BUILDING AND LOAN ASSOCIATIONS

REPORT

NEW JERSEY

DECEMBER 31, 1929

Secretaries

Bergen
Esbet
Hudson
Passaic
Union

Cover 3 pages

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STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

DECEMBER 31, 1929

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Trenton, New Jersey

1930

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Table 3—Shares, membership and miscellaneous data.

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

			Pages
Atlantic	No.	1- 52	2- 7
Bergen	No.	53- 107	8- 13
	No.	108- 140	14- 19
Burlington	No.	141- 160	14- 19
	No.	161- 167	20- 25
Camden	No.	168- 212	20- 25
	No.	213- 267	26- 31
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	No.	323- 338	38- 43
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Cumberland	No.	363- 377	44- 49
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Gloucester	No. 977-1000	110-115
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	No. 1021-1075	116-121
	No. 1076-1130	122-127
	No. 1131-1171	128-133
Hunterdon	No. 1172-1179	134-139
Mercer	No. 1180-1204	134-139
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ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE,
TRENTON, August 20, 1930

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, 1929.

The whole number of associations in the State is 1,563. Ten associations were incorporated during the past 12 months. Six mergers, involving 13 associations, were effected (eliminating, in number 7 associations), and 1 association was liquidated. This resulted in a net gain of 2 associations since December 31, 1928. The new associations are the following:

	Location.	*Incorporated.*
Hudson County:		
Belgrove	Kearny	Mar. 26, 1929
Pinnacle	Bayonne	Mar. 14, 1929
Signet	Union City	Feb. 5, 1929
Morris County:		
Mt. Kemble	Morristown	June 17, 1929
Passaic County:		
North Passaic	Passaic	Feb. 2, 1929
Somerset County:		
South Bound Brook	South Bound Brook	June 25, 1929
Sussex County:		
S. & M.	Newton	June 21, 1929
Union County:		
Baltusrol	Twp. of Springfield	June 8, 1929
Inland	Twp. of Union	Feb. 4, 1929
Mindowaskin	Westfield	Feb. 4, 1929

Change of Corporate Title:

"Hudson City Mutual Building and Loan Association", Jersey City, to "Hudson Building and Loan Association".

"South Jersey Building and Loan Association of Ventnor City, New Jersey", to "South Jersey Building and Loan Association".

"Star of Italy Building and Loan Association of Newark, N. J.", to "Star of Essex Building and Loan Association".

"Totowa Building and Loan Association", Totowa, to "Naborhood Building and Loan Association".

Change of Location of Office:

South Jersey Building and Loan Association—Ventnor City to Atlantic City.

Naborhood Building and Loan Association (formerly "Totowa Building and Loan Association")—Totowa to Paterson.

Wetherbee Park Building and Loan Association—Twp. of North Bergen to Guttenberg.

Liquidation:

Brooklawn Building and Loan Association—Brooklawn. (Camden County.)

Mergers:

Dudley Building and Loan Association, of Camden, New Jersey, with Co-operative Building and Loan Association, of Camden, New Jersey.

Camden Merchants Building and Loan Association, Camden; Optional Plan Building and Loan Association, Camden; and Shipbuilders Home Building and Loan Association of Camden, N. J.—now "Camden Optional Building and Loan Association".

Strand Building and Loan Association of Ocean City, New Jersey, with Seashore Building and Loan Association, Ocean City.

Chancellor Building and Loan Association, Newark, with Pilgrim Building and Loan Association, Newark.

Home-Makers' Building and Loan Association of Newark, N. J., and Lawyers' Building and Loan Association of Newark, N. J.—now "Lawyers' and Home-Makers Building and Loan Association of the City of Newark".

Home Building and Loan Association of Plainfield, New Jersey, and Queen City Building and Loan Association, Plainfield—now "Queen City and Home Building and Loan Association".

Comparative Statement of Assets, Liabilities, Etc.

	1929 January 1 to December 31	*1928 January 1 to December 31*	*1927 May 31*	*1926 May 31*	*1925 May 31*
ASSETS					
Mortgage Loans with pledge of shares	$1,047,274,603	$965,286,555	$840,841,101	$721,847,723	$614,083,318
Mortgage Loans without pledge of shares	15,447,871	5,795,201	*	*	*
Share Loans	32,780,257	25,459,639	20,558,885	18,088,791	14,630,560
Cash	15,457,604	14,666,517	11,607,739	10,295,736	8,475,353
Real Estate	23,735,711	8,692,417	4,140,197	2,954,095	2,388,420
Arrears	10,407,293	7,945,060	6,177,328	5,045,928	4,123,753
Other Assets	6,299,758	4,583,671	2,842,255	1,835,478	1,838,146
Totals	$1,151,403,097	$1,032,429,060	$886,167,505	$760,067,751	$645,539,550
LIABILITIES					
Instalment Shares	$753,664,602	$675,074,789	$572,930,447	$495,600,000	$422,692,135
Single Payment Shares	2,974,944	2,299,240	1,468,653	951,766	690,540
Juvenile Shares	610,614	571,945	576,651	573,935	528,262
Paid-up Shares	117,374,977	107,366,770	89,839,683	74,176,450	64,156,097
Lapsed Shares	1,681,369	1,316,956	725,740	585,247	462,414
Matured Shares	2,986,205	3,339,632	2,839,350	3,164,851	2,643,097
Advance Payments	1,820,887	1,593,297	1,841,191	1,654,591	1,466,724
Balance due Borrowers	8,000,654	10,060,067	11,880,083	8,833,428	8,126,397
Borrowed Money	66,921,125	63,273,623	66,596,220	62,433,732	53,403,702
Other Liabilities	2,824,741	2,759,910	2,507,598	4,588,662	5,337,522
Profits and Reserves	192,542,979	164,772,831	134,961,889	107,505,089	86,032,660
Totals	$1,151,403,097	$1,032,429,060	$886,167,505	$760,067,751	$645,539,550
SHARES					
Instalment	15,198,979	14,590,503	13,547,008	12,182,844	10,706,409
Single Payment	28,676	22,032	13,675	9,188	41,076
Juvenile	18,750	18,358	11,420	15,588	13,490
Paid-up	628,384	569,417	478,129	400,069	347,704
Totals	15,874,789	15,200,310	14,050,232	12,607,689	11,108,679
SHAREHOLDERS					
Instalment	1,143,039	1,125,987	1,107,267	1,033,093	959,275
Single Payment	3,207	2,503	1,472	1,059	4,789
Juvenile	4,165	4,064	3,502	3,378	3,784
Paid-up	69,061	62,956	54,739	46,851	40,244
Totals	1,219,472	1,195,510	1,166,980	1,084,381	1,008,092
Borrowing	270,054	249,714	237,269	214,522	192,677
Non-borrowing	949,418	945,796	929,711	869,859	815,415
Totals	1,219,472	1,195,510	1,166,980	1,084,381	1,008,092

* This item not shown separately in former Annual Reports.

This report, except the following comparative statement, is based on the Annual Reports of the Associations, filed with this Department in accordance with Section 29 of the Building and Loan Act. In order to provide a statement of assets of a uniform date, a special report was obtained from every association, of date, at the close of business, December 31, 1929. The assets on that date by counties are shown below, together with figures of date, December 31, 1928.

	1929 December 31	*1928 December 31*
Atlantic	$50,750,232	$47,224,818
Bergen	87,935,933	78,514,247
Burlington	16,454,566	15,151,119
Camden	60,925,141	57,590,620
Cape May	9,129,941	8,246,425
Cumberland	11,031,629	10,407,958
Essex	553,613,367	521,694,256
Gloucester	11,617,602	10,902,402
Hudson	119,686,280	106,564,152
Hunterdon	1,545,887	1,341,197
Mercer	16,384,395	13,963,871
Middlesex	40,258,614	36,841,022
Monmouth	41,295,512	36,694,314
Morris	16,275,010	14,015,719
Ocean	6,182,319	5,473,831
Passaic	58,297,554	50,967,945
Salem	2,079,518	1,810,734
Somerset	4,358,070	4,040,437
Sussex	1,176,906	892,116
Union	73,429,218	63,351,556
Warren	3,063,799	2,604,606
Total	$1,185,491,493	$1,088,293,345

Respectfully submitted,

FRANK H. SMITH,
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	Reuben L. Babcock
2	Heights, Absecon Heights	April 17, 1906	Clarence M. Conover
3	American, Atlantic City	Mar. 29, 1912	Albert Beyer
4	Atlantic City, Atlantic City	Jan. 29, 1869	John C. Slape
5	Atlantic Coast, Atlantic City	April 8, 1895	Louis Kuehnle
6	Atlantic County, Atlantic City	Sept. 26, 1921	Elias Rosenbaum
7	Atlantis, Atlantic City	May 8, 1922	Benjamin Bacharach
8	Boardwalk, Atlantic City	June 3, 1921	Joseph Bogatin
9	Chelsea, Atlantic City	Dec. 11, 1913	William M. Haslett
10	Cosmopolitan, Atlantic City	Jan. 29, 1925	Henry Halpern
11	Eastern Shore, Atlantic City	July 20, 1922	Samuel E. Weiner
12	Economy, Atlantic City	April 22, 1916	Warren L. Ridgeway
13	Equitable, Atlantic City	Sept. 4, 1913	Harry Bacharach
14	Garibaldi, Atlantic City	Nov. 19, 1919	Anthony M. Ruffu, Jr.
15	Great Bay, Atlantic City	June 11, 1920	Albert A. Alleyne
16	Home, Atlantic City	May 12, 1908	Alan M. Sheppard
17	Islanders, Atlantic City	Sept. 10, 1921	Joseph Thompson
18	La Clede, Atlantic City	July 18, 1922	Harry Lichtenstein
19	Margate, Atlantic City	May 7, 1924	Enoch A. Higbee
20	Miramar, Atlantic City	Jan. 27, 1928	Edward E. Grosscup
21	Mutual, Atlantic City	Feb. 28, 1889	Charles B. Boyer
22	Peoples, Atlantic City	Mar. 8, 1884	Albert Beyer
23	Pride of Atlantic, Atlantic City	Feb. 21, 1920	Joseph Wagenheim
24	Protective, Atlantic City	May 11, 1909	Carleton E. Adams
25	Resort, Atlantic City	Feb. 7, 1925	Louis A. Steinbricker
26	Seaboard, Atlantic City	July 7, 1924	Wilbur Zimmerman
27	Security, Atlantic City	April 4, 1913	Andrew Jacoby
28	South Jersey, Atlantic City	June 30, 1921	William H. Carroll
29	Sunrise, Atlantic City	Nov. 19, 1921	William M. Fort
30	Trident, Atlantic City	Dec. 18, 1926	Ernest A. Lord
31	Ventnor, Atlantic City	Jan. 30, 1908	G. Arthur Bolte
32	Brigantine, Brigantine	April 20, 1926	Franz T. Voelker
33	Collective, Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr.
34	Egg Harbor, Egg Harbor City	June 11, 1884	Henry M. Cressman
35	Germania, Egg Harbor City	Aug. 8, 1904	William Scheufele
36	Farmers and Merchants, Hammonton	May 19, 1910	Edward W. McGovern
37	Hammonton, Hammonton	Nov. 25, 1871	Jacob A. Waas
38	Workingmens, Hammonton	Dec. 29, 1876	William L. Black
39	Linwood, Linwood	Oct. 25, 1923	Paul B. Fry
40	Harbor, Margate City	Dec. 22, 1924	Louis G. McCorkle
41	Mays Landing, Mays Landing	May 20, 1890	Ira T. B. Smith
42	Minotola-Landisville, Minotola	Mar. 6, 1914	Ira P. Sharp
43	Northfield, Northfield	Oct. 11, 1927	Harry O'Neill
44	Carpenter's, Pleasantville	July 18, 1924	Woodburn J. Hudson
45	Home, Pleasantville	Dec. 19, 1901	Charles S. Adams
46	Mainland, Pleasantville	April 14, 1924	James C. Vickers
47	Pleasantville Mutual, Pleasantville	Mar. 22, 1870	William W. Connelly
48	Workingmen's, Pleasantville	Mar. 18, 1913	Robert M. Willis
49	Hand-in-Hand, Somers Point	Jan. 21, 1925	George Goll
50	Somers Point, Somers Point	Feb. 20, 1909	Raymond Smith
51	Seashore, Ventnor City	Oct. 27, 1916	David H. Moore
52	St. Leonard's, Ventnor City	Nov. 27, 1921	Isaac E. Leonard

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
.....	John M. Bewley	31 E. Illinois Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	P. O. Box 18, Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	22 Atl. Guar.&Title Ins.Bldg.,Atlantic City,N.J.	3
Charles C. Babcock	Clara B. Koehler	448 Guarantee Trust Bldg., Atlantic City, N. J.	4
Martin E. Keffer	Herbert H. Dietz	405 Santa Rita Apts., Atlantic City, N. J.	5
Edmund C. Gaskill, Jr.	William V. Voss	Virginia & Atlantic Aves., Atlantic City, N. J.	6
James J. Quinn	Harry Jones	Dover Ave. & Beach, Atlantic City, N. J.	7
Cassman & Gottlieb	George J. Saslaff	25 South Virginia Ave., Atlantic City, N. J....	8
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	9
W. Lindley Jeffers	Wilbur F. Shinn	Bankers Trust Bldg., Atlantic City, N. J.	10
Paul M. Salsburg	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	Seaside Trust Co., Atlantic City, N. J.	12
Charles S. Moore.....	Selden W. Ostrom	2024 Atlantic Ave., Atlantic City, N. J.	13
Anthony J. Siracusa	A. M. Pennypacker	8 South Richards Ave., Ventnor City, N. J. ...	14
William A. Dart	Joshua W. Dowling	328 N. Indiana Ave., Atlantic City, N. J.	15
Ralph Harcourt	Mervin L. Craig	103 Guarantee Trust Bldg., Atlantic City, N. J.	16
G. Arthur Bolte	Floyd S. Sumner	New York & Atlantic Aves., Atlantic City, N. J.	17
Cassman & Gottlieb	Marcus Bacharach	4209 Ventnor Ave., Atlantic City, N. J.	18
Allen B. Endicott, Jr.	Emile E. Estoclet	Schwehm Bldg., Atlantic City, N. J.	19
Morris M. Gorson	Ernest A. Lord	c/o Neptune Trust Co., Atlantic City, N. J. ...	20
Russell L. Browne	Raymond P. Read	106 S. Austin Ave., Ventnor, N. J.	21
Moore & Butler	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	22
Saul C. Gorson	Benjamin E. Antinoph ..	603 Schwehm Building, Atlantic City, N. J. ...	23
Oscar Le Wine	Lucius I. Wright	20 S. Tennessee Ave., Atlantic City, N. J.	24
Saul C. Gorson	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	25
Albert C. Abbott	Archie H. Smith	Chelsea Naticnal Bank, Atlantic City, N. J. ...	26
Herbert R. Voorhees	Andrew K. Littlefield	Room 35, 1421 Atlantic Ave., Atlantic City, N. J.	27
Harcourt & Steelman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	28
William Elmer Brown, Jr.	J. LeRoy Berglund	2504 Atlantic Ave., Atlantic City, N. J.	29
Morris M. Gorson	John F. O'Neill	109 S. Avolyn Ave., Ventnor, N. J.	30
John B. Slack	P. E. Howard	107 Guarantee Trust Bldg., Atlantic City, N. J.	31
Vincent S. Haneman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	32
.....	Thomas E. Hamilton	Egg Harbor City, N. J.	33
.....	Fred W. Bergmann	246 Cincinnati Ave., Egg Harbor City, N. J. ...	34
.. ..	Otto Boysen	143 London Ave., Egg Harbor City, N. J.	35
Charles M. Phillips	Robert Picken	7 Egg Harbor Road, Hammonton, N. J.	36
Bleakly, Stockwell & Burling....	William Doerfel	9 Central Ave., Hammonton, N. J.	37
Bleakly, Stockwell & Burling....	William Doerfel	Hammonton, N. J.	38
Robert E. Steedle	Harry E. Pennell	Short & Sanders Aves., Linwood, N. J.	39
James N. Butler	Stanley W. Ball	116 No. Pembroke Ave., Margate City, N. J. ..	40
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	41
W. Howard Sharp	William Williams	Minotola, N. J.	42
Raymond Read	Edward N. Wells	R. F. D. No. 2, Pleasantville, N. J.	43
*Raymond P. Thompson	Paul H. Powers	Ansley Park, Pleasantville, N. J.	44
C. C. Shinn	George H. Adams	c/o First National Bank, Pleasantville, N. J. ..	45
Clarence B. Dixon	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	46
R. P. Thompson	Wilbur Reed	220 North Main St., Pleasantville, N. J.	47
Louis D. Champion	E. F. Block	210 W. Washington Ave., Pleasantville, N. J.	48
Clifton C. Shinn	Earl R. Ryne	Somers Point, N. J.	49
Enoch A. Higbee	James E. Scull	Bay & Higbee Aves.. Somers Point, N. J.	50
John S. Westcott	Edwin D. Rowland	Ventnor City Nat. Bk. Bldg., Ventnor City, N. J.	51
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster Ave., Ventnor City, N. J.	52

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	Total Assets and Liabilities
	Atlantic County								
1	Absecon City	$640,800	.....	$37,890	$1,134	$3,948	$8,617	$180	$692,569
2	Heights	114,880	.....	2,552	314	.....	1,579	.....	119,325
3	American	1,380,200	.....	46,380	29,614	2,231	19,454	8	1,477,887
4	Atlantic City	1,394,300	$323,000	46,458	25,768	244,45	43,049	3,849	2,080,874
5	Atlantic Coast	4,642,644	467,200	.....	122,157	306,305	.....	.....	5,538,306
6	Atlantic County	1,216,250	.....	26,624	23,629	12,974	66,137	11,525	1,357,139
7	Atlantic	1,476,150	.....	50,570	10,546	.....	17,423	45,561	1,600,250
8	Boardwalk	307,000	.....	35,100	5,905	.....	4,124	437	352,566
9	Chelsea	611,950	34,500	28,010	2,835	11,271	5,537	.....	694,103
10	Cosmopolitan	161,200	.....	1,660	10,712	.....	4,951	76	178,599
11	Eastern Shore	115,050	1,300	7,905	2,526	.....	2,047	438	129,266
12	Economy	486.350	.....	21,900	7,756	4,417	2,483	225	523,131
13	Equitable	3,856,600	15,000	99,916	168,151	104,782	21,226	5,935	4,271,610
14	Garibaldi	718,600	.....	84,465	5,491	77,511	6,073	2,123	894,263
15	Great Bay	30,005	.....	1,015	1,298	.....	3,632	169	36,119
16	Home	619,350	5,500	29,095	20,695	17,929	15,611	664	708,844
17	Islanders	1,735,806	.....	.....	39,302	23,524	.....	379	1,799,011
18	La Clede	498,250	9,200	19,765	3,547	20,759	9,632	75	561,228
19	Margate	274,300	.....	1,000	9,987	3,898	9,755	214	299,154
20	Miramar	8,940	.....	.....	399	.....	.....	5,000	14,339
21	Mutual	1,662,750	.....	94,875	40,681	.....	13,325	55,104	1,866,735
22	Peoples	3,489,500	.....	74,177	93,398	34,610	27,868	2,696	3,722,249
23	Pride of Atlantic	908,500	.....	188,590	14,065	22,882	16,834	159,888	1,310,759
24	Protective	177,600	.....	17,458	2,099	.....	1,508	.....	198,665
25	Resort	177,300	.....	7,619	2,227	.....	1,652	534	189,332
26	Seaboard	845,100	34,400	28,596	18,240	79,730	6,416	577	1,013,059
27	Security	1,837,000	6,956	218,649	25,534	132,800	30,289	5,015	2,256,243
28	South Jersey	351,350	.....	13,990	6,865	.....	6,581	529	379,315
29	Sunrise	569,800	5,000	20,730	10,880	387	7,635	1,653	*616,085
30	Trident	706,104	.....	.....	10,968	11,892	.....	64,506	793,470
31	Ventnor	1,654,050	.....	59,200	20,706	31,608	10,981	2,503	1,779,048
32	Brigantine	49,300	.....	.....	515	.....	655	250	50,720
33	Collective	212,350	.....	203	438	.....	1,993	375	215,359
34	Egg Harbor	1,223,100	.....	17,725	13,017	4,325	14,703	1,239	1,274,109
35	Germania	461,550	.....	875	3,177	10,550	11,572	1,725	489,449
36	Farmers and Merchants	843,800	.....	935	7,704	6,810	29,147	1,137	889,533
37	Hammonton	1,216,950	29,900	19,649	34,317	3,423	19,770	26,404	1,350,413
38	Workingmens	1,115,475	.....	22,940	1,826	.....	21,694	383	1,162,318
39	Linwood	181,300	.....	4,170	3,543	.....	8,711	440	198,164
40	Harbor	125,800	.....	1,897	5,856	6,513	2,710	264	143,040
41	Mays Landing	2,121,450	47,750	105,960	10,064	121,767	85,668	7,229	2,499,888
42	Minotola-Landisville	398,850	.....	2,244	11,898	8,288	15,349	534	437,163
43	Northfield	10,900	.....	250	442	.....	4,369	100	16,061
44	Carpenter's	80,500	.....	.....	475	.....	2,175	95	83,245
45	Home	973,400	.....	18,790	4,647	56,196	44,379	4,380	1,101,792
46	Mainland	23,900	.....	300	283	.....	410	75	24,968
47	Pleasantville Mutual	535,394	.....	8,340	4,575	47,011	28,318	153	623,793
48	Workingmen's	407,537	.....	6,600	38,326	10,437	11,173	355	474,428
49	Hand-in-Hand	114,300	.....	435	719	.....	2,592	188	118,234
50	Somers Point	132,900	.....	8,149	4,795	2,131	2,616	557	151,148
51	Seashore	380,600	.....	16,550	9,064	.....	10,891	811	417,916
52	St. Leonard's	362,550	.....	3,390	458	.....	4,715	.....	371,113
	Totals	$43,639,585	$979,706	$1,503,591	$893,568	$1,423,359	$688,029	$416,559	$49,546,397

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$510,488	.....	.....	.....	$245	$3,200	$1,406	.....	$6,000	.....	$171,235	1
70,518	.....	.....	$13,800	22	.....	212	.....	14,600	$85	20,088	2
650,970	$5,700	.....	580,050	.....	1,000	1,516	.....	30,000	.....	208,651	3
898,539	.....	.....	.....	134	857,250	1,973	.....	.....	22,762	300,216	4
3,137,808	.....	.....	1,056,000	661	.....	.....	.....	300,000	248	1,043,589	5
802,885	.....	.....	316,700	799	.....	5,944	.....	.....	.....	230,811	6
831,429	.....	.....	545,100	2,931	.....	3,283	.....	.....	397	217,110	7
244,813	.....	.....	6,400	85	.....	442	.....	27,000	5	73,821	8
402,570	.....	.....	176,100	6,190	.....	640	.....	5,000	.....	103,603	9
104,333	.....	.....	57,900	1,340	.....	468	.....	.....	.....	14,558	10
100,392	.....	.....	600	1,402	.....	505	.....	.....	.....	26,367	11
360,694	.....	.....	68,700	626	.....	.....	.....	5,500	27	87,584	12
1,837,083	.....	$130,919	1,676,200	4,499	.....	8,392	.....	100,000	688	513,829	13
471,479	.....	.....	169,100	2,814	.....	1,953	.....	70,000	.....	178,917	14
23,876	.....	.....	.....	4,750	.....	517	.....	.....	1	6,975	15
441,708	.....	.....	92,300	96	.....	1,662	.....	20,000	1,856	151,222	16
781,415	.....	.....	826,100	.....	.....	.....	.....	.....	.....	191,496	17
428,961	.....	.....	18,900	1,676	11,110	1,803	.....	5,000	.....	93,778	18
152,684	.....	.....	114,600	410	.....	1,309	.....	.....	.....	30,151	19
13,215	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,124	20
1,219,341	.....	.....	142,720	1,389	.....	5,589	.....	.....	2,270	495,426	21
1,458,483	.....	45,334	1,771,000	5,389	2,000	6,243	.....	.....	61	433,739	22
973,203	.....	.....	.....	1,311	.....	1,847	.....	.....	71	334,327	23
132,837	.....	.....	.....	.....	.....	64	.....	9,000	.....	56,764	24
129,783	.....	.....	32,000	667	.....	1,199	.....	6,000	.....	19,683	25
437,395	.....	.....	450,600	.....	.....	2,985	.....	30,000	91	91,988	26
1,109,633	.....	.....	632,850	188	.....	6,771	.....	15,000	89	491,712	27
235,059	.....	.....	77,900	.....	.....	399	.....	.....	.....	65,957	28
344,940	.....	.....	145,000	3	.....	1,447	.....	25,600	300	98,795	29
536,229	.....	.....	169,400	.....	.....	.....	.....	.....	.....	87,841	30
990,422	.....	.....	355,200	.....	.....	4,116	.....	95,000	270	334,040	31
40,467	.....	.....	1,600	.....	.....	355	.....	4,600	.....	3,698	32
49,296	112,350	.....	30,100	257	.....	451	.....	12,200	.....	10,705	33
736,488	31,300	.....	240,600	229	.....	940	.....	35,000	153	229,399	34
320,175	.....	.....	24,600	29	.....	504	.....	49,705	.....	94,436	35
396,585	159,700	.....	134,600	318	.....	2,396	$25	40,000	631	155,278	36
587,364	458,850	.....	.....	475	2,500	3,681	.....	.....	.....	297,543	37
595,413	.....	.....	351,600	675	3,100	2,737	.....	46,000	119	162,674	38
116,538	.....	.....	32,000	1,419	.....	923	.....	23,000	2,332	21,952	39
100,290	.....	.....	22,700	2,794	.....	375	.....	.....	.....	16,881	40
1,055,594	.....	.....	965,550	260	3,800	1,955	.....	120,000	.....	352,729	41
195,204	.....	.....	150,200	.....	.....	1,042	.....	31,500	157	59,060	42
13,224	.....	.....	.....	.....	.....	117	.....	2,500	.....	220	43
54,162	.....	.....	15,300	268	.....	380	.....	2,000	.....	11,135	44
515,449	.....	.....	271,300	.....	104,800	1,979	.....	.....	6,612	201,652	45
14,406	.....	.....	4,400	56	.....	352	.....	3,450	.....	2,304	46
321,012	.....	.....	66,750	.....	50,200	552	.....	57,200	2,312	125,767	47
241,500	.....	.....	144,100	11	.....	834	.....	.....	.....	87,983	48
65,658	.....	.....	32,000	.....	.....	826	.....	6,000	39	13,711	49
112,896	.....	.....	.....	21	.....	210	.....	.....	.....	38,021	50
246,059	.....	.....	92,800	2,377	.....	1,993	.....	.....	.....	74,707	51
250,301	.....	.....	54,000	335	.....	2,004	.....	.....	.....	64,473	52
$25,861,241	$767,900	$176,253	$12,129,420	$47,151	1,038,960	$87,291	$25	$1,196,855	$41,576	$8,199,725	

TABLE 3—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	8,483	1,216	.....	.....	.....	.....	.....	.....
2	Heights	1,542	273	.....	.....	.....	.....	69	17
3	American	13,407	500	57	17	.....	.....	2,900	230
4	Atlantic City	15,107	654	.....	.....	.....	.....	.....	.....
5	Atlantic Coast	121,898	2,776	.....	.....	.....	.....	10,560	456
6	Atlantic County	15,988	1,058	.....	.....	.....	.....	1,583	135
7	Atlantis	18,602	910	.....	.....	.....	.....	2,726	203
8	Boardwalk	4,417	340	.....	.....	.....	.....	32	9
9	Chelsea	6,961	594	.....	.....	.....	.....	880	80
10	Cosmopolitan	3,487	307	.....	.....	.....	.....	290	42
11	Eastern Shore	2,123	216	.....	.....	.....	.....	3	1
12	Economy	8,610	486	.....	.....	.....	.....	344	36
13	Equitable	39,316	1,781	.....	.....	6,412	449	8,381	751
14	Garibaldi	8,322	496	.....	.....	.....	.....	845	89
15	Great Bay	526	68	.....	.....	.....	.....	.....	.....
16	Home	6,829	455	.....	.....	.....	.....	462	62
17	Islanders	23,320	1,308	.....	.....	.....	.....	4,131	375
18	La Clede	8,531	671	.....	.....	.....	.....	94	18
19	Margate	4,061	314	.....	.....	.....	.....	573	81
20	Miramar	11,998	63	.....	.....	.....	.....	.....	.....
21	Mutual	21,408	1,730	.....	.....	.....	.....	731	153
22	Peoples	33,793	1,836	.....	.....	1,423	498	8,855	830
23	Pride of Atlantic	15,662	1,359	.....	.....	.....	.....	.....	.....
24	Protective	2,928	210	.....	.....	.....	.....	.....	.....
25	Resort	4,123	358	.....	.....	.....	.....	160	48
26	Seaboard	12,172	675	.....	.....	.....	.....	2,253	184
27	Security	23,358	1,773	.....	.....	.....	.....	3,164	342
28	South Jersey	4,464	266	.....	.....	.....	.....	390	32
29	Sunrise	7,052	593	.....	.....	.....	.....	725	81
30	Trident	35,113	417	.....	.....	.....	.....	1,694	85
31	Ventnor	17,347	731	.....	.....	.....	.....	1,776	128
32	Brigantine	1,403	93	.....	.....	.....	.....	8	2
33	Collective	2,878	447	1,124	42	.....	.....	150	68
34	Egg Harbor	12,915	1,321	313	49	.....	.....	1,203	204
35	Germania	5,692	789	.....	.....	.....	.....	123	29
36	Farmers and Merchants	7,742	643	1,597	165	.....	.....	673	76
37	Hammonton	10,254	1,109	4,589	396	.....	.....	.....	.....
38	Workingmens	10,698	1,161	.....	.....	.....	.....	1,758	223
39	Linwood	2,573	353	.....	.....	.....	.....	160	36
40	Harbor	2,733	248	.....	.....	.....	.....	114	35
41	Mays Landing	21,681	2,214	.....	.....	.....	.....	4,827	476
42	Minotola-Landisville	3,506	345	.....	.....	.....	.....	751	116
43	Northfield	649	105	.....	.....	.....	.....	.....	.....
44	Carpenter's	1,237	151	.....	.....	.....	.....	77	21
45	Home	18,891	1,172	.....	.....	.....	.....	2,713	147
46	Mainland	1,036	108	.....	.....	.....	.....	44	4
47	Pleasantville Mutual	5,368	992	.....	.....	.....	.....	334	82
48	Workingmen's	8,297	426	.....	.....	.....	.....	1,441	72
49	Hand-in-Hand	1,537	210	.....	.....	.....	.....	160	16
50	Somers Point	1,598	207	.....	.....	.....	.....	.....	.....
51	Seashore	4,347	386	.....	.....	.....	.....	464	46
52	St. Leonard's	5,119	495	.....	.....	.....	.....	270	50
	Totals	631,102	37,409	7,680	669	7,835	947	68,891	6,171

MEMBERSHIP 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	
8,483	258	958	S.	$1.00 m.	$200	6	$0.15 b	.....	1
1,611	68	222	S.	1.00 m.	200	6	4.00 a	$4.00 b	2
16,364	303	444	S.	1.00 m.	200	6	.10 b	.10 b	3
15,107	150	504	S.	1.00 m.	200	6	8.00 a & .10 b	.10 b	4
132,458	756	2,476	O. P.	.....	100	6	.10 b	.....	5
17,571	262	931	S.	1.00 m.	200	6	.12½ b	.12½ b	6
21,328	306	807	S.	1.00 m.	200	6	.10 b	.10 b	7
4,449	96	253	S.	1.00 m.	200	6	.10 b	.10 b	8
7,841	156	518	S.	1.00 m.	200	6	2.00 a	2.00 a	9
3,777	45	304	S.	1.00 m.	200	6	.10 b	.10 b	10
2,126	58	159	S.	1.00 m.	200	6	.12 b	.12 b	11
8,954	118	404	O. P.	.....	200	6	.10 b	.10 b	12
54,109	728	2,253	S.	.50 & 1.00 m.	200	6	3.00 a & .10 b	.10 b	13
9,167	185	400	S.	1.00 m.	200	6	3.00 a & .15 b	.....	14
526	22	46	S.	1.00 m.	200	6	.10 b	.10 b	15
7,291	124	393	S.	1.00 m.	200	6	.10 b	.10 b	16
27,451	365	1,318	O. P.	.....	200	6	3.00 a & .10 b	.....	17
8,625	132	557	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	18
4,634	67	328	S.	1.00 m.	200	6	.10 b	.....	19
11,998	3	60	O. P.	.....	100	6	.10 b	.....	20
22,139	428	1,455	S.	1.00 m.	300	6	.12 b	.12 b	21
44,071	737	2,427	S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	22
15,662	278	1,081	S.	1.00 m.	200	6	.15 b	.15 b	23
2,928	55	155	S.	.70 m.	200	6	.12 b	.12 b	24
4,283	55	351	S.	1.00 m.	200	6	.12½ b	.12½ b	25
14,425	234	625	S.	1.00 m.	200	6	.10 b	.10 b	26
26,522	623	1,492	S.	.70 m.	200	6	.10 b	.10 b	27
4,854	79	219	S.	1.00 m.	200	6	.10 b	.10 b	28
7,777	144	530	S.	1.00 m.	200	6	.12½ b	.12½ b	29
36,807	105	397	O. P.	.....	100	6	.10 b	.....	30
19,123	212	647	S.	1.00 m.	200	6	.10 b	.10 b	31
1,411	9	86	S.	1.00 m.	200	6	.10 b	.10 b	32
4,152	115	442	S.	1.00 m.	200	6	.10 b	.10 b	33
14,431	494	1,080	S.	1.00 m.	200	6	.10 b	.10 b	34
5,815	268	550	S.	1.00 m.	200	6	.15 b	.15 b	35
10,012	338	546	S.	1.00 m.	200	6	.10 b	.....	36
14,843	721	784	S.	1.00 m.	200	6	.15 b	.....	37
12,456	547	837	S.	1.00 m.	200	6	.15 b	.15 b	38
2,733	65	324	S.	1.00 m.	200	6	.10 b	.10 b	39
2,847	42	241	S.	1.00 m.	200	6	.10 b	.10 b	40
26,508	879	1,811	S.	1.00 m.	200	6	.15 b	.15 b	41
4,257	186	275	S.	1.00 m.	200	6	5.00 a & .15 b	.15 b	42
649	7	98	S.	1.00 m.	200	6	.12 b	.12 b	43
1,314	32	140	S.	1.00 m.	200	6	.15 b	.15 b	44
21,604	476	843	S.	.50 m.	100	6	.15 b	.15 b	45
1,080	17	95	S.	.50 m.	100	6	.15 b	.15 b	46
5,702	428	646	S.	1.00 m.	200	6	.20 b	.20 b	47
9,738	185	313	S.	.50 m.	100	6	.20 b	.20 b	48
1,697	37	189	S.	1.00 m.	200	6	.15 b	.15 b	49
1,598	80	127	S.	1.00 m.	200	6	.15 b	.15 b	50
4,811	95	337	S.	1.00 m.	200	6	.10 b	.....	51
5,389	87	458	S.	1.00 m.	200	6	.10 b	.10 b	52
715,508	12,260	32,936							

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		
53	Allendale, Allendale	June 5, 1889	Louis Jones
54	Bergenfield, Bergenfield	Jan. 3, 1910	Robert N. Sneden
55	Fellowship, Bergenfield	Sept. 7, 1927	Wilbur E. Henderson
56	Bogota, Bogota	Mar. 31, 1893	William N. Smith
57	Investing, Bogota	Sept. 2, 1920	Linwood E. Clarke
58	Carlstadt Mutual, Carlstadt	May 13, 1890	Charles Ziegler
59	Tri-Boro, Carlstadt	April 27, 1927	Harry O. Van Dalinda
60	Cliffside Park, Cliffside Park	July 21, 1923	William Franz, Jr.
61	Harrington, Closter	Feb. 9, 1888	John J. Demarest
62	Cresskill, Cresskill	Feb. 3, 1922	E. B. Engelmann
63	~~Dumont, Dumont~~	July 31, 1922	Thomas J. Prime
64	~~East Paterson, East Paterson~~	Aug. 30, 1919	John J. Ritter
65	~~East Rutherford Savings, East Rutherford~~	June 10, 1895	William Gramlich
66	Edgewater, Edgewater	July 27, 1908	George P. Lasher
67	Englewood Mutual, Englewood	May 10, 1887	J. Archie Thomson
68	Fair Lawn, Fair Lawn	Mar. 31, 1927	Robert A. Smith
69	Saddle River Township, Fair Lawn	May 1, 1893	Joseph G. Frazza
70	Faircliff, Fairview	Feb. 15, 1927	Fred Geiger
71	Fort Lee, Fort Lee	Dec. 27, 1892	Frank J. Mills, Jr.
72	American, Garfield	Jan. 13, 1900	Paul A. Wuerfel
73	Garfield Mutual, Garfield	May 10, 1912	Joseph A. Marchese, Jr.
74	Haller, Garfield	April 1, 1920	Joseph L. Maciag
75	Slavonian, Garfield	June 20, 1924	George W. Sabo
76	Tri-City, Garfield	Feb. 9, 1928	Hans J. Hintermaier
77	Glen Rock, Glen Rock	April 19, 1907	William L. Platt
78	~~Home Ownership, Glen Rock~~	Sept. 20, 1922	Henry C. Smith
79	~~Grantwood, Grantwood~~	Mar. 17, 1925	August H. Lueders
80	Challenge, Hackensack	May 10, 1928	Harry U. Urdang
81	Citizens', Hackensack	April 1, 1919	August Matthews
82	Excel, Hackensack	Nov. 16, 1922	Charles Rosenberg
83	Hackensack Mutual, Hackensack	Feb. 26, 1887	George M. Van De Water
84	Industrial, Hackensack	July 12, 1901	Henry J. Dinnebeil
85	New Barbadoes Mutual, Hackensack	Mar. 29, 1922	Maxwell T. Noblett
86	North Jersey, Hackensack	Dec. 8, 1910	Cornelius V. R. Bogert
87	United, Hackensack	Mar. 18, 1911	Alfred T. Holley
88	Hasbrouck Heights, Hasbrouck Heights	June 9, 1890	Charles L. Broome
89	Polifly, Hasbrouck Heights	April 23, 1924	George H. Webb
90	Progressive, Hillsdale	May 9, 1893	John G. Hansen
91	~~Hoboken, Hoboken~~	Mar. 14, 1921	John De Vore
92	Leonia, Leonia	Feb. 1, 1913	Edward Stagg
93	Little Ferry, Little Ferry	July 22, 1910	Elmora N. Mehrhof
94	Volunteer, Little Ferry	June 22, 1925	William H. Dare
95	International, Lodi	June 10, 1909	Frank Pirrone, Jr.
96	Lodi, Lodi	May 20, 1892	George C. Mercer
97	Mutual, Lodi	June 27, 1913	David A. Himadi
98	~~Dauntless, Lyndhurst~~	Aug. 19, 1924	Frank A. Schneider, Sr.
99	Lyndhurst, Lyndhurst	Mar. 11, 1910	Charles E. Garland
100	Norge, Lyndhurst	Jan. 19, 1927	Saul C. Lipschitz
101	~~Mahwah, Mahwah~~	Jan. 2, 1908	Albert Winter
102	Maywood, Maywood	April 14, 1923	Herbert R. Hartley
103	Franklin, Midland Park	Feb. 17, 1891	Henry Sluyter
104	Wortendyke, Midland Park	Nov. 17, 1923	Theodore Chamberlain
105	Rural, Midland Township	May 1, 1924	Henry Schnakenberg
106	Montvale, Montvale	June 30, 1913	F. C. Blossfeld
107	~~New Milford, New Milford~~	Oct. 24, 1925	John J. Knierim

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	53
E. Howard Foster	George B. Downer	140 W. Main St., Bergenfield, N. J.	54
Marinus Contant	C. H. Julius Meier	102 N. Washington Ave., Bergenfield, N. J.	55
George C. Felter, Jr.	Frank O. Hordich	8 East Fort Lee Road, Bogota, N. J.	56
George C. Felter, Jr.	Ernest A. Schweppe	40 Palisade Ave., Bogota, N. J.	57
Luce & Kipp	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	58
Conkling, Smith & Towe	William H. Nussbaum	547 Washington St., Carlstadt, N. J.	59
Joseph W. Marini	Joseph McCullough	319 Palisade Ave., Cliffside Park, N. J.	60
Frederick W. Mattocks	Martha P. Johnson	Closter, N. J.	61
LeRoy Vander Burgh	C. L. Pfueger	P. O. Box 372, Cresskill, N. J.	62
Fred W. Mattocks	~~Fred Metzger~~	37 Cresskill Ave., Dumont, N. J.	63
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	64
John M. Bell	~~George A. Duncan~~	117 Everett Place, East Rutherford, N. J.	65
William E. Ellis	William C. Murphy	26 Valley Place, Edgewater, N. J.	66
William M. Seufert	Harry G. Comstock	Englewood, N. J.	67
E. Robert Coven	Richard Lowe	215 E. 18th St., Paterson, N. J.	68
Cornelius Doremus	Paul T. Frazza	Warren Point, N. J.	69
Anthony J. Armore	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	70
Joseph Cook	George H. Schlosser	Palisade, N. J.	71
John S. Baker	Werner Fichtler	95 Dewey St., Garfield, N. J.	72
Arthur J. Sullivan	Richard Kampf	389 Terhune Ave., Passaic, N. J.	73
Stanley J. Polack	Stanley Cagara	303 Semel Ave., Garfield, N. J.	74
John D. Vasilyk	Joseph A. Ritoch	80 Summit Ave., Garfield, N. J.	75
George H. Dalrymple	Alfred J. Ernst	22 East 1st St., Clifton, N. J.	76
Cornelius Doremus	Edward M. Schmults	431 Wastena Terrace, Glen Rock, N. J.	77
P. C. Wadsworth	~~R. Harry Decker~~	Decker Place, Glen Rock, N. J.	78
G. Earl Brugler	Henry G. Peter	602 Palisade Ave., Grantwood, N. J.	79
Ira Katzman	Martin M. Higier	206 Main St., Hackensack, N. J.	80
William DeLorenzo	Henry Schnakenberg	152 Rochelle Ave., Rochelle Park, N. J.	81
Samuel Denson	Frank V. Jerlinski	34 Ross Ave., Hackensack, N. J.	82
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	83
Charles J. McCarthy	J. Edward Schierloh	210 Main St., Hackensack, N. J.	84
Hart & Vanderwart	Louis W. Shaffer	26 Elm Ave., Hackensack, N. J.	85
Marinus Contant	George E. Traver, Jr.	Oradell, N. J.	86
Hart & Vanderwart	G. Byron Ferguson	240 Essex St., Hackensack, N. J.	87
Warner W. Westervelt, Jr.	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	88
Horace N. Banta	E. H. Schoonmaker	232 Boulevard, Hasbrouck Heights, N. J.	89
Harry Randall	Benjamin Spier	73 Fairview Ave., Westwood, N. J.	90
Edgar A. De Yoe	~~Myron K. Voorhees~~	Hohokus, N. J.	91
George C. Felter, Jr.	George W. Findley	203 Highwood Ave., Leonia, N. J.	92
N. Demarest Campbell	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	93
Chandless & Weller	Otto G. Ocenasek	187 Main St., Little Ferry, N. J.	94
Hart & Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	95
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	96
Hart & Vanderwart	William E. Reardon	9 Washington St., Lodi, N. J.	97
Leo F. Reilly	~~Emil Sorensen~~	350 2d Ave., Lyndhurst, N. J.	98
Luce & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	99
Harry R. Rinsky	Arthur R. Finn	Comptroller's Office, Newark, N. J.	100
J. Willard De Yoe	~~David Hopper~~	Box 285, Mahwah, N. J.	101
Charles J. McCarthy	Helen J. Dinnebeil	326 Madison Ave., Hasbrouck Heights, N. J.	102
J. Willard De Yoe	Henry Gunther	Midland Park, N. J.	103
John B. Zabriskie	LeRoy Quackenbush	168 Franklin Ave., Midland Park, N. J.	104
William De Lorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	105
Harry Randall	Walter Wellman	Montvale, N. J.	106
Clyde A. Bogert	~~Pierre R. Wilmarth~~	River Edge, N. J.	107

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Bergen County								
53	Allendale	$732,200	.....	$15,100	$759	.....	$2,837	.....	$750,896
54	Bergenfield	1,071,900	.....	12,850	28,131	$5,716	7,806	$312	1,126,715
55	Fellowship	38,600	.....	1,300	311	.....	250	110	40,571
56	Bogota	913,600	.....	20,130	7,552	.....	7,688	1,196	950,166
57	Investing	303,200	$10,600	4,735	3,799	.....	2,804	377	325,515
58	Carlstadt Mutual	10,544,600	.....	80,639	143,709	80,700	.....	120,800	10,970,448
59	Tri-Boro	262,800	.....	.....	1,374	.....	.....	162	264,336
60	Cliffside Park	124,600	.....	5,150	2,980	.....	1,757	256	134,743
61	Harrington	863,350	.....	10,055	3,404	.....	2,526	560	879,895
62	Cresskill	103,200	.....	700	2,561	.....	401	.....	106,862
63	Dumont	226,800	.....	14,572	1,107	.....	1,151	428	244,058
64	East Paterson	227,000	.....	6,996	1,324	3,475	1,652	400	240,847
65	East Rutherford Savings	13,593,800	.....	102,885	79,145	38,203	11,748	5,000	13,830,781
66	Edgewater	226,400	.....	9,175	277	.....	248	.....	236,100
67	Englewood Mutual	6,336,200	298,300	304,406	72,146	79,881	21,053	5,639	7,117,625
68	Fair Lawn	31,800	.....	.....	2,599	.....	360	126	34,885
69	Saddle River Township	2,529,800	98,500	33,080	48,977	39,236	54,767	1,925	2,806,285
70	Faircliff	20,200	.....	95	992	.....	4,398	260	25,945
71	Fort Lee	906,600	.....	23,270	6,810	.....	5,293	17,718	959,691
72	American	3,456,250	.....	68,559	25,289	104,743	64,612	7,046	3,726,499
73	Garfield Mutual	239,800	.....	7,700	3,048	16,047	1,556	700	268,851
74	Haller	259,800	24,500	.....	3,015	1,901	1,541	423	291,180
75	Slavonian	91,000	.....	2,235	3,756	.....	1,112	.....	98,103
76	Tri-City	66,800	.....	35	122	.....	74	155	67,186
77	Glen Rock	1,060,800	.....	42,240	7,997	.....	3,845	6,341	1,121,223
78	Home Ownership	365,500	.....	13,425	5,107	.....	2,016	10,420	396,468
79	Grantwood	67,700	.....	3,202	1,266	.....	1,291	.....	73,459
80	Challenge	16,000	.....	148	12,287	.....	1,504	303	30,242
81	Citizens'	362,700	.....	19,843	928	.....	5,545	560	389,576
82	Excel	533,100	.....	18,389	1,773	.....	3,049	1,185	557,496
83	Hackensack Mutual	3,362,300	110,000	103,930	40,938	79,608	13,609	28,300	3,738,685
84	Industrial	203,850	4,600	3,285	1,926	.....	1,107	654	215,422
85	New Barbadoes Mutual	459,800	.....	11,878	6,390	.....	3,405	667	482,140
86	North Jersey	481,200	.....	9,650	6,464	.....	2,004	390	499,708
87	United	1,372,500	.....	93,453	4,494	7,970	14,260	382	1,493,059
88	Hasbrouck Heights	870,200	.....	34,175	2,811	15,518	3,833	654	927,191
89	Polifly	233,600	.....	.....	342	.....	320	.....	234,262
90	Progressive	367,500	.....	25,475	3,077	.....	1,928	100	398,080
91	Hohokus	214,650	.....	6,695	586	.....	915	326	223,172
92	Leonia	914,400	.....	29,840	6,290	.....	1,639	200	952,369
93	Little Ferry	913,500	.....	24,994	17,620	.....	3,972	1,937	962,023
94	Volunteer	85,400	.....	1,885	1,812	.....	675	35	89,807
95	International	110,900	.....	4,660	5,639	.....	853	313	122,365
96	Lodi	569,100	.....	620	755	.....	2,659	360	573,494
97	Mutual	2,305,200	46,200	2,813	74,937	58,900	22,517	8,289	2,518,856
98	Dauntless	109,400	.....	1,260	114	.....	544	293	111,611
99	Lyndhurst	311,700	.....	300	11,420	.....	145	10,000	333,565
100	Norge	12,000	.....	.....	5,016	.....	4,170	248	21,434
101	Mahwah	909,925	6,000	24,135	1,366	.....	4,451	731	937,608
102	Maywood	56,100	.....	660	72	.....	141	153	57,126
103	Franklin	541,400	.....	12,900	6,270	.....	2,963	418	563,951
104	Wortendyke	100,350	.....	300	2,229	.....	111	.....	102,990
105	Rural	91,500	.....	6,315	552	.....	696	7,094	106,157
106	Montvale	274,000	.....	14,305	4,856	8,500	8,114	860	310,635
107	New Milford	83,900	.....	.....	2,887	.....	767	196	87,750

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$462,144	.....	.....	$70,800	.....	.....	$971	$24,600	$41,694	$6	$150,681	53
749,470	.....	.....	26,900	$835	.....	2,383	1,000	80,000	1,904	264,223	54
29,076	.....	.....	4,500	482	.....	234	.....	4,000	.....	2,279	55
636,742	.....	.....	57,200	2,228	.....	1,652	.....	80,000	10	172,334	56
230,824	.....	.....	14,600	548	.....	683	.....	7,400	5	71,455	57
8,094,092	.....	$212,797	192,100	357	.....	.....	110,786	.....	.....	2,360,316	58
182,612	$38,881	.....	3,800	.....	.....	.....	4,225	24,000	.....	10,818	59
92,280	.....	.....	.....	.....	.....	125	.....	23,000	20	19,318	60
650,198	.....	.....	.....	.....	$2,000	2,201	9,671	27,800	541	187,484	61
84,045	.....	.....	.....	474	.....	280	.....	.....	5	22,058	62
173,075	.....	.....	11,800	993	.....	640	.....	23,300	289	33,961	63
176,532	.....	.....	8,000	609	.....	717	.....	.....	5	54,984	64
9,981,158	.....	134,224	1,252,400	.....	.....	.....	69,405	100,000	.....	2,293,594	65
164,502	.....	.....	.....	2,417	.....	490	1,000	18,300	.....	49,391	66
4,196,295	184,080	.....	972,200	2,137	.....	134,040	187,392	287,984	22,194	1,131,303	67
23,508	.....	.....	4,900	.....	.....	417	.....	5,000	.....	1,060	68
1,784,784	.....	.....	237,200	4,552	.....	18,011	86,230	80,000	87	595,421	69
23,388	.....	.....	.....	.....	.....	66	.....	1,500	6	985	70
583,074	17,264	.....	149,550	122	.....	2,533	1,926	65,500	580	139,142	71
1,921,602	.....	.....	911,600	5,938	.....	3,976	29,994	134,000	19,580	699,809	72
151,449	.....	.....	36,300	38	.....	349	6,400	23,000	124	51,191	73
200,979	.....	.....	15,350	274	.....	177	.....	20,000	.....	54,400	74
61,023	.....	.....	24,250	779	.....	330	.....	.....	96	11,625	75
22,439	.....	.....	26,000	.....	.....	.....	3,600	13,000	.....	2,147	76
818,730	.....	.....	6,800	10	.....	3,545	.....	68,000	.....	224,138	77
309,858	.....	.....	5,700	87	.....	1,216	9,800	.....	15	69,792	78
57,758	.....	.....	.....	1,514	.....	408	.....	6,500	.....	7,279	79
23,877	.....	.....	.....	763	.....	55	4,500	.....	.....	1,047	80
260,170	.....	.....	16,200	75	.....	977	.....	29,100	298	82,756	81
362,216	3,100	.....	58,800	2,130	.....	820	2,000	47,000	514	80,916	82
2,660,390	.....	.....	289,000	373	.....	3,741	14,245	50,000	.....	720,936	83
151,149	.....	.....	.....	.....	.....	85	.....	24,300	168	39,720	84
360,464	.....	.....	14,600	47	.....	1,023	7,200	27,900	898	70,008	85
336,174	.....	.....	37,350	1,039	.....	306	.....	30,000	130	94,709	86
962,373	.....	.....	53,100	1,374	.....	1,219	1,100	132,000	1,337	340,556	87
693,306	.....	.....	26,800	.....	.....	1,930	4,350	20,000	.....	180,805	88
183,396	.....	.....	18,800	.....	.....	621	.....	1,200	.....	30,245	89
263,024	.....	.....	.....	2,261	.....	.....	.....	47,000	.....	85,795	90
165,516	.....	.....	.....	.....	.....	774	.....	17,000	50	39,832	91
716,864	.....	.....	.....	690	.....	1,121	2,600	43,000	207	187,887	92
538,989	.....	.....	203,950	1,770	.....	2,280	.....	40,000	.....	175,034	93
58,648	.....	.....	15,400	.....	.....	377	.....	8,700	180	6,502	94
75,213	.....	.....	18,600	1,153	.....	716	.....	.....	24	26,659	95
415,200	.....	.....	.....	191	.....	759	.....	46,346	70	110,928	96
1,622,052	.....	.....	370,200	4,620	.....	18,955	20,800	.....	.....	482,229	97
79,583	.....	.....	7,750	.....	.....	.....	.....	15,900	.....	8,378	98
233,469	.....	27	33,100	.....	.....	.....	.....	.....	.....	66,969	99
20,930	.....	.....	.....	.....	.....	85	.....	.....	.....	419	100
602,622	.....	.....	52,200	165	.....	2,743	14,105	68,400	123	197,250	101
40,826	.....	.....	.....	88	.....	270	.....	7,700	.....	8,242	102
389,712	.....	.....	.....	.....	.....	32	1,777	60,900	.....	111,530	103
79,886	.....	.....	6,000	607	.....	665	.....	1,000	.....	14,832	104
77,154	.....	.....	15,800	145	.....	346	.....	.....	10	12,702	105
180,261	.....	.....	18,100	20	.....	243	640	58,700	.....	52,671	106
63,492	.....	.....	.....	.....	.....	10	.....	15,500	167	8,581	107

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County								
53	Allendale	8,327	478	.....	.....	.....	.....	354	39
54	Bergenfield	13,860	870	.....	.....	.....	.....	135	25
55	Fellowship	1,327	151	.....	.....	.....	.....	23	12
56	Bogota	11,918	1,157	.....	.....	.....	.....	286	48
57	Investing	4,344	391	.....	.....	.....	.....	73	10
58	Carlstadt Mutual	162,085	7,301	.....	.....	3,709	825	1,921	83
59	Tri-Boro	4,662	374	386	29	.....	.....	19	4
60	Cliffside Park	2,259	249	.....	.....	.....	.....	.....	.....
61	Harrington	12,283	849	.....	.....	.....	.....	.....	.....
62	Cresskill	1,657	212	.....	.....	.....	.....	.....	.....
63	Dumont	3,669	405	.....	.....	.....	.....	59	7
64	East Paterson	3,411	481	.....	.....	.....	.....	40	24
65	East Rutherford Savings	293,356	11,048	.....	.....	5,492	1,799	12,524	643
66	Edgewater	2,922	251	.....	.....	.....	.....	.....	.....
67	Englewood Mutual	88,274	5,089	1,770	204	.....	.....	4,861	446
68	Fair Lawn	1,346	158	.....	.....	.....	.....	25	7
69	Saddle River Township	37,066	3,278	.....	.....	.....	.....	1,253	91
70	Fairchff	1,100	165	.....	.....	.....	.....	.....	.....
71	Fort Lee	12,406	1,275	166	20	.....	.....	748	181
72	American	31,772	3,013	.....	.....	.....	.....	4,558	695
73	Garfield Mutual	2,670	225	.....	.....	.....	.....	181	30
74	Haller	4,186	497	.....	.....	.....	.....	77	21
75	Slavonian	1,555	192	.....	.....	.....	.....	121	45
76	Tri-City	1,997	203	.....	.....	.....	.....	130	18
77	Glen Rock	16,464	1,030	.....	.....	.....	.....	34	14
78	Home Ownership	6,421	366	.....	.....	.....	.....	28	8
79	Grantwood	1,899	196	.....	.....	.....	.....	.....	.....
80	Challenge	2,873	269	.....	.....	.....	.....	.....	.....
81	Citizens'	5,380	379	.....	.....	.....	.....	81	14
82	Excel	9,974	578	31	5	.....	.....	294	29
83	Hackensack Mutual	49,258	2,883	.....	.....	.....	.....	1,445	217
84	Industrial	2,851	216	.....	.....	.....	.....	.....	.....
85	New Barbadoes Mutual	8,605	839	.....	.....	.....	.....	73	12
86	North Jersey	6,019	374	.....	.....	.....	.....	187	32
87	United	22,016	1,044	.....	.....	.....	.....	266	36
88	Hasbrouck Heights	11,691	757	.....	.....	.....	.....	134	20
89	Polifly	5,623	447	.....	.....	.....	.....	94	35
90	Progressive	4,445	577	.....	.....	.....	.....	.....	.....
91	Hohokus	3,317	241	.....	.....	.....	.....	.....	.....
92	Leonia	13,935	771	.....	.....	.....	.....	.....	.....
93	Little Ferry	9,741	921	.....	.....	.....	.....	1,020	115
94	Volunteer	1,973	284	.....	.....	.....	.....	77	15
95	International	1,331	160	.....	.....	.....	.....	93	7
96	Lodi	7,736	736	.....	.....	.....	.....	.....	.....
97	Mutual	33,858	1,778	.....	.....	.....	.....	1,851	30
98	Dauntless	2,343	195	.....	.....	.....	.....	39	10
99	Lyndhurst	7,875	422	.....	.....	19	19	331	20
100	Norge	2,165	168	.....	.....	.....	.....	.....	.....
101	Mahwah	9,940	826	.....	.....	.....	.....	261	9
102	Maywood	979	102	.....	.....	.....	.....	.....	.....
103	Franklin	6,294	602	.....	.....	.....	.....	.....	.....
104	Wortendyke	1,743	146	.....	.....	.....	.....	30	3
105	Rural	2,152	290	.....	.....	.....	.....	49	21
106	Montvale	3,278	421	.....	.....	.....	.....	91	24
107	New Milford	1,747	201	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
8,681	155	362	S.	$1.00 m.	$200	6	$0.12½ b	$0.12½ b	53
13,995	305	590	S.	1.00 m.	200	6	3 & 5 a & .16⅔ b	.....	54
1,350	15	148	S.	1.00 m.	200	6	.05 b	.....	55
12,204	267	938	S.	1.00 m.	200	6	4.00 a	.....	56
4,417	84	317	S.	1.00 m.	200	6	4.00 a	.....	57
167,715	2,569	5,640	O. P.	.....	100	6	.....	.....	58
5,067	49	358	O. P.	.....	200	6	.....	.....	59
2,259	43	206	S.	1.00 m.	200	4½ & 6	.25 b	.....	60
12,283	297	552	S.	1.00 m.	200	6	.05 b	.05 b	61
1,657	39	173	S.	1.00 m.	200	6	.07½ b	.....	62
3,728	112	300	S.	1.00 m.	200	6	.05 b	.....	63
3,451	108	397	S.	.70 m.	200	6	3.00 a	3.00 a	64
311,372	3,418	10,072	O. P.	.....	100	6	.....	.....	65
2,922	60	191	S.	1.00 m.	200	6	.10 b	.....	66
94,905	1,505	4,234	S.	1.00 m.	200	6	2.00 a	.....	67
1,371	8	157	S.	1.00 m.	200	6	.07½ b	.....	68
38,319	606	2,763	S.	1.00 m.	200	6	.10 b	.10 b	69
1,100	6	159	S.	1.00 m.	200	5½ & 6	.12½ b	.....	70
13,320	321	1,155	S.	1.00 m.	200	6	.05 b	.05 b	71
36,330	1,090	2,618	S.	1.00 m.	200	6	.10 b	.05 b	72
2,851	71	184	S.	1.00 m.	200	6	.12½ b	.....	73
4,263	76	442	S.	1.00 m.	200	6	4.00 a & 12½ b	.....	74
1,676	39	198	S.	1.00 m.	200	6	.10 b	.....	75
2,127	18	203	O. P.	.....	200	6	5.00 a	1.00 a	76
16,498	228	816	S.	1.00 m.	200	6	.08 b	.....	77
6,449	77	297	S.	1.00 m.	200	6	.08 b	.....	78
1,899	28	168	S.	1.00 m.	200	4½ & 6	.25 b	.....	79
2,873	6	263	S.	1.00 m.	200	6	5.00 a	1.00 a	80
5,461	119	274	S.	1.00 m.	200	6	5.00 a	.....	81
10,299	167	445	S.	1.00 m.	200	6	5.00 a	.....	82
50,703	934	2,166	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	83
2,851	57	159	S.	1.00 m.	200	6	4.00 a	.....	84
8,678	150	701	S.	1.00 m.	200	6	.05 b	.....	85
6,206	128	278	S.	1.00 m.	200	6	3.00 a	1.00 a	86
22,282	337	743	S.	.70 m.	200	6	5.00 a	.....	87
11,825	286	491	S.	1.00 m.	200	6	.05 b	.05 b	88
5,717	43	439	S.	1.00 m.	200	6	.10 b	.....	89
4,445	202	375	N. S.	.25 w.	250	5⅞ & 6	.....	.....	90
3,317	58	183	S.	1.00 m.	200	6	.08 b	.08 b	91
13,935	198	573	S.	1.00 m.	200	6	.05 b	.05 b	92
10,761	303	733	S.	.50, 1.00 & 2.00 m.	200	6	.12½ b	.....	93
2,050	33	266	S.	1.00 m.	200	6	.12½ b	.06 b	94
1,424	64	103	S.	1.00 m.	200	6	.17½ b	.....	95
7,736	206	530	S.	1.00 m.	200	6	3.00 a	1.00 a	96
35,709	451	1,357	S.	1.00 m.	200	6	.16 b	.....	97
2,382	36	169	O. P.	.....	200	6	.05 b	.05 b	98
8,225	115	346	N. S.	1.00 m.	100	6	.05 b	.....	99
2,165	3	165	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	100
10,201	312	523	S.	1.00 m.	200	6	.05 b	.....	101
979	19	83	S.	1.00 m.	200	6	5.00 a	.....	102
6,294	178	424	S.	1.00 m.	200	6	3.00 a	3.00 a	103
1,773	25	124	S.	1.00 m.	200	6	.05 b	.04 b	104
2,231	28	283	S.	1.00 m.	200	6	5.00 a	.....	105
3,369	119	326	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	106
1,747	27	174	S.	1.00 m.	200	6	3.00 a	.....	107

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		
108	North Arlington, North Arlington	Feb. 5, 1923	Daniel Rentschler
109	Ridge, North Arlington	June 28, 1911	John F. Osborne
110	Valley, North Arlington	Oct. 29, 1925	William P. Moran
111	Oakland, Oakland	Feb. 11, 1924	Harry G. McNomee
112	Bergen County, Oradell	Feb. 21, 1888	Horton A. Chapin
113	Interborough, Palisade	April 8, 1911	Henri Jeltrup
114	Broad Avenue, Palisades Park	Aug. 15, 1921	Frank R. Wheeler
115	Morsemere, Palisades Park	Aug. 14, 1926	Thomas J. Monaghan
116	Equitable Mutual, Park Ridge	Mar. 26, 1903	Henry L. Storms
117	Eureka, Park Ridge	Feb. 19, 1890	Adolph Frahn
118	Ramseys, Ramsey	Aug. 26, 1890	Otto Saalfeld
119	Trust, Ramsey	Oct. 22, 1928	C. A. Siebold
120	Oratam, Ridgefield	May 29, 1923	A. Theodore Holmes
121	Ridgefield, Ridgefield	Dec. 2, 1889	John H. Doscher
122	Overpeck, Ridgefield Park	Dec. 20, 1897	N. C. Phillips
123	Park, Ridgefield Park	May 1, 1894	Conrad W. Mergler
124	Peoples Mutual, Ridgefield Park	Feb. 19, 1907	Cyril de Wyrall
125	Co-Operative, Ridgewood	Jan. 27, 1891	Clyde D. Hutton
126	Godwinville, Ridgewood	Jan. 14, 1924	A. Eugene Pattison
127	Ridgewood, Ridgewood	April 2, 1885	Albert H. Boyd
128	River Edge, River Edge	Sept. 29, 1920	A. Z. Bogert
129	Rutherford Mutual, Rutherford	May 13, 1876	George N. Janes
130	Preference, Teaneck	Dec. 15, 1923	Frederic H. Brendle
131	Teaneck, Teaneck	July 3, 1916	Charles Van Riper
132	Tenafly, Tenafly	July 12, 1905	John A. Grahn
133	Magic, Waldwick	April 16, 1927	*Romano G. Biancardi
134	Waldwick, Waldwick	Mar. 1, 1913	Charles Pfitzner
135	Wallington, Wallington	Jan. 27, 1897	Christopher L. Orbach
136	Wawel, Wallington	Feb. 20, 1920	John Turek
137	Invincible, Westwood	July 15, 1921	David D. Lee
138	Westwood, Westwood	Jan. 20, 1906	George W. Collignon
139	Sicomac, Wyckoff	June 22, 1927	C. Jack Ward
140	Wyckoff, Wyckoff	Jan. 3, 1906	Herman Klomburg
	Burlington County		
141	Beverly, Beverly	Jan. 12, 1868	Alfred T. Perkins
142	Promoters, Beverly	Oct. 16, 1922	J. Wilbert Hammell
143	Bordentown, Bordentown	Mar. 12, 1880	Philip F. H. Brakeley
144	Peoples, Bordentown	Mar. 3, 1911	Charles E. Burr
145	Brown's-Mills-In-The-Pines, Brown's Mills	Jan. 30, 1919	Daniel R. Lemman
146	City of Burlington, Burlington	Mar. 16, 1868	George A. Allinson
147	Farmers' and Mechanics', Burlington	April 1, 1871	Albertus L. Severns
148	Delanco, Delanco	May 9, 1890	E. J. Birkhead, Sr.
149	Florence, Florence	April —, 1882	Charles B. Green
150	Maple Heights, Maple Shade	May 29, 1923	Thomas J. S. Barlow, Sr.
151	Maple Shade, Maple Shade	June 5, 1920	H. H. Walker
152	Marlton, Marlton	May 16, 1925	Henry S. Lippincott
153	Medford, Medford	May 6, 1925	Albert F. Kirby
154	Boosters, Moorestown	Jan. 9, 1926	George C. Baker
155	Moorestown, Moorestown	Dec. 29, 1891	Edward S. Harmer
156	Workingmen's Co-Operative, Moorestown	April 23, 1888	Irving A. Collins
157	Industry, Mount Holly	April 2, 1874	T. Walter Borton
158	Mount Holly, Mount Holly	Feb. 1, 1862	Walter I. Dill
159	Peoples, Mount Holly	Aug. 4, 1883	William C. Wetherill
160	New Gretna, New Gretna	Mar. 7, 1889	Russell Adams

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Arthur B. Archibold	W. Frederick Law	16 Clinton Ave., Arlington, N. J.	108
A. B. Archibold	William F. Ackerson	906-907 Prudential Bldg., Newark, N. J.	109
William H. Smith	Charles F. Deleot	147 Morgan Pl., North Arlington, N. J.	110
Walter W. Weber	Irving S. Bush	Oakland, N. J.	111
.....	William F. Wray	Oradell, N. J.	112
Frederick K. Hopkins	Harry D. Schall	817 Abbott Boulevard, Palisade, N. J.	113
Thomas J. Huckin	Jules J. Cheron	National Bank Bldg., Palisades Park, N. J.	114
George H. Richenaker	Fred Kern	418 Nelson Ave., Grantwood, N. J.	115
Clifford K. Read	William H. Ackerman	P. O. Box No. 91, Park Ridge, N. J.	116
Hart & Vanderwart	Fred C. Dick	P. O. Box No. 157, Park Ridge, N. J.	117
J. W. De Yoe	William R. Troop	169 Arch St., Ramsey, N. J.	118
Walter W. Weber	Richard V. Ackerman	149 Arch St., Ramsey, N. J.	119
Martin J. Cummings	Peter Biege	527 Broad Ave., Ridgefield, N. J.	120
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	121
Morrison, Lloyd & Morrison	Henry A. Antonius	65 Orchard St., Ridgefield Park, N. J.	122
Morrison, Lloyd & Morrison	~~John O. Apples~~	549 Teaneck Road, Ridgefield Park, N. J.	123
Morrison, Lloyd & Morrison	Edwin Hallberg	Teaneck, N. J.	124
John B. Zabriskie	Howard Maltbie	126 Woodside Ave., Ridgewood, N. J.	125
Thomas S. Doughty	Joseph J. Smith	124 West End Ave., Ridgewood, N. J.	126
Cornelius Doremus	Helen T. Dunbar	Box 505, Ridgewood, N. J.	127
Clyde A. Bogert	~~W. I. Sweet~~	River Edge, N. J.	128
Cook Conkling	Frank Beasley	39 Park Ave., Rutherford, N. J.	129
Marinus Contant	Rudolph J. Lauzon	333 Warwick Road, West Englewood, N. J.	130
Morrison, Lloyd & Morrison	Clarence H. Thompson	Teaneck National Bank Bldg., Teaneck, N. J.	131
D. D. Ackerman	Clifford Demarest	Tenafly, N. J.	132
Herman G. Honig	Elmer D. Smith	P. O. Box 383, Waldwick, N. J.	133
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	134
William R. Vanecek	~~John Slebodnik~~	145 Maple Ave., Wallington, N. J.	135
Casimir A. Silski	Andrew Palach	75 Locust Ave., Wallington, N. J.	136
Hart & Vanderwart	Albert L. Sunkenberg	Westwood, N. J.	137
Harry Randall	Christopher H. Ellin	7 Westwood Ave., Westwood, N. J.	138
Harold F. Fry	G. S. Gallant	Wyckoff, N. J.	139
John B. Zabriskie	Richard E. Lawlin	Wyckoff, N. J.	140
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	141
Francis J. Smith	Walter L. Kee	Beverly, N. J.	142
John H. Hutchinson	William H. Wilson	Bordentown, N. J.	143
Robert C. Hutchinson	Carlton W. Haines	First National Bank, Bordentown, N. J.	144
Richard B. Eckman	Alfonza Adams	Second & Church Sts., Florence, N. J.	145
Ernest Watts	Charles J. Lame	467 High St., Burlington, N. J.	146
Ernest Watts	Caroline H. Haines	232 High St., Burlington, N. J.	147
P. W. Willis	W. G. Stickel	212 Center Ave., Delanco, N. J.	148
.....	Alfonza Adams	Second & Church Sts., Florence, N. J.	149
George B. Evans	Joseph M. Evans	Maple Shade, N. J.	150
Rocco Palese	Thomas F. Beirne	E. Linwood Ave., Maple Shade, N. J.	151
Clifford R. Powell	Horace R. Ward	R. F. D. No. 2, Medford, N. J.	152
Richard B. Eckman	W. H. Bowker	Medford, N. J.	153
Henry F. Stockwell	Jonathan W. Powell	20 Valley View Terrace, Moorestown, N. J.	154
George B. Evans	Horace S. Edgar	256 W. Main St., Moorestown, N. J.	155
George B. Evans	H. Fred Robinson	Moorestown, N. J.	156
George M. Hillman	George M. Hillman, Jr.	Mount Holly, N. J.	157
Richard B. Eckman	J. L. P. Eckman	Mount Holly, N. J.	158
C. R. Powell	V. Claude Palmer	117 Main St., Mount Holly, N. J.	159
.....	J. Alston Adams	New Gretna, N. J.	160

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Bergen County—Con.								
108	North Arlington	$148,700	.....	$1,950	$250	.....	$2,837	$350	$154,087
109	Ridge	489,200	.....	5,450	3,348	$3,471	874	51	502,394
110	Valley	89,700	.....	364	456	5,826	2,505	491	99,342
111	Oakland	77,300	.....	100	3,926	.....	1,096	364	82,786
112	Bergen County	650,000	.....	20,635	3,464	.....	1,274	77,009	752,392
113	Interborough	513,100	$900	12,895	15,874	.....	4,804	.....	547,573
114	Broad Avenue	206,400	.....	7,886	464	.....	823	484	216,057
115	Morsemere	71,300	.....	50	6,524	.....	2,555	515	80,944
116	Equitable Mutual	188,350	.....	3,530	11,244	198	2,464	20,296	226,082
117	Eureka	307,500	.....	5,685	9,752	.....	4,986	6,587	334,510
118	Ramseys	1,068,600	.....	10,615	1,728	.....	2,876	297	1,084,116
119	Trust	18,600	.....	150	578	.....	1,000	260	20,588
120	Oratam	101,400	.....	2,029	2,116	.....	1,298	167	107,010
121	Ridgefield	81,500	16,900	1,257	5,061	.....	227	.....	104,945
122	Overpeck	564,100	35,800	.....	1,520	.....	5,859	260	607,539
123	Park	1,010,700	161,016	.....	23,936	.....	21,841	896	1,218,389
124	Peoples Mutual	935,300	.....	.....	36,836	1,820	5,826	1,513	981,295
125	Co-Operative	647,800	.....	5,485	1,274	.....	7,216	802	662,577
126	Godwinville	300,750	.....	1,672	909	.....	1,880	450	305,661
127	Ridgewood	2,506,500	.....	149,240	30,543	59,105	7,981	3,464	2,756,833
128	River Edge	424,150	19,000	25,575	6,440	.....	1,367	150	476,682
129	Rutherford Mutual	4,012,815	.....	116,869	34,970	75,483	46,730	25,524	4,312,391
130	Preference	237,200	.....	767	7,571	8,366	6,098	41	260,043
131	Teaneck	340,450	.....	650	1,187	.....	664	647	343,598
132	Tenafly	965,000	20,400	10,350	19,949	.....	1,440	200	1,017,339
133	Magic	33,000	.....	.....	263	.....	508	.....	33,771
134	Waldwick	317,500	.....	5,000	164	.....	1,423	116	324,203
135	Wallington	308,050	.....	10,811	6,847	.....	1,679	588	327,975
136	Wawel	188,100	.....	950	2,600	.....	1,469	500	193,619
137	Invincible	666,000	.....	7,545	5,658	.....	2,570	390	682,163
138	Westwood	704,100	.....	23,840	3,265	.....	9,113	289	740,607
139	Sicomac	37,200	.....	220	2,291	.....	3,781	20	43,512
140	Wyckoff	1,148,100	.....	50,715	5,888	.....	10,098	1,406	1,216,207
	Totals	$79,879,940	$852,716	$1,716,727	$938,304	$694,667	$475,844	$389,129	$84,947,327
	Burlington County								
141	Beverly	$599,016	.....	$15,665	$24,128	$2,210	$6,829	$300	$648,148
142	Promoters	57,900	.....	1,928	3	.....	4,351	151	64,333
143	Bordentown	330,740	.....	15,156	7,769	.....	8,245	2,787	364,697
144	Peoples	375,550	.....	15,280	8,031	.....	5,925	320	405,106
145	Browns-Mills-In-The-Pines	121,250	.....	5,600	222	2,275	3,904	861	134,112
146	City of Burlington	655,071	.....	18,855	5,827	8,143	4,098	1,489	693,483
147	Farmers' and Mechanics'	1,270,300	.....	58,790	9,400	3,143	11,861	568	1,354,062
148	Delanco	1,511,074	.....	104,247	19,376	35,371	18,628	1,067	1,689,763
149	Florence	715,850	.....	20,215	38,520	.....	7,435	300	782,320
150	Maple Heights	241,000	.....	16,191	166	3,793	5,278	640	267,068
151	Maple Shade	72,350	.....	10,101	2,288	3,063	4,005	215	92,022
152	Marlton	36,600	.....	973	709	.....	894	.....	39,176
153	Medford	36,200	.....	1,494	4,568	.....	205	50	42,517
154	Boosters	208,100	.....	7,595	1,983	.....	139	2,334	220,151
155	Moorestown	556,600	.....	37,810	12,882	16,526	6,864	15,055	645,737
156	Workingmen's Co-Operative	1,671,292	.....	114,833	4,017	22,198	18,687	1,014	1,832,041
157	Industry	286,500	.....	2,800	689	.....	5,151	1,734	296,874
158	Mount Holly	494,200	.....	7,750	237	3,513	5,774	2,973	514,447
159	Peoples	703,700	$5,000	86,000	6,700	10,256	10,639	36,095	858,390
160	New Gretna	175,350	.....	750	1,882	7,877	1,997	315	188,171

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$97,556	.....	.....	$31,900	$202	.....	$239	.....	$5,000	$69	$19,121	108
360,859	.....	.....	22,400	380	.....	49	$2,800	10,000	.....	105,906	109
55,385	.....	.....	23,950	55	.....	112	.....	11,000	240	8,600	110
66,216	.....	.....	3,900	.....	.....	1,920	700	.....	.....	10,050	111
598,470	.....	.....	.....	.....	.....	696	.....	.....	.....	153,216	112
386,995	.....	.....	6,800	491	.....	355	9,700	47,000	50	96,182	113
132,126	.....	.....	28,400	.....	.....	480	.....	25,000	358	29,693	114
58,701	.....	.....	8,000	165	.....	966	.....	9,000	.....	4,112	115
174,150	.....	.....	.....	3,982	.....	863	3,400	.....	.....	43,687	116
225,636	.....	.....	52,800	83	.....	435	.....	.....	3,852	51,704	117
697,347	.....	.....	84,400	.....	$27,200	3,042	2,550	64,130	.....	205,447	118
15,930	.....	.....	.....	.....	.....	63	3,500	800	2	293	119
78,758	.....	.....	.....	944	.....	282	.....	14,500	76	12,450	120
63,306	.....	.....	2,000	57	.....	12	.....	14,000	.....	25,570	121
445,291	.....	.....	41,600	.....	.....	933	.....	3,000	129	116,586	122
831,313	.....	.....	.....	292	.....	4,822	90,684	10,000	138	281,140	123
713,928	.....	.....	45,600	1,770	.....	3,317	14,058	.....	249	202,373	124
466,296	.....	.....	.....	.....	.....	1,627	.....	69,500	686	124,468	125
225,474	.....	.....	7,000	368	.....	3,224	.....	35,100	.....	34,495	126
2,055,051	.....	.....	.....	110	.....	6,153	90,675	60,000	10	544,834	127
338,202	.....	.....	.....	110	.....	452	2,100	49,000	468	86,350	128
2,395,629	.....	.....	951,300	.....	.....	8,019	.....	255,000	.....	702,443	129
191,607	.....	.....	9,400	522	.....	748	.....	29,000	.....	28,766	130
222,842	.....	.....	13,100	327	5,015	1,048	200	47,500	126	53,440	131
754,269	.....	.....	38,200	.....	.....	2,186	4,600	13,000	.....	205,084	132
24,477	.....	.....	2,900	29	.....	323	.....	3,700	.....	2,342	133
211,584	.....	.....	30,200	.....	.....	515	4,697	10,500	96	66,611	134
194,032	.....	.....	50,225	4	.....	630	.....	27,725	119	55,240	135
79,305	.....	.....	83,800	472	.....	339	1,750	7,000	.....	20,953	136
524,754	.....	.....	.....	2,897	.....	778	.....	12,500	.....	141,234	137
545,595	.....	.....	.....	.....	.....	1,294	.....	43,000	.....	150,718	138
31,898	.....	.....	.....	.....	.....	458	977	7,246	236	2,697	139
779,622	.....	.....	157,750	.....	.....	4,742	5,602	50,675	.....	217,816	140
$57,521,197	$243,325	$347,048	$6,983,325	$55,165	$34,215	$266,719	$857,339	$2,859,500	$56,547	$15,722,947	
$480,912	.....	.....	$30,000	$8	.....	$474	.....	.....	.....	$136,754	141
37,798	.....	.....	5,300	.....	.....	42	.....	$11,300	$5	7,888	142
280,812	.....	.....	.....	304	.....	21	.....	.....	18	83,542	143
317,760	.....	.....	.....	.....	.....	67	.....	.....	.....	87,279	144
91,521	.....	.....	.....	166	.....	346	.....	12,800	.....	29,279	145
455,778	.....	.....	47,500	61	.....	1,817	.....	63,600	.....	124,727	146
941,440	.....	.....	128,850	724	.....	2,518	.....	31,850	636	248,044	147
955,050	.....	.....	204,100	.....	.....	708	.....	206,500	584	322,821	148
604,824	.....	.....	.....	.....	.....	996	.....	.....	.....	176,500	149
206,436	.....	.....	.....	.....	.....	129	.....	22,000	370	38,133	150
67,611	.....	.....	.....	167	.....	154	.....	5,500	.....	18,590	151
29,502	.....	.....	.....	.....	.....	60	.....	6,150	.....	3,464	152
37,068	.....	.....	.....	67	.....	170	.....	2,000	.....	3,212	153
184,344	.....	.....	.....	119	.....	185	.....	16,000	.....	19,503	154
500,622	.....	.....	.....	800	.....	510	.....	2,500	.....	141,305	155
1,288,530	.....	.....	.....	.....	$15,875	1,449	.....	160,960	1,763	363,464	156
219,542	.....	.....	.....	.....	.....	118	.....	20,000	65	57,149	157
378,930	.....	.....	.....	.....	.....	1,089	.....	40,000	.....	94,428	158
684,072	.....	.....	.....	.....	.....	1,021	.....	.....	.....	173,297	159
106,726	$38,200	.....	.....	.....	.....	531	.....	7,500	2,435	32,779	160

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
108	North Arlington	2,617	259	.....	.....	.....	.....	160	30
109	Ridge	6,726	570	.....	.....	.....	.....	112	12
110	Valley	2,297	315	.....	.....	.....	.....	120	21
111	Oakland	2,093	242	.....	.....	.....	.....	19	2
112	Bergen County	10,908	1,129	.....	.....	.....	.....	.....	.....
113	Interborough	6,973	461	.....	.....	.....	.....	34	4
114	Broad Avenue	2,976	237	.....	.....	.....	.....	142	17
115	Morsemere	2,684	260	.....	.....	.....	.....	40	4
116	Equitable Mutual	3,022	354	.....	.....	.....	.....	.....	.....
117	Eureka	4,333	338	.....	.....	.....	.....	301	34
118	Ramseys	12,867	905	.....	.....	.....	.....	422	41
119	Trust	1,487	128	.....	.....	.....	.....	.....	.....
120	Oratam	2,414	246	.....	.....	.....	.....	.....	.....
121	Ridgefield	913	121	.....	.....	.....	.....	10	3
122	Overpeck	9,562	989	.....	.....	.....	.....	208	37
123	Park	31,686	1,208	.....	.....	.....	.....	.....	.....
124	Peoples Mutual	12,673	965	.....	.....	.....	.....	228	25
125	Co-Operative	8,794	437	.....	.....	.....	.....	.....	.....
126	Godwinville	5,329	369	.....	.....	.....	.....	35	3
127	Ridgewood	38,579	1,934	.....	.....	.....	.....	.....	.....
128	River Edge	6,237	664	.....	.....	.....	.....	.....	.....
129	Rutherford Mutual	48,803	2,490	.....	.....	.....	.....	4,757	483
130	Preference	5,065	470	.....	.....	.....	.....	94	5
131	Teaneck	9,819	350	.....	.....	.....	.....	131	11
132	Tenafly	14,095	983	.....	.....	.....	.....	191	29
133	Magic	1,159	118	.....	.....	.....	.....	15	6
134	Waldwick	3,597	415	.....	.....	.....	.....	151	20
135	Wallington	3,378	335	.....	.....	.....	.....	251	53
136	Wawel	2,924	351	.....	.....	.....	.....	419	125
137	Invincible	9,779	718	.....	.....	.....	.....	.....	.....
138	Westwood	9,789	665	.....	.....	.....	.....	.....	.....
139	Sicomac	1,719	249	.....	.....	.....	.....	.....	.....
140	Wyckoff	15,152	1,050	.....	.....	.....	.....	789	125
	Totals	1,272,827	76,856	2,353	258	9,220	2,643	42,525	4,190
	Burlington County								
141	Beverly	7,702	662	.....	.....	.....	.....	150	27
142	Promoters	894	133	.....	.....	.....	.....	27	6
143	Bordentown	4,285	441	.....	.....	.....	.....	.....	.....
144	Peoples	4,920	443	.....	.....	.....	.....	.....	.....
145	Brown's-Mills-In-the-Pines	1,599	198	.....	.....	.....	.....	.....	.....
146	City of Burlington	7,549	947	.....	.....	.....	.....	24	34
147	Farmers' and Mechanics'	15,630	1,360	.....	.....	.....	.....	644	51
148	Delanco	15,989	1,222	.....	.....	.....	.....	1,021	130
149	Florence	8,763	701	.....	.....	.....	.....	.....	.....
150	Maple Heights	4,371	500	.....	.....	.....	.....	.....	.....
151	Maple Shade	1,301	164	.....	.....	.....	.....	.....	.....
152	Marlton	884	143	.....	.....	.....	.....	.....	.....
153	Medford	1,101	211	.....	.....	.....	.....	.....	.....
154	Boosters	6,487	468	.....	.....	.....	.....	.....	.....
155	Moorestown	7,091	637	.....	.....	.....	.....	.....	.....
156	Workingmen's Co-Operative	20,818	1,558	.....	.....	.....	.....	.....	.....
157	Industry	6,783	382	.....	.....	.....	.....	.....	.....
158	Mount Holly	12,183	620	.....	.....	.....	.....	.....	.....
159	Peoples	20,666	652	.....	.....	.....	.....	.....	.....
160	New Gretna	4,109	451	764	42	.....	.....	.....	.....

