,284	33	171	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	1132
7,689	278	284	S.	1.00 m.	240	6	.....	.....	1133
3,946	149	217	S.	1.00 m.	200	6	1.00 a	1.00 a	1134
2,458	86	221	S.	.70 m.	200	6	3.00 a	3.00 a	1135
2,857	96	151	S.	1.00 m.	200	6	1.00 a	.....	1136
8,124	93	349	S.	1.00 m.	200	6	3.00 a	.....	1137
7,471	211	585	S.	1.00 m.	200	6	.10 b	.10 b	1138
21,109	708	1,383	S.	1.00 m.	200	6	.02½ b	.02½ b	1139
1,506	84	117	S.	1.00 m.	200	6	2.00 a	.....	1140
3,252	182	382	S.	1.00 m.	200	6	.05 b	.05 b	1141
530	16	75	S.	1.00 m.	200	6	.02½ b	.02½ b	1142
2,843	76	197	O.P.	.....	200	6	3.00 a	.....	1143
8,398	283	492	S.	.70 m.	200	6	6.00 a	6.00 a	1144
1,989	69	139	S.	1.00 m.	200	6	3.00 a	.....	1145
2,560	106	199	S.	1.00 m.	200	6	2.00 a	.....	1146
1,699	51	151	S.	1.00 m.	200	6	2.00a	.....	1147
1,304	40	110	S.	1.00 m.	200	6	.05 b	.05 b	1148
3,735	124	240	O.P.	.....	200	6	3.00 a & .02½ b	1.00a & .02½b	1149
1,029	47	63	S.	1.00 m.	200	6	3.00 a	1.00 a	1150
1,801	51	228	S.	1.00 m.	200	6	.....	.....	1151
4,138	197	459	S.	1.00 m.	200	6	.02½ b	.02½ b	1152
542	14	45	S.	1.00 m.	200	6	2.00 a	.....	1153
15,723	468	802	O.P.	.....	200	6	5.00 a	3.00 a	1154
3,215	89	137	S.	1.00 m.	200	6	2.00 a	.....	1155
1,701	45	138	S.	1.00 m.	200	6	3.00 a	1.00 a	1156
110,903	3,596	7,285							
177	10	17	S.	$1.00 m.	$200	6	$5.00 a	$5.00 a	1157
1,374	32	95	S.	1.00 m.	200	6	.05 b	.05 b	1158
4,082	117	351	S.	1.00 m.	200	6	.05 b	.05 b	1159
1,550	56	97	O.P.	.....	200	6	3.00 a	3.00 a	1160
1,273	45	86	S.	1.00 m.	200	6	.....	.....	1161
839	34	93	S.	1.00 m.	200	6	4.50 a	.....	1162
2,938	100	283	S.	1.00 m.	200	6	.....	.....	1163
3,494	192	195	S.	1.00 m.	200	6	.05 b	.05 b	1164
2,364	99	161	S.	1.00 m.	200	6	.05 b	.05 b	1165
3,899	38	237	O.P.	.....	100	6	.....	.....	1166

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Middlesex County—Continued		
1167	Highland Park ..... Highland Park	Dec. 14, 1908	Albert R. Johnson .....
1168	Raritan Valley ..... "	Jan. 10, 1925	H. Richard Segoine .....
1169	Jamesburg Mutual ..... Jamesburg	Feb. 20, 1869	John H. Herche .....
1170	Brainy Borough ..... Metuchen	Aug. 6, 1925	H. T. Smith .....
1171	Metuchen ..... "	Sept. 7, 1897	Milton C. Mook .....
1172	Evergreen ..... Middlesex Borough	May 21, 1925	George W. Harris .....
1173	Middlesex Borough ..... " "	Oct. 20, 1914	C. A. Lydecker .....
1174	Citizens' ..... Milltown	July 31, 1916	Harold J. Schlosser .....
1175	Milltown ..... "	Feb. 9, 1910	William H. Kuhlthau .....
1176	Assurance ..... New Brunswick	Jan. 23, 1925	James A. Dempsey .....
1177	Business Men's ..... " "	Mar. 1, 1916	Patrick F. Byrne .....
1178	College Town ..... " "	June 17, 1922	Joseph Lefkowits .....
1179	County Seat ..... " "	Jan. 9, 1924	L. A. M. Feber .....
1180	Freedom ..... " "	Jan. 15, 1925	Charles H. Reed .....
1181	Helpful ..... " "	April 25, 1925	Wade H. Johns .....
1182	Homestead ..... " "	April 15, 1886	Theodore Whitlock .....
1183	International ..... " "	Feb. 5, 1916	Henry A. Bornheimer .....
1184	Magyar ..... " "	Aug. 17, 1922	Louis Gyarmati .....
1185	Middlesex County ..... " "	June 8, 1920	John J. Morrison .....
1186	New Brunswick ..... " "	July 11, 1912	Alvin A. Hastings .....
1187	Property Owners' ..... " "	April 14, 1924	Frank A. Connoly .....
1188	Provident ..... " "	June 7, 1894	Russell B. Howell .....
1189	Relief ..... " "	Dec. 12, 1923	Nathaniel L. Frankel .....
1190	Second Merchants ..... " "	Dec. 19, 1894	Walter Burns .....
1191	Second Peoples ..... " "	Feb. 21, 1891	Conrad W. Kuhlthau .....
1192	Security ..... " "	Feb. 25, 1889	Theodore Cohn .....
1193	Uniform ..... " "	Dec. 18, 1924	Benjamin W. Errickson .....
1194	University ..... " "	Aug. 27, 1924	Alex Benedik .....
1195	Welfare ..... " "	Mar. 12, 1920	Abraham Jelin .....
1196	West New Brunswick ..... " "	April 22, 1925	Charles E. Archbald .....
1197	Workingmen's ..... " "	Aug. 20, 1895	John A. Manley .....
1198	Young Men's ..... " "	June 15, 1909	Alexander Merchant .....
1199	New Market ..... New Market	April 16, 1912	Charles S. Day .....
1200	Sincerity ..... North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson .....
1201	Citizens ..... Perth Amboy	Dec. 23, 1892	.....
1202	East Jersey ..... " "	May 11, 1922	Samuel Polkowitz .....
1203	Homesite ..... " "	Mar. 21, 1925	Ralph E. Seaman .....
1204	Modern ..... " "	June 3, 1901	Frank Dorsey .....
1205	North Amboy ..... " "	June 14, 1913	Matthew F. Urbanski .....
1206	Pacemaker ..... " "	July 1, 1926	David Landesman .....
1207	People's ..... " "	Feb. 10, 1914	Abel Hansen .....
1208	Perth Amboy ..... " "	June 18, 1910	Albert Leon .....
1209	West Amboy ..... " "	April 16, 1924	Axel S. Olsen .....
1210	Westminster ..... " "	May 9, 1925	Isidore Greenspan .....
1211	Plainsboro ..... Plainsboro	July 12, 1921	Henry W. Jeffers .....
1212	Port Reading ..... Port Reading	May 25, 1910	William Brown .....
1213	Piscataway town ..... Raritan Township	Sept. 11, 1920	W. R. Woodward .....
1214	Home Extension ..... Sayreville	Oct. 18, 1923	William J. Betzler .....
1215	Investors and Owners ..... South Amboy	June 18, 1920	J. Arthur Applegate .....
1216	Star ..... " "	Jan. 22, 1889	R. C. Stephenson .....
1217	South Plainfield ..... South Plainfield	Feb. 14, 1913	Robert K. Hamilton .....
1218	Providers ..... South River	Sept. 29, 1923	Robert F. Fountain .....
1219	Pulawski ..... " "	Nov. 6, 1916	William A. Szmborski .....
1220	South River ..... Woodbridge	Feb. 29, 1892	Asher W. Bissett .....
1221	Clara Barton ..... "	April 17, 1926	Martin J. O'Hara .....
1222	Colonia ..... "	Jan. 14, 1921	William H. Hancock .....
1223	Woodbridge ..... "	Mar. 29, 1910	F. Turner Howell .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
R. E. & A. D. Watson	John W. Zimmermann	Citizens Bank Bldg., New Brunswick, N. J.	1167
Fred W. De Voe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1168
John P. Kirkpatrick	E. A. Breckwedel	Jamesburg, N. J.	1169
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1170
John B. Molineux	Elbert S. Schenck	48 William St., Metuchen, N. J.	1171
J. J. Mutnick, Jr.	Alden Wilmot	603 N. Washington Ave., Dunellen, N. J.	1172
John P. Cullen	L. V. Poulson	R. F. D. No. 1, Bound Brook, N. J.	1173
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St, Milltown, N. J.	1174
Fred W. De Voe	Walter R. Smith	15 E. Church St., Milltown, N. J.	1175
Charles M. Morris	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1176
John P. Kirkpatrick	Fred M. Joiner	46 Paterson St., New Brunswick, N. J.	1177
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1178
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1179
Hicks, Kuhlthau & Thompson	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	1180
Paul W. Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1181
George R. Morrison	W. Frank Parker	390 George St., New Brunswick, N. J.	1182
Jabez H. Helm	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1183
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	1184
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1185
Freeman Woodbridge	Raymond E. Grymes	26 Handy St., New Brunswick, N. J.	1186
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1187
R. E. & A. D. Watson	Charles W. Pierce	Box 92, New Brunswick, N. J.	1188
Frederick F. Richardson	John M. Tegen	137 Church St., New Brunswick, N. J.	1189
Henry C. Berg	Charles A. Schenck	195 Livingston Ave., New Brunswick, N. J.	1190
Jabez H. Helm	Charles E. Tindell	51 Bayard St., New Brunswick, N. J.	1191
W. Edwin Florance	William G. Howell	238 George St., New Brunswick, N. J.	1192
George J. Tlechner	Hans M. K. Hansen	396 George St., New Brunswick, N. J.	1193
Morris Roth	Isadore Attinger	5 Elm Row, New Brunswick, N. J.	1194
Samuel D. Hoffman	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1195
James J. Curran	Joseph G. Baier	705 Hamilton St., New Brunswick, N. J.	1196
John A. Lynch	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1197
R. E. & A. D. Watson	Louis A. Meseroll	New Brunswick Tr. Co., New Brunswick, N. J.	1198
Fred C. Gaskill	Harry R. Hall	420 Prospect Ave., Dunellen, N. J.	1199
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., New Brunswick, N. J.	1200
Special Asst. Dep. Com'r	*Frank J. Cahill, Jr.	1 West State St., Trenton, N. J.	1201
Henry K. Golenbock	Lillian K. Joselson	213 State St., Perth Amboy, N. J.	1202
Jacob M. Klein	James A. Compton	Perth Amboy Nat'l Bk. Bldg., Perth Amboy	1203
John E. Toolan	Robert Fullerton	339 State St., Perth Amboy, N. J.	1204
Andrew J. Wight	Joseph Massopush	603 Amboy Ave., Perth Amboy, N. J.	1205
Jacob S. Karkus	Otto Schuster	R. F. D. No. 1, Box 35, Perth Amboy, N. J.	1206
Charles K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1207
Leo Goldberger	Arnold J. Christensen	133 Paterson St., Perth Amboy, N. J.	1208
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	1209
David T. Wilentz	Morris Goldfarb	265 Madison Ave., Perth Amboy, N. J.	1210
John V. B. Wicoff	Paul S. Smith	90 Nassau St., Princeton, N. J.	1211
Andrew D. Desmond	Edwin W. Casey	Port Reading, N. J.	1212
Edmund A. Hayes	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1213
Joseph T. Karcher	Charles W. Robinson	7 Hart St., Sayreville, N. J.	1214
John P. McGuire	George A. Kress	312 Pine Ave., South Amboy, N. J.	1215
John P. McGuire	Frank S. Kaboski	107 S. Pine Ave., South Amboy, N. J.	1216
McDonough & McDonough	Harry J. Manning	11 S. Plainfield Ave., South Plainfield, N. J.	1217
J. Randolph Appleby, Jr.	Wilbur A. Bryan	Stephen St., South River, N. J.	1218
J. Randolph Appleby, Jr.	Martin S. Duschock	South River, N. J.	1219
George L. Burton	John R. Petrie	75 Main St., South River, N. J.	1220
Esther Beckhoff	Sophie R. Jensen	Fords National Bank Bldg., Fords, N. J.	1221
Henry St. C. Lavin	Howard H. Jennings	Colonia, N. J.	1222
J. T. Thayer Martin	Carl R. Chase	514 Tisdoll Place, Woodbridge, N. J.	1223

* Citizens Bldg. & Loan Assn., Perth Amboy—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County—Continued				
1167	Highland Park	Highland Park	$8,274	$8,159	$406,150
1168	Raritan Valley	" "	93,306	5,000	224,650
1169	Jamesburg Mutual	Jamesburg	10,937	.....	401,000
1170	Brainy Borough	Metuchen	9,355	3,244	97,500
1171	Metuchen	"	10,543	10,438	442,674
1172	Evergreen	Middlesex Borough	24,542	53,875	83,000
1173	Middlesex Borough	" "	2,621	.....	286,600
1174	Citizens'	Milltown	13,860	4,700	207,250
1175	Milltown	"	5,905	9,000	487,500
1176	Assurance	New Brunswick	9,226	5,671	41,500
1177	Business Men's	" "	1,723	4,400	408,089
1178	College Town	" "	139	.....	161,366
1179	County Seat	" "	12,297	2,028	72,550
1180	Freedom	" "	5,454	1,172	63,500
1181	Helpful	" "	7,761	3,110	50,000
1182	Homestead	" "	5,518	.....	283,400
1183	International	" "	.....	2,945	65,550
1184	Magyar	" "	63,216	64,028	447,200
1185	Middlesex County	" "	566	500	254,250
1186	New Brunswick	" "	848	5,250	209,000
1187	Property Owners'	" "	9,627	107,347	205,950
1188	Provident	" "	2,613	13,148	241,150
1189	Relief	" "	11,262	68,006	46,000
1190	Second Merchants	" "	17,262	7,531	239,900
1191	Second Peoples	" "	5,177	6,846	345,450
1192	Security	" "	10,562	150	658,200
1193	Uniform	" "	16,901	36,000	164,900
1194	University	" "	3,176	4,054	43,500
1195	Welfare	" "	11,150	.....	237,350
1196	West New Brunswick	" "	2,710	.....	99,100
1197	Workingmen's	" "	34,973	.....	228,450
1198	Young Men's	" "	20,459	12,116	259,900
1199	New Market	New Market	4,388	500	62,400
1200	Sincerity	North Brunswick Township	13,214	2,783	219,000
1201	Citizens	Perth Amboy	184,369	.....	764,600
1202	East Jersey	" "	3,849	.....	158,885
1203	Homesite	" "	2,108	5,660	17,300
1204	Modern	" "	53,596	.....	137,298
1205	North Amboy	" "	10,034	66,675	359,750
1206	Pacemaker	" "	844	177	6,600
1207	People's	" "	4,292	15,320	226,350
1208	Perth Amboy	" "	3,101	.....	370,100
1209	West Amboy	" "	1,259	35	37,100
1210	Westminster	" "	6,822	2,060	66,570
1211	Plainsboro	Plainsboro	10,971	2,000	63,400
1212	Port Reading	Port Reading	6,986	.....	170,600
1213	Piscataway town	Raritan Township	3,280	.....	80,700
1214	Home Extension	Sayreville	2,226	4,950	175,700
1215	Investors and Owners	South Amboy	6,183	5,990	327,300
1216	Star	" "	5,080	.....	269,251
1217	South Plainfield	South Plainfield	1,361	1,500	65,551
1218	Providers	South River	21,943	108,322	319,650
1219	Pulawski	" "	14,113	4,000	184,000
1220	South River	" "	354	22,200	857,082
1221	Clara Barton	Woodbridge	561	.....	35,750
1222	Colonia	"	173	.....	76,000
1223	Woodbridge	"	11,436	24,175	151,500
	Totals		$864,185	$768,378	$14,173,197

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,215	$173,172	$57,115	$3,516	$663,601	1167
$11,796	16,919	95,322	5,631	1,772	454,396	1168
1,242	1,000	405,298	51,687	12,225	883,389	1169
.....	4,450	107,481	15,284	1,376	238,690	1170
90,818	9,207	328,672	21,252	10,119	923,723	1171
1,258	2,450	47,790	1,632	116	214,663	1172
12,856	.....	174,534	32,276	1,370	510,257	1173
86,340	8,505	145,767	6,617	1,399	474,438	1174
14,300	9,825	196,960	5,256	11,017	739,763	1175
.....	2,310	96,740	5,048	150	160,645	1176
.....	12,505	178,163	17,618	1,279	623,777	1177
.....	5,505	218,409	13,053	722	399,194	1178
250	11,800	73,733	8,079	2,782	183,519	1179
13,853	2,470	51,946	8,461	292	147,148	1180
6,783	1,730	38,279	3,104	297	111,064	1181
6,200	.....	373,418	10,154	498	679,188	1182
884	1,000	109,081	6,739	.....	186,199	1183
13,010	20,502	80,013	8,351	953	697,273	1184
57,721	2,210	78,804	14,248	580	408,879	1185
17,528	3,475	56,500	12,861	866	306,328	1186
10,244	55,402	181,699	10,881	7,427	588,577	1187
22,688	5,688	182,890	8,972	29,561	506,710	1188
550	9,095	131,555	4,626	2,350	273,444	1189
900	5,825	88,064	10,741	7,150	377,373	1190
9,280	3,250	147,630	25,594	3,181	546,408	1191
.....	8,575	168,850	47,594	422	894,353	1192
.....	11,790	62,402	30,003	4,721	326,717	1193
1,685	.....	29,623	5,769	426	88,233	1194
13,900	6,325	362,775	38,071	5,957	675,528	1195
.....	250	37,217	5,124	3,294	147,695	1196
12,298	350	111,322	11,484	2,243	401,120	1197
115	5,010	117,385	34,843	626	450,454	1198
.....	150	19,714	5,409	851	93,412	1199
492	8,800	.....	6,484	202	250,975	1200
1,750	.....	2,635,341	95,691	209,925	3,891,676	1201
467	2,150	258,478	62,529	4,819	491,177	1202
.....	300	70,192	16,799	414	112,773	1203
68,362	1,025	486,239	1,578	60,410	808,508	1204
16,490	170	680,762	18,402	28,339	1,180,622	1205
.....	.....	28,871	13,343	887	50,722	1206
5,663	.....	217,727	33,665	23,447	526,464	1207
29,617	.....	596,693	50,581	7,024	1,057,116	1208
1,660	1,775	70,412	4,732	871	117,844	1209
3,990	.....	202,413	116,156	3,397	401,408	1210
32,000	500	24,198	1,314	6,332	140,715	1211
.....	15,953	120,054	42,395	15,544	371,532	1212
7,749	.....	247,051	33,639	7,685	380,104	1213
7,050	680	55,559	6,105	620	252,890	1214
4,672	.....	83,020	19,089	6,192	452,446	1215
863	375	98,935	34,023	12,758	421,285	1216
.....	5,350	12,759	4,887	807	92,215	1217
27,937	26,645	123,372	7,862	.....	635,731	1218
12,000	9,120	94,789	4,053	1,855	323,930	1219
.....	26,429	636,012	21,199	34,379	1,617,655	1220
.....	300	66,771	2,450	1,087	106,919	1221
252	480	38,270	10,999	2,533	128,707	1222
2,104	4,965	198,282	65,937	1,224	459,623	1223
$791,748	$402,061	$12,771,622	$1,337,859	$624,066	$31,733,116	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Middlesex County—Continued					
1167	Highland Park	Highland Park	$423,674	.....	.....	$33,300
1168	Raritan Valley	" "	235,421	.....	.....	.....
1169	Jamesburg Mutual	Jamesburg	410,520	.....	.....	18,750
1170	Brainy Borough	Metuchen	148,897	.....	.....	.....
1171	Metuchen	"	354,816	.....	.....	288,150
1172	Evergreen	Middlesex Borough	149,916	.....	.....	.....
1173	Middlesex Borough	" "	315,192	.....	.....	.....
1174	Citizens'	Milltown	238,695	.....	.....	60,000
1175	Milltown	"	356,721	$28,050	.....	178,300
1176	Assurance	New Brunswick	99,090	.....	.....	900
1177	Business Men's	" "	410,551	.....	.....	.....
1178	College Town	" "	203,997	.....	.....	.....
1179	County Seat	" "	121,335	.....	.....	.....
1180	Freedom	" "	100,275	.....	.....	.....
1181	Helpful	" "	79,827	.....	.....	.....
1182	Homestead	" "	389,110	.....	.....	.....
1183	International	" "	93,189	.....	.....	.....
1184	Magyar	" "	478,512	.....	.....	50,200
1185	Middlesex County	" "	223,407	.....	.....	41,300
1186	New Brunswick	" "	222,444	.....	.....	.....
1187	Property Owners'	" "	393,180	.....	.....	8,200
1188	Provident	" "	335,077	.....	.....	.....
1189	Relief	" "	143,832	.....	.....	.....
1190	Second Merchants	" "	261,864	.....	.....	.....
1191	Second Peoples	" "	339,885	.....	.....	.....
1192	Security	" "	583,446	.....	.....	.....
1193	Uniform	" "	229,455	.....	.....	.....
1194	University	" "	45,975	.....	.....	.....
1195	Welfare	" "	248,122	.....	.....	.....
1196	West New Brunswick	" "	101,437	.....	.....	3,600
1197	Workingmen's	" "	211,328	.....	.....	95,950
1198	Young Men's	" "	312,180	.....	.....	.....
1199	New Market	New Market	53,310	.....	.....	10,725
1200	Sincerity	North Brunswick Township	178,110	.....	.....	.....
1201	Citizens	Perth Amboy	1,671,750	.....	.....	284,653
1202	East Jersey	" "	199,485	.....	.....	.....
1203	Homesite	" "	65,151	.....	.....	.....
1204	Modern	" "	244,906	.....	.....	157,453
1205	North Amboy	" "	440,298	.....	.....	433,725
1206	Pacemaker	" "	27,115	.....	.....	.....
1207	People's	" "	287,086	.....	.....	27,175
1208	Perth Amboy	" "	509,796	.....	.....	108,890
1209	West Amboy	" "	67,028	.....	.....	1,000
1210	Westminster	" "	226,749	.....	.....	44,901
1211	Plainsboro	Plainsboro	97,410	.....	.....	.....
1212	Port Reading	Port Reading	214,344	.....	.....	.....
1213	Piscataway town	Raritan Township	153,753	.....	.....	5,400
1214	Home Extension	Sayreville	167,526	.....	.....	.....
1215	Investors and Owners	South Amboy	290,416	.....	.....	6,700
1216	Star	" "	146,190	.....	.....	20,575
1217	South Plainfield	South Plainfield	61,107	.....	.....	2,000
1218	Providers	South River	479,148	.....	.....	.....
1219	Pulawski	" "	234,353	.....	.....	.....
1220	South River	" "	952,218	.....	.....	9,900
1221	Clara Barton	Woodbridge	32,564	.....	.....	5,000
1222	Colonia	"	51,438	.....	.....	16,854
1223	Woodbridge	"	235,018	.....	.....	.....
	Totals		$17,091,280	$28,050	.....	$2,158,061