MEMBERSHIP 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	
2,777	41	248	S.	$1.00 m.	$200	6	$0.06 b	.....	108
6,838	117	465	O. P.	.....	200	6	.05 b	$2.00 a	109
2,417	36	300	S.	1.00 m.	200	6	3.00 a	2.00 a	110
2,112	26	218	S.	1.00 m.	200	6	.05 b	.05 b	111
10,908	199	930	S.	1.00 m.	200	6	.04 b	.....	112
7,007	110	355	S.	1.00 m.	200	6	.05 b	.05 b	113
3,118	73	181	S.	1.00 m.	200	6	.05 b	.05 b	114
2,724	16	248	S.	1.00 m.	200	6	3.00 a	.....	115
3,022	96	258	S.	1.00 m.	200	6	.08 b	.....	116
4,634	112	260	S.	1.00 m.	200	6	.05 b	.....	117
13,289	275	671	S.	1.00 m.	200	6	.05 b	.05 b	118
1,487	5	123	S.	1.00 m.	200	6	.05 b	.....	119
2,414	30	216	S.	1.00 m.	200	6	.05 b	.....	120
923	50	74	S.	1.00 m.	200	6	3.00 a	.20 a	121
9,770	157	869	S.	1.00 m.	200	6	.12½ b	.12½ b	122
31,686	322	886	S.	.50 m.	100	6	.20 b	.....	123
12,901	218	772	S.	1.00 m.	200	6	5.00 a	.....	124
8,794	135	302	S.	1.00 m.	200	6	.08 b	.08 b	125
5,364	49	323	S.	1.00 m.	200	6	.08 b	.08 b	126
38,579	503	1,431	S.	1.00 m.	200	6	.08 b	.....	127
6,237	134	530	S.	1.00 m.	200	6	3.00 a	.....	128
53,560	1,159	1,814	S.	1.00 m.	200	6	.05 b	.....	129
5,159	48	427	S.	1.00 m.	100 & 200	6	.05 b	.....	130
9,950	89	272	S.	.50 m.	100	6	3.00 a	$1,$2&$3 a	131
14,286	169	843	S.	1.00 m.	200	6	.05 b	.05 b	132
1,174	10	114	S.	1.00 m.	200	6	3.00 a	.....	133
3,748	113	322	S.	1.00 m.	200	6	.07½ b	.07½ b	134
3,629	129	259	N. S.	1.00 m.	200	6	.10 b	.05 b	135
3,343	67	409	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	136
9,779	126	592	S.	1.00 m.	200	6	3.00 a	.....	137
9,789	245	420	S.	1.00 m.	200	6	3.00 a	.....	138
1,719	12	237	S.	1.00 m.	200	6	4.00 a & .05 b	$1a & .08⅓ b	139
15,941	325	850	S.	1.00 m.	200	6	.05 b	.05 b	140
1,326,925	21,394	62,553							
7,852	280	409	S.	$1.00 m.	$200	6	$0.02½ b	$0.02½ b	141
921	30	109	S.	1.00 m.	200	6	.05 b	.05 b	142
4,285	178	263	S.	1.00 m.	200	6	.07½ b	.07½ b	143
4,920	177	266	S.	1.00 m.	200	4½	.01½ b	.01½ b	144
1,599	67	131	S.	1.00 m.	200	6	.07½ b	.....	145
7,573	366	615	S.	1.00 m.	200	6	.....	.....	146
16,274	682	729	S.	1.00 m.	200	6	.....	.....	147
17,010	733	619	S.	1.00 m.	200	6	.05 b	.05 b	148
8,763	270	431	S.	1.00 m.	200	6	2.00 a & .01⅔ b	.....	149
4,371	151	349	S.	1.00 m.	200	6	.....	.....	150
1,301	65	99	S.	1.00 m.	200	6	.10 b	.....	151
884	21	122	S.	1.00 m.	200	6	.07½ b	.07½ b	152
1,101	23	188	S.	1.00 m.	200	6	.....	.....	153
6,487	87	381	S.	1.00 & 2.00 m.	200	6	.....	.....	154
7,091	275	362	S.	1.00 m.	200	5	.01 b	.01 b	155
20,818	792	766	S.	1.00 m.	200	6	.....	.....	156
6,783	135	247	S.	.50 m.	100	6	.....	.....	157
12,183	231	389	S.	.50 m.	100	6	.....	.....	158
20,666	261	391	S.	.50 m.	100	6	.....	.....	159
4,873	131	362	S.	.50 m.	100	6	7.00 a	7.00 a	160

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		
161	Palmyra, Palmyra	June 28, 1887	Francis S. Day
162	Twin Cities, Palmyra	July 14, 1922	Albert S. King
163	Pemberton, Pemberton	May 1, 1884	Theodore H. Budd
164	Progressive, Riverside	Sept. 14, 1912	Arthur J. Johnson
165	Riverside, Riverside	May 5, 1886	Alexander P. Bright
166	Cinnaminson, Riverton	Oct. 1, 1878	Joseph L. Thomas
167	Roebling, Roebling	Jan. 2, 1923	Pleasant J. Goddard
	Camden County		
168	Diligent, Albion	Oct. 27, 1922	Harry Houwen
169	Atco, Atco	Mar. 11, 1920	Henry K. Winter
170	Audubon, Audubon	Aug. 10, 1904	William Hanselman
171	Citizens', Audubon	Mar. 9, 1911	Frederick Lange
172	King's Highway, Audubon	Mar. 9, 1923	Harvey E. Ulrich
173	Barrington, Barrington	May 9, 1913	Joseph S. Fitzgerald
174	Estate, Barrington	May 10, 1924	John A. Helferty
175	Hedding, Bellmawr	Feb. 3, 1898	John H. Bowers, Jr.
176	Berlin, No. 3, Berlin	Mar. 8, 1886	Frank O. Stem
177	Longacoming, Berlin	Oct. 13, 1922	Elmer E. Stafford
178	Blackwood, Blackwood	July 27, 1904	Carlton Williams
179	American, Camden	Feb. 17, 1913	Henry J. Mockett
180	Apollo, Camden	April 20, 1925	Simon Goldberg
181	Arcade, Camden	Feb. 19, 1926	Howard T. Branin
182	Arch, Camden	April 27, 1921	John C. Shissler
183	Argonne, Camden	Mar. 5, 1923	Jerome L. Hurley
184	Avalon City, Camden	Feb. 25, 1889	Thomas A. McDermott
185	Beckett, Camden	July 27, 1921	George A. Wille
186	Bishop Bayley, No. 2, Camden	Mar. 2, 1880	Francis X. O'Brien
187	Boulevard, Camden	July 2, 1920	John Knauer
188	Bridge, Camden	Sept. 27, 1921	Harry F. Hart
189	Bridge View, Camden	May 24, 1924	Barton S. Muir
190	Broadway, Camden	Dec. 10, 1873	J. Newlin Wilkins
191	Brotherhood, Camden	Oct. 12, 1891	William A. Jackson
192	Business Men's, Camden	Nov. 19, 1913	F. A. Bickert
193	Cable, Camden	June 11, 1924	Anson A. George
194	Camden, Camden	Aug. 13, 1867	Edmund J. Alff
195	Camden First Italian, Camden	Dec. 7, 1906	Antonio Mecca
196	Camden Optional, Camden	* (See below)	Adam Clarke
197	Central, Camden	Feb. 20, 1900	Harry L. Sanders
198	City, No. 2, Camden	May 5, 1874	Eugene Burton
199	Civic, Camden	Mar. 18, 1911	Francis B. Wallen
200	Community, Camden	Sept. 12, 1919	H. S. Lichtenstein
201	Continuous, Camden	Mar. 25, 1926	Vincent D. Canzanese
202	Cooper, Camden	Feb. 16, 1911	James E. Bryan
203	Cooperative, Camden	Feb. 21, 1919	W. Maurice Lord
204	Cottage, Camden	Mar. 2, 1921	F. W. Duckworth
205	Covenant, Camden	May 16, 1924	Felix D'Aloise
206	Co-Workers, Camden	May 28, 1923	Elwood S. Thompson
207	Cramer Hill, Camden	Nov. 11, 1919	Robert T. Gemmell
208	Delaware River, Camden	Oct. 28, 1921	Louis Morris
209	Development, Camden	June 27, 1923	Harry Nurock
210	Diamond, Camden	Feb. 14, 1920	Michael Furer
211	East Camden, Camden	April 6, 1925	John T. Rodan
212	East Side, Camden	April 10, 1903	Charles H. West

* February 2, 1912—Camden Merchants.
May 9, 1927—Optional Plan.
January 28, 1904—Shipbuilders Home.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	161
William S. C. Roray	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	162
W. H. Heisler, Jr.	James B. Hankins	Pemberton, N. J.	163
Charles A. Cohen	Carl E. Thorbecke	336 Fairview St., Riverside, N. J.	164
George M. Hillman	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	165
William D. Lippincott	Fred R. Hemphill	Riverton, N. J.	166
Richard B. Eckman	William L. Wilson	7 McKinley Ave., Trenton, N. J.	167
William B. Knight	William G. Rudolph	Clementon, N. J.	168
Edward West	Albert E. Duble	Atco, N. J.	169
J. Edward Fagen	James W. Davis	Clementon, N. J.	170
J. Claud Simon	Archibald C. Semler	Audubon, N. J.	171
S. Howard Troth	Alfred W. Smith	Paris & Bringhurst Aves., Audubon, N. J.	172
John F. Harned	Edward M. Oliver, Jr.	P. O. Box 11, Barrington, N. J.	173
Vincent Costello	T. D. O'Brien	112 N. Willow Ave., Brooklawn, N. J.	174
Wilbert V. Pike	Duncan Collett	R. F. D., Blackwood, N. J.	175
Charles Stuart Straw	Edward J. Bittle	Berlin, N. J.	176
Charles Stuart Straw	Clarence E. Walker	Berlin, N. J.	177
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	178
Elmer G. Van Name	J. Hartley Bowen	Haddon Heights, N. J.	179
Julius Rosenberg	Mitchell Blank	540 Washington St., Camden, N. J.	180
Frank C. Propert	Vinal A. Johnson	610 Wilson Bldg., Camden, N. J.	181
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	182
Grover C. Richman	Russell B. Keen	305 Market St., Camden, N. J.	183
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	184
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	185
William T. Boyle	John J. McCaffery	217 Smith-Austermuhl Bldg., Camden, N. J.	186
John A. Penn	C. Lewis Brooks	223 Linden Ave., Woodlynne, N. J.	187
Edward West	J. Rodney Forrest	Haddon Ave. at Federal St., Camden, N. J.	188
Charles N. Boulton	William S. Abbott	141 S. 27th St., Camden, N. J.	189
John B. Kates	T. Yorke Smith	513 Cooper St., Camden, N. J.	190
James S. Gradwell	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	191
W. B. Wolcott	H. R. Hunt	636 Erie St., Camden, N. J.	192
Elmer G Van Name	Reba N. Obus	722 Federal St., Camden, N. J.	193
Oscar B. Redrow	William H. Alff	422 Broadway, Camden, N. J.	194
William B. Knight	Rocco Palese	328 Market St., Camden, N. J.	195
Bleakly, Stockwell & Burling	Joseph A. O'Brien	513 Market St., Camden, N. J.	196
Raymond R. Donges	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	197
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	198
Cyrus D. Marter	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	199
Edward West	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	200
Lewis Liberman	Vito Cerone	3d & Chestnut Sts., Camden, N. J.	201
Joseph H. Carr	Henry M. Evans	Land Title Bldg., Camden, N. J.	202
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	203
John H. Switzer	Joseph A. Devlin	2217 48th St., Camden, N. J.	204
Edmund H. Reeves	Dominic J. DiNunzio	425 N. 34th St., Camden, N. J.	205
Charles H. Stevens	Charles L. Barrett	Haddonfield, N. J.	206
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	207
Maurice L. Praissman	Mitchell Blank	540 Washington St., Camden, N. J.	208
Aaron Heine	Frederick L. Michener	500 Broadway, Camden, N. J.	209
Jacob L. Furer	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	210
Joseph W. Wilson	Wade A. Brown	17 Mountwell Ave., Haddonfield, N. J.	211
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	212

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Burlington County—Con.								
161	Palmyra	$1,071,100	.....	$73,470	$20,060	$9,097	$5,612	$400	$1,179,739
162	Twin Cities	293,000	.....	10,800	796	4,919	3,908	440	313,863
163	Pemberton	125,600	.....	3,250	13,305	.....	1,184	48	143,387
164	Progressive	54,800	.....	3,199	65	.....	623	70	58,757
165	Riverside	1,395,800	$1,500	91,069	20,475	19,000	11,173	611	1,539,628
166	Cinnaminson	1,153,675	6,000	62,050	24,852	8,651	7,405	6,427	1,269,060
167	Roebling	176,650	.....	.....	2,430	.....	1,530	5,124	185,734
	Totals	$14,389,268	$12,500	$785,871	$231,380	$160,035	$162,344	$81,388	$15,822,786
	Camden County								
168	Diligent	$64,800	.....	$5,830	$4,721	.....	$997	$202	$76,550
169	Atco	183,200	.....	9,300	21,048	.....	2,172	.....	215,720
170	Audubon	748,700	.....	52,852	1,239	$31,427	5,934	578	840,730
171	Citizens'	281,525	.....	12,938	182	4,200	2,117	19	300,981
172	King's Highway	156,385	.....	2,171	710	.....	988	60	160,314
173	Barrington	376,400	.....	9,609	7,727	.....	3,634	.....	397,370
174	Estate	35,300	.....	1,185	55	.....	243	.....	36,783
175	Hedding	288,850	.....	18,915	84	6,607	2,361	142	316,959
176	Berlin, No. 3	235,700	.....	.....	2,065	2,000	2,447	164	242,376
177	Longacoming	323,750	.....	.....	2,802	2,614	3,079	389	332,634
178	Blackwood	486,800	.....	16,500	3,020	19,853	14,533	832	541,538
179	American	361,100	.....	25,950	5,506	.....	1,002	125	393,683
180	Apollo	46,800	.....	7,415	4,074	.....	1,478	75	59,842
181	Arcade	31,400	.....	7,934	184	.....	702	463	40,683
182	Arch	175,400	.....	9,682	1,090	.....	1,441	1,226	188,839
183	Argonne	265,250	.....	12,940	1,618	.....	2,673	192	282,673
184	Avalon City	636,190	$49,000	35,820	4,189	33,171	4,118	25,488	787,976
185	Beckett	124,000	.....	17,875	16,582	2,517	3,157	27	164,158
186	Bishop Bayley No. 2	913,850	.....	44,975	1,168	9,651	11,230	738	981,612
187	Boulevard	142,650	.....	11,035	3,055	.....	5,007	816	162,653
188	Bridge	134,500	.....	1,600	1,466	9,169	603	.....	147,338
189	Bridge View	50,400	.....	2,125	59	.....	343	31	52,958
190	Broadway	510,650	.....	41,755	4,013	22,755	2,919	76	582,168
191	Brotherhood	255,900	.....	7,095	1,287	.....	2,294	271	266,847
192	Business Men's	281,900	.....	22,550	726	.....	2,344	88	307,608
193	Cable	79,350	.....	4,675	38	2,949	1,100	.....	88,112
194	Camden	461,400	.....	15,700	15,836	14,021	3,915	35	510,907
195	Camden First Italian	353,750	.....	40,035	5,828	3,713	7,930	234	411,490
196	Camden Optional	1,629,950	.....	81,995	4,934	93,772	7,325	1,476	1,819,452
197	Central	141,000	.....	2,300	2,732	.....	802	801	147,635
198	City, No. 2	342,100	.....	10,050	55	.....	2,095	.....	354,300
199	Civic	544,600	.....	26,750	2,213	.....	3,351	110	577,024
200	Community	415,500	.....	42,050	602	3,500	3,281	344	465,277
201	Continuous	13,900	.....	700	3	2,169	74	40	16,886
202	Cooper	637,100	.....	26,435	2,171	4,998	8,385	351	679,440
203	Cooperative	378,000	.....	39,260	100	.....	3,851	.....	421,211
204	Cottage	222,800	.....	20,640	8,971	800	3,574	166	256,951
205	Covenant	22,100	.....	1,850	49	.....	235	.....	24,234
206	Co-Workers	102,200	.....	7,990	1,346	4,100	1,198	.....	116,834
207	Cramer Hill	286,300	.....	23,626	397	8,692	3,280	2,085	324,380
208	Delaware River	98,950	.....	19,825	2,048	10,516	1,554	14	132,907
209	Development	107,900	.....	11,450	1,016	12,025	1,043	.....	133,434
210	Diamond	202,300	.....	21,100	16,465	.....	2,953	142	242,960
211	East Camden	37,400	.....	2,305	133	.....	386	276	40,500
212	East Side	384,500	.....	14,075	5,083	10,430	2,500	2,327	418,915

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$829,194	.....	.....	.....	.....	.....	$419	.....	$131,000	.....	$219,126	161
262,668	.....	.....	$3,000	.....	.....	275	.....	.....	.....	47,920	162
116,502	.....	.....	.....	$558	.....	206	.....	.....	.....	26,121	163
40,956	.....	.....	.....	.....	.....	10	.....	8,125	.....	9,666	164
1,037,760	.....	.....	139,400	.....	.....	242	.....	25,000	$115	337,111	165
952,392	.....	.....	.....	.....	.....	565	.....	.....	.....	316,103	166
156,216	.....	.....	.....	.....	.....	69	.....	.....	.....	29,449	167
$11,266,966	$38,200	.....	$558,150	$2,974	$15,875	$14,191	.....	$772,785	$5,991	$3,147,654	
$58,443	.....	.....	.....	$69	.....	$174	.....	$4,600	.....	$13,264	168
155,742	.....	.....	.....	.....	.....	872	.....	.....	.....	59,106	169
608,922	.....	.....	.....	.....	.....	342	.....	31,000	.....	200,466	170
195,234	.....	.....	$11,400	255	.....	56	.....	41,300	$612	52,124	171
108,222	.....	.....	11,900	.....	.....	206	.....	18,000	.....	21,986	172
207,927	.....	.....	95,000	.....	.....	205	.....	31,000	194	63,044	173
29,868	.....	.....	.....	.....	.....	70	.....	2,800	.....	4,045	174
213,402	.....	.....	.....	.....	.....	154	.....	30,500	127	72,776	175
181,356	.....	.....	.....	.....	.....	350	.....	8,000	125	52,545	176
261,612	.....	.....	.....	125	.....	358	.....	.....	.....	70,539	177
381,931	.....	.....	.....	.....	.....	1,258	.....	29,000	5,687	123,662	178
270,198	.....	.....	.....	9	.....	137	.....	45,000	.....	78,339	179
46,776	.....	.....	.....	.....	.....	20	.....	7,400	.....	5,646	180
36,756	.....	.....	.....	.....	.....	20	.....	800	26	3,081	181
126,792	.....	.....	8,700	.....	.....	224	.....	23,000	325	29,798	182
210,684	.....	.....	14,200	.....	.....	369	.....	23,000	.....	34,420	183
574,152	.....	.....	.....	.....	.....	970	.....	.....	528	212,326	184
128,220	.....	.....	.....	.....	.....	403	.....	.....	.....	35,535	185
655,161	.....	.....	.....	245	.....	738	.....	127,791	691	196,986	186
110,604	.....	.....	4,250	.....	.....	112	.....	19,500	.....	28,187	187
100,020	.....	.....	.....	.....	.....	47	.....	22,500	.....	24,771	188
37,650	.....	.....	1,400	.....	.....	91	.....	7,700	37	6,080	189
429,510	.....	.....	12,000	.....	.....	615	.....	.....	.....	140,043	190
204,468	.....	.....	.....	.....	.....	412	.....	.....	.....	61,967	191
220,734	.....	.....	.....	.....	.....	129	.....	26,000	407	60,338	192
61,572	.....	.....	.....	11	.....	82	.....	13,800	.....	12,647	193
382,608	.....	.....	.....	.....	.....	403	.....	10,000	45	117,851	194
286,752	.....	.....	.....	36	.....	219	.....	32,300	.....	92,183	195
1,031,777	$38,600	.....	57,840	.....	$7,719	1,388	.....	310,500	27,914	343,714	196
104,706	.....	.....	.....	.....	1,800	36	.....	7,000	182	33,911	197
245,889	.....	.....	.....	.....	.....	194	.....	31,750	.....	76,467	198
419,346	.....	.....	.....	.....	.....	114	.....	40,000	.....	117,564	199
341,508	.....	.....	.....	1,905	.....	200	.....	10,000	.....	111,664	200
11,622	.....	.....	.....	.....	.....	.....	.....	3,900	39	1,325	201
434,448	.....	.....	19,800	.....	.....	933	.....	86,000	835	137,424	202
276,504	.....	.....	6,600	.....	.....	10,138	.....	53,250	580	74,139	203
186,924	.....	.....	.....	.....	.....	293	.....	22,000	.....	47,734	204
18,628	.....	.....	.....	.....	.....	122	.....	3,350	.....	2,134	205
85,344	.....	.....	.....	.....	.....	140	.....	16,000	.....	15,350	206
220,315	.....	.....	.....	.....	.....	271	.....	37,900	105	65,789	207
83,388	.....	.....	2,700	1,046	.....	.....	.....	20,500	.....	25,273	208
91,863	.....	.....	.....	.....	.....	42	.....	22,000	360	19,169	209
175,434	.....	.....	.....	71	.....	227	.....	11,000	52	56,176	210
28,668	.....	.....	.....	.....	.....	40	.....	8,400	.....	3,392	211
272,946	.....	.....	.....	39	.....	231	.....	52,500	.....	93,199	212

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County—Continued								
161	Palmyra	14,100	937						
162	Twin Cities	5,395	695						
163	Pemberton	3,917	210					15	1
164	Progressive	1,099	143						
165	Riverside	14,888	1,196					697	77
166	Cinnaminson	14,239	965						
167	Roebling	3,157	288						
	Totals	209,920	16,327	764	42			2,578	326
	Camden County								
168	Diligent	995	173						
169	Atco	2,687	422						
170	Audubon	8,971	881						
171	Citizens'	3,641	555						
172	King's Highway	2,673	267					57 60	9 9
173	Barrington	4,079	425					475	83
174	Estate	843	123						
175	Hedding	3,264	477						
176	Berlin, No. 3	3,006	540						
177	Longacoming	4,683	380						
178	Blackwood	6,346	627						
179	American	4,343	553						
180	Apollo	1,232	159						
181	Arcade	1,613	219						
182	Arch	2,480	374					43	11
183	Argonne	5,387	522					71	13
184	Avalon City	9,021	830						
185	Beckett	2,240	253						
186	Bishop Bayley, No. 2	9,501	1,384						
187	Boulevard	1,949	216					43	8
188	Bridge	1,812	246						
189	Bridge View	1,172	148						
190	Broadway	6,452	433					7	3
191	Brotherhood	2,684	448					60	5
192	Business Men's	3,648	438						
193	Cable	1,677	269						
194	Camden	5,630	784						
195	Camden First Italian	4,057	525						
196	Camden Optional	16,060	1,473	386	26				
197	Central	1,436	188					289	40
198	City, No. 2	3,631	579						
199	Civic	6,574	497						
200	Communtiy	5,074	569						
201	Continuous	404	64						
202	Cooper	6,816	557					99	22
203	Cooperative	4,982	525					33	33
204	Cottage	2,992	232						
205	Covenant	494	66						
206	Co-Workers	2,186	270						
207	Cramer Hill	3,410	329						
208	Delaware River	1,463	206					14	6
209	Development	2,017	222						
210	Diamond	2,448	195						
211	East Camden	981	177						
212	East Side	7,920	393						

MEMBERSHIP 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	
14,100	396	541	S.	$1.00 m.	$200	6	$0.03 b	$0.03 b	161
5,410	123	573	S.	1.00 m.	200	6	.03 b	.....	162
3,917	71	139	S.	.50 m.	100	6	2.00 a	.....	163
1,099	33	110	S.	1.00 m.	200	6	.05 b	.05 b	164
15,585	671	602	S.	1.00 m.	200	6	.05 b	.05 b	165
14,239	405	560	S.	1.00 m.	200	6	1.00 a	1.00 a	166
3,157	61	227	S.	1.00 m.	200	6	.01 b	.....	167
213,262	6,715	9,980							
995	58	115	S.	$1.00 m.	$200	6	$0.07 b	$0.07 b	168
2,687	123	299	S.	1.00 m.	200	6	.20 b	.20 b	169
8,971	492	389	S.	1.00 m.	200	6	.05 b	.05 b	170
3,698	141	423	S.	1.00 m.	200	6	.02½ b	.02½ b	171
2,733	60	216	S.	1.00 m.	200	6	2.00 a	2.00 a	172
4,554	176	332	S.	1.00 m.	200	6	.07½ b	.07½ b	173
843	24	99	S.	1.00 m.	200	6	.05 b	.....	174
3,264	201	276	S.	1.00 m.	200	6	.07½ b	.07½ b	175
3,006	131	409	S.	1.00 m.	200	6	5.00 a	5.00 a	176
4,683	146	234	S.	1.00 m.	200	6	5.00 a	5.00 a	177
6,346	359	268	S.	1.00 m.	200	6	.10 b	.10 b	178
4,343	186	367	S.	1.00 m.	200	6	.....	.....	179
1,232	105	54	S.	1.00 m.	200	6	.05 b	.....	180
1,613	27	192	S.	1.00 m.	200	6	.05 b	.....	181
2,523	111	274	S.	1.00 m.	200	6	.....	.....	182
5,458	129	406	S.	1.00 m.	200	6	.....	.....	183
9,021	268	562	S.	1.00 m.	200	6	.16 b	.16 b	184
2,240	84	169	S.	1.00 m.	200	6	.07½ b	.....	185
9,501	616	768	S.	1.00 m.	200	6	.05 b	.....	186
1,992	84	140	S.	1.00 m.	200	6	.05 b	.....	187
1,812	61	185	S.	1.00 m.	200	6	.05 b	.....	188
1,179	33	118	S.	1.00 m.	200	6	.05 b	.....	189
6,512	203	235	S.	1.00 m.	200	6	.05 b	.....	190
2,684	177	271	S.	1.00 m.	200	6	.05 b	.....	191
3,648	272	166	S.	1.00 m.	200	6	.....	.....	192
1,677	63	206	S.	1.00 m.	200	6	.....	.10 b	193
5,630	232	552	S.	1.00 m.	200	6	.05 b	.....	194
4,057	246	279	S.	1.00 m.	200	6	.05 b	.....	195
16,735	714	825	O. P.	.....	200	6	3.00 a	.....	196
1,436	97	91	S.	1.00 m.	200	6	.05 b	.....	197
3,631	180	399	S.	1.00 m.	200	6	.....	.....	198
6,574	188	309	S.	1.00 m.	200	6	.....	.....	199
5,074	203	366	S.	1.00 m.	200	6	.05 b	.05 b	200
404	13	51	S.	1.00 m.	200	6	.....	.....	201
6,915	187	392	S.	1.00 m.	200	6	.05 b	.....	202
5,015	174	384	S.	1.00 m.	200	6	.....	.....	203
2,992	96	136	S.	1.00 m.	200	6	.05 b	.05 b	204
494	23	43	S.	1.00 m.	200	6	.05 b	.....	205
2,186	69	201	S.	1.00 m.	200	6	.05 b	.....	206
3,410	156	173	S.	1.00 m.	200	6	.05 b	.05 b	207
1,477	102	110	S.	1.00 m.	200	6	.05 b	.08 b	208
2,017	73	149	S.	1.00 m.	200	6	.05 b	.....	209
2,448	103	92	S.	1.00 m.	200	6	.10 b	.10 b	210
981	40	137	S.	1.00 m.	200	6	.05 b	.....	211
7,920	180	213	S.	.50 m.	100	6	.05 b	.05 b	212

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		
213	Economy, Camden	Nov. 25, 1881	Fithian S. Simmons
214	Emerson, Camden	May 2, 1921	Ralph W. E. Donges
215	Endowment, Camden	May 26, 1903	B. S. Meloney
216	Excelsior, Camden	July 29, 1870	Henry Reeves
217	Fairview, Camden	April 8, 1919	George S. Cadwallader
218	Fleming, Camden	Dec. 17, 1927	Lee E. Griscom
219	Forward, Camden	Oct. 11, 1921	Edward C. Geehr
220	Franklin, No. 3, Camden	Sept. 22, 1873	William T. Perks
221	Fraternal Societies, Camden	Mar. 8, 1905	Joseph E. Nowrey
222	Frederick Douglass, Camden	June 25, 1918	Irving T. Nutt
223	Friendship, Camden	Dec. 7, 1909	Samuel S. Tomkins
224	German Centennial, Camden	April 25, 1876	Michael A. Hartman
225	Grange, Camden	Oct. 16, 1923	William A. Regan
226	Greater Camden, Camden	June 3, 1910	John B. Kates
227	Guarantee, Camden	Aug. 12, 1886	Harry F. Wolfe
228	Highland, Camden	April 27, 1916	W. H. Pratt
229	Home Buyers', Camden	Mar. 24, 1913	I. Bornstein
230	Homestead, Camden	Dec. 21, 1883	H. F. Winters, Jr.
231	Householders, Camden	Nov. 18, 1913	A. Fuhrman
232	Hyman Varbalow, Camden	Dec. 8, 1923	Samuel Shane
233	Ideal, Camden	Dec. 4, 1917	Lemuel D. Horner
234	Investment, Camden	April 9, 1906	Isaiah S. Hatch
235	Italian-American, Camden	April 1, 1915	Antonio DiPaolo
236	Jan Sobieski, Camden	May 2, 1924	Frank J. Suttill
237	John Campbell, Jr.-Girard, Camden	** (See below)	William W. Todd
238	Junior Emblem, Camden	Nov. 2, 1921	Eugene S. Miller
239	Kaighn Avenue, Camden	Nov. 19, 1924	Philip Auerbach
240	Kazimier Pulaski, Camden	June 29, 1910	Stanislaw Stefaniak
241	Kearsarge, Camden	Oct. 6, 1923	S. Raymond Dobbs
242	Kosciuszko, Camden	Feb. 3, 1896	Frank Wisniewski
243	La Salle, Camden	June 9, 1919	John F. Mall
244	Lawnton, Camden	Dec. 5, 1923	Irvin R. Stratton
245	Liberty, Camden	Sept. 2, 1911	Emil J. Riegert
246	Market, Camden	Jan. 22, 1916	David Baird, Jr.
247	Marne, Camden	May 25, 1923	Benjamin H. Lackey
248	Mechanics & Workingmen's, Camden	Mar. 1, 1871	Wilbert F. Weintz
249	Mickle, Camden	April 16, 1925	James E. Hewitt
250	Moose, Camden	Jan. 22, 1913	Ralph W. E. Donges
251	Mt. Ephraim, Camden	Oct. 28, 1908	Thomas Jarozynski
252	Mutual, Camden	April 13, 1872	Frank S. Heisler
253	North Camden, Camden	Oct. 10, 1879	David Baird, Jr.
254	Northeast, Camden	May 10, 1923	Oscar H. Higginbotham
255	Northern, Camden	Nov. 5, 1919	Ludwig A. Kind
256	Ocean Boulevard, Camden	Feb. 4, 1921	Joseph Fisher
257	Pavonia, Camden	April 23, 1906	Oliver Purnell
258	Penn, Camden	Feb. 15, 1913	Sidney P. McCord
259	Peoples, Camden	Mar. 7, 1871	Reuben H. Gaskill
260	Phoenix, Camden	Mar. 17, 1908	Kirby Garwood
261	Plymouth, Camden	Jan. 27, 1919	Howard B. Hemphill
262	Progress Lodge, Camden	June 10, 1920	Hyman Bloom
263	Provident, Camden	Dec. 16, 1892	Albert D. Ambruster
264	Public Safety, Camden	Feb. 7, 1924	Frank G. Hitchner
265	Pyne Poynt, Camden	April 7, 1911	F. F. Patterson, Jr.
266	Real Estate Board, Camden	Jan. 22, 1924	Louis B. Humphreys, Jr.
267	Republic, Camden	Mar. 27, 1916	Henry Reeves

** August 3, 1923—John Campbell, Jr.
January 20, 1922—Girard.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	213
Harold W. Bennett	Clarence N. Haven	South Camden Trust Co., Camden, N. J.	214
R. S. Ayres	C. Chester Craig	41 West Walnut Ave., Merchantville, N. J.	215
George M. Bryson	T. Yorke Smith	513 Cooper St., Camden, N. J.	216
Joseph W. Wilson	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	217
Frank F. Neutze	Herbert H. Branin	211 Kaighn Ave., Camden, N. J.	218
Grover C. Richman	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	219
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	220
T. Harry Rowland	William B. Calhoun	4th & Federal Sts., Camden, N. J.	221
Joseph H. Carr	J. S. Hazleton	1853 Phillip St., Camden, N. J.	222
Benjamin Natal	Herman Natal	1254½ Kaighn Ave., Camden, N. J.	223
William J. Kraft	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	224
Joseph Varbalow	George C. Helker	2772 Federal St., Camden, N. J.	225
Asa M. Stackhouse	Anthony J. Oberst	Kaighn & Princess Aves., Camden, N. J.	226
Bleakly, Stockwell & Burling	Vinal A. Johnson	610 Wilson Bldg., Camden, N. J.	227
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	228
Joseph Varbalow	Frederick L. Michener	500 Broadway, Camden, N. J.	229
Ernest L. Bartelt	J. Charles Winters	311 Market St., Camden, N. J.	230
Joseph C. Haines	Clarence N. Haven	South Camden Trust Co., Camden, N. J.	231
Joseph Varbalow	Elmer Barbell	1130 Baring St., Camden, N. J.	232
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	233
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	234
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	235
Samuel M. Shay	Joseph Roszkowiak	1218½ Atlantic Ave., Camden, N. J.	236
Joseph Varbalow	Edmund A. Dale	224 Federal St., Camden, N. J.	237
William B. Knight	W. M. Morris	412 South Sixth St., Camden, N. J.	238
Raymond L. Siris	Reba N. Obus	722 Federal St., Camden, N. J.	239
Samuel M. Shay	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	240
J. Edward Fagen	Preston W. Hartmann	2957 Yorkship Square, Camden, N. J.	241
Samuel M. Shay	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	242
Samuel M. Shay	Richard O'Neill	6th & Berkley Sts., Camden, N. J.	243
Maurice L. Praissman	Robert C. Perina	1054 Liberty St., Camden, N. J.	244
T. Harry Rowland	Charles St. Clair	1124 Princess Ave., Camden, N. J.	245
T. Harry Rowland	Charles W. Austermuhl	431 Market St., Camden, N. J.	246
Harold W. Bennett	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	247
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	248
D. Trueman Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	249
Wilbert V. Pike	Walter Charriere	31 Cuthbert Road, Collingswood, N. J.	250
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	251
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	252
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	253
W. Louis Bossle	Howard F. Harrison	3039 Stevens St., Camden, N. J.	254
Joseph Beck Tyler	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	255
Barney B. Brown	Albert H. Gleaner	R. D. No. 1, Merchantville, N. J.	256
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	257
Edward West	J. Rodney Forrest	Haddon Ave. at Federal St., Camden, N. J.	258
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	259
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	260
Frank C. Propert	Vinal A. Johnson	610 Wilson Bldg., Camden, N. J.	261
Harry H. Teitelman	William Rudolph	515 Market St., Camden, N. J.	262
Albert E. Burling	William M. Lewis	Linden Ave., Woodbury Heights, N. J.	263
Frank F. Neutze	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	264
Ernest L. Bartelt	Lawrence M. Verga	Haddonfield, N. J.	265
Benjamin Natal	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	266
Frank C. Propert	Vinal A. Johnson	610 Wilson Bldg., Camden, N. J.	267

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Camden County—Con.								
213	Economy	$506,600	.....	$53,835	$90,428	$5,665	$9,809	$14	$666,351
214	Emerson	239,450	.....	8,000	5,721	.....	1,207	.....	254,378
215	Endowment	424,900	.....	17,859	218	2,252	3,813	2,324	451,366
216	Excelsior	383,700	.....	53,367	80,384	12,810	2,057	83	532,401
217	Fairview	261,900	.....	6,807	75	3,188	1,582	1,504	275,056
218	Fleming	11,400	.....	.....	.....	.....	606	125	12,131
219	Forward	271,950	.....	21,535	950	.....	1,868	259	296,562
220	Franklin, No. 3	447,450	.....	17,650	75	5,189	2,552	.....	472,916
221	Fraternal Societies	286,975	.....	10,020	397	5,211	2,985	.....	305,588
222	Frederick Douglass	77,400	.....	10,869	628	.....	6,330	.....	95,227
223	Friendship	381,900	.....	95,050	3,444	39,420	1,814	244	521,872
224	German Centennial	215,900	.....	3,700	681	2,500	869	1,522	225,172
225	Grange	61,100	.....	4,250	520	.....	224	.....	66,094
226	Greater Camden	249,700	.....	8,800	2,664	.....	1,598	1,452	264,214
227	Guarantee	270,850	.....	27,074	2,751	.....	1,584	219	302,478
228	Highland	197,200	.....	3,740	2,134	.....	1,382	6,850	211,306
229	Home Buyers'	287,750	.....	58,150	1,988	17,054	4,798	.....	369,740
230	Homestead	482,350	.....	24,600	101	.....	8,127	104	515,282
231	Householders	326,400	.....	20,120	1,514	16,096	2,212	2,057	368,399
232	Hyman Varbalow	134,200	.....	21,565	263	11,300	2,339	210	169,877
233	Ideal	365,100	.....	27,215	46	4,582	8,100	57	405,100
234	Investment	325,750	.....	15,121	2,538	3,778	4,701	342	352,230
235	Italian-American	196,600	.....	19,520	9,715	.....	4,459	206	230,500
236	Jan Sobieski	63,500	.....	3,354	618	.....	688	.....	68,160
237	John Campbell, Jr.—Girard	113,050	.....	12,470	5,693	.....	3,068	.....	134,281
238	Junior Emblem	118,300	.....	13,798	17,557	4,397	1,494	161	155,707
239	Kaighn Avenue	84,600	.....	9,105	19	3,451	898	.....	98,073
240	Kazimier Pulaski	104,550	.....	4,785	2,569	1,068	3,421	100	116,493
241	Kearsarge	51,350	.....	640	1,473	.....	283	580	54,326
242	Kosciuszko	867,950	.....	48,590	30,742	5,700	7,664	1,366	962,012
243	LaSalle	454,100	.....	36,605	295	6,241	4,067	217	501,525
244	Lawnton	53,400	.....	2,550	1,590	.....	436	91	58,067
245	Liberty	188,300	.....	9,200	5,737	4,000	303	75	207,615
246	Market	641,350	.....	24,355	11,888	15,260	8,383	450	701,686
247	Marne	65,200	.....	2,500	23	.....	629	409	68,761
248	Mechanics & Workingmen's	520,950	.....	30,750	64	.....	1,800	17	553,581
249	Mickle	91,900	.....	1,380	8	.....	1,048	.....	94,336
250	Moose	228,550	.....	8,025	2,085	2,612	1,695	100	243,067
251	Mt. Ephraim	122,750	.....	12,020	5,509	.....	883	490	141,652
252	Mutual	404,300	.....	21,250	8,241	4,000	2,016	.....	439,807
253	North Camden	431,600	.....	20,890	58,257	2,519	6,500	17	519,783
254	Northeast	181,000	.....	9,446	171	.....	1,527	70	192,214
255	Northern	897,250	$147,900	53,000	6,449	16,380	4,757	10	1,125,746
256	Ocean Boulevard	38,900	.....	3,225	1,189	.....	1,670	.....	44,984
257	Pavonia	255,150	.....	10,650	3,881	2,925	1,508	4,478	278,592
258	Penn	227,850	.....	8,500	2,240	.....	2,596	.....	241,186
259	Peoples	592,000	.....	19,200	50	.....	3,298	.....	614,548
260	Phoenix	418,700	.....	13,100	3,413	.....	1,883	1	437,097
261	Plymouth	472,500	.....	46,295	2,057	6,600	5,021	161	532,634
262	Progress Lodge	239,300	.....	43,505	2,186	24,086	3,713	70	312,860
263	Provident	363,650	10,000	14,250	8,676	8,937	3,351	64	408,928
264	Public Safety	292,800	.....	20,675	822	16,126	4,407	.....	334,830
265	Pyne Poynt	367,700	.....	9,750	72	.....	748	.....	378,270
266	Real Estate Board	94,250	.....	6,394	378	8,627	3,232	240	113,121
267	Republic	850,650	.....	87,854	3,891	7,600	4,967	7	954,969

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$483,864	.....	.....	$6,200	.....	.....	$645	.....	.....	.....	$175,642	213
181,047	.....	.....	.....	.....	.....	84	.....	$28,000	.....	45,247	214
342,438	.....	.....	.....	.....	.....	444	.....	14,000	$234	94,250	215
392,664	.....	.....	1,200	.....	.....	529	.....	.....	.....	138,008	216
167,328	.....	.....	27,700	.....	.....	127	.....	33,450	.....	46,451	217
11,520	.....	.....	.....	.....	.....	25	.....	.....	144	442	218
223,728	.....	.....	.....	.....	.....	233	.....	19,500	.....	53,101	219
329,883	.....	.....	.....	.....	.....	346	.....	35,200	.....	107,487	220
216,603	.....	.....	.....	.....	.....	158	.....	20,000	.....	68,827	221
62,532	.....	.....	.....	.....	.....	99	.....	13,000	322	19,274	222
321,390	.....	.....	.....	.....	.....	.....	.....	85,000	389	115,093	223
161,970	.....	.....	.....	.....	$7,318	162	.....	.....	129	55,593	224
45,507	.....	.....	.....	.....	.....	107	.....	10,200	40	10,240	225
190,203	.....	.....	.....	.....	2,600	783	.....	7,000	244	63,384	226
230,292	.....	.....	.....	.....	.....	305	.....	.....	7	71,874	227
135,030	.....	.....	.....	.....	.....	107	.....	36,000	.....	40,169	228
244,884	.....	.....	.....	.....	.....	119	.....	45,000	.....	79,737	229
359,381	.....	.....	.....	.....	.....	247	.....	32,200	717	122,737	230
235,933	.....	.....	.....	.....	.....	38	.....	58,000	.....	74,428	231
123,801	.....	.....	.....	$823	.....	132	.....	18,500	.....	26,621	232
262,662	.....	.....	7,500	.....	.....	281	.....	55,300	672	78,685	233
242,364	.....	.....	.....	.....	.....	238	.....	25,000	470	84,158	234
166,452	.....	.....	.....	507	.....	80	.....	16,925	.....	46,536	235
55,090	.....	.....	.....	.....	.....	15	.....	4,950	.....	8,105	236
110,302	.....	.....	.....	.....	.....	477	.....	.....	.....	23,502	237
125,052	.....	.....	.....	70	.....	241	.....	.....	.....	30,344	238
65,340	.....	.....	.....	376	.....	36	.....	17,825	.....	14,496	239
62,814	.....	.....	17,000	1	.....	45	.....	18,000	50	18,583	240
37,287	.....	.....	2,600	.....	.....	.....	.....	8,000	7	6,432	241
607,758	.....	.....	.....	.....	.....	45	.....	117,700	27,800	208,709	242
377,841	.....	.....	.....	.....	.....	1,053	.....	8,900	.....	113,731	243
43,434	.....	.....	3,000	25	.....	25	.....	2,000	.....	9,583	244
156,582	.....	.....	.....	.....	.....	132	.....	.....	.....	50,901	245
519,108	.....	.....	.....	.....	.....	949	.....	36,500	91	145,038	246
50,172	.....	.....	.....	.....	.....	133	.....	9,850	.....	8,606	247
370,254	.....	.....	.....	.....	100	693	.....	68,400	.....	114,134	248
69,978	.....	.....	.....	76	.....	513	.....	14,900	79	8,790	249
168,726	.....	.....	.....	.....	.....	404	.....	27,000	.....	46,937	250
96,411	.....	.....	.....	133	.....	35	.....	16,900	.....	28,173	251
310,362	.....	.....	.....	.....	.....	550	.....	.....	.....	128,895	252
380,334	.....	.....	8,000	.....	.....	995	.....	.....	.....	130,454	253
136,170	.....	.....	.....	.....	.....	171	.....	32,250	.....	23,623	254
817,870	.....	.....	.....	73	.....	525	.....	100,000	.....	207,278	255
28,248	.....	.....	.....	22	.....	141	.....	9,200	.....	7,373	256
184,440	.....	.....	.....	.....	.....	279	.....	35,200	.....	58,673	257
166,422	.....	.....	.....	.....	.....	229	.....	22,500	.....	52,035	258
383,130	.....	.....	.....	.....	500	337	.....	113,200	.....	117,381	259
237,240	.....	.....	85,300	.....	.....	387	.....	50,000	.....	64,170	260
406,614	.....	.....	.....	.....	.....	240	.....	3,900	.....	121,880	261
206,416	.....	.....	6,600	.....	.....	113	.....	30,500	491	68,740	262
305,052	.....	.....	.....	.....	.....	138	.....	.....	2	103,736	263
230,950	.....	.....	2,200	.....	.....	497	.....	53,600	.....	47,583	264
266,550	.....	.....	.....	.....	.....	107	.....	32,800	.....	78,813	265
78,218	.....	.....	.....	.....	.....	172	.....	19,950	.....	14,781	266
620,802	.....	.....	.....	.....	.....	383	.....	148,700	.....	185,084	267

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
213	Economy	7,112	508	.....	.....	.....	.....	31	4
214	Emerson	3,206	390	.....	.....	.....	.....	.....	.....
215	Endowment	5,233	564	.....	.....	.....	.....	.....	.....
216	Excelsior	5,649	468	.....	.....	.....	.....	6	6
217	Fairview	3,011	438	.....	.....	.....	.....	139	39
218	Fleming	798	108	.....	.....	.....	.....	.....	.....
219	Forward	4,005	297	.....	.....	.....	.....	.....	.....
220	Franklin, No. 3	4,739	780	.....	.....	.....	.....	.....	.....
221	Fraternal Societies	3,046	322	.....	.....	.....	.....	.....	.....
222	Frederick Douglass	1,126	257	.....	.....	.....	.....	.....	.....
223	Friendship	4,556	420	.....	.....	.....	.....	.....	.....
224	German Centennial	2,279	300	.....	.....	.....	.....	.....	.....
225	Grange	1,030	160	.....	.....	.....	.....	.....	.....
226	Greater Camden	2,808	243	.....	.....	.....	.....	.....	.....
227	Guarantee	3,289	465	.....	.....	.....	.....	.....	.....
228	Highland	2,136	216	.....	.....	.....	.....	.....	.....
229	Home Buyers'	3,502	357	.....	.....	.....	.....	.....	.....
230	Homestead	4,647	402	.....	.....	.....	.....	.....	.....
231	Householders	3,520	339	.....	.....	.....	.....	.....	.....
232	Hyman Varbalow	2,824	246	.....	.....	.....	.....	.....	.....
233	Ideal	4,097	423	.....	.....	.....	.....	37	10
234	Investment	3,569	330	.....	.....	.....	.....	.....	.....
235	Italian-American	2,762	392	.....	.....	.....	.....	.....	.....
236	Jan Sobieski	1,518	219	.....	.....	.....	.....	.....	.....
237	John Campbell, Jr.—Girard	1,975	239	.....	.....	.....	.....	.....	.....
238	Junior Emblem	2,032	405	.....	.....	.....	.....	.....	.....
239	Kaighn Avenue	1,649	205	.....	.....	.....	.....	.....	.....
240	Kazimier Pulaski	1,114	188	.....	.....	.....	.....	170	15
241	Kearsarge	933	249	.....	.....	.....	.....	13	6
242	Kosciuszko	9,166	1,245	.....	.....	.....	.....	.....	.....
243	La Salle	6,048	869	.....	.....	.....	.....	.....	.....
244	Lawnton	1,121	157	.....	.....	.....	.....	15	4
245	Liberty	2,351	260	.....	.....	.....	.....	.....	.....
246	Market	9,016	910	.....	.....	.....	.....	.....	.....
247	Marne	1,220	187	.....	.....	.....	.....	.....	.....
248	Mechanics and Workingmen's	5,616	791	.....	.....	.....	.....	.....	.....
249	Mickle	2,249	387	.....	.....	.....	.....	.....	.....
250	Moose	2,782	377	.....	.....	.....	.....	.....	.....
251	Mt. Ephraim	1,469	219	.....	.....	.....	.....	.....	.....
252	Mutual	5,164	493	.....	.....	.....	.....	.....	.....
253	North Camden	5,472	398	.....	.....	.....	.....	40	4
254	Northeast	3,434	537	.....	.....	.....	.....	.....	.....
255	Northern	13,788	1,284	.....	.....	.....	.....	.....	.....
256	Ocean Boulevard	636	90	.....	.....	.....	.....	.....	.....
257	Pavonia	2,631	319	.....	.....	.....	.....	.....	.....
258	Penn	2,714	363	.....	.....	.....	.....	.....	.....
259	Peoples	5,350	825	.....	.....	.....	.....	.....	.....
260	Phoenix	3,981	354	.....	.....	.....	.....	427	30
261	Plymouth	5,720	560	.....	.....	.....	.....	.....	.....
262	Progress Lodge	3,097	337	.....	.....	.....	.....	33	4
263	Provident	4,142	563	.....	.....	.....	.....	11	3
264	Public Safety	5,562	689	.....	.....	.....	.....	.....	.....
265	Pyne Poynt	4,076	382	.....	.....	.....	.....	.....	.....
266	Real Estate Board	1,531	181	.....	.....	.....	.....	.....	.....
267	Republic	9,961	1,360	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
7,143	220	292	S.	$1.00 m.	$200	6	$0.05 b	.....	213
3,206	119	271	S.	1.00 m.	200	6	.05 b	$0.05 b	214
5,233	306	258	S.	1.00 m.	200	6	.....	.....	215
5,655	186	288	S.	1.00 m.	200	6	.05 b	.....	216
3,150	169	308	S.	1.00 m.	200	6	.05 b	.....	217
798	6	102	S.	1.00 m.	200	6	.05 b	.08⅓ b	218
4,005	124	173	S.	1.00 m.	200	6	.05 b	.....	219
4,739	250	530	S.	1.00 m.	200	6	.....	.....	220
3,046	127	195	S.	1.00 m.	200	6	.05 b	.....	221
1,126	120	137	S.	1.00 m.	200	6	.10 b	.10 b	222
4,556	289	131	S.	1.00 m.	200	6	.05 b	.....	223
2,279	152	148	S.	1.00 m.	200	6	.05 b	.....	224
1,030	39	121	S.	1.00 m.	200	6	.05 b	.05 b	225
2,808	130	113	S.	1.00 m.	200	6	.05 b	.....	226
3,289	177	288	S.	1.00 m.	200	6	.05 b	.....	227
2,136	97	119	S.	1.00 m.	200	6	.05 b	.....	228
3,502	198	159	S.	1.00 m.	200	6	.05 b	.02½ b	229
4,647	194	208	S.	1.00 m.	200	6	.05 b	.05 b	230
3,520	158	181	S.	1.00 m.	200	6	.05 b	.05 b	231
2,824	99	147	S.	1.00 m.	200	6	.05 b	.05 b	232
4,134	147	286	S.	1.00 m.	200	6	.....	.....	233
3,569	147	183	S.	1.00 m.	200	6	.07½ b	.....	234
2,762	141	251	S.	1.00 m.	200	6	.08 b	.....	235
1,518	50	169	S.	1.00 m.	200	6	.05 b	.....	236
1,975	71	168	S.	1.00 m.	200	6	.05 b	.....	237
2,032	146	259	S.	1.00 m.	200	6	.05 b	.....	238
1,649	71	134	S.	1.00 m.	200	6	.05 b	.05 b	239
1,284	58	145	S.	1.00 m.	100 & 200	6	.05 b	.....	240
946	27	228	O. P.	.....	200	6	3.00 a	.....	241
9,166	504	741	S.	1.00 m.	200	6	.05 b	.....	242
6,048	306	563	S.	1.00 m.	200	6	.05 b	.....	243
1,136	34	127	S.	1.00 m.	200	6	.05 b	.05 b	244
2,351	69	191	S.	1.00 m.	200	6	.05 b	.....	245
9,016	261	649	S.	1.00 m.	200	6	.05 b	.05 b	246
1,220	51	136	S.	1.00 m.	200	6	.05 b	.....	247
5,616	251	540	S.	1.00 m.	200	6	.....	.....	248
2,249	46	341	S.	1.00 & 2.00 m.	200	6	.07½ b	.07½ b	249
2,782	132	245	S.	1.00 m.	200	6	02½ b	.....	250
1,469	105	114	S.	1.00 m.	200	6	.05 b	.....	251
5,164	192	301	S.	1.00 m.	200	6	.....	.....	252
5,512	150	252	S.	1.00 m.	200	6	.05 b	.....	253
3,434	127	410	S.	1.00 m.	200	6	.05 b	.....	254
13,788	331	953	S.	1.00 m.	200	6	.....	.....	255
636	32	58	S.	1.00 m.	200	6	.10 b	.05 b	256
2,631	149	170	S.	1.00 m.	200	6	.05 b	.05 b	257
2,714	120	243	S.	1.00 m.	200	6	.05 b	.....	258
5,850	215	610	S.	1.00 m.	200	6	.....	.....	259
4,408	180	204	S.	1.00 m.	200	6	.10 b	.....	260
5,720	251	309	S.	1.00 m.	200	6	.05 b	.....	261
3,130	157	184	S.	1.00 m.	200	6	.05 b	.05 b	262
4,142	172	391	S.	1.00 m.	200	6	.05 b	.05 b	263
5,573	156	536	S.	1.00 m.	200	6	.05 b	.....	264
4,076	166	216	S.	1.00 m.	200	6	.....	.....	265
1,531	50	131	S.	1.00 m.	200	6	.05 to .10 b	.....	266
9,961	363	997	S.	1.00 m.	200	6	.05 b	.....	267

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		
268	Resolute, Camden	Jan. 17, 1921	Joseph E. Nowrey
269	Reward, Camden	Nov. 16, 1923	M. J. Lawnicki
270	River Avenue, Camden	Mar. 13, 1924	Frederick von Nieda
271	Rosedale, Camden	Aug. 26, 1911	Reuben H. Starkweather
272	Royden, Camden	May 26, 1922	Oscar K. Middleton
273	Saint Bernard, Camden	Feb. 7, 1924	Charles R. O'Connor
274	South Camden, Camden	April 26, 1895	Theodore C. Tiedeken
275	South End, Camden	April 24, 1922	Thomas W. Bunting
276	South Ward, No. 2, Camden	Sept. 19, 1861	Samuel L. D. Barcklow
277	Spartan, Camden	Jan. 6, 1919	Arthur E. Armitage
278	Stockton, Camden	Nov. 7, 1890	Fithian S. Simmons
279	Stone Harbor, Camden	Jan. 21, 1909	Frank M. Booth
280	Surety, Camden	Dec. 1, 1914	Lewis A. Hawkes
281	Terminal, Camden	Jan. 7, 1922	I. Mulford Smith
282	Transportation, Camden	Dec. 1, 1924	Artman E. Hummel
283	Twentieth Century, Camden	Feb. 15, 1901	George A. Frey
284	Union, Camden	Mar. 21, 1903	William S. F. Pierce
285	Victor, Camden	Oct. 23, 1920	M. K. Mines
286	Victoria, Camden	July 16, 1920	Raymond S. Porter
287	Walt Whitman, Camden	Sept. 16, 1924	L. L. Schroedel
288	Westfield, Camden	June 2, 1913	George Bachmann
289	West Jersey Mutual, Camden	Dec. 29, 1898	James E. Bryan
290	Yorkship Square, Camden	Jan. 5, 1922	Loring S. Strang
291	Progressive, Chesilhurst	Oct. 5, 1901	Max A. Benach
292	Clementon, Clementon	Mar. 26, 1892	Frederick W. Wright
293	Orchard, Clementon	June 8, 1925	H. S. Riddle
294	Signal Hill, Clementon Heights	Jan. 14, 1921	A. E. Kingett
295	Camden County, Collingswood	Oct. 11, 1923	Joseph H. Chamberlin
296	Collingswood, Collingswood	May 9, 1890	Thomas W. Maclary
297	Greater Collingswood, Collingswood	April 13, 1914	T. W. Madden
298	Integrity, Collingswood	Jan. 21, 1907	Edward B. Rogers
299	Knight Park, Collingswood	June 3, 1921	Albert J. Bartlett
300	Vineyard, Collingswood	Mar. 10, 1926	Howard T. Walton
301	West Collingswood, Collingswood	April 27, 1907	August Briehl
302	Glendora, Glendora	June 19, 1920	Fred W. Plugge
303	Big Timber, Gloucester City	May 28, 1925	John P. J. Bernard
304	Gloucester City, Gloucester City	Oct. 13, 1917	John J. Haley
305	Improvement, Gloucester City	June 22, 1887	Frank Berckman
306	United Mutual, Gloucester City	Aug. 29, 1866	Harlan S. Miner
307	Victory, Gloucester City	Feb. 24, 1919	John J. Sickler
308	County, Haddonfield	Jan. 2, 1906	Frank C. Somers
309	Elizabeth Haddon, Haddonfield	Feb. 4, 1922	W. Gentry Hodgson
310	Indian King, Haddonfield	Dec. 1, 1923	J. C. Remington, Jr.
311	John Estaugh, Haddonfield	Nov. 9, 1923	William G. Moore
312	Mutual, Haddonfield	Jan. 15, 1874	Samuel Wood
313	Approved, Haddon Heights	May 25, 1925	L. D. Naudain
314	Haddon Heights, Haddon Heights	Feb. 16, 1905	Frederick Fries
315	Our Town, Haddon Heights	May 18, 1923	William J. Dallas
316	Victory, Haddon Heights	Nov. 14, 1919	George R. Pelouze
317	Glen, Laurel Springs	Nov. 17, 1921	H. M. Streeton
318	Laurel Springs, Laurel Springs	Feb. 18, 1910	Frank MacNutt
319	Lawnside Mutual, Lawnside	Sept. 18, 1915	Walter Miller
320	United Towns, Lindenwold	Mar. 10, 1890	J. Palmer Earl
321	Mutual, Magnolia	April 26, 1889	R. K. Lippincott
322	Greater Municipality, Merchantville	Mar. 6, 1924	Frederick L. Holman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Herbert Richardson	George E. Yost	2138 44th St., Camden, N. J.	268
Edmund H. Reeves	James S. Bontemps	1159 Princess Ave., Camden, N. J.	269
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	270
Joseph W. Wilson	Thomas C. Wright	16 South 35th St., Camden, N. J.	271
Joseph W. Wilson	Josephus Jennings, Jr.	85 South 27th St., Camden, N. J.	272
Samuel M. Shay	James A. Hopkins	629 Elm St., Camden, N. J.	273
Raymond R. Donges	C. H. Helmbold, Jr.	6th & Penn Sts., Camden, N. J.	274
Bryan M. Seabrook	Josephus Jennings, Jr.	85 South 27th St., Camden, N. J.	275
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	121 Euclid Ave., Haddonfield, N. J.	276
Elmer G. Van Name	Vinal A. Johnson	610 Wilson Bldg., Camden, N. J.	277
Bleakly, Stockwell & Burling	Joseph H. Carr	Land Title Bldg., Camden, N. J.	278
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	279
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	280
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	281
Edward R. Delbert	James J. Riley	345 W. Third St., Moorestown, N. J.	282
Joseph H. Carr	Henry M. Evans	Land Title Bldg., Camden, N. J.	283
Raymond R. Donges	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	284
M. Bergen Stone	George Meley	523 Market St., Camden, N. J.	285
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	286
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	287
David R. Rose	Josephus Jennings, Jr.	85 South 27th St., Camden, N. J.	288
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	289
C. Richard Allen	Frank H. Harding	3033 Steven St., Camden, N. J.	290
Frank Nelson Jess	George H. Krueger	Waterford, N. J.	291
T. Harry Rowland	James W. Davis	Clementon, N. J.	292
Herbert J. Koehler	Martin J. Flynn	1503 Baird Ave., Camden, N. J.	293
T. Philips Brown	William G. Rudolph	515 Market St., Camden, N. J.	294
Thomas R. Clevenger	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	295
John B. Kates	A. C. Havens	117 Homestead Ave., Collingswood, N. J.	296
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	297
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	298
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	299
John A. Penn	Walter H. Kille	333 Park Ave., Collingswood, N. J.	300
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	301
Wilbert V. Pike	Oscar Albert Parsons	Glendora, N. J.	302
Henry M. Evans	Joseph A. McHenry, Jr.	32 N. Burlington St., Gloucester City, N. J.	303
Charles A. Cogan	William B. Hambleton	2 North King St., Gloucester City, N. J.	304
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	305
Charles A. Cogan	Charles A. Holdcraft	314 Monmouth St., Gloucester City, N. J.	306
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	307
Ralph N. Kellam	Robert Wright	Haddonfield, N. J.	308
Robert J. Tait Paul	Orrin W. Horner	100 Chestnut St., Haddonfield, N. J.	309
Elmer G. Van Name	D. Irving Taylor	Haddonfield, N. J.	310
Wilbert V. Pike	Arthur P. Ellis	203 Wilson Bldg., Camden, N. J.	311
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	312
Charles H. Stevens	Robert W. Janvier	Mt. Ephraim National Bank, Mt. Ephraim, N. J.	313
Frank Nelson Jess	W. M. Nash	Haddon Heights, N. J.	314
Cyrus D. Marter	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	315
J. Edward Fagen	C. F. Cottringer	125 9th Ave., Haddon Heights, N. J.	316
Joseph S. Low	Charles J. Draude	Laurel Springs, N. J.	317
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	318
John B. Kates	Horace J. Bryant	White Horse Pike, Lawnside, N. J.	319
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	320
John O. Wilson	O. E. Hagen	Lincoln Ave., Magnolia, N. J.	321
Grover C. Richman	Charles B. Coe, Jr.	6158 Irving Ave., Merchantville, N. J.	322

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Camden County—Con.								
268	Resolute	$103,000	.....	$5,895	$930	$4,288	$522	$25	$114,660
269	Reward	71,050	.....	4,430	736	4,187	1,808	761	82,972
270	River Avenue	71,900	.....	9,016	57	.....	199	675	81,847
271	Rosedale	492,500	.....	16,045	1,683	.....	2,793	918	513,939
272	Royden	86,100	.....	5,235	143	.....	1,448	457	93,383
273	Saint Bernard	118,200	.....	6,000	1,294	.....	1,358	656	127,508
274	South Camden	396,300	.....	11,765	19,478	1, 100	3,192	2,563	434,398
275	South End	108,100	.....	6,040	2,679	.....	970	631	118,420
276	South Ward, No. 2	931,050	.....	67,035	2,381	10,800	2,149	173	1,013,588
277	Spartan	394,950	.....	37,012	1,928	.....	4,313	2,394	440,597
278	Stockton	458,000	$3,000	25,465	16,381	33,476	6,059	508	542,889
279	Stone Harbor	271,550	.....	19,645	30,216	3,600	1,119	411	326,541
280	Surety	293,200	.....	14,870	6,642	.....	2,866	81	317,659
281	Terminal	329,850	.....	18,990	545	.....	779	301	350,465
282	Transportation	166,300	.....	8,741	783	.....	2,604	101	178,529
283	Twentieth Century	563,300	.....	25,525	3,668	14,977	8,565	189	616,224
284	Union	125,200	.....	5,200	19,947	.....	506	739	151,592
285	Victor	167,600	.....	16,629	23,173	8,939	4,011	320	220,672
286	Victoria	212,750	.....	22,165	1,515	.....	2,374	1,175	239,979
287	Walt Whitman	88,850	.....	2,700	1,051	8,669	345	.....	101,615
288	Westfield	379,600	.....	18,035	8,243	.....	2,272	2,038	410,188
289	West Jersey Mutual	449,700	.....	35,840	5,670	19,162	4,367	673	515,412
290	Yorkship Square	93,940	.....	11,116	100	3,000	908	12	109,076
291	Progressive	292,900	.....	15,450	6,298	4,842	7,056	347	326,893
292	Clementon	904,350	.....	39,520	47,873	8,844	15,132	2,173	1,017,892
293	Orchard	18,400	.....	1,465	570	3,704	454	80	24,673
294	Signal Hill	86,630	.....	3,870	3,375	.....	1,316	383	95,574
295	Camden County	139,500	.....	26,605	1,394	.....	2,308	119	169,926
296	Collingswood	795,200	.....	35,545	26,892	7,500	4,229	486	869,852
297	Greater Collingswood	425,460	.....	33,595	1,776	.....	1,336	2,405	464,572
298	Integrity	782,439	.....	41,863	3,929	4,244	2,750	247	835,472
299	Knight Park	335,100	.....	21,100	2,525	.....	800	.....	359,525
300	Vineyard	58,500	.....	3,415	297	.....	862	125	63,199
301	West Collingswood	668,580	.....	39,962	643	6,932	2,325	100	718,542
302	Glendora	103,050	.....	6,670	1,875	8,190	1,903	237	121,925
303	Big Timber	42,900	.....	2,150	21	2,311	851	65	48,298
304	Gloucester City	841,100	.....	9,500	1,010	18,016	12,394	297	882,317
305	Improvement	845,300	.....	11,000	56	7,954	7,345	125	871,780
306	United Mutual	598,700	.....	.....	72	3,100	4,844	381	607,097
307	Victory	342,950	.....	13,025	158	.....	3,217	254	359,604
308	County	370,800	.....	30,850	9,083	9,956	6,219	263	427,171
309	Elizabeth Haddon	302,300	.....	14,840	1,745	3,869	3,192	.....	325,946
310	Indian King	157,000	.....	5,990	3,322	10,315	521	.....	177,148
311	John Estaugh	191,050	.....	10,718	326	2,496	3,634	195	208,419
312	Mutual	1,232,075	.....	49,166	143	.....	10,562	913	1,292,859
313	Approved	47,400	.....	1,631	264	.....	690	100	50,085
314	Haddon Heights	888,850	.....	47,090	2,142	4,220	5,437	32	947,771
315	Our Town	204,525	.....	20,290	470	.....	2,161	30	227,476
316	Victory	345,550	.....	19,900	3,807	15,100	2,220	10,008	396,585
317	Glen	93,300	.....	10,083	1,174	3,209	1,783	202	109,751
318	Laurel Springs	311,468	.....	9,219	7,736	3,044	6,161	199	337,827
319	Lawnside Mutual	153,900	.....	5,773	40	.....	4,354	14	164,081
320	United Towns	680,650	.....	13,100	2,023	7,243	11,911	680	715,607
321	Mutual	480,800	.....	19,860	660	3,741	10,570	264	515,895
322	Greater Municipality	152,250	.....	7,555	181	.....	3,902	7	163,895

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$91,450						$149				$23,061	268
56,373						135		$15,650	$81	10,733	269
66,396			$1,000			146		4,200		10,105	270
327,606			39,600			248		47,500	450	98,535	271
58,242			3,300			130		18,500	231	12,980	272
98,880						141		10,400		18,087	273
311,664						195		12,000	254	110,285	274
81,534						48		20,300		16,538	275
726,858			25,600			1,422		40,000	236	219,472	276
341,610						370		6,000	53	92,564	277
401,016	$700				$6,000	150		500	192	134,331	278
251,202						259				75,080	279
237,336						237				80,086	280
255,930						223		41,000		53,312	281
129,294						429		28,600	359	19,847	282
389,076			7,400			597		100,000	229	118,922	283
115,158						98			30	36,306	284
167,550						180				52,942	285
142,368			22,700			172		34,000	404	40,335	286
69,028						584		22,500		9,503	287
255,366					14,550	213		63,250		76,809	288
350,610						370		35,000		129,432	289
76,818			1,700	$307		166		16,200	194	13,691	290
210,660				36		605		26,500		89,092	291
566,490			188,400			623		75,700	30	186,649	292
19,740						15		3,000	42	1,876	293
67,965				34		4444		13,800		13,331	294
125,037						602		22,625		21,662	295
597,681			43,300			3,423		39,500	250	185,698	296
316,650				163		347		55,200	552	91,660	297
610,651			16,100	245		1,814		25,000	63	181,599	298
264,303						1,155		26,700	184	67,183	299
51,297						572		7,000	35	4,295	300
527,922						618		41,000	155	148,847	301
85,554						398		11,600	318	24,055	302
34,158			1,000			1		9,275	65	3,799	303
603,384						535		75,923		202,475	304
585,852						103		91,400	881	193,544	305
337,656					87,300	1,112		67,300	2,220	111,509	306
232,856			12,900	50		293		40,000	161	73,344	307
320,580				99		223				106,269	308
240,159						504		35,000		50,283	309
148,638						414				28,096	310
160,744						489		14,500		32,686	311
1,007,016				22		890		8,000		276,931	312
38,154						67		7,600		4,264	313
668,598			62,700			426		27,500	179	188,368	314
176,343						293		18,000	256	32,584	315
308,631						426			183	87,345	316
75,336			3,800			108		8,925		21,582	317
261,558						255				76,014	318
103,266			12,200			200		15,500		32,915	319
405,582			56,000			683		110,000	29,670	113,672	320
380,157						384		9,000		126,354	321
135,816						354		5,500	129	22,096	322

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
268	Resolute	1,575	217	.....	.....	.....	.....	.....	.....
269	Reward	1,167	165	.....	.....	.....	.....	.....	.....
270	River Avenue	1,533	289	.....	.....	.....	.....	5	1
271	Rosedale	5,213	502	.....	.....	.....	.....	198	35
272	Royden	1,338	231	.....	.....	.....	.....	16	7
273	Saint Bernard	2,015	321	.....	.....	.....	.....	.....	.....
274	South Camden	4,370	405	.....	.....	.....	.....	.....	.....
275	South End	1,622	275	.....	.....	.....	.....	.....	.....
276	South Ward No. 2	11,271	819	.....	.....	.....	.....	128	17
277	Spartan	6,067	544	.....	.....	.....	.....	.....	.....
278	Stockton	5,668	447	7	2	.....	.....	.....	.....
279	Stone Harbor	3,878	443	.....	.....	.....	.....	.....	.....
280	Surety	4,022	364	.....	.....	.....	.....	.....	.....
281	Terminal	5,316	425	.....	.....	.....	.....	.....	.....
282	Transportation	3,209	346	.....	.....	.....	.....	.....	.....
283	Twentieth Century	6,371	480	.....	.....	.....	.....	37	10
284	Union	2,948	178	.....	.....	.....	.....	.....	.....
285	Victor	2,552	280	.....	.....	.....	.....	.....	.....
286	Victoria	2,583	378	.....	.....	.....	.....	114	19
287	Walt Whitman	2,033	289	.....	.....	.....	.....	.....	.....
288	Westfield	3,870	413	.....	.....	.....	.....	.....	.....
289	West Jersey Mutual	4,626	429	.....	.....	.....	.....	.....	.....
290	Yorkship Square	1,614	282	.....	.....	.....	.....	9	3
291	Progressive	3,631	654	.....	.....	.....	.....	.....	.....
292	Clementon	8,863	1,342	.....	.....	.....	.....	942	71
293	Orchard	592	52	.....	.....	.....	.....	.....	.....
294	Signal Hill	1,781	258	.....	.....	.....	.....	.....	.....
295	Camden County	3,400	254	.....	.....	.....	.....	.....	.....
296	Collingswood	9,844	800	.....	.....	.....	.....	216	38
297	Greater Collingswood	5,044	432	.....	.....	.....	.....	.....	.....
298	Integrity	10,002	727	.....	.....	.....	.....	81	27
299	Knight Park	5,003	613	.....	.....	.....	.....	.....	.....
300	Vineyard	2,397	240	.....	.....	.....	.....	.....	.....
301	West Collingswood	8,595	653	.....	.....	.....	.....	.....	.....
302	Glendora	1,332	221	.....	.....	.....	.....	.....	.....
303	Big Timber	1,094	224	.....	.....	.....	.....	5	1
304	Gloucester City	9,511	1,135	.....	.....	.....	.....	.....	.....
305	Improvement	8,556	766	.....	.....	.....	.....	.....	.....
306	United Mutual	5,705	537	.....	.....	.....	.....	.....	.....
307	Victory	4,199	387	.....	.....	.....	.....	64	8
308	County	4,364	294	.....	.....	.....	.....	.....	.....
309	Elizabeth Haddon	5,169	351	.....	.....	.....	.....	.....	.....
310	Indian King	3,751	285	.....	.....	.....	.....	.....	.....
311	John Estaugh	3,561	368	.....	.....	.....	.....	.....	.....
312	Mutual	15,814	1,454	.....	.....	.....	.....	.....	.....
313	Approved	1,223	252	.....	.....	.....	.....	.....	.....
314	Haddon Heights	12,207	861	.....	.....	.....	.....	313	52
315	Our Town	4,019	449	.....	.....	.....	.....	.....	.....
316	Victory	5,198	445	.....	.....	.....	.....	.....	.....
317	Glen	1,332	202	.....	.....	.....	.....	19	3
318	Laurel Springs	8,504	568	.....	.....	.....	.....	.....	.....
319	Lawnside Mutual	1,845	346	.....	.....	.....	.....	61	16
320	United Towns	8,554	1,158	.....	.....	.....	.....	280	23
321	Mutual	6,329	616	.....	.....	.....	.....	.....	.....
322	Greater Municipality	3,440	434	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
1,575	66	151	S.	$1.00 m.	$200	6	$0.07½ b	.....	268
1,167	42	123	S.	1.00 m.	200	6	.05 b	.....	269
1,538	62	228	S.	1.00 m.	200	6	.05 b	.....	270
5,411	212	325	S.	1.00 m.	200	6	.....	.....	271
1,354	68	170	S.	1.00 m.	200	6	.05 b	.....	272
2,015	35	286	S.	1.00 m.	200	6	.....	.....	273
4,370	202	203	S.	.50 & 1.00 m.	200	6	.05 b	$0.05 b	274
1,622	86	189	S.	1.00 m.	200	6	.....	.....	275
11,399	386	450	S.	1.00 m.	200	6	.05 b	.....	276
6,067	249	295	S.	1.00 m.	200	6	.05 b	.....	277
5,675	189	260	S.	1.00 m.	200	6	.10 & .25 b	.....	278
3,878	129	314	S.	1.00 m.	200	6	.05 b	.05 b	279
4,022	127	237	S.	1.00 m.	200	6	.07½ b	.07½ b	280
5,316	156	269	S.	1.00 m.	200	6	.....	.....	281
3,209	119	227	S.	1.00 m.	200	6	.02½ b	.02½ b	282
6,408	206	284	S.	1.00 m.	200	6	.05 b	.....	283
2,948	81	97	S.	.50 m.	100	6	.05 b	.....	284
2,552	109	171	S.	1.00 m.	200	6	.07½ b	.....	285
2,697	139	258	S.	1.00 m.	200	6	.05 b	.....	286
2,033	40	249	S.	1.00 m.	200	6	.05 b	.....	287
3,870	258	155	S.	1.00 m.	200	6	.....	.....	288
4,626	202	227	S.	1.00 m.	200	6	.05 b	.....	289
1,623	102	183	S.	1.00 m.	200	6	.02½ b	.....	290
3,631	256	398	S.	1.00 m.	200	6	.22 b	.22 b	291
9,805	620	793	S.	1.00 m.	200	6	.07 b	.07 b	292
592	14	38	S.	1.00 m.	200	6	.05 b	.05 b	293
1,781	77	181	S.	1.00 m.	200	6	.07 b	.07 b	294
3,400	64	190	S.	1.00 m.	200	6	.05 b	.05 b	295
10,060	348	490	S.	1.00 m.	200	6	.05 b	.05 b	296
5,044	170	262	S.	1.00 m.	200	6	.05 b	.....	297
10,083	199	555	S.	1.00 m.	200	6	.05 b	.....	298
5,003	129	484	S.	1.00 m.	200	6	.05 b	.....	299
2,397	27	213	S.	1.00 m.	200	6	.05 b	.....	300
8,595	287	366	S.	1.00 m.	200	6	.....	.....	301
1,332	100	121	S.	1.00 m.	200	6	.07½ b	.07½ b	302
1,099	32	193	S.	1.00 m.	200	6	.05 b	.....	303
9,511	369	766	S.	1.00 m.	200	6	.05 b	.05 b	304
8,556	391	375	S.	1.00 m.	200	6	.05 b	.05 b	305
5,705	329	208	S.	1.00 m.	200	6	.05 b	.....	306
4,263	175	220	S.	1.00 m.	200	6	.05 b	.....	307
4,364	135	159	S.	1.00 m.	200	6	.05 b	.....	308
5,169	91	260	S.	1.00 m.	200	6	.05 b	.....	309
3,751	55	230	S.	1.00 m.	200	6	.05 b	.05 b	310
3,561	77	291	S.	1.00 m.	200	6	.07½ b	.07½ b	311
15,814	486	968	S.	1.00 m.	200	6	.00½ b	.00½ b	312
1,223	38	214	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	313
12,520	324	589	S.	1.00 m.	200	6	.02½ b	.02½ b	314
4,019	109	340	S.	1.00 & 2.00 m.	200	6	.30 b	.30 b	315
5,198	142	303	S.	1.00 m.	200	6	.06 b	.06 b	316
1,351	68	137	S.	1.00 m.	200	6	.12½ b	.....	317
8,504	153	415	S.	.50 m.	100	6	.07½ b	.07½ b	318
1,906	120	242	S.	1.00 m.	200	6	.05 b	.05 b	319
8,834	423	758	S.	1.00 m.	200	6	.07½ b	.07½ b	320
6,329	261	355	S.	1.00 m.	200	6	.05 b	.05 b	321
3,440	98	336	S.	1.00 m.	200	6	.07½ b	.....	322

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		
323	Home, Merchantville	Nov. 27, 1908	B. M. Beideman
324	Merchantville, Merchantville	June 30, 1880	Arnold H. Moses
325	Pensauken, Merchantville	Feb. 6, 1914	E. A. Wakefield
326	Black Horse Pike, Mt. Ephraim	Oct. 8, 1923	James Kershaw
327	Bettle-Ridge Oaklyn	Oct. 7, 1924	Charles L. Ley
328	Oaklyn, Oaklyn	April 29, 1908	Emil C. Hessert
329	Wellwood, Pensauken Township	Oct. 21, 1920	William E. Wimer, Jr.
330	Runnemede, Runnemede	Oct. 5, 1923	Samuel J. Rowand
331	Somerdale, Somerdale	April 19, 1924	John Ogg
332	Greater Stratford, Stratford	Jan. 17, 1922	A. Walter Martin
333	Kirkwood, Voorhees Township	Feb. 23, 1922	Royden K. Lippincott
334	Waterford Township, Waterford Twp.	Nov. 28, 1925	Joseph Gondolfo
335	Watsontown, Watsontown	April 4, 1922	Robert H. Jaggard
336	Italian, West Berlin	Mar. 18, 1914	Salven Simone
337	Westmont, Westmont	Dec. 26, 1908	James St. C. Williams
338	Wood-Lynne, Wood-Lynne	Feb. 26, 1919	John A. Keenan
	Cape May County		
339	Anglesea, Anglesea	June 7, 1904	Frank D. Colson
340	Security, Avalon	Dec. 1, 1916	Charles H. Clouting
341	Cape May, Cape May	Feb. 22, 1867	Everett J. Jerrell
342	Hydrangea, Cape May	May 9, 1922	Luther C. Ogden
343	Cape May County, Cape May Court House	Aug. 22, 1923	Willets Corson
344	Mechanics and Laborers, Cape May Court House	Feb. 27, 1872	Alfred Cooper
345	Dennisville, Dennisville	Feb. 28, 1881	William G. Thompson
346	Home, Ocean City	Dec. 4, 1912	J. Thornley Hughes
347	Ocean City, Ocean City	May 10, 1887	George O. Adams
348	Seashore, Ocean City	Jan. 3, 1914	Charles H. Shoemaker
349	Middle, Rio Grande	Mar. 28, 1927	Evans G. Slaughter
350	Sea Isle City, Sea Isle City	Sept. 25, 1888	Edward B. Arnett
351	Tradesmen's, Sea Isle City	Oct. 12, 1907	Charles H. Clouting
352	South Seaville, South Seaville	Mar. 19, 1872	Charles E. Foster
353	Sturdy, Stone Harbor	June 26, 1922	O. F. Ferree
354	Tuckahoe, Tuckahoe	April 12, 1870	Robert C. Smith
355	Strathmere, Upper, Township of,	Sept. 17, 1921	Lewis A. Smith
356	West Wildwood, West Wildwood	Nov. 10, 1920	John W. Hann
357	City of Wildwood, Wildwood	Aug. 2, 1923	T. S. Goslin
358	Five Mile Beach, Wildwood	Oct. 8, 1900	Jed DuBois
359	Holly Beach City, Wildwood	May 7, 1909	William H. Bright
360	Seacrest, Wildwood	Oct. 5, 1922	David Friedlander
361	Wildwood Crest, Wildwood Crest	Sept. 19, 1919	Richard H. Scampton
362	Woodbine, Woodbine	Oct. 15, 1904	Max Cutler

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
W. B. Wolcott	B. C. Henion	6565 Cedar Ave., Merchantville, N. J.	323
J. Claud Simon	S. H. Taylor	Merchantville, N. J.	324
Raymond R. Donges	John Taylor Fite	6347 Rogers Ave., Merchantville, N. J.	325
Charles H. Stevens	Clarence B. Marsh	Buckingham Ave., Mt. Ephraim, N. J.	326
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	327
J. Edward Fagen	Nathan S. Batten	41 E. Bettlewood Ave., Oaklyn, N. J.	328
Albert E. Scheflen	N. Parker Johnson	49th & Westfield Ave., N. Merchantville, N. J.	329
Henry M. Evans	William J. Dermond	Runnemede, N. J.	330
T. Philips Brown	Charles A. Bender	Somerdale, N. J.	331
Sydney T. Smith	L. E. Gardiner	Stratford, N. J.	332
Rudolph S. Ayers	Francis X. Kennedy	Kirkwood, N. J.	333
Joseph Varbalow	Thomas A. Fanelli	Atco, N. J.	334
William B. Knight	Edward J. Bittle	Berlin, N. J.	335
Rocco Palese	Matthew Simone	West Berlin, N. J.	336
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	337
Herbert J. Koehler	Louis F. Medara	204 Powelton Ave., Wood-Lynne, N. J.	338
Robert Bright	Leaming M. Rice	2310 Central Ave., Wildwood, N. J.	339
C. K. Landis, Jr.	E. O. Howell, Jr.	Avalon, N. J.	340
J. Spicer Leaming	Lewis T. Stevens	Cape May, N. J.	341
Samuel J. Eldredge	William R. Sheppard	223 Decatur St., Cape May City, N. J.	342
Palmer M. Way	H. M. Roorbach	Cape May Court House, N. J.	343
Morgan Hand	Harry S. Douglass	Cape May Court House, N. J.	344
	Charles J. Meerwald	916 Park Ave., Collingswood, N. J.	345
William H. Campbell, Jr.	Harry A. Morris	712 Wesley Ave., Ocean City, N. J.	346
Andrew C. Boswell	Henry W. Townsend	423 Bay Ave., Ocean City, N. J.	347
	Charles R. Stilwell	Ocean City, N. J.	348
Oliver I. Blackwell	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	349
Charles K. Landis, Jr.	Hiram C. Love	Sea Isle City, N. J.	350
Charles K. Landis, Jr.	Irving Fitch	Sea Isle City, N. J.	351
Palmer M. Way	A. B. Corson	South Seaville, N. J.	352
	Alex C. Schwarz	146 City Hall, Philadelphia, Pa.	353
George D. Richards	E. M. Brown	Tuckahoe, N. J.	354
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	355
W. Zeller	E. Bert Weaver	214 E. Pine Ave., Wildwood, N. J.	356
O. I. Blackwell	Harold J. Fox	205 E. 25th St., Wildwood, N. J.	357
John Bright	Robert J. Kay	Wildwood, N. J.	358
	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	359
Elwood F. Kirkman	R. Leonard Byrne	3910 Boardwalk, Wildwood, N. J.	360
Palmer M. Way	Edwin G. Middleton	123 E. Buttercup Road, Wildwood Crest, N. J.	361
Harry S. Douglass	Benjamin M. Cohen	Woodbine, N. J.	362

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Camden County—Con.								
323	Home	$605,775	.....	$50,520	$357	$65,002	$16,327	$2,355	$740,336
324	Merchantville	1,505,710	$6,200	73,293	21,739	42,516	17,276	123,300	1,790,034
325	Pensauken	347,800	.....	28,600	10,288	3,738	2,872	317	393,615
326	Black Horse Pike	73,500	.....	2,265	112	.....	774	.....	76,651
327	Bettle-Ridge	84,500	.....	3,138	2,698	.....	445	50	90,831
328	Oaklyn	251,900	.....	11,287	4,178	4,000	3,039	295	274,699
329	Wellwood	207,800	.....	21,830	1,143	25,000	2,489	456	258,718
330	Runnemede	48,000	.....	600	53	2,763	550	7	51,973
331	Somerdale	16,800	.....	1,765	61	.....	581	8	19,215
332	Greater Stratford	94,100	.....	4,500	8,764	7,770	836	134	116,104
333	Kirkwood	77,250	.....	2,935	7,100	2,402	1,399	94	91,180
334	Waterford Township	41,400	.....	2,595	682	3,605	394	75	48,751
335	Watsontown	92,000	.....	1,580	1,006	8,139	1,285	.....	104,010
336	Italian	55,500	.....	8,000	81	4,306	7,457	.....	75,344
337	Westmont	410,350	.....	14,920	11,635	.....	7,630	354	444,889
338	Wood-Lynne	206,200	3,000	15,630	500	.....	1,599	121	227,050
	Totals	$53,260,977	$219,100	$3,135,472	$905,288	$1,005,492	$562,627	$231,247	$59,320,203
	Cape May County								
339	Anglesea	$341,700	.....	$33,980	$11,909	.....	$8,979	$490	$397,058
340	Security	131,200	.....	3,525	102	.....	3,338	834	138,999
341	Cape May	808,550	.....	8,300	2,389	$27,830	9,286	1,047	857,402
342	Hydrangea	134,400	.....	.....	9,577	.....	2,405	133	146,515
343	Cape May County	126,550	.....	6,050	5,440	.....	1,387	34	139,461
344	Mechanics and Laborers	428,150	$21,850	18,259	8,508	.....	4,285	1,047	482,099
345	Dennisville	244,450	.....	8,555	17,659	.....	2,774	543	273,981
346	Home	555,750	.....	61,174	621	.....	20,394	64	638,003
347	Ocean City	1,275,070	.....	93,280	6,915	5,362	28,821	2,408	1,411,856
348	Seashore	891,500	.....	119,520	1,677	.....	8,090	.....	1,020,787
349	Middle	20,000	.....	1,092	719	.....	196	1	22,008
350	Sea Isle City	286,175	.....	12,898	.....	2,601	10,098	3,726	315,498
351	Tradesmen's	160,200	.....	6,595	558	.....	6,124	523	174,000
352	South Seaville	83,450	.....	11,399	5,056	2,150	3,204	171	105,430
353	Sturdy	113,500	.....	8,200	908	.....	838	100	123,546
354	Tuckahoe	255,500	.....	5,705	1,608	2,898	1,057	265	267,033
355	Strathmere	80,100	.....	8,585	339	.....	1,817	180	91,021
356	West Wildwood	63,600	.....	4,975	925	.....	1,215	.....	70,715
357	City of Wildwood	87,100	.....	12,762	2,803	.....	745	.....	103,410
358	Five Mile Beach	840,450	.....	56,785	43,630	.....	3,079	651	944,595
359	Holly Beach City	257,100	.....	22,447	5,294	.....	2,015	.....	286,856
360	Seacrest	157,975	.....	23,741	7,338	.....	3,146	12	192,212
361	Wildwood Crest	264,300	.....	29,790	2,897	.....	2,200	287	299,474
362	Woodbine	126,900	.....	15,030	114	5,056	669	161	147,930
	Totals	$7,733,670	$21,850	$572,647	$136,986	$45,897	$126,162	$12,677	$8,649,889

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$549,834	.....	.....	.....	$315	.....	$654	.....	$10,000	.....	$179,533	323
1,072,600	.....	.....	$81,550	.....	$19,110	3,004	.....	288,500	$28,598	296,672	324
280,509	.....	.....	.....	.....	.....	216	.....	31,400	.....	81,490	325
56,052	.....	.....	.....	.....	.....	105	.....	9,600	.....	10,894	326
65,577	.....	.....	.....	.....	.....	44	.....	14,750	191	10,269	327
175,197	.....	.....	.....	.....	.....	578	.....	38,500	168	60,256	328
174,228	.....	.....	.....	.....	.....	204	.....	33,500	.....	50,786	329
37,884	.....	.....	.....	.....	.....	58	.....	5,200	59	8,772	330
13,842	.....	.....	.....	.....	.....	13	.....	3,100	.....	2,260	331
92,118	.....	.....	.....	.....	.....	128	.....	.....	.....	23,858	332
73,497	.....	.....	.....	.....	.....	160	.....	.....	.....	17,523	333
32,052	.....	.....	1,000	.....	.....	730	.....	8,950	.....	6,019	334
75,780	.....	.....	.....	.....	.....	90	.....	9,000	.....	19,140	335
52,416	.....	.....	.....	50	3,200	3	.....	.....	150	19,525	336
298,803	.....	.....	.....	.....	.....	371	.....	56,000	.....	89,715	337
162,342	.....	.....	.....	842	.....	349	.....	23,300	23	40,194	338
$41,003,599	$39,300	.....	$993,340	$8,080	$150,197	$70,499	.....	$4,784,489	$138,034	$12,132,665	
$295,260	.....	.....	.....	.....	$200	$1,160	.....	$6,000	$72	$94,366	339
92,976	.....	.....	$5,400	.....	.....	539	.....	21,100	.....	18,984	340
666,228	.....	.....	.....	$209	.....	2,307	.....	6,000	16	182,642	341
121,572	.....	.....	.....	.....	.....	184	.....	.....	.....	24,759	342
111,985	.....	.....	.....	10	.....	526	.....	8,300	.....	18,640	343
373,164	.....	.....	.....	55	.....	1,174	.....	.....	.....	107,706	344
214,992	.....	.....	.....	.....	.....	549	.....	.....	.....	58,440	345
384,192	.....	.....	72,400	.....	.....	3,263	.....	55,600	.....	122,548	346
886,980	.....	.....	224,500	450	.....	3,245	.....	21,000	.....	275,681	347
760,020	.....	.....	.....	.....	.....	2,869	.....	19,000	.....	238,898	348
15,456	.....	.....	.....	5	.....	274	.....	5,300	.....	973	349
204,456	.....	.....	47,800	330	.....	936	.....	9,000	363	52,613	350
104,414	.....	.....	28,500	.....	.....	507	.....	11,500	201	28,878	351
80,001	.....	.....	.....	136	1,551	742	.....	.....	.....	23,000	352
88,296	.....	.....	.....	.....	.....	82	.....	18,000	241	16,927	353
171,687	.....	.....	48,000	.....	.....	226	.....	5,000	250	41,870	354
73,452	.....	.....	.....	.....	.....	731	.....	.....	104	16,734	355
51,116	.....	.....	.....	.....	.....	272	.....	3,500	.....	15,827	356
74,391	.....	.....	.....	.....	.....	278	.....	14,000	.....	14,741	357
718,434	.....	.....	.....	.....	.....	2,045	.....	2,000	.....	222,116	358
205,719	.....	.....	.....	.....	.....	316	.....	26,000	.....	54,821	359
133,170	.....	.....	.....	.....	.....	306	.....	24,000	175	34,561	360
208,548	.....	.....	.....	.....	.....	422	.....	25,400	.....	65,104	361
116,444	.....	.....	.....	.....	.....	.....	.....	3,300	.....	28,186	362
$6,152,953	.....	.....	$426,600	$1,195	$1,751	$22,953	.....	$284,000	$1,422	$1,759,015	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
323	Home	7,754	929	.....	.....	.....	.....	.....	.....
324	Merchantville	17,021	2,311	.....	.....	.....	.....	408	56
325	Pensauken	5,113	425	.....	.....	.....	.....	.....	.....
326	Black Horse Pike	1,502	315	.....	.....	.....	.....	.....	.....
327	Bettle-Ridge	1,855	295	.....	.....	.....	.....	.....	.....
328	Oaklyn	2,775	400	.....	.....	.....	.....	.....	.....
329	Wellwood	3,166	321	.....	.....	.....	.....	.....	.....
330	Runnemede	824	159	.....	.....	.....	.....	.....	.....
331	Somerdale	339	56	.....	.....	.....	.....	.....	.....
332	Greater Stratford	1,517	158	.....	.....	.....	.....	.....	.....
333	Kirkwood	1,316	177	.....	.....	.....	.....	.....	.....
334	Waterford Township	941	147	.....	.....	.....	.....	5	1
335	Watsontown	1,366	241	.....	.....	.....	.....	.....	.....
336	Italian	646	95	.....	.....	.....	.....	.....	.....
337	Westmont	4,748	684	.....	.....	.....	.....	.....	.....
338	Wood-Lynne	3,222	503	.....	.....	.....	.....	.....	.....
	Totals	695,761	76,396	393	28	.....	.....	5,074	755
	Cape May County								
339	Anglesea	3,888	344	.....	.....	.....	.....	.....	.....
340	Security	1,990	314	.....	.....	.....	.....	54	9
341	Cape May	10,421	972	.....	.....	.....	.....	.....	.....
342	Hydrangea	2,100	223	.....	.....	.....	.....	.....	.....
343	Cape May County	2,641	276	.....	.....	.....	.....	.....	.....
344	Mechanics and Laborers	5,899	630	.....	.....	.....	.....	.....	.....
345	Dennisville	3,172	355	.....	.....	.....	.....	.....	.....
346	Home	6,945	504	.....	.....	.....	.....	362	42
347	Ocean City	13,750	870	.....	.....	.....	.....	1,123	138
348	Seashore	13,113	1,419	.....	.....	.....	.....	.....	.....
349	Middle	739	123	.....	.....	.....	.....	.....	.....
350	Sea Isle City	3,693	487	.....	.....	.....	.....	239	44
351	Tradesmen's	1,670	253	.....	.....	.....	.....	143	16
352	South Seaville	1,153	175	.....	.....	.....	.....	.....	.....
353	Sturdy	1,835	195	.....	.....	.....	.....	.....	.....
354	Tuckahoe	3,236	349	.....	.....	.....	.....	240	32
355	Strathmere	1,183	222	.....	.....	.....	.....	.....	.....
356	West Wildwood	780	117	.....	.....	.....	.....	.....	.....
357	City of Wildwood	1,628	153	.....	.....	.....	.....	.....	.....
358	Five Mile Beach	11,057	770	.....	.....	.....	.....	.....	.....
359	Holly Beach City	3,325	425	.....	.....	.....	.....	.....	.....
360	Seacrest	2,439	246	.....	.....	.....	.....	.....	.....
361	Wildwood Crest	3,467	314	.....	.....	.....	.....	.....	.....
362	Woodbine	2,336	252	.....	.....	.....	.....	.....	.....
	Totals	102,460	9,987	.....	.....	.....	.....	2,161	281

MEMBERSHIP 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	
7,754	390	539	S.	$1.00 m.	$200	6	$0.04½ b	.....	323
17,429	1,669	698	S.	1.00 m.	200	6	.....	.....	324
5,113	176	249	S.	1.00 m.	200	6	.05 b	.....	325
1,502	36	279	S.	1.00 m.	200	6	.07½ b	.....	326
1,855	48	247	S.	1.00 m.	200	6	.....	.....	327
2,775	138	262	S.	1.00 m.	200	6	.05 b	$0.05 b	328
3,166	116	205	S.	1.00 m.	200	6	.07½ b	.....	329
824	34	125	S.	1.00 m.	200	6	.07½ b	.07½ b	330
339	13	43	S.	1.00 m.	200	6	.05 b	.....	331
1,517	56	102	S.	1.00 m.	200	6	.07½ b	.....	332
1,316	51	126	S.	1.00 m.	200	6	.05 b	.05 b	333
946	22	126	S.	1.00 m.	200	6	.20 b	.20 b	334
1,366	75	166	S.	1.00 m.	200	6	.07 b	.07 b	335
646	54	41	S.	1.00 m.	200	6	.....	6.00 a	336
4,748	210	474	S.	1.00 m.	200	6	.05 b	.....	337
3,222	135	368	S.	1.00 m.	200	6	.02½ b	.....	338
701,228	28,649	48,530							
3,888	176	167	S.	$1.00 m.	$200	6	$0.05 b	.....	339
2,044	79	244	S.	1.00 m.	100 & 200	6	.07 b	$0.07 b	340
10,421	291	681	S.	1.00 m.	200	6	2.00 a	2.00 a	341
2,100	47	176	S.	1.00 m.	200	6	2.00 a	.....	342
2,641	72	204	S.	1.00 m.	200	6	.05 b	.....	343
5,899	82	548	S.	1.00 m.	200	6	2.00 a	.48 a	344
3,172	114	241	S.	1.00 m.	200	6	1.00 a	.50 a	345
7,307	186	360	S.	1.00 m.	200	6	.05 b	.05 b	346
14,873	385	623	S.	1.00 m.	200	6	.05 b	.....	347
13,113	491	928	S.	1.00 m.	200	6	.05 b	.05 b	348
739	18	105	S.	1.00 m.	200	6	.05 b	.....	349
3,932	202	329	S.	1.00 m.	200	6	.05 b	.....	350
1,813	81	188	S.	1.00 m.	200	6	.03½ b	.....	351
1,153	81	94	S.	1.00 m.	200	6	.05 b	.05 b	352
1,835	73	122	S.	1.00 m.	200	6	.05 b	.....	353
3,476	132	249	S.	1.00 m.	200	6	3.00 a	.....	354
1,183	83	139	S.	1.00 m.	200	6	.03 b	.....	355
780	67	50	S.	1.00 m.	200	6	.05 b	.05 b	356
1,628	68	85	S.	1.00 m.	200	6	.05 b	.....	357
11,057	365	405	S.	1.00 m.	200	6	.05 b	.....	358
3,325	268	157	S.	1.00 m.	200	6	3.00 a	.....	359
2,439	88	158	S.	1.00 m.	200	6	.10 b	.....	360
3,467	133	181	S.	1.00 m.	200	6	.05 b	.....	361
2,336	131	121	S.	1.00 m.	200	6	4.00 a	.....	362
104,621	3,713	6,555							

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		
363	Bridgeton, Bridgeton	May 29, 1865	Lewis S. Johnson
364	Cohanzick, Bridgeton	Feb. 28, 1923	Benjamin Elwell
365	Cumberland, Bridgeton	Mar. 25, 1915	Bloomfield H. Minch
366	Equitable, Bridgeton	Feb. 10, 1898	J. Warren Miller
367	Planners, Bridgeton	Jan. 29, 1925	Victor Morvay
368	Young Men's, Bridgeton	Jan. 28, 1913	LeRoy W. Loder
369	Columbian Perpetual, Millville	Oct. 19, 1892	Samuel Berry
370	Hope, Millville	Dec. 24, 1880	Alonzo R. Moore
371	Institute, Millville	Nov. 8, 1883	Charles Henry Myers
372	Protected, Millville	Mar. 8, 1917	Oscar Ayars
373	Security Perpetual, Millville	Nov. 16, 1874	William F. Livermore
374	Port Norris, Port Norris	April 23, 1914	George L. Brittain
375	Fidelity, Vineland	Dec. 22, 1914	Walter E. Turner
376	Landis, Vineland	Mar. 19, 1924	Charles W. Ackley
377	Mechanics, No. 1, Vineland	Aug. 6, 1873	Walter L. Foulk
	Essex County - 593		
378	Belleville, Belleville	Sept. 5, 1873	John T. Burke
379	Central, Belleville	April 11, 1907	Henry H. Morgan
380	Clover, Belleville	Sept. 9, 1921	S. S. Kenworthy
381	Home, Belleville	Nov. 22, 1890	J. W. Hirdes
382	Impartial, Belleville	Dec. 4, 1922	Andrew W. Bray
383	North Belleville, Belleville	April 12, 1915	William D. Clark
384	Silver Lake, Belleville	Oct. 31, 1919	E. T. Steadman
385	American-Polish, Bloomfield	Oct. 14, 1919	Wladyslaw Golas
386	Bloomfield, Bloomfield	Sept. 30, 1885	S. Tydeman
387	Church, Bloomfield	Sept. 10, 1926	William A. Giblin
388	Concord, Bloomfield	Mar. 10, 1921	Henry Albinson
389	Constitution, Bloomfield	Mar. 29, 1923	Frederick Sadler
390	Energetic, Bloomfield	Feb. 15, 1921	Axel V. Beeken
391	Essex County, Bloomfield	Oct. 7, 1885	Charles J. Murray
392	Glenwood, Bloomfield	Aug. 5, 1920	Nathaniel A. Olinger
393	Interurban, Bloomfield	Dec. 5, 1922	Abraham Lipton
394	Merchants and Mechanics, Bloomfield	April 4, 1910	W. W. Keyler
395	North Center, Bloomfield	Dec. 19, 1925	John F. Meredith
396	Young Men's, Bloomfield	Jan. 21, 1914	Frederick W. Thompson
397	Caldwell, Caldwell	Dec. 20, 1890	Edmund R. Laine
398	Grover Cleveland, Caldwell	July 27, 1922	August O. Feld
399	West Essex, Caldwell	Oct. 22, 1915	La Salle E. Jacobus
400	Cedar Grove, Cedar Grove	May 8, 1913	Russell G. Cory
401	Amherst, East Orange	June 12, 1920	Ernest Huelsenbeck
402	Apex, East Orange	July 2, 1920	William F. Brown
403	Banner, East Orange	June 26, 1923	Bernard K. Judge
404	Brick Church, East Orange	Aug. 28, 1914	W. Nelson Knapp
405	Carnegie, East Orange	April 16, 1925	Cyrus H. Loutrel
406	Civic Centre, East Orange	Nov. 23, 1921	Charles H. Martens
407	Clarion, East Orange	June 13, 1923	Leland A. Stanford
408	East Orange, East Orange	Mar. 2, 1887	John T. McManus
409	Elmwood, East Orange	Oct. 18, 1907	John W. Mooney
410	Fairway, East Orange	April 6, 1925	Nathaniel P. Gardner
411	Hollywood, East Orange	Mar. 6, 1905	John B. Woolston
412	Lackawanna, East Orange	Mar. 29, 1912	E. Tracy Lanterman
413	Library, East Orange	Jan. 7, 1925	Henry A. Schaef
414	Marvel, East Orange	Dec. 24, 1925	Abe Schindel
415	Park and Dodd, East Orange	June 16, 1921	Edward R. Reagan
416	Prospect-Watsessing, East Orange	Dec. 21, 1910	John W. Noble
417	Safeguard, East Orange	Dec. 9, 1920	Joseph F. Moorman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Walter H. Bacon	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	363
Frank R. Bacon	Thelma E. Bacon	Bridgeton, N. J.	364
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	365
	Charles C. Woodruff	3 York St., Bridgeton, N. J.	366
John A. Casarow	John W. Morris	294 East Commerce St., Bridgeton, N. J.	367
Francis A. Stanger, Jr.	Maurice C. Cresse	c/o Cumberland Trust Co., Bridgeton, N. J.	368
J. Roy Oliver	A. E. Ritchie	Millville, N. J.	369
*F. M. Reeves	Harry E. Heintz	10th & Main Sts., Millville, N. J.	370
J. Roy Oliver	W. R. Goodwin	222 E. Broad St., Millville, N. J.	371
H. R. Waltman	Walter H. Felmey	12 N. Second St., Millville, N. J.	372
J. Roy Oliver	John L. Kaufmann	1011 E. Main St., Millville, N. J.	373
Osborn V. Powell	Daniel A. Chew	Port Norris, N. J.	374
Benjamin Stevens	J. C. Schoonmaker	30 So. Valley Ave., Vineland, N. J.	375
M. Joseph Greenblatt	W. Howard Sharp	12 No. Sixth St., Vineland, N. J.	376
Edgar R. Jones	George W. Hitchner	405 North Eighth St., Vineland, N. J.	377
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	378
Harold A. Miller	Harvey B. Thompson	185 Hornblower Ave., Belleville, N. J.	379
Harry Griffinger	U. Samuel Abeles	60 North 5th St., Newark, N. J.	380
John De Graw	Wilbur C. Weyant	103 Belleville Ave., Belleville, N. J.	381
John B. Brown	Louis G. Davenport	279 Little St., Belleville, N. J.	382
John De Graw	Thomas W. Reilly	523 Washington Ave., Belleville, N. J.	383
Nicholas La Vecchia	Carl R. Hausner	207 Market St., Newark, N. J.	384
S. J. Lorenz	Charles Zalenski	101 Willow St., Bloomfield, N. J.	385
Edwin A. Rayner	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	386
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	387
Joseph Steiner	J. Elmer Bray	12 Clearfield Ave., Bloomfield, N. J.	388
Randolph C. Barrett	Spencer C. Hamilton, Jr.	231 Washington Ave., Glen Ridge, N. J.	389
Simon L. Fisch	H. J. Nickel	47 New St., Newark, N. J.	390
Pilch & Pilch	Frank J. Hochstuhl, Jr.	477 Abington Ave., Bloomfield, N. J.	391
Lionel L. Meyers	Charles E. Curtis	347 Belleville Ave., Bloomfield, N. J.	392
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	393
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	394
Howard Peck	Anderson K. Hann	518 Broad St., Bloomfield, N. J.	395
William H. Rawson	Remi J. Buttinghausen, Jr.	110 Osborne St., Glen Ridge, N. J	396
Robert W. Brady	Roswell W. Chandler	285 Bloomfield Ave., Caldwell, N. J.	397
Bloom & Cohen	F. H. Hoffman	21 Ravine Ave., Caldwell, N. J.	398
Philip D. Elliot	Arthur Jones	5 Central Ave., Caldwell, N. J.	399
Samuel W. Boardman, Jr.	Millard L. Jacobus	Pompton Ave., Cedar Grove, N. J.	400
Adam J. Rossbach	Arthur E. Shane	443 Prospect St., South Orange, N. J.	401
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	402
Michael F. Judge	Thomas S. Judge	711 Mt. Prospect Ave., Newark, N. J.	403
Frederick P. Schenck	Edward L. Kent	500 Park Ave., East Orange, N. J.	404
J. Glenn Anderson	Godfrey K. Preiser	132 William St., Orange, N. J.	405
Walter C. Ellis	J. Easton Williams	88 Renshaw Ave., East Orange, N. J.	406
Harry W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	407
Gabrielson, Conover & Stasse	Arthur H. Maguire	116 Lenox Ave., East Orange, N. J.	408
Charles B. Clancy	Robert W. Thompson	10 Birchwood Ave., East Orange, N. J.	409
William E. Hampson	Harold N. Congleton	72 North 7th St., Newark, N. J.	410
William E. Hampson	Harris B. Whitman	184 William St., East Orange, N. J.	411
Charles B. Clancy	Eugene D. Baldwin	408 Richmond Ave., South Orange, N. J.	412
H. Warner Doremus	Arthur J. Jones	5 North 22d St., East Orange, N. J.	413
Samuel Dreskin	Joseph Adler	48 Myrtle Ave., Newark, N. J.	414
William A. Calhoun	William A. Giblin	47 Llewellyn Ave., Bloomfield, N. J.	415
Andrew J. Whinery	Franklin J. Berry	74 Dodd St., East Orange, N. J.	416
William V. Rafferty	Charles A. Lavery	28 Telford St., East Orange, N. J.	417

* Conveyancer.

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Cumberland County								
363	Bridgeton	$249,075	.....	$11,975	$4,329	$100	$522	$20,273	$286,274
364	Cohanzick	204,600	.....	2,850	4,404	.....	1,620	280	213,754
365	Cumberland	324,600	.....	11,785	211	.....	.....	20,241	356,837
366	Equitable	361,100	$38,600	10,450	21,904	.....	2,122	38,093	472,269
367	Planners	57,800	.....	2,930	331	.....	40	100	61,201
368	Young Men's	759,700	.....	36,590	18,503	.....	.....	.....	814,793
369	Columbian Perpetual	603,850	.....	9,825	469	7,400	4,699	.....	626,243
370	Hope	1,032,450	.....	5,100	53	10,941	9,609	.....	1,058,153
371	Institute	917,050	.....	3,200	1,071	11,400	10,958	145	943,824
372	Protected	349,782	.....	3,660	304	29,525	3,911	109	387,291
373	Security Perpetual	684,175	.....	1,850	26	5,187	8,281	52	699,571
374	Port Norris	233,355	.....	10,441	4,010	.....	3,504	453	251,763
375	Fidelity	603,000	.....	69,846	16,889	3,638	12,265	692	706,330
376	Landis	208,900	.....	6,035	2,400	.....	1,749	700	219,784
377	Mechanics, No. 1	3,280,650	.....	305,466	28,049	43,540	62,477	7,150	3,727,332
	Totals	$9,870,087	$38,600	$492,003	$102,953	$111,731	$121,757	$88,288	$10,825,419
	Essex County								
378	Belleville	$348,950	.....	$6,365	$24,825	$8,596	$3,395	$6,408	$398,539
379	Central	832,200	.....	6,185	22,204	47,900	5,633	6,649	920,771
380	Clover	263,500	.....	4,220	1,541	.....	1,189	192	270,642
381	Home	1,472,891	.....	33,712	5,300	39,051	13,461	9,787	1,574,202
382	Impartial	289,500	.....	8,561	806	.....	1,072	623	300,562
383	North Belleville	719,500	.....	11,438	1,997	.....	8,082	1,104	742,121
384	Silver Lake	464,450	.....	11,126	21,224	17,500	8,593	1,281	524,174
385	American-Polish	372,500	.....	6,760	4,718	.....	3,073	409	387,460
386	Bloomfield	1,381,500	.....	26,440	8,822	38,549	13,443	4,303	1,473,057
387	Church	120,500	.....	2,460	289	.....	1,276	1,523	126,048
388	Concord	285,081	.....	765	14,086	.....	3,153	256	303,341
389	Constitution	188,450	.....	1,675	12,730	.....	1,813	236	204,904
390	Energetic	605,800	.....	5,109	8,910	11,768	4,779	735	637,101
391	Essex County	1,733,000	.....	16,670	16,995	17,222	8,033	711	1,792,631
392	Glenwood	235,100	.....	12,307	4,188	8,485	2,449	779	263,308
393	Interurban	146,100	.....	5,030	807	.....	1,536	195	153,668
394	Merchants and Mechanics	564,300	.....	13,435	10,879	.....	3,884	308	592,806
395	North Center	94,000	.....	100	1,009	.....	500	1,331	96,940
396	Young Men's	553,300	.....	1,358	13,492	30,368	4,963	3,652	607,133
397	Caldwell	1,046,450	$7,300	29,770	23,485	5,070	8,991	373	1,121,439
398	Grover Cleveland	148,200	.....	479	6,679	.....	4,937	270	160,565
399	West Essex	677,000	73,000	2,085	9,802	.....	7,502	768	770,157
400	Cedar Grove	738,600	7,800	9,300	65	.....	2,252	371	758,388
401	Amherst	334,300	10,000	8,364	1,112	.....	3,434	857	358,067
402	Apex	326,700	20,000	20,701	332	.....	1,752	113	369,598
403	Banner	325,900	.....	6,945	5,534	.....	4,334	645	343,358
404	Brick Church	1,330,700	.....	33,473	26,069	60,936	7,267	1,964	1,460,409
405	Carnegie	72,800	.....	750	1,916	.....	1,672	.....	77,138
406	Civic Centre	529,250	25,750	18,771	6,766	.....	5,756	1,207	587,500
407	Clarion	302,400	.....	5,825	2,324	9,187	1,334	395	321,465
408	East Orange	1,447,550	11,600	31,935	10,374	.....	15,678	806	1,517,943
409	Elmwood	595,000	.....	30,915	4,796	.....	1,000	4,496	636,207
410	Fairway	185,100	.....	6,201	2,898	.....	1,380	6,337	201,916
411	Hollywood	1,438,250	3,000	49,750	11,963	19,731	7,717	16,368	1,546,779
412	Lackawanna	960,810	.....	30,127	18,825	61,551	3,090	11,431	1,085,834
413	Library	83,650	.....	2,640	350	7,999	550	277	95,466
414	Marvel	365,500	.....	2,400	6,308	49,322	5,351	922	429,803
415	Park and Dodd	604,250	.....	8,418	2,686	14,887	8,432	1,406	640,079
416	Prospect-Watsessing	1,452,600	.....	57,550	17,319	121,466	18,226	3,856	1,671,017
417	Safeguard	142,900	.....	3,080	929	4,640	4,138	269	155,956

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$231,096	.....	.....	.....	.....	.....	$634	.....	.....	.....	$54,544	363
169,818	.....	.....	.....	.....	.....	333	.....	$19,200	$192	24,211	364
273,834	.....	.....	.....	.....	.....	355	.....	.....	241	82,407	365
368,676	.....	.....	.....	.....	.....	372	.....	.....	.....	103,221	366
46,882	.....	.....	$2,400	$5	.....	200	.....	7,700	.....	4,014	367
658,686	.....	.....	.....	.....	.....	604	.....	.....	.....	155,503	368
448,539	.....	.....	.....	.....	$42,100	320	.....	25,000	649	109,635	369
658,539	.....	.....	.....	.....	194,600	504	.....	35,275	367	168,868	370
639,464	.....	.....	141,700	.....	.....	636	.....	2,500	.....	159,524	371
178,064	.....	.....	104,650	.....	.....	462	.....	2,500	15	101,600	372
421,051	.....	.....	84,750	.....	38,900	1,240	.....	47,100	1,865	104,665	373
191,371	.....	.....	.....	.....	.....	3,720	.....	15,600	254	40,818	374
437,600	.....	.....	105,500	.....	.....	543	.....	1,150	18	141,519	375
163,026	.....	.....	29,000	.....	.....	391	.....	8,300	.....	19,067	376
2,283,396	$161,838	.....	636,100	.....	.....	8,189	.....	.....	.....	637,809	377
$7,190,042	$161,838	.....	$1,104,100	$5	$275,600	$18,503	.....	$164,325	$3,601	$1,907,405	
$294,740	.....	.....	.....	$1,911	.....	$856	$583	$21,052	$734	$78,663	378
594,195	.....	.....	$181,700	.....	.....	926	.....	.....	.....	143,950	379
188,970	.....	.....	35,400	51	.....	287	.....	11,500	21	34,413	380
977,484	.....	.....	231,400	.....	.....	829	13,100	94,400	350	256,639	381
203,256	.....	.....	15,200	20	.....	.....	6,200	38,500	19	37,367	382
517,164	.....	.....	95,600	1,060	.....	1,147	.....	26,500	25	100,625	383
322,947	.....	.....	28,950	5,681	.....	734	.....	63,000	9,736	93,126	384
241,050	.....	.....	44,500	714	.....	932	2,150	34,500	102	63,512	385
926,111	.....	.....	48,600	480	$1,629	574	.....	223,000	267	272,396	386
81,647	$9,000	.....	3,000	85	.....	80	.....	21,500	147	10,589	387
209,883	.....	.....	7,500	388	.....	674	.....	32,500	4	52,392	388
173,298	.....	.....	1,000	5	.....	358	.....	.....	20	30,223	389
404,208	.....	.....	53,000	599	.....	1,120	3,000	85,400	.....	89,774	390
1,301,631	.....	.....	.....	4,108	.....	2,403	16,770	115,000	20,354	332,365	391
161,688	.....	.....	23,300	.....	.....	.....	1,500	35,000	1,309	40,511	392
111,084	.....	.....	6,700	3,559	.....	40	.....	12,500	.....	19,785	393
450,435	.....	.....	19,600	.....	.....	944	.....	5,000	14	116,813	394
64,021	.....	.....	14,000	335	.....	.....	.....	11,500	.....	7,084	395
400,931	.....	.....	48,900	465	.....	398	5,500	56,000	17,075	77,864	396
827,952	.....	.....	32,000	586	.....	501	8,439	.....	270	251,691	397
104,037	.....	.....	18,800	355	.....	428	875	17,000	.....	19,070	398
502,570	.....	.....	81,000	649	.....	413	3,776	95,000	56	86,693	399
499,068	.....	.....	70,600	.....	.....	510	.....	48,206	254	139,750	400
233,904	.....	.....	28,700	.....	.....	115	6,000	32,000	.....	57,348	401
226,301	.....	$1,167	53,950	251	.....	491	.....	41,000	.....	46,438	402
210,327	.....	.....	61,400	813	.....	886	16,660	14,000	.....	39,272	403
958,807	20,950	.....	94,400	142	.....	1,308	7,100	120,000	15,000	242,702	404
58,803	.....	.....	.....	40	.....	227	4,200	7,500	.....	6,368	405
408,716	.....	.....	11,850	123	.....	441	.....	70,000	3	96,367	406
218,052	.....	.....	10,500	2,236	.....	699	2,125	49,000	10	38,843	407
996,832	.....	.....	110,550	40	.....	1,960	40,800	117,000	611	250,150	408
397,123	.....	.....	86,000	.....	.....	487	.....	32,000	.....	120,597	409
141,519	.....	.....	17,050	191	.....	398	.....	22,000	8	20,750	410
914,645	.....	.....	274,000	.....	.....	753	.....	75,000	.....	282,381	411
618,879	.....	.....	267,700	28	.....	.....	10,800	23,000	20,000	145,427	412
63,540	.....	.....	15,950	126	.....	289	.....	7,000	.....	8,561	413
253,575	.....	.....	80,500	3,177	.....	2,111	32,500	25,000	.....	32,940	414
432,577	.....	.....	8,800	91	.....	1,120	.....	109,500	6	87,985	415
1,138,251	.....	.....	50,400	21	.....	684	25,324	145,000	2,154	308,583	416
102,359	.....	.....	4,800	3,105	.....	274	.....	20,000	67	25,351	417

TABLE 8, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County								
363	Bridgeton	4,077	378	.....	.....	.....	.....	.....	.....
364	Cohanzick	4,248	392	.....	.....	.....	.....	.....	.....
365	Cumberland	4,810	500	.....	.....	.....	.....	.....	.....
366	Equitable	5,580	453	.....	.....	.....	.....	.....	.....
367	Planners	1,758	197	.....	.....	.....	.....	12	2
368	Young Men's	12,355	850	.....	.....	.....	.....	.....	.....
369	Columbian Perpetual	7,710	764	.....	.....	.....	.....	.....	.....
370	Hope	11,838	1,715	.....	.....	.....	.....	.....	.....
371	Institute	10,724	1,341	.....	.....	.....	.....	708	113
372	Protected	3,403	327	.....	.....	.....	.....	523	68
373	Security Perpetual	7,625	1,171	.....	.....	.....	.....	424	49
374	Port Norris	3,632	300	.....	.....	.....	.....	.....	.....
375	Fidelity	7,600	549	.....	.....	.....	.....	528	77
376	Landis	5,859	332	.....	.....	.....	.....	145	26
377	Mechanics No. 1	37,961	3,076	1,576	286	.....	.....	3,181	437
	Totals	129,180	12,345	1,576	286	.....	.....	5,521	772
	Essex County								
378	Belleville	4,890	455	.....	.....	.....	.....	.....	.....
379	Central	11,067	663	.....	.....	.....	.....	909	61
380	Clover	4,860	469	.....	.....	.....	.....	177	22
381	Home	16,714	1,174	.....	.....	.....	.....	1,157	76
382	Impartial	4,315	455	.....	.....	.....	.....	76	12
383	North Belleville	7,778	873	.....	.....	.....	.....	478	80
384	Silver Lake	6,632	687	.....	.....	.....	.....	145	10
385	American-Polish	5,309	652	.....	.....	.....	.....	222	47
386	Bloomfield	15,782	1,127	.....	.....	.....	.....	243	34
387	Church	3,446	316	90	6	.....	.....	15	4
388	Concord	4,525	393	.....	.....	.....	.....	38	5
389	Constitution	4,445	429	.....	.....	.....	.....	5	1
390	Energetic	10,907	985	.....	.....	.....	.....	265	32
391	Essex County	22,675	1,972	.....	.....	.....	.....	.....	.....
392	Glenwood	3,896	410	.....	.....	.....	.....	117	31
393	Interurban	3,425	272	.....	.....	.....	.....	34	7
394	Merchants and Mechanics	8,052	603	.....	.....	.....	.....	98	13
395	North Center	2,339	195	.....	.....	.....	.....	70	12
396	Young Men's	6,252	690	.....	.....	.....	.....	244	29
397	Caldwell	12,522	1,126	.....	.....	.....	.....	160	12
398	Grove Cleveland	3,052	322	.....	.....	.....	.....	94	17
399	West Essex	8,374	866	.....	.....	.....	.....	405	45
400	Cedar Grove	8,906	654	.....	.....	.....	.....	353	47
401	Amherst	4,745	323	.....	.....	.....	.....	143	19
402	Apex	5,128	348	.....	.....	52	52	270	36
403	Banner	6,197	638	.....	.....	.....	.....	307	39
404	Brick Church	19,882	932	209	29	.....	.....	472	61
405	Carnegie	2,427	190	.....	.....	.....	.....	.....	.....
406	Civic Centre	7,851	506	.....	.....	.....	.....	59	12
407	Clarion	5,917	546	.....	.....	.....	.....	53	14
408	East Orange	19,864	1,380	.....	.....	.....	.....	553	70
409	Elmwood	7,103	446	.....	.....	.....	.....	430	47
410	Fairway	3,260	458	.....	.....	.....	.....	85	26
411	Hollywood	15,862	914	.....	.....	.....	.....	1,370	132
412	Lackawanna	13,580	822	.....	.....	.....	.....	1,338	131
413	Library	2,518	217	.....	.....	.....	.....	80	22
414	Marvel	12,124	702	.....	.....	.....	.....	403	42
415	Park and Dodd	10,214	1,037	.....	.....	.....	.....	44	6
416	Prospect-Watsessing	20,812	1,006	.....	.....	.....	.....	252	31
417	Safeguard	2,685	314	.....	.....	.....	.....	24	6

MEMBERSHIP 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	
4,077	107	271	S.	$1.00 m.	$200	6	.....	.....	363
4,248	92	300	S.	1.00 m.	200	6	.....	.....	364
4,810	146	354	S.	.90 m.	200	6	$0.06 b	$0.06 b	365
5,580	136	317	S.	1.00 m.	200	6	.....	.....	366
1,770	41	158	S.	1.00 & 2.00 m.	200	6	.05 b	.....	367
12,355	266	584	S.	1.00 m.	200	6	.....	.....	368
7,710	340	424	S.	1.00 m.	200	6	.....	.....	369
11,838	574	1,141	S.	1.00 m.	200	6	.....	.....	370
11,432	477	977	S.	1.00 m.	200	6	.....	.....	371
3,926	142	253	S.	.70 m.	200	6	.10 b	.10 b	372
8,049	415	805	S.	1.00 m.	200	6	.....	.....	373
3,632	158	142	S.	1.00 m.	200	6	.05 b	.....	374
8,128	271	355	S.	.90 m.	200	6	.05 b	.....	375
6,004	72	286	S.	1.00 m.	200	6	.....	.....	376
42,718	1,519	2,280	S.	1.00 m.	200	6	.....	.01 b	377
136,277	4,756	8,647							
4,890	129	326	S.	$1.00 m.	$200	6	$2.00 a	.....	378
11,976	215	509	S.	1.00 m.	200	6	2.00 a	$2.00 a	379
5,037	64	427	S.	1.00 m.	200	6	3.00 a	1.00 a	380
17,871	359	891	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	381
4,391	75	392	O. P.	.....	200	6	3.00 a	.....	382
8,256	165	788	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	383
6,777	130	567	S.	1.00 m.	200	6	3.00 a	2.00 a	384
5,531	115	584	S.	1.00 m.	200	6	3.00 a	.....	385
16,025	334	827	S.	1.00 m.	200	6	1.00, 2.00 & 2.50 a	.....	386
3,551	20	306	S.	1.00 m.	200	6	3.00 a & .03 b	1.00 a	387
4,563	56	342	S.	1.00 m.	200	6	3.00 a	.....	388
4,450	44	386	S.	1.00 m.	200	6	2.00 a	1.00 a	389
11,172	152	865	S.	1.00 m.	200	6	3.00 a	1.00 a	390
22,675	460	1,512	S.	1.00 m.	200	6	2.50 a	2.50 a	391
4,013	83	358	O. P.	.....	200	6	3.00 & 4.00 a	.....	392
3,459	37	242	S.	1.00 m.	200	6	3.00 a	1.50 a	393
8,150	143	473	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	394
2,409	16	191	O. P.	.....	200	6	2.00 a	.....	395
6,496	128	591	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	396
12,682	354	784	S.	1.00 m.	200	6	4.00 a	.....	397
3,146	39	300	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	398
8,779	139	772	S.	1.00 & 2.00 m.	200	6	2.00 & 3.00 a	2.00 a	399
9,259	246	455	S.	1.00 m.	200	6	.03 b	.....	400
4,888	60	282	S.	1.00 m.	200	6	3.00 a	3.00 a	401
5,450	71	365	S.	1.00 m.	200	6	3.00 a & .04 b	.....	402
6,504	79	598	S.	1.00 m.	200	6	3.00 a	2.00 a	403
20,563	214	808	S.	1.00 m.	200	6	2.00 a & .04 b	1.00 a	404
2,427	12	178	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	405
7,910	99	419	S.	1.00 m.	200	6	.05 & .08 b	.....	406
5,970	40	520	S.	1.00 m.	200	6	3.00 a	1.00 a	407
20,417	276	1,174	S.	1.00 m.	200	6	.04 b	1.00 a	408
7,533	128	365	S.	1.00 m.	200	6	2.00 a	.....	409
3,345	53	431	S.	1.00 & 2.00 m.	200	6	3.00 a & .04 b	.....	410
17,232	269	777	S.	1.00 m.	200	6	3.00 a	1.00 a	411
14,918	182	771	O. P.	.....	200	6	2.00 a	.....	412
2,598	23	216	S.	1.00 m.	200	6	3.00 a	1.00 a	413
12,527	42	702	S.	1.00 m.	200	6	3.00 a	2.00 a	414
10,258	135	908	S.	1.00 m.	200	6	.03½ b	.....	415
21,064	220	817	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	416
2,709	35	285	S.	1.00 m.	200	6	3.00 a	1.00 a	417

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		
418	Shepherd, East Orange	Oct. 30, 1920	Anthony P. Miele
419	Stronghold, East Orange	Mar. 7, 1921	I. Newton Davies
420	Suburban, East Orange	Nov. 6, 1902	Gideon B. Bearder
421	Third Ward, East Orange	June 15, 1910	Charles T. Riotte
422	Triumph, East Orange	Feb. 2, 1910	Robert S. Suiter
423	Tuttle, East Orange	Mar. 23, 1927	Morris Taffet
424	Weona, East Orange	Feb. 14, 1922	Edward E. Bruen
425	Glen Ridge, Glen Ridge	Mar. 30, 1914	Eugene Le R. Cadmus
426	Business Men's, Irvington	May 24, 1913	W. Clifton Terrill
427	Camptown, Irvington	Mar. 7, 1910	Louis G. Breitenbach
428	First Ward, Irvington	Nov. 8, 1915	Joseph F. Harter
429	General, Irvington	Jan. 9, 1923	Charles Perlman
430	Greater Newark, Irvington	Dec. 28, 1904	Francis S. Green
431	Grove, Irvington	Mar. 31, 1910	Conrad Rech, Jr.
432	Iroquois, Irvington	Jan. 8, 1925	George E. Schaefer
433	Irvington, Irvington	June 18, 1887	Howard N. Knowles
434	~~Marathon, Irvington~~	Oct. 21, 1910	August M. Kleeman
435	Normandy Park, Irvington	Sept. 11, 1912	Adolph A. Franz
436	Olympic, Irvington	Sept. 18, 1905	Arthur D. Wadsworth, Jr.
437	Polish-American, Irvington	Feb. 14, 1913	Walter Mazur
438	Service Men's, Irvington	Sept. 9, 1921	Edward J. Boschen
439	Supreme, Irvington	Nov. 27, 1925	Andrew G. Kress
440	~~Livingston, Livingston~~	Aug. 28, 1922	Ralph D. De Camp
441	Crestview, Maplewood	Mar. 21, 1922	Arthur L. Stephans
442	Maplewood Maplewood	April 27, 1910	Edwin A. Lee
443	Township, Maplewood	Feb. 1, 1922	John W. Heller
444	Tuscan, Maplewood	Sept. 22, 1909	Emil Hildebrand
445	Millburn, Millburn	Aug. 10, 1907	R. W. Lewis
446	Washington Rock, Millburn	May 14, 1926	Albert E. Allsopp, 2d
447	Clairidge, Montclair	May 7, 1926	Charles Schlapfer
448	Golden Rod, Montclair	Jan. 10, 1925	John C. Love
449	Hillside, Montclair	Feb. 18, 1904	J. D. Hegeman, Jr.
450	Montclair, Montclair	Jan. 9, 1886	Edward H. Holmes
451	Nishuane, Montclair	June 17, 1922	Kenneth R. Shand
452	Plaza, Montclair	Feb. 2, 1920	Patrick J. Farrell
453	Upper Montclair, Montclair	Aug. 26, 1919	Alfred T. Gibbs
454	A-1, Newark	Sept. 4, 1919	Michael Leveen
455	Aberdeen, Newark	May 18, 1926	Morris Gorlin
456	Abingdon, Newark	Feb. 4, 1914	Benjamin B. Brown
457	Able, Newark	July 19, 1921	Meyer P. Gross
458	Ace, Newark	Jan. 13, 1927	Harry M. Friend
459	Acme, Newark	Sept. 26, 1905	John Dittes
460	Acorn, Newark	June 23, 1910	Philip J. Jackson
461	Acropolis, Newark	Mar. 28, 1913	George L. Larkin
462	Action, Newark	Nov. 16, 1925	Maurice M. Feder
463	Active, Newark	Sept. 7, 1910	Michael Hollander
464	Adamant, Newark	Oct. 16, 1920	Frank L. Smith
465	Admiral Sampson, Newark	Feb. 9, 1922	Geoffrey Simon
466	Aggressive, Newark	Nov. 8, 1913	Arthur C. Windsor
467	Aladdin, Newark	Oct. 23, 1920	Jacob S. Berkowitz
468	Alert, Newark	May 28, 1920	Samuel Schechner
469	Alliance, Newark	Mar. 9, 1911	William E. Selby
470	Allied, Newark	Mar. 14, 1919	Max Abeles
471	Almanac, Newark	Nov. 24, 1924	H. Burnham Rowe
472	Alpha, Newark	Nov. 20, 1907	Max Insel

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Nicholas Albano	Andrew J. Seidenschwarz.	264 Shepard Ave., East Orange, N. J.	418
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	419
Andrew R. Fitzsimons	Jacob Stein	17 Academy St., Newark, N. J.	420
Howard Peck	W. H. De Camp, Jr.	106 Hollywood Ave., East Orange, N. J.	421
William E. Hampson	Harris B. Whitman	184 William St., East Orange, N. J.	422
Samuel S. Ferster	Kenneth G. Donnelly	18 Van Ness Terrace, Union, N. J.	423
Aaron Marder	U. Samuel Abeles	60 North 5th St., Newark, N. J.	424
Howard S. Dodd	Frank Cunliffe	30 Edgewood Road, Glen Ridge, N. J.	425
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	426
Newton P. Kinsey	Joseph S. Waterfield	1026 South Grove St., Irvington, N. J.	427
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	428
Meyer M. Semel	Francis B. Ott	985 Springfield Ave., Irvington, N. J.	429
Newton P. Kinsey	Joseph S. Waterfield	1026 S. Grove St., Irvington, N. J.	430
Paul F. Girtanner	William F. Gegenheimer	53 Clinton St., Newark, N. J.	431
William Newman	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	432
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	433
Charles C. Deubel	~~John A. Steets~~	67 Harrison Place, Irvington, N. J.	434
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	435
Frederick G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	436
Thaddeus J. Rospond	John Posluszny	617 18th Ave., Newark, N. J.	437
Frederic Stoddard	Frank H. Pannick	2 Silver Spring Road, West Orange, N. J.	438
Richard Otto	John F. Muller	56 Thirty-eighth St., Irvington, N. J.	439
Grosso, Brundage & Anderson	~~Mildred A. Mangas~~	Livingston, N. J.	440
Byron D. Ehlers	Harry W. Brands	92 Parker Ave., Maplewood, N. J.	441
Frederic W. Smith	Andrew Jack	258 Dunnell Road, Maplewood, N. J.	442
Samuel D. Williams	George B. Lawrence	51 Park Ave., Maplewood, N. J.	443
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnett Ave., Maplewood, N. J.	444
Hobart L. Benedict	Clifford Willis	P. O. Box D, Millburn, N. J.	445
Fred Herrigel, Jr.	Frederick G. Schroeder	26 Blaine St., Millburn, N. J.	446
Irving Siegler	Murray Metz	228 Bloomfield Ave., Montclair, N. J.	447
W. P. Allen	J. E. Sadler	31 Montague Place, Montclair, N. J.	448
John A. Hines	William Sigler	85 Park Ave., Caldwell, N. J.	449
Philip Goodell	Robert H. Spencer	Room 7, Wellmont Bldg., Montclair, N. J.	450
Henry W. Trimble	Joseph D. McKee	25 Howe Ave., Montclair, N. J.	451
Chester C. Beekman	Porter L. R. Versfelt	11 Miller Ave., Caldwell, N. J.	452
Henry W. Trimble	Terence J. McHugh	600 Valley Road, Upper Montclair, N. J.	453
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	454
Percy H. Penn	Morris W. Weinberg	45 Elizabeth Ave., Newark, N. J.	455
Frederick C. Ritger	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	456
Bernard W. Schnur	Samuel Weiss	120 South Orange Ave., Newark, N. J.	457
Jacob T. Friend	Milford A. Vieser	36 North Arlington Ave., East Orange, N. J.	458
Frank Voigt	Henry Wagner	16 Hudson Ave., East Orange, N. J.	459
Howard F. Kirk	Charles T. Ziegler	40 Clinton St., Newark, N. J.	460
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	461
Hannah F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	462
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	463
Charles F. McCraith, Jr.	Walter A. Hughes	30 Branford Place, Newark, N. J.	464
Grossman & Grossman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	465
William E. Sandmeyer	Arthur Lesser	300 Broadway, Newark, N. J.	466
Harry Griffinger	U. Samuel Abeles	60 North 5th St., Newark, N. J.	467
Samuel Roessler	Oscar H. Merz	755 Broad St., Newark, N. J.	468
Joseph G. Wolber	T. L. R. Crooks	Maplewood, N. J.	469
Charles Frankel	James A. Sinclair	264 Clinton Ave., Newark, N. J.	470
Frances Gash	Frank P. Litter	22 Belmont Ave., Newark, N. J.	471
Isaac Fleischman	David Longfelder	P. O. Box 448, Newark, N. J.	472

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
418	Shepherd	$210,000	.....	$22,254	$1,004	.....	$829	$239	$234,326
419	Stronghold	243,000	.....	3,953	1,155	.....	4,432	205	252,745
420	Suburban	529,800	.....	14,130	4,283	$5,257	5,180	1,276	559,926
421	Third Ward	1,501,000	.....	33,633	4,481	67,140	6,488	3,212	1,615,954
422	Triumph	1,180,300	$3,000	50,010	8,735	.....	8,026	20,663	1,270,734
423	Tuttle	45,100	.....	1,175	998	.....	1,920	.....	49,193
424	Weona	569,500	.....	4,431	6,461	.....	6,216	1,047	587,655
425	Glen Ridge	1,074,850	.....	4,950	18,187	.....	11,038	15	1,109,040
426	Business Men's	875,712	.....	3,242	5,004	34,882	3,004	3,330	925,174
427	Camptown	3,915,850	.....	5,335	37,114	51,453	9,226	6,318	4,025,296
428	First Ward	1,256,300	.....	15,610	4,403	55,000	11,941	4,444	1,347,698
429	General	390,200	.....	9,410	3,720	37,946	8,861	2,308	452,445
430	Greater Newark	1,103,900	.....	1,912	20,082	.....	.....	389	1,126,283
431	Grove	232,200	.....	6,865	7,001	.....	1,133	51	247,250
432	Iroquois	249,000	.....	8,655	7,910	.....	3,581	917	270,063
433	Irvington	1,620,100	.....	6,470	11,664	7,533	3,394	3,678	1,652,839
434	Marathon	473,600	.....	2,536	6,034	.....	3,420	286	485,876
435	Normandy Park	387,800	.....	10,193	1,606	.....	559	1,987	402,145
436	Olympic	588,000	.....	12,890	8,968	.....	3,104	2,813	615,775
437	Polish-American	495,850	.....	19,392	1,129	.....	12,317	415	529,103
438	Service Men's	433,100	.....	835	8,168	9,021	6,824	961	458,909
439	Supreme	245,000	.....	2,530	3,463	.....	2,213	499	253,705
440	Livingston	256,600	.....	8,278	909	.....	4,109	412	270,308
441	Crestview	502,700	.....	3,616	4,871	.....	2,083	2,346	515,616
442	Maplewood	2,517,900	.....	83,712	2,694	.....	6,849	687	2,611,842
443	Township	616,700	.....	5,328	4,119	.....	1,376	676	628,199
444	Tuscan	585,600	.....	17,800	1,343	11,650	1,374	45	617,812
445	Millburn	2,737,000	6,000	47,609	4,016	86,062	11,368	3,601	2,895,656
446	Washington Rock	100,350	.....	960	553	8,272	1,533	387	112,055
447	Clairidge	71,600	.....	1,665	4,772	.....	4,217	1,655	83,909
448	Golden Rod	33,600	.....	1,797	1,132	.....	1,296	150	37,975
449	Hillside	1,502,100	.....	71,325	15,850	.....	7,365	400	1,597,040
450	Montclair	1,940,900	108,000	137,201	4,103	.....	14,118	27,141	2,231,463
451	Nishuane	334,800	.....	22,252	10,146	.....	1,208	350	368,756
452	Plaza	537,550	.....	45,360	5,455	500	6,826	927	596,618
453	Upper Montclair	1,290,400	257,150	5,690	21,734	.....	2,210	5,075	1,582,259
454	A-1	1,737,300	.....	80,828	7,633	50,271	20,839	14,968	1,911,839
455	Aberdeen	98,100	.....	1,100	2,942	.....	3,257	513	105,912
456	Abingdon	510,200	.....	11,335	3,093	13,613	3,665	470	542,376
457	Able	623,000	.....	41,871	12,466	11,226	15,626	1,570	705,759
458	Ace	77,800	.....	620	3,990	.....	2,457	417	85,284
459	Acme	406,700	8,500	7,516	1,609	38,158	854	522	463,859
460	Acorn	477,250	.....	7,165	2,526	.....	2,389	681	490,011
461	Acropolis	362,300	.....	4,780	590	7,715	3,267	193	378,845
462	Action	204,000	.....	3,242	3,085	.....	2,761	1,064	214,152
463	Active	1,128,600	67,000	39,825	12,131	55,502	19,897	8,569	1,331,524
464	Adamant	431,200	.....	6,307	10,849	8,673	7,996	2,012	467,037
465	Admiral Sampson	476,800	11,400	20,090	2,140	22,923	12,806	983	547,142
466	Aggressive	1,182,000	.....	14,347	13,721	25,967	4,128	1,020	1,241,183
467	Aladdin	339,300	.....	3,422	2,194	13,965	4,663	572	364,116
468	Alert	1,438,800	15,000	34,755	23,222	.....	9,728	461	1,521,966
469	Alliance	862,700	.....	4,520	21,871	.....	9,848	25,321	924,260
470	Allied	535,900	.....	15,773	11,942	32,801	8,799	1,387	606,602
471	Almanac	199,100	.....	9,068	1,466	.....	11,048	1,286	221,968
472	Alpha	864,100	.....	33,090	8,542	63,093	10,178	3,459	982,462

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$174,125				$1,192		$93		$10,100	$27	$48,789	418
150,784			$35,900	1,697		164		29,000	5	35,195	419
351,234			82,500	2,250		295	$1,880	25,500	56	96,211	420
1,052,842			31,800			1,106	15,000	245,000	200	270,006	421
730,755			196,600	2,051		974	5,157	100,000		235,197	422
36,270			8,500	361		150		1,000	10	2,902	423
464,211			29,100	145		1,545				92,654	424
789,659			29,000			2,041	60,122	75,000	26	153,192	425
535,975			237,100				1,500	51,000	376	99,223	426
2,031,100			1,096,400	190			223,124	302,950		371,532	427
727,145			319,000	858		1,848	13,000	136,000	319	149,528	428
248,629			92,700	5,304		274	3,100	48,000	383	54,055	429
668,193			211,900					123,000		123,190	430
159,894			30,000			260		10,000		47,096	431
168,432			37,700	1,577		913	1,500	38,000		21,941	432
911,765			299,300				10,200	177,200	444	253,930	433
306,014			33,100	12		167	1,500	51,700		93,383	434
243,550			16,900	67		20	21,100	57,000	49	63,459	435
339,843			130,900	1,270		582	11,700	37,000		94,480	436
273,177			123,700	525		5,158	7,500	52,000		67,043	437
271,775			66,000	1,691		1,211	500	49,000	335	68,397	438
148,921			60,600	1,424		120	13,500	6,000		23,140	439
189,741			2,900			883	6,500	32,000	376	37,908	440
368,707			14,300	683			1,500	71,000	20	59,406	441
2,019,291						2,677	20,100	50,000	115	519,659	442
429,255			53,500	4			10,500	57,000		77,940	443
305,205			165,300	15		344	11,500	57,400		78,048	444
2,075,592				2,568		3,896	52,246	179,019		582,335	445
85,443			10,000	466		176		7,000	13	8,957	446
74,037			400	925		135	2,000		20	6,392	447
30,447				1,936		82		1,100	9	4,401	448
1,313,559				1,043		3,602	27,800			251,036	449
1,701,990				4,636		1,596	10,907	80,000	92	432,242	450
291,925			4,500	169		615	2,500	13,000	24	56,023	451
338,020			103,550	56				61,700		93,292	452
1,143,330				15		1,376	80,342	50,000		307,196	453
1,137,129			421,300	7,181		1,262	17,100	65,000	56	262,811	454
64,264			11,400	3,398		330	13,000	6,000	105	7,415	455
334,419			70,200			127	23,400	22,000		92,230	456
392,679			144,550	4,433		1,653	15,204	70,000		77,240	457
63,096	$2,200	$240	12,700			595			33	6,420	458
247,219			105,500			393		43,000	12	67,735	459
305,478			66,100	1,160		625		40,000	26	76,622	460
266,128			27,200	1,861		108		20,300	17	63,161	461
160,836			12,000					18,000	10	23,306	462
827,655			278,400	449		988		45,000		179,032	463
316,815			31,300	2,061		1,085	5,650	37,000		73,126	464
309,117			126,100	1,022		673		45,000	46	65,184	465
709,336	70,721		124,500	157			14,600	157,000	131	164,738	466
224,693			48,100	123		719		39,000	59	51,422	467
1,075,887			83,100	4,590		1,038	100	75,000		282,251	468
700,245				320		564	27,000		1,005	195,126	469
329,009			135,300			821	4,800	59,000	121	77,551	470
160,575			11,450	422		575	25	19,500	661	28,760	471
751,467			39,400	14,857		1,239			29	175,470	472

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Shepherd	3,881	441	.....	.....	.....	.....	.....	.....
419	Stronghold	4,261	384	.....	.....	.....	.....	180	23
420	Suburban	6,088	568	.....	.....	.....	.....	413	32
421	Third Ward	20,319	1,523	.....	.....	.....	.....	159	34
422	Triumph	12,306	817	.....	.....	.....	.....	983	81
423	Tuttle	2,373	239	.....	.....	.....	.....	43	12
424	Weona	10,683	859	.....	.....	.....	.....	146	24
425	Glen Ridge	16,524	1,241	.....	.....	.....	.....	145	25
426	Business Men's	14,644	791	.....	.....	.....	.....	2,371	112
427	Camptown	37,427	2,524	.....	.....	.....	.....	5,482	487
428	First Ward	25,474	1,393	.....	.....	.....	.....	3,190	218
429	General	5,908	464	.....	.....	.....	.....	464	57
430	Greater Newark	12,378	753	.....	.....	.....	.....	1,059	112
431	Grove	2,498	275	.....	.....	.....	.....	150	19
432	Iroquois	5,988	517	.....	.....	.....	.....	188	42
433	Irvington	15,514	1,266	.....	.....	.....	.....	1,497	142
434	Marathon	4,908	325	.....	.....	.....	.....	166	22
435	Normandy Park	4,418	407	.....	.....	.....	.....	84	15
436	Olympic	6,952	658	.....	.....	.....	.....	655	91
437	Polish-American	6,520	812	.....	.....	.....	.....	618	165
438	Service Men's	5,744	662	.....	.....	.....	.....	330	23
439	Supreme	4,745	517	.....	.....	.....	.....	303	52
440	Livingston	4,343	530	.....	.....	.....	.....	15	4
441	Crestview	8,980	858	.....	.....	.....	.....	72	12
442	Maplewood	41,017	1,622	.....	.....	.....	.....	.....	.....
443	Township	10,081	535	.....	.....	.....	.....	268	18
444	Tuscan	6,575	647	.....	.....	.....	.....	826	56
445	Millburn	38,478	3,250	.....	.....	.....	.....	.....	.....
446	Washington Rock	4,207	400	.....	.....	.....	.....	50	9
447	Clairidge	2,899	262	.....	.....	.....	.....	2	1
448	Golden Rod	964	158	.....	.....	.....	.....	.....	.....
449	Hillside	21,397	1,542	.....	.....	.....	.....	.....	.....
450	Montclair	27,601	2,261	.....	.....	.....	.....	.....	.....
451	Nishuane	6,916	574	.....	.....	.....	.....	23	4
452	Plaza	6,763	641	.....	.....	.....	.....	518	48
453	Upper Montclair	21,898	1,485	.....	.....	.....	.....	.....	.....
454	A-1	17,058	1,479	.....	.....	.....	.....	2,107	251
455	Aberdeen	3,236	245	.....	.....	.....	.....	57	12
456	Abingdon	5,762	397	.....	.....	.....	.....	351	34
457	Able	10,078	711	.....	.....	.....	.....	723	86
458	Ace	3,640	215	22	3	15	2	64	16
459	Acme	4,624	482	.....	.....	.....	.....	528	81
460	Acorn	5,910	604	.....	.....	.....	.....	331	50
461	Acropolis	5,847	516	.....	.....	.....	.....	136	24
462	Action	5,026	418	.....	.....	.....	.....	60	12
463	Active	26,865	1,184	.....	.....	.....	.....	2,784	136
464	Adamant	7,690	521	.....	.....	.....	.....	156	25
465	Admiral Sampson	8,809	580	.....	.....	.....	.....	631	97
466	Aggressive	12,183	590	530	24	.....	.....	622	71
467	Aladdin	5,410	482	.....	.....	.....	.....	241	32
468	Alert	21,369	950	.....	.....	.....	.....	416	34
469	Alliance	11,553	555	.....	.....	.....	.....	.....	.....
470	Allied	8,350	734	.....	.....	.....	.....	676	93
471	Almanac	4,060	458	.....	.....	.....	.....	57	16
472	Alpha	15,277	938	.....	.....	.....	.....	197	29

MEMBERSHIP 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	
3,881	105	336	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	418
4,441	63	344	S.	1.00 m.	200	6	4.00 a	1.00 a	419
6,501	154	446	S.	1.00 m.	200	6	3.00 a	.....	420
20,478	298	1,259	S.	1.00 m.	200	6	.05 b	.....	421
13,289	262	636	S.	1.00 m.	200	6	3.00 a	1.00 a	422
2,416	16	235	S.	1.00 m.	200	6	4.00 a	2.00 a	423
10,829	84	799	S.	1.00 m.	200	6	3.00 a	1.00 a	424
16,669	180	1,086	S.	1.00 & 2.00 m.	200	6	1.00 & 2.00 a	.....	425
17,015	166	737	O. P.	.....	100	6	2.00 a	2.00 a	426
42,909	718	2,293	O. P.	.....	200	6	2.00 a	2.00 a	427
28,664	183	1,428	S.	.50 & 1.00 m.	100	6	3.00 a	1.00 a	428
6,372	84	437	S.	1.00 m.	200	6	3.00 a	1.00 a	429
13,437	197	668	O. P.	.....	200	6	2.00 a	2.00 a	430
2,648	81	213	S.	1.00 m.	200	6	3.00 a	.....	431
6,176	64	495	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	432
17,011	371	1,037	O. P.	.....	200	6	2.00 & 3.00 a	2.00 & 3.00a	433
5,074	63	284	S.	1.00 m.	200	6	3.00 a	3.00 a	434
4,502	91	331	O. P.	.....	200	6	2.00 a	.....	435
7,607	135	614	S.	1.00 m.	200	6	3.00 a & .03 b	$1 a & .03 b	436
7,138	187	790	S.	.25 w.	200	6	3.00 a	.....	437
6,074	78	607	S.	1.00 m.	200	6	2.00 a	2.00 a	438
5,048	53	516	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	439
4,358	95	439	S.	1.00 m.	200	6	1.00 a	.....	440
9,052	105	765	O. P.	.....	200	6	2.00 a & .02½ b	2.00 a	441
41,017	399	1,223	S.	1.00 m.	200	6	2.00 a & .02½ b	2.00 a	442
10,349	95	458	O. P.	.....	200	6	2.00 a & .02½ b	.....	443
7,401	185	518	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	444
38,478	704	2,546	S.	1.00 m.	200	6	4.00 a & .10 b	1.00 a	445
4,257	23	386	S.	1.00 m.	200	6	3.00 a	.....	446
2,901	12	251	S.	1.00 m.	200	6	3.00 a	.....	447
964	19	139	S.	1.00 m.	200	6	3.50 a	.....	448
21,397	277	1,265	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	449
27,601	508	1,753	S.	1.00 & 2.00 m.	200	6	2.00 & 3.00 a	1.00 a	450
6,939	103	475	S.	1.00 m.	200	6	2.00 a	.....	451
7,281	207	482	O. P.	.....	200	6	3.00 a	1.00 a	452
21,898	156	1,329	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	453
19,165	261	1,469	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	1.00 a	454
3,293	232	25	S.	1.00 m.	200	6	2.50 a	.....	455
6,113	105	326	S.	1.00 m.	200	6	3.00 a	.....	456
10,801	170	627	S.	1.00 m.	200	6	3.00 a	1.00 a	457
3,741	15	221	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	458
5,152	94	469	S.	1.00 m.	200	6	2.00 a	1.00 a	459
6,241	104	550	S.	1.00 m.	200	6	3.00 a	2.00 a	460
5,983	105	435	S.	1.00 m.	200	6	3.00 a	1.00 a	461
5,086	15	379	O. P.	.....	200	6	3.00 & 4.00 a	1.00 a	462
29,649	127	1,193	S.	.50 & 1.00 m.	100	6	3.00 a	2.00 a	463
7,846	83	463	S.	1.00 m.	200	6	3.00 a	1.00 a	464
9,440	119	558	S.	1.00 m.	200	6	3.00 a	1.00 a	465
13,335	121	564	O. P.	.....	200	6	3.00 a	3.00 a	466
5,651	78	436	S.	1.00 m.	200	6	3.00 a	1.00 a	467
21,785	163	821	S.	1.00 m.	200	6	3.00 a	1.00 a	468
11,553	80	475	S.	1.00 m.	200	6	2,00, 3.00 & 6.00 a	2.00 a	469
9,026	111	716	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	470
4,117	51	423	S.	1.00 m.	200	6	4.00 a	1.00 a	471
15,474	112	855	S.	1.00 m.	200	6	3.00 a	1.00 a	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	Alpine, Newark	July 13, 1920	Ernest Gennell
474	Altruist, Newark	May 19, 1926	Charles Gans
475	Amalgamated, Newark	Mar. 8, 1913	Leopold Kraemer
476	American, Newark	April 4, 1907	Samuel Litwin
477	American-Ukrainian, Newark	Feb. 7, 1922	Michael Shumeyko
478	Anchor, Newark	Aug. 19, 1913	Camille L. Gairoard
479	Annexed District, Newark	Nov. 22, 1898	Edwin A. Kirch
480	Arcadia, Newark	Jan. 17, 1922	Leo H. Levy
481	Arion, Newark	Jan. 16, 1912	Edward F. Kern
482	Armstrong, Newark	Jan. 28, 1920	J. Mebane
483	Arrow, Newark	July 23, 1920	Louis Kuskin
484	Art and Strength, Newark	Jan. 17, 1920	Eugenio Sturchio
485	Assembly, Newark	April 19, 1920	David L. Heller
486	Astor, Newark	Dec. 5, 1912	Michael A. Jackson
487	Atlantic, Newark	April 1, 1901	John W. McAuliffe
488	Atlas Weekly, Newark	Jan. 18, 1911	Morris N. Rubenstein
489	Aurora, Newark	Feb. 10, 1923	Euplio De Marco
490	Auto Trade, Newark	Nov. 25, 1921	Claude E. Holgate
491	Avon, Newark	Aug. 29, 1907	Philip Lindeman
492	Bankers, Newark	Nov. 27, 1911	Harry Spangenthal
493	Barringer, Newark	Mar. 7, 1919	William Tries, Jr.
494	Bay View, Newark	Mar. 13, 1903	F. C. Mindnich
495	Beacon, Newark	June 16, 1920	Frank J. Durkin
496	Beaver, Newark	Mar. 23, 1912	Frederick Rosseter
497	Bell, Newark	Aug. 19, 1922	Samuel M. Bass
498	Beneficial, Newark	Mar. 18, 1893	August Soffel
499	Bergen, Newark	Aug. 19, 1912	Alois Kraemer
500	Betsy Ross, Newark	Jan. 3, 1922	Millie Greiner
501	Big Brother, Newark	Jan. 13, 1922	Adolph Klein
502	Bigelow, Newark	Aug. 11, 1905	Max Oppenheimer
503	Black Diamond, Newark	Jan. 10, 1925	R. D. Van Duzer
504	Bonded, Newark	Mar. 19, 1919	Arthur C. Lindeman
505	Branch Brook, Newark	June 1, 1905	Samuel Gaiser
506	Branford, Newark	June 8, 1920	Morris Metsky
507	Brilliant, Newark	Dec. 6, 1922	John H. Joyce
508	Broad & Commerce, Newark	May 22, 1912	Eugene J. Anspach
509	Broad and Market, Newark	Sept. 10, 1906	James F. Connorton
510	Broad Street, Newark	Jan. 12, 1923	Andrew P. Martin
511	Brookdale, Newark	Oct. 27, 1911	E. D. Balentine
512	Buildahome, Newark	July 20, 1922	John F. Sherman
513	Builders, Newark	Oct. 11, 1906	William F. Littell, Jr.
514	Buildmore, Newark	April 15, 1926	William P. Macksey
515	Business Men's, Newark	June 13, 1910	Joseph Crawford
516	Cabinet, Newark	Dec. 24, 1925	Monroe D. Hess
517	Caledonia, Newark	Mar. 22, 1909	William Steinen
518	Camden, Newark	Mar. 6, 1912	William Schuff
519	Camfield, Newark	Feb. 7, 1899	Albert Linke
520	Capital, Newark	Oct. 26, 1912	Charles S. Baldwin
521	Casino, Newark	Mar. 1, 1892	Frank Koch
522	Cedars, Newark	July 5, 1923	William L. Blanchard
523	Central, Newark	June 15, 1881	Samuel Schechner
524	Centre Market, Newark	Feb. 7, 1914	Edward J. Martin
525	Century, Newark	Mar. 7, 1906	William Mungle
526	Champion, Newark	Feb. 28, 1923	Alfred Peter
527	Channel, Newark	Oct. 23, 1926	Alfred G. Birkenmeier

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NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
P.C.Corbo; A.F.Minisi; C.Cerrato	Vito Verniero	221 Clifton Ave., Newark, N. J.	473
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	474
Joseph Steiner	Sigmund Loewenstein	3 Belmont Ave., Newark, N. J.	475
Saul and Joseph E. Cohn	M. George Greenberg	205 Keer Ave., Newark, N. J.	476
William J. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	477
Michael J. Quigley	Pearce T. Prisk	109 Morse Ave., Bloomfield, N. J.	478
Lehlbach, Johnson & Ormond	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	479
Arthur R. Lewis	Walter A. Hughes	30 Branford Place, Newark, N. J.	480
Thomas R. Grimm	Walter J. Nicholson	185 Market St., Newark, N. J.	481
Oliver Randolph	Beverly C. Gordon	43 Jacobs St., Newark, N. J.	482
Zucker and Goldberg	Samuel Weiss	120 South Orange Ave., Newark, N. J.	483
Egidio W. Mascia	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	484
Koehler & Augenblick	Walter A. Hughes	30 Branford Place, Newark, N. J.	485
H. Edward Wolf	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	486
Frederick Jay	Francis A. Sullivan	52 Sterling St., Newark, N. J.	487
Kessler & Kessler	Harry Wuensch	534 So. Sixteenth St., Newark, N. J.	488
Charles C. Giffoniello	Fred G. Giffoniello	31 Clinton St., Newark, N. J.	489
Edward R. McGlynn	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	490
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	491
Isaac Spangenthal	O. Stanley Thompson, Jr.	770 Broad St., Newark, N. J.	492
J. H. Harrison	S. C. Shaller	Bloomfield & Clifton Ave., Newark, N. J.	493
Benjamin J. Fleuchaus	A. T. Martin	496 Richmond Ave., Maplewood, N. J.	494
John L. Hughes	~~William F. Ackerson~~	906 Prudential Bldg., Newark, N. J.	495
Carl F. Hinrichsen	John F. O'Brien	142 Kingman Road, South Orange, N. J.	496
Herman W. Brams	Samuel Herzlinger	951 Broad St., Newark, N. J.	497
Joseph G. Young	George A. Duguid	32 Coeyman St., Newark, N. J.	498
Frederick W. Wilderotter	Francis W. Barrett	148 Eppirt St., East Orange, N. J.	499
Mary Philbrook	Louise W. Woerner	790 Broad St., Newark, N. J.	500
Ira Scharf	Harry Berlin	207 Market St., Newark, N. J.	501
Levy, Fenster & McCloskey	David Longfelder	P. O. Box 448, Newark, N. J.	502
K. D. Cranston	W. R. Headden	546 Fairmont Ave., Westfield, N. J.	503
Mortimer Eisner	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	504
Joseph Kahrs	William A. Hall, Jr.	784 Broad St., Newark, N. J.	505
Bernard Mindes	John Lonergan	9 Beaver St., Newark, N. J.	506
M. J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	507
Harry Kalisch	Samuel A. Horrowitz	677 Bergen St., Newark, N. J.	508
Jacob L. Newman	Charles H. Burgesser	246 South 20th St., Newark, N. J.	509
George A. Henderson	William J. Fogarty	200 Keer Ave., Newark, N. J.	510
F. A. Boettner	Henry S. Hefele	9 Lennox Terrace, South Orange, N. J.	511
Pearce R. Franklin	~~Henry Dolch~~	17 Academy St., Newark, N. J.	512
August W. Rosinger	William A. Hall, Jr.	784 Broad St., Newark, N. J.	513
Louis Auerbach, Jr.	Ernest M. Tapner	1020 Broad St., Newark, N. J.	514
Frederick Jay	Francis A. Sullivan	52 Sterling St., Newark, N. J.	515
Irving Seigler	Ben C. Eisen	207 Market St., Newark, N. J.	516
Edward F. Schwarz	William A. Eichhorn	31 Clinton St., Newark, N. J.	517
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	518
Edgar Leiss	Fred Westphal	129 Holland Road, South Orange, N. J.	519
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	520
Edgar Leiss	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	521
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	522
Samuel Roessler	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	523
Charles H. Stewart	Asa H. Holman	4 Lawrence St., Newark, N. J.	524
Horace C. Grice	James A. Mungle	345 Plane St., Newark, N. J.	525
Louis Spielvogel	Edwin A. Knorr	7 16th Ave., Newark, N. J.	526
Levy, Fenster & McCloskey	Jacob C. Abramson	45 Branford Place, Newark, N. J.	527

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
473	Alpine	$359,700	.....	$11,265	$3,077	.....	$3,754	$573	$378,369
474	Altruist	229,500	.....	3,035	5,173	.....	1,606	1,005	240,319
475	Amalgamated	2,713,500	$521,700	101,218	11,471	$373,570	12,246	15,523	3,749,228
476	American	492,200	.....	7,185	4,346	.....	7,607	1,455	512,793
477	American-Ukrainian	392,800	.....	12,352	10,165	.....	3,333	627	419,277
478	Anchor	486,150	.....	24,395	19,616	.....	1,271	471	531,903
479	Annexed District	1,313,800	.....	21,670	15,640	31,637	9,794	8,643	1,401,184
480	Arcadia	638,700	.....	4,390	3,391	97,081	18,229	5,137	766,928
481	Arion	806,000	.....	5,090	14,159	.....	5,539	2,102	832,890
482	Armstrong	149,200	.....	9,780	6,041	.....	11,106	1,848	177,975
483	Arrow	986,500	.....	47,199	4,289	33,197	16,672	1,790	1,089,647
484	Art and Strength	340,600	6,500	13,110	10,297	16,180	5,108	951	392,746
485	Assembly	409,700	.....	5,300	7,528	15,105	2,506	455	440,594
486	Astor	1,515,700	.....	26,019	45,093	.....	11,459	8,864	1,607,135
487	Atlantic	800,650	.....	43,708	53,345	13,375	12,363	2,505	925,946
488	Atlas Weekly	1,041,400	.....	32,072	14,552	7,168	9,427	2,036	1,106,655
489	Aurora	98,250	.....	4,575	1,890	.....	3,174	429	108,318
490	Auto Trade	305,500	.....	5,425	963	.....	3,740	35,894	351,522
491	Avon	1,143,400	37,000	37,615	10,605	.....	26,661	6,749	1,262,030
492	Bankers	728,700	.....	13,573	1,764	22,334	12,629	5,217	784,217
493	Barringer	1,455,200	.....	35,844	3,623	126,575	.....	12,187	1,633,429
494	Bay View	876,000	.....	5,010	13,328	.....	2,196	450	896,984
495	Beacon	524,050	.....	11,996	6,051	.....	2,796	861	545,754
496	Beaver	738,800	.....	11,940	14,770	.....	7,127	2,185	774,822
497	Bell	191,550	.....	16,123	4,686	.....	7,697	414	220,470
498	Beneficial	767,800	1,700	15,650	9,314	.....	2,446	656	797,560
499	Bergen	582,300	.....	9,500	5,267	5,000	2,611	718	605,396
500	Betsy Ross	184,900	.....	9,155	2,068	15,384	1,041	702	213,250
501	Big Brother	540,500	.....	18,649	7,762	16,371	7,631	560	591,473
502	Bigelow	2,710,700	.....	84,975	19,163	270,495	31,205	15,995	3,132,533
503	Black Diamond	487,000	.....	29,645	20,330	.....	2,112	250	539,337
504	Bonded	1,277,600	79,700	31,205	14,219	311,596	14,386	1,232	1,729,938
505	Branch Brook	444,300	.....	2,425	1,868	.....	1,117	1,063	450,773
506	Branford	572,100	.....	24,276	2,083	.....	8,632	1,709	608,800
507	Brilliant	231,000	.....	2,732	39	2,456	21,046	565	257,838
508	Broad & Commerce	428,700	.....	14,770	16,253	57,091	5,048	1,975	523,837
509	Broad and Market	522,300	.....	5,025	3,425	.....	5,810	650	537,210
510	Broad Street	218,600	.....	8,180	2,750	.....	7,906	976	238,412
511	Brookdale	563,842	.....	17,911	7,401	8,157	2,660	1,659	601,630
512	Buildahome	377,100	.....	11,640	3,645	18,154	1,821	15,737	428,097
513	Builders	885,900	.....	7,700	9,559	20,100	2,267	2,716	928,242
514	Buildmore	109,900	.....	1,543	6,694	.....	1,431	80	119,648
515	Business Men's	395,600	.....	9,823	1,059	6,600	7,432	2,757	423,271
516	Cabinet	16,500	.....	30	1,174	.....	1,293	686	19,683
517	Caledonia	748,500	.....	7,160	9,144	.....	5,743	1,331	771,878
518	Camden	466,600	.....	6,420	4,002	.....	3,898	978	481,898
519	Camfield	669,600	.....	8,865	29,115	.....	5,505	4,601	717,686
520	Capital	326,200	.....	5,220	6,685	41,224	1,909	200	381,438
521	Casino	1,046,700	.....	17,432	7,736	.....	1,264	1,291	1,074,423
522	Cedars	613,700	.....	10,530	2,291	19,026	2,964	300	648,811
523	Central	772,200	.....	5,570	32,235	.....	6,014	1,609	817,628
524	Centre Market	671,650	.....	14,300	3,208	.....	3,802	753	693,713
525	Century	881,950	.....	26,223	899	6,683	6,918	4,129	926,802
526	Champion	264,600	.....	20,246	420	.....	5,302	2,752	293,320
527	Channel	147,200	.....	5,842	11,241	6,035	5,047	659	176,024

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$261,099	.....	.....	$2,400	$519	.....	$62	.....	$39,000	.....	$75,289	473
179,147	.....	.....	30,950	.....	.....	.....	.....	10,000	$272	19,950	474
2,171,277	.....	.....	605,900	380	.....	46	$300	434,500	63,761	473,064	475
302,433	.....	.....	76,700	800	.....	540	.....	55,000	147	77,173	476
261,378	.....	.....	67,400	399	.....	803	3,000	28,000	.....	58,297	477
391,857	.....	.....	13,900	.....	.....	326	2,000	10,000	34	113,786	478
897,626	.....	.....	92,900	62	.....	357	.....	133,000	334	276,895	479
516,228	.....	.....	62,000	6,670	.....	390	22,000	47,000	437	112,203	480
475,353	.....	.....	116,600	16	.....	705	.....	116,600	.....	123,616	481
115,399	.....	.....	4,400	4,033	.....	154	.....	20,000	67	33,922	482
634,050	.....	.....	250,700	3,802	.....	2,989	.....	85,000	240	112,866	483
267,561	.....	.....	.....	270	.....	175	3,500	49,000	284	71,956	484
238,353	.....	.....	75,700	1,968	.....	232	11,500	55,000	590	57,251	485
985,746	.....	.....	352,600	77	.....	.....	395	70,000	.....	198,317	486
694,888	.....	.....	28,500	.....	.....	526	.....	.....	.....	202,032	487
572,991	.....	.....	259,700	422	.....	1,861	.....	125,000	119	146,562	488
89,720	.....	.....	.....	585	.....	355	.....	.....	51	17,607	489
258,396	.....	.....	17,600	1,702	.....	294	.....	16,000	.....	57,530	490
731,935	.....	.....	260,700	5,307	.....	336	7,500	55,000	2,602	198,650	491
462,762	.....	.....	56,050	7,630	.....	129	7,108	108,500	.....	142,038	492
1,055,997	.....	.....	161,800	322	.....	.....	37,100	200,000	100	178,110	493
582,406	.....	.....	43,600	.....	.....	812	.....	110,000	.....	160,166	494
372,212	.....	.....	40,800	305	.....	44	.....	43,000	67	89,326	495
493,182	.....	.....	92,300	.....	.....	376	.....	55,000	.....	133,964	496
131,043	.....	.....	37,800	2,303	.....	371	6,000	20,000	.....	22,953	497
508,407	.....	.....	76,700	69	.....	573	.....	80,000	.....	131,817	498
354,452	.....	.....	103,000	351	.....	417	2,000	46,600	.....	98,576	499
160,682	.....	.....	.....	42	.....	243	.....	10,000	.....	42,283	500
388,409	.....	.....	81,600	3,037	.....	1,497	.....	50,000	114	66,816	501
2,078,844	.....	.....	296,900	7,957	.....	3,661	14,592	175,000	893	554,686	502
406,788	.....	.....	.....	.....	.....	834	.....	72,000	.....	59,715	503
1,162,698	.....	.....	104,800	21,411	.....	1,336	8,400	155,000	.....	276,293	504
273,461	.....	.....	44,900	.....	.....	77	500	60,000	101	71,734	505
354,889	.....	.....	120,200	848	.....	736	500	56,000	95	75,532	506
125,892	.....	.....	49,400	20,037	.....	386	5,000	28,500	1,070	27,553	507
337,100	.....	.....	53,900	2,757	.....	240	.....	50,000	362	79,478	508
365,598	.....	.....	35,400	5	.....	1,204	1,500	47,000	.....	86,503	509
144,800	.....	.....	38,500	3,290	.....	246	.....	21,000	165	30,411	510
402,246	.....	.....	89,200	595	.....	676	2,072	.....	.....	106,841	511
306,448	.....	.....	57,900	50	.....	.....	.....	.....	4,250	59,449	512
602,026	.....	.....	99,100	.....	.....	.....	16,600	50,000	5	160,511	513
94,796	.....	.....	3,500	1,753	.....	705	.....	10,000	10	8,884	514
228,837	.....	.....	89,200	646	.....	441	.....	43,000	.....	61,147	515
14,383	.....	.....	.....	1,457	.....	570	.....	2,500	120	653	516
429,060	.....	.....	122,800	8	.....	474	.....	93,000	15	126,521	517
319,845	.....	.....	30,200	150	.....	587	13,000	30,000	48	88,068	518
438,868	.....	.....	97,500	1,933	.....	168	20,000	41,500	11	117,706	519
222,013	.....	.....	101,500	721	.....	309	.....	.....	16	56,879	520
648,798	.....	.....	133,200	6,261	.....	1,039	.....	96,000	.....	189,125	521
433,044	.....	.....	31,000	13	.....	1,410	13,000	70,000	520	99,824	522
417,036	.....	.....	139,000	4,684	.....	314	2,000	125,000	.....	129,594	523
486,608	.....	.....	41,600	39	.....	32	3,700	17,000	10	144,724	524
595,425	.....	.....	123,200	2,571	.....	2,621	.....	33,866	317	168,802	525
179,769	.....	.....	46,250	486	.....	755	2,150	31,000	59	32,851	526
115,297	$1,000	.....	13,250	1,433	.....	555	15,000	17,000	.....	12,489	527

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Alpine	5,419	466					12	2
474	Altruist	6,759	394					154	38
475	Amalgamated	37,009	1,718					3,029	215
476	American	5,479	244					384	42
477	American-Ukrainian	5,732	758					337	148
478	Anchor	6,412	239					70	14
479	Annexed District	13,686	563					465	69
480	Arcadia	9,914	399					310	16
481	Arion	9,366	844					583	102
482	Armstrong	2,103	275					22	5
483	Arrow	17,621	1,082					1,254	101
484	Art and Strength	4,973	418						
485	Assembly	6,441	307					378	28
486	Astor	19,047	1,291					1,763	165
487	Atlantic	12,137	853					142	23
488	Atlas Weekly	12,457	829					1,299	156
489	Aurora	2,443	294						
490	Auto Trade	5,590	470					88	7
491	Avon	26,354	431					2,607	90
492	Bankers	8,582	485					280	32
493	Barringer	20,590	1,530					809	91
494	Bay View	10,413	863					218	40
495	Beacon	8,661	904					204	34
496	Beaver	9,612	683					462	58
497	Bell	3,875	270					189	27
498	Beneficial	9,037	924					384	35
499	Bergen	5,792	617					515	80
500	Betsy Ross	2,986	391						
501	Big Brother	11,912	842					408	62
502	Bigelow	40,466	2,158					1,485	120
503	Black Diamond	12,741	1,106						
504	Bonded	23,079	1,346					524	79
505	Branch Brook	4,746	368					225	19
506	Branford	8,822	672					601	51
507	Brilliant	3,747	315					247	23
508	Broad & Commerce	6,331	319					270	17
509	Broad and Market	8,435	514					177	18
510	Broad Street	4,809	485					192	25
511	Brookdale	7,611	847					446	56
512	Buildahome	8,044	676					290	42
513	Builders	9,504	628					496	51
514	Buildmore	2,986	328					17	4
515	Business Men's	5,121	316					446	53
516	Cabinet	963	87						
517	Caledonia	8,761	787					614	77
518	Camden	6,734	900					151	14
519	Camfield	7,986	662					487	57
520	Capital	4,400	452					508	45
521	Casino	12,026	1,040					666	75
522	Cedars	11,346	797					155	28
523	Central	7,135	439					695	55
524	Centre Market	7,347	523					208	32
525	Century	9,744	550					616	67
526	Champion	5,334	470					231	40
527	Channel	4,523	312	10	1			66	15

MEMBERSHIP 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	
5,431	117	351	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	473
6,913	36	391	O. P.	.....	200	6	3.00 a	1.00 a	474
40,038	419	1,514	O. P.	.....	200	6	4.00 a	1.00 a	475
5,863	60	226	S.	1.00 m.	200	6	3.00 a	1.00 a	476
6,069	123	783	S.	1.00 m.	200	6	3.50 a	1.00 a	477
6,482	73	180	S.	1.00 m.	200	6	3.00 a	2.00 a	478
14,151	166	466	S.	1.00 m.	200	6	.03 b	.....	479
10,224	67	348	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	2.00 a	480
9,949	146	800	S.	1.00 m.	200	6	3.00 a	3.00 a	481
2,125	72	208	S.	1.00 m.	200	6	3.00 a	.....	482
18,875	186	997	S.	1.00 m.	200	6	3.00 a	1.00 a	483
4,973	108	310	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	484
6,819	52	283	S.	1.00 m.	200	6	3.00 a	1.00 a	485
20,810	271	1,185	O. P.	.....	200	6	4.00 a	2.00 a	486
12,279	116	760	S.	1.00 m.	200	6	3.00 a	2.00 a	487
13,756	199	786	S.	.25 w.	200	6	3.00 & 4.00 a	1.00 & 2.00a	488
2,443	50	244	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	489
5,678	55	422	S.	1.00 m.	200	6	3.00 a	.....	490
28,961	85	436	S.	.50 m.	100	6	3.00 & 4.00 a	2.00 a	491
8,862	61	456	S.	1.00 m.	200	6	.75, 1.00 & 2.00 a	2.00 a	492
21,399	293	1,328	O. P.	.....	200	6	2.00 & 3.00 a	1.00 a	493
10,631	183	720	S.	1.00 m.	200	6	3.00 a	1.00 a	494
8,865	141	797	O. P.	.....	200	6	3.00 a	2.00 a	495
10,074	123	618	S.	1.00 m.	200	6	3.00 a	3.00 a	496
4,064	58	239	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	497
9,421	231	728	S.	1.00 m.	200	6	.02½ b	.....	498
6,307	101	596	S.	1.00 m.	200	6	3.00 a	2.00 a	499
2,986	50	341	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	500
12,320	115	789	S.	1.00 m.	200	6	3.00 a	1.00 a	501
41,951	222	2,056	S.	1.00 m.	200	6	4.00 a	1.00 a	502
12,741	170	936	S.	1.00 m.	200	6	.03 b	.....	503
23,603	165	1,260	S.	1.00 m.	200	6	3.00 a	2.00 a	504
4,971	93	294	O. P.	.....	200	6	2.00 a	2.00 a	505
9,423	121	602	S.	1.00 m.	200	6	3.00 a	1.00 a	506
3,994	43	295	S.	1.00 m.	200	6	3.00 a	1.00 a	507
6,601	44	292	S.	1.00 m.	200	6	3.00 a	1.00 a	508
8,612	108	424	S.	1.00 m.	200	6	3.00 a	1.00 a	509
5,001	76	434	S.	1.00 m.	200	6	3.00 a	1.00 a	510
8,057	173	730	S.	1.00 m.	200	6	2.00 a	1.00 a	511
8,334	82	636	O. P.	.....	200	6	3.00 a	2.00 & 3.00a	512
10,000	177	502	O. P.	.....	200	6	2.00 & 3.00 a	2.00 a	513
3,003	21	311	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	514
5,567	78	291	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	515
963	3	84	S.	1.00 m.	200	6	3.00 a	2.00 a	516
9,375	107	757	S.	1.00 m.	200	6	3.00 a	1.00 a	517
6,885	125	789	S.	1.00 m.	200	6	3.00 a	2.00 a	518
8,473	110	609	S.	1.00 m.	200	6	3.00 a	1.00 a	519
4,908	71	426	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	520
12,692	191	924	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	521
11,501	110	715	S.	1.00 m.	200	6	4.00 a	.04 b	522
7,830	153	341	S.	1.00 m.	200	6	3.00 a	2.00 a	523
7,555	127	428	O. P.	.....	200	6	2.00 & 3.00 a	.....	524
10,360	165	452	S.	1.00 m.	200	6	3.00 a & .05 b	.....	525
5,565	79	431	S.	1.00 m.	200	6	3.00 a	1.00 a	526
4,599	12	316	S.	1.00 m.	200	6	2.00 & 4.00 a	2.00 a	527

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		
528	Chapel, Newark	April 19, 1907	J. William Huegel
529	Charter Oak, Newark	Jan. 23, 1920	Leo M. Abrahams
530	Choice, Newark	Nov. 25, 1924	Harry Treister
531	Circle, Newark	Mar. 11, 1922	Benjamin J. Sugarman
532	Citizens', Newark	Dec. 1, 1891	Otto E. Traudt
533	City, Newark	Dec. 22, 1911	Herman Scheininger
534	City Hall, Newark	Feb. 20, 1907	Frederick J. Fischer
535	City Line, Newark	Dec. 1, 1903	George F. Serbe
536	Civic, Newark	Sept. 11, 1915	Joseph G. Wolber
537	Clark, Newark	Mar. 15, 1910	James C. Savage
538	Clinton Hill, Newark	Jan. 2, 1896	G. H. Bailey
539	Clinton Place, Newark	July 18, 1922	Frank W. A. Hain
540	Co-Investors, Newark	Mar. 26, 1920	Walter C. Schryver
541	Colossal, Newark	June 11, 1926	Ernest F. Keer
542	Columbia, Newark	Dec. 7, 1897	John L. O'Toole
543	Columbus Institute, Newark	Sept. 13, 1915	John J. Baader
544	Commerce, Newark	Mar. 17, 1906	John J. Baader
545	Commercial, Newark	Aug. 19, 1912	Alfred Popik
546	Commonwealth, Newark	May 16, 1894	John Wiesemann
547	Community, Newark	April 4, 1913	Emil Wohlfarth
548	Compact, Newark	May 12, 1922	Alex Stone
549	Composite, Newark	Nov. 19, 1921	Samuel Gray
550	Concordia, Newark	Mar. 3, 1906	Arthur C. Hensler
551	Concrete, Newark	April 13, 1895	Philip Brenner
552	Congress, Newark	Feb. 19, 1903	A. Wilberforce Egner
553	Conservative, Newark	Jan. 25, 1905	Philip F. Donnelly
554	Continental, Newark	Oct. 19, 1907	David Wyllie
555	Copartners, Newark	Feb. 11, 1927	Meyer Tabakin
556	Corinthian, Newark	Oct. 21, 1926	David L. Warner
557	Cornerstone, Newark	Jan. 11, 1923	Joseph F. Drudy
558	Court House, Newark	June 23, 1893	John Coppersmith
559	Court South End, Newark	April 11, 1919	Frank H. Hewitt
560	Creative, Newark	Dec. 26, 1905	Nathan Harris
561	Crescent, Newark	Jan. 12, 1925	J. W. Rupp
562	Criterion, Newark	Dec. 26, 1911	Harry P. Lowy
563	Crosstown, Newark	April 22, 1905	Morris Miller
564	Custer, Newark	Mar. 16, 1914	Edward J. Ryan
565	Defiance, Newark	May 11, 1922	Edward C. Oertzen
566	Delta, Newark	Nov. 21, 1919	Adolph Kleinwaks
567	Dependable, Newark	Feb. 7, 1923	Simon Heyman
568	Divident Hill, Newark	Feb. 9, 1920	George D. White
569	Domestic, Newark	Feb. 9, 1900	John Baader
570	Doric, Newark	April 24, 1925	M. Malcolm Knoller
571	Down Town, Newark	Mar. 6, 1919	Fred Brandman
572	Druggists, Newark	Sept. 23, 1922	A. Kruger
573	Durable, Newark	Aug. 18, 1923	Isaac Cohn
574	Eagles, Newark	May 11, 1911	Charles Beauparlant
575	East End, Newark	Feb. 11, 1897	Jacob Gerber
576	~~Echo, Newark~~	Mar. 18, 1913	Julius Wagner, Jr.
577	Eclipse, Newark	Nov. 8, 1919	Thomas Donaldson
578	Economy, Newark	Oct. 19, 1912	Edward I. Sakowitz
579	Eden, Newark	Nov. 26, 1924	Martin J. Cooney
580	Efficient, Newark	Mar. 22, 1920	Samuel W. Rice
581	Eighth Ward, Newark	Dec. 1, 1885	Winton C. Garrison
582	Eight Points, Newark	Oct. 17, 1908	Arthur Tillman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	528
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	529
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	530
David Z. Jeselsohn	Samuel Klein	1060 Broad St., Newark, N. J.	531
C. Harold Gascoyne	Frank P. Litter	878 South 10th St., Newark, N. J.	532
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	533
William Greenfield	Nathan Perselay	188 William St., Newark, N. J.	534
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	535
Pearce R. Franklin	William G. Dassing	30 Dewey St., Newark, N. J.	536
Walter D. Van Riper	Martin V. Ryerson	76 Van Houten Place, Belleville, N. J.	537
John B. Brown	Joseph Walden	300 Broadway, Newark, N. J.	538
Isadore H. Colton	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	539
Burnett, Murray & Trelease	Frank C. Snyder	261 Orange St., Newark, N. J.	540
Ernest F. Keer, Jr.	Irving L. Ryerson	514 Richmond Ave., Maplewood, N. J.	541
Charles M. Myers	Frederick C. Johnson	21 Noll Place, Newark, N. J.	542
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	543
Kussy & Kohn	Philip E. Mandel	515 Avon Ave., Newark, N. J.	544
Simon L. Fisch	Henry Kranzler	45 Branford Place, Newark, N. J.	545
Joseph E. Conlon	William B. Heller	850 South 14th St., Newark, N. J.	546
Sorg, Duncan & Bailey	Floyd R. Opie	153 Badger Ave., Newark, N. J.	547
Samuel Dreskin	Joseph Adler	48 Myrtle Ave., Newark, N. J.	548
Kraemer & Siegler	Philip A. Sobel	20 Branford Place, Newark, N. J.	549
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	550
Saul and Jos E. Cohn	H. E. Hampson	755 Broad St., Newark, N. J.	551
Louis J. Beers	William C. Treiber	1177 Bergen St., Newark, N. J.	552
Levy, Fenster & McCloskey	Charles H. Burgesser	246 South 20th St., Newark, N. J.	553
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	554
Rothschild & Rothschild	Robert Caruba	790 Broad St., Newark, N. J.	555
Warner & Warner	Philip A. Sobel	24 Branford Place, Newark, N. J.	556
Aaron Lasser	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	557
Joseph G. Young	Walter J. Nicholson	185 Market St., Newark, N. J.	558
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	559
William Harris	William M. Beckelman	790 Broad St., Newark, N. J.	560
Charles C. Pilgrim	LeRoy F. Murphy	33 Oakland Ave., Bloomfield, N. J.	561
Harry T. Davimos	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	562
Kussy & Kohn	David Longfelder	52 Belmont Ave., Newark, N. J.	563
Michael J. Quigley	Walter C. Pohl	9 Hollywood Ave., East Orange, N. J.	564
William R. Strickland	John W. Rippon	118 Mapes Ave., Newark, N. J.	565
Joseph Steiner	Harry Wertheim	237 No. 11th St., Newark, N. J.	566
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	567
Charles A. Woodruff	Arthur Dorsch	207 Market St., Newark, N. J.	568
Francis P. Meehan	Herman R. Schaefer	48 North Munn Ave., Newark, N. J.	569
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	570
A. Milton Jacobs	Nathan Lifshus	17 Pacific St., Newark, N. J.	571
Ira J. Katchen	A. Levin	801 Firemen's Bldg., Newark, N. J.	572
Hyman Busch	Philip A. Sobel	24 Branford Place, Newark, N. J.	573
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	574
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	575
Egner & Beatty	~~William C. Beatty~~	170 Nesbit Terrace, Irvington, N. J.	576
Philip M. Gehl	Morris J. Hoenig	9 Clinton St., Newark, N. J.	577
Barney Larkey	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	578
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	579
William L. Greenbaum	Samuel I. Bendet	24 Branford Place, Newark, N. J.	580
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	581
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	582

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
528	Chapel	$551,900	.....	$6,783	$2,272	$17,754	$6,239	$1,492	$586,440
529	Charter Oak	861,400	$18,800	19,291	9,045	5,626	3,871	4,488	922,521
530	Choice	97,000	.....	4,335	.....	18,281	7,001	948	127,565
531	Circle	371,600	24,000	7,270	7,210	.....	5,671	82,670	498,421
532	Citizens'	793,700	.....	22,490	5,171	25,103	5,324	1,998	853,786
533	City	565,450	.....	14,278	6,228	6,223	10,719	2,861	605,759
534	City Hall	982,400	.....	34,990	10,304	.....	9,493	3,062	1,040,249
535	City Line	393,400	.....	10,185	1,994	.....	4,463	132	410,174
536	Civic	404,100	2,600	4,060	3,724	.....	2,456	783	417,723
537	Clark	1,276,400	30,400	26,878	8,268	12,665	10,065	3,481	1,368,157
538	Clinton Hill	321,500	.....	17,346	3,774	13,739	2,979	2,029	361,367
539	Clinton Place	697,500	.....	19,607	5,097	53,664	3,335	698	779,901
540	Co-Investors	461,050	.....	20,415	2,736	.....	5,165	173	489,539
541	Colossal	99,000	.....	1,350	3,380	4,914	1,199	74	109,917
542	Columbia	367,100	.....	8,755	5,489	.....	3,200	43,886	428,430
543	Columbus Institute	914,850	.....	18,000	11,569	11,464	8,453	1,441	965,777
544	Commerce	563,100	.....	18,255	8,356	23,350	6,620	1,116	620,797
545	Commercial	550,100	.....	11,990	5,520	19,494	11,080	2,891	601,075
546	Commonwealth	652,000	.....	9,305	2,841	23,116	3,089	1,569	691,920
547	Community	744,500	25,000	27,660	5,113	.....	790	439	803,502
548	Compact	773,950	.....	26,100	825	10,998	8,668	1,281	821,822
549	Composite	574,400	.....	22,900	5,587	122,275	25,172	4,088	754,422
550	Concordia	588,100	.....	2,930	9,301	12,203	4,186	2,907	619,627
551	Concrete	317,600	.....	3,055	7,092	8,445	2,251	574	339,017
552	Congress	389,600	.....	3,650	5,618	.....	3,605	3,974	406,447
553	Conservative	352,100	.....	3,700	1,661	5,661	1,698	1,953	366,773
554	Continental	277,700	8,000	6,865	1,938	.....	419	20	294,942
555	Copartners	48,600	.....	5,252	1,429	.....	2,481	676	58,438
556	Corinthian	71,100	.....	1,550	764	.....	6,383	356	80,153
557	Cornerstone	437,800	43,000	12,547	9,929	16,698	9,371	412	529,757
558	Court House	1,137,500	13,500	19,846	33,343	43,041	3,698	6,874	1,257,802
559	Court South End	528,800	.....	7,605	7,223	.....	826	331	544,785
560	Creative	185,700	.....	11,285	14,548	34,631	6,772	320	253,256
561	Crescent	446,700	.....	12,615	2,728	.....	1,186	40	463,269
562	Criterion	799,000	.....	2,845	1,000	10,662	2,395	4,459	820,361
563	Crosstown	1,945,300	122,500	76,030	23,147	164,828	13,026	21,157	2,365,988
564	Custer	433,400	.....	30,471	924	11,270	5,873	1,196	483,134
565	Defiance	245,000	.....	21,304	5,400	.....	2,362	191	274,257
566	Delta	820,800	.....	62,575	715	65,736	26,431	2,700	978,957
567	Dependable	321,300	.....	16,020	2,306	.....	6,366	515	346,507
568	Divident Hill	737,000	.....	38,525	8,409	.....	4,333	301	788,568
569	Domestic	277,900	.....	1,875	6,171	.....	1,231	233	287,410
570	Doric	218,500	.....	6,643	5,124	.....	7,854	861	238,982
571	Down Town	401,700	.....	10,320	7,345	9,700	717	974	430,756
572	Druggists	770,700	.....	51,235	2,102	.....	12,744	1,777	838,558
573	Durable	229,000	.....	10,570	1,645	78,024	8,811	928	328,978
574	Eagles	646,800	.....	18,079	3,003	47,958	8,702	1,222	725,764
575	East End	574,500	.....	8,180	6,200	27,390	2,507	1,445	620,222
576	Echo	319,800	.....	3,170	1,130	.....	1,874	352	326,326
577	Eclipse	655,100	.....	25,655	10,478	10,473	11,532	4,592	717,830
578	Economy	1,123,000	.....	69,744	6,721	225,086	25,990	6,801	1,457,342
579	Eden	238,300	.....	6,245	1,182	47,976	2,116	260	296,079
580	Efficient	866,000	.....	23,045	27,664	.....	13,991	2,292	932,992
581	Eighth Ward	2,172,350	2,000	121,068	16,416	104,063	23,969	116,097	2,555,963
582	Eight Points	473,100	.....	4,725	10,965	.....	795	458	490,043

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$297,711	.....	.....	$151,500	$1,236	.....	$900	.....	$48,500	.....	$86,593	528
623,856	.....	.....	60,800	555	.....	141	.....	90,000	$450	146,719	529
88,239	.....	.....	14,900	2,093	.....	405	$625	6,500	774	14,029	530
328,979	.....	.....	38,500	1,830	.....	343	.....	55,000	.....	73,769	531
473,735	.....	.....	171,150	1,805	.....	751	.....	87,000	.....	119,345	532
371,318	.....	.....	115,550	470	.....	702	10,000	15,000	4,350	88,369	533
538,023	.....	.....	324,800	1,990	.....	654	18,835	47,000	.....	108,947	534
235,476	.....	.....	53,200	986	.....	302	.....	54,400	.....	65,810	535
251,715	.....	.....	56,600	6	.....	216	.....	41,100	2,000	66,086	536
734,274	$44,289	.....	145,300	1,011	.....	1,105	63,600	170,000	57	208,521	537
214,846	500	.....	45,200	.....	.....	40	2,050	41,000	.....	57,731	538
491,867	.....	.....	100,200	633	.....	.....	.....	96,000	18	91,183	539
385,800	.....	.....	13,100	352	.....	234	.....	.....	448	89,605	540
79,197	2,730	.....	700	6	.....	40	.....	13,000	5,240	9,004	541
264,381	.....	.....	75,100	395	.....	350	.....	19,500	.....	68,704	542
671,659	.....	.....	105,300	2,060	.....	1,157	1,900	.....	37	183,664	543
386,381	.....	.....	64,900	505	.....	611	500	85,000	14	82,886	544
343,466	.....	.....	102,100	2,796	.....	4,510	.....	60,000	189	88,014	545
413,892	.....	.....	120,000	262	.....	515	.....	45,000	.....	112,251	546
538,458	.....	.....	55,100	387	.....	623	.....	55,000	.....	153,934	547
394,866	.....	.....	238,000	3,311	.....	1,941	9,000	95,000	30	79,674	548
420,749	.....	.....	116,650	11,567	.....	1,121	.....	98,000	25,003	81,332	549
381,319	.....	.....	75,600	.....	.....	333	10,500	43,000	.....	108,875	550
231,138	.....	.....	19,400	459	.....	232	.....	24,000	.....	63,788	551
270,864	.....	.....	41,500	348	.....	504	.....	25,000	.....	68,231	552
253,558	.....	.....	21,800	.....	.....	884	.....	30,000	.....	60,531	553
205,469	.....	.....	.....	.....	.....	1,437	.....	32,500	.....	55,536	554
36,982	.....	.....	4,100	165	.....	25	6,800	7,750	.....	2,616	555
45,489	.....	.....	18,500	1,257	.....	34	150	10,000	36	4,687	556
315,255	.....	.....	84,925	4,752	.....	324	5,000	54,000	10	65,491	557
827,310	.....	.....	168,500	1,945	$1,000	1,133	.....	17,700	.....	240,214	558
330,585	.....	.....	56,000	28	.....	642	12,100	62,000	.....	83,430	559
205,563	.....	.....	10,500	1,033	.....	590	6,500	.....	.....	29,070	560
309,003	.....	.....	34,200	1	.....	580	.....	22,500	.....	96,985	561
489,617	.....	.....	96,700	3,568	.....	31	2,000	103,500	2,130	122,815	562
1,332,003	.....	.....	396,400	5,125	.....	2,014	191,450	75,000	7,002	356,994	563
337,143	.....	.....	43,300	476	.....	1,396	.....	12,000	65	88,754	564
214,624	.....	.....	7,000	1,898	.....	192	.....	6,000	135	44,408	565
657,939	.....	.....	63,200	1,131	.....	1,271	23,500	68,000	.....	163,916	566
216,582	.....	.....	43,800	5,207	.....	601	.....	36,000	36	44,281	567
484,476	.....	.....	79,600	817	.....	458	1,500	93,000	28	128,689	568
194,403	.....	.....	37,100	337	.....	213	.....	3,000	.....	52,357	569
166,446	.....	.....	30,000	.....	.....	225	6,000	12,000	.....	24,311	570
305,217	.....	.....	42,200	34	.....	.....	1,000	40,000	.....	42,305	571
486,306	.....	.....	179,300	2,409	.....	561	.....	80,000	.....	89,982	572
206,235	.....	.....	36,500	2,890	.....	485	.....	47,500	1,023	34,345	573
433,071	.....	.....	120,500	1,605	.....	308	5,799	44,000	474	120,007	574
391,510	.....	.....	65,200	619	.....	275	.....	42,000	1,199	119,419	575
196,620	.....	.....	30,200	53	.....	183	.....	48,000	18	51,252	576
413,156	.....	.....	171,500	1,275	.....	390	.....	33,000	26	98,483	577
893,796	.....	.....	211,900	7,498	.....	810	.....	130,000	.....	213,338	578
207,807	.....	.....	34,250	427	.....	236	.....	21,000	16	32,343	579
512,514	.....	.....	114,650	2,654	.....	2,286	39,500	165,000	280	96,108	580
1,888,656	.....	.....	52,100	207	.....	1,388	2,000	25,000	38,260	548,352	581
305,057	.....	.....	53,400	56	.....	553	.....	40,000	.....	90,977	582

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Chapel	4,719	346	.....	.....	.....	.....	758	95
529	Charter Oak	12,831	946	.....	.....	.....	.....	304	34
530	Choice	3,337	305	.....	.....	.....	.....	75	9
531	Circle	8,098	303	.....	.....	.....	.....	192	17
532	Citizens'	9,912	739	.....	.....	.....	.....	856	93
533	City	6,427	505	.....	.....	.....	.....	578	62
534	City Hall	12,730	747	.....	.....	.....	.....	1,624	151
535	City Line	3,915	333	.....	.....	.....	.....	266	27
536	Civic	4,390	408	.....	.....	.....	.....	283	51
537	Clark	13,084	1,359	333	52	.....	.....	726	140
538	Clinton Hill	3,808	250	5	1	.....	.....	226	31
539	Clinton Place	9,400	742	.....	.....	.....	.....	501	47
540	Co-Investors	8,318	604	.....	.....	.....	.....	66	17
541	Colossal	3,453	243	26	2	.....	.....	4	2
542	Columbia	5,240	458	.....	.....	.....	.....	376	43
543	Columbus Institute	11,274	1,006	.....	.....	.....	.....	526	65
544	Commerce	7,493	614	.....	.....	.....	.....	325	45
545	Commercial	6,552	477	.....	.....	.....	.....	510	54
546	Commonwealth	7,144	628	.....	.....	.....	.....	600	106
547	Community	8,236	344	.....	.....	.....	.....	276	32
548	Compact	10,822	706	.....	.....	.....	.....	1,190	107
549	Composite	8,464	561	.....	.....	.....	.....	583	59
550	Concordia	6,458	550	.....	.....	.....	.....	378	66
551	Concrete	4,130	376	.....	.....	.....	.....	97	15
552	Congress	5,099	463	.....	.....	.....	.....	208	33
553	Conservative	5,142	359	.....	.....	.....	.....	109	19
554	Continental	3,840	242	.....	.....	.....	.....	.....	.....
555	Copartners	2,246	201	.....	.....	.....	.....	21	5
556	Corinthian	1,615	84	.....	.....	.....	.....	93	12
557	Cornerstone	6,842	481	.....	.....	.....	.....	425	27
558	Court House	12,368	919	.....	.....	.....	.....	843	123
559	Court South End	7,368	595	.....	.....	.....	.....	337	25
560	Creative	6,297	292	.....	.....	.....	.....	52	6
561	Crescent	4,946	420	.....	.....	.....	.....	171	22
562	Criterion	10,230	476	.....	.....	.....	.....	483	53
563	Crosstown	26,243	1,208	.....	.....	.....	.....	1,982	104
564	Custer	6,168	423	.....	.....	.....	.....	216	26
565	Defiance	5,038	384	.....	.....	.....	.....	35	4
566	Delta	14,268	948	.....	.....	.....	.....	316	26
567	Dependable	6,255	498	.....	.....	.....	.....	219	30
568	Divident Hill	9,647	798	.....	.....	.....	.....	398	45
569	Domestic	3,622	372	.....	.....	.....	.....	185	25
570	Doric	5,953	454	.....	.....	.....	.....	150	17
571	Down Town	6,131	478	.....	.....	.....	.....	211	28
572	Druggists	12,683	868	.....	.....	.....	.....	896	85
573	Durable	4,765	305	.....	.....	.....	.....	183	12
574	Eagles	7,473	535	.....	.....	.....	.....	603	66
575	East End	5,952	488	.....	.....	.....	.....	326	52
576	Echo	4,280	481	.....	.....	.....	.....	151	16
577	Eclipse	8,870	652	.....	.....	.....	.....	858	69
578	Economy	17,473	1,060	.....	.....	.....	.....	1,060	92
579	Eden	6,528	513	.....	.....	.....	.....	171	20
580	Efficient	14,940	963	.....	.....	.....	.....	573	84
581	Eighth Ward	28,643	1,286	.....	.....	.....	.....	261	75
582	Eight Points	6,183	503	.....	.....	.....	.....	267	27

MEMBERSHIP 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	
5,477	101	340	S.	$1.00 m.	$200	6	$3.00 & 4.00 a	$1.00 a	528
13,135	139	841	O. P.	.....	200	6	2.50, 3.00 & 4.00 a	1.00 a	529
3,412	37	277	S.	1.00 m.	200	6	3.00 a	1.00 a	530
8,290	71	249	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	531
10,768	167	665	S.	1.00 m.	200	6	3.00 a	1.00 a	532
7,005	101	466	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	2.00 a	533
14,354	128	770	S.	1.00 m.	200	6	3.00 a	1.00 a	534
4,181	72	288	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 & 3.00a	535
4,673	93	366	S.	1.00 m.	200	6	3.00 a	2.00 a	536
14,143	296	1,255	S.	1.00 & 2.00 m.	200	6	2.00 a & .03 b	.....	537
4,039	63	219	S.	1.00 m.	200	6	3.00 a & .03 b	.....	538
9,901	135	654	O. P.	.....	200	6	3.00 a	1.00 a	539
8,384	102	519	S.	1.00 m.	200	6	3.00 a	.....	540
3,483	18	229	O. P.	.....	200	6	3.00 a & .03 b	.....	541
5,616	95	406	S.	1.00 m.	200	6	3.00 a	1.00 a	542
11,800	212	859	S.	1.00 m.	200	6	3.00 a	1.00 a	543
7,818	118	541	S.	1.00 m.	200	6	3.00 a	1.00 a	544
7,062	105	426	S.	1.00 m.	200	6	3.00 a	2.00 a	545
7,744	146	588	S.	1.00 m.	200	6	.03 b	.03 b	546
8,512	95	281	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	547
12,012	116	697	S.	1.00 m.	200	6	3.00 a	2.00 a	548
9,047	86	534	S.	1.00 m.	200	6	3.00 a	.....	549
6,836	149	467	S.	1.00 m.	200	6	3.00 a	1.00 a	550
4,227	64	327	S.	1.00 m.	200	6	2.00 a	1.00 a	551
5,307	67	429	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	552
5,251	76	302	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	553
3,840	54	188	N.-S.	1.00 m.	200	6	.05 b	.10 b	554
2,267	34	172	S.	1.00 m.	200	6	3.00 a	1.00 a	555
1,708	16	80	S.	1.00 m.	200	6	3.00 a	3.00 a	556
7,267	79	429	S.	1.00 m.	200	6	3.00 a	1.00 a	557
13,211	207	835	S.	1.00 m.	200	6	3.00 a	3.00 a	558
7,705	132	488	S.	1.00 m.	200	6	3.00 a	.....	559
6,349	29	269	S.	1.00 m.	200	6	3.00 a	1.00 a	560
5,117	108	334	S.	1.00 m.	200	6	3.00 a	.....	561
10,713	129	400	O. P.	.....	200	6	3.00 a	2.00 a	562
28,225	197	1,115	S.	1.00 m.	200	6	4.00 a	1.00 a	563
6,384	108	341	S.	1.00 m.	200	6	3.00 a	2.00 a	564
5,073	73	315	S.	1.00 m.	200	6	Up to 3.00 a	.....	565
14,584	150	824	S.	1.00 m.	200	6	3.00 a	1.00 a	566
6,474	71	457	S.	1.00 m.	200	6	2.00 & 2.50 a	1.00 a	567
10,045	146	697	S.	1.00 m.	200	6	3.00 a	.....	568
3,807	78	319	S.	1.00 m.	200	6	3.00 a	1.00 a	569
6,103	50	421	S.	1.00 m.	200	6	3.00 a	1.00 a	570
6,342	75	431	O. P.	.....	200	6	3.00 a	3.00 a	571
13,579	158	795	S.	1.00 m.	200	6	3.00 a	1.00 a	572
4,948	61	256	S.	1.00 m.	200	6	3.00 a	.....	573
8,076	138	463	S.	1.00 m.	200	6	3.00 a	1.00 a	574
6,278	141	399	S.	1.00 m.	200	6	3.00 a	.....	575
4,431	67	430	S.	1.00 m.	200	6	3.00 a	1.00 a	576
9,728	108	613	S.	1.00 m.	200	6	3.00 a	2.00 a	577
18,533	161	991	S.	1.00 m.	200	6	3.00 a	1.00 a	578
6,699	66	467	S.	1.00 m.	200	6	3.00 a	1.00 a	579
15,513	168	879	S.	1.00 m.	200	6	3.00 a	1.00 a	580
28,904	487	874	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	581
6,450	83	447	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	Eleventh Ward, Newark	Jan. 5, 1903	Benjamin F. Hurd
584	Ellveeay-Newspaper Workers', Newark	*(See below)	Louis V. Aronson
585	Elwood, Newark	June 12, 1919	Carl F. Langlas
586	Empire, Newark	June 26, 1908	David E. Hirschberg
587	Employees, Newark	May 2, 1919	Walter E. Hunt
588	Engineers, Newark	July 15, 1925	Fred Romp
589	Enterprise, Newark	Mar. 28, 1883	Herman Danielsen
590	Equality, Newark	Oct. 14, 1919	Leo Feaster
591	Equal-Rights, Newark	July 30, 1909	George L. Vogel
592	Equitable, Newark	May 3, 1906	C. P. Schmidt
593	Equity, Newark	June 28, 1923	Morris Metsky
594	Essex Mutual, Newark	July 1, 1919	Frederick Bowden
595	Essex Power Station, Newark	May 6, 1921	Marion Penn
596	Eureka, Newark	May 22, 1909	Henry Vander Roest
597	Ever-Ready, Newark	Jan. 6, 1920	Arthur Bachrach
598	Everybody's, Newark	Mar. 20, 1913	Samuel R. Baker
599	Excellent, Newark	Jan. 14, 1926	Nathan Pallant
600	Excelsior No. 2, Newark	May 27, 1879	Louis Rose
601	Executive, Newark	April 19, 1902	August M. Kleemann
602	Fabyan, Newark	Feb. 1, 1911	Edwin A. Scott
603	Fairmount, Newark	June 19, 1900	Charles Spengler
604	Falcon, Newark	June 27, 1919	Samuel C. Schwartz
605	Famous, Newark	June 16, 1921	Louis Susskind
606	Favorite, Newark	Mar. 11, 1921	Philip Elins
607	Federal, Newark	April 23, 1904	John J. Baader
608	Fidelity, Newark	Nov. 18, 1905	George C. Heller
609	Fifteenth Ward, Newark	Oct. 2, 1902	J. Edward Leslie
610	Fifth Ward, Newark	Feb. 10, 1911	Charles A. Schmidt
611	Finance, Newark	Nov. 11, 1919	Max Lewitt
612	Firemen's, Newark	Feb. 19, 1907	George B. Astley
613	Fireside, Newark	Jan. 27, 1887	John W. Fahr
614	First Bohemian, Newark	July 16, 1913	B. Novak
615	First Italian, Newark	Mar. 30, 1891	Gaetano Ballavalle
616	First Ward, Newark	May 20, 1910	William J. Efinger
617	Five Points, Newark	Jan. 15, 1913	Alexander Brunner
618	Foresters, Newark	Mar. 16, 1908	Michael Leveen
619	Forest Hill, Newark	Dec. 10, 1912	J. A. William Noble
620	Foundation, Newark	Oct. 16, 1919	Joseph Okin
621	Founders, Newark	Feb. 4, 1926	Michael A. Stavitsky
622	Fourteenth Ward, Newark	Dec. 15, 1885	Frederick W. Paul
623	Fourth Ward, Newark	Mar. 3, 1919	John F. J. Sheehan
624	Fraternal, Newark	April 12, 1887	Albert N. Gatchell
625	Freeholders, Newark	May 8, 1926	Jacob J. Fischer
626	Fulton, Newark	Sept. 15, 1911	Ferdinand A. Hubert
627	Future, Newark	Sept. 12, 1922	Joseph Weiser
628	Gem, Newark	Sept. 8, 1919	Louis H. Hare
629	Gibraltar, Newark	Mar. 18, 1909	William Wepner
630	Gilt Edge, Newark	Jan. 14, 1921	Nathan Benisch
631	Globe, Newark	Feb. 18, 1905	William S. Rich
632	Golden Rule, Newark	Dec. 2, 1924	Frank Labowitch
633	Good Year, Newark	Jan. 31, 1923	Maurice A. Wachstein
634	Grand, Newark	Oct. 14, 1891	Samuel Litwin
635	Granite, Newark	Mar. 18, 1914	George A. Guenther
636	Grant, Newark	Feb. 15, 1910	Samuel Goldrosen
637	Great American, Newark	Feb. 18, 1919	William Fiverson