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$101	.....	$42,075	$166	$65,975	$98,310	$663,601	1167
$683	.....	1,056	.....	.....	2,547	75,047	39,642	454,396	1168
.....	$54,960	1,547	.....	.....	140,067	46,012	211,533	883,389	1169
8,718	.....	1,808	.....	11,500	396	21,666	45,705	238,690	1170
330	.....	884	.....	54,000	7,047	88,283	130,213	923,723	1171
.....	.....	8	.....	.....	100	40,690	23,949	214,663	1172
34	.....	.....	.....	24,000	71	83,250	87,710	510,257	1173
760	.....	881	$3,325	43,500	200	62,510	64,567	474,438	1174
331	.....	702	.....	.....	181	86,787	88,691	739,763	1175
.....	.....	153	.....	.....	15,906	8,036	36,560	160,645	1176
263	.....	452	.....	16,000	32	117,799	78,680	623,777	1177
759	36,778	980	.....	9,750	18,262	47,898	80,770	399,194	1178
80	.....	168	.....	.....	2,335	29,004	30,597	183,519	1179
.....	.....	200	.....	.....	540	16,795	29,338	147,148	1180
56	.....	20	.....	.....	1,928	13,925	15,308	111,064	1181
25,531	.....	1,886	.....	14,100	38,922	37,807	171,832	679,188	1182
33	29,055	38	.....	.....	9,721	19,304	34,859	186,199	1183
60	.....	409	.....	.....	.....	115,162	52,930	697,273	1184
2,786	.....	564	.....	27,800	1,434	51,095	60,493	408,879	1185
355	.....	447	.....	.....	.....	59,056	24,026	306,328	1186
278	.....	127	.....	.....	213	108,065	78,514	588,577	1187
.....	.....	510	.....	22,500	1,913	73,242	73,468	506,710	1188
9,200	.....	27	.....	.....	44,730	20,418	55,237	273,444	1189
1,010	.....	77	.....	.....	.....	54,487	59,935	377,373	1190
.....	.....	149	.....	.....	512	96,703	109,159	546,408	1191
.....	49,900	262	.....	4,000	.....	150,010	106,735	894,353	1192
204	.....	338	.....	.....	218	.....	96,502	326,717	1193
168	.....	305	.....	.....	17,370	3,984	20,431	88,233	1194
1,399	46,925	1,877	.....	.....	144,538	26,841	205,826	675,528	1195
.....	.....	.....	.....	.....	88	17,659	24,911	147,695	1196
.....	.....	44	.....	.....	10,337	25,751	57,710	401,120	1197
59	.....	312	.....	12,550	100	67,753	57,500	450,454	1198
.....	.....	118	.....	6,550	433	10,588	11,688	93,412	1199
7	.....	621	.....	12,000	1,557	49,359	9,321	250,975	1200
.....	149,865	488,230	.....	.....	251,870	.....	1,045,308	3,891,676	1201
1,922	.....	385	.....	19,866	129,625	28,006	111,888	491,177	1202
1,215	.....	15	.....	2,000	15,482	3,965	24,945	112,773	1203
.....	.....	.....	.....	.....	78,739	89,128	238,282	808,508	1204
.....	.....	.....	.....	.....	10,451	14,823	281,325	1,180,622	1205
350	.....	.....	.....	.....	10,900	.....	12,357	50,722	1206
.....	.....	5	.....	.....	.....	22,988	189,210	526,464	1207
.....	.....	82	.....	33,398	68,077	.....	336,873	1,057,116	1208
69	21,342	.....	.....	.....	3,377	8,701	16,327	117,844	1209
14,240	.....	569	.....	.....	36,846	743	77,360	401,408	1210
92	1,000	74	.....	.....	.....	26,326	15,813	140,715	1211
64	15,066	223	.....	1,500	36,416	40,152	63,767	371,532	1212
374	.....	456	.....	.....	86,996	.....	133,125	380,104	1213
1,080	.....	351	.....	23,200	141	35,889	24,703	252,890	1214
142	.....	458	.....	33,785	1,870	69,515	49,560	452,446	1215
2,169	30,659	49	.....	35,000	94,022	10,404	82,217	421,285	1216
104	.....	57	500	9,333	402	10,745	7,967	92,215	1217
.....	.....	135	.....	.....	80	115,895	40,473	635,731	1218
10	162	115	.....	.....	58,418	.....	30,872	323,930	1219
.....	.....	1,632	.....	223,700	6,744	232,606	190,855	1,617,655	1220
15,376	.....	1,645	491	.....	20,334	213	31,296	106,919	1221
1,727	12,745	29	.....	4,834	6,470	8,086	26,524	128,707	1222
3,721	73,650	211	.....	.....	27,734	28,187	91,102	459,623	1223
$120,928	$581,268	$514,780	$4,316	$864,703	$1,505,978	$2,901,375	$5,962,377	$31,733,116	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County—Continued								
1167	Highland Park	4,597	386					167	26
1168	Raritan Valley	3,942	395						
1169	Jamesburg Mutual	4,264	430					94	17
1170	Brainy Borough	1,579	261						
1171	Metuchen	4,392	360					1,441	114
1172	Evergreen	1,538	139						
1173	Middlesex Borough	3,379	427						
1174	Citizens'	3,153	483					300	42
1175	Milltown	5,388	475	281	14			892	104
1176	Assurance	941	139					5	1
1177	Business Men's	4,451	391						
1178	College Town	2,073	167						
1179	County Seat	1,329	147						
1180	Freedom	1,259	148						
1181	Helpful	931	108						
1182	Homestead	2,468	470						
1183	International	793	125						
1184	Magyar	7,782	894					251	38
1185	Middlesex County	2,720	305					206	27
1186	New Brunswick	2,594	249						
1187	Property Owners'	3,974	404					41	4
1188	Provident	3,777	423						
1189	Relief	1,174	143						
1190	Second Merchants	2,768	317						
1191	Second Peoples	3,541	349						
1192	Security	6,688	639						
1193	Uniform	2,157	246						
1194	University	429	47						
1195	Welfare	2,351	186						
1196	West New Brunswick	1,934	237					18	4
1197	Workingmen's	1,333	187					320	49
1198	Young Men's	3,381	384						
1199	New Market	695	78					54	14
1200	Sincerity	2,957	375						
1201	Citizens	70,157	3,725					9,552	863
1202	East Jersey	1,954	140						
1203	Homesite	569	72						
1204	Modern	12,034	971					2,249	216
1205	North Amboy	11,525	499					4,337	229
1206	Pacemaker	301	41						
1207	People's	6,064	448					272	25
1208	Perth Amboy	8,181	449					544	109
1209	West Amboy	1,537	116					5	2
1210	Westminster	2,362	132					234	19
1211	Plainsboro	1,093	129						
1212	Port Reading	2,135	219						
1213	Piscataway-town	1,278	201					27	12
1214	Home Extension	2,562	441						
1215	Investors and Owners	4,495	500					34	6
1216	Star	1,996	219					348	78
1217	South Plainfield	929	137					10	1
1218	Providers	5,782	581						
1219	Pulawski	2,881	395						
1220	South River	10,533	1,073					99	8
1221	Clara Barton	437	45					25	4
1222	Colonia	607	59					85	15
1223	Woodbridge	2,115	205						
	Totals	268,826	23,450	281	14			23,033	2,226

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,764	155	257	S.	$1.00 m.	$200	6	$3.00 a	.....	1167
3,942	104	291	S.	1.00 m.	200	5 & 6	3.00 a	.....	1168
4,358	175	272	S.	1.00 m.	200	6	3.00 a	.....	1169
1,579	29	232	S.	1.00 m.	200	6	4.00 a	.....	1170
5,833	163	311	S.	1.00 m.	200	6	4.00 a	.....	1171
1,538	51	88	S.	1.00 m.	200	6	10.00 a	.....	1172
3,379	119	308	S.	1.00 m.	200	6	6.00 a & .10 b	$6. a & $.10 b	1173
3,453	125	400	S.	1.00 m.	200	6	.05 b	.05 b	1174
6,561	186	407	S.	1.00 m.	200	6	.05 b	.05 b	1175
946	15	125	S.	1.00 m.	200	6	.....	.....	1176
4,451	123	268	S.	1.00 m.	200	6	3.00 a	.....	1177
2,073	48	119	S.	1.00 m.	200	6	.....	.....	1178
1,329	41	106	S.	1.00 m.	200	6	3.00 a	1.50 a	1179
1,259	25	123	S.	1.00 m.	200	6	3.00 a	.....	1180
931	29	79	S.	1.00 m.	200	6	3.00 a	.....	1181
2,468	116	354	S.	2.00 m.	300	4	.18 b	.18 b	1182
793	25	100	S.	1.00 m.	200	6	3.00 a	.....	1183
8,033	225	707	S.	1.00 m.	200	6	3.00 a	.....	1184
2,926	103	229	S.	1.00 m.	200	6	3.00 a	1.50 a	1185
2,594	65	184	S.	1.00 m.	200	6	3.00 a	1.50 a	1186
4,015	124	284	S.	1.00 m.	200	6	3.00 a	.....	1187
3,777	77	346	S.	1.00 m.	200	6	3.00 a	.....	1188
1,174	35	108	S.	1.00 m.	200	6	3.00 a	.....	1189
2,768	95	222	S.	1.00 m.	200	6	3.00 a	.....	1190
3,541	121	228	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1191
6,688	138	501	S.	1.00 m.	200	6	.05 b	.05 b	1192
2,157	81	165	S.	1.00 m.	200	6	3.00 a	.....	1193
429	17	30	S.	1.00 m.	200	6	.....	.....	1194
2,351	75	111	S.	1.00 m.	200	6	.....	.....	1195
1,952	41	200	O.P.	.....	200	6	3.00 a	.....	1196
1,653	76	160	S.	2.00 m.	300	5	3.00 a	.....	1197
3,381	103	281	S.	1.00 m.	200	6	3.00 a	.....	1198
749	27	65	S.	1.00 m.	200	6	.05 b	.05 b	1199
2,957	107	268	S.	1.00 m.	200	6	3.00 a	.....	1200
79,709	546	4,042	O.P.	.....	100	6	.....	.....	1201
1,954	34	106	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1202
569	9	63	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1203
14,283	95	1,092	N.S.&O.P.	.....	100	6	1.00 a & .15 b	.15 b	1204
15,862	113	615	N.S.	.40 & 1.00 m.	100	4.8 & 6	.20 b	.20 b	1205
301	3	38	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1206
6,386	43	430	O.P.	.....	100	5¼	.10 b	.10 b	1207
8,725	109	449	O.P.	.....	200	5	.....	.....	1208
1,542	19	99	O.P.	.....	100	6	.16⅔ b	.16⅔ b	1209
2,596	13	138	S.	1.00 m.	200	6	.....	.....	1210
1,093	24	105	S.	1.00 m.	200	6	3.00 a	.....	1211
2,135	102	117	S.	1.00 m.	200	6	5.00 a	.....	1212
1,305	52	161	S.	1.00 m.	200	6	.10 b	.10 b	1213
2,562	93	348	S.	1.00 m.	200	6	4.00 a	1.50 a	1214
4,529	118	388	S.	1.00 m.	200	6	5.00 a	.....	1215
2,344	98	199	S.	1.00 m.	200	6	3.00 a	.....	1216
939	47	91	S.	1.00 m.	200	6	3.00 a	.....	1217
5,782	158	423	S.	1.00 m.	200	6	3.00 a	.....	1218
2,881	89	306	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1219
10,632	371	710	S.	1.00 & 2.00 m.	200	5	3.00 a	1.50 a	1220
462	15	34	S.	1.00 m.	200	6	.....	.....	1221
692	27	47	S.	1.00 m.	200	6	.....	1.00 a	1222
2,115	61	144	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1223
292,140	6,001	19,689							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Monmouth County			
1224	Allentown	Allentown	Mar. 17, 1920	James H. Graham
1225	Asbury Park	Asbury Park	Feb. 11, 1874	George A. Smock
1226	Bradley	" "	Oct. 28, 1922	Isaac Berger
1227	Home	" "	Jan. 5, 1910	George W. Pittinger
1228	Reserve	" "	May 5, 1927	Lee W. Berry
1229	Shore	" "	Oct. 30, 1919	Thomas H. Pratt
1230	Atlantic Highlands	Atlantic Highlands	Nov. 12, 1887	Ira Antonides
1231	Shark River	Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny
1232	Belmar	Belmar	July 7, 1891	Willard J. Sterner
1233	Wall	"	Feb. 10, 1928	William E. Hefter
1234	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant
1235	Seaview	" "	July 11, 1927	Maurice Gallus
1236	Eatontown and Oceanport	Eatontown	July 29, 1910	H. Whitney Conrow
1237	Englishtown	Englishtown	April 14, 1926	Henry W. Herbert
1238	Farmingdale	Farmingdale	June 9, 1916	Edward Imlay
1239	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon
1240	Stability	"	May 3, 1923	Julius E. Dittmar
1241	Highlands	Highlands	July 6, 1909	William Fehlhaber
1242	Keansburg	Keansburg	July 2, 1912	Edward T. Compton
1243	Sage	Keyport	April 4, 1927	Dallas G. Young
1244	Second Keyport	Keyport	Nov. 18, 1880	Harvey S. Bedle
1245	Borough	Keyport & Matawan	Oct. 16, 1919	Charles H. Jewell
1246	Leonardo	Leonardo	May 14, 1928	Daniel H. Collinson
1247	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1248	Monmouth County	" "	Feb. 28, 1919	Martin McCue, Sr.
1249	Proper	" "	Mar. 1, 1924	Frank Antonides
1250	Third Avenue	" "	Nov. 18, 1924	J. Wesley Seaman
1251	Manasquan	Manasquan	May 6, 1874	Winant V. Pearce
1252	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
1253	Liberal	Matawan	Feb. 13, 1920	Edward N. Pike
1254	Matawan	"	May 21, 1907	William L. Van Brunt
1255	Neptune	Neptune Township	Nov. 20, 1915	Nathan J. Taylor
1256	Union Beach	Raritan Township	Feb. 11, 1924	George R. Ross
1257	Citizens	Red Bank	April 19, 1915	Frank McMahon
1258	Friends'	" "	April 15, 1926	William T. Jones
1259	Mainstay	" "	Sept. 29, 1923	Fred D. Wikoff
1260	Red Bank	" "	Mar. 22, 1887	Edwin R. Conover
1261	Sea Bright-Rumson	Sea Bright	Nov. 21, 1921	Charles L. Presley
1262	Spring Lake	Spring Lake	April 3, 1923	Willard A. Fritz
1263	Shadow Lawn	West Long Branch	Dec. 13, 1927	Harry G. Van Note

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James S. Turp	Leon A. Nelson	6 Church St., Allentown, N. J.	1224
Durand, Ivins & Carton	William Leeds	228 Main St., Asbury Park, N. J.	1225
Tumen & Tumen	Morris G. Liebesman	1308 Pine St., Asbury Park, N. J.	1226
Patterson, Rhome & Morgan	Ada Morris	108 Emory St., Asbury Park, N. J.	1227
J. Everett Newman	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1228
Walter Taylor	H. Barker Fliege	303 Bond St., Asbury Park, N. J.	1229
Howard W. Roberts	Henry C. VanNote	33—1st Ave., Atlantic Highlands, N. J.	1230
Samuel Y. Hampton	Ernest E. Messler	Main & Garfield St., Avon-by-the-Sea, N. J.	1231
Arthur M. Birdsall	Neil H. Miller	704—10th Ave., Belmar N. J.	1232
Arthur M. Birdsall	J. Raymond Bergen	710—9th Ave., Belmar, N. J.	1233
Joseph R. Megill	Paul Broome	First National Bk. Bldg., Bradley Beach, N. J.	1234
Sol Lautman	Albert Heimroth	721 Main St., Asbury Park, N. J.	1235
Howard S. Higginson	Richard B. Roberts	57 Lewis St., Eatontown, N. J.	1236
Harold McDermott	Norman Forman	Main St., Englishtown, N. J.	1237
H. H. Wainright	Edgar O. Murphy	64 Main St., Farmingdale, N. J.	1238
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1239
Max Finegold	A. Rulon Applegate	19 W. Main St., Freehold, N. J.	1240
William L. Parker	Harry N. Johnson	Bay Ave., Highlands, N. J.	1241
Howard W. Roberts	August H. Lederhaus	Church St., Keansburg, N. J.	1242
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1243
	George W. Brown	Keyport, N. J.	1244
Ackerson, Van Buskirk & Philo	Horace S. Burrowes	Keyport, N. J.	1245
Irving W. Teeple	Charles M. Keefer	P. O. Box 173, Leonardo, N. J.	1246
Benjamin P. Morris	Helen S. Covert	453 Broadway, Long Branch, N. J.	1247
T. Raymond Bazley	Michael H. Strollo	4 Arthur Ave., Long Branch, N. J.	1248
Leo J. Warwick	Samuel B. Zartman	579 Broadway, Long Branch, N. J.	1249
Giordano, Golden & Hurley	George Jacobson	190 Broadway, Long Branch, N. J.	1250
B. B. Pearce & O. C. Pearce	Ralph D. Bush	129 Main St., Manasquan, N. J.	1251
H. H. Wainright	H. P. Collins	E. Main St., Manasquan, N. J.	1252
Heuser & Heuser	Forman R. Thompson	29 Little St., Matawan, N. J.	1253
Fred M. Burlew	William G. Bedle	Broad St. & Park Ave., Matawan, N. J.	1254
Richard W. Stout	Jacob G. Campbell	110 S. Main St., Asbury Park, N. J.	1255
Ezra W. Karkus	George H. Jones	Box 1, Union Beach, N. J.	1256
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	21 Monmouth St., Red Bank, N. J.	1257
Quinn, Parsons & Doremus	John P. Gaul	32 Shrewsbury Ave., Red Bank, N. J.	1258
Warren H. Smock	Raymond H. Hurley	12 Mechanic St., Red Bank, N. J.	1259
Howard S. Higginson	Noel J. Lartaud	10 Broad St., Red Bank, N. J.	1260
Maurice A. Potter	Clarence Stevens	13 Center St., Sea Bright, N. J.	1261
Gilbert H. Van Note	John H. Young	1303—3rd Ave., Spring Lake, N. J.	1262
Edward F. Juska	Roy Bowman	Borough Hall, West Long Branch, N. J.	1263

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Monmouth County				
1224	Allentown	Allentown	$10,897	$4,331	$228,900
1225	Asbury Park	Asbury Park	68,338	.....	2,147,600
1226	Bradley	" "	552	.....	167,350
1227	Home	" "	13,946	.....	1,659,600
1228	Reserve	" "	5,181	16,475	248,775
1229	Shore	" "	6,810	.....	409,885
1230	Atlantic Highlands	Atlantic Highlands	5,479	23,000	1,850,440
1231	Shark River	Avon-by-the-Sea	3,103	21,465	34,800
1232	Belmar	Belmar	21,609	16,769	767,400
1233	Wall	"	15,672	559	50,300
1234	Jersey Coast	Bradley Beach	20,080	3,300	118,400
1235	Seaview	" "	1,226	.....	20,800
1236	Eatontown and Oceanport	Eatontown	6,957	3,000	76,600
1237	Englishtown	Englishtown	10,405	15,772	151,750
1238	Farmingdale	Farmingdale	14,035	7,200	476,657
1239	Freehold Mutual	Freehold	49,049	25,421	752,800
1240	Stability	"	26,669	28,216	592,400
1241	Highlands	Highlands	778	.....	179,062
1242	Keansburg	Keansburg	5,863	4,527	292,894
1243	Sage	Keyport	7,825	1,055	56,900
1244	Second Keyport	"	68,760	41,850	487,650
1245	Borough	Keyport & Matawan	2,562	975	283,877
1246	Leonardo	Leonardo	6,227	850	80,000
1247	Long Branch	Long Branch	42,189	43,125	1,111,350
1248	Monmouth County	" "	10,239	.....	546,200
1249	Proper	" "	3,617	72,047	114,950
1250	Third Avenue	" "	22,735	27,000	179,200
1251	Manasquan	Manasquan	16,293	.....	600,700
1252	Mutual Aid	"	4,972	15,016	276,650
1253	Liberal	Matawan	504	.....	157,800
1254	Matawan	"	24,935	3,797	201,625
1255	Neptune	Neptune Township	40,367	.....	597,151
1256	Union Beach	Raritan Township	22	701	59,550
1257	Citizens	Red Bank	45,453	25,000	1,085,800
1258	Friends'	" "	19,840	3,798	219,300
1259	Mainstay	" "	7,997	54,966	707,200
1260	Red Bank	" "	29,434	.....	1,392,800
1261	Sea Bright-Rumson	Sea Bright	4,946	3,984	126,400
1262	Spring Lake	Spring Lake	5,173	10,021	382,000
1263	Shadow Lawn	West Long Branch	5,229	1,422	90,350
	Totals		$655,988	$475,642	$18,983,866

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$9,500	$20,702	$116,954	$4,532	$1,110	$396,926	1224
562,216	74,800	2,313,957	388,317	211,845	5,767,073	1225
2,541	4,996	299,557	49,358	11,692	536,046	1226
133,920	66,360	1,191,476	270,747	32,663	3,368,712	1227
28,958	10,592	25,071	3,848	1,166	340,066	1228
.....	4,260	451,483	22,622	5,151	900,211	1229
147,520	1,260	1,181,107	205,363	16,083	3,430,252	1230
2,200	5,135	27,368	6,077	228	100,376	1231
100	31,300	274,160	10,573	12,145	1,134,056	1232
.....	.....	7,214	5,115	2,473	81,333	1233
1,966	8,569	129,171	9,165	552	291,203	1234
.....	650	24,336	21,492	62	68,566	1235
65,524	6,590	38,633	786	2,268	200,358	1236
.....	16,405	10,060	16,443	1,458	222,293	1237
.....	.....	61,906	44,336	838	604,972	1238
65,012	.....	116,148	38,267	9,612	1,056,309	1239
.....	.....	59,900	27,470	3,494	738,149	1240
.....	960	120,574	24,384	2,781	328,539	1241
.....	3,500	119,562	21,241	679	448,266	1242
.....	2,940	9,983	4,743	1,602	85,048	1243
.....	9,250	75,724	24,847	11,332	719,413	1244
17,800	.....	105,432	10,783	3,005	424,434	1245
.....	8,584	4,854	6,180	603	107,298	1246
38,950	6,900	584,002	67,306	17,378	1,911,200	1247
987	.....	218,649	64,510	12,993	853,578	1248
846	2,230	131,062	9,678	1,306	335,736	1249
23,690	5,210	180,043	27,055	4,572	469,505	1250
.....	15,940	184,100	29,871	9,556	856,460	1251
.....	4,550	78,820	30,470	578	411,056	1252
500	300	40,731	9,610	3,588	213,033	1253
700	3,230	31,924	15,969	2,272	284,472	1254
3,516	26,860	1,030,264	129,194	21,789	1,849,141	1255
.....	.....	19,935	11,651	1,039	92,898	1256
45,100	7,100	396,083	97,144	57,731	1,759,411	1257
.....	5,784	83,106	7,971	21,261	361,060	1258
44,698	20,315	197,890	18,703	25,253	1,077,022	1259
72,891	8,992	467,209	109,478	115,630	2,196,434	1260
.....	375	99,694	8,031	2,090	245,520	1261
34,000	19,285	158,093	10,748	3,447	622,767	1262
.....	3,425	24,850	6,797	18,766	150,839	1263
$1,303,135	$407,349	$10,691,085	$1,870,875	$652,091	$35,040,031	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Monmouth County					
1224	Allentown	Allentown	$227,340	$2,916	.....	$71,300
1225	Asbury Park	Asbury Park	3,060,594	.....	.....	764,540
1226	Bradley	" "	156,397	.....	.....	26,750
1227	Home	" "	1,869,634	.....	.....	138,000
1228	Reserve	" "	201,006	42,800	.....	.....
1229	Shore	" "	353,259	.....	.....	17,725
1230	Atlantic Highlands	Atlantic Highlands	1,764,695	.....	.....	608,950
1231	Shark River	Avon-by-the-Sea	69,613	.....	.....	.....
1232	Belmar	Belmar	696,721	.....	.....	93,500
1233	Wall	"	60,341	.....	.....	.....
1234	Jersey Coast	Bradley Beach	172,614	.....	.....	8,300
1235	Seaview	" "	48,045	.....	.....	.....
1236	Eatontown and Oceanport	Eatontown	82,351	.....	.....	57,400
1237	Englishtown	Englishtown	164,592	.....	.....	6,700
1238	Farmingdale	Farmingdale	377,965	.....	.....	68,800
1239	Freehold Mutual	Freehold	717,342	.....	.....	.....
1240	Stability	"	506,790	.....	.....	.....
1241	Highlands	Highlands	156,624	.....	.....	69,700
1242	Keansburg	Keansburg	264,494	.....	.....	65,650
1243	Sage	Keyport	63,857	.....	.....	.....
1244	Second Keyport	"	446,220	.....	.....	114,600
1245	Borough	Keyport & Matawan	193,811	.....	.....	129,800
1246	Leonardo	Leonardo	86,646	.....	.....	.....
1247	Long Branch	Long Branch	1,254,195	.....	.....	182,400
1248	Monmouth County	" "	471,031	.....	.....	28,725
1249	Proper	" "	239,768	.....	.....	4,000
1250	Third Avenue	" "	273,502	8,900	.....	9,700
1251	Manasquan	Manasquan	464,316	.....	.....	129,100
1252	Mutual Aid	"	197,815	.....	.....	38,800
1253	Liberal	Matawan	103,437	.....	.....	28,000
1254	Matawan	"	178,500	.....	.....	53,800
1255	Neptune	Neptune Township	950,157	.....	.....	265,000
1256	Union Beach	Raritan Township	42,354	.....	.....	3,6*0
1257	Citizens	Red Bank	1,269,404	.....	.....	19,200
1258	Friends'	" "	240,243	.....	.....	7,300
1259	Mainstay	" "	776,192	.....	.....	.....
1260	Red Bank	" "	1,155,234	.....	.....	20,200
1261	Sea Bright-Rumson	Sea Bright	101,238	.....	.....	36,100
1262	Spring Lake	Spring Lake	320,628	.....	.....	.....
1263	Shadow Lawn	West Long Branch	114,533	4,600	.....	.....
	Totals		$19,893,498	$59,216	.....	$3,067,640