* June 17, 1921—Ellveeay.
March 12, 1919—Newspaper Workers.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Scott German	Arthur F. Smethurst	439 Clark St., South Orange, N. J.	583
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	584
Alfred W. Cooper	Louis P. Teller	698 Parker St., Newark, N. J.	585
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	586
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	587
Michael Breitkopf	Leo Reilly	136 Montrose St., Newark, N. J.	588
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	589
Osborne, Cornish & Scheck	Joseph Moritz	141 Richelieu Terrace, Newark, N. J.	590
Arthur R. Denman	Walter J. Nicholson	185 Market St., Newark, N. J.	591
Herman L. Koenig	Louis Kirschner	392 Walnut St., Newark, N. J.	592
Philip Klein	Harry Engel	305 Leslie St., Newark, N. J.	593
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	594
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	595
William P. Murphy	Norman Keeley	24 Commerce St., Newark, N. J.	596
Isaac Fleischman	Herbert Z. Steiner	790 Broad St., Newark, N. J.	597
Joseph G. Young	Edward M. Slee	670 Bergen St., Newark, N. J.	598
Lucien Pallant	Alex. J. Frackenpohl	472 18th Ave., Newark, N. J.	599
Scharringhausen & Hartpence	George C. Meister	95 Lenox St., Newark, N. J.	600
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	601
Charles A. Woodruff	Arthur Van Steenbergh	8 Bond St., Hillside, N. J.	602
Jacob L. Newman	Oscar H. Merz	755 Broad St., Newark, N. J.	603
Samuel Herman	Benjamin Kirschner	192 Market St., Newark, N. J.	604
Joseph Susskind	Raymon Spreen	19 Clinton St., Newark, N. J.	605
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	606
Jacob L. Newman	Marcus A. Fox	371 South Orange Ave., Newark, N. J.	607
Joseph K. Franks	Charles N. Halsted	45 Clinton St., Newark, N. J.	608
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	609
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	610
David E. Bernstein	Nathaniel Sofman	786 Broad St., Newark, N. J.	611
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	612
Frederic L. Johnson	Charles T. Ziegler	40 Clinton St., Newark, N. J.	613
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	614
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	615
Michael J. Quigley	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	616
Mulligan & Koenig	Howard Hopper	11 High St., Orange, N. J.	617
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	618
Robert S. Terhune	Julius A. Proehl	20 Clinton St., Newark, N. J.	619
A. Marder & C. S. Okin	Sydney Seidler	226 Custer Ave., Newark, N. J.	620
Harry Dvorken	Rudolph A. Glickman	45 Branford Place, Newark, N. J.	621
George S. Pollard	Cyrus D. Axtell	222 Clinton Ave., Newark, N. J.	622
Michael Silver	Charles M. Stevens	472 Broad St., Newark, N. J.	623
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	624
Daniels & Jacobson	Arthur H. Schlosser	2 Mott St., Newark, N. J.	625
William L. Brunyate	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	626
Harry S. Neiwirth	Sydney Seidler	226 Custer Ave., Newark, N. J.	627
Isador Colton	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	628
Charles B. Clancy	Frank P. Litter	22 Belmont Ave., Newark, N. J.	629
Jacob Fox	M. Vernon Bendet	87 Peck Ave., Newark, N. J.	630
Henry Hahn	Charles T. Ziegler	40 Clinton St., Newark, N. J.	631
S. B. & L. A. Finkelstein	Moe Rubinfield	140 Chancellor Ave., Newark, N. J.	632
William Stalford	Fred J. Dinger	517 Lyons Ave., Irvington, N. J.	633
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	634
Paul G. Roder	William Billington	60 Alexander St., Newark, N. J.	635
Harry Kalisch	A. Sigmund Kanengieser	88 Newton St., Newark, N. J.	636
David N. Popik	Max Schwartz	1101 Broad St., Newark, N. J.	637

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
583	Eleventh Ward	$20,748,200	.....	$167,784	$515,807	$936,963	$38,733	$21,620	$22,429,107
584	Ellveeay–Newspaper Workers	1,366,050	$112,500	145,945	30,700	114,354	9,104	5,981	1,784,634
585	Elwood	713,700	.....	4,420	8,031	.....	9,360	354	735,865
586	Empire	532,350	10,000	5,385	11,071	12,948	6,367	1,475	579,596
587	Employees	340,800	.....	16,964	2,210	2,068	9,185	550	371,777
588	Engineers	240,400	.....	5,875	1,124	.....	2,878	316	250,593
589	Enterprise	525,200	.....	7,560	8,545	28,754	3,008	1,692	574,759
590	Equality	781,300	.....	49,315	1,397	164,792	13,891	2,062	1,012,757
591	Equal-Rights	375,800	4,200	9,620	17,454	.....	3,130	1,170	411,374
592	Equitable	341,350	.....	13,783	113	.....	1,357	2,396	358,999
593	Equity	638,000	.....	18,900	4,312	.....	4,940	452	666,604
594	Essex Mutual	919,600	.....	26,489	12,827	.....	4,984	1,221	965,121
595	Essex Power Station	346,025	.....	38,196	8,375	.....	950	114	393,660
596	Eureka	409,200	.....	9,035	4,077	.....	3,059	2,087	427,458
597	Ever-Ready	1,466,900	.....	88,510	11,545	142,840	15,655	2,926	1,728,376
598	Everybody's	1,667,800	28,000	24,167	3,074	197,713	7,110	43,171	1,971,035
599	Excellent	172,700	.....	2,475	4,889	.....	4,346	414	184,824
600	Excelsior, No. 2	1,331,400	.....	46,955	3,008	.....	10,586	2,421	1,394,370
601	Executive	352,725	.....	400	1,095	4,199	2,373	116	360,908
602	Fabyan	491,200	.....	15,060	3,130	.....	861	251	510,502
603	Fairmount	901,500	.....	37,565	15,896	.....	8,031	4,634	967,626
604	Falcon	473,400	.....	28,330	2,550	34,922	12,809	3,368	555,379
605	Famous	557,600	.....	19,900	6,504	48,684	8,940	3,541	645,169
606	Favorite	603,900	.....	15,212	31,009	.....	7,266	810	658,197
607	Federal	1,237,000	.....	18,955	23,207	.....	4,758	2,114	1,286,034
608	Fidelity	712,150	36,200	24,745	13,054	5,676	2,227	1,727	795,819
609	Fifteenth Ward	648,800	.....	10,255	4,057	.....	5,988	1,490	670,590
610	Fifth Ward	535,800	.....	5,585	4,484	10,028	3,304	329	559,530
611	Finance	732,600	.....	34,835	4,966	6,119	20,676	3,510	802,706
612	Firemen's	930,200	.....	14,505	20,536	.....	6,257	1,508	973,006
613	Fireside	873,700	35,000	14,270	15,336	.....	6,375	1,290	945,971
614	First Bohemian	454,200	.....	6,930	7,459	.....	274	.....	468,863
615	First Italian	324,900	.....	8,840	11,718	.....	628	1,666	347,752
616	First Ward	1,085,600	.....	14,297	13,019	8,004	9,742	2,087	1,132,749
617	Five Points	924,800	.....	25,510	12,505	14,379	6,152	10,270	993,616
618	Foresters	1,464,500	.....	106,455	7,549	64,492	20,538	7,365	1,670,899
619	Forest Hill	552,400	.....	28,340	3,746	6,500	2,759	.....	593,745
620	Foundation	889,000	60,000	65,591	54,016	16,131	13,238	4,934	1,102,910
621	Founders	172,400	875	13,845	3,302	8,387	9,393	339	208,541
622	Fourteenth Ward	9,423,100	.....	500,184	84,463	180,375	40,738	392,985	10,621,845
623	Fourth Ward	1,115,900	.....	33,825	12,220	10,805	15,890	13,520	1,202,160
624	Fraternal	461,200	.....	11,947	8,565	13,493	3,714	100	499,019
625	Freeholders	113,900	.....	4,505	356	19,004	719	684	139,168
626	Fulton	729,250	.....	19,177	5,584	.....	2,809	1,323	758,143
627	Future	1,666,000	85,000	201,704	142,304	32,344	50,911	9,330	2,187,593
628	Gem	2,391,900	298,500	52,406	17,427	91,831	16,161	20,488	2,888,713
629	Gibraltar	823,300	.....	51,696	8,871	66,438	1,563	1,549	953,417
630	Gilt Edge	1,202,490	.....	23,180	1,781	32,968	30,492	3,349	1,294,260
631	Globe	1,558,000	.....	37,360	19,450	22,972	20,187	70,963	1,728,932
632	Golden Rule	72,000	.....	328	396	.....	2,206	289	75,219
633	Good Year	229,300	.....	4,870	5,650	.....	2,376	501	242,697
634	Grand	362,650	.....	1,475	4,496	22,221	2,354	463	393,659
635	Granite	532,800	.....	9,890	4,807	.....	728	466	548,691
636	Grant	1,356,900	.....	39,395	64,509	202,597	20,573	4,395	1,688,369
637	Great American	1,219,900	.....	34,450	5,892	.....	31,272	11,001	1,302,515

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$16,808,340	.....	.....	.....	.....	.....	.....	$958,728	$1,588,000	$54,397	$3,019,642	583
1,255,543	.....	.....	$92,600	$1,887	.....	$5	11,134	120,000	.....	303,465	584
507,875	.....	.....	61,000	.....	.....	229	5,500	5,000	490	155,771	585
382,407	.....	.....	74,100	469	.....	356	.....	34,000	.....	88,264	586
270,128	.....	.....	42,100	1,194	.....	742	3,000	7,500	202	46,911	587
161,760	.....	.....	33,100	5,436	.....	541	.....	20,000	2	29,754	588
378,363	.....	.....	78,400	90	.....	171	.....	.....	739	116,996	589
632,389	.....	.....	118,100	8,668	.....	605	.....	93,000	2,169	157,826	590
281,415	.....	.....	53,450	224	.....	333	.....	5,600	.....	70,352	591
261,989	.....	.....	7,200	448	.....	50	.....	25,200	122	63,990	592
370,727	.....	.....	135,900	1,269	.....	1,042	20,150	71,000	21	66,495	593
582,588	$22,200	.....	56,800	1,727	.....	1,233	1,500	120,000	.....	179,073	594
293,310	.....	.....	.....	2,743	.....	1,123	2,500	20,000	.....	73,984	595
272,139	.....	.....	33,350	517	.....	236	.....	40,000	.....	81,216	596
1,102,659	.....	.....	246,800	5,780	.....	1,374	500	90,000	.....	281,263	597
1,105,464	27,318	.....	390,000	657	.....	75	17,000	150,000	195	280,326	598
109,221	.....	.....	34,800	1,462	.....	470	520	24,000	25	14,326	599
903,292	.....	.....	110,300	.....	.....	532	.....	137,500	.....	242,746	600
212,265	.....	.....	54,300	.....	.....	154	.....	35,200	.....	58,989	601
270,040	.....	.....	102,300	1,673	.....	284	.....	58,000	.....	78,205	602
704,871	.....	.....	30,300	1,204	.....	666	.....	60,000	.....	170,585	603
291,736	.....	.....	131,200	5,625	.....	1,459	19,000	37,500	833	68,026	604
378,750	.....	.....	135,800	8,805	.....	681	425	40,000	33	80,675	605
388,260	.....	.....	108,900	2,565	.....	3,299	.....	73,000	.....	82,173	606
587,066	17,583	.....	412,700	518	.....	.....	.....	117,500	40	150,627	607
608,958	.....	.....	.....	544	.....	936	.....	15,000	.....	170,381	608
371,924	.....	.....	135,500	210	.....	604	4,000	54,000	120	104,232	609
334,074	.....	.....	95,200	.....	.....	47	.....	42,000	.....	88,209	610
465,825	.....	.....	151,300	6,328	.....	558	.....	88,000	12	90,683	611
580,653	.....	.....	149,400	254	.....	795	.....	61,000	.....	180,904	612
526,906	.....	.....	219,600	2,304	$1,000	490	3,475	54,000	3	138,193	613
266,580	.....	.....	100,350	174	.....	457	1,369	30,000	25	69,908	614
262,002	.....	.....	.....	135	1,000	117	.....	.....	764	83,734	615
656,734	.....	.....	193,150	3,787	.....	1,668	20,540	110,000	.....	146,870	616
644,280	.....	.....	121,500	4,024	.....	466	700	50,000	11	172,635	617
963,480	.....	.....	258,550	3,381	.....	1,142	.....	170,000	.....	274,346	618
441,638	.....	.....	33,900	92	.....	654	3,600	5,000	68	108,793	619
724,182	.....	.....	73,800	4,671	.....	731	.....	100,000	.....	199,466	620
114,530	.....	.....	40,700	4,665	.....	420	1,400	32,000	125	14,701	621
6,454,755	.....	.....	1,922,400	.....	.....	10,961	49,564	500,000	8,282	1,675,883	622
612,093	.....	.....	165,900	10,541	.....	1,176	165,350	70,000	26	177,074	623
302,857	.....	.....	40,300	144	.....	446	4,500	65,000	420	85,352	624
79,964	.....	.....	27,500	.....	.....	.....	3,500	18,500	20	9,684	625
511,692	.....	.....	108,700	957	1,000	363	.....	15,000	67	120,364	626
1,467,639	.....	.....	106,500	27,438	.....	1,636	31,195	250,000	470	302,715	627
1,401,425	.....	.....	884,450	1,368	.....	290	51,775	265,000	30,562	253,843	628
625,161	.....	.....	88,425	1,907	.....	569	.....	76,000	529	160,826	629
764,430	.....	.....	191,200	2,728	.....	915	5,176	111,000	.....	218,811	630
1,062,739	.....	.....	167,400	917	.....	3,780	7,380	202,505	875	283,336	631
44,676	.....	.....	13,500	685	.....	97	.....	7,500	788	7,973	632
181,443	.....	.....	28,900	459	.....	590	.....	.....	12	31,293	633
250,062	.....	.....	27,800	2,116	.....	52	600	53,000	.....	60,029	634
380,911	.....	.....	60,400	.....	.....	.....	.....	25,000	.....	82,380	635
912,894	.....	.....	289,200	1,720	.....	2,013	.....	240,000	.....	242,542	636
681,498	.....	.....	146,500	1,363	.....	103,559	25,000	170,000	2,627	171,968	637

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Eleventh Ward	453,342	17,586	.....	.....	.....	.....	.....	.....
584	Ellveeay-Newspaper Workers'	22,835	1,235	.....	.....	.....	.....	463	42
585	Elwood	8,720	419	.....	.....	.....	.....	305	27
586	Empire	7,220	317	.....	.....	.....	.....	371	37
587	Employees'	4,859	525	.....	.....	.....	.....	210	33
588	Engineers	5,432	466	.....	.....	.....	.....	166	22
589	Enterprise	5,877	567	.....	.....	.....	.....	392	42
590	Equality	12,630	690	.....	.....	.....	.....	591	52
591	Equal-Rights	4,975	372	.....	.....	.....	.....	267	31
592	Equitable	4,268	465	.....	.....	.....	.....	36	5
593	Equity	10,173	699	.....	.....	.....	.....	679	88
594	Essex Mutual	9,800	782	222	12	.....	.....	284	45
595	Essex Power Station	6,219	607	.....	.....	.....	.....	.....	.....
596	Eureka	4,598	388	.....	.....	.....	.....	167	18
597	Ever-Ready	22,619	1,417	.....	.....	.....	.....	1,234	113
598	Everybody's	22,476	1,937	333	12	.....	.....	1,950	191
599	Excellent	5,256	453	.....	.....	.....	.....	174	32
600	Excelsior No. 2	17,490	1,304	.....	.....	.....	.....	552	69
601	Executive	3,592	340	.....	.....	.....	.....	272	30
602	Fabyan	5,004	321	.....	.....	.....	.....	511	39
603	Fairmount	14,703	1,137	.....	.....	.....	.....	152	22
604	Falcon	6,958	522	.....	.....	.....	.....	656	85
605	Famous	8,680	899	.....	.....	.....	.....	679	85
606	Favorite	10,022	683	.....	.....	.....	.....	544	38
607	Federal	14,401	758	99	20	.....	.....	2,064	115
608	Fidelity	10,493	598	.....	.....	.....	.....	.....	.....
609	Fifteenth Ward	6,867	613	.....	.....	.....	.....	678	66
610	Fifth Ward	5,798	539	.....	.....	.....	.....	476	38
611	Finance	10,321	688	.....	.....	.....	.....	757	85
612	Firemen's	9,617	743	.....	.....	.....	.....	747	86
613	Fireside	8,766	705	.....	.....	.....	.....	1,098	144
614	First Bohemian	5,982	579	.....	.....	.....	.....	502	118
615	First Italian	3,613	387	.....	.....	.....	.....	.....	.....
616	First Ward	10,998	1,055	.....	.....	.....	.....	966	97
617	Five Points	11,517	880	.....	.....	.....	.....	608	50
618	Foresters	18,276	1,220	.....	.....	.....	.....	1,293	173
619	Forest Hill	8,935	445	.....	.....	.....	.....	169	24
620	Foundation	15,454	825	.....	.....	.....	.....	369	38
621	Founders	5,419	300	.....	.....	.....	.....	204	41
622	Fourteenth Ward	129,186	5,282	.....	.....	.....	.....	9,612	895
623	Fourth Ward	11,618	721	.....	.....	.....	.....	830	68
624	Fraternal	5,633	603	.....	.....	.....	.....	202	31
625	Freeholders	3,921	323	.....	.....	.....	.....	137	39
626	Fulton	10,816	574	.....	.....	.....	.....	544	65
627	Future	36,074	1,585	.....	.....	.....	.....	533	73
628	Gem	26,348	1,462	.....	.....	.....	.....	4,423	342
629	Gibraltar	12,142	955	.....	.....	.....	.....	442	67
630	Gilt Edge	16,708	1,089	.....	.....	.....	.....	956	75
631	Globe	21,805	1,279	.....	.....	.....	.....	837	87
632	Golden Rule	1,541	159	.....	.....	.....	.....	68	15
633	Good Year	4,776	423	.....	.....	.....	.....	145	24
634	Grand	4,999	399	.....	.....	.....	.....	139	15
635	Granite	6,690	531	.....	.....	.....	.....	302	36
636	Grant	19,079	1,575	.....	.....	.....	.....	1,446	154
637	Great American	17,767	945	.....	.....	.....	.....	732	40

MEMBERSHIP 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	
453,342	2,161	15,425	O. P.	.....	$100	6	$2.00 to 4.00 a	$2.00 a	583
23,298	246	1,031	O. P.	.....	200	6	3.00 a	1.00 a	584
9,025	125	321	S.	$1.00 m.	200	6	3.00 a	3.00 a	585
7,591	77	277	S.	1.00 m.	200	6	3.00 a	2.00 a	586
5,069	191	457	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	587
5,598	63	425	S.	1.00 m.	200	6	3.00 a	1.00 a	588
6,269	127	482	S.	1.00 m.	200	6	3.00 a	.....	589
13,221	120	622	S.	1.00 m.	200	6	3.00 a	1.00 a	590
5,242	72	331	S.	1.00 m.	200	6	3.00 a	2.00 a	591
4,304	98	372	O. P.	.....	200	6	3.00 a	.....	592
10,852	66	721	S.	1.00 m.	200	6	3.00 a	1.00 a	593
10,306	158	681	S.	1.00 m.	200	6	3.00 a	1.00 a	594
6,219	140	467	S.	.25 w.	200	6	2.00 a	.....	595
4,765	107	299	S.	1.00 m.	200	6	3.00 a & .05 b	1.00a & .05b	596
23,853	247	1,283	S.	1.00 m.	200	6	4.00 a	2.00 a	597
24,759	108	2,032	O. P.	.....	200	6	3.50 a	2.00 a	598
5,430	41	444	S.	1.00 m.	200	6	4.00 a	1.00 a	599
18,042	241	1,132	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	600
3,864	64	306	S.	1.00 m.	200	6	2.00 & 3.00 a	3.00 a	601
5,515	104	256	S.	1.00 m.	200	6	3.00 a & .02½ b	.....	602
14,855	166	993	S.	1.00 m.	200	6	3.00 a	1.00 a	603
7,614	129	478	S.	.25 w.	200	6	2.00 & 3.00 a	1.00 a	604
9,359	90	894	S.	1.00 m.	200	6	3.00 a	1.00 a	605
10,566	90	631	S.	1.00 m.	200	6	3.00 a	2.00 a	606
16,564	133	760	O. P.	.....	200	6	2.00 & 3.00 a	2.00 a	607
10,493	137	461	S.	1.00 m.	200	6	3.00 a	.....	608
7,545	160	519	S.	1.00 m.	200	6	3.00 a	.50 b	609
6,274	137	440	S.	1.00 m.	200	6	3.00 a & .03 b	.05 b	610
11,078	154	619	S.	1.00 m.	200	6	3.00 a	1.00 a	611
10,364	145	684	S.	1.00 m.	200	6	3.00 a	2.00 a	612
9,864	130	719	S.	1.00 m.	200	6	3.00 a & .03 b	2.00 a	613
6,484	129	568	S.	1.00 m.	200	6	3.00 a	.....	614
3,613	122	265	S.	1.00 m.	200	6	3.50 a	.....	615
11,964	207	945	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	616
12,125	152	778	S.	1.00 m.	200	6	2.00 a	.....	617
19,569	272	1,121	S.	1.00 m.	200	6	3.00 a	1.00 a	618
9,104	100	369	S.	1.00 m.	200	6	3.00 a	.....	619
15,823	141	722	S.	1.00 m.	200	6	3.00 a	1.00 a	620
5,623	38	303	S.	1.00 m.	200	6	3.00, 3.50 & 4.00 a	1.00 a	621
138,798	1,107	5,070	S.	1.00 m.	200	6	.02½, .03½ & .05 b	.01 b	622
12,448	140	649	S.	1.00 m.	200	6	4.00 a	1.00 a	623
5,835	134	500	S.	1.00 m.	200	6	3.00 & 3.50 a	.50 a	624
4,058	27	335	O. P.	.....	200	6	3.00 a	2.00 a	625
11,360	121	518	S.	1.00 m.	200	6	.02½ & .03 b	1.00 a	626
36,607	285	1,373	S.	1.00 m.	200	6	3.00 a	1.00 a	627
30,771	254	1,550	O. P.	.....	200	6	4.00 a	2.00 a	628
12,584	188	834	S.	1.00 m.	200	6	2.00 a	.....	629
17,664	146	1,018	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	630
22,642	135	1,231	S.	1.00 m.	200	6	4.00 a	2.00 a	631
1,609	15	159	S.	1 00 m.	200	6	3.00 a	1.00 a	632
4,921	40	407	S.	1.00 m.	200	6	3.00 a	1.00 a	633
5,138	63	351	S.	1.00 m.	200	6	3.00 a	2.00 a	634
6,992	101	466	O. P.	.....	200	6	3.00 a	1.00 a	635
20,525	295	1,434	S.	.25 w.	200	6	4.00 a & .04⅛ b	2.00 a	636
18,499	156	829	S.	1.00 m.	200	6	3.00 a	2.00 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	Great Eastern, Newark	Mar. 12, 1919	Fred Ehrenkranz
639	Gregorian, Newark	Jan. 18, 1923	*Henry S. D'Auria
640	Guarantee, Newark	Jan. 21, 1898	Emanuel Heyman
641	Guardsmen, Newark	April 5, 1926	Edward Phillips
642	Hahne, Newark	April 19, 1907	James B. Chalmers
643	Halcyon, Newark	April 3, 1914	John J. Smith
644	Half-Term, Newark	June 2, 1913	Adolph Augenblick
645	Halsey, Newark	Aug. 18, 1922	Herman Neger
646	Hamburg, Newark	Dec. 29, 1905	Conrad J. Sauerborn
647	Hamilton, Newark	Nov. 29, 1905	Emil Baer
648	Harvester, Newark	Jan. 13, 1923	Julius Kaufherr
649	Hawkeye, Newark	May 13, 1922	Isidor B. Glucksman
650	Hawthorne, Newark	Jan. 30, 1904	John C. Behnke
651	Health, Newark	Sept. 17, 1921	Timothy F. Foyle
652	Hearthstone, Newark	Dec. 6, 1888	Frank Schwarzwaelder
653	Hercules, Newark	April 9, 1919	Ludwig C. Linn
654	Hibernian, Newark	Jan. 22, 1913	John J. White
655	Hill, Newark	Nov. 8, 1906	Charles Spengler
656	Hillcrest, Newark	Feb. 17, 1910	William N. Bayles
657	Hilton, Newark	Feb. 27, 1899	Otto R. Betzendahl
658	Holland, Newark	Aug. 6, 1909	George B. Eesley
659	Home, Newark	June 10, 1884	Charles J. Unfried
660	Home Builders, Newark	Mar. 5, 1919	Henry J. Dassing
661	Home-Seekers, Newark	April 18, 1906	Charles Kollmar
662	House-Owners, Newark	Nov. 14, 1921	Mitchell Kaplan
663	Houston, Newark	Nov. 6, 1919	John B. Eggert
664	Howard, Newark	July 24, 1884	Richard M. Hanschka
665	Hub, Newark	June 14, 1919	Bernard Lewis
666	Hudsex, Newark	Oct. 18, 1919	Meyer Kraemer
667	Humboldt, Newark	Nov. 12, 1921	Emil G. Meyer
668	Hunterdon, Newark	July 3, 1903	Charles Scheffmayer
669	Ideal, Newark	Feb. 8, 1907	Albert J. Holle
670	Imperial, Newark	Mar. 21, 1908	Joseph Schaedel
671	Improved-Aetna, Newark	**(See below)	John J. Baader
672	Income, Newark	Dec. 11, 1925	Aaron Goldinberg
673	Indemnity, Newark	Mar. 27, 1909	Frank Kaufhold
674	Independence, Newark	Dec. 4, 1905	Max Fleischman
675	Industrial, Newark	June 2, 1908	Herbert J. Strahan
676	I. N. L., Newark	June 21, 1922	Louis Schutzman
677	Intercity, Newark	Mar. 9, 1920	Louis Susskind
678	Interstate, Newark	Mar. 31, 1919	David Harper
679	Investment, Newark	Nov. 26, 1909	Moe Simon
680	Ironbound District, Newark	July 13, 1904	Eugene Merz
681	Italo-American, Newark	Feb. 28, 1910	Gabriele Matonti
682	Ivanhoe, Newark	April 22, 1921	Samuel Perl
683	Ivy, Newark	June 2, 1926	Maurice M. Feder
684	J. & M., Newark	Nov. 25, 1907	Conrad Deuchler
685	Jersey No. 38 O. B. A., Newark	Mar. 19, 1910	Max Harris
686	Jersey Warschauer, Newark	May 2, 1919	Alexander Orlowitz
687	John Marshall, Newark	Aug. 23, 1922	Samuel Fischbein
688	Junior Order, Newark	Jan. 11, 1896	Charles W. Beardsley
689	Justice, Newark	Nov. 10, 1920	Simon Horwitz
690	Kinney & West, Newark	Oct. 19, 1907	Conrad Deuchler
691	Knickerbocker, Newark	April 17, 1922	James E. Mulligan
692	Knights of Pythias, Newark	Feb. 16, 1886	Edward J. Anderson

* Vice President.
** July 2, 1890—Aetna.
April 11, 1893—Improved.

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NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	638
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	639
Charles Hood	C. R. McKim	884 Broad St., Newark, N. J.	640
Gerald A. Caruso	William Ricigliano	226 Clifton Ave., Newark, N. J.	641
Howard F. Kirk	Carl W. Schumacher	470 18th Ave., Newark, N. J.	642
Michael J. Quigley	William S. Parkhouse	51 Fifth St., Newark, N. J.	643
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	644
Morris H. Klein	Nathan Lifshus	17 Pacific St., Newark, N. J.	645
Louis J. Beers	Edward F. Beers	763 Broad St., Newark, N. J.	646
Samuel F. Leber	Nathan Perselay	188 William St., Newark, N. J.	647
Samuel F. Leber	Nathan Perselay	188 William St., Newark, N. J.	648
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	649
Samuel D. Williams	Albert C. Buehler	631 Hamilton Road, South Orange, N. J.	650
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	651
Thomas S. Henry	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	652
Warner & Warner	James A. Sinclair	264 Clinton Ave., Newark, N. J.	653
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	654
Mortimer Lowy	Stanley A. Rutz	26 Bridge St., Newark, N. J.	655
William E. Hampson	Harold N. Congleton	72 North 7th St., Newark, N. J.	656
Ernest F. Keer	Christian Kreismer	109 Florence Ave., Irvington, N. J.	657
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	658
Lowy & Lowy	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	659
Bernard W. Schnur	Samuel Weiss	120 South Orange Ave., Newark, N. J.	660
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	661
Milton M. Unger	Barney W. Plager	23 Harding Terrace, Newark, N. J.	662
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	663
E. R. McGlynn	John M. Williams	73 So. Arlington Ave., East Orange, N. J.	664
Frederick Jay	Samuel S. Dillenberg	130 Market St., Newark, N. J.	665
Schlosstein & Steinhardt	Leo Schwartz	119 South Orange Ave., Newark, N. J.	666
Halsey W. Stickel	Louis D. Stratton	469 Baldwin Road, Maplewood, N. J.	667
Arthur Werthmann	Peter C. Strebinger	1 Ricord St., Newark, N. J.	668
T. Cyril Butler	Harry M. Coleman	61 South 10th St., Newark, N. J.	669
Kussy & Kohn	Samuel S. Dillenberg	130 Market St., Newark, N. J.	670
Mortimer Lowy & Kenneth Butler	E. G. Birkenhauer	231 South Orange Ave., Newark, N. J.	671
Koehler & Augenblick	Leon G. Bideau	63 Finlay Place, Newark, N. J.	672
Joseph G. Wolber	John H. Yauch, Jr.	763 Broad St., Newark, N. J.	673
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	674
John W. Strahan	Adelbert L. Rice	79 Halsey St., Newark, N. J.	675
Louis Relles	Sydney Seidler	226 Custer Ave., Newark, N. J.	676
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Terrace, Newark, N. J.	677
Nathan H. Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	678
Nathan H. Berger	Moses Gansler	56 Renner Ave., Newark, N. J.	679
Scharringhausen & Hartpence	George W. Spicer	2 Ferry St., Newark, N. J.	680
Philip J. Schotland	Alfred F. Richardella	263 South Eighth St., Newark, N. J.	681
Abraham Albourn	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	682
David N. Popik	Max Schwartz	1103 Broad St., Newark, N. J.	683
Frank Voigt	Albert C. Gibbins	39 Woodland Ave., Glen Ridge, N. J.	684
William Greenfield	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	685
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	686
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	687
R. Arthur Heller	Joel Sundstrom	15 Clinton St., Newark, N. J.	688
Nat. M. Fruchtman	Isaac R. Stout	100 Newark Ave., Bloomfield, N. J.	689
Frank Voigt	Francis C. James	69 West End Ave., Newark, N. J.	690
Selig Schwartz	William S. Cherry	38 Madison Ave., Maplewood, N. J.	691
August W. Rosinger	Samuel S. Dillenberg	130 Market St., Newark, N. J.	692

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
638	Great Eastern	$468,900	.....	$26,390	$11,060	.....	$4,347	$503	$511,200
639	Gregorian	162,600	.....	5,348	3,059	.....	3,050	78	174,135
640	Guarantee	3,878,600	.....	64,558	30,677	$162,194	51,500	22,969	4,210,498
641	Guardsmen	74,650	.....	1,760	1,689	.....	2,162	288	80,549
642	Hahne	943,400	.....	47,585	10,361	.....	9,136	7,355	1,017,837
643	Halcyon	361,200	.....	10,703	25,196	.....	6,537	1,195	404,831
644	Half-Term	718,300	.....	4,925	8,261	.....	4,146	784	736,416
645	Halsey	434,200	.....	17,395	12,570	.....	596	1,499	466,260
646	Hamburg	1,098,300	.....	24,645	12,895	5,177	9,483	3,057	1,153,557
647	Hamilton	1,856,900	$172,500	50,550	21,473	67,244	27,099	4,558	2,200,324
648	Harvester	860,800	.....	88,670	19,727	74,233	7,533	2,481	1,053,444
649	Hawkeye	593,200	.....	31,676	5,378	13,791	21,068	1,314	666,427
650	Hawthorne	403,700	.....	5,305	8,470	11,931	6,027	5,507	440,940
651	Health	1,060,700	.....	32,551	7,067	.....	6,291	298	1,106,907
652	Hearthstone	476,100	3,164	16,950	3,143	.....	5,221	485	505,063
653	Hercules	573,400	.....	15,420	750	.....	26,362	2,865	618,797
654	Hibernian	397,300	.....	15,430	1,698	.....	7,862	3,127	425,417
655	Hill	605,600	.....	13,155	18,655	.....	7,452	6,109	650,971
656	Hillcrest	744,950	.....	30,525	9,368	11,574	5,611	6,457	808,485
657	Hilton	679,200	.....	9,960	5,322	43,555	4,107	394	742,538
658	Holland	1,111,550	.....	15,010	6,496	89,084	7,450	1,214	1,230,804
659	Home	573,100	14,000	9,610	3,246	.....	7,279	865	608,100
660	Home Builders	574,600	.....	14,030	7,125	.....	16,025	1,449	613,229
661	Home-Seekers	620,200	.....	15,151	6,313	4,323	2,623	1,036	649,646
662	House-Owners	204,300	.....	18,285	749	.....	7,078	5,940	236,352
663	Houston	561,500	.....	5,415	10,885	.....	2,263	948	581,011
664	Howard	752,600	.....	22,790	15,061	57,658	3,495	5,731	857,335
665	Hub	464,500	.....	6,660	31,722	11,507	10,008	642	525,039
666	Hudsex	1,076,100	15,000	12,495	21,825	.....	14,240	4,962	1,144,622
667	Humboldt	1,322,800	.....	19,494	8,943	55,834	4,015	2,987	1,414,073
668	Hunterdon	450,600	.....	6,863	3,556	.....	2,019	555	463,593
669	Ideal	365,200	.....	8,790	503	29,376	5,873	1,367	411,109
670	Imperial	374,400	.....	3,920	4,002	9,860	4,649	296	397,127
671	Improved-Aetna	1,888,900	34,200	51,065	2,315	70,018	23,132	7,504	2,077,134
672	Income	89,300	.....	1,000	1,666	.....	2,958	22	94,946
673	Indemnity	771,950	.....	4,915	12,159	.....	3,318	879	793,221
674	Independence	1,364,800	.....	51,963	7,963	45,515	11,572	2,688	1,484,501
675	Industrial	580,050	.....	16,453	2,121	.....	10,623	1,459	610,706
676	I. N. L.	394,250	.....	13,135	3,057	.....	5,105	1,950	417,497
677	Intercity	413,100	.....	18,270	1,884	.....	8,051	449	441,754
678	Interstate	372,950	.....	11,878	3,477	9,838	8,611	3,691	410,445
679	Investment	3,202,750	.....	228,125	12,257	.....	106,963	32,647	3,672,742
680	Ironbound District	652,700	.....	21,500	7,810	.....	7,954	4,884	694,848
681	Italo-American	282,000	.....	5,070	1,709	.....	2,481	296	291,556
682	Ivanhoe	322,500	.....	13,680	7,310	.....	11,018	1,466	355,974
683	Ivy	175,100	.....	1,090	9,474	5,000	6,616	554	197,834
684	J. & M.	488,700	.....	9,569	7,425	10,603	3,433	1,086	520,816
685	Jersey No. 38 O. B. A.	544,200	.....	8,730	2,049	.....	8,629	4,282	567,890
686	Jersey Warschauer	357,200	.....	17,670	4,966	54,885	3,969	1,095	439,785
687	John Marshall	614,800	26,000	43,150	5,261	.....	12,030	1,786	703,027
688	Junior Order	2,477,300	147,625	93,965	17,316	118,623	55,652	21,379	2,931,860
689	Justice	501,700	.....	26,467	4,327	61,050	11,970	2,422	607,936
690	Kinney & West	420,400	.....	11,527	5,407	.....	1,587	1,032	439,953
691	Knickerbocker	320,700	.....	13,075	3,192	.....	2,278	.....	339,245
692	Knights of Pythias	1,160,650	.....	12,180	16,107	86,527	8,604	5,317	1,289,385

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$246,429	.....	.....	$135,400	$2,652	.....	$1,196	$19,800	$35,000	$25	$70,698	638
139,065	.....	.....	.....	.....	.....	312	.....	7,500	16	27,242	639
1,813,183	.....	.....	1,664,000	1,091	.....	.....	8,055	357,300	2,281	364,588	640
59,201	.....	.....	1,000	270	.....	60	1,000	12,500	55	6,373	641
730,229	.....	.....	60,900	1,704	.....	1,365	3,000	60,000	115	160,524	642
262,861	.....	.....	70,450	983	.....	226	.....	.....	.....	70,311	643
411,798	.....	.....	133,800	8,073	.....	730	.....	77,000	1,033	103,982	644
269,348	.....	.....	80,950	130	.....	.....	.....	70,000	96	45,736	645
733,326	.....	.....	136,100	.....	.....	293	.....	60,000	71	223,767	646
1,156,410	.....	.....	465,850	1,966	.....	1,933	50,000	257,000	6	267,159	647
699,603	.....	.....	107,600	2,468	.....	813	4,384	125,000	.....	113,576	648
404,208	.....	.....	112,800	175	.....	724	2,500	60,000	.....	86,020	649
251,553	.....	.....	62,000	92	.....	201	.....	60,000	777	66,317	650
679,720	.....	.....	174,500	1,014	.....	1,105	.....	70,000	23	180,545	651
346,473	.....	.....	50,700	38	.....	375	.....	15,000	.....	92,477	652
287,004	.....	.....	185,200	.....	.....	729	10,500	80,500	42	54,822	653
284,707	.....	.....	54,100	2,930	.....	779	.....	8,000	211	74,690	654
406,260	.....	.....	75,700	164	.....	300	.....	55,000	.....	113,547	655
487,858	.....	.....	125,400	2,125	.....	1,759	500	54,700	.....	136,143	656
442,719	.....	.....	148,100	.....	.....	.....	.....	60,000	185	91,534	657
684,114	.....	.....	247,400	5,064	.....	876	4,700	139,000	.....	149,650	658
346,708	.....	.....	126,650	.....	.....	732	.....	40,500	.....	93,510	659
291,035	.....	.....	129,550	1,701	.....	445	50,850	63,000	146	76,502	660
334,723	.....	.....	157,350	91	.....	524	.....	59,000	83	97,875	661
142,869	.....	.....	41,150	4,921	.....	430	.....	30,000	15	16,967	662
374,304	.....	.....	52,200	5	.....	1,243	800	35,000	.....	117,459	663
615,838	.....	.....	61,400	.....	.....	763	.....	.....	.....	179,334	664
386,760	.....	.....	41,700	1,018	.....	712	.....	.....	.....	94,849	665
709,648	.....	.....	217,900	3,546	.....	1,050	.....	22,000	126	190,352	666
778,099	.....	.....	321,500	921	.....	1,399	7,701	127,000	128	177,325	667
275,238	.....	.....	71,800	57	.....	223	1,000	38,500	.....	76,775	668
232,714	.....	.....	79,000	474	.....	208	.....	45,000	.....	53,713	669
264,318	.....	.....	33,750	1,452	.....	498	.....	36,000	200	60,909	670
1,178,229	.....	.....	424,400	1,789	.....	1,165	9,300	141,000	.....	321,251	671
64,770	.....	.....	13,100	.....	.....	125	.....	9,000	.....	7,951	672
526,861	.....	.....	12,000	315	.....	194	6,620	111,500	87	135,644	673
1,094,300	.....	.....	57,500	764	.....	669	2,050	57,000	.....	272,218	674
355,036	.....	.....	70,700	3,768	.....	447	8,600	85,000	60	87,095	675
250,058	.....	.....	49,400	5,479	.....	339	.....	59,000	198	53,023	676
291,119	.....	.....	59,700	5,743	.....	920	.....	13,000	34	71,238	677
249,998	.....	.....	34,900	2,064	.....	375	.....	76,000	167	46,941	678
2,437,363	.....	.....	243,000	9,296	.....	2,958	11,311	327,000	.....	641,814	679
471,917	.....	.....	.....	1,775	.....	170	940	80,000	5,000	135,046	680
154,950	.....	.....	59,500	.....	.....	144	.....	22,000	.....	44,962	681
207,387	.....	.....	60,700	5,962	.....	956	.....	49,000	193	31,776	682
128,413	.....	.....	23,500	4,755	.....	370	.....	25,000	45	15,751	683
340,955	.....	.....	35,600	382	.....	175	.....	50,000	1,935	91,769	684
297,292	.....	.....	126,500	1,045	.....	410	3,500	70,000	229	68,914	685
246,507	.....	.....	58,200	12,788	.....	731	.....	57,000	150	64,409	686
407,937	.....	.....	97,200	14,190	.....	846	3,000	94,000	2	85,852	687
1,290,745	$166,088	.....	852,800	.....	.....	2,107	85,940	167,000	33,859	333,321	688
330,794	.....	.....	117,850	6,199	.....	567	7,500	76,000	14	69,012	689
283,995	.....	.....	52,450	260	.....	201	4,500	30,000	36	68,511	690
226,719	.....	.....	43,500	1,659	.....	220	4,000	10,000	.....	53,147	691
763,194	.....	.....	246,200	808	.....	443	1,900	35,000	.....	241,840	692

TABLE 8, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Great Eastern	6,736	482	.....	.....	.....	.....	677	87
639	Gregorian	3,036	367	.....	.....	.....	.....	.....	.....
640	Guarantee	33,080	2,947	.....	.....	.....	.....	8,320	847
641	Guardsmen	2,672	345	.....	.....	.....	.....	5	1
642	Hahne	14,535	893	.....	.....	.....	.....	304	46
643	Halcyon	5,333	559	.....	.....	.....	.....	352	49
644	Half-Term	8,228	459	.....	.....	.....	.....	669	36
645	Halsey	6,215	426	.....	.....	.....	.....	405	57
646	Hamburg	11,743	710	.....	.....	.....	.....	681	57
647	Hamilton	50,224	1,258	.....	.....	.....	.....	4,659	225
648	Harvester	18,217	864	.....	.....	.....	.....	538	50
649	Hawkeye	10,327	819	.....	.....	.....	.....	564	66
650	Hawthorne	4,458	403	.....	.....	.....	.....	310	48
651	Health	14,192	1,367	.....	.....	.....	.....	872	111
652	Hearthstone	5,894	561	.....	.....	.....	.....	253	43
653	Hercules	6,988	577	.....	.....	.....	.....	926	121
654	Hibernian	5,718	562	.....	.....	.....	.....	270	48
655	Hill	7,173	404	.....	.....	.....	.....	379	28
656	Hillcrest	8,772	627	.....	.....	.....	.....	627	75
657	Hilton	8,746	734	.....	.....	.....	.....	741	64
658	Holland	10,965	1,055	.....	.....	.....	.....	1,237	144
659	Home	6,896	639	.....	.....	.....	.....	633	60
660	Home Builders	6,386	505	.....	.....	.....	.....	648	88
661	Home-Seekers	5,788	567	.....	.....	.....	.....	787	101
662	House-Owners	3,695	327	.....	.....	.....	.....	206	24
663	Houston	6,145	733	.....	.....	.....	.....	261	41
664	Howard	9,449	552	.....	.....	.....	.....	307	31
665	Hub	7,668	480	.....	.....	.....	.....	209	29
666	Hudsex	17,202	957	.....	.....	.....	.....	1,089	132
667	Humboldt	17,060	830	.....	.....	.....	.....	1,607	102
668	Hunterdon	5,462	320	.....	.....	.....	.....	359	33
669	Ideal	5,363	491	.....	.....	.....	.....	395	50
670	Imperial	5,484	358	.....	.....	.....	.....	169	16
671	Improved-Aetna	22,504	1,815	.....	.....	.....	.....	2,122	310
672	Income	3,139	295	.....	.....	.....	.....	66	13
673	Indemnity	9,371	595	.....	.....	.....	.....	60	5
674	Independence	19,998	1,437	.....	.....	.....	.....	288	44
675	Industrial	7,451	592	.....	.....	.....	.....	354	27
676	I. N. L.	5,590	436	.....	.....	.....	.....	247	37
677	Intercity	5,797	383	.....	.....	.....	.....	299	24
678	Interstate	8,245	554	.....	.....	.....	.....	349	34
679	Investment	49,998	2,743	.....	.....	.....	.....	1,215	192
680	Ironbound District	7,955	797	.....	.....	.....	.....	.....	.....
681	Italo-American	2,991	260	.....	.....	.....	.....	103	35
682	Ivanhoe	7,759	484	.....	.....	.....	.....	304	36
683	Ivy	3,088	220	.....	.....	.....	.....	117	5
684	J. & M.	6,118	505	.....	.....	.....	.....	178	30
685	Jersey No. 38 O. B. A.	6,472	453	.....	.....	.....	.....	633	58
686	Jersey Warschauer	5,064	408	.....	.....	.....	.....	291	31
687	John Marshall	9,752	580	.....	.....	.....	.....	486	51
688	Junior Order	24,798	2,422	1,597	202	.....	.....	4,264	564
689	Justice	8,409	564	.....	.....	.....	.....	589	44
690	Kinney & West	5,505	491	.....	.....	.....	.....	262	42
691	Knickerbocker	5,911	411	.....	.....	.....	.....	218	23
692	Knights of Pythias	14,013	815	.....	.....	.....	.....	1,231	96

MEMBERSHIP 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	
7,413	97	472	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	638
3,036	56	311	S.	1.00 m.	200	6	4.00 a	1.00 a	639
41,400	297	3,497	O. P.	.....	200	6	3.00 & 4.00 a	1.00 a	640
2,677	36	310	S.	1.00 m.	200	6	3.00 a	.....	641
14,839	135	804	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	642
5,685	97	511	S.	1.00 m.	200	6	3.00 a	2.00 a	643
8,897	113	382	S.	1.00 m.	200	6	3.00 a	1.00 a	644
6,620	84	399	O. P.	.....	200	6	3.00 a	1.00 a	645
12,424	238	529	S.	1.00 m.	200	6	3.00 a	1.00 a	646
54,883	168	1,315	S.	.50 m.	100	6	3.00 a	1.00 a	647
18,755	115	799	S.	1.00 m.	200	6	3.00 a	1.00 a	648
10,891	138	747	S.	1.00 m.	200	6	3.00 a	1.00 a	649
4,768	102	349	S.	1.00 m.	200	6	.03 b	.03 b	650
15,064	191	1,287	S.	1.00 m.	200	6	3.50 a	2.00 a	651
6,147	123	481	S.	1.00 m.	200	6	.03 b	.....	652
7,914	114	584	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	653
5,988	98	512	S.	1.00 m.	200	6	3.00 a	1.00 a	654
7,552	98	334	S.	1.00 m.	200	6	3.00 a	1.00 a	655
9,399	141	561	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	656
9,487	140	658	O. P.	.....	200	6	3.00 a & .03 b	.05 b	657
12,202	216	983	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	658
7,529	105	594	S.	1.00 m.	200	6	3.00 a	1.00 a	659
7,034	85	508	S.	1.00 m.	200	6	3.00 a	1.00 a	660
6,575	176	492	S.	1.00 m.	200	6	3.00 a	.....	661
3,901	59	292	S.	1.00 m.	200	6	3.00 a	1.00 a	662
6,406	142	632	S.	1.00 m.	200	6	3.00 a	1.00 a	663
9,756	141	442	S.	1.00 m.	200	6	3.00 a	1.00 a	664
7,877	58	451	S.	1.00 m.	200	6	3.00 a	2.00 a	665
18,291	130	959	S.	1.00 m.	200	6	3.00 a	1.00 a	666
18,667	187	745	O. P.	.....	200	6	3.00 a	1.00 a	667
5,821	64	289	S.	1.00 m.	200	6	3.00 a	1.00 a	668
5,758	97	444	S.	1.00 m.	200	6	3.00 a	1.00 a	669
5,653	57	317	S.	1.00 m.	200	6	3.00 a	2.00 a	670
24,626	394	1,731	S.	1.00 m.	200	6	3.00 a	.....	671
3,205	19	289	S.	1.00 m.	200	6	4.00 a	1.00 a	672
9,431	94	506	O. P.	.....	200	6	3.00 a	2.00 a	673
20,286	183	1,298	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 & 2.00a	674
7,805	138	481	S.	1.00 m.	200	6	3.00 a	2.00 a	675
5,837	86	387	S.	1.00 m.	200	6	3.00 a	1.00 a	676
6,096	87	320	S.	1.00 m.	200	6	3.00 a	1.00 a	677
8,594	123	465	S.	.50 & 1.00 m.	100	6	3.00 a	1.00 a	678
51,213	414	2,521	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	679
7,955	169	628	S.	1.00 m.	200	6	3.00 a	.....	680
3,094	75	220	S.	1.00 m.	200	6	3.00 a	1.00 a	681
8,063	78	442	S.	1.00 m.	200	6	2.50 a	1.00 a	682
3,205	23	202	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	683
6,296	172	363	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	684
7,105	103	408	S.	1.00 m.	200	6	3.00 a	1.00 a	685
5,353	115	324	S.	1.00 m.	200	6	3.00 a	1.00 a	686
10,238	126	505	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	687
30,659	448	2,740	S.	1.00 m.	200	6	3.00, 4.00 & 5.00 a	.....	688
8,998	97	511	S.	1.00 m.	200	6	1.50 & 3.00 a	1.00 & 2.00a	689
5,767	118	415	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	690
6,129	64	370	S.	1.00 m.	200	6	3.00 a	.....	691
15,244	147	764	S.	1.00 m.	200	6	3.00 a	2.00 a	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	Kurlander, Newark	May 7, 1926	John Polevsky
694	Labor Lyceum, Newark	Oct. 20, 1909	John N. Leiss
695	Lafayette, Newark	Mar. 20, 1919	Charles J. Basch, Jr.
696	Lawyers' and Home-Makers, Newark	*(See below)	Louis Herman
697	Lehigh, Newark	April 1, 1910	James R. English
698	Lenape, Newark	Oct. 16, 1911	Elmer A. Day
699	Leviathan, Newark	Mar. 15, 1919	Samuel Schechner
700	Liberty, Newark	Jan. 14, 1888	Richard Berry
701	Liberty Square, Newark	Sept. 22, 1922	Ernest Wille
702	Lincoln, Newark	Jan. 22, 1887	Elmer Lutz
703	Lincoln Highway, Newark	April 22, 1921	Mortimer W. Meyer
704	Lion, Newark	Mar. 5, 1920	Harry R. Elias
705	Lithuanian, Newark	Jan. 5, 1917	Anthony Masandukas
706	Littleton, Newark	Dec. 31, 1902	Francis C. Logel
707	Locarno, Newark	May 7, 1926	Joseph Eisen
708	L. O. O. M., Newark	Feb. 21, 1920	Fred W. Siegel
709	Loyalty, Newark	Jan. 28, 1901	Charles A. Hamley
710	L. Y. M. A., Newark	Mar. 8, 1923	Edward Fiegenbaum
711	Magna Charta, Newark	Oct. 16, 1925	Nathan Shaw
712	Majestic, Newark	April 28, 1920	Edward F. Schaefer
713	Manhattan, Newark	April 3, 1919	George H. Weademan
714	Manor, Newark	Jan. 28, 1926	Nathan Benisch
715	Manufacturers, Newark	Dec. 28, 1912	Rudolph J. Goerke
716	Marconi, Newark	April 3, 1919	Joseph Soriano
717	Mascot, Newark	Feb. 10, 1927	Charles H. Kenlan
718	Masonic, Newark	Oct. 31, 1913	Matthias Ludlow
719	Master, Newark	Dec. 3, 1921	Frederick J. Collins
720	Mayflower, Newark	Nov. 21, 1921	Isaac Lehman
721	McKinley, Newark	Mar. 24, 1920	Pellegrino Pellecchia
722	Meadowbrook, Newark	Oct. 5, 1921	Julius Klein
723	Mechanics, Newark	Aug. 16, 1884	George F. Lingerman
724	Melrose, Newark	May 9, 1923	Carl Gustave Hanke
725	Mercantile, Newark	June 8, 1910	Emanuel W. Kaiser
726	Mercer, Newark	Dec. 11, 1890	Fred Lezgus
727	Merchants, Newark	May 11, 1903	Charles Spengler
728	Merchants & Bankers, Newark	Oct. 25, 1910	Andrew J. Donohue
729	Metropolitan, Newark	Oct. 19, 1894	Christopher F. Staats
730	Milford Park, Newark	May 3, 1911	Frank L. Driver, Jr.
731	Military Park, Newark	May 1, 1926	Max Harmelin
732	Model, Newark	Sept. 16, 1912	James H. Lowrey
733	Modern, Newark	May 11, 1892	Edward Hoffman
734	Mohawk, Newark	Jan. 10, 1923	Frederick J. Fischer
735	Monitor, Newark	Sept. 19, 1921	Samuel H. Pashkow
736	Montefiore, Newark	April 22, 1902	Charles Loebel
737	Morris, Newark	Oct. 8, 1901	George C. Pfreundschuh
738	Mosque, Newark	April 18, 1925	Ernest M. Tapner
739	Mountain Ridge, Newark	Nov. 14, 1921	Arthur L. Phillips
740	Mountain View, Newark	Mar. 30, 1914	Arthur H. Bradley
741	Mt. Prospect, Newark	Oct. 20, 1908	Edward Kohn
742	Mt. Sinai, Newark	Mar. 21, 1911	Burnett Cole
743	Municipal, Newark	Aug. 15, 1908	Emil Vollweiler
744	Mutual, Newark	Feb. 8, 1869	Michael A. Jackson
745	Mutual Land and Home, Newark	Jan. 26, 1892	Louis H. Hare
746	Mutual Protective, Newark	Jan. 5, 1912	Fred W. Tidey
747	National Turners, Newark	June 18, 1919	Otto Abrecht

* July 27, 1921—Home Makers'.
November 28, 1924—Lawyers'.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Joseph Kraemer	Michael Rogow	24 Commerce St., Newark, N. J.	693
Henry Carless	Henry E. Vygen	284 Plane St., Newark, N. J.	694
Meyer E. Ruback	Morris J. Hoenig	9 Clinton St., Newark, N. J.	695
Israel B. Greene	Herbert Z. Steiner	790 Broad St., Newark, N. J.	696
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	697
Joseph Seigler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	698
Samuel M. Hollander	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	699
Peter A. Cavicchia	Julius A. Proehl	20 Clinton St., Newark, N. J.	700
Arthur T. Vanderbilt	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	701
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	702
Harry T. Davimos	Benjamin Dubow	90 Schuyler Ave., Newark, N. J.	703
I. Henry Coyne	Clarence W. Glover	300 Broadway, Newark, N. J.	704
Anthony Matulewich	Constant P. Arnashus	123 Watchung Ave., West Orange, N. J.	705
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	706
David H. Yonteff	Samuel I. Bendet	24 Branford Place, Newark, N. J.	707
Felix Forlenza	William Astor Snow	29 Summit St., Newark, N. J.	708
John D. Fischbeck	Albert E. Jones	167 North 17th St., East Orange, N. J.	709
Howard Rice	Sam A. Horrowitz	677 Bergen St., Newark, N. J.	710
William Krueger	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	711
Abram J. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	712
Joseph Steiner	Herbert Z. Steiner	790 Broad St., Newark, N. J.	713
Jacob Fox	Edgar H. Douglass	218 Lenox Ave., South Orange, N. J.	714
Saul Cohn	Oscar H. Merz	755 Broad St., Newark, N. J.	715
F. D. Masucci	Marcellino Cortese	260 South 6th St., Newark, N. J.	716
Thomas F. Guthrie	Leo Reilly	136 Montrose St., Newark, N. J.	717
John Contrell	Roland W. Hopper	770 Broad St., Newark, N. J.	718
Michael J. Quigley	William S. Parkhouse	51 Fifth St., Newark, N. J.	719
Samuel M. Hollander	William L. Stauder	763 Broad St., Newark, N. J.	720
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	721
Seymour Klein	Harry L. Denburg	187 Grumman Ave., Newark, N. J.	722
August W. Rosinger	R. G. Schaaf	30 Shepard Place, Nutley, N. J.	723
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	724
Kussy & Kohn	Elmer E. Thornton	181 South 11th St., Newark, N. J.	725
Charles A. Herr	Fred Westphal	129 Holland Road, South Orange, N. J.	726
Lowy & Lowy	David Longfelder	52 Belmont Ave., Newark, N. J.	727
Roy F. Dunn	Herman R. Schaefer	48 No. Munn Ave., Newark, N. J.	728
Joseph M. Degnan	Frederick W. Snover	275 Mulberry St., Newark, N. J.	729
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	730
Pine, Dubin & Cohen	Irving J. Trien	199 Market St., Newark, N. J.	731
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	732
Frederick T. Hey	William H. Hall	46 Ely Place, East Orange, N. J.	733
Louis J. Cohen	Nathan Perselay	188 William St., Newark, N. J.	734
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	735
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	736
Frederick W. Wilderotter	John J. Gless	184 Smith St., Newark, N. J.	737
Henry Schlittenhart	Alfred C. Walker	52 Lincoln Ave., Newark, N. J.	738
Lowy & Lowy	Samuel S. Dillenberg	130 Market St., Newark, N. J.	739
Adam J. Rossbach	William J. Brunner	126 South Twelfth St., Newark, N. J.	740
Stein, McGlynn & Hannoch	Samuel S. Dillenberg	130 Market St., Newark, N. J.	741
Michael S. Precker	Moses Gansler	93 Mercer St., Newark, N. J.	742
Robert S. Terhune	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	743
William J. Kelly	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	744
Theodore R. Hare	Lorenzo F. Gardiner, Jr.	502 High St., Newark, N. J.	745
C. Clifford Brangs	Samuel F. Bentley	548 North 3d St., Newark, N. J.	746
E. A. & W. A. Schilling	Frank G. Weber	24 Yale St., Maplewood, N. J.	747

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
693	Kurlander	$157,100	.....	$9,005	$2,243	8,146	$4,663	$1,093	$182,250
694	Labor Lyceum	558,300	.....	11,119	1,640	7,091	1,791	591	580,532
695	Lafayette	562,700	.....	13,785	6,673	59,222	4,211	57,846	704,437
696	Lawyers' and Home-Makers.	509,200	.....	23,120	4,214	43,291	6,736	828	587,389
697	Lehigh	524,800	.....	6,715	1,186	.....	1,317	830	534,848
698	Lenape	841,300	.....	76,026	19,271	100,469	9,750	2,714	1,049,530
699	Leviathan	999,700	.....	24,510	16,208	13,376	9,014	12,264	1,075,072
700	Liberty	598,700	.....	17,555	11,252	.....	3,336	313	631,156
701	Liberty Square	592,900	.....	18,899	15,480	53,322	8,223	812	689,636
702	Lincoln	1,382,200	.....	59,633	10,081	.....	3,484	1,148	1,456,546
703	Lincoln Highway	612,600	.....	10,271	757	15,341	2,040	7,214	648,223
704	Lion	739,400	.....	21,815	8,356	5,567	7,915	1,287	784,340
705	Lithuanian	425,200	.....	7,275	28,707	.....	4,447	205	465,834
706	Littleton	261,200	.....	4,899	132	.....	2,312	90	268,633
707	Locarno	128,500	.....	820	372	.....	6,966	1,180	137,838
708	L. O. O. M.	224,100	.....	11,840	1,873	6,568	2,371	284	247,036
709	Loyalty	243,200	.....	14,308	9,043	.....	2,853	939	270,343
710	L. Y. M. A.	426,600	.....	22,536	3,490	.....	10,065	4,545	467,236
711	Magna Charta	53,300	.....	1,335	225	6,395	192	2,470	63,917
712	Majestic	671,232	.....	10,095	7,979	37,972	8,587	3,103	738,968
713	Manhattan	700,800	.....	21,935	20,169	39,360	6,969	961	790,194
714	Manor	194,800	.....	4,330	564	.....	1,658	353	201,705
715	Manufacturers	1,849,500	.....	33,620	6,881	268,750	9,485	3,674	2,171,910
716	Marconi	261,150	.....	13,202	2,433	.....	3,077	14,544	294,406
717	Mascot	80,500	.....	505	282	.....	2,108	183	83,578
718	Masonic	1,028,200	.....	21,210	38,127	.....	7,395	930	1,095,862
719	Master	431,100	.....	13,245	4,726	74,865	4,555	562	529,053
720	Mayflower	415,100	.....	37,431	4,965	62,527	7,817	368	528,208
721	McKinley	496,100	.....	19,675	9,469	.....	5,531	1,125	531,900
722	Meadowbrook	653,100	.....	28,667	871	78,794	5,118	909	767,459
723	Mechanics	724,000	.....	12,585	1,581	.....	2,163	272	740,601
724	Melrose	304,100	.....	4,805	3,698	.....	1,665	271	314,539
725	Mercantile	419,100	.....	13,598	5,703	7,268	3,790	399	449,858
726	Mercer	863,150	.....	15,755	14,581	18,100	4,165	2,270	918,021
727	Merchants	550,300	.....	4,560	2,004	46,035	10,044	3,603	616,546
728	Merchants & Bankers	502,600	.....	4,637	1,087	.....	4,582	708	513,614
729	Metropolitan	1,206,250	.....	46,635	20,369	38,048	13,419	2,051	1,326,772
730	Milford Park	534,900	.....	10,435	1,310	16,629	4,758	428	568,460
731	Military Park	78,200	.....	6,056	1,292	18,900	4,832	700	109,980
732	Model	422,900	.....	12,215	10,574	.....	3,479	341	449,509
733	Modern	549,000	.....	17,380	2,791	.....	1,517	115	570,803
734	Mohawk	509,400	$11,500	2,530	8,030	6,563	889	200	539,112
735	Monitor	555,600	.....	28,675	1,206	.....	16,466	3,885	605,832
736	Montefiore	844,600	.....	3,340	8,562	13,056	1,803	399	871,760
737	Morris	537,600	.....	18,870	4,784	.....	1,700	1,117	564,071
738	Mosque	270,500	.....	4,475	2,851	.....	3,497	673	281,996
739	Mountain Ridge	872,000	38,500	19,440	7,319	208,463	18,233	10,289	1,174,244
740	Mountain View	480,700	.....	6,750	6,169	.....	3,607	393	497,619
741	Mt. Prospect	2,794,000	.....	25,431	20,036	6,585	25,000	25,880	2,896,932
742	Mt. Sinai	934,500	.....	35,775	7,819	.....	6,422	3,847	988,363
743	Municipal	426,100	.....	1,890	614	.....	3,174	1,150	432,928
744	Mutual	1,685,900	.....	69,660	25,179	.....	27,095	3,646	1,811,480
745	Mutual Land and Home	60,500	.....	8	2,715	.....	1	399	63,623
746	Mutual Protective	372,600	.....	3,579	1,708	.....	54	1,183	379,124
747	National Turners	856,700	.....	16,065	11,085	.....	3,939	940	888,729

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$110,502	.....	.....	$27,900	$3,234	.....	$496	$3,939	$23,000	$63	$13,116	693
356,712	.....	.....	35,400	341	.....	.....	1,500	80,000	.....	106,579	694
490,924	.....	.....	68,800	777	.....	267	.....	23,000	20	120,649	695
418,400	.....	.....	10,100	7,914	.....	649	8,500	56,000	25	85,801	696
322,886	.....	.....	61,400	.....	.....	.....	9,622	57,000	.....	83,940	697
781,020	.....	.....	75,500	6,643	.....	1,116	.....	.....	2,981	182,270	698
650,694	.....	.....	136,300	7,114	.....	721	200	135,000	.....	145,043	699
336,009	.....	.....	104,300	74	.....	440	21,500	81,000	1,360	86,473	700
459,979	.....	.....	55,500	.....	.....	182	.....	70,000	750	103,225	701
934,062	.....	.....	134,850	2,470	.....	573	.....	85,000	.....	299,591	702
461,243	$11,000	.....	81,300	241	.....	29	7,237	5,000	.....	82,173	703
520,215	.....	.....	46,700	3,925	.....	440	5,000	90,000	.....	118,060	704
222,635	.....	.....	128,400	230	.....	392	5,700	45,000	153	63,324	705
164,502	.....	.....	16,800	10	.....	224	.....	42,800	138	44,159	706
71,226	.....	.....	25,400	985	.....	1,417	11,500	19,500	79	7,731	707
177,483	.....	.....	10,000	605	.....	132	.....	6,000	12	52,804	708
175,747	.....	.....	21,300	152	.....	501	.....	25,000	282	47,361	709
266,007	.....	.....	90,750	1,560	.....	243	.....	55,000	65	53,611	710
38,861	.....	.....	9,300	748	.....	.....	.....	9,500	20	5,488	711
454,123	.....	.....	144,800	29	.....	828	5,000	30,000	451	103,737	712
411,532	.....	.....	158,700	2,145	.....	703	13,947	83,000	420	119,747	713
129,690	.....	.....	11,300	470	.....	251	40,495	1,000	.....	18,499	714
1,582,308	.....	.....	88,900	2,419	.....	1,477	16,000	60,000	.....	420,806	715
199,971	.....	.....	.....	3,484	.....	140	2,465	20,000	69	68,277	716
52,298	.....	.....	11,700	1,688	.....	1,040	200	12,000	91	4,561	717
867,391	.....	.....	3,000	43	.....	.....	11,700	40,000	261	173,467	718
348,340	.....	.....	70,700	3,148	.....	944	.....	18,000	.....	87,921	719
316,422	.....	.....	62,500	6,468	.....	593	.....	72,500	10	69,715	720
417,171	.....	.....	.....	236	.....	231	.....	35,000	135	79,127	721
402,684	.....	.....	171,475	106	.....	.....	32,000	75,000	6,039	80,155	722
478,932	.....	.....	76,000	548	.....	560	.....	38,200	200	146,161	723
184,857	.....	.....	57,000	324	.....	215	3,000	30,000	.....	39,143	724
273,915	.....	.....	69,000	1,969	.....	362	21,533	20,000	1,248	61,828	725
505,577	.....	.....	185,400	478	.....	576	.....	75,000	111	150,879	726
311,4444	.....	.....	141,700	956	.....	508	.....	85,000	30	76,908	727
311,213	.....	.....	80,700	1,211	.....	602	750	41,000	351	77,787	728
508,171	.....	.....	437,300	8,256	$2,000	.....	7,800	105,000	18,369	239,876	729
377,081	.....	.....	30,400	519	.....	499	10,500	45,000	415	104,046	730
76,401	.....	.....	20,300	1,853	.....	722	.....	2,000	215	8,489	731
307,113	.....	.....	46,700	1,471	.....	65	.....	11,000	74	83,086	732
366,642	.....	.....	53,600	377	.....	406	3,000	46,500	.....	100,278	733
306,450	.....	.....	124,900	15	.....	.....	.....	68,000	11	39,736	734
382,555	.....	.....	62,300	14,800	.....	410	.....	72,500	140	73,127	735
537,870	.....	.....	183,400	2,280	.....	555	.....	.....	.....	147,655	736
398,160	.....	.....	48,500	.....	.....	516	.....	15,000	.....	101,895	737
178,904	.....	.....	35,500	1,656	.....	828	.....	38,000	.....	27,108	738
777,351	.....	.....	68,200	333	.....	563	.....	142,000	1,000	184,747	739
221,991	.....	.....	183,000	178	.....	81	.....	40,000	.....	52,369	740
1,510,533	.....	.....	769,500	212	.....	333	2,258	231,000	146	382,950	741
573,966	.....	.....	179,000	6,566	.....	685	.....	80,000	.....	148,146	742
252,561	.....	.....	50,400	1,338	.....	243	4,405	53,000	26	70,955	743
1,126,323	.....	.....	112,500	3,899	.....	1,399	.....	250,000	129	317,230	744
56,481	.....	.....	1,700	.....	.....	.....	.....	2,500	.....	2,942	745
275,825	.....	.....	8,900	140	.....	.....	.....	19,000	.....	75,259	746
515,710	.....	.....	143,200	27	.....	725	15,400	79,000	.....	134,667	747

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Kurlander	3,652	371	.....	.....	.....	.....	140	39
694	Labor Lyceum	7,072	708	.....	.....	.....	.....	177	38
695	Lafayette	8,681	429	.....	.....	.....	.....	344	31
696	Lawyers' and Home-Makers	10,850	558	.....	.....	.....	.....	51	11
697	Lehigh	5,849	364	.....	.....	.....	.....	307	39
698	Lenape	15,775	944	.....	.....	.....	.....	378	47
699	Leviathan	14,866	806	.....	.....	.....	.....	682	68
700	Liberty	6,288	390	.....	.....	.....	.....	521	43
701	Liberty Square	9,644	512	.....	.....	.....	.....	277	17
702	Lincoln	14,697	1,025	.....	.....	.....	.....	674	78
703	Lincoln Highway	12,657	867	185	3	.....	.....	406	82
704	Lion	10,967	653	.....	.....	.....	.....	234	26
705	Lithuanian	4,732	562	.....	.....	.....	.....	642	78
706	Littleton	2,858	307	.....	.....	.....	.....	84	13
707	Locarno	4,427	312	.....	.....	.....	.....	127	21
708	L. O. O. M.	2,890	301	.....	.....	.....	.....	50	2
709	Loyalty	3,362	355	.....	.....	.....	.....	106	31
710	L. Y. M. A.	8,300	606	.....	.....	.....	.....	454	45
711	Magna Charta	2,111	180	.....	.....	.....	.....	46	11
712	Majestic	11,500	989	.....	.....	.....	.....	724	109
713	Manhattan	12,312	862	.....	.....	.....	.....	794	88
714	Manor	5,544	432	.....	.....	.....	.....	57	16
715	Manufacturers	29,095	805	.....	.....	.....	.....	445	20
716	Marconi	3,252	324	.....	.....	.....	.....	.....	.....
717	Mascot	3,460	336	.....	.....	.....	.....	58	11
718	Masonic	13,600	1,045	.....	.....	.....	.....	15	2
719	Master	6,681	491	.....	.....	.....	.....	353	35
720	Mayflower	6,848	489	.....	.....	.....	.....	313	38
721	McKinley	10,861	844	.....	.....	.....	.....	.....	.....
722	Meadowbrook	10,523	759	.....	.....	.....	.....	857	122
723	Mechanics	7,675	611	.....	.....	.....	.....	380	31
724	Melrose	4,241	488	.....	.....	.....	.....	285	49
725	Mercantile	6,857	358	.....	.....	.....	.....	345	34
726	Mercer	8,627	724	.....	.....	.....	.....	927	116
727	Merchants	12,948	362	.....	.....	.....	.....	1,417	44
728	Merchants & Bankers	6,003	515	.....	.....	.....	.....	404	51
729	Metropolitan	30,031	1,486	.....	.....	.....	.....	4,373	548
730	Milford Park	7,733	728	.....	.....	.....	.....	152	29
731	Military Park	3,872	366	.....	.....	.....	.....	102	29
732	Model	5,739	450	.....	.....	.....	.....	234	23
733	Modern	6,437	559	.....	.....	.....	.....	268	39
734	Mohawk	8,600	614	.....	.....	.....	.....	625	85
735	Monitor	9,700	729	.....	.....	.....	.....	311	43
736	Montefiore	9,582	443	.....	.....	.....	.....	917	66
737	Morris	7,553	708	.....	.....	.....	.....	243	32
738	Mosque	5,717	464	.....	.....	.....	.....	177	17
739	Mountain Ridge	14,615	478	.....	.....	.....	.....	341	29
740	Mountain View	4,665	422	.....	.....	.....	.....	915	102
741	Mt. Prospect	35,131	1,337	.....	.....	.....	.....	3,847	225
742	Mt. Sinai	12,672	1,187	.....	.....	.....	.....	895	105
743	Municipal	4,649	429	.....	.....	.....	.....	252	27
744	Mutual	19,406	1,572	.....	.....	.....	.....	563	93
745	Mutual Land and Home	3,630	331	.....	.....	.....	.....	9	3
746	Mutual Protective	4,711	378	.....	.....	.....	.....	45	5
747	National Turners	11,034	1,018	.....	.....	.....	.....	716	56

MEMBERSHIP 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	
3,792	56	354	S.	$1.00 & 2.00 m.	$200	6	$3.00 or 4.00 a	$2.00 a	693
7,249	185	561	O. P.	.....	200	6	.03 b	.....	694
9,025	61	399	S.	1.00 m.	200	6	3.00 a	2.00 a	695
10,901	63	506	S.	1.00 m.	200	6	3.00 a	1.00 a	696
6,156	81	322	O. P.	.....	200	6	2.00 a	.....	697
16,153	133	858	S.	1.00 m.	200	6	3.00 a	1.00 a	698
15,548	152	722	S.	1.00 m.	200	6	3.00 a	2.00 a	699
6,809	117	316	S.	1.00 m.	200	6	3.00 a	.....	700
9,921	77	452	O. P.	.....	200	6	3.00 a	.....	701
15,371	187	916	S.	1.00 m.	200	6	3.00 a	1.00 a	702
13,248	124	828	O. P.	.....	200	6	3.00 a & .10 b	1.00 a	703
11,201	125	554	S.	1.00 m.	200	6	3.00 a	2.00 a	704
5,374	127	513	S.	1.00 m.	200	6	3.00 a	.....	705
2,942	66	254	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	706
4,554	25	308	S.	1.00 m.	200	6	3.00 a	1.00 a	707
2,940	79	224	S.	1.00 m.	200	6	6.00 a	6.00 a	708
3,468	101	285	S.	.25 w.	200	6	3.00 a	.....	709
8,754	137	514	S.	1.00 m.	200	6	4.00 a	1.00 a	710
2,157	19	172	O. P.	.....	200	6	3.00 a	1.00 a	711
12,224	116	982	S.	1.00 m.	200	6	3.00 a	1.00 a	712
13,106	123	827	S.	.75 m.	200	6	3.00 a	2.00 a	713
5,601	33	415	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	.....	714
29,540	86	739	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	715
3,252	83	241	S.	1.00 m.	200	6	3.00 a	2.00 a	716
3,518	19	328	S.	1.00 m.	200	6	2.00 a	1.00 a	717
13,615	186	861	O. P.	.....	200	6	3.00 a	.....	718
7,034	79	447	S.	1.00 m.	200	6	3.00 a	3.00 a	719
7,161	105	422	S.	1.00 m.	200	6	3.00 a	1.00 a	720
10,861	137	707	S.	1.00 m.	200	6	4.00 a	1.00 a	721
11,380	120	761	O. P.	.....	200	6	4.00 a	1.00 a	722
8,055	134	508	S.	1.00 m.	200	6	3.00 a	.....	723
4,526	69	468	S.	1.00 m.	200	6	2.00 a	.....	724
7,202	89	303	S.	1.00 m.	200	6	3.00 a	1.00 a	725
9,554	152	688	S.	1.00 m.	200	6	3.00 a	.....	726
14,365	99	307	S.	.50 m.	100	6	3.00 a	2.00 a	727
6,407	105	461	S.	1.00 m.	200	6	3.00 a	2.00 a	728
34,404	417	1,617	S.	.25 & .50 m.	100	6	.05 b	.05 b	729
7,885	122	635	S.	1.00 m.	200	6	3.00 a	.02½ b	730
3,974	33	362	S.	1.00 m.	200	6	3.00 a	1.00 a	731
5,973	76	397	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	732
6,705	132	466	S.	1.00 m.	200	6	2.00 a	.....	733
9,225	601	98	O. P.	.....	200	6	3.00 a	1.00 a	734
10,011	139	633	S.	1.00 m.	200	6	3.00 a	1.00 a	735
10,499	98	411	S.	1.00 m.	200	6	3.00 a	2.00 a	736
7,796	123	617	S.	1.00 m.	200	6	2.50 & 3.00 a	2.00 a	737
5,894	89	442	S.	1.00 m.	200	6	3.00 a	1.00 a	738
14,956	69	438	S.	1.00 m.	200	6	4.00 a	2.00 a	739
5,580	136	388	S.	1.00 m.	200	6	3.00 a	.....	740
38,978	207	1,355	O. P.	.....	200	6	4.00 a	2.00 a	741
13,567	184	1,108	S.	1.00 m.	200	6	3.00 a	1.00 a	742
4,901	87	369	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 & 3.00a	743
19,969	332	1,333	S.	1.00 m.	200	6	2.50, 3.00 & 4.00 a	1.00 a	744
3,639	11	323	O. P.	.....	200	6	4.00 a	2.00 a	745
4,756	80	303	O. P.	.....	200	6	3.00 a & .02½ b	3a & .02½ b	746
11,750	180	894	S.	1.00 m.	200	6	3.00 a	3.00 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	Nelson, Newark	June 2, 1923	John E. Joyce
749	Newark, Newark	May 25, 1883	Carl J. Duveneck
750	Newark Mutual Benefit, Newark	Dec. 24, 1904	J. Frank Kitchell
751	Newark Twenty-One, Newark	Feb. 9, 1914	George A. Guenther
752	New Era, Newark	Sept. 27, 1909	F. P. Scofield
753	New Home, Newark	Mar. 7, 1912	Henry A. Guenther
754	New Jersey, Newark	Aug. 16, 1887	Charles B. Johnes
755	New Method, Newark	Feb. 21, 1913	Alfred E. Blakeman
756	New Order, Newark	Mar. 31, 1919	Morris Metsky
757	Niagara, Newark	May 29, 1919	Charles Eisler
758	Ninth Ward, Newark	Mar. 18, 1909	David A. McIntyre
759	Norfolk, Newark	April 25, 1888	Frederick J. Locher
760	Normal, Newark	Nov. 27, 1912	Max Gans
761	North American, Newark	Sept. 17, 1910	Albert Schurr
762	North End, Newark	May 2, 1889	William S. Walters
763	Northern, Newark	June 6, 1912	Charles W. Tillou
764	North Newark, Newark	Jan. 10, 1925	Arthur J. Neu
765	North Ward, Newark	Feb. 24, 1912	John G. Crawford
766	North Western, Newark	Feb. 29, 1892	William Tries, Jr.
767	Novel, Newark	May 5, 1926	Frank S. Cobb
768	Oak, Newark	Feb. 17, 1920	J. William Huegel
769	O. K., Newark	Jan. 10, 1923	William Lunsky
770	Old Hickory, Newark	Oct. 5, 1922	Joseph Riemer
771	Oliver, Newark	Nov. 30, 1915	James F. Caffrey
772	Onward, Newark	Jan. 9, 1926	George L. Mahr
773	Onyx, Newark	Aug. 18, 1922	Jacob M. Holstein
774	Opportunity, Newark	Nov. 18, 1920	Thomas F. Halpin
775	Ordway, Newark	Jan. 20, 1921	Louis Susskind
776	Orient, Newark	April 25, 1925	Max Goldberger
777	Oriental, Newark	Mar. 4, 1904	Alfred Lister
778	Orion, Newark	April 14, 1925	Adolf Mayer
779	Outlook, Newark	May 24, 1921	William Frey
780	Owl, Newark	Oct. 7, 1907	William H. A. Reilly
781	Oxford, Newark	June 14, 1923	Herman Steiner
782	Pacific, Newark	Sept. 29, 1906	Romolo Bottelli
783	Palace, Newark	April 10, 1920	Owen E. Fox
784	Pannonia, Newark	Nov. 18, 1905	George J. Muha
785	Paramount, Newark	Mar. 24, 1919	Max Marx
786	Parish, Newark	Nov. 29, 1924	John Wojtas
787	Park, Newark	Nov. 28, 1902	Gustavus F. Sommer
788	Parker, Newark	Mar. 11, 1922	Edward Kohn
789	Park View, Newark	June 26, 1902	C. W. B. Titus
790	Passaic, Newark	Aug. 6, 1884	Henry Loeffler
791	Patriotic, Newark	Mar. 14, 1919	Monroe D. Hess
792	Paywell, Newark	Jan. 23, 1925	George F. Hewson
793	Peace, Newark	Mar. 1, 1919	Morris Whitfield
794	Peerless, Newark	June 1, 1912	Louis Susskind
795	Pennant, Newark	May 11, 1922	Hyman Sussman
796	Peoples, Newark	Feb. 8, 1895	August J. Ehrlich
797	Perennial, Newark	Dec. 4, 1926	Abe Lipsky
798	Perfection, Newark	July 2, 1921	Herman A. Fenning
799	Personal, Newark	Dec. 28, 1925	Leo H. Levy
800	Peshine, Newark	Sept. 27, 1922	Isadore G. Liss
801	Phoenix, Newark	Jan. 19, 1887	Charles Spengler
802	Pilgrim, Newark	Mar. 18, 1921	George A. Roehm

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Joseph J. Quinn	A. Leitheuser	130 North 14th St., East Orange, N. J.	748
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	749
Charles H. Stewart	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	750
Michael J. Quigley	Harry E. Weber	82 Alyea St., Newark, N. J.	751
John V. Laddy	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	752
Fred G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	753
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	754
Horace S. Cory	Stanton M. Pascal	60 Park Place, Newark, N. J.	755
Louis J. Cohen	Abraham Levin	9 Beaver St., Newark, N. J.	756
Ernest P. Biro	Henry M. Besser	17 Mechanic St., Newark, N. J.	757
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	758
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	759
Adolph Altman	Clarence I. Mott	National State Bank, Newark, N. J.	760
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	761
Morris Isserman	R. F. Hopkins	511 South Orange Ave., South Orange, N. J.	762
Howard Isherwood	William D. Duguid	32 Coeyman St., Newark, N. J.	763
McKenna & McKenna	Elmer E. Thornton	181 South 11th St., Newark, N. J.	764
Frederic W. Smith	William J. Griffin	822 Hunterdon St., Newark, N. J.	765
August W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	766
Joseph L. Lippman	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	767
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	768
Benjamin S. Appel	Max E. Coppleson	22 Schuyler Ave., Newark, N. J.	769
B. W. Schnur	Samuel Weiss	120 South Orange Ave., Newark, N. J.	770
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	771
Lester E. Mahr	Herman S. Friend	17 Academy St., Newark, N. J.	772
Benjamin Singer	David D. Ravitz	Kinney Bldg., Newark, N. J.	773
J. Harry Henegan	Frank Eichhorn	810 Broad St., Newark, N. J.	774
Morris W. Shapiro	Barney W. Plager	23 Harding Terrace, Newark, N. J.	775
Allan Krieger	Manuel Hoenig	9 Clinton St., Newark, N. J.	776
Charles M. Myers	Adolph Fiedler	253 Broadway, Newark, N. J.	777
Saul J. Zucker	William Mattes, Jr.	371 South Orange Ave., Newark, N. J.	778
Fred Herrigel, Jr.	Oscar C. Kunze	59 Farley Ave., Newark, N. J.	779
Paul G. Roder	Harry M. Coleman	61 South 10th St., Newark, N. J.	780
Harry Steiner	Samuel S. Dillenberg	130 Market St., Newark, N. J.	781
Pallitta & Pallitta	Fred S. Betschick	918 South 17th St., Newark, N. J.	782
Edmond C. Moriarty	George P. Deusinger	244 Keer Ave., Newark, N. J.	783
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	784
Stein, McGlynn & Hannoch	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	785
Stephen J. Lorenz	Boleslaw Zabierzewski	61 Claremont Ave., Irvington, N. J.	786
Frank Voigt	Henry Wagner	16 Hudson Ave., East Orange, N. J.	787
Samuel I. Kessler	Albert A. Adler	17 Academy St., Newark, N. J.	788
Theodore J. Badgley	J. C. Behnke	108 Ellery Ave., Irvington, N. J.	789
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	790
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	791
David M. Satz	Francis C. James	69 West End Ave., Newark, N. J.	792
Henry W. Egner, Jr.	Israel Denholtz	147 Keer Ave., Newark, N. J.	793
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	794
Jacob W. Silverman	David D. Ravitz	790 Broad St., Newark, N. J.	795
Charles C. Pilgrim	Alfred G. Wirtz	58 Headley Place, Maplewood, N. J.	796
Michael S. Precker	Samuel Weiss	120 South Orange Ave., Newark, N. J.	797
Bilder & Bilder	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	798
S. B. & L. A. Finkelstein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	799
Joseph G. Eppston	Benjamin Kirschner	192 Market St., Newark, N. J.	800
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	801
Lionel P. Kristeller	William Mattes, Jr.	371 South Orange Ave., Newark, N. J.	802

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
748	Nelson	$382,950	.....	$9,028	$3,100	.....	$1,134	$944	$397,156
749	Newark	375,900	.....	6,215	8,293	$11,350	2,271	327	404,356
750	Newark Mutual Benefit	574,200	$11,000	12,596	3,383	15,184	3,106	1,688	621,157
751	Newark Twenty-One	787,200	.....	11,450	3,215	25,046	1,541	1,094	829,546
752	New Era	211,100	.....	11,280	1,182	11,207	2,864	1,102	238,735
753	New Home	1,852,400	.....	24,890	35,136	76,141	9,767	12,196	2,010,530
754	New Jersey	765,450	.....	19,520	5,260	.....	2,903	133	793,266
755	New Method	1,054,840	.....	16,465	3,774	.....	16,071	7,280	1,098,430
756	New Order	1,467,400	.....	56,925	10,992	.....	12,218	3,407	1,550,942
757	Niagara	288,400	.....	11,671	1,296	.....	13,904	4,726	319,997
758	Ninth Ward	804,900	65,000	20,855	1,511	.....	2,283	4,881	899,430
759	Norfolk	1,340,100	.....	56,210	5,332	.....	5,324	683	1,407,649
760	Normal	1,199,700	7,500	56,320	37,883	48,936	15,596	806	1,366,741
761	North American	1,247,600	.....	78,190	2,769	23,650	27,735	12,051	1,391,995
762	North End	478,400	.....	13,225	2,780	.....	7,850	702	502,957
763	Northern	416,900	.....	13,765	7,273	.....	1,186	845	439,969
764	North Newark	121,100	.....	4,050	8,250	.....	1,431	346	135,177
765	North Ward	822,300	40,000	16,395	14,201	.....	5,026	220	898,142
766	North Western	502,200	.....	9,010	1,993	.....	3,219	2,741	519,163
767	Novel	91,800	.....	750	7,604	5,397	2,008	362	107,921
768	Oak	348,300	.....	11,471	8,213	5,597	3,572	501	377,654
769	O. K.	265,800	.....	18,028	8,810	.....	10,367	1,095	304,100
770	Old Hickory	280,800	.....	9,110	533	47,417	9,233	772	347,865
771	Oliver	833,900	.....	19,865	1,123	.....	4,621	855	860,384
772	Onward	68,200	.....	130	1,222	.....	1,143	439	71,134
773	Onyx	349,100	.....	15,055	13,481	14,137	11,411	1,357	404,541
774	Opportunity	907,300	.....	17,000	21,633	8,141	4,991	41,474	1,000,539
775	Ordway	186,050	.....	5,835	8,407	.....	3,018	650	203,960
776	Orient	344,900	.....	10,239	1,244	.....	5,990	578	362,951
777	Oriental	1,100,900	.....	25,069	9,618	211,706	10,748	4,649	1,362,690
778	Orion	450,900	.....	3,230	3,854	6,382	5,935	257	470,558
779	Outlook	1,538,517	.....	23,146	23,200	27,134	5,085	7,265	1,624,347
780	Owl	338,000	.....	7,163	6,804	4,392	3,575	80	360,014
781	Oxford	330,400	12,000	3,450	4,073	5,570	6,150	1,061	362,704
782	Pacific	968,400	.....	9,220	135	6,787	2,388	587	987,517
783	Palace	385,500	.....	11,275	27,394	.....	3,072	576	427,817
784	Pannonia	421,600	.....	3,950	5,767	2,856	1,795	311	436,279
785	Paramount	1,472,000	.....	40,959	15,918	.....	16,017	1,977	1,546,871
786	Parish	77,900	.....	665	3,561	.....	2,888	217	85,231
787	Park	478,000	6,000	6,166	876	.....	1,500	100	492,642
788	Parker	631,500	.....	1,770	17,587	28,491	6,657	462	686,467
789	Park View	917,100	.....	14,618	11,248	.....	14,871	5,732	963,569
790	Passaic	717,400	.....	25,069	2,661	.....	8,581	999	754,710
791	Patriotic	842,000	.....	39,425	5,985	.....	18,531	1,880	907,821
792	Paywell	170,700	.....	3,281	3,558	.....	2,626	9	180,174
793	Peace	699,700	.....	31,795	1,215	.....	64,312	4,335	801,357
794	Peerless	849,900	.....	18,275	17,867	.....	13,575	5,031	904,648
795	Pennant	266,900	.....	11,570	5,099	11,492	6,950	1,240	303,251
796	Peoples	418,900	.....	3,965	13,135	.....	510	1,352	437,862
797	Perennial	31,500	.....	.....	568	.....	56	209	32,333
798	Perfection	1,623,000	.....	14,240	25,191	.....	11,878	2,851	1,677,160
799	Personal	92,300	.....	4,190	1,745	.....	3,801	1,070	103,106
800	Peshine	148,100	.....	11,785	1,376	47,086	3,959	152	212,458
801	Phoenix	1,348,200	40,000	17,957	11,680	95,065	8,748	7,427	1,529,077
802	Pilgrim	1,106,150	.....	8,875	9,600	6,928	11,661	547	1,143,761

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$249,376	.....	.....	$36,600	$253	.....	.....	.....	$45,000	$19,700	$46,227	748
250,446	.....	.....	76,850	916	.....	$433	.....	7,500	21	68,190	749
402,332	$3,841	.....	33,600	17	.....	80	$13,000	46,000	23,000	99,287	750
479,709	.....	.....	140,000	.....	.....	.....	.....	92,000	.....	117,837	751
174,274	.....	.....	16,900	274	.....	538	.....	.....	.....	46,749	752
1,066,340	.....	.....	405,300	215	.....	30	10,880	275,000	2,636	250,129	753
586,890	.....	.....	.....	716	.....	800	.....	51,500	.....	153,360	754
778,306	.....	.....	145,600	178	.....	601	.....	.....	.....	173,745	755
916,314	.....	.....	237,100	2,172	.....	1,964	.....	175,000	4	218,388	756
191,397	.....	.....	65,600	5,013	.....	3,018	533	16,400	43	37,993	757
570,405	.....	.....	105,400	.....	.....	362	.....	55,000	.....	168,263	758
927,861	.....	.....	91,900	539	.....	425	500	85,000	5	301,419	759
874,128	.....	.....	227,300	4,749	.....	967	8,000	.....	.....	251,597	760
806,071	.....	.....	156,800	10,519	.....	1,804	.....	195,000	.....	221,801	761
313,619	.....	.....	61,400	1,010	$1,000	915	1,572	43,000	.....	80,441	762
293,853	.....	.....	52,000	393	.....	772	7,500	5,000	120	80,331	763
110,982	.....	.....	5,000	1,250	.....	535	3,000	.....	.....	14,410	764
555,345	.....	.....	103,000	223	.....	586	1,800	94,000	.....	143,188	765
285,515	.....	.....	74,200	.....	.....	279	12,000	68,300	27	78,842	766
66,948	.....	.....	12,500	9,370	.....	604	.....	12,000	.....	6,499	767
233,619	.....	.....	45,700	263	.....	632	.....	39,000	.....	58,440	768
187,659	.....	.....	18,100	834	.....	135	15,000	50,000	161	32,211	769
213,114	.....	.....	56,200	4,665	.....	1,604	.....	33,000	70	39,212	770
497,604	.....	.....	173,200	919	.....	390	.....	57,500	466	130,285	771
47,767	.....	.....	8,100	626	.....	400	.....	9,500	.....	4,741	772
252,012	.....	.....	50,300	3,213	.....	1,565	28,650	20,000	111	48,690	773
632,910	.....	.....	163,000	12,285	.....	854	.....	29,000	365	162,125	774
125,921	.....	.....	30,000	2,083	.....	150	500	18,000	44	27,262	775
204,798	.....	.....	68,700	4,197	.....	435	8,150	47,000	.....	29,671	776
751,455	43,690	.....	232,500	1,106	.....	335	20,079	98,000	11	215,514	777
257,418	.....	.....	102,950	1,855	.....	1,170	4,500	66,000	.....	36,665	778
1,187,521	.....	.....	37,100	.....	.....	.....	68,100	115,000	.....	216,626	779
247,950	.....	.....	18,500	.....	.....	358	1,500	20,000	.....	71,706	780
265,290	.....	.....	23,000	2,245	.....	435	.....	21,000	.....	50,734	781
641,820	.....	.....	90,300	658	.....	353	500	87,000	4,438	162,448	782
317,331	.....	.....	22,700	1,379	.....	295	.....	.....	83	86,029	783
286,485	.....	.....	34,450	494	.....	265	1,500	26,000	.....	87,085	784
1,041,516	.....	.....	95,300	2,792	.....	1,230	15,300	128,000	.....	262,733	785
48,380	.....	.....	27,050	551	.....	2,019	400	.....	.....	6,831	786
277,009	.....	.....	80,800	163	1,000	354	.....	59,000	247	74,069	787
507,387	.....	.....	43,000	2,085	.....	413	2,000	30,000	.....	101,582	788
506,700	.....	.....	197,700	.....	.....	1,216	3,200	113,000	325	141,428	789
522,619	.....	.....	52,200	554	.....	366	4,000	31,000	47	143,924	790
612,354	.....	.....	43,350	2,035	.....	909	.....	80,000	1,267	167,906	791
111,721	.....	.....	30,600	335	.....	195	.....	18,500	187	18,636	792
452,142	.....	.....	119,500	1,342	.....	564	.....	103,500	3,309	121,000	793
513,348	.....	.....	162,200	11,155	.....	844	.....	90,000	5	127,096	794
196,912	.....	.....	26,500	3,771	.....	690	5,365	35,000	.....	35,013	795
284,805	.....	.....	75,000	.....	.....	.....	.....	22,000	39	56,018	796
24,158	.....	.....	3,600	.....	.....	.....	.....	3,200	20	1,355	797
918,019	.....	.....	240,450	1,668	.....	983	.....	285,000	.....	231,040	798
66,972	.....	.....	15,250	1,168	.....	1,929	1,800	9,400	145	6,442	799
138,435	.....	.....	25,100	4,493	.....	775	5,100	15,000	44	23,511	800
924,253	.....	.....	275,350	11,612	.....	653	.....	55,500	6	261,703	801
686,546	.....	.....	160,700	2,767	.....	1,542	.....	157,000	.....	135,206	802

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Nelson	6,598	422	.....	.....	.....	.....	183	22
749	Newark	4,868	413	.....	.....	.....	.....	384	54
750	Newark Mutual Benefit	7,348	369	30	1	.....	.....	168	21
751	Newark Twenty-One	10,080	733	.....	.....	.....	.....	700	51
752	New Era	4,039	341	.....	.....	.....	.....	84	9
753	New Home	18,483	1,267	.....	.....	.....	.....	2,027	186
754	New Jersey	10,135	572	.....	.....	.....	.....	.....	.....
755	New Method	11,516	1,350	.....	.....	.....	.....	728	124
756	New Order	18,499	1,300	.....	.....	.....	.....	1,185	100
757	Niagara	5,304	467	.....	.....	.....	.....	328	40
758	Ninth Ward	10,783	920	.....	.....	.....	.....	527	84
759	Norfolk	14,110	735	.....	.....	.....	.....	460	55
760	Normal	15,726	1,322	.....	.....	.....	.....	1,137	96
761	North American	21,362	1,050	.....	.....	.....	.....	784	140
762	North End	7,541	726	.....	.....	.....	.....	307	36
763	Northern	5,543	585	.....	.....	.....	.....	260	38
764	North Newark	3,952	260	.....	.....	.....	.....	25	5
765	North Ward	12,529	447	.....	.....	.....	.....	515	37
766	North Western	4,843	280	.....	.....	.....	.....	371	37
767	Novel	3,413	270	.....	.....	.....	.....	63	4
768	Oak	4,651	413	.....	.....	.....	.....	228	59
769	O. K.	5,715	484	.....	.....	.....	.....	91	15
770	Old Hickory	6,356	527	.....	.....	.....	.....	281	48
771	Oliver	9,718	978	.....	.....	.....	.....	866	111
772	Onward	2,345	248	.....	.....	.....	.....	41	13
773	Onyx	6,652	593	.....	.....	.....	.....	252	40
774	Opportunity	11,579	918	.....	.....	.....	.....	815	58
775	Ordway	3,247	311	.....	.....	.....	.....	150	17
776	Orient	7,974	505	.....	.....	.....	.....	344	49
777	Oriental	13,295	980	329	32	.....	.....	1,162	109
778	Orion	8,566	543	.....	.....	.....	.....	515	58
779	Outlook	24,091	1,415	.....	.....	.....	.....	185	17
780	Owl	4,410	417	.....	.....	.....	.....	93	18
781	Oxford	6,351	336	.....	.....	.....	.....	115	6
782	Pacific	12,237	684	.....	.....	.....	.....	452	58
783	Palace	5,436	451	.....	.....	.....	.....	114	16
784	Pannonia	4,985	526	.....	.....	.....	.....	172	26
785	Paramount	22,119	1,301	.....	.....	.....	.....	477	57
786	Parish	1,669	267	.....	.....	.....	.....	135	35
787	Park	5,721	594	.....	.....	.....	.....	404	57
788	Parker	11,083	410	.....	.....	.....	.....	215	14
789	Park View	9,936	524	.....	.....	.....	.....	989	93
790	Passaic	9,806	1,008	.....	.....	.....	.....	261	38
791	Patriotic	13,513	791	.....	.....	.....	.....	217	20
792	Paywell	3,894	398	.....	.....	.....	.....	153	23
793	Peace	9,050	664	.....	.....	.....	.....	598	60
794	Peerless	10,678	716	.....	.....	.....	.....	811	95
795	Pennant	5,882	291	.....	.....	.....	.....	133	13
796	Peoples	9,648	603	.....	.....	.....	.....	750	60
797	Perennial	2,107	240	.....	.....	.....	.....	18	6
798	Perfection	18,764	487	.....	.....	.....	.....	1,202	66
799	Personal	1,899	228	.....	.....	.....	.....	76	19
800	Peshine	4,295	333	.....	.....	.....	.....	126	15
801	Phoenix	14,462	1,140	.....	.....	.....	.....	1,377	161
802	Pilgrim	18,463	1,332	.....	.....	.....	.....	803	63

MEMBERSHIP 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	
6,781	64	380	O. P.	.....	$200	6	$3.00 a	$1.00 a	748
5,252	93	374	S.	$1.00 m.	200	6	3.00 a	1.00 a	749
7,546	92	299	O. P.	.....	200	6	2.00 a	.....	750
10,780	102	682	O. P.	.....	200	6	3.00 a	1.00 a	751
4,123	61	289	S.	.70 & 1.00 m.	200	6	3.00 a & .06 b	1.00 a	752
20,510	276	1,177	O. P.	.....	200	6	3.00 a	1.00 a	753
10,135	120	452	S.	1.00 m.	200	6	2.00 a	.....	754
12,244	178	1,296	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	755
19,684	224	1,176	S.	1.00 m.	200	6	3.00 a	1.00 a	756
5,632	96	411	S.	1.00 m.	200	6	4.00 a	1.00 a	757
11,310	98	906	S.	1.00 m.	200	6	3.00 a	.02½ b	758
14,570	123	667	S.	1.00 m.	200	6	3.00 a	1.00 a	759
16,863	271	1,147	S.	1.00 m.	200	6	3.00 to 4.00 a	.....	760
22,146	233	957	S.	.70 m.	200	6	3.00 a	1.00 a	761
7,848	107	655	S.	1.00 m.	200	6	4.00 a & .03 b	1.00a & .03b	762
5,803	108	515	S.	1.00 m.	200	6	3.00 a	.....	763
3,977	37	228	S.	1.00 m.	200	6	3.00 a	1.00 a	764
13,044	118	366	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	765
5,214	95	222	S.	1.00 m.	200	6	2.00 a	.....	766
3,476	16	258	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	767
4,879	99	373	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	768
5,806	93	406	S.	1.00 m.	200	6	3.00 a	2.00 a	769
6,637	80	495	S.	1.00 m.	200	6	3.00 a	1.00 a	770
10,584	261	828	S.	1.00 m.	200	6	3.00 a	2.00 a	771
2,386	2	259	S.	1.00 m.	200	6	3.00 a	.....	772
6,904	105	528	S.	1.00 m.	200	6	3.00 a	1.00 a	773
12,394	182	794	S.	1.00 m.	200	6	3.00 a & .02½ b	.....	774
3,397	47	281	S.	1.00 m.	200	6	3.00 a	1.00 a	775
8,318	64	490	S.	1.00 m.	200	6	3.00 a	2.00 a	776
14,786	231	890	S.	1.00 m.	200	6	3.00 a	1.00 a	777
9,081	83	518	S.	1.00 & 2.00 m.	200	6	2.00 & 3.00 a	2.00 a	778
24,276	248	1,184	N.-S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	.....	779
4,503	71	364	S.	1.00 m.	200	6	3.00 a	1.00 a	780
6,466	44	298	S.	1.00 m.	200	6	3.00 a	2.00 a	781
12,689	155	587	S.	1.00 m.	200	6	3.00 a	3.00 a	782
5,550	73	394	S.	1.00 m.	200	6	3.00 a	.....	783
5,157	96	456	S.	1.00 m.	200	6	3.00 a	2.00 a	784
22,596	204	1,154	S.	1.00 m.	200	6	3.00 a	1.00 a	785
1,804	35	267	S.	.25 w.	200	6	4.00 a	.....	786
6,125	120	531	S.	1.00 m.	200	6	2.00 a	1.00 a	787
11,298	46	378	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	788
10,925	170	447	S.	1.00 m.	200	6	.03 b	.03 b	789
10,067	171	875	S.	1.00 m.	200	6	3.00 a	1.00 a	790
13,730	111	700	S.	1.00 m.	200	6	3.00 a	.....	791
4,047	45	376	S.	1.00 m.	200	6	4.00 a	1.00 a	792
9,648	135	589	O. P.	.....	200	6	4.00 a	1.00 a	793
11,489	136	675	S.	1.00 m.	200	6	3.00 a	1.00 a	794
6,015	30	274	S.	1.00 m.	200	6	2.00 to 4.00 a	1.00 a	795
10,398	84	579	N.-S.	1.00 m.	100	6	.05 b	.05 b	796
2,125	5	241	O. P.	.....	200	6	3.00 a	1.00 a	797
19,966	67	486	S.	1.00 m.	200	6	4.00 a	2.00 a	798
1,975	23	224	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	799
4,421	54	294	S.	1.00 m.	200	6	3.50 a	1.00 a	800
15,839	205	1,096	S.	1.00 m.	200	6	3.00 a	2.00 a	801
19,266	172	1,223	S.	1.00 & 2.00 m.	200	6	2.00 & 3.00 a	2.00 a	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	Pilot, Newark	Mar. 14, 1922	William P. Berry
804	Pioneer, Newark	Feb. 11, 1911	Edward J. Macksey
805	Pivot, Newark	Feb. 28, 1923	Joseph Kahan
806	Planter's, Newark	June 12, 1926	Earl H. Cameron
807	Police, Newark	Jan. 30, 1907	John Baader
808	Polish-American, Newark	July 10, 1902	Stanislaw Bulsiewicz
809	Polish Home, Newark	Jan. 8, 1917	Peter Sypniewsky
810	Polish National, Newark	Dec. 7, 1912	Frank Staba
811	Pompey, Newark	June 28, 1922	Louis Leonardis
812	Popular, Newark	Feb. 14, 1912	Walter A. Hoffman
813	Post Office, Newark	July 11, 1899	Ferdinand Enderlin, Jr.
814	Power, Newark	Aug. 19, 1922	Barnard Perl
815	Powerful, Newark	Nov. 30, 1920	Michael Rabb
816	Practical, Newark	Feb. 28, 1919	Matthew Rouse
817	Precise, Newark	May 8, 1926	Samuel Friedlander
818	Preferred, Newark	May 31, 1902	Frederick V. Ruland
819	Premier, Newark	Mar. 11, 1919	Samuel C. Weber
820	Pride of Newark, Newark	Feb. 10, 1906	J. William Huegel
821	Producers, Newark	April 21, 1921	Samuel Rich
822	Productive, Newark	June 29, 1923	Alphonse Dreyfuss
823	Progress, Newark	Feb. 26, 1895	Philip Lindeman
824	Progressive Merchants' of Springfield Ave., Newark	Oct. 22, 1921	Meyer Silverberg
825	Prosperity, Newark	Mar. 3, 1900	John K. Scott
826	Protection, Newark	Jan. 16, 1886	Frank W. Miller
827	Provident, Newark	Nov. 29, 1912	Aaron Poliakow
828	Prudent, Newark	Feb. 16, 1920	Samuel C. Schwartz
829	Prudential, Newark	Aug. 12, 1892	Milton E. Crawley
830	Public, Newark	Feb. 15, 1905	John S. Sheldon
831	Punctual, Newark	June 6, 1922	Jacob K. Safris
832	Puritan, Newark	Mar. 15 1912	Aaron J. Schindel
833	Pyramid, Newark	Mar. 10, 1922	Ira A. Wosnitzer
834	Radiant, Newark	May 12, 1923	Herman I. Rothman
835	Realty, Newark	Mar. 27, 1919	Nathan Pallant
836	Record, Newark	June 9, 1922	Mortimer M. Schlosser
837	Regal, Newark	April 23, 1919	Morris Herbst
838	Reliable, Newark	Aug. 12, 1884	John J. Kreitler
839	Reliance, Newark	Dec. 24, 1909	Arthur C. Lindeman
840	Renowned, Newark	June 7, 1926	Albert Hollander
841	Resource, Newark	Sept. 8, 1922	David Harper
842	Revenue, Newark	Mar. 29, 1919	Jacob C. Sobo
843	Rex, Newark	Nov. 5, 1921	Stanley A. Miller
844	Rialto, Newark	Dec. 27, 1920	Charles Loebel
845	Richelieu, Newark	Jan. 15, 1913	Frank J. Koch
846	Richmont, Newark	Mar. 2, 1920	Herman Steiner
847	Roosevelt, Newark	Mar. 31, 1919	Frank De Troia
848	Rose, Newark	Dec. 13, 1924	Sam Granet
849	Roseville, Newark	Nov. 14, 1885	Peter T. Wood
850	Safety, Newark	April 1, 1919	Harry H. Queen
851	Sagamore, Newark	Dec. 15, 1913	George V. Tucker
852	Sanford, Newark	Jan. 30, 1922	Fred Rosseter
853	Savings, Newark	Jan. 20, 1886	John H. Huegel
854	Saybrook, Newark	June 21, 1911	Robert L. Smith
855	Second Ward, Newark	June 7, 1904	Theodore Vogeler
856	Security, Newark	July 2, 1884	Jacob L. Goepferich
857	Select, Newark	Mar. 23, 1922	Jacob Markowitz

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Selick J. Mindes	Clarence I. Mott	National State Bank, Newark, N. J.	803
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	804
Benjamin Eber	Philip A. Sobel	20 Branford Place, Newark, N. J.	805
Alex. F. Reid, Jr.	Herbert P. Englert	50 Elmwood Road, Verona, N. J.	806
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	807
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	808
J. Thaddeus Rospond	Albert M. Klemp	697 South 20th St., Newark, N. J.	809
Stanley A. Gutowski	Joseph Wegrocki	64 Pulaski St., Newark, N. J.	810
Xavier Del Negro	Nicholas J. Baccara	115 South 6th St., Newark, N. J.	811
Aaron Levinstone	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	812
Fred G. Stickel, Jr.	Harold O. Merz	355 Turrell Ave., South Orange, N. J.	813
Julius H. Halprin	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	814
Harold Simandl	Abraham A. Kurtz	24 Commerce St., Newark, N. J.	815
Bernard Devin	Henry W. Linn	1021 Kinney Building, Newark, N. J.	816
Daniels & Jacobson	Arthur H. Schlosser	2 Mott St., Newark, N. J.	817
Charles C. Deubel	John J. Gless	184 Smith St., Newark, N. J.	818
Irving Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	819
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	820
Harry Castelbaum	Barney W. Plager	23 Harding Terrace, Newark, N. J.	821
Simon M. Seley	William F. Herter	16 Carteret St., Newark, N. J.	822
Lowy & Lowy	Samuel S. Dillenberg	130 Market St., Newark, N. J.	823
Emanuel D. Lasher	Arthur E. Blumenschine	671 Broad St., Newark, N. J.	824
Fred G. Stickel, Jr.	Harry M. Coleman	61 South 10th St., Newark, N. J.	825
W. Bradford Smith	Robert H. Spencer	Room 511, Union Bldg., Newark, N. J.	826
Joseph E. Cohn	W. B. Griffin	73 Orange Heights Ave., West Orange, N. J.	827
Harry Kaplan	Julius C. Robins	389 Badger Ave., Newark, N. J.	828
Harry Campton	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	829
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	830
Frank P. Padalino	Alfred R. Marasco	960 Springfield Ave., Irvington, N. J.	831
Joseph Altman	Morris L. Fuchs	122 Milford Ave., Newark, N. J.	832
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	833
Aaron Marder	Bernard Siegall	195 Shepard Ave., Newark, N. J.	834
A. Nathan Cohen	Jacob Blank	164 Hillside Ave., Newark, N. J.	835
David H. Yonteff	M. George Greenberg	60 Park Place, Newark, N. J.	836
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	837
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	838
Selick J. Mindes	Samuel S. Dillenberg	130 Market St., Newark, N. J.	839
M. C. Ellenstein	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	840
Samuel Gooen	John J. Gaffney	36 Fielding Court, South Orange, N. J.	841
Scher & Albert	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	842
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	843
Robert Silberman	Samuel W. Lockhart	67 Park Ave., Caldwell, N. J.	844
John J. McCloskey	Joseph I. Conlan	61 S. Kingman Rd., Tuxedo Pk., S. Orange, N. J.	845
Philip J. Schotland	A. Sigmund Kanengieser	16-18 Belmont Ave., Newark, N. J.	846
Charles L. Rapa	Alfred F. Richardella	263 South 8th St., Newark, N. J.	847
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	848
W. Howard Demarest	A. Leslie Baldwin	75 Roseville Ave., Newark, N. J.	849
Stein, McGlynn & Hannoch	Barney W. Plager	23 Harding Terrace, Newark, N. J.	850
Theodore D. Gottlieb	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	851
Abraham Henig	Elmer R. Stone	41 Clinton St., Newark, N. J.	852
Lowy & Lowy	H. P. Schaeffer	63 South 9th St., Newark, N. J.	853
Harry Campton	Arthur H. Dietz	776 Broad St., Newark, N. J.	854
Isaac Fleischman	David Longfelder	P. O. Box 448, Newark, N. J.	855
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	856
Herman Distler	Abraham Meisel	10 Elm St., Newark, N. J.	857

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
803	Pilot	$245,700	.....	$24,510	$15,157	.....	$5,305	$2,087	$292,759
804	Pioneer	905,050	.....	10,764	32,509	$12,500	1,970	1,859	964,652
805	Pivot	244,800	.....	12,020	872	.....	4,133	1,672	263,497
806	Planter's	30,800	$8,000	680	496	.....	1,476	207	41,659
807	Police	466,600	.....	4,835	16,436	10,719	1,873	1,094	501,557
808	Polish-American	2,108,100	.....	44,896	2,599	.....	13,052	3,948	2,172,595
809	Polish Home	815,300	.....	45,755	4,843	53,679	12,950	6,556	939,083
810	Polish National	959,800	.....	16,765	2,279	44,458	15,019	2,416	1,040,737
811	Pompey	526,800	.....	23,846	8,501	4,378	14,051	2,467	580,043
812	Popular	1,712,500	.....	54,270	19,531	30,800	38,100	13,206	1,868,407
813	Post Office	1,901,600	5,500	16,560	37,850	22,706	9,092	13,434	2,006,742
814	Power	229,400	.....	4,036	3,048	25,531	3,014	1,862	266,891
815	Powerful	325,500	.....	10,133	4,598	.....	28,111	1,606	369,948
816	Practical	468,500	.....	16,888	3,276	38,761	7,153	2,068	536,646
817	Precise	216,700	.....	11,714	1,268	.....	7,622	876	238,180
818	Preferred	604,700	.....	4,150	4,445	.....	1,246	547	615,088
819	Premier	736,100	.....	25,625	5,538	31,044	3,362	351	802,020
820	Pride of Newark	563,600	.....	8,115	1,672	62,173	17,038	1,628	654,226
821	Producers	499,900	.....	26,529	4,240	.....	15,097	2,948	548,714
822	Productive	470,700	.....	12,775	3,434	17,767	15,075	1,155	520,906
823	Progress	953,000	.....	6,470	15,009	71,281	10,426	3,838	1,060,024
824	Progressive Merchants of Springfield Avenue	930,000	.....	68,630	4,123	88,838	20,215	1,562	1,113,368
825	Prosperity	667,200	.....	8,090	7,836	23,165	1,603	318	708,212
826	Protection	403,700	.....	16,923	10,052	.....	6,962	14,853	452,490
827	Provident	613,300	.....	50,325	4,753	27,830	7,575	4,973	708,756
828	Prudent	300,300	.....	14,017	3,375	8,058	4,824	957	331,531
829	Prudential	629,000	3,000	3,940	10,567	.....	1,890	585	648,982
830	Public	507,400	.....	10,432	291	.....	4,147	662	522,932
831	Punctual	530,900	.....	20,507	2,023	.....	7,838	1,433	562,701
832	Puritan	2,011,800	.....	160,321	17,398	14,320	25,803	2,395	2,232,037
833	Pyramid	262,000	.....	13,708	8,246	4,872	6,500	1,109	296,435
834	Radiant	159,500	.....	25,050	24,614	.....	2,410	3,569	215,143
835	Realty	261,000	.....	7,190	974	9,135	4,365	539	283,203
836	Record	490,850	.....	19,187	1,772	.....	11,557	4,562	527,928
837	Regal	446,800	.....	19,260	25,951	24,008	1,714	823	518,556
838	Reliable	2,188,200	4,000	40,491	30,519	73,225	11,389	3,438	2,351,262
839	Reliance	1,346,300	.....	22,800	20,315	41,807	25,398	6,554	1,463,174
840	Renowned	422,000	.....	5,430	13,558	59,447	15,311	1,825	517,571
841	Resource	344,600	.....	12,625	5,204	.....	8,405	1,343	372,177
842	Revenue	1,030,700	.....	40,920	19,116	9,930	10,389	1,124	1,112,179
843	Rex	494,400	.....	12,350	6,140	.....	2,778	2,689	518,357
844	Rialto	221,400	.....	10,803	1,146	9,859	3,651	791	247,650
845	Richelieu	658,000	.....	15,385	13,052	50,205	4,978	935	742,555
846	Richmont	1,300,000	296,600	18,755	9,546	6,840	17,221	2,292	1,651,254
847	Roosevelt	288,300	.....	14,600	5,656	.....	5,487	2,822	316,865
848	Rose	186,200	.....	1,710	3,329	12,756	1,378	687	206,060
849	Roseville	1,252,000	200	57,430	1,951	96,896	4,444	4,649	1,417,570
850	Safety	768,100	.....	34,678	25,440	21,454	15,208	2,756	867,636
851	Sagamore	461,100	.....	3,050	2,490	.....	3,420	393	470,453
852	Sanford	245,350	.....	12,071	909	.....	2,690	1,434	262,454
853	Savings	825,400	.....	17,559	10,249	6,511	8,176	6,772	874,667
854	Saybrook	572,600	.....	21,810	2,017	.....	1,325	56	597,808
855	Second Ward	1,321,200	.....	37,115	1,722	20,852	17,331	9,277	1,407,497
856	Security	1,321,950	.....	15,305	38,752	113,984	22,642	7,017	1,519,650
857	Select	905,500	12,500	24,761	3,177	11,887	14,231	3,333	975,389

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$225,192	.....	.....	$20,900	$587	.....	$285	.....	.....	.....	$45,795	803
555,746	.....	.....	194,350	.....	.....	1,976	$16,015	$115,000	.....	81,565	804
136,785	.....	.....	47,350	7,630	.....	305	.....	46,000	$122	25,305	805
27,161	.....	.....	800	218	.....	71	5,775	5,000	9	2,625	806
343,161	.....	.....	55,350	1,244	.....	636	.....	.....	411	100,755	807
1,257,242	.....	.....	417,000	420	.....	13,056	.....	116,000	2,141	366,736	808
544,256	.....	.....	148,700	1,587	.....	6,260	1,600	76,500	21,941	138,139	809
577,118	.....	.....	233,800	.....	.....	5,563	.....	60,700	.....	163,556	810
338,817	.....	.....	106,900	461	.....	264	.....	56,000	55	77,546	811
932,797	.....	.....	547,200	2,394	.....	5,487	52,700	150,000	483	177,346	812
1,146,264	.....	.....	365,550	456	.....	1,155	300	175,000	142	317,875	813
132,523	$1,500	.....	64,650	435	.....	18	4,500	36,000	1,203	26,062	814
213,789	.....	.....	74,750	778	.....	586	.....	43,000	247	36,798	815
345,797	.....	.....	64,700	258	.....	275	13,000	36,000	.....	76,616	816
137,109	.....	.....	49,500	893	.....	1,075	.....	32,500	6	17,097	817
404,640	.....	.....	42,000	.....	.....	513	.....	50,000	.....	117,935	818
548,647	.....	.....	80,700	864	.....	1	300	40,000	84	131,424	819
322,722	.....	.....	172,750	2,617	.....	832	.....	63,000	656	91,649	820
356,058	.....	.....	71,800	3,639	.....	315	.....	41,000	.....	75,902	821
316,092	.....	.....	35,600	3,939	.....	509	39,515	63,000	.....	62,251	822
601,068	.....	.....	200,350	857	.....	633	.....	82,000	.....	175,116	823
740,943	.....	.....	103,100	4,501	.....	984	15,545	100,000	326	147,969	824
432,249	.....	.....	123,400	8	.....	651	.....	40,500	.....	111,404	825
341,847	.....	.....	7,400	901	.....	113	.....	.....	5	102,224	826
464,546	.....	.....	93,600	2,615	.....	664	.....	48,500	.....	98,831	827
208,347	.....	.....	46,900	1,092	.....	511	.....	32,500	200	41,981	828
370,017	5,000	.....	100,100	625	.....	438	.....	65,400	25	107,377	829
293,193	.....	.....	89,200	231	.....	289	8,500	52,000	435	79,084	830
263,382	.....	.....	161,150	2,998	.....	497	2,000	75,000	148	57,526	831
1,484,007	.....	.....	142,900	5,809	.....	1,402	39,000	159,000	283	399,636	832
153,615	.....	.....	64,400	912	.....	135	17,000	30,000	55	30,318	833
179,700	.....	.....	1,000	.....	.....	235	.....	.....	80	34,128	834
166,578	.....	.....	56,500	1,022	.....	232	300	19,000	108	39,463	835
275,341	.....	.....	78,000	1,632	.....	2,603	52,350	64,000	185	53,817	836
393,906	.....	.....	.....	.....	.....	665	6,500	.....	.....	117,485	837
1,528,006	.....	.....	231,100	18	.....	7	3,475	218,200	1,157	369,299	838
957,151	.....	.....	307,200	4,204	.....	344	.....	25,000	.....	169,275	839
363,012	.....	.....	46,650	8,295	.....	502	11,200	50,000	2	37,910	840
246,573	.....	.....	38,300	1,952	.....	195	7,800	28,000	27	49,330	841
683,322	.....	.....	170,300	14,212	.....	437	.....	75,000	135	168,773	842
378,978	.....	.....	41,500	738	.....	292	4,500	20,000	.....	72,349	843
151,392	.....	.....	33,450	813	.....	100	.....	22,000	10	39,885	844
485,055	.....	.....	59,500	480	.....	552	36,150	42,000	29	118,789	845
757,462	.....	.....	502,400	.....	.....	515	.....	190,000	.....	200,877	846
234,301	.....	.....	18,600	.....	.....	210	.....	32,000	.....	31,754	847
148,531	.....	.....	4,800	735	.....	.....	2,000	24,500	241	25,253	848
1,059,431	.....	.....	12,100	410	.....	109	5,500	94,300	33	245,687	849
496,282	.....	.....	121,300	3,887	.....	1,539	2,000	116,000	23	126,585	850
329,847	.....	.....	24,000	1,117	$465	464	.....	57,000	29	57,531	851
204,460	.....	.....	.....	.....	.....	366	10,000	1,000	.....	46,628	852
587,277	.....	.....	114,900	.....	.....	288	.....	23,000	68	149,134	853
420,124	.....	.....	26,900	431	.....	306	3,500	22,000	.....	124,547	854
761,990	.....	.....	322,300	855	.....	1,085	600	95,000	48	225,619	855
873,963	.....	.....	160,800	32	.....	572	10,760	195,000	8,263	270,260	856
529,298	.....	.....	203,100	4,729	.....	716	14,500	120,000	.....	103,046	857

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Pilot	4,817	313					104	11
804	Pioneer	20,529	1,213					1,943	79
805	Pivot	4,333	363					237	25
806	Planter's	1,221	160					4	3
807	Police	5,440	465					277	29
808	Polish-American	5,592	1,880					521	320
809	Polish Home	13,370	1,375					743	110
810	Polish National	11,154	1,158					1,169	166
811	Pompey	8,843	880					534	68
812	Popular	16,037	1,320					2,736	440
813	Post Office	18,918	1,414					1,828	169
814	Power	4,808	375	15	1			323	30
815	Powerful	5,998	488					374	45
816	Practical	8,819	757					323	44
817	Precise	7,972	594					248	62
818	Preferred	6,590	572					210	34
819	Premier	12,408	1,158					404	42
820	Pride of Newark	6,087	494					864	112
821	Producers	8,348	722					359	40
822	Productive	8,739	521					178	27
823	Progress	20,716	504					2,004	68
824	Progressive Merchants' of Springfield Avenue	18,986	842					515	53
825	Prosperity	7,654	677					617	104
826	Protection	5,408	457					37	8
827	Provident	10,433	666					468	43
828	Prudent	5,883	528					235	33
829	Prudential	6,493	539	50	3			501	78
830	Public	5,338	387					446	43
831	Punctual	7,904	749					806	106
832	Puritan	28,203	1,873					715	86
833	Pyramid	5,745	437					322	22
834	Radiant	4,317	160					5	1
835	Realty	4,109	387					283	29
836	Record	8,070	430					390	31
837	Regal	6,972	468						
838	Reliable	22,761	1,791					1,156	135
839	Reliance	15,704	1,143					1,536	160
840	Renowned	16,813	928					233	18
841	Resource	6,913	557					192	18
842	Revenue	13,896	1,080					852	65
843	Rex	9,319	734					208	19
844	Rialto	3,591	258					167	14
845	Richelieu	10,542	692					298	19
846	Richmont	16,366	757					2,512	150
847	Roosevelt	6,872	332					93	16
848	Rose	5,233	320					24	6
849	Roseville	20,556	1,487					61	11
850	Safety	10,484	923					607	54
851	Sagamore	11,303	777					240	12
852	Sanford	4,399	301						
853	Savings	11,336	940					575	66
854	Saybrook	6,647	563					135	19
855	Second Ward	14,813	903					1,612	115
856	Security	14,026	1,255					804	115
857	Select	16,006	1,075					1,016	121

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MEMBERSHIP 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	
4,921	52	272	S.	$1.00 m.	$200	6	.....	.....	803
22,472	138	1,154	O. P.	.....	100	6	$3.00 a	$1.00 a	804
4,570	65	323	S.	1.00 m.	200	6	3.00 a	.....	805
1,225	15	148	S.	1.00 m.	200	6	3.00 a	1.00 a	806
5,717	100	394	S.	1.00 m.	200	6	3.00 a	1.00 a	807
6,113	519	1,681	S.	1.00 w.	800	6	2.50 & 3.00 a	.....	808
14,113	310	1,175	O. P.	.....	200	6	3.00 a	.....	809
12,323	243	1,081	S.	.25 w.	200	6	3.00 & 4.00 a	1.00 & 2.00a	810
9,377	176	772	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	811
18,773	215	1,545	S.	1.00 m.	200	6	1.00 & 3.00 a	2.00 a	812
20,746	348	1,235	S.	1.00 m.	200	6	3.00 a	2.00 a	813
5,146	43	363	O. P.	.....	200	6	3.00 a	1.50 & 2.00a	814
6,372	76	457	S.	1.00 m.	200	6	3.00 a	1.00 a	815
9,142	118	683	S.	1.00 m.	200	6	3.00 a	1.00 a	816
8,220	59	597	S.	1.00 m.	200	6	3.00 a	2.00 a	817
6,800	100	506	S.	1.00 m.	200	6	3.00 a	2.00 a	818
12,812	134	1,066	O. P.	.....	200	6	3.00 & 4.00 a	1.00 a	819
6,951	101	505	S.	1.00 m.	200	6	3.00 a	1.00 a	820
8,707	168	594	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	821
8,917	71	477	S.	1.00 m.	200	6	3.00 a	.....	822
22,720	90	482	S.	.50 m.	100	6	3.00 a	2.00 a	823
19,501	135	760	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 & 2.00a	824
8,271	120	661	S.	1.00 m.	200	6	3.00 a	2.00 a	825
5,445	105	360	S.	1.00 m.	200	6	3.00 a	3.00 a	826
10,901	114	595	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	827
6,118	84	477	S.	1.00 m.	200	6	3.00 a	1.00 a	828
7,044	125	495	S.	1.00 m.	200	6	3.00 a	1.00 a	829
5,784	101	329	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	830
8,710	147	708	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	831
28,918	337	1,622	S.	1.00 m.	200	6	3.00 a	.....	832
6,067	84	375	S.	1.00 m.	200	6	4.00 a	.....	833
4,322	43	118	S.	1.00 m.	200	6	3.00 a	1.00 a	834
4,392	64	352	S.	1.00 m.	200	6	4.00 a	1.00 a	835
8,460	75	386	S.	1.00 m.	200	6	3.00 a	1.00 a	836
6,972	78	390	S.	1.00 m.	200	6	2.50 a	.....	837
23,917	453	1,473	O. P.	.....	200	6	3.00 a	1.00 a	838
17,240	115	1,188	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	839
17,046	53	893	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	840
7,105	96	479	S.	1.00 m.	200	6	3.00 a	1.00 a	841
14,748	179	966	S.	1.00 m.	200	6	3.00 a	1.00 a	842
9,527	93	660	S.	1.00 m.	200	6	3.00 a	1.00 a	843
3,758	48	224	S.	1.00 m.	200	6	3.00 a	1.00 a	844
10,840	121	590	S.	1.00 m.	200	6	3.00 a & .04 b	.....	845
18,878	134	773	S.	1.00 m.	200	6	4.00 a	2.00 a	846
6,965	83	265	S.	.25 w.	200	6	3.00 a	1.00 a	847
5,257	35	291	O. P.	.....	200	6	3.50 a	1.00 a	848
20,617	287	1,211	O. P.	.....	100	6	2.00 & 3.00 a	1.00 & 2.00a	849
11,091	183	794	S.	1.00 m.	200	6	3.00 a	1.00 a	850
11,543	95	694	S.	1.00 m.	100	6	3.00 a	2.00 a	851
4,399	47	254	S.	1.00 m.	200	6	3.00 a	3.00 a	852
11,911	173	833	S.	1.00 m.	200	6	3.00 a	1.00 a	853
6,782	132	450	S.	1.00 m.	200	6	.01 b	.....	854
16,425	208	810	S.	1.00 m.	200	6	3.00 a	2.00 a	855
14,830	215	1,155	S.	1.00 m.	200	6	3.00 a	1.00 a	856
17,022	171	1,025	S.	1.00 m.	200	6	3.00 a	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	Seminole, Newark	Aug. 7, 1925	Israel Lesser
859	Seneca, Newark	Mar. 12, 1925	Bernard J. Cummings
860	Service, Newark	Dec. 19, 1919	Samuel H. Levy
861	Seventh Ward, Newark	Oct. 5, 1891	William H. McEnhill
862	Seymour, Newark	Jan. 18, 1922	Barney Mendelson
863	Simplex, Newark	Jan. 23, 1922	I. Lester Selvage
864	Sixteenth Ward, Newark	Jan. 12, 1909	Julius Koch
865	Sixth Ward, Newark	April 25, 1903	William Donnelly
866	Solid, Newark	Nov. 9, 1926	D. R. Weiss
867	Sons of St. George, Newark	May 1, 1909	John Jeff
868	South Broad, Newark	Dec. 5, 1911	William Bal
869	Southern Newark, Newark	April 13, 1910	Henry Koch, Jr.
870	South Park, Newark	Feb. 2, 1906	Horace C. Grice
871	South Side, Newark	Dec. 17, 1902	Emil Hildebrand
872	Springfield, Newark	Oct. 16, 1893	Adelbert Baier
873	Square Deal, Newark	Dec. 8, 1913	Simon Heyman
874	Stalwart, Newark	Feb. 6, 1926	Paul Handler
875	Standard, Newark	Oct. 23, 1886	Abraham Metzger
876	Star, Newark	Aug. 11, 1910	Barney Levy
877	Star of Italy, Newark	April 11, 1919	Vincent Pomponio
878	St. Casimir, Newark	Oct. 3, 1925	Albert W. Roman
879	Steadfast, Newark	Feb. 3, 1922	Morris Charin
880	Sterling, Newark	Feb. 2, 1905	William S. Walters
881	Stratford, Newark	Mar. 11, 1908	Joseph T. Harrison
882	Success, Newark	Jan. 8, 1909	David Littman
883	Sun, Newark	Jan. 29, 1920	Reuben Rosenbluth
884	Sunnyside, Newark	Nov. 12, 1920	Harry Reich
885	Superb, Newark	Feb. 16, 1922	Henry Bochner
886	Superior, Newark	Nov. 26, 1906	Morris Herbst
887	Surety, Newark	Jan. 30, 1906	Michael J. O'Connor
888	Susan B. Anthony, Newark	June 14, 1923	Emelia Rehberger
889	Systematic, Newark	Feb. 25, 1926	Abe Beller
890	T. A. B. S., Newark	Dec. 8, 1911	Felix Z. Lunney
891	Teachers, Newark	May 23, 1910	Arthur W. Greason
892	Tenth Ward, Newark	Feb. 23, 1887	David Priest
893	Textile, Newark	June 13, 1919	Morton Schiff, Sr.
894	Third Ward, Newark	Mar. 10, 1905	Samuel Schechner
895	Thirteenth Ward, Newark	Mar. 9, 1887	Henry Ebert
896	Thomas Jefferson, Newark	Dec. 10, 1919	William Schiffenhaus
897	Thrift, Newark	June 3, 1909	Elmer K. Sexton
898	Times, Newark	Mar. 5, 1926	Meyer Krasner
899	Tip Top, Newark	Aug. 19, 1922	Joseph Mankoff
900	Titanian, Newark	Nov. 12, 1890	Frank A. Geiger
901	Traders, Newark	July 8, 1909	Edwin Steiner
902	Trades Union, Newark	Mar. 11, 1913	Edward Feigenbaum
903	Traffic, Newark	Mar. 12, 1920	Anton Kaufman
904	Travelers, Newark	Dec. 5, 1919	Frank A. Willette
905	Triangle, Newark	May 21, 1920	Michael I. Sientz
906	Trojan, Newark	Jan. 24, 1923	Louis Flink
907	True Friends, Newark	Oct. 29, 1907	Aaron Goldinberg
908	Trustworthy, Newark	Sept. 13, 1911	Frederick Strittmatter
909	Tuxedo, Newark	Jan. 25, 1923	Joseph A. Burns
910	Twelfth Ward, Newark	July 20, 1904	Otto J. Karst
911	Ultimate, Newark	Feb. 9, 1923	Isidore Krieger
912	Uncle Sam, Newark	Sept. 23, 1912	John S. Hancock

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Meyers & Lesser	Fred Maybaum	918 South 20th St., Newark, N. J.	858
Michael J. Quigley	William S. Parkhouse	51 Fifth Ave., Newark, N. J.	859
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	860
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	861
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	862
Michael N. Chanalis	Henry N. Woodward	565 Broadway, Newark, N. J.	863
Richard C. Plumer	Floyd S. Zukswert	300 Broadway, Newark, N. J.	864
Michael J. Quigley	Harry M. Coleman	61 South 10th St., Newark, N. J.	865
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	866
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	867
Howard F. Kirk	Lucius F. Grimes	727 Lake St., Newark, N. J.	868
Samuel E. Ayers	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	869
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	870
Kussy & Kohn	Charles E. Dietz	292 South 11th St., Newark, N. J.	871
Herr, Leiss & Herr	H. F. Peal	37 Keer Ave., Newark, N. J.	872
Stein, McGlynn & Hannoch	Isidor Grand	857 South 17th St., Newark, N. J.	873
Henry P. Handler	William M. Beckelman	790 Broad St., Newark, N. J.	874
Stein, McGlynn & Hannoch	Isidor Grand	857 South 17th St., Newark, N. J.	875
Philip J. Schotland	John Zipfel, 3rd.	20 Belmont Ave., Newark, N. J.	876
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	877
James J. Farley	Casimir J. Klaus	24 Garrison St., Newark, N. J.	878
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	879
Frank Voigt	R. Frederick Hopkins	511 S. Orange Ave., South Orange, N. J.	880
Samuel D. Williams	Frank M. Hall	127 Midland Boulevard, Maplewood, N. J.	881
Henry Hahn	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	882
Meyer Rashkes	David D. Ravitz	790 Broad St., Newark, N. J.	883
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	884
Samuel Kaufer	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	885
Edward R McGlynn	Nathan Perselay	188 William St., Newark, N. J.	886
Francis P. Meehan	John E. Durr	829 Broad St., Newark, N. J.	887
Jennie E. Precker	Emma W. Johnson	187 Seymour Ave., Newark, N. J.	888
Herbert Parvin	Nathan Perselay	188 William St., Newark, N. J.	889
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	890
Philip R. Van Duyne	Clarence I. Mott	National State Bank, Newark, N. J.	891
Scharringhausen & Hartpence	Nathan Lifshus	17 Pacific St., Newark, N. J.	892
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	893
William Greenfield	Moses Gansler	93 Mercer St., Newark, N. J.	894
August W. Rosinger	Fred Westphal	129 Holland Road, South Orange, N. J.	895
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	896
Arthur T. Vanderbilt	Harry F. Stauffer	92 S. 10th St., Newark, N. J.	897
Herman Israel	Samuel S. Dillenberg	130 Market St., Newark, N. J.	898
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	899
Thomas R. Grimm	Walter J. Nicholson	185 Market St., Newark, N. J.	900
Frederick Jay	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	901
Harry Unger	Samuel A. Horrowitz	677 Bergen St., Newark, N. J.	902
Morris Isserman	Walter B. Griffin	73 Orange Heights Ave., West Orange, N. J.	903
Philip S. McNally	Jac. A. Widman	67 Ball St., Irvington, N. J.	904
Louis R. Freund	Samuel A. Horrowitz	677 Bergen St., Newark, N. J.	905
Samuel O. Offen	Louis Hecht	City Hall, Newark, N. J.	906
Philip J. Schotland	Moses Rubinfield	140 Chancellor Ave., Newark, N. J.	907
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	908
Frederic C. Ritger	Charles F. Byrne	27 Salem St., Newark, N. J.	909
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	910
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	911
Frederic Stoddard	Charles J. Burger	530 Norwood St., East Orange, N. J.	912

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
858	Seminole	$197,600	.....	$10,282	$13,524	.....	$6,856	$547	$228,809
859	Seneca	246,000	.....	755	4,477	.....	1,194	735	253,161
860	Service	302,925	$1,875	9,905	275	$7,865	5,150	997	328,992
861	Seventh Ward	597,800	.....	24,310	11,207	.....	4,754	886	638,956
862	Seymour	527,100	.....	11,813	7,019	9,557	5,739	1,928	563,156
863	Simplex	315,500	.....	4,115	1,568	54,567	758	337	376,845
864	Sixteenth Ward	796,200	.....	16,331	2,945	24,610	5,007	34,230	879,323
865	Sixth Ward	814,200	.....	10,235	2,188	30,517	14,476	979	872,595
866	Solid	79,500	.....	840	1,818	.....	1,114	520	83,792
867	Sons of St. George	159,000	.....	1,720	2,744	.....	570	75	164,109
868	South Broad	1,348,300	14,500	27,468	18,767	.....	9,811	66,306	1,485,152
869	Southern Newark	945,300	14,235	.....	3,637	.....	5,788	1,156	970,116
870	South Park	1,047,600	.....	33,220	8,959	25,147	2,776	636	1,118,338
871	South Side	1,110,500	.....	26,480	20,801	.....	3,440	1,698	1,162,919
872	Springfield	370,000	.....	6,370	3,439	.....	2,645	741	383,195
873	Square Deal	1,453,500	.....	29,938	20,935	85,387	31,355	8,045	1,629,160
874	Stalwart	320,500	.....	2,100	8,575	.....	3,703	440	335,318
875	Standard	2,137,000	.....	59,080	822	288,172	27,664	14,526	2,527,264
876	Star	1,454,850	60,150	81,992	18,824	221,523	37,029	3,832	1,878,200
877	Star of Italy	150,000	.....	13,500	1,192	.....	3,771	1,026	169,489
878	St. Casimir	98,700	.....	2,380	3,415	.....	1,958	.....	106,453
879	Steadfast	562,800	.....	9,055	18,488	.....	4,133	986	595,462
880	Sterling	696,300	.....	16,495	1,046	.....	3,586	37	717,464
881	Stratford	793,850	.....	10,195	17,075	.....	9,838	4,740	835,698
882	Success	600,300	.....	28,696	9,287	.....	6,809	772	645,864
883	Sun	525,600	.....	22,060	21,134	24,513	13,070	2,893	609,270
884	Sunnyside	560,800	.....	30,955	26	7,236	4,322	3,549	606,888
885	Superb	154,500	.....	5,984	2,714	.....	3,287	598	167,083
886	Superior	924,000	7,500	35,370	1,861	93,882	15,787	12,055	1,090,455
887	Surety	857,700	.....	18,745	8,339	20,404	7,113	4,779	917,080
888	Susan B. Anthony	438,500	.....	18,355	3,217	26,428	6,249	695	493,444
889	Systematic	125,500	.....	4,285	1,189	.....	227	100	131,301
890	T. A. B. S.	735,800	35,000	13,150	5,474	.....	5,200	2,503	797,127
891	Teachers	139,100	5,000	4,770	1,870	.....	1,675	225	152,640
892	Tenth Ward	2,786,050	288,500	32,745	8,418	554,750	82,769	9,174	3,762,406
893	Textile	305,000	.....	6,930	5,243	27,346	4,552	1,890	350,961
894	Third Ward	738,800	.....	14,335	12,819	.....	12,013	4,171	782,138
895	Thirteenth Ward	1,269,100	.....	14,260	5,725	50,000	28,152	2,845	1,370,082
896	Thomas Jefferson	735,300	12,500	43,667	6,371	.....	11,759	4,118	813,715
897	Thrift	1,630,300	.....	12,961	2,489	.....	861	3,959	1,650,570
898	Times	195,400	.....	500	1,156	.....	5,012	782	202,850
899	Tip Top	313,700	.....	6,935	10,078	8,205	4,589	2,814	346,321
900	Titanian	2,232,500	3,500	32,415	70,220	28,215	13,393	10,349	2,390,592
901	Traders	508,900	38,000	10,730	149	89,191	6,305	10,065	663,340
902	Trades Union	203,200	.....	10,061	522	14,765	3,743	900	233,191
903	Traffic	537,700	.....	22,808	7,940	.....	6,859	559	575,866
904	Travelers	602,400	.....	6,415	18,936	4,800	13,931	1,266	647,748
905	Triangle	571,600	.....	16,660	8,302	.....	18,581	2,588	617,731
906	Trojan	601,300	.....	7,700	3,718	7,415	10,148	2,254	632,535
907	True Friends	1,655,700	11,700	102,581	28,400	191,012	38,298	16,704	2,044,395
908	Trustworthy	1,142,750	30,500	24,663	21,783	47,657	8,834	3,645	1,279,832
909	Tuxedo	314,400	.....	2,586	5,512	.....	803	294	323,595
910	Twelfth Ward	855,050	.....	5,875	7,894	14,020	6,957	1,239	891,035
911	Ultimate	354,700	.....	13,590	10,300	37,278	1,462	928	418,258
912	Uncle Sam	98,300	.....	2,125	792	.....	1,404	123	102,744

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$150,187	.....	.....	$22,500	$755	.....	$535	$1,100	$31,000	$5	$22,727	858
121,242	.....	.....	111,600	931	.....	210	.....	.....	17	19,161	859
204,579	.....	.....	41,300	7,287	.....	610	.....	36,000	1,989	37,227	860
409,809	.....	.....	84,500	141	.....	544	1,500	25,000	122	117,340	861
387,622	.....	.....	50,000	2,295	.....	3,076	.....	45,000	111	75,052	862
257,997	.....	.....	46,100	210	.....	228	.....	13,000	.....	59,310	863
607,444	.....	.....	25,400	1,789	.....	380	3,700	73,000	34	167,576	864
465,615	.....	.....	209,600	1,181	.....	745	.....	94,000	.....	101,454	865
61,308	.....	.....	5,200	828	.....	455	.....	9,000	.....	7,001	866
104,172	.....	.....	.....	.....	.....	127	.....	27,600	5	32,205	867
1,013,102	.....	.....	50,850	1,543	.....	1,699	.....	145,000	.....	272,958	868
361,406	.....	.....	494,400	.....	.....	1,726	.....	.....	.....	112,584	869
761,984	.....	.....	84,800	62	.....	1,043	3,000	70,000	.....	197,449	870
618,228	.....	.....	277,600	.....	.....	335	.....	96,000	.....	170,756	871
244,911	.....	.....	34,100	422	.....	374	20,000	18,000	.....	65,388	872
856,023	.....	.....	389,900	.....	.....	1,880	5,350	226,000	701	149,306	873
175,257	.....	.....	39,000	1,895	.....	1,055	42,400	50,500	25	25,186	874
1,281,468	.....	.....	706,500	.....	.....	2,777	8,500	150,050	41,783	336,186	875
1,015,318	.....	.....	413,050	4,052	.....	8,635	6,500	158,000	2,032	270,613	876
102,492	.....	.....	16,100	360	.....	51	.....	23,500	460	26,526	877
79,265	.....	.....	700	632	.....	1,235	.....	14,000	.....	10,621	878
343,504	.....	.....	103,050	738	.....	510	.....	75,000	4	72,656	879
476,393	.....	.....	1,000	1,696	.....	569	25,000	65,000	.....	147,806	880
494,398	.....	.....	68,200	.....	.....	266	.....	140,000	825	132,009	881
388,993	.....	.....	83,100	1,538	.....	200	.....	76,000	84	95,949	882
377,229	.....	.....	67,400	3,742	.....	1,710	.....	81,000	.....	78,189	883
356,113	.....	.....	108,950	326	.....	.....	.....	69,000	303	72,196	884
124,062	.....	.....	9,050	3,006	.....	706	.....	7,000	26	23,233	885
670,410	.....	.....	155,800	3,379	.....	1,094	967	65,000	14,991	178,814	886
595,314	.....	.....	116,950	1,219	.....	2,109	4,500	45,000	11	151,977	887
330,840	.....	.....	67,000	158	.....	769	21,500	13,000	.....	60,177	888
80,610	.....	.....	21,300	.....	.....	.....	.....	19,000	.....	10,391	889
483,932	.....	.....	141,550	645	.....	547	.....	45,500	322	124,631	890
103,236	.....	.....	10,900	952	.....	697	.....	9,500	.....	27,355	891
1,906,075	.....	.....	1,198,650	203	.....	7,044	2,000	314,000	.....	334,434	892
236,607	.....	.....	30,100	1,394	.....	300	.....	40,000	.....	42,560	893
430,986	.....	.....	134,600	886	.....	836	13,300	95,000	180	106,350	894
811,223	.....	.....	203,000	190	.....	1,046	.....	143,000	71	211,542	895
561,966	.....	.....	58,000	6,414	.....	2,415	.....	45,000	.....	139,920	896
1,098,023	.....	.....	57,000	157	.....	.....	18,500	198,000	34,105	244,785	897
154,422	.....	.....	12,100	305	.....	251	.....	16,000	.....	19,772	898
192,724	.....	.....	69,900	1,689	.....	1,417	500	39,000	72	41,019	899
1,546,821	.....	.....	228,900	2,375	.....	834	15,250	122,300	5,000	469,112	900
377,664	.....	.....	130,700	600	.....	247	3,000	57,000	.....	04,129	901
133,758	.....	.....	28,900	2,607	.....	449	.....	33,000	734	33,743	902
317,704	.....	.....	107,300	8,067	.....	1,942	4,000	70,000	.....	66,853	903
434,943	.....	.....	73,600	70	.....	.....	17,500	30,000	.....	91,635	904
392,964	.....	.....	66,400	4,075	.....	740	17,300	45,000	266	90,986	905
380,523	.....	.....	96,700	1,539	.....	679	250	80,000	108	72,736	906
1,045,590	.....	.....	574,700	3,915	$927	1,302	2,400	111,000	4,500	294,061	907
836,610	.....	.....	183,600	2,666	.....	1,108	17,095	30,000	.....	208,753	908
187,649	.....	.....	60,700	367	.....	.....	.....	41,000	627	33,252	909
503,611	.....	.....	107,700	.....	.....	126	16,000	120,000	972	142,626	910
260,551	.....	.....	78,400	121	.....	.....	.....	37,000	542	41,644	911
72,683	.....	.....	7,800	52	.....	198	.....	5,500	210	16,301	912

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Seminole	5,606	384	.....	.....	.....	.....	113	13
859	Seneca	4,458	314	.....	.....	.....	.....	558	43
860	Service	4,606	346	.....	.....	.....	.....	207	24
861	Seventh Ward	7,546	598	.....	.....	.....	.....	423	62
862	Seymour	10,272	975	.....	.....	.....	.....	250	32
863	Simplex	5,459	438	.....	.....	.....	.....	231	29
864	Sixteenth Ward	10,638	562	.....	.....	.....	.....	127	21
865	Sixth Ward	9,332	894	.....	.....	.....	.....	1,048	153
866	Solid	2,764	210	.....	.....	.....	.....	26	9
867	Sons of St. George	1,821	195	.....	.....	.....	.....	.....	.....
868	South Broad	20,843	1,165	.....	.....	.....	.....	254	38
869	Southern Newark	7,370	362	.....	.....	.....	.....	2,472	245
870	South Park	13,664	1,065	.....	.....	.....	.....	424	39
871	South Side	11,226	889	.....	.....	.....	.....	1,388	176
872	Springfield	4,088	385	.....	.....	.....	.....	171	26
873	Square Deal	15,207	1,227	.....	.....	.....	.....	1,950	213
874	Stalwart	7,088	300	.....	.....	.....	.....	195	17
875	Standard	26,511	1,757	.....	.....	.....	.....	2,533	353
876	Star	18,603	1,435	.....	.....	.....	.....	2,065	302
877	Star of Italy	2,654	314	.....	.....	.....	.....	81	11
878	St. Casimir	2,701	674	.....	.....	.....	.....	3	2
879	Steadfast	9,018	694	.....	.....	.....	.....	515	80
880	Sterling	7,889	615	.....	.....	.....	.....	5	1
881	Stratford	9,855	787	.....	.....	.....	.....	341	32
882	Success	9,001	779	.....	.....	.....	.....	416	44
883	Sun	9,156	540	.....	.....	.....	.....	337	28
884	Sunnyside	7,285	546	.....	.....	.....	.....	545	89
885	Superb	3,886	391	.....	.....	.....	.....	45	12
886	Superior	10,776	669	.....	.....	.....	.....	779	76
887	Surety	11,544	908	.....	.....	.....	.....	585	82
888	Susan B. Anthony	10,512	1,050	.....	.....	.....	.....	335	59
889	Systematic	3,457	292	.....	.....	.....	.....	106	15
890	T. A. B. S.	8,888	819	.....	.....	.....	.....	708	82
891	Teachers	1,943	159	.....	.....	.....	.....	55	12
892	Tenth Ward	31,097	1,676	.....	.....	.....	.....	5,993	646
893	Textile	12,215	363	.....	.....	.....	.....	301	13
894	Third Ward	8,928	571	.....	.....	.....	.....	673	57
895	Thirteenth Ward	14,225	1,213	.....	.....	.....	.....	1,015	144
896	Thomas Jefferson	11,735	650	.....	.....	.....	.....	390	30
897	Thrift	16,082	1,194	.....	.....	.....	.....	285	19
898	Times	5,482	265	.....	.....	.....	.....	61	7
899	Tip Top	4,842	473	.....	.....	.....	.....	350	49
900	Titanian	25,490	1,718	.....	.....	.....	.....	1,145	192
901	Traders	6,978	375	.....	.....	.....	.....	654	52
902	Trades Union	2,791	240	.....	.....	.....	.....	145	20
903	Traffic	8,685	602	.....	.....	.....	.....	537	61
904	Travelers	10,372	683	.....	.....	.....	.....	368	46
905	Triangle	8,543	250	.....	.....	.....	.....	332	27
906	Trojan	11,015	752	.....	.....	.....	.....	484	52
907	True Friends	20,799	1,500	.....	.....	.....	.....	2,874	254
908	Trustworthy	15,233	1,076	.....	.....	.....	.....	918	113
909	Tuxedo	5,420	599	.....	.....	.....	.....	304	41
910	Twelfth Ward	8,738	860	.....	.....	.....	.....	538	77
911	Ultimate	7,985	666	.....	.....	.....	.....	392	67
912	Uncle Sam	1,938	220	.....	.....	.....	.....	39	7

MEMBERSHIP 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	
5,719	40	357	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	858
5,016	36	321	S.	1.00 m.	200	6	3.00 a	2.00 a	859
4,813	74	296	S.	1.00 m.	200	6	4.00 a	2.00 a	860
7,969	150	510	S.	1.00 m.	200	6	3.00 a	.....	861
10,522	109	898	S.	1.00 m.	200	6	3.00 a	1.00 a	862
5,690	44	423	S.	1.00 m.	200	6	3.00 a	2.00 a	863
10,765	88	495	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	864
10,380	126	921	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	865
2,790	15	204	S.	1.00 m.	200	6	3.00 a	1.00 a	866
1,821	54	141	S.	1.00 m.	200	6	2.50 a	1.00 a	867
21,097	196	1,007	S.	1.00 m.	200	6	3.00 a	2.00 a	868
9,842	121	486	S.	1.00 m.	200	6	1.79 a	.....	869
14,088	205	899	S.	1.00 m.	200	6	3.00 a	1.00 a	870
12,614	237	828	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	871
4,259	85	326	S.	1.00 m.	200	6	3.00 a	1.00 a	872
17,157	265	1,175	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	1.00 a	873
7,283	46	271	S.	1.00 m.	200	6	3.00 a	1.00 a	874
29,044	349	1,761	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	875
20,668	385	1,352	S.	.25 w.	200	6	3.00 & 4.00 a	1.00 a	876
2,735	66	259	S.	1.00 m.	200	6	3.00 a	2.00 a	877
2,704	36	640	S.	.25 w.	200	6	3.00 a	.....	878
9,533	64	710	S.	1.00 m.	200	6	3.00 a	1.00 a	879
7,894	136	480	S.	1.00 m.	200	6	2.00 a & .03 b	.....	880
10,196	163	656	S.	1.00 m.	200	6	.03 b	.03 b	881
9,417	148	675	S.	1.00 m.	200	6	4.00 a	.....	882
9,493	48	520	S.	1.00 m.	200	6	3.00 a	1.00 a	883
7,830	119	516	O. P.	.....	200	6	3.00 a	1.00 a	884
3,931	61	342	S.	1.00 m.	200	6	3.00 a	1.00 a	885
11,555	150	595	S.	1.00 m.	200	6	4.00 a	1.00 a	886
12,129	90	900	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	887
10,847	111	998	S.	1.00 m.	200	6	3.00 a	1.00 a	888
3,563	26	281	O. P.	.....	200	6	4.00 a	1.00 a	889
9,596	178	723	S.	1.00 m.	200	6	3.00 a	1.50 a	890
1,998	34	137	S.	1.00 m.	200	6	3.00 a	.....	891
37,090	383	1,939	O. P.	.....	200	6	4.00 a	1.00 a	892
12,516	59	317	S.	.50 m.	100	6	3.00 a	2.00 a	893
9,601	106	522	S.	1.00 m.	200	6	3.00 a	2.00 a	894
15,240	239	1,118	S.	1.00 m.	200	6	3.00 a	.....	895
12,025	149	531	S.	1.00 m.	200	6	3.00 a	1.00 a	896
16,367	198	1,015	O. P.	.....	200	6	2.00 & 3.00 a	.....	897
5,543	34	238	S.	1.00 m.	200	6	3.00 a	2.00 a	898
5,192	67	455	S.	1.00 m.	200	6	3.00 a	1.00 a	899
26,635	304	1,606	S.	1.00 m.	200	6	3.00 a	2.00 a	900
7,632	66	361	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	901
2,936	57	203	S.	1.00 m.	200	6	4.00 a	2.00 a	902
9,222	95	568	S.	1.00 m.	200	6	4.00 a	1.00 a	903
10,740	89	640	N.-S.	1.00 m.	200	6	3.00 a	2.00 a	904
8,875	70	207	S.	1.00 m.	200	6	3.00 a	1.00 a	905
11,499	83	721	S.	1.00 m.	200	6	3.00 a	1.00 a	906
23,673	327	1,427	S.	.25 & .50 w.	200	6	2.00, 3.00 & 4.00 a	1.00 a	907
16,151	243	946	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	908
5,724	73	567	O. P.	.....	200	6	3.00 a & .05 b	1.00a & .05b	909
9,276	217	720	S.	1.00 m.	200	6	3.00 a & .03 b	.03 b	910
8,377	83	650	O. P.	.....	200	6	3.00 a	1.00 a	911
1,977	33	194	S.	1.00 m.	200	6	3.00 a	1.00 a	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	Union, Newark	July 16, 1887	Herbert J. Strahan
914	Unique, Newark	Sept. 10, 1921	H. M. Biggin
915	United, Newark	Dec. 17, 1912	Arthur Muehlfelder
916	United American, Newark	May 29, 1881	*Charles L. Schraudt
917	United Conclave, Newark	June 6, 1905	John J. Baader
918	Unity, Newark	April 5, 1907	Walter C. Jacobs
919	Universal, Newark	Feb. 9, 1911	Alfred Fischman
920	Upper End, Newark	May 17, 1905	Fred W. J. Neese
921	Up-To-The-Minute, Newark	Nov. 25, 1921	Samuel H. Levy
922	Uptown, Newark	July 28, 1892	Charles Schaedel
923	Usbe, Newark	May 10, 1907	Frank J. Holder
924	Utility, Newark	Jan. 15, 1923	Philip A. Singer
925	Vailsburgh, Newark	Feb. 23, 1892	Stephen H. Billington
926	Vallatese, Newark	May 28, 1926	Rocco Dellosso
927	Valuable, Newark	Mar. 25, 1926	Arthur Muehlfelder
928	Van Buren, Newark	April 4, 1919	Elmer D. Wilson
929	Victory, Newark	Feb. 25, 1919	Michael Hollander
930	Vulcan, Newark	Nov. 25, 1924	Paul J. McMullen
931	Wallace, Newark	April 19, 1907	Henry Heller
932	Warranty, Newark	Sept. 20, 1910	E. Heyman
933	Warren, Newark	Oct. 25, 1919	Max Pinnas
934	Washington, Newark	June 2, 1887	Sheridan Schechner
935	Watson, Newark	Dec. 4, 1911	A. De Fronzo
936	Waverly, Newark	Nov. 11, 1909	Herman Scheininger
937	Waydell, Newark	July 10, 1907	W. R. Wheaton
938	Webster, Newark	June 10, 1911	A. R. Bianchi
939	Weequahic, Newark	May 9, 1906	Frank J. Bock
940	Welcome, Newark	Jan. 19, 1922	Samuel H. Levy
941	West End, Newark	May 29, 1888	Henry Fischer
942	West Newark, Newark	Dec. 19, 1902	Conrad Schneider, Jr.
943	West Side Park, Newark	Feb. 21, 1907	John Buhl
944	White Way, Newark	April 15, 1911	Charles E. Coffin
945	Winner, Newark	June 9, 1923	Fred M. Periberg
946	Woodmen, Newark	Sept. 5, 1905	Frank A. Champlin
947	Woodrow Wilson, Newark	May 18, 1926	David S. Levin
948	Woodside, Newark	Aug. 22, 1884	Wright L. Gilbert
949	Workers, Newark	Feb. 6, 1919	Isaac M. Shaw
950	Workingmen's, Newark	May 23, 1888	Morris Harris
951	World, Newark	Mar. 29, 1919	Harry Lerman
952	Yankee, Newark	May 24, 1919	Irving Willner
953	Zenith, Newark	May 12, 1922	Leon Mones
954	Franklin, Nutley	Sept. 9, 1886	Abram Blum
955	Intrepid, Nutley	June 22, 1925	Ettore Farese
956	Spring Garden, Nutley	Jan. 2, 1920	Ernest A. Bickell
957	Yantacaw, Nutley	Nov. 25, 1919	Frank E. Drake
958	Brighton, Orange	Mar. 23, 1922	Frederick Maier
959	Bulwark, Orange	Aug. 19, 1922	Russell Lindsay
960	Nonpareil, Orange	June 15, 1909	Isaac Shoenthal
961	Orange, Orange	Jan. 5, 1887	Samuel M. Edwards
962	Orange Valley, Orange	April 9, 1888	O. S. Thompson
963	Progressive, Orange	Jan. 18, 1911	A. A. Hill
964	Vigilant, Orange	Jan. 18, 1922	Louis Cohn
965	Watchung, Orange	June 16, 1926	H. A. Miskimin
966	Roseland, Roseland	Sept. 19, 1925	Caleb G. Baxter
967	Fielding, South Orange	Nov. 20, 1926	William J. Connelly, Jr.

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Louis A. Ziegler	Charles T. Ziegler	40 Clinton St., Newark, N. J.	913
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	914
Sidney Stein	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	915
Herr, Leiss & Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	916
Jacob Fischel	Thomas Johnson	253 South Clinton St., East Orange, N. J.	917
Peter A. Cavicchia	Louis Boehme	69 Warren St., Newark, N. J.	918
Nicholas LaVecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	919
Charles C. Deubel	William T. Serbe, Jr.	128 Nesbit Terrace, Irvington, N. J.	920
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	921
Emanuel Lowenstein	Raymon Spreen	19 Clinton St., Newark, N. J.	922
Philip J. Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	923
Schneider & Schneider	William M. Beckelman	790 Broad St., Newark, N. J.	924
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	925
William V. Azzoli	Alexander N. Ciavarro	149 Parker St., Newark, N. J.	926
Charles S. Gansler	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	927
Abraham Alboum	Samuel Weiss	120 South Orange Ave., Newark, N. J.	928
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	929
Joseph Steiner	Herbert Z. Steiner	790 Broad St., Newark, N. J.	930
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	931
Richard E. Kohn	A. B. Leslie	15 Market St., Newark, N. J.	932
Louis Weiss	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	933
David M. Litwin	Henry Wagner	16 Hudson Ave., East Orange, N. J.	934
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	935
Philip J. Schotland	John Breuning, Jr.	51 Hazelwood Ave., Newark, N. J.	936
Mulligan & Koenig	Harry M. Coleman	61 South 10th St., Newark, N. J.	937
Nicholas Albano	Daniel Mariniello	106 Park Ave., Newark, N. J.	938
Edward R. McGlynn	Henry P. George	16 Clinton St., Newark, N. J.	939
Maurice S. Maurer	Franklin I. Jacobson	45 Branford Place, Newark, N. J.	940
Levy, Fenster & McCloskey	Henry T. Meyer	866 Broad St., Newark, N. J.	941
Arthur A. Werthmann	H. F. Peal	37 Keer Ave., Newark, N. J.	942
F. W. Wilderotter	Charles J. Gebauer	30 Park Ave., West Orange, N. J.	943
H. W. Egner, Jr., & L. G. Beatty	Charles L. Wood	45 North 6th St., Newark, N. J.	944
Kohn & Heyman	Ben. C. Eisen	207 Market St., Newark, N. J.	945
Robert S. Terhune	Raymon Spreen	19 Clinton St., Newark, N. J.	946
Meyer C. Ellenstein	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	947
R. Arthur Heller	Charles W. Ten Eyck	182 Lincoln Ave., Newark, N. J.	948
Jacob Lubetkin	Julius E. Flink	1060 Broad St., Newark, N. J.	949
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	950
Harry Unger	Alex J. Frackenpohl	472 18th Ave., Newark, N. J.	951
Simon L. Fisch	Louis G. Baurer	P. O. Box 528, Newark, N. J.	952
Samuel S. Ferster	Walter B. Griffin	73 Orange Heights Ave., West Orange, N. J.	953
William H. Parry	J. H. Witbeck	26 Chestnut St., Nutley, N. J.	954
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	955
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	956
Edwin J. C. Joerg	Walter E. Carlough	46 Oakridge Ave., Nutley, N. J.	957
O. C. Bianchi	Richard J. Fitzgerald	354 North Park St., East Orange, N. J.	958
Joseph C. Cassini	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	959
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	960
W. Bradford Smith	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	961
W. Bradford Smith	O. S. Thompson, Jr.	38 Colinwood Road, Maplewood, N. J.	962
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	963
Ralph E. Giordano	U. Samuel Abeles	60 North 5th St., Newark, N. J.	964
Abraham M. Herman	Abraham A. Kurtz	24 Commerce St., Newark, N. J.	965
Edward Dillon	Clarence E. Baldwin	Eagle Rock Ave., Roseland, N. J.	966
Samuel L. Diener	Nathaniel Sofman	1060 Broad St., Newark, N. J.	967

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
913	Union	$402,600	$26,000	$11,374	$5,175	$12,673	$2,038	$523	$460,383
914	Unique	138,300	6,500	1,575	8,368	.....	3,086	601	158,430
915	United	1,607,900	.....	87,767	4,326	36,900	35,710	11,490	1,784,093
916	United American	520,900	.....	11,300	2,696	.....	2,591	831	538,318
917	United Conclave	674,385	.....	19,077	9,499	.....	12,570	990	716,521
918	Unity	1,101,217	.....	14,077	2,220	.....	12,979	1,461	1,131,954
919	Universal	1,436,500	.....	38,815	4,725	99,029	29,520	5,600	1,614,189
920	Upper End	309,500	.....	5,995	1,700	.....	1,922	230	319,347
921	Up-To-The-Minute	290,400	.....	12,105	6,767	56,877	7,682	1,444	375,275
922	Uptown	1,253,500	.....	27,975	18,287	.....	5,194	4,610	1,309,566
923	Usbe	976,650	.....	39,434	12,330	84,656	10,240	22,770	1,146,080
924	Utility	500,500	.....	6,240	3,760	.....	10,052	2,776	583,328
925	Vailsburgh	425,450	.....	3,780	462	.....	2,183	359	432,234
926	Vallatese	31,300	.....	2,470	2,958	.....	943	149	37,820
927	Valuable	274,100	.....	3,080	2,774	.....	14,050	1,179	295,183
928	Van Buren	446,900	.....	10,935	12,025	10,825	2,406	2,339	485,430
929	Victory	4,452,100	217,000	114,135	45,281	45,994	67,181	8,226	4,949,917
930	Vulcan	243,800	.....	2,390	5,362	24,439	3,346	450	279,787
931	Wallace	590,300	.....	5,400	10,256	.....	9,376	2,971	618,303
932	Warranty	5,914,950	1,614,500	133,323	118,968	261,037	43,147	66,346	8,152,271
933	Warren	612,600	.....	50,538	4,636	51,001	18,587	1,378	738,740
934	Washington	284,700	36,000	2,100	5,212	22,102	2,801	612	353,527
935	Watson	676,000	.....	37,282	308	73,922	13,345	2,541	803,398
936	Waverly	971,700	.....	33,121	241	31,572	18,295	3,620	1,058,549
937	Waydell	347,300	.....	5,074	558	.....	2,073	246	355,251
938	Webster	713,900	.....	33,364	.....	7,386	11,581	2,610	768,841
939	Weequahic	485,400	.....	1,000	4,335	26,091	2,348	336	519,510
940	Welcome	409,500	.....	10,934	6,182	.....	5,085	522	432,223
941	West End	45,308,450	.....	188,417	353,950	924,436	201,845	189,545	47,166,643
942	West Newark	353,700	.....	1,385	1,185	.....	1,531	47	357,848
943	West Side Park	686,200	.....	14,845	6,223	28,524	1,368	3,072	740,232
944	White Way	187,200	.....	5,300	4,896	.....	3,932	1,015	202,343
945	Winner	298,000	.....	23,335	8,116	.....	9,175	1,552	340,178
946	Woodmen	1,722,700	26,000	33,541	3,012	112,815	24,519	5,307	1,927,894
947	Woodrow Wilson	113,200	.....	2,200	5,277	.....	7,355	761	128,793
948	Woodside	1,692,500	95,400	47,877	5,816	96,982	33,919	29,009	2,001,503
949	Workers	576,200	.....	6,189	2,347	.....	13,663	2,161	600,560
950	Workingmen's	8,609,400	1,106,500	469,202	250,773	742,028	131,193	89,726	11,398,822
951	World	380,200	.....	6,525	4,652	1,200	3,804	564	396,945
952	Yankee	888,600	.....	39,485	9,646	127,741	11,646	3,124	1,080,242
953	Zenith	500,600	12,600	13,846	4,767	.....	6,404	1,055	539,272
954	Franklin	1,233,950	.....	24,530	9,222	32,333	17,752	12,677	1,330,464
955	Intrepid	78,300	.....	2,671	2,782	.....	1,518	325	85,596
956	Spring Garden	926,450	11,200	6,008	3,761	.....	6,876	2,319	956,614
957	Yantacaw	352,350	.....	13,852	4,581	.....	2,878	263	373,924
958	Brighton	260,600	.....	10,538	8,487	.....	3,374	.....	282,999
959	Bulwark	418,250	.....	19,441	2,783	.....	7,835	354	448,663
960	Nonpareil	839,200	.....	15,977	9,121	17,187	2,817	1,476	885,778
961	Orange	2,853,700	.....	136,636	27,082	.....	7,280	3,639	3,028,337
962	Orange Valley	707,400	.....	16,786	11,452	.....	4,290	256	740,184
963	Progressive	138,950	.....	3,925	880	.....	3,709	454	147,918
964	Vigilant	311,700	.....	6,546	798	.....	4,295	513	323,852
965	Watchung	123,550	.....	540	1,522	.....	5,544	645	131,801
966	Roseland	60,600	.....	.....	3,787	.....	1,354	32	65,773
967	Fielding	94,000	.....	3,710	3,088	.....	5,101	456	106,355

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$296,366	.....	.....	$51,000	$6,498	$148	$423	.....	$25,000	.....	$80,948	913
99,675	.....	.....	11,600	2,513	.....	508	$19,000	2,000	$14	23,120	914
1,038,520	.....	.....	357,700	12,017	.....	456	2,148	110,000	79	273,173	915
369,229	.....	.....	44,500	.....	.....	474	.....	28,000	.....	96,115	916
422,804	.....	.....	81,200	1,372	.....	1,190	4,450	90,000	212	115,293	917
676,578	.....	.....	229,400	1,058	.....	1,252	.....	45,000	.....	178,666	918
797,167	.....	.....	385,950	4,029	.....	5,917	33,000	178,700	25,377	184,049	919
219,777	.....	.....	31,400	.....	.....	270	.....	6,000	146	61,754	920
259,974	.....	.....	27,600	4,645	.....	1,749	.....	23,000	1,065	57,242	921
815,151	.....	.....	25,400	2,108	292	724	50,000	169,200	6	246,685	922
567,457	.....	.....	288,150	5,745	.....	969	.....	117,000	90	166,669	923
421,304	.....	.....	62,000	4,656	.....	790	750	.....	.....	93,828	924
274,014	.....	.....	21,000	.....	.....	210	.....	61,200	423	75,387	925
35,803	.....	.....	1,000	310	.....	77	.....	.....	36	594	926
177,369	.....	.....	47,300	2,419	.....	560	2,350	40,000	.....	25,185	927
245,015	.....	.....	137,800	.....	.....	50	.....	39,000	110	63,455	928
3,088,520	.....	.....	554,500	4,734	.....	1,615	.....	440,000	.....	860,548	929
205,194	.....	.....	10,700	3,179	.....	207	11,111	20,000	.....	29,396	930
342,103	.....	.....	130,000	1,152	.....	172	9,000	60,000	.....	75,876	931
3,765,014	.....	.....	3,195,800	976	.....	.....	324,150	188,110	2,487	675,734	932
437,206	.....	.....	87,100	11,732	.....	460	4,500	98,000	574	99,168	933
194,995	.....	.....	59,200	329	.....	171	.....	47,000	1,562	50,270	934
461,823	.....	.....	109,200	5,087	.....	1,228	22,000	67,000	100	136,960	935
558,477	.....	.....	225,100	1,764	.....	4,661	6,528	109,974	46	151,999	936
214,580	.....	.....	51,250	1,084	.....	431	.....	36,000	.....	51,906	937
506,427	.....	.....	.....	838	.....	283	.....	106,450	168	154,675	938
346,884	.....	.....	17,600	10	.....	1,153	.....	55,100	.....	98,763	939
214,965	.....	.....	128,100	2,253	.....	315	3,500	39,000	32	44,058	940
36,961,438	.....	.....	3,380,500	.....	.....	3,614	416,809	.....	811,629	5,592,653	941
193,866	.....	.....	61,200	5	.....	108	.....	49,700	.....	52,969	942
416,519	$74,565	.....	105,000	.....	.....	80	1,500	28,000	1,679	112,889	943
129,037	.....	.....	19,900	840	600	498	2,300	20,000	.....	29,168	944
250,330	1,700	.....	13,400	2,255	.....	390	.....	35,000	.....	37,103	945
1,217,178	.....	.....	292,750	576	.....	332	8,825	182,000	579	225,654	946
101,055	.....	.....	2,000	6,753	.....	204	.....	8,000	12	10,769	947
937,301	3,328	.....	516,400	690	.....	1,729	49,343	214,000	12,839	265,873	948
350,133	.....	.....	119,300	3,195	.....	495	.....	67,000	.....	60,437	949
6,738,425	.....	.....	2,070,900	1,846	.....	.....	8,000	1,030,000	2,542	1,547,109	950
222,258	.....	.....	89,250	1,379	.....	1,069	.....	45,000	.....	37,989	951
592,176	.....	.....	250,500	6,994	.....	3,729	.....	115,000	546	111,297	952
311,547	.....	.....	92,950	2,372	.....	381	.....	65,000	.....	67,022	953
859,119	.....	.....	132,100	786	.....	1,580	1,320	114,600	4,754	216,205	954
52,491	.....	.....	11,200	349	.....	90	.....	14,000	37	7,429	955
649,632	.....	.....	39,400	.....	.....	390	.....	77,500	212	189,480	956
273,841	.....	.....	.....	227	.....	401	1,050	30,500	45	67,860	957
181,536	.....	.....	32,000	539	.....	390	.....	31,000	14	37,520	958
310,028	.....	.....	5,100	1,940	.....	939	7,700	49,000	.....	73,956	959
614,323	.....	.....	104,400	190	.....	97	.....	11,000	68	155,700	960
2,293,746	.....	.....	.....	.....	.....	3,753	26,300	85,000	.....	619,538	961
577,488	.....	.....	.....	169	.....	1,207	2,651	.....	80	158,589	962
109,297	.....	.....	.....	3,043	.....	380	.....	3,000	30	32,168	963
198,153	.....	.....	44,600	27	.....	1,068	.....	43,000	45	36,959	964
91,251	.....	.....	8,700	1,550	.....	1,953	1,200	17,500	157	9,490	965
50,863	.....	.....	1,000	3,528	.....	18	2,200	2,000	42	6,122	966
76,038	.....	.....	5,000	2,053	.....	307	.....	14,500	.....	8,457	967

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up 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	Union	4,449	432	.....	.....	.....	.....	255	36
914	Unique	3,151	246	.....	.....	.....	.....	58	7
915	United	21,005	1,244	.....	.....	.....	.....	1,739	161
916	United American	5,997	532	.....	.....	.....	.....	223	30
917	United Conclave	7,448	604	.....	.....	.....	.....	406	68
918	Unity	12,955	933	.....	.....	.....	.....	1,147	94
919	Universal	20,889	1,295	.....	.....	.....	.....	1,930	134
920	Upper End	3,884	453	.....	.....	.....	.....	157	26
921	Up-To-The-Minute	5,557	452	.....	.....	.....	.....	138	14
922	Uptown	14,314	1,030	.....	.....	.....	.....	127	14
923	Usbe	11,092	701	.....	.....	.....	.....	1,441	228
924	Utility	9,338	434	.....	.....	.....	.....	310	31
925	Vailsburgh	5,207	531	.....	.....	.....	.....	105	20
926	Vallatese	1,401	178	.....	.....	.....	.....	5	1
927	Valuable	8,133	571	.....	.....	.....	.....	237	27
928	Van Buren	6,635	520	.....	.....	.....	.....	689	93
929	Victory	56,400	1,243	.....	.....	.....	.....	2,773	142
930	Vulcan	5,728	485	.....	.....	.....	.....	54	16
931	Wallace	7,477	535	.....	.....	.....	.....	650	42
932	Warranty	61,920	4,671	.....	.....	.....	.....	15,979	2,068
933	Warren	10,624	781	.....	.....	.....	.....	436	45
934	Washington	4,396	289	.....	.....	.....	.....	296	40
935	Watson	8,054	374	.....	.....	.....	.....	546	34
936	Waverly	9,353	748	.....	.....	.....	.....	1,126	184
937	Waydell	3,847	424	.....	.....	.....	.....	256	54
938	Webster	8,186	780	.....	.....	.....	.....	.....	.....
939	Weequahic	5,533	418	.....	.....	.....	.....	88	13
940	Welcome	6,578	479	.....	.....	.....	.....	641	67
941	West End	571,291	37,615	.....	.....	.....	.....	16,902	1,484
942	West Newark	3,584	304	.....	.....	.....	.....	306	33
943	West Side Park	7,487	530	409	46	.....	.....	525	59
944	White Way	5,275	496	.....	.....	.....	.....	99	19
945	Winner	10,728	618	17	9	.....	.....	67	11
946	Woodmen	18,993	2,040	.....	.....	.....	.....	1,464	162
947	Woodrow Wilson	5,412	331	.....	.....	.....	.....	10	2
948	Woodside	17,879	955	32	5	.....	.....	2,582	278
949	Workers	6,745	630	.....	.....	.....	.....	596	71
950	Workingmen's	144,486	10,745	.....	.....	.....	.....	10,355	1,853
951	World	4,223	492	.....	.....	.....	.....	446	51
952	Yankee	10,380	960	.....	.....	.....	.....	1,252	101
953	Zenith	8,577	661	.....	.....	.....	.....	465	71
954	Franklin	14,815	1,616	.....	.....	.....	.....	661	110
955	Intrepid	1,764	206	.....	.....	.....	.....	56	11
956	Spring Garden	11,897	960	.....	.....	.....	.....	197	30
957	Yantacaw	5,338	609	.....	.....	.....	.....	.....	.....
958	Brighton	3,740	403	.....	.....	.....	.....	160	32
959	Bulwark	7,646	507	.....	.....	.....	.....	25	4
960	Nonpareil	12,105	939	.....	.....	.....	.....	522	56
961	Orange	38,210	3,173	.....	.....	.....	.....	.....	.....
962	Orange Valley	8,976	962	.....	.....	.....	.....	.....	.....
963	Progressive	2,083	381	.....	.....	.....	.....	.....	.....
964	Vigilant	5,850	496	.....	.....	.....	.....	223	32
965	Watchung	4,741	346	.....	.....	.....	.....	44	7
966	Roseland	1,452	164	.....	.....	.....	.....	5	1
967	Fielding	3,628	279	.....	.....	.....	.....	25	25

MEMBERSHIP 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	
4,704	104	364	S.	$1.00 m.	$200	6	$3.00 a	.....	913
3,209	32	221	S.	.70 & 1.00 m.	200	6	3.00 a & .05 b	.....	914
22,744	269	1,136	S.	1.00 m.	200	6	4.00 a	$2.00 a	915
6,220	98	464	S.	1.00 m.	200	6	2.00 a	.....	916
7,854	179	493	S.	1.00 m.	200	6	3.00 a	.....	917
14,102	151	876	S.	1.00 m.	200	6	3.00 a & .03 b	1.50 a	918
22,819	234	1,195	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	919
4,041	81	398	S.	1.00 m.	200	6	3.00 a	1.00 a	920
5,695	77	389	S.	1.00 m.	200	6	3.00 a	2.00 a	921
14,441	138	906	S.	1.00 m.	200	6	3.00 a	1.00 a	922
12,533	161	768	S.	1.00 m.	200	6	4.00 a	1.00 a	923
9,648	49	416	S.	1.00 m.	200	6	3.00 a	1.00 a	924
5,312	179	372	S.	1.00 m.	200	6	2.00 a	1.00 a	925
1,406	24	155	S.	1.00 m.	200	6	3.00 a	2.00a & .50b	926
8,370	55	543	S.	1.00 m.	200	6	4.00 a	2.00 a	927
7,324	95	518	O. P.	.....	200	6	2.00 a	1.00 a	928
59,173	202	1,183	S.	1.00 m.	200	6	3.00 a	2.00 a	929
5,782	41	460	S.	1.00 m.	200	6	3.00 a	2.00 a	930
8,127	99	478	S.	1.00 m.	200	6	3.00 a	1.00 a	931
77,899	674	6,065	O. P.	.....	200	6	3.00 to 4.00 a	1.00 a	932
11,060	161	665	S.	1.00 m.	200	6	3.00 a	1.00 a	933
4,692	59	270	S.	1.00 m.	200	6	3.00 a	2.00 a	934
8,600	99	309	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	1.00 a	935
10,479	207	725	S.	.25 w.	200	6	4.00 a	1.00 a	936
4,103	77	401	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	937
8,186	236	544	S.	1.00 m.	200	6	3.00 a	1.00 a	938
5,621	62	369	S.	1.00 m.	200	6	2.00 & 3.00 a	3.00 a	939
7,219	87	459	S.	1.00 m.	200	6	3.00 a	1.00 a	940
588,193	6,352	32,747	O. P.	.....	200	6	2.00 & 3.00 a	2.00 a	941
3,890	57	280	S.	1.00 m.	200	6	2.48 a	.86 a	942
8,421	126	509	O. P.	.....	200	6	2.00 & 3.00 a	1.00 a	943
5,374	56	459	S.	.70 & 1.00 m.	200	6	3.00 a & .02½ b	.....	944
10,812	65	573	S.	1.00 m.	200	6	3.00 a	2.00 a	945
20,457	345	1,857	O. P.	.....	200	6	3.00 a	1.00 a	946
5,422	22	311	S.	1.00 m.	200	6	3.00 a	1.00 a	947
20,493	270	968	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	948
7,341	98	603	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	949
154,841	1,877	10,721	O. P.	.....	200	6	2.00, 3.00 & 4.00 a	1.00 a	950
4,669	82	461	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	951
11,632	144	917	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	2.00 a	952
9,042	109	623	S.	1.00 m.	200	6	4.00 a	2.00 a	953
15,476	536	1,190	S.	1.00 m.	200	6	3.00 a	3.00 a	954
1,820	31	186	S.	1.00 m.	200	6	2.50 a	2.00 a	955
12,094	244	746	S.	1.00 m.	200	6	2.50 a	2.50 a	956
5,338	141	468	S.	1.00 m.	200	6	2.50 a	.....	957
3,900	89	346	S.	1.00 m.	200	6	3.00 a	.....	958
7,671	92	419	S.	1.00 m.	200	6	3.00 a	1.00 a	959
12,627	211	784	O. P.	.....	200	6	3.00 a	1.00 a	960
38,210	859	2,314	S.	1.00 m.	200	6	1.00 a	.....	961
8,976	314	648	S.	1.00 m.	200	6	1.00 a	.....	962
2,083	43	338	S.	1.00 m.	200	6	4.00 a	.....	963
6,073	74	454	S.	1.00 m.	200	6	3.00 a	1.00 a	964
4,785	23	330	S.	1.00 m.	200	6	3.00 a	1.00 a	965
1,457	152	13	S.	1.00 m.	200	6	3.00 a	2.00 a	966
3,653	27	277	S.	1.00 m.	200	6	3.00 a	1.00 a	967

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		
968	Montrose, South Orange	Dec. 18, 1925	Thomas E. Fitzsimmons
969	South Orange, South Orange	Sept. 17, 1887	Charles I. Beck
970	Village, South Orange	April 10, 1920	Erwin W. Berry
971	Essential, Verona	Sept. 24, 1926	Gabriel S. Aiello
972	Verona, Verona	May 9, 1901	William P. Johnson
973	West Caldwell, West Caldwell	Dec. 16, 1926	Phineas L. Wigler
974	Edison Employees', West Orange	July 26, 1919	Charles W. Luhr
975	Llewellyn, West Orange	Jan. 6, 1913	William F. Vosseler
976	Radio, West Orange	June 22, 1923	Max H. Weinmann
	Gloucester County		
977	Bridgeport, Bridgeport	July 11, 1900	John McIlvain
978	Mutual, Clarksboro	Nov. 17, 1903	Samuel R. Stetser
979	Clayton, Clayton	April 15, 1880	George H. Chew
980	Delsea, Clayton	May 4, 1926	Edgar W. Chamberlin
981	Chestnut Ridge, Glassboro	April 14, 1924	T. Franklin Gifford
982	Glassboro, Glassboro	June 1, 1883	Andrew G. Stewart
983	Grenloch, Grenloch	Dec. 9, 1909	J. Harvey Irvin
984	Mantua, Mantua	April 19, 1926	Earle R. Seaman
985	Mullica Hill, Mullica Hill	Jan. 12, 1876	George G. Ridgway
986	National Park, National Park	Mar. 17, 1914	Elmer E. Cox
987	Newfield, Newfield	Feb. 28, 1923	W. Clifford Davis
988	Mechanics, Paulsboro	Sept. 24, 1907	George K. C. West
989	Paulsboro, Paulsboro	Mar. 31, 1873	Edward G. Lodge
990	Alcyon, Pitman	Oct. 29, 1921	Henry Reeves
991	Pitman, Pitman	Sept. 9, 1903	George W. Carr
992	Swedesboro, Swedesboro	Mar. 28, 1871	Hugh McCullough
993	Swedesboro-Woodstown, Swedesboro	Mar. 29, 1916	Vernon E. DeGrofft
994	Wenonah, Wenonah	Nov. 21, 1907	R. A. Sargent
995	Old Buck, Westville	Aug. 23, 1923	L. H. Sinquett
996	Westville and Newbold, Westville	Oct. 21, 1912	R. K. Hollinshed
997	Monroe, Williamstown	Jan. 31, 1870	H. H. Simmenmon
998	Peoples, Woodbury	Dec. 24, 1913	William A. Fisher
999	Suburban Homes, Woodbury	April 25, 1923	Victor E. Kugler
1000	Woodbury Real Estate Mutual, Woodbury	May 6, 1871	George W. Curtis
	+Hudson County 154		
1001	Arlington, Arlington	June 21, 1892	Clifton H. Presbrey
1002	Kearny, Arlington	Nov. 11, 1884	Herbert Frapwell
1003	~~Bayonne No. 2, Bayonne~~	Dec. 1, 1884	John F. Schmidt
1004	Bergen Point, Bayonne	Sept. 14, 1923	Edward F. Clark
1005	Centreville, Bayonne	Aug. 19, 1889	William C. Oliver
1006	City, Bayonne	Jan. 3, 1912	William J. Davis
1007	Home, Bayonne	July 15, 1910	Joseph Brady
1008	Pamrapo, Bayonne	Jan. 24, 1887	Samuel W. Hackett
1009	Peninsula, Bayonne	Mar. 13, 1923	Edward Berman
1010	Progressive, Bayonne	Sept. 12, 1902	Jacob Tucker
1011	Security, Bayonne	July 30, 1915	William F. Higgins
1012	White Eagle, Bayonne	July 31, 1919	Leon Pejkowski
1013	Bulls Ferry, Guttenberg	May 22, 1922	William J. Eypper
1014	Guttenberg, Guttenberg	May 23, 1907	Otto A. Griesbach
1015	Consolidated, Harrison	Aug. 26, 1908	Thomas F. O'Connor
1016	Credit, Harrison	Sept. 24, 1925	William F. Kenney
1017	Harrison and Kearny, Harrison	May 17, 1886	*William J. Mansfield
1018	Hudson & Essex, Harrison	Mar. 27, 1913	Sol Friedman
1019	International, Harrison	Feb. 1, 1911	Daniel Rentschler
1020	Kingsland, Harrison	June 1, 1906	Frank Rowinski

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Nicholas LaVecchia	Harold D. Henderson	420 Wilden Place, South Orange, N. J.	968
Frederic B. Taylor	Thomas R. Were	South Orange, N. J.	969
Felix Forlenza	Arthur M. Ringel	315 Smith St., Newark, N. J.	970
Leslie L. Vanderbilt	Leslie F. Randolph	17 S. Prospect St., Verona, N. J.	971
W. W. Crane	Frederic N. Brown	12 Grove Ave., Verona, N. J.	972
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	973
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	974
Simeon H. Rollinson	William J. Smith	51 Lindsley Ave., West Orange, N. J.	975
I. Henry Coyne	Joseph F. Gerdon	15 Wheeler St., West Orange, N. J.	976
George B. Marshall	Charles R. Barker	Bridgeport, N. J.	977
Oscar B. Redrow	James T. Dawson	32 Hopkins St., Woodbury, N. J.	978
George B. Marshall	P. K. DuBois	Clayton, N. J.	979
Daniel W. Beckley	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	980
Elmer B. Woods	Charles R. Mease	Glassboro, N. J.	981
George B. Marshall	Oscar G. Casperson	Glassboro, N. J.	982
Francis B. Davis	Louis C. Joyce, Jr.	Blackwood, N. J.	983
Howard S. Kinney	Joseph Le Otto	Mantua, N. J.	984
	A. Schneider	Mullica Hill, N. J.	985
Cyrus D. Marter	George T. Loder	National Park, N. J.	986
M. V. McDonald	Kenneth C. Lane	Box 85, Newfield, N. J.	987
**W. G. Cowgill, Sr.	Joseph R. Moreland	627 Beacon Ave., Paulsboro, N. J.	988
A. H. Swackhamer	William H. Flowers, Jr.	Paulsboro, N. J.	989
Willis Tullis Porch	Ezra T. Hughes	411 W. Holly Ave., Pitman, N. J.	990
Morton C. Haight	Irvine W. Newkirk	Pitman, N. J.	991
David O. Watkins	W. L. Weber	Swedesboro, N. J.	992
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	993
David O. Watkins	R. H. Gage	Wenonah, N. J.	994
James B. Avis	George T. Olsson	111 Broadway, Westville, N. J.	995
George L. Barker***	C. B. Heritage	Millville, N. J.	996
	D. B. Tweed	Williamstown, N. J.	997
Alexander L. Rogers	Eugene L. Horan, Jr.	320 Briar Hill Lane, Woodbury, N. J.	998
Francis B. Davis	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	999
David O. Watkins	Warren A. Curry	204 Hunter St., Woodbury, N. J.	1000
Frank Koch	T. Edw. Hewitt	87 Pleasant Place, Arlington, N. J.	1001
Frank Koch	William J. Burnett	614 Kearny Ave., Arlington, N. J.	1002
Benny & Cruden	George E. Van Winkle	67 West 5th St., Bayonne, N. J.	1003
Daniel J. Murray	William E. Miller	223 Clark St., Jersey City, N. J.	1004
Roberson & Roberson	A. B. Beling	16 La Tourette Place, Bayonne, N. J.	1005
Percival G. Cruden	Frank E. George	67 New England Ave., Summit, N. J.	1006
M. W. C. Ryan & J. H. Christie	Mabel R. Loughlin	102 West 40th St., Bayonne, N. J.	1007
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	1008
Isaac W. Seiler	Bernard Miller	22 West 38th St., Bayonne, N. J.	1009
Peter Stillwell	Harry W. Clarkson	651 Broadway, Bayonne, N. J.	1010
Alexander Seclow	Thomas A. Dee	102 West 38th St., Bayonne, N. J.	1011
Czeslaw R. Pochocki	Anthony S. Golubiewski	106 Garretson Ave., Bayonne, N. J.	1012
William J. McDermott	John Kern, Jr.	79 27th St., Guttenberg, N. J.	1013
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	1014
William J. Davis	Arthur E. Hafstrom	467 Kearny Ave., Kearny, N. J.	1015
Frederick J. Gassert	S. N. Whitehead	521 Bergen St., Harrison, N. J.	1016
William J. Davis	Anthony O'Malley	314 Davis Ave., Harrison, N. J.	1017
Morris H. Cohn	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	1018
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	1019
Stanislaw Gutowski	Joseph Marchewka	15 N. 3d St., Harrison, N. J.	1020

** Conveyancer.
*** Conveyancer.

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
968	Montrose	$177,000	.....	$270	$1,392	.....	$3,332	$43	$182,037
969	South Orange	1,500,500	.....	47,100	69,498	.....	10,849	897	1,628,844
970	Village	1,031,750	.....	17,086	174	.....	2,812	88	1,051,910
971	Essential	119,100	.....	5,720	3,096	.....	436	483	128,835
972	Verona	841,450	$58,800	19,552	3,333	.....	3,783	15,560	942,478
973	West Caldwell	127,200	.....	4,150	427	$16,965	6,661	353	155,756
974	Edison Employees'	541,800	.....	14,772	1,989	.....	3,881	865	563,307
975	Llewellyn	792,300	.....	34,810	10,848	.....	8,141	.....	846,099
976	Radio	100,600	.....	10,225	26,790	.....	1,616	200	139,431
	Totals	497,997,792	6,948,424	13,176,425	$6,437,464	15,866,005	5,178,347	2,941,666	548,546,123
	Gloucester County								
977	Bridgeport	$277,250	.....	$10,350	$197	$2,509	$699	$799	$291,804
978	Mutual	40,800	$14,000	5,825	1,290	.....	308	.....	62,223
979	Clayton	434,000	.....	6,300	18,334	700	1,132	.....	460,466
980	Delsea	65,700	.....	500	48	.....	1,209	.....	67,457
981	Chestnut Ridge	154,800	.....	8,230	2,215	3,514	2,448	40	171,247
982	Glassboro	953,250	.....	8,250	1,333	.....	6,192	30,389	999,414
983	Grenloch	260,450	.....	6,750	363	5,268	4,584	376	277,791
984	Mantua	53,500	.....	.....	2,321	.....	2,123	1,051	58,995
985	Mullica Hill	138,825	17,000	3,815	2,754	2,880	803	296	166,373
986	National Park	98,450	.....	11,460	251	3,798	1,415	677	116,051
987	Newfield	78,350	.....	3,092	2,829	.....	2,158	223	86,652
988	Mechanics	322,450	.....	10,010	1,038	.....	7,655	70	341,223
989	Paulsboro	472,100	.....	28,130	28,843	.....	2,764	.....	531,837
990	Alcyon	468,475	.....	94,760	35,583	17,819	1,937	16	618,590
991	Pitman	771,900	.....	43,900	74,707	9,900	4,117	2,321	906,845
992	Swedesboro	531,700	.....	26,800	7,550	.....	1,581	16,211	583,842
993	Swedesboro-Woodstown	453,310	.....	14,690	727	.....	3,537	.....	472,264
994	Wenonah	731,965	4,000	57,471	7,052	10,269	6,396	885	818,038
995	Old Buck	260,850	.....	9,875	43	.....	5,001	93	275,862
996	Westville and Newbold	474,400	.....	7,100	400	4,173	4,131	477	490,681
997	Monroe	748,710	.....	23,020	1,386	.....	10,007	229	783,352
998	Peoples	1,143,000	.....	57,395	316	13,308	11,194	200	1,225,413
999	Suburban Homes	210,600	.....	3,100	71	.....	3,878	3,600	221,249
1000	Woodbury Real Estate Mutual	1,164,650	.....	15,970	58,364	15,420	7,665	888	1,262,957
	Totals	$10,309,485	$35,000	$456,793	$248,015	$89,558	$92,934	$58,841	$11,290,626
	Hudson County								
1001	Arlington	$464,650	.....	$24,305	$3,890	.....	$1,729	$492	$495,066
1002	Kearny	2,566,750	$650	48,125	50,820	$47,505	14,843	18,386	2,747,079
1003	Bayonne, No. 2	1,740,300	258,360	68,680	45,878	.....	10,011	116,282	2,239,511
1004	Bergen Point	92,800	103,539	9,028	9,969	.....	2,917	378	218,631
1005	Centreville	3,874,344	.....	134,909	238,794	74,087	21,302	1,164	4,344,600
1006	City	427,800	66,500	21,860	52,957	3,009	760	.....	572,886
1007	Home	1,311,400	633,400	130,134	94,772	37,805	11,641	643	2,219,795
1008	Pamrapo	884,727	.....	19,885	11,275	5,126	3,132	.....	924,145
1009	Peninsula	180,500	.....	16,489	4,952	6,301	6,506	692	215,440
1010	Progressive	1,115,600	308,850	105,276	28,536	.....	21,268	15,017	1,594,547
1011	Security	513,000	252,400	81,350	5,174	4,021	6,752	1,621	864,318
1012	White Eagle	245,400	.....	15,480	12,679	.....	1,679	16,022	291,260
1013	Bulls Ferry	149,200	.....	20,331	1,152	.....	1,217	195	172,095
1014	Guttenberg	1,247,800	2,800	46,570	14,170	38,375	18,604	16,408	1,384,727
1015	Consolidated	736,920	11,960	2,610	11,918	.....	6,136	683	770,227
1016	Credit	114,200	.....	830	609	.....	814	585	117,038
1017	Harrison & Kearny	737,800	.....	5,200	44,476	.....	1,659	604	789,739
1018	Hudson & Essex	555,700	.....	15,965	7,573	.....	8,462	1,188	588,888
1019	International	247,300	.....	400	5,279	.....	1,991	855	255,825
1020	Kingsland	295,200	.....	15,560	702	.....	423	193	312,078