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$1,601	.....	$10,000	$1,121	$40,638	$42,010	$396,926	1224
$1,113	.....	8,744	.....	.....	406,960	569,382	955,740	5,767,073	1225
5,358	$38,449	153	.....	2,000	147,110	24,913	134,916	536,046	1226
868	45,718	3,820	.....	170,069	246,807	342,373	551,423	3,368,712	1227
1,111	.....	539	.....	.....	.....	66,436	28,174	340,066	1228
23,468	144,290	476	.....	72,796	90,454	64,049	133,694	900,211	1229
.....	.....	3,083	.....	10,000	306,090	290,971	446,463	3,430,252	1230
139	.....	92	.....	.....	4,881	15,258	10,393	100,376	1231
.....	.....	1,087	.....	103,500	3,269	156,653	79,326	1,134,056	1232
.....	.....	49	.....	.....	6,470	10,005	4,468	81,333	1233
.....	.....	611	.....	.....	30,867	33,238	45,573	291,203	1234
1,338	.....	78	.....	.....	5,933	4,153	9,019	68,566	1235
.....	.....	54	.....	29,150	.....	16,021	15,382	200,358	1236
.....	.....	46	.....	.....	.....	40,224	10,731	222,293	1237
.....	.....	1,415	$500	34,278	49	96,596	25,369	604,972	1238
36	.....	971	.....	93,100	1,231	190,320	53,309	1,056,309	1239
14	.....	676	.....	53,850	718	131,101	45,000	738,149	1240
147	.....	268	.....	15,900	19,412	21,627	44,861	328,539	1241
557	.....	457	.....	16,750	4,796	45,152	50,410	448,266	1242
.....	.....	59	.....	.....	.....	18,231	2,901	85,048	1243
.....	3,685	810	.....	.....	2,664	109,284	42,150	719,413	1244
255	5,000	487	.....	21,500	2,107	28,548	42,926	424,434	1245
367	.....	694	.....	.....	401	13,645	5,545	107,298	1246
.....	.....	3,069	.....	.....	471	270,179	200,886	1,911,200	1247
.....	20,056	526	.....	129,300	22,684	89,030	92,226	853,578	1248
.....	.....	2,500	.....	.....	375	46,825	42,268	335,736	1249
822	.....	1,294	.....	16,125	30,355	57,551	71,256	469,505	1250
242	2,600	1,754	.....	73,800	1,798	117,866	64,984	856,460	1251
5,625	.....	456	.....	80,000	.....	41,947	46,413	411,056	1252
414	.....	319	.....	31,117	1,279	17,577	30,890	213,033	1253
.....	.....	570	.....	.....	4,128	33,636	13,838	284,472	1254
1,310	.....	805	.....	.....	20,372	255,234	356,263	1,849,141	1255
4,222	5,069	230	.....	.....	14,227	12,100	11,096	92,898	1256
5	.....	6,974	.....	.....	793	294,198	168,837	1,759,411	1257
6,947	.....	1,010	.....	.....	775	63,002	41,783	361,060	1258
935	.....	2,945	.....	.....	703	185,132	111,115	1,077,022	1259
.....	131,370	3,507	.....	409,560	43,357	199,576	233,630	2,196,434	1260
5,028	.....	623	292	18,041	29,613	18,344	36,241	245,520	1261
22	.....	1,245	.....	110,300	40,184	84,386	66,002	622,767	1262
32	.....	249	.....	.....	302	21,333	9,790	150,839	1263
$60,375	$396,237	$54,346	$792	$1,501,136	$1,492,756	$4,136,734	$4,377,301	$35,040,031	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Monmouth County								
1224	Allentown	3,376	529	27	5	.....	.....	357	79
1225	Asbury Park	30,964	3,129	.....	.....	.....	.....	3,823	1,204
1226	Bradley	1,622	119	.....	.....	.....	.....	134	52
1227	Home	18,509	2,260	.....	.....	.....	.....	690	249
1228	Reserve	3,052	283	428	84	.....	.....	.....	.....
1229	Shore	3,843	815	.....	.....	.....	.....	88	47
1230	Atlantic Highlands	18,655	2,685	.....	.....	.....	.....	3,045	341
1231	Shark River	659	108	.....	.....	.....	.....	.....	.....
1232	Belmar	8,739	715	.....	.....	.....	.....	468	84
1233	Wall	1,067	83	.....	.....	.....	.....	.....	.....
1234	Jersey Coast	1,855	347	.....	.....	.....	.....	42	15
1235	Seaview	527	106	.....	.....	.....	.....	.....	.....
1236	Eatontown and Oceanport	1,046	135	.....	.....	.....	.....	287	26
1237	Englishtown	1,851	202	.....	.....	.....	.....	33	8
1238	Farmingdale	5,543	440	.....	.....	.....	.....	344	39
1239	Freehold Mutual	8,655	706	.....	.....	.....	.....	.....	.....
1240	Stability	7,072	1,005	.....	.....	.....	.....	.....	.....
1241	Highlands	1,776	308	.....	.....	.....	.....	348	85
1242	Keansburg	3,049	335	.....	.....	.....	.....	328	44
1243	Sage	1,228	109	.....	.....	.....	.....	.....	.....
1244	Second Keyport	5,919	902	.....	.....	.....	.....	573	82
1245	Borough	4,900	444	.....	.....	.....	.....	1,298	129
1246	Leonardo	1,250	205	.....	.....	.....	.....	.....	.....
1247	Long Branch	14,623	1,643	.....	.....	.....	.....	912	93
1248	Monmouth County	5,039	583	.....	.....	.....	.....	144	29
1249	Proper	2,235	291	.....	.....	.....	.....	20	5
1250	Third Avenue	2,716	297	89	20	.....	.....	48	14
1251	Manasquan	6,621	583	.....	.....	.....	.....	645	87
1252	Mutual Aid	2,669	294	.....	.....	.....	.....	194	27
1253	Liberal	1,547	182	.....	.....	.....	.....	140	14
1254	Matawan	2,407	289	.....	.....	.....	.....	269	37
1255	Neptune	10,308	1,164	.....	.....	.....	.....	1,325	177
1256	Union Beach	435	86	.....	.....	.....	.....	18	8
1257	Citizens	14,533	1,146	.....	.....	.....	.....	96	23
1258	Friends'	2,906	268	.....	.....	.....	.....	37	3
1259	Mainstay	9,318	629	.....	.....	.....	.....	.....	.....
1260	Red Bank	12,219	1,338	.....	.....	.....	.....	101	14
1261	Sea Bright-Rumson	1,164	144	.....	.....	.....	.....	181	38
1262	Spring Lake	3,867	278	.....	.....	.....	.....	.....	.....
1263	Shadow Lawn	1,513	254	46	27	.....	.....	.....	.....
	Totals	229,277	25,439	590	136	.....	.....	15,988	3,053

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,760	189	424	S.	$1.00 m.	$200	6	$3.00 a	.....	1224
34,787	742	3,591	S.	1.00 m.	200	6	2.00 a	$2.00 a	1225
1,756	46	125	S.	1.00 m.	200	6	5.00 a	2.00 a	1226
19,199	683	1,826	S.	1.00 m.	200	6	5.00 a	.....	1227
3,480	105	262	S.	1.00 m.	200	6	.....	.....	1228
3,931	109	753	S.	1.00 m.	200	6	.....	.....	1229
21,700	1,344	1,682	S.	1.00 m.	200	5 & 6	3.00 a	3.00 a	1230
659	23	85	S.	1.00 m.	200	6	5.00 a	2.00 a	1231
9,207	421	378	S.	1.00 m.	200	6	5.00 a	.....	1232
1,067	27	56	S.	.70 m.	200	6	5.00 a	1.00 a	1233
1,897	61	301	S.	1.00 m.	200	6	5.00 a	2.00 a	1234
527	9	97	S.	1.00 m.	200	6	5.00 a	2.00 a	1235
1,333	45	116	O.P.	.....	T.M.&200	6	3.00 a	.....	1236
1,884	96	114	S.	1.00 m.	200	6	3.00 a	.....	1237
5,887	177	302	S.	1.00 m.	200	6	.....	.....	1238
8,655	271	435	S.	1.00 m.	200	6	3.00 a	.....	1239
7,072	251	754	S.	1.00 m.	200	6	3.00 a	3.00 a	1240
2,124	112	281	S.	1.00 m.	200	6	1.00 a	.....	1241
3,377	180	199	S.	1.00 m.	200	6	3.00 a	.....	1242
1,228	25	84	S.	.70 m.	200	6	4.00 a	4.00 a	1243
6,492	271	713	S.	1.00 m.	200	6	.....	.....	1244
6,198	150	423	S.	.50 & 1.00 m.	100	6	.05 b	.05 b	1245
1,250	94	111	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1246
15,535	472	1,264	S.	1.00 m.	200	6	4.00 a	2.00 a	1247
5,183	180	432	S.	1.00 m.	200	6	.....	.....	1248
2,255	47	249	S.	1.00 m.	200	6	5.00 a	5.00 a	1249
2,853	78	253	S.	1.00 m.	200	6	5.00 a	.....	1250
7,266	253	417	S.	1.00 m.	200	6	3.00 a	.....	1251
2,863	101	220	S.	.70 & 1.00 m.	200	6	3.00 a	.....	1252
1,687	62	134	S.	1.00 m.	200	6	.10 b	.10 b	1253
2,676	92	234	S.	1.00 m.	200	6	.....	.....	1254
11,633	251	1,090	S.	.70 m.	200	6	.....	.....	1255
453	55	39	S.	1.00 m.	200	6	6.00 a	.....	1256
14,629	377	792	S.	1.00 m.	200	6	3.00 a	3.00 a	1257
2,943	77	194	S.	1.00 m.	200	6	3.00 a	3.00 a	1258
9,318	211	418	S.	1.00 & 2.00 m.	200	5 & 6	1.00 & 3.00 a	.....	1259
12,320	430	922	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1260
1,345	65	117	S.	1.00 m.	200	6	3.75 a	1.00 a	1261
3,867	115	163	S.	1.00 m.	200	6	5.00 a	.....	1262
1,559	55	226	S.	1.00 m.	200	6	4.00 a	.....	1263
245,855	8,352	20,276							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Morris County		
1264	Boonton ..... Boonton	May 3, 1889	Edwin A. Fisher .....
1265	Homeric ..... "	June 27, 1923	William A. Phelan .....
1266	Ogden ..... "	June 12, 1923	Herbert S. Hitchcock .....
1267	Butler and Bloomingdale ..... Butler	Mar. 27, 1906	George J. Fritz .....
1268	Chatham ..... Chatham	Feb. 6, 1908	George S. Pollard .....
1269	Indian Rock ..... "	May 20, 1927	F. Dwight Budd .....
1270	Denville ..... Denville	May 14, 1928	C. Winfield Hall .....
1271	Dover ..... Dover	Oct. 19, 1887	Harry R. Gill .....
1272	Randolph ..... "	Mar. 14, 1923	John F. Shupe .....
1273	Lake Hopatcong ..... Landing	Aug. 6, 1925	Richard D. Voorhis .....
1274	Lincoln Park ..... Lincoln Park	Jan. 12, 1928	George Knorr .....
1275	James ..... Madison	Nov. 9, 1922	C. B. Morris .....
1276	Madison ..... "	June 3, 1907	Charles Benjamin .....
1277	Millington ..... Millington	Oct. 10, 1911	Lenord R. Jacobus .....
1278	Hanover ..... Morris Plains	Aug. 4, 1913	Victor A. Wiss .....
1279	Morris County ..... Morristown	Sept. 24, 1921	Harold H. Van Natta .....
1280	Morristown ..... "	Aug. 13, 1886	Eugene S. Burke .....
1281	Mt. Kemble ..... "	June 17, 1929	Frederick W. Shelley .....
1282	Springbrook ..... "	Oct. 9, 1923	C. Franklin Wilson .....
1283	Mountain Lakes ..... Mountain Lakes	Nov. 30, 1920	James S. Stillman .....
1284	Musconetcong ..... Netcong	Sept. 11, 1893	A. A. King .....
1285	Pacanack ..... Pequannock	Dec. 18, 1926	Martin M. Van Ness .....
1286	Pompton Plains ..... Pompton Plains	Mar. 31, 1922	Charles L. Mandeville .....
1287	Denrock ..... Rockaway	April 8, 1925	Joseph H. Jackson .....
1288	Rockaway ..... "	Feb. 26, 1902	E. Bertram Mott .....
1289	Long Hill ..... Stirling	Jan. 10, 1921	Charles A. Callan .....
1290	Tri-County ..... "	Mar. 2, 1925	A. M. Del Duca .....
1291	Towaco ..... Towaco	Aug. 22, 1912	Ludwig Vogel .....
1292	Wharton ..... Wharton	Mar. 9, 1928	Floyd Castner .....
	Ocean County		
1293	Bay Shore ..... Barnegat	Nov. 22, 1920	Frederick N. Bunnell .....
1294	Bay Head ..... Bay Head	April 19, 1924	Frank Ferry, Jr. .....
1295	Long Beach ..... Beach Haven	Sept. 18, 1911	Walter C. Sharp .....
1296	Lakewood ..... Lakewood	Jan. 8, 1906	C. S. Wiley .....
1297	Ocean County ..... "	Sept. 3, 1921	Arthur S. Bailey .....
1298	New Egypt ..... New Egypt	Mar. 22, 1920	William T. Nash .....
1299	Metedeconk ..... Point Pleasant	July 18, 1927	Zach P. Johnson .....
1300	Point Pleasant ..... Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein .....
1301	Surf ..... Seaside Heights	Nov. 10, 1923	James H. Livezly .....
1302	Seaside Park ..... Seaside Park	Sept. 4, 1919	Robert E. Eagle .....
1303	Beach ..... Surf City	July 19, 1922	David G. Conrad .....
1304	Dover Mutual ..... Toms River	June 17, 1881	Joseph Grover .....
1305	Toms River ..... " "	April 3, 1923	Max Leet .....
1306	Mutual Benefit ..... Tuckerton	Mar. 28, 1874	W. I. Smith .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Nelson C. Doland	George W. Blanchard	409 Main St., Boonton, N. J.	1264
Eugene F. Hillery	John J. Barrett	817 Main St., Boonton, N. J.	1265
James V. Beam & Frank S. Kelley	Albert P. Smith	210 Main St., Boonton, N. J.	1266
F. H. McCue	Walter F. Smith	Butler, N. J.	1267
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1268
Howard F. Kirk	Ralph D. Ward	73 Stony Lane, Short Hills, N. J.	1269
Francis S. Stickle	Samuel R. Van Orden, Jr.	19 Richwood Place, Denville, N. J.	1270
U. G. Davenport	Lyman M. Smith	31 E. Blackwell St., Dover, N. J.	1271
Samuel C. Meyerson	Edward F. Doyle	33 W. Blackwell St., Dover, N. J.	1272
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1273
Frank S. Kelley	Herbert R. Bogardus	Grand View Ave., Lincoln Park, N. J.	1274
Howard F. Barrett	Ralph H. Parker	18 Maple Ave., Madison, N. J.	1275
H. G. Pilch	R. F. Genung	16 Waverly Place, Madison, N. J.	1276
Gilbert M. Cornish	Ernest H. Ammermann	1 Ambor Place, Bernardsville, N. J.	1277
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1278
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1279
Robert H. Schenck	Lewis D. Kay	26 South St., Morristown, N. J.	1280
Horace C. Jeffers	C. J. Kylie Myers	52 South St., Morristown, N. J.	1281
Orville V. Meslar	Anthony J. Bontempo	39 Washington St., Morristown, N. J.	1282
James V. Beam & Frank S. Kelley	Harry Hartwell	37 Howell Road, Mountain Lakes, N. J.	1283
Elmer King	W. E. Harbourt	Dell Ave., Netcong, N. J.	1284
Theodore D. Gottlieb	Frank Schack	Jefferson St., Pequannock, N. J.	1285
James V. Beam & Frank S. Kelley	Willard M. Jones	Pompton Plains, N. J.	1286
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	1287
Herman M. Cone	George E. Fisher	31 Wall St., Rockaway, N. J.	1288
Edward A. Pizzi	Fred J. Schaan	Box 246, Stirling N. J.	1289
Martin R. O'Keefe	John H. Ananson	Lock Box 27, Stirling, N. J.	1290
Philip R. Van Duyne	Alfred Hill	P. O. Box 24, Towaco, N. J.	1291
C. Stanley Smith	Wilbur L. Cregar	P. O. Box 332, Denville, N. J.	1292
Francis Tanner	Leroy B. Frazee	Barnegat, N. J.	1293
Harry E. Newman	Fred W. Applegate	Bay Head, N. J.	1294
Franklin H. Berry	J. Willits Berry	Beach Haven, N. J.	1295
W. D. McCloskey	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	1296
W. C. McCloskey	Dewitt Matthews	121—5th St., Lakewood, N. J.	1297
Percy Camp	Frank Palmer	Main St., New Egypt, N. J.	1298
Eward & Bennett	Fred P. Cook	West Point Pleasant, N. J.	1299
F. S. Wack	E. W. Shinn	618 Bay Ave., Point Pleasant Beach, N. J.	1300
Harry E. Newman	O. H. Eberhard	120 W. Wyneva St., Philadelphia, Pa.	1301
Frederick S. Wack	Joseph A. Penrose	135—9th Ave., Seaside Park, N. J.	1302
Howard Ewart	Richard A. Zachariae	Beach Arlington, N. J.	1303
John J. Ewart	Martin Schwarz, Jr.	Toms River, N. J.	1304
Howard Ewart	Lloyd J. Price	Hensler Bldg., Toms River, N. J.	1305
*G. Sterling Otis	Joseph H. Brown	P. O. Box 57, Tuckerton, N. J.	1306

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Morris County				
1264	Boonton	Boonton	$9,811	$9,600	$731,905
1265	Homeric	"	4,672	1,000	163,600
1266	Ogden	"	1,993	6,451	221,100
1267	Butler and Bloomingdale	Butler	5,485	5,642	350,630
1268	Chatham	Chatham	1,115	5,000	402,600
1269	Indian Rock	"	988	1,800	141,600
1270	Denville	Denville	4,868	746	47,200
1271	Dover	Dover	44,518	19,600	975,183
1272	Randolph	"	33,256	12,000	621,650
1273	Lake Hopatcong	Landing	4,295	13,402	152,850
1274	Lincoln Park	Lincoln Park	1,989	2,500	138,750
1275	James	Madison	567	.....	246,400
1276	Madison	"	9,238	49,200	919,000
1277	Millington	Millington	13,188	5,962	348,500
1278	Hanover	Morris Plains	32,161	5,808	287,700
1279	Morris County	Morristown	17,877	28,213	564,323
1280	Morristown	"	37,374	11,722	781,800
1281	Mt. Kemble	"	10,582	633	44,500
1282	Springbrook	"	10,096	2,619	89,800
1283	Mountain Lakes	Mountain Lakes	7,255	10,000	294,807
1284	Musconetcong	Netcong	30,008	8,851	464,770
1285	Pacanack	Pequannock	3,330	11,910	35,400
1286	Pompton Plains	Pompton Plains	2,628	6,100	268,650
1287	Denrock	Rockaway	55,047	36,834	573,250
1288	Rockaway	"	34,458	16,805	461,050
1289	Long Hill	Stirling	172	10,556	31,100
1290	Tri-County	"	64	.....	52,900
1291	Towaco	Towaco	520	3,379	251,600
1292	Wharton	Wharton	2,910	14,059	180,700
	Totals		$380,465	$300,392	$9,843,318
	Ocean County				
1293	Bay Shore	Barnegat	$2,091	$5,000	$377,900
1294	Bay Head	Bay Head	5,016	3,215	195,800
1295	Long Beach	Beach Haven	8,353	3,805	169,280
1296	Lakewood	Lakewood	21,406	.....	533,171
1297	Ocean County	"	860	122	164,100
1298	New Egypt	New Egypt	1,245	2,301	123,900
1299	Metedeconk	Point Pleasant	1,074	568	36,300
1300	Point Pleasant	Point Pleasant Beach	53,645	15,000	608,829
1301	Surf	Seaside Heights	4,048	.....	107,454
1302	Seaside Park	Seaside Park	1,974	1,000	43,850
1303	Beach	Surf City	7,763	564	124,800
1304	Dover Mutual	Toms River	25,636	21,150	1,189,000
1305	Toms River	" "	13,056	7,757	102,900
1306	Mutual Benefit	Tuckerton	11,484	5,875	210,328
	Totals		$157,651	$66,357	$3,987,612

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,000	$169,984	$5,697	$8,317	$942,314	1264
.....	17,565	64,523	13,550	2,692	267,602	1265
.....	4,305	63,614	9,529	1,708	308,700	1266
.....	1,205	49,751	4,604	1,767	419,084	1267
$19,000	4,500	70,782	2,392	318	505,707	1268
.....	1,685	22,672	6,726	22,623	198,094	1269
308	1,595	9,267	5,518	710	70,212	1270
78,523	16,824	505,146	47,997	8,111	1,695,902	1271
2,860	7,863	93,160	10,723	19,203	800,715	1272
.....	8,790	19,868	10,289	10,618	220,112	1273
.....	7,440	14,283	1,120	722	166,804	1274
4,700	9,810	93,998	12,842	5,384	373,701	1275
1,442	14,816	223,370	18,323	2,139	1,237,528	1276
23,903	6,000	73,493	10,355	29,816	511,217	1277
.....	25,645	100,114	24,360	285	476,073	1278
15,200	8,382	116,545	23,391	3,583	777,514	1279
206,939	40,515	282,055	76,184	19,187	1,455,776	1280
.....	1,435	.....	734	36	57,920	1281
31,413	23,193	54,982	8,901	1,964	222,968	1282
.....	12,297	111,452	10,785	23	446,619	1283
.....	21,558	113,192	45,272	7,147	690,798	1284
.....	500	13,313	952	153	65,558	1285
.....	820	74,671	9,089	10,775	372,733	1286
64,588	18,860	60,163	32,283	17,514	858,539	1287
985	4,225	137,063	8,035	1,547	664,168	1288
.....	1,800	5,795	8,962	634	59,019	1289
1,393	5,130	29,120	5,192	473	94,272	1290
6,000	6,440	51,413	10,190	2,843	332,385	1291
.....	2,309	.....	3,051	3,074	206,103	1292
$457,254	$282,507	$2,623,789	$427,046	$183,366	$14,498,137	
$17,950	$5,965	$75,921	$28,052	$6,425	$519,304	1293
2,000	.....	12,996	4,800	243	224,070	1294
8,913	6,677	73,041	9,600	7,804	287,473	1295
27,788	10,267	264,400	78,055	23,312	958,399	1296
14,525	1,987	117,564	18,886	6,618	324,662	1297
.....	3,755	19,744	14,745	11,311	177,001	1298
.....	2,350	10,476	6,612	100	57,480	1299
4,649	4,624	155,805	39,560	6,721	888,833	1300
856	2,190	44,228	5,007	8,610	172,393	1301
.....	450	.....	3,538	384	51,146	1302
.....	4,625	6,899	4,089	1,904	150,644	1303
6,422	73,778	116,961	61,902	11,122	1,505,971	1304
.....	.....	24,576	4,295	840	153,424	1305
.....	700	43,551	14,107	1,764	287,809	1306
$83,103	$117,368	$966,162	$293,248	$87,108	$5,758,609	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Morris County					
1264	Boonton	Boonton	$510,309			$318,100
1265	Homeric	"	178,323			19,325
1266	Ogden	"	166,314			66,200
1267	Butler and Bloomingdale	Butler	255,063			116,400
1268	Chatham	Chatham	328,948			44,600
1269	Indian Rock	"	144,684			11,400
1270	Denville	Denville	51,800	$2,667		
1271	Dover	Dover	1,080,108			
1272	Randolph	"	605,208			
1273	Lake Hopatcong	Landing	166,602			
1274	Lincoln Park	Lincoln Park	96,252			13,500
1275	James	Madison	216,300			38,500
1276	Madison	"	676,941			298,100
1277	Millington	Millington	332,220			60,150
1278	Hanover	Morris Plains	362,916			
1279	Morris County	Morristown	459,096			28,800
1280	Morristown	"	1,048,368			
1281	Mt. Kemble	"	48,648			
1282	Springbrook	"	128,019			
1283	Mountain Lakes	Mountain Lakes	250,563			11,800
1284	Musconetcong	Netcong	473,484			
1285	Pacanack	Pequannock	44,720			5,200
1286	Pompton Plains	Pompton Plains	172,448			20,950
1287	Denrock	Rockaway	566,832	2,650		49,615
1288	Rockaway	"	358,194			76,300
1289	Long Hill	Stirling	84,266			
1290	Tri-County	"	64,818			
1291	Towaco	Towaco	185,438			78,000
1292	Wharton	Wharton	159,252			
	Totals		$9,166,134	$5,317		$1,256,940
	Ocean County					
1293	Bay Shore	Barnegat	$290,991	$12,700		$87,400
1294	Bay Head	Bay Head	135,345			
1295	Long Beach	Beach Haven	146,911			47,000
1296	Lakewood	Lakewood	473,364			
1297	Ocean County	"	113,228			
1298	New Egypt	New Egypt	105,744			22,700
1299	Metedeconk	Point Pleasant	41,046			
1300	Point Pleasant	Point Pleasant Beach	470,832			39,815
1301	Surf	Seaside Heights	84,870			
1302	Seaside Park	Seaside Park	31,422			6,200
1303	Beach	Surf City	98,509			
1304	Dover Mutual	Toms River	1,028,736			116,500
1305	Toms River	" "	104,227			4,800
1306	Mutual Benefit	Tuckerton	187,680			
	Totals		$3,312,905	$12,700		$304,415

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$138	.....	$55,500	$3,150	$29,488	$25,629	$942,314	1264
$3	.....	107	.....	.....	223	37,468	32,153	267,602	1265
186	.....	379	.....	15,750	288	38,323	21,260	308,700	1266
.....	.....	.....	.....	14,900	23	12,041	20,657	419,084	1267
.....	.....	319	.....	32,000	898	80,765	18,177	505,707	1268
58	.....	158	$3,000	.....	534	26,526	11,734	198,094	1269
308	.....	148	.....	.....	.....	8,530	6,759	70,212	1270
737	.....	2,176	.....	154,250	233	249,824	208,574	1,695,902	1271
1,197	.....	394	1,044	.....	1,535	151,645	39,692	800,715	1272
.....	.....	245	.....	.....	1,309	32,794	19,162	220,112	1273
.....	.....	5	.....	21,208	270	30,693	4,876	166,804	1274
174	.....	334	200	37,500	674	47,419	32,600	373,701	1275
820	.....	1,656	.....	.....	935	168,434	90,642	1,237,528	1276
30	.....	525	.....	.....	736	77,676	39,880	511,217	1277
534	.....	356	.....	.....	.....	79,026	33,241	476,073	1278
832	.....	523	.....	99,563	2,785	110,248	75,667	777,514	1279
3,740	.....	2,138	.....	45,000	15	245,430	111,085	1,455,776	1280
100	.....	136	.....	.....	675	8,020	341	57,920	1281
24,992	.....	588	171	.....	.....	34,331	34,867	222,968	1282
189	$8,512	572	.....	66,750	10,953	57,863	39,417	446,619	1283
.....	5,409	237	.....	45,200	10,401	89,659	66,408	690,798	1284
15	.....	148	.....	.....	602	9,195	5,678	65,558	1285
440	22,775	665	314	78,500	1,481	41,140	34,020	372,733	1286
704	.....	871	923	20,600	1,232	133,925	81,187	858,539	1287
.....	.....	752	.....	72,000	23,530	78,635	54,757	664,168	1288
1,113	.....	26	.....	6,800	3,518	3,229	10,067	59,019	1289
740	.....	65	.....	1,600	2,809	14,814	9,426	94,272	1290
6	.....	148	.....	.....	1,738	41,957	25,098	332,385	1291
.....	.....	150	3,000	.....	.....	35,604	8,097	206,103	1292
$36,918	$36,696	$13,959	$8,652	$767,121	$70,547	$1,974,702	$1,161,151	$14,498,137	
$828	$2,000	$864	.....	$28,500	$2,465	$69,908	$43,648	$519,304	1293
4,342	.....	980	.....	33,000	1,500	32,697	16,206	224,070	1294
3,951	6,200	564	.....	21,100	1,589	27,596	32,562	287,473	1295
.....	95,415	369	.....	113,685	49,639	87,405	138,522	958,399	1296
23,730	12,086	181	.....	21,321	76,348	18,023	59,745	324,662	1297
.....	.....	87	.....	5,400	165	24,658	18,247	177,001	1298
766	.....	161	.....	.....	1,657	6,858	6,992	57,480	1299
2,017	.....	1,825	.....	138,208	4,168	135,501	96,467	888,833	1300
2,327	1,990	426	.....	13,400	6,307	18,091	44,982	172,393	1301
.....	.....	471	.....	2,500	105	7,639	2,809	51,146	1302
45	.....	268	.....	15,920	29	29,493	6,380	150,644	1303
.....	.....	1,769	.....	19,000	4,227	268,239	67,500	1,505,971	1304
92	.....	408	.....	.....	109	25,885	17,903	153,424	1305
365	18,395	337	.....	4,800	1,245	39,688	35,299	287,809	1306
$38,463	$136,086	$8,710	.....	$416,834	$149,553	$791,681	$587,262	$5,758,609	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County								
1264	Boonton	4,533	385					1,272	156
1265	Homeric	1,912	266					97	24
1266	Ogden	2,905	227					331	37
1267	Butler and Bloomingdale	2,397	393					466	79
1268	Chatham	5,223	521					223	30
1269	Indian Rock	2,492	297					57	24
1270	Denville	718	95	24	2				
1271	Dover	12,929	1,499						
1272	Randolph	8,820	935						
1273	Lake Hopatcong	2,140	261						
1274	Lincoln Park	1,501	124					68	6
1275	James	3,447	235					193	24
1276	Madison	10,427	704					1,491	148
1277	Millington	4,347	386					301	50
1278	Hanover	4,212	443						
1279	Morris County	6,347	481					144	17
1280	Morristown	12,125	1,358						
1281	Mt. Kemble	953	110						
1282	Springbrook	1,311	146						
1283	Mountain Lakes	4,012	192					59	8
1284	Musconetcong	5,665	728						
1285	Pacanack	646	89					26	2
1286	Pompton Plains	2,803	294					105	23
1287	Denrock	7,528	658	25	4			248	35
1288	Rockaway	4,695	440					382	62
1289	Long Hill	367	60						
1290	Tri-County	827	109						
1291	Towaco	2,590	201					390	41
1292	Wharton	2,494	249						
	Totals	120,366	11,886	49	6			5,853	766
	Ocean County								
1293	Bay Shore	3,895	389	127	21			337	59
1294	Bay Head	1,918	237						
1295	Long Beach	1,690	174					235	33
1296	Lakewood	5,126	317						
1297	Ocean County	1,201	131						
1298	New Egypt	1,175	200					114	25
1299	Metedeconk	544	79						
1300	Point Pleasant	5,377	595					199	21
1301	Surf	910	131						
1302	Seaside Park	474	76					31	12
1303	Beach	1,349	128						
1304	Dover Mutual	12,627	1,727					583	60
1305	Toms River	1,090	113					24	5
1306	Mutual Benefit	4,804	370						
	Totals	42,180	4,667	127	21			1,523	215

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,805	180	361	N.S.	.25, .50 & 1.00 bi.wk.	$250	5 & 6	.....	.....	1264
2,009	94	196	S.	1.00 m.	200	6	$2.00 a	.....	1265
3,236	63	201	S.	1.00 m.	200	6	3.00 a	.....	1266
2,863	188	284	N.S.	.50 wk.	250	5 & 6	.....	.....	1267
5,446	114	437	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1268
2,549	40	281	S.	1.00 m.	200	6	3.00 a	3.00 a	1269
742	24	73	S.	1.00 m.	200	6	3.00 a	.....	1270
12,929	484	1,015	S.	1.00 m.	200	6	2.00 a	2.00 a	1271
8,820	250	685	S.	1.00 m.	200	6	2.00 a	2.00 a	1272
2,140	100	161	S.	1.00 m.	200	6	3.00 a	3.00 a	1273
1,569	65	65	S.	1.00 m.	200	6	2.50 a	.....	1274
3,640	63	196	S.	1.00 m.	200	6	.02½ b	.02½ b	1275
11,918	277	575	S.	1.00 m.	200	6	.02½ b	.02½ b	1276
4,648	146	290	S.	1.00 m.	200	6	1.00 a	.....	1277
4,212	87	356	S.	1.00 m.	200	6	3.00 a	.....	1278
6,491	190	308	S.	1.00 m.	200	6	3.00 a	.....	1279
12,125	273	1,085	S.	1.00 m.	200	6	3.00 a	.....	1280
953	18	92	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1281
1,311	42	104	S.	1.00 m.	200	6	6.00 a	6.00 a	1282
4,071	61	139	S.	1.00 m.	200	6	.05 b	.05 b	1283
5,665	263	465	S.	1.00 m.	200	6	2.00 a	.....	1284
672	18	73	S.	1.00 m.	200	6	2.00 a	.....	1285
2,908	96	221	S.	1.00 m.	200	6	3.50 a	2.00 a	1286
7,801	309	388	S.	1.00 m.	200	6	3.00 a	2.00 a	1287
5,077	205	297	S.	1.00 m.	200	6	3.00 a	1.00 a	1288
367	13	47	S.	1.00 m.	200	6	.....	.....	1289
827	34	75	S.	1.00 m.	200	6	2.50 a	2.50 a	1290
2,980	88	154	S.	1.00 m.	200	6	3.00 a	.....	1291
2,494	75	174	S.	1.00 m.	200	6	2.00 a	1.00 a	1292
126,268	3,860	8,798							
4,359	218	251	S.	$1.00 m.	$200	6	$6.00 a	$1.00 a	1293
1,918	101	136	S.	1.00 m.	200	6	3.00 a	.....	1294
1,925	81	126	S.	1.00 m.	200	6	8.00 a	1.00 a	1295
5,126	127	190	S.	1.00 m.	200	6	4.00 a	4.00 a	1296
1,201	73	58	S.	1.00 m.	200	6	4.00 a	4.00 a	1297
1,289	74	151	S.	1.00 m.	200	6	.02½ b	.02½ b	1298
544	30	49	S.	1.00 m.	200	6	3.00 a	1.00 a	1299
5,576	238	378	S.	1.00 m.	200	6	3.00 a & .02 b	.02 b	1300
910	68	63	S.	1.00 m.	200	6	.07½ b	.07½ b	1301
505	32	56	S.	1.00 m.	200	6	5.00 a	.....	1302
1,349	79	49	S.	1.00 m.	200	6	.07½ b	2.00 a	1303
13,210	1,073	714	S.	1.00 m.	200	6	2.00 a	1.00 a	1304
1,114	51	67	S.	1.00 m.	200	6	5.00 a	5.00 a	1305
4,804	128	242	S.	.50 m.	100	6	6.00 a	6.00 a	1306
43,830	2,373	2,530							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Passaic County			
1307	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
1308	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1309	East Clifton	"	June 11, 1928	Gaetano Giovati
1310	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1311	Haledon	Haledon	Jan. 19, 1920	Rudolph J. Mayer
1312	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1313	Hawthorne	"	Mar. 30, 1908	Emil Roetheli
1314	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1315	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Clarence F. Barnard
1316	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1317	American-Hungarian	"	June 13, 1922	Joseph Boska
1318	Constructive	"	Oct. 18, 1919	Louis Steckler
1319	Co-Ordinate	"	April 4, 1927	Herman Schulting, Jr.
1320	Endurance	"	May 8, 1922	Charles Levy
1321	Fourth Ward	"	Mar. 8, 1910	Henry A. Ostermann
1322	Greater Passaic	"	Dec. 21, 1927	Maurice Wasserlauf
1323	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1324	Home	"	May 27, 1895	Robert J. Cullen
1325	Lexington	"	Feb. 19, 1926	Anthony Martin
1326	Main	"	Feb. 10, 1922	John J. Roegner
1327	Mutual	"	April 21, 1882	James W. Harley
1328	North Passaic	"	Feb. 2, 1929	Garret Geene
1329	Passaic	"	Mar. 24, 1897	John Schmidt
1330	Passaic Park	"	April 25, 1924	Norman D. Darmstatter
1331	Peoples	"	Aug. 23, 1887	Peter A. Boyer
1332	Polish American	"	Jan. 16, 1917	Michael Kobylarz
1333	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1334	Russky	"	Nov. 16, 1922	John Micklus
1335	Union	"	May 5, 1888	Charles R. Newman
1336	Workingmen's Home	"	Jan. 26, 1904	John V. Brincka
1337	Albion Place	Paterson	May 31, 1922	George W. Bogen
1338	American	"	Sept. 22, 1892	*William Zester
1339	Baltic	"	Feb. 28, 1923	John C. Phelan
1340	Benefactor	"	April 29, 1925	John J. Feeney
1341	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
1342	Carroll	"	Mar. 24, 1923	A. L. Simon
1343	Colombo American	"	Feb. 2, 1923	Seymour F. Ackerman
1344	Colt	"	May 26, 1921	Edgar R. Bainbridge
1345	Columbiad	"	Oct. 6, 1925	John Agnew
1346	Cumulative	"	Feb. 28, 1924	William O. Mickel
1347	Defender	"	Jan. 8, 1924	Henry C. Speer
1348	Falls City	"	Oct. 19, 1923	Isidore Simon
1349	Financial	"	April 6, 1923	William Toll, Jr.
1350	Fortune	"	Nov. 8, 1924	Abram Shulman
1351	Friendly	"	May 17, 1923	Hyman Bornstein
1352	Garret Rock	"	Jan. 5, 1923	Manoog Dishian
1353	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1354	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1355	Lakeview	"	July 28, 1922	Harold J. Adams
1356	Lambert	"	Feb. 7, 1924	Jacob Ackerman
1357	Mansion	"	April 15, 1924	George Truhar
1358	Materialmen's	"	Jan. 24, 1920	John A. Arts
1359	Mutual Home & Savings	"	Aug. 31, 1898	Floyd E. Jones
1360	Northside	"	July 1, 1922	Isaac Noonburg
1361	Paterson	"	April 3, 1901	George S. Curtis

* Acting President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1307
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	1308
John A. Celentano	Walter C. Kraft	122 Madison Ave., Clifton, N. J.	1309
Thomas E. Duffy	Carl Hilbert	Florence & Clifton Ave., Clifton, N. J.	1310
Edgar A. De Yoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1311
George Slingland	Henry Wiegers	214 Haledon Ave., Paterson, N. J.	1312
Hunziker & Hunziker	Edward H. Hall	122 Second Ave., Hawthorne, N. J.	1313
Josiah Dadley	John E. Cocker	11 Paterson Ave., Little Falls, N. J.	1314
Beggs & Grimshaw	B. R. Winkler	Boonton Road, Mountain View, N. J.	1315
Vernet A. Arnold	Milton N. Woolley	238 Gregory Ave., Passaic, N. J.	1316
A. A. Pable & E. Friedbauer	E. M. Gacy	50 Monroe St., Passaic, N. J.	1317
Corbin & Harty	William G. Heuser	691 Main Ave., Passaic, N. J.	1318
Albert B. Freeman	Max Gottlieb	625 Main Ave., Passaic, N. J.	1319
Harry Loeb	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1320
Thomas E. Duffy	Carl Hilbert	683 Main Ave., Passaic, N. J.	1321
Manuel N. Mirsky	Isadore B. Mirsky	663 Main Ave., Passaic, N. J.	1322
Peter N. Perretti	A. V. Gross	94 Howe Ave., Passaic, N. J.	1323
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1324
Harry R. Walker, Jr.	Frank G. Utter	615 Main Ave., Passaic, N. J.	1325
Edward A. Levy	Francis McGuire, Jr.	643 Main Ave., Passaic, N. J.	1326
Arthur J. Sullivan	Paul Zimmerman	42 Gould Ave., Paterson, N. J.	1327
Samuel F. Slaff	Elsie D. Wenzel	277 Lexington Ave., Passaic, N. J.	1328
Albert K. Condit	John I. Hagens	200 Washington Ave., Clifton, N. J.	1329
Charles W. Darmstatter	Norman E. Darmstatter	657 Main Ave., Passaic, N. J.	1330
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1331
S. Patlen & G. Amlicke	John B. Jesionowski	114 Passaic St., Passaic, N. J.	1332
Edward A. Weiss	Joseph Rosenberg	218 Madison St., Passaic, N. J.	1333
G. Tulenko & J. Micklus, Jr.	Michael Kudla	18 Monroe St., Passaic, N. J.	1334
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1335
John G. Dluhy	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1336
George Anderson, Jr.	Ralph Bertschy	74 Barclay St., Paterson, N. J.	1337
A. Lawrie Young	Walter G. Winters	5 Colt St., Paterson, N. J.	1338
John M. Nolan	Frank Strezeski	305—3rd St., Clifton, N. J.	1339
Michael D. Miriello	Joseph F. Britt	64 Hamilton St., Paterson, N. J.	1340
James M. Dunn	Frank J. Hanson	150 Ellison St., Paterson, N. J.	1341
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1342
G. K. Slingland	Charles A. Whiteman	526 Lincoln Ave., Hawthorne, N. J.	1343
Benjamin J. Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	1344
Frank J. Davies	John J. Hall	148 Market St., Paterson, N. J.	1345
Jacob L. Bernstein	Charles Evans	262 Main St., Paterson, N. J.	1346
Josiah Dadley	David MacGregor	152 Market St., Paterson, N. J.	1347
Harris J. Westerhoff	Anthony H. Foster	5 Colt St., Paterson, N. J.	1348
John F. Evans	Henri Dorsman	5 Colt St., Paterson, N. J.	1349
Joseph T. Lieblich	Fannie Flanzman	20 Smith St., Paterson, N. J.	1350
Herman D. Edelson	Jack Zingler	175 Market St., Paterson, N. J.	1351
Milton Schamach	Simon H. Glass	175 Market St., Paterson, N. J.	1352
Jacob Stam	Marie V. France	23—22nd St., Paterson, N. J.	1353
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1354
Isaac A. Serven	Andrew Chambers	1143 Main St., Paterson, N. J.	1355
E. Robert Coven	Leo Minuskin	45 Church St., Paterson, N. J.	1356
Salvatore D. Viviano	Arthur H. Wieda	64 Hamilton St., Paterson, N. J.	1357
Frank Smit	Lester A. Johnston	521—20th Ave., Paterson, N. J.	1358
Josiah Dadley	John J. Sloate	140 Market St., Paterson, N. J.	1359
Peter Hofstra	Ira Struck	Main & Arch St., Paterson, N. J.	1360
Gustav A. Hunziker	William A. Merz	63 Van Houten St., Paterson, N. J.	1361

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Passaic County				
1307	Claverack	Clifton	$1,687	$4,798	$111,440
1308	Clifton	"	2,177	95	157,050
1309	East Clifton	"	5,039	1,500	82,176
1310	Florence Avenue	"	51,830	106,925	282,150
1311	Haledon	Haledon	4,834	881	530,500
1312	Associated	Hawthorne	2,300	1,600	72,350
1313	Hawthorne	"	8,600	23,225	669,225
1314	Little Falls	Little Falls	8,461	9,581	618,250
1315	Pequannock & Wayne	Mountain View	10,354	5,500	244,900
1316	Acquackanonk	Passaic	17,368	.....	981,282
1317	American-Hungarian	"	8,122	.....	148,200
1318	Constructive	"	1,261	.....	129,928
1319	Co-Ordinate	"	1,999	.....	9,000
1320	Endurance	"	12,745	10,083	108,632
1321	Fourth Ward	"	21,261	95,100	348,900
1322	Greater Passaic	"	7,043	5,000	101,318
1323	Hobart	"	1,671	18,748	75,975
1324	Home	"	5,170	103,517	967,339
1325	Lexington	"	2,976	.....	23,100
1326	Main	"	895	6,325	106,182
1327	Mutual	"	769	.....	63,350
1328	North Passaic	"	1,710	31	15,300
1329	Passaic	"	657	.....	33,500
1330	Passaic Park	"	4,326	14,549	145,000
1331	Peoples	"	16,294	26,775	801,230
1332	Polish American	"	4,339	22,000	495,100
1333	Pride of Jersey	"	5,480	10,099	112,400
1334	Russky	"	3,354	12,300	315,400
1335	Union	"	87,331	73,745	3,414,800
1336	Workingmen's Home	"	11,158	2,402	107,500
1337	Albion Place	Paterson	3,604	1,464	132,100
1338	American	"	30,543	7,800	337,514
1339	Baltic	"	2,989	1,086	103,800
1340	Benefactor	"	2,774	5,459	121,450
1341	Carlisle	"	5,025	.....	311,508
1342	Carroll	"	6,278	2,611	244,300
1343	Colombo American	"	517	.....	61,100
1344	Colt	"	3,854	.....	297,300
1345	Columbiad	"	8,551	2,606	111,100
1346	Cumulative	"	5,982	45,514	101,750
1347	Defender	"	15,601	1,945	122,800
1348	Falls City	"	4,652	.....	498,900
1349	Financial	"	4,705	3,457	234,000
1350	Fortune	"	4,689	2,327	46,700
1351	Friendly	"	2,986	5,331	219,050
1352	Garret Rock	"	5,297	348	118,000
1353	Home Lovers	"	6,665	26,952	123,400
1354	Italian American	"	10,133	23,000	794,050
1355	Lakeview	"	12,290	6,500	278,800
1356	Lambert	"	13,735	49,085	101,050
1357	Mansion	"	19,311	5,746	64,900
1358	Materialmen's	"	15,171	11,500	462,250
1359	Mutual Home & Savings	"	352	1,967	35,320
1360	Northside	"	8,214	8,400	313,400
1361	Paterson	"	2,947	23,159	903,815