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$140,299	.....	.....	.....	$1,818	.....	$525	.....	$20,000	$21	$19,374	968
1,255,683	.....	.....	.....	171	.....	1,360	$1,800	30,500	.....	339,330	969
808,113	.....	.....	.....	2,833	.....	861	.....	23,500	10,220	206,383	970
101,793	.....	.....	$2,500	.....	.....	1	500	14,700	.....	9,341	971
730,673	.....	.....	.....	.....	.....	947	8,987	10,000	.....	191,871	972
93,072	$10,200	.....	19,800	456	.....	110	2,500	18,500	61	11,057	973
400,436	.....	.....	60,900	1,600	.....	969	11,009	5,000	684	82,709	974
644,718	.....	.....	.....	9	.....	2,174	6,700	25,000	29	167,469	975
112,389	.....	.....	.....	10	.....	331	6,800	.....	56	19,845	976
$348,403,795	$539,403	$1,407	$71,484,075	1,099,845	$12,061	$574.658	$5,546,478	$38,723,132	$1,535,572	$80,625,697	
$211,062	.....	.....	.....	.....	.....	$269	.....	$20,100	.....	$60,373	977
51,012	.....	.....	.....	.....	.....	110	.....	1,500	.....	9,601	978
349,237	.....	.....	.....	$573	$1,800	432	.....	.....	$12,718	95,706	979
56,139	.....	.....	.....	.....	.....	170	.....	6,970	.....	4,178	980
126,048	.....	.....	.....	.....	.....	349	.....	21,700	96	23,054	981
722,604	.....	.....	.....	327	35,600	170	.....	.....	667	240,046	982
173,757	.....	.....	$29,900	.....	.....	174	.....	15,000	21	58,939	983
47,883	.....	.....	3,600	.....	.....	341	.....	3,900	126	3,145	984
129,462	.....	.....	.....	.....	.....	18	.....	5,000	121	31,772	985
72,042	.....	.....	.....	.....	.....	34	.....	19,600	215	24,160	986
64,113	.....	.....	7,900	.....	.....	302	.....	1,500	.....	12,837	987
242,376	.....	.....	.....	.....	2,600	215	.....	23,400	272	72,360	988
385,449	.....	.....	.....	.....	.....	967	.....	23,800	.....	121,621	989
489,327	.....	.....	.....	.....	.....	1,584	.....	7,000	.....	120,679	990
700,311	.....	.....	.....	.....	.....	634	.....	.....	.....	205,900	991
459,180	.....	.....	.....	.....	.....	559	.....	.....	.....	124,103	992
350,076	.....	.....	.....	.....	.....	532	.....	29,000	.....	92,656	993
521,709	.....	.....	15,900	.....	.....	427	.....	122,000	578	157,424	994
181,340	.....	.....	10,750	323	.....	256	.....	43,100	415	39,678	995
337,860	.....	.....	28,900	.....	.....	532	.....	13,325	.....	110,064	996
406,410	$10,700	.....	195,800	.....	27,000	1,115	.....	30,000	150	112,177	997
908,871	.....	.....	.....	.....	.....	1,477	.....	27,000	.....	288,065	998
157,668	.....	.....	14,800	387	.....	318	.....	17,000	.....	31,076	999
933,825	.....	.....	.....	.....	.....	3,102	.....	.....	.....	326,030	1000
$8,077,761	$10,700	.....	$307,550	$1,610	$67,000	$14,087	.....	$430,895	$15,379	$2,365,644	
$327,425	.....	.....	$39,300	$662	.....	.....	$3,800	$42,000	$1,414	$80,465	1001
1,647,276	.....	.....	372,200	.....	.....	$645	70,050	185,000	1,974	469,934	1002
1,748,208	.....	.....	.....	.....	.....	2,314	.....	.....	2,101	486,888	1003
180,282	.....	.....	.....	2,270	.....	750	.....	8,000	8	27,321	1004
3,171,799	.....	.....	251,200	2,716	.....	3,850	150	.....	120	914,765	1005
443,525	.....	.....	.....	.....	.....	221	18,500	.....	9	110,631	1006
1,635,882	.....	.....	.....	1,666	.....	4,349	47,192	76,900	421	453,385	1007
425,288	.....	.....	.....	90	.....	1,735	6,600	60,000	270,982	159,450	1008
160,060	.....	.....	.....	1,656	.....	548	.....	26,500	223	26,453	1009
1,037,358	.....	.....	.....	1,301	.....	2,829	131,600	70,000	1,063	350,396	1010
584,058	.....	.....	.....	2,225	.....	1,938	.....	72,000	512	203,585	1011
231,324	.....	.....	.....	.....	$691	484	.....	1,800	107	56,854	1012
140,750	.....	.....	.....	490	.....	200	.....	.....	.....	30,655	1013
907,768	.....	.....	86,600	391	.....	5,883	21,133	125,000	9,177	228,775	1014
519,972	.....	.....	32,920	177	.....	.....	11,700	40,000	248	165,210	1015
97,371	.....	.....	1,000	230	.....	94	.....	4,000	37	14,306	1016
592,883	.....	.....	.....	.....	.....	66	.....	.....	.....	196,790	1017
395,869	.....	.....	35,600	4,589	.....	518	27,000	25,000	.....	100,312	1018
183,403	.....	.....	16,600	.....	.....	594	.....	.....	.....	55,228	1019
192,304	.....	.....	46,600	159	.....	.....	.....	20,700	89	52,226	1020

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
968	Montrose	5,281	364	.....	.....	.....	.....	.....	.....
969	South Orange	24,838	2,224	.....	.....	.....	.....	.....	.....
970	Village	16,745	1,255	.....	.....	.....	.....	.....	.....
971	Essential	3,098	362	.....	.....	.....	.....	13	3
972	Verona	13,629	1,172	.....	.....	.....	.....	.....	.....
973	West Caldwell	3,776	274	102	7	.....	.....	99	26
974	Edison Employees'	6,565	998	.....	.....	.....	.....	305	59
975	Llewellyn	11,616	1,029	.....	.....	.....	.....	.....	.....
976	Radio	2,773	270	.....	.....	.....	.....	.....	.....
	Totals	7,144,045	488,859	4,645	471	67	54	368,261	40,684
	Gloucester County								
977	Bridgeport	3,293	424	.....	.....	.....	.....	.....	.....
978	Mutual	859	82	.....	.....	.....	.....	.....	.....
979	Clayton	5,596	481	.....	.....	.....	.....	.....	.....
980	Delsea	2,386	406	.....	.....	.....	.....	.....	.....
981	Chestnut Ridge	3,356	443	.....	.....	.....	.....	.....	.....
982	Glassboro	11,310	831	.....	.....	.....	.....	.....	.....
983	Grenloch	2,762	482	.....	.....	.....	.....	149	36
984	Mantua	1,893	286	.....	.....	.....	.....	18	9
985	Mullica Hill	2,185	239	.....	.....	.....	.....	.....	.....
986	National Park	1,103	140	.....	.....	.....	.....	.....	.....
987	Newfield	1,664	191	.....	.....	.....	.....	40	7
988	Mechanics	4,082	340	.....	.....	.....	.....	.....	.....
989	Paulsboro	13,752	570	.....	.....	.....	.....	.....	.....
990	Alcyon	8,072	1,101	.....	.....	.....	.....	.....	.....
991	Pitman	10,401	788	.....	.....	.....	.....	.....	.....
992	Swedesboro	7,150	474	.....	.....	.....	.....	.....	.....
993	Swedesboro-Woodstown	5,917	417	.....	.....	.....	.....	.....	.....
994	Wenonah	8,693	785	.....	.....	.....	.....	80	17
995	Old Buck	4,098	371	.....	.....	.....	.....	54	14
996	Westville and Newbold	5,663	614	.....	.....	.....	.....	144	23
997	Monroe	8,098	913	107	12	.....	.....	979	171
998	Peoples	15,980	1,284	.....	.....	.....	.....	.....	.....
999	Suburban Homes	4,558	338	.....	.....	.....	.....	74	27
1000	Woodbury Real Estate Mutual	17,773	1,390	.....	.....	.....	.....	.....	.....
	Totals	150,644	13,390	107	12	.....	.....	1,538	304
	Hudson County								
1001	Arlington	15,439	477	.....	.....	.....	.....	393	37
1002	Kearney	31,682	2,688	.....	.....	.....	.....	1,861	356
1003	Bayonne No. 2	28,044	2,859	.....	.....	.....	.....	.....	.....
1004	Bergen Point	3,963	634	.....	.....	.....	.....	.....	.....
1005	Centreville	50,767	5,153	.....	.....	.....	.....	1,256	174
1006	City	8,292	990	.....	.....	.....	.....	.....	.....
1007	Home	30,470	3,761	.....	.....	.....	.....	.....	.....
1008	Pamrapo	8,666	1,075	.....	.....	.....	.....	.....	.....
1009	Peninsula	4,128	372	.....	.....	.....	.....	.....	.....
1010	Progressive	16,371	1,533	.....	.....	.....	.....	.....	.....
1011	Security	10,875	850	.....	.....	.....	.....	.....	.....
1012	White Eagle	4,370	618	.....	.....	.....	.....	.....	.....
1013	Bulls Ferry	2,954	370	.....	.....	.....	.....	.....	.....
1014	Guttenberg	18,574	1,870	.....	.....	.....	.....	433	67
1015	Consolidated	7,789	778	.....	.....	.....	.....	138	16
1016	Credit	2,778	272	.....	.....	.....	.....	5	1
1017	Harrison and Kearny	8,274	782	.....	.....	.....	.....	.....	.....
1018	Hudson & Essex	8,633	957	.....	.....	.....	.....	178	16
1019	International	3,046	317	.....	.....	.....	.....	83	12
1020	Kingsland	3,677	335	.....	.....	.....	.....	233	25

MEMBERSHIP 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	
5,281	23	341	S.	$1.00 m.	$200	6	$3.00 or 6.00 a	$1.00 a	968
24,838	209	2,015	S.	1.00 m.	200	6	3.00 a & .05 b	.....	969
16,745	167	1,088	S.	1.00 m.	200	6	3.00 a & .06 b	.....	970
3,111	26	339	O. P.	.....	200	6	2.50 a	.....	971
13,629	202	970	S.	1.00 & 2.00 m.	200	6	2.50 & 3.50 a	.....	972
3,977	41	266	S.	1.00 m.	200	6	3.00 a	1.00 a	973
6,870	161	896	S.	1.00 & 2.00 m.	200	6	2.00 a	1.00 a	974
11,616	228	801	S.	1.00 m.	200	6	2.00 a	.....	975
2,773	45	225	S.	1.00 m.	200	6	3.00 a	2.00 a	976
7,517,018	89,779	440,289							
3,293	209	215	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	977
859	29	53	S.	1.00 m.	200	6	3.00 a	.....	978
5,596	217	264	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	979
2,386	34	372	S.	1.00 m.	200	6	.02½ b	.....	980
3,356	102	341	S.	1.00 m.	200	6	.12½ b	.....	981
11,310	357	474	S.	1.00 m.	200	6	.10 b	.10 b	982
2,911	249	269	S.	1.00 m.	200	6	.10 b	.....	983
1,911	21	274	S.	1.00 & 2.00 m.	200	6	.10 b	.....	984
2,185	69	170	S.	1.00 m.	200	6	.05 b	.05 b	985
1,103	80	60	S.	1.00 m.	200	6	.05 b	.05 b	986
1,704	51	147	S.	1.00 m.	200	6	5.00 a	.....	987
4,082	141	199	S.	1.00 m.	200	6	.10 b	.10 b	988
13,752	183	387	S.	.50 m.	100	6	.10 b	.....	989
8,072	369	732	S.	1.00 m.	200	6	.05 b	.....	990
10,401	317	471	S.	1.00 m.	200	6	.07½ b	.07½ b	991
7,150	152	322	S.	1.00 m.	200	6	.....	.....	992
5,917	155	262	S.	1.00 m.	200	6	.....	.....	993
8,773	309	493	S.	1.00 m.	200	6	.05 b	.....	994
4,152	126	259	S.	1.00 m.	200	6	.07½ b	.....	995
5,807	214	423	S.	1.00 m.	200	6	.10 b	.10 b	996
9,184	514	582	S.	1.00 m.	200	6	3.00 a	.....	997
15,980	477	807	S.	1.00 m.	200	6	.10 b	.....	998
4,632	62	303	S.	1.00 m.	200	6	.12½ b	.....	999
17,773	467	923	S.	1.00 m.	200	6	.12½ b	.....	1000
152,289	4,904	8,802							
15,832	112	402	O. P.	.....	$100	6	$3.00 a	.....	1001
33,543	588	2,456	S.	$1.00 m.	200	6	.04 b	.....	1002
28,044	564	2,295	S.	1.00 m.	200	6	.....	.....	1003
3,963	55	579	S.	1.00 m.	200	6	.07½ b	.....	1004
52,023	1,041	4,286	S.	1.00 m.	200	6	.15 b	.....	1005
8,292	147	843	S.	1.00 m.	200	6	.07½ b	.....	1006
30,470	683	3,078	S.	1.00 m.	200	6	.07½ b	.....	1007
8,666	267	808	S.	1.00 m.	300	6	.03½ b	.....	1008
4,128	65	307	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.....	1009
16,371	343	1,190	S.	1.00 m.	200	6	.07½ b	.....	1010
10,875	219	631	S.	.70 & 1.00 m.	200	6	.07½ b	.....	1011
4,370	91	527	S.	1.00 m.	200	6	.07½ b	.....	1012
2,954	55	315	S.	1.00 m.	200	4½ & 6	.03 b	.....	1013
10,007	405	1,442	S.	.25 w.	200	6	3.00 a	$1.00 a	1014
7,927	169	625	O. P.	.....	200 & 240	6	3.00 a	1.00 a	1015
2,783	28	245	S.	1.00 m.	200	6	3.00 a	2.00 a	1016
8,274	165	617	S.	1.00 m.	200	6	3.24 a	.....	1017
8,811	145	828	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	1018
3,129	79	250	S.	1.00 m.	200	6	4.00 a & .05½ b	2.00 a	1019
3,910	97	263	N.-S.	1.00 m.	200	6	3.00 a	.....	1020

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		
1021	Merchants, Harrison	June 2, 1910	George H. Newman
1022	Peoples, Harrison	Aug. 12, 1873	George W. Smith
1023	Savoy, Harrison	Sept. 4, 1912	James Cundari
1024	Security, Harrison	April 6, 1911	John H. Reynolds
1025	Short-Term, Harrison	May 15, 1913	Philip Vogel
1026	American Homes, Hoboken	June 15, 1921	Charles Wagner
1027	Castle Point, Hoboken	Feb. 24, 1914	Oscar Jungclaus
1028	Dante, Hoboken	Jan. 9, 1924	Harry C. Marsella
1029	Elysian, Hoboken	Mar. 8, 1927	Charles Vezzetti
1030	Esenbe, Hoboken	April 21, 1921	C. H. C. Jagels
1031	Guardian, Hoboken	May 18, 1921	Martin Cooke
1032	Hoboken, Hoboken	Feb. 24, 1887	Leo Mayer
1033	Jefferson, Hoboken	Feb. 3, 1920	Herman W. Schmidt
1034	Mile Square, Hoboken	Jan. 23, 1925	John H. Grouls
1035	Academy, Jersey City	Feb. 26, 1924	Charles B. Rodman
1036	American, Jersey City	Nov. 19, 1910	S. H. Culver
1037	A. O. H., Jersey City	Oct. 16, 1922	John F. O'Reilly
1038	Armistice, Jersey City	Aug. 20, 1924	George M. Sexton
1039	Armory, Jersey City	May 29, 1923	Max Jacobowitz
1040	Bee-Hive, Jersey City	Feb. 1, 1919	Samuel Ruskin
1041	Bergen Mutual, No. 4, Jersey City	Mar. 25, 1902	Frederick M. Barnes
1042	Borrowers, Jersey City	June 6, 1912	Walter O. Reed
1043	Boulevard Plaza, Jersey City	Feb. 18, 1922	William I. Dillon
1044	Business Men's, Jersey City	Nov. 21, 1898	William G. Meyer
1045	By-Fi, Jersey City	Jan. 12, 1926	Charles F. Gallagher
1046	Carteret Mutual, Jersey City	Jan. 20, 1890	Francis R. Jewkes
1047	Carteret Mutual No. 2, Jersey City	Sept. 22. 1902	Francis R. Jewkes
1048	Central, Jersey City	July 23, 1895	Henry Wheeler
1049	Citizens', Jersey City	April 15, 1898	Emil W. A. Schumann
1050	City-Center, Jersey City	June 11, 1926	Everett W. Cox
1051	Claremont, Jersey City	May 17, 1909	William S. Fengado
1052	Clinton, Jersey City	Dec. 20, 1909	Thomas P. Duff
1053	~~Colonial, Jersey City~~	Mar. 29, 1902	James Billington
1054	Columbia, Jersey City	July 3, 1886	George S. Carson
1055	Commander, Jersey City	Dec. 15, 1927	Henry S. Marmorstein
1056	Commercial Investment, Jersey City	April 17, 1893	William S. Rowland
1057	Communipaw, Jersey City	Feb. 28, 1891	Charles Kuederly
1058	Concourse, Jersey City	April 4. 1924	Bernard Kronthal
1059	Duncan, Jersey City	Dec. 13, 1900	William M. Obergfell
1060	Embe, Jersey City	July 7, 1922	Rudolph C. E. May
1061	~~Emory, Jersey City~~	Dec. 7, 1927	Edwin W. Spoerl
1062	Empire, Jersey City	June 15, 1895	Henry J. Melosh
1063	Erie, Jersey City	Feb. 6, 1888	Abraham J. Goldstein
1064	Euclid, Jersey City	April 5, 1923	R. Robert Max
1065	Eureka, Jersey City	July 6. 1893	Davis Fineberg
1066	Excelsior Mutual, Jersey City	Sept. 28. 1885	John H. Ward
1067	Exchange, Jersey City	June 27, 1917	Emanuel Gross
1068	Five Corners, Jersey City	May 31, 1911	J. George Landwehr
1069	Franklin, Jersey City	Oct. 17, 1914	Henry R. Hansen
1070	Fraternity Mutual, Jersey City	Mar. 24. 1903	William W. Higgins
1071	Garfield, Jersey City	Feb. 16, 1886	Fred E. Tilden
1072	Greenville Heights, Jersey City	Nov. 27, 1911	Henry Heritage
1073	Greenville United, Jersey City	April 3, 1891	Henry H. Holmes
1074	Hamilton Park, Jersey City	Feb. 9, 1922	Ross Mathews
1075	Harsimus, Jersey City	Dec. 27, 1910	B. S. Pollak

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	1021
John J. Lenehan	Joseph A. Riordan	315 Harrison Ave., Harrison, N. J.	1022
Harry T. Davimos	Joseph Di Sabato	107 N. Third St., Harrison, N. J.	1023
James L. McKeon	John A. McKeon, 2d	307 Harrison Ave., Harrison, N. J.	1024
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	1025
Matthew J. Tackella	Henry Wessling	47 Liberty Place, Weehawken, N. J.	1026
Hopkins & Herr	Charles A. Fall	1400 Washington St., Hoboken, N. J.	1027
Joseph Milberg	Henry Milberg	620 Hudson St., Hoboken, N. J.	1028
Kealey & Gilfert	Charles A. Kingsland	40 Newark St., Hoboken, N. J.	1029
J. Raymond Tiffany	H. E. Benjamin	37 Newark St., Hoboken, N. J.	1030
R. Schroeder	V. B. Marcussen	321 Washington St., Hoboken, N. J.	1031
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	1032
Harry J. Cafferata	G. F. Fugazzi	103 Willow Ave., Hoboken, N. J.	1033
Jay M. Levenson	Victor J. Garibaldi	77 River St., Hoboken, N. J.	1034
Morris E. Barison	James A. Radcliffe	113 Hutton St., Jersey City, N. J.	1035
Frank J. Reardon	John B. Mahan	287 Harrison Ave., Jersey City, N. J.	1036
Thomas J. Stanton	Robert F. Downing	50 Wegman Parkway, Jersey City, N. J.	1037
Frank J. Guarini	Anthony C. Lionetti	348 Baldwin Ave., Jersey City, N. J.	1038
Jacob S. Spiro	Adolph Treuhaft	350 Stegman Parkway, Jersey City, N. J.	1039
Alexander Raskin	Henry Schimel	15 Clifton Place, Jersey City, N. J.	1040
F. J. Higgins	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	1041
Robert V. Kinkead	John E. Brown	65 Morse Ave., Rutherford, N. J.	1042
Robert H. Doherty	Edwin C. Dodge	174 Harrison Ave., Jersey City, N. J.	1043
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1044
George Scheetz, Jr.	George P. Knoeller	102 Oak St., Jersey City, N. J.	1045
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1046
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1047
Benjamin J. Darling	William G. Weller	53 Palisade Ave., Union City, N. J.	1048
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1049
George G. Tennant	Allen F. Peterson	654 Bergen Ave., Jersey City, N. J.	1050
James E. Woolley	W. G. Lupton	176 Bryant St., Rahway, N. J.	1051
Charles Hershenstein	Edward O. Smith	494 Jackson Ave., Jersey City, N. J.	1052
George G. Tannant	~~Robert Orr~~	6 East St., Jersey City, N. J.	1053
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1054
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1055
Joseph J. Carissimi	Lawrence B. Landrine	2677 Hudson Boulevard, Jersey City, N. J.	1056
Philip F. Sauer	Charles F. Zissel, Jr.	Clark Place, P. O. Box 594, Union, N. J.	1057
David Stemer	Archie Schwartz	576 Newark Ave., Jersey City, N. J.	1058
Henry Ewald	Samuel Drayton	25 Gifford Ave., Jersey City, N. J.	1059
Marshall Van Winkle	Chester A. Smith	356 Central Ave., Jersey City, N. J.	1060
Ezra L. Nolan	~~Henry F. Moorhouse~~	52 Gardner Ave., Jersey City, N. J.	1061
Henry J. Melosh	Harry H. Parsells	319 Fairmount Ave., Jersey City, N. J.	1062
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1063
Morris W. Lieberman	John Albert Van Horn	70 Montgomery St., Jersey City, N. J.	1064
Charles C. Colgan	W. Walter Dippel	429 Fairmount Ave., Jersey City, N. J.	1065
Insley, Vreeland & Decker	Clarence Dullegar	239 Washington St., Jersey City, N. J.	1066
Isaac Gross	Pauline Elionsky	315 Henderson St., Jersey City, N. J.	1067
Henn & Burr	Edward Henn	660 Newark Ave., Jersey City, N. J.	1068
Lewis G. Hansen	Robert H. Gorman	329 Palisade Ave., Jersey City, N. J.	1069
Thomas Hughes Ross	Martin V. Ryerson	76 Van Houten Place, Belleville, N. J.	1070
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	1071
George W. Rurode	Caroline Strack	179 Van Horne St., Jersey City, N. J.	1072
John L. Keller	F. A. Sullivan	144 Van Nostrand Ave., Jersey City, N. J.	1073
D. Gallagher & C. C. Colgan	Frank Walsh	841 Bergen Ave., Jersey City, N. J.	1074
Jacob J. Singer	Herman B. Levine	615 Garfield Ave., Jersey City, N. J.	1075

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Hudson County—Con.								
1021	Merchants	$718,750	.....	$21,674	$10,914	$5,024	$8,516	$1,517	$766,395
1022	Peoples	1,478,300	.....	800	913	9,782	3,110	.....	1,492,905
1023	Savoy	418,000	.....	.....	231	.....	187	60	418,478
1024	Security	459,300	.....	.....	773	.....	1,219	295	461,587
1025	Short-Term	449,850	.....	1,600	543	.....	2,659	450	455,102
1026	American Homes	923,100	$91,000	52,115	14,248	3,167	6,687	515	1,090,832
1027	Castle Point	535,200	146,300	29,425	8,880	25,337	2,223	1,618	768,983
1028	Dante	55,800	.....	1,410	1,196	.....	1,873	249	60,528
1029	Elysian	18,000	.....	.....	4,396	.....	1,528	8,100	32,624
1030	Esenbe	766,800	131,000	73,020	16,251	.....	6,000	1	993,072
1031	Guardian	495,000	59,900	43,269	8,603	48,571	8,440	163	664,146
1032	Hoboken	1,189,200	211,000	20,095	12,875	.....	8,204	259	1,441,633
1033	Jefferson	1,954,000	125,400	163,434	27,015	.....	23,579	3,193	2,296,621
1034	Mile Square	163,200	1,275	4,275	17,971	.....	6,057	468	193,246
1035	Academy	62,100	.....	1,780	901	.....	1,624	275	66,680
1036	American	316,500	28,500	8,700	3,659	.....	1,871	.....	359,230
1037	A. O. H.	308,600	103,500	13,075	7,198	.....	7,614	286	440,273
1038	Armistice	78,200	.....	3,125	587	.....	818	201	82,931
1039	Armory	205,200	.....	12,740	6,766	.....	12,627	1,079	238,412
1040	Bee-Hive	695,400	68,000	72,091	1,649	21,996	8,213	799	868,148
1041	Bergen Mutual, No. 4	296,000	71,000	41,825	806	.....	4,859	.....	414,490
1042	Borrowers	952,900	36,800	41,426	20,390	.....	13,241	573	1,065,330
1043	Boulevard Plaza	390,800	23,900	35,791	2,860	44,231	5,242	187	503,011
1044	Business Men's	2,479,900	15,000	45,784	15,083	9,357	63,089	751	2,628,964
1045	By-Fi	133,000	.....	8,633	38	.....	1,594	84	143,349
1046	Carteret Mutual	227,600	42,200	9,661	16,223	15,392	2,223	591	313,890
1047	Carteret Mutual, No. 2	197,800	43,400	10,877	88	.....	1,967	2,413	256,545
1048	Central	1,910,800	100,800	79,847	20,540	37,134	5,283	800	2,155,204
1049	Citizens'	843,200	10,500	24,450	1,262	.....	9,656	1,261	890,329
1050	City-Center	71,000	.....	1,365	163	.....	3,630	.....	76,158
1051	Claremont	909,000	65,400	18,370	1,910	.....	10,371	201	1,005,252
1052	Clinton	363,600	.....	13,993	5,465	.....	5,128	309	388,495
1053	Colonial	1,221,400	130,600	18,103	9,405	11,213	19,177	856	1,410,754
1054	Columbia	2,075,300	28,500	45,975	3,761	116,192	20,626	2,733	2,293,087
1055	Commander	17,600	.....	1,870	341	.....	1,869	151	21,831
1056	Commercial Investment	581,800	108,800	29,720	685	13,725	11,891	213	746,834
1057	Communipaw	256,700	.....	6,415	828	4,597	822	.....	269,362
1058	Concourse	57,200	.....	8,819	135	.....	7,159	211	73,524
1059	Duncan	639,300	149,005	33,350	5,898	.....	5,127	100	832,780
1060	Embe	620,600	.....	1,280	11,511	.....	4,489	.....	637,880
1061	Emory	31,000	.....	1,200	1,577	.....	1,637	.....	35,414
1062	Empire	341,100	.....	8,207	826	.....	8,665	1,236	360,034
1063	Erie	266,900	.....	6,925	2,167	.....	7,372	250	283,614
1064	Euclid	165,600	.....	7,188	900	.....	5,411	374	179,473
1065	Eureka	252,600	.....	6,200	14,536	.....	1,547	303	275,186
1066	Excelsior Mutual	1,010,000	.....	13,595	14,649	.....	7,255	.....	1,045,499
1067	Exchange	398,500	.....	12,625	497	.....	4,712	204	416,538
1068	Five Corners	1,834,800	.....	54,760	4,283	95,660	15,530	6,330	2,011,363
1069	Franklin	871,400	.....	47,310	.....	69,707	5,129	50,337	1,043,883
1070	Fraternity Mutual	93,850	2,250	1,885	7,089	.....	2,361	404	107,839
1071	Garfield	440,800	.....	11,515	38,976	20,774	12,077	328	524,470
1072	Greenville Heights	871,500	10,000	35,964	29,469	.....	15,320	945	963,198
1073	Greenville United	1,415,946	.....	36,991	55,739	53,261	3,331	4,198	1,569,466
1074	Hamilton Park	279,200	.....	16,190	8,309	5,570	5,238	190	314,697
1075	Harsimus	328,800	27,300	50,302	5,294	.....	4,864	.....	416,560

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$511,643	.....	.....	$90,150	$1,339	.....	$743	$9,000	$32,000	$549	$120,971	1021
1,145,364	.....	.....	.....	.....	.....	.....	.....	40,000	.....	307,541	1022
328,240	.....	.....	.....	.....	.....	.....	7,520	14,500	26	68,192	1023
367,812	.....	.....	.....	.....	.....	173	.....	.....	.....	93,602	1024
366,995	.....	.....	.....	160	.....	71	.....	5,000	.....	82,876	1025
905,988	.....	.....	.....	3,537	.....	5,776	2,205	.....	110	173,216	1026
558,953	.....	.....	.....	9,038	.....	1,482	.....	14,000	70	185,440	1027
47,628	.....	.....	2,400	2,572	.....	247	.....	2,000	60	5,621	1028
31,260	.....	.....	.....	160	.....	310	.....	.....	.....	894	1029
747,576	.....	.....	.....	322	.....	1,901	1,000	6,000	74	236,199	1030
511,406	.....	.....	13,400	3,436	.....	3,871	.....	.....	250	131,783	1031
1,147,447	.....	.....	.....	882	$2,000	1,968	.....	10,000	827	278,509	1032
1,499,259	.....	.....	315,400	879	.....	154	2,896	65,000	.....	413,033	1033
163,389	.....	.....	.....	4,155	.....	1,487	.....	5,000	84	19,131	1034
55,380	.....	.....	800	681	.....	606	.....	3,000	.....	6,213	1035
259,236	.....	.....	.....	1,516	.....	779	.....	31,200	.....	66,499	1036
294,303	.....	.....	18,600	2,987	.....	1,265	.....	71,500	317	51,301	1037
54,624	.....	.....	1,200	799	.....	330	.....	16,800	7	9,171	1038
204,444	.....	.....	200	1,108	.....	440	.....	.....	253	31,967	1039
609,884	.....	.....	35,650	1,851	.....	2,285	.....	72,374	932	145,172	1040
329,486	.....	.....	.....	.....	.....	1,188	.....	2,000	.....	81,816	1041
633,269	.....	.....	96,600	4,979	.....	1,979	1,000	156,300	.....	171,203	1042
347,832	.....	.....	1,200	2,372	.....	1,290	.....	83,050	10	67,257	1043
1,400,102	$46,400	.....	444,400	4,447	.....	7,188	.....	220,000	132	506,295	1044
95,490	110	.....	16,200	447	.....	889	.....	21,675	33	8,505	1045
250,679	.....	.....	.....	.....	.....	952	.....	.....	.....	62,259	1046
197,712	.....	.....	.....	.....	.....	454	.....	6,000	2,309	50,070	1047
1,543,314	.....	.....	18,400	604	.....	5,451	1,550	220,000	2,675	363,210	1048
632,696	.....	.....	.....	12	.....	2,037	.....	99,100	362	156,122	1049
67,857	.....	.....	.....	3,054	.....	665	.....	800	215	3,567	1050
670,511	.....	.....	.....	418	.....	4,304	.....	151,500	1,383	177,136	1051
250,791	.....	.....	7,200	1,157	.....	337	.....	57,000	812	71,198	1052
937,563	.....	.....	.....	764	.....	1,825	20,000	160,500	104	289,998	1053
1,263,449	.....	.....	437,700	.....	.....	3,936	5,100	241,000	100	341,802	1054
20,658	.....	.....	.....	440	.....	226	.....	.....	.....	507	1055
437,739	.....	.....	80,600	72	.....	1,459	.....	91,000	1,368	134,596	1056
202,116	.....	.....	.....	57	.....	563	.....	13,500	247	52,879	1057
57,498	.....	.....	.....	448	.....	145	.....	8,600	.....	6,833	1058
577,101	.....	.....	.....	66	.....	2,629	.....	83,900	.....	169,084	1059
490,142	.....	.....	.....	3,631	.....	3,224	.....	57,500	.....	83,383	1060
30,099	.....	.....	.....	473	.....	545	.....	3,000	.....	1,297	1061
243,602	.....	.....	42,600	6	.....	683	.....	12,600	504	60,039	1062
193,007	.....	.....	.....	370	.....	322	.....	44,400	.....	45,515	1063
121,803	.....	.....	7,600	1,765	.....	609	.....	29,500	125	18,071	1064
198,423	.....	.....	.....	.....	.....	329	.....	22,500	77	53,857	1065
709,503	.....	.....	.....	227	.....	4,024	47,200	70,263	.....	214,282	1066
192,332	.....	.....	159,600	6,011	.....	1,995	.....	8,500	.....	48,100	1067
1,051,262	.....	.....	624,200	.....	.....	4,274	.....	57,000	20,474	254,153	1068
741,948	.....	.....	84,000	6,869	.....	2,269	.....	.....	884	207,913	1069
88,881	.....	.....	.....	170	.....	562	.....	3,000	.....	15,226	1070
413,404	.....	.....	.....	864	.....	1,276	.....	.....	340	108,586	1071
594,760	.....	.....	80,200	1,207	.....	1,424	.....	127,000	1,147	157,460	1072
882,218	.....	.....	.....	5,754	.....	.....	.....	.....	401,519	279,975	1073
260,180	.....	.....	.....	1,469	.....	976	.....	.....	.....	52,072	1074
289,310	.....	.....	13,600	4,153	.....	1,706	.....	30,000	188	77,653	1075

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1021	Merchants	11,719	1,030	.....	.....	.....	.....	451	38
1022	Peoples	17,169	1,505	.....	.....	.....	.....	.....	.....
1023	Savoy	4,375	683	.....	.....	.....	.....	.....	.....
1024	Security	6,581	671	.....	.....	.....	.....	.....	.....
1025	Short-Term	6,929	702	.....	.....	.....	.....	.....	.....
1026	American Homes	19,051	1,641	.....	.....	.....	.....	.....	.....
1027	Castle Point	9,356	890	.....	.....	.....	.....	.....	.....
1028	Dante	1,728	216	.....	.....	.....	.....	12	12
1029	Elysian	1,494	159	.....	.....	.....	.....	.....	.....
1030	Esenbe	12,845	668	.....	.....	.....	.....	.....	.....
1031	Guardian	7,892	651	.....	.....	.....	.....	67	20
1032	Hoboken	18,623	1,483	.....	.....	.....	.....	.....	.....
1033	Jefferson	29,471	2,076	.....	.....	.....	.....	1,577	78
1034	Mile Square	5,387	402	.....	.....	.....	.....	.....	.....
1035	Academy	1,545	182	.....	.....	.....	.....	4	2
1036	American	4,423	456	.....	.....	.....	.....	.....	.....
1037	A. O. H.	6,675	724	.....	.....	.....	.....	93	7
1038	Armistice	1,518	222	.....	.....	.....	.....	6	2
1039	Armory	4,517	369	.....	.....	.....	.....	1	1
1040	Bee-Hive	12,191	1,020	.....	.....	.....	.....	178	4
1041	Bergen Mutual, No. 4	4,908	495	.....	.....	.....	.....	.....	.....
1042	Borrowers	12,013	1,038	.....	.....	.....	.....	483	35
1043	Boulevard Plaza	7,059	571	.....	.....	.....	.....	6	2
1044	Business Men's	25,553	1,737	464	51	.....	.....	2,220	632
1045	By-Fi	3,276	383	1	1	.....	.....	81	10
1046	Carteret Mutual	3,899	322	.....	.....	.....	.....	.....	.....
1047	Carteret Mutual No. 2	2,894	336	.....	.....	.....	.....	.....	.....
1048	Central	28,290	1,950	.....	.....	.....	.....	92	18
1049	Citizens'	11,476	1,153	.....	.....	.....	.....	.....	.....
1050	City-Center	3,155	341	.....	.....	.....	.....	.....	.....
1051	Claremont	12,002	944	.....	.....	.....	.....	.....	.....
1052	Clinton	4,515	420	.....	.....	.....	.....	36	8
1053	Colonial	15,987	1,194	.....	.....	.....	.....	.....	.....
1054	Columbia	22,363	1,568	.....	.....	.....	.....	2,189	222
1055	Commander	1,873	187	.....	.....	.....	.....	.....	.....
1056	Commercial Investment	6,975	524	.....	.....	.....	.....	403	45
1057	Communipaw	3,673	412	.....	.....	.....	.....	.....	.....
1058	Concourse	1,735	192	.....	.....	.....	.....	.....	.....
1059	Duncan	9,677	902	.....	.....	.....	.....	.....	.....
1060	Embe	10,226	933	.....	.....	.....	.....	.....	.....
1061	Emory	2,087	185	.....	.....	.....	.....	.....	.....
1062	Empire	4,208	338	.....	.....	.....	.....	213	34
1063	Erie	3,804	338	.....	.....	.....	.....	.....	.....
1064	Euclid	3,042	267	.....	.....	.....	.....	38	6
1065	Eureka	3,472	335	.....	.....	.....	.....	.....	.....
1066	Excelsior Mutual	12,677	1,072	.....	.....	.....	.....	.....	.....
1067	Exchange	4,440	428	.....	.....	.....	.....	798	24
1068	Five Corners	20,986	1,805	.....	.....	.....	.....	3,121	244
1069	Franklin	12,026	1,250	.....	.....	.....	.....	420	30
1070	Fraternity Mutual	1,235	180	.....	.....	.....	.....	.....	.....
1071	Garfield	6,880	735	.....	.....	.....	.....	.....	.....
1072	Greenville Heights	10,160	964	.....	.....	.....	.....	401	67
1073	Greenville United	12,635	2,247	.....	.....	.....	.....	.....	.....
1074	Hamilton Park	4,874	390	.....	.....	.....	.....	.....	.....
1075	Harsimus	4,448	336	.....	.....	.....	.....	68	5

MEMBERSHIP 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	
12,170	168	900	S.	$1.00 m.	$200	6	$3.00 a	.....	1021
17,169	331	1,174	S.	1.00 m.	200	6	3.00 a	$3.00 a	1022
4,375	95	588	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1023
6,581	107	564	S.	1.00 m.	200	6	2.00 a	.....	1024
6,929	120	582	S.	.50 & 1.00 m.	100	6	3.00 & 4.00 a	2.00 a	1025
19,051	249	1,392	S.	1.00 & 2.00 m.	200	6	.10 b	.....	1026
9,356	132	758	S.	1.00 m.	200	6	.25 b	.....	1027
1,740	10	218	S.	1.00 m.	200	6	3.00 a	1.00 a	1028
1,494	2	157	S.	1.00 m.	200	6	.....	.....	1029
12,845	89	579	S.	1.00 m.	200	4½ & 6	.25 b	.....	1030
7,959	138	533	S.	1.00 m.	200	6	.20 b	.....	1031
18,623	288	1,195	S.	1.00 m.	200	6	.....	.....	1032
31,048	227	1,927	O. P.	.....	200	6	3.00 a	.....	1033
5,387	36	366	S.	1.00 m.	200	6	2.00 a	.....	1034
1,549	22	162	S.	1.00 m.	200	6	.....	.....	1035
4,423	114	342	S.	1.00 m.	200	6	.12½ b	.....	1036
6,768	102	629	S.	1.00 m.	200	6	.....	.....	1037
1,524	47	177	S.	1.00 m.	200	6	3.00 a	.....	1038
4,518	54	316	S.	1.00 m.	200	6	.....	.....	1039
12,369	187	837	S.	1.00 m.	200	6	.....	.....	1040
4,908	88	407	S.	.25 w.	200	6	.12½ b	.....	1041
12,496	275	798	S.	1.00 m.	200	6	.....	.....	1042
7,065	102	471	S.	1.00 m.	200	6	.....	.....	1043
28,237	279	2,141	S.	.50 & 1.00 m.	200	6	.10 & .15 b	.....	1044
3,358	56	338	S.	1.00 m.	200	6	.....	.....	1045
3,899	86	236	S.	.25 w.	200	6	.10 & .12½ b	.....	1046
2,894	74	262	S.	.25 w.	200	6	.12½ b	.....	1047
28,382	466	1,502	S.	1.00 m.	200	6	.....	.....	1048
11,476	220	933	S.	1.00 m.	200	6	.....	.....	1049
3,155	15	326	S.	1.00 m.	200	6	.....	.....	1050
12,002	161	783	S.	1.00 m.	200	6	.12½ b	.....	1051
4,551	95	333	S.	1.00 m.	200	6	.15 b	.....	1052
15,987	135	1,059	S.	1.00 m.	200	6	.15 b	.....	1053
24,552	610	1,180	S.	1.00 m.	200	6	.....	.....	1054
1,873	9	178	S.	1.00 m.	200	6	2.00 a	.....	1055
7,378	134	435	S.	.25 w.	200	6	.....	.....	1056
3,673	89	323	S.	1.00 m.	200	6	.15 b	.....	1057
1,735	41	151	S.	1.00 m.	200	6	.....	.....	1058
9,677	254	648	S.	1.00 m.	200	6	.15 b	.....	1059
10,226	100	833	S.	1.00 m.	200	6	.....	.....	1060
2,087	6	179	S.	1.00 m.	200	6	.....	.....	1061
4,421	94	278	S.	.25 w.	200	5 & 6	.04¼ b	.....	1062
3,804	41	297	S.	1.00 m.	200	6	.12½ b	.12½ b	1063
3,080	48	225	S.	1.00 m.	200	6	.....	1.00 a	1064
3,472	77	258	S.	1.00 m.	200	4½	.18½ b	5.00 a	1065
12,677	212	860	S.	1.00 m.	200	6	.....	.....	1066
5,238	92	360	S.	1.00 m.	200	6	3.00 a	1.00 a	1067
24,107	379	1,670	S.	1.00 & 2.00 m.	200	6	.....	.....	1068
12,446	218	1,062	S.	1.00 m.	200	6	.....	.....	1069
1,235	34	146	S.	.25 w.	200	6	.10 b	.....	1070
6,880	126	609	S.	1.00 m.	200	5 & 6	.20 b	.....	1071
10,561	246	785	S.	1.00 m.	200	6	.....	.....	1072
12,635	83	2,164	S.	.25 w.	200	6	8.60 a	1.00 a	1073
4,874	82	308	S.	1.00 m.	200	6	3.00 a	.....	1074
4,516	91	250	S.	1.00 m.	200	6	.....	.....	1075

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		
1076	Henderson, Jersey City	Nov. 28, 1922	John Lewicki
1077	Hilltop, Jersey City	July 20, 1922	Herman J. Hendess
1078	~~Home, Jersey City~~	Dec. 8, 1906	Fred Klein
1079	Hudson, Jersey City	June 3, 1887	Henry W. Moser
1080	~~Hudson County Caledonian, Jersey City~~	May 25, 1887	Frederick Kirsten
1081	Industrial Mutual, Jersey City	June 10, 1886	Robert S. Wiley
1082	Italian, Jersey City	Jan. 21, 1913	Vincenzo Campana
1083	Jackson, Jersey City	May 25, 1909	Robert J. Shaw
1084	Jersey City, Jersey City	Nov. 30, 1885	Frederick Klein
1085	~~Jewett, Jersey City~~	Mar. 13, 1923	Edward M. Taylor
1086	~~John Brown, Jersey City~~	Jan. 23, 1914	James R. Stroud
1087	Jordan, Jersey City	April 19, 1924	Joseph Zampella
1088	Journal Square, Jersey City	Nov. 21, 1921	Benjamin Heilbrunn
1089	Junction, Jersey City	April 26, 1909	Edward Russell
1090	K. C., Jersey City	June 20, 1919	Peter F. Guterl
1091	Kopernik, Jersey City	July 31, 1919	K. Karczewski
1092	Labor's, Jersey City	April 1, 1925	Charles J. Jennings
1093	Lafayette Mutual, Jersey City	Jan. 24, 1884	John A. Errickson
1094	Leader, Jersey City	July 28, 1923	Abraham Davis
1095	Lincoln, Jersey City	June 15, 1886	William J. Dippel
1096	Live Wire, Jersey City	Nov. 3, 1921	Benjamin Freeman
1097	Madison, Jersey City	Mar. 2, 1889	John F. Sheehan
1098	Magnetic, Jersey City	July 25, 1923	Leopoldo Auriemma
1099	Major, Jersey City	June 25, 1924	William J. Dwyer, Jr.
1100	Marion, Jersey City	Feb. 28, 1923	Thomas J. Botti
1101	Mlown, Jersey City	April 21, 1927	Ben Schlossberg
1102	Montgomery, Jersey City	Jan. 12, 1910	George H. Grim
1103	Monticello Mutual, Jersey City	Feb. 1, 1886	Charles E. Maxson
1104	Orpheum, Jersey City	Feb. 18, 1925	Charles L. Munch
1105	Own-Your-Home, Jersey City	Nov. 4, 1921	Harry Max
1106	Paulus Hook, Jersey City	Jan. 6, 1927	Edward J. Holland
1107	Pavonia, Jersey City	May 1, 1885	John P. Cassidy
1108	Phoenix, Jersey City	Jan. 2, 1884	F. Walter Brannagan
1109	P. R. R. Y. M. C. A., Jersey City	Sept. 12, 1919	W. V. Phillips
1110	Rainy Day, Jersey City	Jan. 31, 1923	George J. Wolf
1111	Rector, Jersey City	Jan. 4, 1924	Henry A. Garfunkel
1112	Save-More, Jersey City	Mar. 10, 1928	Murray R. Siegel
1113	~~Security, Jersey City~~	Oct. 26, 1887	George J. Hollerieth
1114	Sherwood, Jersey City	June 17, 1913	F. W. Wahlers
1115	Sip, Jersey City	Nov. 21, 1911	Patrick J. Kennedy
1116	Sparrow Hill, Jersey City	Nov. 21, 1924	Thomas F. Stapleton, Sr.
1117	Stuyvesant, Jersey City	May 5, 1909	Edward E. Brandow
1118	Summit, Jersey City	Sept. 6, 1911	George A. Flagg
1119	Sunset, Jersey City	April 28, 1925	Thomas Windisch
1120	Tube Zone, Jersey City	Feb. 7, 1924	William F. Moore
1121	Ukrainian, Jersey City	Dec. 21, 1920	**Simon Kusen
1122	Union, Jersey City	Mar. 24, 1890	William L. Scott
1123	Veterans', Jersey City	Dec. 8, 1921	D. E. C. Somers
1124	Wage Earners, Jersey City	Aug. 5, 1922	James Tumulty
1125	Washington, Jersey City	Mar. 29, 1887	Robert Philipps
1126	West Bergen, Jersey City	Dec. 28, 1891	Richard Entwhistle
1127	Western Slope, Jersey City	May 18, 1886	Fred Klein
1128	West Side, Jersey City	Mar. 2, 1896	George H. Frew
1129	Wilson, Jersey City	July 23, 1924	Joseph S. Singer
1130	Woodlawn, Jersey City	Dec. 15, 1896	William Dingwall

** Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Charles Young	Charles M. Henderson	52 Fairview Ave., Jersey City, N. J.	1076
Joseph Ranker	William H. Wittpenn	3500 Boulevard, Jersey City, N. J.	1077
B. J. Darling	~~R. G. Robinson~~	13 Milton Ave., Jersey City, N. J.	1078
Robert Carey	Fred Klein	14 Oakland Ave., Jersey City, N. J.	1079
Edward S. Keller	~~Albert H. Hangartner~~	424 15th St., Union City, N. J.	1080
Charles H. Blohm	William H. Trost, Jr.	589 36th St., Woodcliff, N. J.	1081
Anthony Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	1082
James R. Erwin	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1083
George Scheetz, Jr.	Albert J. Higson	279 Grove St., Jersey City, N. J.	1084
Walter J. Freund	~~George R. Raddin~~	180 Baldwin Ave., Jersey City, N. J.	1085
Walter J. Freund	~~P. Charles Simms~~	166 Claremont Ave., Jersey City, N. J.	1086
Silber & Silber	Harry Wertheim	665 Newark Ave., Jersey City, N. J.	1087
Irving Eisenberg	Samuel Siegler	51 Kensington Ave., Jersey City, N. J.	1088
James E. Pyle	W. Walter Streeter	1542 West 6th St., Brooklyn, N. Y.	1089
James J. Kearney	John J. Driscoll	178 Harrison Ave., Jersey City, N. J.	1090
Alex B. Cieciuch	Charles F. Ceran	662 Jersey Ave., Jersey City, N. J.	1091
O'Brien & Tartalsky	Louis J. Knoepfel	504 Olympia Ave., Grantwood, N. J.	1092
Walter J. Freund	Henry C. Mades	105 Hudson St., Jersey City, N. J.	1093
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	1094
William C. Cudlipp	William C. Behrens	29 Clendenny Ave., Jersey City, N. J.	1095
Morris E. Barison	Archie Schwartz	576 Newark Ave., Jersey City, N. J.	1096
J. Frank Finn	John P. Mahan	287 Harrison Ave., Jersey City, N. J.	1097
E. Edward Burr	George B. Scott, Jr.	109 Van Nostrand Ave., Jersey City, N. J.	1098
James A. McTague, Jr.	Edward A. Ransom, Jr.	164 Orient Ave., Jersey City, N. J.	1099
Alex R. DeSevo	H. P. Kleinsmith	263 Baldwin Ave., Jersey City, N. J.	1100
Marcus E. Donnelly	W. L. J. Jobes	591 Summit Ave., Jersey City, N. J.	1101
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1102
James E. Pyle	Henry J. Russell	142 Orchard St., Bloomfield, N. J.	1103
Joseph Rosthal	John H. Reincke	35 Leffetts Ave., Brooklyn, N. Y.	1104
David M. Klausner	Harry S. Schmidt	282 Van Nostrand Ave., Jersey City, N. J.	1105
Charles M. Egan	Edward J. Walsh	216 Clark St., Jersey City, N. J.	1106
James J. Kearney	John T. McLaughlin	104 Grand St., Jersey City, N. J.	1107
James R. Erwin	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1108
Henn & Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1109
Atwood C. Wolf	John B. Mahan	277 Harrison Ave., Jersey City, N. J.	1110
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1111
Joseph Schoenberg	~~Morris Pearlman~~	34 Newark St., Hoboken, N. J.	1112
Howard R. Cruse	Frank A. Tibbetts	30 Tonnele Ave., Jersey City, N. J.	1113
James E. Pyle	C. L. Edinger	234 Wilkinson Ave., Jersey City, N. J.	1114
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1115
Richard J. Tarrant	Louis J. Vaccarella	175 Columbia Ave., Jersey City, N. J.	1116
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1117
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1118
Robert V. Kinkead	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1119
Charles M. Egan	Harry M. Flynne	12 Journal Square, Jersey City, N. J.	1120
Marcel E. Wagner	Stephen Hladky	83 Grand St., Jersey City, N. J.	1121
Robert Carey	Charles E. Asten	163 Madison Ave., Hasbrouck Heights, N. J.	1122
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1123
Henn & Burr	Frank J. Farley	429 Fairmount Ave., Jersey City, N. J.	1124
Henry Ewald	William H. Clossey	605 Jersey Ave., Jersey City, N. J.	1125
Edward P. Stout	Walter A. H. Edgar	32 Williams Ave., Jersey City, N. J.	1126
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1127
Insley, Vreeland & Decker	Francis Gormley	1 Montgomery St., Jersey City, N. J.	1128
Samuel B. Weisenfeld	John Albert Van Horn	70 Montgomery St., Jersey City, N. J.	1129
James E. Pyle	Adolph Moller	378 2d Ave., Lyndhurst, N. J.	1130

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Hudson County—Con.								
1076	Henderson	$110,500	$2,000	$7,810	$903	$9,168	$3,947	$1,000	$135,328
1077	Hilltop	486,800	26,000	13,953	1,539	22,000	2,551	1,100	553,943
1078	Home	268,100	.....	4,031	1,577	13,664	3,271	.....	290,643
1079	Hudson	3,997,300	26,667	49,708	24,640	80,559	73,019	2,655	4,254,548
1080	Hudson County Caledonian	354,200	.....	6,730	2,520	.....	1,519	58	365,027
1081	Industrial Mutual	508,200	2,900	16,218	6,938	.....	3,072	20,643	557,971
1082	Italian	905,100	.....	97,165	5,662	5,721	3,630	.....	1,017,278
1083	Jackson	521,500	.....	11,860	1,786	.....	4,708	22,753	562,607
1084	Jersey City	199,900	.....	13,870	2,541	9,799	3,124	1,146	230,380
1085	Jewett	354,200	.....	7,260	22,344	3,022	5,910	361	393,097
1086	John Brown	107,700	.....	5,595	1,557	5,000	3,893	395	124,140
1087	Jordan	39,700	.....	430	2,173	.....	1,631	.....	43,934
1088	Journal Square	334,700	.....	46,355	2,483	.....	5,526	10,300	399,364
1089	Junction	478,100	.....	18,225	843	.....	3,668	.....	500,836
1090	K. C.	1,251,600	56,000	53,814	9,864	5,612	9,189	258	1,386,337
1091	Kopernik	349,200	.....	21,340	2,208	.....	14,016	754	387,518
1092	Labor's	57,400	.....	3,265	1,213	.....	1,269	300	63,447
1093	Lafayette Mutual	423,200	.....	10,308	5,607	.....	1,057	317	440,489
1094	Leader	123,600	.....	4,080	2,280	.....	2,108	200	132,268
1095	Lincoln	2,449,400	137,800	87,480	8,421	47,164	11,741	3,709	2,745,715
1096	Live Wire	337,400	.....	41,805	8,215	.....	6,300	400	394,120
1097	Madison	568,000	24,500	21,200	2,462	12,183	4,105	508	632,958
1098	Magnetic	99,200	.....	3,805	4,022	.....	1,817	20	108,864
1099	Major	58,900	.....	2,038	895	.....	1,276	138	63,247
1100	Marion	165,900	.....	2,210	1,479	.....	2,439	558	172,586
1101	Miown	33,600	.....	100	3,227	.....	3,060	250	40,237
1102	Montgomery	707,700	.....	13,700	32,965	.....	7,552	1	761,918
1103	Monticello Mutual	1,337,000	125,150	71,909	10,219	32,267	17,064	5,130	1,598,739
1104	Orpheum	58,100	.....	3,775	14,316	.....	980	652	77,823
1105	Own-Your-Home	238,200	.....	23,125	1,960	16,526	4,033	246	284,090
1106	Paulus Hook	171,000	.....	4,610	1,199	9,873	5,010	105	191,797
1107	Pavonia	891,293	.....	14,975	20,581	3,000	14,795	7,318	951,962
1108	Phoenix	681,200	.....	37,515	21,305	.....	3,973	17	744,010
1109	P. R. R. Y. M. C. A.	830,300	.....	23,475	37,383	.....	4,880	1,034	897,072
1110	Rainy Day	265,400	18,600	9,885	5,819	.....	3,119	515	303,338
1111	Rector	161,800	.....	9,780	346	.....	3,982	42	175,950
1112	Save-More	15,000	.....	250	7,458	.....	6,522	52	29,282
1113	Security	988,600	.....	34,995	5,932	3,278	9,930	902	1,043,637
1114	Sherwood	308,900	.....	6,260	905	9,555	3,469	250	329,339
1115	Sip	200,800	.....	6,365	3,892	.....	1,500	214	212,771
1116	Sparrow Hill	114,000	.....	7,009	611	.....	270	90	121,980
1117	Stuyvesant	994,600	.....	19,355	16,979	18,709	8,467	24	1,058,134
1118	Summit	492,100	.....	26,550	8,755	.....	6,322	91	533,818
1119	Sunset	165,700	.....	1,990	2,748	.....	2,360	139	172,937
1120	Tube Zone	315,800	.....	27,880	2,382	.....	3,954	.....	350,016
1121	Ukrainian	70,500	.....	7,550	616	.....	209	228	79,103
1122	Union	205,200	.....	3,565	10,153	13,613	196	58	232,785
1123	Veterans'	232,200	18,000	12,193	2,142	5,720	5,104	5,423	280,782
1124	Wage Earners	225,400	12,000	27,442	4,732	2,755	3,318	150	275,797
1125	Washington	788,400	122,300	29,235	1,089	10,543	7,496	13	959,076
1126	West Bergen	442,500	.....	16,540	1,777	8,773	6,615	440	476,645
1127	Western Slope	243,000	.....	5,550	2,891	.....	1,960	.....	253,401
1128	West Side	1,337,300	76,400	18,260	11,726	15,977	33,828	1,188	1,494,679
1129	Wilson	280,600	.....	5,215	2,267	.....	9,389	456	297,927
1130	Woodlawn	1,974,000	.....	72,692	30,210	66,527	34,968	5,508	2,183,905

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$86,564	.....	.....	$9,600	$4,003	.....	$414	.....	$13,000	$140	$21,607	1076
368,713	.....	.....	73,600	2,100	.....	1,775	.....	43,000	.....	64,755	1077
172,530	.....	.....	55,600	87	$2,000	1,199	.....	6,000	72	53,155	1078
2,183,000	.....	.....	1,065,200	8,775	.....	23,176	$2,200	350,000	64,878	557,319	1079
268,367	.....	.....	.....	651	.....	1,992	.....	28,300	27	65,690	1080
445,799	.....	.....	.....	35	.....	2,777	.....	.....	.....	109,360	1081
660,090	.....	.....	.....	1,409	.....	198	.....	154,350	.....	201,231	1082
352,788	.....	.....	42,900	979	.....	912	.....	72,400	364	92,264	1083
157,732	$8,200	.....	.....	731	.....	622	.....	20,300	45	42,750	1084
305,424	.....	.....	38,000	1,049	.....	2,176	.....	.....	16	46,432	1085
75,972	.....	.....	1,300	1,017	.....	259	.....	18,500	556	26,536	1086
30,900	.....	.....	.....	4,737	.....	220	.....	3,500	2	4,575	1087
289,484	.....	.....	13,000	2,531	.....	814	.....	34,000	203	59,332	1088
376,518	.....	.....	28,700	.....	.....	1,768	.....	10,000	57	83,793	1089
1,019,514	.....	.....	12,400	919	.....	3,880	.....	85,500	851	263,273	1090
286,363	.....	.....	11,700	7,510	.....	1,069	.....	12,000	323	68,553	1091
56,162	.....	.....	.....	397	.....	400	.....	2,000	.....	4,488	1092
332,598	.....	.....	.....	377	.....	753	.....	28,000	167	78,594	1093
93,340	.....	.....	.....	2,670	.....	1,325	.....	19,600	.....	15,333	1094
1,875,031	.....	.....	203,000	810	.....	11,243	.....	170,000	1,077	484,554	1095
266,640	.....	.....	17,400	1,955	.....	784	.....	50,000	.....	57,341	1096
402,906	.....	.....	40,800	882	.....	851	.....	82,200	.....	105,319	1097
93,580	.....	.....	.....	1,612	.....	326	.....	400	.....	12,946	1098
42,092	.....	.....	3,500	595	.....	277	.....	10,200	20	6,563	1099
141,117	.....	.....	.....	1,276	.....	373	.....	.....	38	29,782	1100
37,257	.....	.....	.....	397	.....	341	.....	.....	.....	2,242	1101
589,924	.....	.....	23,300	1,377	.....	2,674	.....	.....	.....	144,643	1102
1,151,808	.....	.....	.....	318	.....	2,256	.....	150,227	18	294,112	1103
69,576	.....	.....	.....	1,509	.....	367	.....	.....	.....	6,371	1104
205,637	.....	.....	.....	3,070	.....	364	.....	33,000	.....	42,019	1105
141,480	.....	.....	2,800	1,294	.....	620	.....	35,000	.....	10,603	1106
676,798	.....	.....	.....	15	.....	2,953	.....	120,484	1,501	150,211	1107
519,724	.....	.....	.....	2,352	.....	491	.....	76,100	1,309	144,034	1108
531,090	.....	.....	64,300	1,562	.....	2,077	97,900	50,000	.....	150,143	1109
204,732	.....	.....	27,700	1,315	.....	988	.....	31,900	.....	36,703	1110
113,991	.....	.....	1,200	10,849	.....	326	.....	29,100	65	20,419	1111
28,920	.....	.....	.....	.....	.....	45	.....	.....	.....	317	1112
786,054	.....	.....	8,000	1,600	.....	1,776	.....	52,000	.....	194,207	1113
244,277	.....	.....	.....	15	.....	554	.....	22,000	.....	62,473	1114
156,892	.....	.....	12,000	1,497	.....	414	.....	.....	73	41,895	1115
80,547	.....	.....	13,300	792	.....	403	.....	16,400	177	10,361	1116
611,158	.....	.....	235,000	3,100	.....	2,340	13,634	39,000	379	153,523	1117
343,079	.....	.....	97,500	344	.....	1,489	.....	.....	.....	91,406	1118
105,018	.....	.....	32,000	2,366	.....	974	.....	18,500	74	14,005	1119
225,444	.....	.....	10,800	604	.....	1,528	25,500	55,500	231	30,409	1120
65,817	.....	.....	1,050	339	.....	270	.....	.....	.....	11,627	1121
185,250	.....	.....	.....	.....	.....	451	.....	.....	20	47,064	1122
188,847	.....	.....	.....	163	.....	1,247	.....	52,000	637	37,888	1123
182,428	.....	.....	20,550	2,086	.....	794	.....	40,000	730	29,209	1124
656,576	.....	.....	.....	1,356	.....	2,174	15,000	79,755	9	204,206	1125
326,070	.....	.....	10,800	530	.....	1,088	.....	52,100	2,249	83,808	1126
172,252	.....	.....	20,400	112	.....	484	.....	22,500	174	37,479	1127
927,908	.....	.....	173,700	383	.....	6,381	.....	117,000	2,135	267,172	1128
214,650	.....	.....	3,200	910	.....	2,305	.....	45,800	.....	31,062	1129
1,463,744	.....	.....	.....	264	.....	6,962	.....	291,000	.....	421,935	1130

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1076	Henderson	2,054	207	.....	.....	.....	.....	48	8
1077	Hilltop	7,309	893	.....	.....	.....	.....	368	51
1078	Home	3,056	285	.....	.....	.....	.....	278	21
1079	Hudson	41,975	3,152	.....	.....	.....	.....	5,326	586
1080	Hudson County Caledonian	4,901	556	.....	.....	.....	.....	.....	.....
1081	Industrial Mutual	7,288	758	.....	.....	.....	.....	.....	.....
1082	Italian	10,580	1,017	.....	.....	.....	.....	.....	.....
1083	Jackson	6,468	628	.....	.....	.....	.....	215	31
1084	Jersey City	2,741	221	82	4	.....	.....	.....	.....
1085	Jewett	7,461	701	.....	.....	.....	.....	190	17
1086	John Brown	1,395	181	.....	.....	.....	.....	6	2
1087	Jordan	1,032	144	.....	.....	.....	.....	.....	.....
1088	Journal Square	5,649	338	.....	.....	.....	.....	65	11
1089	Junction	7,318	551	.....	.....	.....	.....	144	24
1090	K. C.	16,220	1,222	.....	.....	.....	.....	62	13
1091	Kopernik	5,607	576	.....	.....	.....	.....	58	14
1092	Labor's	2,021	185	.....	.....	.....	.....	.....	.....
1093	Lafayette Mutual	5,240	522	.....	.....	.....	.....	.....	.....
1094	Leader	2,760	253	.....	.....	.....	.....	.....	.....
1095	Lincoln	32,377	2,362	.....	.....	.....	.....	1,015	126
1096	Live Wire	5,978	531	.....	.....	.....	.....	87	7
1097	Madison	7,087	699	.....	.....	.....	.....	204	24
1098	Magnetic	2,425	273	.....	.....	.....	.....	.....	.....
1099	Major	1,408	121	.....	.....	.....	.....	17	6
1100	Marion	2,958	312	.....	.....	.....	.....	.....	.....
1101	Mlown	1,815	183	.....	.....	.....	.....	.....	.....
1102	Montgomery	9,893	857	.....	.....	.....	.....	117	17
1103	Monticello Mutual	17,370	1,595	.....	.....	.....	.....	.....	.....
1104	Orpheum	2,229	277	.....	.....	.....	.....	.....	.....
1105	Own-Your-Home	4,612	278	.....	.....	.....	.....	.....	.....
1106	Paulus Hook	5,289	647	.....	.....	.....	.....	14	4
1107	Pavonia	10,149	878	.....	.....	.....	.....	.....	.....
1108	Phoenix	7,905	644	.....	.....	.....	.....	.....	.....
1109	P. R. R. Y. M. C. A.	9,401	930	.....	.....	.....	.....	322	31
1110	Rainy Day	4,949	407	.....	.....	.....	.....	139	11
1111	Rector	2,808	246	.....	.....	.....	.....	6	2
1112	Save-More	2,894	244	.....	.....	.....	.....	.....	.....
1113	Security	13,440	903	.....	.....	.....	.....	40	7
1114	Sherwood	4,052	424	.....	.....	.....	.....	.....	.....
1115	Sip	2,596	231	.....	.....	.....	.....	60	3
1116	Sparrow Hill	2,062	250	.....	.....	.....	.....	67	10
1117	Stuyvesant	12,751	977	.....	.....	.....	.....	1,175	97
1118	Summit	6,258	519	.....	.....	.....	.....	488	84
1119	Sunset	3,676	340	.....	.....	.....	.....	160	27
1120	Tube Zone	5,670	423	.....	.....	.....	.....	54	5
1121	Ukrainian	1,557	203	.....	.....	.....	.....	5	4
1122	Union	2,961	173	.....	.....	.....	.....	.....	.....
1123	Veterans'	4,701	446	.....	.....	.....	.....	.....	.....
1124	Wage Earners	4,671	416	.....	.....	.....	.....	103	18
1125	Washington	10,573	982	.....	.....	.....	.....	.....	.....
1126	West Bergen	5,652	536	.....	.....	.....	.....	54	10
1127	Western Slope	3,354	370	.....	.....	.....	.....	102	12
1128	West Side	17,322	1,436	.....	.....	.....	.....	869	89
1129	Wilson	5,812	446	.....	.....	.....	.....	16	3
1130	Woodlawn	24,236	2,310	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
2,102	32	183	S.	$1.00 m.	$200	6	$0.15 b	.....	1076
7,677	177	767	S.	1.00 m.	200	6	.....	.....	1077
3,334	69	237	S.	1.00 m.	200	6	.12½ b	$0.16⅔ b	1078
47,301	584	3,154	S.	.25 w.	200	6	3.00 & 5.00 a	2.00 a	1079
4,901	102	454	S.	1.00 m.	200	6	.05 b	.....	1080
7,288	129	629	S.	1.00 m.	200	6	.....	.....	1081
10,580	333	684	S.	1.00 m.	200	6	2.00 a	.....	1082
6,683	117	542	S.	1.00 m.	200	6	.....	.....	1083
2,823	57	168	S.	1.00 m.	200	6	.10 & .12½ b	.....	1084
7,651	94	624	S.	1.00 m.	200	6	.....	.....	1085
1,401	36	147	S.	1.00 m.	200	6	.10 b	.05 b	1086
1,032	13	131	S.	1.00 m.	200	6	3.00 a	1.00 a	1087
5,714	92	257	S.	1.00 m.	200	6	.....	.....	1088
7,462	102	473	S.	1.00 m.	200	6	.....	.....	1089
16,282	284	951	S.	1.00 m.	200	6	.....	.....	1090
5,665	85	505	S.	2.00 m.	200	6	.....	.....	1091
2,021	20	165	S.	1.00 m.	200	6	.07½ b	.....	1092
5,240	130	392	S.	1.00 m.	200	6	.....	.....	1093
2,760	23	230	S.	1.00 m.	200	6	3.00 a	.....	1094
33,392	528	1,960	S.	1.00 m.	200	6	.....	.....	1095
6,065	136	402	S.	1.00 m.	200	6	.....	.....	1096
7,291	162	561	S.	1.00 m.	200	6	.....	.....	1097
2,425	39	234	S.	1.00 m.	200	6	.03 b	.....	1098
1,425	23	104	S.	1.00 m.	200	6	4.00 a	.....	1099
2,958	52	260	S.	1.00 m.	200	6	3.00 a	1.00 a	1100
1,815	6	177	S.	1.00 m.	200	6	.....	.....	1101
10,010	135	739	S.	1.00 m.	200	6	.....	.....	1102
17,370	414	1,181	S.	.25 w.	200	6	.....	.....	1103
2,229	20	257	S.	1.00 m.	200	6	.....	.....	1104
4,612	28	250	S.	1.00 m.	200	6	.05 b	.....	1105
5,303	64	587	S.	1.00 m.	200	6	.....	.....	1106
10,149	217	661	S.	.25 w.	200	6	.02½ b	.....	1107
7,905	150	494	S.	1.00 m.	200	6	.....	.....	1108
9,723	201	760	S.	1.00 m.	200	6	.03 b	.03 b	1109
5,088	64	354	S.	1.00 m.	200	6	3.00 a	.....	1110
2,814	63	185	S.	1.00 m.	200	6	2.00 a	.....	1111
2,894	4	240	S.	1.00 m.	200	6	.....	.....	1112
13,480	200	710	S.	1.00 m.	200	6	.....	.....	1113
4,052	71	353	S.	1.00 m.	200	6	.....	1.00 a	1114
2,656	53	181	S.	1.00 m.	200	6	.....	.....	1115
2,129	52	208	S.	1.00 m.	200	6	.....	.....	1116
13,926	196	878	S.	1.00 m.	200	6	.....	.....	1117
6,746	110	493	S.	1.00 m.	200	6	.....	.....	1118
3,836	47	320	S.	1.00 m.	200	6	.....	.....	1119
5,724	72	356	S.	1.00 m.	200	6	.....	.....	1120
1,562	37	170	S.	1.00 m.	200	6	.....	.....	1121
2,961	34	139	S.	1.00 m.	200	6	.14 b	.16 b	1122
4,701	74	372	S.	1.00 m.	200	6	.07½ b	.....	1123
4,774	73	356	S.	1.00 m.	200	6	.....	.....	1124
10,573	231	751	S.	1.00 m.	200	6	.15 b	.....	1125
5,706	127	419	S.	1.00 m.	200	6	.....	.....	1126
3,456	57	325	S.	1.00 m.	200	6	.....	.....	1127
18,191	222	1,303	S.	.25 w.	200	6	.16 b	.....	1128
5,828	58	391	S.	1.00 m.	200	6	2.00 a	.....	1129
24,236	530	1,780	S.	.25 w.	200	6	.17½ b	.08⅓ b	1130

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		
1131	Citizens, Kearny	Mar. 8, 1909	Stanley Mason
1132	Elm, Kearny	Feb. 26, 1924	Gerrish Newell
1133	Kearny Heights, Kearny	Mar. 12, 1925	William Joule
1134	Midland, Kearny	Feb. 19, 1906	Harold G. Bush
1135	Mutual Benefit, Kearny	June 17, 1895	William T. Wilkinson
1136	Parkway, Kearny	July 3, 1915	Samuel Marshall
1137	Schuyler, Kearny	Sept. 3, 1924	Joseph Abromaitis
1138	Vim, Kearny	Mar. 7, 1924	Herman Farina
1139	~~West Hudson, Kearny~~	Mar. 24, 1906	John Hewitt
1140	~~Bergenwood, North Bergen Twp.~~	Mar. 25. 1922	George W. Buckens
1141	Greenmount, North Bergen Twp.	Feb. 25, 1927	Harry Barber
1142	North Bergen, North Bergen Twp.	Jan. 15, 1914	Arthur O. Smith
1143	Victory, North Bergen Twp.	June 2, 1922	Frank R. Austin
1144	Wetherbee Park, North Bergen Twp.	Mar. 17, 1922	John F. McGlew, Jr.
1145	Woodcliff on Hudson, North Bergen Twp.	Jan. 18, 1922	Harry J. H. Ruhle
1146	Secaucus, Secaucus	June 2, 1915	Jacob Schmitt
1147	Bergenline, Union City	Mar. 23, 1922	James Montagne
1148	Community, Union City	Sept. 22, 1917	Theodore Steinberg
1149	Conservative, Union City	Mar. 24, 1917	*James M. DeRiso
1150	Courtlandt, Union City	June 8, 1914	Charles A. Mohn
1151	Dispatch, Union City	June 19, 1922	Robert M. Souvay
1152	Eldorado, Union City	Sept. 18, 1924	Samuel Atkins
1153	Greater City, Union City	Sept. 29, 1914	Daniel Bermes
1154	Hamilton, Union City	Mar. 26, 1915	Albert Kerr
1155	~~Herald, Union City~~	Aug. 3. 1922	Alfred Canova
1156	~~Highpoint, Union City~~	Jan. 4, 1922	William Schlemm
1157	North River, Union City	Jan. 23, 1925	Ralph Bernhardt
1158	~~Palisade, Union City~~	Mar. 31, 1891	Gustav Dopslaff
1159	Sentinel, Union City	June 24, 1922	James Roe
1160	Town of Union, Union City	Oct. 6, 1888	Fred G. Loeffler
1161	Tyler Park, Union City	Nov. 24, 1922	Clarence J. Rieman
1162	Union Hill, Union City	Jan. 31, 1923	Emile W. Grauert
1163	Weehawken, Union City	Aug. 20, 1907	Adolph G. Tonn
1164	West Hoboken, Union City	April 19, 1910	George G. Raymond
1165	West Shore, Union City	Feb. 10. 1923	Benjamin B. Zimmermann
1166	Fidelity, Weehawken	July 30, 1913	Arthur H. Strickland
1167	Bluestone, West New York	Oct. 18, 1922	Charles Daume
1168	Kismet, West New York	Nov. 17, 1922	Charles Jacknowitz
1169	New City, West New York	Sept. 20. 1923	Joseph Leer
1170	Reliant, West New York	June 21, 1923	William Boss
1171	West New York, West New York	Feb. 5, 1912	Theodore Schaefer

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
John H. Cooper	W. Frederick Law	12 Clinnton Ave., Arlington, N. J.	1131
Anthony E. Casale	Frank J. Johnson	526 Elm St., Kearny, N. J.	1132
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	1133
Arthur B. Archibold	Albin R. Hafstrom	20 Stewart Ave., Arlington, N. J.	1134
William J. Kelly	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1135
A. B. Archibold	Edward C. Davey	208 Highland Ave., Kearny, N. J.	1136
George Matulewich	Adolph Kaczynski	302 Lafayette St., Newark, N. J.	1137
A. E. Casale & F. G. Masini	Peter A. Verdicchio	427 Davis Ave., Kearny, N. J.	1138
James W. Gillespie	~~Thomas J. Thompson~~	30 Pavonia Ave., Arlington, N. J.	1139
John E. Dippel	~~George Grote~~	715 38th St., North Bergen, N. J.	1140
Nicholas Schloeder	Victor Anderson	1082 5th Ave., North Bergen, N. J.	1141
William F. Burke	Charles J. Morris	5159 Boulevard, North Bergen, N. J.	1142
Percy G. Britt	Edwin H. Pape	933 Danielson St., North Bergen, N. J.	1143
Percy G. Britt	Patrick A. Brady	5379 Boulevard, North Bergen, N. J.	1144
Dippel, Davis & Stewart	A. C. Volckmann	424 33d St., Woodcliff, N. J.	1145
Besson & Pellet	Val. D. Boulanger	1151 Paterson Plank Road, Secaucus, N. J.	1146
Frank J. Rinaldi	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	1147
Isador Haber	Adolph Schlesinger	708 Bergenline Ave., Union City, N. J.	1148
Otto Venino, Jr.	Fred Ortel	529 41st St., Union City, N. J.	1149
Frederick E. Bauer	William S. Davidson	137 Summit Ave., Union City, N. J.	1150
Isaacs & Gunther	George Stukhart	141 Summit Ave., Union City, N. J.	1151
Charles H. Stenberg	Henry Bender	540 44th St., Union City, N. J.	1152
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	34 Beucler Place, Bergenfield, N. J.	1153
John N. Platoff	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	1154
I. George Koven	~~Leonard J. Seiler, Jr.~~	94 Paterson Plank Road, Union City, N. J.	1155
William F. Burke	~~John Maus~~	218 Oak St., Weehawken, N. J.	1156
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1157
Frederick K. Hopkins	~~John E. Davis~~	349 New York Ave., Union City, N. J.	1158
Samuel Spingarn	Robert S. Renner	988 Bergenline Ave., Union City, N. J.	1159
S. D. Smyth & C. W. Kappes	Frederick C. Hansen	Woodcliff, N. J.	1160
A. Michael Lepore	George S. Lepore	547 Bergenline Ave., Union City, N. J.	1161
John Warren	E. Robert Grauert	415 36th St., Union City, N. J.	1162
William G. Hille	John Koelin	657 Bergenline Ave., Union City, N. J.	1163
Frederick K. Hopkins	Haig Simsarian	128 Shippen St., Weehawken, N. J.	1164
Mannetti & Echentille	Jacob Levine	988 Bergenline Ave., Union City, N. J.	1165
Edward Hollander	Charles F. Koster	400 Warwick Ave., West Englewood, N. J.	1166
Francis A. Castellano	Gustav Boniface	441 16th St., West New York, N. J.	1167
Emil Klein	William V. Quillin	623 Bergenline Ave., West New York, N. J.	1168
Mitchell Cahn	Otto A. Thie	105 Westover Place, West New York, N. J.	1169
Louis Eisenstein	Edgar V. Parchment	417 33d St., Woodcliff, N. J.	1170
Anthony J. Armore	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	1171

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Hudson County—Con.								
1131	Citizens	$845,800	$7,000	$12,755	$413	$19,722	$5,638	$938	$892,266
1132	Elm	856,640	16,200	22,404	15,247	.....	1,606	407	912,264
1133	Kearny Heights	174,840	.....	1,260	276	.....	62	200	176,638
1134	Midland	187,600	.....	7,225	9,722	.....	1,626	65	206.238
1135	Mutual Benefit	526,080	.....	3,600	2,235	600	1,111	450	534,076
1136	Parkway	225,720	.....	.....	1,398	.....	1,032	176	228,326
1137	Schuyler	40,000	.....	250	1,338	.....	248	14	41.850
1138	Vim	166,100	.....	5,780	3,554	.....	2,470	588	178,492
1139	West Hudson	605,760	.....	13,020	74	7,000	3,338	726	629,918
1140	Bergenwood	164,600	.....	18,735	15,173	.....	3,082	225	201,815
1141	Greenmount	34,600	.....	874	44	.....	.....	400	35,918
1142	North Bergen	276,000	.....	6,105	78,085	.....	1,293	.....	361.483
1143	Victory	255,800	8,400	11,375	1,916	.....	1,290	568	279,349
1144	Wetherbee Park	61,500	.....	6,129	5,381	4,076	1,383	.....	78,469
1145	Woodcliff-on-Hudson	132,800	132,800	3,940	8,910	.....	1,848	28,923	309,221
1146	Secaucus	227,000	10,500	.....	16,222	.....	1,733	445	255,900
1147	Bergenline	253,400	5,400	28,890	15,424	.....	2,961	319	306,394
1148	Community	327,500	.....	36,255	2,364	.....	2,136	446	368,701
1149	Conservative	583,000	66,850	19,608	7,980	.....	1,054	586	679,078
1150	Courtlandt	793,000	3,000	18,175	2,004	3,307	4,900	430	824,816
1151	Dispatch	375,400	.....	.....	12,017	.....	3,801	724	391,942
1152	Eldorado	151,800	21,000	5,689	8,087	.....	14,838	887	202,301
1153	Greater City	538,600	73,000	36,290	3,150	7,432	5,477	300	664,249
1154	Hamilton	1,048,470	.....	102,700	7,071	55,198	11,042	1,071	1,225,552
1155	Herald	58,600	5,000	4,049	802	.....	956	536	69,943
1156	Highpoint	288,200	84,100	19,225	1,917	22,085	5,336	651	421,514
1157	North River	84,800	.....	3,800	8,573	.....	698	378	98,249
1158	Palisade	2,568,100	318,700	154,772	25,386	174,222	51,302	5,801	3,298,283
1159	Sentinel	213,000	.....	8,340	3,620	.....	2.197	.....	227,157
1160	Town of Union	1,338,700	250,600	75,525	44,063	44,800	27,308	800	1,781,796
1161	Tyler Park	104,000	.....	2,530	2,745	.....	2,827	150	112,252
1162	Union Hill	227,600	.....	.....	4,521	6,980	203	256	239,560
1163	Weehawken	931,900	.....	37,050	11,851	.....	17,526	100	998,427
1164	West Hoboken	640,800	84,000	45,301	17,316	.....	2,111	.....	789,528
1165	West Shore	247,200	45,400	24,015	1,396	.....	4,202	326	322,539
1166	Fidelity	1,067,400	78,600	65,795	11,635	7,576	10,251	800	1,242.057
1167	Bluestone	248,800	3,600	30,870	1,526	9,891	5,943	218	300,848
1168	Kismet	324,800	.....	38,084	3,526	37,600	13,973	935	418,918
1169	New City	119,200	.....	3,400	4,809	.....	2,210	120	129,739
1170	Reliant	267,000	52,200	20,033	3,377	9,228	5,159	609	357,606
1171	West New York	646,000	.....	37,790	2,669	.....	22,012	780	709.251
	Totals	99,208,050	$5,384,456	$4,117,964	$1,851,421	$1,667,644	$1,190,081	$436,926	113,856,542

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$651,970	.....	.....	$39,800	$1,333	.....	$478	$8,600	.....	$8	$190,077	1131
338,208	$235,610	$3,640	148,200	1,489	.....	1,233	43,773	$65,000	.....	75,111	1132
136,389	.....	.....	10,800	140	.....	95	500	10,500	.....	18,214	1133
161,895	.....	.....	.....	16	.....	163	3,915	.....	.....	40,249	1134
369,096	.....	.....	.....	.....	.....	177	12,711	43,400	154	108,538	1135
171,054	.....	.....	6,200	484	.....	154	.....	1,200	.....	49,224	1136
36,369	.....	.....	.....	20	.....	65	.....	.....	.....	5,396	1137
110,274	.....	.....	23,200	741	.....	118	.....	26,000	82	18,077	1138
450,354	.....	.....	27,240	.....	.....	236	.....	32,500	.....	119,588	1139
164,959	.....	.....	.....	177	.....	1,133	3,400	.....	5	32,141	1140
28,038	.....	.....	.....	.....	.....	.....	.....	7,000	.....	880	1141
288,905	.....	.....	.....	.....	.....	434	.....	.....	10	72,134	1142
221,196	.....	.....	1,000	1,665	.....	985	1,500	11,500	204	41,299	1143
62,808	.....	.....	.....	.....	.....	205	.....	.....	.....	15,456	1144
223,914	.....	.....	.....	.....	.....	869	.....	32,500	40	51,898	1145
175,520	.....	.....	35,200	1,516	.....	648	232	.....	70	42,714	1146
209,712	.....	.....	.....	1,450	.....	974	.....	47,500	686	46,072	1147
220,653	.....	.....	7,400	1,390	.....	1,388	2,200	66,000	757	68,913	1148
480,654	.....	.....	.....	24	.....	643	.....	50,000	22	147,735	1149
521,490	.....	.....	28,200	2,018	.....	4,760	.....	132,300	716	135,332	1150
334,812	.....	.....	.....	255	.....	1,601	.....	.....	47	55,227	1151
131,964	.....	.....	.....	1,079	.....	588	21,630	27,500	464	19,076	1152
492,402	.....	.....	1,000	123	.....	601	.....	17,000	319	152,804	1153
850,344	.....	.....	.....	1,584	.....	1,289	.....	118,700	1,889	251,746	1154
46,140	.....	.....	6,000	1,450	.....	155	.....	8,500	.....	7,698	1155
288,128	.....	.....	.....	881	.....	553	1,000	59,000	5	71,947	1156
88,674	.....	.....	.....	186	.....	337	.....	.....	.....	9,052	1157
2,209,236	.....	.....	.....	7,331	.....	7,519	5,100	350,000	3,616	717,481	1158
167,916	.....	.....	.....	1,702	.....	1,263	.....	20,500	.....	35,776	1159
1,372,584	.....	.....	.....	.....	.....	.....	.....	.....	.....	409,212	1160
72,688	.....	.....	.....	7,774	.....	614	.....	17,000	80	14,096	1161
158,115	.....	.....	.....	.....	.....	15	.....	52,000	496	28,934	1162
697,164	.....	.....	.....	.....	.....	1,114	.....	73,000	.....	227,149	1163
561,720	.....	.....	7,000	139	.....	1,583	.....	60,000	.....	159,086	1164
228,234	.....	.....	6,000	550	.....	1,043	.....	44,000	471	42,241	1165
797,376	.....	.....	57,600	2,201	.....	4,633	.....	196,200	1,024	183,023	1166
207,477	.....	.....	.....	2,210	.....	943	.....	44,000	62	46,156	1167
266,625	.....	.....	28,200	236	.....	733	3,000	66,000	593	53,531	1168
96,882	.....	.....	.....	2,088	.....	720	.....	12,000	28	18,021	1169
243,867	.....	.....	1,200	5,523	.....	2,354	.....	70,000	73	34,589	1170
491,559	.....	.....	.....	1,878	.....	3,679	7,575	90,000	997	113,563	1171
$77,267,930	$290,320	$3,640	$6,282,460	$243,629	$4,691	$263,455	$702,566	$7,719,878	$818,537	$20,259,436	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1131	Citizens	11,176	1,223	.....	.....	.....	.....	199	14
1132	Elm	12,963	1,189	1,772	241	134	134	741	132
1133	Kearny Heights	4,999	575	.....	.....	.....	.....	45	17
1134	Midland	2,741	356	.....	.....	.....	.....	.....	.....
1135	Mutual Benefit	4,903	532	.....	.....	.....	.....	.....	.....
1136	Parkway	3,207	361	.....	.....	.....	.....	31	4
1137	Schuyler	894	144	.....	.....	.....	.....	.....	.....
1138	Vim	3,403	301	.....	.....	.....	.....	116	13
1139	West Hudson	7,095	812	.....	.....	.....	.....	113	21
1140	Bergenwood	4,390	388	.....	.....	.....	.....	.....	.....
1141	Greenmount	1,734	153	.....	.....	.....	.....	.....	.....
1142	North Bergen	4,564	589	.....	.....	.....	.....	.....	.....
1143	Victory	4,955	587	.....	.....	.....	.....	5	1
1144	Wetherbee Park	1,115	144	.....	.....	.....	.....	.....	.....
1145	Woodcliff on Hudson	4,087	451	.....	.....	.....	.....	.....	.....
1146	Secaucus	3,380	383	.....	.....	.....	.....	176	36
1147	Bergenline	4,436	589	.....	.....	.....	.....	.....	.....
1148	Community	5,539	432	.....	.....	.....	.....	37	3
1149	Conservative	8,711	892	.....	.....	.....	.....	.....	.....
1150	Courtlandt	9,174	964	.....	.....	.....	.....	141	11
1151	Dispatch	7,191	690	.....	.....	.....	.....	.....	.....
1152	Eldorado	4,087	333	.....	.....	.....	.....	.....	.....
1153	Greater City	8,551	533	.....	.....	.....	.....	5	1
1154	Hamilton	15,411	823	.....	.....	.....	.....	.....	.....
1155	Herald	1,119	105	.....	.....	.....	.....	30	2
1156	Highpoint	4,886	449	.....	.....	.....	.....	.....	.....
1157	North River	2,747	265	.....	.....	.....	.....	.....	.....
1158	Palisade	36,928	3,612	.....	.....	.....	.....	.....	.....
1159	Sentinel	3,729	359	.....	.....	.....	.....	.....	.....
1160	Town of Union	21,415	1,971	.....	.....	.....	.....	.....	.....
1161	Tyler Park	2,053	260	.....	.....	.....	.....	.....	.....
1162	Union Hill	5,394	357	.....	.....	.....	.....	.....	.....
1163	Weehawken	11,776	1,341	.....	.....	.....	.....	.....	.....
1164	West Hoboken	10,704	1,075	.....	.....	.....	.....	35	6
1165	West Shore	6,617	693	.....	.....	.....	.....	30	4
1166	Fidelity	14,611	1,319	.....	.....	.....	.....	288	24
1167	Bluestone	4,752	422	.....	.....	.....	.....	.....	.....
1168	Kismet	6,470	564	.....	.....	.....	.....	141	29
1169	New City	2,076	194	.....	.....	.....	.....	.....	.....
1170	Reliant	6,009	768	.....	.....	.....	.....	6	1
1171	West New York	7,061	801	.....	.....	.....	.....	.....	.....
		1,441,823	132,171	2,319	297	134	134	31,551	3,939

MEMBERSHIP 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	
11,375	224	1,013	S.	$1.00 m.	$200	6	$3.00 a	.....	1131
15,610	214	1,482	S.	1.00 m.	200	6	.05 b	.....	1132
5,044	35	557	S.	1.00 m.	240	6	3.50 a	$1.00 a	1133
2,741	73	283	S.	1.00 m.	200	6	3.00 a	.....	1134
4,903	140	392	S.	1.00 m.	240	5	4.00 a	4.00 a	1135
3,238	40	325	S.	1.00 m.	200 & 240	6	4.00 a	.....	1136
894	17	127	S.	1.00 m.	200	6	3.00 a	.....	1137
3,519	50	264	S.	1.00 m.	200	6	.04 b	.....	1138
7,208	206	627	S.	1.00 m.	240	6	6.00 a	6.00 a	1139
4,390	53	335	S.	1.00 m.	200	4½ & 6	.25 b	.....	1140
1,734	14	139	O. P.	.....	200	6	.416 b	.....	1141
4,564	112	477	S.	1.00 m.	200	6	.....	.....	1142
4,960	93	495	S.	1.00 m.	200	6	.05 & .10 b	.....	1143
1,115	34	110	S.	1.00 m.	200	4½ & 6	.25 b	.....	1144
4,087	23	428	S.	1.00 m.	200	4½ & 6	.25 b	.....	1145
3,556	63	356	S.	1.00 m.	200	6	.01 b	.....	1146
4,436	151	438	S.	1.00 m.	200	4½ & 6	.25 b	.....	1147
5,576	84	351	S.	.70 m.	200	6	3.00 & 4.00 a	.....	1148
8,711	117	775	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	.....	1149
9,315	233	742	S.	1.00 m.	200	6	.....	.....	1150
7,191	59	631	S.	1.00 m.	200	4½ & 6	.25 b	.....	1151
4,087	29	304	S.	1.00 m.	200	6	.12½ b	.08⅓ b	1152
8,556	124	410	S.	1.00 m.	200	4½ & 6	.25 b	.....	1153
15,411	243	580	S.	1.00 m.	200	4½ & 6	.25 b	.....	1154
1,149	24	83	S.	1.00 m.	200	6	.....	.....	1155
4,886	94	355	S.	1.00 & 2.00 m.	200	4½ & 6	.50 b	.....	1156
2,747	21	244	S.	1.00 m.	200	4½ & 6	.08⅓ b	.....	1157
36,928	860	2,752	S.	1.00 m.	200	4½ & 6	.25 b	.....	1158
3,729	60	299	S.	1.00 m.	200	6	.12½ b	.....	1159
21,415	358	1,613	S.	1.00 m.	200	4½ & 6	.25 b	.....	1160
2,053	31	229	S.	1.00 m.	200	6	.12½ b	.....	1161
5,394	33	324	O. P.	.....	100	6	3.00 a	.....	1162
11,776	280	1,061	S.	1.00 m.	200	4½ & 6	.50 b	.50 b	1163
10,739	92	989	S.	1.00 m.	200	4½ & 6	.25 b	.....	1164
6,647	80	617	S.	1.00 m.	200	6	3.00 a & .12½ b	.....	1165
14,899	330	1,013	S.	1.00 m.	200	6	.....	.....	1166
4,752	78	344	S.	1.00 m.	200	4½ & 6	.25 b	.....	1167
6,611	157	436	S.	1.00 m.	200	6	3.00 a	.....	1168
2,076	33	161	S.	1.00 m.	200	6	3.00 a	.....	1169
6,015	107	662	S.	1.00 & 2.00 m.	200	6	.....	.....	1170
7,061	216	585	S.	.25 w.	200	5 & 6	.10 b	.....	1171
1,475,827	25,358	111,183							

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
	Hunterdon County		
1172	Bloomsbury, Bloomsbury	Mar. 8, 1926	Charles W. Cope
1173	Clinton Town, Clinton	April 23, 1924	Philip R. Gebhardt
1174	Flemington, Flemington	May 7, 1913	D. S. Hall
1175	Frenchtown, Frenchtown	Feb. 11, 1922	Chester A. Niece
1176	High Bridge, High Bridge	July 19, 1907	George H. Cramer
1177	Centennial, Lambertville	May 22, 1876	George W. Massey
1178	Milford, Milford	Jan. 10, 1923	C. H. Bachman
1179	Whitehouse, White House	Oct. 19, 1928	Jacob H. Dilts
	Mercer County		
1180	Nottingham, Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
1181	Citizens', Hightstown	Dec. 13, 1900	John G. Scheible
1182	Hopewell, Hopewell	Feb. 19, 1914	Joseph B. Hill
1183	Garden, Lawrence Township	Jan. 24, 1920	James E. Hullfish
1184	Pennington, Pennington	July 25, 1912	Henry L. Laning
1185	Nassau, Princeton	Mar. 17, 1924	Henry G. Duffield
1186	Princeton, Princeton	June 7, 1917	Lloyd W. Grover
1187	Capitol, Trenton	Mar. 8, 1907	Frank J. Eppele
1188	Chambersburg, Trenton	Oct. 21, 1921	John P. N. Seeger
1189	Economia, Trenton	Dec. 21, 1911	Joseph P. Bulakowski
1190	Greenwood, Trenton	May 16, 1928	Robert B. Pidcock
1191	Loyal, Trenton	Dec. 31, 1921	Benjamin M. Woodward
1192	Mutual, Trenton	Nov. 16, 1908	Alfred K. Leuckel
1193	North Trenton, Trenton	May 27, 1927	Stewart H. O'Donnell
1194	Old Borough, Trenton	May 11, 1928	Milton F. Stevenson
1195	Prospect, Trenton	Mar. 16, 1927	John S. Quimby
1196	Realtors, Trenton	Feb. 10, 1922	Charles G. Teunon
1197	Roma, Trenton	Sept. 20, 1920	L. Samuel Sica
1198	Sanhican, Trenton	Oct. 18, 1923	Fred C. Beans
1199	Stacy, Trenton	Dec. 2, 1920	Harry J. Urken
1200	St. George, Trenton	Mar. 18. 1912	Arthur F. Wildblood
1201	Trent, Trenton	Dec. 14. 1927	George L. Atkins
1202	United, Trenton	Nov. 17, 1915	C. Richard Waller
1203	Wilbur, Trenton	Feb. 2, 1923	Owen J. Prior
1204	White Horse, White Horse	Oct. 20, 1926	William C. Ehret