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$25,400	$2,405	$164,385	$1,508	$2,731	$314,354	1307
.....	1,510	126,186	2,956	3,472	293,446	1308
1,490	3,216	35,072	.....	9,004	137,497	1309
46,526	9,356	413,095	5,448	3,038	918,368	1310
17,491	5,545	313,841	65,373	3,839	942,304	1311
12,975	645	63,879	6,454	960	161,163	1312
.....	5,770	350,972	36,972	6,969	1,101,733	1313
.....	7,257	144,564	40,332	3,746	832,191	1314
4,654	11,660	166,402	11,781	2,577	457,828	1315
963,300	15,950	107,097	12,199	57,933	2,155,129	1316
400	1,450	109,780	11,558	3,150	282,660	1317
.....	.....	35,548	.....	1,698	168,435	1318
.....	550	46,274	9,073	2,631	69,527	1319
290	5,440	151,732	11,389	216	300,527	1320
2,164	18,859	602,527	15,883	12,713	1,117,407	1321
.....	5,465	58,899	21,933	667	200,325	1322
349	5,290	53,268	1,928	497	157,726	1323
9,350	24,482	891,016	84,896	71,308	2,157,078	1324
4,800	.....	71,912	1,489	.....	104,277	1325
9,000	450	99,157	6,518	4,627	233,154	1326
1,564	.....	91,118	5,301	409	162,511	1327
.....	.....	.....	708	343	18,092	1328
.....	200	59,517	2,926	315	97,115	1329
4,500	2,350	85,004	22,802	1,845	280,376	1330
294,282	7,900	487,719	75,088	50,189	1,759,477	1331
19,600	4,600	326,520	2,663	5,236	880,058	1332
.....	5,075	106,129	36,471	12,098	287,752	1333
20,984	5,195	200,639	22,269	12,314	592,455	1334
436,949	11,696	1,727,924	46,464	123,918	5,922,827	1335
4,530	2,840	66,178	4,904	9,234	208,746	1336
220	670	90,036	12,943	620	241,657	1337
263,573	5,718	565,232	20,015	65,111	1,295,506	1338
41,197	2,400	49,768	1,035	9,728	212,003	1339
892	11,320	35,143	10,816	3,524	191,378	1340
.....	1,400	110,281	47,936	447	476,597	1341
900	15,811	108,548	14,793	3,675	396,916	1342
28,000	1,950	81,583	7,272	438	180,860	1343
.....	4,767	268,551	22,367	10,380	607,419	1344
.....	1,650	95,695	8,127	11,079	238,808	1345
17,650	29,230	179,828	5,425	688	386,067	1346
.....	12,732	52,381	3,365	2,013	210,837	1347
107,999	35,329	665,109	121,421	22,760	1,456,170	1348
30,678	4,700	130,257	14,900	431	423,128	1349
.....	1,950	72,587	13,270	513	142,036	1350
26,417	7,880	139,469	36,571	9,979	447,683	1351
.....	700	101,528	8,924	1,284	236,081	1352
.....	4,075	108,868	8,297	3,640	281,897	1353
95,584	24,305	871,915	11,171	17,763	1,847,921	1354
68,073	6,864	168,475	7,838	3,641	552,481	1355
132,775	7,835	136,128	8,606	2,703	451,917	1356
.....	2,600	99,066	6,749	1,477	199,849	1357
3,352	12,630	174,408	34,718	8,040	722,069	1358
.....	.....	45,979	.....	232	83,850	1359
26,156	3,846	124,813	14,887	64,679	564,395	1360
579	15,755	654,243	60,427	45,137	1,706,062	1361

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Passaic County					
1307	Claverack	Clifton	$146,619			$44,500
1308	Clifton	"	132,644			68,575
1309	East Clifton	"	76,587			34,950
1310	Florence Avenue	"	272,313			349,800
1311	Haledon	Haledon	403,859			148,600
1312	Associated	Hawthorne	75,382			29,160
1313	Hawthorne	"	460,821	$2,000		94,100
1314	Little Falls	Little Falls	572,232			
1315	Pequannock & Wayne	Mountain View	184,233			77,750
1316	Acquackanonk	Passaic	853,601	12,000		608,425
1317	American-Hungarian	"	148,890			52,700
1318	Constructive	"	103,852			
1319	Co-Ordinate	"	30,025			16,300
1320	Endurance	"	103,089			600
1321	Fourth Ward	"	360,435			358,421
1322	Greater Passaic	"	94,384			1,000
1323	Hobart	"	89,690			9,850
1324	Home	"	820,996	4,600		469,256
1325	Lexington	"	59,869			9,125
1326	Main	"	61,506			99,250
1327	Mutual	"	53,260			66,400
1328	North Passaic	"	8,923			6,050
1329	Passaic	"	15,690			37,100
1330	Passaic Park	"	157,989			29,100
1331	Peoples	"	608,568			585,225
1332	Polish American	"	396,437			241,800
1333	Pride of Jersey	"	165,982			6,875
1334	Russky	"	294,761			132,560
1335	Union	"	1,733,686		$448	2,175,724
1336	Workingmen's Home	"	103,326			47,000
1337	Albion Place	Paterson	93,684			
1338	American	"	448,063			89,800
1339	Baltic	"	119,676			7,500
1340	Benefactor	"	135,747			3,600
1341	Carlisle	"	256,524			53,400
1342	Carroll	"	236,969			9,800
1343	Colombo American	"	121,413			
1344	Colt	"	294,796			500
1345	Columbiad	"	165,558			
1346	Cumulative	"	217,992			8,800
1347	Defender	"	146,070			10,200
1348	Falls City	"	899,616			3,400
1349	Financial	"	287,463			1,000
1350	Fortune	"	65,439			
1351	Friendly	"	225,294			9,200
1352	Garret Rock	"	90,654			3,000
1353	Home Lovers	"	179,703			4,400
1354	Italian American	"	765,169	1,250		301,200
1355	Lakeview	"	279,222			56,025
1356	Lambert	"	196,914			49,267
1357	Mansion	"	115,999			5,200
1358	Materialmen's	"	348,222			14,300
1359	Mutual Home & Savings	"	44,750			
1360	Northside	"	265,427			50,800
1361	Paterson	"	957,141			235,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$7,875	.....	$222	.....	$15,000	$12,711	$34,157	$53,270	$814,354	1307
472	$2,056	2,181	.....	2,000	11,349	26,999	47,170	293,446	1308
16	.....	.....	$1,000	.....	158	8,525	16,261	137,497	1309
417	.....	1,892	.....	.....	102,518	41,010	150,418	918,368	1310
10	40,560	1,110	783	78,000	50,530	72,847	146,005	942,304	1311
.....	1,627	626	.....	.....	18,568	7,223	28,577	161,163	1312
.....	70,650	2,677	.....	192,500	39,821	78,651	160,513	1,101,733	1313
78	52,084	1,991	.....	.....	167	134,974	70,665	832,191	1314
1,000	3,087	775	.....	62,700	20,686	39,863	67,734	457,828	1315
70	.....	60	.....	138,000	97,191	109,758	336,024	2,155,129	1316
769	.....	113	.....	.....	3,879	30,206	46,103	282,660	1317
15	.....	.....	.....	.....	278	49,479	14,811	168,435	1318
2,135	.....	.....	.....	.....	11,723	.....	9,344	69,527	1319
1,691	69,177	.....	.....	.....	15,575	20,931	89,464	300,527	1320
2,101	.....	3,006	.....	.....	113,722	52,975	226,747	1,117,407	1321
17,975	.....	810	5,800	5,516	25,312	16,570	32,958	200,325	1322
108	.....	109	.....	.....	17,333	13,301	27,335	157,726	1323
341	45,650	223	.....	.....	58,262	175,798	581,952	2,157,078	1324
396	.....	.....	.....	.....	12,298	1,747	20,842	104,277	1325
2,302	.....	5	.....	10,708	14,640	7,488	37,255	233,154	1326
1,692	2,002	40	.....	6,000	1,949	9,997	21,171	162,511	1327
.....	.....	.....	.....	1,855	.....	.....	1,264	18,092	1328
2,987	9,200	.....	.....	.....	7,737	2,416	21,979	97,115	1329
45	.....	123	.....	.....	19,497	38,027	35,595	280,376	1330
542	.....	2,219	.....	.....	115,956	76,759	370,208	1,759,477	1331
63	.....	91	.....	.....	7,828	103,593	130,246	880,058	1332
364	.....	1,460	.....	.....	47,670	14,342	51,059	287,752	1333
2,294	.....	1,036	.....	.....	4,515	55,824	101,465	592,455	1334
2,089	.....	18	.....	640,375	37,856	557,094	775,537	5,922,827	1335
25	.....	114	.....	.....	13,517	16,071	28,693	208,746	1336
273	63,620	380	.....	.....	11,837	18,666	53,197	241,657	1337
60	164,663	248	.....	59,500	224,099	58,583	250,490	1,295,506	1338
968	10,400	759	.....	6,367	815	30,267	35,251	212,003	1339
11	.....	1,142	.....	3,700	1,329	28,443	17,406	191,378	1340
.....	5,450	294	.....	47,000	13,867	55,842	44,220	476,597	1341
1,767	.....	511	.....	27,500	2,993	65,570	51,806	396,916	1342
560	.....	286	.....	3,200	8,206	23,852	23,843	180,860	1343
18,985	45,524	367	40	4,500	40,214	61,813	140,680	607,419	1344
.....	.....	231	.....	.....	.....	18,954	54,065	238,808	1345
1,113	.....	2,706	.....	20,450	15,396	51,366	68,244	386,067	1346
455	.....	1,373	.....	.....	.....	43,081	9,658	210,837	1347
2,472	.....	700	.....	.....	69,493	165,424	315,065	1,456,170	1348
13	.....	532	2,100	.....	148	77,734	54,138	423,128	1349
204	.....	136	.....	.....	43,484	6,971	25,802	142,036	1350
13,708	11,560	2,939	.....	22,000	21,242	47,496	94,244	447,683	1351
1,458	56,756	5	.....	.....	18,385	15,900	49,923	236,081	1352
.....	.....	253	.....	.....	6,848	52,468	38,225	281,897	1353
24,437	.....	.....	.....	192,750	82,274	145,692	335,149	1,847,921	1354
291	.....	874	.....	79,117	1,670	69,785	65,497	552,481	1355
260	.....	565	.....	32,000	50,837	50,354	71,720	451,917	1356
3,243	.....	211	.....	.....	15,230	20,519	39,447	199,849	1357
.....	61,964	186	.....	.....	41,466	122,075	133,856	722,069	1358
.....	.....	.....	.....	1,500	.....	13,991	23,609	83,850	1359
.....	.....	689	.....	91,100	16,198	61,633	78,548	564,395	1360
541	.....	2,093	.....	10,000	44,875	181,326	274,886	1,706,062	1361

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County								
1307	Claverack	1,597	194					223	32
1308	Clifton	1,639	162					343	76
1309	East Clifton	1,466	151					175	37
1310	Florence Avenue	3,190	428					1,749	246
1311	Haledon	4,435	439					743	75
1312	Associated	981	110					146	19
1313	Hawthorne	5,715	500	20	1			470	63
1314	Little Falls	7,113	718						
1315	Pequannock & Wayne	2,359	311					388	115
1316	Acquackanonk	9,472	819	120	18			3,042	312
1317	American-Hungarian	1,939	243					264	31
1318	Constructive	3,993	188						
1319	Co-Ordinate	440	33					82	17
1320	Endurance	1,201	91					3	2
1321	Fourth Ward	3,717	327					1,792	232
1322	Greater Passaic	1,285	162					5	1
1323	Hobart	1,259	121					49	12
1324	Home	9,418	720	46	15			2,346	244
1325	Lexington	919	96					45	10
1326	Main	703	75					496	62
1327	Mutual	733	83					332	42
1328	North Passaic	447	85					46	36
1329	Passaic	251	23					185	23
1330	Passaic Park	1,690	132					145	20
1331	Peoples	6,421	667					2,926	330
1332	Polish American	7,934	927					1,750	171
1333	Pride of Jersey	1,540	289					34	10
1334	Russky	3,978	323					663	138
1335	Union	94,267	2,585			46	45	19,908	1,102
1336	Workingmen's Home	1,317	189					235	67
1337	Albion Place	1,047	122						
1338	American	5,002	560					449	100
1339	Baltic	1,469	192					38	17
1340	Benefactor	1,731	143					18	3
1341	Carlisle	3,031	251					267	52
1342	Carroll	2,373	203					49	6
1343	Colombo American	1,138	122						
1344	Colt	3,099	213					2	1
1345	Columbiad	1,874	176						
1346	Cumulative	2,012	222					44	13
1347	Defender	2,461	168					51	5
1348	Falls City	8,366	823					17	5
1349	Financial	3,516	254					5	1
1350	Fortune	750	150						
1351	Friendly	2,571	194					46	12
1352	Garret Rock	885	60					15	1
1353	Home Lovers	1,847	211					22	1
1354	Italian American	9,403	1,125	25	25			3,012	204
1355	Lakeview	3,713	331					280	60
1356	Lambert	1,994	228					246	42
1357	Mansion	1,037	122					26	4
1358	Materialmen's	3,085	246					60	6
1359	Mutual Home & Savings	1,662	78						
1360	Northside	3,278	332					254	75
1361	Paterson	11,339	893					1,176	166

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,820	52	174	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1307
1,982	56	182	S.	1.00 m.	200	6	5.00 a	3.00 a	1308
1,641	45	143	N.S.	1.00 m.	T.M.&200	6	5.00 a & .10 b	1.00 a & .10 b	1309
4,939	85	589	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1310
5,178	202	312	S.	1.00 m.	200	6	5.00 a	5.00 a	1311
1,127	28	101	S.	1.00 m.	200	6	6.00 a & .08 b	5.00 a & .08 b	1312
6,205	229	335	S.	1.00 & 2.00 m.	200	6	5.00 a	2.50 a	1313
7,113	266	452	S.	1.00 m.	200	6	4.50 a	4.50 a	1314
2,747	122	304	S.	1.00 m.	200	6	3.50 a	1.00 a	1315
12,634	137	1,012	O.P.	.....	200	6	2.00 a	.....	1316
2,203	58	216	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1317
3,993	47	141	O.P.	.....	100	6	.....	.....	1318
522	5	45	S.	1.00 m.	200	6	.10 b	.10 b	1319
1,204	28	65	S.	1.00 m.	200	6	1.50 a & .10 b	1.50 a & .10 b	1320
5,509	114	445	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1321
1,290	45	118	S.	1.00 m.	200	5 & 6	1.00a,2.50a & 5.00a	.08 b	1322
1,308	32	101	N.S.	1.00 m.	200	6	5.00 a	1.00 a	1323
11,810	385	594	O.P.	.....	200	6	.10 b	3.00 a	1324
964	4	102	N.S.	1.00 m.	200	6	5.00 a	.....	1325
1,199	21	116	S.	1.00 m.	200	6	.10 b	.10 b	1326
1,065	25	100	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1327
493	8	113	O.P.	.....	200	6	6.00 a & .10 b	6.00 a & .10 b	1328
436	9	37	S.	1.00 m.	200	6	.....	.....	1329
1,835	37	115	S.	1.00 m.	200	6	2.00 a & .10 b	1.00 a & .10 b	1330
9,347	210	787	S.	1.00 m.	200	6	.....	2.00 a	1331
9,684	135	963	O.P.	.....	100	6	4.00 a	1.00 a	1332
1,574	40	259	S.	1.00 m.	200	6	5.00 a & .16 b	2.00 a & .16 b	1333
4,641	128	333	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1334
114,221	755	2,977	O.P.	.....	100	6	3.00 & 5.00 a	.....	1335
1,552	48	208	S.	1.00 m.	200	6	5.00 a	1.00 a	1336
1,047	43	79	S.	1.00 m.	200	6	5.00 a	2.50 a	1337
5,451	119	541	S.	1.00 m.	200	6	3.00 a	1.00 a	1338
1,507	32	177	S.	1.00 m.	200	6	4.00 a	4.00 a	1339
1,749	51	95	S.	1.00 m.	200	6	4.00 a	4.00 a	1340
3,298	96	207	S.	1.00 m.	200	6	5.00 a	5.00 a	1341
2,422	73	136	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1342
1,138	21	101	S.	1.00 m.	200	6	4.00 a	2.00 a	1343
3,101	61	153	S.	1.00 m.	200	6	5.00 a	2.00 a	1344
1,874	28	148	S.	1.00 m.	200	6	5.00 a	5.00 a	1345
2,056	75	160	S.	1.00 m.	200	6	5.00 a	2.00 a	1346
2,512	49	124	S.	70 m.	200	6	5.00 a & .07½ b	.....	1347
8,383	149	679	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	1348
3,521	58	197	S.	1.00 m.	200	5½ & 6	5.00 a & .10 b	2.00 a & .10 b	1349
750	17	133	S.	1.00 m.	200	6	.....	.....	1350
2,617	73	133	S.	1.00 & 2.00 m.	200	6	.....	2.00 a	1351
900	29	32	S.	1.00 m.	200	6	.....	.....	1352
1,869	38	174	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a & .10 b	1353
12,440	278	1,076	N.S.	1.00 m.	100-200 & T.M.	6	4.00 a	.10 b	1354
3,993	109	282	S.	1.00 m.	200	6	5.00 a	.10 b	1355
2,240	68	202	S.	1.00 m.	200	6	5.00 a	3.00 a	1356
1,063	25	101	S.	1.00 m.	200	6	5.00 a	3.00 a	1357
3,145	117	135	S.	1.00 m.	200	6	5.00 a & .04 b	.....	1358
1,662	10	68	N.S.	1.00 m.	100	6	.09 b	.09 b	1359
3,532	88	319	S.	1.00 m.	200	6	5.00 a & .08 b	1.00 a & .08 b	1360
12,515	299	760	S.	1.00 m.	200	6	5.00 a	5.00 a	1361

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Passaic County—Continued			
1362	Peoples	Paterson	Nov. 24, 1863	George Kesse
1363	Peoples Park	"	Mar. 11, 1912	James Crawford
1364	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1365	Regent	"	Nov. 17, 1922	Edmund B. Randall
1366	Riverside	"	June 29, 1887	D. Ashley
1367	Riverview	"	April 15, 1922	Krine Patmos
1368	Romaine	"	Sept. 20, 1923	Ralph Brustlin
1369	Silk City	"	Mar. 23, 1910	Herman Geller
1370	Sunshine	"	Jan. 6, 1923	Samuel Neinken
1371	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
1372	Wagaraw	"	Aug. 8, 1925	William Van Hassel
1373	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1374	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1375	Singac	Singac	Jan. 27, 1928	Frederick Swithenbank
1376	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1377	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1378	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham
	Salem County			
1379	Second Elmer Mutual	Elmer	Nov. 10, 1879	John C. Harker
1380	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
1381	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1382	Franklin	Salem	April 18, 1861	Arthur B. Smith
1383	Second Union	Woodstown	Dec. 28, 1869	Charles M. Miller
	Somerset County			
1384	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1385	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1386	Somerset Hills	Far Hills	May 20, 1927	William F. Skillman
1387	Manville	Manville	Mar. 11, 1920	Joseph Onka
1388	North Plainfield	North Plainfield	Aug. 3, 1920	Charles J. Schleif
1389	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1390	Citizens'	Somerville	Nov. 17, 1890	John G. Gaston
1391	People's	"	Feb. 21, 1887	Thomas H. Flynn
	Sussex County			
1392	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1393	S. & M.	"	June 21, 1929	Harvey Snook
1394	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Barton H. Walker	William Dewey	537 Main St., Paterson, N. J.	1362
Frederic Beggs	G. W. Fulton, Jr.	2 Beckwith Ave., Paterson, N. J.	1363
Fred C. Hindle	Henry N. Stam	5 Colt St., Paterson, N. J.	1364
Robert Boyle	Charles E. Meek, Jr.	175 Market St., Paterson, N. J.	1365
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1366
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1367
Abram Waks	Louis Atlind	136 Washington St., Paterson, N. J.	1368
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1369
Abram I. Bluestein	Joseph G. Dorfman	126 Market, St., Paterson, N. J.	1370
Gustav A. Hunziker	William Schmidt	160 Market St., Paterson, N. J.	1371
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1372
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1373
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1374
David Harrison	Clyde Evans	262 Main St., Paterson, N. J.	1375
Robert Boyle	Harry A. Stratton	22 Lincoln Ave., Totowa, N. J.	1376
J. W. DeYoe	Frank R. Parry	Wanaque, N. J.	1377
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., Paterson, N. J.	1378
D. W. Beckley	Olin Craver	Elmer, N. J.	1379
J. M. Summerill, Jr.	George F. Featherer	17 Church St., Penns Grove., N. J.	1380
*James H. Mecum	Paul C. Harris	Quinton, N. J.	1381
James H Mecum	A. H. Powell	70—8th St., Salem, N. J.	1382
E. C. Waddington	Howard C. Hitchner	Woodstown, N. J.	1383
James I. Bowers	Ned O. Howlett	24 Olcott Square, Bernardsville, N. J.	1384
John P. Cullen	George W. Koehler	546 Watchung Road, Bound Brook, N. J.	1385
James I. Bowers	Bernard A. Reed	Far Hills, N. J.	1386
John P. Cullen	H. C. Stringfield	Somerville, N. J.	1387
Ralph J. Smalley	Walter D. Abramson	821 Third Place, Plainfield, N. J.	1388
George W. Allgair	Albert C. Van Tine, Jr.	Raritan, N. J.	1389
Voorhees Kline	William R. Sutphen	52 W. Main St., Somerville, N. J.	1390
Irving Schwed	Frank L. Cleary	1 W. Main St., Somerville, N. J.	1391
Willis H. Sherred	Floyd W. Harding	30 Park Place, Newton, N. J.	1392
Dolan & Dolan and others	Edwin M. Quick	93 Spring St., Newton, N. J.	1393
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1394

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Passaic County—Continued				
1362	Peoples	Paterson	$6,893	.....	$204,470
1363	Peoples Park	"	4,837	.....	587,000
1364	Provident	"	5,413	$7,500	498,728
1365	Regent	"	10,152	37,221	145,200
1366	Riverside	"	267	.....	447,621
1367	Riverview	"	2,090	12,190	168,700
1368	Romaine	"	4,326	.....	117,100
1369	Silk City	"	16,251	27,573	871,550
1370	Sunshine	"	5,467	96	494,921
1371	Textile Home	"	4,948	9,127	544,040
1372	Wagaraw	"	52,148	6,100	87,000
1373	Pompton Lakes	Pompton Lakes	16,392	7,000	365,610
1374	Prospect Park	Prospect Park	40,782	44,250	234,800
1375	Singac	Singac	2,452	9,850	68,600
1376	Laurel	Totowa	10,467	3,759	115,850
1377	Wanaque Borough	Wanaque	15,826	800	106,150
1378	Passaic Valley	West Paterson	9,110	3,300	143,900
	Totals		$715,897	$959,802	$22,611,074
	Salem County				
1379	Second Elmer Mutual	Elmer	$1,818	$2,500	$149,550
1380	Penns Grove	Penns Grove	4,741	1,286	145,100
1381	Quinton	Quinton	5,724	524	48,000
1382	Franklin	Salem	52,212	9,850	1,204,540
1383	Second Union	Woodstown	10,555	6,000	415,300
	Totals		$75,050	$20,160	$1,962,490
	Somerset County				
1384	Bernardsville	Bernardsville	$4,996	$5,142	$389,287
1385	Bound Brook	Bound Brook	46,186	13,106	527,000
1386	Somerset Hills	Far Hills	23,182	1,722	140,350
1387	Manville	Manville	579	2,234	51,450
1388	North Plainfield	North Plainfield	578	3,213	162,500
1389	Raritan	Raritan	15,818	6,409	255,000
1390	Citizens'	Somerville	78,444	7,800	299,500
1391	People's	"	72,347	145,125	278,144
	Totals		$242,130	$184,751	$2,103,231
	Sussex County				
1392	Newton	Newton	$1,779	$7,624	$515,550
1393	S. & M.	"	1,808	1,600	111,210
1394	Sussex	Sussex	97,603	3,377	196,150
	Totals		$101,190	$12,601	$822,910

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,400	$101,964	$21,002	$2,005	$342,734	1362
47,026	12,102	372,306	47,234	4,728	1,075,233	1363
24,401	3,457	365,792	68,058	61,774	1,035,123	1364
19,090	5,575	105,381	10,544	6,319	339,482	1365
11,089	3,152	210,134	74,592	15,169	762,024	1366
14,000	2,700	62,711	4,961	8,936	276,288	1367
38,517	5,023	63,095	6,548	1,021	235,630	1368
82,648	23,565	568,960	84,219	6,555	1,681,321	1369
130,335	.....	457,452	25,720	7,002	1,120,993	1370
26,574	.....	286,108	886	1,700	873,383	1371
.....	4,745	52,058	5,896	1,378	209,325	1372
609	9,375	148,788	5,070	6,408	559,252	1373
40,309	.....	14,953	3,040	64	378,198	1374
862	2,722	12,227	5,908	240	102,861	1375
.....	338	55,849	5,489	11,092	202,844	1376
770	6,560	6,044	5,427	876	142,453	1377
6,615	32,620	96,599	1,833	4,579	298,556	1378
$3,167,488	$499,607	$15,266,666	$1,445,586	$837,705	$45,503,825	
.....	$16,050	$16,884	$8,426	$40,652	$235,880	1379
.....	2,300	.....	1,165	100	154,692	1380
.....	.....	2,720	1,512	24	58,504	1381
$20,850	45,022	38,087	21,975	435	1,392,971	1382
12,900	19,150	26,448	1,557	3,644	495,554	1383
$33,750	$82,522	$84,139	$34,635	$44,855	$2,337,601	
$742	$14,089	$41,181	$20,157	$5,741	$481,335	1384
50,155	.....	269,379	15,885	64,558	986,269	1385
.....	5,485	13,705	5,354	466	190,264	1386
.....	.....	13,752	3,112	1,018	72,145	1387
6,800	7,585	48,390	16,959	4,003	250,028	1388
19,200	525	60,205	10,347	2,026	369,530	1389
94,388	2,375	83,817	12,027	35,577	613,928	1390
33,601	14,514	79,688	24,282	1,556	649,257	1391
$204,886	$44,573	$610,117	$108,123	$114,945	$3,612,756	
$2,707	$8,390	$177,227	$41,068	$3,424	$757,769	1392
.....	3,830	14,468	3,482	15,362	151,760	1393
.....	14,280	14,782	2,696	2,796	331,684	1394
$2,707	$26,500	$206,477	$47,246	$21,582	$1,241,213	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Passaic County—Continued					
1362	Peoples	Paterson	$215,172			
1363	Peoples Park	"	494,301			$26,300
1364	Provident	"	495,618			167,650
1365	Regent	"	173,844			22,350
1366	Riverside	"	423,003			
1367	Riverview	"	132,291			61,100
1368	Romaine	"	92,405			15,600
1369	Silk City	"	888,777			46,900
1370	Sunshine	"	421,268			52,900
1371	Textile Home	"	407,706			175,462
1372	Wagaraw	"	148,407			
1373	Pompton Lakes	Pompton Lakes	325,512			
1374	Prospect Park	Prospect Park	266,388			7,000
1375	Singac	Singac	74,551			
1376	Laurel	Totowa	96,699			36,900
1377	Wanaque Borough	Wanaque	101,910			
1378	Passaic Valley	West Paterson	160,209			11,100
	Totals		$20,465,221	$19,850	$448	$7,340,050
	Salem County					
1379	Second Elmer Mutual	Elmer	$181,884			
1380	Penns Grove	Penns Grove	113,652	$13,000		
1381	Quinton	Quinton	43,884			
1382	Franklin	Salem	981,468			
1383	Second Union	Woodstown	378,510			
	Totals		$1,699,398	$13,000		
	Somerset County					
1384	Bernardsville	Bernardsville	$292,449			$57,800
1385	Bound Brook	Bound Brook	700,507			17,400
1386	Somerset Hills	Far Hills	146,973			
1387	Manville	Manville	50,982			
1388	North Plainfield	North Plainfield	165,018			22,800
1389	Raritan	Raritan	247,968			31,500
1390	Citizens'	Somerville	438,684			
1391	People's	"	461,628			
	Totals		$2,504,209			$129,500
	Sussex County					
1392	Newton	Newton	$365,050	$1,800		$162,600
1393	S. & M.	"	122,553	500		
1394	Sussex	Sussex	248,988			
	Totals		$736,591	$2,300		$162,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$220	.....	$33,000	$1,579	$42,300	$50,463	$342,734	1362
.....	$106,502	347	.....	65,000	102,286	111,030	169,467	1,075,233	1363
$248	27,347	274	.....	76,500	41,470	87,969	138,047	1,035,123	1364
69	.....	258	.....	37,250	15,520	40,059	50,132	339,482	1365
2,805	21,118	386	.....	61,000	38,985	71,872	142,855	762,024	1366
124	.....	393	.....	.....	5,897	29,011	47,472	276,288	1367
2,673	18,178	362	.....	28,000	10,038	19,816	48,558	235,630	1368
8,644	79,377	1,832	.....	.....	144,992	144,617	366,182	1,681,321	1369
2,387	50,175	.....	.....	62,139	233,074	40,308	258,742	1,120,993	1370
82	.....	.....	$1,600	95,500	.....	87,585	105,448	873,383	1371
816	.....	603	.....	.....	13	31,423	28,063	209,325	1372
558	.....	551	.....	63,900	.....	84,428	84,303	559,252	1373
121	.....	2,442	600	.....	90	78,483	23,074	378,198	1374
185	.....	793	.....	666	2,099	15,635	8,932	102,861	1375
115	.....	2,754	.....	.....	1,000	20,824	44,552	202,844	1376
35	.....	105	.....	.....	12	31,513	8,878	142,453	1377
1,426	32,305	225	.....	7,500	11,663	39,974	34,154	298,556	1378
$138,979	$1,051,032	$49,926	$11,923	$2,283,793	$2,222,870	$4,260,777	$7,658,956	$45,503,825	
.....	.....	$385	.....	.....	.....	$46,954	$6,657	$235,880	1379
.....	.....	159	.....	.....	$465	26,535	881	154,692	1380
.....	.....	62	.....	.....	.....	12,406	2,152	58,504	1381
.....	.....	966	.....	$56,500	3,060	320,964	30,013	1,392,971	1382
.....	.....	287	.....	.....	.....	102,505	14,252	495,554	1383
.....	.....	$1,859	.....	$56,500	$3,525	$509,364	$53,955	$2,337,601	
$613	.....	$788	$1,000	$29,000	$3,212	$68,087	$28,386	$481,335	1384
8,185	.....	651	128	.....	638	148,949	109,811	986,269	1385
242	.....	595	.....	.....	414	35,615	6,425	190,264	1386
172	.....	299	11	.....	101	9,638	10,942	72,145	1387
777	.....	333	1,600	3,500	942	26,510	28,548	250,028	1388
.....	.....	195	.....	.....	315	62,228	27,324	369,530	1389
.....	.....	366	.....	.....	.....	117,233	57,645	613,928	1390
.....	.....	305	.....	.....	.....	117,256	70,068	649,257	1391
$9,989	.....	$3,532	$2,739	$32,500	$5,622	$585,516	$339,149	$3,612,756	
.....	.....	$2,158	$1,366	$47,000	$6,323	$65,975	$105,497	$757,769	1392
.....	.....	771	.....	.....	1,179	17,433	9,324	151,760	1393
$1,184	.....	256	.....	.....	488	65,329	15,439	331,684	1394
$1,184	.....	$3,185	$1,366	$47,000	$7,990	$148,737	$130,260	$1,241,213	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1362	Peoples	2,585	306	.....	.....	.....	.....	.....	.....
1363	Peoples Park	5,360	287	.....	.....	.....	.....	131	24
1364	Provident	5,272	381	.....	.....	.....	.....	838	91
1365	Regent	2,058	230	.....	.....	.....	.....	112	47
1366	Riverside	4,194	458	.....	.....	.....	.....	.....	.....
1367	Riverview	2,082	236	.....	.....	.....	.....	305	74
1368	Romaine	1,201	104	.....	.....	.....	.....	78	15
1369	Silk City	8,404	584	.....	.....	.....	.....	234	34
1370	Sunshine	4,222	359	.....	.....	.....	.....	265	45
1371	Textile Home	7,269	532	.....	.....	.....	.....	877	92
1372	Wagaraw	1,621	172	.....	.....	.....	.....	.....	.....
1373	Pompton Lakes	4,692	418	.....	.....	.....	.....	.....	.....
1374	Prospect Park	3,693	348	.....	.....	.....	.....	35	6
1375	Singac	1,020	121	.....	.....	.....	.....	.....	.....
1376	Laurel	1,316	133	.....	.....	.....	.....	184	48
1377	Wanaque Borough	1,133	132	.....	.....	.....	.....	.....	.....
1378	Passaic Valley	1,648	134	.....	.....	.....	.....	55	11
	Totals	317,872	23,545	211	59	46	45	47,776	4,786
	Salem County								
1379	Second Elmer Mutual	2,304	263	.....	.....	.....	.....	.....	.....
1380	Penns Grove	2,367	159	130	21	.....	.....	.....	.....
1381	Quinton	604	81	.....	.....	.....	.....	.....	.....
1382	Franklin	14,176	1,254	.....	.....	.....	.....	.....	.....
1383	Second Union	11,335	543	.....	.....	.....	.....	.....	.....
	Totals	30,786	2,300	130	21	.....	.....	.....	.....
	Somerset County								
1384	Bernardsville	4,351	487	.....	.....	.....	.....	289	47
1385	Bound Brook	9,920	951	.....	.....	.....	.....	87	16
1386	Somerset Hills	2,153	183	.....	.....	.....	.....	.....	.....
1387	Manville	732	125	.....	.....	.....	.....	.....	.....
1388	North Plainfield	2,031	262	.....	.....	.....	.....	114	22
1389	Raritan	3,604	501	.....	.....	.....	.....	158	26
1390	Citizens'	5,608	694	.....	.....	.....	.....	.....	.....
1391	People's	5,666	440	.....	.....	.....	.....	.....	.....
	Totals	34,065	3,643	.....	.....	.....	.....	648	111
	Sussex County								
1392	Newton	4,501	456	9	2	.....	.....	813	127
1393	S. & M.	1,865	174	5	1	.....	.....	.....	.....
1394	Sussex	3,555	300	.....	.....	.....	.....	.....	.....
	Totals	9,921	930	14	3	.....	.....	813	127

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,585	87	219	S.	$1.00 m.	$200	6	$3.00 a	$3.00 a	1362
5,491	113	198	S.	1.00 m.	200	6	.06 b	.06 b	1363
6,110	113	359	S.	1.00 m.	200	6	5.00 a	5.00 a	1364
2,170	60	217	S.	1.00 m.	200	6	5.00 a	2.50 a	1365
4,194	214	244	S.	1.00 m.	200	6	.....	.....	1366
2,387	65	245	S.	1.00 m.	200	6	.05 b	.05 b	1367
1,279	39	80	S.	1.00 m.	200	6	5.00 a	3.00 a	1368
8,638	165	453	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1369
4,487	59	345	O.P.	.....	200	6	5.00 a	3.00 a	1370
8,146	135	489	O.P.	.....	200	6	4.00 a	.....	1371
1,621	36	136	S.	1.00 m.	200	6	5.00 a	5.00 a	1372
4,692	157	261	S.	1.00 m.	200	6	.....	1.00 a	1373
3,728	72	282	S.	1.00 m.	200	6	5.00 a	.....	1374
1,020	31	90	S.	1.00 m.	200	6	.....	3.00 a	1375
1,500	37	144	S.	1.00 m.	200	6	5.00 a	3.00 a	1376
1,133	60	72	O.P.	.....	200	6	3.00 a	2.00 a	1377
1,703	65	80	S.	1.00 m.	200	6	5.00 a	.....	1378
365,905	6,870	21,565							
2,304	105	158	S.	$1.00 m.	$200	6	.....	.....	1379
2,497	73	107	S.	1.00 m.	200	6	$3.00 a & $0.05 b	$3.00a&$0.05b	1380
604	39	42	S.	1.00 m.	200	6	2.00 a	.....	1381
14,176	531	723	S.	1.00 m.	200	6	3.00 a	.....	1382
11,335	201	342	S.	.50 m.	100	6	.....	.....	1383
30,916	949	1,372							
4,640	165	369	S.	$1.00 m.	$200	6	$1.00 a	.....	1384
10,007	210	757	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1385
2,153	60	123	S.	1.00 m.	200	6	1.00 a	.....	1386
732	41	84	S.	1.00 m.	200	6	.05 b	.05 b	1387
2,145	75	209	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	1388
3,762	114	413	S.	1.00 m.	200	6	.05 b	.05 b	1389
5,608	182	512	S.	1.00 m.	200	6	.05 b	.05 b	1390
5,666	113	327	S.	1.00 m.	200	6	.05 b	.05 b	1391
34,713	960	2,794							
5,323	232	353	S.	$1.00 & $2.00 m.	$200	6	$2.00 a	.....	1392
1,870	58	117	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1393
3,555	140	160	S.	1.00 m.	200	6	2.00 a	.....	1394
10,748	430	630							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Union County			
1395	Cranford Mutual	Cranford	Mar. 1887	Charles E. Green
1396	Greeley	"	Feb. 15, 1922	Louis R. Allison
1397	American Italian	Elizabeth	Mar. 14, 1919	Charles Magnolia
1398	Betsytown	"	May 16, 1922	Martin Reitman
1399	Better-Plan	"	Jan. 30, 1925	Elmer G. Jones
1400	Central	"	Jan. 26, 1886	Ernst Bausch
1401	Citizens	"	Mar. 17, 1887	H. Edward Holff
1402	Clarkson	"	Dec. 15, 1927	Kazimierz Wajda
1403	Clearing House	"	Sept. 5, 1925	Philip C. Osterman
1404	Columbia	"	April 22, 1892	C. Godfrey Poggi
1405	Crystal	"	Jan. 5, 1921	Jacob Berger
1406	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1407	Elizabeth	"	Sept. 3, 1869	Joseph Oslender
1408	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1409	Elmora and West End	"	Dec. 27, 1910	George W. Taylor
1410	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1411	Eternal	"	Jan. 9, 1926	Lawrence A. Ryan
1412	Excelsior	"	May 7, 1887	Edward Bauer
1413	Flag	"	April 14, 1925	Henry G. Nulton
1414	Harmonia	"	Nov. 23, 1872	George J. Doehrmann
1415	Headway	"	Mar. 28, 1927	Robert W. Hersh
1416	Home	"	Feb. 6, 1912	John J. O'Leary
1417	Homeland	"	July 31, 1920	Dennis F. Hennessey
1418	Ideal	"	Jan. 26, 1910	Louis Kaufman
1419	Independent	"	April 10, 1919	Morris Kowalsky
1420	International	"	Mar. 20, 1913	Ogden Beatty
1421	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1422	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1423	Lithuanian	"	Oct. 6, 1913	Michael Salikis
1424	Members	"	Jan. 28, 1926	Alphonus S. V. Giglio
1425	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1426	Moreland	"	Nov. 17, 1927	A. P. Troiano
1427	Myrtle	"	Jan. 14, 1924	John E. Knight
1428	N. A. S. E.	"	July 15, 1926	Daniel W. Henry
1429	North Broad Street	"	June 12, 1924	William T. McGeachie
1430	North Elizabeth	"	Mar. 19, 1919	John F. Martin
1431	North Park	"	Mar. 1, 1923	George R. Flach
1432	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1433	People's	"	Mar. 30, 1908	John K. Leeds
1434	Polonia	"	Jan. 22, 1909	Stephen Regit
1435	Rail and Harbor City	"	July 6, 1911	Alexander H. Clark
1436	Rainbow	"	Mar. 8, 1923	Callahan J. McCarthy
1437	Satisfactory	"	Jan. 7, 1927	Peter B. Shelton
1438	Security	"	Feb. 20, 1912	Hans Herold
1439	Townley	"	Mar. 28, 1927	Eugene F. Walsh
1440	Trinity	"	April 3, 1924	David B. Brown
1441	Union County	"	April 26, 1886	William A. Bourdon
1442	Upright	"	July 1, 1926	Max Tieger
1443	Victory	"	Jan. 28, 1920	Adrian O. Murray
1444	Workmen's	"	Nov. 23, 1899	Samuel Stamler

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Berkeley C. Austin	Warren D. Sculthorp	219 Central Ave., Cranford, N. J.	1395
George S. Sauer	John V. Nostrand	100 S. Ave. East, Cranford, N. J.	1396
Nicholas Tomasulo	Frank D. Jacques	34 Jacques St., Elizabeth, N. J.	1397
Connolly & Heuston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1398
Milton A. Feller	J. William Benner	40 W. Roselle Ave., Roselle Park, N. J.	1399
C. Addison Swift	Henry Dissman	715 Elizabeth Ave., Elizabeth, N. J.	1400
Charles Wagner	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1401
Francis J. Regula	Charles Adamkowski	604 Green St., Elizabeth, N. J.	1402
Welcome W. Bender	James Clark	915 Jersey Ave., Elizabeth, N. J.	1403
Sigurd A. Emerson	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1404
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	1405
Mario Turtur	James C. Tomasulo	308 Westfield Ave. East, Roselle Park, N. J.	1406
Stein, Stein & Stein	Fred F. Rau	111 Jefferson Ave., Elizabeth, N. J.	1407
Charles A. Otto, Jr.	Frank T. Mountford	52 Westfield Ave. East, Roselle Park, N. J.	1408
Martin P. O'Connor	William J. Kenealy	207 Broad St., Elizabeth, N. J.	1409
Aaron Kaufman	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1410
George S. Sauer	John A. McArevey	1147 E. Jersey St., Elizabeth, N. J.	1411
C. Addison Swift	G. P. Schmidt	715 Elizabeth Ave., Elizabeth, N. J.	1412
Feit & Feit	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1413
	A. J. Seeholzer	132 Parker Road, Elizabeth, N. J.	1414
Archie Josephson	Herbert O. Struss	450 E. Clay Ave., Roselle Park, N. J.	1415
Charles L. Morgan	Adolph G. Ahrens, Sr.	122 Lincoln Ave., Elizabeth, N. J.	1416
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1417
Francis A. Gordon	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1418
John J. Stamler	Nathan T. Burdeau	251 N. Broad St., Elizabeth, N. J.	1419
David S. Feinswog	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1420
Alfred K. Moe	William E. Walker	34 Hazard Place, Elizabeth, N J.	1421
Charles A. Otto, Jr.	H. G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1422
J. T. Kirk & J. A. Patrick, Jr.	Joseph B. Patalkis	230 Isham Place, Elizabeth, N. J.	1423
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1424
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1425
Mario Turtur	Walter B. Wilson	314 Ashton Ave., Linden, N. J.	1426
Abe J. Blum	Charles G. Forman	1145 E. Jersey St., Elizabeth, N. J.	1427
Louis C. Lehmann, Jr.	Wellis B. Pullen	519 Hemlock St., Roselle Park, N. J.	1428
Leavitt & Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1429
John R. Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	1430
Frank K. Sauer	Edward E. Unglaub	808 Livingston Road, Elizabeth, N. J.	1431
Samuel Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1432
Joseph T. Hague	William H. Ryan, Jr.	1197 E. Grand St., Elizabeth, N. J.	1433
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1434
Donald H. McLean	James W. Cozzens	125 Broad St., Elizabeth, N. J.	1435
Henry H. Eisenberg	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1436
Joseph J. Turek	William J. Haggerty	521 Maple Ave., Elizabeth, N. J.	1437
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	1438
Raymond A. Leahy	George H. Byrd	280 N. Broad St., Elizabeth, N. J.	1439
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1440
James T. Kirk	F. J. Currall	208 Orchard St., Elizabeth, N. J.	1441
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1442
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1443
Charles J. Stamler	Louis Ritter	1201 E. Grand St., Elizabeth, N. J.	1444

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County				
1395	Cranford Mutual	Cranford	$7,638	$1,168	$447,300
1396	Greeley	"	795	1,288	78,992
1397	American Italian	Elizabeth	1,415	.....	113,600
1398	Betsytown	"	16,794	15,270	335,500
1399	Better-Plan	"	157	3,000	160,900
1400	Central	"	16,859	17,000	949,292
1401	Citizens	"	20,299	102,425	1,266,900
1402	Clarkson	"	1,105	6,458	29,400
1403	Clearing House	"	695	8,121	54,300
1404	Columbia	"	12,608	6,300	279,897
1405	Crystal	"	2,571	3,842	251,550
1406	Desirable	"	5,734	14,825	36,600
1407	Elizabeth	"	7,434	14,550	606,821
1408	Elizabethport Mutual	"	12,182	3,990	271,100
1409	Elmora and West End	"	7,960	537	325,400
1410	Emerald	"	2,941	2,000	92,050
1411	Eternal	"	7,945	549	48,800
1412	Excelsior	"	11,092	.....	910,200
1413	Flag	"	12,291	2,583	29,500
1414	Harmonia	"	19,049	245	1,137,158
1415	Headway	"	3,352	.....	23,800
1416	Home	"	14,405	7,019	188,293
1417	Homeland	"	5,633	18,991	285,300
1418	Ideal	"	1,627	6,500	323,800
1419	Independent	"	5,088	7,388	222,950
1420	International	"	1,194	14,950	341,400
1421	Jefferson Park	"	8,345	238	198,440
1422	Juniors'	"	2,194	7,029	619,448
1423	Lithuanian	"	13,234	120	433,200
1424	Members	"	7,151	13,832	72,040
1425	Merchants	"	4,323	1,115	531,600
1426	Moreland	"	1,359	.....	10,000
1427	Myrtle	"	943	1,842	76,300
1428	N. A. S. E.	"	2,224	9,145	53,400
1429	North Broad Street	"	10,373	28,091	86,600
1430	North Elizabeth	"	569	500	476,880
1431	North Park	"	7,900	19,398	182,400
1432	Old Colony	"	7,157	31,632	296,150
1433	People's	"	6,423	.....	334,840
1434	Polonia	"	1,017	6,537	353,150
1435	Rail and Harbor City	"	2,004	7,812	253,600
1436	Rainbow	"	17,276	5,000	144,950
1437	Satisfactory	"	1,864	1,705	93,700
1438	Security	"	10,945	8,100	497,800
1439	Townley	"	3,193	697	30,400
1440	Trinity	"	1,885	3,746	162,300
1441	Union County	"	1,933	5,281	246,700
1442	Upright	"	1,568	8,088	38,974
1443	Victory	"	2,575	3,079	261,150
1444	Workmen's	"	20,947	8,041	1,029,255

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,027	$22,325	$309,392	$27,509	$14,183	$835,542	1395
1,865	2,075	81,594	9,348	2,159	178,116	1396
2,099	4,785	319,554	204	1,450	443,107	1397
700	22,470	474,208	.....	8,815	873,757	1398
644	5,805	121,531	128	47	292,212	1399
5,411	26,905	578,628	.....	1,019	1,595,114	1400
86,610	10,192	1,608,638	469	11,090	3,106,623	1401
.....	2,825	23,397	175	193	63,553	1402
159	1,800	97,683	4,279	1,203	168,240	1403
70,603	13,504	515,130	.....	7,414	905,456	1404
13,866	14,120	282,288	.....	13,767	582,004	1405
.....	4,184	56,807	1,022	1,780	120,952	1406
.....	26,273	448,954	413	4,439	1,108,884	1407
.....	7,530	84,282	706	6,005	385,795	1408
1,219	50,591	584,539	.....	134	970,380	1409
.....	1,650	71,703	.....	.....	170,344	1410
1,110	1,985	3,370	144	357	64,260	1411
6,712	30,600	597,954	.....	.....	1,556,558	1412
360	3,620	53,257	.....	100	101,711	1413
3,085	24,811	799,750	.....	7,687	1,991,785	1414
.....	1,963	14,330	.....	23	43,468	1415
.....	1,806	239,048	.....	.....	450,571	1416
.....	8,455	133,408	100	1,402	453,289	1417
.....	4,477	210,954	.....	150	547,508	1418
16,023	.....	332,983	5,219	8,549	598,200	1419
4,738	20,096	269,017	.....	.....	651,395	1420
.....	3,590	49,808	13,974	259	274,654	1421
3,388	23,847	288,617	.....	27,351	971,874	1422
900	5,225	371,765	2,431	4,110	830,985	1423
.....	5,225	56,528	.....	781	155,557	1424
400	3,400	240,142	683	11,496	793,159	1425
.....	360	25,785	.....	423	37,929	1426
.....	.....	42,734	.....	120	121,939	1427
.....	6,579	47,181	.....	1,210	119,739	1428
15,538	1,470	72,020	.....	1,281	215,368	1429
.....	18,141	132,161	1,555	1,262	631,068	1430
1,978	14,840	60,012	18,385	6,141	311,054	1431
600	14,115	42,256	.....	11,255	403,165	1432
.....	16,910	49,692	6,619	3,258	417,742	1433
.....	20,718	222,596	.....	5,415	609,433	1434
.....	20,036	197,591	.....	1,171	482,214	1435
57,383	3,930	185,367	1,413	2,984	418,303	1436
.....	1,980	14,268	1,498	2,394	117,409	1437
.....	29,208	205,537	8,710	10,276	770,576	1438
.....	5,065	15,418	103	77	54,953	1439
.....	4,530	192,059	.....	.....	364,520	1440
304	6,491	126,100	.....	256	387,065	1441
1,582	1,775	45,645	.....	188	97,820	1442
1,000	7,815	155,990	3,583	8,433	443,625	1443
3,670	55,890	731,635	.....	6,326	1,855,764	1444