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	1172
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	1173
A. O. Robbins	William A. Abbott	Flemington, N. J.	1174
Harlan Besson	Russell W. Bloom	Frenchtown, N. J.	1175
Clarence Garretson	H. L. Staples	High Bridge, N. J.	1176
A. D. Anderson	Wilson G. Herstine	162 North Union St., Lambertville, N. J.	1177
Charles Malloy	Wallace Sloyer	Milford, N. J.	1178
Ryman Herr	Alvah P. Ramsey	White House, N. J.	1179
Alvin W. Sykes	Lester E. Robbins	Hamilton Square, N. J.	1180
Theodore Backes	C. Stanley Stults	Hightstown, N. J.	1181
W. P. Bainbridge	R. W. Holcombe	Hopewell, N. J.	1182
J. Albert Homan	Martin E. Carroll, Jr.	Lawrenceville, N. J.	1183
Cassel R. Ruhlman	Alvin C. Stover	Pennington, N. J.	1184
W. C. Vandewater	Edward A. Frohling	88-90 Nassau St., Princeton, N. J.	1185
Albert Wittmer, Jr.	John W. Leigh	182 Nassau St., Princeton, N. J.	1186
Geraghty & Weelans	Frank Vliet	110 Johnston Ave., Trenton, N. J.	1187
Henry M. Hartman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1188
Erwin E. Marshall	Henry S. Renk	1544 Princeton Ave., Trenton, N. J.	1189
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	1190
Norman T. Rogers	William H. Titus	50 Maple Ave., Trenton, N. J.	1191
William Abbotts, Jr.	William B. Maddock	15 Whittier Ave., Trenton, N. J.	1192
Daniel A. Spair	John Duncan	407 Parkway Ave., Trenton, N. J.	1193
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	1194
William N. Cooper	Gilbert S. Pedrick	47 Ellsworth Ave., Trenton, N. J.	1195
Charles B. Kennedy	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1196
Daniel A. Spair	Joseph J. Felcone	274 Hamilton Ave., Trenton, N. J.	1197
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1198
Forman & Levy	Samuel Levin	Glen Cairn Arms, Trenton, N. J.	1199
Joseph Lanigan	W. C. Matlack, Jr.	668 Rutherford Ave., Trenton, N. J.	1200
Frederic R. Brace	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1201
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1202
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1203
Edward E. Reilly	LeRoy C. Irons	310 White Horse Ave., Trenton, N. J.	1204

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Hunterdon County								
1172	Bloomsbury	$48,730	.....	$140	$2,734	.....	$32	$125	$51,761
1173	Clinton Town	69,000	.....	1,003	6,385	.....	982	219	77,589
1174	Flemington	268,150	$1,200	16,070	3,647	.....	135	.....	289,202
1175	Frenchtown	48,479	.....	4,219	155	.....	186	287	53,326
1176	High Bridge	247,680	.....	2,074	18,022	.....	2,837	.....	270,613
1177	Centennial	491,000	.....	.....	44,606	$13,190	3,844	3,512	556,152
1178	Milford	90,700	.....	.....	12,455	.....	45	270	103,470
1179	Whitehouse	18,000	.....	.....	573	.....	115	369	19,057
	Totals	$1,281,739	$1,200	$23,506	$88,577	$13,190	$8,176	$4,782	$1,421,170
	Mercer County								
1180	Nottingham	$6,000	.....	.....	$3,560	.....	$111	.....	$9,671
1181	Citizens'	883,600	.....	$72,332	85	.....	3,766	$50	959,833
1182	Hopewell	281,970	.....	14,230	16	.....	918	220	297,354
1183	Garden	261,200	.....	7,771	3,901	$9,645	5,042	1,111	288,670
1184	Pennington	245,275	.....	.....	268	.....	3,253	41,766	290,562
1185	Nassau	274,300	.....	.....	5,166	.....	1,353	.....	280,819
1186	Princeton	1,727,000	$16,557	.....	11,607	.....	1,300	399	1,756,863
1187	Capitol	3,164,100	25,100	160,557	66,927	128,874	46,537	2,574	3,594,669
1188	Chambersburg	300,200	.....	13,472	8,412	.....	2,566	272	324,922
1189	Economia	510,300	53,000	19,450	7,850	.....	6,415	1,905	598,920
1190	Greenwood	11,200	.....	80	1,298	.....	676	167	13,421
1191	Loyal	394,600	18,500	30,527	2,731	.....	12,498	852	459,708
1192	Mutual	1,329,670	.....	54,531	8,320	6,800	24,753	287	1,424,361
1193	North Trenton	94,300	.....	1,524	472	.....	2,308	.....	98,604
1194	Old Borough	27,700	.....	330	9,951	.....	839	8,186	47,006
1195	Prospect	58,800	.....	.....	4,713	.....	245	.....	63,758
1196	Realtors	213,600	.....	28,765	559	3,397	1,579	462	248,362
1197	Roma	523,400	.....	24,640	1,158	8,073	17,374	1,804	576,449
1198	Sanhican	76,000	.....	7,843	4,252	.....	3,367	53	91,515
1199	Stacy	700,250	7,400	156,095	11,726	12,620	9,282	3,327	900,700
1200	St. George	585,700	10,000	24,695	54	.....	4,721	200	625,370
1201	Trent	15,000	.....	45	158	.....	73	222	15,498
1202	United	1,877,800	.....	74,932	9,386	154,115	10,377	4,111	2,130,721
1203	Wilbur	209,085	.....	4,265	16,077	.....	1,970	34,992	266,389
1204	White Horse	37,500	.....	.....	4,857	.....	1,790	845	44,992
	Totals	13,808,550	$130,557	$696,084	$183,504	$323,524	$163,113	$103,805	$15,409,137

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$42,234	$3,000	.....	.....	.....	.....	$564	.....	.....	.....	$5,963	1172
68,364	.....	.....	.....	.....	.....	163	.....	.....	.....	9,062	1173
230,016	.....	.....	.....	.....	.....	45	.....	$12,600	.....	46,541	1174
44,940	.....	.....	.....	.....	.....	40	.....	600	.....	7,746	1175
218,688	.....	.....	.....	.....	.....	311	$2,333	.....	.....	49,281	1176
435,504	.....	.....	.....	$1,158	$800	414	.....	.....	$339	117,937	1177
87,708	.....	.....	.....	.....	.....	244	.....	.....	.....	15,518	1178
12,927	.....	.....	$800	.....	.....	30	1,200	3,400	.....	700	1179
$1,140,381	$3,000	.....	$800	$1,158	$800	$1,811	$3,533	$16,600	$339	$252,748	
$9,456	.....	.....	.....	.....	.....	$23	.....	.....	.....	$192	1180
698,106	.....	.....	.....	$396	.....	.....	.....	$82,160	.....	179,171	1181
225,870	.....	.....	$13,400	.....	.....	261	.....	2,875	$70	54,878	1182
182,862	$7,600	.....	13,600	.....	.....	358	.....	31,200	.....	53,050	1183
222,394	.....	.....	.....	.....	$4,000	89	$493	7,000	82	56,504	1184
243,270	.....	.....	.....	170	.....	751	.....	.....	.....	36,628	1185
1,245,348	.....	.....	.....	1,278	.....	2,937	6,200	159,600	.....	341,500	1186
2,329,834	.....	.....	487,300	2,229	.....	4,399	9,950	125,000	8,415	627,542	1187
256,293	.....	.....	8,600	86	.....	258	.....	.....	.....	59,685	1188
418,233	.....	.....	.....	.....	.....	199	.....	52,414	1,439	126,635	1189
10,608	.....	.....	.....	.....	.....	109	.....	2,500	16	188	1190
332,151	.....	.....	9,800	17	.....	550	.....	36,800	2	80,388	1191
932,611	.....	.....	92,800	186	.....	3,669	.....	92,000	459	302,636	1192
63,597	.....	.....	15,500	.....	.....	496	.....	15,300	2	3,709	1193
38,343	.....	.....	7,200	125	.....	190	.....	.....	260	888	1194
52,226	.....	.....	8,200	.....	.....	498	.....	.....	.....	2,834	1195
172,497	.....	.....	2,000	144	.....	173	.....	35,200	.....	38,348	1196
358,628	.....	.....	73,700	868	.....	841	.....	60,500	475	81,437	1197
76,428	.....	.....	1,800	.....	.....	197	.....	.....	.....	13,090	1198
629,028	.....	.....	6,000	5,324	.....	1,047	.....	80,000	.....	179,301	1199
436,006	.....	.....	30,500	682	.....	621	.....	41,000	.....	116,561	1200
13,692	.....	.....	.....	.....	.....	169	.....	1,200	.....	437	1201
1,406,408	.....	.....	96,800	.....	.....	116	.....	150,000	564	476,833	1202
229,221	.....	.....	.....	10	.....	512	.....	.....	.....	36,646	1203
35,262	.....	.....	1,600	.....	.....	163	.....	5,600	.....	2,367	1204
$10,618,372	$7,600	.....	$868,800	$11,515	$4,000	$18,626	$16,643	$980,349	$11,784	$2,871,448	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hunterdon County								
1172	Bloomsbury	1,435	180	30	2				
1173	Clinton Town	1,590	219						
1174	Flemington	3,822	275						
1175	Frenchtown	864	104						
1176	High Bridge	6,867	329						
1177	Centennial	6,474	645						
1178	Milford	1,647	205						
1179	Whitehouse	1,194	125					4	4
	Totals	23,893	2,082	30	2			4	4
	Mercer County								
1180	Nottingham	879	175						
1181	Citizens'	10,039	728						
1182	Hopewell	4,327	368					67	20
1183	Garden	4,457	297	95	12			68	12
1184	Pennington	3,634	394						
1185	Nassau	7,857	407						
1186	Princeton	20,673	1,941						
1187	Capitol	43,000	3,432					2,437	375
1188	Chambersburg	4,517	427					43	11
1189	Economia	6,875	927						
1190	Greenwood	1,115	171						
1191	Loyal	6,367	546					49	14
1192	Mutual	18,308	1,519					464	58
1193	North Trenton	3,661	425					78	12
1194	Old Borough	4,052	428					36	5
1195	Prospect	2,933	283					41	12
1196	Realtors	3,543	394					10	4
1197	Roma	7,346	760					368	41
1198	Sanhican	1,726	222					9	3
1199	Stacy	10,250	700					30	4
1200	St. George	8,180	1,472					153	38
1201	Trent	1,350	123						
1202	United	29,780	2,157					484	39
1203	Wilbur	6,204	487						
1204	White Horse	1,792	215					8	2
	Totals	212,865	18,998	95	12			4,345	650

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MEMBERSHIP 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	
1,465	24	158	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	1172
1,590	38	181	S.	1.00 m.	200	6	2.00 a	2.00 a	1173
3,822	108	167	S.	1.00 m.	200	6	.....	.....	1174
864	28	76	S.	1.00 m.	200	6	.....	.....	1175
6,867	97	232	S.	.50 m.	100	6	.....	.....	1176
6,474	251	394	S.	1.00 m.	200	6	2.45 a	.....	1177
1,647	30	175	S.	1.00 m.	200	6	.05 b	.05 b	1178
1,198	6	123	S.	1.00 m.	200	6	3.00 a	.....	1179
23,927	582	1,506							
879	3	172	S.	$1.00 m.	$200	6	$3.00 a	$3.00 a	1180
10,039	334	394	S.	1.00 m.	240	6	.....	.....	1181
4,394	120	268	S.	1.00 m.	200	6	1.00 a	.....	1182
4,620	90	231	S.	.70 m.	200	6	3.00 a	3.00 a	1183
3,634	87	307	S.	1.00 m.	200	6	1.00 a	1.00 a	1184
7,857	52	355	S.	1.00 m.	200	6	3.00 a	.....	1185
20,673	452	1,489	S.	1.00 m.	200	6	.05 b	.....	1186
45,437	1,235	2,572	S.	1.00 m.	200	6	.02½ b	.....	1187
4,560	301	137	S.	1.00 m.	200	6	2.00 a	.....	1188
6,875	360	567	S.	1.00 m.	200	6	.02½ b	.....	1189
1,115	4	167	S.	1.00 m.	200	6	.05 b	.....	1190
6,416	167	393	S.	1.00 m.	200	6	3.00 a	.....	1191
18,772	448	1,129	S.	.70 m.	200	6	.....	.....	1192
3,739	50	387	S.	1.00 m.	200	6	.02½ b	.....	1193
4,088	10	423	S.	1.00 m.	200	6	2.00 a	.....	1194
2,974	19	276	S.	1.00 m.	200	6	2.00 a	.....	1195
3,553	121	277	S.	1.00 m.	200	6	.05 b	.....	1196
7,714	182	619	O. P.	.....	200	6	.02½ b	.....	1197
1,735	54	171	S.	1.00 m.	200	6	3.00 a	.....	1198
10,280	237	467	S.	1.00 m.	200	6	2.00 a	.....	1199
8,333	318	1,192	S.	1.00 m.	200	6	.02½ b	.08 b	1200
1,350	3	120	S.	1.00 m.	200	6	2.00 a	.....	1201
30,264	660	1,536	O. P.	.....	200	6	3.00 a	3.00 a	1202
6,204	73	414	S.	1.00 m.	200	6	2.00 a	.....	1203
1,800	13	204	S.	1.00 m.	200	6	3.00 a	.....	1204
217,305	5,393	14,267							

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		
1205	Avenel, Avenel	Nov. 1, 1921	Matthew T. Smith
1206	Blazing Star, Carteret	Jan. 20, 1923	Isidore M. Weiss
1207	Carteret, Carteret	May 4, 1901	Edward J. Heil
1208	Roosevelt, Carteret	June 29, 1914	William J. Lawlor
1209	Sound View, Carteret	Dec. 11, 1924	Charles A. Conrad
1210	Tax Payers, Carteret	Oct. 18, 1927	Thomas J. Mulvihill
1211	Cranbury, Cranbury	Oct. 20, 1921	Dominicus C. Mershon
1212	Dunellen, Dunellen	April 11, 1887	Thomas P. Cady
1213	Home, Dunellen	Mar. 13, 1909	Augustus F. Todd
1214	Fairfield, Fords	Sept. 6, 1919	John Egan
1215	Highland Park, Highland Park	Dec. 14, 1908	W. Johnson Kenyon
1216	Raritan Valley, Highland Park	Jan. 10, 1925	H. Richard Segoine
1217	Jamesburg Mutual, Jamesburg	Feb. 20, 1869	W. C. Crosby
1218	Brainy Borough, Metuchen	Aug. 6, 1925	Harry T. Smith
1219	Metuchen, Metuchen	Sept. 7, 1897	Milton C. Mook
1220	Evergreen, Middlesex Borough	May 21, 1925	George W. Harris
1221	Middlesex Borough, Middlesex Borough	Oct. 20, 1914	William G. Betsch
1222	Citizens', Milltown	July 31, 1916	John Burr Herbert
1223	Milltown, Milltown	Feb. 9, 1910	Henry Kuhlthau
1224	Assurance, New Brunswick	Jan. 23, 1925	Samuel L. Levin
1225	Business Men's, New Brunswick	Mar. 1, 1916	William H. Quackenboss
1226	College Town, New Brunswick	June 17, 1922	Joseph Lefkowits
1227	County Seat, New Brunswick	Jan. 9, 1924	Julius Kahn
1228	Freedom, New Brunswick	Jan. 15, 1925	Charles Forman
1229	Helpful, New Brunswick	April 25, 1925	Wade H. Johns
1230	Homestead, New Brunswick	April 15, 1886	Ellis N. Bedford
1231	International, New Brunswick	Feb. 5, 1916	J. Burr Herbert
1232	Magyar, New Brunswick	Aug. 17, 1922	James Szabo
1233	Middlesex County, New Brunswick	June 8, 1920	John J. Morrison
1234	New Brunswick, New Brunswick	July 11, 1912	William Schlesinger
1235	Petofi, New Brunswick	Aug. 27, 1924	James A. Morrison
1236	Property Owners', New Brunswick	April 14, 1924	Frank A. Connolly
1237	Provident, New Brunswick	June 7, 1894	Otto O. Stillman
1238	Relief, New Brunswick	Dec. 12, 1923	John A. Smith
1239	Second Merchants, New Brunswick	Dec. 19, 1894	Walter Burns
1240	Second Peoples, New Brunswick	Feb. 21, 1891	Elias A. Quint
1241	Security, New Brunswick	Feb. 25, 1889	Theodore Cohn
1242	Uniform, New Brunswick	Dec. 18, 1924	Benjamin W. Erickson
1243	Welfare, New Brunswick	Mar. 12, 1920	Abraham Jelin
1244	West New Brunswick, New Brunswick	April 22, 1925	Charles E. Archbald
1245	Workingmen's, New Brunswick	Aug. 20, 1895	James J. McCloskey, Sr.
1246	Young Men's, New Brunswick	June 15, 1909	John H. Conger
1247	New Market, New Market	April 16, 1912	Charles S. Day
1248	Sincerity, North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson
1249	Citizens, Perth Amboy	Dec. 23, 1892	Ira R. Crouse
1250	East Jersey, Perth Amboy	May 11, 1922	David J. Kaufman
1251	Homesite, Perth Amboy	Mar. 21, 1925	Ralph E. Seaman
1252	Modern, Perth Amboy	June 3, 1901	Frank P. Woglom
1253	North Amboy, Perth Amboy	June 14, 1913	Matthew F. Urbanski
1254	Pacemaker, Perth Amboy	July 1, 1926	David Landesman
1255	People's, Perth Amboy	Feb. 10, 1914	Abel Hanson
1256	Perth Amboy, Perth Amboy	June 18, 1910	Albert Leon
1257	Smith Street, Perth Amboy	July 23, 1919	George F. Reynolds
1258	West Amboy, Perth Amboy	April 16, 1924	Jens M. Sorensen
1259	Westminster, Perth Amboy	May 9, 1925	Isador Greenspan

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Wilton T. Applegate	William Clyde Berry	6 Fifth Ave., Avenel, N. J.	1205
Maxwell Sosin	William J. Lawlor	45 Chrome Ave., Carteret, N. J.	1206
Francis A. Monaghan	Thomas Devereux	52 Washington Ave., Carteret, N. J.	1207
Emil Stremlau	Russell L. Miles	57 Atlantic St., Carteret, N. J.	1208
Elmer E. Brown	Fred F. Simons	545 Roosevelt Ave., Carteret, N. J.	1209
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1210
Wilton T. Applegate	Arthur L. Burroughs	Cranbury, N. J.	1211
Dolliver & Feaster	George W. Day	316 Front St., Dunellen, N. J.	1212
Fred C. Gaskill	Charles A. Coriell	Dunellen, N. J.	1213
W. A. Spencer & L. Goldberger.	George W. Wood	Fords, N. J.	1214
R. E. & A. D. Watson	John W. Zimmerman	61 Nichol Ave., New Brunswick, N. J.	1215
Fred W. DeVoe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1216
John P. Kirkpatrick	C. M. Thorne	Jamesburg, N. J.	1217
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1218
H. A. Reynolds & G. W. Litterst	Alex C. Litterst	Metuchen, N. J.	1219
R. P. F. Von Minden	Alden Wilmot	603 Washington Ave., Dunellen, N. J.	1220
John P. Cullen	L. V. Poulson	R. 1, Bound Brook, N. J.	1221
Alfred S. March	John H. Junker	315 Main St., Milltown, N. J.	1222
Fred W. De Voe	William R. Evans	539 Main St., Milltown, N. J.	1223
Charles M. Morris	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1224
Alfred S. March	Edward J. Cahill	390 George St., New Brunswick, N. J.	1225
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1226
Morris Spritzer	Charles W. Miller	108 Church St., New Brunswick, N. J.	1227
Douglas M. Hicks	F. W. Remsen, Jr.	51 Bayard St., New Brunswick, N. J.	1228
William F. McCloskey	Frederick Yahnel	14 Rictor Ave., Milltown, N. J.	1229
Charles H. Runyon	William R. Lee	153 College Ave., New Brunswick, N. J.	1230
Jabez H. Helm	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1231
Frederick Weigel	James Kosa	210 Somerset St., New Brunswick, N. J.	1232
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1233
Freeman Woodbridge	Raymond E. Grymes	26 Handy St., New Brunswick, N. J.	1234
George R. Morrison	William W. Snedeker	245 Delevan St., New Brunswick, N. J.	1235
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1236
R. E. & A. D. Watson	Charles W. Pierce	People's Bank Bldg., New Brunswick, N. J.	1237
C. Raymond Lyons	John M. Tegen	143 Albany St., New Brunswick, N. J.	1238
Frederick Weigel	Charles A. Schenck	195 Livingston Ave., New Brunswick, N. J.	1239
Jabez H. Helm	Charles E. Tindell	New Brunswick, N. J.	1240
W. E. Florance	William G. Howell	390 George St., New Brunswick, N. J.	1241
George J. Plechner	Hans M. K. Hansen	390 George St., New Brunswick, N. J.	1242
J. Milton Preger	Philip H. Bruskin	92 Church St., New Brunswick, N. J.	1243
James J. Curran	Joseph G. Baier	R. D. 6, Hamilton St. & Baier Ave., New Brunswick, N. J.	1244
Peter F. Daly	Eugene J. McLaughlin	85 Commercial St., New Brunswick, N. J.	1245
R. E. and A. D. Watson	Louis A. Meseroll	c/o New Brunswick Trust Co., New Brunswick, N. J.	1246
R. P. F. Von Minden	Howell Day	17 Edwards Ave., New Market, N. J.	1247
Glemmer Kalteissen	William H. Koch	407 Lincoln Ave., New Brunswick, N. J.	1248
Thomas L. Hanson and others	Ralph F. Conard	102 Smith St., Perth Amboy, N. J.	1249
Henry K. Golenbock	Emil A. Bacha	348 Barclay St., Perth Amboy, N. J.	1250
Jacob M. Klein	Howard Hardiman	283 Maple St., Perth Amboy, N. J.	1251
Thomas L. Hanson and others	Harry B. Afflerbach	339 State St., Perth Amboy, N. J.	1252
Andrew J. Wight	Joseph Massopust	603 Amboy Ave., Perth Amboy, N. J.	1253
Jacob S. Karkus	Emanuel S. Stern	179 South First St., Perth Amboy, N. J.	1254
C. K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1255
Leo Goldberger	Harry E. Comings	107 Smith St., Perth Amboy, N. J.	1256
John E. Toolan	Albert L. Gardner	Fords, N. J.	1257
Peter M. Clausen	Fred P. Hansen	424 Barclay St., Perth Amboy, N. J.	1258
David T. Wilentz	Morris Goldfarb	265 Madison Ave., Perth Amboy, N. J.	1259

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Middlesex County								
1205	Avenel	$51,200	.....	.....	$1,354	.....	$1,089	$293	$53,936
1206	Blazing Star	158,200	.....	$1,725	1,353	.....	3,957	150	165,385
1207	Carteret	778,600	.....	9,690	5,406	.....	2,043	1,500	797,239
1208	Roosevelt	335,637	.....	665	54	.....	754	41	337,151
1209	Sound View	94,300	.....	200	363	.....	1,801	150	96,814
1210	Tax Payers	27,000	.....	.....	813	.....	642	11	28,466
1211	Cranbury	348,600	.....	10,166	636	.....	2,567	2	361,971
1212	Dunellen	710,050	.....	4,970	148	$4,195	6,023	.....	725,386
1213	Home	414,700	.....	2,225	68	.....	3,364	.....	420,357
1214	Fairfield	479,900	.....	.....	22,076	.....	9,573	.....	511,549
1215	Highland Park	677,200	.....	.....	2,990	.....	7,020	912	688,122
1216	Raritan Valley	183,500	.....	2,000	100	.....	827	3,066	189,493
1217	Jamesburg Mutual	1,337,500	.....	15,200	38,426	8,152	11,053	248	1,410,579
1218	Brainy Borough	163,900	.....	.....	5,417	2,958	3,115	36	175,426
1219	Metuchen	1,100,300	.....	.....	18,906	2,451	10,469	5,503	1,137,629
1220	Evergreen	81,800	.....	.....	8,292	.....	226	.....	90,318
1221	Middlesex Borough	636,450	$9,475	.....	405	3,200	5,631	660	655,821
1222	Citizens'	456,000	.....	.....	2,804	5,446	520	778	465,548
1223	Milltown	918,700	.....	2,200	5,919	.....	2,156	1,396	930,371
1224	Assurance	115,700	.....	.....	203	.....	1,082	.....	116,985
1225	Business Men's	987,500	.....	.....	4,526	2,409	3,709	95,000	1,093,144
1226	College Town	392,400	.....	.....	36,104	.....	5,097	301	433,902
1227	County Seat	126,700	.....	.....	179	.....	2,010	279	129,168
1228	Freedom	82,350	.....	.....	661	.....	449	176	83,636
1229	Helpful	67,500	.....	.....	1,464	.....	2,782	217	71,963
1230	Homestead	1,502,800	.....	5,350	3,511	.....	11,097	15,904	1,538,662
1231	International	230,950	.....	50	1,379	.....	1,953	175	234,507
1232	Magyar	406,600	.....	.....	21,953	5,683	1,277	375	435,888
1233	Middlesex County	492,,100	.....	4,500	954	12,173	1,485	.....	511,212
1234	New Brunswick	460,950	.....	.....	9,970	.....	635	.....	471,555
1235	Petofi	76,850	.....	.....	1,443	.....	2,719	177	81,189
1236	Property Owners'	319,000	.....	10,648	1,036	.....	4,228	247	335,159
1237	Provident	750,350	.....	.....	10,290	.....	5,376	383	766,399
1238	Relief	258,800	.....	.....	579	.....	6,851	990	267,220
1239	Second Merchants	652,100	.....	800	14,559	.....	1,050	3,469	671,978
1240	Second Peoples	730,300	.....	700	14,788	.....	3,433	584	749,805
1241	Security	1,172,050	.....	9,300	35,567	.....	6,318	50,744	1,273,979
1242	Uniform	164,300	.....	.....	10,266	3,474	2,076	304	180,420
1243	Welfare	1,024,050	.....	58,515	19,257	.....	19,665	315	1,121,802
1244	West New Brunswick	83,800	.....	2,997	2,080	.....	964	385	90,226
1245	Workingmen's	821,300	.....	14,875	1,987	1,990	7,952	534	848,638
1246	Young Men's	562,013	.....	6,925	9,004	.....	951	1,697	580,590
1247	New Market	104,400	.....	.....	48	.....	927	40	105,415
1248	Sincerity	125,700	.....	.....	1,470	.....	1,623	325	129,118
1249	Citizens	3,716,900	.....	35,122	269,831	86,520	.....	7,466	4,115,839
1250	East Jersey	439,000	.....	17,820	25,179	9,319	22,945	297	514,560
1251	Homesite	76,000	.....	.....	277	5,549	2,019	306	84,151
1252	Modern	1,074,550	.....	13,325	11,102	58,326	.....	1,000	1,158,303
1253	North Amboy	1,128,250	.....	.....	587	23,265	9,156	.....	1,161,258
1254	Pacemaker	41,500	.....	.....	877	.....	5,384	177	47,938
1255	People's	591,150	.....	.....	6,216	.....	3,799	124	601,289
1256	Perth Amboy	1,478,050	.....	105,573	15,332	.....	20,104	446	1,619,505
1257	Smith Street	82,900	.....	.....	12,067	.....	684	.....	95,651
1258	West Amboy	85,200	.....	1,658	10,514	.....	3,223	176	100,771
1259	Westminster	327,000	.....	61,710	9,152	.....	19,445	407	417,714

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$40,608	.....	.....	.....	$3,377	.....	$60	.....	$1,000	.....	$8,891	1205
122,247	.....	.....	.....	804	.....	130	.....	16,800	.....	25,404	1206
454,005	.....	.....	$137,400	20	.....	329	.....	90,000	.....	115,485	1207
253,586	.....	.....	.....	35	.....	.....	.....	15,600	$347	67,583	1208
69,729	.....	.....	.....	.....	.....	159	.....	15,500	.....	11,426	1209
23,016	.....	.....	.....	65	.....	.....	.....	3,500	.....	1,885	1210
266,196	.....	.....	13,400	.....	.....	781	.....	21,000	.....	60,594	1211
486,546	.....	.....	.....	.....	.....	105	.....	106,975	1,013	130,747	1212
287,412	.....	.....	.....	.....	.....	252	.....	57,650	100	74,943	1213
412,377	.....	.....	18,300	.....	.....	438	.....	.....	1,304	79,130	1214
457,626	.....	.....	17,000	.....	.....	231	.....	92,000	.....	121,265	1215
139,023	.....	.....	7,000	153	.....	383	.....	23,800	368	18,766	1216
983,688	.....	.....	.....	.....	$38,900	1,222	.....	96,100	2,490	288,179	1217
151,206	.....	.....	.....	1,572	525	.....	.....	.....	.....	22,123	1218
696,516	.....	.....	104,600	.....	115,200	1,585	.....	.....	18,869	200,859	1219
73,920	.....	.....	.....	.....	.....	5	.....	.....	.....	16,393	1220
480,072	.....	.....	.....	34	.....	101	.....	16,500	.....	159,114	1221
349,917	.....	.....	1,000	524	.....	167	.....	32,500	.....	81,440	1222
566,796	.....	.....	143,600	15	.....	962	.....	58,000	.....	160,998	1223
85,491	.....	.....	.....	.....	.....	170	.....	18,300	.....	13,024	1224
849,053	.....	.....	.....	215	.....	694	.....	.....	14	243,168	1225
353,994	.....	.....	1,300	.....	.....	320	.....	.....	.....	78,288	1226
103,575	.....	.....	.....	.....	.....	400	.....	9,000	.....	16,193	1227
65,184	.....	.....	.....	.....	.....	156	.....	9,150	5	9,141	1228
60,201	.....	.....	.....	.....	.....	72	.....	3,800	.....	7,890	1229
1,240,794	.....	.....	.....	.....	.....	1,036	.....	5,000	2	291,830	1230
158,808	.....	.....	.....	33	.....	86	.....	33,000	6	42,574	1231
361,254	.....	.....	500	243	.....	275	.....	.....	.....	73,616	1232
386,043	.....	.....	1,100	.....	.....	630	.....	16,500	.....	106,939	1233
347,215	.....	.....	.....	28	.....	565	.....	20,000	.....	103,747	1234
54,783	.....	.....	.....	2,603	.....	25	.....	12,850	150	10,778	1235
264,300	.....	.....	4,300	.....	.....	867	.....	17,940	.....	47,752	1236
593,776	.....	.....	.....	.....	.....	276	.....	.....	2	172,345	1237
213,204	.....	.....	.....	405	.....	229	.....	12,000	64	41,318	1238
523,722	.....	.....	.....	.....	.....	20	.....	.....	.....	148,236	1239
566,754	.....	.....	.....	.....	.....	195	.....	.....	1,430	181,426	1240
994,909	.....	.....	.....	.....	.....	393	.....	.....	.....	278,677	1241
155,187	.....	.....	.....	10	.....	185	.....	.....	.....	25,038	1242
854,340	.....	.....	.....	481	.....	695	.....	28,000	.....	238,286	1243
68,385	.....	.....	.....	.....	.....	122	$700	11,000	182	9,837	1244
613,809	.....	.....	38,175	.....	.....	173	.....	68,000	6	128,475	1245
427,566	.....	.....	.....	59	.....	580	.....	33,000	.....	119,385	1246
73,834	.....	.....	.....	.....	.....	35	.....	15,300	160	16,086	1247
95,244	.....	.....	.....	.....	.....	548	.....	17,500	.....	15,826	1248
3,039,546	.....	.....	292,600	.....	.....	.....	.....	110,000	515	673,178	1249
416,931	.....	.....	.....	1,110	.....	1,383	.....	.....	.....	95,136	1250
67,098	.....	.....	.....	969	.....	384	.....	4,800	100	10,800	1251
746,247	.....	.....	152,250	.....	.....	.....	.....	66,000	15,000	178,806	1252
628,683	.....	.....	361,450	.....	.....	216	.....	53,950	.....	116,959	1253
32,840	.....	.....	.....	4,072	.....	80	.....	7,000	.....	3,946	1254
443,691	.....	.....	30,100	.....	.....	215	.....	19,500	605	107,178	1255
1,061,052	.....	.....	86,200	.....	.....	.....	.....	185,000	147	287,106	1256
79,473	.....	.....	1,702	417	.....	19	.....	.....	.....	14,040	1257
85,917	.....	.....	.....	235	.....	414	.....	.....	.....	14,205	1258
312,418	.....	.....	4,100	7,364	.....	922	.....	45,000	819	47,091	1259

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County								
1205	Avenel	810	64	.....	.....	.....	.....	.....	.....
1206	Blazing Star	2,580	251	.....	.....	.....	.....	.....	.....
1207	Carteret	8,292	798	.....	.....	.....	.....	687	87
1208	Roosevelt	4,376	506	.....	.....	.....	.....	.....	.....
1209	Sound View	1,773	176	.....	.....	.....	.....	.....	.....
1210	Tax Payers	1,212	141	.....	.....	.....	.....	.....	.....
1211	Cranbury	5,528	455	.....	.....	.....	.....	67	12
1212	Dunellen	7,478	695	.....	.....	.....	.....	.....	.....
1213	Home	4,926	543	.....	.....	.....	.....	.....	.....
1214	Fairfield	15,647	848	.....	.....	.....	.....	183	20
1215	Highland Park	7,978	550	.....	.....	.....	.....	85	4
1216	Raritan Valley	5,583	508	.....	.....	.....	.....	35	9
1217	Jamesburg Mutual	15,711	1,161	.....	.....	.....	.....	.....	.....
1218	Brainy Borough	4,685	467	.....	.....	.....	.....	.....	.....
1219	Metuchen	11,276	974	.....	.....	.....	.....	523	46
1220	Evergreen	2,116	193	.....	.....	.....	.....	.....	.....
1221	Middlesex Borough	8,181	597	.....	.....	.....	.....	.....	.....
1222	Citizens'	6,827	611	.....	.....	.....	.....	5	1
1223	Milltown	10,159	699	.....	.....	.....	.....	718	81
1224	Assurance	2,889	316	.....	.....	.....	.....	.....	.....
1225	Business Men's	13,111	1,093	.....	.....	.....	.....	.....	.....
1226	College Town	7,987	692	.....	.....	.....	.....	7	1
1227	County Seat	3,207	335	.....	.....	.....	.....	.....	.....
1228	Freedom	2,098	156	.....	.....	.....	.....	.....	.....
1229	Helpful	1,852	210	.....	.....	.....	.....	.....	.....
1230	Homestead	10,804	1,090	.....	.....	.....	.....	.....	.....
1231	International	2,777	308	.....	.....	.....	.....	.....	.....
1232	Magyar	8,162	873	.....	.....	.....	.....	2	1
1233	Middlesex County	6,930	695	.....	.....	.....	.....	6	1
1234	New Brunswick	5,878	574	.....	.....	.....	.....	.....	.....
1235	Petofi	1,293	177	.....	.....	.....	.....	.....	.....
1236	Property Owners'	7,737	721	.....	.....	.....	.....	22	2
1237	Provident	9,773	914	.....	.....	.....	.....	.....	.....
1238	Relief	4,499	292	.....	.....	.....	.....	.....	.....
1239	Second Merchants	7,882	779	.....	.....	.....	.....	.....	.....
1240	Second Peoples	8,732	826	.....	.....	.....	.....	.....	.....
1241	Security	15,200	1,591	.....	.....	.....	.....	.....	.....
1242	Uniform	4,024	477	.....	.....	.....	.....	.....	.....
1243	Welfare	15,366	1,112	.....	.....	.....	.....	.....	.....
1244	West New Brunswick	2,351	267	.....	.....	.....	.....	.....	.....
1245	Workingmen's	5,518	720	.....	.....	.....	.....	127	33
1246	Young Men's	7,113	771	.....	.....	.....	.....	.....	.....
1247	New Market	1,394	100	.....	.....	.....	.....	.....	.....
1248	Sincerity	2,648	341	.....	.....	.....	.....	.....	.....
1249	Citizens	95,162	5,832	.....	.....	.....	.....	2,926	379
1250	East Jersey	8,245	462	.....	.....	.....	.....	.....	.....
1251	Homesite	1,960	196	.....	.....	.....	.....	.....	.....
1252	Modern	29,464	1,415	.....	.....	.....	.....	1,523	115
1253	North Amboy	25,877	1,023	.....	.....	.....	.....	3,614	186
1254	Pacemaker	1,207	95	.....	.....	.....	.....	.....	.....
1255	People's	14,804	728	.....	.....	.....	.....	301	24
1256	Perth Amboy	23,074	1,350	.....	.....	.....	.....	431	66
1257	Smith Street	3,156	146	.....	.....	.....	.....	17	2
1258	West Amboy	2,443	208	.....	.....	.....	.....	.....	.....
1259	Westminster	9,517	337	.....	.....	.....	.....	21	3

MEMBERSHIP 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	
810	22	42	S.	$1.00 m.	$200	6	$3.00 a	.....	1205
2,580	52	199	S.	1.00 m.	200	6	3.00 a	.....	1206
8,979	264	621	S.	1.00 m.	200	6	.05 b	.....	1207
4,376	140	366	N.-S.	.25 w.	100	6	3.00 a	$3.00 a	1208
1,773	35	141	S.	1.00 m.	200	6	3.00 a	.....	1209
1,212	12	129	S.	1.00 m.	200	6	4.50 a	.....	1210
5,595	107	360	S.	1.00 m.	200	6	4.00 a	.....	1211
7,478	460	235	S.	1.00 m.	200	6	.05 b	.....	1212
4,926	169	374	S.	1.00 m.	200	6	.05 b	.....	1213
15,830	160	708	N.-S.	1.00 m.	100	6	.17 b	.....	1214
8,063	160	394	S.	1.00 m.	200	6	3.00 a	.....	1215
5,618	47	470	S.	1.00 m.	200	6	3.00 a	.....	1216
15,711	459	702	S.	1.00 m.	200	6	3.00 a	3.00 a	1217
4,685	35	432	S.	1.00 m.	200	6	4.00 a	.....	1218
11,799	364	656	S.	1.00 m.	200	6	4.00 a	.....	1219
2,116	26	167	S.	1.00 m.	200	6	8.00 & 10.00 a	.....	1220
8,181	208	389	S.	1.00 m.	200	6	8.50 a & .05 b	.....	1221
6,832	109	503	S.	1.00 m.	200	6	.05 b	.....	1222
10,877	220	560	S.	1.00 m.	200	6	.05 b	.....	1223
2,889	35	281	S.	1.00 m.	200	6	3.00 a	.....	1224
13,111	216	877	S.	1.00 m.	200	6	3.00 a	3.00 a	1225
7,994	77	616	S.	1.00 m.	200	6	3.00 a	.....	1226
3,207	39	296	S.	1.00 m.	200	6	3.00 a	.....	1227
2,098	19	137	S.	1.00 m.	200	6	3.00 a	.....	1228
1,852	22	188	S.	1.00 m.	200	6	3.00 a	.....	1229
10,804	343	747	S.	2.00 m.	300	4	.17 b	.....	1230
2,777	75	233	S.	1.00 m.	200	6	3.00 a	.....	1231
8,164	113	761	S.	1.00 m.	200	6	3.00 a	.....	1232
6,936	175	521	S.	1.00 m.	200	6	3.00 a	.....	1233
5,878	154	420	S.	1.00 m.	200	6	3.00 a	3.00 a	1234
1,293	29	148	S.	1.00 m.	200	6	3.00 a	.....	1235
7,759	87	636	S.	1.00 m.	200	6	3.00 a	.....	1236
9,773	167	747	S.	1.00 m.	200	6	3.00 a	.....	1237
4,499	44	248	S.	1.00 m.	200	6	3.00 a	.....	1238
7,882	208	571	S.	1.00 m.	200	6	3.00 a	3.00 a	1239
8,732	233	593	S.	1.00 m.	200	6	.08 b	.08 b	1240
15,200	329	1,262	S.	1.00 m.	200	6	.05 b	.05 b	1241
4,024	56	421	S.	1.00 m.	200	6	3.00 a	.....	1242
15,366	247	865	S.	1.00 m.	200	6	3.00 a	.....	1243
2,351	41	226	S.	1.00 m.	200	6	3.00 a	.50 a	1244
5,645	277	476	S.	2.00 m.	300	5	3.00 a	3.00 a	1245
7,113	203	568	S.	1.00 m.	200	6	3.00 a	.....	1246
1,394	43	57	S.	1.00 m.	200	6	.05 b	.....	1247
2,648	38	303	S.	1.00 m.	200	6	3.00 a	.....	1248
98,088	1,034	5,177	O. P.	.....	100	5½	.20 b	.....	1249
8,245	99	363	S.	1.00 m.	200	6	.16 b	.....	1250
1,960	24	172	S.	1.00 m.	200	6	.08⅓ b	.....	1251
30,987	523	1,007	O. P.	.....	100	6	.15 b	.15 b	1252
29,491	309	900	N.-S.	1.00 m.	100	5	.20 b	.....	1253
1,207	13	82	S.	1.00 m.	200	6	.16⅔ b	.....	1254
15,105	150	602	S.	.10 & .25 w.	100	5¼	.21 b	.....	1255
23,505	412	1,004	N.-S.	1.00 m.	200	6	.16 b	.....	1256
3,173	28	120	N.-S.	.50 & 1.00 m.	100	6	.15 b	.....	1257
2,443	31	177	S.	1.00 m.	200	6	.16⅔ b	.....	1258
9,538	60	280	S.	1.00 m.	200	6	.16 b	.16 b	1259

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Middlesex County—Continued		
1260	Plainsboro, Plainsboro	July 12, 1921	H. W. Jeffers
1261	Port Reading, Port Reading	May 25, 1910	William Brown
1262	Clara Barton, Raritan Township	April 17, 1926	William Gross
1263	Piscatawaytown, Raritan Township	Sept. 11, 1920	C. Parker Runyon
1264	Home Extension, Sayreville	Oct. 18, 1923	William J. Betzler
1265	Investors and Owners, South Amboy	June 18, 1920	J. Arthur Applegate
1266	Star, South Amboy	Jan. 22, 1889	R. C. Stephenson
1267	South Plainfield, South Plainfield	Feb. 14, 1913	Harry J. Manning
1268	Providers, South River	Sept. 29, 1923	Robert F. Fountain
1269	Pulawski, South River	Nov. 6, 1916	Vincent F. Kaczorowski
1270	South River, South River	Feb. 29, 1892	John Dailey
1271	Workingmen's, South River	Oct. 28, 1915	Walter Sennhauser
1272	Colonia, Woodbridge	Jan. 14, 1921	John B. Tiffany
1273	Norwood, Woodbridge	June 25, 1923	A. Albright, 3d
1274	Woodbridge, Woodbridge	Mar. 29, 1910	Maurice P. Dunigan
	Monmouth County		
1275	Allentown, Allentown	Mar. 17, 1920	James H. Graham
1276	Asbury Park, Asbury Park	Feb. 11, 1874	John Hulshart
1277	Bradley, Asbury Park	Oct. 28, 1922	Isaac Berger
1278	Home, Asbury Park	Jan. 5, 1910	M. L. Bauman
1279	Reserve, Asbury Park	May 5, 1927	Lee W. Berry
1280	Shore, Asbury Park	Oct. 30, 1919	Thomas H. Pratt
1281	Atlantic Highlands, Atlantic Highlands	Nov. 12, 1887	Lewis S. Sculthorp
1282	Shark River, Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny
1283	Belmar, Belmar	July 7, 1891	William J. Sterner
1284	Wall, Belmar	Feb. 10, 1928	William E. Hefter
1285	Jersey Coast, Bradley Beach	Mar. 24, 1924	Paul Broome
1286	Seaview, Bradley Beach	July 11, 1927	Jacob H. Greenbaum
1287	Eatontown and Oceanport, Eatontown	July 29, 1910	H. W. Conrow
1288	Englishtown, Englishtown	April 14, 1926	Henry W. Herbert
1289	Farmingdale, Farmingdale	June 9, 1916	Edward Imlay
1290	Freehold Mutual, Freehold	June 24, 1869	Peter F. Runyon
1291	Stability, Freehold	May 3, 1923	Julius E. Dittmar
1292	Highlands, Highlands	July 6, 1909	George W. Hardy
1293	Keansburg, Keansburg	July 2, 1912	Edward T. Compton
1294	Sage, Keyport	April 4, 1927	James Rollo
1295	Second Keyport, Keyport	Nov. 18, 1880	Harvey S. Bedle
1296	Borough, Keyport & Matawan	Oct. 16, 1919	*D. E. Mahoney
1297	Leonardo, Leonardo	May 14, 1928	George P. Williams
1298	Long Branch, Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1299	Monmouth County, Long Branch	Feb. 28, 1919	Martin McCue
1300	Proper, Long Branch	Mar. 1, 1924	Frank Antonides
1301	Third Avenue, Long Branch	Nov. 18, 1924	Samuel Rothstein
1302	Manasquan, Manasquan	May 6, 1874	Vincent T. Miller
1303	Mutual Aid, Manasquan	Dec. 20, 1923	Howard N. Folk
1304	Liberal, Matawan	Feb. 13, 1920	Henry L. Zucker
1305	Matawan, Matawan	May 21, 1907	William L. Van Brunt
1306	Neptune, Neptune Township	Nov. 20, 1915	Nathan J. Taylor
1307	Union Beach, Raritan Township	Feb. 11, 1924	George H. Jones
1308	Citizens, Red Bank	April 19, 1915	Frank McMahon
1309	Friends, Red Bank	April 15, 1926	J. D. Otterson, Jr.
1310	Mainstay, Red Bank	Sept. 29, 1923	Fred D. Wikoff
1311	Red Bank, Red Bank	Mar. 22, 1887	Henry Campbell
1312	Sea Bright-Rumson, Sea Bright	Nov. 21, 1921	J. Elwood Harvey
1313	Spring Lake, Spring Lake	April 3, 1923	Fred F. Schock
1314	Shadow Lawn, West Long Branch	Dec. 13, 1927	Harry G. Van Note

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. V. B. Wicoff	Mary W. Shields	Plainsboro, N. J.	1260
Thomas Brown	Edwin W. Casey	108 Washington Ave., Carteret, N. J.	1261
Esther Beckhoff	Martin J. O'Hara	Fords, N. J.	1262
Edmund A. Hayes	W. R. Drake	Stelton, N. J.	1263
Joseph T. Karcher	Frederick J. Shafnacker	Sayreville, N. J.	1264
John A. Coan	J. Lee Larew	Main St., South Amboy, N. J.	1265
John A. Coan	John J. Delaney	147 Broadway, South Amboy, N. J.	1266
McDonaugh & McDonaugh	Peter J. Miller	Bank Bldg., South Plainfield, N. J.	1267
J. Randolph Appleby, Jr.	Wilbur A. Bryan	South River, N. J.	1268
J. Randolph Appleby, Jr.	Martin S. Duschock	South River, N. J.	1269
George L. Burton	John R. Petrie	30 Main St., South River, N. J.	1270
George L. Burton	William C. Horner	Darrow St., South River, N. J.	1271
Henry St. C. Lavin	James J. McNeely	Colonia, N. J.	1272
James S. Wight	John T. Tetley	580 Alden St., Woodbridge, N. J.	1273
J. H. Thayer Martin	Carl R. Chase	514 Tisdall Place, Woodbridge, N. J.	1274
James S. Turp	Gordon D. Frazee	Allentown, N. J.	1275
Durand, Ivins & Carton	Harry A. Watson	Asbury Park & Ocean Grove Bank, Asbury Park, N. J.	1276
Tumen & Tumen	Charles M. Baker	710 Bangs Ave., Asbury Park, N. J.	1277
J. Otto Rhome	William A. Berry	936 Monroe Ave., Asbury Park, N. J.	1278
J. Everett Newman	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1279
W. Taylor	J. G. Knipshild	Asbury Park, N. J.	1280
Charles R. Snyder	Henry C. Van Note	33 First Ave., Atlantic Highlands, N. J.	1281
Samuel Y. Hampton	Ernest E. Messler	Avon-by-the-Sea, N. J.	1282
Arthur M. Birdsall	Neil H. Miller	704 Tenth Ave., Belmar, N. J.	1283
Gilbert H. Van Note	Lawrence D. Edwards	405 Philadelphia Boulevard, Sea Girt, N. J.	1284
Joseph R. Megill	Raymond F. Johnson	Bradley Beach, N. J.	1285
Henry K. Golenbock	Morris H. Isenstadt	Electric Bldg., Asbury Park, N. J.	1286
Howard S. Higginson	Benjamin Van Keuren	Eatontown, N. J.	1287
Harold C. McDermott	Norman Forman	Englishtown, N. J.	1288
H. H. Wainright	E. O. Murphy	Farmingdale, N. J.	1289
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1290
Max Finegold	A. Rulon Applegate	West Main St., Freehold, N. J.	1291
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1292
Howard W. Roberts	Harold D. Willett	Main St., Belford, N. J.	1293
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1294
	George W. Brown	Keyport, N. J.	1295
Ackerson & Van Buskirk	Horace S. Burrowes	Keyport, N. J.	1296
Irving W. Teeple	James A. Grodeska	Leonardo, N. J.	1297
Benjamin P. Morris	Helen S. Covert	186 Broadway, Long Branch, N. J.	1298
T. Raymond Bazley	E. E. Lacour	220 Broadway, Long Branch, N. J.	1299
Leo J. Warwick	Samuel B. Zartman	579 Broadway, Long Branch, N. J.	1300
Giordano & Golden	George Jacobson	374 Sairs Ave., Long Branch, N. J.	1301
Benjamin B. Pearce	Ralph D. Bush	129 Main St., Manasquan, N. J.	1302
H. H. Wainright	Harold P. Collins	Manasquan, N. J.	1303
Jacob R. Lefferts	Forman R. Thompson	Matawan, N. J.	1304
Jacob R. Lefferts	William G. Bedle	Matawan, N. J.	1305
Richard W. Stout	Jacob G. Campbell	227 Spier Ave., Allenhurst, N. J.	1306
Ackerson & Van Buskirk	Ernest Bade	Keyport, N. J.	1307
John S. Applegate	A. Alvin Whiting	Red Bank, N. J.	1308
Quinn, Parsons & Doremus	Edgar N. McClees	Broad St., Red Bank, N. J.	1309
Warren H. Smock	William V. Smith	c/o 2nd Nat. Bk. & Tr. Co., Red Bank, N. J.	1
Howard S. Higginson	Louis S. Conover	12 Broad St., Red Bank, N. J.	
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	
Gilbert H. Van Note	Frank Durand	Spring Lake, N. J.	
Maurice A. Potter	Chester Bowman	West Long Branch, N. J.	

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Middlesex County—Con.								
1260	Plainsboro	$146,800	.....	$2,547	$16,512	$15,098	$2,538	$14,588	$198,083
1261	Port Reading	346,000	.....	14,960	7,538	.....	4,716	33,040	406,254
1262	Clara Barton	78,250	.....	6,130	1,645	.....	2,142	159	88,326
1263	Piscataway town	342,400	.....	.....	5,977	18,164	6,151	2,337	375,029
1264	Home Extension	126,950	.....	.....	4,273	.....	1,098	500	132,821
1265	Investors and Owners	514,510	.....	.....	2,228	.....	6,644	370	523,752
1266	Star	853,600	.....	.....	644	.....	15,516	3,329	873,089
1267	South Plainfield	93,800	.....	300	2,920	.....	1,246	270	98,536
1268	Providers	566,100	.....	.....	6,923	.....	2,614	.....	575,637
1269	Pulawski	312,300	.....	.....	177	.....	1,502	225	314,204
1270	South River	1,628,750	.....	.....	1,688	5,922	9,769	2,164	1,648,293
1271	Workingmen's	639,400	.....	3,350	2,842	.....	6,161	648	652,401
1272	Colonia	140,800	.....	3,693	3,859	.....	1,545	579	150,476
1273	Norwood	32,600	.....	5,286	28	.....	3,151	25	41,090
1274	Woodbridge	354,500	.....	7,210	1,204	.....	8,965	29,225	401,104
	Totals	35,881,360	$9,475	$442,385	$738,400	$274,294	$329,056	$285,225	$37,960,195
	Monmouth County								
1275	Allentown	$268,500	$3,000	$12,817	$15,257	.....	$1,474	$956	$302,004
1276	Asbury Park	7,230,100	35,000	240,200	42,861	$32,776	53,552	39,434	7,673,923
1277	Bradley	648,850	.....	76,795	988	.....	5,414	1,728	733,775
1278	Home	3,864,500	.....	212,037	30,860	.....	19,200	3,969	4,130,566
1279	Reserve	116,200	.....	.....	2,663	.....	1,215	272	120,350
1280	Shore	1,189,450	.....	.....	35,168	3,341	13,333	1,780	1,243,072
1281	Atlantic Highlands	3,553,716	1,797	2,100	10,776	137,324	63,839	5,324	3,774,876
1282	Shark River	67,600	.....	.....	2,865	.....	2,179	248	72,892
1283	Belmar	1,631,700	.....	41,800	3,194	30,880	3,501	3,977	1,715,052
1284	Wall	11,200	.....	.....	1,939	.....	1,127	604	14,870
1285	Jersey Coast	245,250	.....	2,400	8,371	.....	3,764	875	260,660
1286	Seaview	33,800	.....	594	6,169	.....	3,360	211	44,134
1287	Eatontown and Oceanport	211,650	.....	.....	6,806	.....	2,161	419	221,036
1288	Englishtown	91,600	.....	.....	545	.....	491	.....	92,636
1289	Farmingdale	593,100	.....	.....	10,793	.....	3,668	.....	607,561
1290	Freehold Mutual	1,124,400	46,900	.....	36,808	.....	8,211	69,582	1,285,901
1291	Stability	466,600	.....	.....	4,896	.....	3,338	317	475,151
1292	Highlands	348,220	.....	.....	2,449	11,374	8,300	2,863	373,206
1293	Keansburg	394,330	.....	.....	14,541	7,500	6,572	34	422,977
1294	Sage	19,800	.....	.....	771	.....	332	.....	20,903
1295	Second Keyport	874,150	.....	5,750	23,641	.....	1,916	9,934	915,391
1296	Borough	486,750	.....	.....	6,017	.....	5,747	829	499,343
1297	Leonardo	12,600	.....	.....	2,289	.....	275	2	15,166
1298	Long Branch	2,360,450	.....	131,654	2,278	8,710	18,470	2,710	2,524,272
1299	Monmouth County	867,400	.....	.....	46,684	.....	4,827	800	919,711
1300	Proper	163,750	.....	4,625	586	.....	1,540	1,177	171,678
1301	Third Avenue	362,900	.....	10,180	8,954	.....	3,240	1,739	387,013
1302	Manasquan	1,308,650	.....	72,260	1,611	.....	24,725	851	1,408,097
1303	Mutual Aid	277,050	.....	2,700	2,561	.....	4,357	31	286,699
1304	Liberal	277,150	.....	.....	3,275	.....	1,045	100	281,570
1305	Matawan	253,900	.....	3,600	11,120	4,600	3,577	315	277,112
1306	Neptune	1,853,550	.....	13,560	9,248	34,610	29,427	3,858	1,944,253
1307	Union Beach	55,950	.....	.....	864	.....	4,708	497	62,019
1308	Citizens	1,695,350	.....	.....	87,240	2,150	7,434	130	1,792,304
1309	Friends'	173,500	.....	400	1,040	.....	2,577	117	177,634
1310	Mainstay	673,800	.....	.....	61	.....	4,431	991	679,283
1311	Red Bank	2,217,200	.....	3,000	10,866	7,600	13,107	2,052	2,253,825
1312	Sea Bright-Rumson	234,100	.....	.....	258	.....	5,602	125	240,085
1313	Spring Lake	400,200	.....	8,095	10,353	.....	7,207	460	426,315
1314	Shadow Lawn	64,000	.....	.....	1,350	.....	2,456	128	67,934
	Totals	36,722,966	$86,697	$844,567	$469,016	$280,865	$351,699	$159,439	$38,915,249

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$159,693	.....	.....	.....	$1,264	.....	$187	.....	.....	.....	$36,939	1260
316,338	.....	.....	.....	46	.....	373	.....	.....	$70	89,427	1261
64,161	.....	.....	$4,000	1,812	.....	1,160	.....	$9,500	70	7,623	1262
256,188	.....	.....	1,000	.....	.....	220	.....	39,000	10,390	68,231	1263
104,106	.....	.....	.....	.....	.....	319	.....	12,000	.....	16,396	1264
395,316	.....	.....	.....	3,066	.....	639	.....	11,300	295	113,136	1265
595,470	.....	.....	13,600	1,246	$18,901	218	.....	112,000	.....	131,654	1266
65,175	.....	.....	2,000	2,147	.....	51	.....	13,200	.....	15,963	1267
486,606	.....	.....	.....	.....	.....	356	.....	.....	.....	88,675	1268
249,955	.....	.....	4,600	.....	.....	60	.....	6,700	10	52,879	1269
1,303,356	.....	.....	.....	.....	.....	835	.....	.....	.....	344,102	1270
470,016	.....	.....	.....	.....	.....	455	.....	56,000	.....	125,930	1271
95,944	.....	.....	.....	1,522	.....	246	.....	23,500	3,223	26,041	1272
24,501	.....	.....	.....	3,850	.....	112	.....	7,500	223	4,904	1273
310,890	.....	.....	.....	1,681	.....	394	.....	.....	381	87,758	1274
$27,637,522	.....	.....	$1,441,277	$41,477	$173,526	$24,915	$700	$1,759,215	$58,360	$6,823,203	
$224,867	$1,080	.....	$25,300	.....	.....	$2,006	.....	.....	$23	$48,728	1275
5,159,886	.....	.....	751,500	$1,344	$2,300	10,897	.....	$125,000	1,131	1,621,865	1276
529,117	.....	.....	.....	4,188	.....	644	.....	72,000	279	127,547	1277
2,825,814	.....	.....	.....	686	165,200	7,437	$12,200	276,605	4,534	838,090	1278
77,954	25,100	.....	4,100	.....	.....	619	.....	.....	8	12,569	1279
936,291	.....	.....	.....	1,065	.....	2,013	.....	.....	.....	303,703	1280
2,283,420	.....	.....	287,100	.....	399,000	5,875	5,200	70,000	7,178	717,103	1281
57,539	.....	.....	2,000	571	.....	295	.....	4,000	109	8,378	1282
1,161,468	.....	.....	.....	.....	114,500	558	.....	98,300	.....	340,226	1283
12,596	.....	.....	.....	.....	.....	131	.....	2,000	1	142	1284
142,765	.....	.....	67,500	.....	.....	696	.....	18,700	.....	30,999	1285
33,228	.....	.....	.....	1,615	.....	130	.....	6,000	150	3,011	1286
145,548	.....	.....	30,800	.....	.....	225	4,200	.....	.....	40,263	1287
51,930	.....	.....	22,900	.....	.....	90	3,000	8,000	.....	6,716	1288
462,304	.....	.....	.....	.....	.....	1,224	3,500	10,000	155	130,378	1289
999,804	.....	.....	.....	36	.....	469	.....	.....	.....	285,592	1290
383,328	.....	.....	.....	566	.....	957	.....	17,000	.....	73,300	1291
195,936	.....	.....	79,100	922	3,907	479	2,842	28,000	21	61,999	1292
284,016	.....	.....	54,900	62	.....	1,180	.....	208	7	82,604	1293
17,558	.....	.....	1,900	.....	.....	101	.....	.....	14	1,330	1294
676,284	.....	.....	.....	.....	1,658	899	.....	32,515	976	203,059	1295
339,889	.....	.....	75,200	1,180	.....	1,928	4,800	15,000	457	60,889	1296
10,556	.....	.....	4,200	.....	.....	170	.....	.....	.....	240	1297
1,805,244	.....	.....	161,500	.....	.....	4,437	.....	20,000	.....	533,091	1298
717,182	.....	.....	.....	.....	.....	1,579	.....	.....	.....	200,950	1299
134,865	.....	.....	.....	.....	.....	830	.....	14,000	24	21,959	1300
206,921	10,900	.....	57,300	3,442	.....	3,139	12,950	49,000	.....	43,361	1301
1,004,168	.....	.....	.....	195	9,000	2,041	.....	77,300	.....	315,393	1302
207,560	.....	.....	.....	.....	.....	449	.....	35,000	.....	43,690	1303
213,675	.....	.....	.....	.....	.....	322	2,000	14,200	.....	51,373	1304
182,328	.....	.....	47,100	.....	.....	279	970	.....	62	46,373	1305
1,006,795	.....	.....	465,900	143	.....	2,948	.....	37,000	91	431,376	1306
41,562	.....	.....	.....	13	.....	106	89	9,000	100	11,149	1307
1,328,993	.....	.....	.....	10	98,700	7,682	7,783	.....	.....	349,136	1308
153,810	.....	.....	2,000	.....	.....	1,146	.....	5,000	.....	15,678	1309
543,714	.....	.....	.....	.....	.....	1,851	.....	30,500	183	103,035	1310
1,808,094	.....	.....	.....	.....	.....	4,131	.....	.....	.....	441,600	13
141,198	.....	.....	39,400	217	.....	446	.....	20,000	20	38,804	1
352,026	.....	.....	.....	.....	.....	215	.....	.....	.....	74,074	
48,537	2,300	.....	.....	.....	.....	233	.....	12,700	45	4,11	
$26,908,770	$39,380	.....	$2,179,700	$16,255	$794,265	$70,857	$59,534	$1,107,028	$15,568	$7,723,	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County—Continued								
1260	Plainsboro	2,600	265						
1261	Port Reading	5,143	444						
1262	Clara Barton	2,450	218						
1263	Piscataway town	5,300	628					20	3
1264	Home Extension	2,797	475			59	24	5	1
1265	Investors and Owners	8,709	788						
1266	Star	7,142	617					68	9
1267	South Plainfield	1,366	187					10	1
1268	Providers	11,533	1,009						
1269	Pulawski	5,498	702					4,600	1
1270	South River	21,900	1,992						
1271	Workingmen's	7,871	908						
1272	Colonia	1,828	163						
1273	Norwood	804	67						
1274	Woodbridge	4,781	437						
	Totals	588,994	46,359			59	24	16,003	1,088
	Monmouth County								
1275	Allentown	4,889	455	10	1			127	22
1276	Asbury Park	87,185	4,690					3,758	486
1277	Bradley	11,601	629						
1278	Home	49,353	3,143						
1279	Reserve	4,180	375	251	60			20	6
1280	Shore	14,357	1,053						
1281	Atlantic Highlands	41,098	3,420					1,436	387
1282	Shark River	1,663	211					2	2
1283	Belmar	19,418	1,351						
1284	Wall	1,747	150						
1285	Jersey Coast	4,109	500					337	53
1286	Seaview	1,858	201						
1287	Eatontown and Oceanport	2,299	200					154	27
1288	Englishtown	1,915	235					115	15
1289	Farmingdale	7,920	678						
1290	Freehold Mutual	14,715	1,157						
1291	Stability	9,024	1,317						
1292	Highlands	3,685	511					396	45
1293	Keansburg	4,863	642					275	34
1294	Sage	1,322	109					10	2
1295	Second Keyport	9,807	1,456						
1296	Borough	11,543	928					752	87
1297	Leonardo	1,105	184					21	4
1298	Long Branch	30,859	2,113					808	119
1299	Monmouth County	11,611	1,377						
1300	Proper	3,995	425						
1301	Third Avenue	6,964	595	109	20			287	40
1302	Manasquan	14,888	1,022						
1303	Mutual Aid	4,419	352						
1304	Liberal	3,929	410						
1305	Matawan	3,121	405					236	27
1306	Neptune	22,591	1,915					2,330	324
1307	Union Beach	944	136						
1308	Citizens	24,623	1,719						
1309	Friends'	6,910	607					10	2
1310	Mainstay	13,577	847						
1311	Red Bank	30,787	2,350						
1312	Sea Bright-Rumson	3,029	356					197	39
1313	Spring Lake	8,625	504						
1314	Shadow Lawn	2,816	356	23	12				
	Totals	503,344	39,084	393	93			11,271	1,721

MEMBERSHIP 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	
2,600	47	218	S.	$1.00 m.	$200	6	$3.00 a	.....	1260
5,143	164	280	S.	1.00 m.	200	6	5.00 a	.....	1261
2,470	26	195	S.	1.00 m.	200	6	.08⅓ b	.....	1262
5,305	156	473	S.	1.00 m.	200	6	.10 b	.....	1263
2,856	50	449	S.	1.00 m.	200	6	3.00 a	.....	1264
8,709	153	635	S.	1.00 m.	200	6	5.00 a	.....	1265
7,210	276	350	S.	1.00 m.	200	6	3.00 a	$3.00 a	1266
1,376	52	136	S.	1.00 m.	200	6	3.00 a	.....	1267
11,533	154	855	S.	1.00 m.	200	6	3.00 a	.....	1268
10,098	101	602	S.	1.00 m.	200	6	3.00 a	.....	1269
21,900	574	1,418	S.	1.00 m.	200	6	3.00 a	.....	1270
7,871	255	653	S.	1.00 m.	200	6	3.00 a	3.00 a	1271
1,828	55	108	S.	1.00 m.	200	6	4.00 a	1.00 a	1272
804	20	47	S.	1.00 m.	200	6	5.00 a	1.00 a	1273
4,781	144	293	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1274
605,056	11,229	36,242							
5,026	120	358	S.	$1.00 m.	$200	6	$3.00 a	.....	1275
90,943	1,127	4,049	S.	1.00 m.	200	6	3.00 & 5.00 a	$2.00 a	1276
11,601	164	465	S.	1.00 m.	200	6	5.00 a	2.00 a	1277
49,353	1,027	2,116	S.	1.00 m.	200	6	3.00 & 5.00 a	2.00 a	1278
4,451	30	411	S.	1.00 m.	200	6	5.00 a	.....	1279
14,357	288	765	S.	1.00 m.	200	6	5.00 a	.....	1280
42,534	1,753	2,054	S.	1.00 m.	200	6	2.70 a	1.25 a	1281
1,665	18	195	S.	1.00 m.	200	6	5.00 a	.....	1282
19,418	482	869	S.	1.00 m.	200	6	5.00 a	.....	1283
1,747	5	145	S.	.70 m.	200	6	4.00 a	1.00 a	1284
4,446	75	478	S.	1.00 m.	200	6	5.00 a	.....	1285
1,858	16	185	S.	1.00 m.	200	6	5.00 a	2.00 a	1286
2,453	82	145	S.	1.00 m.	200	6	3.00 a	.....	1287
2,030	25	225	S.	1.00 m.	200	6	3.00 a	.....	1288
7,920	231	447	S.	1.00 m.	200	6	4.00 a	.....	1289
14,715	387	770	S.	1.00 m.	200	6	3.00 a	.....	1290
9,024	171	1,146	S.	1.00 m.	200	6	3.00 a	3.00 a	1291
4,081	211	345	S.	1.00 m.	200	6	6.00 a	.....	1292
5,138	206	470	S.	1.00 m.	200	6	4.00 a	.....	1293
1,332	9	102	S.	.70 m.	200	6	4.00 a & .04⅓ b	.....	1294
9,807	499	957	S.	1.00 m.	200	6	.....	.....	1295
12,295	238	777	S.	.50 & 1.00 m.	100	6	.04⅓ b	.....	1296
1,126	8	180	S.	1.00 m.	200	6	3.00 a	.....	1297
31,667	687	1,545	S.	1.00 m.	200	6	4.00 a	.....	1298
11,611	257	1,120	S.	1.00 m.	200	6	4.00 a	.....	1299
3,995	52	373	S.	1.00 m.	200	6	5.00 a	.....	1300
7,360	105	550	S.	1.00 m.	200	6	5.00 a	.....	1301
14,888	404	618	S.	1.00 m.	200	6	3.00 a	.....	1302
4,419	76	276	S.	1.00 m.	200	6	3.00 a	.....	1303
3,929	99	311	S.	1.00 m.	200	6	.....	.....	1304
3,357	139	293	S.	1.00 m.	200	6	.....	.....	1305
24,921	1,634	605	S.	.70 m.	200	6	5.00 a	5.00 a	1306
944	55	81	S.	1.00 m.	200	6	8.37 a	.....	1307
24,623	374	1,345	S.	1.00 m.	200	6	3.00 a	.....	1308
6,920	50	559	S.	1.00 m.	200	6	3.00 a	.....	1309
13,577	137	710	S.	1.00 m.	200	6	3.00 a	.....	1310
30,787	564	1,786	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1311
3,226	91	304	S.	1.00 m.	200	6	5.00 a	.....	1312
8,625	96	408	S.	1.00 m.	200	6	5.00 a	.....	13
2,839	24	344	S.	1.00 m.	200	6	4.00 a	1.00 a	1
515,008	12,016	28,882							

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		
1315	Boonton, Boonton	May 3, 1889	Edwin A. Fisher
1316	Homeric, Boonton	June 27, 1923	William A. Phelan
1317	Ogden, Boonton	June 12, 1923	Herbert S. Hitchcock
1318	Butler and Bloomingdale, Butler	Mar. 27, 1906	George J. Fritz
1319	Chatham, Chatham	Feb. 6, 1908	George S. Pollard
1320	Indian Rock, Chatham	May 20. 1927	William W. Kirk
1321	Denville, Denville	May 14, 1928	C. Winfield Hall
1322	Dover, Dover	Oct. 19, 1887	Peter C. Buck
1323	Randolph, Dover	Mar. 14, 1923	John F. Shupe
1324	Lake Hopatcong, Landing	Aug. 6, 1925	Richard D. Voorhis
1325	Lincoln Park, Lincoln Park	Jan. 12, 1923	William Cuff
1326	James, Madison	Nov. 9, 1922	C. B. Morris
1327	Madison, Madison	June 3, 1907	Charles Benjamin
1328	Millington, Millington	Oct. 10, 1911	Robert B. Cornish
1329	Hanover, Morris Plains	Aug. 4, 1913	Victor A. Wiss
1330	Morris County, Morristown	Sept. 24, 1921	David F. Barkman
1331	Morristown, Morristown	Aug. 13, 1886	Eugene S. Burke
1332	Springbrook, Morristown	Oct. 9, 1923	C. Franklin Wilson
1333	Mountain Lakes, Mountain Lakes	Nov. 30, 1920	Cornelius Ironmonger
1334	Long Hill, Myersville	Jan. 10, 1921	Raymond A. Alland
1335	Musconetcong, Netcong	Sept. 11, 1893	*A. A. King
1336	Pacanack, Pequannock	Dec. 18, 1926	Charles S. Orben
1337	Pompton Plains, Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1338	Denrock, Rockaway	April 8, 1925	Joseph H. Jackson
1339	Rockaway, Rockaway	Feb. 26, 1902	Harry R. Watson
1340	Tri-County, Stirling	Mar. 2, 1925	William J. Wigg
1341	Towaco, Towaco	Aug. 22, 1912	Fred Van Duyne
1342	Wharton, Wharton	Mar. 9, 1928	Floyd Castner
	Ocean County		
1343	Bay Shore, Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1344	Bay Head, Bay Head	April 19, 1924	Frank Ferry, Jr.
1345	Long Beach, Beach Haven	Sept. 18, 1911	William L. Butler
1346	Lakewood, Lakewood	Jan. 8, 1906	W. H. Jayne
1347	Ocean County, Lakewood	Sept. 3, 1921	George W. Lawrence
1348	New Egypt, New Egypt	Mar. 22, 1920	William T. Nash
1349	Metedeconk, Point Pleasant	July 18, 1927	Zach P. Johnson
1350	Point Pleasant, Point Pleasant Beach	Feb. 11, 1902	Freeman Stines
1351	Surf, Seaside Heights	Nov. 10, 1923	James H. Livezly
1352	Seaside Park, Seaside Park	Sept. 4, 1919	Charles W. Mathis
1353	Beach, Surf City	July 19, 1922	David G. Conrad
1354	Dover Mutual, Toms River	June 17, 1881	David C. Brewer
1355	Toms River, Toms River	April 3, 1923	James R. Hensler
1356	Mutual Benefit, Tuckerton	Mar. 28, 1874	W. I. Smith

* Acting President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Nelson C. Doland	George W. Blanchard	318 William St., Boonton, N. J.	1315
Eugene F. Hillery	Joseph F. Carey	502 Church St., Boonton, N. J.	1316
James V. Beam	Albert P. Smith	714 Main St., Boonton, N. J.	1317
McCue & McCue	Walter F. Smith	Butler, N. J.	1318
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1319
Howard F. Kirk	Ralph D. Ward	126 Main St., Chatham, N. J.	1320
Francis S. Stickle	Samuel R. Van Orden, Jr.	Denville, N. J.	1321
U. G. Davenport	Lyman M. Smith	33 E. Blackwell St., Dover, N. J.	1322
Samuel C. Meyerson	Edward F. Doyle	Dover, N. J.	1323
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1324
Edward A. Walsh	Foster Anderson	Lincoln Park, N. J.	1325
Howard F. Barrett	Ralph H. Parker	22 Green Ave., Madison, N. J.	1326
Henry G. Pilch	Roy F. Genung	31 Maple Ave., Madison, N. J.	1327
Gilbert M. Cornish	Ernest H. Ammermann	1 Highland Ave., Bernardsville, N. J.	1328
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1329
Herman M. Cone	David B. Hill	20 Colonial Road, Morristown, N. J.	1330
Henry F. Dempsey	Lewis D. Kay	26 South St., Morristown, N. J.	1331
Leon E. Cone	Harry R. Shupe	37 Ridgedale Ave., Morristown, N. J.	1332
James V. Beam	Harry Hartwell	Mountain Lakes, N. J.	1333
David F. Barkman	Harry J. Riedel, Jr.	Valley Road, Gillette, N. J.	1334
Elmer King	W. E. Harbourt	Netcong, N. J.	1335
Theodore D. Gottlieb	Frank Schack	Pequannock, N. J.	1336
James V. Beam	Robert J. Stell	Pompton Plains, N. J.	1337
Francis S. Stickle	Harold S. Matthews	Rockaway, N. J.	1338
E. Bertram Mott	George E. Fisher	Rockaway, N. J.	1339
Martin R. O'Keefe	John H. Ananson	Stirling, N. J.	1340
Philip R. Van Duyne	Alfred Hill	Towaco, N. J.	1341
C. Stanley Smith	Wilbur L. Cregar	Wharton, N. J.	1342
Harold L. Brinley	LeRoy B. Frazee	Barnegat, N. J.	1343
Harry E. Newman	Fred W. Applegate	520 Lake Ave., Bay Head, N. J.	1344
Howard Ewart	J. Willits Berry	Beach Haven, N. J.	1345
W. H. Jayne, Jr.	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	1346
W. D. McCloskey	Dewitt B. Matthews	121 Fifth St., Lakewood, N. J.	1347
John Meirs	Frank Palmer	New Egypt, N. J.	1348
Howard Ewart	John A. Dorsett	West Point Pleasant, N. J.	1349
Frederic S. Wack	James W. Pearce	Point Pleasant Beach, N. J.	1350
Harry E. Newman	O. H. Eberhard	Seaside Heights, N. J.	1351
Frederick S. Wack	J. A. Penrose	Seaside Park, N. J.	1352
Howard Ewart	Richard A. Zachariae	Surf City, N. J.	1353
George C. Low	Martin Schwarz, Jr.	Toms River, N. J.	1354
Howard Ewart	Owen E. Pomeroy	Toms River, N. J.	1355
	Joseph H. Brown	Tuckerton, N. J.	1356

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	Total Assets and Liabilities
	Morris County								
1315	Boonton	$1,184,405	$17,850	$71,573	$10,158	$32,543	$3,520	$3,513	$1,323,562
1316	Homeric	196,800	.....	13,400	1,686	.....	2,452	368	214,706
1317	Ogden	303,800	.....	17,259	90	.....	587	150	321,886
1318	Butler and Bloomingdale	481,500	.....	3,640	1,589	.....	1,278	225	488,232
1319	Chatham	626,100	.....	10,555	2,132	.....	1,101	100	639,988
1320	Indian Rock	69,500	.....	.....	6,433	.....	1,092	128	77,153
1321	Denville	14,200	.....	150	248	.....	169	.....	14,767
1322	Dover	2,313,413	.....	40,217	99,413	72,590	32,290	13,428	2,571,351
1323	Randolph	573,750	.....	14,898	6,835	.....	2,842	3,323	601,648
1324	Lake Hopatcong	87,600	.....	1,195	3,273	.....	834	200	93,102
1325	Lincoln Park	154,000	.....	8,390	672	.....	682	174	163,918
1326	James	316,000	.....	10,490	10	.....	1,923	5,476	333,899
1327	Madison	1,449,650	.....	43,516	5,854	.....	15,765	683	1,515,468
1328	Millington	685,900	.....	23,605	13,853	.....	1,889	307	725,554
1329	Hanover	373,600	.....	3,675	918	2,889	6,615	45	387,742
1330	Morris County	726,300	.....	.....	23,585	.....	13,277	204	763,366
1331	Morristown	1,275,350	15,350	48,320	43,466	.....	22,248	1,043	1,405,777
1332	Springbrook	151,600	.....	8,425	2,932	3,954	4,863	90	171,864
1333	Mountain Lakes	547,550	14,700	46,900	8,617	.....	6,359	2,597	626,723
1334	Long Hill	56,800	.....	1,904	1,852	.....	1,421	586	62,563
1335	Musconetcong	755,425	.....	19,363	6,618	.....	6,268	1,874	789,548
1336	Pacanack	35,300	.....	2,450	1,098	3,728	158	133	42,867
1337	Pompton Plains	349,200	.....	10,795	3,676	3,139	1,784	274	368,868
1338	Denrock	359,750	.....	5,649	7,409	.....	1,971	.....	374,779
1339	Rockaway	709,515	985	10,530	2,635	11,000	3,818	615	739,098
1340	Tri-County	67,400	.....	1,728	787	.....	445	55	70,415
1341	Towaco	353,500	6,100	11,325	825	6,965	1,925	513	381,153
1242	Wharton	14,700	.....	.....	2,315	.....	160	300	17,475
	Totals	14,232,608	$54,985	$429,952	$258,979	$136,808	$137,736	$36,404	$15,287,472
	Ocean County								
1343	Bay Shore	$323,850	.....	$7,422	$16,739	.....	$3,972	$183	$352,166
1344	Bay Head	114,600	.....	.....	1,584	.....	2,006	.....	118,190
1345	Long Beach	276,880	.....	7,343	4,453	.....	4,839	288	293,803
1346	Lakewood	897,996	.....	1,320	61,672	.....	9,333	3,205	973,526
1347	Ocean County	382,100	.....	8,715	867	$4,169	5,128	300	401,279
1348	New Egypt	143,650	.....	4,650	4,332	.....	1,375	.....	154,007
1349	Metedeconk	19,200	.....	900	1,053	.....	539	450	22,142
1350	Point Pleasant	954,120	.....	6,600	9,695	48	18,337	882	989,682
1351	Surf	157,250	.....	14,405	6,951	.....	2,670	.....	181,276
1352	Seaside Park	80,000	.....	1,300	4,071	.....	3,982	150	89,503
1353	Beach	38,400	.....	1,980	709	.....	424	100	41,613
1354	Dover Mutual	1,576,700	.....	173,460	14,212	.....	12,409	1,377	1,778,158
1355	Toms River	126,900	.....	500	1,897	.....	1,548	111	130,856
1356	Mutual Benefit	254,663	$1,800	100	24,774	.....	2,878	2,223	286,438
	Totals	$5,346,209	$1,800	$228,695	$153,009	$4,217	$69,440	$9,269	$5,812,639

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for: Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$882,188	.....	.....	$329,750	.....	.....	$14	$2,175	.....	.....	$109,435	1315
147,660	.....	.....	33,675	.....	.....	21	250	$5,500	$54	27,546	1316
230,493	.....	.....	17,725	$3	.....	160	10,510	14,500	.....	48,495	1317
333,627	.....	.....	86,450	.....	.....	.....	5,790	25,995	.....	36,370	1318
449,215	.....	.....	30,000	.....	.....	821	12,674	37,000	.....	110,278	1319
63,945	.....	.....	7,800	268	.....	449	700	.....	.....	3,991	1320
10,345	.....	.....	.....	118	.....	136	3,500	.....	.....	668	1321
2,034,312	.....	.....	.....	84	.....	2,127	11,695	.....	84	523,049	1322
505,176	.....	.....	.....	945	.....	248	4,334	.....	.....	99,945	1323
63,672	.....	.....	.....	.....	.....	223	10,400	10,300	.....	8,507	1324
112,752	.....	.....	4,500	.....	.....	525	.....	20,500	9	25,632	1325
221,781	.....	.....	9,450	13	.....	1,111	3,200	53,800	.....	44,544	1326
957,550	.....	.....	223,150	1,431	.....	3,061	.....	80,000	.....	250,276	1327
533,460	.....	.....	26,300	.....	.....	898	.....	15,000	230	149,666	1328
290,884	.....	.....	.....	1,391	.....	500	9,436	16,000	.....	69,531	1329
601,911	.....	.....	3,000	1,687	.....	1,367	.....	.....	.....	155,401	1330
1,005,576	.....	.....	.....	7,922	.....	1,890	.....	155,000	.....	235,389	1331
127,431	.....	.....	.....	.....	.....	447	.....	20,000	433	23,553	1332
430,128	.....	.....	800	1,452	.....	1,553	.....	80,000	398	112,392	1333
44,628	.....	.....	1,600	1,757	.....	239	.....	3,000	70	11,269	1334
616,332	.....	.....	.....	.....	.....	111	.....	10,000	28	163,077	1335
30,003	.....	.....	.....	333	.....	67	500	8,500	6	3,458	1336
283,960	.....	.....	600	440	.....	380	6,215	9,300	.....	67,973	1337
259,602	$2,650	.....	11,100	288	.....	1,268	5,676	54,500	842	38,853	1338
496,026	.....	.....	79,700	.....	.....	1,806	5,700	20,000	89	135,777	1339
49,464	.....	.....	4,000	179	.....	163	.....	11,100	3	5,506	1340
270,549	.....	.....	22,700	.....	.....	153	550	11,900	.....	75,301	1341
15,264	.....	.....	.....	.....	.....	55	1,000	.....	.....	1,156	1342
$11,067,934	$2,650	.....	$892,300	$18,311	.....	$19,793	$94,305	$661,895	$2,246	$2,528,038	
$278,190	.....	.....	.....	$253	.....	$227	.....	.....	.....	$71,452	1343
92,238	.....	.....	.....	258	.....	406	$764	$7,600	$579	16,345	1344
173,115	.....	.....	$35,000	100	.....	1,094	.....	28,950	7	55,537	1345
760,128	.....	.....	.....	456	.....	2,556	.....	.....	253	210,133	1346
269,424	.....	.....	.....	197	.....	185	2,208	52,300	10	76,955	1347
117,252	.....	.....	.....	.....	.....	71	.....	10,500	.....	26,184	1348
20,832	.....	.....	.....	.....	.....	92	.....	.....	.....	1,218	1349
720,936	.....	.....	.....	128	.....	1,930	5,750	56,000	30	204,908	1350
127,164	.....	.....	.....	.....	.....	546	.....	29,245	.....	24,321	1351
58,506	.....	.....	.....	.....	.....	211	.....	13,100	8	17,678	1352
28,711	.....	.....	.....	45	.....	474	.....	6,900	5	5,478	1353
1,227,888	.....	.....	.....	.....	$102,950	1,733	.....	105,800	3,801	335,986	1354
89,007	.....	.....	3,200	247	.....	336	.....	17,500	.....	20,566	1355
207,442	.....	.....	.....	285	13,498	408	.....	.....	707	64,098	1356
$4,170,833	.....	.....	$38,200	$1,969	$116,448	$12,313	$8,722	$327,895	$5,400	$1,130,859	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County								
1315	Boonton	8,989	716	.....	.....	.....	.....	1,319	163
1316	Homeric	3,278	359	.....	.....	.....	.....	168	27
1317	Ogden	4,953	392	.....	.....	.....	.....	89	16
1318	Butler and Bloomingdale	3,486	561	.....	.....	.....	.....	346	43
1319	Chatham	8,591	771	.....	.....	.....	.....	150	26
1320	Indian Rock	3,610	342	.....	.....	.....	.....	39	27
1321	Denville	1,085	128	.....	.....	.....	.....	.....	.....
1322	Dover	33,115	3,650	.....	.....	.....	.....	.....	.....
1323	Randolph	13,136	1,740	.....	.....	.....	.....	.....	.....
1324	Lake Hopatcong	2,078	243	.....	.....	.....	.....	.....	.....
1325	Lincoln Park	2,623	193	.....	.....	.....	.....	23	1
1326	James	5,144	350	.....	.....	.....	.....	47	9
1327	Madison	18,607	1,137	.....	.....	.....	.....	1,116	87
1328	Millington	9,476	666	.....	.....	.....	.....	132	29
1329	Hanover	5,995	463	.....	.....	.....	.....	.....	.....
1330	Morris County	11,405	849	.....	.....	.....	.....	15	2
1331	Morristown	19,998	2,204	.....	.....	.....	.....	.....	.....
1332	Springbrook	3,240	286	.....	.....	.....	.....	.....	.....
1333	Mountain Lakes	7,958	316	.....	.....	.....	.....	4	1
1334	Long Hill	799	123	.....	.....	.....	.....	8	1
1335	Musconetcong	9,892	914	.....	.....	.....	.....	.....	.....
1336	Pacanack	1,386	126	.....	.....	.....	.....	.....	.....
1337	Pompton Plains	5,602	639	.....	.....	.....	.....	3	1
1338	Denrock	9,562	959	25	4	.....	.....	56	5
1339	Rockaway	9,861	823	.....	.....	.....	.....	399	48
1340	Tri-County	1,629	202	.....	.....	.....	.....	20	2
1341	Towaco	4,498	318	.....	.....	.....	.....	121	17
1342	Wharton	1,365	178	.....	.....	.....	.....	.....	.....
	Totals	211,361	19,648	25	4	.....	.....	4,055	505
	Ocean County								
1343	Bay Shore	5,635	550	.....	.....	.....	.....	.....	.....
1344	Bay Head	2,113	242	.....	.....	.....	.....	.....	.....
1345	Long Beach	3,145	259	.....	.....	.....	.....	175	24
1346	Lakewood	12,269	716	.....	.....	.....	.....	.....	.....
1347	Ocean County	4,487	371	.....	.....	.....	.....	.....	.....
1348	New Egypt	1,956	218	.....	.....	.....	.....	.....	.....
1349	Metedeconk	1,114	110	.....	.....	.....	.....	.....	.....
1350	Point Pleasant	11,253	1,625	.....	.....	.....	.....	.....	.....
1351	Surf	2,583	355	.....	.....	.....	.....	.....	.....
1352	Seaside Park	1,099	143	.....	.....	.....	.....	.....	.....
1353	Beach	1,026	140	.....	.....	.....	.....	.....	.....
1354	Dover Mutual	19,810	1,744	.....	.....	.....	.....	.....	.....
1355	Toms River	2,050	173	.....	.....	.....	.....	16	5
1356	Mutual Benefit	6,746	763	.....	.....	.....	.....	.....	.....
		75,286	7,409	.....	.....	.....	.....	191	29

MEMBERSHIP 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	
10,308	313	566	N.-S.	.25 & .50 w. & 1.00*	$200	5⅞ & 6	.....	.....	1315
3,446	104	282	S.	1.00 m.	200	6	.....	.....	1316
5,042	75	333	S.	1.00 m.	200	6	$3.00 a	.....	1317
3,832	234	370	N.-S.	.50 w.	250	5½ & 6	.....	.....	1318
8,741	174	623	S.	1.00 m.	200	6	.01 b	$.01 b	1319
3,649	14	355	S.	1.00 m.	200	6	3.00 a	.....	1320
1,085	5	123	S.	1.00 m.	200	6	3.00 a	.....	1321
33,115	992	2,658	S.	1.00 m.	200	6	2.00 a	2.00 a	1322
13,136	200	1,540	S.	1.00 m.	200	6	2.00 a	2.00 a	1323
2,078	45	198	S.	1.00 m.	200	6	3.00 a	.....	1324
2,646	62	132	S.	1.00 m.	200	6	5.00 a	.....	1325
5,191	55	304	S.	1.00 m.	200	6	1.00 a & .02½ b	.....	1326
19,723	317	907	S.	1.00 m.	200	6	.02½ b	.....	1327
9,608	199	496	S.	1.00 m.	200	6	3.00 a	.....	1328
5,995	84	379	S.	1.00 m.	200	6	3.00 a & .01 b	.01 b	1329
11,420	208	643	S.	1.00 m.	200	6	3.00 a	3.00 a	1330
19,998	363	1,841	S.	1.00 m.	200	6	2.50 a	.....	1331
3,240	50	236	S.	1.00 m.	200	6	3.00 a	.....	1332
7,962	102	215	S.	1.00 m.	200	6	.05 b	.....	1333
807	37	87	S.	1.00 m.	200	6	3.00 a	.....	1334
9,892	337	537	S.	1.00 m.	200	6	2.00 a	.....	1335
1,386	18	108	S.	1.00 m.	200	6	4.00 a	.....	1336
5,605	110	530	S.	1.00 m.	200	6	3.50 a	3.50 a	1337
9,643	156	812	S.	1.00 m.	200	6	3.00 a	.....	1338
10,260	276	595	S.	1.00 m.	200	6	3.00 a	1.00 a	1339
1,649	31	173	S.	1.00 m.	200	6	2.50 a	.....	1340
4,619	111	224	S.	1.00 m.	200	6	3.00 a	.....	1341
1,365	4	174	S.	1.00 m.	200	6	2.00 a	.....	1342
215,441	4,716	15,441		* Semi-Monthly.					
5,635	187	363	S.	$1.00 m.	$200	6	$6.00 a	.....	1343
2,113	60	182	S.	1.00 m.	200	6	3.00 a	.....	1344
3,320	107	176	S.	1.00 m.	200	6	8.00 a	$1.00 a	1345
12,269	189	527	S.	1.00 m.	200	6	4.00 a	4.00 a	1346
4,487	126	245	S.	1.00 m.	200	6	4.00 a	.....	1347
1,956	84	134	S.	1.00 m.	200	6	.02½ b	.....	1348
1,114	11	99	S.	1.00 m.	200	6	3.00 a	.....	1349
11,253	580	1,045	S.	1.00 m.	200	6	3.00 a	.....	1350
2,583	97	258	S.	1.00 m.	200	6	.07½ b	.....	1351
1,099	50	93	S.	1.00 m.	200	6	5.00 a & .07½ b	$5a & .07½b	1352
1,026	32	108	S.	1.00 m.	200	6	8.00 a	2.00 a	1353
19,810	795	949	S.	1.00 m.	200	6	4.00 a	.....	1354
2,066	60	118	S.	1.00 m.	200	6	.06½ b	.06½ b	1355
6,746	194	569	S.	.50 m.	100	6	6.00 a	6.00 a	1356
75,477	2,572	4,866							

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		
1357	Botany, Clifton	June 11, 1928	Louis Goldberg
1358	Claverack, Clifton	Dec. 14, 1923	John M. Ward
1359	~~Clifton, Clifton~~	Mar. 31, 1909	Frank Wilkinson
1360	Florence Avenue, Clifton	Nov. 13, 1924	Patrick J. Connolly
1361	Haledon, Haledon	Jan. 19, 1920	William Turner
1362	Associated, Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1363	Hawthorne, Hawthorne	Mar. 30, 1908	Emil Roetheli
1364	~~Little Falls, Little Falls~~	Mar. 16, 1887	Joseph P. Cuffe
1365	Pequannock and Wayne, Mountain View	Aug. 29, 1921	Edward W. Sears
1366	Acquackanonk, Passaic	Dec. 4, 1916	Louis Drukker
1367	American-Hungarian, Passaic	June 13, 1922	John Rizsak
1368	Constructive, Passaic	Oct. 18, 1919	Andrew B. Hutchison
1369	Co-Ordinate, Passaic	April 4, 1927	Peter Baker
1370	Endurance, Passaic	May 8, 1922	Joseph J. Brumberg
1371	Fourth Ward, Passaic	Mar. 8, 1910	James J. Ryan
1372	Greater Passaic, Passaic	Dec. 21, 1927	Maurice Wasserlauf
1373	Hobart, Passaic	Mar. 2, 1922	J. Hosey Osborn
1374	Home, Passaic	May 27, 1895	Daniel W. Sullivan
1375	Lexington, Passaic	Feb. 19, 1926	Just Justensen
1376	Main, Passaic	Feb. 10, 1922	John J. Roegner
1377	Mutual, Passaic	April 21, 1882	William A. O'Brien
1378	Passaic, Passaic	Mar. 24, 1897	Harry Meyers
1379	Passaic Park, Passaic	April 25, 1924	Norman D. Darmstatter
1380	Peoples, Passaic	Aug. 23, 1887	Frederick J. Hardifer
1381	Polish American, Passaic	Jan. 16, 1917	Michael A. Kobylarz
1382	Pride of Jersey, Passaic	Feb. 9, 1924	Samuel Hirsch
1383	Rusky, Passaic	Nov. 16, 1922	John Miklus
1384	Union, Passaic	May 5, 1888	George S. Aldous
1385	Workingmens Home, Passaic	Jan. 26, 1904	Andrew Svetz
1386	Albion Place, Paterson	May 31, 1922	George W. Bogen
1387	American, Paterson	Sept. 22, 1892	F. F. Van Olinda
1388	Baltic, Paterson	Feb. 28, 1923	Benjamin Kalinowski
1389	Benefactor, Paterson	April 29, 1925	John J. Feeney
1390	Carlisle, Paterson	Mar. 21, 1922	Louis C. Stengel
1391	Carroll, Paterson	Mar. 24, 1923	A. L. Simon
1392	Colombo American, Paterson	Feb. 2, 1923	C. De Grado
1393	Colt, Paterson	May 26, 1921	E. R. Bainbridge
1394	Columbiad, Paterson	Oct. 6, 1925	John H. Wilkinson
1395	Cumulative, Paterson	Feb. 28, 1924	Kenneth L. Jones
1396	Defender, Paterson	Jan. 8, 1924	Harry Harris
1397	Falls City, Paterson	Oct. 19, 1923	Isidore Simon
1398	Financial, Paterson	April 6, 1923	Arthur Vandenbree
1399	Fortune, Paterson	Nov. 8, 1924	John Braun, Sr.
1400	Friendly, Paterson	May 17, 1923	Joseph Hertzberg
1401	Garret Rock, Paterson	Jan. 5, 1923	Hugo Straus
1402	Home Lovers, Paterson	Jan. 30, 1925	Henry N. Stam
1403	Italian American, Paterson	Nov. 13, 1914	Pasquale Rescigno
1404	Lakeview, Paterson	July 28, 1922	John H. Finley
1405	Lambert, Paterson	Feb. 7, 1924	Harry Hirshberg
1406	Mansion, Paterson	April 15, 1924	George Truhar
1407	Materialmen's, Paterson	Jan. 24, 1920	E. M. Rodrock
1408	Mutual Home & Savings, Paterson	Aug. 31, 1898	George E. Christie
1409	Naborhood, Paterson	May 5, 1927	Henry Polombo
1410	Northside, Paterson	July 1, 1922	Isaac Noonburg
1411	Paterson, Paterson	April 3, 1901	Victor Delling

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
John A. Celentano	Charles Puglia	47 Randolph Ave., Clifton, N. J.	1357
Theodore M. Thorburn	Harry E. Cole	116 Lincoln Ave., Clifton, N. J.	1358
George F. Schmidt	~~John Franz~~	310 Clifton Ave., Clifton, N. J.	1359
Thomas E. Duffy	Carl Hilbert	683 Main Ave., Passaic, N. J.	1360
Edgar A. DeYoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1361
Philip C. Wadsworth	Henry Wiegers	300 Lafayette Ave., Hawthorne, N. J.	1362
Gustav A. Hunziker	Adrian E. Patmos	675 Lafayette Ave., Hawthorne, N. J.	1363
Josiah Dadley	~~Albert M. Sietsema~~	14 Stevens Ave., Little Falls, N. J.	1364
Frederic Beggs	B. R. Winkler	P. O. Box 415, Mountain View, N. J.	1365
Vernet A. Arnold	John W. Numann	38 Broadway, Passaic, N. J.	1366
Casimir A. Silski	Joseph Horvath	127 Second St., Passaic, N. J.	1367
Corbin & Harty	William G. Heuser	691 Main Ave., Passaic, N. J.	1368
Robert H. Davidson	Harry M. Eckert	P. O. Box 154, Passaic, N. J.	1369
Harry Loeb	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1370
John H. McGuire	Carl Hilbert	683 Main Ave., Passaic, N. J.	1371
Manuel N. Mirsky	Isadore B. Mirsky	625 Main Ave., Passaic, N. J.	1372
Peter N. Perretti	Anthony V. Gross	179 Washington Place, Passaic, N. J.	1373
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1374
Harry R. Walker, Jr.	Frank G. Utter	39 Rutgers Place, Passaic, N. J.	1375
Edward A. Levy	Francis McGuire, Jr.	195 Spring St., Passaic, N. J.	1376
Arthur J. Sullivan	George Gelsinger	14 Gourley St., Passaic, N. J.	1377
Albert K. Condit	John Schmidt	195 Lexington Ave., Passaic, N. J.	1378
Norman E. Darmstatter	Richard Kempf	389 Terhune Ave., Passaic, N. J.	1379
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1380
Stanley J. Polack	Charles W. Froehlich	11 E. Madison Ave., Clifton, N. J.	1381
Edward A. Weiss	Joseph Rosenberg	161 Hamilton Ave., Passaic, N. J.	1382
Thomas J. Kennedy	Michael Kudla	19 Monroe St., Passaic, N. J.	1383
Hart & Vannaman	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1384
Aldon S. Patlen	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1385
George T. Anderson, Jr.	Frank C. Aldrich	74 Barclay St., Paterson, N. J.	1386
Gustav A. Hunziker	W. G. Winters	155 Ellison St., Paterson, N. J.	1387
John M. Nolan	Frank Strezeski, Sr.	119 Martin St., Paterson, N. J.	1388
Michael D. Miriello	Nicholas J. Ambrose	277 Market St., Paterson, N. J.	1389
James N. Dunn	Frank J. Hanson	155 Ellison St., Paterson, N. J.	1390
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1391
George K. Slingland	Charles A. Whiteman	7 Smith St., Paterson, N. J.	1392
Benjamin J. Spitz	Louis E. Schotz	Fabian Bldg., Paterson, N. J.	1393
Frank J. Davies	John J. Hall	144 Market St., Paterson, N. J.	1394
Joseph T. Lieblich	Jacob L. Bernstein	3 Colt St., Paterson, N. J.	1395
Josiah Dadley	David MacGregor	140 Market St., Paterson, N. J.	1396
Harris J. Westerhoff	Charles E. Malie	501 Colt Bldg., Paterson, N. J.	1397
John F. Evans	J. D. Birchenough	455 East 31st St., Paterson, N. J.	1398
Joseph T. Lieblich	Jules A. Kreger	346 East 34th St., Paterson, N. J.	1399
Herman D. Edelson	Isidore Jackson	342 12th Ave., Paterson, N. J.	1400
Morris F. Levin	Simon H. Glass	152 Market St., Paterson, N. J.	1401
Philip C. Wadsworth	John H. Leddy	5 Colt St., Paterson, N. J.	1402
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1403
Isaac A. Serven	Andrew Chambers	19 George St., Clifton, N. J.	1404
E. Robert Coven	Maurice A. Kaltz	45 Church St., Paterson, N. J.	1405
Salvatore D. Viviano	Joseph Brumale	26 Highland St., Paterson, N. J.	1406
Frank Smit	Lester A. Johnston	211 20th Ave., Paterson, N. J.	1407
William H. Young	John J. Sloate	140 Market St., Paterson, N. J.	1408
Raphael Jordan	Nicholas Ronca	72 Wayne Ave., Paterson, N. J.	1409
Peter Hofstra	Ira Struck	N. Main & Arch Sts., Paterson, N. J.	1410
Gustav A. Hunziker	William A. Merz	63 Van Houten St., Paterson, N. J.	1411