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County					
1395	Cranford Mutual	Cranford	$522,403	.....	.....	.....
1396	Greeley	"	91,614	$1,300	.....	.....
1397	American Italian	Elizabeth	150,956	.....	.....	$21,800
1398	Betsytown	"	522,494	.....	.....	14,910
1399	Better-Plan	"	150,467	.....	.....	15,700
1400	Central	"	972,571	.....	.....	182,700
1401	Citizens	"	1,134,980	.....	$56,720	1,066,200
1402	Clarkson	"	39,883	3,100	.....	400
1403	Clearing House	"	79,662	.....	.....	5,100
1404	Columbia	"	529,166	.....	.....	39,800
1405	Crystal	"	334,302	.....	.....	7,750
1406	Desirable	"	80,881	.....	.....	.....
1407	Elizabeth	"	658,630	.....	.....	107,225
1408	Elizabethport Mutual	"	209,826	.....	.....	.....
1409	Elmora and West End	"	434,563	.....	.....	86,600
1410	Emerald	"	109,823	.....	.....	1,800
1411	Eternal	"	47,111	.....	.....	400
1412	Excelsior	"	869,118	.....	.....	126,800
1413	Flag	"	58,292	.....	.....	18,200
1414	Harmonia	"	1,105,188	.....	.....	197,800
1415	Headway	"	28,171	.....	.....	.....
1416	Home	"	254,167	.....	.....	.....
1417	Homeland	"	272,166	.....	.....	64,350
1418	Ideal	"	343,448	.....	.....	3,300
1419	Independent	"	301,368	.....	.....	28,950
1420	International	"	400,350	.....	.....	6,475
1421	Jefferson Park	"	169,371	.....	.....	41,500
1422	Juniors'	"	551,438	.....	.....	114,200
1423	Lithuanian	"	475,860	.....	.....	60,900
1424	Members	"	106,800	.....	.....	.....
1425	Merchants	"	463,160	.....	.....	.....
1426	Moreland	"	29,419	.....	.....	600
1427	Myrtle	"	67,791	.....	.....	9,475
1428	N. A. S. E.	"	81,908	.....	.....	2,650
1429	North Broad Street	"	125,460	.....	.....	9,800
1430	North Elizabeth	"	328,041	.....	.....	69,754
1431	North Park	"	212,560	.....	.....	13,750
1432	Old Colony	"	271,020	$2,600	.....	.....
1433	People's	"	273,489	.....	.....	18,100
1434	Polonia	"	304,117	.....	.....	120,800
1435	Rail and Harbor City	"	271,299	.....	.....	36,170
1436	Rainbow	"	270,953	.....	.....	19,200
1437	Satisfactory	"	61,856	8,000	.....	20,185
1438	Security	"	425,606	.....	.....	87,300
1439	Townley	"	32,347	.....	.....	.....
1440	Trinity	"	232,976	.....	.....	17,400
1441	Union County	"	212,607	.....	.....	41,300
1442	Upright	"	56,329	.....	.....	13,950
1443	Victory	"	224,705	.....	.....	60,725
1444	Workmen's	"	839,325	.....	.....	234,950

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$2,000	$1,395	.....	$73,950	$16,872	$93,031	$125,891	$835,542	1395
.....	.....	97	.....	7,000	9,171	18,402	50,532	178,116	1396
.....	.....	.....	.....	39,450	131,752	.....	99,149	443,107	1397
$716	.....	.....	.....	.....	65	130,881	204,691	873,757	1398
7,195	.....	.....	.....	.....	30,273	26,222	62,355	292,212	1399
.....	.....	.....	.....	.....	6,130	244,602	189,111	1,595,114	1400
.....	.....	1,222	.....	95,375	73,082	115,363	563,681	3,106,623	1401
3,780	.....	.....	.....	.....	2,040	6,264	8,086	63,553	1402
11,844	.....	26	.....	.....	23,774	3,577	44,257	168,240	1403
.....	.....	85	$6,500	59,884	2,738	115,677	151,606	905,456	1404
756	300	.....	.....	.....	20,009	78,253	140,634	582,004	1405
.....	.....	.....	.....	.....	1,285	12,547	26,239	120,952	1406
446	.....	.....	.....	9,000	1,608	165,726	166,249	1,108,884	1407
91	82,438	.....	.....	150	872	48,772	43,646	385,795	1408
226	.....	.....	.....	60,000	26,779	98,753	263,459	970,380	1409
20	.....	.....	.....	.....	284	21,531	36,886	170,344	1410
75	.....	80	.....	.....	.....	10,907	5,687	64,260	1411
242	.....	.....	.....	30,000	49,891	222,956	257,551	1,556,558	1412
306	.....	.....	.....	.....	.....	.....	24,913	101,711	1413
.....	.....	344	.....	92,000	72,958	232,207	291,288	1,991,785	1414
185	.....	.....	.....	.....	60	6,021	9,031	43,468	1415
.....	55,580	.....	.....	.....	3	60,576	80,243	450,571	1416
.....	.....	.....	.....	.....	54	65,302	51,417	453,289	1417
.....	.....	.....	.....	.....	10	112,275	88,475	547,508	1418
404	6	57	.....	.....	9,075	83,326	175,014	598,200	1419
100	.....	.....	.....	.....	.....	138,553	105,917	651,395	1420
1,144	.....	169	.....	.....	.....	39,210	23,260	274,654	1421
174	27,103	.....	.....	.....	11,724	139,190	128,045	971,874	1422
159	.....	.....	.....	5,000	1,137	107,963	179,966	830,985	1423
.....	.....	.....	.....	.....	24	30,956	17,777	155,557	1424
332	58,063	.....	.....	36,000	55	124,354	111,195	793,159	1425
.....	.....	.....	.....	.....	.....	213	7,697	37,929	1426
40	.....	.....	.....	5,450	.....	16,096	23,087	121,939	1427
479	.....	.....	.....	.....	71	15,033	19,598	119,739	1428
2,817	.....	.....	.....	.....	18,709	29,704	28,878	215,368	1429
.....	35,325	.....	.....	32,000	1,749	104,357	59,842	631,068	1430
53	.....	759	.....	.....	583	45,214	38,135	311,054	1431
.....	.....	.....	.....	.....	.....	80,115	49,430	403,165	1432
.....	.....	.....	.....	.....	.....	72,083	54,070	417,742	1433
.....	.....	.....	.....	21,500	4,690	83,083	75,243	609,433	1434
930	.....	.....	.....	26,500	581	72,120	74,614	482,214	1435
2,503	.....	.....	.....	.....	3,556	52,724	69,367	418,303	1436
345	.....	.....	400	.....	873	11,483	14,267	117,409	1437
353	.....	.....	.....	30,000	15,907	103,326	108,084	770,576	1438
141	.....	.....	.....	669	8,083	6,606	7,107	54,953	1439
.....	.....	.....	.....	.....	80	37,971	76,093	364,520	1440
.....	.....	.....	.....	15,000	14,600	40,969	62,589	387,065	1441
50	.....	.....	.....	.....	530	7,460	19,501	97,820	1442
71	.....	.....	.....	.....	1,546	48,535	108,043	443,625	1443
.....	176,496	.....	.....	.....	.....	316,675	288,318	1,855,764	1444

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County								
1395	Cranford Mutual	5,868	513	.....	.....	.....	.....	.....	.....
1396	Greeley	1,087	117	13	4	.....	.....	.....	.....
1397	American Italian	2,293	240	.....	.....	.....	.....	109	24
1398	Betsytown	7,175	689	.....	.....	.....	.....	74	10
1399	Better-Plan	2,244	180	.....	.....	.....	.....	78	8
1400	Central	11,384	1,138	.....	.....	.....	.....	914	111
1401	Citizens	31,779	1,972	.....	.....	1,210	242	11,546	783
1402	Clarkson	584	111	31	4	.....	.....	2	1
1403	Clearing House	936	92	.....	.....	.....	.....	25	9
1404	Columbia	5,054	423	.....	.....	.....	.....	199	24
1405	Crystal	4,370	369	.....	.....	.....	.....	49	11
1406	Desirable	1,176	132	.....	.....	.....	.....	.....	.....
1407	Elizabeth	9,169	939	.....	.....	.....	.....	536	100
1408	Elizabethport Mutual	3,047	391	.....	.....	.....	.....	.....	.....
1409	Elmora and West End	5,610	548	.....	.....	.....	.....	439	51
1410	Emerald	1,580	124	.....	.....	.....	.....	9	4
1411	Eternal	766	103	.....	.....	.....	.....	2	1
1412	Excelsior	11,030	1,066	.....	.....	.....	.....	634	87
1413	Flag	1,021	111	.....	.....	.....	.....	91	18
1414	Harmonia	14,657	1,326	.....	.....	.....	.....	989	293
1415	Headway	591	74	.....	.....	.....	.....	.....	.....
1416	Home	4,327	429	.....	.....	.....	.....	.....	.....
1417	Homeland	4,282	471	.....	.....	.....	.....	576	57
1418	Ideal	4,617	395	.....	.....	.....	.....	16	4
1419	Independent	7,756	603	.....	.....	.....	.....	145	27
1420	International	5,674	444	.....	.....	.....	.....	32	7
1421	Jefferson Park	2,463	261	.....	.....	.....	.....	207	35
1422	Juniors'	8,317	965	.....	.....	.....	.....	571	96
1423	Lithuanian	6,443	636	.....	.....	.....	.....	304	52
1424	Members	2,900	282	.....	.....	.....	.....	.....	.....
1425	Merchants	7,008	528	.....	.....	.....	.....	.....	.....
1426	Moreland	905	106	.....	.....	.....	.....	3	1
1427	Myrtle	1,644	173	.....	.....	.....	.....	47	10
1428	N. A. S. E.	1,322	160	.....	.....	.....	.....	13	5
1429	North Broad Street	1,457	166	.....	.....	.....	.....	49	7
1430	North Elizabeth	4,096	366	.....	.....	.....	.....	291	59
1431	North Park	2,631	287	.....	.....	.....	.....	69	13
1432	Old Colony	3,915	345	26	26	.....	.....	.....	.....
1433	People's	3,716	320	.....	.....	.....	.....	90	14
1434	Polonia	4,553	454	.....	.....	.....	.....	604	89
1435	Rail and Harbor City	3,409	364	.....	.....	.....	.....	180	27
1436	Rainbow	3,325	395	.....	.....	.....	.....	96	20
1437	Satisfactory	1,134	152	80	5	.....	.....	101	28
1438	Security	5,731	590	.....	.....	.....	.....	437	100
1439	Townley	867	88	.....	.....	.....	.....	.....	.....
1440	Trinity	2,660	250	.....	.....	.....	.....	87	26
1441	Union County	2,672	291	.....	.....	.....	.....	207	25
1442	Upright	1,306	141	.....	.....	.....	.....	70	14
1443	Victory	4,106	379	.....	.....	.....	.....	304	33
1444	Workmen's	18,639	1,167	.....	.....	.....	.....	1,174	260

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,868	151	362	N.S.	$1.00 m.	$200	6	$0.02½ b	$1.00 a	1395
1,100	25	96	S.	1.00 m.	200	5 & 6	.12½ b	.12½ b	1396
2,402	52	212	N.S.	1.00 m.	200	6	.....	.....	1397
7,249	116	583	N.S.	1.00 m.	200	6	.....	2.00 a	1398
2,322	34	154	N.S.	1.00 m.	200	6	.....	1.00 a	1399
12,298	343	906	N.S.	1.00 m.	200	6	5.00 a	1.00 a	1400
44,535	438	2,559	O.P.	.....	100	6	.05 b	.05 b	1401
617	29	87	N.S.	1.00 m.	200	6	4.00 a	.....	1402
961	15	86	S.	1.00 m.	200	6	.05 b	2.00 a	1403
5,253	85	362	N.S.	1.00 m.	200	6	4.00 a	.....	1404
4,419	63	317	N.S.	1.00 m.	200	6	4.00 a	3.00 a	1405
1,176	12	120	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1406
9,705	137	902	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1407
3,047	117	274	N.S.	1.00 m.	200	6	4.00 a	.....	1408
6,049	156	443	N.S.	1.00 m.	200	6	6.00 a	.....	1409
1,589	28	100	O.P.	.....	200	5 & 6	various	.....	1410
768	29	75	N.S.	1.00 m.	T.M.&200	6	various	3.00 a & .05 b	1411
11,664	263	890	N.S.	1.00 m.	200	6	5.00 a	5.00 a	1412
1,112	13	116	N.S.	1.00 m.	200	6	.....	.....	1413
15,646	399	1,220	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1414
591	13	61	O.P.	.....	200	6	2.00 a	2.00 a	1415
4,327	56	373	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1416
4,858	69	459	O.P.	.....	200	6	.05 b	.05 b	1417
4,633	83	316	N.S.	1.00 m.	200	6	various	2.00 a	1418
7,901	43	587	O.P.	.....	200	6	.....	.....	1419
5,706	112	339	N.S.	1.00 m.	200	6	.....	2.00 a	1420
2,670	52	244	S.	1.00 m.	200	6	6.00 a or .111 b	6.00a or .111b	1421
8,888	234	827	N.S.	1.00 m.	200	6	4.00 a	2.00 a	1422
6,747	124	564	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1423
2,900	31	251	N.S.	1.00 m.	200	6	6.00 a	6.00 a	1424
7,008	90	438	S.	1.00 m.	200	6	6.00 a	2.00 a	1425
908	5	102	N.S.	1.00 m.	200	6	.....	.....	1426
1,691	23	160	O.P.	.....	200	6	.....	.....	1427
1,335	35	130	N.S.	1.00 m.	200	6	.05 b	2.00 a & .05 b	1428
1,506	24	149	N.S.	1.00 m.	200	5 & 6	.....	.....	1429
4,387	113	312	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1430
2,700	83	217	S.	1.00 m.	200	6	6.00 a & .12½ b	.....	1431
3,941	81	290	N.S.	1.00 m.	200	6	2.00 a & .05 b	2.00 a & .05 b	1432
3,806	127	207	N.S.	1.00 m.	200	6	2.00 a	.....	1433
5,157	174	369	O.P.	.....	200	6	.....	2.00 a	1434
3,589	105	286	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1435
3,421	58	357	N.S.	1.00 m.	200	6	1.00a, 3.00a & .05b	2.00 a & .05 b	1436
1,315	51	134	N.S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1437
6,168	192	498	N.S.	1.00 & 2.00 m.	200	6	6.00 a	1.00 a	1438
867	21	67	N.S.	1.00 m.	200	6	4.00 a	.....	1439
2,747	64	212	O.P.	.....	200	6	4.00 & 6.00 a	2.00 a	1440
2,879	134	182	N.S.	1.00 m.	200	6	6.00 a & .04 b	3.00 a & .04 b	1441
1,376	18	137	N.S.	1.00 m.	200	6	4.00 a	.....	1442
4,410	63	349	N.S.	1.00 m.	200	5 & 6	4.00 a	.....	1443
19,813	389	1,038	O.P.	.....	200	6	.....	.....	1444

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Union County—Continued		
1445	Young Men's ..... Elizabeth	Jan. 2, 1913	Albert C. Stein .....
1446	Garwood ..... Garwood	Mar. 1, 1911	W. Merrill Conklin .....
1447	Hillside ..... Hillside Township	Jan. 10, 1919	Harvey L. Tindall .....
1448	Inter County ..... " "	June 23, 1921	Charles F. Ackerman .....
1449	Midway ..... " "	Mar. 31, 1923	Harry Schnabel .....
1450	Kenilworth ..... Kenilworth	Sept. 10, 1912	John Hiller, Jr. .....
1451	Broadview ..... Linden	Dec. 20, 1923	.....
1452	Fidelity ..... "	Mar. 12, 1910	George McGillvray .....
1453	Stonewall ..... "	April 8, 1921	Leon A. Watson .....
1454	Lyons Farms ..... Lyons Farms	Dec. 19, 1903	David H. Doremus .....
1455	New Providence ..... New Providence	Mar. 31, 1927	George W. Robbins, Jr. .....
1456	Central ..... Plainfield	Jan. 2, 1904	Fred D. Loizeaux .....
1457	Liberty ..... "	Mar. 31, 1919	Isador Tornberg .....
1458	Plainfield ..... "	Mar. 21, 1884	William McD. Coriell .....
1459	Queen City and Home ..... "	* (See below)	Michael D. O'Keefe .....
1460	Renascence ..... "	June 30, 1925	Aurelio R. Mangione .....
1461	Representative ..... "	Mar. 14, 1924	George W. Harris .....
1462	Union ..... "	Jan. 18, 1899	A. D. Edgar .....
1463	Axia ..... Rahway	April 16, 1927	Clifford B. Gehring .....
1464	Better-Homes ..... "	Oct. 11, 1924	William C. Hoblitzel .....
1465	Citizens ..... "	July 31, 1914	A. F. Kirstein .....
1466	Industrial ..... "	Mar. 7, 1910	Arthur R. Wendell .....
1467	Rahway ..... "	Feb. 8, 1898	Cyrus W. Squier .....
1468	Reliance Co-Operative ..... "	Jan. 29, 1920	John W. Weiser .....
1469	Workmen's ..... "	Jan. 25, 1886	Willard C. Freeman .....
1470	Roselle ..... Roselle	May 25, 1889	W. C. Hope .....
1471	Warinanco ..... "	Oct. 3, 1924	Justin McAghon .....
1472	Aldene ..... Roselle Park	June 14, 1919	Albert S. Geehr .....
1473	Gloria ..... " "	May 21, 1923	Jay W. Rewalt, Sr. .....
1474	Roselle Park ..... " "	June 28, 1904	.....
1475	Twin Borough ..... " "	Nov. 10, 1920	David J. Farren .....
1476	Fanwood & Scotch Plains ..... Scotch Plains	May 23, 1922	Alexander Muir .....
1477	Baltusrol ..... Springfield	June 8, 1929	Thomas H. Lyons .....
1478	Battle Hill ..... "	Mar. 15, 1923	Stewart O. Burns .....
1479	Arcoe ..... Summit	Jan. 30, 1925	John D. Ovens .....
1480	Hill City ..... "	Mar. 10, 1914	Francis U. Voss .....
1481	Overlook ..... "	Nov. 9, 1923	William S. Post .....
1482	Prospect Hill ..... "	July 27, 1923	H. F. Beck .....
1483	Summit ..... "	Oct. 14, 1891	Alfred W. Alesbury .....
1484	Connecticut Farms ..... Union	Mar. 30, 1922	John R. Buchanan .....
1485	Vauxhall ..... Vauxhall	July 24, 1920	Gustav Hummel, Jr. .....
1486	Home ..... Westfield	Oct. 29, 1912	William H. Davies .....
1487	Mutual ..... "	April 27, 1908	Herbert C. Newell .....
1488	Westfield ..... "	Dec. 4, 1888	T. H. Ludwig .....

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1445
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1446
A. C. Ullrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1447
A. Wilberforce Egner	Frank L. Morton, Jr.	786 Broad St., Newark, N. J.	1448
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1449
Adolph Ulbrich	Edwin Greim	309 Retford Ave., Cranford, N. J.	1450
Special Asst. Dep. Com'r	*Walter J. Mulgrave	1060 Broad St., Newark, N. J.	1451
Charles T. Stamler	Frank R. Anderson	19 E. Elizabeth Ave., Linden, N. J.	1452
Frank K. Sauer	Godfrey H. Julian	522 Miltonia St., Linden, N. J.	1453
Sylvester M. Cooley	George Compton	1444 N. Broad St., Hillside, N. J.	1454
John L. Hughes	Edwin M. Dotten	Fairview Ave., New Providence, N. J.	1455
W. M. Stillman & H. E. Bunker.	R. B. Gendall	240 W. Front St., Plainfield, N. J.	1456
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1457
C. M. Dolliver & F. H. Blatz	Charles W. Nagel	1019 W. 6th St., Plainfield, N. J.	1458
McDonough & McDonough	Florence E. Luerssen	107 Park Ave., Plainfield, N. J.	1459
Salvador Diana	P. E. Marangello	436 E. 5th St., Plainfield, N. J.	1460
J. J. Mutnick, Jr.	Helen H. Crawford	127 Watchung Ave., Plainfield, N. J.	1461
C. M. Dolliver & F. H. Blatz	Christian J. Ornes	90 Summit Ave., Plainfield, N. J.	1462
Clarence A. Ward	William Weil	137 Maple Ave., Rahway, N. J.	1463
Adolph Ulbrich	John F. Geyer	1496 Irving St., Rahway, N. J.	1464
Charles J. Stamler	Abraham Weitz	1443 Irving St., Rahway, N. J.	1465
David Armstrong	Fred C. Bauer	Madison Hall Road, Rahway, N. J.	1466
Orlando H. Dey	Freeland J. Gibbons	1439 Irving St., Rahway, N. J.	1467
Fayette N. Talley	Walter Boresch	175 Price St., Rahway, N. J.	1468
F. C. Hyer	L. R. Cartwright	19 Pierpont St., Rahway, N. J.	1469
Edward S. Atwater, Jr.	Harry Cashmore	152 W. 4th Ave., Roselle, N. J.	1470
Maxwell M. Albach	Searle R. Chynoweth	528 Pine St., Roselle, N. J.	1471
D. H. McLean & D. D Hand	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1472
Richard V. Stein	Victor F. Mutch	131 Maple Ave., Rahway, N. J.	1473
Special Asst. Dep. Com'r	**Andrew Thomson	1060 Broad St., Newark, N. J.	1474
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1475
Peter J. McDonough, Jr.	Paul L. Archbold	361 Union Ave., Scotch Plains, N. J.	1476
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1477
Hobart L. Benedict	Charles H. Huff	Springfield, N. J.	1478
Jacob R. Mantel	W. L. Heyl	41 Maple St., Summit, N. J.	1479
Frederick C. Kentz	John G. Voegtlen	30 Maple St., Summit, N. J.	1480
John L. Hughes	Arthur T. Dailey	401 Springfield Ave., Summit, N. J.	1481
R. B. Williams	C. H. Baum	269 Ashland Road, Summit, N. J.	1482
Atwood L. De Coster	J. Sherman Byland	285 Springfield Ave., Summit, N. J.	1483
H. L. Benedict	C. Warren Crandall	Union, N. J.	1484
Herbert M. Ellend	Benjamin Bateman	744 Broad St., Newark, N. J.	1485
Robert S. Snevily	Edith M. Powers	324 E. Broad St., Westfield, N. J.	1486
Paul Q. Oliver	Albert M. Lamberton	112 Elm St., Westfield, N. J.	1487
Paul Q. Oliver	Howard M. Condit	423 Everson Place, Westfield, N. J.	1488

* Broadview Bldg. & Loan Assn., Linden—This Department in possession.
** Roselle Park Bldg. & Loan Assn., Roselle Park—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1445	Young Men's	Elizabeth	$562	$27	$172,600
1446	Garwood	Garwood	8,790	13,512	102,280
1447	Hillside	Hillside Township	1,018	7,192	38,456
1448	Inter County	" "	4,394	18,693	188,500
1449	Midway	" "	38,783	.....	99,700
1450	Kenilworth	Kenilworth	**5,812**	**4,760**	74,200
1451	Broadview	Linden	4,793	3,996	35,317
1452	Fidelity	"	3,635	1,440	862,900
1453	Stonewall	"	17,327	3,848	210,200
1454	Lyons Farms	Lyons Farms	28,010	21,850	546,400
1455	New Providence	New Providence	5,870	14,490	50,800
1456	Central	Plainfield	7,178	5,192	297,187
1457	Liberty	"	10,490	7,790	171,180
1458	Plainfield	"	12,652	14,300	1,027,796
1459	Queen City and Home	"	37,583	26,600	745,500
1460	Renascence	"	5,654	2,507	55,500
1461	Representative	"	1,505	25,046	92,300
1462	Union	"	**11,806**	**7,000**	327,750
1463	Axia	Rahway	1,452	1,500	86,100
1464	Better-Homes	"	4,126	86,420	137,800
1465	Citizens	"	12,041	12,080	446,950
1466	Industrial	"	23,555	17,759	826,200
1467	Rahway	"	1,060	965	32,100
1468	Reliance Co-Operative	"	2,445	3,163	103,900
1469	Workmen's	"	71,142	19,753	567,667
1470	Roselle	Roselle	**11,883**	**64,168**	403,600
1471	Warinanco	"	26,521	39,622	124,500
1472	Aldene	Roselle Park	1,809	4,005	210,860
1473	Gloria	" "	12,551	997	30,950
1474	Roselle Park	" "	10,076	133,775	740,400
1475	Twin Borough	" "	1,029	2,500	136,800
1476	Fanwood & Scotch Plains	Scotch Plains	2,454	4,600	161,700
1477	Baltusrol	Springfield	4,071	823	37,200
1478	Battle Hill	"	**1,086**	.....	579,200
1479	Arcoe	Summit	871	3,169	94,500
1480	Hill City	"	20,911	131,944	930,150
1481	Overlook	"	280	6,568	219,043
1482	Prospect Hill	"	1,602	1,040	32,500
1483	Summit	"	6,036	20,000	593,803
1484	Connecticut Farms	Union	2,355	98	223,700
1485	Vauxhall	Vauxhall	1,034	.....	48,400
1486	Home	Westfield	41,489	19,700	1,369,104
1487	Mutual	"	10,745	22,200	1,007,433
1488	Westfield	"	3,766	21,657	942,500
	Totals		$818,467	$1,226,776	$30,479,706

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$434	$3,555	$238,622	$24,625	$2,934	$443,359	1445
.....	6,616	44,150	2,263	1,183	178,794	1446
533	935	64,679	4,710	93	117,616	1447
5,500	8,825	172,834	29,596	4,560	432,902	1448
.....	4,495	78,208	12,422	1,920	235,528	1449
1,074	3,820	85,327	9,829	1,086	185,908	1450
700	.....	55,312	2,110	4,868	107,096	1451
138,399	17,720	958,665	38,600	25,045	2,046,404	1452
3,737	7,295	129,335	.....	501	372,243	1453
28,200	17,275	315,321	42,249	11,888	1,011,193	1454
.....	1,230	26,503	3,441	689	103,023	1455
11,020	9,854	110,085	13,192	2,852	456,560	1456
.....	22,412	188,111	17,864	6,197	424,044	1457
.....	43,457	349,643	39,727	17,829	1,505,404	1458
342,791	74,874	734,770	10,724	7,754	1,980,596	1459
6,465	3,400	26,098	2,918	2,488	105,030	1460
6,479	17,108	91,102	3,774	1,140	238,454	1461
36,211	11,864	188,941	6,962	2,002	592,536	1462
.....	3,890	60,247	8,234	23,765	185,188	1463
596	10,435	116,941	989	2,137	359,444	1464
2,720	2,397	298,635	.....	2,471	777,294	1465
2,917	4,884	327,482	3,174	50,144	1,256,115	1466
800	1,525	61,496	687	20	98,653	1467
14,172	5,615	43,706	3,245	4,727	180,973	1468
84,218	20,405	140,881	7,986	2,686	914,738	1469
86,192	32,015	213,229	4,116	967	816,120	1470
8,000	17,980	170,488	16,533	7,326	410,970	1471
.....	9,770	159,926	15,432	3,579	405,381	1472
1,000	1,693	77,689	.....	42	124,922	1473
344,869	63,103	1,988,518	5,059	23,154	3,308,954	1474
7,747	696	66,638	.....	432	215,842	1475
26,001	4,405	52,428	6,286	2,639	260,513	1476
.....	3,265	11,309	635	426	57,729	1477
38,370	13,605	260,900	72,893	18,903	984,957	1478
11,723	8,189	11,220	11,789	1,149	142,610	1479
1,376	91,109	173,537	38,031	4,825	1,391,883	1480
647	10,601	85,081	8,813	2,918	333,951	1481
400	685	8,581	1,011	56	45,875	1482
.....	20,272	179,610	29,766	3,119	852,606	1483
800	.....	123,075	20,459	2,325	372,812	1484
1,000	650	79,419	12,683	1,618	144,804	1485
226,245	56,510	142,109	100	1,018	1,856,275	1486
110,856	34,261	233,267	2,527	3,133	1,424,422	1487
222,282	84,626	236,018	8,467	7,559	1,526,875	1488
$2,082,443	$1,343,308	$21,063,442	$652,591	$464,602	$58,131,335	

N.J. STATE LIBRARY
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TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County—Continued					
1445	Young Men's	Elizabeth	$219,698	.....	.....	$36,450
1446	Garwood	Garwood	113,611	.....	.....	4,894
1447	Hillside	Hillside Township	45,304	.....	.....	11,500
1448	Inter County	" "	231,148	.....	.....	44,565
1449	Midway	" "	138,411	.....	.....	17,440
1450	Kenilworth	Kenilworth	103,992	.....	.....	18,429
1451	Broadview	Linden	62,132	.....	.....	5,400
1452	Fidelity	"	996,466	.....	.....	321,505
1453	Stonewall	"	216,212	.....	.....	18,200
1454	Lyons Farms	Lyons Farms	580,209	.....	.....	82,300
1455	New Providence	New Providence	79,329	.....	.....	.....
1456	Central	Plainfield	309,964	.....	.....	.....
1457	Liberty	"	245,338	$27,150	.....	29,500
1458	Plainfield	"	881,646	.....	.....	265,750
1459	Queen City and Home	"	1,091,785	18,050	.....	247,190
1460	Renascence	"	75,198	.....	.....	2,800
1461	Representative	"	157,144	.....	.....	9,600
1462	Union	"	382,154	.....	.....	10,000
1463	Axia	Rahway	87,765	23,600	.....	17,250
1464	Better-Homes	"	240,744	.....	.....	1,600
1465	Citizens	"	432,767	.....	.....	56,700
1466	Industrial	"	613,507	.....	$9,256	2,000
1467	Rahway	"	51,803	.....	.....	9,300
1468	Reliance Co-Operative	"	116,257	2,200	.....	27,200
1469	Workmen's	"	603,624	.....	.....	93,800
1470	Roselle	Roselle	595,539	.....	.....	6,200
1471	Warinanco	"	285,330	.....	.....	2,000
1472	Aldene	Roselle Park	208,233	.....	.....	53,400
1473	Gloria	" "	81,936	.....	.....	.....
1474	Roselle Park	" "	1,575,658	351,954	.....	388,161
1475	Twin Borough	" "	104,476	.....	.....	27,500
1476	Fanwood & Scotch Plains	Scotch Plains	118,746	.....	.....	35,700
1477	Baltusrol	Springfield	46,436	.....	.....	.....
1478	Battle Hill	"	557,388	.....	.....	.....
1479	Arcoe	Summit	94,032	.....	.....	2,500
1480	Hill City	"	906,012	53,100	.....	97,750
1481	Overlook	"	238,841	.....	.....	.....
1482	Prospect Hill	"	20,896	.....	.....	.....
1483	Summit	"	583,728	.....	.....	64,200
1484	Connecticut Farms	Union	185,430	.....	.....	2,780
1485	Vauxhall	Vauxhall	66,610	.....	.....	12,600
1486	Home	Westfield	1,176,191	.....	.....	.....
1487	Mutual	"	798,795	12,140	.....	77,800
1488	Westfield	"	972,347	.....	.....	.....
	Totals		$32,482,869	$503,194	$65,976	$5,092,933

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$592	.....	$142	.....	$14,000	$35,781	$14,590	$122,106	$443,359	1445
362	.....	21	.....	.....	295	33,387	26,224	178,794	1446
155	.....	54	.....	.....	28,513	4,255	27,835	117,616	1447
2,068	.....	105	.....	30,000	35,571	36,318	53,127	432,902	1448
30	.....	409	.....	.....	10,804	34,317	34,117	235,528	1449
74	.....	434	.....	.....	12,945	16,445	33,589	185,908	1450
65	.....	.....	.....	10,000	2,827	.....	26,672	107,096	1451
69	.....	.....	$153	136,500	34,908	172,510	384,293	2,046,404	1452
134	.....	.....	.....	22,275	67	59,933	55,422	372,243	1453
.....	.....	309	1,000	64,400	86	112,264	170,625	1,011,193	1454
3,034	.....	90	.....	.....	.....	11,703	8,867	103,023	1455
.....	$7,938	251	.....	31,400	1,890	64,217	40,900	456,560	1456
138	.....	808	.....	.....	2,421	46,126	72,563	424,044	1457
43	.....	1,559	2,352	99,333	.....	185,632	69,089	1,505,404	1458
634	10,200	.....	3,372	221,908	12,606	188,569	186,282	1,980,596	1459
81	.....	160	.....	.....	308	13,395	13,088	105,030	1460
5,626	.....	115	.....	.....	825	29,877	35,267	238,454	1461
203	.....	341	.....	45,700	.....	83,769	70,369	592,536	1462
4,787	.....	260	.....	8,200	387	15,094	27,845	185,188	1463
.....	.....	639	.....	.....	.....	61,287	55,174	359,444	1464
66	6,000	24	.....	42,519	23,310	93,321	122,587	777,294	1465
.....	.....	.....	76	.....	1,272	504,848	125,156	1,256,115	1466
.....	.....	.....	.....	2,350	83	14,379	20,738	98,653	1467
190	.....	393	.....	.....	624	16,586	17,523	180,973	1468
.....	.....	218	.....	.....	2,110	159,960	55,026	914,738	1469
14	.....	1,569	.....	.....	352	145,288	67,158	816,120	1470
2,667	.....	699	.....	.....	66	54,447	65,761	410,970	1471
.....	.....	1,040	.....	22,900	18,518	44,056	57,234	405,381	1472
114	.....	6	.....	16,000	1,000	.....	25,866	124,922	1473
38,049	382	422	.....	121,357	34,890	.....	798,081	3,308,954	1474
4,656	.....	.....	.....	27,000	2,479	18,224	31,507	215,842	1475
818	2,000	248	800	51,735	216	29,272	20,978	260,513	1476
10	.....	27	.....	.....	.....	7,519	3,737	57,729	1477
.....	10,820	481	.....	186,050	3,327	115,685	111,206	984,957	1478
.....	.....	285	.....	.....	152	24,967	20,674	142,610	1479
227	.....	1,525	8,365	.....	2,039	245,941	76,924	1,391,883	1480
572	800	89	.....	.....	3,267	51,534	38,848	333,951	1481
13,460	.....	52	.....	.....	18	6,238	5,211	45,875	1482
.....	.....	1,293	.....	.....	1,178	110,385	91,822	852,606	1483
16,433	11,550	1,332	.....	47,400	29,013	20,290	58,584	372,812	1484
1,579	20,250	30	.....	2,100	6,190	6,493	28,952	144,804	1485
.....	.....	683	201,052	.....	7,627	416,082	54,640	1,856,275	1486
1,013	50,000	563	9,440	203,500	5,271	214,165	51,735	1,424,422	1487
439	50,000	1,411	29,550	106,000	1,281	270,486	95,361	1,526,875	1488
$134,379	$607,251	$22,321	$263,060	$2,151,555	$887,802	$7,451,018	$8,468,977	$58,131,335	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1445	Young Men's	2,296	223	.....	.....	.....	.....	182	36
1446	Garwood	1,202	108	.....	.....	.....	.....	25	6
1447	Hillside	526	84	.....	.....	.....	.....	57	12
1448	Inter County	2,454	249	.....	.....	.....	.....	222	40
1449	Midway	1,391	125	.....	.....	.....	.....	87	12
1450	Kenilworth	955	106	.....	.....	.....	.....	92	19
1451	Broadview	.....	.....	.....	.....	.....	.....	.....	.....
1452	Fidelity	13,729	987	.....	.....	.....	.....	1,607	178
1453	Stonewall	2,733	308	.....	.....	.....	.....	91	14
1454	Lyons Farms	6,970	564	.....	.....	.....	.....	411	40
1455	New Providence	1,041	112	.....	.....	.....	.....	.....	.....
1456	Central	3,996	370	.....	.....	.....	.....	.....	.....
1457	Liberty	2,364	241	271	33	.....	.....	148	20
1458	Plainfield	12,595	1,305	.....	.....	.....	.....	1,329	204
1459	Queen City and Home	15,816	1,295	180	32	.....	.....	1,286	214
1460	Renascence	1,001	129	.....	.....	.....	.....	14	4
1461	Representative	1,742	192	.....	.....	.....	.....	48	8
1462	Union	10,205	610	.....	.....	.....	.....	100	16
1463	Axia	1,336	135	236	60	.....	.....	86	19
1464	Better-Homes	2,353	272	.....	.....	.....	.....	8	3
1465	Citizens	5,048	543	.....	.....	.....	.....	283	38
1466	Industrial	36,560	1,325	.....	.....	67	40	20	3
1467	Rahway	915	125	.....	.....	.....	.....	39	14
1468	Reliance Co-Operative	2,044	310	22	6	.....	.....	136	45
1469	Workmen's	7,899	842	.....	.....	.....	.....	469	77
1470	Roselle	7,410	510	.....	.....	.....	.....	31	4
1471	Warinanco	3,033	388	.....	.....	.....	.....	10	3
1472	Aldene	2,827	363	.....	.....	.....	.....	265	46
1473	Gloria	975	99	.....	.....	.....	.....	.....	.....
1474	Roselle Park	18,532	2,056	1,754	524	.....	.....	1,940	329
1475	Twin Borough	1,663	186	.....	.....	.....	.....	137	17
1476	Fanwood & Scotch Plains	2,009	281	.....	.....	.....	.....	178	36
1477	Baltusrol	772	103	.....	.....	.....	.....	.....	.....
1478	Battle Hill	6,660	571	.....	.....	.....	.....	.....	.....
1479	Arcoe	1,049	91	.....	.....	.....	.....	13	3
1480	Hill City	12,705	935	531	58	.....	.....	489	69
1481	Overlook	2,995	181	.....	.....	.....	.....	.....	.....
1482	Prospect Hill	338	33	.....	.....	.....	.....	.....	.....
1483	Summit	8,143	697	.....	.....	.....	.....	321	43
1484	Connecticut Farms	2,470	228	.....	.....	.....	.....	28	4
1485	Vauxhall	745	136	.....	.....	.....	.....	63	7
1486	Home	13,216	826	.....	.....	.....	.....	.....	.....
1487	Mutual	10,584	800	126	20	.....	.....	389	36
1488	Westfield	14,472	1,003	.....	.....	.....	.....	.....	.....
	Totals	491,065	41,913	3,270	772	1,277	282	31,973	4,163

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,478	42	217	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	1445
1,227	44	70	N.S.	1.00 m.	200 & 240	5 & 6	.06¼ b	.06¼ b	1446
583	20	76	S.	1.00 m.	200	6	2.00 & 4.00 a	1.00 a	1447
2,676	59	230	S.	1.00 m.	200	6	3.00 a	1.00 a	1448
1,478	34	103	S.	1.00 m.	200	6	3.00 a	1.50 a	1449
1,047	40	85	S.	1.00 m.	200	6	.....	2.00 a	1450
.....	.....	.....	....	.....	.....	...	.....	.....	1451
15,336	247	918	N.S.	1.00 m.	200	6	.....	.....	1452
2,824	83	239	N.S.	1.00 m.	200	6	6.00 a & .12½ b	.....	1453
7,381	172	432	S.	1.00 m.	200	6	.03 b	.03 b	1454
1,041	24	88	S.	1.00 m.	200	6	2.50 a	.....	1455
3,996	133	237	S.	1.00 m.	200	6	3.00 a	1.00 a	1456
2,783	89	205	S.	1.00 m.	200	6	3.50 a	1.50 a	1457
13,924	377	1,132	S.	1.00 m.	200	6	3.00 a	1.00 a	1458
17,282	446	1,095	N.S.	1.00 m.	200	6	3.00 a	.....	1459
1,015	32	101	S.	1.00 m.	200	6	3.00 a	3.00 a	1460
1,790	37	163	S.	1.00 m.	200	6	4.00 a	.....	1461
10,305	156	470	S.	.50 m.	100	6	.042 b	.042 b	1462
1,658	41	173	S.	1.00 m.	200	6	4.50 a	1.00 a	1463
2,361	77	198	S.	1.00 m.	200	6	5.00 a	1.00 a	1464
5,331	133	448	S.	1.00 m.	200	6	.....	2.00 a	1465
36,647	330	1,038	N.S.	.45 m.	100	6	.02½ b	.02½ b	1466
954	18	121	O.P.	.....	200 & 240	6	.....	.....	1467
2,202	60	301	S.	1.00 m.	T.M.&200	6	.....	.....	1468
8,368	178	741	S.	1.00 m.	200	6	.....	.....	1469
7,441	196	318	S.	1.00 m.	T.M.&200	5,5½&6	.....	.....	1470
3,043	78	313	S.	1.00 m.	200	6	.....	.....	1471
3,092	138	271	S.	1.00 m.	200	6	4.00 a	2.00 a	1472
975	12	87	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1473
22,226	247	2,662	S.	1.00 m.	100 & 200	6	3.00 a	.....	1474
1,800	44	159	N.S.	1.00 m.	200	6	4.00 a	3.00 a	1475
2,187	69	248	S.	1.00 m.	200	6	3.00 a	.....	1476
772	27	76	S.	1.00 m.	200	6	2.00 a	.....	1477
6,660	139	432	S.	1.00 m.	200	6	.....	.....	1478
1,062	49	45	S.	1.00 m.	200	6	4.00 a	.....	1479
13,725	294	768	S.	1.00 m.	200	6	2.00 a	.....	1480
2,995	58	123	S.	1.00 m.	200	6	.....	.....	1481
338	10	23	S.	1.00 m.	100 & 200	6	.....	.....	1482
8,464	237	503	S.	1.00 m.	200	6	.....	.....	1483
2,498	47	185	S.	1.00 m.	200	6	6.00 a	.....	1484
808	17	126	S.	1.00 m.	200	6	.....	.....	1485
13,216	291	535	S.	1.00 m.	240	5	2.00 a & .01⅓ b	.....	1486
11,099	174	682	O.P.	.....	200	5 & 6	2.00 a	.....	1487
14,472	288	715	S.	1.00 m.	200	6	.02½ b	.02½ b	1488
527,585	10,459	36,671							

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Warren County			
1489	Belvidere	Belvidere	Jan. 19, 1920	Norman H. Deshler
1490	Hackettstown	Hackettstown	Feb. 26, 1906	Marvin Shields
1491	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1492	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korp
1493	Phillipsburg, No. 5	"	June 6, 1882	John E. Wyckoff
1494	Phillipsburg, No. 6	"	April 3, 1903	F. A. Churchill
1495	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
1496	Warren County	"	Mar. 11, 1922	William C. Hoffman
1497	Mansfield	Washington	July 31, 1930	Floyd S. Major
1498	Washington	"	May 26, 1919	Eugene L. Linaberry

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1489
Claude E. Cook	A. M. Lundy	144 Main St., Hackettstown, N. J.	1490
Claude E. Cook	Melville N. Sherrer	176 Main St., Hackettstown, N. J.	1491
S. C. Smith, Jr.	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1492
William H. Walters	Robert Souders	192 Lincoln St., Phillipsburg, N. J.	1493
C. B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1494
Frank J. Kingfield	George B. Arnold	172 S. Main St., Phillipsburg, N. J.	1495
William P. Tallman	Vida C. King	51 S. Main St., Phillipsburg, N. J.	1496
George W. Fleming	William B. Creveling	1 Belvidere Ave., Washington, N. J.	1497
G. W. Fleming & C. C. Bowers	Harry Christine	22 Belvidere Ave., Washington, N. J.	1498

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Warren County				
1489	Belvidere	Belvidere	$5,159	$1,117	$101,800
1490	Hackettstown	Hackettstown	3,899	2,813	139,205
1491	Malvern Hill	"	3,006	14,092	54,859
1492	Phillipsburg, No. 4	Phillipsburg	3,646	605	90,600
1493	Phillipsburg, No. 5	"	14,174	6,175	279,000
1494	Phillipsburg, No. 6	"	21,633	.....	94,400
1495	Phillipsburg, No. 7	"	2,260	.....	219,600
1496	Warren County	"	18,169	9,097	285,040
1497	Mansfield	Washington	2,968	.....	19,800
1498	Washington	"	5,813	952	344,100
	Totals		$80,727	$34,851	$1,628,404

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,975	.....	$9,071	$570	$119,692	1489
$14,370	5,390	$6,367	2,142	15	174,201	1490
4,452	3,112	32,252	2,439	2,161	116,373	1491
.....	.....	12,002	6,528	41	113,422	1492
.....	200	101,744	15,661	43	416,997	1493
798	1,200	11,637	8,534	66	138,268	1494
16,000	5,640	122,969	23,808	2,786	393,063	1495
5,500	26,580	179,899	8,506	9,255	542,046	1496
.....	230	.....	1,658	97	24,753	1497
.....	1,950	59,857	16,447	10,138	439,257	1498
$41,120	$46,277	$526,727	$94,794	$25,172	$2,478,072	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Warren County					
1489	Belvidere	Belvidere	$72,366	.....	.....	$15,200
1490	Hackettstown	Hackettstown	130,932	.....	.....	.....
1491	Malvern Hill	"	73,980	$8,295	.....	.....
1492	Phillipsburg, No. 4	Phillipsburg	78,552	.....	.....	.....
1493	Phillipsburg, No. 5	"	275,160	.....	.....	.....
1494	Phillipsburg, No. 6	"	101,448	.....	.....	.....
1495	Phillipsburg, No. 7	"	267,936	.....	.....	.....
1496	Warren County	"	358,558	.....	.....	.....
1497	Mansfield	Washington	20,007	810	.....	.....
1498	Washington	"	290,880	.....	.....	12,500
	Totals		$1,669,819	$9,105	.....	$27,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1936

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$88	.....	$5,000	$4,101	$15,467	$7,470	$119,692	1489
.....	.....	146	.....	.....	205	36,162	6,756	174,201	1490
$1,260	.....	618	$156	.....	121	17,348	14,595	116,373	1491
675	.....	148	.....	6,490	121	16,019	11,417	113,422	1492
100	.....	582	.....	.....	39,900	54,861	46,394	416,997	1493
.....	.....	.....	.....	.....	.....	18,585	18,235	138,268	1494
3,809	.....	374	.....	.....	.....	47,611	73,333	393,063	1495
58	.....	1,436	.....	.....	298	90,214	91,482	542,046	1496
.....	.....	73	.....	.....	372	2,182	1,309	24,753	1497
42	.....	637	.....	28,889	2,381	73,439	30,489	439,257	1498
$5,944	.....	$4,102	$156	$40,379	$47,499	$371,888	$301,480	$2,478,072	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Warren County								
1489	Belvidere	1,094	156	.....	.....	.....	.....	76	16
1490	Hackettstown	1,617	249	.....	.....	.....	.....	.....	.....
1491	Malvern Hill	859	127	79	16	.....	.....	.....	.....
1492	Phillipsburg, No. 4	988	89	.....	.....	.....	.....	.....	.....
1493	Phillipsburg, No. 5	3,260	281	.....	.....	.....	.....	.....	.....
1494	Phillipsburg, No. 6	1,271	141	.....	.....	.....	.....	.....	.....
1495	Phillipsburg, No. 7	2,858	283	.....	.....	.....	.....	.....	.....
1496	Warren County	4,232	488	.....	.....	.....	.....	.....	.....
1497	Mansfield	478	47	9	3	.....	.....	.....	.....
1498	Washington	3,826	455	.....	.....	.....	.....	63	12
	Totals	20,483	2,316	88	19	.....	.....	139	28

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
1,170	54	118	S.	$1.00 m.	$200	6	.....	.....	1489
1,617	83	166	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1490
938	41	102	S.	1.00 m.	200	6	2.00 a	$1.00 a	1491
988	29	60	S.	1.00 m.	200	6	.05 b	.05 b	1492
3,260	95	186	S.	1.00 m.	200	6	.05 b	.05 b	1493
1,271	39	102	S.	1.00 m.	200	5	.05 b	.05 b	1494
2,858	89	194	S.	1.00 m.	200	6	.05 b	.05 b	1495
4,232	138	350	S.	1.00 m.	T.M.&200	6	.05 b	.05 b	1496
487	11	39	S.	.70 m.	200	6	3.00 a	.....	1497
3,889	160	307	S.	1.00 m.	200	6	3.00 a	3.00 a	1498
20,710	739	1,624							

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