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Passaic County								
1357	Botany	$35,500	.....	$70	$1,967	.....	$1,558	$592	$39,687
1358	Claverack	268,300	.....	4,425	6,747	.....	2,387	150	282,009
1359	Clifton	277,100	.....	4,550	10,307	.....	1,407	27,000	320,364
1360	Florence Avenue	655,700	$63,500	11,890	1,849	$29,210	1,647	5,653	769,449
1361	Haledon	1,054,400	.....	16,324	6,218	.....	7,648	800	1,085,390
1362	Associated	91,110	.....	.....	5,489	.....	2,705	610	99,914
1363	Hawthorne	1,635,950	.....	25,279	22,382	34,858	14,799	3,058	1,736,326
1364	Little Falls	702,318	.....	7,045	40,931	.....	5,716	30,545	786,555
1365	Pequannock & Wayne	485,250	.....	9,410	3,137	3,875	3,725	262	505,659
1366	Acquackanonk	2,407,050	70,000	105,674	37,996	121,028	29,337	5,752	2,776,837
1367	American-Hungarian	201,400	.....	.....	1,823	.....	888	153	204,264
1368	Constructive	261,850	.....	.....	1,055	.....	.....	.....	262,905
1369	Co-Ordinate	37,900	.....	.....	1,355	.....	681	.....	39,936
1370	Endurance	326,800	.....	35,113	5,429	.....	10,777	176	378,295
1371	Fourth Ward	1,082,768	61,350	20,870	7,831	140,969	3,519	14,720	1,332,027
1372	Greater Passaic	78,000	.....	5,079	1,721	.....	2,808	402	88,010
1373	Hobart	96,100	.....	9,345	5,459	.....	1,405	.....	112,309
1374	Home	3,117,350	144,488	68,365	57,728	19,364	42,200	137,420	3,586,915
1375	Lexington	97,200	.....	1,757	1,743	.....	2,346	7,496	110,542
1376	Main	301,550	66,800	11,095	4,503	.....	3,564	.....	387,512
1377	Mutual	295,800	.....	7,386	1,161	7,900	2,228	322	314,797
1378	Passaic	169,700	.....	4,100	3,706	.....	1,554	.....	179,060
1379	Passaic Park	201,900	.....	5,840	5,039	.....	573	38	213,390
1380	Peoples	2,296,196	.....	43,720	6,632	189,329	39,873	13,407	2,589,157
1381	Polish American	835,300	44,500	16,100	10,570	10,172	7,370	883	924,895
1382	Pride of Jersey	246,300	.....	17,814	1,923	.....	10,386	24,232	300,655
1383	Russky	352,700	.....	2,585	2,250	.....	2,931	350	360,816
1384	Union	6,901,420	18,800	180,640	116,703	123,269	6,743	71,763	7,419,338
1385	Workingmens Home	182,650	.....	3,555	433	.....	913	546	188,097
1386	Albion Place	193,400	.....	5,190	2,362	.....	2,169	31	203,152
1387	American	2,030,850	80,667	36,115	37,061	96,507	10,066	104,080	2,395,346
1388	Baltic	173,600	.....	.....	3,060	.....	769	.....	177,429
1389	Benefactor	73,500	.....	1,590	544	.....	2,347	156	78,137
1390	Carlisle	414,400	.....	300	7,483	.....	1,802	350	424,335
1391	Carroll	285,550	.....	12,125	777	.....	5,240	1,576	305,268
1392	Colombo American	133,200	.....	9,950	1,169	13,033	2,879	290	160,521
1393	Colt	667,050	.....	52,971	4,298	.....	8,206	738	733,263
1394	Columbiad	103,600	.....	.....	6,242	.....	185	5,000	115,027
1395	Cumulative	236,150	25,000	10,985	4,330	.....	3,745	407	280,617
1396	Defender	138,500	.....	5,920	3,386	.....	380	393	148,579
1397	Falls City	1,078,900	14,100	16,872	3,506	.....	7,638	.....	1,121,016
1398	Financial	321,600	.....	7,380	1,252	.....	748	100	331,080
1399	Fortune	97,150	.....	1,840	2,079	.....	2,881	135	104,085
1400	Friendly	337,050	.....	16,495	5,533	.....	4,845	570	364,493
1401	Garret Rock	306,000	.....	2,537	2,479	23,521	4,950	710	340,197
1402	Home Lovers	272,082	.....	7,160	5,323	.....	2,085	248	286,898
1403	Italian American	2,901,200	.....	245,566	40,530	43,792	8,716	896	3,240,700
1404	Lakeview	510,300	.....	23,177	4,066	7,200	2,850	350	547,943
1405	Lambert	254,800	.....	5,590	6,058	.....	2,131	797	269,376
1406	Mansion	151,600	.....	8,616	7,914	.....	5,735	267	174,132
1407	Materialmen's	805,050	.....	7,825	16,096	.....	1,779	669	831,419
1408	Mutual Home & Savings	123,850	.....	.....	2,272	.....	.....	54	126,176
1409	Naborhood	40,800	.....	1,295	3,663	.....	2,030	.....	47,788
1410	Northside	533,800	.....	10,440	25,383	.....	565	.....	570,188
1411	Paterson	2,471,450	6,000	20,220	5,488	78,519	7,398	46,449	2,635,524

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$17,438	.....	.....	$20,900	.....	.....	$151	.....	.....	.....	$1,198	1357
176,634	.....	.....	53,000	$779	.....	1,740	$400	$10,500	$56	$38,900	1358
246,043	.....	.....	.....	.....	.....	2,990	.....	.....	23	71,308	1359
246,748	.....	.....	451,050	2,821	.....	6,362	.....	5,000	.....	57,468	1360
745,293	.....	.....	.....	.....	.....	3,497	8,200	95,000	.....	233,400	1361
68,054	.....	.....	10,200	.....	.....	1,030	21	12,000	.....	8,609	1362
1,155,134	.....	.....	63,600	.....	.....	8,814	35,400	130,000	.....	343,378	1363
598,764	.....	.....	.....	5,679	.....	701	1,969	.....	5	179,437	1364
332,811	.....	.....	10,050	205	.....	788	11,560	68,000	188	82,057	1365
1,748,448	$23,800	.....	476,700	627	.....	5,805	9,500	.....	.....	511,957	1366
127,822	.....	.....	38,300	15	.....	697	.....	6,500	.....	30,930	1367
213,550	.....	.....	.....	16	.....	.....	923	4,000	.....	44,416	1368
18,361	.....	.....	13,700	560	.....	523	.....	4,500	25	2,267	1369
264,195	.....	.....	5,100	5,762	.....	591	7,869	22,500	801	71,477	1370
650,929	.....	.....	424,500	2,133	.....	4,189	.....	45,000	984	204,292	1371
76,890	.....	.....	.....	90	.....	456	.....	4,000	.....	6,574	1372
86,655	.....	.....	5,550	1,170	.....	330	2,500	.....	44	16,060	1373
1,997,214	7,400	.....	981,200	1,242	.....	3,090	5,000	.....	1,097	590,672	1374
79,038	.....	.....	11,000	714	.....	255	.....	8,700	185	10,650	1375
213,234	.....	.....	79,000	496	.....	700	2,300	40,500	.....	51,282	1376
185,928	.....	.....	57,300	949	.....	408	.....	10,000	5,644	54,568	1377
142,470	.....	.....	.....	.....	.....	141	.....	.....	.....	36,449	1378
136,443	.....	.....	33,200	372	.....	165	.....	17,000	.....	26,210	1379
1,272,582	.....	.....	808,200	1,153	.....	3,487	.....	95,000	99	408,636	1380
471,213	.....	.....	309,000	1,293	$12,839	2,385	.....	5,000	37	123,128	1381
214,052	.....	.....	2,900	9,987	.....	1,710	12,500	21,000	.....	38,506	1382
244,875	.....	.....	42,000	55	.....	2,858	3,100	6,000	.....	61,928	1383
2,804,036	380,450	$1,028	3,248,500	3,494	.....	.....	15,500	.....	.....	966,330	1384
124,952	.....	.....	11,200	68	.....	72	.....	20,000	.....	31,805	1385
158,343	.....	.....	.....	862	.....	373	140	.....	72	43,362	1386
1,808,919	.....	.....	.....	1,613	.....	695	2,071	.....	53	581,995	1387
124,260	.....	.....	11,300	74	.....	1,494	.....	15,000	.....	25,301	1388
62,608	.....	.....	2,000	11	.....	747	.....	4,000	.....	8,771	1389
291,354	.....	.....	1,000	.....	.....	1,308	3,100	48,000	.....	79,573	1390
200,405	.....	.....	26,800	1,729	.....	1,491	5,050	23,500	4	46,289	1391
122,265	.....	.....	.....	1,017	.....	785	.....	9,000	45	27,409	1392
560,227	.....	.....	500	227	.....	1,908	50	13,000	.....	157,351	1393
96,648	.....	.....	.....	.....	.....	502	6,200	.....	.....	11,677	1394
197,958	.....	.....	.....	1,332	.....	2,158	16,761	25,000	.....	37,408	1395
96,135	.....	.....	11,600	156	.....	1,459	5,000	15,000	.....	19,229	1396
818,544	.....	.....	63,600	1,498	.....	.....	785	32,000	.....	204,589	1397
267,720	.....	.....	4,000	19	.....	1,741	200	4,500	.....	52,900	1398
87,214	.....	.....	.....	2,449	.....	411	.....	.....	58	13,953	1399
258,876	.....	.....	11,100	2,160	.....	2,484	250	34,000	.....	55,623	1400
227,247	.....	.....	.....	72	.....	952	2,250	47,000	72	62,604	1401
181,911	.....	.....	22,700	.....	.....	457	.....	49,000	.....	32,830	1402
2,048,262	.....	.....	415,200	553	.....	5,973	7,813	125,000	.....	637,899	1403
386,196	.....	.....	4,600	536	.....	1,898	.....	59,000	1,067	94,646	1404
143,163	.....	.....	62,100	2,237	.....	1,262	1,294	30,000	15	29,305	1405
123,164	.....	.....	.....	2,508	.....	392	1,335	23,000	458	23,275	1406
586,277	.....	.....	20,500	.....	.....	585	9,199	25,000	.....	189,858	1407
75,914	.....	.....	.....	.....	.....	.....	1,000	2,000	.....	47,262	1408
35,907	.....	.....	1,800	848	.....	257	.....	4,500	263	4,213	1409
393,604	.....	.....	25,400	465	.....	1,255	42,784	.....	.....	106,680	1410
1,982,340	.....	.....	.....	547	.....	4,441	4,010	.....	.....	644,186	1411

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County								
1357	Botany	1,917	224	.....	.....	.....	.....	105	21
1358	Claverack	4,215	415	.....	.....	.....	.....	265	26
1359	Clifton	3,749	345	.....	.....	.....	.....	.....	.....
1360	Florence Avenue	8,723	718	.....	.....	.....	.....	2,255	307
1361	Haledon	12,695	1,231	.....	.....	.....	.....	.....	.....
1362	Associated	2,754	266	.....	.....	.....	.....	51	9
1363	Hawthorne	18,651	1,343	.....	.....	.....	.....	318	43
1364	Little Falls	9,460	1,218	.....	.....	.....	.....	.....	.....
1365	Pequannock & Wayne	7,092	837	.....	.....	.....	.....	50	11
1366	Acquackanonk	35,188	1,796	238	38	.....	.....	2,384	250
1367	American-Hungarian	2,893	293	.....	.....	.....	.....	192	29
1368	Constructive	5,759	370	.....	.....	.....	.....	.....	.....
1369	Co-Ordinate	1,148	106	.....	.....	.....	.....	68	9
1370	Endurance	5,303	312	.....	.....	.....	.....	26	10
1371	Fourth Ward	12,593	1,085	.....	.....	.....	.....	2,122	262
1372	Greater Passaic	4,635	298	.....	.....	.....	.....	.....	.....
1373	Hobart	2,624	291	.....	.....	.....	.....	28	10
1374	Home	34,933	2,145	74	24	.....	.....	4,906	589
1375	Lexington	2,954	244	.....	.....	.....	.....	55	10
1376	Main	4,650	321	.....	.....	.....	.....	395	37
1377	Mutual	3,102	313	.....	.....	.....	.....	287	34
1378	Passaic	2,263	151	.....	.....	.....	.....	.....	.....
1379	Passaic Park	4,359	266	.....	.....	.....	.....	166	19
1380	Peoples	23,914	1,931	.....	.....	.....	.....	4,041	409
1381	Polish American	9,544	1,030	.....	.....	.....	.....	1,545	565
1382	Pride of Jersey	6,205	555	.....	.....	.....	.....	14	3
1383	Russky	5,543	690	.....	.....	.....	.....	210	88
1384	Union	62,647	2,440	3,805	330	78	78	15,961	1,533
1385	Workingmens Home	2,187	243	.....	.....	.....	.....	56	11
1386	Albion Place	3,036	320	.....	.....	.....	.....	.....	.....
1387	American	26,326	2,201	.....	.....	.....	.....	.....	.....
1388	Baltic	3,133	367	.....	.....	.....	.....	56	12
1389	Benefactor	2,292	209	.....	.....	.....	.....	10	2
1390	Carlisle	6,083	495	.....	.....	.....	.....	5	1
1391	Carroll	5,300	410	.....	.....	.....	.....	134	21
1392	Colombo American	2,544	247	.....	.....	.....	.....	.....	.....
1393	Colt	11,246	1,078	.....	.....	.....	.....	2	1
1394	Columbiad	4,289	329	.....	.....	.....	.....	.....	.....
1395	Cumulative	5,564	465	.....	.....	.....	.....	.....	.....
1396	Defender	4,535	240	.....	.....	.....	.....	58	15
1397	Falls City	19,140	1,572	.....	.....	.....	.....	318	43
1698	Financial	6,194	514	.....	.....	.....	.....	20	4
1399	Fortune	2,905	203	.....	.....	.....	.....	.....	.....
1400	Friendly	8,228	634	.....	.....	.....	.....	56	4
1401	Garret Rock	4,102	274	.....	.....	.....	.....	.....	.....
1402	Home Lovers	4,563	529	.....	.....	.....	.....	114	8
1403	Italian American	34,157	2,898	.....	.....	.....	.....	2,076	238
1404	Lakeview	8,290	884	.....	.....	.....	.....	23	7
1405	Tambert	5,029	462	.....	.....	.....	.....	311	42
1406	Mansion	3,016	307	.....	.....	.....	.....	.....	.....
1407	Materialmen's	8,242	558	.....	.....	.....	.....	68	7
1408	Mutual Home & Savings	2,841	118	.....	.....	.....	.....	.....	.....
1409	Naborhood	2,077	255	.....	.....	.....	.....	3	3
1410	Northside	7,690	643	.....	.....	.....	.....	127	21
1411	Paterson	30,139	2,593	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
2,022	10	235	S.	$1.00 m.	$200	6	$5.00 a & .10 b	$1.00 a	1357
4,480	88	353	S.	1.00 m.	200	6	.10 b	.10 b	1358
3,749	111	234	S.	1.00 m.	200	6	3.00 a	3.00 a	1359
10,978	155	870	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a & .10 b	.....	1360
12,695	327	904	S.	1.00 m.	200	6	5.00 a	5.00 a	1361
2,805	28	247	S.	1.00 m.	200	6	6.00 a & .08 b	6.00 a	1362
18,969	529	857	S.	1.00 & 2.00 m.	200	6	5.00 a	2.50 a	1363
9,460	354	864	S.	1.00 m.	200	6	4.50 a	4.50 a	1364
7,142	242	606	S.	1.00 m.	200	6	3.50 a	2.00 a	1365
37,810	486	1,598	S.	1.00 m.	200	6	1.50 a & .10 b	.10 b	1366
3,085	64	258	S.	1.00 m.	200	6	.10 b	.....	1367
5,759	88	282	N.-S.	.50 & 1.00 m.	100	6	2.00 a	.....	1368
1,216	6	109	S.	1.00 m.	200	6	4.00 a & .10 b	.....	1369
5,329	72	250	S.	1.00 m.	200	6	1.50 a & .10 b	1.50a & .10b	1370
14,715	309	1,038	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a & .10 b	2.00a & 16⅔ b	1371
4,635	33	265	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a	1372
2,652	43	258	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1373
39,913	881	1,877	S.	1.00 m.	200	6	1.00 a & .10 b	3.00 a	1374
3,009	24	210	S.	1.00 m.	200	6	5.00 a	2.00 a	1375
5,045	73	285	S.	1.00 m.	200	6	.10 b	.10 b	1376
3,389	135	212	S.	1.00 m.	200	6	5.00 a & .10 b	4.00a & .10b	1377
2,263	36	115	S.	1.00 m.	200	6	2.00 a	2.00 a	1378
4,525	40	245	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a	1379
27,955	668	1,672	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a	1380
11,089	308	1,287	S.	1.00 m.	200	6	4.00 a	1.00 a	1381
6,219	118	440	S.	1.00 m.	200	6	5.00 a & .16 b	2.00 a	1382
5,753	121	657	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a	1383
82,491	1,493	2,888	O. P.	.....	100 & 200	6	3.00 a	.....	1384
2,243	51	203	S.	1.00 m.	200	6	3.50 a	1.00 a	1385
3,036	69	251	S.	1.00 m.	200	6	5.00 a	2.50 a	1386
26,326	547	1,654	S.	1.00 m.	200	6	5.00 a	5.00 a	1387
3,189	41	338	S.	1.00 m.	200	6	4.00 a	.....	1388
2,302	26	185	S.	1.00 m.	200	6	4.00 a	4.00 a	1389
6,088	104	392	S.	1.00 m.	200	6	5.00 a	.....	1390
5,434	75	356	S.	1.00 m.	200	6	5.00 a	2.00 a	1391
2,544	38	209	S.	1.00 m.	200	6	4.00 a	.....	1392
11,248	183	896	S.	1.00 m.	200	6	5.00 a	2.00 a	1393
4,289	20	309	S.	1.00 m.	200	6	5.00 a	.....	1394
5,564	62	403	S.	1.00 m.	200	6	3.00 & 5.00 a	2.00 a	1395
4,393	38	217	S.	.70 m.	200	6	5.00 a & .07½ b	5.00 a	1396
19,458	261	1,354	S.	1.00 m.	200	6	5.00 a	5.00 a	1397
6,214	78	440	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1398
2,905	33	170	S.	1.00 m.	200	6	5.00 a	2.00 a	1399
8,284	95	543	S.	1.00 m.	200	6	5.00 a	2.00 a	1400
4,102	74	200	S.	1.00 m.	200	6	5.00 a	1.00 & 5.00a	1401
4,677	59	478	S.	1.00 m.	200	6	.05 b	.....	1402
36,233	1,070	2,066	S.	1.00 m.	200	6	4.00 a	.....	1403
8,313	192	699	S.	1.00 m.	200	6	5.00 a & .10 b	.10 b.	1404
5,340	46	458	S.	1.00 m.	200	6	5.00 a	1.50 a	1405
3,016	62	245	S.	1.00 m.	200	6	5.00 a	.....	1406
8,310	196	369	S.	1.00 m.	300	6	5.00 a & .04 b	.04 b	1407
2,841	**26**	92	N.-S.	.25 w.	100	6	.09 b	.....	1408
2,080	16	242	S.	1.00 m.	200	6	6.00 a	1.00 a	1409
7,817	125	539	S.	1.00 m.	200	6	5.00 a & .08 b	.....	1410
30,139	609	1,984	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	1411

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	+ Passaic County—Continued		
1412	Peoples, Paterson	Nov. 24, 1883	George Kesse
1413	Peoples Park, Paterson	Mar. 11, 1912	Edward Hamilton
1414	Prompt, Paterson	April 8, 1927	John A. Fitzmaurice
1415	Provident, Paterson	Mar. 12, 1886	Daniel Van Winkle
1416	Regent, Paterson	Nov. 17, 1922	George L. Walsh
1417	Riverside, Paterson	June 29, 1887	H. Walter Baer
1418	Riverview, Paterson	April 15, 1922	Krine Patmos
1419	Romaine, Paterson	Sept. 20, 1923	James V. Hemingway
1420	Silk City, Paterson	Mar. 23, 1910	Jacob H. Levin
1421	Sunshine, Paterson	Jan. 6, 1923	Samuel Neinken
1422	Textile Home, Paterson	Nov. 1, 1919	Charles Hakemeyer
1423	~~Wagaraw, Paterson~~	Aug 8, 1925	Nicholas Wielenga
1424	Pompton Lakes, Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1425	Prospect Park, Prospect Park	June 12, 1926	Frank P. Stagg
1426	Singac, Singac	Jan. 27, 1928	Frederick Swithenbank
1427	Laurel, Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1428	~~Wanaque Borough, Wanaque~~	May 27, 1924	Thomas Trengrove
1429	Passaic Valley, West Paterson	July 20, 1921	John E. Ackerman
	Salem County		
1430	Second Elmer Mutual, Elmer	Nov. 10, 1879	Elton J. Newkirk
1431	Quinton, Quinton	Feb. 4, 1871	B. Harold Smick
1432	Franklin, Salem	April 18, 1861	Arthur B. Smith
1433	Second Union, Woodstown	Dec. 28, 1869	C. M. Miller
	Somerset County		
1434	Bernardsville, Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1435	Bound Brook, Bound Brook	May 4, 1887	W. B. R. Mason
1436	Middlebrook, Bound Brook	Mar. 21, 1923	S. L. Gottlieb
1437	Somerset Hills, Far Hills	May 20, 1927	L. V. Ludlow
1438	Hillsborough, Manville	Mar. 11, 1920	Samuel L. Gottlieb
1439	North Plainfield, North Plainfield	Aug. 3, 1920	Jacob Hoos
1440	Raritan, Raritan	Mar. 22, 1917	Frank J. Lavelle
1441	Citizens', Sommerville	Nov. 17, 1890	*John G. Gaston
1442	People's, Somerville	Feb. 21, 1887	Charles Schwed
	Sussex County		
1443	Wallkill, Franklin	June 23, 1927	Earl M. Spry
1444	Newton, Newton	Aug. 25, 1890	Levi H. Morris
1445	Sussex, Sussex	Aug. 20, 1925	Clarkson A. Potter

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
William B. Gourley	William W. Duddleston	537 Main St., Paterson, N. J.	1412
Frank Smit	George W. Fulton, Jr.	2 Beckwith Ave., Paterson, N. J.	1413
Salvatore D. Viviano	Thomas J. Malatesta	351 Main St., Paterson, N. J.	1414
Fred C. Hindle	Edward A. Cunningham	414 Romaine Bldg., Paterson, N. J.	1415
Robert Boyle	Theodore S. Barker	153 Ellison St., Paterson, N. J.	1416
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1417
A. Laurie Young	Peter A. Wiseman	9 East 21st St., Paterson, N. J.	1418
Abram Waks	Louis Atkind	12 River St., Paterson, N. J.	1419
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1420
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1421
Gustav A. Hunziker	William Schmidt	29 Crooks Ave., Clifton, N. J.	1422
John Pierce	~~Frank A. Iannucci~~	658 River St., Paterson, N. J.	1423
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1424
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1425
David Harrison	Clyde Evans	5 Colt St., Room 404, Paterson, N. J.	1426
Robert Boyle	Harry A. Stratton, Jr.	22 Lincoln Ave., Totowa Borough, N. J.	1427
J. W. De Yoe	~~Frank R. Parry~~	Wanaque, N. J.	1428
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., West Paterson, N. J.	1429
Daniel R. Beckley	Ralph H. Duffield	Elmer, N. J.	1430
.....	Abner S. Hires	Quinton, N. J.	1431
.....	A. H. Powell	70 8th St., Salem, N. J.	1432
E. C. Waddington	H. C. Hitchner	Woodstown, N. J.	1433
James I. Bowers	Frank P. Bowman	Bernardsville, N. J.	1434
John P. Cullen	George W. Koehler	546 Watchung Road, Bound Brook, N. J.	1435
John P. Cullen	C. A. Zimmerman	South Bound Brook, N. J.	1436
James I. Bowers	W. I. Frost	Far Hills, N. J.	1437
John Cullen	H. C. Stringfield	Somerville, N. J.	1438
Emil J. Hoos & Ralph J. Smalley	Thomas W. Power	1121 W. 6th St., Plainfield, N. J.	1439
George W. Allgair	George A. West	Somerset St., Raritan, N. J.	1440
Voorhees Kline	William R. Sutphen	Somerville, N. J.	1441
Irving Schwed	Frank L. Cleary	Somerville, N. J.	1442
William A. Dolan	David W. Jenkins	Franklin, N. J.	1443
T. M. Kays & C. T. Downing	Floyd W. Harding	Newton, N. J.	1444
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1445

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	Total Assets and Liabilities
	Passaic County—Con.								
1412	Peoples	$436,750	.....	$6,314	$10,302	.....	$3,636	$97,749	$554,751
1413	Peoples Park	1,222,900	.....	37,100	40,676	.....	10,571	335	1,311,582
1414	Prompt	22,100	.....	900	685	.....	850	103	24,638
1415	Provident	1,089,939	.....	13,061	41,842	.....	14,084	40,351	1,199,277
1416	Regent	382,600	.....	7,615	5,633	.....	7,813	2,214	405,875
1417	Riverside	1,042,648	.....	21,980	26,491	$12,980	21,627	44,475	1,170,201
1418	Riverview	281,200	.....	6,410	1,674	.....	1,195	331	290,810
1419	Romaine	287,100	.....	32,355	8,827	.....	2,404	599	331,285
1420	Silk City	1,435,250	.....	84,926	9,843	.....	28,633	1,220	1,559,872
1421	Sunshine	1,556,900	.....	65,934	21,170	.....	20,146	4,036	1,668,186
1422	Textile Home	1,297,440	.....	.....	16,523	31,677	156	2,388	1,348,184
1423	Wagaraw	145,000	.....	7,060	3,220	.....	828	406	156,514
1424	Pompton Lakes	654,250	.....	.....	11,979	4,055	4,143	650	675,077
1425	Prospect Park	132,900	.....	.....	414	.....	126	.....	133,440
1426	Singac	23,500	.....	.....	27	.....	554	235	24,316
1427	Laurel	275,850	.....	4,115	5,434	3,114	2,796	232	291,541
1428	Wanaque Borough	74,450	.....	675	964	.....	192	230	76,511
1429	Passaic Valley	319,850	.....	25,105	12,000	7,205	1,125	475	365,760
	Totals	$50,031,621	$595,205	$1,441,740	$794,145	$1,001,577	$424,706	$706,625	$54,995,619
	Salem County								
1430	Second Elmer Mutual	$230,550	$300	$2,550	$210	.....	$1,670	$264	$235,544
1431	Quinton	57,100	4,000	.....	7,295	$312	116	22	68,845
1432	Franklin	1,117,507	.....	27,336	42,427	.....	2,388	301	1,189,959
1433	Second Union	445,650	.....	21,180	1,641	3,716	892	.....	473,079
	Totals	$1,850,807	$4,300	$51,066	$51,573	$4,028	$5,066	$587	$1,967,427
	Somerset County								
1434	Bernardsville	$510,500	.....	$22,441	$5,681	.....	$4,818	$493	$543,933
1435	Bound Brook	1,076,200	.....	.....	3,799	$4,590	4,210	4,557	1,093,356
1436	Middlebrook	264,200	.....	12,765	1,601	.....	5,275	358	284,199
1437	Somerset Hills	30,600	.....	.....	3,539	.....	460	100	34,699
1438	Hillsborough	95,400	.....	.....	16,587	.....	1,341	40	113,368
1439	North Plainfield	214,200	.....	3,350	5,280	.....	2,816	281	225,927
1440	Raritan	359,900	.....	5,395	1,759	.....	2,245	309	369,608
1441	Citizens	766,350	.....	3,950	48,168	12,160	4,666	473	835,767
1442	People's	625,850	.....	5,076	21,302	.....	3,806	250	656,283
	Totals	$3,943,200	.....	$52,976	$107,716	$16,750	$29,637	$6,861	$4,157,140
	Sussex County								
1443	Wallkill	$144,800	$13,000	.....	$12,731	.....	$73	$15,051	$185,655
1444	Newton	733,050	.....	$19,515	4,368	.....	7,499	175	764,607
1445	Sussex	107,650	.....	3,194	8,294	.....	525	.....	119,663
	Totals	$985,500	$13,000	$22,709	$25,393	.....	$8,097	$15,226	$1,069,925

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$432,312	.....	.....	.....	.....	.....	$517	.....	.....	.....	$121,922	1412
1,009,341	.....	.....	$20,800	.....	.....	344	$15,500	.....	.....	265,597	1413
20,700	.....	.....	.....	.....	.....	485	.....	$1,500	$202	1,751	1414
913,449	.....	.....	.....	$3,076	.....	15	.....	.....	17	282,720	1415
299,328	.....	.....	3,300	.....	.....	1,876	1,100	20,000	.....	80,271	1416
880,119	.....	.....	.....	140	.....	4,790	7,728	.....	93	277,331	1417
216,651	.....	.....	.....	8,328	.....	910	.....	10,000	.....	54,921	1418
225,628	.....	.....	1,500	.....	.....	1,365	.....	53,000	.....	49,792	1419
1,100,971	.....	.....	116,600	8,296	.....	3,527	.....	30,000	.....	300,478	1420
1,033,920	.....	.....	144,150	628	.....	4,691	.....	281,500	584	202,713	1421
908,952	.....	.....	20,200	1,925	.....	.....	3,900	167,000	.....	246,207	1422
112,689	.....	.....	.....	26	.....	1,014	.....	25,500	66	17,219	1423
502,929	.....	.....	.....	672	.....	1,084	2,859	38,000	.....	129,533	1424
97,144	.....	.....	7,200	.....	.....	1,870	.....	12,000	.....	15,226	1425
15,171	.....	.....	2,400	15	.....	250	2,000	3,000	.....	1,480	1426
206,030	.....	.....	.....	541	.....	1,012	.....	14,000	1,160	68,798	1427
61,105	.....	.....	.....	269	.....	320	.....	5,200	.....	9,617	1428
281,487	.....	.....	14,400	41	.....	1,031	.....	.....	35	68,766	1429
$34,313,193	$411,650	$1,028	$8,170,900	$84,550	$12,839	$114,064	$259,121	$1,878,400	$13,452	$9,736,422	
$180,837	.....	.....	.....	.....	.....	$255	.....	$2,000	$56	$52,396	1430
54,708	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,137	1431
815,472	.....	.....	.....	.....	.....	149,835	$1,136	.....	.....	223,516	1432
354,714	.....	.....	.....	.....	.....	183	.....	25,200	.....	92,982	1433
$1,405,731	.....	.....	.....	.....	.....	$150,273	$1,136	$27,200	$56	$383,031	
$407,902	.....	.....	$2,800	.....	.....	$607	.....	$24,000	$107	$108,517	1434
852,438	.....	.....	.....	$135	.....	649	.....	20,000	.....	220,134	1435
229,830	.....	.....	3,400	.....	.....	106	.....	5,000	.....	45,863	1436
32,454	.....	.....	.....	.....	.....	274	.....	.....	.....	1,971	1437
84,786	.....	.....	.....	2,376	.....	82	.....	.....	250	25,874	1438
141,879	.....	.....	8,000	40	.....	372	$11,800	30,000	3	33,833	1439
272,544	.....	.....	.....	.....	.....	59	.....	3,000	.....	94,005	1440
617,232	.....	.....	.....	.....	.....	125	.....	.....	.....	218,410	1441
500,844	.....	.....	.....	.....	.....	544	.....	.....	.....	154,895	1442
$3,139,909	.....	.....	$14,200	$2,551	.....	$2,818	$11,800	$82,000	$360	$903,502	
$117,900	$40,400	.....	$13,200	.....	.....	$1,133	.....	.....	$16	$13,006	1443
413,915	800	.....	221,700	.....	.....	356	$3,569	$26,000	.....	98,237	1444
105,540	.....	.....	.....	$230	.....	75	1,651	.....	.....	12,167	1445
$637,385	$41,200	.....	$234,900	$230	.....	$1,564	$5,220	$26,000	$16	$123,410	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1412	Peoples	6,340	642	.....	.....	.....	.....	.....	.....
1413	Peoples Park	15,909	935	.....	.....	.....	.....	104	16
1414	Prompt	1,090	104	.....	.....	.....	.....	.....	.....
1415	Provident	14,566	1,458	.....	.....	.....	.....	.....	.....
1416	Regent	5,665	517	.....	.....	.....	.....	17	2
1417	Riverside	13,148	1,483	.....	.....	.....	.....	.....	.....
1418	Riverview	4,508	438	.....	.....	.....	.....	.....	.....
1419	Romaine	4,616	386	.....	.....	.....	.....	7	1
1420	Silk City	22,787	1,928	.....	.....	.....	.....	583	161
1421	Sunshine	18,998	1,642	.....	.....	.....	.....	721	101
1422	Textile Home	17,417	1,094	.....	.....	.....	.....	263	18
1423	Wagaraw	3,558	357	.....	.....	.....	.....	.....	.....
1424	Pompton Lakes	9,545	687	.....	.....	.....	.....	.....	.....
1425	Prospect Park	3,876	462	.....	.....	.....	.....	36	11
1426	Singac	1,578	202	.....	.....	.....	.....	12	12
1427	Laurel	3,927	323	.....	.....	.....	.....	.....	.....
1428	Wanaque Borough	1,462	149	.....	.....	.....	.....	.....	.....
1429	Passaic Valley	6,425	378	.....	.....	.....	.....	72	12
	Totals	678,076	53,447	4,117	392	78	78	40,696	5,048
	Salem County								
1430	Second Elmer Mutual	2,773	277	.....	.....	.....	.....	.....	.....
1431	Quinton	798	101	.....	.....	.....	.....	.....	.....
1432	Franklin	14,430	1,157	.....	.....	.....	.....	.....	.....
1433	Second Union	11,654	518	.....	.....	.....	.....	.....	.....
	Totals	29,655	2,053	.....	.....	.....	.....	.....	.....
	Somerset County								
1434	Bernardsville	7,273	704	.....	.....	.....	.....	14	4
1435	Bound Brook	13,623	1,046	.....	.....	.....	.....	.....	.....
1436	Middlebrook	4,866	490	.....	.....	.....	.....	17	4
1437	Somerset Hills	1,879	216	.....	.....	.....	.....	.....	.....
1438	Hillsborough	1,191	166	.....	.....	.....	.....	.....	.....
1439	North Plainfield	3,262	387	.....	.....	.....	.....	40	3
1440	Raritan	4,208	545	.....	.....	.....	.....	.....	.....
1441	Citizens'	9,461	930	.....	.....	.....	.....	.....	.....
1442	People's	8,901	835	.....	.....	.....	.....	.....	.....
	Totals	54,664	5,319	.....	.....	.....	.....	71	11
	Sussex County								
1443	Wallkill	6,332	677	404	43	.....	.....	66	12
1444	Newton	8,227	778	4	1	.....	.....	1,109	120
1445	Sussex	3,111	343	.....	.....	.....	.....	.....	.....
	Totals	17,670	1,798	408	44	.....	.....	1,175	132

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,340	140	502	S.	$1.00 m.	$200	6	$3.00 a	$3.00 a	1412
16,013	228	723	S.	1.00 m.	200	6	.04 b	.04 b	1413
1,090	11	93	S.	1.00 m.	200	6	4.00 a	.....	1414
14,566	307	1,151	S.	1.00 m.	200	6	5.00 a	5.00 a	1415
5,682	94	425	S.	1.00 m.	200	6	5.00 a	2.50 a	1416
13,148	455	1,028	S.	1.00 m.	200	6	5.00 a	.....	1417
4,508	92	346	S.	1.00 m.	200	6	.10 b	.10 b	1418
4,623	70	317	S.	1.00 m.	200	6	4.00 a	1.00 a	1419
23,370	366	1,723	S.	1.00 & 2.00 m.	200	6	5.00 a	1.50 a	1420
19,719	264	1,479	S.	1.00 & 2.00 m.	200	6	5.00 a	3.00 a	1421
17,680	224	888	O. P.	.....	200	6	3.00 a	.....	1422
3,558	50	307	S.	1.00 m.	200	6	3.50 a	3.50 a	1423
9,545	151	536	S.	1.00 m.	200	6	3.50 a	.....	1424
3,912	30	443	S.	1.00 m.	200	6	5.00 a	.....	1425
1,590	6	208	S.	1.00 m.	200	6	4.50 a	.....	1426
3,927	70	253	S.	1.00 m.	200	6	5.00 a	3.00 a	1427
1,462	25	124	S.	1.00 m.	200	6	2.00 a	2.00 a	1428
6,497	109	281	S.	1.00 m.	200	6	5.00 a	.....	1429
722,967	13,730	45,235							
2 773	107	170	S.	$1.00 m.	$200	6	$5.00 a & .05 b	$0.05 b	1430
798	48	53	S.	1.00 m.	200	6	2.63 a	.....	1431
14,430	460	697	S.	1.00 m.	200	6	3.00 a	.....	1432
11,654	172	346	S.	.50 m.	100	6	.....	.....	1433
29,655	787	1,266							
7,287	182	526	S.	$1.00 m.	$200	6	$2.50 a	.....	1434
13,623	319	727	S.	1.00 m.	200	6	.06 b	.....	1435
4,883	97	397	S.	1.00 m.	200	6	.10 b	.....	1436
1,879	11	205	S.	1.00 m.	200	6	2.50 a	.....	1437
1,191	67	99	S.	1.00 m.	200	6	.10 b	$0.05 b	1438
3,302	72	318	S.	1.00 m.	200	6	3.00 a	.....	1439
4,208	152	393	S.	1.00 m.	200	6	.12½ b	.12½ b	1440
9,461	353	577	S.	1.00 m.	200	6	.12½ b	.12½ b	1441
8,901	286	549	S.	1.00 m.	200	6	.12½ b	.12½ b	1442
54,735	1,539	3,791							
6,802	53	679	S.	$1.00 m.	$200	6	$2.00 a	.....	1443
9,340	380	519	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1444
3,111	48	295	S.	1.00 m.	200	6	1.00 a	.....	1445
19,253	481	1,493							

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		
1446	Cranford Mutual, Cranford	Mar. —, 1887	C. E. Green
1447	Greeley, Cranford	Feb. 15, 1922	Louis R. Allison
1448	Venice, Cranford	Mar. 31, 1921	Gaetano Zingales
1449	American Italian, Elizabeth	Mar. 14, 1919	Charles A. Williams
1450	Betsytown, Elizabeth	May 16, 1922	Martin Reitman
1451	Better-Plan, Elizabeth	Jan. 30, 1925	Frederick Rieke
1452	Central, Elizabeth	Jan. 26, 1886	Ernest Bausch
1453	Citizens', Elizabeth	Mar. 17, 1887	William Sefton
1454	Clarkson, Elizabeth	Dec. 15, 1927	Kazimierz Wajda
1455	Clearing House, Elizabeth	Sept. 5, 1925	Paul Hungelmann
1456	Columbia, Elizabeth	April 22, 1892	C. Godfrey Poggi
1457	Contractors', Elizabeth	April 5, 1926	John H. Lammerding
1458	Crystal, Elizabeth	Jan. 5, 1921	Thomas J. Walsh
1459	Desirable, Elizabeth	Feb. 5, 1925	Peter J. McGurk
1460	Elizabeth, Elizabeth	Sept. 3, 1869	Harry J. Sievers
1461	Elizabethport Mutual, Elizabeth	April 5, 1875	James J. Higgins
1462	Elmora and West End, Elizabeth	Dec. 27, 1910	John H. Eggens
1463	Emerald, Elizabeth	Dec. 20, 1924	Jesse A. Newton
1464	Eternal, Elizabeth	Jan. 9, 1926	Theodore W. Bauer
1465	Excelsior, Elizabeth	May 7, 1887	Edward Bauer
1466	Flag, Elizabeth	April 14, 1925	Harry P. Lowy
1467	Harmonia, Elizabeth	Nov. 23, 1872	George Doehrmann
1468	Headway, Elizabeth	Mar. 28, 1927	Robert Hersh
1469	Home, Elizabeth	Feb. 6, 1912	Karl Schaffer
1470	Homeland, Elizabeth	July 31, 1920	Dennis F. Hennessy
1471	Ideal, Elizabeth	Jan. 26, 1910	Samuel Binder
1472	Independent, Elizabeth	April 10, 1919	Morris Kowalsky
1473	International, Elizabeth	Mar. 20, 1913	John J. Devine
1474	Jefferson Park, Elizabeth	Nov. 26, 1919	William D. Jones
1475	Juniors', Elizabeth	Jan. 21, 1913	Charles A. Stafford
1476	Lithuanian, Elizabeth	Oct. 6, 1913	Michael A. Saliklis
1477	Members, Elizabeth	Jan. 28, 1926	Frank D'Meo
1478	Merchants, Elizabeth	Jan. 24, 1908	Edward S. Hersh
1479	Moreland, Elizabeth	Nov. 17, 1927	George Knauer
1480	Myrtle, Elizabeth	Jan. 14, 1924	Morris Galowitz
1481	N. A. S. E., Elizabeth	July 15, 1926	Charles L. Johnson
1482	North Broad Street, Elizabeth	June 12, 1924	William T. McGeachie
1483	North Elizabeth, Elizabeth	Mar. 19, 1919	John F. Martin
1484	North Park, Elizabeth	Mar. 1, 1923	George R. Flach
1485	Old Colony, Elizabeth	Oct. 3, 1924	A. A. Baekey
1486	People's, Elizabeth	Mar. 30, 1908	C. C. Pollard
1487	Polonia, Elizabeth	Jan. 22, 1909	Stephen Regit
1488	Rail and Harbor City, Elizabeth	July 6, 1911	F. Ernest Wallace
1489	Rainbow, Elizabeth	Mar. 8, 1923	Callahan J. McCarthy
1490	Satisfactory, Elizabeth	Jan. 7, 1927	Peter B. Shelton
1491	Security, Elizabeth	Feb. 20, 1912	Hans Herold
1492	Townley, Elizabeth	Mar. 28, 1927	A. W. Lamy
1493	Trinity, Elizabeth	April 3, 1924	David B. Brown
1494	Union County, Elizabeth	April 26, 1886	William A. Bourdon
1495	Upright, Elizabeth	July 1, 1926	Max Tieger
1496	Victory, Elizabeth	Jan. 28, 1920	Adrian O. Murray
1497	Workmen's, Elizabeth	Nov. 23, 1899	Albert Lifson
1498	Young Men's, Elizabeth	Jan. 2, 1913	Albert C. Stein
1499	Garwood, Garwood	Mar. 1, 1911	Conrad H. Keim
1500	Hillside, Hillside Township	Jan. 10, 1919	Louis R. Wallack

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Berkeley C. Austin	Vernon K. Conover	24 North Ave., W., Cranford, N. J.	1446
Sauer & Sauer	J. Alston Adams	11 North Ave., E., Cranford, N. J.	1447
Eugene A. Liotta	James C. Tomasulo	308 Westfield Ave., E., Roselle Park, N. J.	1448
Salvatore F. LaCorte	Frank D. Jacques	104 Retford Ave., Cranford, N. J.	1449
Connolly & Hueston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1450
Grossman & Kwalick	Elmer G. Jones	27 Bellewood Place, Elizabeth, N. J.	1451
C. Addison Swift	Fred H. Wiebesiek	21 Fernwood Terrace, Elizabeth, N. J.	1452
John K. English	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1453
Francis J. Regula	Charles Adamkowski	704 Allen St., Linden, N. J.	1454
Welcome W. Bender	John H. Baum	1063 Bond St., Elizabeth, N. J.	1455
John K. English	A. D. Lilley	206 Broad St., Elizabeth, N. J.	1456
Edward A. McGrath	Henry R. Lammerding	1039 Bertram Ter., Townley, Elizabeth, N. J.	1457
Philip Cohen	Gabor Roth	10 Osborne Terrace, Newark, N. J.	1458
Salvatore F. LaCorte	James C. Tomasulo	308 Westfield Ave., E., Roselle Park, N. J.	1459
Alfred A. Stein	Fred F. Rau	1610 Orchard Terrace, Linden, N. J.	1460
Charles A. Otto	Frank T. Mountford	52 Westfield Ave., Roselle Park, N. J.	1461
William F. Groves	August W. Schwartz	P. O. Box 60, Elizabeth, N. J.	1462
Aaron Kaufman	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1463
Sauer & Sauer	Joseph P. Mihalkovitz	1029 Flora St., Elizabeth, N. J.	1464
C. Addison Swift	G. P. Schmidt	415 Westfield Ave., Elizabeth, N. J.	1465
Feit & Feit	Philip G. Wall	79 Eaton Place, East Orange, N. J.	1466
C. Addison Swift	T. C. Fischer	535 Adams Ave., Elizabeth, N. J.	1467
Archie Josephson	Herbert O. Struss	502 West End Ave., Elizabeth, N. J.	1468
Charles L. Morgan	J. Henry George	524 Union Ave., Elizabeth, N. J.	1469
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1470
Francis A. Gordon	Clarence G. Scholl	216 Summit Road, Elizabeth, N. J.	1471
Frederick Siman	W. C. Forman	446 Jersey Ave., Elizabeth, N. J.	1472
David S. Feinswog	Charles E. Fee	67 Broad St., Elizabeth, N. J.	1473
Alfred K. Moe	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1474
Charles A. Otto, Jr.	Harry G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1475
James T. Kirk	William J. Brazinski	109 Inslee Place, Elizabeth, N. J.	1476
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1477
John J. Griffin	Arthur W. Pfaff	100 1st St., Elizabeth, N. J.	1478
Mario Turtur	Howard Hummel	140 Orchard St., Elizabeth, N. J.	1479
A. J. Blum	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1480
William F. Groves	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1481
Leavitt, Ulbrich & Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1482
John R. Connolly	Arthur E. Lenox, Sr.	160 Monmouth Road, Elizabeth, N. J.	1483
Frank K. Sauer	Edward E. Unglaub	808 Livingston Road, Elizabeth, N. J.	1484
Stamler & Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1485
Joseph T. Hague	William H. Ryan	200 Broad St., Elizabeth, N. J.	1486
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1487
Donald H. McLean	James W. Cozzens	2 Gibson Place, Elizabeth, N. J.	1488
Henry H. Eisenberg	Robert F. Nielson	746 Eaton St., Elizabeth, N. J.	1489
Joseph J. Turek	Theodore Koziol	112 Livingston St., Elizabeth, N. J.	1490
George Schmidt, Jr.	Johann Stroebel	678 High St., Newark, N. J.	1491
Raymond A. Leahy	A. J. Mury	971 Townley Ave., Elizabeth, N. J.	1492
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1493
Robert H. McAdams	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1494
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1495
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1496
Charles J. Stamler	Louis P. Ritter	721 Linden Ave., Elizabeth, N. J.	1497
Welcome W. Bender	Carl J. Sauer	17 Kempshall Place, Elizabeth, N. J.	1498
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1499
August C. Ulrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1500

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Union County								
1446	Cranford Mutual	$886,800	.....	$36,090	$32,812	$18,150	$10,237	$48,914	$1,033,003
1447	Greeley	161,200	.....	9,111	16,197	.....	2,817	55	189,380
1448	Venice	146,600	.....	15,061	1,945	.....	1,234	185	165,025
1449	American Italian	573,650	.....	41,880	9,663	16,700	24	549	642,466
1450	Betsytown	625,500	.....	1,580	2,767	2,868	300	.....	633,015
1451	Better-Plan	172,200	.....	3,395	5,510	7,061	2,684	10	190,860
1452	Central	1,857,283	.....	58,849	18,463	16,953	.....	1,541	1,953,089
1453	Citizens	3,751,380	.....	104,711	14,588	95,831	.....	2,000	3,968,510
1454	Clarkson	27,500	.....	.....	960	.....	.....	126	28,586
1455	Clearing House	146,800	.....	23,530	113	12,712	2,382	.....	185,537
1456	Columbia	1,335,920	.....	28,106	73,704	1,000	.....	.....	1,438,730
1457	Contractors'	151,300	.....	855	3,911	.....	.....	58	156,124
1458	Crystal	698,192	.....	48,031	3,114	77,786	.....	564	827,687
1459	Desirable	94,600	.....	725	1,320	.....	1,454	.....	98,099
1460	Elizabeth	1,185,668	.....	40,482	6,115	.....	.....	768	1,233,033
1461	Elizabethport Mutual	474,120	.....	8,123	10,776	.....	485	949	494,453
1462	Elmora and West End	1,230,400	.....	159,033	269	28,021	785	.....	1,418,508
1463	Emerald	148,000	.....	4,230	5,915	.....	3,809	106	162,060
1464	Eternal	19,600	.....	2,018	1,768	.....	219	58	23,663
1465	Excelsior	2,439,600	.....	56,978	4,421	9,863	.....	400	2,511,262
1466	Flag	99,450	.....	920	771	.....	1,457	394	102,992
1467	Harmonia	2,160,264	.....	77,679	10,933	5,000	.....	4,860	2,258,736
1468	Headway	22,352	.....	200	8,863	.....	1,320	50	32,785
1469	Home	620,000	.....	3,100	3,622	.....	.....	15,500	642,222
1470	Homeland	537,500	.....	8,580	1,507	29,518	.....	229	576,812
1471	Ideal	803,700	.....	14,220	1,691	.....	.....	377	819,988
1472	Independent	886,250	.....	24,683	6,404	.....	850	503	918,690
1473	International	787,100	.....	14,664	12,555	24,397	.....	.....	838,716
1474	Jefferson Park	384,500	.....	23,630	3,100	.....	1,504	9,075	421,809
1475	Juniors'	927,600	.....	25,937	34,444	11,455	.....	2,050	1,001,486
1476	Lithuanian	969,300	.....	14,384	1,122	.....	504	1,609	986,919
1477	Members	76,800	.....	1,600	6,493	.....	.....	227	85,120
1478	Merchants	1,275,600	.....	48,825	16,349	7,370	2,487	440	1,351,071
1479	Moreland	24,200	.....	615	3,395	.....	.....	333	28,543
1480	Myrtle	100,400	.....	3,765	1,908	.....	5,532	41	111,646
1481	N. A. S. E.	58,500	.....	4,761	2,327	.....	.....	.....	65,588
1482	North Broad Street	198,800	.....	1,018	761	.....	3,098	32	203,709
1483	North Elizabeth	767,434	.....	21,998	1,413	.....	.....	220	791,065
1484	North Park	208,600	.....	10,305	387	.....	1,770	1,166	222,228
1485	Old Colony	314,850	.....	2,080	2,439	.....	.....	.....	319,369
1486	People's	609,440	.....	33,515	5,655	.....	2,998	795	652,403
1487	Polonia	720,100	.....	34,218	26,005	11,814	.....	970	803,107
1488	Rail and Harbor City	724,380	.....	37,535	11,493	.....	1,891	195	775,494
1489	Rainbow	411,725	.....	5,735	1,793	.....	7,548	47	426,848
1490	Satisfactory	29,700	.....	1,466	357	.....	2,316	160	33,999
1491	Security	584,600	.....	41,991	9,882	4,143	453	624	641,693
1492	Townley	30,600	.....	505	95	.....	.....	.....	31,200
1493	Trinity	290,200	.....	5,014	3,505	.....	7,305	113	306,137
1494	Union County	530,225	.....	3,750	2,879	12,500	.....	10,967	560,321
1495	Upright	89,408	.....	3,180	793	.....	4,522	320	98,223
1496	Victory	506,300	.....	35,696	4,877	.....	1,324	231	548,428
1497	Workmen's	2,377,600	.....	68,015	25,681	16,600	.....	21,869	2,509,765
1498	Young Men's	650,400	.....	54,598	6,789	.....	11,531	594	723,912
1499	Garwood	181,920	.....	4,685	3,008	.....	1,359	15	190,987
1500	Hillside	133,900	.....	3,908	2,686	11,321	2,190	1,647	155,652

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES												
Due Shareholders for												
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves		
$765,638	.....	.....	.....	.....	.....	$893	$20,300	$39,700	$2,585	$203,887	1446	
148,797	.....	.....	$1,000	$44	.....	746	.....	.....	.....	38,793	1447	
118,817	.....	.....	2,200	1,795	.....	457	.....	5,000	199	36,557	1448	
425,956	.....	.....	4,500	.....	.....	.....	.....	50,000	48	161,962	1449	
471,183	.....	.....	22,100	.....	.....	.....	.....	18,000	118	121,614	1450	
163,092	.....	.....	600	3,495	.....	996	.....	.....	328	22,349	1451	
1,396,140	.....	.....	38,200	.....	$71,284	9,913	.....	.....	.....	437,552	1452	
2,284,481	.....	$67,219	1,107,400	.....	.....	.....	.....	.....	.....	509,410	1453	
18,364	$3,400	.....	4,400	60	.....	.....	.....	.....	19	2,343	1454	
130,384	.....	.....	.....	974	.....	197	4,400	31,000	19	18,563	1455	
1,094,345	.....	.....	.....	.....	.....	.....	.....	.....	.....	344,385	1456	
116,862	.....	.....	850	.....	.....	.....	.....	20,000	85	18,327	1457	
581,896	.....	.....	2,000	327	.....	65	.....	75,000	110	168,289	1458	
67,970	.....	.....	.....	2,501	.....	889	.....	15,000	.....	11,739	1459	
843,432	.....	.....	83,200	.....	.....	4,339	.....	52,000	120	249,942	1460	
317,236	.....	.....	.....	1,108	70,841	23	.....	.....	10,526	94,719	1461	
968,231	.....	.....	91,400	226	.....	484	.....	51,350	328	306,489	1462	
132,288	.....	.....	2,500	70	.....	718	.....	.....	.....	26,484	1463	
18,834	.....	.....	.....	.....	.....	5	.....	1,900	.....	2,924	1464	
1,793,056	.....	.....	.....	243	113,882	.....	.....	.....	16,555	587,526	1465	
59,890	.....	.....	9,850	635	.....	287	6,500	14,000	.....	11,830	1466	
1,585,389	.....	.....	96,353	.....	.....	.....	.....	100,000	117	476,877	1467	
29,484	.....	.....	.....	730	.....	186	.....	.....	20	2,365	1468	
469,890	.....	.....	.....	.....	.....	.....	.....	.....	15,612	156,720	1469	
362,206	.....	.....	37,900	.....	.....	.....	.....	69,000	15	107,691	1470	
614,772	.....	.....	3,500	80	.....	.....	.....	5,000	407	196,229	1471	
588,311	.....	.....	51,400	.....	.....	.....	.....	85,000	1,079	192,900	1472	
631,668	.....	.....	.....	104	.....	.....	.....	.....	10,988	195,956	1473	
316,455	.....	.....	.....	41	.....	415	.....	12,000	1,542	91,356	1474	
698,602	.....	.....	18,300	364	.....	.....	.....	79,500	9	204,711	1475	
680,682	.....	.....	81,300	24	.....	.....	.....	21,000	15	203,898	1476	
75,681	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,439	1477	
964,761	.....	.....	.....	563	5,024	.....	.....	72,000	.....	308,723	1478	
26,430	.....	.....	700	.....	.....	.....	.....	.....	5	1,408	1479	
73,092	.....	.....	4,800	1,969	.....	323	.....	15,500	.....	15,962	1480	
44,593	.....	.....	3,200	303	.....	.....	3,750	8,500	.....	5,242	1481	
156,480	.....	.....	3,000	360	.....	917	.....	10,500	15	32,437	1482	
522,756	.....	.....	.....	.....	.....	.....	.....	85,000	198	183,111	1483	
153,973	.....	.....	9,400	63	.....	388	2,000	21,000	.....	35,404	1484	
255,965	4,600	.....	13,200	.....	.....	.....	.....	4,000	.....	41,604	1485	
453,242	.....	.....	42,800	.....	.....	.....	.....	28,500	.....	127,861	1486	
525,908	.....	.....	41,600	.....	1,009	4,600	.....	40,000	71	189,919	1487	
545,706	.....	.....	17,040	.....	.....	.....	.....	40,000	478	172,270	1488	
272,533	.....	.....	35,800	.....	.....	.....	.....	49,300	.....	69,215	1489	
19,385	.....	.....	5,450	348	.....	101	.....	7,000	30	1,685	1490	
461,108	.....	.....	52,800	352	.....	.....	.....	.....	83	127,350	1491	
23,633	.....	.....	500	.....	.....	.....	.....	4,600	30	2,437	1492	
191,309	.....	.....	36,500	280	.....	1,493	.....	38,000	42	38,513	1493	
388,754	.....	.....	29,000	.....	.....	.....	.....	30,500	104	111,963	1494	
59,266	.....	.....	12,600	740	.....	416	1,000	14,700	576	8,925	1495	
359,282	.....	.....	54,800	.....	.....	.....	.....	27,000	650	106,696	1496	
1,657,982	.....	.....	117,700	.....	.....	.....	.....	125,000	28,719	580,364	1497	
472,587	.....	.....	15,200	1,717	.....	700	.....	90,000	457	143,251	1498	
140,915	.....	.....	.....	1,305	.....	22	3,060	.....	.....	39,685	1499	
105,367	.....	.....	12,400	419	.....	80	.....	2,500	.....	34,886	1500	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County								
1446	Cranford Mutual	14,098	606	.....	.....	.....	.....	.....	.....
1447	Greeley	3,034	384	.....	.....	.....	.....	5	1
1448	Venice	2,620	256	.....	.....	.....	.....	11	4
1449	American Italian	8,046	753	.....	.....	.....	.....	22	4
1450	Betsytown	11,055	1,058	.....	.....	.....	.....	110	12
1451	Better-Plan	5,216	466	.....	.....	.....	.....	600	1
1452	Central	23,699	2,378	.....	.....	.....	.....	191	32
1453	Citizens	76,218	4,170	.....	.....	1,280	256	11,074	780
1454	Clarkson	982	156	34	6	.....	.....	22	2
1455	Clearing House	3,404	258	.....	.....	.....	.....	.....	.....
1456	Columbia	17,217	1,360	.....	.....	.....	.....	.....	.....
1457	Contractors'	4,212	242	.....	.....	.....	.....	4	1
1458	Crystal	10,601	882	.....	.....	.....	.....	10	1
1459	Desirable	2,576	276	.....	.....	.....	.....	.....	.....
1460	Elizabeth	15,549	1,399	.....	.....	.....	.....	416	62
1461	Elizabethport Mutual	5,154	547	.....	.....	.....	.....	.....	.....
1462	Elmora and West End	16,526	1,351	.....	.....	.....	.....	457	109
1463	Emerald	3,226	265	.....	.....	.....	.....	13	5
1464	Eternal	851	83	.....	.....	.....	.....	.....	.....
1465	Excelsior	29,695	2,857	.....	.....	.....	.....	.....	.....
1466	Flag	1,997	129	.....	.....	.....	.....	50	12
1467	Harmonia	26,881	3,082	.....	.....	.....	.....	430	71
1468	Headway	1,651	166	.....	.....	.....	.....	.....	.....
1469	Home	8,412	645	.....	.....	.....	.....	.....	.....
1470	Homeland	6,695	650	.....	.....	.....	.....	189	16
1471	Ideal	10,529	805	.....	.....	.....	.....	18	3
1472	Independent	13,996	1,006	.....	.....	.....	.....	257	27
1473	International	11,110	924	.....	.....	.....	.....	.....	.....
1474	Jefferson Park	5,231	539	.....	.....	.....	.....	.....	.....
1475	Juniors'	13,048	1,431	.....	.....	.....	.....	92	18
1476	Lithuanian	12,052	1,070	.....	.....	.....	.....	406	59
1477	Members	3,184	383	.....	.....	.....	.....	.....	.....
1478	Merchants	15,460	1,076	.....	.....	.....	.....	.....	.....
1479	Moreland	1,662	159	.....	.....	.....	.....	7	1
1480	Myrtle	2,046	197	.....	.....	.....	.....	24	8
1481	N. A. S. E.	2,188	289	.....	.....	.....	.....	16	2
1482	North Broad Street	3,836	327	.....	.....	.....	.....	15	2
1483	North Elizabeth	8,164	788	.....	.....	.....	.....	.....	.....
1484	North Park	4,014	432	.....	.....	.....	.....	47	6
1485	Old Colony	7,024	707	46	46	.....	.....	66	66
1486	People's	6,751	640	.....	.....	.....	.....	214	26
1487	Polonia	8,854	903	.....	.....	.....	.....	208	62
1488	Rail and Harbor City	7,715	716	.....	.....	.....	.....	71	11
1489	Rainbow	7,332	876	.....	.....	.....	.....	179	25
1490	Satisfactory	1,220	212	.....	.....	.....	.....	27	17
1491	Security	8,291	911	.....	.....	.....	.....	264	38
1492	Townley	1,307	150	.....	.....	.....	.....	3	1
1493	Trinity	5,822	527	.....	.....	.....	.....	182	37
1494	Union County	5,685	587	.....	.....	.....	.....	145	20
1495	Upright	2,841	271	.....	.....	.....	.....	63	16
1496	Victory	7,553	526	.....	.....	.....	.....	274	33
1497	Workmen's	29,661	2,383	.....	.....	.....	.....	589	161
1498	Young Men's	7,975	628	.....	.....	.....	.....	76	8
1499	Garwood	2,612	219	.....	.....	.....	.....	.....	.....
1500	Hillside	2,601	273	.....	.....	.....	.....	62	8

MEMBERSHIP 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	
14,098	279	327	S.	$1.00 m.	$200	6	$0.12½ b	.....	1446
3,039	107	278	S.	1.00 m.	200	6	.12½ b	$0.12½ b	1447
2,631	46	214	S.	1.00 m.	200	6	6.00 a	3.00 a	1448
8,068	165	592	N. S.	1.00 m.	200	6	6.00 a	2.00 a	1449
11,165	103	967	N. S.	1.00 m.	200	6	4.00 & 6.00 a	6.00 a	1450
5,816	41	426	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1451
23,890	559	1,851	N. S.	1.00 m.	200	6	6.00 a	2.00 a	1452
88,572	1,252	3,954	O. P.	.....	100	6	.05 b	.....	1453
1,038	7	157	N. S.	1.00 m.	200	6	4.00 a	.....	1454
3,404	53	205	S.	1.00 m.	200	6	.05 b	.....	1455
17,217	353	1,007	N. S.	1.00 m.	200 & 240	6	3.00 & 4.00 a	.....	1456
4,216	27	216	N. S.	1.00 m.	200	6	3.50, 4.00 & 6.00 a	.....	1457
10,611	188	695	N. S.	1.00 m.	200	6	4.00 to 6.00 a	2.00 a	1458
2,576	19	257	S.	1.00 m.	200	6	6.00 a	3.00 a	1459
15,965	319	1,142	N. S.	1.00 m.	200	5 & 6	6.00 a	1.00 a	1460
5,154	394	153	N. S.	1.00 m.	200 & 240	6	4.00 a	.....	1461
16,983	262	1,198	N. S.	1.00 m.	200	6	6.00 a	.....	1462
3,239	50	220	S.	1.00 m.	200	6	6.00 a	2.00 a	1463
851	12	71	N. S.	1.00 m.	200	6	6.00 a	3.00 a	1464
29,695	662	2,195	N. S.	1.00 m.	200	6	.05 b	.05 b	1465
2,047	22	119	S.	1.00 m.	200	6	4.00 & 6.00 a	1.00 a	1466
27,311	605	2,548	N. S.	1.00 m.	200	6	6.00 a	1.00 a	1467
1,651	5	161	S.	1.00 m.	200	6	6.00 a	6.00 a	1468
8,412	111	534	N. S.	1.00 m.	200	6	6.00 a	2.00 a	1469
6,884	130	536	O. P.	.....	200	6	.05 b	.02 b	1470
10,547	153	655	N. S.	1.00 m.	200	6	4.00 a	2.00 a	1471
14,253	150	883	N. S.	1.00 m.	200	6	4.00, 5.00 & 6.00 a	2.00 a	1472
11,110	190	734	N. S.	1.00 m.	200	6	3.33 a	2.00 a	1473
5,231	241	298	S.	1.00 m.	200	6	5.00 a & .11 b	2.00 a	1474
13,140	286	1,163	N. S.	1.00 & 2.00 m.	200	6	4.00, 5.00 & 6.00 a	2.00 a	1475
12,458	262	867	N. S.	1.00 m.	200	6	6.00 a	2.00 a	1476
3,184	29	354	N. S.	1.00 m.	200	6	6.00 a	6.00 a	1477
15,460	215	861	N. S.	1.00 m.	200	6	5.00 a	1.00 a	1478
1,669	3	157	N. S.	1.00 m.	200	6	5.00 a	2.00 a	1479
2,070	32	173	S.	1.00 m.	200	6	6.00 a	2.00 a	1480
2,204	35	256	N. S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a	1481
3,851	33	296	S.	1.00 m.	200	6	4.00 a	.....	1482
8,164	122	666	N. S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1483
4,061	75	363	S.	1.00 m.	200	6	4.00 to 6.00 a	.....	1484
7,136	51	768	N. S.	1.00 & 2.00 m.	200	6	3.00 to 5.00a & .05b	2.00a & .05b	1485
6,965	244	422	N. S.	1.00 m.	200 & 240	6	4.00 & 6.00 a	.....	1486
9,062	307	658	N. S.	1.00 m.	200	6	4.00 a	.....	1487
7,786	216	511	N. S.	1.00 m.	200	6	4.00 a	1.00 a	1488
7,511	139	762	N. S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a	1489
1,247	20	209	S.	1.00 m.	200	6	4.00 a	4.00 & 4.50a	1490
8,555	250	699	N. S.	1.00 m.	200	6	6.00 a	6.00 a	1491
1,310	6	145	N. S.	1.00 m.	200	6	4 00 a	.....	1492
6,004	80	484	S.	1.00 m.	200	6	4.00 & 6.00 a	2.00 a	1493
5,830	195	412	N. S.	1.00 m.	200	6	4.00 a & .04 b	4.00a & .04b	1494
2,904	32	255	.S	1.00 m.	200	6	5.00 & 6.00a & .05b	2.00 a	1495
7,827	112	447	N. S.	1.00 m.	200	6	5.00 & 6.00 a & .05 b	.....	1496
30,250	479	2,065	O. P.	.....	200	6	3.00, 4.00 & 6.00 a	2.00 a	1497
8,051	193	443	S.	1.00 m.	200	6	.05 b	.....	1498
2,612	56	163	N. S.	1.00 m.	240	6	.06¼ b	.....	1499
2,663	49	232	S.	1.00 m.	200	6	4.00 a	1.00 a	1500

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		
1501	Inter County, Hillside Township	June 23, 1921	Charles F. Ackerman
1502	Midway, Hillside Township	Mar. 31, 1923	Harry Schnabel
1503	~~Kenilworth, Kenilworth~~	Sept. 10, 1912	John Hiller, Jr.
1504	Broadview, Linden	Dec. 20, 1923	A. H. Barr
1505	Fidelity, Linden	Mar. 12, 1910	H. B. Hardenberg
1506	Stonewall, Linden	April 8, 1921	Leon A. Watson
1507	Lyons Farms, Lyons Farms	Dec. 19, 1903	David H. Doremus
1508	New Providence, New Providence	Mar. 31, 1927	William D. Clark
1509	Central, Plainfield	Jan. 2, 1904	Joshua D. Loizeaux
1510	Home, Plainfield	Mar. 1, 1888	George H. Batchelor
1511	Liberty, Plainfield	Mar. 31, 1919	Isidore Tornberg
1512	Plainfield, Plainfield	Mar. 21, 1884	Herman Schwed
1513	Queen City, Plainfield	Sept. 15, 1921	Arthur C. Wadley
1514	Renascence, Plainfield	June 30, 1925	Aurelio Mangione
1515	Representative, Plainfield	Mar. 14, 1924	James P. Duff
1516	Union, Plainfield	Jan. 18, 1899	E. M. Laing
1517	Axia, Rahway	April 16, 1927	Benjamin L. Murray
1518	Better-Homes, Rahway	Oct. 11, 1924	William C. Hoblitzel
1519	Citizens, Rahway	July 31, 1914	A. F. Kirstein
1520	Industrial, Rahway	Mar. 7, 1910	Arthur R. Wendell
1521	Rahway, Rahway	Feb. 8, 1898	Cyrus W. Squier
1522	Reliance Co-Operative, Rahway	Jan. 29, 1920	Thomas T. Boresch
1523	Workmen's, Rahway	Jan. 25, 1886	Willard C. Freeman
1524	Chandler, Roselle	May 6, 1922	Theodore Farber
1525	Jewel, Roselle	Oct. 25, 1923	Arthur A. Jentsch
1526	Roselle, Roselle	May 25, 1889	W. C. Hope
1527	Warinanco, Roselle	Oct. 3, 1924	J. J. Mullan
1528	Aldene, Roselle Park	June 14, 1919	Albert S. Geehr
1529	Gloria, Roselle Park	May 21, 1923	Jay W. Rewalt, Sr.
1530	Roselle Park, Roselle Park	June 28, 1904	Charles V. Drake
1531	Twin Borough, Roselle Park	Nov. 10, 1920	David J. Farren
1532	Fanwood and Scotch Plains, Scotch Plains	May 23, 1922	Alexander Muir
1533	Battle Hill, Springfield	Mar. 15, 1923	Stewart O. Burns
1534	Arcoe, Summit	Jan. 30, 1925	August H. Riviere
1535	Hill City, Summit	Mar. 10, 1914	Marcy P. Stephens
1536	Overlook, Summit	Nov. 9, 1923	Robert J. Murphy
1537	Prospect Hill, Summit	July 27, 1923	Herman F. Beck
1538	~~Summit, Summit~~	Oct. 14, 1891	J. Franklin Haas
1539	Connecticut Farms, Union	Mar. 30, 1922	John R. Buchanan
1540	Vauxhall, Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1541	Home, Westfield	Oct. 29, 1912	Leigh M. Pearsall
1542	~~Mutual, Westfield~~	April 27, 1908	George W. Frutchey
1543	Westfield, Westfield	Dec. 4, 1888	Theodore H. Ludwig
	Warren County		
1544	Belvidere, Belvidere	Jan. 19, 1920	John E. Allen
1545	Hackettstown, Hackettstown	Feb. 26, 1906	W. A. Hoffman
1546	Malvern Hill, Hackettstown	Jan. 5, 1927	Lindley G. Cook
1547	Phillipsburg, No. 4, Phillipsburg	Mar. 27, 1876	Matthew Korp
1548	Phillipsburg, No. 5, Phillipsburg	June 6, 1882	Charles B. Newman
1549	Phillipsburg, No. 6, Phillipsburg	April 3, 1903	Michael J. Marnel
1550	Phillipsburg, No. 7, Phillipsburg	Aug. 7, 1915	James B. Maddock
1551	Warren County, Phillipsburg	Mar. 11, 1922	James P. Monahan
1552	Washington, Washington	May 26, 1919	Eugene L. Linaberry

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Charles E. McCraith, Jr.	Frank L. Morton, Jr.	145 Clark St., Hillside, N. J.	1501
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1502
Leavitt, Ulbrich & Talley	~~Hugo Nitschke~~	23d St., Kenilworth, N. J.	1503
	John F. Meakim	314 Union Ave., Roselle Park, N. J.	1504
Harold Depew	Frank R. Anderson	116 W. Gibbons St., Linden, N. J.	1505
Frank K. Sauer	Godfrey H. Julian	522 Miltonia St., Linden, N. J.	1506
Sylvester M. Cooley	George Compton	1444 North Broad St., Hillside, N. J.	1507
John L. Hughes	Frederick E. Behre	New Providence, N. J.	1508
William M. Stillman	Leora D. Wenzel	240 West Front St., Plainfield, N. J.	1509
McDonough & McDonough	Arthur E. Crone	Plainfield, N. J.	1510
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1511
C. M. Dolliver & W. R. Codington	Charles W. Nagel	1019 West Sixth St., Plainfield, N. J.	1512
McDonough & McDonough	Allen Coddington	211 W. Front St., Plainfield, N. J.	1513
Salvador Diana	Elpidio Yannotta	1136 East Second St., Plainfield, N. J.	1514
Joseph J. Mutnick, Jr.	Herman L. Shrager	434 W. 7th St., Plainfield, N. J.	1515
C. M. Dolliver	C. J. Ornes	219 Park Ave., Plainfield, N. J.	1516
Clarence A. Ward	William S. Bendy	10 Park St., Rahway, N. J.	1517
Leavitt, Ulbrich & Talley	John F. Geyer	45 Hamilton St., Rahway, N. J.	1518
Charles J. Stamler	Alpheus J. Chapin	139 Maple Ave., Rahway, N. J.	1519
David Armstrong	Frederick C. Bauer	42 New Church St., Rahway, N. J.	1520
Orlando H. Dey	Freeland J. Gibbons	146 Irving St., Rahway, N. J.	1521
James B. Furber	John W. Wieser	17 Lincoln Ave., Rahway, N. J.	1522
F. C. Hyer	L. R. Cartwright	19 Pierpont St., Rahway, N. J.	1523
Stamler & Koestler	John F. Meakim	314 Union Ave., Roselle Park, N. J.	1524
Sidney W. Eldridge	Willard H. Berrien	203 Webster Ave., E., Roselle Park, N. J.	1525
Edward S. Atwater, Jr.	Harry Cashmore	152 Fourth Ave., W., Roselle, N. J.	1526
M. M. Albach	K. Jacobi	320 Poplar St., Roselle, N. J.	1527
Donald H. McLean	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1528
Alfred A. Stein	William J. Donlan	15 W. Westfield Ave., Roselle Park, N. J.	1529
C. L. Morgan & B. C. Austin	Harwood Fish	420 Chestnut St., Roselle Park, N. J.	1530
Leavitt, Ulbrich & Talley	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1531
Peter J. McDonough, Jr.	Edward R. Hatfield	Scotch Plains, N. J.	1532
Hobart L. Benedict	Charles H. Huff	P. O. Box 108, Springfield, N. J.	1533
Jacob R. Mantel	William L. Heyl	20 Fairview Ave., Summit, N. J.	1534
F. C. Kentz	John G. Voegtlen	6 Primrose Place, Summit, N. J.	1535
Edward G. Pringle	Robert P. Williamson	Murray Hill, N. J.	1536
Robert B. Williams	Ernest P. Patten	c/o Summit Trust Co., Summit, N. J.	1537
Atwood L. DeCoster	~~J. Sherman Byland~~	285 Springfield Ave., Summit, N. J.	1538
Hobart L. Benedict	Raymond W. Townley	R. F. D. 1, Elizabeth, N. J.	1539
Palmer Bradner	Gustav Bohnenberger, Jr.	Newark Ave., Union, N. J.	1540
Lloyd Thompson	Charles P. Worth	640 St. Marks Ave., Westfield, N. J.	1541
Paul Q. Oliver	~~Richard C. Doerrer~~	Elm St., Westfield, N. J.	1542
Paul Q. Oliver	Harold E. Walworth	707 W. North Ave., Westfield, N. J.	1543
John H. Dahlke	Homer H. Rasely	12 Market St., Belvidere, N. J.	1544
Claude E. Cook	A. M. Lundy	Hackettstown, N. J.	1545
George W. Fleming	John D. Woodward	Lock Drawer F., Hackettstown, N. J.	1546
S. C. Smith, Jr.	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1547
William H. Walters	Robert Souders	160 Second St., Phillipsburg, N. J.	1548
C. B. Brady	Robert D. Connolly	337 Thomas St., Phillipsburg, N. J.	1549
John M. Cody	Andrew L. Newman	Union Square, Phillipsburg, N. J.	1550
William P. Tallman	Vida C. King	Phillipsburg Trust Co., Phillipsburg, N. J.	1551
George Fleming	Harry Christine	22 Belvidere Ave., Washington, N. J.	1552

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Union County—Con.								
1501	Inter County	$444,600	.....	$1,400	$3,040	.....	$4,620	$628	$454,288
1502	Midway	247,800	.....	1,500	555	.....	1,033	.....	250,888
1503	Kenilworth	255,200	.....	11,350	433	.....	1,102	332	268,417
1504	Broadview	86,200	.....	5,375	3,676	.....	7,534	291	103,076
1505	Fidelity	2,079,800	.....	211,207	974	$43,607	.....	5,009	2,340,597
1506	Stonewall	378,900	.....	20,180	577	5,396	1,335	.....	406,388
1507	Lyons Farms	1,338,700	.....	84,398	7,542	6,166	5,723	22,831	1,465,360
1508	New Providence	26,100	.....	.....	6,317	.....	1,257	.....	33,674
1509	Central	542,911	.....	42,644	1,980	.....	4,827	193	592,555
1510	Home	569,016	$4,000	16,230	25,887	.....	3,500	.....	618,633
1511	Liberty	425,650	.....	16,601	8,975	.....	6,193	499	457,918
1512	Plainfield	1,159,800	.....	17,029	22,247	112,261	14,413	4,258	1,330,008
1513	Queen City	1,274,400	4,600	55,752	1,942	5,800	13,832	3,002	1,359,328
1514	Renascence	55,500	.....	1,789	1,576	.....	734	78	59,677
1515	Representative	231,700	.....	8,181	476	.....	4,744	199	245,300
1516	Union	721,800	.....	17,977	2,817	.....	7,403	350	750,347
1517	Axia	73,600	.....	50	951	.....	1,252	337	76,190
1518	Better-Homes	315,600	.....	.....	97	.....	356	122	316,175
1519	Citizens	1,189,150	.....	12,604	946	.....	.....	.....	1,202,700
1520	Industrial	1,401,550	.....	34,842	65,071	.....	.....	2,520	1,503,983
1521	Rahway	169,360	.....	1,681	2,103	.....	1,275	.....	174,419
1522	Reliance Co-Operative	165,300	.....	14,307	380	.....	2,191	16,824	199,002
1523	Workmen's	1,037,124	9,400	7,500	30,418	.....	2,717	337	1,087,496
1524	Chandler	213,600	.....	18,184	5,810	.....	3,571	370	241,535
1525	Jewel	91,200	.....	5,489	626	4,557	1,610	231	103,713
1526	Roselle	946,800	30,400	45,220	13,587	.....	4,834	25,186	1,066,027
1527	Warinanco	212,600	.....	8,016	576	.....	4,412	258	225,862
1528	Aldene	427,160	.....	16,337	1,867	.....	3,130	722	449,216
1529	Gloria	128,440	.....	7,976	2,461	.....	.....	100	138,977
1530	Roselle Park	2,935,864	.....	75,365	652	.....	21,079	4,773	3,037,733
1531	Twin Borough	293,800	.....	8,141	2,801	.....	5,855	.....	310,597
1532	Fanwood & Scotch Plains	282,000	.....	6,795	3,603	.....	2,184	508	295,090
1533	Battle Hill	628,300	.....	7,060	2,177	6,297	4,146	467	648,447
1534	Arcoe	63,700	.....	1,355	1,459	.....	1,419	318	68,251
1535	Hill City	1,044,100	.....	62,010	29,120	.....	4,554	.....	1,139,784
1536	Overlook	247,800	.....	2,950	2,119	5,659	2,759	200	261,487
1537	Prospect Hill	31,600	4,000	50	1,049	.....	1,174	.....	37,873
1538	Summit	856,250	.....	18,690	283	.....	3,776	55,561	934,560
1539	Connecticut Farms	337,600	.....	1,000	3,217	.....	2,653	517	344,987
1540	Vauxhall	114,200	.....	2,635	1,668	.....	2,147	168	120,818
1541	Home	2,029,920	.....	111,950	5,038	.....	4,526	758	2,152,192
1542	Mutual	1,970,183	.....	182,513	4,605	.....	11,331	1,343	2,169,975
1543	Westfield	2,033,800	.....	138,745	29,500	.....	13,786	1,918	2,217,749
	Totals	$64,308,689	$52,400	$2,582,119	$741,511	$610,806	$273,376	$283,144	$68,852,045
	Warren County								
1544	Belvidere	$103,300	.....	$2,020	$12,645	.....	$542	$29,500	$148,007
1545	Hackettstown	217,400	$5,900	550	14,049	.....	598	221	238,718
1546	Malvern Hill	48,000	.....	.....	10,862	.....	481	282	59,625
1547	Phillipsburg, No. 4	140,200	.....	.....	660	.....	210	664	141,734
1548	Phillipsburg, No. 5	469,800	.....	.....	8,646	.....	492	.....	478,938
1549	Phillipsburg, No. 6	137,000	.....	200	223	.....	604	.....	138,027
1550	Phillipsburg, No. 7	551,400	.....	.....	287	.....	2,135	.....	553,822
1551	Warren County	423,400	.....	.....	44,003	$3,264	2,214	252	473,133
1552	Washington	502,000	.....	4,195	9,027	.....	1,790	751	517,763
	Totals	$2,592,500	$5,900	$6,965	$100,402	$3,264	$9,066	$31,670	$2,749,767

AT THE CLOSE OF 1929 FISCAL YEAR OF ASSOCIATIONS

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Other Liabilities	Profits and Reserves	
$266,121	.....	.....	$55,400	$331	.....	$277	$10,950	$65,000	.....	$56,209	1501
182,514	.....	.....	7,100	77	.....	200	.....	21,000	$229	39,768	1502
181,089	.....	.....	23,500	116	.....	338	1,300	7,000	.....	55,074	1503
64,704	.....	.....	6,800	65	.....	451	.....	20,000	45	11,011	1504
1,506,829	.....	.....	282,500	29	.....	.....	23,000	50,000	25	478,204	1505
268,158	.....	.....	11,400	249	.....	466	.....	51,500	276	74,339	1506
1,060,599	.....	.....	109,800	27	.....	637	10,400	.....	20	283,877	1507
26,151	.....	.....	.....	.....	.....	265	.....	5,900	7	1,351	1508
447,140	.....	.....	500	.....	.....	304	3,215	24,000	.....	117,396	1509
501,425	.....	.....	.....	5	.....	1,582	.....	.....	8	115,613	1510
307,726	$15,000	.....	.....	47	.....	1,083	.....	58,500	101	75,461	1511
924,189	.....	.....	.....	300	.....	1,435	.....	161,000	.....	243,084	1512
967,251	.....	.....	137,200	3,256	.....	1,693	5,116	30,000	367	214,445	1513
43,328	.....	.....	.....	886	.....	54	.....	8,100	49	7,260	1514
175,026	.....	.....	4,500	3,294	.....	426	.....	32,800	120	29,134	1515
569,939	.....	.....	.....	223	.....	1,558	1,200	30,000	.....	147,427	1516
36,552	26,550	.....	500	657	.....	361	.....	5,000	30	6,540	1517
219,843	.....	.....	9,100	.....	.....	268	4,600	35,900	345	46,119	1518
836,850	.....	.....	29,400	.....	.....	.....	.....	60,000	.....	276,450	1519
1,159,593	.....	$14,019	7,100	.....	.....	.....	16,400	.....	139	306,732	1520
112,442	.....	.....	7,680	.....	.....	15	.....	15,650	32	38,600	1521
133,728	.....	.....	12,600	1,621	.....	741	1,350	6,700	.....	42,262	1522
771,550	.....	.....	64,800	.....	$21,288	1,349	21,000	.....	.....	207,509	1523
155,864	.....	.....	7,900	506	.....	592	.....	41,000	.....	35,673	1524
62,468	.....	.....	10,400	599	.....	880	.....	17,960	144	11,262	1525
825,684	.....	.....	.....	5	613	2,304	26,700	.....	133	210,588	1526
177,900	.....	.....	5,200	745	.....	410	7,639	.....	.....	33,968	1527
309,956	.....	.....	4,200	.....	.....	984	.....	42,500	350	91,226	1528
85,819	.....	.....	.....	119	.....	.....	.....	32,400	.....	20,639	1529
1,698,141	287,168	.....	160,457	.....	.....	8,487	186,697	236,500	.....	460,283	1530
233,460	.....	.....	1,000	140	.....	2,845	3,100	.....	1,475	68,577	1531
219,231	.....	.....	.....	485	.....	373	11,900	10,000	642	52,459	1532
452,946	.....	.....	.....	1,228	.....	392	1,400	103,100	.....	89,381	1533
51,602	.....	.....	.....	50	.....	46	7,400	2,225	132	6,796	1534
818,526	27,900	.....	70,600	57	.....	1,530	992	30,000	.....	190,179	1535
202,722	.....	.....	.....	1,043	36	18	7,700	18,000	.....	31,968	1536
21,100	.....	.....	9,200	554	.....	244	2,500	2,000	24	2,251	1537
712,320	.....	.....	50,800	.....	.....	.....	.....	.....	.....	171,440	1538
259,548	.....	.....	.....	11	.....	121	1,215	25,500	.....	58,592	1539
93,021	.....	.....	1,000	169	.....	246	.....	2,500	.....	23,882	1540
1,568,992	.....	.....	.....	1,176	.....	1,039	.....	115,000	2,300	463,685	1541
1,535,176	.....	.....	.....	1,258	.....	892	628	147,000	.....	485,021	1542
1,616,496	.....	.....	.....	2,143	.....	2,679	31,300	107,000	.....	458,131	1543
$47,714,788	$364,618	$81,238	$3,258,080	$42,711	$283,977	$67,238	$428,712	$3,078,785	$99,295	$13,432,603	
$116,196	.....	.....	.....	.....	.....	$110	.....	.....	.....	$31,701	1544
194,988	.....	.....	.....	.....	.....	239	$1,220	.....	.....	42,271	1545
40,170	$13,860	.....	.....	$280	.....	205	.....	.....	.....	5,110	1546
100,380	.....	.....	.....	663	.....	28	.....	$15,563	$303	24,797	1547
399,108	.....	.....	.....	15	.....	398	.....	.....	.....	79,417	1548
113,148	.....	.....	$300	.....	.....	.....	.....	336	11	24,232	1549
418,344	.....	.....	.....	.....	.....	421	.....	24,000	.....	111,057	1550
395,264	.....	.....	.....	.....	.....	2,321	.....	.....	200	75,348	1551
386,702	.....	.....	6,500	30	.....	537	3,600	.....	692	119,702	1552
$2,164,300	$13,860	.....	$6,800	$988	.....	$4,259	$4,820	$39,899	$1,206	$513,635	

TABLE 3, Continued—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1501	Inter County	7,335	741	.....	.....	.....	.....	277	31
1502	Midway	4,269	237	.....	.....	.....	.....	36	7
1503	Kenilworth	3,194	252	.....	.....	.....	.....	118	19
1504	Broadview	2,036	198	.....	.....	.....	.....	34	5
1505	Fidelity	27,124	1,525	.....	.....	.....	.....	1,413	138
1506	Stonewall	5,942	529	.....	.....	.....	.....	57	16
1507	Lyons Farms	18,205	1,406	.....	.....	.....	.....	549	81
1508	New Providence	1,638	183	.....	.....	.....	.....	.....	.....
1509	Central	7,844	624	.....	.....	.....	.....	2	1
1510	Home	11,045	905	.....	.....	.....	.....	.....	.....
1511	Liberty	7,927	664	150	36	.....	.....	.....	.....
1512	Plainfield	16,761	1,640	.....	.....	.....	.....	.....	.....
1513	Queen City	21,758	2,046	.....	.....	.....	.....	686	57
1514	Renascence	1,602	204	.....	.....	.....	.....	.....	.....
1515	Representative	5,623	550	.....	.....	.....	.....	23	3
1516	Union	19,471	1,012	.....	.....	.....	.....	.....	.....
1517	Axia	2,144	204	266	32	.....	.....	2	1
1518	Better-Homes	5,700	556	.....	.....	.....	.....	46	4
1519	Citizens	14,623	1,224	.....	.....	.....	.....	147	31
1520	Industrial	39,506	1,860	.....	.....	77	29	71	10
1521	Rahway	1,875	233	.....	.....	.....	.....	32	5
1522	Reliance Co-Operative	2,416	204	.....	.....	.....	.....	63	12
1523	Workmen's	13,931	1,300	.....	.....	.....	.....	324	52
1524	Chandler	3,540	320	.....	.....	.....	.....	40	7
1525	Jewel	1,831	219	.....	.....	.....	.....	52	6
1526	Roselle	15,225	982	.....	.....	.....	.....	.....	.....
1527	Warinanco	5,033	473	.....	.....	.....	.....	26	6
1528	Aldene	5,754	722	.....	.....	.....	.....	19	3
1529	Gloria	2,188	211	.....	.....	.....	.....	.....	.....
1530	Roselle Park	45,065	3,164	2,864	421	.....	.....	803	110
1531	Twin Borough	4,208	438	.....	.....	.....	.....	5	1
1532	Fanwood & Scotch Plains	4,622	586	.....	.....	.....	.....	.....	.....
1533	Battle Hill	12,349	1,291	.....	.....	.....	.....	.....	.....
1534	Arcoe	1,674	157	.....	.....	.....	.....	.....	.....
1535	Hill City	17,258	1,072	279	33	.....	.....	353	39
1536	Overlook	5,760	477	.....	.....	.....	.....	.....	.....
1537	Prospect Hill	1,346	172	.....	.....	.....	.....	92	5
1538	Summit	12,779	1,029	.....	.....	.....	.....	254	28
1539	Connecticut Farms	6,999	574	.....	.....	.....	.....	.....	.....
1540	Vauxhall	2,059	251	.....	.....	.....	.....	5	1
1541	Home	26,024	1,290	.....	.....	.....	.....	.....	.....
1542	Mutual	23,044	1,408	.....	.....	.....	.....	.....	.....
1543	Westfield	28,927	1,599	.....	.....	.....	.....	.....	.....
	Totals	987,033	79,106	3,639	574	1,357	285	22,438	2,447
	Warren County								
1544	Belvidere	1,473	226	.....	.....	.....	.....	.....	.....
1545	Hackettstown	2,934	395	.....	.....	.....	.....	.....	.....
1546	Malvern Hill	1,489	177	132	23	.....	.....	.....	.....
1547	Phillipsburg, No. 4	2,093	171	.....	.....	.....	.....	.....	.....
1548	Phillipsburg, No. 5	6,788	563	.....	.....	.....	.....	.....	.....
1549	Phillipsburg, No. 6	2,397	216	.....	.....	.....	.....	2	1
1550	Phillipsburg, No. 7	6,794	584	.....	.....	.....	.....	.....	.....
1551	Warren County	8,202	934	.....	.....	.....	.....	.....	.....
1552	Washington	6,206	730	.....	.....	.....	.....	33	3
	Totals	38,376	3,996	132	23	.....	.....	35	4

MEMBERSHIP 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	
7,612	104	668	S.	$1.00 m.	$200	6	$3.00 a	$3.00 a	1501
4,305	51	193	S.	1.00 m.	200	6	3.00 a	1.00 a	1502
3,312	99	172	S.	1.00 m.	200	6	5.00 a	.....	1503
2,070	40	163	S.	1.00 m.	200	6	5.00 a	2.00 a	1504
28,537	578	1,085	N. S.	1.00 m.	200	6	6.25 a	.....	1505
5,999	142	403	N. S.	1.00 m.	200	6	.12½ b	.....	1506
18,754	394	1,093	S.	1.00 m.	200	6	.03 b	.03 b	1507
1,638	8	175	S.	1.00 m.	200	6	2.50 a	.....	1508
7,846	218	407	S.	1.00 m.	200	6	3.00 a	.....	1509
11,045	154	751	S.	1.00 m.	200	6	.05 b	.....	1510
8,077	138	562	S.	1.00 m.	200	6	3.50 a	1.50 a	1511
16,761	402	1,238	S.	1.00 m.	200	6	3.00 a	1.00 a	1512
22,444	332	1,771	S.	1.00 m.	200	6	3.00 a	.....	1513
1,602	26	178	S.	1.00 m.	200	6	3.00 a	3.00 a	1514
5,646	94	459	S.	1.00 m.	200	6	4.00 a	2.00 a	1515
19,471	301	711	S.	.50 m.	100	6	.042 b	.042 b	1516
2,412	20	217	S.	1.00 m.	200	6	4.50 a	1.00 a	1517
5,746	91	469	S.	1.00 m.	200	6	3.00 & 5.00 a	.....	1518
14,770	367	888	N. S.	1.00 m.	200	6	4.00 a	2.00 a	1519
39,654	502	1,397	N. S.	1.00 m.	100	6	.05 b	.....	1520
1,907	60	178	O. P.	.....	200	6	.08⅓ b	.08⅓ b	1521
2,479	70	146	S.	1.00 m.	200	6	4.00 a & .05 b	2.00 a	1522
14,255	345	1,007	S.	1.00 m.	200	6	2.50 a	.....	1523
3,580	104	223	N. S.	1.00 m.	200	6	5.00 a	2.00 a	1524
1,883	50	175	S.	1.00 m.	200	6	3.00 a	.....	1525
15,225	261	721	S.	1.00 m.	200	6	2.00 a	.....	1526
5,059	60	419	S.	1.00 m.	200	6	3.00 a	.08⅓ b	1527
5,773	211	514	N. S.	1.00 m.	100 & 200	6	4.00 a	2.00 a	1528
2,188	35	176	N. S.	1.00 m.	200	6	6.00 a	6.00 a	1529
48,732	787	2,908	S.	1.00 m.	200	6	3.00 a	1.00 a	1530
4,213	107	332	S.	1.00 m.	200	6	5.00 a	3.00 a	1531
4,622	102	484	S.	1.00 m.	200	6	3.00 a	.....	1532
12,349	170	1,121	S.	1.00 m.	200	6	4.00 a & .05 b	.....	1533
1,674	29	128	S.	1.00 m.	200	6	4.00 a	.....	1534
17,890	293	851	S.	1.00 m.	200	6	2.00 a	.....	1535
5,760	49	428	S.	1.00 m.	200	6	6.00 a	6.00 a	1536
1,438	8	169	S.	1.00 m.	100 & 200	6	2.00 a	1.00 a	1537
13,033	225	832	S.	1.00 m.	200	6	.....	.....	1538
6,999	79	495	S.	1.00 m.	200	6	4.00 a	.....	1539
2,064	49	203	S.	1.00 m.	200	6	3.50 a	1.50 a	1540
26,024	395	895	S.	1.00 m.	240	6	2.00 a	.....	1541
23,044	451	957	S.	1.00 m.	240	5 & 6	6.00 a	.....	1542
28,927	494	1,105	S.	1.00 m.	200	6	.02½ b	.....	1543
1,014,467	18,521	63,891							
1,473	67	159	S.	$1.00 m.	$200	6	.....	.....	1544
2,934	107	288	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1545
1,621	18	182	S.	1.00 m.	200	6	2.00 a & .02 b	.....	1546
2,093	45	126	S.	1.00 m.	200	6	7.50 a	.....	1547
6,788	140	423	S.	1.00 m.	200	6	.10 b	.....	1548
2,399	42	175	S.	1.00 m.	200	5	.05 b	.....	1549
6,794	162	422	S.	1.00 m.	200	6	.05 b	.....	1550
8,202	141	793	S.	1.00 m.	200	6	.05 b	.....	1551
6,239	238	495	S.	1.00 m.	200	6	3.00 a	$3.00 a	1552
38,543	960	3,063							

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